

BULLETIN

HKGCC: THE VOICE OF BUSINESS IN HONG KONG

MISSION TO GUANGDONG

廣東訪問團

Chamber looks to strengthen cooperation

總商會期望加強合作

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粵港脫勾 可行嗎？

答案斬釘截鐵：「不行。」震驚世界的英國脫歐公投，不但加深英國與歐盟之間的分歧，也令英國內部社會分裂加劇。這場論戰將持續幾個月、甚至幾年，雖未至於永久，卻留下既久且深的傷痕，而這正及時為香港敲響警鐘。

基於地理和政治上的戰略地位，加上歷史因素，香港有幸與內地建立具優勢的關係。自內地開始推行改革開放以來，香港不斷與內地發展互惠互利的協同關係，若非如此，我們不可能享有現今的驕人成績。在這個日益全球化的世界，單靠一己之力發展並不可行。

很大程度上，本港的經濟奇跡始於廣東省的對外開放。企業保留香港的銷售辦事處，而生產基地則遷至廣東，此舉有助把廣東轉型至世界工廠。廣東與香港共享經濟成果並不驚奇，兩地擁有眾多相同之處，不單是經濟連繫，還有文化、傳統及家族之間的淵源。

就此而言，廣東於2014年利用外資設立或擴充業務的總額中，約75%來自香港。廣東約有13萬家港企，佔全省外資企業總數超過72%，創造了大量的就業機會。

兩地的緊密聯繫亦可見於人才和貿易的流動。2015年，平均每日有超過60萬人跨境經商或旅遊，另有近二萬架次的車輛從事跨境物流。這些活動都大大促進了粵港兩地的經濟繁榮。若然沒有香港，廣東亦將會變得不一樣。

然而，增長放緩這種新常態，除了為中國帶來了新挑戰，亦蔓延至世界各地。香港不能獨善其身，營商無疑變得挑戰重重。我們必須盡快尋找新的方式，擺脫全球增長呆滯不前的困局。廣東的方式是轉型至服務為主的經濟，而香港最能受惠其中。

在「十三五」規劃帶動下，再加上「一帶一路」創造的機遇，預期廣東經濟每年增長7%，尤其是深圳正大舉發展創新科技。大部分的增長將源於從加工基地轉型至服務樞紐，而香港亦有參與其中。

商業往來建基於人與人之間的連繫。總商會明瞭相互合作的重要性，因此每次率團到訪內地時，我們都會投放時間和精力，以鞏固與其他商會和相關部門的關係。就此，本會剛於上月底舉辦高層廣東訪問團，詳情請參閱第22頁。

Hkexit – Can Hong Kong Thrive Without Guangdong?

The categorical answer is “No!” The stunning battle of Brexit is dividing not only the United Kingdom externally from Europe, but also the U.K. internally. This battle will play out over the coming months and years, and will leave long-lasting, if not permanent, scars. It serves as a timely wake-up call for Hong Kong as well.

Hong Kong should consider itself blessed when it comes to the relationships we owe to what some call a historical accident, due to our strategic location both geographically and politically. The remarkable success we enjoy today would not have been possible had we not cultivated synergistic and symbiotic relations with the Mainland since China first opened up. In an increasingly globalised world, going it alone is not a viable option.

To a large degree, our economic miracle started when Guangdong opened up. We kept the sales office in Hong Kong and moved the production line to Guangdong. That in turn helped transform Guangdong into the factory of the world. Our shared fortunes are no surprise as we are cut from the same cloth, sharing not just economic ties, but also cultural, heritage and family bonds.

To put that in perspective, Hong Kong accounted for about 75% of Guangdong's utilised foreign capital for the establishment or expansion of businesses in 2014. The 130,000-plus Hong Kong enterprises in Guangdong provide an enormous number of jobs as they represent over 72% of the total number of foreign-invested enterprises in the province.

The strong connections are also reflected in the flows of people and trade. On an average day in 2015, over 600,000 people crossed the border between Hong Kong and Guangdong for business or leisure. In addition, nearly 20,000 vehicular border crossings were made for transporting goods. All these activities have contributed considerable wealth and prosperity to both Hong Kong and Guangdong. It would also be a very different Guangdong without Hong Kong.

However, the new normal today of lower growth poses a new challenge for China, and the rest of the world. Hong Kong has not been spared from this and business has certainly not been easy. We need to find a new formula quickly to help us emerge from the economic doldrums. Guangdong's formula is to make the transition into a service economy and Hong Kong is best placed to benefit from that development.

Guangdong's economy is expected to grow by 7% per annum, driven by the 13th Five-Year Plan, and of course, opportunities from the Belt & Road initiative. In particular, Shenzhen is making tremendous strides in innovation. Much of this growth will come from its restructuring from a processing factory into a services hub. Again, Hong Kong is contributing to this transition.

Business builds on people-to-people ties. The Chamber understands the importance of nurturing mutual co-operation. We invest time and effort into reinforcing these relationships with our counterparts and relevant authorities during visits to the Mainland. The latest of these was our high-level mission to Guangdong at the end of last month. *You can find out more about that on page 22.*

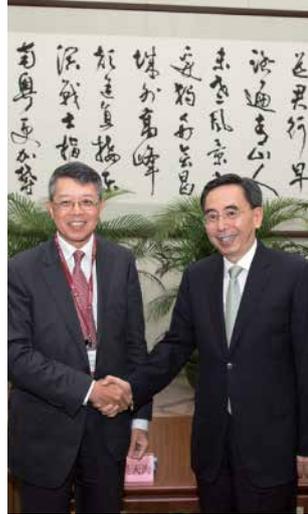
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Taking Hong Kong Forward

Time flies as the current legislative term is coming to an end. Looking back at the last four years, it is impossible to say that we had a smooth bill scrutinizing process, an efficient approval of funds, good cooperation between various parties and an improved relationship between the Executive Authorities and the Legislature. The truth is that, for many people, when it comes to talking about the Legislative Council, filibustering is the first thing that comes to mind, as legislators' focus seems to have shifted away from the more practical work of questioning, debate, bill scrutiny and funding.

Putting political stances aside, legislators are responsible for scrutinizing the Government's bills, monitoring the work of the Government, reflecting the views of the public and business, serving as a bridge between the Government and the community, as well as putting forward ideas and suggestions. However, given the strong antagonistic sentiments and the deteriorating political polarization in Hong Kong, filibusters and the adjournment of meetings in LegCo have become a norm, which has almost paralysed the operation of the legislature.

The establishment of the Innovation and Technology Bureau, for example, finally obtained funding approval in the second half of last year after three and a half years of filibustering and 18 meetings of the Finance Committee. Major infrastructure projects are also caught up in budget wrangles. While extra funding of HK\$5.4 billion for the Hong Kong-Zhuhai-Macau Bridge was approved just before the deadline at the end of January after a great deal of tug-of-war at the Public Works Subcommittee and the Finance Committee, the additional funding request for nearly HK\$20 billion for construction of the Guangzhou-Shenzhen-Hong Kong Express Rail Link project remains a subject of intense debate. As for the Copyright Amendment Bill, after months of scrutiny and endless filibustering, it finally came to an end when the Government announced it was going to shelve the bill.

To find a way out of the current political dilemma, every sector of the community has a role to play. As legislators, other than criticizing, we have to propose concrete solutions, because constructive advice can not only facilitate meaningful communication, but also help strengthen the accountability of the Government to ensure a better response to the demands of the community. After all, treating government officials as punching bags offers no relief to the current economic and livelihood issues.

In the face of the severe challenges to Hong Kong's economic growth, if everyone is only keen on exploiting the political landscape and refuses to communicate with the Government to tackle the problems facing us, how will Hong Kong be able to survive the difficult times? Only by maintaining positive interaction and building mutual trust, can Hong Kong make a new start. As a responsible politician and representative of public opinion, this is exactly the path that a legislator should follow in taking Hong Kong forward. 🌸

帶領香港邁步向前

不經不覺，今屆立法會期已近尾聲。回顧過去四年，如果說議會審議法案的過程順暢、各項撥款的審批效率很高、黨派之間合作愉快、行政立法關係得到改善，都只是自欺欺人的說話而已。實情是，現時談及立法會，公眾首先會想起拉布，因為焦點似乎不再集中於質詢、辯論、審議法案及審批撥款等實際工作。

撇開政治立場，議員本來的職責是審議政府法案、監察政府施政、反映民意和業界的聲音、擔任政府與社會之間的溝通橋樑、向政府建言獻策等。可是，現時社會對立情緒高漲，政治兩極化的情況加劇，立法會拉布和流會已成為常態，整個議會幾乎陷入空轉。

以成立創新及科技局為例，經歷長達三年半的拉布以及 18 次財委會會議，在去年下半年方獲撥款。大型基建工程更是寸步難行，其中涉及 54 億港元的港珠澳大橋追加撥款，在工務小組及財委會多次拉鋸後，總算在 1 月底「死線」前通過，但涉款近 200 億港元的高鐵工程追加撥款，目前仍是爭論不休。至於版權修訂條例，經過多月來的審議和無止境的拉布，政府最終宣布「就此作罷」。

要走出今日的政治困局，社會各界皆有不同角色。作為議員，除了批評，更需要提出實際建議，因為具建設性的提議，不僅能夠促進有意義的溝通，還有助於加強政府問責和更認真地回應社會訴求。畢竟，將官員當作「出氣袋」實在無助解決當前的經濟民生難題。

香港經濟發展現正面臨嚴峻考驗，如果人人只熱衷於政治「抽水」，拒絕與政府溝通及切實解決問題，香港又怎能走出困局？只有通過良性互動，建立互信，香港方能重新起步。這正正是議員作為負責任的政治人物和民意代表，應當帶領香港要走的路。🌸



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CEO Comments 總裁之見

Finding the Sweet Spot in Working Hours

We have reached a stage in the debate about whether working hours regulation is needed in Hong Kong where we have a couple of tentative proposals on the table. These are the “big frame” concept, which recommends making it mandatory for working hours and conditions to be clearly stated in employment contracts, and within the “big frame” framework, specific arrangements designated for low-income and low-skill employees with less bargaining power, otherwise referred to as the “small frame” approach.

The Chamber feels that the “big frame” methodology will be useful for providing the necessary protection to workers through legally-binding agreements between employers and employees. A “big frame” arrangement also has the advantage of being consistent with Hong Kong’s free market principles, which are the bedrock of our economic health and success.

Instead of standardizing working hours through legislation, employers and employees should draw up contracts based on the needs of individual cases to determine job requirements, working hours and arrangements for overtime pay. By ensuring flexibility, we would then be able to ensure that we do not deviate from our longstanding values of market efficiency while also addressing the issue of compensation for overtime work. We would also ensure that employees’ right to choose is respected.

The Standard Working Hours Committee should be commended for conducting a thorough and in-depth study that drew upon inputs from employers and employees, as well as arranging numerous community outreach sessions to gather the public’s views. As part of a three-month consultation on working hours policy directions, the Committee identified 28 parameter combinations based on objective data. The entire document is probably one of the most comprehensive consultation documents that has been released in recent years. It allows different stakeholders to have an evidence-based discussion while clearly demonstrating to the public the possible economic impact of different working hours policies.

Agility and adaptability are the key traits that are fundamental to Hong Kong’s strengths. These attributes have helped us weather challenges time and again. Previous economic down cycles have taught us that flexible work arrangements play a major and useful role in cushioning market slowdowns and preventing immediate and large-scale layoffs.

It is the Chamber’s standing position that as and when new regulations are being contemplated, these should be subjected to a rigorous, robust and comprehensive regulatory impact assessment to gauge the extent of the compliance burden on Hong Kong businesses. By the same token, a detailed analysis of the “big frame” approach should be carried out if it were implemented. ❀

探討合適的 工時政策

關於香港是否需要規管工時的討論已進入另一階段，當局已提出多個初步建議供各界考慮。方案歸納為「大框」概念，即立法規定僱傭合約必須清楚列明工作時數及條款，以及在「大框」的基礎上推行「小框」，為收入、技術及議價能力較低的僱員採取其他措施。

總商會認為「大框」概念能夠通過僱主和僱員之間簽訂具法律約束力的協議，為員工提供保障。「大框」也符合香港自由市場原則，而這正是本港經濟穩健發展及成功的基石。

僱主與僱員應按照個別需要來制訂合約，訂明工作要求、工時及超時工作的工資安排，而非通過立法來劃一工時。這種彈性的安排可維持本港一直重視的市場效率，並解決無償超時工作的問題。與此同時，我們亦確保僱員的選擇權得到尊重。

為收集公眾意見，標準工時委員會除了進行廣泛及詳細的僱員及僱主意見調查，也舉辦多場諮詢活動，其工作值得表揚。工時政策方向諮詢為期三個月，委員會在諮詢文件中根據客觀數據，詳細闡述28個情況，可算是政府近年最全面的諮詢文件之一，讓各持分者討論時能以數據為依歸，亦讓公眾清楚明白不同工時政策可能導致的經濟後果。

靈活變通是香港成功的關鍵，幫助我們渡過一個又一個難關。根據過往經濟下滑周期的經驗，彈性的工作安排能夠舒緩經濟放緩的影響，避免企業即時進行大規模裁員。

本會一直認為政府在考慮推出任何新政策之前，必須經過嚴謹、周詳及全面的規管影響評估，以估算香港商界需承擔的遵循成本。同樣地，若政府最終決定推行「大框」，事前亦應當作出詳盡的研究分析。❀



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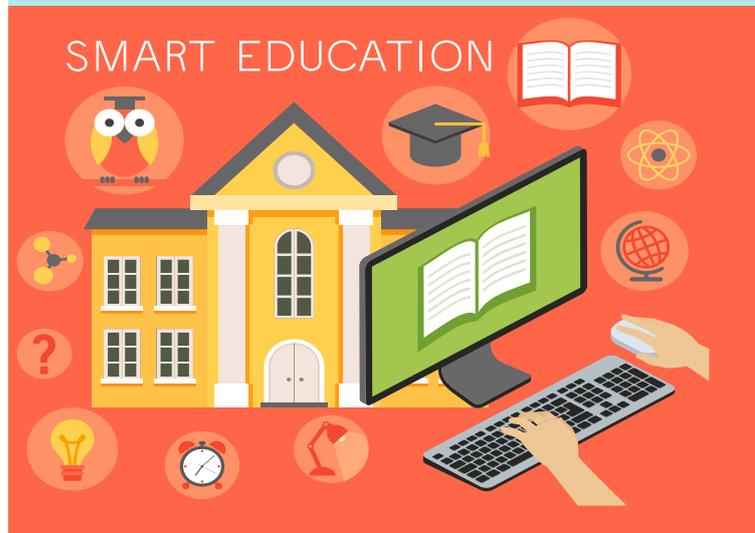


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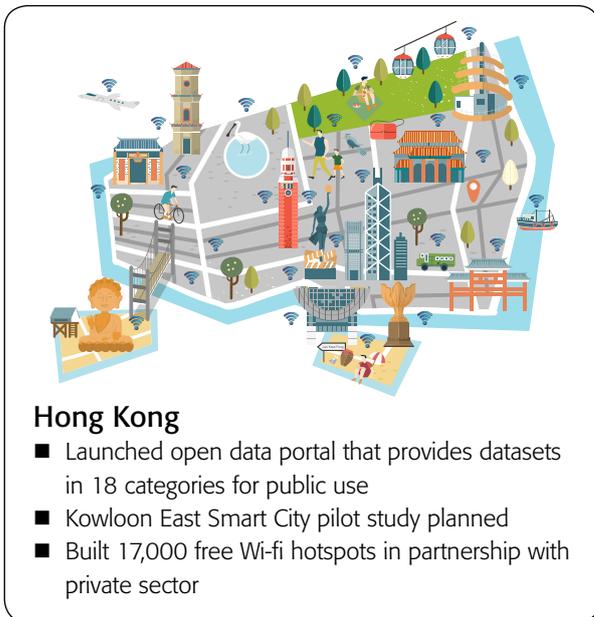


Smart Cities are becoming more widespread around the world and Hong Kong has the potential to catch up, reports Chamber writer **Hilton Yip**

智慧城市在全球的版圖不斷擴張，香港有潛力迎頭趕上
本刊記者葉治平

While technology is already ever-present in our personal lives, it has the ability to be applied on a larger scale and have a more beneficial role in society. This is the promise of the Smart City concept, in which information and communications technology (ICT) is used to make cities more efficient and to better the living and working conditions of residents. As Hong Kong features one of the most densely-populated urban environments in the world, there is a lot of potential for Smart City initiatives and technology here.

A Smart City involves several key components: the integrated use of information and communication technology and large amounts of data, the application of the technology and data to improve urban services and facilities, the public availability of this data for firms and entrepreneurs to use, and the provision of new tools and services by both the authorities and the private sector to benefit the public.



These urban services can range from transportation to utilities to IT to environmental initiatives.

In Hong Kong, there are a few Smart City initiatives being planned or underway such as a public Wi-Fi hotspot scheme that has resulted in at least 17,000 hotspots being built so far. The Kowloon East project is a proposed experimental venture with a goal of creating a green environment with a focus on walkability and mobility.

The Chamber certainly recognizes the importance of Smart City advantages and has held a number of major events exploring the role of Smart City concepts in the workplace, academia, and the general progress of Smart City developments in Hong Kong.

Smart City in Hong Kong

The Chamber's Smart City forum focused on Smart City development and potential in Hong Kong.

Allen Yeung, Government Chief Information Officer, said Smart City initiatives set up by the Government, include a Public Sector Information portal, which makes data in 18 categories available to the public for free viewing and usage. Meanwhile, the Transport Department uses road sensors to track traffic conditions while the drainage authorities use waterway sensors to figure out which areas are prone to flooding.

Hong Kong is lagging in the Smart City race behind not just the likes of Barcelona and Estonia, but regional rivals like Singapore and South Korea, due to problems with the public availability of real-time data and the inability of government departments to share data with each other.

Yeung contrasted the success story of Estonia, which he praised as "truly an e-nation" with Hong Kong.

"Estonia passed a law to mandate data sharing. Data is collected once and shared across all government departments. They've been comprehensive in driving e-services across the board. However, in Hong Kong, the privacy ordinance means departments cannot share data without consent from the public," he said.

Hong Kong is gradually realizing the importance of Smart City design. The Government will launch a consultation later this year in order to create a Smart City Blueprint that covers key areas including digital framework and relevant standards and public-private collaboration, said Yeung.

Eric Yeung, Convener of the Smart City Consortium, contrasted Hong Kong's lack of such a blueprint to Singapore, South Korea and Taiwan which all already have one. The consortium is a new body comprising professionals to promote and advise legislators about Smart City initiatives.

Yeung called for the authorities to open up more data and provide APIs, which are software-building tools and protocols, to allow the private sector to make use of this information. "Open data is one of the keys for us to have Smart City implemented successfully," said Yeung.

Dr Elizabeth Quat, a LegCo member and chairman of the Steering Committee, Smart City Consortium, stressed the issues affecting government departments regarding a Smart City.

"The main problem with developing a Smart City is cross-departmental cooperation. There are a lot of obstacles. One is data can't be shared with different departments. Also, not a lot of departments are eager or understand the importance of new technology or what Smart City is about," she said.

A look at Barcelona

One of the world's most heralded Smart Cities, Barcelona, has had Smart City initiatives in practice since 2010 covering 22 fields ranging from telecommunications to smart mobility to waste management to transport.

Barcelona

- Started Smart City initiatives in 2010
- Smart City under the management of deputy mayor
- 22 main Smart City areas ranging from smart mobility to waste management to parking
- Implemented over 170 projects with more being planned
- Outfitted sensors on public infrastructure including lampposts and garbage cans

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Over 170 projects have been implemented with more being planned. These projects include a smart traffic light system that enables lights along routes to be turned green during emergencies to allow fire engines to pass through quickly and the Bicing public cycling program that enables residents to borrow bicycles using smart-cards. Lampposts are even equipped with sensors and Wi-Fi in order to monitor surrounding crowds, weather and noise and transmit data to authorities.

Raül Guerra, GM of Investment Promotion, South China, Hong Kong and Taiwan, Catalonia Trade & Investment, emphasized that the main point of a Smart City is to improve the quality of citizens' lives with technology being a driver.

"Barcelona has always had a people-centric approach. It is not about implementing technology but about using technology to improve people's quality of living," he said.

"Some projects don't even use technology. For example, the streamlining of bus routes into 12-14 horizontal and vertical main lines, making it easier for locals and tourists to use. Also it meant that 95% of passengers can take a journey by having only one transfer," added Guerra.

In general, each project has a private partner involved. "The government identified and defined needs, then found partners to provide solutions rather than buy

solutions, resulting in public-private partnerships (PPP)," said Guerra.

Smart Workplace

The Chamber also held a CityNext forum this year with Microsoft, the second of its kind following a successful event in 2015. Titled Smart Manpower for Smart City, the forum examined the vital role of technology in the workplace and education by bringing together industry, government, educational and entrepreneurial figures under one roof, reflecting the extensive nature of how technology could be used to bring about smart cities.

One of the key areas of society where technology-driven changes will have a significant impact is the workplace. Younger and more tech-savvy workers, specifically millennials, have significantly different expectations compared to older generations when it comes to work. As such, new work behaviors and arrangements are becoming more common, especially in going against the age-old tradition of workers having to be physically present at the workplace all the time.

"We've noticed a new way of work in which one fundamental aspect is mobility. Not mobile devices, but all of us. You are mobile. You are not sitting at the office

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or at home. However, the work demand is no different from if you're at the office," said Horace Chow, General Manager, Microsoft Hong Kong.

Another new aspect of workplace behavior is that growing up with constant social networking means younger workers have a greater focus on collaboration and communication besides e-mail.

Moving on from work to education, technology can also help in various ways.

These include areas like language learning, assistive speech, and public transport assistance, said Professor Helen Meng, Chairman of Department of Systems Engineering and Engineering Management, The Chinese University of Hong Kong, in her keynote presentation.

Under Meng's direction at the university, there are many students hard at work on apps and products that use data to solve problems. She highlighted six interesting projects, including one by one of her students that used rhythmic patterns to sound out English sentences to help people say them with the correct intonation. Another project that focused on health was an assistive technology app that helped people with speech disorders due to strokes or other illnesses communicate. The projects also used data in various ways, whether it be processing information or storing it for later usage.

Jeffrey Tang, Managing Director, Willis Towers Watson Hong Kong, said his company has embraced the concept of flexi-time.

"We believe our employees can work anywhere, anytime. When we first launched a program to remove offices, we introduced flexible working arrangements. The first thing we did was to talk to our managers and the second thing was to talk about performance management and how you assess work. It's about delivery and quality, not time," said Tang.

Suggestions for Hong Kong

Despite Hong Kong's modest progress in Smart City initiatives, there is a sense that it is moving in the right direction. The Government's creation of an Innovation and Technology Bureau (ITB) in November, for instance, means there is more priority on technological issues and initiatives.

Travis Kan, Director, Marketing & Business Development, Schneider Electric (Hong Kong), said the move was positive. "The creation of the ITB is a good step.



Singapore

- Launched Smart Nation programme in 2014
- Started over 10 trial projects overseen by Smart Nation Bureau under Prime Minister's office including elderly trial monitoring programme
- Launched Open Data portal that provides datasets from 70 government agencies
- Opened limited number of public roads for autonomous vehicle trials
- Deploying sensors and cameras nationwide to monitor cleanliness, density and vehicular flow

Building cooperation with different departments and coordinating plans and objectives would make things easier.”

Schneider Electric is part of Wise City Initiative, formed a few years ago by French companies to consult the Hong Kong government on Smart City, and focuses on building and electricity. It is also engaged in Smart City-related energy management projects in Hong Kong such as an energy platform in Science Park that allows tenants to view their energy usage.

Kan suggested the government should take further steps. “We need the government to provide incentives or support to make the private sector innovate or adopt Smart City initiatives otherwise things will never change. For example, setting stricter building regulations and requirements for energy standards.”

“Hong Kong has all the ingredients to be Smart City, but it hasn’t put them together yet. Hong Kong is dynamic and has a fast-responding government. It is also a very high-density city, so changes can benefit a large number of people. This also means it has lots of challenges that can be addressed by Smart City solutions such as quality of life, waste management, and transportation,” said Guerra.

Guerra suggested Hong Kong try experimental ventures and hosting an annual summit. “Hong Kong should consider becoming a city laboratory and be open to implementing private initiatives. Barcelona has cooperated with several companies to set up lab projects in specific districts such as waste collection. Barcelona also hosts the World Smart City Expo World Congress; this year will be the 6th annual event. HK should consider hosting a regional Smart City event.”

Quat said the consortium will try to communicate more with the government to press the importance of Smart City.

“The Smart City Consortium is in the process of arranging meetings with all the heads of bureaus and departments to lobby and educate them.”

Songdo, South Korea

- New city built from scratch dubbed world’s first “Smart City”
- Uses a pneumatic waste system that sucks garbage from homes and transfers it to a processing center, so no garbage trucks are used in city
- Outfitted city infrastructure with sensors that monitor temperature, energy use
- Uses traffic sensors to monitor vehicles and adjust lights accordingly



儘管科技在日常生活中已無處不在，但其應用規模仍可進一步擴大，為社會發揮更大的效用。這正是「智慧城市」概念的目標，即利用資訊及通訊科技（ICT），令城市變得更有效率，並改善市民的生活和工作環境。香港是全球人口最稠密的城市，自然極有潛力應用智慧城市措施和科技。

智慧城市涉及幾個要素：綜合使用資訊及通訊科技和大量數據；應用科技和數據，以改善市政服務和設施；開放此等數據予公司和企業家使用；以及政府當局和商界提供新工具和服務，讓大眾受惠。

這些市政服務包括交通運輸、公用事業、資訊科技以至環境措施。

香港亦制訂和推出了若干智慧城市措施，例如公共Wi-Fi熱點計劃，至今已在全港設置了最少17,000個熱點。九龍東項目是擬議的試驗計劃，目標是締造一個以「易行」為原則的綠化環境。

總商會固然認同智慧城市的重要性，並舉辦了多項大型活動，探討智慧城市概念在職場和學界的角色，以及智慧城市在香港的發展。

智慧城市在香港的發展

總商會的「智慧城市」論壇集中討論智慧城市在本港的發展和潛力。

政府資訊科技總監楊德斌表示，政府推出的智慧城市措施包括公共資料網站「資料一線通」，提供18類資料予公眾免費



瀏覽和使用。此外，運輸署亦利用道路感應器來追蹤交通情況，渠務部門則運用水管感應器來評估哪些地區有水浸的風險。

在智慧城市的競賽中，香港除了落後於巴塞隆拿和愛沙尼亞，亦比不上新加坡和南韓等地區競爭對手，原因是公眾難以取得實時數據，以及政府部門未能互相分享資料。

楊德斌比較愛沙尼亞的成功故事與香港的情況，讚揚該國是「真正的電子國家」，並說：「愛沙尼亞通過了有關數據共享的法例，規定收集所得的資料，會開放予所有政府部門共享。他們制訂了周全的計劃，以推動全方位的電子服務。然而香港的私隱條例意味著，部門未經公眾同意，不得分享數據。」

香港已日漸意識到智慧城市設計的重要性。楊先生表示，政府將於今年稍後進行諮詢，以訂立智慧城市的藍圖，涵蓋數碼架構、相關標準及公私營合作等主要範疇。

智慧城市聯盟召集人楊全盛指出，新加坡、南韓和台灣均已制訂了藍圖，而香港卻仍未起步。該聯盟是由專業人士組成的新組織，致力向議員推廣智慧城市的措施，並提供建議。

楊全盛促請當局開放更多數據，並提供應用程式介面（API）等軟件編寫工具和協定，讓商界使用這些資訊。楊先生說：「要成功推行智慧城市，開放數據是其中一個關鍵。」

立法會議員及智慧城市聯盟督導委員會主席葛珮帆博士強調，政府部門在推行智慧城市時，遇到不少問題。

香港

- 推出公共資料入門網站，提供18個類別的資料集供公眾使用
- 計劃以九龍東為試點，研究發展「智慧城市」的可行性
- 與私營機構合作，提供17,000個免費Wi-Fi熱點

她說：「發展智慧城市的最大問題是跨部門合作，當中涉及重重障礙，例如不同的部門不可共享數據，而且只有很少部門願意了解創新科技的重要性及何謂智慧城市。」

巴塞隆拿

巴塞隆拿作為全球領先的智慧城市之一，自2010年起已實施多項智慧城市計劃，覆蓋電訊、智慧流動、廢物管理以至運輸等22個領域。

該市已推出逾170個項目，並計劃引入更多措施。這些項目包括智能交通燈系統，可控制路上的燈號在緊急時轉為綠色，以便消防車迅速通過，還有公共單車計劃Bicing，讓市民利用智能卡租用單車。當地的燈柱亦配置了感應器和Wi-Fi，以監測附近的人群、天氣和聲音，並向當局傳送數據。

Catalonia Trade & Investment華南、香港及台灣投資推廣總經理Raül Guerra強調，智慧城市的重點是以科技改善市民的生活質素。

他說：「巴塞隆拿一直以人為本，而這不關乎科技的應用，而是在於運用科技來提升市民的生活質素。」他補充道：「有項目甚至沒有採用科技，例如把巴士路線重組為12至14條縱橫主線，除了便利本地人和遊客使用，亦令95%的乘客只需在中途轉車一次。」

一般來說，每個項目都有私營夥伴參與其中。Guerra又



巴塞隆拿

- 自2010年推行「智慧城市」策略
- 「智慧城市」策略由副市長領導
- 涵蓋22項智慧城市的重點範疇，包括智慧流動、廢物管理，以至泊車
- 落實推行逾170個項目，並陸續推出更多項目
- 在公共設施上安裝感應器，如燈柱及垃圾箱

新加坡

- 2014年啟動「智慧國」策略
- 在隸屬總理辦公室的智慧國行政辦公室監管下，開展逾10個試驗計劃，包括監察長者健康的試行計劃
- 推出公共資料入門網站，提供來自70個政府機構的資料集
- 有限度開放公共道路，讓無人駕駛車輛試行
- 在全國安裝攝影機和感應器，監管公共場所的清潔程度、人流和交通情況

說：「政府識別和界定社會的需要，然後物色夥伴提供方案，而不是購買方案，從而促成公私營合作（PPP）。」

智慧工作間

總商會繼2015年成功舉辦CityNext論壇，決定於今年再接再厲。論壇的主題為「智慧城市·智慧人才」，邀得來自業界、政府、學界和商界的多位專家，共同探討科技在職場和教育中的重要角色，反映出科技的廣泛應用，有助推進智慧城市的發展。

科技主導的變革影響最大的其中一個領域，就是我們的工作間。與上一代相比，年輕和精通科技的員工（特別是千禧世代）對工作有截然不同的期望。因此，新的工作習慣和安排正日趨常見，尤見於職場出現的新趨勢，打破了員工需整天留在辦公室工作這個傳統的模式。

Microsoft Hong Kong總經理鄒作基說：「我們留意到一種嶄新的工作模式，當中的基本要素是流動性，而這不是指流動裝置，而是所有員工。人人都可流動，不用坐在辦公室或家中。然而，你的工作要求與留在辦公室工作無異。」

另一個有關職場行為的新趨勢，就是較年青員工從小已是社交網絡的常客，意味著他們在收發電郵以外，更著重合作和溝通。

中文大學系统工程與工程管理學系系主任蒙美玲教授在其主題演講中提到，從職場到教育界，科技都可提供不同的支援，包括語言學習、言語輔助和公共交通支援。

在蒙教授的指導下，許多大學生正努力研發利用數據來解決問題的應用程式和產品。她特別介紹六個有趣的項目，例如其中一位學生利用節奏型來唸讀英文句子，協助掌握正確的語調。另一項目則以醫療為主，是一個輔助技術應用程式，協助因中風或其他疾病而導致言語障礙的人士溝通。這些項目以不同的方式運用數據，包括處理或儲存資訊，以供日後使用。

Willis Towers Watson Hong Kong董事總經理鄭添之表示，他的公司奉行彈性時間概念。

他解釋：「我們認為員工隨時隨地都可以工作。我們最初推出辦公室遷離計劃時，引入了彈性工作安排。首先做的是與各經理溝通，其次是處理績效管理及表現評估。重點是進度和質素，而非時間。」

給香港的建言

儘管香港在智慧城市方面的進展緩慢，但已朝著正確的方

向邁進。以政府去年11月成立創新及科技局為例，可見科技議題和措施已成為更優先處理的項目。

施耐德電氣（香港）有限公司業務發展總監簡瀚澎認為此舉具積極作用。「設立創科局是積極的一步。與不同部門建立合作關係，協調各項計劃和目標，可帶來更大的便利。」

施耐德電氣是「聰明城市計劃」的參與機構之一。該計劃於數年前由多家法國公司成立，就智慧城市的發展與香港政府交流意見。該公司除了專注提供建築物和電力方案，亦從事本港多個與智慧城市相關的能源管理項目，如科學園的能源平台，讓租戶查閱自己的用電量。

簡瀚澎建議政府採取進一步措施。「我們需要政府提供誘因或支援，鼓勵商界創新或引入智慧城市措施，否則改變將永不會出現。例如訂立更嚴格的建築物監管和能源標準要求。」

Guerra說：「香港具備成為智慧城市的所有元素，但仍有待把它們整合起來。香港活力十足，而且政府反應迅速。這裡亦是人口密度極高的城市，因此變革可惠及大多數人。這亦代表很多挑戰都可透過智慧城市方案得以解決，如生活質素、廢物管理及交通運輸等問題。」

Guerra建議香港試行一些實驗項目，並且舉辦一年一度的峰會。「香港可考慮成為一個城市實驗室，推動商界開展私營計劃。巴塞隆拿一直與幾家公司合作，在特定的地區推行實驗性項目，如廢物收集。該市亦主辦『全球智慧城市博覽世界會議』，這項年度盛事將於今年踏入第六屆。香港應考慮舉辦一個地區性的智慧城市活動。」

葛珮帆指出，該聯盟會嘗試與政府多加溝通，強調智慧城市的重要性。

「智慧城市聯盟正籌備多個會議，以便向各局長和部門主管提出倡議，讓他們了解最新發展。」



南韓松島

- 由零開始建設的全新城市，被稱為全球首個「智慧城市」
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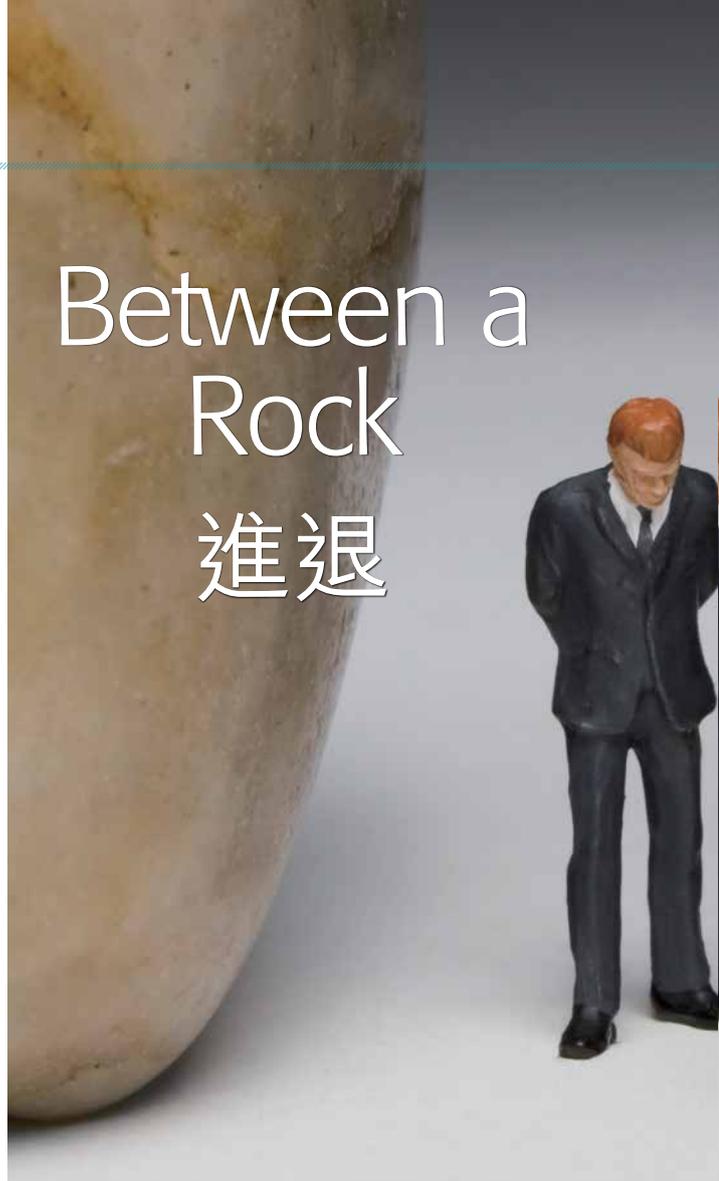
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The Chinese economy and its equity market development stole the spotlight again in June. In this article, we examine the moderated growth trends for the Chinese economy and the renewed worries about the mounting debt issue.

Easing growth engines

While the Chinese economy has continued to be quite stable in the last couple of months on the back of strong credit growth, the performance of several key indicators has moderated somewhat from earlier months. Among the less worrying indicators, retail sales expanded 10.2% YoY during the first five months of the year, down 0.1 percentage point from the January to April period, but remained largely consistent with the trend since mid-2015 (see Chart 1). Over the medium term, we believe the strong income growth in both city and rural areas will contribute positively to the Chinese economy.

The bigger concern came from the notable slowing fixed asset investment (FAI) growth. FAI expanded 9.6% during the first five months of the year, the slowest pace

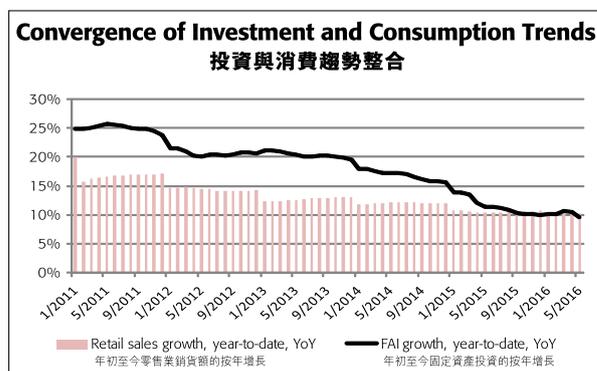


Between a Rock
進退

Corporate debt remains a serious – and growing – problem that must be addressed immediately and with a commitment to serious reforms.

企業債務仍然是一個嚴重且不斷惡化的問題，必須立即加以解決，並承諾實施重大的改革。

Chart 1 圖一



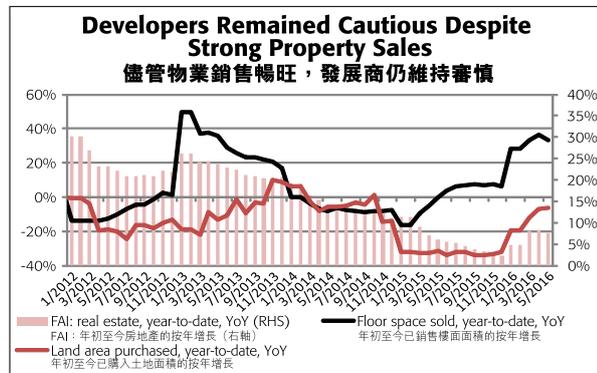
Source: CEIC data, HKGCC economic analysis
資料來源: CEIC數據、總商會經濟分析

of growth since December 2000. What is more worrying was the pace of investment deceleration in May. As the year-to-date aggregate growth rate declined 0.9 percentage points in May, it implies FAI only expanded 7.4% YoY during the month, compared to the 10.5% YoY growth in April. Coincidentally, on a seasonally adjusted month-on-month basis, FAI activities only expanded 0.5% in May, the slowest rate of growth in five years. These trends have led to concerns about the sustainability of investment-led growth patterns that we would hope to see.

There are certainly reasons for concern if we look into the diverging trends of investment activities (see Chart 2). While infrastructure investment remained strong as it expanded 20% YoY (19% YoY in April) year-to-date, FAI in real estate eased slightly (from growing 8.4% YoY year-to-date in April to 7.7% in May). Although we do not expect an abrupt reversion in the near term given the strong sales activities of the real estate sector (i.e. year-to-date property sales up 50.7% YoY and floor space sold up 33.2% YoY), developers remain conservative on land purchases (year-to-date floor space purchased

and a Hard Place 兩難

Chart 2 圖二



forward, PBoC's Shanghai branch released a statement on 3 June highlighting the importance of adopting the newly implemented Macro Prudential Assessment (MPA) framework. These coherent policy actions carried out by the regulators are signals that policymakers are acting on deleveraging the economy.

As we have repeatedly pointed out in previous publications, the issue of indebtedness – instead of the slowing growth rate – was the most worrying issue about the Mainland economy. By our estimate, aggregate financing represented some 227% of the country's GDP as of the end of March this year, up 12 percentage points from the end of March last year (see Chart 3).

We argue that given the general expectation of stabilised growth, monetary policy will become less expansionary going forward. As of May, year-to-date new aggregate financing reached RMB8.10 trillion (+16.5% YoY), fuelled by RMB6.17 trillion in new bank loans (+17.2% YoY). Nonetheless, the new increased aggregate financing declined notably in May as a result of a fall in non-bank financing, which resulted in new bank loans (RMB937 billion) exceeding new aggregate financing (RMB660 billion) for the first time since July 2014. This development is in line with the government's stance, and as long as the key indicators do not see rapid deterioration, the expansionary monetary stance will likely moderate.

Conclusion

In his visit to Shenzhen in early June, the IMF's First Deputy Managing Director David Lipton highlighted the Fund's concerns and suggested that "corporate debt remains a serious – and growing – problem that must be addressed immediately and with a commitment to serious reforms." We believe a less rapid credit growth should tame the flame for now, but will inevitably cast worries on future economic growth. 🌸

down 5.9% YoY as of May) and other investments. As we expect credit expansion to become less aggressive in the second half, there is a rising probability that investment deceleration could go even further.

Addressing the debt issue

There are increasing signs that the Central Government does intend to move away from a debt-fuelled economic recovery going forward. With the issuance of Circular No. 82 by the China Banking Regulatory Commission on 28 April, local banks were asked to estimate and report their off-balance-sheet exposures to wealth management products and other forms of financial vehicles. Moreover, according to a story in Caixin on 2 June, the China Insurance Regulatory Commission has begun its investigation on the "bank deposits and other business" (channel) businesses of insurance companies' asset management subsidiaries. It was reported that, during the investigation period, these asset management subsidiaries would not be allowed to take on any more channel businesses. Also, following up on the earlier rhetoric that monetary policies would become more prudent going



國的經濟及股市發展於6月份再度成為焦點。本文將探討中國經濟增長放緩的趨勢，以及債務累積問題再次引起的關注。

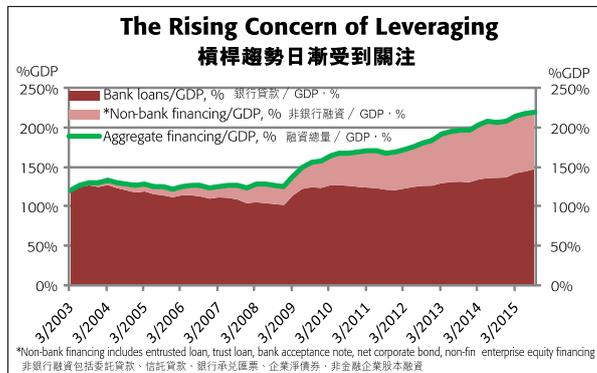
增長動力放緩

儘管中國經濟在過去數月的強勁信貸增長下保持平穩，惟若干主要指標的表現已於幾個月前開始稍為轉弱。在受影響較少的指標中，零售業銷貨額於本年首五個月按年擴張10.2%，較1月至4月期間下跌0.1個百分點，但大體上與2015年年中以來的走勢一致（見圖1）。中期來說，我們認為城鄉的強勁收入增長將可繼續對中國經濟產生積極作用。

固定資產投資（FAI）增長顯著放緩，顯然已引起關注。FAI於本年首五個月增加9.6%，是自2000年12月以來最慢的增速。5月份投資減緩的速度，則更加令人憂慮。鑒於年初至今的累積增幅於5月份下跌0.9個百分點，意味著FAI在同月只按年增加7.4%，低於4月份10.5%的按年增幅。巧合地，經季節性調整後按月比較，FAI活動於5月份僅增加0.5%，增幅為五年來最慢。這些趨勢令人關注我們希望看到的投資主導增長模式能否持續。

如果深入分析投資活動的不同走勢（見圖2），確實有值得憂慮的理由。基建投資雖然維持強勁，從年初至今按年擴張20%（4月份按年增幅為19%），但房地產的FAI卻略為減少（從4月份/年初至今按年增長8.4%，跌至5月份的7.7%）。觀乎房地產業的銷售活動蓬勃（物業銷售從年初至今按年上升50.7%，已銷售物業的樓面面積亦按年增加

Chart 3 圖三



Source: CEIC data, HKGCC economic analysis
資料來源：CEIC數據、總商會經濟分析

33.2%），儘管我們不預期有關跌勢會在短期內急轉直下，發展商對購買土地（5月份，年初至今購入的樓面面積按年減少5.9%）和其他投資仍然保持審慎。我們預料信貸增長將於下半年減慢，令投資進一步減速的可能性增加。

處理債務問題

從多方面的跡象可見，中央政府計劃擺脫以舉債帶動的經濟復蘇模式。中國銀行業監督管理委員會於4月28日發布82號公告，要求內地銀行評估和申報資產負債表以外的風險項目，包括財富管理產品和其他形式的金融工具。此外，根據財新網於6月2日的報導，中國保險監督管理委員會已開始審查保險公司旗下的資產管理分支機構的「銀行存款及其他業務」（渠道）。據報，這些資產管理分支機構在調查期間不得開展新的渠道業務。另外，中國人民銀行上海分行繼早前提出貨幣政策將日趨審慎後，接著於6月3日發表聲明，強調採用新實施的宏觀審慎評估體系的重要性。這些由規管者推出的連串政策行動，均表明決策者正著力降低經濟的槓桿水平。

我們已在過往的評論中反覆指出，負債問題——而非增長放緩——是內地經濟最令人憂慮的議題。我們估計，截至今年3月底，融資總量佔國家GDP約227%，較去年3月底高出12個百分點（見圖3）。

我們認為，在增長平穩的普遍預期下，貨幣政策的擴張性將會減少。在5月份，在人民幣6.17萬億元的新銀行貸款（按年+17.2%）帶動下，年初至今的新融資總額達到人民幣8.10萬億元（按年+16.5%）。然而，新增的融資總額於5月份顯著下降，原因是非銀行融資減少，導致新銀行貸款（人民幣9,370億元）自2014年7月以來首次超越新融資總額（人民幣6,600億元）。這個發展趨勢與政府的立場一致，只要主要的指標沒有迅速惡化，擴張性的貨幣狀況很可能轉趨溫和。

總結

國際貨幣基金組織第一副總裁David Lipton於6月初訪問深圳時，強調了該組織對內地企業債務問題的關注，並指出「企業債務仍然是一個嚴重且不斷惡化的問題，必須立即加以解決，並承諾實施重大的改革。」我們認為，減慢信貸增長的速度，應可暫收降溫之效，但卻無可避免會為未來經濟增長帶來隱憂。

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“ *My dream is to be a successful entrepreneur. With an entrepreneurial spirit, I wish to help meet the social needs in an innovative way.* ”

Oscar Chong Ka Po, Student, Buddhist Wong Wan Tin College



Building for Our Future

Guangdong and Hong Kong are joining hands to expand cooperation and build a centre for innovation that will rewrite the next chapter in our economies' development

Over the past five years, Guangdong's GDP growth has averaged 8.5% annually, rising from RMB 4,600 billion to RMB 7,280 billion, ranking it first among all provinces and municipalities in the Mainland for 27 consecutive years. However, "After long periods of rapid growth, Guangdong is facing more conspicuous structural problems than other areas," Guangdong Governor Zhu Xiaodan told the Chamber's High-Level Business Delegation to the province last month. "Therefore,

we have accelerated our upgrading and transformation process, which means economic development in Guangdong will also enter the era of the 'new normal' at an earlier stage."

This year marks the start of the National 13th Five-Year-Plan, which will help sustain Guangdong's GDP growth at around 7% per annum. Faced with the continued weak global growth, and the Mainland's slowing economy, businesses in both Hong Kong and the Mainland face many challenges. Guangdong

has been the frontrunner for reforms and opening up, and enjoys close cooperation with Hong Kong.

HKGCC Chairman Stephen Ng led the 35-member delegation to call on several leaders of Guangdong Province on 28 June, including Governor Zhu Xiaodan, Wang Qiang, Head of Shenzhen Nanshan District, and Sun Huaizhong, Deputy Director General of Hong Kong and Macao Affairs of Shenzhen Municipal People's Government. The delegation also

Delegation leaders pose for a group photo with Governor Zhu Xiaodan after their meeting. 本會一眾領導於會後與朱省長合照。



visited the Shenzhen-based leading information technology company Tencent.

Regarding Guangdong's 13th Five-Year Plan, Zhu said the Mainland's goal is to build a moderately prosperous society by 2018 and also promote further liberalization of trade in services. "Moreover, we are also looking to tap into new opportunities under the 'Belt and Road' Initiative. We plan to strengthen cooperation in innovation between Guangdong, Hong Kong and Macao, as well as establish a Guangdong-Hong Kong-Macao Big Bay Area, which will allow the three areas to cooperate, upgrade and sustain economic growth."

The Greater Pearl River Delta (PRD) accounts for 5% of the

country's total population and one-eighth of its GDP, according to Mainland statistics. With the three major economic centres of Guangzhou, Shenzhen and Hong Kong driving regional growth, the PRD has become an important economic hub for the Mainland.

Ng said Hong Kong complements Guangdong's economy and should proactively develop innovative technologies.

"With our strengths in research and development and financing, our proximity to Shenzhen, Guangzhou and other key PRD cities, coupled with advanced infrastructure facilities connecting the three places, I believe that Guangdong, Hong Kong and Macao can jointly develop the region into a world-class centre for science and innovation."

A cluster of innovative enterprises is growing rapidly in Guangdong, particularly in Shenzhen, which is regarded as a dynamic and innovative city. In just a few decades, Shenzhen has transformed itself from a border town into a national economic centre, with its GDP equivalent to a medium-sized province in China, and ranking fourth among medium- and large-sized cities in the Mainland. In 2015, Shenzhen's GDP growth reached 8.9%, some 2% higher than the national aver-

age. Thanks to the development of innovation and technology, Shenzhen still continues to perform well, in spite of downward pressure on the Mainland's economy.

Despite Nanshan accounting for just one-tenth of Shenzhen's total area, the district has attracted more than 70% of the city's high-tech and innovation resources. Many leading enterprises, such as Tencent, Huawei, ZTE, DJI, KuangChi Science and Appotronics, have established a presence in the city, with some even becoming multinational enterprises.

Head of Shenzhen Nanshan District Wang Qiang said Nanshan's development goal is to nurture innovation, and provide training to build up talent and support enterprises.

"Nanshan's hatchability of technology incubators ranks first in the Mainland. The number of patented inventions owned for every 10,000 people is 280, which is the highest in the Mainland. Nanshan is regarded as China's Silicon Valley," he said.

Shenzhen has been advancing the Mainland's "going out" strategy by encouraging mature local enterprises to expand globally. Deputy mission leader Aron Harilela said Hong Kong can be an ideal platform for Guangdong enterprises to "go global" and provide legal, risk management, financial and financing services, which are all needed by those enterprises.



Guangdong Governor Zhu Xiaodan welcomed HKGCC's high-level delegation, led by Chairman Stephen Ng. 廣東省省長朱小丹歡迎總商會主席吳天海率領的高層訪問團。



The Chamber hosted a lunch for Guangdong officials, including Huang Yebin, Vice Chairman of the Standing Committee of Guangdong Provincial People's Congress (7th from left); Li Yangchun, Deputy Director General of the Hong Kong and Macao Affairs Office of Guangdong Provincial People's Government (8th from right); Yu Jinfu, Director General, Department of Commerce of Guangdong Province (2nd from left); Piao Junan, Director, Council for the Promotion of Guangdong-Hong Kong-Macao Cooperation (5th from right); Xie Weihua, Vice President, Guangzhou CCPIT (6th from right). 總商會代表團與多位廣東省官員共晉午餐，包括廣東省人大常委副主席黃業斌（左七）、廣東省港澳辦副主任李陽春（右八）、廣東省商務廳公平貿易局局長余金富（左二）、廣東省粵港澳合作促進中心主任朴俊安（右五），以及廣州市貿促會副主席謝衛華（右六）。



Ng added that the improved infrastructure of the Greater Pearl River Delta will enhance the connectivity between cities in the region and high value-added services will become the focus of economic development. He said Hong Kong must build on its strengths as an international financial, shipping and trading centre and capitalize on the advantages of "One Country, Two Systems" to strengthen cooperation with Guangdong in establishing the world's largest innovation circle.

During the one-day mission, delegates also met with Huang Yebin, Vice Chairman of the Standing Committee of Guangdong Provincial People's Congress, and Li Yangchun, Deputy Director General of the Hong Kong and Macao Affairs Office of Guangdong Provincial People's Government. The aim of the mission was to explore future development and cooperation between Guangdong and Hong Kong. 🌸

建設未來

廣東與香港正攜手擴展合作，致力共建創新中心，為兩地經濟發展寫下新的一頁

過 去五年來，廣東GDP年均增長8.5%，從4.6萬億元人民幣增加至7.28萬億元，連續27年位居全國第一。「然而，在長期的高速增長下，廣東省面對的結構性問題比其他地方更顯著。」廣東省省長朱小丹上月會見總商會高層商務訪問團時指出：「所以我們也加快了升級轉型的步伐，廣東省經濟發展『新常态』的進程也會更早出現。」

今年是國家「十三五」規劃開局之年，將有助維持廣東省每年約7%的GDP增長。面對環球經濟表現持續疲弱，中國經濟放緩，中港兩地商界面對不少挑戰。廣東省一向是改革開放的先行者，多年來與香港合作無間。

總商會主席吳天海率領35人高層訪問團，於6月28日拜訪了廣東省省長朱小丹、深圳市南山區區長王強、深圳市港澳辦副主任孫懷忠等廣東省領導。團員亦參觀以深圳為基地的資訊科技龍頭企業騰訊。

廣東「十三五」規劃方面，朱省長說內地的目標是率先於2018年實現全面小

康，以及推動服務貿易自由化。他又指：「另一主要發展戰略目標是把握『一帶一路』的機遇，加強粵港澳創新合作，共同建設粵港澳大灣區，將產業合作提升，令整體區域經濟持續發展。」

內地數據顯示，大珠三角佔全國人口的5%，GDP總值佔全國約八分之一，而廣州、深圳及香港三個主要經濟中心也座落該區，帶動區內經濟增長，令珠三角成為中國重要的經濟樞紐。

吳天海表示，香港與廣東的互補性很強，未來香港應積極發展創新科技。「香港有科研實力、融資能力，加上鄰近深圳、廣州及珠三角城市群，再配合三地大型基礎建設的連繫，相信粵港澳三地可以成為全球創科中心。」

廣東創新企業的發展蓬勃，尤其深圳，被視為創新之都、活力之城。深圳在短短幾十年間，由邊境小鎮躋身為全國性經濟中心城市，其經濟總量相當於中國一個中等省份，位居全國大中城市第四位。2015年，深圳GDP增長8.9%，



1 Members visited Tencent to learn about the latest mobile technologies and applications.

團員考察騰訊，了解最新的流動科技和應用程式。

2 Delegates pose for a group photo at Tencent's headquarters.

團員於騰訊總部合照。

3 Members discussed expanding cooperation between Nanshan and Hong Kong with officials, including Wang Qiang, Head of Shenzhen Nanshan District (5th from right); Sun Huaizhong, Deputy Director General, the Hong Kong & Macao Affairs Office of Shenzhen Municipal People's Government (3rd from right) and Guo Gang, Director General, United Front Work Department of Nanshan District, (6th from left).

團員與多位官員討論如何擴展南山與香港的合作，包括深圳南山區區長王強（右五）、深圳市港澳辦副主任孫懷忠（右三），以及南山區統戰部部長郭鋼（左六）。

4 Members learned about the rapid development of Nanshan District.

團員了解南山區的迅速發展。

比全國平均高2%，在全國經濟下行壓力下，深圳能取得如此佳績，全因著重培育科技創新。

南山區僅佔深圳約十分一的面積，卻聚集全市超過70%的高科技創新資源，當中包括多家知名企業，如騰訊、華為、中興、大疆、光啓、光峰光電等，部分更成為本土有實力的跨國企業。

南山區區長王強認同，未來發展必然要著重創新，以及人才培訓和企業扶持的工作。他續稱：「南山區的科技孵化能力排名全國第一，每萬人口擁有280件發明專利，高居全國首位，被稱為中國最具硅谷氣質的城區。」

深圳市政府積極實施「走出去」戰

略，鼓勵成熟的本土企業全球化運營。副團長夏雅朗認為香港可擔當廣東省企業「走出去」的最佳平台，提供所需的法律、風險管理、金融和融資服務。

吳天海表示，大珠三角區域未來的基礎建設將愈趨完善，區內城市的交通連接更發達，並集中以高增值服務業發展經濟。香港要好好發揮其作為國際金融、航運和貿易中心，以及「一國兩制」的自身優勢，與廣東企業加強合作，為成就全球最大的創新圈而努力。

在為期一天的行程中，訪問團亦與廣東省人大常委副主席黃業斌、港澳辦副主任李陽春會面。此行旨在探討粵港兩地的发展動向和未來合作。✿

A Retirement Protection Design That is Right for Hong Kong

為香港制訂適切的退保方案

Competing demands on public finances means careful consideration needed to deal with old-age protection issue

公共財政需求日益緊張，政府必須慎重處理退休保障議題

The success and prosperity that we enjoy in Hong Kong today is no freak of nature. These have been achieved due to following time-honoured principles such as a low and simple tax regime, a spirit of self-reliance and can-do attitude, as well as other virtuous qualities that have facilitated and sustained our competitiveness. It is therefore in everyone's interest to ensure that these traits are preserved. Any attempts, no matter how well-meaning, that could result in a shift away from Hong Kong's free-market values to policies of free handouts are hazardous to Hong Kong's competitive health and should be avoided as much as possible.

At the same time, we recognise that Hong Kong is aging rapidly and it is our moral responsibility to care for society's senior citizens. That said, it is important to understand that despite the will to do good there are competing demands on public finances, which are of a finite nature. Affordability issues aside, there is also the question of why government funding should be given to universal coverage when this means the diversion of funds from other equally if not more deserving causes such as education or healthcare. Furthermore, universal coverage implies that many would enjoy overlapping benefits. This is true for retirees who are already on a pension scheme or ORSO/MPE, which in some cases may be augmented by voluntary top-up contributions from employers. Is this fair? Universal coverage may also fail to live up to its intent of providing "retirement" security, such as for those who have reached or exceeded the "prescribed" retirement age but continue to work and pay income tax. Is this necessary?

It is therefore imperative that the policies we put in place are subject to rigorous impact assessments to prioritize where and how tax dollars can be best spent. We cannot afford wastefulness nor can we risk burdening our children with immense debt. We should avoid straying from our core qualities such as self-reliance and

guard against the potential hazards of social entitlement that could hijack well-meaning policies to the detriment of financial discipline and become a drain on resources. Above all, we must not do anything that may erode Hong Kong's competitive drive in any way. A social entitlement programme would therefore be undesirable because it discourages ownership and accountability in providing for one's retirement and gives rise to a false sense of security by creating the illusion that financial support will be provided by the Government.

General approach to retirement protection

For the reasons as stated above, the Chamber supports the option of "those with financial needs" as the optimum means of ensuring that scarce resources are deployed in a manner that is fair and has the most impact. There would however be the need for further public discussion on establishing an appropriate set of criteria for determining eligibility because the thresholds cited in the Government's consultation paper, namely, asset holdings of no more than \$80,000 and \$125,000 respectively for the single and married elderly, are too low to be meaningful.

It would also be useful to explore such possibilities as tapping into personal assets to help "asset-rich, income-poor" retirees help themselves (Fourth Pillar). We also support the proposal of promoting financial literacy and the

introduction of age-appropriate investment financial products, such as a public annuity scheme, to strengthen self-sufficiency on retirement (Third Pillar).

The discussion on retirement protection should also include a more flexible definition of the retirement age. As life expectancy improves, there is a compelling case for reviewing the retirement age, which is commonly set at 60. The benefits associated with doing away with the artificial cap on working age include providing working income for older workers, easing labour shortages and reducing the dependency burden.

MPF

MPF in itself is a solid and useful construct as an integral and important pillar in providing retirement protection for employees. However, the MPF system, as it currently stands, has

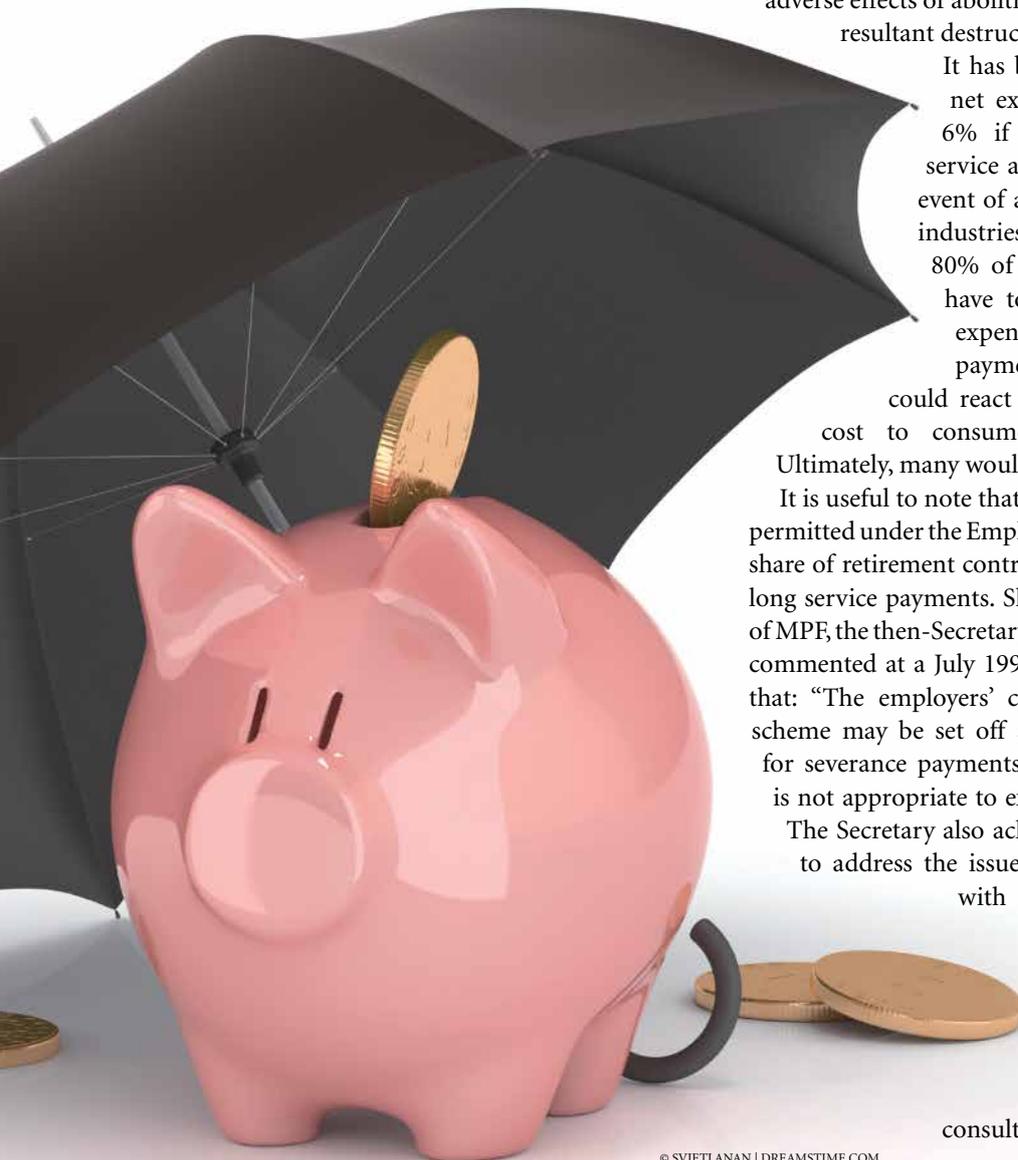
plenty of room for improvement. The existing inadequacies are quite pervasive and cannot be addressed effectively and meaningfully by singling out one aspect or two for review, which the Government had done by including the MPF offsetting arrangement as part of the public discussion on retirement protection.

Between July 2001 and the end of 2015, the total amount of severance and long service payments paid from MPF accrued benefits exceeded \$28 billion. In 2015, the amount was in excess of \$3 billion. It can therefore be inferred that an abolition of the offsetting mechanism would impose considerable financial strain on businesses. This is particularly the case for smaller companies, which typically operate on very tight budgets and cash flows. As SMEs account for 98% of the local business population and employ about 50% of the private-sector workforce, it is easy to imagine the adverse effects of abolition on these businesses and the resultant destruction of job opportunities.

It has been estimated that corporate net expenses would rise by around 6% if forced to provide for long service and severance payments in the event of abolition. For labour-intensive industries where wages often account for 80% of overheads, companies would have to add 5% to their operating expenditure to pay for long service payment obligations. Businesses could react by passing on the additional cost to consumers and/or by downsizing. Ultimately, many would be forced to fold.

It is useful to note that prior to MPF, employers were permitted under the Employment Ordinance to use their share of retirement contributions to offset severance or long service payments. Shortly before the introduction of MPF, the then-Secretary for Education and Manpower commented at a July 1995 Legislative Council meeting that: “The employers’ contributions to a retirement scheme may be set off against any amount paid out for severance payments or long service payments. It is not appropriate to expect employers to pay twice.” The Secretary also acknowledged the eventual need to address the issue on the co-existence of MPF

with severance and long service payments. The decision to incorporate the long-standing practice of an offsetting arrangement into the MPF system was made after extensive consultations and consideration of



香港現今享有的成功與繁榮並非唾手可得，而是有賴我們堅守一貫的優良傳統，如簡單低稅制、自力更生及「做得到」的香港精神，致力促進與維持本港的競爭力。因此，為了本港市民的整體利益，我們必須保留我們的優勢及特質。任何政策建議，無論原意有多好，應盡量避免令香港偏離自由市場原則，損害本港競爭力。

與此同時，我們明白到香港人口正迅速老化，照顧長者是我們的社會責任。我們固然有決心為長者謀福祉，但公共財政需求殷切，資源並非用之不竭。除了財政承擔能力，我們還需考慮資源分配的問題，因為多項公共開支如教育及醫療等同樣重要，政府如要調撥資源予全民退休保障，必須有充足理據。再者，對於享有退休金、公積金/強積金的退休人士而言，全民退休保障意味著雙重福利，情況以享有僱主額外供款的人士尤甚。這樣是否公平？此外，不少僱員年滿或超過「規定」退休年齡後仍繼續工作及繳交薪俸稅，全民退休保障或無法達到其提供「退休」保障的目的。如此一來，全民退休保障又是否必要？

因此，我們必須為任何新政策進行周詳的影響評估，就如同分配及使用稅收所得，制訂優先次序。我們不能浪費資源，亦不能讓下一代承受沉重的財政負擔。我們需要維持本港自力更新的核心價值，並要提防社會福利政策帶來的潛在風險，令立法原意良好的政策破壞香港的理財原則，浪費社會資源。最重要的是，我們不應推行任何有機會削弱香港競爭力的措施。全民退休保障減低個人為退休生活承擔責任的意欲，讓市民誤以為政府將提供退休後的財政支援，因此並不可取。

全面制定退休保障方案

基於上述原因，總商會支持「有經濟需要」的退保方案，讓有限的社會資源得以透過公平的方式分配，使之用得其所，為社會帶來最大效益。不過，公眾仍需要討論領取援助的資格。現時政府諮詢文件建議的合資格標準，為資產在80,000元或以下的單身長者及資產在125,000元或以下的長者夫婦，我們認為上限未免過低，難以發揮效用。

香港亦應探討如何協助「高資產、低收入」退休人士善用個人資產，提高退休收入（第四支柱）。我們亦認同應加強推廣理財知識，以及推出更多適合退休投資和理財的金融產品，如公共年金計劃，以提高退休長者自給自足的能力（第三支柱）。

討論退休保障時，應同時考慮制訂更具彈性的退休年齡。隨著壽命不斷延長，我們有必要檢討是否應跟隨普遍做法，把退休年齡訂於60歲。取消工作年齡上限的好處包括：為年長僱員提供工作收入、紓緩勞工短缺，以及減少供養負擔。

強積金

強積金的原意，是為僱員提供退休保障的重要支柱。然而，現時的強積金制度仍有很大改進空間，不足之處甚多，若單獨就當中一至兩個環節進行檢討，並無法有效解決制度的不足，而政府在退休保障的公眾諮詢文件上，卻只單獨檢討強積金對沖機制。

2001年7月至2015年底，強積金抵銷遣散費及長期服務金的數目超過280億元，單在2015年，總額已超過30億元。由此可以推斷，取消對沖機制將大大加重企業的財政負擔，尤其是營



運經費和現金流緊絀的中小企。中小企現時佔本港企業98%，合共聘用約五成私營機構員工，不難想像取消對沖機制將為這些企業帶來負面影響，最終導致職位流失。

據估算，如取消對沖機制，企業需強制支付遣散費及長期服務金，其淨支出將增加約6%。對於勞動密集行業，薪金佔經常性開支的八成，為遵從支付長期服務金的規定，業界的營運開支將增加5%。企業或被迫將成本轉嫁消費者或縮減規模，最終甚至結束營業。

值得一提的是，早在強積金之前，《僱傭條例》容許僱主使用其在退休計劃所累積的供款，抵銷向僱員支付的遣散費或長期服務金。在推行強積金之前不久，時任教育統籌司曾說：「目前，僱主對退休計劃的供款可與遣散費或長期服務金的任何數額抵銷，要僱主繳款兩次是不恰當的。」他亦指出，香港最終將要處理強積金與遣散費及長期服務金共存的問題。強積金制度沿用一貫的對沖安排，乃經過全面的諮詢，並考慮所有相關因素後所達成的共識。因此，任何取消強積金對沖的提議，將違背當年的立法原意。

誠如前文所述，強積金制度應進行全面的檢討，目標是通過調低收費、提高回報，加強私人退休供款計劃作為退保支柱的角色。雖然強積金管理局已進行相關工作，如引入「預設投資策略」，以及建立電子平台，將強積金計劃的行政程序標準



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化、簡化及自動化，以提高效率、減少成本，但上述措施推行需時。與此同時，收費過高和無人申索權益而導致強積金流失及浪費的問題將繼續出現。我們已促請當局檢討僱員年滿65歲時，強積金的發放方式。除了一次性支付權益，亦可以在指定期限內，如十年之內，以每月最低金額的形式發放予僱員使用。

儘管強積金制度的原意良好，公眾普遍對制度感到不滿和失望，對制度能提供足夠退休保障的信心明顯不足。根據強積金管理局的數據，2000年12月至2016年3月期間，扣除費用和開支後的強積金年率化回報率為2.6%。值得注意的是，部分基金同期的表現低於每年平均1.9%的通脹率。

未來路向

強積金是香港退休保障制度的重要支柱，政府必須確保我們的制度能達到全面、足夠、可持續、可承擔和穩定的既定目標。我們歡迎政府最近承諾就撤銷對沖機制對企業、營商環境和整體經濟的影響，進行適切、周詳的檢討和評估。此舉邁出了正確的一步，對建立可承擔的退休保障制度而言尤其重要。

在帶領香港訂定可行的退休保障框架的過程中，政府將擔當重要的角色。我們期望在政府的領導下，當局能制訂全面、連貫一致的退休保障政策，讓社會各界考慮及討論。✿

all relevant factors. Any proposal to abolish the MPF offsetting mechanism would therefore be in direct contradiction of the policy intent behind the offsetting mechanism.

As mentioned earlier, the MPF system should be subject to a comprehensive review with the objective of strengthening the private pension pillar by improving returns and cutting fees. Although the Mandatory Provident Fund Schemes Authority (MPFA) is already working on such enhancements as a Default Investment Strategy and an electronic platform to standardize, streamline and automate MPF scheme administration for the purpose of improving efficiency and reducing costs, these will necessary take time. In the meantime, “leakages” and wastage that take the form of high fees and unclaimed benefits will continue. We have also called for a review on the approach to how MPF is paid out when employees reach the age of 65. Instead of a lump sum payment, benefits could be distributed over a defined period, say, 10 years but subject to a monthly minimum.

Despite the good intentions of the MPF system, the general sentiment towards it is that of dissatisfaction and disappointment. Tellingly, there is little confidence in the MPF’s ability to provide adequate retirement protection. According to MPFA data for the December 2000 to March 2016 period, the annualized rate of return, net of fees and expenses, was 2.6%. Notably, some funds underperformed the average annual inflation rate of 1.9% over the same period.

Way Forward

Given the significance of MPF as a key pillar in the general scheme of retirement protection in Hong Kong, the Government must ensure that our retirement system can meet the intended objectives of being comprehensive, adequate, sustainable, affordable and robust. We were therefore encouraged by a recent undertaking by the Government to conduct a proper and thorough review and assessment of the impact that abolishing the offsetting mechanism would have on businesses, the operating environment and the overall economy. This is a positive development and of particular significance in building a resilient retirement system.

The Government has acknowledged that it has a significant role to play in guiding the development of a viable retirement protection framework in Hong Kong and, to that end, we look to the Government for leadership in formulating comprehensive and coherent policies for the community to consider and debate. ✿



Cutting Down Food Waste 減少廚餘

Food waste is a major problem for wealthy societies. Hong Kong is no exception. This city threw away 3,640 tonnes of food waste every day in 2014, equivalent to over 250 double-deck buses, writes **Christine Loh**

廚餘是富裕社會面對的重大問題，香港也不例外。全港在2014年每天丟棄3,640公噸廚餘，相當於超過250輛雙層巴士的重量 陸恭蕙

Food waste consists of throwaways from food producers, wholesalers, retailers, restaurants, markets and homes. Some of the food is still fit for human consumption while the bulk consists of trimmings from food preparation and leftovers.

The Government's food waste plan, published in 2014, is actually one of the early policy plans by cities. The goal is to reduce food waste disposal at landfills by 40% by 2022. There are four key strategies – reduce at source, promote food donation, separate food waste, and turn food waste to energy.

Reduction at source

Food waste reduction at source can have the biggest impact. Every business handling food can reduce waste. A well-managed kitchen minimizes wastage

through the whole chain of its activities, which adds to profit. Individuals can also contribute in how we buy and process food at home and by not over-ordering when we eat out.

The Government's territory-wide Food Wise Hong Kong Campaign is finally seeing success after three years – food waste sent to landfills is dropping! The campaign involves government-business-community partnerships. For example, sector-specific best practice guides have been created on how to reduce food waste through improved procurement, food handling, and surplus food donation. The Government has also teamed up with major event organisers to reduce waste, such as with Hong Kong Rugby Sevens.

An ongoing campaign that was launched in November last year is "Food Wise Eateries" where restaurants



offer portioned meals. We have organized workshops on menu design and food management for staff.

The campaign's mascot Big Waster is highly popular. We can see that reducing food waste resonates deeply with the community. Hong Kong people know we are too wasteful with food. The campaign won an Excellence Award at the Hong Kong Management Association/Television Broadcasts Limited Awards for Marketing Excellence 2014.

Surplus food donation

The Government and many other organisations support NGOs in collecting edible surplus food from the commercial sectors for donation. Up until May 2016, our Environment and Conservation Fund approved over \$29 million for 18 NGO projects, which collected about 2,000 tonnes of surplus food during the two-year project period. NGOs are very innovative and capable in defining how surplus food donations should be done.

To facilitate food donation efforts, the Centre of Food Safety issued "Food Safety Guidelines for Food Recovery" in August 2013, setting out food safety principles for providing useful advice to food donation practitioners and NGOs.

Separate food waste

We are all used to dumping all our waste into one container for disposal. Over the next decade, we will have to separate the food waste for collection otherwise it would not be possible to recycle it. Taipei, a leader in food waste separation and collection, is able to collect about 50% of its food waste for recycling.

Hong Kong needs to work out how we can do things at scale in our extreme high-density environment. We have done trials with the commercial and industrial sector, and supported food waste recycling programmes in housing estates, both of which provided valuable experience and insights. Other institutions that have large quantities of food waste, such as the Airport Authority Hong Kong, also have good programmes in place.

Airport Authority Hong Kong (AAHK) takes a proactive approach to recycling food waste and rescuing surplus food. AAHK began composting food waste from its tenants for on-site use as soil conditioner in 2003. In 2010, AAHK began distributing extra bins and biodegradable bags to further encourage F&B outlets in terminals to separate food waste. In 2011, the programme was extended to 17 airport business partners including hotels, airline caterers and companies with large canteens. This waste is collected and converted into fishmeal at the Eco Park. In 2015, around 1,220 tonnes of food waste was collected.

In August 2013, it established the Food Rescue Programme with Food Angel, which enabled the NGO to buy a refrigerated truck and set-up central storage to facilitate the collection of unused food. Since then, Food Angel has collected over 60 tonnes of surplus food from the airport, and transformed it into over 58,000 hot meal boxes for distribution to the underprivileged.

Suffice to say that it will not be easy but separation is a necessary step for the future. From a commercial perspective, food waste separation and transportation offer new business innovation and opportunities.

Innovation knows no bounds. Food waste can be recreated into fabrics, which the Hong Kong Research Institute for Textile and Apparel has successfully done. Its inventions recently won high acclaim at the International Exhibition of Inventions of Geneva.

There are lots of useful materials in food waste. Sugars, oils, proteins, cellulose and other materials can be harvested and used again. Scientists at the Hong Kong Research Institute for Textile and Apparel (HKRITA) invented a way to break down the food waste materials through a fermentation process from which useful materials can then be harvested, polymerized, spun and woven into new fabrics.

HKRITA is funded by industry sponsors and the Government's Innovation and Technology Fund. Its mission is to produce useful, sustainable solutions for industry and society. Current projects include making materials out of food waste, producing fabrics and apparel with less harmful chemicals, and making apparel manufacturing less energy-intensive and less polluting.



HKRITA has developed technologies for easy care materials that save energy and water use for the consumer. These include self-cleaning fabrics, fabrics that kill germs, remove odour and fabrics that don't wrinkle.

Waste into energy

Where will the separated food waste be taken? Currently, there are small-scale composting and animal feed operations in Hong Kong. Several large facilities are needed to operate at scale. Hong Kong's first organic waste treatment plant for 200 tonnes a day is being built at Siu Ho Wan at North Lantau and it will come onstream at the end of 2017. The community can then see what these high-tech, waste-to-energy plants are like and will feel that it is worthwhile to separate their food waste. This technology is the most appropriate for Hong Kong because we have large needs for energy.

The second one will be for a 300 tonnes per day plant at Sha Ling at North District. We will tender out a design-build-operate contract next year. Another site at Shek Kong has been identified. Furthermore, the Government will also trial a new process to co-digest sludge and food waste at the sewage treatment plant at Tai Po.



Hong Kong threw away
3,640 tonnes of food waste
every day in 2014.

香港在2014年每天丟棄
3,640公噸廚餘。

Conclusion

Reducing food waste has public support. Businesses and the public want the Government to take the lead to provide the infrastructure and methods to collect and recycle food waste. At this stage, promoting food waste reduction at source is critical and we are seeing encouraging early results. There is room for everyone to do much more. Food donation has also taken root in Hong Kong. Food waste separation is still at a trial and design stage. Eventually, the community has to change its habits. The Government has started to build food waste treatment facilities but it will take time for the infrastructure to be operational. 🌸

廚餘來自食物生產者、批發商、零售商、食肆、街市及家居丟棄的廢物。部分食物仍然適合供人食用，而大部分廚餘包含製作食物時產生的剩餘物。

政府於2014年發表的廚餘計劃，事實上是其中一個最早的城市應對廚餘政策計劃，目標是在2022年把棄置在堆填區的廚餘減少40%，而當中有四個主要策略：源頭減廢、推廣食物捐贈、廚餘分類和轉廢為能。

源頭減廢

從源頭減少廚餘可以達致最大成效。每間處理食物的商戶都可減少廚餘。管理完善的廚房可透過一系列的工序把浪費減至最少，同時增加利潤。個別人士亦可透過適當地購買及在家處理食物，以及在外用膳時避免點菜過多，為減少廚餘出一分力。

政府的全港性惜食香港運動，在推行三年後漸漸取得成果——棄置於堆填區的廚餘量正在減少！該運動需要政府、商界和市民三方協作。舉例說，政府已因應不同界別制訂良好作業守則，介紹如何透過改善採購、食物處理及捐贈剩餘食物來減少廚餘。政府亦夥同大型活動（例如香港國際七人欖球賽）的主辦機構，合作減廢。

環保署自去年11月起推出「咪嗰嘢食店」計劃，參與食肆均提供有份量可選的膳食。我們又為員工舉辦了有關菜單設計和



食物管理的工作坊。

惜食運動的吉祥物「大啖鬼」大受歡迎，可見減少廚餘已在社會引起深切的共鳴。香港市民認識到，我們過於浪費食物。惜食運動在2014年度「香港管理專業協會/電視廣播有限公司傑出市場策劃獎」中獲得卓越獎。

剩餘食物的捐贈

政府及許多其他機構都有支援非政府機構向商界收集仍可食用的剩餘食物，以作捐贈。截至2016年5月，環境及自然保育基金已批出逾2,900萬元予18個非政府機構項目，在項目推行的兩年期內收集約2,000公噸剩餘食物。非政府機構在訂定剩餘食物的捐贈方式時，甚具創意及成效。

為促進食物捐贈工作，食物安全中心在2013年8月發出了《食物回收計劃的食物安全指引》，列明食物安全原則，為從事食物捐贈工作的人士及非政府機構提供有用的建議。

廚餘分類

現時，我們習慣把所有廢物放在一個容器內棄置，但未來十年，我們必須先把廚餘分類收集，否則便不能將其循環再造。台北是廚餘分類及收集方面的先鋒，可收集到約50%廚餘進行循環再造。

香港需研究如何在極高密度的環境中進行大規模運作。我們與工商界推行試驗計劃，並支持屋苑推行廚餘回收計劃，從中獲得寶貴的經驗及心得。其他產生大量廚餘的機構（如香港機場管理局）亦設有良好的廚餘計劃。

香港機場管理局（機管局）積極推動回收廚餘及剩餘食物，自2003年起向租戶收集廚餘進行堆肥，以就地作土壤改良劑之用。該局由2010年開始派發額外回收桶和可生物降解回收袋，進一步鼓勵客運大樓的食肆把廚餘分類，並在2011年把計劃擴展至17個機場業務夥伴，包括酒店、航空公司膳食供應商及附設大型食堂的公司。這些廚餘經收集後會在環保園轉化為鰵魚料。2015年，收集所得的廚餘約有1,220公噸。

機管局於2013年8月與惜食堂合作推出「食物回收計劃」，讓該非政府機構購置一輛冷藏車及設置中央貯存室，以便收集未經食用的剩餘食物。自此以後，惜食堂從機場共收集到超過60公噸的剩餘食物，並將之製成超過58,000份熱飯餐，分派給弱勢社羣。

我想指出，廚餘分類並不容易，但為了未來，我們必須踏出這一步。從商業角度看，廚餘分類及運送亦帶來商業創新與商機。

創新無極限。香港紡織及成衣研發中心成功把廚餘重製成織物，這項發明最近在日內瓦國際發明展中獲得高度評價。

廚餘含有大量有用物質。糖、油、蛋白質、纖維素及其他物質均可被提取和重用。香港紡織及成衣研發中心（研發中心）的科研人員發明了透過發酵程序分解廚餘物質的方法，藉此提取有用的物質，並將其聚合、紡線和編織成新的織物。

研發中心由業界贊助商和政府創新及科技基金資助，目標是為業界和社會提供有用和可持續發展的方案。現時的項目包括利用廚餘製造物料、生產織物和成衣時減少使用有害的化學劑，以及減少成衣製造過程的耗能和污染。

研發中心已研發出免燙物料技術，可為消費者節省能源和用水。這些物料包括自清潔織物、殺菌織物、除臭和防皺織物。

轉廢為能

已分類的廚餘會送往哪裡？現時，本港有小規模的堆肥及動物飼料作業。我們需要一些大型設施進行大規模運作。位於北大嶼山小蠔灣的香港首間有機資源回收中心正在興建中，每日處理量為200公噸，將於2017年年底啟用。市民屆時可一睹這些高科技轉廢為能設施的面貌，並會認為廚餘分類值得推行。由於我們對能源的需求大，這項技術對香港最為合適。

第二間有機資源回收中心將設於北區沙嶺，每日處理量為300公噸。我們明年會為設計、建造及營運合約進行招標。我們亦在石崗物色到另一個選址。此外，政府也在大埔污水處理廠試驗一項共同消化污泥及廚餘的新工序。

總結

減少廚餘獲得公眾支持。商界和市民希望政府發揮牽頭作用，提供收集和循環再造廚餘的基建及方法。在現階段，推廣從源頭減少廚餘是關鍵工作，我們已看到令人鼓舞的初步成果。人人都可以再走一步，多出一分力。食物捐贈已在香港植根，廚餘分類則仍在試驗和設計階段。市民最終必須改變習慣，而與此同時，政府已着手興建廚餘處理設施，但基建落成需時，不能一蹴而就。✿



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High-Tech Solutions for the Corporate World

高科技的企業方案

For over four decades, ISID has been providing cutting-edge solutions for international corporations while continuing to grow, writes **William Ngo**

過去40多年來，ISID致力為國際企業提供頂尖的方案，同時亦不斷擴展業務 本刊記者吳景輝



Information Services International-Dentsu, Ltd. (ISID) started out in 1975 as the first private computer time-sharing service (TSS) provider in Japan, joint venture between Dentsu Inc. and General Electric (GE). With the support of GE's massive computer center over international networks, ISID has since provided innovative solutions and supported the overseas expansion of many industry leaders in Japan ranging from the financial to manufacturing domains.

Carrine Wong, Chief Executive Officer of ISID Hong Kong, joined ISID from General Electric in the 1990s and witnessed the growth of the Tokyo-based company from a small operation focusing on Japanese clients to a multinational industry leader. The Hong Kong office manages both Hong Kong and Taiwan operations.

“Our first decade of operation was very much focused on Japanese clients. In fact, all of our clients were Japanese,” said Wong. “Today, one-third of our clients are non-Japanese, and we plan to increase that to 40%.”

ISID now boasts overseas subsidiaries spanning four regions – North America, Europe, China and Southeast Asia – offering localized consultancy services tailor-made for specific regional needs. More than 2,500 employees now work from 26 offices in nine countries to serve their clients, which include multinational companies in areas such as airlines, hotels, banks, financial services, trading, and manufacturing as well as SMEs.

“The company's main goal now is to grow exponentially in the Asian market,” says Wong.

Growing next-gen business

ISID provides a wide range of services but its flagship solution remains its Banking & Compliance Solution, which includes regulatory reporting, anti-money laundering, leasing and finance systems.

“By bringing solutions tailored to local banks, in 2006 we acquired 80% of the banking compliance market of Taiwanese banks in Hong Kong,” said Wong.

Digital Customer Engagement Solution, a mobile and online messaging software, has also become one of ISID's most sought-after services.

“No more customers' time needs to be wasted in endless telephone systems,” says Wong. She explained that maintaining a telephone line is inefficient and expensive. “By improving the online customer service experience, we bring in more sales, more satisfaction and lower support costs.”

Fintech in Hong Kong

The field of Fintech has seen rapid development in recent years. In light of this, ISID, jointly with Mitsubishi Estate Co., Ltd. and Dentsu Inc., established FINOLAB, a startup incubation center in Tokyo this year. Their aim is to assist foreign and domestic startups to enter the



Japanese market and to build a Fintech business ecosystem in the country. Twenty-five startups were finally included in FINOLAB, which was double the original target.

“We are looking to bring such concepts to Hong Kong,” said Wong. When asked about Hong Kong’s role in this latest global trend, Wong said, “We see Hong Kong as a bridge between China and foreign countries, particularly Japan. We have the privilege of being able to understand the differences in languages, business cultures and business models between China and other countries.” However, Wong added that a major obstacle in Fintech is unifying global regulations.

Giving back to society

Corporate social responsibility is also important for ISID. The company participated in the Peace Box Campaign this Easter, during which the staff and their family members filled shoebox-sized Peace Boxes with various gifts such as household goods and toys to share with those in need. Together with an NGO, they stacked more than 10,000 boxes into a sculpture to spell the word “JOY” and distributed the boxes to children the following day.

For its efforts in embracing CSR by caring for the community, environment and employees, ISID was recently named as a “Caring Company 2015/2016” by the Hong Kong Council of Social Service. Wong says CSR will continue to be a major part of ISID’s development. ✨

電 通國際信息服務有限公司 (ISID) 於1975年成立，為日本最早的分時服務 (TSS，電腦的共同使用) 供應商，最初乃日本電通集團與通用電氣的合資企業。在通用電氣大型電腦中心的國際網絡支援下，ISID一直提供創新的方案，並支援日本眾多業界領袖拓展海外市場，從金融到製造業等均有涉足。

電通國際信息服務香港有限公司 (ISID香港) 行政總裁 (香港及台灣) 黃美珊小姐於1990年代加入通用電氣，其後調派到 ISID，見證了這家日本企業由一間以日本客戶為主的中小企，逐步發展成為跨國業界領袖。香港辦事處負責管理香港和台灣的業務。

黃總說：「在最初十年，我們集中服務日本客戶。事實上，當年所有客戶都是日本人。」她又說：「如今，有三分一的客戶都是非日本人，我們打算把比率提高至四成。」

現時，ISID在北美、歐洲、中國和東南亞四個地區均設有辦事處，提供本地化的諮詢服務，務求滿足個別地區的需要。該公司現已在九個國家設有26個辦事處，僱用超過2,500名員工為客戶提供服務，客戶包括從事航空、酒店、銀行、金融服務、貿易和製造等業務的跨國公司和中小企。

黃總說：「公司目前的主要目標，是積極拓展亞洲市場。」

拓展創新業務

ISID提供多元化的服務，主力提供「銀行及合規方案」(Banking & Compliance Solution)，包括法定申報表、反洗黑錢、租務和財務系統。

黃總說：「透過為本地銀行提供度身定造的方案，在香港，我們於2006年在台資銀行的合規市場份額已達到八成。」

Searching for New Opportunities

As the founder and President of Rhombus International Hotels Group, Calvin Mak used his extensive experience and vast networks in the international hospitality industry to help Rhombus Group grow from its initial base in North America to China and Europe, constantly searching for new opportunities to continue its global expansion.

Founded in North America, Rhombus Group has over 29 years of experience in Canada, Europe and Asia managing businesses including hotels, luxury service apartments, resorts, private clubs and restaurants, as well as extended stay facilities and strata operations.

Due to its performance over the years, Rhombus Group won the award for the “Leading Hotel Management Company for Worldwide Investors” at the Hong Kong Business High-Flyers Awards 2015.

An HKGCC member since 2005, Mak and his team frequently attend the Chamber’s events and have benefited from meeting a broad spectrum of potential business partners from different industries.

“As the oldest, largest and most dynamic chamber in Hong Kong, HKGCC members represent a wide range of businesses. The Chamber helps members in terms of advocacy and connections. It provides members with excellent opportunities to mix and match, and serves as an amazing business platform with endless prospects for members. The large diversity of its members means

尋找新機遇

everyone’s contribution is greater and this added value benefits everyone as it results in a bigger and better network for sharing,” he concluded.

Mak is a Life Member of the Hong Kong Polytechnic University Foundation and an Executive Board Member of the Federation of Hong Kong Hotel Owners.

In addition to his business, Mak believes that Rhombus Group can make the world a better place by giving back to the community. Since 2012, Rhombus International Hotels Group has worked with Origin Charity Foundation by implementing two initiatives at their hotels and restaurants in Hong Kong. In 2013, the first Rhombus school, Rhombus Jukoupu Zhen Gaojiaao Primary School, was officially opened in Hunan, China.

The Rhombus Group recently set up a Monetary Scholarship Award Programme for Compass College, which is intended to provide monetary assistance to students of the BTEC Higher National Diploma in Hospitality Management Programme and to help them to further their studies at accredited educational institutions. ✿

Company: Rhombus International Hotels Group

HKGCC Membership No.: HKR0281

Established: 2005

Website: <http://www.rhombusinternational.com>

麥繼良作為隆堡國際酒店集團創辦人及主席，憑藉其在國際酒店業的廣泛經驗和龐大網絡，協助隆堡集團從北美洲的基地，逐步擴展到中國和歐洲，並且不斷尋找新的機遇，以持續開拓全球市場。

隆堡集團於北美成立，在加拿大、歐洲和亞洲均設有業務，擁有逾29年的經驗，業務涵蓋酒店、高級服務式住宅、渡假村、私人會所、餐廳、長期住宿設施和物業營運。

隆堡集團多年來表現卓越，更在《Hong Kong Business》雜誌舉辦的2015年企業高飛成就獎項中，勇奪「面向全球投資者的領先酒店管理公司」大獎。

自2005年加入總商會以來，麥繼良及其團隊不時出席本會活動，讓他們有機會接觸各行各業的潛在商業夥伴。他說：「作為本港歷史最悠久、規模最大、最具活力的商會，總商會會員來自廣泛行業。總商會除了協助會員向政府陳情獻策、建立聯繫，更提供一個良好的商業平台，讓會員進行配對，創造源源不絕的商機。會員多元化的背景，令個人貢獻可發揮更大的效益，而這項附加價值亦令人受惠，因為他們可享用一個更大、更

完善的網絡。」

麥繼良是香港理工大學基金的永遠會員，亦是香港酒店業主聯會執行委員會成員。

除了經營業務，麥先生認為隆堡集團可透過回饋社會，令世界變得更美好。自2012年起，隆堡國際酒店集團一直與「源」慈善基金合作，在旗下位於香港的酒店和餐廳推行兩項計劃。2013年，隆堡開辦的首間學校——隆堡巨口鋪鎮高家坳小學，在中國湖南正式開幕。

隆堡集團最近為啟示書院設立財政獎學金計劃，旨在為BTEC酒店管理高級國家文憑的學生提供財政支援，並協助他們在認可的教育機構持續進修。✿



公司名稱：隆堡國際酒店集團

總商會會員編號：HKR0281

創辦年份：2005

網站：<http://www.rhombusinternational.com>

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Sustained Growth with the Chamber 與總商會攜手進步

Back in 1980, Benson Pau was looking to apply for a Certificate of Origin provider from among several designated associations in town. He eventually chose HKGCC and then decided to become a member because he believed that the Chamber could provide professional and immediate support to his new business – Wings Trading (HK) Company Limited, a service-oriented and quality-conscious supplier of house wares.

Pau loves attending Chamber events as he found that the Chamber can support his business in many ways.

“The Chamber is a good platform to connect with businesspeople in different sectors to exchange views and experiences about business challenges,” Pau said.

The Chamber has played a part in Wings’ sustained growth since the company became a member in 1980. In the eighties, Pau joined a business mission organized by the Chamber to explore trading opportunities in Saudi Arabia and a few other countries. The tour resulted in the establishment of his very first business in the Middle East, which then saw sustainable business growth across the EU & North America markets afterwards.

After the fruitful outcome from that Chamber trip, Pau attended Chamber-hosted training sessions which inspired him to begin conducting annual strategic planning programme for Wings which he has done ever since.

Pau has been active in the Chamber, serving as a SME Committee Member since 2000. He also represents HKGCC in the Import/Export/Wholesale Trades Training Board (IEWTB) of VTC and has been the Chairman of the board from 2010 to 2016.

Besides business, Pau is devoted to supporting society. In 1998, he and his wife established the Pau Kwong Wun Charitable Foundation, which is a registered charitable organization in Hong Kong, serving childhood cancer families in Hong Kong and Mainland China. 🌸



公司名稱：飛騰行（香港）有限公司
總商會會員編號：HKW0377
創辦年份：1980
網站：<http://www.wings1980.com>

Company: **Wings Trading (HK) Company Limited**
HKGCC Membership No.: HKW0377
Established: 1980
Website: <http://www.wings1980.com>

回想1980年，鮑潔鈞剛成立自己的公司，當時他正為其產品申請產地來源證。在本港數間政府認可的簽發機構中，最終選擇了香港總商會。他及後決定成為會員，因為他相信總商會能為他的公司飛騰行，提供專業、即時的支援。飛騰行是一間以服務為本、著重質素的家居用品供應商。

鮑潔鈞樂於參加總商會的活動，並認為總商會能夠從多方面支持其業務發展。他說：「總商會是個很好的平台，能聯繫來自不同行業的商界人士，互相就應對營商挑戰交換意見和經驗。」

自1980年成為會員以來，飛騰行一直維持業務增長，他表示總商會應記一功。鮑潔鈞在80年代參加了總商會舉辦的商務考察團，以探索沙特阿拉伯及其他幾個國家的商機，最終促成他在中東拓展業務，業務其後更在歐洲及北美市場持續增長。

考察團成果甚豐，鮑潔鈞其後參加了總商會籌辦的培訓工作坊，深受啟發，自此每年為飛騰行制定策略性規劃。

鮑潔鈞多年來積極參與總商會事務，自2000年起成為中小型企業委員會委員，他亦是職業訓練局出入口及批發業訓練委員會的總商會代表，在2010至2016年間擔任主席一職。

除了營商外，鮑潔鈞亦致力回饋社會。他與鮑杜鳳珠在1998年成立鮑廣桓兒童慈善基金，為香港註冊的慈善機構，幫助香港及內地患癌兒童的家庭。🌸

「數碼客戶聯繫方案」（Digital Customer Engagement Solution）是一個「流動」及「在線」即時訊息對話系統，亦成為ISID最廣受歡迎的企業服務之一。

黃總表示：「客戶無需再花時間去處理不同的電話系統。」她解釋，電話熱線的成本高、效率低。「透過改善數碼客戶服務體驗，我們除了可提高營業額、提升客戶滿意度，還可降低服務成本。」

香港的金融科技

金融科技業近年迅速發展。有見及此，ISID與三菱地所株式會社和株式會社電通今年於東京合作開辦了創業育成中心FINOLAB，目的是協助海外及本地的初創企業進軍日本市場，並在當地建立金融科技商業生態系統。該項目共有25家初創企業參與，比原先的目標多出一倍。

黃總說：「我們當然希望把這些概念引入香港。」當被問到香港在最新環球趨勢中的角色時，她說：「香港是中國與海外國家（尤其是日本）的橋樑。我們的優勢在於能夠了解中國與其他國家在語言、商業文化和營商模式方面的差異。」然而，她補充指金融科技的主要障礙，是要劃一全球的規管。

回饋社會

企業社會責任亦是ISID所重視的一環。該公司於今年復活節參加了「Peace Box祝福大行動」，由員工和他們的家人把各式各樣的禮物放入「Peace Box」內，如家庭用品和玩具等，贈與社會上有需要的人士。他們與一間非牟利機構合作，在本港一個商場把超過一萬個禮物盒砌成「JOY」的字樣，並在翌日送贈予兒童。

ISID近日獲香港社會服務聯會頒發「商界展關懷2015/2016」標誌，以表揚公司在關懷社群、愛護環境和關心員工方面的努力，積極實踐企業社會責任。黃總表示，企業社會責任將繼續是ISID未來發展的重要部分。🌸

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 Kwun Tong Station Exit A2)
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 Admiralty Station Exit D
 Tel: 2823 1275 Fax: 2110 9442

Tsuen Wan Rm 1047, 10/F, Nan Fung Centre, 264 - 298 Castle Peak Rd
 Tsuen Wan Station Exit A1)
 Tel: 2416 0844 Fax: 2412 2799

TST Rm 1301, 13/F, Podium Plaza, 5 Hanoi Rd
 TST Station Exit D2 or East TST Station Exit N2
 Tel: 2730 8121 Fax: 2735 7093

Fo Tan Rm 1406, 14/F, Shatin Galleria, 18 - 24 Shan Mei St
 Fo Tan Station Exit B)
 Tel: 3586 8180 Fax: 3586 9290





Sizzling Prawn (*Gambas al Ajillo o Pil Pil*)

蒜片煎蝦

This is one of Tapaella's signature dishes, featuring prawn sauteed with garlic, olive oil, and chilli pepper on a sizzling iron plate. It comes with bread to soak up all those flavours.

Tapaeella的招牌菜式之一，將大蝦與大蒜、橄欖油和辣椒在鐵板內煎香，配以麵包上碟，盡收大蝦的鮮味。



Beef Tenderloin, Sweet Peppers and Onion (*Lomo a la Plancha*)

牛里脊肉配甜椒及洋蔥

Large chunks of Argentine beef are threaded onto skewers with slices of sweet peppers and onion. The beef comes from free-range cattle which ensures that the meat is leaner than most. The skewer packs some spiciness for extra flavour.

牛肉串選用阿根廷牛肉，大件的肉塊夾著甜椒和洋蔥。牛肉來自放養的牛隻，以確保肉質厚實，脂肪含量較低。最後灑上香料調味，令肉串的味道更豐富。

Spanish Delights

情迷西班牙滋味

Tapaeella serves classic Spanish dishes in a relaxing atmosphere, reports the Chamber's staff writer **Hilton Yip**

在Tapaeella，食客可以在悠閒的環境下細味西班牙經典美食
本刊記者葉治平

It's not easy to run a restaurant in Hong Kong's fiercely competitive market, especially with high shop rents that just keep escalating year after year. So Tapaella must be doing something right to still be going strong four years after having opened in Kennedy Town, whilst other nearby restaurants keep coming and going. The Spanish restaurant, one of the few in all of Hong Kong, never mind Hong Kong Island, offers a cozy atmosphere where one can relax and enjoy great tapas, paella and other traditional Spanish cuisine and a refreshing sangria or two. A trilingual menu in which every dish is listed with a Spanish name, as well as English and Chinese, helps to create an air of authenticity.

在香港經營餐廳並非易事，除了市場競爭激烈，更要承受高昂且不斷上升的租金。Tapaeella四年前於堅尼地城開業，鄰近的餐廳早已換了好幾間，但他們卻能站穩陣腳，必定有其吸引食客之處。這家西班牙餐廳的環境舒適愜意，讓食客能夠開懷享用美味的Tapas（餐前小吃）、海鮮飯和其他傳統西班牙菜式，淺酌清新怡人的sangria水果酒，同類型的餐廳在港島、以至全港亦十分少見。菜單上除了有英文及中文，也有菜式的西班牙文名字，更添異國情調。

Tapaeella Grill

G/F, Unit F, Shun Cheong Building,
No. 28 Hau Wo Street, Kennedy Town
西環堅尼地城厚和街28號順昌大廈地下F舖
2817 9792 info@tapaella.hk



Asparagus wrapped with Ham
(Esparragos a La Parrilla con Jamon Serrano)

烤蘆筍配白豬風乾火腿

18-month cured Serrano ham imported from Spain is wrapped around asparagus which balances the salty and spicy flavour of the ham. Bits of cheese are added to the outside of the ham to provide extra flavour.

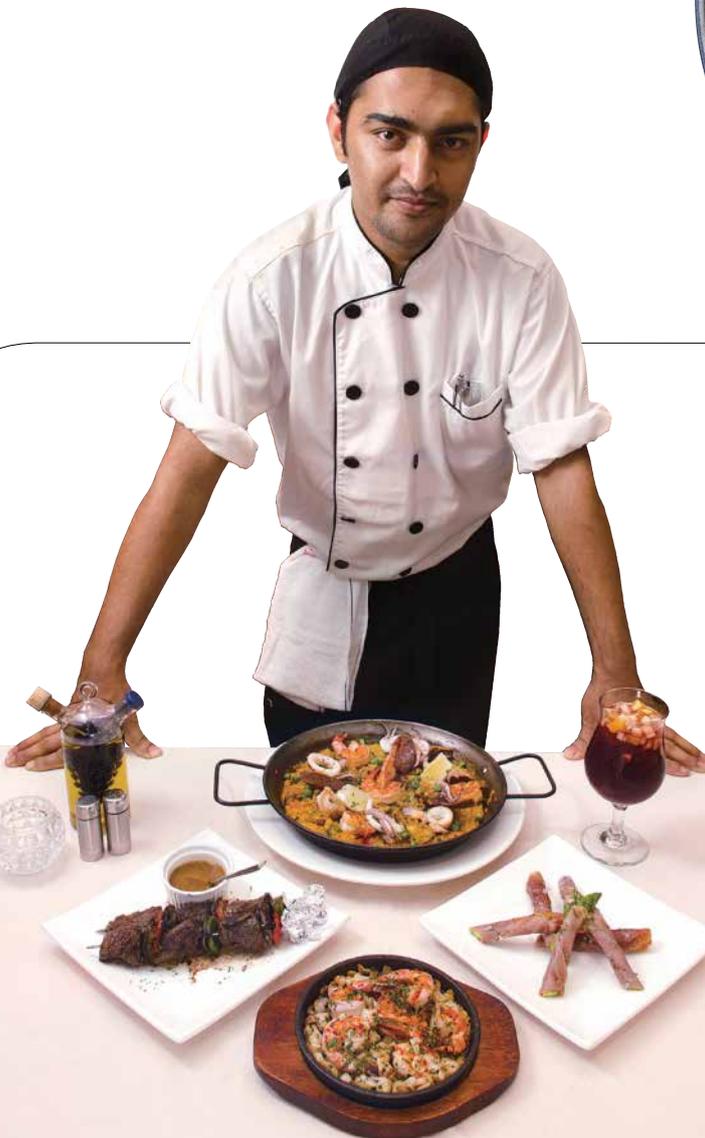
蘆筍用風乾18個月的西班牙白豬火腿捲起，可中和火腿鹹而帶辣的味道，在火腿表面撒上芝士碎，更添滋味。

Spanish Rice (Paella a La Valencia)

瓦倫西亞鍋飯

This traditional Valencian rice dish features a mix of chicken, chorizo (Spanish sausage), and seafood (assortment of mussels, shrimp, clams, and calamari) cooked in an iron pan with some white wine and seafood stock. Not surprisingly, the mixed dish is a favourite of many locals.

這道傳統瓦倫西亞鍋飯的材料豐富，包括雞肉、西班牙辣肉腸和各種各樣的海鮮，如青口、蝦、蛤蜊和魷魚。先將材料放於鐵鍋內煮，再加入白酒和海鮮高湯，鮮味十足，深受本地食客的歡迎。



Chef's Profile
大廚小檔

Tapaella employs a chef duo. Pawan Karki, the younger of the two, has been a chef for four years in Hong Kong and has experience with different cuisines including Mexican, Italian and Indian, but Spanish cuisine is one of his favourites and he respects the heritage and tradition behind it. His diverse cooking experience is matched by his deep enthusiasm and passion for food.

Tapaella聘請了兩位主廚，其中較年輕的Pawan Karki已在香港任職四年，擁有主理多國菜式的經驗，包括墨西哥菜、意大利菜及印度菜，而他最喜歡的是西班牙菜，且十分欣賞其背後的文化 and 傳統。他熱心鑽研美食，更累積了豐富的入廚經驗，涉獵不同的烹飪文化。



Marcos Chan, Head of Research for Hong Kong, Southern China and Taiwan, CBRE
陳錦平為世邦魏理仕香港、華南及台灣研究部主管

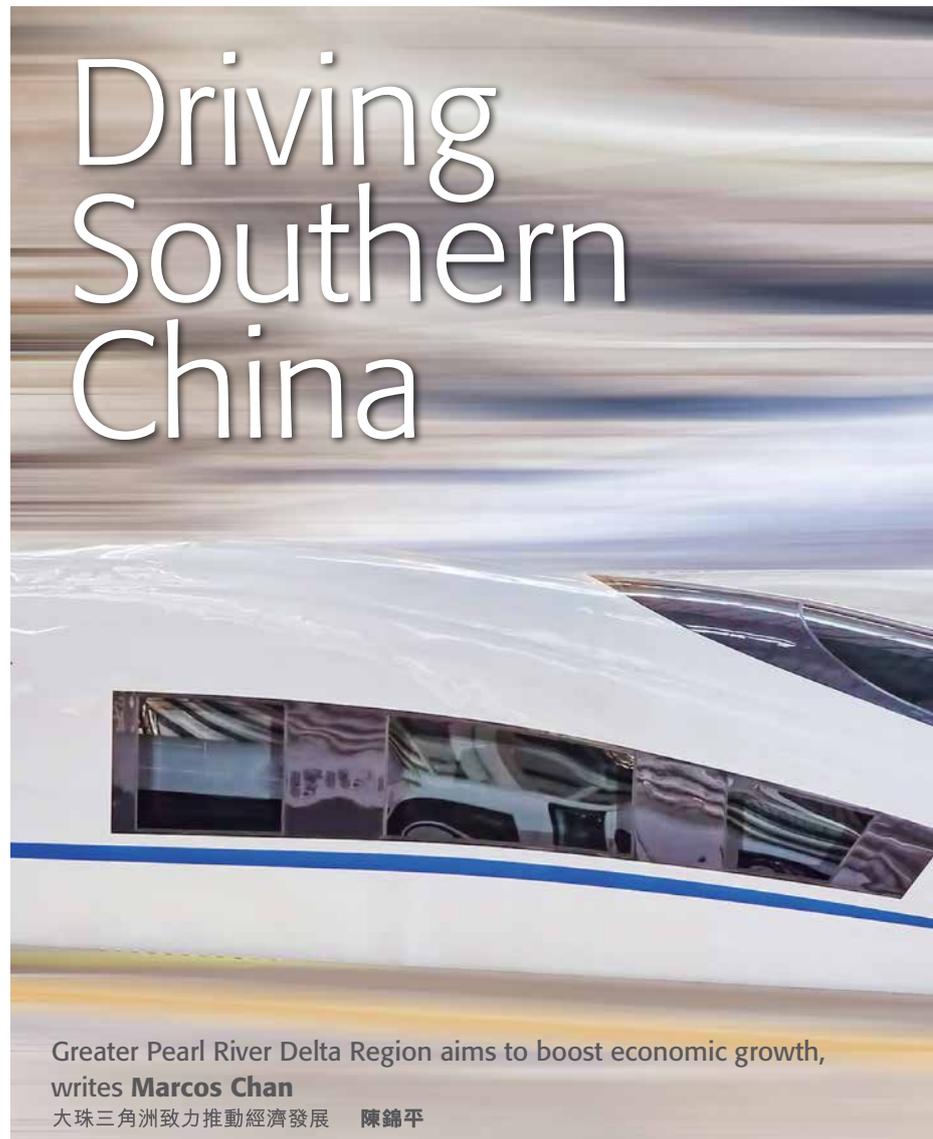
The Greater Pearl River Delta (GPRD) – comprised of nine Pearl River Delta (PRD) cities in Guangdong Province and two Special Administrative Regions: Hong Kong and Macau – has been designated to serve as the economic engine of Southern China.

Home to 5% of China's entire population and accounting for one-eighth of the country's GDP, the region has moved up the value chain in recent years. The GPRD has three major economic centers in Guangzhou, Shenzhen and Hong Kong, which makes the region a key economic hub for China. According to China's 13th Five-Year Plan, the GPRD is positioned to be a world-class hub for innovation and entrepreneurship.

To facilitate the long-term development of the region, infrastructure projects are underway to improve connectivity between the cities and to transform the region into a megalopolis. Future infrastructure schemes will reduce the travel distance between each city and form various "one-hour commuting circles," enhancing the flow of capital, people, goods and services.

While Hong Kong has traditionally been a leading offshore investment hub for Mainland China, there is mounting debate over its future role in the economy as Shanghai continues to emerge as a key financial center. Hong Kong will need to continue its integration with the mainland and reinforce its influence to ensure its growth.

The Hong Kong government has implemented a number of large-scale cross-border infrastructure projects to support its integration with the mainland, which includes the Guangzhou-Shenzhen-Hong Kong Express Rail Link (the Express Rail Link), the Hong Kong-Zhuhai-Macau Bridge (the HKZM Bridge) and the Liantang/Heung Yuen Wai Boundary Control Point (the Lian-



tang/Heung Yuen Wai BCP). These key projects, together with a number of intra-city highway, railway and logistics facilities projects, will enhance the sharing of resources between GPRD cities.

Guangzhou-Shenzhen-Hong Kong Express Rail Link

The Express Rail Link will shorten the travel time between Hong Kong, Shenzhen and Guangzhou from about two hours to less than one hour. It will also connect Hong Kong with the high-speed rail network of Mainland China and expedite two-

way labor mobility between Hong Kong and the Mainland.

According to CBRE Research, the Grade A office stock in Hong Kong in 2020 is estimated to reach 7.6 million square meters Net Floor Area, an increase of only 11.8% from that in 2015. This is insufficient for catering to long-term future demand, particularly as more Mainland corporations expand into Hong Kong. In contrast, the Grade A office stock in Guangzhou and Shenzhen combined will see a 2.2-fold growth from 6.7 million square meters in 2015 to 14.6 million

大珠三角基建 推動房地產發展



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square meters in 2020. The Express Rail Link will therefore enhance the feasibility for corporations in Hong Kong to relocate some of their middle or back office operations to the major PRD cities.

Hong Kong-Zhuhai-Macau Bridge

Upon the completion of the HKZM Bridge, Hong Kong, Macau and Zhuhai will be linked to form a strategic tourism hub for the Greater China region. In light of the land scarcity in Hong Kong, the Hong Kong government is exploring the feasibility of developing East

Lantau Metropolis. If successfully implemented, Lantau will potentially become the third CBD of Hong Kong. These developments will support Hong Kong's retail and hospitality industries in the long run.

The HKZM Bridge will also connect to Tuen Mun and the Hong Kong International Airport via the Tuen Mun-Chek Lap Kok Link, which will be particularly beneficial to the logistics sector. The government has allocated 20 hectares of land in Tuen Mun for the logistics industry, making the area a future logistics hub.

Liantang/Heung Yuen Wai Boundary Control Point

The fast development of the e-commerce industry in China has led to the growth of the logistics industry, a surging demand for warehouses, and a need for a comprehensive road network. Several cities in Guangzhou, such as Nansha, Foshan, Machong in Dongguan, and Huiyang in Huizhou, are set to become major suppliers of warehouse space, supporting the cross-border logistics industry in Hong Kong and the PRD.

However, the current boundary control points between Hong Kong and Shenzhen are reaching their capacity limits. The Liantang/Heung Yuen Wai BCP will significantly alleviate bottlenecks at current control points, which will increase the flow of goods between Hong Kong and Shenzhen.

In addition to the cross-border infrastructure projects in Hong Kong, a number of transport network projects in cities such as Guangzhou, Foshan and Shenzhen are underway. The expected total length of high-speed railways, inter-city railways and highways/bridges will increase by 119%, 102% and 16% respectively from 2015 to 2,236 kilometres, 900 kilometres and 3,856 kilometres in 2020.

The completion of new transport infrastructure in the GPRD will help drive the development of the PRD cities and improve the region's productivity. As the GPRD continues to grow its economy with a focus on high value-added services industries, the region is positioned to fulfil its role as the new economic engine of Southern China. The gradual development of each city will improve income, consumption power and tourism activity, allowing the GPRD to establish itself as a leading megalopolis not just in Greater China, but also in Asia. 🌸



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大 珠江三角洲（大珠三角）地區包括廣東省珠三角的九個城市，以及香港與澳門特別行政區，已獲規劃為華南地區經濟發展的火車頭。

大珠三角佔全中國人口的5%，GDP總值佔全國八分之一，近年朝高增值方向發展。該區擁有廣州、深圳及香港三個主要經濟中心，現已成為中國重要的經濟樞紐。在中國的「十三五」規劃中，大珠三角獲定位為世界級創新及創業中心。

為促進大珠三角地區的長遠發展，多項基建項目經已展開，以改善區內城市的交通連接，以及將該區打造成國際大都會。未來的基建計劃將縮短城市之間的交通時間，形成多個「一小時生活圈」，加強區內資金、人才、貨物及服務的流通。

雖然香港一向是內地主要的離岸投資樞紐，但隨著上海逐漸發展成重要的金融中心，愈來愈多人討論香港未來在經濟發展中的角色。香港若要確保增長，將需繼續與內地融合，並加強對內地發展的影響力。

香港政府已展開多個大型跨境基建項目，以推動與內地融合，當中包括廣深港高速鐵路、港珠澳大橋，以及蓮塘/香園圍口岸出入境管制站，連同其他市內高速公路、鐵路及物流設施項目，將讓區內城市更有效地分享資源。

廣深港高速鐵路

廣深港高速鐵路將縮短香港、深圳與廣州之間的車程，由兩小時縮短至一小時以內，並將香港與內地高速鐵路網絡連接，加強香港與內地勞動人口的雙向流動。

根據世邦魏理仕的調查，香港甲級寫字樓供應的實用面積，預期在2020年達760萬平方米，僅比2015年增加11.8%，在愈來愈多內地企業陸續進駐香港的情況下，難以滿足未來長遠的需求。相反，廣州及深圳的甲級寫字樓供應將在2020年增加2.2倍，由2015年的670萬平方米，增加至2020年的1,460萬平方米。隨著高鐵落成，香港企業搬遷部分中後勤業務至其他珠三角主要城市的可行性將有所提高。

港珠澳大橋

港珠澳大橋將接駁香港、澳門及珠海，成為大中華地區的旅遊中心。面對香港土地供應短缺的問題，香港政府正探討發展「東大嶼都會」的可行性。若計劃能成功推行，大嶼山有潛力成為香港第三個核心商業區，將有助本港零售及酒店業的長遠發展。

港珠澳大橋項目還會經屯門至赤鱗角連接路通往屯門及香港國際機場，特別有利於物流業發展。政府已在屯門預留

20公頃土地發展物流業，讓該區成為未來的物流樞紐。

蓮塘 / 香園圍口岸

內地電子商務急速發展，帶動了物流業的增長，令貨倉需求急升，對完善的道路交通網絡亦有需求。廣州南沙區、佛山市、東莞麻涌鎮及惠州惠陽區，將成為貨倉的主要供應地，促進香港及珠三角地區的跨境物流業發展。

然而，現時香港及深圳口岸的流量已接近飽和，建設蓮塘/香園圍口岸將有助紓緩現時出入境管制站的瓶頸，增加港深貨物流動。

除了香港的跨境基建項目，廣州、佛山及深圳等城市亦正進行多個交通網絡項目，預期2020年高鐵、城際鐵路及高速公路/大橋的總長度分別為2,236公里、900公里和3,856公里，比2015年分別增加119%、102%及16%。

大三角的新增交通基建項目將推動珠三角城市的發展，並提高該區的生產力。由於大三角繼續集中以高增值服務業發展經濟，該區能在推動華南地區發展方面擔當重要角色。區內城市逐步發展將提高市民的收入和消費力，令旅遊活動更頻繁，讓大珠三角能夠建設領先大中華地區、以至亞洲的國際大都會。✿

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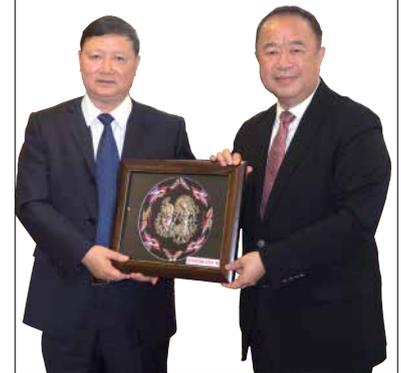


The China Committee invited E Zhihuan, Chief Economist, Bank of China (Hong Kong), to brief members on 16 June about the development and prospects along the Belt and Road and give her insights on business opportunities for Hong Kong companies in the region. The Bank of China is actively developing a Belt and Road strategy to support construction activities in the region and has already set up branches in 16 countries along the Belt and Road. It has also granted US\$28.6 billion in loans to countries in the region and is following up with 330 major projects.

中國委員會於6月16日舉行會議，邀請中國銀行（香港）有限公司首席經濟學家鄧志寰出席，向委員簡介「一帶一路」的發展及前景，並就香港企業在區內的商機分享其看法。中國銀行一直積極因應「一帶一路」落實發展策略，以支持區內的基建活動，並已在16個沿線國家設立分行，向區內國家批出286億美元貸款，現時正跟進330個重要項目。

Xiao Xiangyang, Deputy Minister of Guizhou Province's United Front Work Department, and Vice Chairman of Guizhou General Chamber of Commerce, led a delegation to call on the Chamber on 26 May. China Committee Chairman PC Yu received the delegation and represented the Chamber in signing an MOU with Guizhou General Chamber of Commerce. They also exchanged views on Guizhou's fast development and opportunities for cooperation.

貴州省委統戰部副部長、貴州省總商會副主席肖向陽於5月26日率團到訪總商會，中國委員會主席余鵬春接待來賓，並代表本會與貴州省總商會簽署諒解備忘錄。雙方討論了貴州的迅速發展，以及合作機會。



Thomas Stanley, Chief Operating Officer for KPMG's Global China Practice, shared his views about Mainland China's business environment at a Chamber roundtable luncheon on 26 May. He explained key aspects of China's economic transition, such as the emergence of a two-track economy, as well as China's overseas direct investment and the 13th Five-Year Plan. He also discussed significant business opportunities under China's "new normal."

畢馬威全球中國業務發展中心首席運營官史偉華在本會5月26日的午餐會上，分享他對中國商業環境的看法。他講解中國經濟轉型的幾個要點，如「雙軌」經濟發展的形成、中國海外直接投資及「十三五」規劃，並探討中國「新常態」下的龐大商機。



The Nanjing Government organized the Nanjing Modern Services Development Opportunities (Hong Kong) Promotion Seminar on 1 June, featuring finance, insurance, business services and other sectors. Chamber CEO Shirley Yuen attended the seminar.

南京市政府於6月1日舉辦南京現代服務業發展商機（香港）推介會，推廣金融、保險、商業服務及其他行業，總商會總裁袁莎妮代表出席活動。

The Joint Meeting on Upgrading and Transformation of Hong Kong enterprises in Dongguan was held on 14 June. Emil Yu, Chamber General Committee Member, represented the Chamber to attend the meeting. The participants, who were all from local major chambers, exchanged views on the current business operation situation and conditions in Dongguan with representatives from Dongguan.

在莞港資企業升級轉型聯席會議於6月14日舉行，總商會理事于健安代表本會出席。與會者皆來自本港主要商會，與東莞的代表討論該市現時的營商情況及環境。

Yang Wenming, Deputy Director, Economic Affairs Department, Deputy Inspector, Department of Economic Affairs, Liaison Office of the Central People's Government in HKSAR, held a meeting with five major local chambers on 3 June to discuss what the Hong Kong business community and Government could do to improve Hong Kong's economy. Petrina Tam, China Committee Vice Chairman, and Tse Kwok Leung, Head of Policy & Economic Research, Economic & Strategic Planning Department, Bank of China (Hong Kong), joined the meeting and shared their insights at the meeting.

中聯辦經濟部副巡視員楊文明於6月3日召開會議，與本港五大商會討論香港商界及政府應如何改善香港的經濟現況。中國委員會副主席譚唐毓麗與中國銀行（香港）有限公司經濟及政策研究主管謝國樑亦有出席會議，與參加者分享看法。



Liao Jingshan, Director General of the Hong Kong and Macao Affairs Office of the People's Government of Guangdong Province, led a delegation to the Chamber on 15 June. Chamber Chairman Stephen Ng welcomed the visitors and exchanged views about the future development and mutual cooperation between the Chamber and Guangdong Province.

廣東省港澳辦主任廖京山於6月15日率團到訪總商會，由總商會主席吳天海接待，雙方就總商會未來的發展方向，以及本會與廣東省的合作交換意見。

Chamber General Committee member Edmond Yue attended the 13th China International SME Fair-Hong Kong Promotion Seminar on 2 June. He met with Yao Dehong, Director of Guangdong SME Bureau, and discussed cooperation between Hong Kong and the Mainland.

總商會理事余國賢在6月2日出席第十三屆中國國際中小企業博覽會香港推介會，與廣東省中小企業局局長姚德洪會面，討論中港合作。



Wang Zhixiong, Chairman of Shanghai Federation of Industry and Commerce, visited the Chamber on 16 June. Stephen Ng, Chamber Chairman, PC Yu, China Committee Chairman, and members greeted the delegation. They exchanged views on further strengthening cooperation between the two organizations.

上海市工商業聯合會主席王志雄於6月16日到訪總商會，由總商會主席吳天海、中國委員會主席余鵬春及委員接待，雙方討論如何加強未來合作。

Cross-border e-commerce has undergone rapid development over the past few years. A new tax policy on cross-border e-commerce retail imports effective from 8 April has received diverse feedback from the industry. Michael Lin, Partner, and Ivy Chen, Senior Manager, from Ernst & Young (China) Advisory Ltd, spoke at a Chamber roundtable luncheon on 20 June about the implementation details of the new policy in which China's customs authority taxes goods and articles differently with import tariffs, import value-added tax and consumption tax.

近年中國的跨境電子商務蓬勃發展，而針對跨境電子商務零售進口稅收的新政策亦已在4月8日起正式實施，業界對此的意見不一。安永（中國）企業諮詢有限公司合夥人林超蘇及高級經理陳菁在6月20日的午餐會上，講解新政策的推行細節。在新政策下，中國海關向貨物及物品徵收不同稅項，包括進口關稅、進口增值稅及消費稅。



Petrina Tam, Vice-Chairman of China Committee, along with four members, attended the Shanxi (Hong Kong) Investment Symposium on 2 June. The Symposium introduced local investment projects covering a wide range of key industries like manufacturing, new energy,

pharmaceutical as well as tourism that have huge potential in cooperation with Hong Kong.

中國委員會副主席譚唐毓麗於6月2日出席山西（香港）投資推介會。活動介紹了當地的投資計劃，涵蓋的行業眾多，包括製造業、新能源、藥劑業，以及有龐大潛力與香港合作的旅遊業。



Ge Xiang, Head of Investment and Promotion Office, Department of Commerce of Hubei Province, led a five-member delegation to the Chamber on 14 June. The visitors asked the Chamber to help with the promotion of the forthcoming 2016 Forum on Hubei-Hong Kong Economic and Trade Cooperation.

湖北省商務廳投資促進處處長葛翔率領五人代表團於6月14日到訪總商會，商討如何推廣即將舉行的2016鄂港經貿合作洽談會。

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Cover Story 封面故事

Meet the New Chairman 新主席專訪

The Chamber's new Chairman, Stephen Ng, describes himself as a proud Hongkonger and looks optimistic. The Bulletin's Editor Malcolm Atkinson speaks with him about Hong Kong's prospects, and getting the community and our economy back on track. Following are excerpts from that interview.

總商會新任主席李卓人接受本報專訪，分享他對香港經濟及社會發展的看法，以及對今年在區區及本港經濟發展所抱持的信心。

▲ Why do you want to be the next chair of the chamber?

▲ How do you see the future of Hong Kong?

▲ Why do you want to be the next chair of the chamber?

▲ How do you see the future of Hong Kong?

Special Report 專題報導

HKGCC Seizes First-mover Advantage in Iran 總商會在伊朗早著先機

The Hong Kong Chamber of Commerce and Industry is the first of its kind to establish a permanent office in Iran, a move that will help it to promote Hong Kong's products and services in the country.

▲ Why do you want to be the next chair of the chamber?

▲ How do you see the future of Hong Kong?

Cover Story 封面故事

Shifting to a New Level 勇闖新境界

With the Chamber's new Chairman, Stephen Ng, at the helm, the Chamber is set to reach a new level of success. The Chamber's new Chairman, Stephen Ng, describes himself as a proud Hongkonger and looks optimistic. The Bulletin's Editor Malcolm Atkinson speaks with him about Hong Kong's prospects, and getting the community and our economy back on track. Following are excerpts from that interview.

▲ Why do you want to be the next chair of the chamber?

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▲ Why do you want to be the next chair of the chamber?

▲ How do you see the future of Hong Kong?

Sharing a Love of Food & Art

The Hong Kong Chamber of Commerce and Industry is committed to promoting the food and art industry in Hong Kong. The Chamber's new Chairman, Stephen Ng, describes himself as a proud Hongkonger and looks optimistic. The Bulletin's Editor Malcolm Atkinson speaks with him about Hong Kong's prospects, and getting the community and our economy back on track. Following are excerpts from that interview.

▲ Why do you want to be the next chair of the chamber?

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A delegation from Wenzhou Business Association in Guangzhou visited the Chamber on 16 June to learn more about the Chamber. Petrina Tam, China Committee Vice Chairman, greeted the delegation and exchanged views with them about Hong Kong's business environment.

廣州地區溫州商會代表團於6月16日到訪總商會，以加深對本會的了解。中國委員會副主席譚唐毓麗接待來賓，雙方就香港的營商環境交換意見。



To help members know more about how Qianhai can help businesses enter the Mainland and global markets, Sun Haiwei, Assistant Director of Shenzhen Qianhai Authority; Yvonne Wong, Deputy General Manger of Qianhai International Liaison Services Limited; Dennis Cheung, Founder of Showmuse; and Dr Alex Li, CEO of BizCONLINE Limited, spoke at a Chamber roundtable luncheon on 30 May. Wong briefed members about the latest developments, strategies, preferential policies and other relevant information about Qianhai. Cheung and Dr Li shared about why their companies chose Qianhai and their related experiences in Qianhai.

為讓會員了解前海如何協助企業進軍國內及國際市場，本會邀請前海管理局局長助理孫海偉、前海國際聯絡服務有限公司副總經理黃麗芳、ShowMuse創辦人張龍華先生，以及BizCONLINE Limited行政總裁李德豪博士，在本會5月30日的午餐會上擔任演講嘉賓。黃麗芳向會員簡介前海的最新發展、策略、優惠政策和其他相關資訊，而張龍華和李德豪則分享其公司進駐前海的原因和經驗。

Marcos Chan, Head of Research, Hong Kong, Southern China & Taiwan, CBRE, shared his insights about the property industry in the Greater Pearl River Delta (GPRD) region at a Chamber roundtable luncheon on 16 June. He indicated that future cross-border infrastructure will enhance people, capital and trade among Hong Kong, Macao and leading southern China cities, to shape a GPRD megalopolis.

世邦魏理仕香港、華南及台灣研究部主管陳錦平在6月16日的午餐會上，講解房地產業在大珠三角區的未來發展。他表示，未來的跨境基建將推動香港、澳門及主要華南城市之間的人才、資金與貿易交流，有助建設大珠三角大都會。



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Asia & Africa Committee 亞洲及非洲委員會



Sectors Open for Investment in Zimbabwe

Alfred Mutiwazuka, the Consul General of Zimbabwe, visited the Chamber on 14 June and spoke to the Asia and Africa Committee. The Consul General gave a presentation about his country, its main advantages, and key sectors that are ripe for investment. He explained that the country boasts strong natural resources and several main industries, including the manufacturing and tourism industries, which offer major investment opportunities for foreign investors.

津巴布韋開放投資機會

津巴布韋駐港總領事Alfred Mutiwazuka於6月14日到訪總商會，向亞洲及非洲委員會介紹津巴布韋的主要優勢，以及當地適合投資的行業。總領事表示，津巴布韋擁有豐富的天然資源，多個主要行業能為外國投資者帶來重大商機，包括製造業和旅遊業。

At the Asia & Africa Committee's meeting held on 14 June, committee Chairman Andrew Wells was reelected for the coming year, while Ashwani Goel, Behzad Mirzaei and Neville Shroff, respectively, were elected as Vice Chairmen.

在亞洲及非洲委員會6月14日的會議上，現任主席華賢仕獲選連任主席，高成偉、苗澤文及尼維利施樂富分別當選為副主席。

Americas Committee 美洲委員會

At the Americas Committee's meeting held on 27 May, committee Chairman Thomas Wong was reelected for the coming year, while Gary Ahuja and Mario Ignacio Artaza were elected as Vice Chairmen.

在美洲委員會5月27日的會議上，現任主席黃華樂獲選連任主席，加利及阿爾塔薩馬里奧當選為副主席。



Boosting Ties with Mexico

Francisco de Rosenzweig, Undersecretary for Foreign Trade, Ministry of Economy, Mexico, called on the Chamber on 26 May to exchange ideas with members on business opportunities between Hong Kong and Mexico. Chamber Chairman Stephen Ng, CEO Shirley Yuen, committee leaders and members welcomed the visitors. De Rosenzweig said Mexico is the second-largest economy in Latin America, and that two-way trade between China and Mexico amounted to US\$75 billion. He is upbeat on the prospects for the energy, telecommunications and financial services industries in Mexico. He was accompanied by Jose Luis Enciso Manzo, Chief Representative, Office of the Ministry of Economy from Mexico in the PRC; Susana Munoz Enriquez, Representative in Hong Kong, Office of the Ministry of Economy from Mexico in the PRC; Saul Zambrano Barajas, Deputy Consul General of Mexico; and Juan Francisco Jardón Pina, Office of the Undersecretary of Foreign Trade.

加強與墨西哥的聯繫

墨西哥對外貿易副部長Francisco de Rosenzweig、經濟部駐華代表處首席代表公使José Luis Enciso Manzo、駐港領事（經濟事務）Susana Muñoz Enríquez、副總領事Saúl Zambrano Barajas，以及來自對外貿易副部長辦公室的Juan Francisco Jardón Piña於5月26日到訪總商會，就香港及墨西哥之間的商機，與委員交換意見。來賓由總商會主席吳天海、總裁袁莎妮、委員會主席及委員接待。De Rosenzweig指出，墨西哥是拉丁美洲第二大經濟體，與中國的雙邊貿易額達750億美元。他表示墨西哥能源業、電訊業及金融服務業的發展前景甚佳。

Committee Chairmen 委員會主席

Economic Policy Committee 經濟政策委員會

A mini survey was issued on 23 May to collect information from members affected by reports of difficulties in accessing and maintaining financial services. A meeting with senior representatives from the HKMA was subsequently held on 3 June to discuss the issue. The Chamber will continue to work closely with the relevant authorities to resolve the banking problems affecting businesses and Hong Kong's competitiveness.

委員會於5月23日發放簡短問卷，就會員使用金融服務時遇到的困難收集意見。本會代表於6月3日與香港金融管理局的高層代表會面，討論上述議題。總商會將繼續與有關當局緊密合作，以解決影響商界及本港競爭力的銀行服務問題。

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

Jonathan Drew, Managing Director in the Infrastructure, Energy and Export Finance Group at HSBC, spoke about emerging opportunities in the growing green bonds market at a roundtable luncheon held on 15 June.

香港上海匯豐銀行有限公司環球銀行及資本市場的基礎設施、能源及出口融資亞太區常務總監朱雋賢於6月15日出席本會午餐會，探討新興綠色債券市場所衍生的商機。



Europe Committee 歐洲委員會

Impact of Brexit on Mainland and Hong Kong 英國脫歐對內地和香港的影響

Stephen Wong, Lecturer at the Chinese University of Hong Kong for the Master of Social Science in Global Political Economy, spoke at the Brexit breakfast about the impact of Brexit on the Mainland and Hong Kong economies and how it might impact businesses here. Wong focused on four areas: people, trade, capital and politics. He highlighted the fact that as direct trade and investment between the U.K. and Mainland China is not significant, he doesn't expect an exit to have much of an impact. Moreover, many of the goods that the U.K. sells to the Mainland are not in high demand compared to other sectors. However, the biggest risk is uncertainty, which he feels will bring short-term instability to markets until the results of the vote are in.

香港中文大學全球政治經濟社會科學碩士課程兼任講師黃元山為英國脫歐專題早餐會作演說，闡述英國脫歐對內地和香港經濟，以及本地企業的影響。

黃先生集中探討四個範疇，包括人民、貿易、資金和政治。他強調中英之間的直接貿易和投資活動不多，故不認為脫歐會帶來重大影響。此外，大部分英國銷往內地的貨品並非高需求的产品。然而，最大的風險是不確定性，他認為直到公投結果公布之前，這都會為市場帶來短暫的不穩。



Americas Committee
美洲委員會
Mr Thomas Wa Sun Wong
黃華樂先生



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 P C Yu
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Industry & Technology Committee
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于健安先生

Environmental Sustainability 環境可持續發展

The Secretary for the Environment Wong Kam-sing spoke at the Chamber's Town Hall Forum on 16 June about climate change and energy, nature conservation, waste management, and environmental quality. He also talked about his bureau's efforts to improve the environment and support sustainable development in Hong Kong.

The Chamber regularly holds Town Hall Forums with senior officials. To encourage a free exchange of views, these forums are for members only and under Chatham House Rules.



環境局局長黃錦星於總商會6月16日的議事論壇上，討論氣候變化、能源、自然保育、廢物管理和環境質素等議題，並講解該局在改善環境和支持可持續發展方面的工作。

總商會定期舉辦「議事論壇」，讓會員與多位司局長親自會面交流。為鼓勵與會者暢所欲言，論壇僅供會員參加，並根據查達姆宮守則（Chatham House Rule），承諾不會引述出席者言論。

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



The HKCSI Committee met on 25 May and invited Deputy Consul General Tom Cooney, Consul Brian Bedell, and Commercial Officer Marsha McDaniel from the US Consulate General Hong Kong & Macao to share with members their views about commercial opportunities from the Trans Pacific Partnership. Members of other Chamber committees were also invited to the meeting. At the meeting, members elected Dr Mark Michelson as the Chairman and Veronica Lockyer as the Vice Chairman.

委員會於5月25日舉行會議，邀請美國駐香港副總領事俞天睦、領事董炳炎，以及商務領事苗燕莎出席，就跨太平洋夥伴關係協定（TPP）所帶來的商機，分享個人見解。總商會其他委員會亦應邀出席會議。會上進行委員會正副主席選舉，麥高誠博士當選主席，駱凱燕當選副主席。

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

The Committee held a joint meeting with the Taxation Committee on 20 May to discuss the issue of promoting Hong Kong as a regional headquarters and a corporate treasury centre. A Working Group on Corporate Treasury Centre was set up and a meeting was held on 6 June to brainstorm on a submission to the Government on the issue.

金融及財資服務委員會於5月20日與稅務委員會舉行聯合會議，討論如何推廣香港成為設立地區總部及企業財資中心的理想地點。企業財資中心工作小組亦已成立，並於6月6日舉行會議，為提呈政府的建議書集思廣益。

Industry & Technology Committee 工業及科技委員會

The application stage for the 2016 Hong Kong Awards for Industries, a premier business awards scheme championed by the HKSAR Government, was closed on 3 June. As the Organizer of the Innovation and Creativity category, the Chamber received 38 applications this year.

由政府全力支持的「2016香港工商業獎」已於6月3日截止報名。總商會為「創意」組別的主辦機構，今年共收到38份報名。



Thirty members visited the Hong Kong R&D Centre for Logistics and Supply Chain Management Enabling Technologies on 7 June to learn about its latest achievements in developing logistics and supply chain related technologies.

30名會員於6月7日參觀香港物流及供應鏈管理應用技術研發中心，了解該中心在物流及供應鏈科技方面的最新科研成果。

Committee Chairmen 委員會主席



Legislative Council Member Dr Elizabeth Quat, the HKSAR Government's Chief Information Officer Ir Allen Yeung and the Smart City Consortium's Convener Eric Yeung spoke at the "Smart City Forum: Opportunities & Challenges" held on 31 May. They shared their views on the opportunities and challenges of developing Hong Kong into a smart city from the perspectives of Smart Government, Smart Mobility and Smart Environment.

立法會議員葛珮帆博士、政府資訊科技總監楊德斌與智慧城市聯盟召集人楊全盛在5月31日擔任「智慧城市－機遇與挑戰」論壇的演講嘉賓，從「智慧政府」、「智慧移動」及「智慧環境」三方面，探討智慧城市潛在的機遇和挑戰。

Legal and Manpower Committee 法律及人力委員會

On 20 May, the Chamber submitted its recommendations to the consultation exercise on the review of the Statutory Minimum Wage (SMW) rate. At the consultation meeting with the Minimum Wage Commission on 20 June, members of the Manpower Committee reiterated the Committee's view of keeping the SMW rate unchanged at the current level in view of the recent economic slowdown and gloomy outlook. The committee believes that the Commission should pay particular attention to maintaining the appropriate balance of not having unduly low wages, minimizing job loss and sustaining Hong Kong's economic growth and competitiveness when determining the wage rate. Any artificial manipulation of wages may easily disrupt the market equilibrium, resulting in unintended job losses.

總商會在5月20日提呈建議書，回應法定最低工資水平的公眾諮詢。鑒於近期經濟放緩，前景不明朗，人力委員會委員在6月20日最低工資委員會的諮詢會議上，重申本會支持維持目前最低工資水平的立場。委員會認為當局在檢討最低工資時，應特別

留意在防止工資過低、盡量減少職位流失，以及維持香港經濟增長和競爭力的目標之間，取得適當平衡。人為調整工資水平或會令市場失衡，導致職位流失。

The Chamber had a consultation meeting with the Government Standard Working Hours Committee (SWHC) on 23 May. Chamber representatives expressed their gratitude to the SWHC for conducting a detailed regulatory impact analysis on working hours and different overtime pay rates. The Chamber supported the concept of having written employment contracts between employers and employees specifying working hours terms, known as the "big frame," and stressed the importance of flexibility of the labour market as it would affect Hong Kong's competitiveness and economic development.

總商會在5月23日參與政府標準工時委員會（委員會）諮詢會議。本會代表感謝委員會就工時和超時工作的工資率，進行周詳的規管影響分析。本會支持「大框」的概念，即僱主及僱員以書面僱傭合約訂明工時，並強調維持勞工市場彈性的重要性，因為這將影響香港的競爭力和經濟發展。



Legal Committee
法律委員會
Mr Stephen Crosswell
高善和先生



Manpower Committee
人力委員會
Mr Albert Wong
王舜義先生



Membership Committee
會員關係委員會
Dr Aron H Harilela
夏雅朗博士



Real Estate & Infrastructure Committee
地產及基建委員會
Mr Douglas Woo
吳宗權先生



Retail & Tourism Committee
零售及旅遊委員會
Mr Frank Lee
李敬天先生



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
Ms Grace Tang
鄧卓敏女士



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



On 24 May, 170 people attended a forum on Retirement Protection jointly organized by the four major local chambers together with the Employers Federation of Hong Kong. At the forum, Chief Secretary Carrie Lam and Secretary for Labour and Welfare Matthew Cheung explained the key contents of the consultation document on retirement protection and exchanged views with members.

本港四大商會連同香港僱主聯合會於5月24日合辦「香港工商界退休保障諮詢論壇」，共170名人士出席。會上，政務司司長林鄭月娥及勞工及福利局局長張建宗講解諮詢文件的重點內容，並與在場人士交流意見。



On 2 June, the Legal and Manpower committees held a briefing with Peter Reading, Legal Counsel of the Equal Opportunities Commission, on recommendations to the Government regarding the Discrimination Law Review, an exercise to unify all existing discrimination legislation and to strengthen the anti-discrimination regulatory framework. At the meeting, members elected Albert Wong of Cathay Pacific Airways Ltd as Chairman and Connie Lam of CLP Power Hong Kong Ltd and Christina Chan of the Hong Kong Jockey Club as Vice Chairmen.

人力委員會於6月2日與法律委員會舉行聯合會議，邀請平等機會委員會高級法律主任 Peter Reading 出席，向委員講解平機會就歧視條例檢討向政府提交的意見書。是次檢討的目標是將現有的歧視條例合併，優化有關監管制度。會上亦進行委員會正副主席選舉，國泰航空公司的王舜義當選主席，中華電力有限公司的林翠華及香港賽馬會的陳淑嫻獲選為副主席。

SME Committee 中小型企業委員會

William Wong, Chairman of the SME Committee, and members joined the Cocktail Reception to meet the Regional and Branch Directors of HKTDC's Global Network on 21 June. Participants interacted and shared experiences of doing business in different parts of the world.

中小型企業委員會主席黃龍想及委員在6月21日參加香港貿易發展局舉辦的酒會，與貿發局各大全球辦事處的首席代表會面。參加者於會上互動交流，分享在世界各地營商的經驗。

The SME Committee meeting on 27 May discussed the popular cross-border e-commerce and the often neglected rehabilitation services in Hong Kong. Daniel Chan, Founder Chairman of the Hong Kong General Chamber of Cross-border E-commerce, briefed members on current market conditions, best practices as well as market entry strategies for enterprises to enter the industry while Raymond Tang, Assistant Commissioner of Correctional Services (Rehabilitation), told members that employment was important in stopping young people from reoffending.

中小型企業委員會於5月27日召開會議，討論跨境電子商務，以及在香港甚少受到關注的更生服務。會上，香港跨境電子商貿總會創會會長陳楚冠講解市場現況、行內實務守則，以及加入電商市場的策略。另外，懲教署助理署長（更生事務）鄧秉明則向會員表示，要防止年輕人再次犯事，重要是給予他們工作機會。



Taxation Committee 稅務委員會

Philip Hung and Karen Au, respectively Executive Director and Manager of Hong Kong Tax Policy & Controversy Resolution from Ernst & Young, spoke to members about field audit and investigation at a Chamber roundtable luncheon on 25 May. In their presentation, they also gave advice about handling tax audits and provided some case studies with special reference to the fund management business.

安永香港稅務政策及爭議調解服務執行總監洪宏德及經理區凱琳於5月25日出席本會午餐會，講解實地稅務審核及調查，並向會員提供處理稅務調查的建議，最後以基金經理行業作個案分析。



At the Taxation Committee meeting held on 20 May, Grace Tang was elected as Chairwoman while Alexandra Hui and Yvonne Law were elected as Vice Chairwomen.

在5月20日的委員會會議上，鄧卓敏當選委員會主席，許碧玲及羅盛慕瀾當選副主席。

Women Executives Club 卓妍社



The Women Executives Club was delighted to have Jeny Yeung, Commercial Director of MTR Corporation Limited, as the guest speaker at the WEC Breakfast Meeting held on 7 June. Yeung shared her experience of challenges faced by working women, including family, work, parenthood, and health.

卓妍社邀請香港鐵路有限公司商務總監楊美珍擔任6月7日早餐會的演講嘉賓。楊美珍分享作為職業女性所面對的挑戰，包括家庭、工作、為人父母及健康之道。

Ricky Tam, EY Hong Kong Executive Director, provided an update on the latest developments in court-free intragroup amalgamation at a Chamber roundtable luncheon on 6 June. His presentation covered topics including key issues encountered by companies when conducting an amalgamation, the IRD's practice on assessing amalgamations, as well as suggested actions by taxpayers considering amalgamations.

安永香港會計師事務所執行總監譚志雄在本會6月6日的午餐會上，闡述不經法院的集團內部合併之最新發展，並講解了公司在合併時所涉及的主要議題、稅務局對公司合併的評稅方式，以及納稅人在公司合併時應採取的行動。



The organizing committee for the Women Summit had their fifth meeting on 7 June to discuss the latest programme for the Women Summit and sponsorship.

「女行政人員高峰會」籌備委員會於6月7日舉行第五次工作會議，商討最新的活動內容及贊助事宜。

Young Executives Club 卓青社



Twenty YEC members met with Professor Joseph Sung, Vice-Chancellor and President of The Chinese University of Hong Kong at a luncheon on 2 June. Professor Sung shared his views on aging and healthcare as well as the sentiments of young people today.

20位卓青社會員在6月2日出席午餐會，與香港中文大學校長沈祖堯教授共晉午餐。沈教授分享了他對人口老化、醫療服務及現今年青世代的看法。

YEC members joined the Joint Happy Hour Event organized by The Hong Kong Young Industrialist Council together with a number of youth committees from different local organizations on 2 June at PONG, Causeway Bay.

卓青社會員參加由香港青年工業家協會及多個本地機構的青年委員會合辦的歡樂時光活動，藉機聯誼交流。酒會在6月2日於銅鑼灣PONG餐廳舉行。

The Chamber Young Executives Club (YEC) and the Young Members Committee of the Hong Kong Institute of Engineering (HKIE YMC) organized a Joint Coffee Tasting & Latte Art Class on 8 June at the Coffee Studio in Central. Members got to know more about specialty coffee, coffee making and the taste of coffee made with different brewing methods – hand-drip, siphon and latte.

卓青社與香港工程師青委會於6月8日在中環Coffee Studio合辦咖啡品嚐及拉花工作坊。會員加深了對特色咖啡和咖啡沖調過程的認識，並品嚐滴漏咖啡、虹吸式咖啡及牛奶咖啡的不同味道。



FinTech Working Group 金融科技工作小組



證監會風險及策略組主管及高級總監、金融科技聯絡辦事處金融科技諮詢小組主席比妮諾藍於6月13日向成員介紹金融科技聯絡辦事處的工作，主要協助本港商界了解現行的監管制度。

Benedicte Nolens, Senior Director, Head of Risk and Strategy (also Chair of the FinTech Advisory Group of the FinTech Contact Point), Securities and Futures Commission, shared with members on 13 June the FinTech Contact Point's work in facilitating the business community's better understanding of the current regulatory regime in Hong Kong.

Others 其他事項

Prof Bruce McKern, a Visiting Professor from the China Europe International Business School of Shanghai Jiao Tong University and a Visiting Research Fellow of Oxford University, spoke to a full house at a Chamber roundtable luncheon on 19 May. The professor spoke about his findings from four years of research, which were compiled in a book he co-wrote titled "China's Next Strategic Advantage: From Imitation to Innovation." He described the various stages of Chinese companies through which they evolved from *shanzhai* (fakes) manufacturers to world-class companies through their unique capabilities in customer-focused innovation. He also cited a number of internationally-renowned Chinese companies such as Alibaba, Haier, and Xiaomi as featuring distinctive characteristics that set Chinese firms apart from their Western counterparts.



上海交通大學中歐國際工商學院客座教授、牛津大學客座研究員Bruce McKern教授在5月19日的午餐會擔任講者，全場座無虛席。教授分享其最新合著《China's Next Strategic Advantage: From Imitation to Innovation》，當中概括了歷時四年的研究結果。會上，他闡述中國企業如何透過獨特、以客為本的創新能力，逐步由「山寨」製造商發展成世界級企業，並引用阿里巴巴、海爾及小米等多間世界知名的中國企業為例子，說明中國企業之獨特之處，使之能夠從西方企業中脫穎而出。

Karen Huang, ICAC Deputy Programme Coordinator (Clean Elections), Community Relations Department, gave members an overview of the Elections (Corrupt and Illegal Conduct) Ordinance (ECICO) (Cap. 554) on 15 June. In her presentation, she spoke about the spirit and application of ECICO, types of corrupt conduct, such as vote-buying and vote-rigging, and illegal conduct such as incurring election expenses without authorization. She also gave examples of past cases concerning public elections.

廉政公署社區關係處廉潔選舉事務副統籌黃小欣於6月15日向會員簡介《選舉（舞弊及非法行為）條例》（第554章），講解該法例的精神和應用、賄選及種票等舞弊行為，以及未經授權招致選舉開支等非法行為。她亦列舉與公共選舉有關的個案以作說明。



Talent Development 人才發展

Anita Lam, Of Counsel (Solicitor Advocate) of DLA Piper, spoke at the seminar "Big Data for Innovative People Management" on 1 June to share with members the latest key developments in using wearable and predictive analytics for people management and discussed the legal issues associated with using them.

歐華律師事務所僱傭關係部顧問律師（訟辯律師）林尹菁於6月1日主講「結合大數據的創新員工管理」研討會，分享利用穿戴式設備和預測性分析來管理員工的趨勢，並討論相關的法律議題。



HKGCC MOBILE |   



Cheers Europe!

Over 100 members had a very enjoyable and productive evening of networking at a cocktail reception with European Consuls General in Hong Kong organized by the Chamber's Europe Committee on June 20. Our members clinked glasses and mingled with Consuls General and country representatives from 16 European countries. They were welcomed by the Committee's Chairman Stephen Weatherseed, and CEO Shirley Yuen proposed a toast to expanding business and cultural ties between Hong Kong and the countries of Europe.



歐洲乾杯

過百名會員於總商會歐洲委員會6月20日舉行的歐洲總領事酒會上聯誼歡聚，並與來自16個歐洲國家的總領事和代表暢談交流，共渡愉快充實的一夜。會上，委員會主席韋大象歡迎一眾嘉賓，並由總裁袁莎妮主持祝酒，祈願香港與歐洲國家的商業和文化聯繫更進一步。



Latin America & Spain Can Play a Role in the Belt and Road

With Hong Kong playing a strategic role as a “super-connector” between Mainland China and the rest of the world, there is a possibility that Latin America and Spain can also benefit from China’s Belt and Road (BR) strategy.

“The BR initiative is a key pillar of China’s going-global strategy. Each one of us can benefit from the Belt and Road and fit into the equa-

tunities that will arise from the Belt and Road initiative, although the BR initiative is a trade and infrastructure network that aims to connect Asia to Europe and Africa through the Silk Road Economic Belt and the 21st Century Maritime Silk Road.

“Over the past three years, there has been a lot of work undertaken related to BR, which has been



Today, the relationship between Hong Kong and Latin America is handled by the Washington DC ETO. We hope to see an ETO established by Hong Kong in a Latin American country.

香港與拉丁美洲的貿易關係，現時由駐華盛頓經濟貿易辦事處負責。我們希望香港日後會在拉丁美洲國家開設經貿辦事處。

tion,” said Mario Artaza, President of the Chile Hong Kong Chamber of Commerce, adding that Hong Kong could play a key role to facilitate trade and investment flows between China and Latin America.

Dr Tse Kwok Leung, Head of Policy & Economic Research, Bank of China (Hong Kong), concurred that every country could seize the oppor-

focused mainly on five areas: cross-border infrastructure projects, trade and logistics, manufacturing, banking and finance, as well as urban planning and property development,” Tse continued.

“As South America continues to improve its development of infrastructure, its connectivity with China will be tremendously



enhanced. The BR will create a great opportunity to work on infrastructure cooperation between China and the Spanish-speaking countries which have a combined population of nearly 500 million,” he said.

China has invested heavily in many Latin American countries in recent years, said BBVA Research’s Chief Economist for Asia Dr Le Xia. “While Latin America is not officially included in the Belt & Road initiative, it is China’s national strategy to develop a closer economic relationship with the region,” Xia said, adding that China’s central bank established a US\$10 billion fund for investment in Latin American countries. Also, leaders from Brazil, Russia, India, China and



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South Africa started the BRICS bank to boost financial and economic ties among the emerging-markets bloc.

Looking ahead, China's policy of enhancing cooperation with Latin American countries remains unchanged. "Although some changes have recently occurred in the Latin American situation, China is confident in the development prospects of the region. Chinese Foreign Minister Wang Yi recently mentioned that Latin America has made remarkable progress in development in the 21st century, laying a sound foundation for future development. The difficulties that Latin America is now facing are temporary. As long as all Latin American countries continue to advance various reforms and

strengthen regional coordination, they can surely overcome difficulties and safeguard regional development and stability," Artaza said.

He added: "Today Hong Kong has three Economic and Trade Offices (ETO) in the United States: San Francisco, New York and Washington DC. Today, the relationship between Hong Kong and Latin America is handled by the Washington DC ETO. We hope to see an ETO established by Hong Kong in a Latin American country."

China is also an important trading partner for Spain. "But like most EU countries, Spain has recorded a significant trade deficit with China. Hopefully, the BR strategy could reduce Spain's and other EU coun-

tries' trade deficit with China," said BBVA Research's Economist Carlos Casanova.

In 2015, Spain's imports from China were dominated by machinery, textile, footwear, chemicals and base metals; while Spain's exports to China were concentrated on machinery, chemicals, mineral products, plastics, animal products, base metals and prepared foodstuff.

Apart from the BR initiative, Casanova said he hoped the world's longest rail route that starts from Yiwu in eastern China and passes through Kazakhstan, Russia, Belarus, Poland, Germany, and France before finally ending in Spain will further boost trade between China and Spain. ❁

拉丁美洲和西班牙在「一帶一路」的角色

通過香港這個內地與國際之間的「超級聯繫人」，拉丁美洲及西班牙有機會參與中國的「一帶一路」策略，從中受惠。

香港智利商會主席馬里奧·阿爾塔薩說：「『一帶一路』是中國『走出去』戰略的重要一環，我們每位都能夠參與建設，從中獲益。」他補充道，香港在促進內地及拉丁美洲的雙邊貿易及投資方面，可擔當重要的角色。

中國銀行（香港）發展規劃部經濟及政策研究主管謝國樑博士表示，雖然「一帶一路」只是個投資及基建網絡，旨在連接亞洲、歐洲及非洲大陸，建立「絲綢之路經濟帶」及「21世紀海上絲綢之路」，但他亦認同各國可把握「一帶一路」所帶來的機遇。

謝國樑續說：「在過去三年，不少與『一帶一路』相關的工作經已進行，主要集中在五大範疇：跨境基建項目、貿易與物流、製造業、銀行與融資，以及城市規劃與物業發展。」

他相信，隨著南美洲繼續優化基建設施，將大大加強與中國的交通連接。「一

帶一路」將創造難得機遇，讓中國與擁有近五億人口的西班牙語系國家合作，發展基建。

西班牙對外銀行（香港）亞洲首席經濟師夏樂博士指出，中國近年大力在多個拉丁美洲國家進行投資。他說：「雖然官方在『一帶一路』策略中並沒有包括拉丁美洲，但與該區發展更緊密的經貿關係是中國的國家策略。」夏樂補充，中國央行已成立100億元基金，用以在拉丁美洲國家進行投資。另外，巴西、俄羅斯、印度、中國及南非的國家領袖成立新開發銀行，以增強金磚五國之間的經貿聯繫。

展望將來，中國將繼續加強與拉丁美洲國家合作的政策。阿爾塔薩說：「儘管拉丁美洲最近經歷多項轉變，但中國對該區的發展依然充滿信心。中國外交部部長王毅近期表示，拉丁美洲在21世紀的發展迅速，為未來發展奠定良好基礎。拉丁美洲現時面對的困難只是暫時性，只要該區國家繼續推行各項改革，深化地區合作，定必能克服難關，維持發展及穩定。」

他補充道：「目前為止，香港在美國只有三間經濟貿易辦事處，分別位於三藩市、紐約及華盛頓。香港與拉丁美洲的貿易關係，現時由駐華盛頓經濟貿易辦事處負責。我們希望香港日後會在拉丁美洲國家開設經貿辦事處。」

中國也是西班牙的重要貿易夥伴。西班牙對外銀行（香港）亞洲經濟師Carlos Casanova說：「如大部分歐盟國家一樣，西班牙對中國錄得巨大貿易逆差，希望『一帶一路』能減少西班牙及其他歐盟國家與中國的貿易逆差情況。」

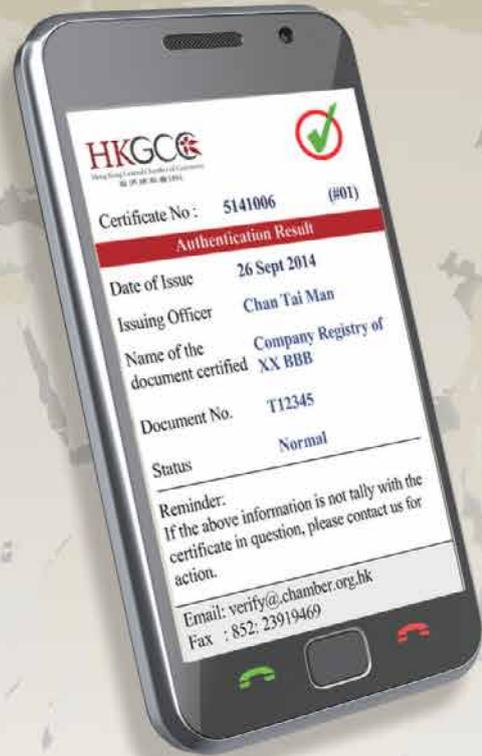
2015年，西班牙由中國入口的主要貨品為機電產品、紡織品、鞋履、化工產品及基本金屬，而向中國出口的貨物則主要是機電產品、化工產品、礦產品、塑料、動物產品、基本金屬及食品。

除了「一帶一路」策略，Casanova亦希望世上最長的鐵路運輸線能進一步推動中國及西班牙的雙邊貿易。該鐵路以中國東部城市義烏為起點，途經哈薩克斯坦、俄羅斯、白俄羅斯、波蘭、德國及法國，終站為西班牙。✿



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NEW!



Members Welcome the New Chairman

Over 100 members and guests attended our “Meet the New Chamber Chairman” Cocktail Reception on 14 June to chat with the Chamber’s newly elected Chairman Stephen Ng. He shared with members his philosophy and plans to steer the Chamber forward as well as improving Hong Kong’s competitiveness. The event also provided members with an excellent opportunity to exchange views and ideas with the new Chamber Chairman directly, as well as to network with fellow members in a cozy environment. 🌸





歡迎新主席

逾 100名會員和嘉賓蒞臨本會6月14日舉行的「與新主席碰杯」酒會，與總商會新任主席吳天海暢談交流。他與會員分享引領總商會向前邁進的理念和大計，以及如何提升香港的競爭力。是次活動亦提供難得的機會，讓會員與總商會新任主席直接交流意見，並且與一眾會員聯誼歡聚，共渡愉快的一夜。✿





Dos and Don'ts of Employee Compensation and Benefits Programmes

僱員補償及福利計劃須知

Talent attraction and retention are particularly challenging during these times. According to a recent survey conducted by Mercer in Asia, the factors people consider most important when switching jobs are base pay, bonus, and other incentives. To employers, the most obvious strategy for attracting and retaining talent may be to improve money-related incentives. However, this isn't a sustainable long-term strategy for most companies.

Fortunately, there are many things employers can do to improve

their employee experience without incurring a huge cost. For example, the two benefits that impact employees most directly are employees' compensation (EC) insurance and employee benefits (EB) programs. HR managers renew these coverages every year without knowing how to leverage these benefits to improve attraction and retention. At the seminar "Do's and Don'ts of employee compensation" on 5 May at the Chamber, senior consultants from Mercer Marsh Benefits shared the following tips for making EC and EB renewals more efficient. By

avoiding these mistakes, HR professionals and employers can provide better benefits to employees.

Most companies have made similar mistakes in the past and believe they can continue to do so because these issues don't present major problems at renewal. But even though these issues may not have a direct impact on renewal, you're putting your employees' health at risk if you choose to ignore them.

For instance, the fourth point under EC claims, inadequate medical treatment, could lead to prolonged medical leave. Not only



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10 Common Mistakes to Avoid With Employee Compensation Claims

1. Treating employees' compensation like general insurance.
2. Believing your involvement ceases after the submission of forms.
3. Not involving the injured employee.
4. Inadequate medical treatment.
5. Late reporting of claims.
6. No return-to-work philosophy.
7. Failure to investigate at time of injury/lack of documentation.
8. Treating all claims as suspicious.
9. A hands-off approach.
10. Underestimating hidden costs.

10 Common Mistakes to Avoid With Employee Benefits Renewal

1. Reviewing/renewing at the last minute.
2. Taking the loss ratio as the only reference point.
3. Making adjustments to plan design based solely on employee opinions.
4. Relying on experience when it comes to insurance trends and updates.
5. Negotiating with insurers based on gut feelings.
6. Taking remarketing for granted.
7. Selecting insurers based on premium only.
8. Thinking of medical insurance only when incidents happen.
9. Evaluating the ROI of an employee benefits program in terms of numbers only.
10. Missing out on the most important stage — employee communication.

would this affect productivity, but the injured employee may miss the golden treatment period because of it. This, in turn, would lead to more medical expenses and claims in follow-up treatments, as well as more frustration and dissatisfaction from the injured employee. Reviewing your group medical coverage and making sure employees are well-protected from accidents and illnesses is essential to improving the employment experience.

Another example is the seventh point under EB renewal: selecting insurers based on premium only.

Focusing solely on cost is a dangerous proposition, because low cost is usually associated with lower benefits levels, poorer services, more rigid terms, and smaller network size — all of which have a significant, direct impact on both HR and employees.

Renewal offers should be evaluated on four distinct aspects: claims, underwriting, quotations, and general services. Professional employee benefits consulting firms like Mercer can provide you with data on these practices. Mercer conducts annual vendor reviews to

provide transparent information to clients for a comprehensive insurer evaluation during renewal.

The tips we've shared above aren't rocket science. Many times, only one additional step at renewal can have a significant impact on how employers are perceived by their employees. But the cost of neglecting these little steps could be bigger than you imagine. Making an investment in improving the employee experience in your workplace will put you ahead in the talent war for the foreseeable future. 🌸



Fortunately, there are many things employers can do to improve their employee experience without incurring a huge cost.

幸而，僱主仍有很多方法來提升僱員的體驗，而無需龐大的開支。



吸納和留住人才如今尤其困難。美世近日在亞洲進行的調查顯示，員工轉工時最大的考慮因素是底薪、花紅和其他福利。對僱主來說，要吸引和留住人才，最明顯的策略可能是改善金錢相關的福利。然而，這對大部分公司而言，並非可持續的長遠策略。

幸而，僱主仍有很多方法來提升僱員的體驗，而無需龐大的開支。例如，對僱員影響最直接的兩項福利，是僱員補償保險和僱員福利計劃。人力資源經理每年都會續保，卻未必了解如何利用這些福利招募和挽留人才。在總商會5月5日的「僱員補償須知」研討會上，美世達信的多位高級顧問分享了以下訣竅，以更有效地管理僱員補償和福利續保。透過避免犯上這些錯誤，人力資源專家和僱主將可為僱員提供最佳的福利。

過往，大部分公司都曾犯下類似的錯誤，並且認為繼續這樣做亦無妨，因為這些議題不會在續保時構成重大的問題。然而，即使這些議題未必會直接影響續保，但置之不理的話，僱員的健康就會蒙受風險。

例如，僱員補償申索的第四點——治療不當，可導致延

長病假，不僅會影響生產力，受傷僱員更可能因此錯失了黃金治療期，而往後的跟進治療除了會帶來額外的醫療支出和賠償，受傷員工亦會更加沮喪和不滿。檢討你的團體醫療計劃，確保僱員獲得充分的意外和疾病保障，將有助改善員工的工作體驗。

另一例子可見於僱員福利續期的第七點：選擇保險公司時，只以保費作為考慮。只著眼於成本，是危險的做法，因為低成本往往代表保障較少、服務較差、條款更嚴苛，以及網絡較小，而這些因素皆會對人力資源和僱員造成重要、直接的影響。

續保優惠應按四方面的表現作出評估，包括索賠、承保、報價和一般服務。專業僱員福利顧問公司如美世，可為你提供有關的資料。美世每年均會檢討供應商的服務，務求為客戶提供透明的資訊，以便在續保時對保險公司作出全面的評估。

上述訣竅並不是艱深的道理。很多時，續保時只需多走一步，已可大大改善僱員對僱主的觀感。然而，忽略這一小小的代價，卻可能比想像中大。投放資源提升僱員的工作體驗，可助你在未來的人才爭奪戰中節節領先。✿

處理僱員補償申索應避免的10個常見錯誤

1. 視僱員補償為一般保險處理。
2. 認為提交表格後，你的工作亦到此為止。
3. 受傷僱員沒有參與索償過程。
4. 治療不當。
5. 逾期提出申索。
6. 沒有重返工作計劃。
7. 未有在受傷時進行調查/ 缺乏文件證明。
8. 對所有申索存疑。
9. 採取不干預的處理方式。
10. 低估隱藏成本。

檢討僱員福利應避免的10個常見錯誤

1. 最後一刻才作出檢討/ 續期。
2. 以虧損比率為唯一參考。
3. 只按僱員意見來調整計劃設計。
4. 憑經驗來評估保險趨勢和最新發展。
5. 憑直覺與保險公司談判。
6. 視再營銷為理所當然。
7. 選擇保險公司時，只以保費作為考慮。
8. 當問題出現時，才想起醫療保險。
9. 只根據數字來評估僱員福利計劃的投資回報。
10. 忽略了最重要的過程——與僱員溝通。



Prioritizing for Success 優次有序

Jeny Yeung, Commercial Director of MTR Corporation Limited, shared some behind-the-scene stories in a highly demanding role during a breakfast with members of the Women Executives Club on 7 June.

Although she has a busy work schedule, she still manages to devote time to her family and spend time with friends. Her key is “prioritizing,” and she explained that women are always expected to fulfill their duties both at work and at home, therefore it is important for women to set priorities by making sensible choices, which may also mean giving up some less important things.

When a member asked whether she agreed that there is a glass ceiling for women in the workplace, her response was that she did not feel there was a glass ceiling even in a male-dominated company

like MTRC. However, she thinks that the glass ceiling is often created by women themselves because of the difficulties they face in setting priorities and making choices. She mentioned that having a career break is a good way to give yourself some time away from work and to think carefully about whether your preference is to devote more time to family.

“There is no right or wrong answer to any woman’s decision, as long as you are satisfied with your decision,” she added. ✿

香港鐵路有限公司商務總監楊美珍蒞臨卓妍社6月7日的早餐會，與會員分享她的成功故事，以及如何擔當這個要求極高的角色。

儘管工作忙碌，但楊女士仍能騰出時間與家人和朋友共聚，而當中的訣竅是處理好各項事務的優次緩急。她解釋，社會總是期望女性履行工作與家庭責任，因此女性必須作出明智的抉擇，妥善編排緩急優次，更可能要放棄一些比較次要的事情。

當有會員問她是否同意職場存在阻礙女性晉升的玻璃天花板，她回應說即使任職港鐵這類男性主導的公司，亦感覺不到有玻璃天花板。然而，她認為玻璃天花板往往是女性加諸自己的障礙，因為她們實在難以決定優次和作出抉擇。她表示，放一個充電假（career break）是很好的方式，讓你暫時遠離工作，仔細思考自己是否渴望投放更多時間予家庭生活。

她補充：「女性所作的任何決定都沒有對與錯，只要你感到滿意便已足夠。」 ✿





Looking into Latest Supply Chain Management Solutions

In the old days, supply chain management was merely considered administrative work and a necessity only for the largest brands or companies with international distribution. Today, supply chain technology is available to all businesses to boost existing operations. However, many companies face the question of how to embrace the latest technology to strengthen their businesses in the fast-moving world.

Thirty HKGCC members visited the Logistics and Supply Chain Management (LSCM) R&D Centre at Cyberport on 7 June to find out about these solutions.

The LSCM R&D Centre undertakes a wide range of industry-focused research projects and facilitates the commercialisation of enabling technologies. Stephen Wai, Senior Manager of Business Development, introduced some key research projects in six core technology

areas covering Infrastructure Information Technology System, Internet of Things (IoT) & RFID Technology, Location-based Service (LBS) Technology, Logistics & Supply Chain Analytics & Applications, Supply Chain Security (Authentication/Logistics Security) and Financial Services & e-Commerce Technology.

“We conduct industry-oriented research projects involving businesses and universities,” said Wai. “We also support and administer





探索最新的供應鏈管理方案

R&D projects funded by the Innovation and Technology Commission, with an aim of increasing the added value, productivity and competitiveness of the logistics and supply chain industries in Hong Kong.”

Since its inception in 2006, the LSCM R&D Centre has been fostering the development of the core competencies in logistics and supply chain related technologies through various cooperation modules, such as Partners & Business Matching, Technology Transfer and Research & Consulting Services, and facilitating the adoption of these technologies by industries in Hong Kong and the Mainland. 🌸

過往，供應鏈管理僅被視為一項行政工作，只有大型品牌或設有國際分銷網絡的企業才有此需要。現在，所有企業皆可採用供應鏈技術改善運作。然而，很多公司都不懂如何善用最新科技，以推動業務發展。

30位會員於6月7日參觀位於數碼港的香港物流及供應鏈管理應用技術研發中心（LSCM研發中心），探索最新的方案。

LSCM研發中心開展了多個應用於業界的研究項目，並致力促進技術商品化。業務發展高級經理衛志豪介紹主要的研究項目，而它們均來自六大核心技术範疇，包括資訊科技系統基礎建設、物聯網及無線射頻識別技術、位置基礎

（室內外）服務技術、物流與供應鏈分析及應用、供應鏈安全（核證/ 物流安全），以及金融服務及電子商務科技。

衛志豪說：「我們與企業和大學合作，發展以產業為本的研究項目。」他續說：「我們亦支援和管理創新科技署資助的研發項目，旨在為本港的物流和供應鏈產業提高附加價值、生產力和競爭力。」

LSCM研發中心自2006年成立以來，一直透過各種合作模式，如合作夥伴及商業配對、技術轉移、研究及諮詢服務，致力促進物流及供應鏈相關技術核心能力的發展，並協助香港和內地各行各業採用有關技術。 🌸





G.T. (Ellen Yeung) College Students Visit Airport 參觀香港國際機場

Thirty students from G.T. (Ellen Yeung) College visited Chek Lap Kok Airport on 25 May. Staff from the Airport Authority Hong Kong (AAHK) talked about the latest developments regarding the planned third runway and the environmental friendly initiatives used in the airport's, including carbon reduction, energy saving, air quality, and waste management, with the aim of reducing the environmental footprint of the airport operations.

Students then had the unique opportunity to visit

30名優才（楊殷有娣）書院學生於5月25日參觀赤鱗角機場。香港機場管理局職員向學生講解擬建第三條跑道的最新發展，以及當局推行的環保措施。這些措施涵蓋減碳、節能、空氣質素及廢物管理等範疇，務求減輕機場營運對環境的影響。

學生其後更有機會進入機場管制區，考察飛行區的日常運作，並了解各部門如何應對惡劣天氣等不同情況。the airfield in the restricted area of the airport, and learn about how staff operate and handle different circumstances.

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Fanling Kau Yan Students Visit CITIC Telecom's Internet Data Centre 參觀中信國際電訊互聯網數據中心

Thirty-two students from Fanling Kau Yan College visited the Internet Data Centre of CITIC Telecom International CPC Limited on 13 May. They learned about how a cloud hosting platform is operated and different types of jobs available at the centre. The students were then divided into groups to discuss the contribution of information technology (IT) to society. Students said that IT has changed communication methods and improved work efficiency in society.



32位粉嶺救恩書院學生於5月13日參觀中信國際電訊互聯網數據中心，了解雲端平台如何運作，亦從職員的介紹中認識到不同種類的工作。學生其後分成多個小組，討論資訊科技對社會的重要性。他們認為資訊科技改變了溝通模式，也提高了工作效率。



Tsuen Wan Students Learn About Hospitality 學習好客之道

Johnny Li, Founder & Managing Director of Gateway Group Ltd., talked to a class of fourth form students from Tsuen Wan Government Secondary School on 26 May about hospitality. The founder company provides services for global hospitality, travel and tourism management corporations. He introduced his business and highlighted the differences between his services and those offered by traditional travel agents.

When asked about the development of tourism serves in Hong Kong, he advised students to understand the importance of sincere and helpful towards tourists, since the sector's future development depends on the cooperation of all citizens.

聯達集團（國際）有限公司創辦人及董事總經理李伏興於5月26日與荃灣官立中學的中四學生分享經驗。他的公司主要為全球酒店、旅遊管理公司提供創新服務。李伏興除了介紹公司業務，也讓學生了解其公司與傳統旅行社的不同之處。

當被問及香港旅遊業的發展前景，李伏興表示，業界的未來發展需要全體市民的支持，鼓勵學生以誠懇友善的態度對待旅客。

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08
JUL Investment Committee Meeting
Career Sharing cum 2015/16 Business-School
Partnership Programme Closing Ceremony

10
JUL Fun Hike with Chamber YEC Oxfam
Trailwalker Team

11
JUL Taxation Committee Roundtable: What to
Expect Now that BEPS is Up and Running?
Retail & Tourism Committee Meeting

12
JUL Workshop: Delegate and Build a Winning Team

Roundtable luncheon on Nuclear Power:
Myths and Facts?

Cool Summer Happy Hour

13
JUL Europe Committee Meeting
Europe Committee Roundtable: Latest Business
Opportunities in France

Workshop: Common Issues of International
Transport and Logistics Operation

14
JUL Visit to Nansha, Guangzhou & Sanshan
New City, Foshan

YEC CSR: Exchange Session with Young
ICAC Ambassadors

Seminar: Resolution of Corporate Debts and
Contract Disputes in China: Latest Trends in
Legal Recovery

Industry & Technology Committee Meeting

16
JUL CSR Programme
Visit to Holistic S.Y - Chinese herbal massage
for the elderly



13 JUL



27 JUL



02 AUG



05 AUG

Europe Committee Roundtable: Latest Business Opportunities in France

Workshop: How to deal with Value-Added Tax (VAT) Pilot Reform?

Training: Essential Tools for Newly Promoted Managers

Training: Lawful Wages Calculation Workshop

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



JULY

AUGUST

22 JUL Training: Managing Issues on Employees' Sickness, Disability and Personal Data Privacy

02 AUG Training: Essential Tools for Newly Promoted Managers

26 JUL Workshop: Building Better Client Relationships

03 AUG YEC Workshop: Selecting the Right Talent in Your Team

27 JUL Workshop: How to deal with Value-Added Tax (VAT) Pilot Reform?

Workshop: Tips for Handling Export L/C

28 JUL Workshop: Omni-Channel Branding

05 AUG Training: Lawful Wages Calculation Workshop

The Chamber's Mobile App



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How to Deal with Value-Added Tax (VAT) Pilot Reform?

如何應對全國範圍的「營改增」?

The State Council of the People's Republic of China executive meeting approved the extension of the Value-Added Tax (VAT) pilot reform to sectors including construction, real estate, finance and consumer services. With this extension, the local tax burden for millions of taxpayers engaged in these four industrial sectors will be greatly reduced. Through this workshop, participants will understand more about the VAT pilot reform, its tax rate, calculation and application procedure, and its impacts on corporations.

國務院常務會議審議通過了全面推開營改增試點方案，把建築、房地產、金融和消費服務業納入試點範圍。隨著增值稅轉型改革擴展到新的領域，數百萬從事這四個行業的納稅人之地地方稅負將大大降低。透過是次工作坊，參加者可進一步了解營改增的試點方案、稅率、計算及申報方法，以及其對企業的影響等等。

Trainer: Michael Ma
導師: 馬洪
Date: 27 July 2016
日期: 2016年7月27日
Time: 2:30 p.m. – 5:30 p.m.
時間: 下午2時30分至下午5時30分
Venue: HKGCC Theatre, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會演講廳
Language: Cantonese
語言: 廣東話
Fees: Member \$700 / Non-member \$900 (includes coffee/tea refreshments)
費用: 會員\$700 / 非會員\$900 (包茶點)



Michael Ma,
Postgraduate, Chinese Certified Public Accountant, Certified Tax Auditor
馬洪 研究生、中國註冊會計師、中國註冊稅務師、中國註冊會計師協會理事、中國註冊稅務師協會理事

Essential Tools for New Promoted Managers

新晉經理的必備工具

As a newly promoted manager, besides sound technical skills, it is also important to master outstanding people skills. Learn the essential skills to help you stay ahead of the game!

Contents:

1. Leadership
2. Leading your team
3. Motivating people
4. Mastering effective communication

作為新晉經理，除了良好的技能，掌握出色的人際技巧同樣重要。透過此課程了解所需的技能，助你領先同儕！

內容：

1. 領導力
2. 領導團隊
3. 激勵員工
4. 掌握有效溝通

Trainer: Catherine Fok
導師: 霍佩瑩
Date: 2 August 2016
日期: 2016年8月2日
Time: 9:30 a.m. – 5:30 p.m.
時間: 上午9時30分至下午5時30分
Venue: HKGCC Theatre, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會演講廳
Language: Cantonese
語言: 廣東話
Fees: Member \$1,650 / Non-member \$2,150 (Lunch not included)
費用: 會員\$1,650 / 非會員\$2,150 (不包午膳)



Catherine Fok,
Director, Senior Corporate Training Consultant & People Skills Trainer of C & S Consultancy
霍佩瑩，
思進顧問服務公司資深企業顧問、人才技能培訓導師及董事

YEC Presents: Selecting the Right Talent for your Team

卓青社呈獻：為團隊物色合適的人才

Hiring the right person can make the difference between your company's future successes or future failures. It can make an equally dramatic difference in your own career and what the company's top management thinks about you.

You will learn how to:

- Learn the best ways to open an interview
- Understand who are the right people and why
- Discover why character really matters
- Learn how to spot imagination and innovation

聘請的員工是否適當人選？這可以是公司存亡的關鍵，亦會對你的事業造成巨大影響，左右管理層對你的看法。

學習要點：

- 開始面試的最佳方法
- 判斷適當人選的理據
- 了解性格的重要性
- 如何測試面試者的想像力及創新能力

Trainer: Thomas de Brun
導師: Thomas de Brun
Date: 3 August 2016
日期: 2016年8月3日
Time: 9:15 a.m. – 12:15 p.m.
時間: 上午9時15分至下午12時15分
Venue: HKGCC Theatre, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會演講廳
Language: English
語言: 英語
Fees: Member \$700 / Non-member \$900 (includes coffee/tea refreshments)
費用: 會員\$700 / 非會員\$900 (包茶點)



Thomas de Brun,
Corporate Trainer of Dale Carnegie Training Hong Kong & Macau
Thomas de Brun,
卡內基訓練香港及澳門企業培訓導師

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