

工商月刊

BULLETIN

HKGCC: THE VOICE OF BUSINESS IN HONG KONG

OCTOBER 2018

COMPETITION ORDINANCE

《競爭條例》

Three years in –
assessing the impact

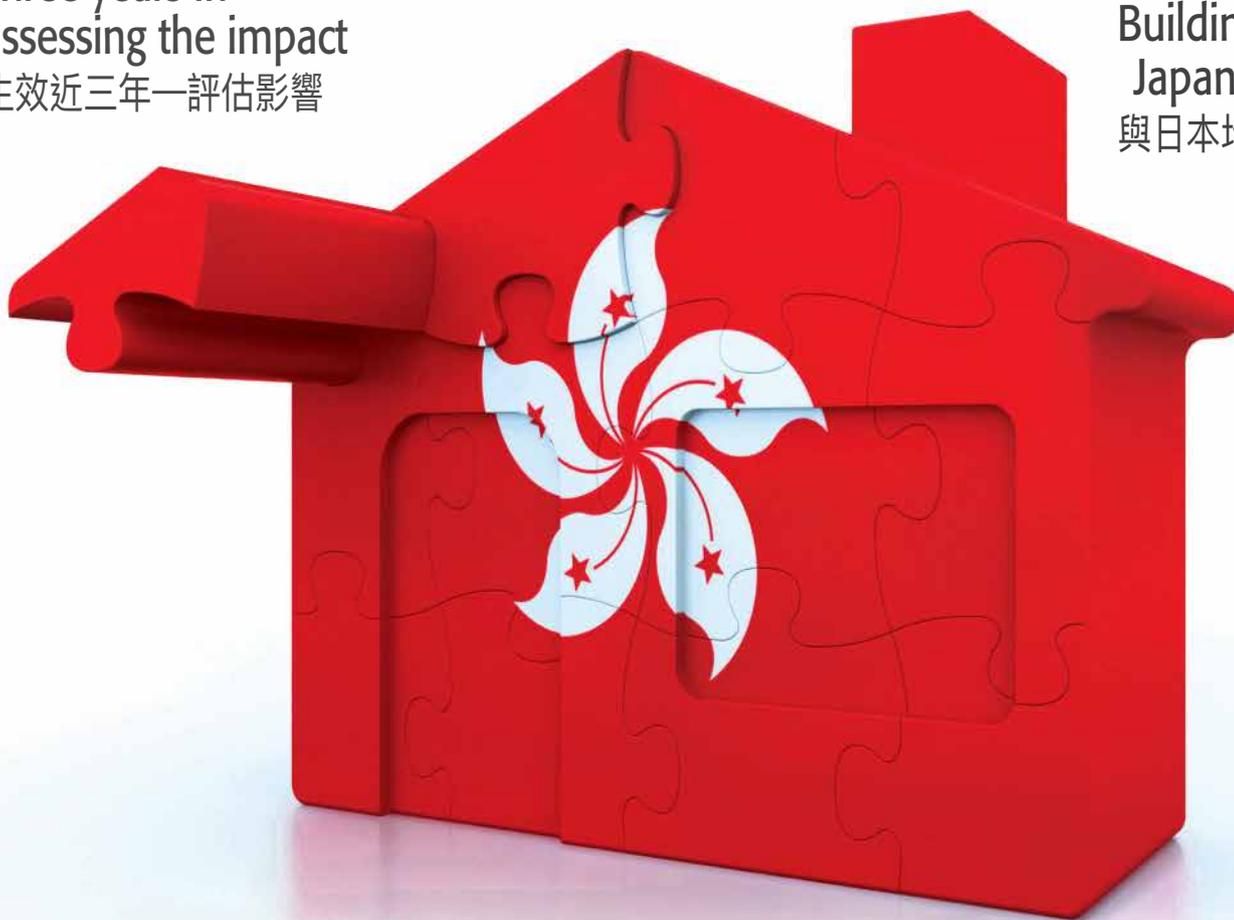
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創造發展空間

土地供應是香港當前面對的首要問題，無論是興建商廈或住宅、抑或醫院和運動場等社區設施，我們都需要更多土地，方可持續發展。

現時，社會上可負擔的房屋供應不足，影響港人的生活質素，更引起市民的不滿。香港人勤奮拼搏，一個安全、舒適、屬於自己的居住空間不應成為奢侈品。如果市民——包括最頂尖的年輕優才開始放眼海外，好讓自己更易規劃未來，我們也絕不驚訝。

總商會去年的「商業前景問卷調查」結果顯示，有57%受訪者認同環境和生活質素影響香港的競爭力，較前年的50%明顯增加。可以說，狹小的生活空間和高昂的樓價是當中的因素之一。

土地供應亦是營商的一大難題。仲量聯行上月公布，甲級寫字樓嚴重短缺的情況，尤其動搖香港作為亞太區商業樞紐的競爭力。商廈供應不足不但窒礙本地企業發展，更會增加營商成本。

我們需要更多空間發展零售和旅遊設施，而要成為世界級的智慧城市，土地亦是不可或缺。

顯然，我們必須採取行動解決問題，因此總商會歡迎特區政府就土地供應問題諮詢公眾意見。

我們向政府提交的建議書中指出，在維港以外填海，以及重新發展棕地和棄置農地，為現有的18個方案中，較為可取的兩個選項。

土地供應專責小組主席黃遠輝表示，以上兩個方案亦最廣為市民所接受。他上月向傳媒透露，大眾對發展棕地的反對聲音較少，而填海亦是可接納的方案。

我們期望政府於聆聽民意後，推出行動計劃。我們相信政府有決心解決這個問題，而總商會也樂意全力支援，提供我們的專業知識，協助盡快落實計劃。✿

Creating Room for Growth

Land supply and supply is the number one issue affecting Hong Kong right now. Whether for commercial buildings or residential apartments, or for community facilities like hospitals and sports grounds, we need more land if we are to continue to grow.

The current shortage of affordable housing is affecting our quality of life and has led to frustration among residents. Security, comfort and a home of their own should not be a luxury for Hong Kong's hard-working people. We can hardly be surprised if people – including the brightest and best of our young talent – start to eye overseas destinations where they can more easily plan for their future.

In the Chamber's Business Prospects Survey last year, the proportion of respondents who said that the environment and quality of life was impacting Hong Kong's competitiveness was 57% – a notable rise from 50% a year earlier. It is probably fair to say that cramped living conditions and soaring prices have a role to play.

The land supply issue is also a big problem for business. JLL reported last month that the acute shortage of Grade A offices in particular was affecting our competitiveness as a business hub in the Asia Pacific region. This shortage of commercial buildings does not only hinder growth for local companies, but also adds to the cost of doing business.

We need more room for retail developments and tourism facilities, and land will also be needed if we are to become a world-class smart city.

It is obvious that something has to be done to tackle the problem and we therefore welcome the Government's action of soliciting public views on Land Supply.

In our submission to the Government on the issue, we suggest that reclamation outside of Victoria Harbour, and the redevelopment of brownfield sites and abandoned farmland, are two of the more promising options among the 18 proposals that had been put forward.

These are also the options most acceptable to the general public, according to Stanley Wong Yuen-fai, Chairman of the Task Force on Land Supply. He told the media last month that he had heard few objections to brownfield development, and that reclamation was also seen as an acceptable option.

We look forward to hearing the Government's action plan when the views of the public have been heard. We believe the Government has the will to tackle this problem, and we at the Chamber are on hand to support and lend our expertise to carry out the plan as quickly as possible. ✿

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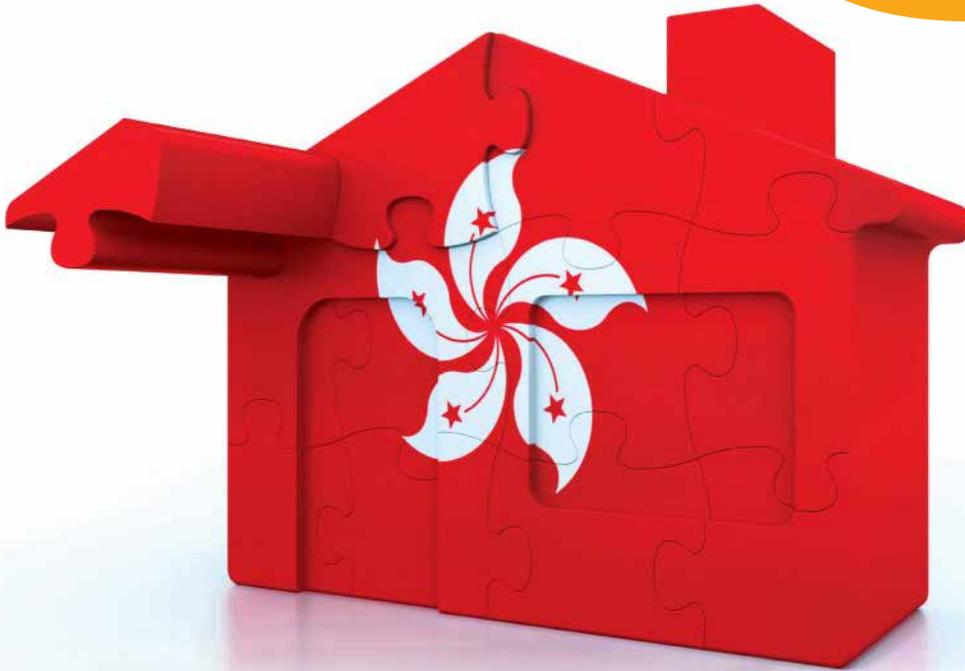
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Hong Kong General Chamber of Commerce
香港總商會1861

The Voice of Business 商界之聲

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

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Grasp the Situation and Diversify Risks

The tit-for-tat tariffs between the Donald Trump administration and Beijing have gone beyond an economic battle and evolved into a political dispute. If the U.S.-China trade conflict persists, not only will it severely affect the economies of both countries concerned, but will also ripple through other economies worldwide. This will not do any good to anyone, but only harm.

The SAR Government should grasp the situation and map out plans to help businesses expand their markets and diversify risks.

As the Mainland and the United States are our major trading partners, Hong Kong is bound to be affected. Trump has urged American businesses to move their production lines back to the country. With higher wage costs in the U.S., some analyses indicate that such a move would put globalization into reverse, pushing up production costs and leading to a surge in product prices that would exacerbate inflation.

In fact, the Hong Kong business sector has expressed to me their concerns that a further escalation of the trade war will affect their orders and put them in a dilemma. Some Hong Kong businesses that have factories or that carry out processing works in the Mainland have made proactive plans – for example, relocating some of their production lines to other emerging markets.

However, these measures are not applicable to all products. Furthermore, these local businesses have to deal with various labour appeals and the pressure of rising operating costs, which have all added to their already heavy burden.

With limited liquidity, SMEs may experience cash flow problems, in the case of banks tightening credit facilities due to the trade dispute. I welcome the government's implementation of contingency measures, such as an increase in insurance cover by the Hong Kong Export Credit Insurance Corporation. Meanwhile, I hope that as such, the Government could relaunch the Special Loan Guarantee Scheme, under which the Government provides guarantees to help businesses meet their liquidity needs.

If the trade war persists, manufacturers will cut down orders to avoid uncertainty and incapacity of payment. The SAR Government should therefore keep a close eye on developments and take heed of the export condition of local SMEs to better prepare.

Meanwhile, Hong Kong should leverage on its natural advantage as an international financial centre and a free port to integrate itself into the national development. The Government should also help Hong Kong businesses integrate into the Greater Bay Area and to expand into emerging markets such as those along the Belt and Road, so as to explore business opportunities. 🌸

抓緊形勢 分散風險

特朗普政府與北京在貿易關稅的問題上針鋒相對，已超越經濟上的角力，演變成一場政治紛爭。若中美貿易矛盾維持下去，除了會嚴重影響中美經濟，還會波及全球各地其他經濟體，損人而不利己。

特區政府應抓緊形勢，做好部署，協助業界開拓市場和分散風險。

內地和美國是香港兩個最主要的貿易夥伴，中美貿易糾紛勢必影響香港。特朗普早前要求美國企業把生產線遷回美國；有分析認為，美國境內工資成本較高，此舉將令全球化出現逆轉，推高生產成本，產品價格可能會攀升，使通脹加劇。

事實上，業界向我反映，擔心貿易戰進一步加劇，將影響接單情況，變得進退兩難。部分在內地設廠及加工的港商已積極部署攤分成本，例如將部分生產線遷往其他新興市場。

可是，此等措施並不適用於所有產品。再者，這些港商還要面對勞工權益的訴求，以及經營成本上升的壓力，實在百上加斤。

此外，中小企流動資金有限，如果銀行因貿易戰收緊借貸，很可能影響周轉。我歡迎政府推出的一系列應變措施，包括透過出口信用保險局加大保額及擴大保障範圍。我期望政府可重推「特別信貸保證計劃」，由政府提供信貸擔保，應付企業資金周轉需要。

貿易戰一旦持續下去，將為廠商帶來不確定性，並減少接單，避免受貿易戰牽連而無法付款。因此，特區政府應密切留意形勢發展，關注本港中小企出口情況，作最好的準備。

與此同時，香港應憑藉其作為國際金融中心 and 自由港的天然優勢，融入國家發展。政府也應幫助本港企業融入大灣區，並開拓「一帶一路」沿線國家和地區等新興市場，拓展商機。 🌸

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CEO Comments 總裁之見

Gearing Up For Free Ride Day

Now that autumn is in full swing, here at the Chamber we are busy organizing a packed programme of events for our members. We are also gearing up for one of our biggest annual occasions – Free Ride Day. On 29 November, all day, everyone in Hong Kong will be able to enjoy free travel on the trams and on the two cross-harbour Star Ferry routes.

Hong Kong's fantastic public transport system is the envy of cities around the world. And the trams and ferries are a key part of this, offering a means of travel that is not only regular and reliable, but that also provides a charming taste of Hong Kong's history and heritage. These iconic ferries and trams also give travellers superb views of our city's stunning skyline and a vivid perspective on daily life on Hong Kong's bustling streets.

As the longest established business organization in Hong Kong, we like to think that the Chamber shares some of the characteristics of the trams and ferries – longevity, efficiency and success. So Free Ride Day is a natural focus for cooperation.

Every year on Free Ride Day I get the opportunity to meet and talk to people on the trams and ferries who are enjoying the free service. Many of them are very familiar with this annual event, while visiting tourists find it comes as a pleasant surprise that the ride is not costing them a penny. Every year, around 300,000 people benefit from free trips.

This is made possible thanks to the support of our members, who provide sponsorship for the event. Participating member companies tell us that it is a great way to raise awareness of their businesses while also giving something back to the community.

This community work is a key part of what HKGCC stands for. We focus on helping Hong Kong businesses to prosper, which ultimately helps the whole of society through providing jobs and a healthy economy. But it is also highly rewarding and effective to take actions that have an immediate impact on people's lives.

The advertising programme this year runs for four weeks, from 10 November to 7 December, and includes posters inside trams and at tram stops as well as the eye-catching advertising on the outside of the trams. The event is also widely covered by the media in Hong Kong, so provides great coverage for sponsors.

Free Ride Day is a meaningful as well as enjoyable event, which shows how the business community contributes to the local community. A big thanks to our member companies who make it all possible, and we look forward to seeing you on 29 November! 🌸

「全程為您」 做好準備

正值秋高氣爽，總商會馬不停蹄地為會員在舉辦一連串精彩活動。其中一項年度大型活動——「總商會全程為您」的籌備工作亦進行得如火如荼。全港市民可於11月29日全日免費乘搭全線電車和天星小輪兩條往來尖沙咀至灣仔和中環的航線。

香港完善的公共交通系統舉世稱羨，當中電車和渡輪肩負重要角色，不但提供準時可靠的服務，亦是有魅力的香港歷史文化象徵。這兩種別具代表性的交通工具，更可讓乘客一覽香港醉人的城市輪廓及繁華街道的日常風貌。

作為本港歷史最悠久的商業組織，我們認為總商會跟電車和天星小輪一樣——歷久長青、服務高效、成就昭著。因此，「總商會全程為您」亦自然促成了三方合作。

每年活動當天，我都有機會與電車和渡輪上的受惠乘客交談。很多人都已對這項年度盛事非常熟悉，而遊客對於能夠免費乘搭電車和天星小輪亦驚喜萬分。每年約有30萬名市民和遊客受惠於該項活動。

「總商會全程為您」的成功全賴總商會會員鼎力支持贊助。參與的會員公司向我們反映，活動既可加深市民對公司的認識，同時又能回饋社會。

這類社區工作是總商會所代表的重要一環。我們致力協助香港企業蓬勃發展，從而提供就業職位，令經濟穩健成長，造福整個社會。然而，採取一些可讓市民即時受惠的行動，亦饒有意義，成效顯著。

今年的宣傳計劃將由11月10日至12月7日舉行，為期四星期。期間，我們會在電車的車廂內和電車站張貼海報，並在電車車身印上奪目的廣告。本地傳媒亦會廣泛報導活動的消息，讓贊助機構大大增加曝光率。

「總商會全程為您」這項意義和樂趣兼備的活動，反映出商界對社會的貢獻。本會衷心感激一眾會員公司，令活動得以成功舉行，盼望11月29日與您見面！🌸



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Solving the Land Supply Conundrum

Workable solutions for the
long and short term are
among the options presented,
but the Government must
commit to action once a plan

has been devised
長期和短期的可行方案
都是芸芸選項之一，
但政府必須在制訂計劃後
切實行動



解決土地供應難題



Hong Kong's shortage of land is one of the biggest problems facing our city today. The Task Force on Land Supply's five-month public consultation, which came to a close at the end of September, proposed 18 options ranging from short- to long-term solutions and conceptual options. The Chamber has submitted its proposals to the Task Force, which are summarised below.

Long-term and reliable

At the end of the consultation process, the Government should map out a long-term, stable and reliable land supply plan with a clear deliverable timetable.

This plan should not only cater for organic population growth and social and economic development, but also address the community's aspirations for better living space. It should also consider issues relating to an ageing population, the trend of smaller households and other changing needs in society.

For such a plan to succeed, the Government must show that it has the will and determination to put in place policy measures that are in the best interests of the general public and the long-term prosperity of Hong Kong. As the Task Force has pointed out in its consultation paper, the challenge is not so much a shortage of ideas, but the lack of "broad consensus on the pros and cons, trade-offs and priorities of the various land supply options."

To overcome this, the Government must provide strong leadership and commitment to resolve the issues that Hong Kong has faced today and over the longer term.



Expediting the process

Once a comprehensive plan has been clearly devised, concrete actions should be taken to expedite the process.

The Chamber has long been urging the Government to speed up and simplify the development process, as well as the town planning process. Furthermore, some of the options discussed have previously been subject to detailed consultation – such as the East Lantau Metropolis and reclamation outside Victoria Harbour – or are already being implemented, as in the suggestion to develop caverns and underground space.

We also note from the 2010 Policy Address that the then-Administration put forward the initiative to “build up a sufficiently large land reserve over a period of time to ensure stable land supply for the residential property market.” It is clear that there are already policy directions in these areas and the next logical measure is to step up their implementation.

The Chamber recognizes the urgent need to address the acute shortage of affordable housing. This shortage has led to significant frustration from an increasing proportion of the community who simply cannot afford high-cost housing.

The development of a housing policy that reflects the urgency of this issue would play an important role in restoring the harmony that is such a critical part of a healthy society and business-friendly environment.

This is particularly important for Hong Kong’s young talent, who may see brighter prospects overseas where their aspirations to buy their own home are significantly more attainable.

Dedicated policy bureau

Currently the management of land and housing is divided between the Transport and Housing Bureau and the Development Bureau, and it is unclear which has the ultimate authority. The Chamber has advocated that all land and housing-related policies should be administered under a single policy unit. This bureau would have the authority to determine and prioritize land sites and development for different land uses.

Reclamation

On enhancing land supply, the Chamber agrees with the Government that a multi-pronged approach should be adopted on four points:

- (a) creating new land;
- (b) redeveloping old districts;
- (c) increasing plot ratio; and
- (d) rezoning land uses / modifying leases / redeveloping and converting industrial buildings.

In making new land available, we support the proposal for reclamation outside Victoria Harbour, in areas where the ecological impacts are low. This is one of the



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Focus On PRL

The Government has also conducted a review of private sports club leases. HKGCC's comments on the proposals are below.

The Consultation Paper (CP) proposes a number of changes to the current policy on Private Recreational Leases, or PRLs. We appreciate that one of the objectives is to promote greater transparency and accountability of private sports clubs, given that the land that they operate on is heavily subsidised by the Government. We also recognise the need to address public conceptions that a scarce resource is being set aside for a minority of users.

These are understandable concerns, although we would suggest caution in making any changes.

Proposal 1: Renewal

Currently, with long term leases, there is an expectation that renewal will be the norm. Under the proposed changes, however, private sports clubs would be subject to more stringent criteria. The factors to be taken into account in deciding on lease renewal appear to be vague, arbitrary and subjective, which creates uncertainty for private sports clubs as to whether their leases will be renewed.

This means that clubs might think twice about investing in new facilities, existing members may decide not to renew their subscriptions and potential new members may be deterred from joining.

The Chamber is also concerned about the signal that this approach sends to the market and overseas investors, given that security and predictability of



property rights are fundamental to Hong Kong's reputation as a free market.

Proposal 2: Land premium

Currently, clubs under PRL pay only a nominal land premium. The CP proposes they should instead pay substantially more – one-third of the full market value of the site. We appreciate the rationale behind this proposal, which is to charge a “fair” fee. However, no other compelling reasons have been put forward.

options where a large piece of land could be created with greater flexibility to fill the shortage gap.

Unlike other options, reclamation would not adversely affect existing land users, and so would avoid the time-consuming process of tackling issues relating to private land resumption or household resettlement. Moreover, the Government could make use of reclamation to build up a land reserve for Hong Kong's future development, similar to the practice in the 1980s and 1990s.

Farm land, brownfield and greenbelt sites

Hong Kong is arguably not short of land. As noted in the consultation paper, there is a readily available supply of land that could be converted. Hence, an option that could be pursued in parallel to reclamation is rezoning and development of abandoned farm land and brownfield sites.

Concerns have been raised over the amount of time needed for land resumption for such sites. Therefore we suggest that consideration be given to reviving the practice of issuing Letter B land exchange entitlements. This would have the benefits of expediting the process and – by allowing the letters to be freely tradable – provide market transparency in determining prices.

We all treasure our precious greenbelt areas that provide a “green lung.” Therefore we should not consider encroaching on our country parks, or facilities that provide venues for international sports activities, train Hong Kong athletes for international competitions and provide essential recreation space for residents.

However, farm land and brownfield and greenbelt sites which are proven to be of low economic or conservation value in their current state should be put to their fullest uses. Altogether, they could produce more than 1,700 ha of land (including 1,000 ha private agricultural



It is hard to see how this can be considered a legitimate benefit to the development of sports in Hong Kong, as it is obvious that the less money private sports clubs have, the less they will be able to invest in facilities. The CP itself notes that the additional financial burden may result in the closure of some facilities.

If the intention is to achieve equity based on the ‘ability-to-pay’ principle, we suggest an alternative approach.

Under this option, private sports clubs could set aside a defined number of places for talented athletes who would not otherwise be able to pay for membership. These clubs could also provide sports scholarships to promising athletes.

These arrangements would be less disruptive than charging higher premiums – especially when the Government already enjoys a budget surplus – and would also be conducive to the goal of ensuring that public resources are generally accessible.

Proposal 3: Non-member access

We support the proposal to grant the public better access to private clubs. However, this could lead to a reduction in revenue from membership fees, as it may deter members from renewing or joining. This would in turn jeopardize the ability of the clubs to invest in sports facilities.

These effects would be exacerbated if the higher land premium policy was to be implemented. Sports clubs would likely need to raise their subscription fees, making membership even less attractive.

Private and Government-funded clubs play complementary roles in the development of sports in Hong Kong. Private sports club can play a bigger role in the development of sports, for example by setting aside places for talented athletes, as we have proposed.

We suggest that these ideas be considered in the interest of the overall well-being and viability of the different types of clubs in existence, and, more importantly, to offer the public a choice.

land and 760 ha brownfield sites) for use in the next 30 years.

Respecting private property ownership

A city’s competitiveness depends not only on its economic development, but also on the extent to which it upholds the rule of law. In that regard, it is imperative that the right of private property ownership should be protected and respected.

The non-renewal of long term leases, such as private recreational leases, should be considered as a last resort and only if overriding public interest justifies doing so. Hong Kong’s free market system, ability to attract investors and economic success depend on stable and reliable property rights.

In addition, the amount of land that would arise from such a rezoning exercise would fall far short of market needs. We support the proposal to promote more equi-

table use of such sites by enabling greater public access as this would enhance their value to the community without surrendering their recreational, cultural, ecological and “open space” values.

At the same time, it is important that private sports clubs be allowed to operate under a climate of certainty so that they can continue to support the development of sports in Hong Kong and to provide consumers with a choice.

Welcoming public-private partnership

Land rezoning and land exchange were once important sources of land supply for Hong Kong. The Chamber supports the use of the public-private partnership (PPP) model to develop private agricultural land in the New Territories. In doing so, we agree that a fair, open and impartial mechanism should be established to deal with all matters relating to PPP projects.

Fanling Golf Course 粉嶺高爾夫球場

The current consultation exercises have given rise to intense debate on whether sites such as the Fanling Golf Course should be re-designated for housing.

The Task Force on Land Supply has proposed re-developing the course either partially (32 ha) or fully (172 ha). The former would allow the construction of some 4,600 homes while the latter would provide 13,200 additional units. However, it would require the uprooting of old trees, razing clan graves and the demolition of historic buildings. It would also require the relocation of the golf course as well as the loss of irreplaceable lowland natural habitat.

We believe that repurposing Fanling Golf Club for residential use scores poorly on a cost-to-benefit analysis. Furthermore, it would come at a hefty cost to Hong Kong both in the development of sports and liveability standards. We would not only lose the city's only world-class golf course, but also an internationally recognized facility for training local talent. We welcome measures to support greater public access to private clubs such as the Fanling Golf Course, so more Hong Kong people can enjoy these facilities.

We also suggest the setting up of an independent body should include selecting sites for development, assessing applications, and determining the proportion of public and private investment and the split between public and private housing.

Land for all purposes is needed

Hong Kong not only suffers from insufficient living space for its residents, but also for doing business and catering for our future needs such as smart city and new economy developments. The Chamber considers that a holistic approach should be undertaken to enhance land supply for office, retail, MICE, storage space, government, institutional and community facilities (GIC), open space, and transport and infrastructure facilities.

Hong Kong cannot afford to waste time with endless conflict and divisions, otherwise we risk losing our competitiveness to neighbouring cities in the Greater Bay Area and other competing jurisdictions. The Government should address the land issue as soon as possible, and concentrate its resources on attracting talent, accelerating innovation development and rebuilding the city's brand. 🌸

聚焦私人遊樂場地契約

政府已就私人體育會所的契約進行檢討，以下為總商會對政策建議的意見。

諮詢文件提出多項針對現行私人遊樂場地契約的政策修訂。鑒於私人體育會的營運用地獲政府巨額資助，我們支持其中一個目標，就是增加私人體育會的透明度和問責性。我們亦認同有需要正視大眾的觀念，市民普遍認為稀缺的資源被撥予少數的人士使用。

這些關注都很合理，惟我們認為任何改動都應三思而行。

建議一：續租

目前，由於租約屬長期性質，故續約被視為常態。然而，在建議修訂下，私人體育會將面臨更嚴格的準則。續租的考慮因素變得含糊、武斷和主觀，為續租帶來了不確定性。

這意味體育會或會對投資新設施加倍審慎，現有的會員或決定不再續會，更有可能令有意入會的準會員卻步。

鑒於香港作為自由市場的聲譽建基於財產權的保障和可預測性，總商會亦關注到上述建議向市場和海外投資者發放的負面訊息。

建議二：地價

現時，私人遊樂場地契約下的體育會僅需支付象徵式地價。諮詢文件建議俱樂部支付的地價費用大幅增加至場地十足市值的三分之一。我們理解這個方案背後的理念，就是要「公平」徵費，但除此之外，便沒有其他令人信服的理由。

建議不見得有利香港的體育發展；顯然，私人體育會的資金越少，對設施的投資亦會減少。諮詢文件本身亦指出，額外的財政負擔或會導致一些設施關閉。

如果目的是透過「支付能力」原則達至公平，我們建議採用另一方法。

我們認為，私人體育會可預留固定的名額，支援那些無法承擔會費的優秀運動員。這些會所也可為有潛質的運動員提供體育獎學金。

在政府坐擁財政盈餘的前提下，上述安排比徵收更高地價的影響相對較小，亦有助實現共享公共資源的目標。

建議三：非會員使用

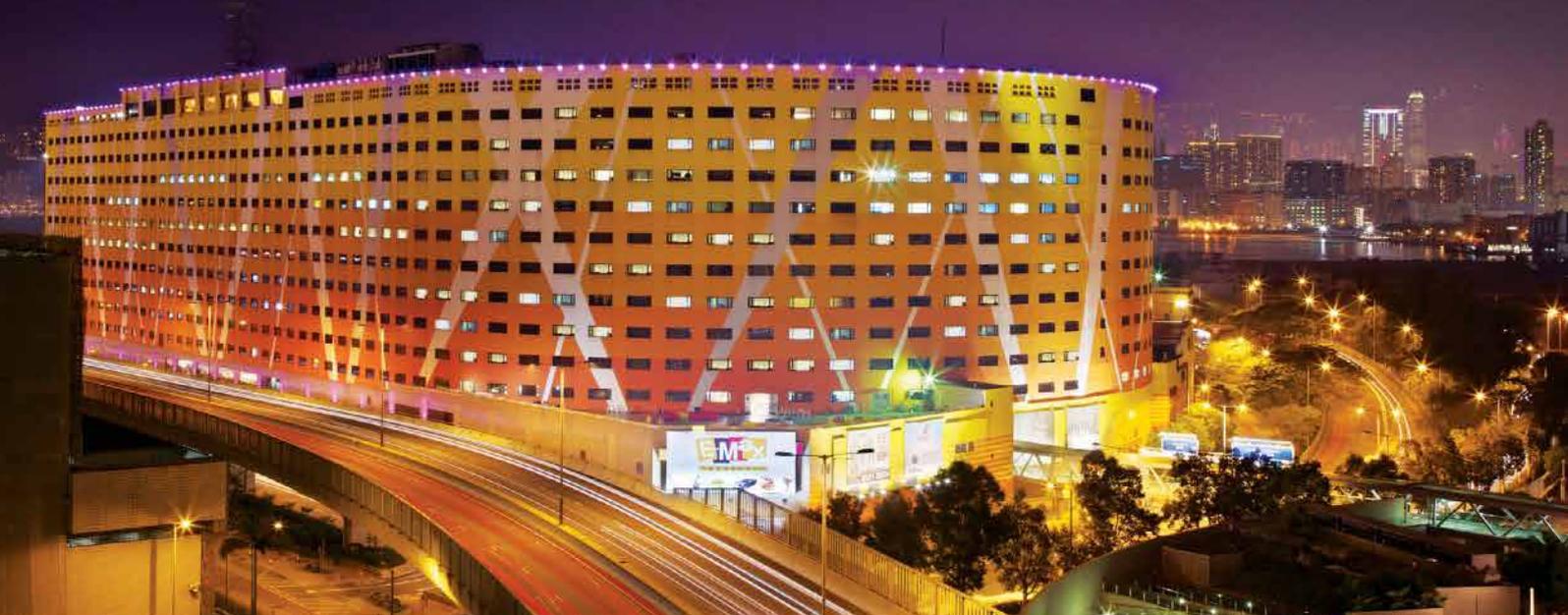
我們支持私人會所進一步開放設施予公眾使用的建議，但此舉或會影響會員續會或入會，導致會費收入減少，因而損害體育會投資體育設施的能力。

若實施更高的地價政策，這些影響將會加劇。體育會或需調高會費，進一步減低會籍的吸引力。

私人由政府資助的體育會在香港體育發展中發揮互補作用。私人體育會可在體育會的發展中發揮更大的作用，正如我們的建議，為優秀運動員預留名額。

我們懇請當局考慮這些建議，維持不同類型體育會的整體福祉和生存能力，更重要的是，為公眾提供一個選擇。

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香港土地短缺是本港如今面對的一大問題。土地供應專責小組為期五個月的公眾諮詢已於9月底結束，當中提出了18個選項，包括短至長期的方案以至概念性選項。總商會已向專責小組提交建議書，概述如下。

長期可靠

諮詢結束後，政府應制訂一個長遠、穩定和可靠的土地供應計劃，並訂立清晰的時間表。

此計劃除了要應付有機人口增長和社會經濟發展的需要，還得滿足社會對優質生活空間的訴求，並顧及與人口老化、小家庭化趨勢和社會其他不斷變化的需求有關的問題。

要使這項計劃成功，政府必須表明意願和決心，推出符合社會大眾和香港長遠繁榮的最大利益之政策措施。正如專責小組於諮詢文件中指出，當前的挑戰並不在於欠缺想法，而是「對眾多土地供應選項的利弊、取捨和優次，社會卻欠缺共識」。

為了克服這個問題，政府必須擔當強而有力的領導角色和作出堅定的承諾，解決香港今天和長遠所面對的問題。

加快進程

一旦制訂了全面的計劃，當局就應採取具體行動加快進程。

長久以來，總商會一直敦促政府加快和精簡發展過程和城市規劃程序。此外，部分選項亦曾經過詳細的諮詢——例如東大嶼山都會和維多利亞港以外的填海工程，又或是經已實施——例如發展岩洞和地下空間的建議。

我們亦留意到，時任政府曾在2010年的《施政報告》中提倡：「政府在一段時間內累積一定的土地儲備，務使房地產市

場有平穩的土地供應」。顯然，這些領域的政策方向早已存在，而下一步的合理措施就是要加快實施。

總商會認為，當務之急是解決可負擔的房屋嚴重短缺的問題。由於社會上愈來愈多人根本無法負擔高昂的住房成本，房屋短缺已引起嚴重、有時甚至具破壞力的不滿情緒。

制訂能反映問題迫切性的房屋政策，將對重建社會和諧發揮重要作用，是建設健康的社會和商業環境的重要一環。這對於香港的年輕人才尤為重要，因為他們或會看到海外提供更光明的前景，讓他們的置業期望更容易實現。

專責政策局

目前，土地和房屋管理由運輸及房屋局和發展局分工，哪一方擁有最終的決策權卻不清楚。總商會主張所有與土地和房屋有關的政策都應由單一的政策單位管理。該局有權就土地開發的各種用途作出決定，並訂立緩急優次。

填海

加強土地供應方面，總商會認同政府應在以下四方面採取多管齊下的方式：

- (a) 開闢土地；
- (b) 重建舊區；
- (c) 增加地積比率；以及
- (d) 改劃土地用途 / 修改租約 / 重建及改建工廠。

要新增土地，我們支持在維港以外生態影響較低的地區進行填海。這是創造大片新土地的選項之一，可更彈性地填補短缺。



有別於其他選項，填海不會對現有土地使用者造成不利影響，因此可避免耗時處理與收回私人土地或安置居民有關的問題。此外，政府可以利用填海，為香港的未來發展建立土地儲備，這與1980年代及1990年代的做法類同。

農地、棕地和綠化地帶

香港可謂不乏土地。正如諮詢文件所述，現有的土地可供改作其他用途。因此，可與填海同時進行的選項是改劃和開發棄耕農地和棕地。

有人關注收回這些用地所需的時間。就此，我們建議考慮重推乙種換地權益書。這將可加快收地過程，而權益書可自由買賣，亦有利於定價時提供市場透明度。

我們都很珍惜寶貴的綠化地帶，為城市發揮「綠肺」作用。因此，我們不應考慮侵佔郊野公園，或犧牲舉辦國際體育活動、培訓香港運動員參加國際賽事，以及為市民提供重要康樂空間的設施。

然而，經濟或保育價值低的農地、棕地和綠化地帶應被充分利用。這些土地可在未來30年合共提供超過1,700公頃的土地（包括1,000公頃的私人農地和760公頃的棕地）。

尊重私有產權

城市的競爭力不但取決於經濟發展，還視乎維護法治的程度。就此，保障和尊重私有產權極為重要。

不續私人遊樂場地契約等長期租約應視作最後的手段，除非有凌駕性的公眾利益作為理據。香港的自由市場體系、投資吸引力和經濟成就取決於穩定可靠的產權。

此外，改劃土地用途所產生的土地數量遠遠不足以滿足市場需求。我們支持向公眾提供更大程度的開放來促進更公平使用該等土地的建議，因為這將可提高其社區價值之餘，而又無需犧牲其康樂、文化、生態和「開放空間」價值。

與此同時，當局必須為私人體育會提供明確穩定的經營環境，才能繼續支持香港的體育發展，並為消費者提供選擇。

支持公私營合作

改劃土地和換地曾經是香港重要的土地供應來源。總商會支持以公私營合作模式在新界發展私人農地。就此，我們認同建立一個公平、公開和公正的機制，處理公私營合作項目相關的事宜。

獨立機構的職權範圍應涵蓋發展用地選址、評估申請、決定公共與私人投資的比例，以及公共與私人房屋的分配。

多用途土地

香港的生活空間不足，不但未能讓市民安居，更會妨礙營商，甚至無法滿足發展智慧城市和新經濟的未來所需。本會認為應採取全面的方式，以增加不同用途的土地供應，包括寫字樓、零售、會展旅遊、儲存空間、政府、機構和社區設施、開放空間，以及運輸和基礎設施。

香港不能再浪費時間，處理沒完沒了的糾紛和分歧，否則只會損害我們的競爭力，令我們落後於大灣區的鄰近城市和其他競爭對手。政府應盡快解決土地問題，集中資源吸引人才、加快創新發展和重振香港的名聲。✿



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Assessing the Post-QE Landscape

As global policies introduced to deal with the financial crisis are now being unwound, we look at the potential impact on Hong Kong

In September 2008, Lehman Brothers went into bankruptcy, triggering a global financial meltdown that dragged many economies down and altered many lives. After 10 years, it is a good time to look into how the worst financial crisis of modern times has changed the landscape of global financial conditions, and what Hong Kong could potentially face as major central banks reverse the accommodative monetary policies they introduced to deal with the crisis.

Maintaining price stability is the single goal of both the European Central Bank (ECB) and the Bank of Japan, while the Federal Reserve has additional mandates to promote maximum sustainable employment and achieve moderate long-term interest rates. Prior to the global financial crisis, central banks had a fairly narrow scope of responsibilities, but not any more. Without actually changing their mandates, central banks are now playing a much more significant role in ensuring economic and financial stability.

As short-term interest rates had already been lowered to close to zero soon after the crisis, the central banks expanded their toolkits to clean up the mess and provide liquidity to keep the financial system afloat. In particular, central banks introduced the unconventional quantitative easing (QE) programmes – the act of printing money to buy assets (mostly long-maturity) on a massive scale, thereby pulling long-term interest rates down in order to stimulate their economies.

As a result, the sizes of the balance sheets of major central banks have ballooned over the past decade

(Figure 1). The Federal Reserve's portfolio has become much larger than in any time in history, increasing from roughly US\$890 billion at the end of 2007 to US\$4.2 trillion at present. During the same period, the Bank of Japan's assets have also grown from 111 trillion yen to 551 trillion yen, and ECB's from 1.508 trillion euro to well over 4 trillion euro. Despite the recent uptick, longer-term government bond yields have been on a downward trend over the past decade, thanks to monetary easing (Figure 2).

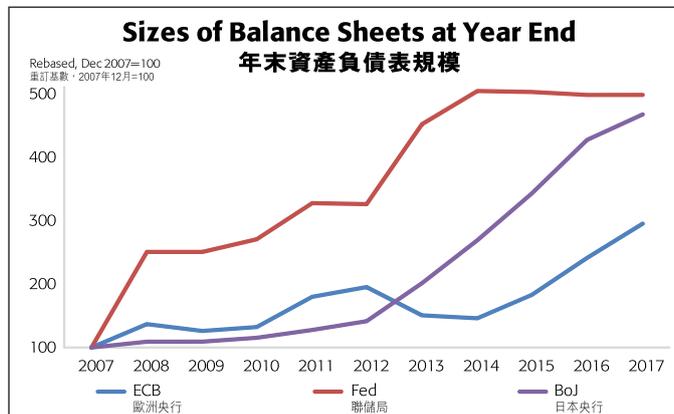
The QE experiment can be said to be successful in some ways, as it reduced the severity of the global economic downturn and prevented a repeat of the Great Depression in the United States in the early 1930s. The famous "whatever it takes" commitment by ECB chief Mario Draghi in 2012 restored financial confidence in the Eurozone, but most would agree that asset purchases on such a scale by central banks have helped inflate asset prices across the globe, as these policies have had spillover effects through cross-border capital flows. Investors searched for assets with higher returns as government bond yields in traditional markets had declined.

Under the currency peg system, Hong Kong does not practise discretionary monetary management. Instead, it imports monetary policies directly from the United States. Therefore, unlike other places with independent monetary policies, the Hong Kong Monetary Authority cannot adjust interest rates as easily as it wishes, even if asset bubbles emerge. Consequently, Hong Kong, as an international financial centre with free movement of capital, has seen its monetary base and asset prices, such as housing prices, rise significantly over the past decade (Figure 3).

Everything will come to an end, and so will the ultra-loose monetary policies carried out by major central banks. According to the plan announced by the Federal Reserve last September, the Fed targets to reduce its holdings by up to US\$420 billion in 2018, and up to US\$600 billion a year thereafter until it regards the balance sheet as normalized enough "to a level appreciably below that seen in recent years but larger than before the financial crisis." Total assets on the Fed's balance sheet dropped from US\$4.46 trillion in early October last year to \$4.218 trillion by the end of August 2018.

The Fed has also raised interest rates eight times since 2015. While the Bank of Japan has not outlined

Figure 1 圖一



Source: Fed, ECB, CEIC 資料來源：聯儲局、歐洲央行、CEIC



a timetable for scaling back QE, the ECB is expected to stop buying bonds at the end of the year; and the Bank of England raised interest rates to above 0.5% in August for the first time since the financial crisis.

The reversal in dollar liquidity is of particular concern. The question now is what the retreat of QE and the gradual tightening of monetary policies – or at least the less accommodative global financial conditions – would bring to Hong Kong's economy.

Tightening of financial conditions is one major headwind facing Hong Kong, which has been overshadowed by the market's recent focus on the China-U.S. trade war. In theory, if cheap money has in effect fuelled the boom in Hong Kong's asset prices over the past decade, an asset price correction, such as a cooling of the housing market, would occur when the same money flows out of the city. This might have a more acute impact on the general public through wealth effects, compared to what a trade war could do.

As Hong Kong's monetary base has dropped in recent months and liquidity conditions in the inter-bank market have become tighter, most commercial banks have raised their mortgage interest rates in August for new borrowers. The rise in the prime rate in late September applies to existing mortgage loans and other types of borrowings, exerting larger impacts on

the real economy. Higher interest rates will benefit savers, but they cause pain to borrowers.

The impact on Hong Kong will depend on the pace of monetary policy normalisation. Although global market volatility has been on the rise, major central banks are clearly aiming to move away from ultra-loose monetary policies, in order to prevent unintended vulnerabilities built up in the economy, and give themselves a cushion for any future crisis.

It is hard to predict the extent of the impact, as there is no history yet of such a reverse of QE, and the escalating trade war and the uncertainties it brings have complicated the situation. Nevertheless, one thing is certain: volatility is unavoidable in the process during the reversing course from QE.

While Hong Kong has introduced some macroprudential measures over the past few years to enhance the resilience of the financial system, the recent emerging markets' turbulence reminds us that any economy could be battered regardless of its fundamentals. It is difficult for an economy to stay immune in an increasingly integrated global financial market.

On the bright side, central banks have generally become more transparent in the post-crisis era. The use of forward guidance to steer expectations about the economy and the likely future course of monetary policies should help reduce the chances of overreaction by the market. ❀

審視後量化寬鬆時代形勢

全球正逐步撤銷為應對金融危機而實施的政策，讓我們窺探此舉對香港的潛在影響

2008年9月，雷曼兄弟破產，引發全球金融系統崩潰，除拖垮不少經濟體之外，亦影響了許多人的命運。十年過去，是時候探討近代最嚴峻的金融危機如何改變了環球金融格局，以及隨著主要央行扭轉為應對危機而推行的寬鬆貨幣政策，香港可能面對的情況。

穩定物價是歐洲中央銀行（歐洲央行）和日本央行的單一目標，而聯邦儲備局（聯儲局）則額外多兩項任務，就是促進充分就業和實現長期利率處於溫和水平。全球金融危機爆發之前，央行的職責範圍頗為狹隘，但這已成過去。在法定職責不變的情況下，央行如今在確保經濟和金融穩定方面，起著較以往更顯著的作用。

鑒於短期利率於危機爆發後不久已被降至近乎零的水平，央行遂增添工具來收拾殘局，並向市場提供流動性，以維持金融體系的運作。尤其值得一提是央行推出非常規的量化寬鬆措施——即大規模印鈔購入資產（大多為長債），從而拉低長期利率，以刺激經濟。

結果，主要央行的資產負債表規模於過去十年激增（圖一）。聯儲局的資產組合膨脹至史無前例的規模，由2007年年底約8,900億美元，增加至現時的42,000億美元。同一時期，日本央行的資產亦從111萬億日圓，上漲至551萬億日圓；而歐洲央行則由15,080億歐元，大增至超過4萬億歐元。在貨幣寬鬆政策下，較長期政府債券孳息率雖然在近年有所上升，惟在過去十年仍呈下降趨勢（圖二）。

在某程度上，量化寬鬆實驗可稱得上是成功，除卻減輕了全球經濟下滑的嚴重性，亦避免美國重演在1930年代初經歷的大蕭條。歐洲央行行長德拉吉於2012年承諾「不惜一切」救市的名言，重振了市場對歐元區金融體系的信心。然而，大部分人都會認同，央行如此大規模購入資產，跨境資金流動造成的溢出效應，導致全球資產價格上漲。隨著傳統投資市場的政府債券孳息率減少，投資者轉投更高回報的資產。

在聯繫匯率制度下，香港並沒有實行酌情貨幣管理，而是緊隨美國的貨幣政策。因此，有別於其他擁有獨立貨幣政策的地方，即使本地出現資產泡沫，香港金融管理局也不能輕易自行調整利率。因此，香港作為國際金融中心，資金自由流動，過去十年其貨幣基礎和資產價格（如樓價）大幅上升（圖三）。

萬物皆有盡時，主要央行實施的極寬鬆貨幣政策亦然。聯儲局去年9

月公布計劃，目標在2018年縮表達4,200億美元，之後每年縮表最高達6,000億美元，直到資產負債表回復正常水平，即「顯著低於近年、但高於金融危機前的水平」。聯儲局資產負債表的總資產已從去年10月初的44,600億美元，減少至2018年8月底的42,180億美元。

自2015年起，聯儲局亦已加息八次。儘管日本央行未有計劃縮表，但預期歐洲央行將於年底停止買債；英倫銀行亦於8月份把利率上調至0.5%以上，是自金融危機以來的首次。

美元流動性逆轉尤其值得我們關注。當前的問題是，退出量化寬鬆和逐步收緊貨幣政策——或至少環球金融狀況將不如之前寬鬆——對香港經濟會有甚麼影響。

近來成為市場焦點的中美貿易戰為香港帶來陰霾，稍為掩蓋了金融狀況收緊這項利空因素。理論上，假如低息借貸在過去十年帶動了本港的資產價格暴漲，當這些資金流走，便難免會導致資產價格調整，即如樓市冷卻。與貿易戰的潛在影響相比，這產生的財富效應，或對市民大眾帶來更直接的影響。

由於香港的貨幣基礎近月有所下降，加上銀行同業市場的流動資金狀況收緊，大多數商業銀行已於8月份調高新造按揭利率。9月底最優惠利率調升，適用於現有的按揭貸款和其他借貸，會對實體經濟造成更大的影響。雖然較高利率將對存戶有利，卻同時會增加借方的負擔。

香港所受的影響，將視乎貨幣政策正常化的速度。儘管環球市場波動性上升，惟主要央行目標明確，希望退出極寬鬆的貨幣政策，避免經濟因為該等政策帶來不良副作用，並可為它們建立緩衝，日後一旦出現危機時有足夠彈藥應對。

鑒於退出量化寬鬆並無先例可循，而貿易戰升溫及其帶來的不明朗因素亦令形勢變得更加複雜，故實難以預測影響會有多大。但可以肯定一點：在退出量化寬鬆的過程中，市場波動在所難免。

雖然香港在過去數年已採取若干宏觀審慎措施，以加強金融體系的防禦力，惟新興市場近來出現的震盪提醒了我們一點，就是不管基本因素如何，任何經濟體都可能被波及。隨著環球金融市場聯繫愈趨緊密，任何經濟體都難以獨善其身。

從好的方面看，在後危機時代，各地央行的透明度普遍有所提升。訂立前瞻指引去引導市場對經濟的預期和貨幣政策的未來方向，應有助

Figure 2 圖二

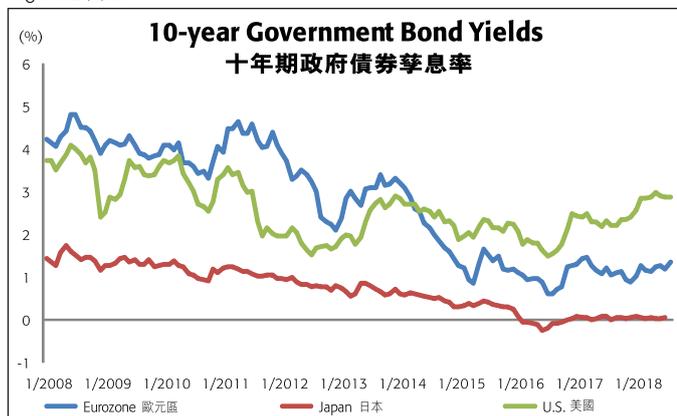
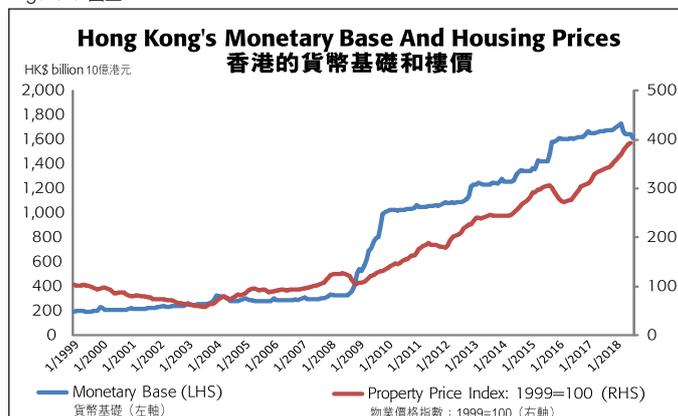


Figure 3 圖三



Keep Hackers Out! Give Your Network 100% Protection

為網絡加建100%防線 將黑客拒諸門外

Hackers prey on all things networked

The world we live in now is increasingly connected, either through the numerous smart devices or the Internet we rely on heavily for home or for work. There will be more than 20 billion devices in the world connected via the Internet of Things (IoT) by 2020, including cameras on our phones or in the surveillance systems in malls, our offices and homes. All things networked could fall prey to hackers. As long as we leave a digital footprint, the risks and consequences of cyber attacks should not be underestimated.

Guardforce has been guarding precious items for our clients for the past 40 years. Critical digital materials are nowadays also counted as our precious items. To safeguard these valuables, Guardforce introduces Hong Kong's first end-to-end network protection solution, **Guardforce Real-time Insured Defense (GRID)**, partnering with managed security expert, Network Box, and Berkley Insurance Asia to provide a complete line of defence against mounting cyber threats.

Round-the-clock security for your network

When GRID's Unified Threat Management (UTM) devices are installed on your network gateway, all data, networks and networked devices are protected and secured by an encrypted VPN tunnel. If Zero-Day Malware is detected, the device will PUSH out and install security patches in response within 3 seconds. UTM provides a comprehensive set of functions and technologies that protects your incoming and outgoing mails with features such as multi-layer anti-spam, data leakage prevention and web content filtering etc. Most importantly, our UTM is especially designed with no "back door" to eliminate anonymous access to the network and to ensure total security.

It's not just a product, it's a service!

While technical defence infrastructure can be hugely robust, they still need to be complemented by constant, pro-active monitoring. With GRID, a professional team of security engineers diligently conducts 24 x 7 monitoring of GRID-protected networks. The solution also includes a Cyber Crisis Expenses Insurance, a mitigation insurance to indemnify against PR expenses for managing corporate reputation in case of a cyber security breach.

Just as we might have round-the-clock security guards in the physical world, we need round-the-clock security around our digital presence. Act now to have Guardforce electronic security solutions to guard your premises and GRID to guard your network.



所有物聯工具都可成為黑客的獵物

今日我們身處網絡年代，無論在家或在辦公室，都被互聯網和種種聯網工具包圍著，預料到2020年，全球將會有更多達200億件互相連結的物聯網工具，其中包括智能電話鏡頭，以至商場、辦公點及家居的監控系統。所有聯網工具都有可能被黑客利用為入侵網絡的漏洞。我們要善用網絡，就不能對網絡安全掉以輕心，低估黑客攻擊的風險和後果。

40年來，衛安一直致力保障客戶的貴重財物安全，今時今日，數碼資源也是貴重資產，因此衛安推出全港首個全方位網絡保安方案「即時網絡保障方案」，簡稱GRID，與安全託管服務專家Network Box以及保險公司Berkley Insurance Asia合作，針對網絡保安，提供一道牢不可破的全面防線，保障數碼資源的安全。

網絡保障日夜無間

在網絡入口安裝GRID方案的統一威脅管理 (UTM) 工具後，所有網絡及接入網絡的工具都納入防線之內，數據通訊通過加密的VPN隧道安全地傳達。當系統發現零日惡意程式時，將自動在三秒之內推送並安裝保安修補程式。UTM針對接收或發送電郵的功能和技術全面，有多重功能對付垃圾郵件，防止洩漏資料，並可過濾內容等。再者，此方案的UTM有別於一般供應商，不會在產品設立「後門」，杜絕日後暗中進入網絡，保證客戶網絡通訊絕對安全。

不止是一種產品，更是一項服務！

建立鞏固的保安技術系統之外，仍須有持續的主動監控工作，才能讓系統發揮最強的功效。GRID的背後有一支保安工程專業團隊為客戶的網路提供24 x 7 監控服務。此外，GRID亦包含網絡危機管理費用保險，萬一出現網絡安全事故，致客戶需要動用公關活動維護企業形象時，有關費用將會獲得保險保障。

在現實世界，我們會安排保安人員全天候提供護衛，在網絡世界一樣需要全方位的安全防線。請立即聯絡衛安，安排設置電子保安方案保護你的設施，同時採納GRID系統好好防衛你的網絡。

GRID's one-of-the-kind features GRID的獨特功能



24 x 7 managed security services
24 x 7 監控服務



3 seconds response to Zero-Day threats
3秒之內對應零日威脅



No "back door" design with total security
不設「後門」，保障網絡絕對安全



Tailor-made report logging suspicious activities
個人化報告，記錄所有可疑活動



Cyber Crisis Expenses Insurance
網絡危機費用保障

GRID



Fourteenth December, 2015 heralded the introduction of, arguably, the most significant and far-reaching piece of legislation Hong Kong has seen in many years, namely the Competition Ordinance. Conversations between competitors which had previously been legally innocuous were suddenly now – at least according to the Commission’s guidelines – potentially illegal and subject to severe penalties, to take just one example.

As we approach the third anniversary of the Ordinance, what lessons can be learnt from the experience so far? This article highlights what, in our view, are the top five.

Lesson 1: It’s not just a company problem – individuals can suffer consequences

In many jurisdictions which have competition laws, only the company is liable for a breach of the law. By contrast, the Hong Kong law expressly gives the Competition Tribunal the power not only to impose financial penalties on the company. It can also impose them on the individuals who were involved in the breach, and even disqualify directors from managing a company for up to five years.

These are not just “paper” powers. The Commission has shown its teeth in the third and latest case that it has brought before the Competition Tribunal, on 6 September this year. The Commission is alleging that three construction companies broke the law by sharing customers and coordinating pricing. Significantly, it is asking the Tribunal not just to impose penalties on the companies, but also on two directors who were allegedly involved. It is also asking the Tribunal to disqualify one of them from management.

Lesson 2: The Commission seems to prefer litigation to informal settlement

In the early years of a new competition law, competition authorities often show forbearance in enforcing the law and imposing penalties, because the law is new and businesses need time to understand and adapt to it. If there was ever such a “honeymoon period” in Hong Kong, it seems that it is well and truly over.

The Commission’s current management has made clear its view that litigation is important, because only the Competition Tribunal can ultimately decide whether the law has been breached, and Tribunal judgments in individual cases are necessary to provide business and the public with guidance.

Lesson 3: Markets can be defined narrowly

The so-called “First Conduct Rule” in the Ordinance prohibits agreements between businesses which have as their “object or effect” to “prevent, restrict or distort

competition in Hong Kong.” Competition is normally understood to be competition in a market.

The first case that the Commission brought before the Tribunal concerns alleged bid-rigging for a single contract, namely the provision of IT services to the YWCA. The second and third cases concern the provision of renovation services, in each case to a single public housing estate. It seems therefore that either the Commission interprets single contracts or housing estates as markets, or it believes that competition means something different from competition in a market.

Lesson 4: The Commission takes a wide view of prohibited conduct

The wide view that the Commission has taken on prohibited conduct is not just shown by its apparent willingness to define markets narrowly, or dispense with market definition completely, in certain cases (as seen in Lesson 3). It is also shown by its apparently expansive interpretation of the type of conduct that the Competition Ordinance prohibits.

For example, many people in the Hong Kong business community were taken by surprise when, in April this year, the Commission announced in an Advisory Bulletin that certain contacts between businesses, even non-competing businesses, on human resources matters would be treated as an infringement of the Ordinance. Not only that, they could be treated as “serious anti-competitive conduct.” This means that the Commission might treat such contacts as an enforcement priority, and could take the case straight to the Tribunal, without giving the parties an opportunity to agree to change their conduct.

Specifically, the Commission singled out agreements between businesses on employee salaries, or other components of employee benefits, and warned businesses not to solicit or “poach” each other’s employees. According to the Commission, the former is a type of price-fixing while the latter is a type of market-sharing, each of which is classified as serious anti-competitive conduct under the Ordinance.

But (as our article in the June issue of The Bulletin pointed out) this interpretation is surprising, given that price-fixing and market-sharing are commonly understood to refer to the supply of products or services by competitors, not the purchase of labour by businesses. This also extends to businesses that are non-competitors.

Moreover, the Government stated that the objective of the Ordinance was to promote economic efficiency and consumer welfare. Restraining the level of employee benefits, and thereby keeping costs down, would seem consistent with these objectives. Although there may be a valid public policy reason for prohibiting such agree-

Competition Ordinance Three Years In 《競爭條例》生效近三年

What are the lessons for businesses from the actions taken so far under this key legislative change?

面對這一重要法例變動，當局至今所採取的行動帶給企業甚麼教訓呢？



ments, it would seem more logical for this to be done through employee protection legislation rather than the Competition Ordinance.

Lesson 5: Expect Surprises

Another reason for surprise about the Advisory Bulletin on employment practices is that there was no advance public consultation on it before it was issued. Arguably, the Advisory Bulletin is effectively a guideline, and, under the Ordinance, guidelines require prior public consultation before being finalized.

Similarly, in December last year, the Commission issued recommended “anti-collusion” clauses for procurement organizations without prior consultation. The Chamber wrote to the Commission expressing its concerns about the wording of some of the clauses, which seemed to discourage the formation of bona fide bidding consortia. And more recently, the Commission has

introduced – again without prior consultation – new processes in investigating competition cases, which the Chamber believes are problematic in practice. The Chamber’s LegCo Representative Jeffrey Lam has taken this matter up with the Government.

It is hoped that the Commission will be more transparent in future when introducing such changes, so that any public concerns can be taken into account before they are finalised, for the benefit of Hong Kong as a whole. In the meantime, businesses should be vigilant and monitor closely the Commission’s activities.

Conclusion

In the relatively short period of just under three years that the Competition Ordinance has been in force, there have been many significant developments. More can be expected. Businesses would be well advised to keep a close watch on these developments. ✿

2015年12月14日，香港引入了《競爭條例》——可說是歷來最重要、影響最深遠的法例。僅舉一例說明：競爭者之間的一些交談，過往一直被視為無傷大雅——至少根據競委會的指引，如今卻突然變成有機會違法，可能受到嚴厲的懲罰。

隨著條例即將踏入三周年，迄今的經驗給予我們甚麼教訓？本文闡釋當中的五大教訓。

教訓一：受牽連的不只是企業——個人也可能要承擔後果

在許多推行競爭法的司法管轄區，只有公司才須就違反法例負上法律責任。相比之下，香港法律明確賦予競爭事務審裁處對公司判處罰款的權力之餘，還可將之施加於涉及違規行為的個別人士，甚至取消董事資格，使其五年內不得管理公司。

這些不僅是「紙上」的權力。今年9月6日，競委會向競爭事務審裁處入稟第三宗、亦是最新一宗的個案，展現出其實權。競委會指稱三家建築公司從事編配顧客和協調定價行為，涉嫌違法。值得注意的是，競委會除了要求審裁處懲處涉案的公司，還要對兩名牽涉其中的董事施加懲罰，同時向審裁處申請取消其一人管理資格。

教訓二：競委會似乎傾向訴訟多於非正式和解

在新競爭法實施初年，競爭主管機關往往在執法和判罰方面採取

寬容的態度，因為企業需要時間去理解和適應新法。倘香港曾有過這樣一個「蜜月期」，那現在似乎已成過去。

競委會現任管理層已表明訴訟的重要性，因為只有競爭事務審裁處才能最終決定涉案行為有否違法，而審裁處有必要對個別案件作出判決，以向企業和公眾提供指引。

教訓三：市場可以狹義界定

條例中所謂的「第一行為守則」禁止企業之間達成其「目的或效果」是「妨礙、限制或扭曲在香港的競爭」的協議。競爭通常被理解為市場競爭。

競委會向審裁處入稟的首宗案件涉及向基督教女青年會提供資訊科技服務的單一合約進行圍標。第二及第三宗案件均涉及向單一公共屋邨提供裝修服務。如此看來，競委會要不是把單一合約或屋邨理解為市場，就是把競爭與市場競爭的定義區別開來。

教訓四：競委會對違禁行為的廣泛定義

競委會對違禁行為採取的廣泛定義，不但體現於其在某些情況下狹義界定市場，甚或完全漠視市場定義（如教訓三所示）所展現的明顯意願，還可見於其對《競爭條例》禁止的行為種類之擴大詮釋。

例如，競委會今年4月在一份意見公告中宣布，企業、甚至非競爭企業之間在人力資源事宜上的某些聯繫將被視為觸犯條例，這一著令本港很多商界人士措手不及。更甚者，這些聯繫可被視為「嚴重反競爭行為」。這意味競委會或會把該等聯繫視作執法重點，並且可直接把案件提交審裁處，而無需給予各方同意改變行為的機會。

具體而言，競委會特別指出企業之間就僱員薪酬或員工福利其他組成部分達成的協議，並警告企業不得招攬或「挖走」對方的僱員。根據競委會，前者屬操縱價格，後者則屬分配市場，兩者皆在條例下被列為嚴重的反競爭行為。

然而（正如我們在《工商月刊》6月號的文章中所指），這個釋義令人譁然，因為操縱價格和分配市場一般指競爭者供應產品或服務的方式，而非企業採購人力資源的做法。這亦延伸至非競爭性的企業。

此外，政府表示條例的目的是促進經濟效益和消費者福利。限制員工福利水平，從而降低成本，似乎與這些目的一致。儘管禁止該等協議或具有合理的公共政策理由，但通過僱工保障法例而非《競爭條例》來達到這一目標，似乎更合乎邏輯。

教訓五：期待驚喜

僱傭措施意見公告的另一個為人稱奇的原因，是當局在發布之前未有就此事先諮詢公眾。可以說，意見公告其實是一項指引，而根據條例，指引須在定案之前事先進行公眾諮詢。

同樣，競委會於去年12月在未經事先諮詢的情況下，向採購機構發布建議的「不合謀」條款。總商會就此致函競委會，對當中一些條款的措詞表示關注，因為這些條款似乎阻礙了真正有意競標的財團之形成。最近，競委會再次未經事先諮詢而引入調查競爭案件的新程序，而總商會認為在實行上存在問題。總商會立法會代表林健鋒已就此向政府作出反映。

我們期望競委會未來在引入這類改動時，能夠提高透明度，以便在定案之前可充分顧及公眾的疑慮，造福整個香港。與此同時，企業應保持警惕，密切監察競委會的動向。

總結

《競爭條例》生效只有短短不足三年，期間已經歷許多重大發展，預料更多變動陸續有來。我們建議企業密切關注這些發展。



工傷呈報你要知!
Employer should report work injury!

《僱員補償條例》規定如工傷意外導致僱員喪失工作能力，僱主必須於14天內向勞工處呈報（死亡個案則須於7天內呈報）。

The Employees' Compensation Ordinance stipulates that if a work injury results in incapacity of the employee, the employer should report the work injury to the Labour Department within 14 days (or 7 days for fatal cases).

僱主如沒有合理原因而逾期或未有向勞工處處長呈報僱員工傷事件，或提供虛假或具誤導性的資料，即屬違例，最高可被判罰款五萬元。
Any employer who, without reasonable excuse, fails to give notice of an accident or makes or furnishes any false or misleading statement to the Commissioner for Labour commits an offence and is liable to a maximum fine of \$50,000.

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永順控股香港憑藉幾十年的用心經營，建立成為了值得信賴的合作夥伴並提供優質服務。我們的經營理念將客戶與我們的專業團隊緊密連繫，將我們與競爭對手區分開來。

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Horris Tse (left), Managing Director and Co-founder, and Michael Mak, Assistant Manager, Corporate Marketing and Communications, WeMine
微信聯合創辦人謝偉傑 (左) 和市場營銷及傳訊副經理Michael Mak

Understanding WeChat Official 微信公眾號解讀

How businesses can use the platform to refine their marketing and create a more personalized user experience
企業如何使用該平台優化營銷，創建更個人化的用戶體驗

With more than 1 billion monthly active users, WeChat is China’s number one social media app and also the go-to digital platform for businesses to engage with Chinese customers. Some call it a super-app. Because, besides being a messaging application, WeChat also serves a myriad of functions ranging from electronic payments to restaurant reservations and even cab calling – all in the same app. Businesses have more opportunities than ever to engage with their target audience – but first, they must set up their own Official Account (OA).

<p>QR Code Tracking – Capable of tracking where fans come from when they scan a QR code in promotional materials. This helps businesses to measure traffic from different promotional channels, geographical locations and more.</p>	<p>Message Broadcast by Group – The WeChat OA administrator can tag followers into groups based on their demographics, and then broadcast personalized messages to each group.</p>
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Choosing the right type of OA

WeChat OAs are similar to Facebook pages, in that both are social accounts through which multimedia content can be disseminated to followers. One difference is that WeChat also provides various utilities such as e-payment (WeChat Pay) and web app (Mini Programs).

WeChat OAs can be divided into two major categories: Subscription Accounts and Service Accounts. The biggest distinction is the frequency with which messages can be published.

Subscription Account	Service Account
Can broadcast up to eight individual messages daily.	Has a quota of four broadcasts per month. However, up to eight messages can be blasted in each broadcast, resulting in 32 messages per month.

Based on broadcast frequency, many enterprises may favour the Subscription Account – after all, the more messages the better, right?

However, there are other features that are less noticeable, yet equally important. These include “QR Code Tracking” and “Message Broadcast by Group,” which are exclusive to the Service Account.

Each type of account has its own strengths – the Subscription Account is often preferred by media outlets

where broadcast frequency is the highest priority, while the wide range of functions that the Service Account offers makes it appealing to many brands.

WeChat OA registration is a virtually irreversible process – once registered, the type of account cannot be altered easily. So companies should consider seeking professional advice before deciding which type of account to open.

Focusing on two of WeChat’s most unique features – “Message Broadcast by Group” and “QR Code Tracking” – we will elaborate on how the platform breaks new ground.

Message Broadcast by Group – Bringing relevance to social conversations

Businesses increasingly want to establish WeChat OAs to reach audiences across the Asia Pacific, but face challenges with the different languages. In the example below are two real cases of different approaches that brands can take.

Brand B’s solution seems more conducive to a higher click-through rate, as it removes the added step for consumers of having to make a language selection every time.

Language is merely one of the elements that marketers can use to put followers into groups for a more personalized experience. Location, gender, membership status and consumption behaviour are just some of the possibilities.



Accounts

Brand A

Broadcasts multiple articles at a time in different languages, allowing the reader to pick the article in their preferred language.

Brand B

A more personalized approach. Upon following the brand's OA, followers are invited to enter specific keywords – TC for Traditional Chinese, SC for Simplified Chinese and EN for English.

Next, Brand B uses a third-party platform to automatically recognize the keywords and place tags on followers according to their language preferences. Subsequently, they utilize WeChat's "Message Broadcast by Group" function to blast messages in the selected language to these groups.

Data transparency is made possible through the implementation of parametric QR codes on WeChat, inserted in every business touch point – for example, when WeChat users start following an OA, visit an online store or register for an event.

This can be illustrated with a real example:

Agency B has just been engaged by a client to replace Agency A to manage a certain WeChat OA. Right after publishing its first message, Agency B notices that 108 people have unfollowed the client. A common misconception is to instantly find fault in Agency B. With the QR code tracking function, however, they can investigate further. What led to the following of these 108 users in the first place? With QR code tracking, Agency B is able to pinpoint the events.

As shown in the table below, 60 out of the 108 people that unfollowed had originally been drawn by a Key Opinion Leader (KOL) campaign organized by Agency A, while 35 of them were attracted by a giveaway campaign. This suggests that the quality of Agency B's work may not be the sole reason, if at all, for the drop in followers. A careful analysis suggests that the level of brand loyalty and quality of fans attracted by Agency A or the client could be equally crucial in follower retention.

QR Code Tracking – Introducing data transparency

The powerful WeChat OA isn't without its limitations – one of which is that its native platform can only provide aggregated data, meaning that traffic data cannot be tracked to the individual level. It goes without saying that data transparency is therefore highly sought after in the world of WeChat marketing, especially for businesses that wish to gain deeper insights into the impact of their marketing initiatives.

In this case, the QR code tracking function of WeChat's Service Account is helpful. In China, QR codes have become an indispensable part of modern life, thanks to the popularity of WeChat.

The parametric QR code, however, is a special type of QR code that acts as more than just a gateway. It records the identity of the person that scanned the code and also the time when scanning took place. It can track user behavior down to the individual level, without collecting intrusive personal information such as real name or phone number.

Machine Learning and Automation – The future for WeChat marketing

It is inevitable that different followers behave differently. Some are more willing to listen to your brand's story, while the others are more attracted towards perks and giveaways.

Date of following the OA	No. of followers	Remarks
3 Feb 2018	3	
25 May 2018	10	Moments ad placement
1 June 2018	35	In-house event team conducted on-site giveaway
5 June 2018	60	KOL campaign organized by Agency A
TOTAL	108	

微信每月活躍用戶超過10億，是中國第一大的社交媒體應用程式，也是企業與中國客戶互動的首選數碼平台。有人稱之為超級應用程式，因為微信除了作為一個通訊應用程式，還提供各種功能，從電子支付到餐廳預訂甚至叫車，統統都可透過同一應用程式進行，讓企業有更多機會與目標受眾接觸。但首先，他們必須建立自己的公眾號。

選擇合適的帳號類型

微信公眾號與Facebook頁面相似，因為兩者皆是社交帳戶，可向關注者發放多媒體內容。其中一個分別在於微信還提供各種實用工具，如電子支付（微信支付）和網絡應用程式（微信小程序）。

微信公眾號可分為兩大類：訂閱號和服務號。兩者的最大分別在於群發消息的頻率。

訂閱號	服務號
每天最多可群發八篇消息。	每月只能群發四次消息。然而，每次最多可群發八篇消息，即每月共32篇消息。

基於群發頻率，許多企業或會傾向訂閱號。畢竟，消息愈多愈好，對吧？

然而，其他較鮮為人知的功能亦同樣重要，包括「二維碼追蹤」和「群組群發消息」，這些都是服務號獨有的功能。

二維碼追蹤——粉絲掃描宣傳資料上的二維碼時，便可追蹤粉絲的來源，有助企業衡量不同宣傳渠道、地理位置等的流量。

群組群發消息——微信公眾號管理員可根據關注者的人口統計資料，在群組內標記特定人士，再向每個群組群發個人化消息。

每種類型的帳號各有好處。媒體機構傾向選用訂閱號，因為群發頻率是他們的優先考慮，而服務號提供的廣泛功能則吸引眾多品牌採用。

事實上，微信公眾號註冊是一個不可逆轉的過程；一經註冊，帳戶類型就不能輕易更改。因此，企業在決定開設哪種類型的帳號前，應考慮尋求專業意見。

本文集中討論微信「群組群發訊息」和「二維碼追蹤」這兩個獨特的功能，闡釋該平台如何開創新局面。

群組群發訊息——使社交對話具相關性

企業日漸希望建立微信公眾號來接觸亞太區的受眾，卻面對語言障礙。以下兩個實例說明了品牌可採用的不同方式。

品牌B的方案省卻了消費者逐次選擇語言的額外步驟，似乎更有利於提高點擊率。

語言只是營銷人員可用的元素之一，把關注者加入群組，以取得

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品牌A

以不同語言同時群發多篇文章，讓讀者選擇他們偏好的語言。

品牌B

更個人化的方式。關注品牌的公眾號後，關注者需輸入特定關鍵字——繁體中文、簡體中文和英語。

接著，品牌B利用第三方平台自動識別關鍵字，並根據關注者的語言偏好放置標記。隨後，他們利用微信的「群組群發訊息」功能，以所選語言向這些群組發送消息。

更個人化的體驗。地點、性別、會員身分和消費行為也只是部分的可能。

二維碼追蹤——引入數據透明度

功能強大的微信公眾號並非沒有局限。其一是帳號的原生平台只提供綜合數據，無法追蹤個人層面的流量數據。因此，在微信的營銷世界，企業都渴望提高數據透明度，從而深入了解其營銷策略能否發揮效用。

在這種情況下，微信服務號的二維碼追蹤功能便可大派用場。在中國，微信的普及令二維碼成為了現代生活中不可或缺的一部分。

然而，帶參數二維碼並非純粹一個網關，而是一種特殊的二維碼，能夠記錄掃描代碼的人士之身分和掃描時間，還可追蹤個別用戶的行為，而無需收集侵犯性的個人資料，如真實姓名或電話號碼。

數據透明度可通過在微信實施帶參數化二維碼實現，而方法是在每個業務接觸點——例如當微信用戶開始關注公眾號、到訪網上商店或報名參加活動時，加入帶參數化二維碼。

且看以下實例：

機構B剛獲客戶聘用，取代機構A來管理某個微信公眾號。發布第一篇消息後，機構B發現有108人已取消關注客戶。常見的錯誤做法是立即向機構B追究。然而，通過二維碼追蹤功能，他們可作出進一步的調查。這108個用戶最初是為了甚麼原因而關注客戶？利用二維碼追蹤，機構B得以查明因由：

如下所示，在108個取消關注的人士之中，有60人最初是受到機構A舉辦的KOL活動所吸引，另有35人被獎賞活動所吸引。由此可見，關注人數下跌並不純粹關乎機構B的工作質素（如有的話）。經過仔細的分析，品牌忠誠度和機構A或客戶所吸引的粉絲質素，亦是留住關注者的關鍵因素。

機器學習與自動化——微信營銷的未來

不同的關注者難免會做出不同的行為。有人較樂意聆聽你的品牌故事，也有人較易為優惠和獎賞所動容。

許多企業正苦尋良策，以識別社交媒體上的不同用戶群，再制訂專門的營銷策略。從上述例子可見，微信在人口細分和個人化用戶旅程方面，都處於領先地位。

關注公眾號日期	關注人數	備註
2018年2月3日	3	
2018年5月25日	10	朋友圈廣告
2018年6月1日	35	內部項目團隊進行現場送禮活動
2018年6月5日	60	機構A舉辦KOL活動
總計	108	

Many businesses are struggling to find better ways to identify different user groups on social media, and to devise dedicated marketing strategies. WeChat is leading the way in demographic segmentation and personalized user journey, as seen in the examples above.

But as followers grow and the amount of data accumulates, it becomes increasingly challenging for the human administrator to analyze and categorize each user. Moreover, as user behavior becomes more complex, the segmentation of followers will become more difficult. This is where tagging automation comes into play.

WeChat is already compatible with third-party tools that use machine learning algorithms to identify behaviour patterns. By simply setting a few conditions, the tool can automatically single out followers based on their behaviour, then place tags on them for further action. Tagging automation means marketers do not need to spend time processing complicated statistics and information.

Conclusion

Nowadays, businesses are not just looking for more followers on social media channels – they are also seeking relevant audiences that can be converted to loyal customers. Otherwise, no matter how big a social following is, it will remain just a number.

For companies that are eyeing the Greater China market, WeChat has made things easier. It can provide the basic infrastructure for marketers to perform segmentation of followers and create a personalized user experience, offering them countless possibilities to interact with their audience. As WeChat marketing automation has become a reality, we are excited about what will come next. 🌸

然而，對人類管理員來說，隨著關注人數不斷增長和數據量持續累積，要對每個用戶進行分析和分類，只會變得愈加困難。此外，由於用戶行為日趨複雜，要細分關注者也愈來愈難。這正好讓標籤自動化這一功能發揮所長。

微信與使用機器學習演算法識別行為模式的第三方工具相容。只需設定若干條件，該工具即可根據關注者的行為將之自動挑選出來，再向他們放置標籤，以便採取進一步行動。標籤自動化意味營銷人員無需費時處理複雜的統計數據和資訊。

總結

如今，企業除了希望在社交媒體渠道上吸引更多關注者，他們亦在尋找有潛力成為忠誠客戶的合適受眾。否則，無論關注人數有多高，也只是一個數字。

對於一些窺準大中華區市場的公司來說，微信讓事情變得更輕鬆。它可為營銷人員提供基本的基礎設施，以便對關注者進行細分，並創造個人化的用戶體驗，為他們帶來無限的互動可能。隨著微信營銷自動化成真，我們對未來發展感到振奮。🌸

Teaching Music With Technology

用科技教音樂



Playnote uses AI to help students and teachers
prepare for exams while making the learning
process more fun, reports the Chamber's staff
writer Yannas Chung
Playnote利用人工智能協助學生和老師準備考試，
同時令學習過程更添趣味 本刊記者鍾曉欣

“How can I help my music students learn better at home?” Considering this question was what led Eric Yung – along with a team of professional musicians and technology experts – to found Playnote in 2010. At Playnote, the founders’ musical expertise is combined with technology such as digital signal processing, artificial intelligence (AI) and cloud computing to transform the way students learn and practice music.

Yung was immersed in music throughout his childhood. His talent and hard work paid off, and he achieved the dream of becoming a professional pianist, opera tenor and orchestra conductor, as well as a music teacher.

Outside of music, he studied electronic engineering at university, and later attained a degree in law and a

master’s in business administration. This passion for music combined with technological knowledge and business expertise gave Yung a good foundation to pave the way for the success of Playnote.

After two years of research, design, testing and development, the company launched the world’s first patented interactive electronic music book – AURALBOOK – in 2012.

This flagship product is designed to prepare music students for exams in Grades 1-8 by the Associated Board of the Royal Schools of Music (ABRSM). During the aural part of music exams, students may be required to sing or clap a short piece after it has been played by the examiner, and to sing notes from score.

“We have relied on teachers for hundreds of years for singing, clapping and playing the piano,” Yung said.

But through his teaching, Yung realized that it is difficult for students to practice these aural skills without the teacher’s guidance, as it is hard for them to hear any mistakes they might be making. This prompted him to investigate if there was a way to use technology to “hear” student’s practice, which led to the development of AURALBOOK.

“The unique ‘electronic ears’ function can identify students’ singing and clapping while the AI system can analyse their intonation, rhythm, speed, tone and singing skills by showing the comparison between the music and the student’s singing and clapping on the sheet music, followed by a human voice pointing out their areas for improvement,” he explained.

Students can simply sing and clap in front of a mobile phone or tablet computer and learn step-by-step with the help of the AI teacher.

“The aural test is actually kind of a mechanical training,” Yung said, adding that it also helps music teachers. “I am facilitating both the teaching and learning process, solving my own problem too.”

In 2016, Playnote went a step further by launching its SCALEBOOK for ABRSM, which can also “listen” to the sound of musical instruments. “Each sound has its own characteristics which can be analysed by AI,” Yung said. “When there is a big fluctuation in the one-second data, it means it has gone off-key.”

To make learning more effective, the AI teacher can also provide a detailed analysis of the students’ strengths and weaknesses, using a simple diagram to assess aspects of their performance including accuracy, intonation and confidence.

Just like AURALBOOK, the dates, time and achievements of every practice and mock exam in SCALEBOOK can be stored in students’ cloud account. A weekly breakdown of their performance based on data collected is provided as well, helping students to understand their progress.

“Not only can they review this information at any time, but they can also share their practice progress with their music teachers through Playnote Organizer,” Yung added.

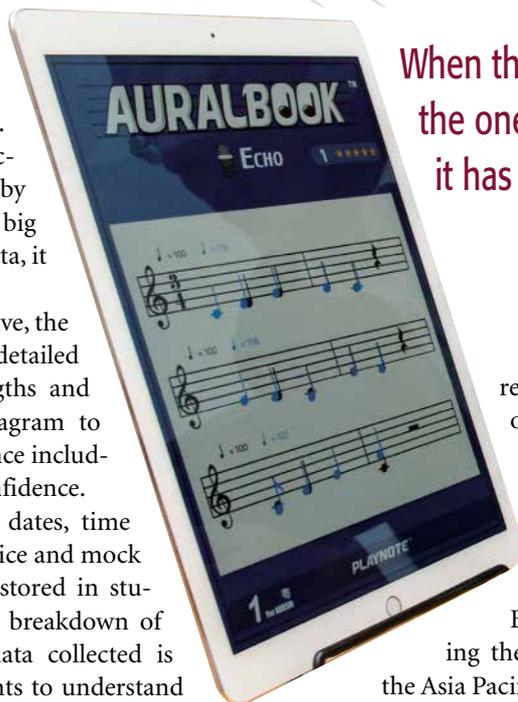
“The current version supports violin, flute, trumpet, clarinet, alto-saxophone, oboe, descant recorder and treble recorder. The future version will support other music instruments.”

Music is a world language, Yung said, so “any business related to music should go beyond national boundaries.”

Therefore, right from the beginning, Yung positioned Playnote as an international brand that can be used by students worldwide preparing for exams from a number of examination boards. With English, Mandarin and Cantonese versions available, Playnote’s products now serve millions of users.

Making music lessons less of a chore and more enjoyable is also an important part of Playnote’s vision. As Yung puts it: “Changing the boring learning environment in the traditional music education system and enabling more people to enjoy the music learning process.”

Currently, Playnote works with 70 local music centers, stores and schools. In 2016, it launched another product, Rehearsal Partner, which helps students preparing to compete in the Hong Kong Schools Music Festival.



When there is a big fluctuation in the one-second data, it means it has gone off-key.

By leveraging AI technology to restructure the traditional way of learning music, Playnote has gained footholds successfully in both local and global music education sectors, including in the U.K. and Australia. Both AURALBOOK and SCALEBOOK have won awards, including the Hong Kong ICT Grand Award, the Asia Pacific ICT Award, and the Innovation and Creativity Award at the Hong Kong Awards for Industries, which is sponsored by HKGCC.

But technology will not do away with the need for real life musicians, Yung said, as expressing feelings and emotions is an essential part of performance.

“Would you pay for a concert to watch a robot playing the piano?” he asked – the answer is an absolute no. ❀

Company 公司名稱 : **Playnote Ltd**
 HKGCC Membership No. 總商會會員編號 : HKP0554
 Established 創辦年份 : 2010
 Website 網站 : www.playnote.com

「我」可怎樣幫助音樂學生在家學得更好？」
正因這個問題，促使容志偉和一群專業音樂家和科技專家於2010年創立Playnote。該公司的創辦人把他們的專門音樂知識與數碼訊號處理、人工智能和雲端運算等技術結合起來，一改學生學習和練習音樂的模式。

容志偉自小受音樂薰陶，學習音樂。他的才華和努力得到回報，如願成為專業鋼琴家、歌劇男高音和管弦樂指揮家，以及一位音樂老師。

音樂以外，他在大學修讀電子工程，其後更取得法律學位和工商管理碩士學位。

這份對音樂的熱忱，結合科技知識和商業技能，為容志偉奠下良好的基礎，為Playnote的成功鋪路。

經過兩年的研究、設計、測試和開發，該公司於2012年推出了全球首部取得專利的互動式電子琴書AURALBOOK。

這項旗艦產品旨在為音樂學生準備英國皇家音樂學院聯合委員會的1至8級考試。在考試的聆聽測驗部分，學生需在考官演奏後唱出旋律或拍打節奏，並唱出樂譜中的音符。

容志偉說：「數百年來，我們一直依賴老師唱歌、打拍子和彈鋼琴。」

然而，在教學的過程中，他意識到學生難以在沒有老師的指導下練習這些聆聽技巧，因為他們很難聽得出自己可能犯下的錯誤。這激發他鑽研方法，利用科技「聽」學生練習，更促成了AURALBOOK的誕生。

容志偉解釋：「獨特的『電子耳朵』功能可辨認學生的歌聲和拍手聲，而人工智能系統則可把樂曲與學生的歌聲和拍打節奏進行比較，並顯示在五線譜上，再以真人發聲向學生指出需要改善之處，從而分析學生的音準、節奏、速度、音調和歌唱技巧。」

學生只需在智能電話或平板電腦前唱歌和拍手，並在人工智能老師的協助下循序漸進地學習。

「聆聽測驗其實是一種機械訓練。」他又指該程式還可幫助音樂教師。「我同時促進了教與學的過程，也解決了自己的難題。」

2016年，Playnote再下一城，推出針對英國皇家音樂學院考試的SCALEBOOK，由「聽」人聲發展到「聽」樂器聲。容志偉說：「每種聲音各有特性，人工智能可協助進行分析。如果一秒的數據裡出現很大的波幅，就表示走音。」

為提升學習成效，人工智能老師還可利用簡單的圖表評估學生在準確度、音準和自信等各方面的表現，詳細分析學生的長處和弱點。

與AURALBOOK一樣，SCALEBOOK內每次練習和模擬考試的日期、時間和表現都會儲存在學生的雲端戶口，並會綜合收集所得的數據，分析每周的分項表現，學習進度一目了然。

容志偉又說：「學生不但可隨時查閱自己的表現，還可透過Playnote Organizer與音樂老師分享練習進度。」

他補充：「現行版本支援小提琴、長笛、小號、單簧管、中音色土風、雙簧管、高音牧童笛及中音牧童笛，日後將會支援更多樂器。」

音樂是世界語言，容志偉說：「任何與音樂相關的業務都無分國界。」

因此，從一開始，他便把Playnote定位為國際品牌，協助世界各地的學生應付不同的音樂考試。Playnote的產品提供英文、普通話和廣東話版本，為數以百萬的用戶服務。

把音樂課由苦差變成樂事，亦是Playnote的一大目標。正如容志偉說：「改變沉悶的傳統音樂學習環境，讓更多人享受音樂。」

目前，Playnote與70間本地音樂教室、琴行和學校合作。2016年，該公司推出了另一項產品「同聲伴」應用程式，協助學生應付「香港學校音樂節」的比賽。

Playnote利用人工智能科技革新傳統的音樂學習模式，成功立足本地和環球音樂教育領域，包括英國和澳洲。AURALBOOK和SCALEBOOK均屢獲殊榮，包括「香港資訊及通訊科技獎大獎」、「亞太資訊及通訊科技獎」，以及由總商會贊助的「香港工商業獎：創意獎」。

然而，容志偉表示，科技不能取代真人音樂家，因為表達情感是表演的重要一環。

他問：「你會買票觀賞機械人彈鋼琴嗎？」答案是絕對不會。✿

如果一秒的數據裡出現很大的波幅，
就表示走音。



A black and white advertisement for Popinjays. Two women in elegant black gowns are posed on a rooftop. The woman on the left is looking back over her shoulder, with her hand near her head. The woman on the right is also looking back, with her hand on her hip. They are standing next to a wall with a blue, slatted, feather-like texture. In the background, a city skyline is visible at night, with many lights from buildings. The overall mood is sophisticated and glamorous.

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Finding a Niche 尋找專屬市場

發現金屬產品市場的商機，令極伸百達董事總經理林逸良決心放棄他的工作。

他說：「在太太的大力支持下，我作出了艱難卻又值得的決定，辭去我在本地一家煙草公司擔任超過10年的採購職位，自立門戶。」

他受到永發機鑄廠有限公司的商業模式啟發。該公司是一家金屬產品生產商，由其岳父於1960年代創立。林逸良看準這個行業的潛在商機，包括海外潛力，遂於2003年成立了極伸百達，作為永發旗下的附屬公司。

專門化是極伸百達成功的關鍵之一。

他說：「我們專注為酒店、醫院和長者醫療護理設施提供無障礙相關的浴室配件。」該公司與葉智榮設計有限公司合作，於2007年的大型國際貿易展法蘭克福ISH衛浴展上，推出首項無障礙產品。

極伸百達的產品質素贏盡客戶和業內的口碑，得以進軍環球市場。過去10年，公司與世界各地的客戶建立了長期關係，包括阿聯酋、西班牙、英國和法國。

極伸百達於2004年決定加入總商會，以促進公司的業務發展和利用總商會的網絡機會。林逸良表示，他還善用簽證部提供的服務。

他說：「簽證部為會員提供一站式服務，促進商業交易，節省了我們處理商業文件的時間和精力，尤其是代辦領事認證、產地來源證申請和進出口報關單遞交。」

他補充，他認同總商會作為政府與商界的溝通橋樑角色，協助中小企業和跨國公司營商。✿

Spotting an opportunity in the metal products market gave Jacky Lam, Managing Director of Jacksons & Brothers Co Ltd, the confidence to give up his day job.

“With tremendous support from my wife, I made the difficult, yet rewarding, decision to leave my over 10-year position in purchasing at a local cigarettes company, so as to establish my own business,” he said.

He was inspired by the business model of Wing Fat Die Casting Factory Ltd, a metal products manufacturer founded by his father-in-law in the 1960s. Lam saw further opportunities in this sector – including overseas potential – and founded Jacksons & Brothers as a subsidiary of Wing Fat in 2003.

Specialisation is one of the keys to success for Jacksons & Brothers.

“We specialise in the niche market of barrier-free related bathroom accessories for hotels, hospitals and healthcare facilities for seniors,” said Lam. The company cooperated with Yip Design Ltd and launched their first product in the barrier-free product sector at ISH

Frankfurt, a major global trade fair, in 2007.

The quality of its products earned the company a good reputation among customers as well as within the industry, enabling it to step into the global market. Over the past 10 years, Jacksons & Brothers has developed long-term relationships with customers from all over the world, including the UAE, Spain, the United Kingdom and France.

Jacksons & Brothers decided to join HKGCC in 2004 to facilitate the company’s business development and to take advantage of the Chamber’s networking opportunities. Lam said that he also makes good use of the services offered by the Certification Division.

“It facilitates business transactions by offering one-stop shop options to members, saving us time and effort in handling business documents like Consulate Endorsements, CO applications and lodgment of Import and Export declarations, in particular.”

He added that he appreciates how the Chamber helps both SME and multinational corporations by serving as a communications bridge between Government and the business sector. ✿

Company: Jacksons & Brothers Co Ltd

公司名稱：極伸百達

HKGCC Membership No. 總商會會員編號：HKJ0206

Established 創辦年份：2003

Website 網站：www.ojbo.com



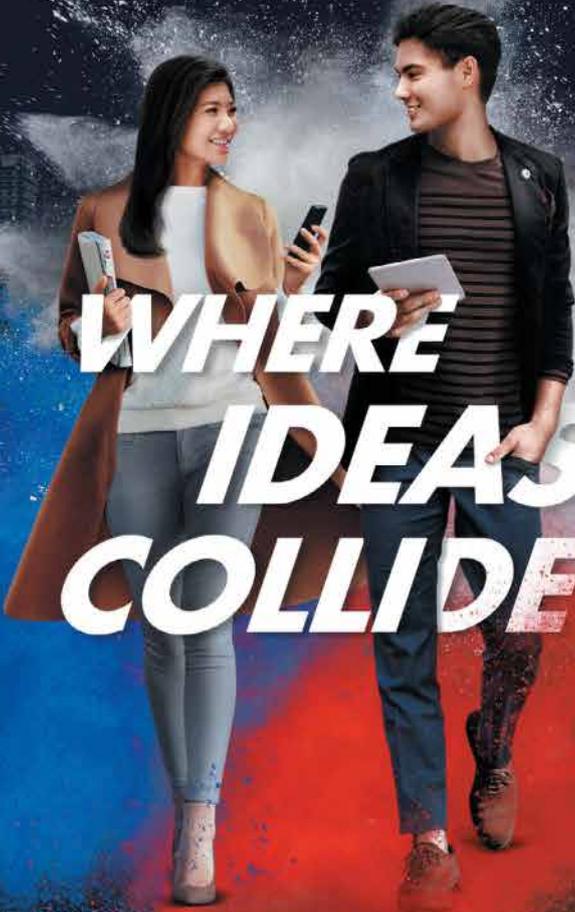


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Driving Growth 勇往直前

“I have not achieved anything yet in my life, as I am still fighting every day,” said Eric Wong, Chairman and CEO of Richburg Corporation Ltd. “Battles have wins and losses, so I keep fighting and working smarter every day.”

Wong is also a newspaper and magazine columnist, the author of more than 20 books, and has studied at Harvard Business School, the Chinese University of Hong Kong and INSEAD.

He grew up in a local grassroots family, and was admitted to the Police Training School in the 1980s, which changed his outlook on life.

“I totally transformed to become a tough, persistent and disciplined person,” he said. “Meanwhile, I learned to be innovative. I detected crimes by using first-generation computers, and raised video-aided evidence in High Court trials.”

He worked his way up to become Acting Chief Inspector in Mongkok, taking charge of vice, drugs and gambling operations. But the birth of his first child marked another turning point.

“I didn’t want to limit my life by remaining a police officer. I wanted to become an entrepreneur.”

Demonstrating a fearless spirit, Wong tendered his resignation amid the 1997 financial crisis, and launched Richburg Corporation, a luxury car-trading business. After a few years it started to focus on luxury MPVs, then a new trend for Hong Kong.

Richburg moved into the motor sports world in 2011, organizing races in the Macau Grand Prix, and leading motor sports teams to race in Japan, Malaysia and Mainland China

“I also run the Lotus franchises in Hong Kong, Singapore and Macao,” Wong added.



Richburg joined HKGCC in 2008, Wong said, because he believes that the Chamber can help companies contribute to the community in Hong Kong.

“My business is widely connected to local entrepreneurs and business units hoping to share, support and give something back to society. The Chamber is the best platform for action.”

Wong has also been a member of the Retail and Tourism Committee since 2009, and appreciates the support that the Chamber gives to local businesses. “HKGCC has the longest brand history in Hong Kong. It is very helpful in supporting entrepreneurs as well as start-ups in their business operations.”

「我的人生還未有所成，我每天仍在奮鬥。」富利堡企業有限公司主席及行政總裁黃毅力如是說。他續道：「戰爭有勝有敗，所以我每天都在打拼，更精明地工作。」

黃毅力亦是報章雜誌的專欄作家，著有20多部作品，並曾入讀哈佛商學院、香港中文大學和歐洲工商管理學院。

他生於本地的基層家庭，於1980年代考入警察訓練學校，從此改變了其人生觀。

Company: **Richburg Corporation Ltd**

公司名稱：富利堡企業有限公司

HKGCC Membership No. 總商會會員編號：HKR0302

Established 創辦年份：2000

Website 網站：www.richburgmotors.com

他說：「我蛻變成一個剛強堅毅、嚴守紀律的人。與此同時，我學會了創新。我利用第一代電腦偵測犯罪行為，並在高等法院審判中提出了錄像輔助證據。」

其後，他被擢升為旺角區總督察，負責打擊黃賭毒事業。然而，他首名孩子的出生標誌著另一個轉捩點。

「我不想一直當警察來局限了自己的一生。我想成為企業家。」

黃毅力展現出無畏無懼的精神，於1997年金融風暴期間請辭，並創立了豪華轎車貿易公司富利堡。數年後，該公司開始專注發展豪華多用途汽車業務，更成為香港的新趨勢。

2011年，富利堡進軍賽車運動世界，為澳門格蘭披治大賽籌辦賽事，並帶領賽車隊伍赴日本、馬來西亞和中國內地出賽。

黃毅力補充：「我也是Lotus汽車在香港、澳門和新加坡的特許經銷商。」

他說，富利堡於2008年加入總商會，因為他認為總商會可協助商界造福香港社會。

「本港不少企業家和商業單位都希望分享、支持和回饋社會，本公司與他們建立了廣泛的聯繫。總商會是付諸行動的最佳平台。」

黃毅力自2009年起一直擔任零售及旅遊委員會的委員，他認同總商會對本地企業的支持。他說：「總商會是本港歷史最悠久的商業機構，長久以來全力支持企業家和初創企業在港營商。」

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Implementing family-friendly employment practices can assist employees in balancing their work and family responsibilities. It can also help employers build up a devoted team of staff and enhance the competitiveness of the enterprise.



勞工處
Labour Department



Vintage Elegance

懷舊典雅

Junon offers a choice of fine-dining ambience or casual bistro with top-notch cooking at both restaurants, reports the Chamber's staff writer **Kari Yu**

仙后餐廳劃分成高檔用餐區和休閒小酒館兩種風格，為食客提供各具特色的佳餚美饌 本刊記者余沛欣

“It is perhaps too soon in life to call myself a proper chef,” said Chef Antoine Michelson. “Come and talk to me again in another 20 years time, then I’ll let you decide.” Michelson, in fact, is an extremely well qualified chef, with many years of experience. But his modest self-appraisal reflects his belief that chefs always have much more to learn. As part of this ongoing education process, he and Junon owner Hins Cheung embarked on a street-food tasting journey earlier this year, to refine their sense of local food tastes.

Located on the second floor of Wan Chai’s Wu Chung House, Junon presents a mix of 1930s art deco with a touch of 1960s Hong Kong. In fact, the space is split into two different restaurants. With its stained glass ceiling, glittering chandelier and vintage piano, La Scene de Junon delivers a fine-dining experience with a chic and nostalgic ambience. Meanwhile Bistro Junon is modeled on a Parisian-style bistro and has a more casual atmosphere for socialising.

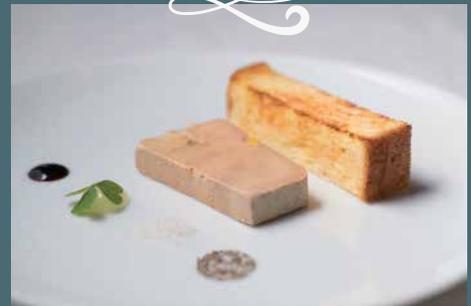
「要稱得上為稱職的廚師還言之尚早呢！」主廚Antoine Michelson說。「20年後再來問我吧，屆時就由你來決定。」事實上，Michelson是一位出色的廚師，入廚經驗非常豐富。然而，他的謙厚反映出其信念，認為廚師總有不斷學習的空間。在這持續學習的過程中，他和仙后餐廳老闆張敬軒在今年初開展了街頭美食品味之旅，以提升對地道飲食口味的觸覺。

仙后餐廳位於灣仔胡忠大廈二樓，揉合了30年代的裝潢氣派和60年代的香港風貌。事實上，餐廳分成兩個用餐區——La Scene de Junon以彩色玻璃天花、閃爍瑰麗的水晶吊燈和復古鋼琴，打造出雅致懷舊的用餐體驗；Bistro Junon則以巴黎小酒館為藍本，營造休閒自在的氛圍，讓食客把酒言歡。



Junon Restaurant 仙后餐廳
2/F Wu Chung House,
213 Queen's Road East,
Wan Chai, Hong Kong
灣仔皇后大道東213號
胡忠大廈2樓
2808 0882

BISTRO JUNON



Foie Gras Terrine with Condiments and Toasted Brioche
法式鴨肝凍配焗法國牛油麵包

The duck liver terrine is marinated with Madere wine and served with old balsamic cream, lemon gel and toasted brioche. 鴨肝凍以馬德拉葡萄酒醃製，伴以陳年意大利黑醋奶油、香檸凝膠和烘烤法國牛油麵包。



Coeur de Boeuf Tomatoes with Watermelon and Roasted Shrimp
牛心茄配西瓜及烤蝦

Pan-fried shrimp are cooked with balsamic vinegar and served with sun-dried tomatoes seasoned with watermelon, extra virgin olive oil and red bell pepper. 鮮蝦加入意大利黑醋煎香，伴以牛心茄乾，再以西瓜、特級初榨橄欖油和紅甜椒調味。



Line Caught Meagre with Seasonal Vegetables Glazed in Brittany Butter
野生鱸魚配牛油煮時令蔬菜

The meagre fish is marinated in lemon salt for 20 minutes, then pan-fried with salted butter. The accompanying vegetables are slow cooked and glazed in butter before serving. 野生鱸魚以檸檬鹽醃製20分鐘，再加入含鹽牛油煎香，配以慢煮蔬菜，淋上牛油汁即成。

LA SCENE DE JUNON



Royal King Crab from North Sea Marinated with Bergamot Lemon, Coffee Mayonnaise and Condiments

北海皇帝蟹配佛手柑和咖啡蛋黃醬

The king crab is marinated with bergamot lemon to deliver a Mediterranean flavor. It is topped off with avocado cream and slices of apple sprinkled with herb powder, and with coffee mayonnaise served on the side.

皇帝蟹以佛手柑醃製，滲出地中海的風味，再伴以牛油果奶油、香草蘋果片和咖啡蛋黃醬。



Macaroni Stuffed with Black Truffle and Foie Gras

黑松露鴨肝釀通粉

This pasta is stuffed with a mix of celery root, black truffle and duck liver. This rich macaroni is then topped with cream, and served with a bechamel sauce and black truffle veal juice.

通粉釀入芹菜根、黑松露和鴨肝，再淋上奶油、白汁和黑松露牛仔肉汁，味道豐富。



Poached Rhubarb with its own Juice, Lemongrass Cremeux, Jasmine Blossom Tea Sorbet

水煮大黃配香茅奶油和茉莉花茶雪芭

For a sweet finish, freshly poached rhubarb with strawberry consomme, lemongrass cremeux and shortbread is topped with white mulberry, purple shiso leaf, gold leaf, jasmine blossom tea and grapefruit sorbet.

甜點方面，大黃以草莓汁浸煮，加入香茅奶油和蘇格蘭奶油酥餅，上層以白桑、紫蘇葉和金箔作點綴；再配以茉莉花茶和西柚雪葩，為晚餐畫上完美句號。



Chef's Profile 大廚小檔

Antoine Michelson set off on the journey to pursue his dream of becoming a chef at the age of just 14. He had the unconditional support of his parents right from the beginning, he said, adding that he would not be where he is today if it were not for their encouragement.

Chef Michelson began his career as an apprentice, working at a number of distinguished restaurants including Pierre Gagnaire and L'Agape Bis in Paris. This solid grounding in French cooking gave him the opportunity to work overseas, including in Moscow and Shanghai, before he arrived in Hong Kong. His experience, endless exuberance and determination have made Chef Michelson a celebrated rising star in today's thriving culinary art scene.

By putting his own spin on the essentials, he has created his own signature fusion dishes. His culinary passion is manifested in the five-course dinner at La Scene De Junon, which is intended to provide diners with a special dining experience. A winner of numerous awards, nationally and internationally, Chef Michelson has also been invited to create his own recipes at the Cannes Film Festival.

Antoine Michelson自14歲起便立志成為一名廚師，更一直得到父母無條件的支持。他說如果沒有父母的鼓勵，就不會成就出今天的自己。

大廚Michelson由學徒做起，曾於巴黎的Pierre Gagnaire和L'Agape Bis等多家著名餐廳工作。法式烹飪技巧為他奠下堅實的基礎，使他有機會到海外工作。來港之前，他曾遠赴莫斯科和上海等地累積經驗。憑藉豐富的歷練、無比的熱忱和堅定的意志，他成為了當今蓬勃發展的烹飪界的後起之秀。他為菜式注入個人色彩，創作出別具一格的多國融合菜譜。他對烹飪的熱誠充分體現於La Scene De Junon晚餐的五道菜式，為食客呈上別出心裁的用餐體驗。Michelson在國內外都屢獲殊榮，更被邀請為康城電影節創作菜式。



- 1: The opening ceremony of the Hong Kong Pavilion
香港館開幕式
- 2: Xiamen Area of China (Fujian) Pilot Free Trade Zone Seminar
中國（福建）自由貿易試驗區廈門片區座談會
- 3: Cross-Strait Longshan Cultural and Creative Industrial Park
海峽兩岸龍山文化創意產業園
- 4: Ma Zili, Party Working Committee and Inspector of Administration of Xiamen Area of China (Fujian) Pilot Free Trade Zone (centre)
中國（福建）自由貿易試驗區廈門片區管理委員會黨工委委員、巡視員馬自力（中）

Although they are both centred around islands, the neighbouring regions of Xiamen and Kinmen are very different, as Chamber members found out on a business mission on 6-8 September.

The metropolitan area of Xiamen has spread beyond its original island location and is now the second largest city in Fujian Province. One of the first special economic zones in the Mainland, the city is known for its industrial focus, while its traditional architecture and pleasant climate have also made it an attractive tourist destination.

Located to the east of Xiamen, Kinmen is governed by Taiwan. With a population of just 137,000, the environment is simple and frugal, and offers a refreshing change from hectic city life.

The two areas are a key focus for cross-straits relations between Mainland China and Taiwan, which can be seen in the Economic Cooperation Framework Agreement, the “Mini Three Links” and the water supply from Xiamen to Kinmen. As the Kinmen-Xiamen Common Living Circle develops, it has also helped promote tourism and trade exchanges between the Mainland and Taiwan.

CIFIT – or the China (Xiamen) International Fair for Investment and Trade – is a key trade event which marked its 20th anniversary this year. The Chamber’s

Taiwan Interest Group Chairman PC Yu took this opportunity to lead a delegation to the fair, and also to give members the opportunity to explore potential business cooperation in Xiamen and Kinmen.

Xiamen

Delegates first stopped by the Cross-Strait Longshan Cultural and Creative Industrial Park in Xiamen. The park has an emphasis on creative design projects such as industrial design and fashion design. Delegates were impressed by Xiamen’s unique and high-quality local design and said that they could see potential for growth in the sector.

At the Xiamen Area of China (Fujian) Pilot Free Trade Zone, members attended a seminar. Ma Zili, Party Working Committee and Inspector of Administration at the Free Trade Zone, explained some of the advantages of the port city, including its high-level international trade, the “single window” system for trade, and its proactive implementation of e-commerce. Ma added that the cargo and mail throughput of Xiamen Airport had reached 338,700 tonnes.

Kinmen

On the second day, the delegation travelled to Kinmen, where they had the opportunity to visit three of

Members explore the business opportunities in the two regions and learn how they are facilitating cross-straits cooperation

會員探索兩地的商機，
了解如何促進兩岸合作



Mission to Xiamen and Kinmen 廈門、金門考察團

the family-run companies that are typical of the businesses in the region.

Kinmen Kaoliang Liquor (KKL) was established in 1952 under the command of General Hu Lian. During the visit, Chen Shangzhi, Chairman of the KKL Trade Union, explained that due to the drought-resistant nature of kaoliang, or sorghum, it thrives in Kinmen where rainfall is low. Chen added that the water supply between Kinmen and Xiamen can provide a new source of water for the brewery. He said that he hoped to promote Kaoliang wine to Hong Kong, and gave the Chamber delegates some samples of the liquor to try.

Moving on to Liang Jin Farm, the visitors then had the chance to try some local beef noodles. Founded in 1990, Liang Jin Farm has adopted an environmentally-friendly recycling farming method, and feeds kaoliang to its cattle to create a unique beef flavour.

Members also visited Kinmen's century-old brand Dr Wang 1885. Now in its fifth generation, the company combines modern technology with ancestral practices to produce healthcare products, and has a commitment to giving back to the community.

Besides the company visits, the delegation called on the Kinmen Chamber of Commerce to discuss business and trade cooperation. Cai Yuren, Chairman of the Kinmen Chamber of Commerce, said despite being

quite traditional – similar to some of the rural areas in the Mainland – Kinmen boasts comprehensive tourism facilities. Kinmen has been proactively promoting leisure tourism in recent years and Cai is confident that the sector will continue to grow.

“I was surprised at the development potential of the county,” said the Chamber’s Yu. “In addition to the tourism industry, I think that Kinmen’s peaceful environment could also provide room for growth for the elderly care sector.” He added that he hoped to introduce some of Kinmen’s products to Hong Kong.

Legislator Yang Chengwu thanked the delegation for taking up his invitation to visit Kinmen. He added that he hoped to pay a return visit and lead a delegation to Hong Kong to continue to enhance mutual relations.

CIFIT

Returning to Xiamen, the Chamber delegates visited CIFIT on 8 September, where they attended the opening ceremony and visited the Hong Kong Pavilion and other booths of interest. CIFIT is currently the only international investment promotion event aimed at facilitating two-way investment, and this year the themes were “Introducing FDI” and “Going Global.” Since 1997, the Chamber has led a delegation to attend the fair every year. ❀



1: Dr Wang 1885
王大夫一條根
2: Legislator Yang Chengwu (first left)
立法委員楊鎮浚 (左一)
3: Kinmen Chamber of Commerce Seminar
金門縣商業會座談會



雖然廈門、金門皆四面環島，但總商會會員於9月6至8日參加商務考察團期間，卻發現這兩個鄰近地區截然不同，各具特色。

廈門是福建省第二大城市。作為首批成為中國經濟特區的城市之一，廈門以工業聞名，而當地的傳統建築和宜人的氣候每年亦吸引眾多遊客。

金門位於廈門以東，由台灣管轄，人口只有13.7萬，環境儉樸舒適，為熱鬧繁華的城市生活帶來耳目一新的轉變。

兩地為中國內地與台灣兩岸關係的焦點，從《海峽兩岸經濟合作架構協議》、金廈「小三通」及近期的金廈通水可見一斑。隨著「金廈生活圈」形成，亦帶動內地與台灣的旅遊和商貿交流。

適逢今年已舉辦第20屆中國（廈門）國際投資貿易洽談會（投洽會），總商會台灣小組主席余鵬春藉機率團出席，讓會員有機會探索金廈的潛在合作商機。

廈門

考察團第一站來到廈門的海峽兩岸龍山文化創意產業園。產業園重點引進工業設計、時尚設計等創意設計項目。參觀後，團員發現廈門的本土設計都別具特色，質素甚高，認為業界具備發展潛力。



隨後考察團前往中國（福建）自由貿易試驗區廈門片區出席座談會。中國（福建）自由貿易試驗區廈門片區管理委員會黨工委委員、巡視員馬自力解釋廈門港的優勢，包括擁有高水平的國際貿易「單一窗口」，並積極推行電子商務。他還指出廈門航空港貨郵吞吐量達33.87萬噸。

金門

考察團於第二日赴金門考察當地三家典型的家族企業。

金門酒廠由胡璉將軍於1952年指示籌建。參觀期間，金門酒廠企業工會理事長陳尚智介紹說，金門降雨量少，而高粱耐旱性強、適合於當地生長。他又指金廈通水可為酒廠提供新水源，並希望把金酒推廣至香港。期間，團員亦一嚐金門高粱酒。

會員其後到訪良金牧場，品嚐金門在地牛肉麵。良金牧場於1990年成立，以環保循環養殖法及高粱酒糟飼養黃牛，形成獨特的牛肉風味。

考察團亦參觀了金門百年老店王大夫一條根。「王大夫」至今傳承至第五代，融合現代科技及祖傳技術製作保健產品，以「行醫百年，仁德傳世」的精神，致力回饋社會。

除了考察企業，團員亦與金門縣商業會進行會談，就兩地商貿合作交流意見。金門縣商業會理事長蔡育仁表示，金門雖然一如內地部分鄉村地方較為傳統，但旅遊配套比較完整。隨著金門近年積極發展休閒旅遊，他有信心旅遊業將持續增長。

總商會余鵬春續說：「我對當地的發展潛力大為驚喜。除了旅遊業，金門地方舒適，養老行業亦大有發展空間。」他亦希望把金門產品引入香港。

立法委員楊鎮浚感謝考察團應邀到訪金門，盼有機會再次帶團訪港，增進彼此的關係。

廈門國際投資貿易洽談會

總商會考察團於9月8日返回廈門出席投洽會，參與大會開幕式和香港館開館式，並參觀多個展銷攤位。投洽會今年以「引進來」和「走出去」為主題，是中國目前唯一以促進雙向投資為目的之國際投資促進活動。自1997年起，本會每年均率團參加投洽會。✿



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The Government of the Hong Kong Special Administrative Region
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Dr Aron Harilela, Chamber Chairman, attended the Signing Ceremony and Luncheon of the Fourth Plenary Session of the Hong Kong/Shanghai Co-operation Conference, held on 24 August in Hong Kong. The Plenary Session was jointly convened by Chief Executive Carrie Lam and Mayor of the Shanghai Municipal Government Ying Yong. After the Plenary Session, Hong Kong and Shanghai signed cooperation agreements covering areas including culture, education, trade, finance and innovation and technology.

總商會主席夏雅朗博士於8月24日出席「滬港合作會議」第四次會議之簽約儀式暨午宴。會議由行政長官林鄭月娥及上海市長應勇聯合召開。會後，香港與上海簽訂合作協議，內容涵蓋文化、教育、貿易、金融、創新科技等領域。

Edmond Yue, Chamber General Committee Member, attended the 2018 Chongqing-Hong Kong Cooperation Promotion Seminar on 3 September and met with Chongqing Mayor Tang Liangzhi. The seminar aimed to promote cooperation between Chongqing and Hong Kong in the finance, trade, tourism, and innovation and technology industries.

總商會理事余國賢於9月3日出席「2018年渝港合作推介會」，並與重慶市市長唐良智會面。該會旨在促進重慶與香港在金融、貿易、旅遊和創新科技行業的合作。



Chamber Deputy Chairman Peter Wong, China Committee Chairman Petrina Tam and Vice Chairman SH Chan met with Hubei Governor Wang Xiaodong on 3 September. During the meeting, Wong signed an MOU with Qin Jun, Director of the Hubei Department of Commerce, to further strengthen the connections between Hong Kong and Hubei. Tam also attended the Hubei-Hong Kong Economic and Trade Cooperation Seminar after the meeting.

總商會副主席王冬勝、中國委員會主席譚毓麗和副主席陳紹雄於9月3日會見湖北省省長王曉東。席間，王冬勝與湖北省商務廳廳長秦軍簽署合作諒解備忘錄，以進一步加強香港與湖北的聯繫。會後，譚毓麗還出席「鄂港經貿合作洽談會」。



Sarah Chin, Tax and Business Advisory Services Leader - Southern Region for Deloitte China, discussed the increased tariffs recently introduced by the United States and Mainland China and some of the possible solutions for businesses at a Chamber roundtable luncheon on 13 September.

德勤中國稅務與商務諮詢服務華南區領導人展佩佩出席總商會9月13日的午餐會，討論中美近日加徵關稅及企業的可行解決方案。



Edmond Yew, China Committee Vice Chairman, attended the 12th Pan-PRD Cooperation and Development Forum on 5 September in Guangzhou. The event has been held annually since 2004, aiming to promote cooperation among nine provinces along the Pearl River and the two SARs. After the forum, Chamber members had the opportunity to join site visits to Dongguan and Zhuhai.

中國委員會副主席姚逸明於9月5日在廣州出席「第十二屆泛珠三角區域合作與發展論壇暨經貿洽談會」。該活動自2004年以來每年舉辦一次，旨在促進珠江沿岸的九個省和兩個特區的合作。論壇結束後，總商會會員有機會實地考察東莞和珠海。

Petrina Tam, China Committee Chairman, and members received a delegation from Shaanxi led by Yao Jinchuan, Deputy Director, Foreign Affairs Office (Hong Kong and Macao) of Shaanxi Provincial People's Government, on 12 September. The 8th Shaanxi-Hong Kong Economic and Business Cooperation Symposium will be held in November this year. During the meeting, Yao briefed members on some of the highlights of the symposium and invited them to join the event.



中國委員會主席譚唐毓麗及委員於9月12日接待由陝西省外事（港澳）辦公室副主任姚金川率領的陝西代表團。「第八屆陝粵港澳經濟合作活動周暨陝西—香港經貿合作交流會」將於今年11月舉行。會上，姚金川向委員介紹交流會的部分焦點，並邀請他們參與。



Chamber Vice Chairman Leland Sun and Chamber CEO Shirley Yuen attended the Cocktail Reception to Celebrate the 69th National Day of the People's Republic of China organized by the business and industrial communities of Hong Kong on 14 September. The Chamber was one of the organizers of the event.

總商會副主席孫立勳及總裁袁莎妮於9月14日出席「香港工商界同胞慶祝中華人民共和國成立69週年國慶酒會」。總商會是活動的主辦機構之一。

Dr Dong Tao, Vice Chairman, Greater China for Private Banking Asia Pacific, Credit Suisse, shared his insights on the market outlook in the Mainland with China Committee members at a meeting held on 19 September. The China Committee leadership – Petrina Tam, SH Chan, Eric Fok, David Hsu and Edmond Yew – hosted a lunch after the meeting to foster fellowship among committee members.



瑞信集團亞太私人銀行大中華區副董事長董濤博士於9月19日的會議上，與中國委員會委員分享其對內地市場前景的見解。會後，中國委員會領導譚唐毓麗、陳紹雄、霍啟山、許立慶及姚逸明主持午宴，以促進委員的聯繫。

This year marks the 40th anniversary of the reform and opening up of Mainland China. Dr Zhihuan E, Chief Economist of the Bank of China (Hong Kong), shared with members the latest development trends and the outlook for the Mainland's economy at a Chamber roundtable luncheon on 14 September.

今年是中國內地改革開放四十周年。中國銀行（香港）首席經濟學家鄂志寰博士於在總商會9月14日午餐會上，為會員分析內地經濟的最新發展趨勢和展望。



Guo Junfeng, Inspector of Hong Kong and Macao Affairs Office of Henan Province, led a delegation to visit the Chamber on 20 September, where they were received by China Committee Vice Chairman Edmond Yew. Guo introduced the latest developments of Henan's economy, which aims to use its central location to become a key logistics hub for the Mainland. Guo also invited Chamber members to visit Henan to explore the business opportunities in the province.

河南省港澳事務辦公室巡視員郭俊峰於9月20日率領代表團訪問總商會，由中國委員會副主席姚逸明接待。郭俊峰介紹河南最新的經濟發展，目標是利用其核心位置發展成為內地主要的物流樞紐。他亦邀請總商會會員到訪河南，探索省內的商機。



At a roundtable luncheon on 21 September, Marcos Chan, Head of Research at CBRE for Hong Kong, Southern China and Taiwan, gave members an overview of the future development of the Greater Bay Area and the investment opportunities this is creating for commercial real estate.

世邦魏理仕香港、華南及台灣研究部主管陳錦平在本會9月21日的午餐會上，概述大灣區的未來發展及其為商業地產創造的投資機遇。



The Dongguan-Hong Kong Industries Cooperation Seminar – jointly organized by the Dongguan Government, HKSAR Government and Invest Hong Kong, and supported by the Chamber – was held in Hong Kong on 21 September. Edmond Yew, China Committee Vice Chairman, and a number of members attended the seminar to learn about the latest developments and opportunities in Dongguan.

「莞港產業合作推介會」於9月21日假香港舉行。該會由東莞政府、香港特區政府及投資推廣署合辦，並由總商會支持。中國委員會副主席姚逸明和若干委員出席研討會，了解東莞的最新發展和機遇。

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網站簡介：

香港孕嬰童業協會現聯同香港生產力促進局，透過工業貿易署的發展品牌、升級轉型及拓展內銷市場的專項基金（機構支援計劃）（BUD）資助，建立香港網上孕嬰童產業資訊網站，容易提升業界形象並開拓商機，透過產業資訊網站，我們希望做到：

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- 宣傳香港孕嬰童企業的優勢。

此網站將會設置網上品牌名錄、專欄等，現誠邀各本地孕嬰童企業於網上品牌名錄上刊登企業資訊，以供大中華區及全球買手聯絡本地企業。

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Wagyu, Iberico and Green Tea – Business Opportunities Abound in Kagoshima

和牛、黑毛豬、綠茶
鹿兒島商機處處



When Kagoshima is mentioned, most people probably think of the Sakurajima volcano – a key tourist attraction in the region. Yet, Kagoshima also offers a range of business opportunities and has been developing its relationship with the Hong Kong market since as far back as the 1980s.

Chamber CEO Shirley Yuen was invited to the city last month to attend the biennial Hong Kong-Kagoshima Conference. During the event, she discussed how local food exports to Hong Kong could be boosted by facilitating the shipping of produce. She also suggested organizing joint tourism and investment seminars to expand the sightseeing and trade markets in both places.



At the meeting, Kagoshima Governor Satoshi Mitazono stated that Hong Kong people are no strangers to green tea and wagyu beef, and noted that Kagoshima was a well-known source for these Japanese products. Last year, wagyu from Kagoshima won the grand prize at the 11th National Competitive Exhibition of Wagyu, and the region's sweet potatoes are among the top export goods of Japan.

However, he added, Hong Kong people may not be so familiar with Kagoshima's shochu, and he expressed his hope that this Japanese distilled beverage could be exported to Hong Kong.

Like whisky, shochu can be drunk straight, with ice or water, or even enjoyed hot, Mitazono joked. He had specifically prepared small bottles of shochu for Hong Kong representatives to take home and enjoy.

There are already direct flights between Hong Kong and Kagoshima, with Hong Kong Airlines planning to operate a daily service – up from five times weekly – by the end of October. But as Sadatoshi Tsumagari, Chairman of the Kagoshima Association of Corporate Executives, explained, more space for air freight would be needed in order to increase the export of goods from Kagoshima to Hong Kong. However, given the small size of aircraft and the fact that airline companies are unwilling to increase the room allocated for air freight, the issue has not been solved, he said.



In response to Mitazono's request on Tsumagari's comment, Yuen suggested that the prefectural government could consider shipping goods to Hong Kong by sea. Toshihiko Kawano, Director General, PR and Tourism Strategy Department of Kagoshima Prefectural Government, agreed with Yuen, and said they are studying the feasibility of shipping meat and vegetables by containers via the sea route while maintaining the high quality of the produce.

Later, at a local food fair, Kawano sought advice from Yuen on how quality could be maintained. Yuen explained that as long as the temperature is kept under control, the quality of fruit and meat products can be maintained as the shipping time to Hong Kong is only three days.

Satoshi also agreed with Yuen's suggestions on growing trade and increasing the number of visitors to both Hong Kong and Kagoshima. He expressed his hope for cooperation with the Chamber to organize more joint investment and tourism conferences.

During the trip, the prefectural government invited Yuen to attend a local food fair to see more than 60 companies providing products including Kagoshima's renowned Iberico, wagyu, wagashi, and other food and beverage products. One Iberico company indicated that it will visit Hong Kong in January to attend a food fair. At the Kagoshima fair, Yuen was interviewed by NHK. She told reporters from the national television network

that HKGCC members hope to import more quality food from Kagoshima.

The Kagoshima government also made a special arrangement for Yuen to visit a number of local businesses including Sakamoto Kurozu, a 200-year-old company famed for its black vinegar; the Oritae tea farm (see box-out for details); and Amami-no-Sato to see the production of silk.

Yuen also visited a water farm run by Nippon Gas to learn about the use of natural gas to generate electricity for growing hydroponic vegetables, which can be stored for more than 20 days in the packing and does not need to be washed before eating.

Since the first Hong Kong-Kagoshima Conference was held 38 years ago, HKGCC has been the only business organization represented at the event, which is organized by the Kagoshima Prefectural Government and the SAR Government in alternate years.

The 21st Hong Kong-Kagoshima Conference took place in Kagoshima on 5 September this year. More than 30 representatives – including from the Kagoshima Prefectural Government, the Hong Kong Economic and Trade Office in Tokyo, the Home Affairs Bureau, the Hong Kong Trade Development Council and the Hong Kong Tourism Board – took the opportunity to exchange views on various areas such as the economy, trade, tourism and culture. ❀

Refreshing Brew

Award-winning organic green tea company hopes to increase sales in Hong Kong

Oritaen's organic green tea from Kagoshima can be found in a high-end supermarket in Hong Kong, where it sells at around \$350 for 30 grams. But during a visit to the company organized by the Kagoshima Prefectural Government, even Chamber CEO Shirley Yuen did not have the opportunity to have a taste of this in-demand beverage, as it sold out so quickly.

Green tea is popular in Hong Kong and the city is the second-largest export destination for Japanese green tea. And Hong Kong's enthusiasm for the product is on the rise, with the export volume of green tea from Japan increasing by 4% to 1,978 tonnes from January to May, a record high since 1988.

Established in 1965, Oritaen has won numerous awards, including the Minister of Agriculture, Forestry and Fisheries Award and the Outstanding Tea Award at the Hong Kong International Tea Fair. When Nobuo Orita, the owner of the tea farm, started growing the plant he became ill as a result of the pesticides he had been using. So, in 1973, he decided to stop using them altogether and switched to organic farming. Since then, the farm has transformed gradually from manual processing to mechanical operation.

He and his son Mitsushi Orita now hope to further explore markets in Hong Kong and the Chinese Mainland. In recent years, Mitsushi Orita has visited Hong Kong on a number of

occasions, and is currently discussing cooperation opportunities with Chamber members in order to expand the business.

The company exports about 58% of its green tea, matcha and sencha quarterly. Hong Kong only accounts for 10% of this, Taiwan 20% and the remaining 70% is sold to Europe and the United States. Mitsushi said he hopes that there is potential for considerable growth in tea exports to Hong Kong. He also plans to develop bottled tea to offer a more convenient way for people to enjoy the tasty and popular beverage.



談到鹿兒島，大部分人可能只會聯想到當地旅遊熱點——櫻島火山。不過，早在1980年，鹿兒島已積極開拓香港市場。

本會行政總裁袁莎妮上月初應邀到鹿兒島，出席兩年一度的「鹿兒島·香港交流會議」時，提出以海運方式增加鹿兒島食品出口香港，又建議舉辦聯合旅遊業或投資會議，拓展兩地觀光及貿易市場。

鹿兒島縣知事三反園訓在會上表明，和牛和綠茶已為港人所熟悉，而他們亦知道鹿兒島是這些日本產品的著名產地。去年，鹿兒島和牛贏得《第11屆全國和牛能力共進會》團體賞大獎，而當地出產的番薯更是日本首屈一指的出口名物。

不過，他表示香港人對鹿兒島的燒酒不大熟悉，希望這種特產能夠出口到香港。

三反園訓笑言，燒酒是健康飲品，仿如威士忌，可以淨飲、加冰、加水，甚至熱飲。他更特備小瓶的燒酒，好讓香港的代表能帶回港品嚐。

儘管香港已有航班直飛鹿兒島，香港航空亦計劃由10月底開始增加航班，由每周五班增至每日一班，惟鹿兒島經濟同友會代表幹事津曲貞利解釋，要增加鹿兒島貨品出口到香港，就必須增加運貨的空間。然而，由於飛機太小，航空公司又不願擴大貨運空間，實在苦無良策。

三反園訓就此向在座香港代表查詢時，袁莎妮表示，縣政府可考慮循海路運貨到香港。鹿兒島縣PR·觀光戰略部長川野敏彥指出，他們正研究如何在保持食品品質下，以貨櫃經海路運載肉類、食品及蔬菜的可行性。

其後在一個當地食品展上，他再次向袁莎妮查詢如何保持食物質量。袁回應稱，由於貨物三天已可運抵香港，故只要控制好溫度，水果和其他肉類等食品都可保持質素。



提神一泡

有機得獎綠茶商望增香港銷量

在香港一家高檔超級市場，可以找到來自日本鹿兒島Oritaen的有機綠茶，每30克售價約350港元。不過，今次由鹿兒島縣政府安排香港總商會總裁袁莎妮到訪當地公司時，也無緣品嚐，因為早已售罄。綠茶在港深受歡迎，日本出口量香港排第二。據報，日本今年綠茶出口量在1月至5月增加4%至1,978噸，是自1988年以來最高的紀錄。

Oritaen創立於1965年，歷年來獲獎無數，分別曾奪得日本農林水產大臣獎和香港國際茶展中的最優秀獎等。接待的茶園園主折田信男早年

種植綠茶時，深受農藥之害，在1973年便決定不再使用農藥，轉用有機種植法，更由全人手處理逐步邁向機械化。

他和兒子折田光司都希望進一步開拓香港和內地市場。折田光司近年也常到香港，現時正與本會的會員洽談合作，擴充業務。

該公司每季出口約58%的綠茶、抹茶和煎茶，當中香港僅佔10%、台灣20%、其餘70%則銷往歐美。折田信男認為，香港作為茶的出口市場，具有龐大的增長潛力。他亦計劃發展瓶裝茶，方便人們品嚐美味的綠茶。



對於增加兩地的貿易及遊客數字，三反園訓亦認同袁莎妮的建議，希望能與總商會合作，在未來多舉辦一些聯合的投資及旅遊交流會議。

行程期間，縣政府邀請袁莎妮出席當地的食品展，親身體驗60多家公司提供的各種產品，包括鹿兒島著名的黑毛豬、和牛、菓子，以及其他健康食品及飲料。當中有黑毛豬的商家已表示會於1月到訪香港，參加香港的食品展。期間，袁更接受了當地NHK記者的訪問，講述總商會會員希望輸入更多鹿兒島的優質食品。

縣政府又特別安排袁莎妮到訪多家本地企業，包括具有200年悠久歷史、以釀製黑醋馳名的坂元釀造株式會社，並參觀Oritaen茶園（詳見另文），以及了解奄美之里的絲綢製作。

袁還考察由Nippon Gas經營的水耕菜中心，探索如何以天然氣發電，種植無需清洗便可食用、可儲存在包裝內達20多天的水耕菜。

早在38年前第一屆「鹿兒島・香港交流會議」舉行時，香港總商會便獲邀成為香港唯一的商會組織代表，參加這個由鹿兒島縣和香港特區政府輪流舉辦的會議。

今次第21屆「鹿兒島・香港交流會議」於9月5日假鹿兒島舉行，當地政府官員與香港駐東京經濟貿易辦事處、香港民政事務局、香港貿易發展局及香港旅遊發展局的代表超過30人出席，就經濟、貿易、旅遊及文化交流等多個領域交換意見。✿



Americas Committee 美洲委員會



Members of the Americas Committee held their final meeting of the year on 11 September. During the meeting, Chairman Steve Wong and Vice Chairmen Kelvin Wong, Alvaro De Luis Andres and Evaristo Trevino Berlanga shared with members information about various projects and investment relating to the Belt and Road Initiative.

美洲委員會委員於9月11日召開本年度最後一次會議。會上，主席黃兆輝和三位副主席黃志強、陸翔龍及崔偉諾與委員分享與「一帶一路」倡議相關的各個項目和投資資訊。

Asia & Africa Committee 亞洲及非洲委員會



Djauhari Oratmangun, Indonesian Ambassador to the PRC in Beijing, accompanied by Consul General of Indonesia Tri Tharyat, visited the Chamber on 31 August. They were welcomed by Chamber Chairman Aron Harilela and Chamber CEO Shirley Yuen. Ambassador Oratmangun expressed Indonesia's desire to build stronger business ties with Hong Kong and Mainland China in light of the ASEAN-Hong Kong Free Trade Agreement and the Double Taxation Avoidance Agreement. The two sides also discussed the possibility of increasing cooperation and holding more joint events in the future.

印尼駐華大使Djauhari Oratmangun在印尼總領事Tri Tharyat的陪同下，於8月31日到訪總商會，由本會主席夏雅朗和總裁袁莎妮接待。Oratmangun大使表示，印尼希望根據《東盟—香港自由貿易協定》及《避免雙重課稅協定》，與香港和中國內地建立更密切的商業聯繫。雙方還討論了未來增加合作和合辦更多活動的可能性。

Kim Jong-kap, Chief Executive Director at Born2Global, a South Korean platform for start-ups, visited the Chamber on 30 August. He was received by Andrew Wells, Vice-Chairman of the Asia & Africa Committee, and members from the technology sector. Kim expressed his willingness to develop cooperation between Hong Kong and South Korea and to help promote our technology and start-up initiatives.

南韓初創企業平台Born2Global首席執行董事Kim Jong-kap於8月30日到訪總商會，由亞洲及非洲委員會副主席華賢仕及來自科技業的會員接待。Kim表示願意拓展香港與南韓的合作，並協助推廣本港的科技和初創企業計劃。



印度食品及農業委員會主席MJ Khan博士於9月6日到訪總商會，由亞洲及非洲委員會主席苗澤文接待。苗澤文介紹本港的商業環境，並討論貿易和農業當前面對的挑戰和機遇。Khan博士邀請總商會出席將於10月25日至27日假新德里舉行的「2018 Agroworld」貿易展。



Dr MJ Khan, Chairman of the Indian Council of Food and Agriculture, visited the Chamber on 6 September where he was received by Behzad Mirzaei, Chairman of the Asia & Africa Committee. Mirzaei introduced the business environment of Hong Kong and they discussed the current issues and opportunities concerning trade and agriculture. Dr Khan invited the Chamber to attend the Agroworld 2018 trade fair, which will be held in New Delhi on 25-27 October.

Committee Chairmen 委員會主席

Alan Brinker, Economic Consul of the U.S. Consulate General in Hong Kong, visited the Chamber on 12 September where he was received by Behzad Mirzaei, Chairman of the Asia & Africa Committee, and Vice-Chairmen Nigel Collett and Andrew Wells. The two sides discussed business relations between Hong Kong and Iran against the background of the recent U.S. sanctions against Iran.

美國駐港總領事館經濟領事Alan Brinker於9月12日到訪本會，由亞洲及非洲委員會主席苗澤文及兩位副主席Nigel Collett和華賢仕接待。雙方討論美國最近對伊朗實施制裁的背景下的香港與伊朗的商業關係。



Americas Committee
美洲委員會
Prof Steve Wong
黃兆輝教授



Asia & Africa Committee
亞洲及非洲委員會
Mr Behzad Mirzaei
苗澤文先生



China Committee
中國委員會
Mrs Petrina Tam
譚唐毓麗女士



HKCSI – Executive Committee
香港服務業聯盟 — 執行委員會
Dr Mark C Michelson
麥高誠博士



Digital, Information & Telecommunications Committee
數碼、資訊及電訊委員會
Dr Eric Chin
錢樹楷博士



Economic Policy Committee
經濟政策委員會
Mr Peter Churchouse
卓百德先生



Environment & Sustainability Committee
環境及可持續發展委員會
Dr Jeanne Chi Yun Ng
吳芷茵博士



Europe Committee
歐洲委員會
Ms Jennifer Chan
陳佩君女士



Financial & Treasury Services Committee
金融及財資服務委員會
Ms Agnes Chan
陳瑞娟女士



Industry & Technology Committee
工業及科技委員會
Mr William Yuen Fai Lai
黎元輝先生

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

Tama-Richard Churchouse, an early blockchain investor and founder of the advisory research publication Crypto Capital, spoke at a Chamber roundtable on 10 September about the latest market trends of crypto assets.



資深區塊鏈投資者及Crypto Capital創辦人卓太馬出席總會9月10日的午餐會，分享加密資產市場的最新趨勢。

At a Committee meeting on 11 September, Dicky Wong, Detective Senior Inspector, Cyber Security and Technology Crime Bureau, Hong Kong Police Force, briefed members on the latest developments in cybercrimes in relation to the rise of e-commerce, fintech and crypto technologies. He also suggested ways for enterprises to strengthen their cybersecurity defenses.

香港警務處網絡安全及科技罪案調查科高級督察黃迪奇於9月11日的委員會會議上，概述電子商務、金融科技和加密科技普及衍生的網絡罪案之最新發展，並為企業提供加強網絡安全的方案。



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

A working group initiated by the Environment & Sustainability Committee held its inaugural meeting on 22 August to consider the framework for and issues that would be taken up by the newly established entity.

環境及可持續發展委員會倡設的工作小組於8月22日舉行就職會議，商討新成立的小組的框架和工作事宜。

Europe Committee 歐洲委員會



A business delegation from Greece led by Yannis Patsiavos visited the Chamber on 26 September where they were welcomed by Jennifer Chan, Chairman of the Europe Committee. The Greek delegates, representing the food, cosmetics, pharmaceutical and construction sectors, met with a group of members and discussed potential cooperation opportunities. To prepare for the delegation's visit, Patsiavos and the Consul General of Greece in Hong Kong Ioannis Maloukos had a meeting with Jasmine Kwong, Assistant PR & Programs Manager, at the Chamber on 4 September.

Yannis Patsiavos率領希臘商務代表團於9月26日到訪總商會，由歐洲委員會主席陳佩君接待。來自希臘食品、化妝品、製藥及建造業的代表與會員會面，討論潛在的合作機會。為籌備代表團訪港，Patsiavos和希臘駐港總領事Ioannis Maloukos於9月4日赴總商會與公共關係及項目副經理鄭敏慧會面。



Gremi International創辦人Grzegorz Hajdarowicz於9月18日到訪本會，由歐洲委員會主席陳佩君接待，雙方就兩地商機和潛在合作領域交換意見。Gremi International在盧森堡專門從事房地產和媒體投資業務。

Grzegorz Hajdarowicz, Founder of Gremi International, a holding company based in Luxembourg with interests in areas including real estate and media, visited the Chamber on 18 September. He was welcomed by Jennifer Chan, Chairman of the Europe Committee, and both sides exchanged views on business opportunities and potential areas for cooperation.

Jasmine Kwong, PR & Programs Assistant Manager, attended the "First Friday" business breakfast organized by the Consulate General of Ireland Hong Kong and Macau on 7 September to explore collaboration opportunities.

公關及項目副經理鄭敏慧於9月7日出席由愛爾蘭駐港澳領事館舉行的「First Friday」商務早餐會，探索合作機會。

Industry & Technology Committee 工業及科技委員會

The HKGCC Judging Panel, chaired by General Committee Member Emil Yu, interviewed nine companies shortlisted for the "2018 Hong Kong Awards for Industries: Innovation and Creativity" on 29 August. Yu also attended the Final Judging Panel meeting on 10 September to present the finalists nominated by the Chamber.

由總商會理事于健安主持的「2018香港工商業獎：創意」評審小組於8月29日與九家入圍公司進行面試。于健安亦出席9月10日的最終評審委員會會議，提交總商會提名的決賽入圍名單。

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

Arthur Yuen, Deputy Chief Executive of the Hong Kong Monetary Authority, had a fruitful exchange with members on developments in the authorization and licensing of virtual banks at a committee meeting held on 6 September.

香港金融管理局副總裁阮國恒出席9月6日的委員會會議，與委員就虛擬銀行的認可和發牌發展交流意見。



Legal Committee 法律委員會

Members of the Legal Committee held a meeting on 12 September during which all incumbent officers were returned.

法律委員會於9月12日召開會議。會上，委員會全體領導獲連任。

Committee Chairmen 委員會主席

Economic Policy Committee 經濟政策委員會

At a committee meeting on 6 September, Carlos Casanova, Economist for Asia Pacific at Coface, briefed members on the latest economic developments in Mainland China. His presentation on the Mainland's debt issues and progress in deleveraging, as well as corporate payment trends, sparked active discussion among the members in attendance. After the meeting, members were invited to attend a presentation organized by the Chamber's Financial & Treasury Services Committee on the progress in authorizing and licensing virtual banks in Hong Kong, by Arthur Yuen, Deputy Chief Executive at the Hong Kong Monetary Authority.



科法斯亞太區經濟師Carlos Casanova於9月6日的委員會會議上，向委員簡述中國內地經濟的最新發展，內容涵蓋內地債務問題和去槓桿化的進程，以及企業付款趨勢，引起席間熱烈討論。會後，委員獲總商會金融及財資服務委員會邀請，聽取香港金融管理局副總裁阮國恒講解香港虛擬銀行的認可和發牌進展。

Manpower Committee 人力委員會



A group of members visited the Hong Kong International Aviation Academy (HKIAA) for an exclusive tour. The visitors learnt how HKIAA nurtures aviation talent through practical hand-on training at its new facilities, including the Virtual Reality Training Centre. Vivian Cheung, President of HKIAA and Deputy Director, Aviation Development of HKIA, discussed the latest developments at the Academy as well as the measures they are taking to help support the sustainable growth of both the airport and the aviation industry.

會員組團參觀香港國際航空學院，了解學院如何利用嶄新的設施，包括虛擬實境培訓中心，提供實用的訓練，培育航空人才。香港國際航空學院校長及香港機場管理局機場運行副總監－策劃及發展張李佳蕙講解學院的最新發展，以及支援機場及航空業持續增長的現行措施。

As one of the panel judges, Watson Chan, Chamber Deputy CEO, attended the 17th Hong Kong Occupational Safety and Health (HKOSH) Award Ceremony on 5 September. The HKOSH Award aims to recognise organizations that have made outstanding achievements in the field of OSH and that act as good role models for other practitioners to learn best practices.

總商會副總裁陳利華以評審委員身份，出席9月5日舉行的「第17屆香港職業安全健康大獎頒獎典禮」。香港職業安全健康大獎旨在嘉許在職安健方面表現出色的機構，為同業樹立良好榜樣。

Legal Committee 法律委員會



Ms Fiona Loughrey
羅嘉莉女士

Manpower Committee 人力委員會



Ms Connie Lam
林翠華女士

Membership Committee 會員關係委員會



Mr Peter Wong
王冬勝先生

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



Ms Sylvia Chung
鍾慧敏女士

Shipping & Transport Committee 船務及運輸委員會



Mr John Anthony Miller
苗學禮先生

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



Mr Roy Ng
伍俊達先生

Taxation Committee 稅務委員會



Ms Grace Tang
鄧卓敏女士

Taiwan Interest Group 台灣小組



Mr P C Yu
余鵬春先生

Women Executives Club 卓妍社



Ms Jennifer Chan
陳佩君女士

Young Executives Club 卓青社



Mr Eric Fok
霍啟山先生

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

Frank Chan, Secretary for Transport and Housing, attended a committee meeting on 5 September to brief members on the Express Rail Link (XRL) ahead of the launch of the service on 23 September. He explained the benefits of the co-location arrangement, as well as other advantages including reduced travel time for passengers, new tourism markets, and enhanced employment opportunities arising from the construction and operation of XRL.

運輸及房屋局局長陳帆出席9月5日的委員會會議，向委員簡介於9月23日通車的廣深港高速鐵路（高鐵）。他闡述「一地兩檢」的好處，以及高鐵帶來的種種好處，包括節省旅程時間、開拓新的旅遊市場，以及興建和營運高鐵增加就業機會。



On 11 September, the Chamber submitted its views to the Government in response to the consultations on the policy review of private recreational leases and land supply options.

總商會於9月11日就私人遊樂場地契約政策檢討和土地供應選項公眾諮詢，向政府提交建議書。

Retail & Tourism Committee 零售及旅遊委員會

Chamber Deputy CEO Watson Chan attended a judging panel on 12 September for the Asia Branding and Franchising Awards 2018. The programme was introduced in 2017 with the aim of recognising outstanding franchise operators and brands, and to help them improve their reputation and promote their products.

總商會副總裁陳利華於9月12日出席2018年度「亞太特許經營卓越品牌」選舉評審日。獎勵計劃於2017年成立，旨在表揚傑出的特許經營商和品牌，協助他們提高口碑、推廣產品。

Shipping & Transport Committee 船務及運輸委員會



On 30 August, Chamber CEO Shirley Yuen, Deputy CEO Watson Chan and PR & Programs Director Lok Yee Fan paid a visit to Hongkong International Terminals at the Kwai Tsing Container Terminal. The group met Gerry Yim, Managing Director, and Clara Li, Head of Corporate Communications, who provided a guided tour of the Remote Operations Centre at Container Terminal 9.

總商會總裁袁莎妮、副總裁陳利華和公關及項目總監駱綺芬於8月30日參觀位於葵青的香港國際貨櫃碼頭，與董事總經理嚴磊輝和企業傳訊總監李少媚會面，並在兩位帶領下考察九號貨櫃碼頭的遙距操作系統中心。

Taxation Committee 稅務委員會

Martin Richter and Sangeeth Aiyappa from EY spoke at a Chamber roundtable on 7 September regarding the transfer pricing legislation that was passed into law on 4 July. The new legislation aligns Hong Kong's tax code with the OECD's guidance on addressing Base Erosion and Profit Shifting.

安永會計師事務所代表李偉達和艾善潔於總商會9月7日的午餐會上，講解7月4日通過的轉讓定價條例。新例使香港的稅法與經合組織就防止稅基侵蝕和利潤轉移提出的指引保持一致。



Town Hall Forum Series with Carlson Tong, Chairman of the Securities & Futures Commission 「議事論壇」系列：證券及期貨事務監察委員會主席唐家成

Carlson Tong, Chairman of the Securities & Futures Commission, spoke about Hong Kong's reputation as a leading international financial centre and the premier gateway for capital flows between Mainland China and the rest of the world at the Chamber's Town Hall Forum on 19 September. He also discussed the Commission's cooperation with its Mainland counterparts to manage risks and broaden mutual market access.

證券及期貨事務監察委員會主席唐家成出席總商會9月19日的「議事論壇」，談論香港作為領先的國際金融中心及中國內地與世界各地資金流動的主要門戶之聲譽。他還講解該證監會與內地對口單位的合作，以管理風險和擴大市場互聯互通。



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



In an outing arranged by Chamber LegCo Representative Jeffrey Lam, SME Committee members visited Tai Kwun, the new heritage and arts centre in Central, ahead of the SME committee meeting on 19 September.

During the SME Committee meeting on 19 September, Band Yeung, Assistant General Manager of Hong Kong Export Credit Insurance Corporation, and Clement Li, General Manager, and Valentine Ip, Senior Manager of Management Consulting Division, Hong Kong Productivity Council, discussed some of the support measures to help Hong Kong's SMEs handle the escalating U.S.-China trade dispute. The Committee leadership – Roy Ng, Norman Yeung and Angela Lee – hosted a dinner for members after the meeting.



在總商會立法會代表林健鋒的安排下，中小型企業委員會的成員於9月19日召開會議前，前往大館參觀。大館位於中環，是新揭幕的古蹟及藝術中心。

在9月19日的委員會會議上，香港出口信用保險局助理總經理楊賦斌、香港生產力促進局總經理李寶雄及管理諮詢部高級經理葉沃建，講解協助香港中小企應對日益升溫的中美貿易戰之支援措施。會後，委員會領導人伍俊達、楊敏健和李慧賢主持晚宴。

Taiwan Interest Group 台灣小組



Taiwan Interest Group Chairman PC Yu led a delegation of 23 members to visit Xiamen and Kinmen on 6-8 September to study the latest development of the regions. The delegation also attended the 2018 China (Xiamen) International Fair for Investment and Trade (CIFIT). The Chamber has participated in CIFIT annually since 1997.

台灣小組主席余鵬春於9月6至8日率領23人代表團到訪廈門和金門，考察兩地的最新發展。團員還出席了「2018廈門國際投資貿易洽談會」（投洽會）。自1997年起，總商會每年均參與投洽會。

Women Executives Club 卓妍社



A cultural and business exploration tour to Taiwan from 13 to 15 September was led by WEC Chairman Jennifer Chan, WEC Vice Chairman Carol Wing, and Chairman of the Taiwan Interest Group PC Yu. 16 members joined the delegation to visit a wide range of companies including family businesses and beauty brands. Members also had the opportunity to enjoy a pre-opening visit to the Taichung World Flora Exposition.

卓妍社主席陳佩君、副主席蔡明珠和台灣小組主席余鵬春於9月13至15日率領考察團到訪台灣，探索當地文化和商機。16位團員參觀了多家企業，包括家族企業和美容品牌，更有機會率先參觀「臺中世界花卉博覽會」。

The Executive Committee of the Women Executives Club held its leadership elections during a meeting on 4 September. Jennifer Chan was re-elected as Chairman, Carol Wing and Lydia Tsui were re-elected as Vice Chairmen, and Tammy Wu was elected as a new Vice Chairman.

卓妍社於9月4日的會議上進行領導選舉。陳佩君獲選連任主席，Lydia Tsui和蔡明珠連任副主席，吳丹當選新任副主席。

Talent Development 人才發展

Robin Ball, Managing Director of Management Development Services, spoke at a Chamber seminar on 31 August about the essential leadership skills needed in an age of digital transformation. Referring to recent research conducted by Management Research Group, Ball explained that collaboration is vital for successful leadership. The key for leaders is to draw a company's separate projects together and carry them out as a joint agenda.

MDS企業管理有限公司董事Robin Ball於總商會8月31日的研討會中，分享數碼轉型時代所需的重要領導技巧。根據Management Research Group的最新研究，他解釋協作是成功領導的重要一環，領袖的關鍵在於把公司的獨立項目連結起來，一併進行。



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▶ 10月6&7日

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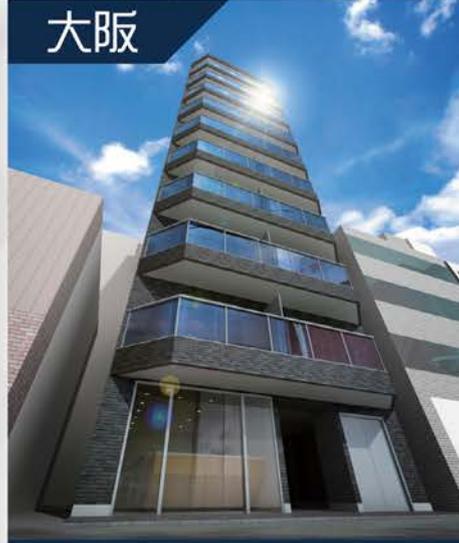


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Chamber in Review 活動重溫



Commissioner for Efficiency Olivia Nip hosted a farewell lunch on 29 August for the Chamber's General Council member PC Yu, who has stepped down from the chairmanship of the Business Facilitation Advisory Committee.

效率促進辦公室效率專員聶世蘭於8月29日設午宴，歡送已卸任方便營商諮詢委員會主席的總商會理事余鵬春。

Young Executives Club 卓青社



YEC and the AIESEC Alumni Association of Hong Kong co-organised a Network and Learn event with Sandeep Sekhri, CEO of Dining Concepts, on 11 September at Lilya Moroccan Lounge and Bar. More than 60 members from both associations enjoyed hearing the story of how Sekhri built his restaurant empire, followed by the opportunity to network and relax over drinks at this Happy Hour event.

卓青社與AIESEC香港區校友會於9月11日假Lilya Moroccan Lounge and Bar合辦「Network & Learn」活動，並邀得Dining Concepts總裁石成達擔任演講嘉賓，吸引了兩個機構合共超過60位會員出席，細聽石成達分享其建立餐飲王國的故事。在隨後的交流環節上，眾會員一邊享用飲品，一邊輕鬆暢談，樂在其中。

Eric Fok, Chairman of YEC, represented the Chamber at the Inauguration Ceremony of the 11th Y.Elites Association on 3 September at HKCEC.

卓青社主席霍啟山於9月3日代表總商會出席假香港會議展覽中心舉行的「香港菁英會第11屆執委會就職典禮」。



大雨並無阻卓青社會員於8月30日參加斯巴達大使Johnny Tieu帶領的第二次訓練。由於天雨關係，原定於戶外進行的訓練移師到總商會會議室舉行。期間，會員進行了一連串心肺訓練和力量鍛鍊。

Rain didn't stop YEC members from joining the second workout session with Spartan Ambassador Johnny Tieu on 30 August. In a change to the planned outdoor session, members instead made use of the Chamber's conference room to work on a series of challenging cardio and strength-building exercises.



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Hong Kong is widely celebrated as one of the safest cities in the world. And helping keep it that way are the citizens who actively help the Police to prevent crime.

At the Good Citizen Award (GCA) Presentation Ceremony on September 5, 40 of these citizens were commended. The awards were presented by Kwok Yam-shu, the Acting Deputy Commissioner of Police (Management); HKGCC General Committee Member Agnes Chan; and Cheng Kam-chung, Member of the Fight Crime Committee.

Speaking at the presentation ceremony, Kwok noted that crime figures in the first half of 2018 decreased by 6.2% year-on-year to 26,550 cases, marking a record low since 1977. He attributed the low crime rates in Hong Kong in recent years to the concerted efforts of the police and citizens. He also commended the GCA recipients for taking the initiative, adding that they demonstrated the spirit of bravery and mutual support.

Cheng said that the low crime rate in Hong Kong had been achieved through long-term mutual trust and co-operation between the Police and the community. He hoped members of the public would continue to help the authorities to maintain law and order in the community.

Chan praised the GCA recipients as role models for Hong Kong's citizens. She said that she hoped more people would be inspired by such acts of bravery and justice.

With the help of the awardees, more than 30 people were arrested for a variety of offences including trafficking in dangerous drugs, theft, robbery, arson with intent, indecent assault and outraging public decency.

The youngest awardee, 19-year-old Liu Kin-leung, helped to intercept and subdue a man who had taken an upskirt photo of a female. The man was convicted of outraging public decency and sentenced to three weeks in prison.

Wu Wing-hong, aged 67, was the eldest awardee. He helped identify a culprit who stole a passenger's property on a flight to Hong Kong. He informed the flight crew after he noticed a passenger



Fighting Crime Together 撲滅罪行 人人有責

Citizens rewarded for their brave actions in helping the Police to tackle criminals and keep Hong Kong safe
英勇市民獲頒「好市民獎」，嘉許他們協助警方打擊罪案，維持香港治安



taking items from a bag while the owner was asleep. The man was convicted of theft and sentenced to 10 months imprisonment.

During the ceremony, Kwok also took the opportunity to thank the Chamber for sponsoring the programme since its inception in 1973. He also thanked the Fight Crime Committee and District Fight Crime Committee members for their contributions in maintaining law and order.

The twice-yearly Award is organised by the Police Public Relations Branch, and has commended more than 4,000 people since it was launched. Each of the awardees receives a certificate and a cheque for \$3,000. ❀

香港是全球最安全的城市之一，良好的治安實有賴一眾市民熱心協助警方撲滅罪行。「好市民獎頒獎典禮」於9月5日順利舉行，40位好市民獲表揚，並由署理警務處副處長（管理）郭蔭庶、香港總商會理事陳瑞娟和撲滅罪行委員會委員鄭錦鐘博士頒發獎項。

郭蔭庶於致辭時說，本港2018年上半年的整體罪案共26,550宗，按年下跌6.2%，創1977年以來新低。他感謝警隊和市民合力打擊罪惡，令本港近年的罪案率持續減少。他亦讚揚獲獎的好市

民積極協助警方偵破罪案，彰顯出見義勇為和守望相助的精神。

鄭博士表示，香港的罪案率一直維持在低水平，是警民之間長期建立互信與合作關係的成果。他期望大眾繼續與警方攜手打擊罪案，維護社會治安。

陳瑞娟讚揚得獎者為香港市民的榜樣，並表示期望更多市民向他們英勇正義的行為學習。

在各得獎者的協助下，警方拘捕了超過30名人士，涉及罪案包括販運危險藥物、盜竊、行劫、意圖縱火、猥褻侵犯和作出違反公德行為。

今次最年輕的得獎者是19歲的廖健良，他協助制服一名偷拍女士裙底照片的男子。該名男子最終因有違公德行為罪成，被判處入獄三星期。

最年長的好市民獎得主為67歲的胡永康，他在一班飛往香港的航機上，發現一名男子偷竊乘客財物。當時，他察覺一名可疑男子趁乘客睡覺時偷竊，遂通知機組人員。該名男子其後偷竊罪成，被判監十個月。

郭蔭庶亦藉頒獎典禮感謝總商會自1973年「好市民獎」成立以來一直全力贊助，又向撲滅罪行委員會和各區撲滅罪行委員會致力維持治安和法紀致謝。

「好市民獎」由警察公共關係科主辦，每年頒獎兩次。計劃成立至今已嘉許了4,000多名好市民，每位得獎者可獲頒發獎狀和獎金3,000元。 ❀



Understanding Crypto Opportunities

探索加密貨幣商機

On 10 September, as the cryptocurrency market plunged to a 10-month low, Tama-Richard Churchouse told members at a Chamber round-table luncheon that further falls were ahead.

“Almost 97% of cryptocurrencies are down 70% or more from their highs,” he said. “It is the very definition of a bloodbath, but it is far from over.”

Despite this, he is positive on blockchain in the longer term, saying that there will be a re-pricing after a bottom has been reached.

Churchouse, who was an early investor in blockchain and launched the Crypto Capital newsletter, explained how the current situation arose and discussed what needs to be in place before we see another uptrend.

On 2017's huge increase, “To call it a bull market would be a colossal understatement,” he said. The current correction, therefore, has been no great surprise.

One reason for the explosion in value was the introduction of Initial Coin Offerings, or ICOs, which meant that anyone could create their own token.

“The vast majority of these tokens have absolutely no reason to exist,” Churchouse explained, adding that he expects the majority of them will fail.

The increase was driven by often unsophisticated investors who were simply seeking a fast profit. The “unbelievable speculative mania”

and subsequent collapse has many similarities with the dot-com bubble, he noted.

As we reach the bottom, there will be a wholesale clearout and dumping of these assets. But Churchouse likened this to a forest fire, which also acts to stimulate new growth.

Regularity clarity is a hugely important factor, and as it is introduced it will lead to new ways for people to invest. He also expects to see growth in security tokens, which reflect ownership of an asset or business.

Churchouse also pointed out that we are still very early in the development of blockchain and cryptocurrencies, which means there is room for growth.

“I’m actually a blockchain enthusiast,” he said. “I’m bullish about this space.”

隨著加密貨幣市場於9月10日驟跌至10個月新低，卓太馬於總商會午餐會上預測，跌勢將持續下去。

他說：「近97%的加密貨幣均從高位大跌至少七成，絕對稱得上是一場大屠殺，但跌勢卻遠未結束。」

儘管如此，他仍看好區塊鏈的長遠前景，認為價格於見底後會重新調整。

卓太馬為資深區塊鏈投資者，也是Crypto Capital創辦人。他剖析當前狀況的成因，並討論下一輪升勢所需的條件。

談及2017年的巨大升幅，他說：「稱之為牛市實在是極其保守的說法。」因此，目前的調整也不足為奇。

幣值飆升的其中一個原因，是首次代幣發行（ICO）的出現，意味任何人都可創造自己的代幣。

卓太馬解釋：「絕大多數的代幣都沒有存在意義。」他預料大部分代幣將會崩盤。

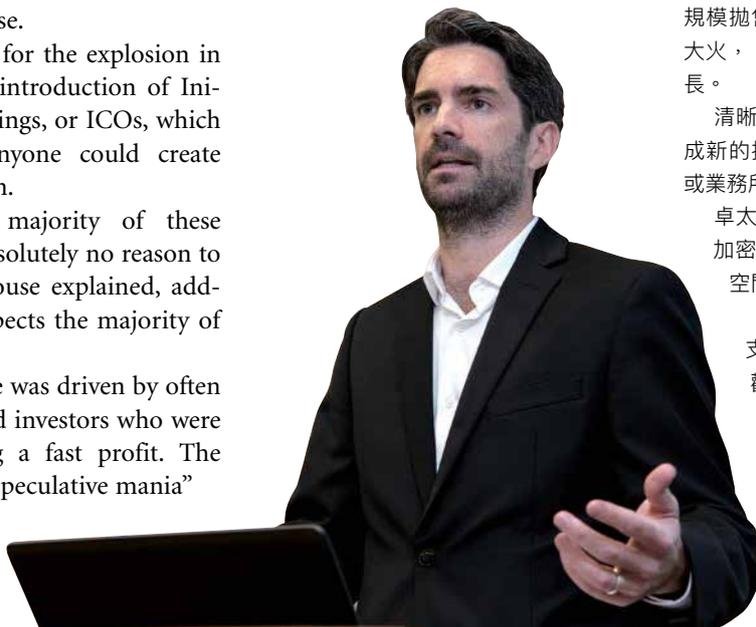
有關的升勢由市場知識貧乏、只圖賺快錢的投資者所帶動。他指出，「令人匪夷所思的投機狂熱」和隨後的崩盤與科網泡沫有許多相似之處。

隨著市場陷入谷底，這些資產會被大規模拋售。不過，卓太馬將之比作森林大火，帶來破壞的同時，亦可刺激新增長。

清晰的規律是非常重要的因素，可促成新的投資方式。他亦預料，反映資產或業務所有權的證券代幣會有所增長。

卓太馬還表示，我們仍處於區塊鏈和加密貨幣發展的早期階段，可見增長空間之大。

他坦言：「我其實是區塊鏈的支持者，對這個領域發展非常樂觀。」



採納 《消除性傾向歧視僱傭實務守則》 共建無歧視工作間

*Adopt the Code of Practice against Discrimination in Employment
on the Ground of Sexual Orientation Create a Discrimination-Free Workplace*

《守則》由香港特別行政區政府編製，旨在協助僱傭雙方自我規管，以消除僱傭範疇中的歧視措施和行為，並促進人人無分性傾向而享有平等的就業機會。

The Code, issued by the Government of the Hong Kong Special Administrative Region, is to facilitate self-regulation on the part of employers and employees in eliminating discriminatory practices in employment. It seeks to promote equal employment opportunities among all persons - irrespective of their sexual orientation.

《守則》的建議包括 Recommendations of the Code include:

- 所有僱員都有權根據他們的能力、職級、年資和經驗而獲得相稱的晉升、調職或培訓等機會
All employees are entitled to the opportunities for promotion, posting or training (etc.) commensurate with their ability, rank, seniority and experience
- 確保僱員不會因為本身的性傾向而遭受處分或解僱
Ensure that employees' sexual orientation is not a ground for disciplinary action or dismissal
- 制訂一套內部申訴程序，以處理機構內有關歧視、騷擾或中傷的投訴
Establish internal grievance procedures to deal with complaints concerning discrimination, harassment, or vilification within their organisations
- 定期監察平等機會政策的實施情況，確保政策得以切實執行
Monitor policy regularly to ensure that it is working in practice

劃一甄選準則 Consistent selection criteria

- 僱主應該就僱傭範疇內的各個環節，包括招聘、晉升、調職、培訓、解僱、裁員，以及就僱傭條款和條件方面，採用一套劃一甄選準則

It is recommended that employers apply consistent selection criteria for all aspects of employment, including recruitment, promotion, transfer, training, dismissal and redundancy as well as terms and conditions of employment

- 劃一甄選準則不應提及性傾向，而只應與工作有實質關係
Such criteria should not make reference to sexual orientation and should be specifically related to the job

《守則》全文可於以下網址下載：
The full text of the Code can be downloaded in the following link:

中文：https://www.cmab.gov.hk/tc/issues/code_of_practice.htm

English: https://www.cmab.gov.hk/en/issues/code_of_practice.htm



《守則》網頁
Website of the Code

如貴機構希望為促進不同性傾向人士的平等就業機會出一分力，請承諾遵從《守則》所建議的良好常規。有興趣成為支持採納《守則》的機構可致電2810 3205或電郵至 gisou@cmab.gov.hk。

If your organisation wishes to play a role in promoting equal employment opportunities on the ground of sexual orientation, please pledge to follow the good practices recommended in the Code. Organisations interested in becoming a supporting organisation can call 2810 3205 or send an email to gisou@cmab.gov.hk.

Taiwan's Homegrown Brands

台灣本土品牌

WEC members learn the secrets of success from entrepreneurs and family businesses during trip to Taichung and Taipei

卓妍社成員到訪台中和台北，了解企業家和家族企業的成功秘訣

Lavender Cottage, remotely located in the hills outside Taichung, is a fragrant retreat where visitors can enjoy a relaxing stroll around the lavender farm and buy scented products ranging from soaps and bath oils to ice cream.

A group of members of the Chamber's Women Executives Club (WEC) enjoyed their time at Lavender Cottage as part of a tour to Taichung and Taipei on 13-15 September. Led by WEC Chairman Jennifer Chan and Vice Chairman Carol Wing, members visited a number of homegrown Taiwan brands and chatted with their founders and CEOs to learn about how they launched their businesses and their strategies for sustainable growth.

Lavender Cottage is a case in point. It was founded by two women who had tired of their city jobs and decided to pursue their dreams of creating beautiful lavender fields and cottages in the hills.

Their ambitions were modest at first, but business grew and they expanded to four locations with nine brands. Their products are also available at more than 30 shops, including in Mainland China and Japan.

Lin Ting-fei, one of the founders of Lavender Cottage, explained how they handled the challenges of starting a new business.

"It depends on how much you want to achieve your goal," she said. "If you have made up your mind, all other things are secondary."

Next, the group visited a traditional family business with over 80 years experience in noodle making. Shih-hsin Liu, a third-generation family member, walked members through the company's history. He explained that he is more of an artist than a businessman, so he focused on making the packaging more attractive. This turned out to be a winning move and within 10 years, the revamped Noodles Origin had become an award-winning brand and a sought-after souvenir by tourists.

Moving from Taichung to Taoyuan, the group stopped at O'right, a manufacturer of eco-friendly hair products. Steven Ko, CEO of O'right, explained that he was allergic to the ingredients in many skincare prod-





ucts, so he founded the company in 2002 using natural ingredients and eco-friendly packaging.

O'right has received many awards and certificates for its green efforts, and was the first shampoo to use a 100% biodegradable bottle. Made from plant waste, the innovative design is embedded with seeds, which sprout and grow as the bottle breaks down.

The environmental focus also extends to the company's head office. Members were impressed by the green features including solar and wind power generating systems, and water recycling facilities.

In Taipei, the group visited Plain-me, the first O2O (online-to-offline) fashion store in Taiwan. Beside the company's own brands, Plain-me also sells merchandise from more than 60 brands from over 20 countries worldwide.

During the group's visit to the sleek and stylish fashion house, the two founders, Tim Nien and Akko Liu, gave a presentation about the company's history and mission.

They explained that success came from their "simple and easy" lifestyle ethos, which appeals to their like-minded customers.

On the last day of the trip, the group visited 10Art, an eco-friendly skincare products manufacturer founded by Michelle Sung. Sung, who has a background in biotechnology, started by creating a safe and edible lip balm for her young daughter to use. She soon realised there was demand for similar products, so she established the company with the aim of producing non-toxic skincare with eco-friendly packaging.

Under 10Art, three separate brands have been developed: ERH for chemical-free skincare, MasKingdom for

eco-friendly masks, and Baby Sassi for babycare items, which are sold across 21 countries worldwide.

As a final stop, the group visited Eslite Living at Songshan Cultural and Creative Park. It is one of Taipei's largest creative arts spaces, transformed by the Taipei City government into a public park with exhibition halls, art shows and conference spaces from an area that once housed tobacco factories. Eslite's first hotel is also located in the park, which has as its theme the love of reading, music and the arts.

Apart from company visits, WEC members also had the opportunity to tour the site of the 2018 Taichung World Exposition ahead of its official opening in November. Taichung Tourism Bureau Director Chen Sheng-shan hosted a welcome dinner for the group and showed the visitors around the Houli Horse Ranch Area in the Expo site.

The mission gave the Chamber visitors a fascinating insight into how the culture of Taiwan is embedded into the local companies they visited, and how this has played a part in their success. This memorable and fruitful trip took place with the support of China Airlines and the Taipei Economic and Cultural Office in Hong Kong. 🌸





位於台中郊外山區的薰衣草森林以芬芳的香氣洗滌心靈，遊人可在薰衣草田中漫步，放鬆身心，又可購買各式香味產品，包括香皂、沐浴精油和冰淇淋。

總商會卓妍社的會員於9月13至15日到訪台中和台北，於薰衣草森林渡過愉悅自在的時光。考察團在卓妍社主席陳佩君和副主席榮明珠帶領下，參觀了台灣的本土品牌，並與創辦人和總裁交流，學習創業的心得及維持業務增長的策略。

薰衣草森林正是典型的例子。品牌創辦人為兩位厭倦了在都市營役工作的女士，她們決心追隨夢想，在山中築起美麗的薰衣草田和小木屋。

開業之初，她們並沒有甚麼大野心，然而業績穩步上揚，至今更擴充至四家分店，共經營九個品牌。她們的產品在超過30個銷售點有售，包括中國內地和日本。

薰衣草森林創辦人之一的林庭妃分享她們如何克服創業的種種挑戰。

她說：「成功與否取決於達到目標的決心。只要你心意堅定，其他一切都是次要。」

接著，考察團參觀了一所已有80多年歷史的老字號製麵店。在這家傳統家族企業的第三代成員劉世欣帶領下，團員

了解製麵店的發展歷史。他解釋，自己是一名藝術家，多於一名生意人，因此他會為麵條悉心設計更吸引人的包裝。這一著大舉成功，十年間，換上全新面貌的「大呷麵本家」不但成為得獎品牌，更成為深受遊客歡迎的伴手禮。

考察團隨後從台中前往桃園，參觀環保護髮造型產品製造商歐萊德。董事長葛望平解釋，他本身對多種護膚品的成份敏感，遂於2002年創業，推出以天然成份製造和環保物料包裝的護髮用品。

歐萊德致力推動環保，屢獲殊榮，旗下的洗髮水容器更史無前例地採用百分百可分解的物料製成。設計嶄新的容器以植物廢料製作，內含種子；當容器分解時，種子便會發芽生長。

公司對環保的重視更延伸至辦公室。團員對太陽能發電、風力發電、再生水系統等綠色設施大表欣賞。

代表團於台北參觀了全台首間O2O（線上到線下）時裝店Plain-me。除了自家設計，Plain-me亦出售來自逾20個國家共60多個品牌的服飾。

時裝店創辦人粘丁文和劉威志向團員介紹公司的發展史和理念。他們解釋，Plain-me簡約率性的生活態度得到同道中人的共鳴，因而取得成功。

行程的最後一天，考察團到訪環保護膚品牌十藝生技。創辦人宋美蒔擁有生

物科技的專業背景，起初只為年幼的女兒研製安全、可食用的潤唇膏，卻成為開設品牌的契機。她及後發現市場對這類產品有所需求，繼而成立公司，旨在生產不含毒性、環保包裝的護膚品。

十藝生技旗下有三個獨立品牌：ERH主打無化學成份護膚品、MasKingdom供應環保物料面膜，而Baby Sassi則生產嬰兒護理用品。這些產品如今已銷往全球21個國家。

旅程的最後一站是誠品生活松菸店。誠品松菸店位於松山文創園區，前身為松山菸廠，經台北市政府重新規劃成公共園區。園內設有展覽館、藝術表演和會議場地，現為台灣最大規模的創意藝術空間之一。誠品的首間概念酒店亦同建於園區內，以愛閱讀、愛音樂、愛藝術為主題。

除了企業考察，卓妍社會員更有機會率先一睹即將於11月正式啟用的「2018臺中世界博覽會」場館。臺中市政府觀光旅遊局局長陳盛山設宴歡迎，並帶領團員參觀場內的后里馬場森林園區。

是次行程讓本會代表團深入了解台灣的文化如何融入當地的品牌，孕育出成功的企業。台灣考察之旅能夠取得豐碩的成果，為團員帶來難忘的體驗，實在有賴中華航空和香港台北經濟文化辦事處的鼎力支持。✿



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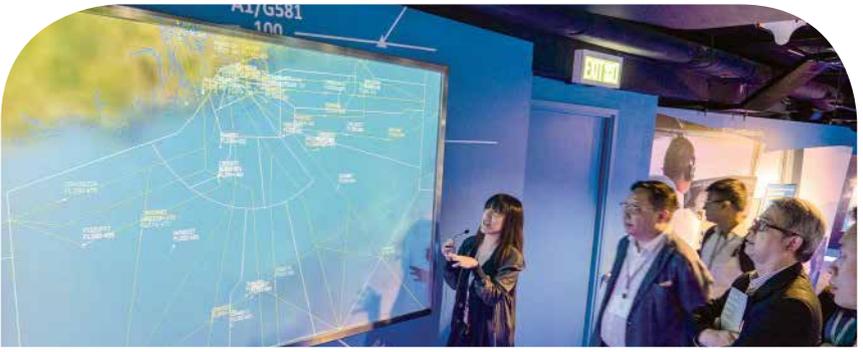
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Learning to Fly 振翅高飛

State-of-the-art facilities help HKIAA prepare workers for the aviation sector's growth
先進的設施協助香港國際航空學院培訓人才，為航空業的發展做好準備

Virtual Reality is among the high-tech elements being employed by the Hong Kong International Aviation Academy (HKIAA) to prepare the sector for future growth.

In HKIAA's Virtual Reality Training Centre, for example, there is a virtual aircraft-loading bridge, which was developed by the Department of Industrial and Manufacturing Systems Engineering at the University of Hong Kong. This uses state-of-the-art mixed reality technology to recreate an authentic environment, used to train engineers and operators working in the airfield.

Members had the opportunity to try out this new training facility during a visit to HKIAA on 14 September. Vivian Cheung, President of the Academy, also updated members on the latest developments in the sector and HKIAA's approach to cultivating aviation talent. She also discussed the key support provided to the Academy by business partners, such as internships and placement opportunities for students.

The Airport Authority established HKIAA in 2016 as the city's first civil aviation academy. The Academy provides a wide range of educational programmes to support the city's aerospace development, which is particularly important given the expected rise in demand following the introduction of the Three-runway System.

Members also joined a tour of the Civil Aviation Department (CAD) at the airport, where they learned about the aviation history of Hong Kong, CAD's functions and air traffic control operations. ✿

虛擬實境 (VR) 是香港國際航空學院 (學院) 採用的高科技元素之一，為業界的未來發展做好準備。

以學院的虛擬實境培訓中心為例，中心設有由香港大學工業及製造系統工程系研發的虛擬登機橋，以先進的混合實境技術重現逼真的環境，用以培訓在機場工作的工程師和操作員。

會員於9月14日到訪香港國際航空學院期間，親身體驗這項嶄新的訓練設施。學院校長張李佳蕙向會員介紹行業的最新發展，以及學院培育航空人才的方法。她還談及業務夥伴為學院提供的重要支持，例如給予學生實習和就業選配的機會。

香港機場管理局於2016年成立香港國際航空學院，為本港首間民航學院。學院提供廣泛的教育課程，支援本港的航空發展。尤其是在三跑道系統投入運作後，預料需求將會大增，這些課程更顯重要。

會員亦參觀了民航處位於機場的辦事處，了解香港的航空歷史、民航處的職責及航空交通管制運作。 ✿



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Cooking Up a Success Story 煮出成功

Sandeep Sekhri discusses the risks he took to establish his restaurant empire
石成達分享冒險建立餐飲王國的經驗

“Decision first; strategy later!” declared Sandeep Sekhri. This summary of his business method drew laughs from the audience as he added: “The majority of you probably don’t agree with that.”

Sekhri, founder of Dining Concepts, was speaking at a Network & Learn event co-organized by the Chamber’s Young Executives Club and the AIESEC Alumni Association of Hong Kong, in one of the company’s restaurants, Lilya Moroccan Lounge and Bar.

His unconventional approach paid off, and Dining Concepts now has almost 30 restaurants, as well as interests in other areas such as hotel supplies.

Sekhri moved from Delhi to Hong Kong at the age of 24, and 12 years later had worked his way up to a senior position in a restaurant group. But when that came to an end, he found that jobs at his level were simply not available. He had no choice, he said, but to go it alone, and launched his first restaurant, Bombay Dreams, in 2002. Then, only a few months later, SARS hit.

“We lost 80% of our business overnight,” he said. “Talk about timing.”

But Sekhri noticed that Soho, which had more “mom-and-pop” restaurants at that time, was not affected nearly so badly. It was also a place where long-tenure leases were available at low rents. Despite widespread advice against the plan, he decided that this was the right time and place to start to build a dining empire.

“I’ve already lost everything,” he told himself. “I’m just going to go ahead.”

He opened seven restaurants in Soho over the next two years, and then moved to Harbour City with the launch of BLT Steak.

“Being a vegetarian, I figured the way to make money is with steakhouses,” he joked.

This opening was a game-changer, he explained, which also saw him move to working with celebrity chefs. Although Sekhri might not be able to appreciate steakhouse cuisine himself, the move was certainly successful, and steak restaurants continue to feature in the Dining Concepts stable.

But the Midas touch deserted him for a time. In 2012, as he opened Luna in Central with a famous chef, he was confident that it would be yet another success.

“I thought I couldn’t do anything wrong,” Sekhri admitted. “But the next five restaurants failed, which was a humbling experience.”

He told the audience that as an entrepreneur, your success sometimes depends on your appetite for risk. He said that for him, decision-making was often about gut instinct, rather than business plans.

But the risks he takes are calculated, and Sekhri always looks at the numbers carefully before launching a new enterprise – ensuring, for example, that rental costs would not exceed a certain amount. He also had some luck in the early days with landlords and other contacts being willing to forgo deposits, which gave him the chance to build up the business.

He added that there is no quick path to success in the restaurant world. “It is a 24/7 business. You have to be very



hands-on; you have to be very focused.”

Sekhri is keen to share the credit with his co-workers, some of whom have been with him for more than 20 years. “That is the key to being consistent and sustainable,” he said.

He also points to the benefits of operating in an environment where businesses can flourish.

“Hong Kong is probably the most entrepreneur-friendly city in the world,” he said. “It is a level playing field. If you stick by the rules and work hard, you will make it. If I can do it, you can do it.”

「先做決定，後想策略！」石成達揚言。他以這句話概括他的營商之道，引來哄堂大笑。他又說：「相信在座很多人都不敢苟同吧！」

石成達是Dining Concepts的創辦人，他應邀出席總商會卓青社與AIESEC香港區校友會合辦、假集團旗下餐廳Lilya Moroccan Lounge and Bar舉行的Network & Learn活動，並擔任演講嘉賓。

他破格獨到的經營手法大舉成功，如今Dining Concepts旗下的餐廳已有接近30間，業務更擴展至酒店用品等其他領域。

石先生24歲時從印度新德里來港，並在12年後成功攀上餐飲集團的高級管理層。然而，他身處事業高峰之際，卻發現根本難以覓得同等職級的工作，苦無出路。在別無他選的情況下，他唯有自立門戶，於2002年創辦首間餐廳Bombay Dreams。就在短短數月後，沙士便來襲了。

他說：「我們的生意一夜之間蝕了八成，只怪時機不對！」

不過，石成達留意到，小本經營食肆林立的蘇豪區所受的打擊不至於太大。此外，該區亦不乏租約長、租金又低廉的店舖。儘管面對四方八面的反對聲音，他仍確信已具備天時地利，開始築起自己的飲食王國。

他告訴自己：「反正已經一無所有，那就硬著頭皮向前走吧！」

接下來的兩年，他在蘇豪區開設了七間餐廳，其後移師陣地到海港城，開設了BLT Steak。

「作為素食者，我發現賺錢的方法就是開扒房。」他打趣說。

他解釋，BLT Steak的開幕改變了遊戲規則，成為他日後夥拍名廚開設餐廳的契機。雖然石先生未能親嚐扒房的佳餚，但這一步無疑是空前的成功。從此，扒房亦成為了Dining Concepts的主打。

然而，不論如何點石成金，事情總不會永遠一帆風順。2012年，他與名廚合作，在中環開設Luna。當時，他胸有成竹，對餐廳滿有信心。

他坦言：「當時以為萬無一失，但往後的五間餐廳都失敗告終，實在慘痛不堪。」

他告訴與會者，作為企業家，成功有時取決於你有多願意冒險。對他來說，他所下的決定往往是出於直覺，而非業務計劃。

不過，他冒的險都在計算之內。石成達開設新業務前，都會精心盤算，例如確保租金成本不會超出某個水平。他亦慶幸在創業早期遇上很好的業主和工作單位，容許他免付按金，讓他有機會起步創業。

他補充，餐飲世界並沒有成功的捷徑。「這是全程投入、年終無休的事業。你必須事事親力親為，專注為業務打拼。」

石先生樂於與工作夥伴共享成果，有些更與他合作超過20年。他說：「這正是保持水平、持續發展的關鍵。」

他又指出香港擁有良好的營商環境，讓企業可蓬勃發展，帶來種種好處。

他說：「香港大概是全球最方便營商的城市。本港提供公平競爭的環境。只要你循規蹈矩，努力工作，就會成功。既然我做得好，你也可以做到。」



Practical Advice Amid Trade Tensions

應對貿易緊張關係的實用建議

談 到中美貿易關係緊張，展佩佩在總商會9月13日的午餐會上表示：「形勢瞬息萬變。」

她又說：「我不敢再推測往後的發展。」

德勤中國稅務與商務諮詢服務華南區領導人展佩佩交待局勢發展的背景，並為企業提供業務對策。

她展示中美雙方的行動時間表，顯示關稅屬以牙還牙性質。她解釋：「顯然，美國每次採取行動，中國都會作出回應。每次行動皆由美方發起，中方未有主動出招。」

儘管關稅已開始實施，展佩佩表示企業仍可採取措施，減少他們所受的影響。

首先是仔細檢查供應鏈。關稅僅適用於「中國製造」的產品，而定義是必須有六成零部件源自中國，以及在生產過

程中必須經歷「重大改變」。因此，企業不妨複查產品是否真的由「中國製造」。

企業也應確保產品已正確分類，以免影響關稅。

無法避過「中國製造」標籤的製造商仍有其他方案可供選擇。例如，透過香港的中間人把內地製造的產品出口往美國，可利用「首次銷售出口」規則來減少應繳稅款。展佩佩說：「這個制度很好，而且完全合法。」

價格解綁是另一方案。製造商可剔除保用保障等無形元素，降低應繳關稅的價值比例。

雖然前景難以預測，但她指出貿易戰「對美國的打擊很可能比中國更甚。」

不過，她總結指，持續的拉鋸只會對雙方、甚或是其他國家不利，而最壞的情況就是全球陷入衰退。✿

situation had evolved and proposed some ways that companies can deal with the impact.

Chin showed a timeline of the moves that revealed the tit-for-tat nature of the tariffs. “It is very clear that every time there has been an action by the U.S., China has responded,” she said. “None were instigated by China; all were instigated by the U.S.”

Now that the tariffs have started to be implemented, Chin explained

that there are ways that companies can reduce their exposure.

One is to look carefully at the supply chain. The tariffs only apply to products with a “Made in China” label – to qualify for this, 60% of components must be sourced in the country and “significant transformation” must take place in the manufacturing process. So companies can double-check whether a product really is “Made in China.”

They can also ensure that they have the right classification for their products, which may affect the tariff.

Manufacturers that cannot avoid the Made in China label still have options. For example, anyone who manufacturers in the Mainland for export to the U.S. can use the First Sale for Export rule if using a middleman in Hong Kong, which reduces the amount of duty. “This is a beautiful system, and perfectly legal,” Chin said.

Price unbundling is another option. Manufacturers can strip out non-tangible elements, like warranty protection, so that the proportion of the value that is eligible for tariffs is reduced.

Although it is difficult to predict what will happen, the impact “is probably going to harm the U.S. a lot more than China,” Chin said. But the continued disruption will be bad for both countries and beyond, with the worst-case scenario being a global recession, she concluded. ✿

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Seven of our member companies from the industry cracked open some of their best bottles from more than 30 wineries, giving participants the opportunity to taste different wines side-by-side to better understand the

nuances of the different blends.

The wines were provided by Discover Wines Asia, Enoteca, The Flying Winemaker, House of Connoisseur, JinGarrigue, MyiCellar and Premier Fine Wine, whose staff also helped guide participants through the tasting process, and the wine glasses were sponsored by Town House. This relaxed yet informative event was hosted by Chamber General Committee members Nicholas Brooke and Douglas Woo together with CEO Shirley Yuen. 🌿





Raising a Toast to Autumn 向秋色乾杯

果香、橡木香，抑或單寧酸？逾100名葡萄酒迷和品酒新手出席總商會9月13日的「秋季品酒會」，深入了解不同種類的葡萄酒，認識各款酒類與食物搭配的秘訣。

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26 Oct

Enterprises Sharing Series: Visit to IoT specialist Myndar



29 Oct

Town Hall Forum Series with Commissioner for Tourism Joe Wong Chi-cho

What's On Listings

(Our events in October)

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



OCTOBER

Oct

09

Seminar: Smarter Working – The New Competitive Advantage
Training: Workplace Conflicts, Mediation Skills, and Legal Case Studies
Retail & Tourism Committee meeting
Networking: Meet the Innovators @ Happy Hour

10

Workshop: Be a Confident Solution Selling Sales Professional!
Workshop: Creating WOW Customer Experience for IOT Applications Through Design Thinking Approach

11

Workshop: Executive Presence
Study Tour: Visit to Towngas Technical Training Centre

12

Roundtable: Smart Retail in Hong Kong

15

HKCSI Executive Committee Meeting

16

Workshop: "EMCEE (MC)" Workshop for Non-Emcees

19

Roundtable: Kowloon East – The Catalyst for Workplace Transformation

23

Roundtable: Marketing Solutions on Your Mobile
Seminar: Gravitas: Voice and Presence

24

Workshop: Digital Content Marketing

25

Training: Think on Your Feet
Roundtable: China: Policy Easing Amid Headwinds
Industry & Technology Committee Meeting

26

Study Tour: Enterprises Sharing Series: Visit to IoT specialist Myndar

29

Town Hall Forum Series with Commissioner for Tourism Joe Wong Chi-cho

30

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導師 : Robin Ball
Date : 30 Oct – 2 Nov 2018
日期 : 2018年10月30日至11月2日
Time : 9:00 a.m. – 5:30 p.m.
時間 : 上午9時至下午5時半
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 \$23,750 / Non-member \$25,000

(Includes a set of course materials valued at HK\$13,510. Lunch not included)

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Robin Ball
Management Development Services Limited (MDS) 創辦人

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Contents:

1. How to avoid sending your audience to sleep with lack of impact and interesting content
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3. Conquer anxiety before you go to the stage
4. Inner Voice – An interactive session to support your new skills
5. Death by PowerPoint!!!

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2. 久久未入正題，花雙倍時間表達10分鐘的內容
3. 克服上台演說的焦慮
4. 「與自己對話」— 以互動方式增強演說技巧
5. 如何善用PowerPoint輔助演說

Trainer : Patrick Eng
導師 : Patrick Eng
Date : 8 Nov 2018
日期 : 2018年11月8日
Time : 2:00 p.m. – 6:00 p.m.
時間 : 下午2時至下午6時
Venue : HKGCC Theatre, 22/F United Centre
地點 : 金鐘統一中心22樓香港總商會演講廳
Language : English
語言 : 英語
Fees : Member \$900 / Non-member \$1,100
(includes coffee/tea refreshments)
費用 : 會員\$900 / 非會員\$1,100 (包茶點)



Patrick Eng
Executive Consultant,
Connect Communication Limited

Patrick Eng
Connect Communication Limited 行政顧問

Lawful Wages Calculation for Hong Kong Employees

依法計算香港僱員的薪酬

This workshop guide participants through a step-by-step approach to the lawful calculation of wages.

Contents:

1. Definition of "Wages"
2. Calculation of wages for "Hours Worked" and keeping "work time" records
3. Calculation of Statutory Holiday pay
4. The various lawful ways of granting Rest Days and calculation of pay
5. Overtime arrangements and pay calculation
6. Granting of Paid Annual Leave and calculation of pay
7. Granting of Paid Sick Leave, calculation of Sickness Allowance and no pay sick leave
8. Granting of Paid Maternity Leave and calculation of pay

本工作坊根據《2007年僱傭(修訂)條例》及《最低工資條例》，引導學員逐步依法計算工資。

內容：

1. 「工資」的定義
2. 「工作時數」的工資計算，保存「工作時間」紀錄
3. 法定假日的工資計算
4. 提供休息日的各種合法方式和工資計算
5. 超時工作安排和工資計算
6. 提供有薪年假和工資計算
7. 提供有薪病假、計算疾病津貼和無薪病假
8. 提供有薪產假和工資計算

Trainer : Cammy Liu
導師 : 廖明珠
Date : 9 Nov 2018
日期 : 2018年11月9日
Time : 9:30 a.m. – 5:00 p.m.
時間 : 上午9時30分至下午5時
Venue : HKGCC Theatre, 22/F United Centre
地點 : 金鐘統一中心22樓香港總商會演講廳
Language : Cantonese
語言 : 廣東話
Fees : Member \$1,550 / Non-member \$2,050
(Lunch not included)
費用 : 會員\$1,550 / 非會員\$2,050 (不包午餐)



Cammy Liu
General Manager, Manchester
Training & Consultancy Institute

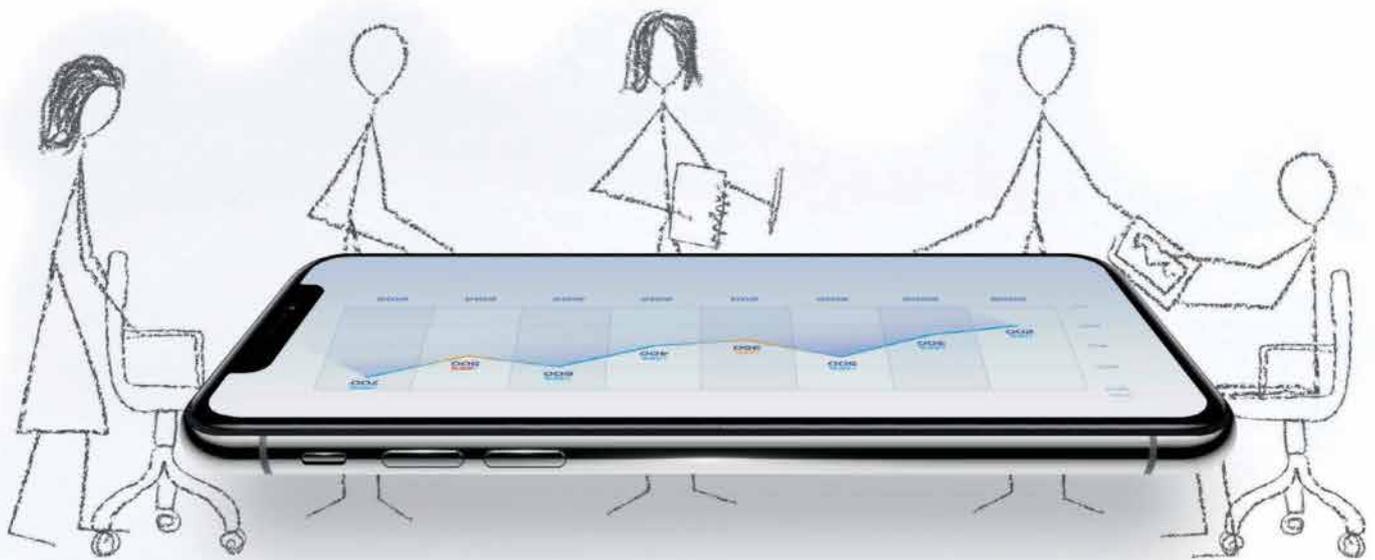
廖明珠
曼徹斯特培訓及顧問中心總經理

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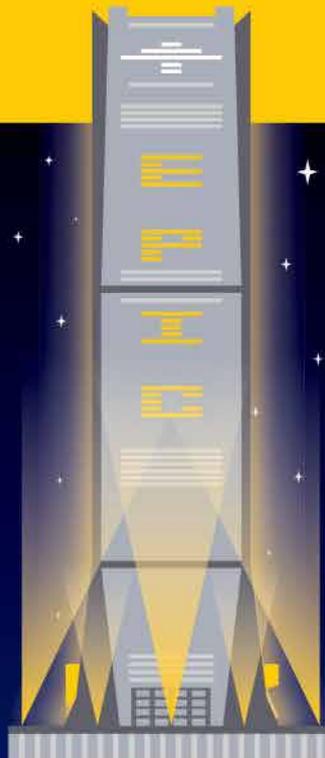
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