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January 2020

HKGCC: The Voice of Business in Hong Kong

bulletin

工商月刊

HONG KONG
AWARDS FOR
INDUSTRIES
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Exploring New Markets in Ghana and Morocco

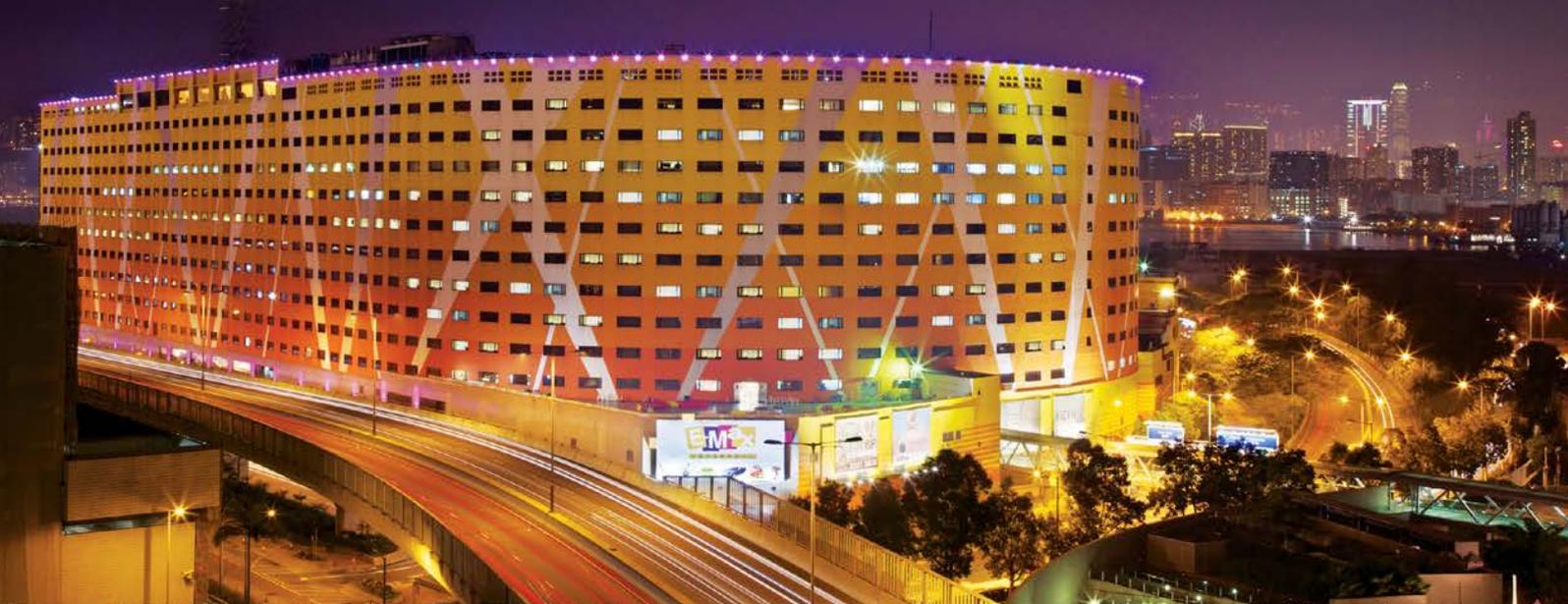
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Exploring Opportunities in New Markets

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探索新市場機遇

從大灣區至非洲——總商會協助會員探索新機遇

總商會是全港最國際化的商會，這一點我們一直引以為傲。所謂國際化，不僅指我們會員來自不同種族國籍，也在於本會致力協助會員在世界各地拓展商機。我們最近舉辦的「一帶一路」加納、摩洛哥訪問團，正就是協助企業考察這些發展蓬勃，但潛力尚未完全開發的經濟體，發掘商機。

來自香港、內地、歐洲及中東的參加者回港後都紛紛告訴我：此行精彩無比，而且成果豐碩。是次旅途行程充實，考察團不僅參加了多場高級別會議，包括拜會加納副總統，亦忙於與商界代表會面，以及實地考察企業。

對我們來說，這次旅程在各方面都頗為大膽進取，而如今考察之旅順利完成，印證了籌備工作及考察過程的一切努力都是值得的。

此行，會員了解到兩個考察國家對「一帶一路」倡議這個概念都有充分認識，不少中國項目已在當地陸續展開。雖然兩地普遍歡迎中國投資，但當地聯絡人指出語言障礙和文化差異確實帶來了一定的挑戰。作為連繫內地與世界各地的橋樑，香港企業經驗豐富，定可有助促進這些「一帶一

路」地區發展。

儘管我們活在科技時代，但面對面的會談交流依然無法取代。團員表示，他們對當地人的熱誠和正面態度印象深刻，並正積極跟進在九天行程期間所建立的聯繫。

除了加納和摩洛哥，總商會今年還考察了日本、韓國、以色列，並如常定期訪問中國內地不同省市。建立海外新聯繫之餘，我們亦接待世界各地有意與香港企業經商合作的代表團，如阿根廷以至津巴布韋等國家。

隨著中美貿易戰、保護主義升溫和本地社會動盪持續困擾企業，探索新領域對我們來說十分重要。要進入陌生市場並不容易，尤其對中小企而言，惟總商會可充當您的第一停靠港，提供意見及協助拓展聯繫。假如企業已準備好走出「舒適區」，探尋新機遇，2020年正是合適時機。本會將全力為會員提供協助。

One thing that we take great pride in at HKGCC is that we are the most international chamber in Hong Kong. This is not limited to just the ethnicity of our membership. It extends to the four corners of the world that we help our members develop new business. Our recent Belt & Road mission to Ghana and Morocco was the latest undertaking to help businesses explore new opportunities in these booming – yet relatively untapped – economies.

The participants – who hail from Hong Kong, Mainland China, Europe, and the Middle East – told me upon their return that it was a fascinating and also fruitful mission. Not only did they have a number of high-level meetings, including with the Vice President of Ghana, but they also had an extremely busy schedule of business meetings and site visits.

This trip was quite an ambitious one for the Chamber on a number of fronts, but we feel all the hard work that went into planning and executing the mission was well worth the effort.

During the trip, members learnt that the Belt and Road Initiative was a familiar concept in both countries, with Chinese projects already underway. While investment from China was generally welcome, local contacts said language barriers and cultural differences did create some difficulties. Hong Kong companies' vast experience in serving as a bridge between

the Mainland and the rest of the world can surely play in our favour in these Belt and Road locations.

While we live in an era of advanced technology, there is no substitute for face-to-face meetings. Members on the mission said they were impressed with the enthusiasm and positivity of the people they met, and that they are actively following up with the contacts that they made during the nine-day trip.

In addition to Ghana and Morocco, this year the Chamber also visited Japan, Korea, Israel and regular missions to various provinces in Mainland China. In addition to meeting new contacts overseas, we also host delegations from around the world who are keen to connect with Hong Kong businesses. These range from Argentina to Zimbabwe.

With the Sino-U.S. trade war, increasing protectionism and domestic unrest impacting businesses, it is important that we venture into new territories. It is not always easy to enter unfamiliar markets, especially for SMEs, but HKGCC can be your first port of call for advice and connections. For businesses ready to step out of their comfort zone and explore fresh opportunities, 2020 could be just the year. At HKGCC will be working hard to help members do so.

Aron Harilela
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Hong Kong General Chamber of Commerce
香港總商會 1861

The Voice of Business 商界之聲

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

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

Printed By: OMAC Production House Ltd
21/F Kiu Yin Commercial Building,
361-363 Lockhart Road, Wanchai, Hong Kong
Tel: 2893 0944 Fax: 2832 7903
Email: info@omac.com.hk

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本會並非政治組織，任何帶有政治意味的廣告均不代表本會立場。

出版：香港總商會
香港金鐘道統一中心廿二樓
電話：2529 9229
圖文傳真：2527 9843
網址：www.chamber.org.hk

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Jan 2020

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

《工商月刊》刊載的文章內容乃個別作者意見，並不反映香港總商會立場。

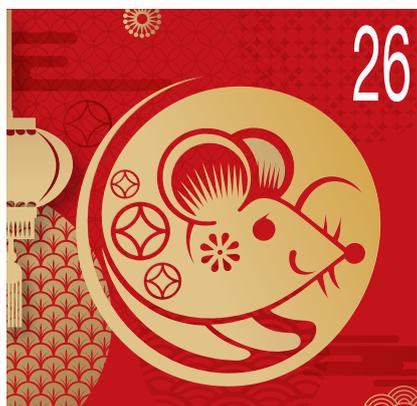
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Staying Calm Amid Crises

Hong Kong must work with pragmatism to secure our future stability and prosperity



認清形勢 臨危不懼

香港必須務實行動，保障未來穩定繁榮

中美貿易緊張關係持續超過一年，其所帶來的不明朗因素繼續影響香港企業。另一方面，近期的社會事件及暴力衝擊令香港經濟雪上加霜，令遊客卻步、重創本地消費需求。

屋漏偏逢連夜雨。美國總統特朗普簽署《香港人權與民主法案》，令本已緊張的局勢進一步惡化，並損害港美雙方多年的合作關係。在此我們必須認清事實，香港的獨特地位並非由任何其他國家單方面施予，而是由《基本法》賦予。香港享有的經貿地位跟其他世界貿易組織成員一樣，我們亦以此身分在國際經貿舞台上發揮自身力量，並與世界各個貿易夥伴建立了互惠互利的合作關係。

香港正值多事之秋，政府必需在艱難時期推出各項「貼地」的措施，重振業界信心；商界亦要齊心協力，迎難而上。

我早前向政府提出多項建議，包括擴大電費補貼措施至工商

企業，並容許市民分期交稅，有望減輕公眾和中小企的負擔。我樂見政府接受了我的意見，並推出第四輪紓困措施，協助中小企渡過內憂外患。

長遠而言，我多次向司局長表示，政府應進一步改革暫繳稅制度的安排，並推出商舖維修資助、水費補貼和工資補貼等，以彌補因社會事件令中小微企業蒙受的損失。當局亦應重啟「特別信貸保證計劃」，便利企業資金周轉，以解業界燃眉之急。

香港是多元的自由社會，任何人都可以在不同場合自由表達意見，因此不論在街頭或議會，皆是百花齊放的。然而，近日的動盪顯示，香港經濟穩定不再是理所當然。在緊急關頭，我們必須認清事實，以務實幹勁換取繁榮穩定。同時，商界也將繼續齊心一致，運用我們的專業知識，向政府出言獻策，協助建設更美好的香港。

The uncertainty created by more than a year of trade tensions between the United States and Mainland China continues to affect Hong Kong businesses. Meanwhile, the recent social unrest and violence have dragged down the city's economy even further, keeping tourists away and taking a heavy toll on local consumption demand.

When it rains, it pours. The passing of the Hong Kong Human Rights and Democracy Act of 2019 by the U.S. has added to the already tense situation. The signing of the act by President Donald Trump in November will only damage the long-standing relationship between Hong Kong and the U.S. We must recognize the fact that Hong Kong's unique status is not granted unilaterally by any other country, but is conferred by the Basic Law. Our economic and trade status is on par with other World Trade Organization members, and we continue to make use of this capacity in the international economic and trade arena to establish mutually beneficial relationships with various trading partners around the world.

With Hong Kong in troubled waters, the Government needs to introduce a range of down-to-earth measures to help restore confidence. At the same time, the business community must work together to rise to the challenges.

I previously put forward a number of recommendations to the Government. These included extending the electricity subsidy scheme to cover businesses and allowing residents to pay tax by instalments, which will hopefully alleviate the burden on the

public and SMEs. I am pleased to see that the Government has adopted some of my proposals and rolled out a fourth round of relief measures to tide SMEs over amid the internal and external threats.

These measures should be helpful in the short term. For the longer term, I have repeatedly reflected to secretaries and directors of bureaus and departments that the Government should further reform the provisional tax system, and introduce subsidies for shop maintenance, water charges and wages to compensate SMEs for the losses they suffered as a result of the recent unrest. The Special Loan Guarantee Scheme should also be relaunched to meet the urgent needs of affected businesses and to ease any cash-flow problems.

Hong Kong is a pluralistic and free society. Everyone can express their views and opinions freely, whether on the streets or in the Legislative Council. However, the recent turmoil shows that we can no longer take Hong Kong's economic stability for granted. At critical times, we must work with pragmatism to secure our continuing prosperity. In the meantime, the business sector will continue to pull together, share our expertise, and make recommendations to the Government that will help create a better Hong Kong for all citizens.

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Looking Forward to a Brighter 2020

Thawing of Sino-U.S. tensions and an end to violent protests are necessary for Hong Kong to get back on track



展望較亮麗的2020年

中美緊張局勢緩和及暴力示威活動停止至關重要，好讓香港重回正軌

迎來新一年之際，香港商界想必急不及待地送走2019年。持續不斷的街頭震撼場面不僅令直接受到攻擊的企業蒙受損失，還窒礙經濟增長，嚴重影響我們的國際聲譽。

同時，中美貿易關係在去年大部分時間持續緊張，增添了不確定性。雙方於年底達成局部貿易協議，確實有助稍為紓緩壓力。

會員向我們表示，他們感激政府推出各項措施，協助他們渡過難關；惟修補社會撕裂和恢復法紀，才是協助業務重回正軌的重點。

就此，我們欣見11月的區議會選舉前夕社會回復平靜，而往後數周的局勢仍然相對和平。我們衷心希望香港將於2020年全面回復正常。

中美雙方於12月12日達成「第一階段」貿易協議，令人欣慰。若然這全球兩大經濟體的關係趨於和諧，將可令香港企業鬆一口氣。

儘管示威活動和貿易戰的消息充斥

新聞頭條，但2019年其實不無正面發展。例如2月出台的《粵港澳大灣區發展規劃綱要》，便清晰界定了香港在此重要倡議的角色。

本會的大灣區考察團一直廣受歡迎，反映商界對抓緊區內冒起機遇的熱衷。單在2019年，我們便到訪了大灣區九個內地城市的其中六個：深圳、廣州、佛山、江門、中山和肇慶。

總商會在去年未能幸免於社會動盪的影響，若干活動和會議被迫取消。不過，絕大部分時間我們運作如常，謹守崗位為會員提供一系列活動及服務。

我們由衷感激各位會員長久以來支持本會，亦樂見您們時常守望相助。新一個十年將至，前景仍未明朗，唯有同心協力，方是交流專業知識、資訊和建議的良策，確保商界之聲得以傳達，得到政府重視。

As we welcome a new year, the business community in Hong Kong will surely be glad to say goodbye to 2019. The shocking scenes on our streets have not only hit the companies that have been directly attacked, but also put the brakes on economic growth and seriously affected our global reputation.

At the same time, trade tensions between the Chinese Mainland and the United States continued to rumble on throughout much of last year, adding to the uncertainty. A partial trade deal reached near the end of the year did help ease the pressure somewhat.

Members have told us that they are grateful for the various measures rolled out by the Government to help tide them over, but that healing the divisions in society and restoring law and order are the most important things to help their business get back on track.

In this regard, we were relieved to see calm return ahead of the District Council elections in November, and for the situation to have remained relatively peaceful in the following weeks. We sincerely hope that 2020 will see a full return to normality.

We are also reassured by the “phase one” deal between the U.S. and Beijing. More harmonious relations between the world’s two biggest economies will be a relief for Hong Kong.

While the protests and trade war grabbed headlines, 2019

saw other, more positive, developments. The release of the Outline Development Plan for the Greater Bay Area in February clearly defined the role of Hong Kong in this important initiative. More detailed policy measures revealed in November aim to improve our traditional strengths in areas such as finance, medicine and professional services, as well as develop new focuses of economic growth such as innovation and technology.

The continuing popularity of our GBA missions reflects the interest in capturing the opportunities emerging in this unique region. In 2019 alone, we visited six out of the nine GBA Mainland cities: Shenzhen, Guangzhou, Foshan, Jiangmen, Zhongshan and Zhaoqing.

Here at the Chamber, we did not escape last year’s unrest, which forced us to cancel a number of events and meetings. But, for the most part, it was business as usual and we continued to offer a wide range of events and services to our members.

We are very grateful to all of our members for their continuing support – of the Chamber, and of each other. As a new decade dawns, the outlook remains uncertain, but working together is the best way we can share expertise, information and advice, and ensure that the Government hears the voice of the business community.

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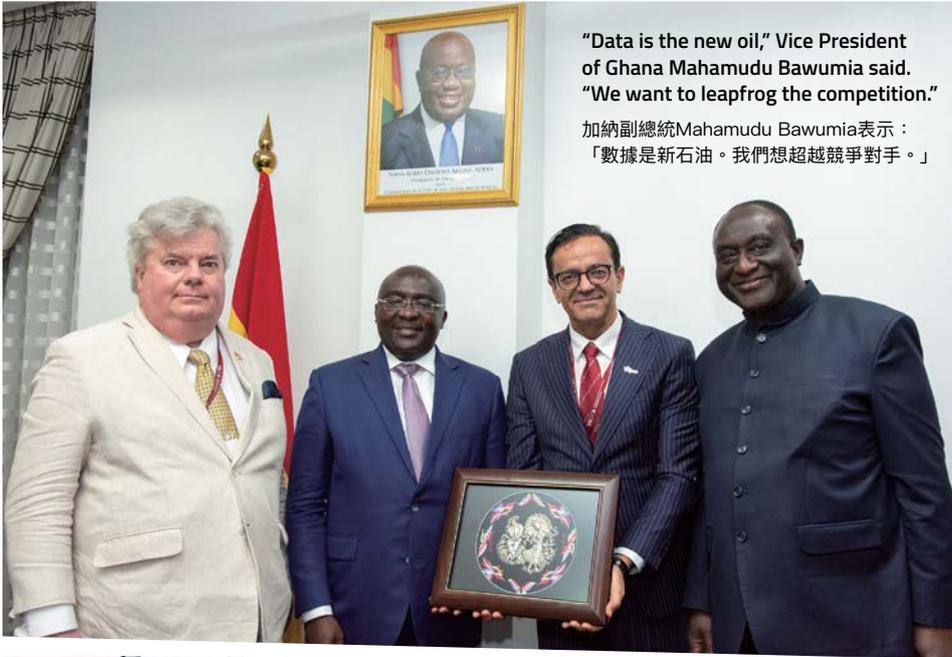
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Cover Story | 封面故事



"Data is the new oil," Vice President of Ghana Mahamudu Bawumia said. "We want to leapfrog the competition."

加納副總統Mahamudu Bawumia表示：「數據是新石油。我們想超越競爭對手。」



It has been a number of years since HKGCC last organized a mission to sub-Saharan Africa. But as the Belt and Road Initiative helps to open up opportunities around the world, the time is ripe for Hong Kong companies to explore potential business in these less familiar locations.

On the Chamber's Belt and Road Mission to Ghana and Morocco, from 3-11 December, participants enjoyed a packed itinerary of meetings with officials and businesspeople as well as company and site visits.

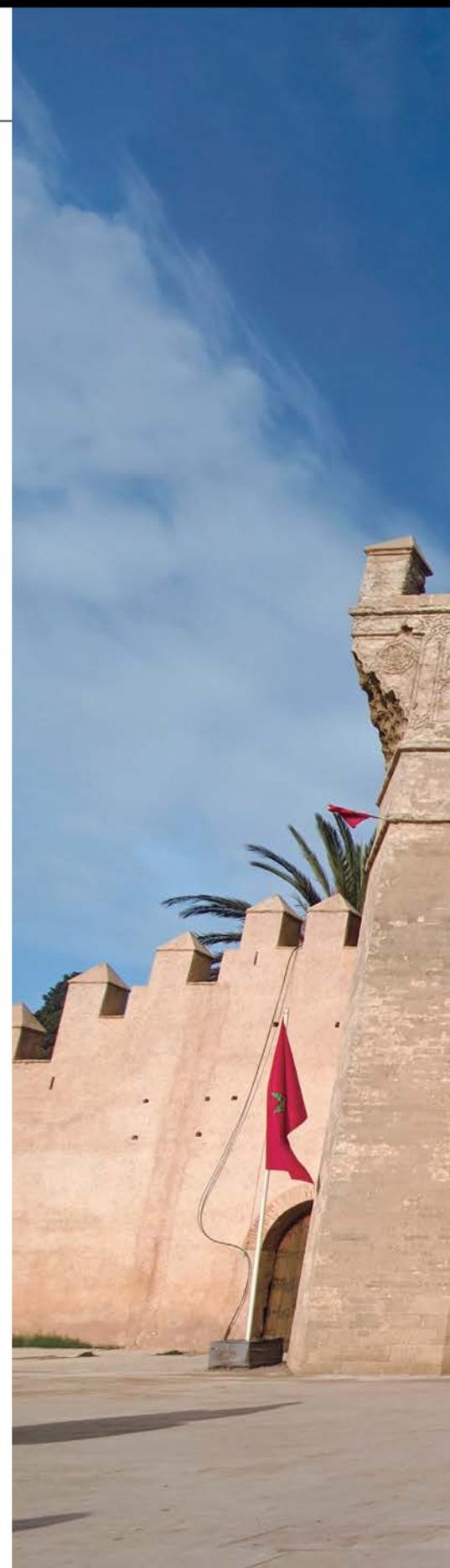
"We found that both countries were well aware of the Belt and Road Initiative, and have already seen Chinese investment in infrastructure and manufacturing projects," said Behzad Mirzaei, Chairman of the Asia & Africa Committee and leader of the mission.

"There is no doubt that BRI is driving foreign investment in Ghana and Morocco. This is where Hong Kong companies can play an important role as super-connector by providing first-class professional services for these projects."

Ghana

In Ghana, the delegation found a country that is vibrant, welcoming and modernizing fast. As they heard during an audience with Vice President of Ghana Mahamudu Bawumia, the nation is going full steam ahead in digitalizing its economy.

"Data is the new oil," the Vice President said. "We want to leapfrog the competition. We will be able to move quickly because our country doesn't have legacy technology hindering the change."



Mission to Ghana and Morocco

加納、摩洛哥考察之旅

Delegates explore
opportunities emerging
in two rapidly developing
African nations

考察團遠赴正飛速發展的
非洲兩國，探索機遇



For example, he explained, Ghana is currently issuing digital national IDs, and plans to introduce digital passports and driving licences. By next year, every home in the country will have an electronic address using GPS.

To push the adoption of mobile money, the government will stop accepting cash transactions after it launches its cashless platform next year. Ghana is also one of the first countries to enforce full interoperability of mobile wallets across telecoms companies and banks.

Bawumia also stressed the "Beyond Aid" mantra, as the country speeds up the pace of industrialization and aims to increase trade and investment.



He said that the country has opportunities in sectors including petrochemical, garments and textiles, pharmaceutical and auto.

Andrew Wells, Deputy Mission Leader and Convenor of the Chamber's Belt and Road Working Group said that the business-matching session with young entrepreneurs organized by GUBA was also impressive.

"Food products, jewellery, movies and IT, green industry, education and health provision were among the sectors where members were surprised to find quick opportunities for joint ventures without SOE-style capital investment," he said.

Chamber delegate Terrence Annamunthodo, Managing Director of Perpetuum Wealth Management, noted that the visitors could see "Beyond Aid" in action.

"The many cranes around Accra are good evidence that the country is open for business," he said. "Big projects seem to be carried on by elites. But, there is a bubbling up of creativity from jewellery makers to cobblers to media and fintech. Ghana wants to be the gateway to West Africa and, given that it is an English-speaking country, it is on the right track."

Ghana Facts and Figures

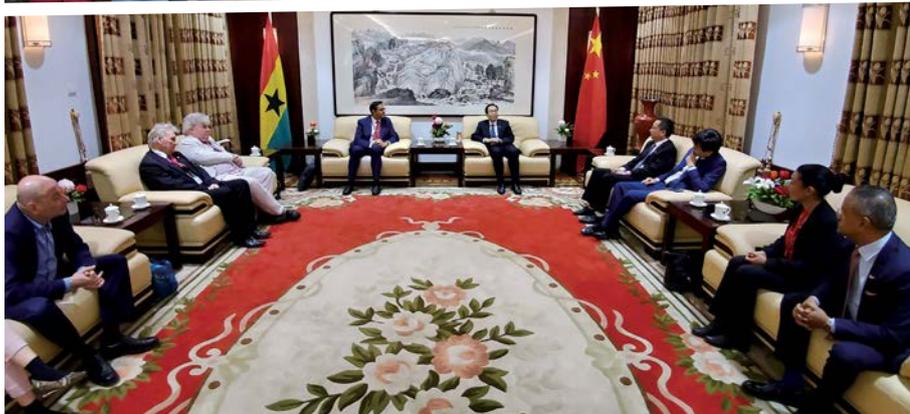
Capital Accra	Population 30 million	Language English
GDP per capita US\$4,700	Government Presidential Republic	

Ghana, officially the Republic of Ghana, is located along the Gulf of Guinea and Atlantic Ocean in the sub-region of West Africa. It is Africa's second-biggest gold producer (after South Africa) and second-largest cocoa producer. It is also rich in diamonds, manganese ore, bauxite and oil.

Accra is the capital and largest city in Ghana, with an estimated urban population of 2.27 million. It is a centre for manufacturing, marketing, finance, insurance and transportation. Economic activities include the financial and commercial sectors, fishing, and the manufacture of processed food, lumber, plywood, textiles, clothing and chemicals.

Tourism is a growing source of business including in arts and crafts, historical sites and local travel agencies. Oxford Street in the district of Osu has grown to become the hub of business and night life in Accra.





Kelven Lit, Director of Censpot Trading Corporation, remarked on the rapid adoption of technology. "It made us reflect on the situation in Hong Kong, where technology implementation is pretty slow. While in these 'underdeveloped' nations, digital banks are already flourishing."

During a meeting with the Chamber delegation, Yofi Grant, CEO of the Ghana Investment Promotion Centre, said it was a country of three Os: opportunity, openness and optimism.

"We are a resource-rich country, and we have good green land for farming," he said. "The Ghanaian workforce is young, bold and aggressive, with many creative ideas."

The country is politically stable, has a mobile data penetration rate of almost 80%, and improved quality and capacity in oil production.

"We have slowed down depreciation of our currency, left the IMF programme and now we are following our self-imposed discipline," Grant added. "This should give us the freedom we need to develop quickly."

“There is no doubt that BRI is driving foreign investment to Ghana and Morocco. This is where Hong Kong companies can play an important role as super-connector by providing first-class professional services to these projects.”

**– Behzad Mirzaei,
Chairman of the Asia
& Africa Committee,
HKGCC**

However, he also noted some of the country's problems, such as underdeveloped infrastructure, from water and power supply to roads and railways. He added that it can be difficult for Ghana to deal directly with Chinese investors due to the language and culture barriers, but Hong Kong could help as a facilitator.

Nana Kwame Bediako, President of Kwarleyz Group, a real estate and construction firm, also noted the country's move towards industrialization, and highlighted that businesses in Ghana do not have a lot of support from government.

"In Africa, you still need the government to endorse your business, but what you really need is the support of the private sector," he said. "You need established businesses to partner your business."

Kwarleyz Group has successfully partnered with global companies in its own developments as it works to build a new Ghana. Bediako is optimistic about the outlook, not just for the country, but also for overseas investors.

"You didn't come to Africa to find opportunities, you came to Africa

because the opportunities are already here and calling you to come!" he told the delegates.

A highlight of the visit was dinner with the Chinese Ambassador to Ghana, Shi Ting Wang. He welcomed the delegation, saying that it was the first official business delegation from Hong Kong to visit Ghana. During discussions, Wang noted China's dominant role in Ghana's import and exports, and said that Hong Kong has a potential role in providing professional managers and support services to Belt and Road infrastructure projects.

Wells also noted that there was a natural affinity between Ghanaian and Hong Kong business cultures, given their shared common law, language and Commonwealth history.

Morocco

With its ancient cities, fascinating culture and stunning mountains, Morocco is a well-known tourist destination. The delegation visited the biggest city Casablanca, historic Marrakesh and the capital Rabat.

"Morocco has a fairly sophisticated business culture that has experienced many years of commercial ties with French companies, as it was a French

Morocco Facts and Figures

Capital Rabat	Population 37 million	GDP per capita US\$3,007
Language French, Arabic and Berber		
Government Parliamentary Constitutional		

The Kingdom of Morocco is a unitary sovereign state in North Africa. Its key economic sectors are agriculture, phosphate minerals and tourism. Industry and mining contribute about one-third of the annual GDP, while the production of textiles and clothing is part of a growing manufacturing sector.

Casablanca the largest city and is considered the locomotive of the economy, with 32% of the country's production units and 56% of industrial labour. Many domestic and international companies have their headquarters and main industrial facilities in Casablanca.

Marrakesh, known as the "Red City," has good tourism infrastructure that helps attract global visitors and international events. More luxury hotels are boosting the sector's continuing development.

Rabat, the capital of Morocco, is a cultural city with a rich history. It is also a modern, environmentally responsible capital that takes pride in its green spaces.

colony," said Annamunthodo from Perpetuum, although he noted the fact that French is the language of business may deter investors.

At Credit du Maroc, Director of Corporate Banking Ali Chorfi introduced Morocco as a stable economy with a substantial middle class and growing home ownership. Access to banking has seen a healthy growth of 60% in the past 10 years.

The delegation also visited Casablanca

Finance City (CFC), which has benefits including tax incentives. Many African banks and also the central bank of Morocco have moved to the CFC.

"The King is determined to develop Morocco into Africa's financial centre, with Casablanca in the centre of development," explained Mohammed Rachid from CFC, adding: "Morocco is a very safe entry point into Africa."

Omar Laalej, Director of Africinvest, a private equity investment firm, drew delegates' attention to the fact that EY ranked Morocco



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Increasing Cooperation



During the trip, Mirzaei signed three MoUs on behalf of HKGCC:

- Ghana National Chamber of Commerce, to formalize cooperation between the two chambers and enhance business opportunities in both regions;
- GUBA Enterprise, an organization that works to attract investment to Africa and which supported the Ghana leg of the HKGCC mission;
- General Confederation of Moroccan Enterprises (CGEM), the largest business organization in Morocco.

second in its Africa Attractiveness Index. He noted Morocco's strong auto-manufacturing industry, with BYD as the biggest Chinese investor. There is no capital gains tax, and 100% ownership of most businesses is permitted.

However, Africinvest reported that they have found Chinese investors to be less willing to work with local partners.

The country is also seeking more sustainable growth. Professor Hassan Radoine from University Mohammed VI Polytechnic introduced the Green City of Benguerir. This city aims to be a development engine and research hub centred around the university, and has already started experimenting innovative ways of applying solar and wind energy, and recycling wastewater.

"We are Africa, not Europe, we do not have big machinery or industrialization to help us develop," Radoine said. "Instead, we need to be smart and efficient."

"The mission has shown the readiness of new markets, particularly along the Belt and Road, to work with Hong Kong professionals and SMEs."

– Andrew Wells, Convenor of the Belt and Road Working Group, HKGCC



Morocco has long been a gateway to Africa for Europe, and it is now building on this experience. Annamunthodo noted that some of the country's industrial parks have been earmarked for Chinese investment.

Professor Radoine also remarked on this broadening of scope. "Morocco has always been a close

partner of Europe, but now China's influence is growing," he said. "Chinese investors, through the BRI, come not only with ideology, but more importantly, also with concrete projects."

The growing Chinese influence can be seen in the growing numbers of Mainland tourists. Marita Group Chairman Rahal Boulgoute told

delegates that the real estate group was keen to tap into this trend, and was discussing with global brands about cooperating to build new hotels.

Technology advances

Lit from Censpot Trading said that his eyes had been opened by the trip. "As a tech businessman who has never been to Africa before, I am pretty inspired by both countries' willingness to accept new technologies and their implementation in business."

Hong Kong's expertise in IT areas could be beneficial to both countries as they continue to modernise.

"The digital economy seems to be on the government's policy-making agenda in both Morocco and Ghana," said Mirzaei. "In this regard, I see Ghana being more flexible in its efforts to be a platform to establish e-commerce, or fintech companies to serve Ghana and other West African countries."

Professor Radoine noted that more help with technology would be welcome: "There is generally a poor adaptation and implementation of technology and gadgets in Africa. What we need is to learn how we can better apply incoming technology and innovation to grow."

Emerging opportunities

The Chamber delegates reported that the trip had been extremely interesting and fruitful, allowing them to better understand the different opportunities emerging in these rapidly developing nations.

"This mission allowed us to have hands-on experience on how the Belt and Road Initiative could help our company step out of Hong Kong," said Lit. "Through



A Glimpse of the Sights

Despite the packed schedule of business meetings, the delegation did have a little bit of time to see some of the sights. In Ghana, they got a taste of the modern Ghanaian shopping experience at Accra Mall, and visited the renowned Made-in-Ghana Bazaar for some local produce. More than 200 exhibitors displayed items ranging from shoes and bags to beverages, jewellery and cosmetics – all made in the country.

In Morocco, the delegates visited the Jemaa el-Fna bazaar in Marrakesh, to soak up the atmosphere of this bustling hub for tourists and residents. In Rabat, they enjoyed a bus tour and paid a visit to the medieval fortified Muslim necropolis Chellah. In Casablanca, they visited the Hassan Second Mosque. Located on a promontory overlooking the sea, the third-largest mosque in the world can hold more than 100,000 worshipers within its grounds.

And for movie buffs, no trip to Casablanca would be complete without a visit to Rick's Café, a faithful recreation of the fictional bar from the classic 1942 film Casablanca, starring Humphrey Bogart and Lauren Bacall.

participating in well-arranged government meetings and business matching with local companies, we understand more about the countries' policies and how business could work there well."

Wells said that the mission had shown the readiness of new markets, particularly along the Belt and Road, to work with Hong Kong professionals and SMEs. He concluded that the most important takeaway from the mission was the ability of the Chamber to open up new perspectives to its members during the current U.S.-China

trade tensions and unrest in Hong Kong.

"It is no longer enough for either major corporates or SMEs to rely on their traditional markets," Wells said. "Though missions such as this, the Chamber is uniquely placed to bring our members into touch with the wider and more positive world of the Belt and Road."

Special thanks to the members of the organizing committee and special advisors for their invaluable help in making the mission such a success, in particular John Carmichael and Dentaa Amoateng for the Ghana leg, and Jamal Chafra for the Moroccan part of the trip.

總商會上一次組團考察撒哈拉以南非洲已是多年以前。不過，隨著「一帶一路」倡議在世界各地開通無數機遇，對香港企業而言，現在正是成熟時機去探索這些不廣為人熟悉的地方，發掘潛在商機。

總商會 12 月 3 至 11 日的「一帶一路」加納、摩洛哥考察之旅行程充實，參加者得以與多位官員及商家會面，亦造訪了多家當地企業。

亞洲及非洲委員會主席兼考察團團長苗澤文表示：「我們發現兩國都對『一帶一路』倡議有充分認識，而中國投資的基建和生產項目亦已動工。」

「『一帶一路』無疑正帶動加納和摩洛哥的外來投資。香港企業正能夠充當超級聯繫人的重要角色，為這些項目提供一流的專業服務。」

加納

在加納，代表團發現該國充滿活力、熱情好客，正在迅速現代化。經專家顧問 John Carmichael 和 Dentaa Amoateng 協助安排，團員拜會了加納副總統 Mahamudu Bawumia，期間得悉當地正全力推進經濟數碼化。



加納概覽

首都
阿克拉

人口
3,000萬

語言
英文

人均國內生產總值
4,700美元

政府
總統制共和國

加納正式名稱為加納共和國，位於西非幾內亞灣及大西洋沿岸，為非洲第二大黃金生產國（僅次於南非），也是第二大可可生產國。加納還蘊藏了豐富的鑽石、錳礦、鋁土礦和石油。

阿克拉是加納的首都和最大的城市，估計城市人口為 227 萬，是製造、營銷、金融、保險和運輸中心。經濟活動包括金融和商業、漁業，以及生產加工食品、木材、膠合板、紡織品、服裝和化學品。

旅遊業是日益增長的商業來源，涵蓋手工藝品、名勝古蹟和本地旅行社。奧蘇區的牛津街已發展成為阿克拉的商業和夜生活樞紐。

副總統說：「數據是新石油。我們想超越競爭對手。我們行動迅速，因為我國沒有既有科技窒礙變革。」

他解釋，例如加納已引入數碼身份證，並計劃推出數碼護照和駕駛執照。明年，全國每家每戶更會根據 GPS 全球定位系統獲編配電子地址。

為了推動流動貨幣的應用，政府將於明年啟動無現金平台後，停止接受現金交易。加納也是首批在電訊和銀行業實施流動錢包全面兼容互通的國家之一。

隨著該國加快了工業化的步伐，並銳意增加貿易投資，Bawumia 還強調了「超越援助」的理念。他表示，當地在石化、服裝和紡織、藥劑和汽車等領域機遇處處。

副團長兼總商會一帶一路工作小組召



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關愛僱員 Caring for Employees



好僱主約章2020

Good Employer Charter 2020

良好勞資溝通 Good Communication

僱員福利 Employee Benefits

主題 Theme

「友」「家」好僱主

Family-friendly Good Employer



報名期 Enrolment Period

2019年12月1日至2020年3月31日

1 December 2019 – 31 March 2020



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(排名依中文筆劃序 In order of number of strokes of Chinese characters)

集人華賢仕表示，GUBA 舉辦的年青企業家商業配對活動，亦令人印象深刻。

他說：「食品、珠寶、電影、資訊科技、綠色產業、教育和醫療保健，是教會員驚喜的一些行業，因為投資者可以合資經營的模式進入市場，無須以國有資本投資的形式入股。」

總商會團員長期財富管理董事總經理 Terrence Annamunthodo 指出，訪客可看到「超越援助」的實質行動。

他說：「在阿克拉，到處可見起重機正在運作，足證當地已開放營商。雖然大型項目似乎由業界精英進行，但從珠寶製造到製鞋以至媒體和金融科技，都可看到源源不絕的創意。加納希望成為通往西非的大門，而鑒於該國是英語國家，這個發展方向十分正確。」

昇博經貿總監 Kelven Lit 談論科技的迅速普及。他說：「這令我們反思香港的情況；本港推行科技應用的步伐相當緩慢，但在這些發展不足的國家，數碼銀行已經蓬勃發展。」

加納投資促進中心主席 Yofi Grant 接見總商會代表團期間表示，該國建基於三個「O」：opportunity（機遇）、openness（開放）和 optimism（樂觀）。

他說：「我們的國家資源豐富，擁有良好的農業綠地。加納的勞動人口年輕果敢、積極進取、創意無限。」

該國政局穩定，流動數據滲透率將近 80%，並改進了產油質量。

Grant 補充道：「我們成功減慢貨幣貶值，脫離了國際貨幣基金組織的援

助計劃，並改從自訂規則。這該為我們的發展提供足夠的自由度。」

不過，他也指出了國家的若干問題，例如基礎設施發展不足，包括道路和鐵路的水電供應。他補充，鑒於語言及文化障礙，加納與中國投資者直接交涉不無難度，而香港正好充當中介，促成雙方協作交易。

房地產建築集團 Kwarleyz Group 的主席 Nana Kwame Bediako 亦表示，加納正邁向工業化，並強調該國企業缺乏政府支援。

他說：「在非洲，你的業務仍要得到政府認可，但更需要私人界別的支持。你要物色具名望的企業充任你的商業夥伴。」

「『一帶一路』無疑正帶動著加納和摩洛哥的外來投資。香港企業正正能夠充當超級聯繫人的重要角色，為這些項目提供一流的專業服務。」

—— 苗澤文
總商會亞洲及非洲
委員會主席

加強合作



訪問行程中，苗澤文代表總商會簽署了三份諒解備忘錄：

- 加納國家總商會——確立雙方的合作關係，並促進兩地商機；
- GUBA Enterprise——該組織致力為非洲招商引資，而是次總商會考察團的加納行程，亦得到該組織的支持；
- 摩洛哥工商聯合總會——摩洛哥最大的商業組織。

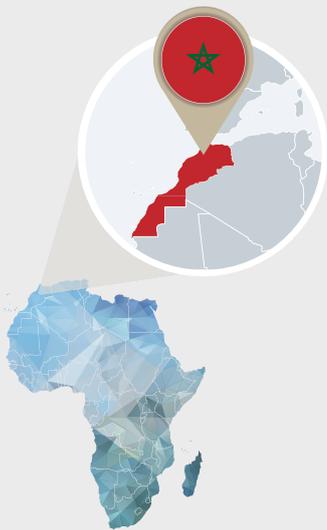
Kwarleyz Group 成功夥拍不同國際企業，合作發展項目，致力打造全新加納。Bediako 看好國家前景，對海外投資者亦然。

他向團員表示：「你來非洲不是為尋找機遇，而是因為這裡的機遇已然存在，呼喚各位前來發掘！」

其中一項重點行程是與中國駐加納大使王世廷共進晚餐。他歡迎眾人到臨，表示這是首支正規香港商務代表團出訪加納。討論期間，王世廷談及中國在加納進出口業擔當的主導角色，又指香港富有潛力，可為當地的「一帶一路」基建項目提供專業管理和支援服務。

華賢仕亦指出，加納與香港均實行普通法，採用共同語言，並擁有英聯邦背景，因此兩地的商業文化相近。





摩洛哥概覽

首都

拉巴特

人口

3,700萬

人均國內生產總值

3,007美元

語言

法文、阿拉伯文和柏柏爾文

政府

議會憲法

摩洛哥王國為北非單一主權國，主要經濟行業是農業、磷酸鹽礦和旅遊業。工業和採礦業佔年度國內生產總值約三分之一，而紡織和製衣是不斷增長的製造業之組成部分。

卡薩布蘭卡是當地最大的城市，被視為經濟火車頭，佔國內 32% 的生產單位和 56% 的工業勞動力。許多國內外企業的總部和主要工業設施皆設於卡薩布蘭卡。

馬拉喀什有「紅城」之稱，擁有完善的旅遊基礎設施，有助吸引各地遊客和國際活動。愈來愈多豪華酒店落成啟用，正推動業界的持續發展。

摩洛哥首都拉巴特是一座歷史悠久的文化古城，也是現代化的環保城市，以綠色空間為豪。

摩洛哥

古城歷史悠久、文化引人入勝，加上壯麗連綿的山脈，令摩洛哥成為馳名的旅遊熱點。考察團到訪了該國最大城市卡薩布蘭卡、古色古香的馬拉喀什，以及首都拉巴特。

長期財富管理的安泰倫表示：「摩洛哥曾為法國殖民地，有多年與法國經商交往的經驗，故商業文化頗為發達。」儘管他又指出以法語作為經商語言，或許會令投資者卻步。

Credit du Maroc 企業銀行總監介紹指，摩洛哥經濟穩定，坐擁大量中產人口，而且置業率不斷上升。銀行服務的普及率亦在過去十年穩健增長，增幅達到 60%。

考察團目的地之一的卡薩布蘭卡金融城提供不少商務誘因，如稅務優惠等；摩洛哥的中央銀行以至不少非洲銀行都已遷往城中。

卡薩布蘭卡金融城的 Mohammed Rachid 解釋：「國王決心把摩洛哥發

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- refines the pre-existing short-term patent system to enhance its integrity
- prohibits use of misleading or confusing titles or descriptions relating to patent practice
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- 優化既有的短期專利制度以增強其公信力
- 禁止使用與專利從業有關並具混淆性或誤導性的名銜或描述

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「此行可見新市場（特別是「一帶一路」沿線地區）已準備好與香港的專業人士和中小企業合作。」

—— 華賢仕
總商會一帶一路工作小組召集人

展成非洲金融中心，而卡薩布蘭卡正是發展的核心。」他又補充：「摩洛哥是進入非洲的安全節點。」

私募股權投資公司 Africinvest 董事 Omar Laalej 則談到，在安永發布的非洲吸引力指數中，摩洛哥名列第二。他指出摩洛哥汽車業蓬勃，而比亞迪汽車就是業內最大的中國投資者。當地沒有資本增值稅，並賦予大部分企業全資擁有權。

不過，Africinvest 也留意到有中國投資者不大願意與當地夥伴合作營商。

摩洛哥正尋求可持續增長。穆罕默德六世理工大學 Hassan Radoine 教授引入了本吉希爾綠色城市計劃：以大學為中心，把城市打造成發展引擎和研發樞紐，並已開始試行通過創新的方式，善用太陽能和風能，以及回收廢水。

「我們是非洲，不是歐洲。沒有大型機械和工業化幫助發展，我們做事才更要精明高效。」

摩洛哥長久以來都是歐洲通往非洲的門戶，累積下來的經驗正好大派用場。安泰倫指出，國內一些工業園區已經預留予中國投資。

Radoine 教授亦就該國對外擴大投資領域發表意見：「摩洛哥一直是歐洲的緊密夥伴，但中國的影響力正與日俱增。透過『一帶一路』，中國投資者不僅帶來了意念，還有更為重要的具體項目。」

中國影響力有增無減，從當地不斷增加的內地旅客量可見一斑。房地產集團 Marita Group 主席 Rahal Boulgoute

告知團員，該公司有意把握這個趨勢，並正與環球品牌商談合作，在當地興建新酒店。

科技發展

昇博經貿代表 Lit 表示，是次訪問讓他眼界大開。他說：「作為一位從未到過非洲的科技從業者，看到兩個國家樂於接受新科技，並將之應用到商業領域，對我有相當的啟發。」

隨著兩國持續推進現代化，香港的資訊科技專業知識，可令他們有所裨益。

苗澤文說：「數碼經濟似乎已納入摩洛哥和加納兩國政府的政策制定議程。就此，我認為加納提供一個更靈活彈性的平台，以設立電子商務或金融科技公司，為加納和西非國家服務。」

Radoine 教授指出，當地歡迎更多科技支援。「非洲普遍在科技設備的實施和應用方面有欠妥善。我們需要學習如何更有效地應用科技創新，促進國家發展。」



觀光勝地一遊

儘管代表團忙於出席接續不斷的商務會議，但仍能抽空觀光暢遊。在加納，團員參觀了阿克拉購物中心 (Accra Mall)，享受現代化的購物體驗，還到訪馳名的加納製造市集 (Made-in-Ghana Bazaar)，探索當地的特色土產。逾 200 家參展商展示林林總總的商品，從鞋履、手袋、飲品到珠寶首飾以至化妝品，通通皆於國內生產。

在摩洛哥，考察團遊訪位於馬拉喀什的 Jemaa el-Fna 市集，感受這個廣受遊客和當地人民歡迎的購物熱點的歡鬧氣氛。在拉巴特，團員乘坐觀光巴士，還參觀了中古世紀的穆斯林墓地 Chellah。在卡薩布蘭卡，他們造訪了哈桑二世清真寺 (Hassan Second Mosque)。坐落於海角的清真寺俯瞰大海，是世界第三大清真寺，可同時容納 10 萬名信徒禱告。

對電影迷來說，到卡薩布蘭卡又怎能不到 Rick's Cafe 一遊？該餐館乃模仿 1942 年上映、由堪富利保加與羅蘭芭歌主演的經典電影《北非諜影》中的酒吧打造而成。

新興機遇

總商會代表讚揚行程豐富多彩，碩果纍纍，有助他們進一步了解這些迅速發展的國家創造的種種新興商機。

Lit 說：「是次考察讓我們親身體驗了『一帶一路』倡議可如何協助公司衝出香港。」他續道：「透過參與悉心安排的政府會議，並與當地企業進行商業配對，我們深入了解到兩國的政務，以及企業怎樣在當地成功開展業務。」

華賢仕認為，此行可見新市場（特別是「一帶一路」沿線地區）已準備好與香港的專業人士和中小企業合作。他總結指，面對當前中美貿易關係緊張及香港動盪局勢，總商會仍能為會員開拓新領域，這是行程最大的得著。

他說：「無論是大企業抑或中小企，再也不能只靠傳統市場。透過這類訪問團，總商會發揮了獨有作用，協助會員接觸更廣闊、更積極的「一帶一路」世界。」

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Meetings



Global Economy in an Age of Uncertainty

環球經濟處於不確定世代

In Hong Kong and major global economies, uncertainty and other factors are dragging down growth
對香港和全球主要經濟體而言，不確定性和其他因素正拖慢經濟增長步伐

After a turbulent year for Hong Kong, will the economy get back on track in 2020? And how will some of the world's major economies – which also have a significant impact on Hong Kong's development – fare in the near future? We consider the outlook for the year ahead.

It is estimated that the Hong Kong economy registered its first annual contraction in a decade in 2019. Based on our analysis, it might be possible for Hong Kong to register positive year-on-year growth in the second half of 2020 as a result of a possible easing of social tensions by the end of Q1, a low base effect, and an expected influx of fiscal stimuli from the Government.

However, high levels of uncertainty in domestic social stability, the local business environment, and global trade policies, could constrain the overall pace of economic recovery. In particular,

investment, which contracted by double digits in both Q2 and Q3 2019, is likely to remain weak in Q4 and 2020, as businesses adopt a wait-and-see approach. This was reflected in the results of the Chamber's annual Business Prospects Survey conducted in early November.

In addition, both business and consumer sentiment could turn sour quickly should severe social unrest flare up again or any other controversies emerge. Given these caveats, we expect the Hong Kong economy to grow at a range of -0.5% to 0.5% in 2020.

The U.S. economy is expected to grow at a slower pace this year, reflecting a shift in the fiscal stance from expansionary in 2019 to "broadly neutral" in 2020, as described by the IMF. On a positive side, the risk of a recession in 2020 has receded, as the Federal

However, high levels of uncertainty in domestic social stability, the local business environment and global trade policies, could constrain the overall pace of economic recovery.

然而，本地社會穩定程度和營商環境仍極不明朗，加上全球貿易政策反覆，可能會減慢經濟復甦的整體速度。

Reserve might keep interest rates, currently at 1.5%-1.75% after three rate cuts last year, low for a longer duration in order to avoid a recurrence of altering its monetary stance within a short space of time, and a partial trade deal has been reached with China.

Nevertheless, few would be optimistic about the trade

relationship between the world's two largest economies in the longer term, following the multiple rounds of conflict escalation and de-escalation over the past 20 months. It is a hard truth that the Trump administration's tough stance on Beijing represents a bipartisan consensus in the U.S. While some joke that free trade has become politically homeless in Washington, the results of the U.S. presidential election to be held in November 2020 may not make any difference to the trade relationship.

As to the Chinese economy, it is being dragged down by cyclical factors as well as structural issues such as an ageing population and lower productivity growth. During 2000-2018, the number of Mainland citizens aged 60 or above rose from 126 million to 249 million,



with their share of the total population increasing from 10.2% to 17.9%.

Meanwhile, the Mainland's growth in total factor productivity, an important driving force of long-term economic growth, declined from 1.9% during 2000-2007 to -0.4% during 2010-2017, and -0.6% in 2018, according to the Conference Board.

To achieve its goal of doubling GDP in 2020 from the 2010 level, the Mainland would originally have needed an annual real GDP growth of around 6.2% on average in 2019 and 2020. However, the required growth rate could be lowered somewhat, after an upward nominal GDP revision for 2018 by 2.1% made by the National Bureau of Statistics in October (At time of writing, the bureau had not provided a revised real GDP growth rate for 2018.)

Beijing has so far refrained from resorting to massive stimulus measures, but has introduced measures such as tax reforms and targeted cuts in banks' reserve requirements. Following the latest GDP revision, its tolerance for slower growth has likely risen without jeopardizing its chance of achieving its aim of doubling the national economic size by 2020.

Growth in the Eurozone, which has been subdued over the past decade, is expected to remain modest this year. This is in the context of structural shifts including

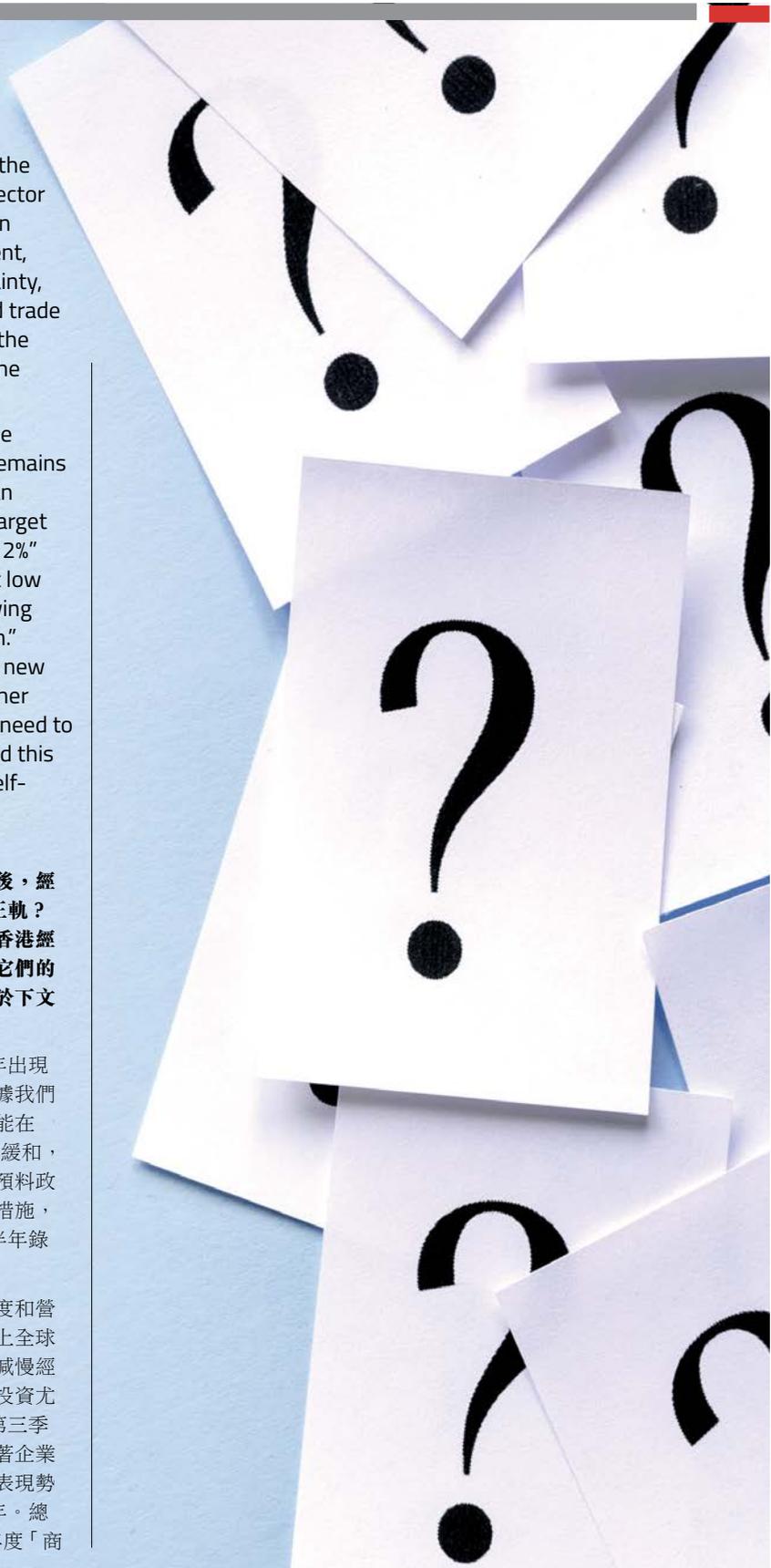
changing consumer preferences affecting the German automobile sector and its supply chains in the rest of the continent, Brexit-related uncertainty, as well as the strained trade relationship between the European Union and the United States.

The inflation rate in the single-currency bloc remains far below the European Central Bank's (ECB) target of "below but close to 2%" and growth is stuck at low levels, leading to growing fears of "Japanification." Christine Lagarde, the new ECB President, and other European leaders will need to do a great deal to avoid this prophesy becoming self-fulfilling.

香港經歷了動盪的一年後，經濟能否在 2020 年重回正軌？全球一些主要經濟體對香港經濟發展亦有重大影響，它們的短期走勢如何？我們將於下文探討來年前景。

預期香港經濟在 2019 年出現十年來首次年度收縮。據我們分析，社會緊張局勢可能在 2020 年第一季末前趨於緩和，加上低基數效應，以及預料政府會推出更多財政刺激措施，香港或能在 2020 年下半年錄得按年正增長。

然而，本地社會穩定程度和營商環境仍極不明朗，加上全球貿易政策反覆，可能會減慢經濟復甦的整體速度。以投資尤甚，在 2019 年第二和第三季已呈雙位數跌幅，而隨著企業採取觀望態度，其疲軟表現勢延續至第四季和 2020 年。總商會在 11 月初進行的年度「商



業前景問卷調查」結果，正正反映了這種投資態度。

此外，倘若社會再次出現嚴重動盪或任何其他爭議，營商和消費意欲大有可能迅速回落。考慮到這些因素，我們預測香港經濟於2020年增長介乎-0.5%至0.5%。

預期美國今年經濟增長放緩，源於政府財政取態的改變，國際貨幣基金組織形容將從2019年的擴張轉為2020年的「大致中性」。從正面看，聯儲局為免再次在短時間內改變其貨幣立場，或會把利率（經去年三度減息後，目前為1.5%至1.75%）維持在低位一段較長時間；加上與中國達成了局部貿易協議，2020年出現衰退的風險已經減少。

然而，經歷了過去20個月的多輪衝突升級及緩和，很少專家會對全球兩大經濟體長遠的貿易關係感到樂觀。事實上，特朗普政府對北京採取強硬立場，是美國兩黨當下的共識。有人戲稱自由貿易在美國政壇變得無家可歸，因此2020年11月美國總統大選結果未必會對兩地貿易基本關係造成任何影響。

至於中國經濟，受到周期因素及人口老化和生產力增長下降等結構性問題拖累。2000至2018年間，60歲或以上的內地人口由1.26億上升至2.49億，所佔的總人口比例由10.2%增加至17.9%。

另外，全要素生產力增長是長

遠經濟增長的重要動力。然而，根據美國諮商會的數據，內地的全要素生產力增長已從2000至2007年間的1.9%，下跌到2010至2017年間的-0.4%，更在2018年降至-0.6%。

內地要達到2020年國內生產總值較2010年翻倍的目標，原本須在2019及2020年平均取得約6.2%的按年實質經濟增長。不過，2018年的名義國內生產總值於10月經國家統計局修訂後上調2.1%，意味達成目標所須的增長速度可以稍為調低。（撰文時，當局尚未公布經修訂的2018年實質國內生產總值增幅。）

迄今為止，北京未有採取大規模刺激措施，僅推出了稅務改革及

銀行定向降準等政策工具。國內生產總值經最新修訂後，當局似乎容許增長可進一步放緩，前提是國家經濟規模到2020年翻倍的目標仍能實現。

歐元區在過去十年增長疲弱。面對結構性變化，包括消費喜好轉變，導致德國汽車業以至整個歐洲的供應鏈受到影響，以及英國脫歐相關的不明朗因素和歐美貿易關係緊張，預料該區增長在今年將持續走軟。

歐元區這個單一貨幣經濟體的通脹率仍然遠低於歐洲中央銀行「低於但接近2%」的目標，加上經濟增長偏低，令人日益憂慮該區正陷入「日本化」的困境。歐洲央行新任行長拉加德及其他歐盟領袖不免要下一番工夫，才能避免此預言成真。

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Welcome to the Year of the Metal Rat

喜迎金鼠

As a new lunar year arrives, we take a look at past Rat years and look ahead to what 2020 might have in store
新歲將至，讓我們回顧過去鼠年大小事，展望2020年

A year ago, we warned that choppy waters were ahead as the Year of the Pig arrived. Three years of water dominance began last year but fire continued to linger, creating conflict between these two opposing elements. And Chinese astrologers also suggested that an unforeseen event could be on the horizon. We asked our feng sui masters what they expect to see as the Year of the Rat unfolds in 2020.

Economic outlook

Strong water dominance in the Year of the Rat is good news for the economy and stock markets, as the conflict seen in the Year of the Pig should start to die down. While markets may fall in the early part of this year, they should recover and stay healthy until towards the end of 2021.

This is the Year of the Metal Rat, so, perhaps unsurprisingly, feng shui experts believe that metals will be the strongest sector

for investors, whether actual precious metals or associated industries like machinery or steelmaking. Water industries – such as travel and logistics – will benefit from the dominance of the water element. This also applies to sectors that can be described as fluid, such as banking and finance.

On the other hand, the outlook is not so good for wood and fire elements, so investors should not expect to make a great deal from sectors involved with paper, textiles or energy.

The property market will remain active as ever in Hong Kong, but high property prices mean that investing in real estate in the Year of the Rat will not make anyone a lot of money. Buying a property to live in should not carry much risk, however.

The Rat zodiac is also associated with strong and happy relationships of all kinds, from romance to temporary friendships. Could this mean an improvement in the social atmosphere

over the next year? This is the outcome that perhaps would most benefit our local economy throughout the Year of the Rat.

Rats of the past

Previous Rat Years have seen a number of significant events for Hong Kong. Of course, the most recent Year of the Rat will not be forgotten by any businessperson who lived through it, as the Global Financial Crash really gathered steam. The collapse of Lehman Brothers in September 2008 was a signature event of this worldwide crisis. In Hong Kong, the Hang Seng Index plummeted and property prices dropped.

Hong Kong's final full year under British colonial rule, 1996, was also a Rat year, when Tung Chee-hwa was selected to become Hong Kong's first Chief Executive after the handover.

Twelve years earlier, in 1984, the Sino-British Joint Declaration was signed in

Beijing, laying out how Hong Kong would be governed under "one country, two systems" after the handover. Meanwhile, Britain was being rocked by a year-long strike by miners protesting against the closure of mines and the loss of thousands of jobs. In India, Prime Minister Indira Gandhi was assassinated by her bodyguards. She was the country's first female prime minister.

Going back to 1972, Hong Kong was in the headlines for tragic reasons. Following heavy rainfall, a number of landslides took place that destroyed numerous buildings, including luxury residential towers and squatter camps. Around 150 people lost their lives.

On a more positive note, the first Cross-harbour Tunnel was opened in 1972, allowing people to travel to and from



Hong Kong island without getting on a boat. This was also the year that the Small House Policy was introduced, a measure unique to the situation in Hong Kong, and which continues to this day despite questions about its fairness.

A number of notable scientific achievements also took place in Rat years. In 1996, Dolly the cloned sheep was introduced to the world, and IBM's Deep Blue was the first computer to win a game against a world champion when it defeated Gary Kasparov.

1972 was the year that saw the introduction of both the first digital watch and the first pocket scientific calculator. In popular culture, 1972's *Fist of Fury* cemented Bruce Lee's international star status and boosted the awareness of Asian martial arts around the world.

一年前，我們預警豬年將會經歷風浪。去年開始踏入三年大水年，惟火氣未消，水火相沖交戰；而中國占星學家亦表示，今年或會爆發一件始料不及的大事。讓我們看看風水大師對2020鼠年的預測。

經濟前景

鼠年為大水年，對經濟和股市都是喜訊，而豬年的衝突亦該開始止歇。儘管年初時市況不景，但可望隨後恢復，並維持穩健至2021年底。

今年為金鼠年，所以毫不意外，風水大師認為金屬將是最佳的投資界別——不論是貴金屬，還是機器和煉鋼等相關產業，也不妨投資。大水當道，興旺旅遊和物流等與水攸關的行業，與「水流」沾得上邊的業界，如銀行和金融業，也將受惠。

相反，木、火兩行流年不順，故與紙張、紡織和能源有關的行業將不利投資。

香港的地產市場會一如既往活躍，但房價高企表示在鼠年投資

房地產將收利甚微；不過，購屋自住則無甚風險。

生肖鼠暢旺各種人際關係，促其牢固美滿，浪漫愛情以至萍水友誼如是。這是否意味社會氣氛在來年逐漸緩和呢？若是如此，將是對鼠年本地經濟的一大利好因素。

昔日鼠年

香港在過往的鼠年都有不少大事發生。對上一次鼠年爆發的環球金融危機，想必整個商界仍記憶猶新。2008年9月雷曼兄弟破產，無疑是這次環球危機的標誌性事件。香港同樣受到衝擊，恆生指數和房價相繼大跌。

1996年，即香港受英國殖民管治的最後一年，也是鼠年，董建華獲委任為香港回歸後首任行政長官。

推前12年，《中英聯合聲明》於1984年在北京簽訂，確立了香港回歸後將實施「一國兩制」原則。同期，長達一年的礦工大罷工在英國展開，抗議英政府關閉煤礦導致數以萬人失業。在印

肖鼠運程

今年為肖鼠「犯太歲」之年，對人緣感情或有影響。年青者或感焦躁不安，難以入眠；年長者則易感悲觀，常作最壞打算。流年或在工作、感情或生活上經歷變動。改變也許帶來動盪，但亦可以是喜慶事，如覓得新工作或添丁弄瓦。

度，該國首位女總理英迪拉·甘地遇保鏢行刺身亡。

1972年，香港因兩災慘劇登上國際新聞。連日大雨令香港屢發山崩意外，壓毀多棟建築，包括高級住宅及寮屋區，致近150人死亡。

好的方面，1972年標誌著香港首條過海隧道開通，讓市民不用乘船也能往返港島。同年，小型屋宇政策落實，可謂香港獨有；儘管這項特殊措施的公平性備受質疑，但仍一直實施至今。

另外，不少重大科研成果建於鼠年。1996年，全球首隻複製羊多利誕生；而IBM研發的「深藍」就擊敗了卡斯帕洛夫，成為首部勝過國際象棋世界冠軍的電腦。

1972年則見證了全球第一隻數碼手錶和首部掌上科學計算機面世。流行文化方面，同年上演的《精武門》奠定了李小龍國際巨星的地位，令亞洲武術風靡全球。



Personal Forecasts for the Year of the Rat

年生肖運程

鼠

Rat

(1936, 1948, 1960, 1972, 1984, 1996, 2008, 2020)

Essentially charming. Compassionate. Renowned for thrift and love of family. Rather superficial at times.

富有魅力、同情慈悲、節儉愛家、有時流於膚淺。

People born in the Year of the Rat will be offending the presiding god this year, so they may suffer from worse-case-scenario thinking – particularly those born in 1984. The good news is that they have the *Jin Gui* – or chest of gold – star in their constellation, so may have good wealth luck. The influence of last year's *Xian Chi* star of temporary relationships will linger for a few months, so there is still time to take advantage. These short-term friendships could turn into long-term romance.

肖鼠者今年犯太歲，事事傾向最壞打算，以1984年出生的人士尤甚。可幸得「金匱」吉星拱照，財運亨通。去年「咸池」霧水桃花星的影響將延續數月，故仍可把握時機，把霧水情緣發展成持久關係。



Dragon

龍

(1928, 1940, 1952, 1964, 1976, 1988, 2000, 2012)

Charismatic and colourful. Wants to be centre of attention. Very arrogant, lucky and successful.

魅力非凡、豐盛多彩。渴望成為焦點。高傲、幸運、成功。

Many Dragons may have got married or started a new romance under last year's *Hong Luan* influence, which will remain for a few more months. Union with the presiding god will keep these relationships happy throughout the Year of the Rat. Dragons could be victims of gossip this year, but they will naturally feel sluggish and will avoid arguments. Despite not being inclined to work too hard, some Dragons may be promoted.

肖龍去年得「紅鸞」之助，不少有情人終成眷屬，單身者亦已投入戀情。今年為歲合年，人際關係將持續和諧。屬龍今年是較多，但因態度慵懶，做事不太積極，可助避開是非。工作雖散漫，仍可望升職。



Ox

牛

(1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009)

Calm, patient, studied character. Takes things slow, steady pace. Is rather dictatorial but very industrious.

冷靜自若、富有耐性、深思熟慮、循序漸進。較為獨裁，惟勤奮可加。

In union with the presiding god this year, people born in the Year of the Ox are not likely to change jobs or relationships. This stability is good for married Oxen, but single ones will need to be patient as there will not be much romantic action this year. A stable life also means they should remain successful at work without having to try too hard. They may also experience help from male figures, whether bosses, relatives or perhaps even junior colleagues.

肖牛者今年歲合，工作或感情變化機會不大。由於今年桃花不旺，這種穩定的狀況對已婚人士有利，而單身者則要耐心等待。生活平穩亦代表工作得心應手，事事順利，更可得男性貴人相助，例如上司、親戚甚或下屬。



Snake

蛇

(1929, 1941, 1953, 1965, 1977, 1989, 2001, 2013)

High moral principles, mostly when applied to others. Sophisticated and charming. More than meets the eye.

講求道德原則，待人尤其嚴苛。老於世故、富有魅力。深沉內斂。Hard work is ahead for people born in the Year of the Snake. This is good news for entrepreneurs who will enjoy more business success, but may be frustrating for ordinary employees who will not see their diligence rewarded. Snakes experienced some upheaval last year, which may not settle down for a few months more. But for the rest of 2020, life – including romantic aspects – should be more stable. Snakes should be careful with money, especially when lending to friends.

今年為辛苦個人力量得財年。從商人士的生意與工作量成正比增長，惟打工一族或因付出得不到回報而感氣餒。屬蛇人士去年經歷的顛簸起伏，或延續至第一季才能穩定下來。到2020年中後期，整體運勢大致平穩，感情亦然。另外應小心失財，特別提防借錢給朋友。



Tiger

虎 (1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010)

Very warm, loving. Independent-minded. Pays scant regard to others when pursuing fun and freedom.

熱情澎湃、細心周到。意志堅定、不惜一切追尋快樂與自由。

Tigers should pack their suitcases as 2020 could be a year of travel. This may mean a lot of overseas trips, but it could also refer to moving around within the same city. Those in a relationship should ensure that this travel does not upset their partner too much. This year could also be a good time to take up something new such as study or investing. These activities will involve an initial outlay, so Tigers should keep an eye on cash flow this year.

肖虎今年為驛馬年，奔波勞碌。這個變化之象意味時常在外出遊走動，有固定關係者應確保伴侶不會因此感到備受冷落，影響感情。今年亦是學習投資年，要有新嘗試就要付出，故難免會有所開支，屬虎人士宜審慎理財。



Rabbit

(1927, 1939, 1951, 1963, 1975, 1987, 1999, 2011)

Very sensitive soul. Discreet but quietly ambitious. Self-indulgent.

敏感脆弱。謹慎低調而又雄心萬丈。任性放縱。

Hong Luan, the positive star of relationships, is in Rabbits' constellation, giving them good luck in all personal connections. Married people will remain content while single Rabbits will have good love luck, but they must make the effort to meet people. Rabbits are also torturing the presiding god, but *Hong Luan* is powerful enough to cancel out any backstabbing problems. 2020 could be a good year to start a new business or learn new skills.

今年「紅鸞」星動，迎來正桃花，人緣甚佳。已婚人士夫妻關係美滿，單身者只要主動交朋結友，將可覓得良緣。本年為太歲相刑年，但有紅鸞高照，得以化解是非。2020年亦宜創業或學習新技能。



Horse

(1930, 1942, 1954, 1966, 1978, 1990, 2002, 2014)

Confident and proud, but prone to erratic behaviour. Heart is in right place. Can be flighty and emotional.

自信驕傲、捉摸不定。心性善良。反覆無常、情緒多變。

Conflict with the presiding god this year will have different results depending on when people were born in the Year of the Horse. Those born in Spring and Summer will find that debate will help resolve their problems. But Autumn and Winter babies should avoid conflict as it may make the situation worse. There are likely to be changes ahead, such as a house move, which will also be expensive. Changes to lifestyle could also mean a marriage, baby – or divorce.

今年為沖太歲年，運勢順逆將取決於出生時節。誕於春夏者，論辯有助解決疑難；秋冬出生者，則宜避開衝突，以免情況惡化。流年多變，如搬遷，開支甚巨。生活上的變動則意味成婚、添丁或離婚。



Goat

(1931, 1943, 1955, 1967, 1979, 1991, 2003, 2015)

Sensitive, creative and multi-talented. Eccentric. Has much fortitude. Loves to be loved, hates to be pushed.

多愁善感、創意十足、多才多藝。特立獨行。堅毅不屈。享受被愛，討厭被壓逼。

Poking the presiding god means that Goats may suffer from gossip and backstabbers this year, but not to a serious extent. They will also enjoy the support of friends and may have some short-lived romance. Careers are not likely to take off for those born in the Year of the Goat, so they can afford to relax a little bit for now, especially as they will be on good terms with the people they meet.

本年太歲相害，是非小人難免較多，但不至大凶。肖羊者將得朋友扶助，易有短暫情緣。事業發展平穩，大可放慢腳步，藉人緣暢旺，結交新朋。



Monkey

猴 (1932, 1944, 1956, 1968, 1980, 1992, 2004, 2016)

Wily and cunning. Ignores regimented rules. Free spirit. Loves movement and change. Can be rather selfish.

足智多謀。抗拒規範、追求自由。好動、愛變化。為人較自私。

This will be a good year for Monkeys to climb the career and social ladder. Wage earners should see promotions and pay rises, while this is a good time for business owners to build a reputation within their industry. Monkeys are in union with the presiding god, so they will be on good terms with people. This will lead to an increase in social events, however, Monkeys should also watch their diet!

今年為權力地位提升年，上班一族有機會升遷加薪，老闆東主則宜在行內建立名聲。流年與太歲相合，人緣甚佳，社交應酬頻繁。不過，肖猴者應注意飲食。



Rooster

雞 (1933, 1945, 1957, 1969, 1981, 1993, 2005, 2017)

Brave and enthusiastic. Notoriously picky. Highly intelligent. Rarely has wool pulled over its eyes.

勇敢、熱情。吹毛求疵。聰穎精明，鮮少受騙。

This is a good year for single Roosters as the stars of relationships are in their constellation, meaning they are more likely to meet someone special that will become a partner for life. This is also a good year to get married or have a baby, for those already in relationships. Roosters will also be attractive to other people as friends and colleagues, meaning promotion may be on the cards. So they should take this opportunity to network and meet people.

肖雞而又單身者，今年桃花星高照，是結識心儀對象、發展長久關係的好時機；已有伴侶者，亦宜嫁娶添丁。流年人緣暢旺，與朋友同事相處融洽，可望升遷，應把握機會聯誼交友。



Dog

狗 (1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018)

Honest, loyal, sincere. Believes in justice for all. Fights for principles. Sometimes bad tempered, self-righteous.

忠誠正直。相信公義。堅守原則。偶爾易怒，自以為是。

Single people may find that they have some romantic luck around the time of the Lunar New Year. Otherwise it is a year of relationship stability for those born in the Year of the Dog. Many of them worked very hard last year, so now they can afford to relax a little bit. But if they encounter some bad luck, they should step back and not try to change things, as this might only make things worse.

肖狗人士流年感情穩定，單身者有機會在新歲期間覓得良緣。去年奮力工作，今年則可放慢步伐，放鬆心情。若碰巧運氣不佳，宜退一步，不應強求改變，否則弄巧反拙。



Pig

豬 (1947, 1959, 1971, 1983, 1995, 2007, 2019)

Kind and thoughtful. Sincere and honourable. Self-sacrificing and altruistic. Occasional fits of wilfulness and rage.

善解人意。誠懇正直。無私奉獻。偶爾倔強、任性。

People born in the Year of the Pig should be careful with their possessions this year, as the presence of the *Wang Shen* star means they may be prone to losing things like keys and wallets. But other than this, Pigs will have good wealth luck this year, with successful businesses and career promotions. They also benefit from the star of temporary relationships, meaning that people they meet in all situations will find them likeable.

肖豬今年「亡神」星入命，表示容易遺失鎖匙銀包等物品，故應妥善保管財物。不過除此之外，流年財運甚佳，業務興隆、晉升可期。肖豬者也得霧水桃花之助，在不同場合均易得好感，甚有人緣。



香港總商會新春晚宴 Chinese New Year Dinner

Thursday, 13 February 2020 @ Gordon Wu Hall, B P International, No. 8 Austin Road, Tsim Sha Tsui



HKGCC Members only:

EARLY BIRD DISCOUNT (before 20 Dec 2019)
HK\$1,180 per person OR
HK\$12,800 per table (up to 12 persons)

STANDARD PRICE (after 20 Dec 2019)
HK\$1,280 per person OR
HK\$13,800 per table (up to 12 persons)

Rundown:

6:00pm Registration

7:00pm Chinese Dinner,
Performances &
Grand Lucky Draw

9:30pm End of Dinner

Tables sell out fast! Book early to avoid disappointment!



Prize Sponsor - Table Prizes (@\$150) or Grand Lucky Draw Prizes (@\$2,000)

Event Sponsor - Cash Sponsorship of \$13,000 (limited to 5 sponsors)

Privileges as sponsors:

(1) Your company logo will be featured in the dinner programme (each dinner participant will receive a copy).

Verbal announcement of Grand Lucky Draw sponsors during the Grand Luck Draw.

(2) Event Sponsors will enjoy additional offers, including: company logo on the backdrop, 2 complimentary dinner tickets and a free full-page advertisement in the Dinner Booklet.

*We look forward to your support
for a fantastic evening!*

Sponsorship enquires: Mr Anthony Cheng
Tel: 2823 1250 Email: anthony@chamber.org.hk

RSVP: Mr Charles Chung
Tel: 2823 1278 Email: charles@chamber.org.hk



Corporate Websites Miss the Mark

企業網站錯失商機

Hong Kong companies are falling behind their global competitors when it comes to their online offerings
香港企業的網站功能落後於全球各地競爭者

Many corporate websites in Hong Kong are failing to deliver the kind of modern digital experience that users have come to expect – experiences that are now commonplace in the consumer world.

How important are corporate websites?

Corporate websites are a critical source of information for consumers, jobseekers and investors. Of the institutional investors surveyed by the Brunswick Digital Investor Survey 2018, 98% reported that they used digital sources to conduct investment research, and 88% made investment decisions based on those digital sources.

The number one tool used for research was search engines. Corporate websites are generally the top-ranked search result when searching for a company name, making them a vitally important and trusted destination that should be highly valued among a company's digital assets.

Perceptions matter

The survey also indicated that an outdated, badly designed or poorly functioning website reflects negatively on how companies are perceived. At a minimum, websites must be mobile responsive, visually impactful and audience focused.

There is a tendency currently

for corporations to speak at the user, without trying to understand what they might be looking for.

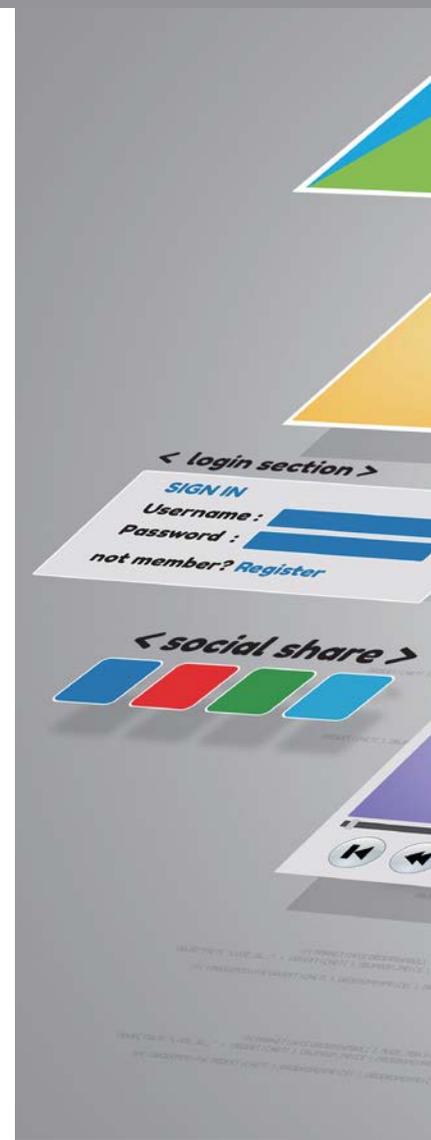
There should also be connectivity between the content published across different digital channels using different levels of complexity. For example, a thought leadership article published on a company website can be summarised and posted on LinkedIn, or an interview with company executives could be split into several smaller segments for distribution on Facebook.

Compare and contrast

The survey looked at the websites of the top 50 companies (by market cap)

in the Hang Seng Index (HSI) and compared them to the FTSE 50 in the United Kingdom to identify trends and differences across these two markets. Some of the key observations are:

- Mobile users in Hong Kong are hugely underserved with 54% of the HSI 50 company sites not mobile responsive. Mobile users account for at least half of all web traffic globally – and in Asia it is closer





to 60% – meaning some companies are ignoring a large percentage of their audience. In the U.K., only 8% of the FTSE50 companies failed to provide mobile friendly experiences.

- Video content was absent in half of all HSI50 websites. Around 60% of site visitors prefer to watch a video before reading any text, so this important medium is being too often ignored.

- Only 18% of HSI50 sites had a modern and impactful online identity. In the U.K. this number was 62%. A well-designed website should bring a brand to life, and it remains one of the most impactful and cost-effective ways to deliver a holistic branding experience.

- Regarding content of interest to investors, 96% of the Hong Kong-

listed companies are failing to provide certain pieces of important investor relations content. Official documents like annual reports are still predominantly in PDF format only. This is a problem because PDFs are not search-engine friendly and are not easy to read on mobile devices

- Although sustainability is an increasingly important issue for consumers,

jobseekers and investors, 48% of the Hong Kong companies surveyed provided insufficient or no ESG (environmental, social and corporate governance) information on their websites. In the U.K. only 8% of companies failed to do so.

- Of the Hong Kong companies surveyed, 32% had no dedicated careers section at all while only 8% of U.K. companies were

making the same mistake. Corporate websites should sit at the heart of your recruitment strategy. A younger demographic will almost certainly look at your website for information on why you are an employer of choice when they are job hunting.

If companies want to fully leverage the power of their most important digital platform, they should be:

1. AUDIENCE FOCUSED. This means you need to “think

mobile,” ensure the right content for your audience is present and searchable, and also use your website as a brand platform as an employer.

2. VISUAL. Our brains crave simple, visual information. Humans process images 60,000 times faster than text, so it is vital that your website is visual and easy to navigate. This will keep users engaged for longer and leave a stronger impression.

Key information can be presented in various visual formats, from infographics to film. According to Forbes Insights, 75% of executives watch work-related videos on business-related websites, so having a corporate film strategy is essential to ensure you are communicating effectively with today’s online audiences.

3. CONNECTED. Once you have created content, you can use and repurpose it many times. For example, treat your annual and ESG reports as regular opportunities to engage with your audience. An annual report can be used to generate data sheets, infographics, social cards and film content, or even an online experience, which allows your audience to connect

and reconnect at different levels of complexity.

4. AMPLIFIED. Paid distribution of content is the new reality. Content that has not been paid for – for example news coverage of a new business initiative or solid financial results – is welcome, but will come and go. Paid media through online advertising channels enables highly targeted content and accumulated visibility over time. It also allows you to take your message to the audience instead of waiting for them to come to you.

Digital is the new default when it comes to corporate communications. Paying attention to the above observations will allow companies in Hong Kong the opportunity to stand out from the crowd.

在消費世界，現代化的數碼體驗相當普遍；但香港的企业網站卻未能提供同樣的體驗，與用戶的期望出現落差。

企業網站有多重要？

企業網站是消費者、求職者及投資者接收資訊的關鍵來源。在接受博然思維2018年《數碼投資者調查》訪問的機構投資者中，有98%利用數碼資源進行投資研究，而有88%根據數碼資源作出投資決定。

排名第一的研究工具是搜尋引擎。在搜尋公司名稱時，企業網站往往是首個顯示的結果，是找尋資料時非常重要、可靠的平

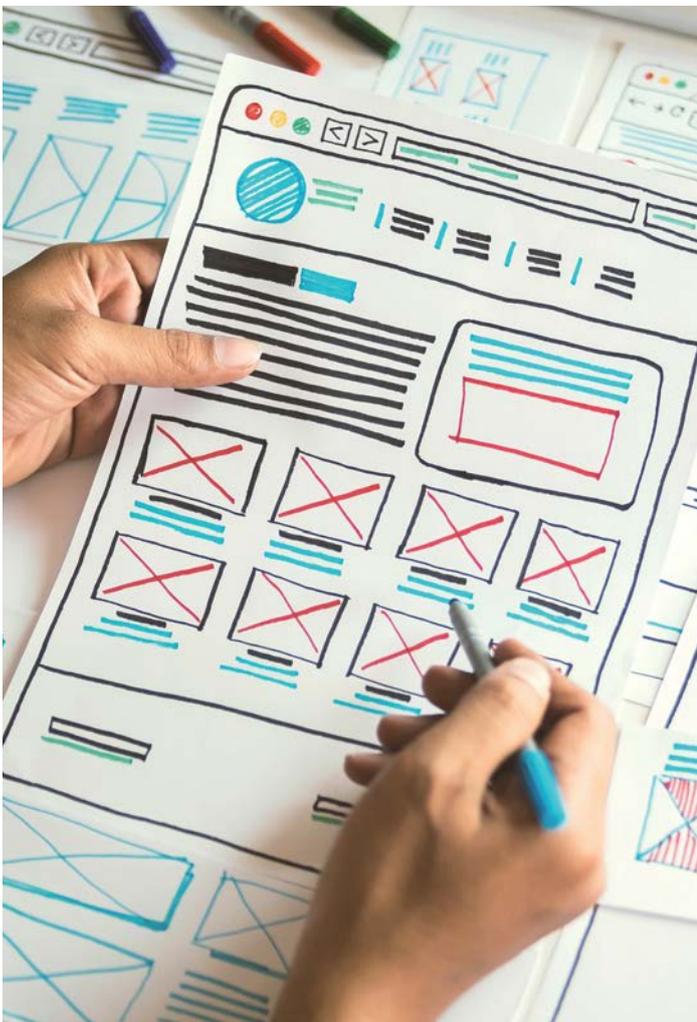
台，在公司數碼資產中受到高度重視。

形象影響重大

調查亦顯示，過時、設計拙劣或運作不善的網站會對公司的形象產生負面影響。網站至少必須設有手機版、能夠產生視覺效果，並以受眾為本。

目前公司傾向於教育用戶，卻沒有嘗試了解他們的需要。

不同數碼平台上的內容複雜程度也應有所不同，但同時又互有關連。舉例而言，可以把企業網站上的思想領導力文章扼要載述在領英上，或將公司領導層的訪問分成若干小段貼在facebook上。



Analysis of Corporate websites from the 50 largest companies listed on the Hang Seng Index VS the FTSE 恆生指數與富時50大企業的企業網站分析

Observations 觀察	Hang Seng Index Top 50 恆指50大	FTSE Top 50 富時50大
Websites that aren't mobile responsive 網站不兼容流動裝置	54%	8%
Websites that don't have a modern and impactful online identity 網站沒有現代化且具影響力的網上身份	82%	38%
Websites that have no film content 網站沒有影片內容	50%	25%
Websites not providing any annual report content online (only provided in a PDF download) 網站未有提供任何年報內容（僅提供PDF檔案以供下載）	94%	66%
Websites missing important investor relations content 網站缺少重要的投資者關係內容	96%	44%
Websites providing insufficient or no ESG information at all 網站提供的環境、社會及管治資訊不足或完全沒有提供	48%	8%
Websites missing recruitment information 網站缺少招聘資訊	32%	8%
Websites not leveraging re-marketing tools to track and market to their online audience 網站未有利用再營銷工具來追蹤和向其網上受眾推銷	82%	60%

Research by MerchantCantos, 2019

比較與對比

調查研究了恆生指數50大成分股（按市值）的企業網站，並與英國富時指數50大成分股的企業網站進行比較，找出兩個市場中的趨勢及差異。當中一些主要發現包括：

■ 香港手機用戶可用的手機版網站不足，54%恆指成分股的企業網站並未設有手機版。手機用戶至少佔全球所有網絡流量的一半，在亞洲更接近60%，這意味一些公司忽略了很大部分的受眾。在英國，富時50大成分股的公司中只有8%的並未設立可供手機瀏覽的網站。

■ 恆指50大成分股一半的網站沒有短片供瀏覽。約六成訪客希望在閱讀文字內容前先看短片，可見這個重要媒介常被忽視。

■ 恆指50大成分股中只有18%的網站具有現代化、有影響力的網絡身份；富時則有62%。一個精心設計的網站應該賦予品牌生命，是打造全面品牌體驗最具影響力及成本效益的方法之一。

■ 投資者利益方面，研究中96%在香港上市的公司未有提供一些重要的投資者關係內容。年報等官方文件仍然主要採用PDF格式，但PDF

不但不便搜尋，而且較難在流動裝置上閱讀。

■ 雖然可持續發展愈來愈受消費者、求職者及投資者關注，但48%受訪香港公司在網站上沒有提供環境、社會及管治（ESG）方面的資訊，或提供的資訊不足。在英國，僅8%的公司未有做到。

■ 在受訪的香港公司中，32%的公司並沒設有職位空缺一欄，在英國只有8%的公司有同樣問題。企業網站應為公司招聘策略的核心。年輕的求職者一定會瀏覽網站，從而判斷公司是否理想僱主。

如果公司希望充分利用其最重要的數碼平台，應該：

- 1. 以受眾為本。**這意味公司需具「流動思維」，確保為受眾呈現合適、容易搜尋的內容，並使用企業網站作為僱主的品牌平台。
- 2. 視覺效果。**我們的大腦渴望獲得簡單、直接的視覺資訊。人類處理圖像的速度比處理文本快60,000倍，因此企業網站必須載有視覺內容，易於瀏覽。這將吸引訪客花更多時間瀏覽網站，留下更深刻的印象。可以通過訊息圖表、短片等多種形式傳遞關鍵資訊。《福布斯觀察》的一項研究顯示，75%的企業高層曾在企業相關網站上觀看與工作相關的短片，因此企業有必要制定宣傳短片策略，確保能夠與時下的網絡受眾進行有效溝通。
- 3. 加強聯繫。**制作內容後，企業可以反復使用，或嘗試於不同情況運用，例如把發布年報及ESG報告視為定期與受眾互動的機會。年報可用於製成數據表、訊息圖表、社交卡片及短片內容，甚至成為網上體驗的素材，調節複雜程度加強與受眾的聯繫。
- 4. 擴闊影響範圍。**付費內容已成為新趨勢。免費內容（例如媒體對於企業推出全新業務計劃或穩健財務業績的報導）受人歡迎，但這些內容會隨時間而改變。通過網上廣告平台接觸受眾的付費媒體可發布針對性的內容，並日漸累積知名度。付費內容使企業能夠主動把訊息傳遞給受眾，而非被動等候。

數碼策略已成為企業傳訊新常態。善用上述觀察結果，將使香港公司有機會脫穎而出。

internet, organizing seminars and publishing articles were the key ways of getting policy ideas across.

Today, the company can also use social media to broaden its potential audience and deepen its impact - thereby creating more exposure for its clients. "Now, it is easier to find potential consumers, and build connections with them," Lee said.

"We are here to turn an abstract and complex concept into an idea that everyone understands."

However, social media can be a double-edged sword. While it is true that it is easier for your voice to be heard, many others are raising their voices as well.

"Now we are in a very 'noisy' environment. Everyone can speak out and express their opinions on social media," he explained. "The good thing is that people are more aware of the importance of public policy and have started paying more attention to it."

Although the competition for attention from the huge amount of information now available is creating new challenges, Lee said that at AdVB they see this as an incentive to work faster and better, to ensure they deliver the best service.

Super trio

As a small firm with just three people, the team has to work very efficiently to handle complicated issues with limited time and resources. Lee is Principle Consultant, but said: "I would not consider myself as a boss. Rather, I think of us as a team and we work together."



As Principle Consultant, he has the experience to understand new concepts quickly, and to make decisions and lead the team in the right direction. Being able to quickly digest and understand the often complicated policy issues being discussed is a key advantage.

"In this ever-changing environment, how fast you can learn dictates how competitive you are," Lee said.

In addition, companies in the public policy space are often up against tight deadlines. Sometimes clients only give them one week to get the job done, Lee explained. "Therefore, being able to learn and adapt to new things

fast is the most important ability you need."

He described AdVB's method of doing business as being like "fine dining," where the solutions are tailor-made for clients. While many successful small firms are eager to attract new talent and expand the size of the company, Lee said that he enjoys the "super trio" working style.

"Although it may not be the most profitable way, I believe it works best for our clients and myself," he said.

Lee said one of the most rewarding experiences for the team to date was when they worked on issues relating to the sharing economy in the 2017. To help the public understand this concept, Lee set up the Sharing Economy Alliance, and later published a white paper called "Innovation, Market Regulation, and the Sharing Economy." In his role as Convenor of the Sharing Economy Alliance, Lee also held a seminar at HKGCC to help raise awareness of this topic.

"We really got everyone's attention," Lee said, "and this led to a large-scale public discussion which was favorable to our client."

Wider reach

Lee is always looking for new ideas for the business, and is interested in moving beyond working for clients.

"Instead of expanding the size of our company, we aim to change our business model into something new," he said.

"We are trying to change our identity from a public policy consultancy to a public advocate. In the past, our focus was presenting the materials that were provided by our clients."

In the future, AdVB hopes to apply its substantial knowledge and experience of policy matters for broader good use.

"Now, we will find out what the public wants to know, and will provide the information and education they need. For those who are interested, we hope they will subscribe and pay for the content."

Lee said he hopes that this broadening of the company's focus means that the team's impact will be deeper and more widespread in the future. "We work for the public," he said.

Company : **AdvB Public Affairs Consulting Limited**
公司名稱 : 知言公共事務顧問有限公司
HKGCC Membership No. 總商會會員編號 : HKA0830
Established 創辦年份 : 2011
Website 網站 : <http://advb.com.hk>



公共政策與全港市民息息相關。

然而，很多人未必完全了解新政策的內容及其影響。

這正好讓知言公共事務顧問發揮作用。該顧問公司專門就公共政策議題及其與社會不同持份者的關係進行溝通。

知言的客戶主要是從事公共事務相關領域的公司，又或是其業務對公眾而言為嶄新概念的企業。該公司致力在政策制定過程中積極聯繫決策者、持份者和民意領袖。

該公司還向公眾教育與客戶業務相關的政策，務求消除公眾認知與現實之間存在的差距。

知言首席顧問李兆富說：「通常，公共政策對一般人來說深奧難懂，因為當中涉及大量專業知識。我們的使命就是化繁為簡，把抽象複雜的概念轉化成人人能懂的意念。」

創業前，李兆富從事公共政策相關的非牟利界別達十多年，累積了廣泛的行業知識。

正如所有公關公司，知言致力引起公眾關注，協助客戶加強影響力。過去，在流動技術和互聯網

「我們的使命就是化繁為簡，把抽象複雜的概念轉化成人人能懂的意念。」

廣泛普及前，舉辦研討會和發表文章是傳遞政策構想的主要途徑。

如今，該公司還可利用社交媒體擴大其潛在受眾，並加深其影響力，從而增加客戶的曝光率。李兆富說：「現在，尋找潛在的消費者，與他們建立聯繫，變得容易多了。」

不過，社交媒體也可以是一把雙刃劍。的確，你的聲音更容易被聽到，但同時也有很多其他人正在發聲。

他解釋：「我們現正處於『喧鬧』非常的環境。人人都可在社交媒體上發聲，表達己見。好處是，人們更意識到公共政策的重要性，並開始多加留意。」

要在現有茫茫資訊中爭取注視，無疑是新的挑戰；但李兆富表示，這是激勵公司做得更快更好的誘因，確保提供最佳服務。

超級三人組

作為一家三人小公司，團隊必須高效運作，以有限的時間和資源處理複雜議題。李兆富雖為首席顧問，但他表示：「我不會把自己看作老闆；相反，我認為我們是一支團隊，同心協力。」

身為首席顧問的他經驗豐富，能夠迅速理解新概念，並作出決策，引領團隊朝正確的方向邁進。能夠快速消化和理解當下正在討論的複雜政策議題，正是一大優勢。

李兆富說：「在瞬息萬變的環境，學習速度決定你的競爭力。」

此外，從事公共政策領域的企業往往要應付緊迫的工作限期。李兆富解釋，有時客戶只給他們一星期的時間來完成工作。「因此，快速學習和適應新事物的能力，是從業員所需具備的最重要技能。」

他形容知言的營商模式為「高級

用餐」，為客戶度身訂做方案。雖然許多成功的小企業都渴望吸納人才和擴大公司規模，惟李兆富卻喜歡「超級三人組」的工作方式。

他說：「這未必是最賺錢的方式，但對客戶和本人來說，這是最佳的運作模式。」

李兆富表示，團隊至今最有意義的經歷之一，是他們在2017年探討與共享經濟有關的議題。為協助大眾理解這一概念，李兆富成立了「共享經濟聯盟」，其後更發表了題為《創新、市場規管與共享經濟》（Innovation, Market Regulation, and the Sharing Economy）的白皮書。他除了擔任共享經濟聯盟召集人，還在總商會舉辦了研討會，以提高各界對該課題的認識。

他說：「我們的確吸引了大家的關注，並且引起了廣泛的公眾討論，這對我們的客戶極為有利。」

擴大接觸面

李兆富一直尋求嶄新的經營概念，更有意再下一城，開展客戶服務以外的業務。

他說：「我們目標並非擴充公司規模，而是改變成新的商業模式。」

「我們正嘗試把我們的角色從公共政策顧問公司轉變為公共利益倡導者。過去，我們側重推廣客戶提供的材料。」

知言希望能夠更廣泛地善用他們在政策事務方面的豐富知識和經驗。

「現在，我們會發掘公眾有意了解的內容，並為他們提供所需的資訊和教育。對於那些有興趣的人士，我們希望他們會訂購內容。」

李兆富希望，通過擴展公司的業務範圍，團隊的影響力得以加深和擴大。如他所言：「我們服務大眾。」



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Tailor-made Tech 度身科技

It can be difficult for a new brand to establish itself in the crowded tech market in Asia, but Nexstgo has managed to carve out its own space among the competition.

The Hong Kong based start-up was established in 2016, born out of a shared passion for technological innovation by founders Alex Chung and Wilson Leung. Since its inception, Nexstgo has grown steadily in the Asia Pacific and has expanded to over 15 different markets in the span of two years.

Nexstgo owns two brands, Nexstgo and AVITA, with each having a line of products aimed at different audiences. Their namesake brand aims to bring laptops and personal computers with an emphasis on performance and security to commercial users. It also allows organizations to customize the products, so they can feature their own company logos on the cover of their laptops.

AVITA, with its roots in the United States, is positioned more as a consumer lifestyle brand. The AVITA line of products includes personal computers and smart home devices with a strong focus on diversity and customization. For example, AVITA laptops come with unique exterior designs, a range of colour

options, and tailor-made engraving services.

"We want to offer something more than a technology solution to consumers," said Chung, who is also the company's CEO. "AVITA is the extension of consumers' personal styles, showing their uniqueness.

Besides producing and selling products from its own brands, Nexstgo is also the licensing partner of VAIO, a Japan tech company that makes laptops.

The firm has also set up a design center in Taiwan to accommodate its anticipated increasing regional business in Asia. "We are fully committed to the development of the tech market," Chung said.

Chung credits Nexstgo's success to the company's "3C" strategy, which is a guideline calling for all of their products to be "creative, customer-centric, and cost-competitive."

Nexstgo decided to join HKGCC as they saw how the Chamber helps different organizations promote their businesses. "The Chamber organizes a wide variety of events and channels which provide members with business intelligence and opportunities to broaden their networks with both local and international companies," said Chung.

NEXSTGO

**Personalised products help
Nexstgo stand out in the
technology marketplace**

個人化產品助 Nexstgo
在科技市場脫穎而出



**亞洲科技市場企業林立，新品牌
要站穩陣腳並非易事，但
Nexstgo 卻在競爭中闖出一片
天。**

這家香港初創企業在 2016 年由同樣熱衷科技創新的鍾孝揚及梁偉成共同創辦。自此，Nexstgo 在亞太區穩步增長，並在兩年間把業務拓展至超過 15 個不同市場。

Nexstgo 旗下兩個品牌 Nexstgo 和 AVITA 各有不同產品線和銷售對象。Nexstgo 專門為商務用戶製作效能和安全性俱佳的手提及個人電腦。品牌亦提供產品訂造服務，客戶能夠把機構標誌印製在手提電腦頂部。

創於美國的 AVITA 則以時尚生活品牌自居，其產品包括個人電腦及智能家居裝置，以多元化及個性化為賣點。例如，AVITA 的手提電腦外形設計獨特，顏色多樣，更附帶度身鑄刻服務。

Nexstgo 行政總裁鍾孝揚表示：

「我們不希望單單為消費者提供科技方案。AVITA 是客戶個人風格的延伸，能夠凸顯他們與別不同。」

除了生產及銷售自家產品，Nexstgo 也是日本手提電腦科技公司 VAIO 的特許合作夥伴。

該公司亦於台灣設立了設計中心，配合亞洲業務不斷擴充。鍾孝揚說：「我們全力發展科技市場。」

他把公司的成功之道歸功於其「3C」策略，即產品須滿足「具創意、以客為先及富成本效益（creative, customer-centric 及 cost-competitive）」的特質。

總商會一直協助不同企業推廣業務，Nexstgo 也是因此加盟。鍾孝揚說：「總商會舉行多元化的活動，又提供不同渠道，助會員掌握商業情報，並且讓他們有機會與本地和國際企業聯繫交流，拓展網絡。」

Company : Nexstgo Co Ltd

HKGCC Membership No. 總商會會員編號：HKNO363

Established 創辦年份：2019

Website 網站：http://www.nexstgo.com

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Dishes Made to Share

同享滋味

Kinship's traditional cooking with a global twist celebrates the lasting bonds of family and friendship, reports the Chamber's staff writer Elmo Wong

Kinship 把國際元素融入傳統菜式，最宜與親朋好友一同到訪，共享滋味 本刊記者王靜雯

Pastrami Beef Tataki
烤燻牛肉



Grare and Rhodes found their beef clod supplier after visiting the farm in Australia. The beef is seared, smoked and sliced, and served with a mash of sweet Kabocha squash. Crunchy deep-fried Chinese noodles, chili yuzu sauce and citrus depressa (a small fruit) are served alongside to enrich the flavours and texture.

Grare 與 Rhodes 親身視察澳洲農場，方選定牛肩肉的供應商。先把牛肉灼燒、煙燻、切片，再伴以清甜的日本南瓜蓉。配上香脆的酥炸中式麵條、柚子胡椒汁和台灣香檬，倍添滋味和口感。

Steamed Grouper
清蒸石斑



A generous piece of local grouper is lightly marinated with herbs, steamed perfectly to maintain its juiciness and placed on a bed of soft boiled leeks and potatoes. It is served with a creamy sauce made of fish stock and Chinese XO sauce to highlight the freshness of the fish. A topping of crisp matchstick potatoes provides a contrasting texture.

大片本地石斑魚塊以香料輕醃後清蒸，鎖緊肉汁，再置於半熟的水煮韭蔥和馬鈴薯上，再伴上凸顯魚鮮的幼滑魚湯和中式 XO 醬汁。頂層加上香脆薯條，帶出口感對比。

As its name suggests, Kinship offers a comfortable space and hearty flavours to enjoy with family and friends.

Located on a corner of Shelly Street in Soho, the rustic industrial interior creates a cozy dining atmosphere for a fun and relaxing gathering. Helpful staff in casual T-shirts provide friendly service and enjoy chatting with diners.

American Executive Chef Chris Grare and the British Front of House Manager Arron Rhodes met each other at the gym in

Hong Kong seven years ago, and became good friends. Previously, Grare worked at a number of well-known restaurants in Hong Kong, making a name for himself at the New York-style brasserie Lily & Bloom.

Rhodes has worked around the world as a chef, including in Europe, Asia and South America. In Hong Kong, he led the successful opening of Gough's On Gough as the Executive Chef. While Grare and Rhodes both have a background in fine

dining, they were interested in creating a restaurant with a more intimate and casual dining style. So they joined forces to open Kinship earlier this year.

In Kinship, food is served sharing-style in generous portions. Items on the menu are thoughtfully created, based on traditional European cooking techniques combined with global food knowledge acquired during the chefs' world travels. These recipes with a twist aim to recall diners' own happy travelling memories.

舒適的環境，窩心的滋味，Kinship 店如其名，是食客攜親帶友，結伴用膳的好地方。

這家餐廳坐落蘇豪些利街一角，店內質樸粗獷的裝潢營造出融融暖意，是輕鬆暢聚的絕佳地點。店員一身優閒 T 恤裝扮，服務貼心周到，更樂與食客閒話家常。美籍行政主廚 Chris Grare 與英籍餐廳主管 Arron Rhodes 七年前在香港一家健身房相識，並結為好友。Grare 曾任職香港多家知名餐廳，更在紐約風格的酒吧餐館 Lily & Bloom 闖出名堂。

Burnt Onion Risotto
焦葱意大利燉飯



Mr Whippy Ice-cream
Mr Whippy 雪糕



This risotto is classic comfort food infused with the rich taste of caramelized onions. Citric sauce balances the creamy cheese and sweet onion flavours, while a soft egg-yolk beignet centrepiece is surrounded by a topping of crispy shallots and chives. Diners are recommended to cut through the egg to release the bright yellow yolk and mix well with the risotto to best enjoy this rich mix of flavours.

意大利燉飯融入焦糖洋蔥，絕對是經典的「療癒系」食物，配上檸檬醬，正好平衡芝士的滑膩和洋蔥的甜味。這道菜最觸目的，莫過於燉飯中央的酥炸蛋黃——輕輕切開，明黃蛋醬流淌，混和軟綿的米飯與爽脆的火蔥香蔥粒，滋味濃郁。

Paying homage to nostalgic memories, this childhood favourite includes a mound of homemade soft-serve ice-cream. This light and festive dessert is served with seasonal toppings - for winter this year the toppings feature honey-roasted pumpkin dice, caramelized pecan nuts, butterscotch sauce and cinnamon powder.

向你的童年摯愛甜品致敬！自家製軟雪糕甜而不膩，伴上時令冬日配料：蜜糖香烤南瓜粒、焦糖核桃、奶油糖醬和肉桂粉，滲出濃厚的節日氣氛之餘，更勾起了兒時的甜美回憶。

Rhodes 則在世界各地充任過主廚，足跡遍布歐亞南美。來港後，他成為 Gough's On Gough 的行政主廚，引領餐廳揭幕。Grare 和 Rhodes 二人雖曾於高級餐廳工作，卻著意打造一家用膳風格愜意悠閒的餐廳，故於今年早前聯手開辦了 Kinship。

Kinship 每道菜都分量十足，最宜結伴同享，分甘同味，而且皆是精心創製，糅合了傳統歐式烹調技巧，以及兩位主廚周遊列國所得的餐飲心得。食譜融入各地特色，旨在勾起食客愉快的旅遊回憶。

Kinship

3/F LL Tower, 2 Shelley Street, Central, Hong Kong
中環些利街2號LL Tower 3樓
2520 0899





理事于健安於 11 月 19 日出席「第 21 次在莞港企升級轉型聯席會議」。會上，東莞市副市長劉煒向本港主要商會的代表概述東莞市的最新經濟發展，以及當地為企業提供的支援措施。東

莞市政府最近推出了一項支援企業升級的資助計劃，副市長鼓勵東莞的港資企業申請資助。

Emil Yu, General Committee Member, attended the 21st Joint Meeting on Upgrading and Transformation of Hong Kong Enterprises in Dongguan on 19 November. At the meeting, Liu Wei, Vice Mayor of Dongguan, briefed representatives from Hong Kong's major local chambers on the latest economic developments in Dongguan and the supportive measures available for companies in the city. The Dongguan Government has recently launched a funding scheme to support companies to upgrade, and the Vice Mayor encouraged Hong Kong companies in Dongguan to apply for this funding.



Chamber Vice Chairman Leland Sun, General Committee Member Edmond Yue, and 23 members attended the Second Conference on Belt and Road Trade and Investment: Policy and Practice hosted by the Ministry of Commerce on 21 November. The theme of the seminar was "Enter Overseas Economic and Trade Cooperation Zones." The host organization invited representatives from the Myanmar, Indonesia and Bengal embassies, and cooperation zones in Vietnam and Cambodia, to introduce their local business environments and investment policies, and discuss the latest industry developments in their countries. Wang Bingnan, Vice Minister of the Ministry of Commerce, also spoke on the economic development of these cooperation zones and the latest progress of the Belt and Road Initiative. Representatives from the Hong Kong Government briefed the conference on the role of Hong Kong companies in the development of the initiative, and the Government policies to support them.

總商會副主席孫立勳、理事余國賢及 23 名會員在 11 月 21 日出席商務部舉辦的「第二屆一帶一路貿易投資政策與實務交流會」，主題為「進軍境外經貿合作區」。主辦機構邀得來自緬甸、印尼和孟加拉大使館及越南和柬埔寨合作區的代表，介紹各自的商業環境和投資政策，並討論國內的最新行業發展。國家商務部副部長王炳南也講解了這些合作區的經濟發展，以及「一帶一路」倡議的最新進展。香港政府的代表亦簡介了港企在該倡議的角色，以及政府的支援政策。



Petrina Tam, China Committee Chairman, and Vice Chairman Edmond Yew attended the 2019 Cooperation Forum of Guangdong, Hong Kong and Macao in Changlong, Guangzhou on 28 November. Guangdong Governor Ma Xingrui attended the forum's opening ceremony. Representatives of chambers from the three locations exchanged views on how to encourage further cooperation among their members.

中國委員會主席譚唐毓麗和副主席姚逸明於11月28日赴廣州長隆出席「2019粵商大會及粵港澳大灣區工商合作高峰論壇」。廣東省省長馬興瑞出席論壇的開幕典禮。來自三地的商會代表就如何鼓勵會員進一步合作交換意見。

China Committee Chairman Petrina Tam and 40 members attended the 12th Mainland-Hong Kong International Services Industry Symposium, organized by the Ministry of Commerce and the Hong Kong Trade Development Council on 21 November, to learn about the latest developments of the services sector in the Mainland. On the same date, more than 70 members joined the Shenzhen-Hong Kong Corporation Seminar on Digitalisation hosted by the Commerce Bureau of Shenzhen Municipality, with HKGCC being one of the co-organizers.

中國委員會主席譚唐毓麗聯同40名會員於11月21日出席由商務部及香港貿易發展局舉辦的「第十二屆中國（香港）國際服務貿易洽談會」，了解內地服務業的最新發展。同日，逾70名會員參加深圳市商務局主辦的「深化深港數字貿易合作交流會」；總商會為協辦單位之一。

The Agreement concerning Amendment to the Mainland and Hong Kong Closer Economic Partnership Arrangement (CEPA) Agreement on Trade in Services was signed on 21 November. Salina Yan, Director of Trade and Industry, briefed Hong Kong business associations on the liberalization measures released under the new amendment. China Committee Chairman Petrina Tam attended the meeting on behalf of the Chamber.

On 3 December, Yan spoke at the Chamber's China Committee meeting. She briefed members on the latest developments of CEPA and also exchanged views with members on the further liberalization measures.

《內地與香港關於建立更緊密經貿關係的安排》（CEPA）服務貿易協議的修訂協議於11月21日簽署。工業貿易署署長甄美薇向香港商業協會介紹了新修訂下的開放措施。中國委員會主席譚唐毓麗代表總商會出席會議。

甄美薇出席總商會12月3日的中國委員會會議，概述CEPA的最新發展，並就進一步開放措施交換意見。

The Greater Bay Area (GBA) aims to form a productivity cluster by 2035. However, bridging the gaps between the different economic, legal and tax systems in the Mainland and Hong Kong, as well as the costs of intra-city travel, present challenges. At a roundtable luncheon on 25 November, Rosanna Tang, Head of Research, Hong Kong and Southern China at Colliers International, and Sean Ellison, Senior Economist, Asia Pacific at RICS, outlined the key findings of their joint report "Greater Bay Area: A 2030 Outlook." They also shared their insights on the opportunities and risks emerging from the GBA development.

粵港澳大灣區（大灣區）銳意到 2035 年建成生產力集群。然而，中港兩地經濟、法律和稅務機制的差異，以及城際交通成本，都帶來了挑戰。在 11 月 25 日的午餐會上，高力國際香港特別行政區及華南區研究部主管鄧淑賢及皇家特許測量師學會亞太區高級經濟分析師 Sean Ellison 概述二人共同撰寫的《粵港澳大灣區 2030 展望報告》重點，還剖析了大灣區發展帶來的機遇與風險。



Petrina Tam, China Committee Chairman, attended the Joint Meeting on Belt and Road – Policy and Construction Planning hosted by the Hong Kong Trade Development Council on 6 December. A delegation comprising members of 10 departments from the Central Government exchanged views with representatives from major local chambers on encouraging Hong Kong companies to participate in Belt and Road projects. CEO Shirley Yuen also met with the delegation during the event's luncheon.

中國委員會主席譚唐毓麗於 12 月 6 日出席香港貿易發展局主辦的「一帶一路」聯席會議——政策溝通交流及能力建設計劃。由中央政府十個部門組成的代表團與本地主要商會的代表就鼓勵港企參與「一帶一路」項目交換意見。總裁袁莎妮亦有出席午餐會，與代表團會面交流。

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Americas Committee 美洲委員會

Insight into U.S. Investors' View 美國投資者觀點



Douglas Lee, Head of Investment Promotion, and his Deputy Leo Naut from InvestHK's New York Office visited the Chamber on 5 December, where they were welcomed by Americas Committee Chairman Steve Wong, Vice Chairmen Mark Michelson, Evaristo Trevino Berlanga and Juan Lago, and members. The visitors said Hong Kong is still viewed as having many advantages for U.S. businesses looking to enter the Hong Kong and Greater China markets, especially in the asset management, fintech, and technology sectors. They also shared their views on how U.S. businesses look to use Hong Kong as a Petri dish to try out new services, retail and F&B products and concepts for neighbouring markets.

投資推廣署紐約辦事處投資推廣總監李德光及投資推廣副總監 Leo Naut 於 12 月 5 日到訪總商會，由美洲委員會主席黃兆輝、三位副主席麥高誠、Evaristo Trevino Berlanga 和萊歡，以及委員接待。訪客表示，對於有意進軍香港和大中華市場的美國企業而言，香港仍然具備眾多優勢，尤其是在資產管理、金融科技和科技行業。二人還分享美國企業如何尋求以香港作為試點，為鄰近市場試驗新的服務、零售與餐飲產品及概念。

Trade Winds to Strengthen HK-U.S. Ties Trade Winds加強港美聯繫

Scott Tatlock, Executive Director of U.S. Department of Commerce Office of China and Mongolia, together with Bradley Harker, Chief Commercial Consul of the Consulate General of U.S. in Hong Kong and Macao, and his Deputy Geoffrey Parish called on the Chamber on 6 December, where they were received by HKGCC Vice Chairman Leland Sun, and Director for PR and Programs Malcolm Ainsworth.



The visitors introduced the 12th edition of Trade Winds, the largest annual U.S. Government-led trade mission, which will take place in Hong Kong in April 2020. This business-matching programme will also have stops in Korea, Japan, Vietnam and Thailand. The visitors said registration from U.S. firms eager to expand their ties in the Indo-Pacific was breaking new records in terms of numbers. Sun said the forum would send a positive message to the world that despite the recent unrest, Hong Kong remained the key business hub in the region.

美國商務部國際貿易署中國及蒙古辦公室副司長田繼儒及美國駐港澳總領事館商務參贊韓博韜及副領事彭傑夫於 12 月 6 日到訪，由總商會副主席孫立動和公共關係及項目總監麥爾康接待。訪客介紹將於 2020 年 4 月在港舉行的第 12 屆「Trade Winds」——美國政府率領的最大型年度貿易代表團。此項商業配對活動還將在韓國、日本、越南和泰國舉行。訪客表示，有意在印度太平洋地區拓展聯繫的美國企業的報名人數創下了新紀錄。孫立動指出，論壇將向全球傳遞一個正面的訊息：儘管近日社會動盪，香港仍然是區內的重要商業樞紐。

E-Commerce in Latin America 拉丁美洲電子商務

At a roundtable luncheon on 11 December, Anson Bailey, Head of Consumer & Retail, ASPAC and Head of Technology, Media & Telecoms in Hong Kong, KPMG, said Latin America's e-commerce was primed to take off given the region's demographics and penetration of mobile phones. The key hurdles are currently distribution networks and online payment options, which he said Mainland China had also faced years ago before the country's cashless transformation took off. Louis Chan, Assistant Principal Economist of HKTDC Global Research team, also speaking at the event, shared his observations on a recent visit to Brazil regarding retail and e-commerce in the country. Brazil and Mexico are the largest markets in Latin America, but local players dominate the market due to payment barriers and logistics services.

在 12 月 11 日的午餐會上，畢馬威中國亞太區消費品零售主管兼信息技術行業主管利安生表示，觀乎拉丁美洲的人口結構和手機滲透率，該區的電子商務已準備起飛。目前主要的障礙是分銷網絡和網上支付方式；他指出，中國內地無現金經濟轉型前，在多年前也面臨同樣的問題。同場的貿發局環球市場助理首席經濟師陳永健分享了最近到訪巴西期間對當地零售和電子商務的觀察所得。巴西和墨西哥為拉丁美洲最大的市場，但鑒於支付障礙和物流服務不足，當地市場仍然由本地企業主導。



Asia & Africa Committee 亞洲及非洲委員會

MoUs to Encourage Exchanges with Ghana 與加納簽訂諒解備忘錄促進往來



During the Chamber's mission to Ghana, Asia & Africa Committee Chairman Behzad Mirzaei signed an MoU with Clement Osei Amoako, Vice President of the Ghana National Chamber of Commerce and Industry, on 6 December. A second MoU was signed with GUBA Enterprise CEO Dentaa Amoateng. Both MoUs aimed to encourage business, cultural exchange and opportunities between the institutions (see cover story for full details).

總商會考察團訪問加納期間，亞洲及非洲委員會主席苗澤文於 12 月 6 日分別與加納國家工商總會副主席 Clement Osei Amoako 及 GUBA Enterprise 行政總裁 Dentaa Amoateng 簽訂諒解備忘錄。兩份諒解備忘錄均旨在鼓勵兩地商業、文化及機構往來（詳見封面故事）。

COMMITTEE CHAIRMEN 委員會主席



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
Ms Veronica Lockyer
駱凱燕女士



Digital, Information & Telecommunications Committee
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Ms Jennifer Yuen Chun Tan
陳婉真女士



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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

HKGCC-CGEM Sign MoU 總商會與摩洛哥企業聯會簽署諒解備忘錄



Asia & Africa Committee Chairman Behzad Mirzaei and Karim Amor, Asia Committee Chairman of the General Confederation of Enterprises of Morocco, signed a MoU on 10 December in Casablanca to formalize cooperation and understanding between the two parties, and to help their members explore business opportunities in their respective economies (*see cover story for full details*).

亞洲及非洲委員會主席苗澤文及摩洛哥企業聯會亞洲委員會主席 Karim Amor 於 12 月 10 日在卡薩布蘭卡簽署諒解備忘錄，確立兩會的合作關係，加深雙方了解，助會員探索兩地商機（詳見封面故事）。

HKJCCI Celebrates 50th Anniversary 香港日本人商工會議所慶祝成立50周年

Chamber Vice Chairman Leland Sun, CEO Shirley Yuen, and Deputy CEO Watson Chan on 4 December attended the 50th Anniversary Reception of the Hong Kong Japanese Chamber of Commerce & Industry (HKJCCI) to congratulate its members on their remarkable milestone.

總商會副主席孫立勳、總裁袁莎妮及副總裁陳利華於 12 月 4 日同赴香港日本人商工會議所 50 周年酒會，與會議所一眾會員慶祝這個重要里程碑。

Nigel Collett, Vice Chairman of the Asia & Africa Committee, represented the Chamber at the National Day of Qatar on 10 December.

亞洲及非洲委員會副主席 Nigel Collett 代表總商會於 12 月 10 日出席卡塔爾國慶活動。

Digital, Information & Telecommunications Committee

數碼、資訊及電訊委員會

At a committee meeting on 5 December, Davey Chung, Deputy Secretary for Innovation and Technology, updated members on the progress and expected outcomes of a range of "Smart Government" initiatives implemented by the Innovation and Technology Bureau. He also spoke on the Government's plans for the further digitalization of its public services.



在 12 月 5 日的委員會會議上，創新及科技局副秘書長鍾沛康向委員講解該局推出多項「智慧政府」措施的進展和預期成果，並介紹政府公共服務進一步電子化的計劃。



The committee organized two visits to the Xiao-i AI+ Experience Centre, on 27 November and 11 December. Members enjoyed an exclusive tour of the centre and were introduced to a range of the company's cutting-edge technologies and intelligent robotic solutions. These are used in sectors including finance and retail, and in building smart city infrastructure.

委員會先後於 11 月 27 日及 12 月 11 日組團參觀「小 i 機器人」人工智能體驗中心。期間，會員了解到該公司一系列應用於金融和零售等行業及智慧城市建設等範疇的頂尖科技和智慧機械人方案。

At a brainstorming session co-organized by HKGCC, the Smart City Consortium, and Hong Kong Polytechnic University's Design Institute for Social Innovation on 12 December, participants deliberated how Hong Kong can advance its smart city aspirations. The ideas and solutions raised during the course of the discussions were distilled into a submission to the Government's Smart City Blueprint 2.0, which is expected to be issued in the first quarter of 2020.

總商會、智慧城市聯盟及香港理工大學社會創新設計院於 12 月 12 日合辦集思會，探討香港可如何實現其智慧城市願景。預料《香港智慧城市藍圖 2.0》將於 2020 年首季公布；就此，討論所得的構想和方案已被納入建議書，以供政府參考。



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



Members enjoyed a display of more than 180 native and exotic botanical species during a visit to the eighth floor of K11 MUSEA on 2 December. The event was co-organized with the Chamber's Real Estate & Infrastructure and Retail & Tourism Committees. During the tour, members also learnt about the green elements of the revitalised Avenue of Stars and the photovoltaic solar system installed in the K11 ATELIER office tower.

總商會地產及基建委員會聯同零售及旅遊委員會於 12 月 2 日組團前往 K11 MUSEA 第八層參觀。期間，會員觀賞了超過 180 種本地及外地植物，並探索經優化後星光大道的綠色元素，以及裝設於 K11 ATELIER 辦公大樓的太陽能光伏系統。

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Ms Agnes Tan
陳國萍女士



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 Nicholas Brooke
蒲祿祺先生



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 Kenneth Bell
鮑健偉先生



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 Alice Leung
梁愛麗女士



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



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



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

Europe Committee 歐洲委員會

Joint Happy Hour with European Chamber 與歐洲商務協會合辦「歡樂時光」聚會

HKGCC members teamed up with the European Chamber of Commerce in Hong Kong for a joint Happy Hour networking event at BB Jazz Lounge on 20 November. Members from the two chambers had a relaxing evening enjoying drinks and conversation. Europe Committee Chairman Jennifer Chan and EuroCham Chairman Davide de Rosa toasted to a bright future for Hong Kong and Europe.

總商會聯同香港歐洲商務協會於11月20日假BB Jazz Lounge合辦「歡樂時光」聚會。當晚，雙方會員開懷暢飲，談笑甚歡。歐洲委員會主席陳佩君及香港歐洲商務協會主席戴偉德更舉杯祝酒，祈願香港與歐洲未來一片光明。



Potential Brexit Scenarios 英國脫歐潛在方案

Nick Heath, Deputy Consul General of the United Kingdom, briefed Europe Committee members at their meeting on 4 December on the various scenarios that could unfold following the General Election in Britain on 12 December. Regardless of the outcome, he said he was confident that London would retain its position as a global financial centre and destination for investment.

英國副總領事 Nick Heath 出席 12 月 4 日的歐洲委員會會議，概述英國於 12 月 12 日舉行大選後可能出現的各種情況。他表示無論結果如何，都有信心倫敦將維持其作為全球金融中心和投資目的地的地位。

European Trade Remedies and Designing a Sustainable Future 歐洲貿易支援措施與制定可持續的未來

Europe Committee Chairman Jennifer Chan attended a seminar organized by Deloitte on 5 December that discussed market access in the European Union. On the same day, she also attended a talk on sustainability organized by Business Sweden at PMQ.

歐洲委員會主席陳佩君在 12 月 5 日出席德勤舉辦的研討會，討論歐盟的市場准入。同日，她還出席了 Business Sweden 假元創方舉行的可持續發展講座。

European Beer Tasting Workshop 啤酒文化工作坊

Members enjoyed a European Beer Tasting Workshop held at HK Brewcraft on 5 December. The company's beer master shared his knowledge of what makes a good beer and introduced participants to the different characteristics of six European beers, from the Netherlands, Belgium, Germany, the United Kingdom and Denmark. Members were surprised by the very noticeable differences in taste and enjoyed discussing their favourites.

會員於 12 月 5 日到訪 HK Brewcraft，參加啤酒文化工作坊。該公司的導師分享優質啤酒的知識，並向參加者介紹六款來自荷蘭、比利時、德國、英國與丹麥的歐洲啤酒的不同特色。會員對各款啤酒味道的顯著差別大感驚訝，並交流個人喜好，樂在其中。



Legal Committee 法律委員會

At a committee meeting on 3 December, Nicholas Chan, Legal Committee Vice Chairman and Partner at Squire Patton Boggs, discussed how the new ABCD technologies (artificial intelligence, blockchain, cloud and data) have brought both challenges and opportunities to the practice of law and the delivery of legal services in Hong Kong.

在 12 月 3 日的委員會會議上，法律委員會副主席及翰宇國際律師事務所合夥人陳曉峰討論嶄新的 ABCD（人工智能 AI、區塊鏈 blockchain、雲端 cloud 及數據 data）科技為香港的法律執業工作和法律服務帶來的挑戰和機遇。



Industry & Technology Committee 工業及科技委員會

The presentation ceremony for the 2019 Hong Kong Awards for Industries was held on 2 December. Nine companies were recognized for their achievements in incorporating innovative business concepts and practices under the Innovation and Creativity category of the Awards, which was overseen by the Chamber.

「2019香港工商業獎」頒獎典禮於12月2日舉行。總商會主辦的「創意」組別表揚了九家優勝企業的創新創意，成功把商業概念與實務融為一體。



A group of members visited the Electrical and Mechanical Services Department's E&M InnoZone on 13 December, where they learned about the latest in homegrown innovation and technology solutions.

會員於12月13日參觀機電工程署的機電創科專區，探索最新的本地創新科技方案。

Manpower Committee 人力委員會

At a committee meeting on 25 November, Peter Outridge, Partner for People and Change, and Leonie Marshall, Associate Director for Advisory, Management Consulting, from KPMG, spoke on the Hong Kong labour market and the strategies that companies can use to recruit and retain employees at different levels in a new era of talent management.

在11月25日的委員會會議上，畢馬威香港人才事務和變革管理諮詢主管合夥人歐偉德及管理諮詢顧問副總監 Leonie Marshall 探討香港的勞動市場，以及在人才管理新時代下，企業可以相應策略招聘和留住不同層級的員工。



Retail & Tourism Committee 零售及旅遊委員會

At a committee meeting on 9 December, Paul Smitton, CEO of Asia Miles, discussed the latest developments in the operation of loyalty programmes and their effectiveness as a customer retention strategy, as well as their usefulness in promoting repeat business and to increase sales.

在12月9日的委員會會議上，亞洲萬里通行政總裁施愷民講解客戶忠誠計劃的最新發展，它們作為客戶維繫策略的成效，以及對促進重複購買行為和增加銷量的效用。

Shipping & Transport Committee 船務及運輸委員會



As part of Hong Kong Maritime Week, the Shipping & Transport Committee visited the Hongkong International Terminals (HIT) on 11 December. Members were also given a briefing on the Hong Kong Seaport Alliance, which comprises HIT and three other container terminal operators in the city.

船務及運輸委員會於 12 月 11 日率團到訪香港國際貨櫃碼頭 (HIT)，聽取 HIT 代表簡介「香港海港聯盟」的工作。該聯盟由 HIT 及另外三家本地貨櫃碼頭營運商組成。是次考察乃「香港海運週」的活動之一。

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

At the SME Committee meeting on 5 December, Gordon Lam, Managing Director of Sinofuture Group Limited and a member of the CPPCC, shared his insights on tapping the opportunities in the Greater Bay Area (GBA). He said that his business makes use of Hong Kong's strengths in product and packaging design, sources products in the Mainland and processes them in the GBA, before selling the final products to the Mainland market using cross-border electronic platforms. Lam advised members interested in entering the GBA market to first analyse the position of their own companies in the supply chain, and then research the policies of the nine GBA cities in the Mainland in order to make the best use of the cities' respective advantages.



在 12 月 5 日的委員會會議上，中國未來投資集團有限公司董事長兼廣東省政協委員林至穎分享對把握大灣區機遇的見解。他表示，他的公司利用香港在產品和包裝設計方面的優勢，在內地採購產品，然後在大灣區加工，再通過跨境電子平台售予內地市場。林至穎建議，有意進軍大灣區市場的會員應先分析自己公司在供應鏈中的定位，然後仔細研究內地九個大灣區城市的政策，以充分利用各市的優勢。

SME Committee Chairman Roy Ng attended the 10th Hong Kong Outstanding Corporate Citizenship Awards on 17 December. He was one of the judges of the awards programme, which is co-organized by the Hong Kong Productivity Council and the Committee on the Promotion of Civic Education. The awards aim to recognize the achievements of companies and organizations in corporate social responsibility.

中小型企業委員會主席伍俊達於 12 月 17 日出席第十屆「香港傑出企業公民頒獎典禮」。該嘉許計劃由香港生產力促進局及公民教育委員會合辦，旨在表彰企業機構在企業社會責任方面的成就；伍俊達為計劃的評審之一。

Talent Development 人才發展

Francesco Bonafine, Founder and CEO of Digital Nomads, discussed how businesses can use YouTube advertising at a Chamber seminar on 5 December. Bonafine explained how different formats of video advertising can affect the click rate. He emphasized that marketers should keep their videos short to generate a higher view rate and increase their impact. He also shared some practical tips on remarketing techniques, such as using the targeting options available on YouTube to market to the right audience. Remarketing refers to targeting potential customers who have shown an interest in your website or products but have not yet bought something.

Digital Nomads 創始人兼董事總經理 Francesco Bonafine 出席總商會 12 月 5 日的研討會，討論企業可如何利用 YouTube 廣告。Bonafine 解釋視頻廣告的不同格式對點擊率的影響。他強調，營銷人員應製作簡短的視頻，以提高觀看率和增加影響力。他還分享了再營銷技術的實用技巧，例如使用 YouTube 的定位選項，向合適的受眾進行推廣。再營銷是指鎖定對公司網站或產品感興趣而又尚未購買的潛在顧客。



Taxation Committee 稅務委員會



At a seminar on 25 November, Veronica Tam and Karen Au, both Tax Partners at PwC, shared a number of case studies to help members understand what kind of bookkeeping issues were most likely to catch the eye of the Inland Revenue Department. Joyce Chak and Winky Kan, respectively Manager and Senior Manager from the same firm, provided advice on maintaining good bookkeeping practices.

在 11 月 25 日的研討會上，羅兵咸永道合夥人譚雯慧及區凱琳分享了多個案例，協助會員了解容易引起稅務局關注的簿記問題。來自同一公司的高級經理簡詠琪及經理翟穎瑩亦就良好的簿記實務提供建議。

Young Executives Club 卓青社

YEC members enjoyed an exclusive tasting tour of gelato and sorbet during a visit to the pastry factory of Cafe Deco Group in Wong Chuk Hang on 29 November. Frank Law, Executive Pastry Chef, and Tim Lo, Pastry Chef of 2/3 Dolci, introduced the brand's story and demonstrated the production process. Participants also enjoyed sampling a range of different flavours.

卓青社會員於 11 月 29 日參觀位於黃竹坑的 Cafe Deco Group 餅房，品嚐了不同口味的意式雪糕和雪葩。2/3 Dolci 糕點行政總廚羅玉鵬和糕點廚師長羅添順介紹其品牌故事，並示範了製作過程。參加者還品嚐了各種不同口味的雪糕，樂在其中。



僱傭紀錄要備妥 勞資權益保障多 Proper Keeping of Wage and Employment Records



《僱傭條例》規定，僱主須備存僱員的
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**wage, total number of
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employment records.**

備存工資及僱傭紀錄的要點

除《僱傭條例》及《最低工資條例》的規定外，僱主在備存工資及僱傭紀錄時，亦應注意以下幾點：

- 應妥善保存僱員的所有個人及僱傭紀錄，不可將有關資料外洩
- 宜設立一套劃一、準確及可靠的備存紀錄制度
- 備存紀錄制度宜可靈活地改動，以配合機構未來的轉變及發展
- 應定期檢討備存僱傭紀錄的制度，以確保其效用
- 應遵從《個人資料(私隱)條例》及由個人資料私隱專員根據該條例發出的《人力資源管理實務守則》

You may obtain an English version of the booklet from the following webpage of the Labour Department:
<http://www.labour.gov.hk/eng/public/wcp/KeepRecord.pdf>

查詢

 勞工處勞資關係科各分區辦事處

 <http://www.labour.gov.hk>

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 勞工處
Labour Department

Women Executives Club 卓妍社



The Women Executives Club organized a visit to Christie's Hong Kong Autumn Auctions on 22 November. Sara Mao, Director of Christie's Education Asia and Auctioneer, led a group of members on a tour of some of the art pieces to be auctioned. Members had a great evening learning about the history of some of the artworks and getting an insight into the world of auctions.

卓妍社於 11 月 22 日組團到佳士得香港秋季拍賣會參觀。佳士得美術學院亞洲區總監暨拍賣主管毛國靖帶領一行會員參觀部分即將拍賣的藝術品。會員了解到藝術品的歷史，並有機會探索拍賣世界，渡過充實愉快的晚上。

At a workshop hosted by the Women Executives Club on 28 November, Catherine Wong, Communications & Leadership Coach of Chorev Consulting International, shared research findings on the 12 habits that can hold women back at work. Wong also talked about the challenges faced by female leaders, and the importance of authenticity, assertiveness and willingness to adapt when managing and communicating.

在卓妍社 11 月 28 日舉辦的研討會上，高宏國際顧問有限公司溝通及領導力顧問黃國恩分享了 12 個阻礙女性晉升的習慣的研究結果。她還談及女性領袖面對的挑戰，以及在管理和溝通方面做到真誠、自信和自發的重要性。

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HKGCC

Hong Kong General Chamber of Commerce
香港總商會 1861

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Celebrating Home-grown Innovation

表揚本土創新創意



Hong Kong Awards for Industries highlights creative thinking and resourceful spirit among companies across a wide range of sectors

香港工商業獎凸顯各行各業的創意思維與足智多謀

With its innovative ignition system for water heaters, Towngas won the Grand Award in the Innovation and Creativity category at this year's Hong Kong Awards for Industries.

Towngas, formally known as The Hong Kong and China Gas Company, was

awarded at a ceremony on 2 December along with eight other companies in recognition of their exceptional achievements in the Innovation and Creativity category.

Speaking at the awards ceremony, Salina Yan, Director-General of Trade

and Industry at the Trade and Industry Department, congratulated winners across the Award's seven categories. She expressed her admiration for their tenacity and resolve in pursuing excellence.

"I am delighted that these companies have continued to make innovation and technology a cornerstone in their corporate strategy to enhance their competitiveness," Yan said.

"This is exemplified in the rise of smart factories where

cutting-edge technologies such as robotics and artificial intelligence are increasingly applied to the shop floor.

"At the same time, innovative and creative approaches are being developed to sustain and grow corporate brands. Such achievements are emblematic of the enterprising and resourceful spirit that Hong Kong businesses are renowned for."

The Chamber organizes the Innovation and Creativity category of the Awards. This

year's nine winners were selected by the HKGCC Judging Panel and Assessment Team after carefully going through 34 entries received in this category. The nine companies were then submitted for endorsement by the Final Judging Panel, chaired by Professor Way Kuo, President of City University of Hong Kong.

The nine winners comprised businesses from diverse industries such as public utility, banking, printing, technology and telecommunications, reflecting how innovation and creativity are key for growth and success across all sectors.

Chamber Chairman Aron Harilela congratulated all the winners.

"Hong Kong has shown time and time again that it has the will and capability to develop innovative solutions to address emerging

markets and capture new opportunities," he said.

"This is evident from this year's Award entrants, who have displayed a range of ideas and concepts that are simultaneously unique, interesting and inspiring. More importantly, these are market-proven and commercially viable. I applaud the winners for their vision, courage and efforts to bring their ideas to life."

The Hong Kong Awards for Industries is the city's premier business awards scheme and is championed by the HKSAR Government. This year, 73 winners were selected from a total of 231 entries received under the seven categories of Consumer Product Design, Equipment and Machinery Design, Customer Service, Innovation and Creativity, Smart Productivity, Technological Achievement, and Upgrading and Transformation.

煤氣公司憑藉創新的熱水爐點燃系統，奪得今年「香港工商業獎」創意組別大獎。

煤氣公司（全稱為香港中華煤氣有限公司）於12月2日的頒獎典禮上，聯同另外八家得獎企業獲表揚，肯定他們的非凡創意。

工業貿易署署長甄美薇致辭時，恭賀七個組別的所有得獎企業，並讚賞他們追求卓越的堅毅決心。

她說：「很高興看到這些公司一直以創新科技作為策略基礎，不斷提升競爭力。」

「例如智能工廠的崛起，促使店舖日漸採用機械人和人工智能等尖端技術。」

「與此同時，企業不斷開發創新的經營模式，令品牌得以持續發展。這些成就彰顯了香港企業聞名海外的積極進取和靈活變通精神。」

在總商會主辦的「創意」組別，今年經總商會評審委員會和評核小組仔細審閱了34家參選機構的產品／服務，選出九家入圍企業，再推薦給由香港城市大學校長郭位教授擔任主席的最終評審

委員會審議。

九家得獎企業來自廣泛行業，包括公用事業、銀行、印刷、科技及通訊等，可見創新創意是各行各業的增長和成功關鍵。

總商會主席夏雅朗祝賀一眾得獎企業。

他表示：「香港一再展現其開發創新方案的毅力和能力，務求拓展新興市場，抓緊新機遇。」

「今年的參賽機構正好體現了這一點，他們各自展示了獨一無二的構思和概念，既有趣而又富啟發性。更重要的是，這些方案已通過市場驗證，肯定了其商業價值。各得獎者的遠見、膽識和努力，令構想能夠付諸實踐，實在值得我們嘉許。」

「香港工商業獎」為城中大型工商業獎勵計劃，由香港特區政府全力支持。計劃設有七個組別獎項，分別為「消費產品設計」、「設備及機械設計」、「顧客服務」、「創意」、「睿智生產力」、「科技成就」及「升級轉型」。今年共有231家企業參選，當中73家企業獲獎。

Winning Companies 得獎企業

2019 Hong Kong Awards for Industries: Innovation and Creativity Award 2019

香港工商業獎：創意獎

2019 Hong Kong Awards for Industries: Innovation and Creativity Grand Award 創意大獎

The Hong Kong and China Gas Company Limited 香港中華煤氣有限公司



This is a revolutionary ignition system that offers multiple benefits to users. It features a hydroelectric-powered trigger that relies on the flow of water instead of disposable batteries to generate energy for ignition and the operation of safety features in water heaters. The system, which has a shelf life of 10 years, dispenses with the need for disposable batteries and is therefore more cost effective and

environmentally friendly. This would result in an annual saving of at least 80,000 conventional batteries, which would otherwise be required for powering up balanced-flue gas water heaters. (Comments by the HKGCC Judging Panel)

這項革命性點燃系統為用家帶來眾多好處：其特有的熱水爐水力發電模組利用水流取代即棄電池來產生電力，以供點燃煤氣和啟動熱水爐內各種安全裝置。這個系統的壽命為十年，期間煤氣熱水爐無須依靠即棄電池供電，可謂既環保，又符合成本效益。這個創新意念每年可減少對衝式氣體熱水爐消耗最少80,000個普通電池。（總商會評審委員會評語）



2019 Hong Kong Awards for Industries: Innovation and Creativity Award 創意獎

Artech Graphics Limited 匯能印藝有限公司

Eco Décor Solution offers a selection of designs and products that range from basic product displays to pop-ups made completely of eco-friendly paper and cardboard. The applicant explores new business opportunities by using its ample printing experience and capabilities to create new displays and exhibition panels. This is a local innovation that facilitates new business services by making use of creative designs and environmentally friendly materials.

(Comments by the HKGCC Judging Panel)

Eco Décor Solution提供一系列的設計和產品，從基本產品展示到全由環保紙材和紙板組合而成的快閃商店，包羅萬有。該公司憑藉豐富的印刷經驗和技術，創作出嶄新的展示裝飾和展覽布置，發掘新的商機。這個本地創新方案利用創意設計和環保物料，為市場開創了嶄新的商業服務。
(總商會評審委員會評語)



Bank of Communications (Hong Kong) Limited 交通銀行(香港)有限公司

Smart Kiosk enables clients to open bank accounts within 15-20 minutes with no human interaction. Through the Smart Kiosk, the bank is able to accelerate the registration and verification process by using the latest eKYC (Know Your Customer) technologies comprising AI, big data analysis and facial recognition. The Smart Kiosk demonstrates how the bank is developing innovative ways to alleviate pressure on frontline staff. *(Comments by the HKGCC Judging Panel)*

「交銀智易通」讓客戶只需 15 至 20 分鐘便可開立銀行賬戶，期間更無需職員協助。該智能櫃員機結合人工智能、大數據分析和面部識別等最新的 eKYC (電子化認識你的客戶) 技術，讓銀行能夠加快註冊和驗證程序。

「交銀智易通」展示出該行致力開發創新的方式，紓緩前線員工的壓力。
(總商會評審委員會評語)



Fano Labs Limited 有光集團有限公司

Fano Labs Limited, which specialises in speech and language technologies, has demonstrated its ability to use scientific research to develop a commercially viable product. Artificial Intelligence Customer Service System uses AI technology to develop sophisticated and practical transcription services. The company has a strong potential for growth, and hopes that the technique can be used in Hong Kong's Smart City development. *(Comments by the HKGCC Judging Panel)*

有光科技有限公司專門從事語言科技，並已把其科研成果轉化為商品。人工智能客戶服務系統利用人工智能技術，提供精密而實用的語音識別服務。該公司的增長潛力龐大，而這項技術亦可望推動香港的智慧城市發展。
(總商會評審委員會評語)



Hung Hing Printing Group Limited 鴻興印刷集團有限公司

Smart Planning Solution revolutionises the traditional method of prioritising orders for printing through an internally developed algorithm. Hung Hing Printing Group has introduced a new solution for manufacturing to take advantage of the Internet of Things and mature big data techniques, which should help strengthen the adoption of Industry 4.0 in Hong Kong while generating revenue through productivity gains. *(Comments by the HKGCC Judging Panel)*

智能生產計劃平台憑藉內部開發的演算法，徹底顛覆了印刷訂單排期的傳統方法。鴻興印刷集團利用物聯網和成熟的大數據技術，為製造業開創了嶄新的方案，可助推進香港「工業 4.0」之餘，還通過提升生產力，為公司創造收入。
(總商會評審委員會評語)



2019 Hong Kong Awards for Industries: Innovation and Creativity Award 創意獎

Ove Arup & Partners Hong Kong Ltd 奧雅納工程顧問

Ove Arup has demonstrated a strong passion for technological excellence in building management services. Neuron is an innovative console that uses 5G, IoT, Big Data, Cloud Computing and AI technology to monitor real-time performance of buildings through metrics such as heating, ventilation and air conditioning, pipe health and power supply. The system helps to expedite the digitalisation of buildings in line with Hong Kong's Smart City targets. *(Comments by the HKGCC Judging Panel)*

奧雅納工程顧問展示了對追求建築管理極致科技的熱誠。Neuron 集 5G 技術、物聯網、大數據、雲端運算與人工智能技術於一身，是一款創新的控制台，協助物業管理處通過暖氣、通風和空調、管道健康和電源供應等指標，實時監控建築物的表現。該系統有助加快樓宇數碼化，能夠配合香港發展智慧城市的目标。(總商會評審委員會評語)



2019 Hong Kong Awards for Industries: Innovation and Creativity Certificate of Merit 創意優異證書

**BNET-TECH Company Limited
必靈科技有限公司**



**PHASE Scientific International Limited
相達生物科技國際有限公司**



**PCCW Solutions Limited
電訊盈科企業方案有限公司**



Chamber Celebrates Christmas!

總商會慶聖誕！





Members gather at the Hong Kong club for our signature annual cocktail reception

會員齊聚香港會參與年度聯歡酒會

“Thank you for bringing your positive energy tonight,” said Chamber Chairman Aron Harilela, welcoming members to the Christmas Cocktail Reception on 9 December.

Remarking on the buzzing atmosphere in the Hong Kong Club’s Garden Lounge, the Chairman also took the opportunity to recap the year and to thank members for their input and contributions during a toast with fellow General Committee members and CEO Shirley Yuen. As more than 400 attendees mingled over drinks and canapes, a few lucky winners also took home the lucky draw prizes, sponsored by the Tahitian Pearl Association Hong Kong, Luk Fook Holdings and Grand Hyatt Hong Kong. Santa Claus also made an appearance to pass around holiday-themed snacks from Cookieboy Hong Kong.





總商會一年一度的「聖誕聯歡酒會」於12月9日假香港會 Garden Lounge 舉行，現場氣氛熱烈。主席夏雅朗向會員致歡迎辭時表示：「感謝各位今晚帶來了正能量。」

主席與一眾理事及總裁袁莎妮祝酒時，總結了總商會過去一年的工作，也藉機感謝會員的支持和貢獻。當晚，逾400名會員邊享用美點小吃，邊把酒言歡；更有幾位幸運兒在抽獎環節贏得分別由會員公司香港大溪地黑珍珠協會、六福集團及香港君悅酒店贊助的豐富禮品。聖誕老人也不忘露面，向賓客派發 Cookieboy Hong Kong 的節慶小食。



AI in Action

人工智能投入運作



Members learn how advanced technology can be used to support businesses on visit to Xiao-i 會員參觀小i，了解如何應用先進科技支援企業

Artificial intelligence (AI) is one of the defining technologies of the current age, and many Chinese companies are making their mark in the sector.

This is partly as a result of strong government support: the Mainland authorities decided in 2017 to aim to make China a world leader in AI technology by 2030.

Among the success stories in the AI field is Xiao-i. The

company's technology, particularly in the fields of conversation and human-machine interaction, has been widely adopted by banks and financial, retail and telecom corporations in the Mainland.

To learn more about how AI technology can help businesses, a group of members enjoyed an exclusive tour of the Xiao-i AI+ Experience Centre on 27 November. During the visit, they heard about the various solutions and commercial applications that Xiao-i has developed for clients in different industries.

Due to high demand, the Chamber organized a return visit to the AI+ Experience Centre on 11 December.



人工智能 (AI) 是當代的重要技術之一，很多中資企業已在行內闖出名堂，這部分可歸功於政府的鼎力支持：內地當局於2017年訂下目標，到2030年要把中國打造成世界領先的AI科技大國。

AI 領域的成功故事要數小i。該公司的技術，特別是在對話和人機協作方面，已被內地的銀行、金融、零售和電訊公司廣泛採用。

為深入了解 AI 技術如何幫助企業運作，會員於11月27日組團前往「小i機器人」人工智能體驗中心參觀。期間，他們了解到小i為不同行業客戶開發的各種方案和商業應用程式。

由於活動反應熱烈，總商會遂於12月11日率團再訪「小i機器人」人工智能體驗中心。

總商會流動程式

The Chamber's Bilingual App



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Welcome to New Members!

歡迎新會員！



Cocktail reception introduces new members to the Chamber's services and networking opportunities

新會員出席酒會，了解總商會的服務和活動

The Chamber extended a warm welcome to attendees at our New Members Welcoming Reception on 26 November.

At the event, Chamber CEO Shirley Yuen provided a brief overview of HKGCC and introduced the wide variety of seminars, certification services, forums, lifestyle events and networking opportunities that HKGCC offers. Afterwards, the new members of the Chamber family enjoyed wine and canapes, and also had the chance to meet a number of HKGCC leaders including LegCo Representative Jeffrey Lam and General Committee Members Nicholas Brooke and Jennifer Chan.

總商會於 11 月 26 日舉行「會員迎新酒會」，熱烈歡迎一眾新會員加入總商會大家庭。

活動期間，總商會總裁袁莎妮簡介總商會的工作，以及本會提供的廣泛服務，包括研討會、商業簽證服務、論壇、休閒活動和聯誼活動。隨後，會員一邊享用美酒小吃，一邊與總商會領導層會面交流，包括立法會代表林健鋒及理事蒲祿祺和陳佩君。



bulletin

工商月刊



WISHING ALL OUR READERS HEALTH, WEALTH AND HAPPINESS IN THE
YEAR OF THE RAT

《工商月刊》恭祝讀者鼠年身體健康、生意興隆、事事順遂！

Auction Insights

拍賣一探



WEC members enjoy a close-up look at some million-dollar artworks at Christie's

卓妍社會會員參觀佳士得拍賣會，近距離觀賞價值數以百萬元的藝術品

Artworks to the value of HK\$2.63 billion were auctioned at Christie's Hong Kong Autumn Auctions on 22-27 November.

This includes Five Nudes by Chinese artist Sanyu, which sold for HK\$304 million, the highest priced artwork sold at auction in Asia this year and a new record for the artist.

Members of the Chamber's Women Executives Club enjoyed an exclusive visit to the auctions on the first day, where they enjoyed an up-close view of the artworks. Sara Mao, Director of Christie's Education Asia, introduced participants to the

history of several different pieces and discussed the meaning and rationale behind the art.

This year's auction coincided with the centenary of the birth of Wu Guanzhong and included a section of the artist's works, including *The Grand Canyon* and *Tsim Sha Tsui*, both from a private collection in North America. Other notable pieces included *The Simple Things*, a sculpture created by Takashi Murakami in collaboration with Pharrell Williams.

Members had a great evening learning about the artworks while also gaining an insight into how the auction process works from Mao, who is also an auctioneer.



佳士得香港秋季拍賣於 11 月 22 至 27 日舉行，共錄得 26.3 億港元的藝術拍賣成交額。

其中包括中國藝術家常玉的鉅作《五裸女》，以 3.04 億港元成交，成為今年亞洲成交額最高拍品，並刷新藝術家的世界拍賣紀錄。

總商會卓妍社會會員於活動首天獲安排獨家參觀拍賣會，近距離觀賞一系列藝術作品。佳士得美術學院亞洲區總監毛國靖向參加者介紹部分拍品的歷史，並探討背後的創寓意義和緣由。

今年適逢吳冠中誕辰 100 周年，拍賣亦因而隆重呈獻吳冠中的經典創作特輯，包含來自北美私人珍藏的《美利堅大峽谷》及《尖沙咀》。其他拍品還有村上隆與 Pharrell Williams 共同創作的雕塑作品《The Simple Things》。

當晚，會員不但認識了多項藝術珍品，更向本身從事拍賣業的毛國靖了解到拍賣的過程和運作。



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紙張轉換電子服務

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前往廣東

Self-drive to Guangdong Province

Drive your private car across the border



A Toast to Europe

為歐洲乾杯



Joint Happy Hour with European Chamber gives members the chance to discuss the latest developments

總商會與歐洲商務協會合辦「歡樂時光」聚會，讓會員有機會討論最新動向

HKGCC teamed up with the European Chamber in Hong Kong to host a joint Happy Hour networking session at BB Jazz Lounge on 20 November.

Europe and Hong Kong have both experienced some degree of turmoil recently, so it was a great opportunity for members of the two Chambers to share their recent experiences and thoughts on the outlook for next year – as well as a chance to relax and catch up over some great food and drinks. Europe Committee Chairman Jennifer Chan, and EuroCham Chairman Davide De Rosa, who is also Vice Chairman of the Europe Committee, toasted to a happy and prosperous time ahead for Hong Kong and Europe.

總商會夥拍香港歐洲商務協會於 11 月 20 日假 BB Jazz Lounge 舉辦「歡樂時光」聯誼聚會。

鑒於歐洲和香港最近都經歷了動盪局面，雙方會員藉此良機分享近日經驗，並探討來年前景，還趁機放鬆身心，談天說地，品嚐美酒佳餚。歐洲委員會主席陳佩君及香港歐洲商務協會主席兼歐洲委員會副主席戴偉德亦舉杯祝酒，祈願香港和歐洲安定繁榮。





COMMITTEE MEETINGS

Check with secretariat for details

AMERICAS

U.S. Human Rights and Democracy Act

January 8 11:30 am - 12:30 pm

SMART CITY WORKING GROUP

HKPC Smart City survey

January 9 4 - 5 pm

ENVIRONMENTAL & SUSTAINABILITY

Sustainable finance

January 13 9:30 - 11 am

FINANCIAL & TREASURY SERVICES

Government green financing initiatives

January 15 4 - 5:30 am

FINTECH WORKING GROUP

Impact of digital-only banks

January 16 4 - 5:30 am

NETWORKING

Check website for details

Pearl Appreciation & Networking Party

January 14 5:30 - 8 pm

TRAINING & SEMINARS

Check website for details

Retail & Tourism Committee Sharing Session

January 13 4- 5 pm

Emotional Wellness for Top Executives

January 16 9:30 am - 12 pm

Lawful Wages Calculation Workshop

January 21 9:30 am - 5:30 pm

ROUNDTABLE TALKS

Visit website for full details and to register



LATAM ECONOMIC OUTLOOK 2020

January 8 12:30 - 2 pm

USING TECH FOR A UNIQUE CONSUMER EXPERIENCE

January 20 12:30 - 2 pm



YEAR AHEAD 2020 – INVESTING IN CHINA

January 20 12:30 - 2 pm



COUNTRY BRIEFING SERIES: THE NETHERLANDS – CORPORATE INNOVATION & URBAN SUSTAINABILITY

January 22 12:30 - 2 pm



2020 SOVEREIGN CREDIT OUTLOOK FOR ASIA-PACIFIC: POLICY EASING AMIDST TRADE UNCERTAINTY

January 22 12:30 - 2 pm

WORKSHOPS

Check website for details

HKGCC X PRPA APPLIED CORPORATE COMMUNICATIONS COURSE:

WORKSHOP 1: CRISIS MANAGEMENT AND STAKEHOLDER COMMUNICATIONS

January 10 9:30 am - 12:15 pm

WORKSHOP 2: EVENT PLANNING AND MANAGEMENT

January 13 9:30 am - 12:15 pm

WORKSHOP 3: UNDERSTANDING THE MEDIA AND BUILDING WIN-WIN RELATIONSHIPS

January 15 9:30 am - 12:15 pm

WORKSHOP 4: CREATING AN EFFECTIVE PRESS KIT

January 21 9:30 am - 12:15 pm

SPECIAL EVENTS

HKGCC CNY DINNER 2020

February 13
6 - 9 pm



MISSIONS & SITE VISITS



COLOURLIVING: SMART LIVING IN EUROPE

See how advanced technology meets with beautiful interior design.

January 14
3:30 - 5 pm



TRAINING HOSPITALITY TALENT

See how CCI, ICI and HTI prepare students for Hong Kong's world-class hotels and restaurants.

February 13
2 - 4:45 pm



MISSION TO HUIZHOU

Learn about city's focus on sustainable development and clean energy.

February 19



TRAINING & DEVELOPMENT

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



Applied Corporate Communications Course Workshop 4: Creating an Effective Press Kit

HKGCC has teamed up with the Hong Kong Public Relations Professionals' Association to organize a series of five workshops will enhance and refresh the knowledge and skills of PR and corporate communications practitioners through experience sharing.

Outline:

- Components of a useful press kit
- Making your press kit impactful – going digital
- Skills of writing different types of press releases

Playful Leadership and Playfulness at Work 利用「遊玩」元素 提升領導力及工作氣氛

There are many different ways to be a good leader, and challenges can arise from generation gaps between leaders and team members. This workshop shows how great leaders can “click” with their teammates with the idea of Playful Leadership, through open-mindedness, playfulness, innovation and vulnerability!

Key outcomes from this workshop:

- Leading millennials
- Self and team empowerment via play
- Out-of-the-box thinking
- “Can Do” and positivity mindset

要成為出色的領袖，方法可以有很多；然而，領袖與團隊成員之間的代溝，往往會帶來挑戰。本工作坊將探討良好的領袖如何以開放、遊玩和創新的態度，實踐遊玩式領導，與團隊打好關係。

主要成效：

- 有效領導千禧世代員工
- 提升自我及團隊的能力
- 跳出傳統的思維框框
- 用正向思維將不可能變成可能

Trainer : Harry Wong
導師：黃彥衡
Date : 11 February 2020
日期：2020年2月11日
Time : 2:00 – 5:30 p.m.
時間：下午2時正至5時30分
Venue : HKGCC Theatre, 22/F United Centre
地點：金鐘統一中心22樓香港總商會演講廳
Language : Cantonese
語言：廣東話
Fees : Member \$950 / Non-member \$1,150
(includes coffee/tea refreshments)
費用：會員\$950 / 非會員\$1,150 (包茶點)

Harry Wong,
Certified Trainer,
WYH International
Consultancy



黃彥衡
認可專業培訓師
WYH International
Consultancy

Trainer : Wendy Tse
導師：謝憶珠
Date : 21 January 2020
日期：2020年1月21日
Time : 9:30 a.m. – 12:15 p.m.
時間：上午9時30分至下午12時15分
Venue : HKGCC Theatre, 22/F United Centre
地點：金鐘統一中心22樓香港總商會演講廳
Language : Cantonese
語言：廣東話
Fees : Member \$800 / Non-member \$1,000
(includes coffee/tea refreshments)
費用：會員\$800 / 非會員\$1,000 (包茶點)



Wendy Tse,
Director of Communications
and HR of Yip's Chemical
Holdings Limited

謝憶珠
集團企業傳訊及
人力資源總監
葉氏化工集團
有限公司

「應用企業傳訊」課程 工作坊（四）：製作有效的新聞資料冊

香港總商會與香港公共關係專業人員協會合辦一連五個工作坊，透過分享經驗，加強和鞏固公關和企業傳訊從業員的知識和技能。

大綱：

- 新聞資料冊的內容
- 利用數碼化來提升新聞冊的效用
- 不同類型新聞稿的寫作技巧

Review of the ESG Reporting Guide and Related Listing Rules

檢討《環境、社會及管治報告指引》 及相關《上市規則》條文

The Consultation Paper on Review of the Environmental, Social and Governance Reporting Guide includes new requirements at the “mandatory” and “comply or explain” levels. What are the key changes in the new guide? What can we do to prepare for ESG reporting?

This workshop will help participants prepare through:

- Sharing the latest development of the guide
- Highlighting key areas of changes
- Demonstrating the general practice of ESG/Sustainability disclosure
- Providing insights on handling different case scenario

Target Audience includes: Company Secretary, Chief Financial Officer, Financial Controller, Corporate Communications Specialist, anyone with interest in the sustainability / ESG field.

根據有關檢討《環境、社會及管治報告指引》的諮詢文件，「強制披露」及「不遵守就解釋」的新要求將會生效。新《指引》有何重要修訂？我們可怎樣做好環境、社會及管治的匯報工作？

本工作坊將有助參加者了解：

- 《指引》的最新發展
 - 重要的修訂
 - 環境、社會和管治 / 可持續性披露的一般做法
 - 處理不同情景的見解
- 本工作坊的對象為公司秘書、首席財務官、財務總監、企業傳訊專才，以及其他有志於可持續發展 / 環境、社會和管治領域的人士。



Zonta Yung,
Business Development, Assistant Manager, SGS
Hong Kong Limited

翁美霞
業務發展部副經理 香港通用檢測認證有限公司

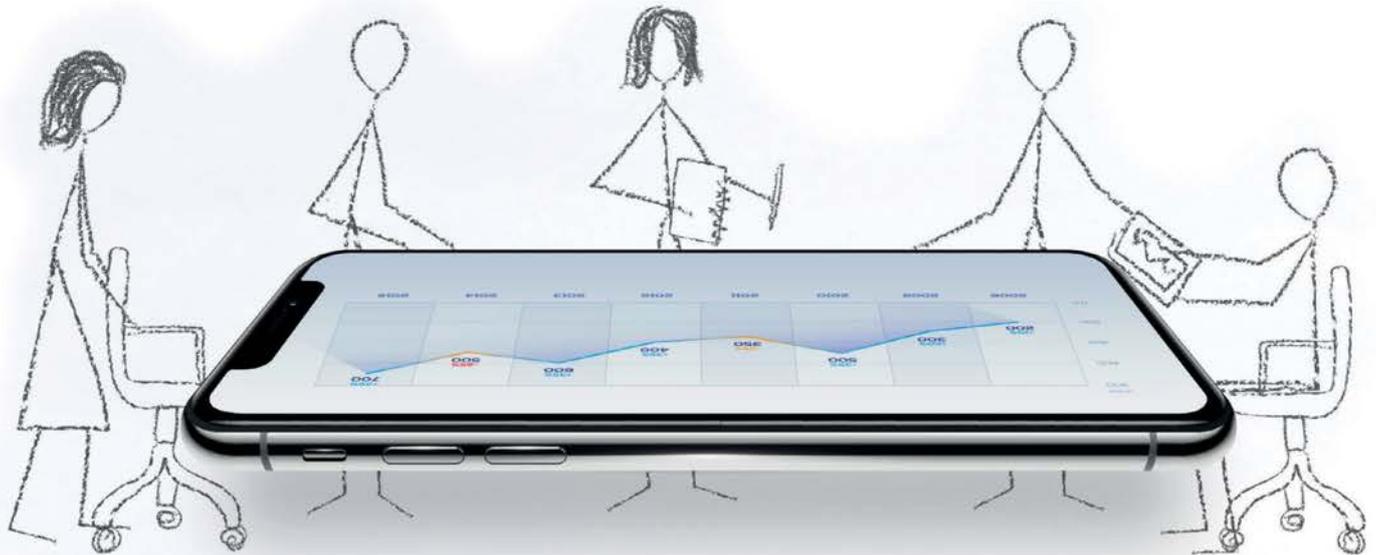
Trainer : Zonta Yung
導師：翁美霞
Date : 13 February 2020
日期：2020年2月13日
Time : 2:00 – 5:00 p.m.
時間：下午2時正至5時正
Venue : HKGCC Theatre, 22/F United Centre
地點：金鐘統一中心22樓香港總商會演講廳
Language : Cantonese
語言：廣東話
Fees : Member \$850 / Non-member \$1,050
(includes coffee/tea refreshments)
費用：會員\$850 / 非會員\$1,050 (包茶點)

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For more information, contact **Dr. Luis Go**
in Hong Kong: luisgo@iese.edu



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