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April 2022

HKGCC: The Voice of Business in Hong Kong

# bulletin

工商月刊

WE WANT TO  
GET BACK TO BUSINESS  
中小企冀業務重回正軌

HK\$30 RMB25



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Hong Kong General Chamber of Commerce  
香港總商會 1861







## A Step in the Right Direction

The planned relaxing of some of Hong Kong's anti-pandemic measures are welcome but we need a much broader re-opening before businesses can truly recover



## 朝正確方向邁進一步

香港放寬部分防疫措施計劃值得歡迎，惟進一步重啟邊境方可讓企業真正復原

行政長官林鄭月娥上月宣布將分三個階段逐步放寬防疫措施，對香港企業來說實在是期待已久的好消息。

本會與政府磋商及提交建議書時再三強調，目前不少企業已命懸一線，除了支援他們渡過當前困境，香港亦要制定復常路線圖，讓企業能夠規劃未來。

部分社交距離措施將於4月21日起放寬，包括重開健身中心和美容院，以及延長食肆的營業時間，這些舉措都值得歡迎。不過，酒吧和卡拉OK等眾多其他處所還要繼續撐下去，直至在第二階段重開為止。

取消對澳洲、加拿大、美國和英國等九個國家的禁飛令，以及酒店強制檢疫期由兩周縮短至一周，將可便利港人回港。

不過，由於內地市場對本地企業十分重要，我們希望政府能更廣泛放寬限制措施，並就恢復跨境旅遊安排提供更多資訊。

行政長官在3月時坦言，她「強烈感受到」金融機構對香港持續處於孤立的狀態正失去耐性。然而，金融服務業並非唯一受到因

擾的行業，禁飛令和嚴格的檢疫規定令作為亞洲國際都會的香港與外界隔絕，因此各行各業亦難免受到衝擊。總商會早前一項有關人才短缺的調查結果反映商務人員有公幹出行的需要，而限制措施亦導致本港出現1990年代初以來不曾見過的人才外流現象。

第五波疫情重挫香港百業，商界理解到有必要採取措施遏止病毒擴散。然而，全球各地的疫情持續緩和，若然本港的情況亦趨於平穩，我們期望政府能調整通關時間表，加快恢復跨境往來。

另一個好消息是，政府採納了總商會的建議，推出第三輪「保就業」計劃，為企業和僱員紓困。在新一輪計劃下，企業每名月入低於30,000港元的僱員可在5月至7月期間獲發每月8,000港元的工資補貼，預料將惠及130萬人。

此外，新一輪電子消費券於本月開始發放，有望刺激消費，令本地商舖和食肆受惠。與此同時，社交距離措施也將於月內放寬，我們期望大街小巷能在4月底回復繁華熱鬧，為社會復常鋪路。

Last month, Hong Kong businesses finally received good news when Chief Executive Carrie Lam announced a three-phase plan to reopen the city by relaxing the measures taken to contain Covid.

In our many discussions and submissions with the Government we repeatedly emphasized that businesses are hanging by a thread, and not only need assistance to overcome the immediate challenges, they also need a roadmap of Hong Kong's plans to get back to business so they can plan for the future.

Starting 21 April, the relaxation of some social-distancing measures, including the reopening of gyms and beauty salons, and extending dining opening hours, are to be welcomed. However, the pain for many other local businesses – such as bars and karaoke parlours – will continue as they wait for the second phase of the reopening.

The lifting of the ban on flights from nine countries including Australia, Canada, the United States and Britain, and the reduction of mandatory hotel quarantine from two weeks to one, will make it much easier for Hong Kong residents to return to the city.

But we would like to see a much broader opening up, as well as more information about the plans for resumption of cross-border travel, given the huge importance of the Mainland market to local businesses.

Earlier in March, the Chief Executive had said that she had a “very good feeling” that financial institutions were losing patience with Hong Kong's continuing isolation. But it was not just the

financial services industry that was becoming frustrated: businesses across all sectors were suffering from the flight bans and severe quarantine requirements that effectively cut Hong Kong – Asia's World City – off from the rest of the world. The Chamber's recent study on labour shortages highlighted the need for business people to be able to travel, and the role of the restrictions in triggering an exodus of talent not seen since the early 1990s.

The fifth wave of infections has been devastating for the city, and the business community understands the need for measures to contain the spread of the virus. But we hope that the timetable can be adjusted to enable more rapid reopening if the current outbreak continues to ease, as has proven to be the case around the world.

In other good news for local businesses, the Government agreed with the Chamber's call to roll out a third tranche of the Employment Support Scheme to help businesses and their employees. The measures are expected to benefit up to 1.3 million employees earning less than HK\$30,000 by providing a wage subsidy of up to HK\$8,000 a month for each worker between May and July.

In addition, another batch of electronic consumption vouchers will be distributed this month, which we hope will boost consumer spending and benefit local retailers and restaurants. With social-distancing measures set to ease at around the same time, we look forward to much busier streets by the end of April, paving the way for a return to normal.

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《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。

## SMES: RESILIENT AMID COVID CHALLENGES 中小企靈活應對疫情挑戰



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**HKGCC**

Hong Kong General Chamber of Commerce  
香港總商會 1861

Serving Hong Kong for 160 Years  
服務香港 160 載

### The Voice of Business 商界之聲

The Hong Kong General Chamber of Commerce has been representing and safeguarding the interests of business in Hong Kong since 1861.  
自1861年起，香港總商會一直代表香港商界，致力捍衛企業的權益。



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Readers may have noticed that *The Bulletin* has started arriving in new eco-friendly envelopes. This packaging is made from plant-based materials including soy, wheat, corn and others. So, besides being re-usable and water-resistant, the packaging is also 100% compostable, conforming to the latest strict E.U. standards. We thank members for your continued support as we try to reduce our environmental impact at the Chamber.

各位讀者或已留意到《工商月刊》改以全新的環保信封寄發。這款信封以植物原料製成，成分包括大豆、小麥和粟米等。因此，新包裝除了可重用和防水，更為百分百可分解，符合嚴格的最新歐盟標準。總商會一直致力減少對環境的影響，感謝各位會員一如既往的支持。





# Sustaining Social Stability and Economic Vitality

Two Sessions meetings define the path forward for Hong Kong once we defeat the fifth wave



## 穩社會大局 保經濟元氣

全國兩會明確香港在第五波疫情後的前路

全國兩會上月於北京圓滿閉幕，國務院總理李克強在政府工作報告及中外記者會講話的內容，對於已應對第五波疫情超過三個月的香港來說，有很大的啟示作用。

李克強總理於政府工作報告提到，中國今年經濟增長目標為5.5%左右，要堅持政府過緊日子，更好節用裕民，要把資金用在發展緊要處、民生急需上，同時着力穩市場主體保就業，減稅與退稅並舉，提升科技創新能力，促進數字經濟發展。

李總理在記者會回應香港問題時指出，中央政府每天都在關注着香港的疫情，十分惦念香港市民的生命健康和平安。特區政府要負起抗疫的主體責任，中央政府會全力支持香港抗疫。

我認為，中央支持及支援香港抗擊疫情是實實在在、有求必應。截至3月初，支援香港的抗疫物資總值9億元人民幣，加上以「國家速度」援建社區隔離及治療設施，以及數百名

內地援港醫療隊成員抵港協助抗疫，凡此種種，都引證中央始終是香港最堅強的後盾。

內地未來一年的工作重點，其實是特區政府的一面鏡子，以重新檢視及疏理現時施政不足的地方，其中最突出的一個要點，就是要着力穩市場主體保就業，減稅與退稅並舉。

眾所周知，疫情持續令香港各行各業水深火熱，不少企業已到瀕臨缺氧的臨界點。因此，我歡迎政府推出優化版「保就業」計劃，若可結合「減稅及退稅並舉」這個非常時期的舉措，有助避免失業率大幅上升，穩定社會大局，保存經濟碩果僅存的元氣。

香港要重啟經濟動力，繼續融入國家發展大局，推進粵港澳大灣區建設工作，關鍵仍是做好應對疫情的三個「減少」，即減少死亡、重症及感染。

我盼望全港市民「一人多走一步」，配合防疫抗疫措施，希望透過大家共同努力，盡早截斷社區成千上萬的傳播鏈，香港才有浴火重生的機會。

With the conclusion of the Two Sessions in Beijing last month, Premier Li Keqiang's Government Work Report and his press conference with local and international media have provided important guidelines for Hong Kong as we continue to battle the fifth wave of the pandemic.

Premier Li's key announcement in his Work Report was an economic growth target for China of around 5.5% for 2022. To this end, the Central Government will keep its belt tightened and spending low: funds will be targeted where they are most needed, accommodate pressing development and livelihood needs to benefit the people.

At the same time, the country will focus on stabilizing the economy and protecting jobs through measures including tax reductions and rebates, boosting technology and innovation capacity, and promoting the development of the digital economy.

Turning to Hong Kong, Li said the Central Government had been keeping a close eye on the pandemic situation and that it cared greatly about the health and well-being of Hong Kong people. While the SAR Government assumes the primary responsibility for anti-pandemic work, it will continue to receive full support from the Central Government.

In my opinion, the Central Government's support for Hong Kong to fight the pandemic has been concrete and responsive. Donations of anti-epidemic supplies worth 900 million RMB as of the beginning of March, assistance in the rapid construction of community isolation and treatment facilities, and the hundreds of healthcare

professionals sent to Hong Kong to facilitate the anti-epidemic efforts clearly demonstrate that the Central Authorities have all along been providing their strongest support for Hong Kong.

The key focus for the upcoming year, as discussed at the Two Sessions, also serves as a reference for the SAR Government to review and rectify its shortcomings. One noteworthy objective is to stabilize the market and save jobs through tax cuts and rebates.

As we all know, in Hong Kong, businesses across all sectors have been hard hit by the pandemic, with many of them on the verge of going out of business. As such, I welcome the launch of an enhanced Employment Support Scheme, which if combined with tax reduction and rebate measures for exceptional times, could prevent a surge in unemployment, promote social stability and preserve our remaining economic vitality.

For Hong Kong to revive its economy, further integrate into the national development and facilitate the growth of the Greater Bay Area, we must first combat the pandemic with three "reductions" – to reduce the number of deaths, severe cases and infections.

I hope that everyone in Hong Kong can go the extra mile by complying with the pandemic prevention and control measures. Let's work together to help cut thousands of transmission chains in the community as soon as possible so that Hong Kong can emerge from the crisis.

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## Supporting Our SMEs

Policy measures to tide businesses over the current upheaval are welcome, but a return to normal operations as soon as possible is essential



### 支援本地中小企

協助企業渡過當前難關的政策措施值得歡迎，惟關鍵仍在於早日回復正常運作

**中小企業是香港經濟的中流砥柱：本港有超過 34 萬家中小企，佔公司總數約 98%，合共聘用約 45% 的勞動人口；中小企包羅新進的初創公司以至代代相傳的家族企業，構成香港商界的核心。**

過去幾年對任何企業而言都甚為艱難，中小企更是首當其衝。與大型企業相比，規模較小的公司財力有限，因此較難騰出資源應對時艱、革新營運模式或提升技術。

面對疫情帶來的空前挑戰和不確定因素，許多中小企仍在掙扎求存。小企業體現了香港營商環境的多元特色，即使只有少數中小企無法繼續經營，也將影響本港作為國際商業樞紐的優勢和活力。因此，在疫情期間，總商會一直致力為中小企爭取更多支援。

我們很高興政府聽取了本會的意見，針對亟需支援的企業推出一系列措施。其中一項重點措施是新一輪「保就業」計劃，向企業每名月入少於 30,000 元的僱員提供為期三個月、每月 8,000 元的工資補貼。

不少會員向我們表示，在 2020 年推出的「保就業」計劃為最有效的支援措施之一，有助企

業渡過困境。在 2 月公布的《財政預算案》亦提出另一項重點政策——「中小企融資擔保計劃」下百分百擔保特惠貸款的優化措施，包括提高貸款上限和延長還款期。

總商會進行的問卷調查有助我們了解當務之急，令政策倡議工作更集中，發揮更大成效。我們感謝各位會員提供寶貴的意見，確保我們取得的政策成果能惠及企業。

總商會在過去兩年舉辦了多場網上研討會，向會員介紹政府提供的各項措施，包括「發展品牌、升級轉型及拓展內銷市場的專項基金」、「中小企業市場推廣基金」及「科技券計劃」等。我們還舉行各類活動，協助企業應對不斷轉變的營商環境，涵蓋技術升級和數碼營銷等議題。

政府推出的支援措施固然值得歡迎，但中小企真正需要的是經營環境恢復常態，讓業務重回正軌。我們欣見政府在最近數周接納了商界的建議，宣布放寬部分旅遊限制。

執筆之時，感染個案已逐步回落。我們希望社交距離限制得以進一步放寬，令本港企業早日回復正常運作。

**We often say that SMEs are the backbone of the Hong Kong economy. There are more than 340,000 of them in the city, making up around 98% of the total number of businesses and employing around 45% of the workforce. From emerging start-ups to generations-old family firms, SMEs are the very heart of Hong Kong's business community.**

But while the past few years have been tough for all businesses, they have been particularly difficult for SMEs. Smaller companies do not have the deep pockets of bigger corporates to see them through difficult times, invest in new ways of operating or upgrade their technology.

Many SMEs have been struggling to survive among the unprecedented and unpredictable pressures of the pandemic. But if we lose even a fraction of Hong Kong's diverse landscape of small businesses, we will lose a crucial element of what makes the city such a unique and dynamic commercial hub. That is why, throughout the recent turmoil, the Chamber has been constantly lobbying hard for support for SMEs.

We are happy to report that the Government has listened to our concerns and rolled out a range of measures targeted at those most in need. Key among these is a new round of the Employment Support Scheme (ESS), which will provide businesses with subsidies of \$8,000 for staff who earn less than \$30,000 per month, for a period of three months.

Our members have told us that the earlier tranche of the ESS, in 2020, was among the most useful measures in tiding them over during the disruption.

Another key support policy, announced in the Budget in February, was enhancements to the 100% SME Loan Guarantee Scheme including an increase in the maximum loan amount and repayment time frame.

The Chamber's surveys are very important to help us understand the most important issues, so we can target our lobbying efforts to be as effective as possible. We thank you for your contributions that ensure we get the policy results that will be of most benefit to businesses.

Throughout the past two years, the Chamber also organized webinars to keep members up-to-date on the various Government schemes available, including the BUD Fund, SME Export Marketing Fund and the Technology Voucher Programme. We also held events to help companies deal with the changing business landscape, from technology upgrades to digital marketing.

However, while SMEs welcome the Government support, what they really need is for the operating environment to return to normal, so they can get back to business. We have been glad to see in recent weeks that the Government has listened to the business community and eased some of the travel restrictions.

At time of writing, case numbers have been dropping gradually. We hope that this will be matched by further easing of social-distancing measures, so Hong Kong's businesses can return to normal activity as soon as possible.

**George Leung**  
梁兆基  
ceo@chamber.org.hk

# 增加法定假日

## Increase of Statutory Holidays



佛誕  
The Birthday of the Buddha



由 2022 年起，佛誕新增為《僱傭條例》下的法定假日。2022 年的 13 天法定假日是：  
From 2022, the Birthday of the Buddha will be a newly added statutory holiday under the Employment Ordinance. The 13 statutory holidays for 2022 are:

|  |   |
|--|---|
| 1 月 1 日<br>The first day of January  | 1 月 1 日<br>1 January                                |
| 農曆年初一<br>Lunar New Year's Day  | 2 月 1 日<br>1 February                               |
| 農曆年初二<br>The second day of Lunar New Year  | 2 月 2 日<br>2 February                               |
| 農曆年初三<br>The third day of Lunar New Year   | 2 月 3 日<br>3 February                               |
| 清明節<br>Ching Ming Festival   | 4 月 5 日<br>5 April                                  |
| 勞動節<br>Labour Day  | 5 月 1 日<br>1 May                                    |
| <b>佛誕</b><br>The Birthday of the Buddha  | <b>5 月 8 日</b><br><b>8 May</b>                      |
| 端午節<br>Tuen Ng Festival  | 6 月 3 日<br>3 June                                   |
| 香港特別行政區成立紀念日<br>Hong Kong Special Administrative Region Establishment Day                                | 7 月 1 日<br>1 July                                   |
| 中秋節後第二日<br>The second day following the Chinese Mid-Autumn Festival                                      | 9 月 12 日<br>12 September                            |
| 國慶日<br>National Day  | 10 月 1 日<br>1 October                               |
| 重陽節<br>Chung Yeung Festival  | 10 月 4 日<br>4 October                               |
| 冬節 或 聖誕節 (由僱主選擇)<br>Chinese Winter Solstice Festival or Christmas Day<br>(at the option of the employer) | 12 月 22 日 或 12 月 25 日<br>22 December or 25 December |

新增  
Newly added

《僱傭條例》下其他與法定假日有關的條文維持不變，包括安排假日、享有假日薪酬的資格和薪酬額、及不得以款項代替假日。

Other relevant provisions in relation to the statutory holidays under the Employment Ordinance remain unchanged, including the arrangement of holiday, eligibility for holiday pay and pay rate, and restriction on pay in lieu of holiday.

### 其他語言 Other Languages

Bahasa Indonesia



Hindi (हिंदी)



Nepali (नेपाली)



Punjabi (ਪੰਜਾਬੀ)



Sinhala (සිංහල)



Tagalog



Thai (ไทย)



Urdu (اردو)



Vietnamese (Tiếng Việt)



# SMEs: Resilient Amid Covid Challenges

## 中小企 靈活應對疫情挑戰

Hong Kong's businesses, especially SMEs, have been hit hard by the pandemic and are yearning to get back to business

香港企業（尤其是中小企）受疫情重挫，冀業務運作儘快回復正常

**For two years, as the Covid-19 pandemic has ebbed and flowed in Hong Kong and around the world, businesses have been at the brunt of its impact. Two years of social-distancing rules and heavily restricted travel have been particularly difficult for SMEs.**

Norman Yeung, Chairman of the Chamber's SME Committee, said that members of the committee across many sectors have been affected by the pandemic, particularly in the import-export, manufacturing and retail sectors.

"The impact on the travel sector has been very drastic and many travel businesses have already closed down," he added. "I think we

should remove the quarantine restrictions, so we can have people coming in and out, like we can see in Britain and the United States."

Even sectors that are not directly impacted are feeling the chill. For example, social-distancing restrictions means that families have not been able to go and visit properties they are considering buying. This has led to a slow-down not only in the real estate sector, but also in industries such as the legal firms that handle property transactions.

So long as the restrictions are in place, small businesses will continue to struggle to survive.



WE WANT TO  
GET BACK TO BUSINESS  
中小企冀業務重回正軌



“We need to relax the rules and regulations, so SMEs can get back to doing business as usual,” Yeung said. Some industries, including travel, retail, restaurants and other services that have direct contact with the public have been more badly affected than others – with a knock-on effect on associated sectors including suppliers.

Thomas Su, Founder and Managing Director of Wessen Group, which deals in a wide range of health, lifestyle and beauty products, shared his own experience of how Covid-19 has hit SMEs.

“My sector is retail and wholesale here in Hong Kong, so it has definitely been affected by the pandemic,” he said. “Although consumers have changed to shopping online, overall, total business has still dropped.”

Restrictions to normal business operations and the uncertainty about when normality might return have

been especially tough for SMEs, which do not have the deep pockets or credit lines of big corporates.

“The drop in revenue has imposed extreme difficulties in cash flow, especially for small business like us,” Su said.

However, the various Government programmes, which HKGCC has lobbied hard for throughout the pandemic, have helped companies survive.

“The 100% SME Financing Guarantee Scheme (SFGS) has been the most helpful for SMEs. Payment holidays are also very important,” Su said. “To help small businesses, the Government could encourage banks to grant payment holidays and the 100% SFGS more efficiently. The Government may also consider reviewing MPF instalments for a period of time.”

Yeung also said that the SME loans scheme was welcome, but noted that many SMEs have run into issues

accessing the funds available. Banks have been rejecting businesses that do not have a good enough financial record. However, this does not take into account the unprecedented situation of the past two years.

“I would encourage the Government to tell the banks and financial institutions to make adjustments to the criteria for lending, so SMEs can more easily access the loans” Yeung said.

Jonathan Lamport, CEO of Lynter International, agreed that the SFGS was probably the best support currently available, as it helps SMEs keep their heads above the water until their business operations can get back to normal. However, he suggested that the Government could instruct the banks to extend the repayment period, perhaps to 15 to 20 years.

“This would help SMEs recover slowly after the pandemic, so they

# 共建友善職場 銀齡再展新里程

Offer flexible arrangements  
Promote employment of the elderly

友善對待年長人士僱傭措施  
Friendly employment practices for the elderly



給予年長僱員培訓  
及再培訓的機會  
Offer elderly persons with training  
and retraining opportunities



重視年長僱員的知識、  
經驗和技能  
Value the knowledge, experience  
and skills of elderly persons



提供彈性工作安排、  
合適的工作裝備及休息時間  
Provide flexible work arrangements,  
suitable equipment, outfit and rest breaks

知識 Knowledge

經驗 Experience

人脈 Connections

傳承 Succession



勞工處  
Labour Department

## “We need to relax the rules and regulations, so SMEs can get back to doing business as usual.”

– Norman Yeung,  
Chairman of the Chamber’s SME Committee

don’t have to face another burden of heavy repayment pressures,” he said. “As the SFGS is 100% guaranteed by HKMCI, and the applicant (SME boss) has to give a personal guarantee, meaning the risk for bank is almost 0%. Banks should at least take a small part of risk on the repayment period.”

He noted that his own sector of trading and export had been affected by the pandemic, with rising costs in product materials and shipping. “The pandemic has also especially reduced the return of containers from Europe, which has affected the supply of containers from Asia.”

This issue of shipping containers shows how our connected global economy means that Covid repercussions have been felt around the world. For the first two years, even though Hong Kong had relatively few cases, local businesses were still being affected by outbreaks thousands of miles away.

Congestion at ports – particularly on the west coast of the United States – caused havoc in the global supply chain. The interruptions to the usual trade flows led to containers getting stuck, so goods waiting at warehouses could not be shipped as normal. Outbreaks have also caused serious manpower issues, as so many truck drivers and other workers around the world have been ill or need to isolate.

Emil Yu, General Manager, Keystone Electric Wire & Cable Co, explained that this global issue has not yet been resolved.

“In the past, the process of shipping containers from Texas to Hong Kong took about four or five weeks,” he said. “Now, it is taking three to four months, because of the lack of containers and the port congestion.”

Closer to home, the resurgence of Covid in Hong Kong and Guangdong Province this year also caused problems with cross-border

shipments. However, this disruption has driven the need to find solutions.

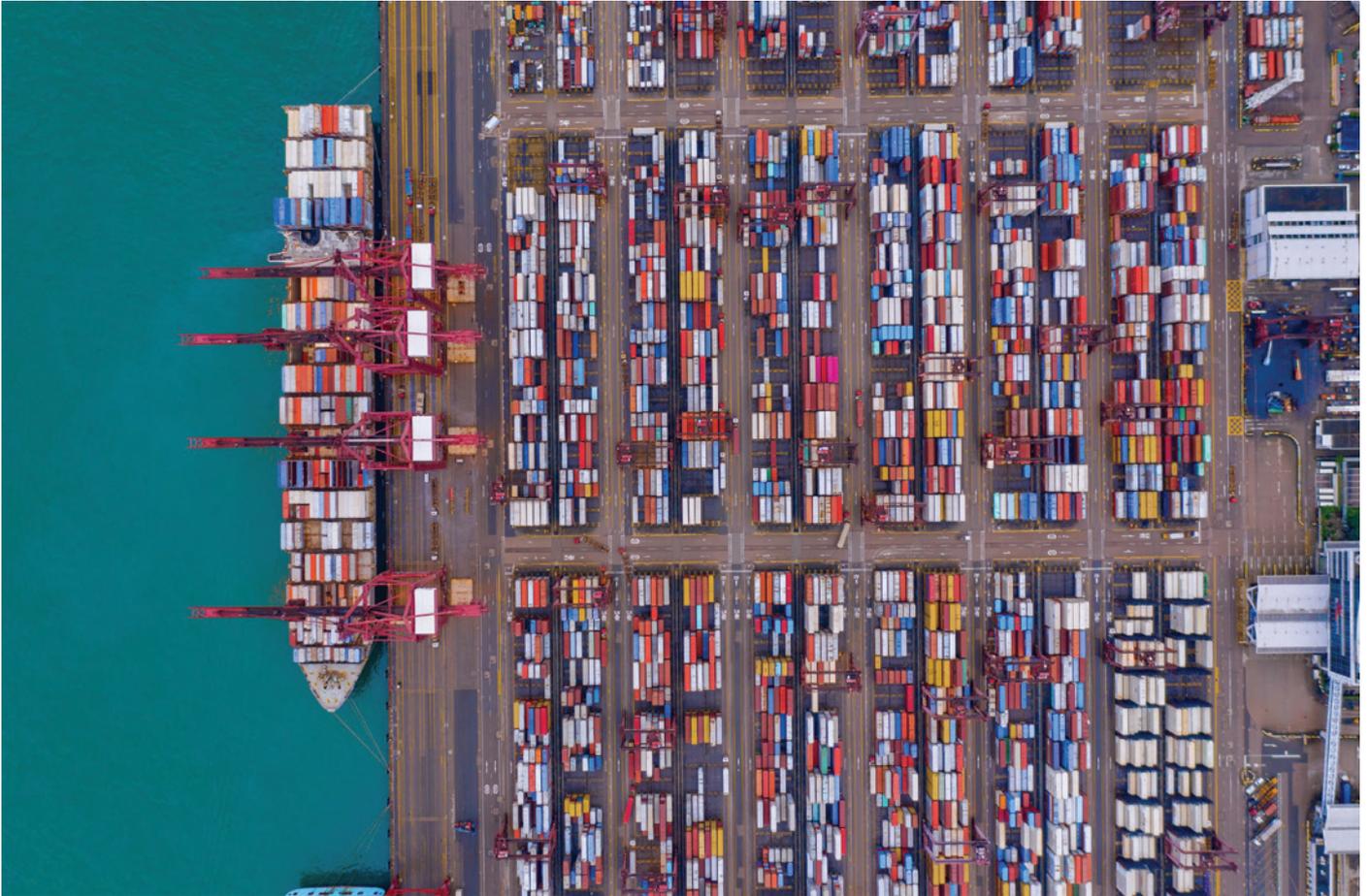
“Businesses have switched to ocean and rail instead, although travelling times are longer,” Yu said. “But we have all been working to find new ways to resolve the issue.”

Yu also noted that, amid the pandemic, SMEs are still dealing with other issues such as changes to the MPF off-setting regime and proposed regulations to raise penalties for infringements of Occupational Health and Safety (OHS) rules. The Chamber has been advising the Government on the OHS issue, to try to find alternative approaches.

“In the construction industry for example, the number of injuries has been improving and the whole industry is working to keep bringing the numbers down further,” Yu said. “Penalising companies has not shown to help.”

Another major worry for businesses – in Hong Kong and globally – is the manpower shortage. Yu said he hopes the Government will allow the importation of more labour in sectors where it is needed most. Ultimately, this will create a win-win situation with a happier, more stable workforce.

“When businesses are short of staff, everyone is under pressure,” Yu said. “With more manpower there is less pressure, so workers will be happier and more likely to stay in Hong Kong.”



## Digital drive

One silver lining of the pandemic is that it has fueled the drive towards digital. With more people working from home and avoiding going out, many businesses have used the opportunity to upgrade their technology.

FreightAmigo is one company that has undergone a significant digital transformation – which was in fact completed shortly before Covid struck. The company ships products all over the world, from large-scale machinery to legal documents, and has clients ranging from major global companies to SMEs and individuals.

“Based on our logistics experience, we developed our own platform to become a one-stop supply chain e-marketplace,” explained Ivy Tse, Director of FreightAmigo.

This recent digital upgrade meant that FreightAmigo was in a good position to deal with Covid-related upheaval, and also able to help other businesses in Hong Kong arrange their logistics more efficiently.

Tse explained that the arrival of the pandemic meant that securing space on sea or air freight became much more difficult and costly, a particular problem for smaller businesses.

“The bigger enterprises with higher volumes can more easily get space on

the shipping lines, but for SMEs it is very difficult.”

FreightAmigo’s platform helps solve this issue by offering price comparisons between different modes of transport, as well as online booking, payment and the ability to track their shipments. Tse said that clients have adapted quickly to the company’s new platform, which helps them save time and costs.

“For any SMEs who are not familiar with the technology, our customer service team can help to teach them to use the app,” she added.

The company’s experience over the past two years also gives an insight

into changing client demand, and how businesses responded. For example, when Chinese factories were shut in the very early days of the pandemic, masks and other protective equipment were being shipped from Britain and the United States to Asia. As factories in the Mainland reopened, the direction of travel reversed and now Chinese medical equipment in particular is in high demand.

"When the fifth wave arrived in Hong Kong, we were able to arrange to get Covid-testing kits from China delivered within just a few days," Tse said.

In fact, since the start of the pandemic, the company has shipped more than 380 million surgical masks and more than 200 million testing kits around the world.

### After the storm

With the fifth wave still roiling Hong Kong, it is difficult to see a clear path forward, but as the Chief Executive pointed out, the public and businesses' patience towards social restrictions is wearing very thin. As the current outbreak subsides, we desire a return to the more positive outlook that SMEs were experiencing just a few months ago.

In January, the 2022 Hong Kong Business Outlook Study from American Express and the Hong Kong Productivity Council found that 48% of SMEs had seen their business return or surpass pre-

**"More time to repay loans would help SMEs recover slowly after the pandemic, so they don't have to face another burden of heavy repayment pressure."**

**– Jonathan Lamport,  
CEO of Lynter International**

pandemic levels, compared to 39% of bigger enterprises. The survey also found that SMEs were more optimistic about the future, and were actively planning expansion, with the Greater Bay Area as the biggest target market.

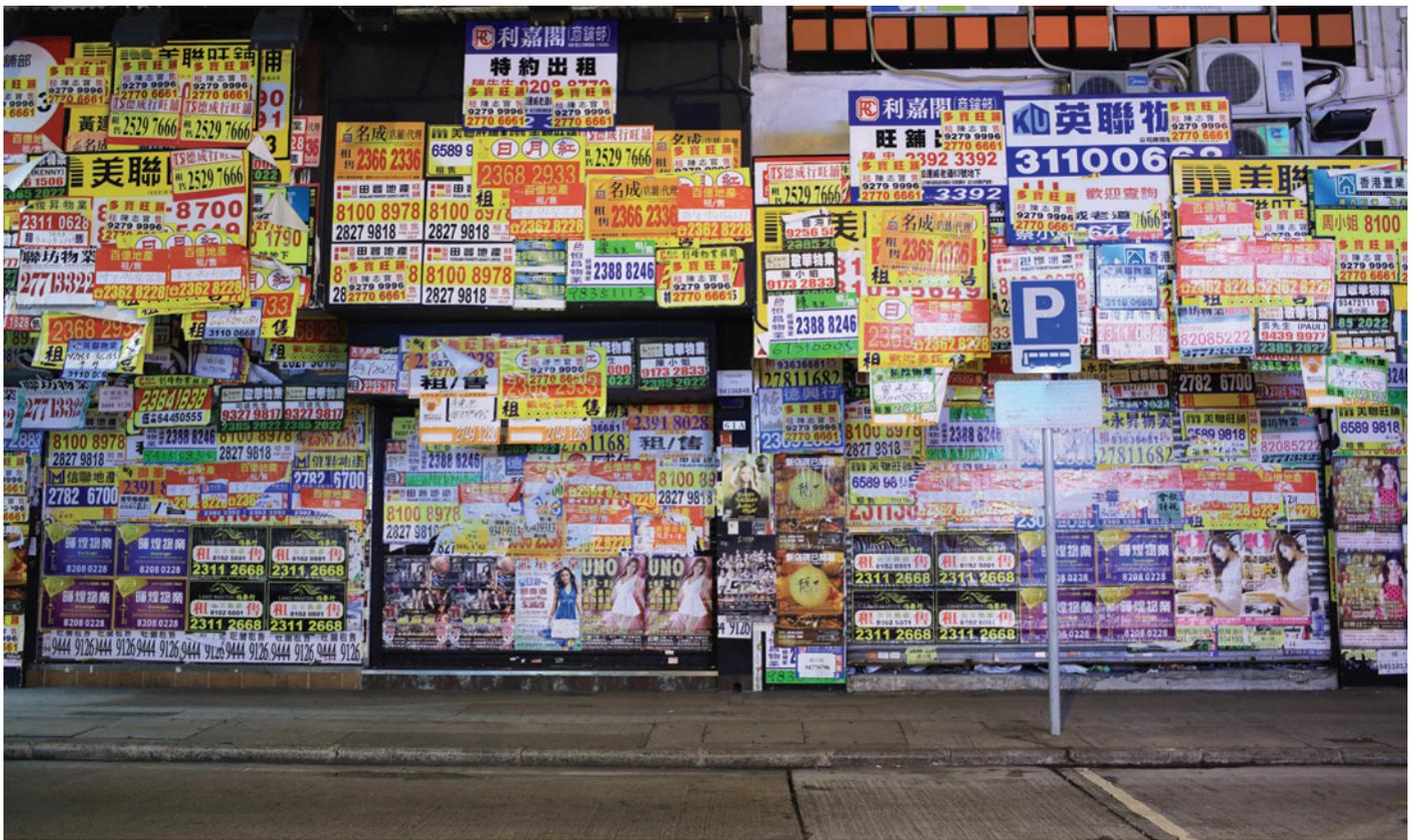
The spread of Omicron in the past few months has obviously dampened their outlook. But the survey does demonstrate how quickly Hong Kong's SMEs bounced back.

While smaller businesses are often hit hard by economic downturns, they can also respond quickly when the environment improves or evolves. FreightAmigo's Tse noted that

many start-ups and SMEs from a variety of backgrounds have shifted their business models in response to the pandemic.

"Hong Kong people are hardworking and creative," she said. "Every challenge that we face, we will make use of our creativity to overcome our problems."

Such resilience has long been the calling card of the Hong Kong business community. With falling numbers of Covid cases, the recent relaxation of travel restrictions, and further easing planned, we hope to see a much brighter outlook for SMEs over the next few months.



新冠病毒疫情在香港和世界各地肆虐兩年多，對企業構成沉重的打擊。社交距離規定和嚴格的旅遊限制持續實施兩年，對中小企來說尤其困擾。

總商會中小型企業委員會主席楊敏健表示，來自各行各業的委員會成員均受到疫情影響，尤其是進出口、製造和零售業。

「疫情重挫旅遊業，不少旅遊公司現已結業。我們應撤銷隔離檢疫限制，恢復跨境人流往來，就像英美兩國現在一樣。」他說。

其他行業即使並無直接受影響，亦難免被波及。舉例說，在社交距離限制下，家庭未能親身視察其有意購買的物業，除了導致房地產市道低迷，還會拖累處理物業交易的律師行等相關行業。

只要限制措施仍然生效，小商企便要繼續掙扎求存。

楊敏健說：「香港需要放寬防疫規定和限制，讓中小企回復正常運作。」

旅遊、零售、餐飲和直接與公眾接觸的服務業首當其衝，供應商等相關行業亦受到牽連。

維森集團從事各類健康、生活和美容產品貿易，集團創辦人及行政總裁蘇裕康就疫情對中小企的影響分享個人經驗。

「公司在香港從事零售和批發業務，在疫情下大受打擊。儘管客戶轉向網上購物，整體營業額仍有所下降。」他說。

中小企的財政資源和信貸額度不及大型企業，面對正常業務運作受阻，復常時間表又存在不確定因素，令中小企百上加斤。

「收入減少令企業面臨巨大的資金周轉壓力，以我們一類中小企尤甚。」蘇裕康說。

不過，總商會在疫情期間着力向政府爭取多項紓困措施，協助企業渡過難關。

蘇裕康說：「『中小企融資擔保計劃』下的『百分百擔保特惠貸款』對中小企幫助最大，還息不還本計劃亦十分重要。要支援小商企，政府可鼓勵銀行加快審批百分百擔保特惠貸款和還息不還本計劃的申請，亦可考慮推出有時限的強積金分期供款安排。」

楊敏健亦同意中小企貸款計劃受到歡迎，但不少中小企在取得貸款方面仍然遇到困難。企業如缺乏優良的財務紀錄，銀行往往拒絕批出貸款。不過，這並未考慮到過去兩年的非常情況。

他說：「我鼓勵政府要求銀行和金融機構調整借貸標準，令中小企更易取得貸款。」



## 「香港需要放寬防疫規定和限制，讓中小企回復正常運作。」

—— 總商會中小型企業委員會主席  
楊敏健

利泰國際行政總裁林偉全認同，中小企融資擔保計劃是目前最有效的支援措施，有助中小企熬過逆境，直到業務運作恢復正常。然而，他建議政府指示銀行延長還款期至15至20年。

他說：「這讓中小企在疫情後有喘息的空間，逐步恢復過來，無需即時面對沉重的還款壓力。」

「中小企融資擔保計劃由香港按證保險有限公司百分百擔保，申請人（中小企

東主）亦需作出個人擔保，因此銀行承擔的風險近乎零。銀行至少應就還款期承擔一小部分的風險。」

產品原材料和運輸成本在疫情下不斷上升，他從事的貿易和出口業亦難免受到影響。「疫情導致歐洲的交櫃量減少，影響亞洲的貨櫃供應。」

貨櫃運輸問題反映全球經濟環環相扣，疫情影響遍及世界各地。儘管香港在過去兩年的感染個案相對較少，當千里之

外的地區爆發疫情，本地企業亦不能倖免。

港口擠塞（尤其是美國西岸）令全球供應鏈一片混亂。正常貿易往來受阻導致貨櫃滯港，存倉貨物無法如常付運。此外，世界各地的貨車司機和其他工人相繼染疫或需接受隔離，造成嚴重的人手短缺問題。

啟東電線電纜有限公司總經理于健安解釋，這個全球問題尚待解決。

「過往，貨櫃從德州運送到香港需時四至五周，目前受貨櫃短缺和港口擠塞影響，過程長達三至四個月。」他說。

今年香港和廣東省再次爆發疫情，亦令跨境運輸大受影響。不過，這促使企業尋求解決方案。

于健安說：「儘管交通時間較長，企業已改用海路和鐵路運輸。我們正積極謀求新方案解決問題。」

他指出，中小企在疫情下還要面對其他問題，例如強積金對沖機制的變動和提高職業安全及健康（職安健）法例罰則的建議。總商會一直就職安健議題向政府提出其他處理方法。

「以建造業為例，工傷數字正在改善，而業界亦致力進一步降低個案數目。懲罰企業不見得有很大幫助。」他說。

香港和國際企業的另一關注重點是人才短缺問題。于健安希望政府允許急需人手的行業輸入更多勞工。這最終可創造雙贏局面，既可提升僱員的工作滿意度，亦可為僱主提供更穩定的人手。

于健安解釋：「企業人手短缺會令員工受壓，人手充裕則能減輕壓力，令員工更樂於投入工作，更願意留港發展。」

## 數碼動力

疫情帶來的一個正面影響是推動數碼變革。隨着大部分人在家工作和避免外出，不少企業紛紛藉機進行技術升級。

FreightAmigo是其中一家經歷了數碼變革的公司——事實上在疫情爆發前不久已完成升級轉型。該國際貨運公司承運的貨品涵蓋大型機械設備以至法律文件，客戶包羅大型跨國企業、中小企以至個人客戶。

FreightAmigo董事謝凱澄解釋：「我們憑藉自身的物流經驗，開發出自家網上平台，提供一站式供應鏈電商服務。」

FreightAmigo進行數碼升級除了有利於公司應對疫情相關的轉變，亦可協助其他本地企業作出更有效的物流安排。

謝凱澄指出，疫情令海空貨運的訂艙難度和成本大增，而這問題尤其困擾小企業。

「企業規模和付運量愈大，愈容易取得貨運艙位，但這對中小企來說困難重重。」

## 「延長還款期讓中小企在疫情後有喘息的空間，逐步恢復過來，無需即時面對沉重的還款壓力。」

—— 利泰國際行政總裁  
林偉全

FreightAmigo的平台透過比較不同運輸方式的報價和提供網上預訂、付款和追蹤服務，協助客戶解決貨運問題。謝凱澄表示，客戶很快便適應了這個省時省錢的新平台。

她續道：「中小企如不熟悉科技操作，我們的客戶服務團隊樂意提供協助，指導他們如何使用應用程式。」

過去兩年的經驗亦讓該公司了解到客戶需求的轉變及企業如何作出應對。舉例說，國內工廠在疫情爆發初期停運時，口罩和其他防護裝備均由英美兩地運往亞洲；隨着內地廠房重開，物流出現逆向趨勢，如今市場對中國醫療設備的需求尤其殷切。

「第五波疫情襲港時，我們在短短數天內已成功安排快速檢測套裝從中國運抵香港。」謝凱澄說。

事實上，自疫情爆發以來，該公司已把逾3.8億個外科口罩和超過二億份檢測套裝運送至世界各地。

## 暴風雨後

本港第五波疫情仍未消退，未來前路難以看清，但正如行政長官所言，市民和商界對社交距離措施的容忍力已下降。

隨着疫情緩和，我們希望經濟前景會趨向樂觀，中小企能夠回復到數月前的好境況。

美國運通在1月份委託香港生產力促進局進行的《香港企業對2022年營商展望調查》結果顯示，48%的中小企表示業務狀況完全恢復或超越疫情前水平，大企業的比例則為39%。調查結果亦反映中小企對前景較為樂觀，並正積極計劃拓展業務，其中又以大灣區市場最受青睞。

近月Omicron在港肆虐，顯然已影響企業對前景的信心。不過，是次調查確實顯示出香港中小企復原速度之快。

小企業往往在經濟不景時受到嚴重打擊，但當環境改善時，他們又能迅速變通。FreightAmigo的謝凱澄指出，許多來自不同背景的初創公司和中小企業已因應疫情而調整他們的商業模式。

她說：「香港人勤奮拼搏，創意十足。每當遇到挑戰，我們總能發揮創意，克服難關。」

香港企業素以堅韌不拔的毅力見稱。隨着感染人數回落、旅遊限制最近得以放寬及未來計劃進一步放寬，中小企可望在未來數月迎來更光明的前景。



# Tough Times Amid Fifth Wave

## 第五波疫情困境

Shuttered shops and talent exodus could make recovery from the current Covid outbreak difficult  
面對商舖停業和人才外流，復蘇之路舉步為艱

**To gauge what is happening in Hong Kong at the moment, you only need to take a look at the streets. Business has slowed to a crawl, with numerous retail establishments cutting back on operating hours or having suspended activities completely. Crowds are also noticeably thinner, with most of the population undergoing voluntary isolation or reducing out-of-home activity as much as possible.**

This is amid the fifth and worst wave of the Covid pandemic, which has contributed to record-breaking caseloads and deaths. Hong Kong's Covid-related social restrictions – already among the most stringent in the world – have been

further tightened, with the Government declaring the latest crisis as a “war.”

According to Google's Community Mobility project, which publishes data on changes in volume and visit duration for a variety of venues, visits by Hong Kongers to retail and recreation sites were down by 30% and 43% respectively in February and the first sixteen days of March, compared to pre-Covid levels. Although working from home and online shopping have become more commonplace since the pandemic's onset, foot traffic remains a critical measure of economic activity and consumption. It goes without saying that the substantial decline in footfall

caused by the current wave has dealt a body blow to brick-and-mortar stores.

Decline in shopper traffic is, however, not universal. In the case of supermarkets and pharmacies, patronage volumes jumped by 32% and 10% respectively for the same periods as mentioned in the preceding paragraph, relative to pre-Covid levels. The shopping frenzy was sparked by concerns over the possibility of a city-wide lockdown taking place in March. As a result, people flocked to stockpile groceries and essential goods, emptying shelves and often waiting in hours-long queues in the process, despite repeated reassurances by officials of adequate supplies.



The surge in panic buying, which was further compounded by postings on social media, also overloaded e-commerce sites as online businesses struggled to cope with the unprecedented volumes. From the perspective of behavioral economics, the reaction appears quite rational and understandable, given the high degree of uncertainty over what the future holds.

Omicron will inevitably delay the long-awaited border reopening, which will have knock-on effects on business confidence as hopes for a return to normality are further deferred. Against the backdrop of the latest pandemic developments, the Hong Kong General Chamber of Commerce has revised

downward its 2022 economic forecast for Hong Kong's real GDP to 1.2% from the 2.8% made in December. The Hong Kong economy is expected to suffer a loss of approximately HK\$45 billion this year as a result of the latest wave.

To its credit, the Government is doing its utmost to shore up the local economy. In his recent Budget unveiled on 23 February, Financial Secretary Paul Chan put forward a range of fiscal initiatives that also included a new round of the electronic consumption voucher scheme aimed at countering the economic fallout caused by the tightening of social-distancing rules.

While the scheme is expected to provide a lifeline to many households, especially those at the grassroots level, it is likely that the lion's share of the spending will be directed at daily necessities (as opposed to discretionary purchases) because of the scale and severity of the fifth wave. Although unintended, supermarket chains could become the main beneficiaries instead of the corner mom-and-pop stores.

An interesting feature in this year's Budget concerns the Government's attempt to use fiscal policy to promote social equity. One of these is the proposal to impose a rental enforcement moratorium for tenants of specific sectors. The other concerns a "progressive" rating system for domestic properties, with emphasis placed on the "affordable users pay" principle.

While the idea of "progressive" taxation may be deemed "fair" – with the affluent being subjected to higher taxes, especially in the context of

the widening divide between the haves and have-nots – there are also downsides with such interventions. Negative effects that mainly centre on disincentives to work, invest and innovate could eventually result in a shrinking of the proverbial economic pie, a development that runs counter to such well-meaning policies.

This is not to say that a balance cannot be struck between economic gains and the equitable distribution of wealth. It is, however, incumbent on society to consider and debate the definition of a "progressive" taxation regime before major changes are made to our established tax system.

Hong Kong is renowned as a place where "East meets West." However, the world has become more polarized as it enters another iteration of the Cold War. Economic systems and trade are becoming increasingly weaponized as international relations sour. Amid such geopolitical complexities, the ability to preserve our capabilities as a super-connector between Mainland China and the rest of the world will only become more challenging. This is expected to be aggravated by a worsening talent flight – a worrisome development, based on findings from a Chamber survey conducted in January (and addressed in this column in the March issue).

Unless concrete measures are taken, and quickly, Hong Kong could be staring down the barrel of a manpower crisis with severe repercussions on our predominantly service-driven and knowledge-based economy. By then, our reputation as "Asia's world city" could be all but in name.

要了解香港的現況，只要到街上走走，便可知大概。商舖紛紛縮短營業時間甚至全面停業，市道低迷；不少市民自行居家隔離或盡量減少外出，市面人流明顯減少。

香港正值最嚴峻的第五波疫情，感染和死亡個案均創下疫情以來新高。香港的防疫社交限制措施本已屬全球最嚴格之列，現在更進一步收緊，可見本港現時的抗疫狀況如同「打仗」。

根據 Google 就各類場所的人流和逗留時間變化數據發表的社區人流趨勢報告，與完全未有疫情前水平相比，本港零售和康樂場所的人流在 2 月和 3 月首 16 天分別下跌 30% 和 43%。儘管在家工作和網上購物在疫情下已更普遍，但人流量仍然是衡量經濟活動和消費的關鍵指標。無疑，這一波疫情導致市面人流銳減，令實體商店大受打擊。

不過，客流減少並不是絕對。以超市和藥房為例，市民憂慮 3 月或會封城而掀起搶購潮，令該類店舖的人流在上文提及的時段分別較疫情前水平上升 32% 和 10%。即使政府再三保證本港物資供應充足，糧食和日用品仍被搶購一空，店內大排長龍，輪候付款動輒小時計。

在社交媒體的影響下，這股搶購慌蔓延至電商平台；一時間訂單激增，令網店應接不暇。從行為經濟學來看，由於疫情發展極不明朗，市民作出這種反應似乎相當合理，而且可以理解。

Omicron 變種病毒無可避免會延後期待已久的通關，令企業回復常態之路更加崎嶇，進一步打擊營商信心。因應最新疫情發展，香港總商會已下調 2022 年香港經濟預測，預料今年經濟實質增長 1.2%，而去年 12 月時的預測為 2.8%。這一波疫情預料會令本港經濟今年損失約 450 億港元。



值得一提的是，政府正着力穩住本地經濟。財政司司長陳茂波在 2 月 23 日發表的《財政預算案》提出一系列財政措施，包括推出新一輪電子消費券計劃，以紓緩因收緊社交距離限制而造成的經濟影響。

消費券計劃可望為不少家庭（特別是基層人士）解決燃眉之急，惟考慮到第五波疫情的規模和嚴重程度，市民很可能會將大部分款項用於購置生活必需品，而不是非必要的消費品。因此，連鎖超市或會在無意間成為主要的受害者，街頭小店反而未能大幅受惠。

預算案另一點值得留意的是，政府似乎嘗試利用財政政策促進社會均衡發展，例如為指定行業商戶提供暫緩追討欠租安排，以及為本地物業引入標榜「能者多付」原則的「累進」差餉制度。

「累進」制讓富者多付稅款，而在貧富差距擴大的情況下，這往往被視為一種「公平」的課稅方式。不過，這種制度也有其缺點，特別是在於減低工作、投

資和創新的誘因，最終可能反而導致經濟「塊餅」變小，偏離了政策原意。

這並不是說，經濟收益與財富較公平分配兩者之間無法取得平衡，只是要為本港行之已久的稅制引入重大變革前，社會各界需要深思和認真討論「累進」稅制的平衡點定義。

香港向來是中西薈萃之都。然而，世界已隨着另一場冷戰的展開而進一步趨向兩極化。國際關係緊張，令經濟和貿易日益成為制約對手的武器。複雜的地緣政治環境，加上本會於 1 月份進行的調查（載於 3 月號本專欄）顯示本港出現人才外流趨勢，令香港未來要繼續中國內地與世界各地之間的超級聯繫人角色，變得難上加難。

除非當局能夠迅速採取具體措施，否則香港將於這場爭奪人力資源的硬仗處於下風，削弱本港以服務主導的知識型經濟，我們作為「亞洲國際都會」的美譽亦恐淪為空談。

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# Proceedings Under the Competition Ordinance: Preparing for Publicity

## 《競爭條例》下的法律程序： 為媒體報導做好準備

As the Competition Commission names two food delivery groups that are under investigation, businesses should consider the potential impact of public scrutiny  
競爭事務委員會宣布對兩家外賣平台展開調查，企業應注意公眾監察可能造成的影響

**Avoiding sanctions, such as financial penalties and disqualification from company directorships, is an important reason for complying with the Competition Ordinance (CO). But so too is avoiding bad publicity. Headline news that your business has contravened the CO and has been subject to sanctions can damage your reputation as a law-abiding company, potentially affect sales, and, in the case of listed companies, reduce share price.**

Even involvement in a Commission investigation can result in unwelcome headlines if it becomes public. Companies need to know when they can expect to be in the media under the CO, so they

can prepare accordingly. This article summarises the situations where public exposure can be expected.

### **Tribunal Decisions**

It is not surprising that Competition Tribunal decisions are published, as is normally the case with court decisions. Published court decisions play an important role in educating businesses and the public as to what conduct is and is not prohibited. So if the tribunal finds that your business has contravened the CO, you can expect this to be reported in the media, especially if sanctions are imposed.

But what about earlier stages in the process? These may also be made public, as explained below.

### **Tribunal Proceedings**

Tribunal proceedings are normally open for the public and the media to attend. So even if your business is ultimately acquitted of any wrongdoing, you should expect that any tribunal proceedings will be closely scrutinised by the media and the public, and that your business's name and any alleged involvement in the conduct in question will be publicly reported. Moreover, it is the

Competition Commission's practice so far to announce the bringing of any proceedings before the Competition Tribunal, and the names of the parties involved.

### **Infringement Notices**

For conduct classified by the CO as serious anti-competitive conduct (SAC) – namely price-fixing, output restriction, market-sharing and bid-rigging – the commission has an alternative to bringing proceedings in the Competition Tribunal. It may instead issue infringement notices to the parties involved, requiring them to bring the conduct to an end within a certain period, and to give written commitments as to their future conduct.

Both the infringement notices, and any commitments given by the businesses concerned, are published on the commission's website. Moreover, the businesses concerned will be required to admit the contravention publicly, if they are to avoid proceedings before the tribunal. This could trigger the right for third parties who have suffered financial loss from the contravention (such as consumers) to bring actions for damages against the businesses in question.

### **Commitments**

Where the Competition Commission has "concerns about a possible contravention of a competition rule," it may accept commitments from the parties involved to address such concerns. (Commitments are unlikely to be acceptable for SAC, where tribunal

proceedings or infringement notices are a more likely outcome).

If the commission is proposing to accept such commitments, it must first publish a notice of the proposed commitments, and invite comments from the public on them, before making a final decision. Any commitments that are given and accepted are published on the commission's website.

### **Warning Notices**

For agreements that do not constitute SAC, an alternative to commitments, as a way of avoiding tribunal proceedings, is that the commission issues a warning notice to the parties involved. The CO provides that, where the commission has reasonable cause to believe that an agreement between businesses contravenes the CO, it may decide not to immediately take action against the relevant parties in the tribunal.

The commission must first issue a warning notice to the parties involved, giving them an opportunity to put an end to the offending agreement within a certain period. Such warning notices are published on the commission's website. So far, no warning notices have been published, perhaps because the commission has preferred to deal with such agreements by way of commitments.

### **Investigations**

The opening of an investigation under the CO, and its progress until it is terminated, is normally kept confidential by the commission, as to the names of the parties involved. This accords with

the practice of competition authorities in other jurisdictions such as the European Union, and the commission's own practice – until recently.

The commission announced in January that it is investigating the arrangements which two (named) online food delivery platforms in Hong Kong have with restaurants. The commission has said it is concerned that certain alleged practices by these platforms may restrict competition, and has asked restaurants that deal with these platforms to complete a questionnaire to assist its inquiries.

It is a matter of concern that even the fact of an investigation into one's business may be published. After all, one would not expect the tax authorities (for example) to publish the fact that your business's tax affairs are being investigated. It is hoped that this case is a sole or rare occurrence, and that the commission will clarify in the near future its policy on the circumstances in which the names of companies that are subject to investigation will be published.

### **Conclusion**

There is a wide range of circumstances in which companies may be publicly associated with a contravention, or potential contravention, of the CO. They need to be aware of these circumstances, so they can prepare for any appropriate public response, and possible negotiations with the Competition Commission. This is one of several reasons why companies should seek prompt legal advice if they are approached by the commission.

免受制裁（如罰款和取消公司董事資格等）是企業遵守《競爭條例》（《條例》）的主因之一，但避免負面報導同樣重要。如公司因違反《條例》而受制裁的消息登上新聞頭條，公司奉公守法的形象或會受損，導致銷售額下跌，而上市公司的股價亦可能受挫。

單是接受競爭事務委員會（競委會）調查的消息，已可引致負面報導。企業需留意《條例》相關各類傳媒報導，並為此做好準備。本文將概述公司成為公眾關注焦點的常見情況。

### 審裁處裁決

與一般法庭裁決一樣，競爭事務審裁處（審裁處）會對外公布裁決結果。公開法院裁決對教育企業和公眾如何界定違規行為起着重要作用。因此，倘審裁處裁定公司違反《條例》（尤其是涉及制裁的個案），事件將獲傳媒報導。

過程中的前期階段又會如何處理？如下文所述，各個階段均有可能公開。

### 審裁處聆訊

審裁處聆訊一般會開放予公眾和傳媒旁聽。因此，即使公司最終被判無罪，傳媒及公眾仍會密切關注審裁處聆訊，而公司名稱和涉嫌參與有關行為的內容將被公開報導。此外，競委會入稟審裁處時會公布消息，並列明涉事各方的名字。

### 違章通知書

就《條例》下的嚴重反競爭行為（即合謀定價、限制產量、瓜分市場和圍標）而言，競委會除了向審裁處提起訴訟，亦有可能向涉事各方發出違章通知書，要求在限期內停止違法行為，並就日後的行為作出書面承諾。

違章通知書和企業作出的承諾均載於競委會的網站。此外，涉事公司須公開承認違反守則，才能免被審裁處起訴。這或會導致因違反行為而蒙受財務損失的第三方（例如消費者）採取法律行動，向涉案公司追討損失。

### 承諾

「對可能違反競爭守則的疑慮」，競委會可透過接納涉事各方作出的承諾以釋疑。（就嚴重反競爭行為作出的承諾獲接納的可能性不大，競委會向審裁處提訴或發出違章通知書的機會較高。）

競委會在決定接受承諾前，必須先就建議的承諾發出通知及諮詢公眾意見，方可作出最終決定。已作出和接受的承諾均載於競委會網站。

### 調查

競委會根據《條例》展開調查及直至調查結束前的程序（包括涉事各方的名字）一般會予以保密，以符合歐盟等其他地區的競爭主管機構及競委會本身的做法，但情況最近有變。

今年1月，競委會宣布正在調查本港兩家（具名）網上外賣平台與餐廳之間訂立的協議。競委會表示關注到上述平台的若干經營手法或會限制競爭，並已邀請與兩家平台合作的餐廳填寫問卷協助調查。

**There is a wide range of circumstances in which companies may be publicly associated with a contravention, or potential contravention, of the Competition Ordinance. They need to be aware of these circumstances, so they can prepare for any appropriate public response, and possible negotiations with the Competition Commission.**

**企業違反或可能違反《競爭條例》的消息或會在不同情況下被公開，因此公司宜多加了解及做好準備，例如制定適當的公開回應，以及與競委會協商。**

### 告誡通知

如協議並無構成嚴重反競爭行為，除了接受承諾，競委會還可向涉事各方發出告誡通知，以取代入稟審裁處。《條例》規定如競委會有合理理由相信公司之間的協議違反《條例》，可決定押後向審裁處提訴追究涉案各方。

競委會須事先發出告誡通知，要求涉事各方在限期內終止違規協議。告誡通知將載於競委會網站。競委會至今未曾發出任何告誡通知，這可能是由於競委會傾向以接受承諾的方式處理這類協議。

公司接受調查的消息可能被公開，就好比稅務機關公開其正在調查的公司的稅務資料，情況值得關注。我們希望此為單一或罕見例子，並期待競委會能在短期內澄清政策，闡明在何等情況下會公開接受調查的公司名稱。

### 結論

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# Hong Kong's Green Haven

## 香港的綠色國度

From protecting endangered species to providing a retreat for city residents, Kadoorie Farm and Botanic Garden puts the environment first 從保護瀕危物種到為本港市民提供休閒放鬆的空間，嘉道理農場一切以環境為先

**Climate change, the depletion of natural resources, habitat loss and species extinction are creating a planetary emergency. While this topic has become increasingly mainstream in recent years, Kadoorie Farm and Botanic Garden (KFBG) has been at the forefront of environmental protection in Hong Kong and beyond for decades.**

The farm was founded in 1956 to support agricultural workers while also providing a green and relaxing destination for city residents. Over the years, the organization grew and shifted its focus toward environmental protection and education, and the Kadoorie Farm and Botanic Garden Corporation was established in 1995.

It remains a popular visitor site in Hong Kong, while its activities now include undertaking rigorous science-based species conservation and ecosystem restoration, and offering new ways of thinking and living to respond to the world's environmental crises.

"Our work brings hope and improvement through its focus on nature conservation, sustainable living and holistic education, re-connecting



people with nature," said Head of Partnerships Michael Wong.

In addition to organizing a range of educational courses, workshops and special events, KFBG also runs a number of projects throughout Hong Kong, South China and parts of the Indo-Burma biodiversity region.

One of the local programmes is the Forest Restoration Project, a nature-based solution to climate change. Under this programme, a methodology has been developed to bring back native, diversified and sustainable montane forests, which can preserve endangered local plants, provide a home for wild animals, as well as achieve high levels of carbon capture.

"We hope to provide greater diversity to the hills of Hong Kong, and at the same time to share our learning with other organizations and locations around the world," Wong said.

Outside of Hong Kong, another KFBG project aims to protect the Hainan

Gibbon – endemic to Hainan, it is the rarest primate on earth. Unusually, the adult males and females are very different in appearance – the males have black fur while the females are golden with a black crown.

KFBG believes in science-based solutions to conservation challenges. Its experts work on the ground providing fact-based remedies for wildlife and habitat preservation. It conducts species and habitat surveys, and provides advice on biodiversity protection to help wildlife across the region. With a team of ecologists, conservationists and scientists working on practical and applied scientific methods, KFBG is able to address biodiversity loss and climate change, and protect the delicate balance of ecosystems.

With people paying more attention to environmental issues, signs of change are happening globally with people seeking cleaner air, waste reduction and nature conservation. Support for

sustainable urban agriculture and social enterprise is also growing as farmers' markets, community co-operatives, eco-living and "buy local" become mainstream. These changes are more than just a trend – they are part of a profound shift in the way people live their lives in relation to nature.

In Hong Kong, many businesses are increasingly concerned about the environment and are taking action to mitigate climate change while also promoting more sustainable lifestyles. KFBG, with its decades of experience, can help companies on this journey.

"We play a strong role in nature conservation and we are seeking a closer collaboration with the business community via HKGCC to accelerate nature-based solutions to address climate change," Wong said.

Amid the Covid-19 pandemic, KFBG's Sustainable Living Department set up the ad-hoc Community Supported Agriculture scheme to help farmers distribute their products. The Education Department also developed a series of online resources to enable the public to connect with nature in alternate ways. Many of the rest of KFBG's activities have continued despite the pandemic challenges.

"We continue to rescue wildlife and support the illegal trade enforcement work of the authorities," Wong said.

Looking to the future, KFBG will continue its work to develop sustainable solutions to climate change, provide ecological advice on Hong Kong's development, and protect endangered species. At the same time, it will remain true to its original remit of helping people in Hong Kong access the many benefits of spending time in the outdoors.

"We will also develop programmes to help people find mindfulness, peace and connection with nature," Wong said.

氣候變化、天然資源枯竭、棲息地消失、物種滅絕，種種因素正在醞釀一場地球生態危機。環境議題近年日漸受到重視，嘉道理農場暨植物園（嘉道理農場）早在數十年前已走在最前，致力推動香港及其他地區的環保工作。

嘉道理農場於 1956 年成立，旨在扶助農民，同時為都市人提供綠化休憩空間，這些年來，該園不斷發展，業務焦點亦轉向環保和教育工作，並於 1995 年成立嘉道理農場暨植物園公司。

時至今日，嘉道理農場仍然是本港其中一個受歡迎的旅遊景點。為應對全球環境危機，園方的工作亦已擴展至嚴謹的科學化物種保育和生態修復

項目，以及推廣新的思維和生活方式。

夥伴拓展部主管王灝鳴表示：「我們專注於自然保育、永續生活和整全教育工作，重建人類與大自然的聯繫，從而為世界帶來希望與進步。」

除了籌辦形形色色的教育課程、工作坊和特別活動外，嘉道理農場還在香港、華南以至印緬生物多樣性熱點地區營運多個項目。

「森林復修計劃」為其中一個本地項目，提倡以自然為本的方式應對氣候變化，具體而言就是復育原生山林、重塑多樣化和永續的生態系統，藉此保育瀕危的本地植物、為野生動物提供棲息地，同時提升碳收集水平。

「我們希望豐富香港山林的多樣性，並與世界各地和其他組織分享我們的學習成果。」王灝鳴說。

在香港以外，嘉道理農場從事的另一個項目是保育海南長臂猿。這種全球最珍稀、海南島獨有的靈長類物種，雌雄兩性成年後在外表上有相當明顯的分別——雄猿全身烏黑，雌猿毛色金黃，頭頂有一塊黑斑。



嘉道理農場主張以科學方法應對保育挑戰。專家團隊先進行實地考察，再制定以事實為基礎的野生動物及棲息地保育方案。為保護區內的野生動物，團隊會展開物種和棲息地調查，並就生物多樣性提供建議。園方的生態學家、保育專家和科學家透過科學的方法，協助應對生物多樣性流失和氣候變化問題，守護微妙的生態平衡。

隨著環境議題愈來愈受到重視，世界各地民眾開始追求潔淨空氣、減廢和自然保育。農墟、社區合作社、環保生活和「買本地貨」成為大勢所趨，亦令更多人支持永續都市農業和社會企業。這些轉變不僅是一種趨勢，更體現了人類生活方式與自然之間的關係出現巨變。

在香港，很多企業日益關注環境問題，並正採取行動緩解氣候變化，同時提倡可持續發展的生活方式，而嘉道理農場憑藉累積多年的經驗，能助企業邁向綠色之路。

王灝鳴說：「我們在自然保育方面扮演重要角色，並期望透過總商會與商界加強合作，加快推動以自然為本的方案應對氣候變化。」

在疫情期間，嘉道理農場的永續生活部特別推出「社區支援農業計劃」，協助農民分銷農產品；教育部亦開發了一系列的網上資源，讓公眾以不同的方式接觸大自然。園內不少活動在疫情挑戰下仍持續舉行。

他表示：「我們繼續拯救野生動物，並支持當局執法打擊非法貿易活動。」

展望未來，嘉道理農場將繼續制定應對氣候變化的可持續方案、就香港發展提供生態建議，以及守護瀕危物種，同時亦會秉持創園宗旨，讓港人悠享戶外時光，體驗親近自然的樂趣。

王灝鳴說：「我們將會推出計劃，以提升大眾的環保意識，重建與大自然的聯繫，鼓勵與環境和諧共存。」

Company : Kadoorie Farm and Botanic Garden Corporation  
公司名稱：嘉道理農場暨植物園公司  
HKGCC Membership No. 總商會會員編號：HKK0497  
Established 創辦年份：1995  
Website 網站：www.kfbg.org

An online seminar about the Nansha School for Hong Kong Children took place on 10 March to introduce the school's mission and how it is working to help develop the youth network across the Greater Bay Area. The event was organized by the Consultative Committee on Guangdong-Hong Kong Co-operation (Guangzhou Nansha) and the Hong Kong Guangdong Youth Association, and supported by the Chamber's China Committee and Young Executives Club.

廣州南沙粵港合作諮詢委員會和香港廣東青年總會在3月10日合辦網上研討會，介紹廣州南沙民心港人子弟學校的辦學宗旨，以及該校如何在大灣區拓展青年網絡。總商會中國委員會和卓青社為是次活動的支持機構。

The fifth session of the 12<sup>th</sup> Guangdong Provincial Committee of the Chinese People's Political Consultative Conference (CPPCC) took place in Guangzhou from 19 to 21 January. At a webinar on 24 February, Pang Chun Yu and Eric Fok, members of the Standing Committee of CPPCC Guangdong Committee; as well as Siu Hung Chan and Victor Lam, members of CPPCC Guangdong Committee, spoke to members about the key messages of the session and shared insights from their attendance at the event.

As the Guangdong Provincial Committee will continue its support of the development of the Greater Bay Area and the two cooperation zones, the speakers advised members on how Hong Kong businesses can take advantage of the latest development strategies in the GBA. They also said that in-depth regional integration – in particular the consolidation of I&T development and among young professionals – will be indispensable factors in Hong Kong's economic recovery.

廣東省政協十二屆五次會議於1月19日至21日在廣州召開。在2月24日舉行的網上研討會，廣東省政協常委余鵬春及霍啟山、廣東省政協委員陳紹雄及林凱章分享會議重點和參會期間的見聞。

廣東省政協委員會將繼續支持大灣區和兩個合作區的發展，幾位講者就港企如何抓緊大灣區的最新發展策略提供建議。他們認為，區內的深度融合，尤其是創科發展的整合及不同領域青年專才的匯聚，將是帶動香港經濟復蘇的要素。



China's 2022 Two Sessions took place in early March in Beijing. At a Chamber webinar on 18 March, five panelists – Anthony Wu, Member of the Standing Committee of the CPPCC National Committee; Jeffrey Lam, Stanley Hui and David Lie, members of CPPCC National Committee; and Nick Chan, Hong Kong Deputy to National People's Congress – shared their thoughts on the plans for the country's economic and social development revealed at the Two Sessions.

Topics discussed included maintaining economic stability as well as the aim of "common prosperity" for the nation. The speakers also spoke about the prospects for Hong Kong businesses to integrate and seize the opportunities of the overall national development. Other key topics were the innovation and technology industry in Hong Kong and its role as the innovation powerhouse in the Greater Bay Area.

2022年全國兩會於3月初假北京召開。在3月18日的網上研討會，五位專家——全國政協常委胡定旭、全國政協委員林健鋒、許漢忠和李大壯及港區全國人大代表陳曉峰，就「兩會」期間公布的國家經濟和社會發展規劃分享見解。

會上討論的議題包括維持經濟穩定及國家達致「共同富裕」的目標。幾位講者還談及港企融入整體國家發展和把握商機的前景。其他重要議題包括香港創科產業的發展及其作為大灣區創新引擎的角色。



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# CLP Smart Energy Award

## 中電「創新節能企業大獎」2022

CLP encourages businesses and organisations to make good use of innovation to enhance energy efficiency and practise energy conservation. Smart Energy Award programme has been held every year to recognise organisations for their outstanding performance in energy conservation and carbon reduction.

中電一直鼓勵企業及機構善用創新節能方案，提升能源效益並實踐節能，「創新節能企業大獎」旨在表揚工商客戶在節能減碳上的卓越表現。

With carbon reduction becoming a core priority of sustainable development, this year's award programme will adjust the award categories to reflect industry trends in low-carbon transition. Winners of the following three award categories will be selected and ranked by judges.

隨著減碳成為可持續發展的重點範疇之一，今年大獎將調整的獎項類別，以配合業界低碳轉型趨勢。評審團將為以下三個獎項組別作評審及選出得獎機構。



### Energy Management Award

#### 能源管理大獎

**Key Criteria** | Energy efficiency and conservation measures and performance  
**主要評分範疇** | 實踐節能措施及提升能源效益



### Innovation Award

#### 創新方案大獎

**Key Criteria** | Adoption of innovative ideas in energy management  
**主要評分範疇** | 應用創新節能方案以管理用電



### Carbon Management Award

#### 低碳管理大獎

**Key Criteria** | Efforts in carbon reduction measures and related performance  
**主要評分範疇** | 減碳措施及相關的成效

In addition, CLP will present Joint Energy Saving Award, Renewable Energy Contribution Award and a newly added Sustainable Vision Award to organizations with outstanding performance in sustainability.

此外，中電亦會頒發可再生能源貢獻大獎、齊心節能大獎及新增的可持續願景大獎予可持續發展上有傑出表現的機構。



### Sustainable Vision Award

#### 可持續願景大獎

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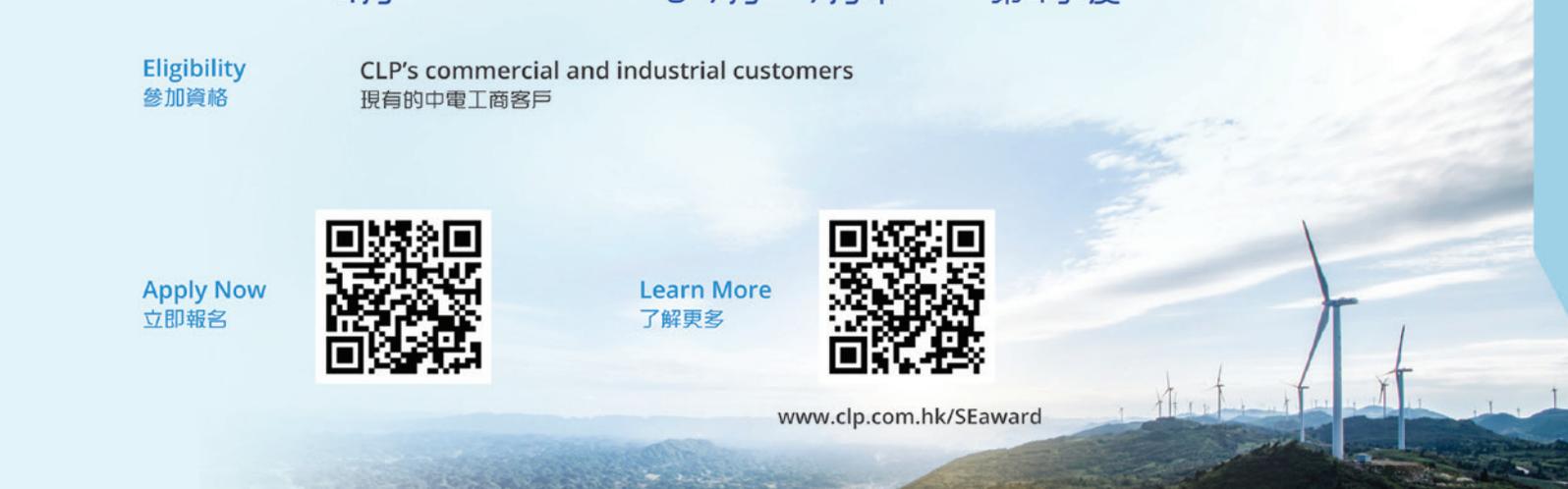
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# Two Sessions: Stability and Common Prosperity

## 全國兩會：穩中求進、共同富裕

Participants at annual meetings in Beijing discuss policy direction including support for private businesses and Hong Kong's unique role in the nation's development

兩會參會者離京返港後剖析國家政策方向，包括支持民企和香港在國家發展中的獨特角色



Stability and common prosperity were two of the main themes discussed at this year's Two Sessions, which took place in early March in Beijing. At a Chamber webinar on 18 March, a panel of speakers shared their insights from participating in these key annual meetings.

Anthony Wu, Member of the Standing Committee of the CPPCC National Committee; Jeffrey Lam, David Lie and Stanley Hui, Members of CPPCC National Committee; and Nick Chan, Hong Kong Deputy to National People's Congress, shared their thoughts on what

**“China's economy had performed even better than expected in 2021, and growth of around 5.5% was forecast for 2022.”**

**– Anthony Wu, Member of the Standing Committee of the CPPCC National Committee**

this year's Two Sessions revealed about the Central Government's plans for economic and social development in the year ahead.

Wu noted that this was the first time in 25 years that he had not attended the events in person, but thanks to advances in technology he was still able to participate in the discussions.

He gave a brief overview of key points: China's economy had performed even better than expected in 2021, and growth of around 5.5% was forecast for 2022. However, the global situation, especially in Ukraine and the ongoing pandemic, were causes for concern. Covid was a major topic of discussion, including possible changes to China's approach due to the more infectious but less severe Omicron variant.

Despite the global turmoil of the past two years, China was standing firm and focusing on its domestic economic development, Wu said. "We will continue with innovation and moving forward with new technologies."

Lam then introduced the targets announced in Premier Li Keqiang's Work Report, including creating more than 11 million new urban jobs, ensuring incomes rise in line with economic growth, and increasing the quality of exports and imports. The environment continues to be a focus, and Lam remarked that policies in this area have had an impact.

"The aim to reduce pollution is not new," he said, "and we are now seeing a lot more blue skies in China."

There were three points specifically focused on Hong Kong, Lam explained: the importance of "one country, two

## **"The theme of stability also reflects the continuity of policies that will improve the lives of the people."**

**– Stanley Hui, Member of CPPCC National Committee**

systems" and patriots governing Hong Kong; getting the Covid outbreak under control to enable economic and social recovery; and integration with the Mainland, particularly with the Greater Bay Area.

Hui remarked that the Work Report's emphasis on stability was apt at a time of such global uncertainty.

"How we advance, and do so steadily, was a very important thing in the Premier's reports," he said. "The theme of stability also reflects the continuity of policies that will improve the lives of the people."

Common prosperity was another important topic, but Hui said that this should not be interpreted as a concern for businesses and entrepreneurs. "The Government is supporting employment and private enterprises," he said. "For private companies, so long as you operate within the law you have freedom."

Lie, who like Wu was attending the Two Sessions for the 25<sup>th</sup> time, said that among the behind-the-scenes events were a number of meetings with senior officials to discuss Hong Kong's role.

"They made it very clear that the Central Government is supporting us on Covid and the general economy in Hong Kong, especially our role as a financial centre"

However, Lie added that the situation in Ukraine, and other political tensions around the world, meant that the path ahead may not be smooth.

Chan said that the focus on stability – in employment, business operations, trade and investment – would provide a strong foundation for the nation's development.

As a lawyer, he also shared how the law is helping to ensure stability. New legal developments he mentioned included environmental rules such as on the mishandling of hazardous waste, anti-fraud measures and tackling IP infringement.

Chan also explained some of the processes and the work carried out by delegates at the Two Sessions, including the contributions that they are able to make to the Work Report before it is finalized.

On Hong Kong, the speakers agreed that "one country, two systems" is likely to continue past 2047, given its success to date and Hong Kong's unique role supporting the nation as a hub for finance, aviation, trade and logistics.

However, they expressed some concern about the impact of the city's closed borders, and hoped that international travel would resume soon to enable Hong Kong to get back on its feet.

## 「中國去年經濟表現勝於預期， 預測今年經濟增長約 5.5%。」

——胡定旭 全國政協常委

今年兩會於 3 月初在北京召開，穩定和共同富裕為會議的兩大主題。在 3 月 18 日的網上研討會，總商會邀來多位講者分享赴京參會後的見解。

全國政協常委胡定旭、三位全國政協委員林健鋒、李大壯和許漢忠，以及港區全國人大代表陳曉峰，就中央政府在兩會上公布的來年經濟和社會發展規劃分享看法。

胡定旭表示，這是他 25 年來首次未有親身參與兩會，可幸科技進步，讓他能以網上形式繼續參會。

他概述會議重點：中國去年經濟表現勝於預期，預測今年經濟增長約 5.5%。然而，國際局勢（尤其是烏克蘭）緊張，疫情持續未止，都是市場關注所在。兩會的重點議題圍繞新冠病毒，包括中國因應傳播力較強但殺傷力較弱的 Omicron 變種病毒可能作出的部署調整。

胡定旭指出，過去兩年國際環境動盪不穩，中國卻依然堅定不移，專注國內經濟發展。「我們將繼續創新，以新技術推動國家邁步向前。」他說。

林健鋒其後介紹總理李克強在工作報告中提出的目標，包括創造超過 1,100 萬個城市就業崗位、確保收入與經濟同步增長，以及提升進出口質素。環境議題仍然備受關注，林健鋒認為環境政策已見成效。

他說：「減少污染這個目標並不陌生，現在中國看到藍天的日子遠比以往多。」

林健鋒解釋，兩會對香港提出了三點建議：「一國兩制」及愛國者治港的重要性；防控疫情以促進經濟和社會復蘇；以及融入內地，尤其是大灣區。

許漢忠表示，當前國際形勢反覆無常，工作報告提出「穩字當頭」發展基調，可謂因時制宜。

## 「以穩為基調亦反映國家將貫徹落實保民生的政策。」

——許漢忠 全國政協委員

「如何穩中求進是總理工作報告的重中之重。」他續說：「以穩為基調亦反映國家將貫徹落實保民生的政策。」

共同富裕是另一重要議題，但許漢忠認為不應將之解讀為公司和企業家的關注事項。他解釋：「政府既促進就業，亦扶助民企。只要企業遵法守規，便可自由經營。」

李大壯跟胡定旭一樣第 25 次參加兩會。他指出，除了兩個重要會議，兩會背後還有連場會談，與高官商討香港的角色。

「他們表明，中央政府在抗疫和整體經濟發展（尤其是我們的金融樞紐角色）的道路上全力支持香港。」

但李大壯補充，烏克蘭的情況和各地政局緊張意味前路並不平坦。

陳曉峰說，專注求穩——穩就業、穩企業、穩貿易和穩投資——能為國家發展奠定堅實基礎。

本身為律師的陳曉峰還講解了法律如何有助實現穩定。他談及多項新法律發展，包括不當處理有害廢料等環境規定、反詐騙措施和打擊侵犯知識產權等政策。

陳曉峰又概述代表團參會期間的一些過程和工作，例如在工作報告定稿前建言獻策。

談到香港時，多位講者均認同「一國兩制」在香港成功實踐，而香港作為金融、航空、貿易和物流樞紐的獨特角色亦為國家發展提供支持，因此相信這個原則在 2047 年後都不會改變。

不過，他們都對本港邊境關閉帶來的影響表示憂慮，並期望國際旅遊早日重啟，讓香港能夠重新出發。

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## Americas Committee 美洲委員會



### Opportunities and Impact of USMCA Trade Deal 美墨加協定的機遇與影響

The United States-Mexico-Canada Agreement (USMCA), which updated the 25-year-old NAFTA among the three largest countries of North America, retains most of NAFTA's commitment to lowering trade barriers, but adds some new rules such as those relating to the agriculture, automotive, energy, digital trade, and new policies on labour and environmental standards. Joshua Meltzer, Senior Fellow in the Global Economy and Development Program at the Brookings Institution, said the USMCA could create millions of jobs in each country and help advance a more competitive, inclusive and sustainable North America economy.

Speaking at an Americas Committee webinar on 22 February hosted by its Chairman Evaristo Trevino Berlanga, Meltzer added that the U.S.'s proposals to create new electric vehicle tax credits for American-built vehicles and Mexico's proposed energy reform were challenges to the USMCA trade deal. Antonio Ortiz Mena, Senior Vice President, Albright Stonebridge Group, pointed out the USMCA addressed some environmental issues but there was no carbon emissions clause to address the climate crisis. In terms of the opportunities under the USMCA, he said there was huge potential for growth in digital trade and e-commerce in the North American region and suggested Hong Kong companies explore how they can tap into this fast-growing sector.

由北美三大國簽訂的《美墨加協定》(USMCA)更新了已有25年歷史的《北美自由貿易協定》(NAFTA)。USMCA大致保留了NAFTA減少貿易壁壘的條款，並新增了農業、汽車、能源和電子貿易等領域的相關規定，同時為勞工和環境標準引入新措施。

布魯金斯學會全球經濟和發展項目高級研究員 Joshua Meltzer 出席2月22日由美洲委員會主席 Evaristo Trevino Berlanga 主持的網上研討會時指出，USMCA 既可為三個國家分別創造數百萬個職位，亦有助促進北美地區經濟持續共融發展和提升競爭力。他補充，美國國產電動車稅收抵免提案和墨西哥能源改革方案對 USMCA 三邊貿易構成挑戰。Albright Stonebridge Group 高級副總裁 Antonio Ortiz Mena 亦在會上指出，USMCA 雖處理了部分環境問題，卻未有訂立任何碳排放條款應對氣候危機。至於 USMCA 帶來的機遇，他表示北美地區的數碼貿易和電子商務增長潛力龐大，建議香港企業部署進軍這個發展蓬勃的領域，把握箇中機遇。

## Asia & Africa Committee 亞洲及非洲委員會

### Exploring Opportunities in Tunisia 探索突尼西亞機遇

Abdelbasset Ghanmi, Chairman of the Tunisian Foreign Investment Promotion Agency (FIPA) joined our Asia & Africa Committee meeting on 9 March to discuss business and investment opportunities in Tunisia. Due to historical ties, over 80% of Tunisia's trade and investment is with Europe, but the country is expanding its business relationships with other regions, in particular Southeast Asia and North America.

Ghanmi explained that Tunisia was well known for its innovation and technology sector, consistently topping the charts of North Africa for scientific and technical articles and possessing the continent's best information and communication technology infrastructure. The country's digital sector is valued at €3 billion and growing at over 7% per year.

He said other opportunities in sectors such as textiles, packaging, pharmaceuticals, renewable energy, and medical tourism were also growing rapidly. Members interested in Tunisia are welcome to contact the secretariat for more information.



突尼西亞海外投資推廣機關 (FIPA) 主席 Abdelbasset Ghanmi 出席3月9日的委員會會議，探討該國的商業投資機遇。基於突尼西亞與歐洲的歷史淵源，該國超過八成的貿易和投資來自歐洲，而當地亦正拓展與其他地區（尤其是東南亞和北美）的商業關係。

Ghanmi 解釋，突尼西亞以創科業見稱，科技論文數量一直高居北非榜首，資訊及通訊科技基礎設施亦堪稱區內第一。當地的數碼行業規模達30億歐元，按年增長逾7%。

他指出，突尼西亞的紡織、包裝、製藥、可再生能源及醫療旅遊等行業亦蓬勃發展，商機處處。他歡迎有意投資當地的會員與秘書處聯絡，了解詳情。

## Strengthening Ties with Belt and Road Office 與「一帶一路」辦公室加強聯繫



We had a constructive online meeting with Rex Chang, the new Commissioner of the Belt and Road Office, on 14 March. He was accompanied by his colleagues Assistant Commissioner Mary Tsang and Helen Cheng, Trade Officer. The visitors were welcomed by Chamber CEO George Leung and Belt & Road Working Group Co-Convenors Edmond Yue and Nicholas Ho.

Chang said that, despite the pandemic, the Government's plan for the Belt & Road Initiative was to maintain the same momentum and promote Hong Kong's role as a platform between the Mainland and the international community. His office had organized a number of webinars with ASEAN countries – Cambodia, Indonesia, Malaysia and Thailand – and was planning to organize another session soon with the United Arab Emirates, a country with which Hong Kong has seen business ties growing rapidly in the past couple of years.

Apart from connecting Hong Kong to the international market, Chang said it was also important to bring Hong Kong and Mainland businesses together and help them to find synergy. With that in mind, his office was planning to organize some events with Mainland authorities to help promote the integration of Hong Kong's professional services sector with project owners in the Mainland. He added there were also many opportunities in green financing to help build a sustainable Belt & Road.

「一帶一路」辦公室新任專員鄭偉源聯同副專員曾鳳儀和貿易主任鄭向欣出席 3 月 14 日的網上會議，與總商會總裁梁兆基和一帶一路工作小組兩位共同召集人余國賢和何力治進行建設性交流。

鄭偉源指出，政府在疫情下仍致力延續「一帶一路」倡議的發展勢頭，推廣香港作為內地與國際社會之間的平台角色。「一帶一路」辦公室曾與柬埔寨、印尼、馬來西亞和泰國等東盟國家合辦多場網上研討會。鑒於近年香港與阿拉伯聯合酋長國的商業聯繫愈趨密切，辦公室亦計劃在短期內與阿聯酋舉行會議。

鄭偉源表示，香港與國際市場接軌固然重要，但促進中港兩地企業協同發展亦不容忽視。因此，辦公室計劃與內地機關合辦活動，協助香港專業服務業融入內地項目市場。他又指出，綠色金融機遇處處，有利一帶一路持續發展。

## COMMITTEE CHAIRMEN 委員會主席



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美洲委員會  
Mr Evaristo Trevino Berlanga



**Asia & Africa Committee**  
亞洲及非洲委員會  
Mr Jonathan Lamport  
林偉全先生



**China Committee**  
中國委員會  
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駱凱燕女士



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Mr John Anthony Miller  
苗學禮先生



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鄭永銓先生



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戴偉德先生



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Mr Harrison Ho  
何樂生先生



**Industry & Technology Committee**  
工業及科技委員會  
Mr Victor Lam  
林凱章先生



**Legal Committee**  
法律委員會  
Ms Agnes Tan  
陳國萍女士

## Financial Secretary Speaks with the Business Community 財政司司長與商界對談

Financial Secretary Paul Chan spoke to members from across the business community on his 2022-2023 Budget at the Joint Hong Kong Business Community Webinar on 23 March. He discussed a number of initiatives that had been introduced to help Hong Kong businesses cope with the extreme difficulties they are experiencing under the current fifth wave. He also explained some of the strategies to support Hong Kong's competitiveness and economic growth through both policy measures and monetary resources. This webinar, which replaced the annual Joint Business Community Luncheon due to the Covid-19 situation, was organized by HKGCC and other commerce and trade bodies in Hong Kong.

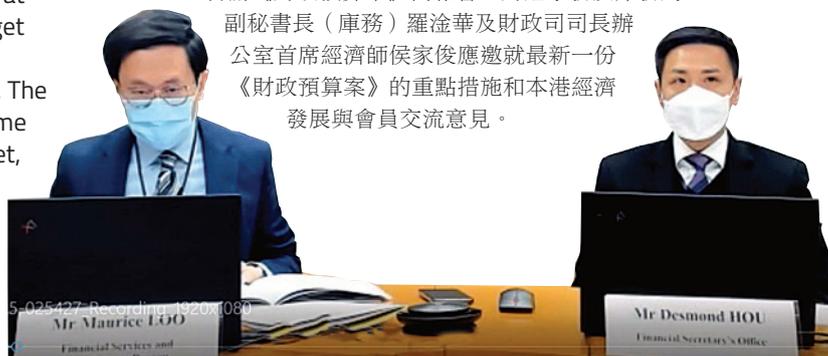
財政司司長陳茂波出席3月23日舉行的香港商界聯席網上研討會，向商界闡釋2022-2023年度《財政預算案》。會上，他討論了多項紓困措施，協助本港企業克服第五波疫情下的困境，並講解如何透過政策措施和貨幣資源促進香港競爭力和經濟增長。基於疫情考慮，過往由總商會及本地其他商貿機構合辦的年度商界聯席午餐會今年改以網上研討會形式進行。



## Economic Policy Committee 經濟政策委員會

Maurice Loo, Deputy Secretary for Financial Services and the Treasury, and Desmond Hou, Principal Economist at the Financial Secretary's Office, spoke at a post-Budget briefing on 25 February co-hosted by the Chamber's Economic Policy Committee and Taxation Committee. The speakers also exchanged views with members on some of the key measures in the recently announced Budget, as well as Hong Kong's economy.

總商會經濟政策委員會與稅務委員會在2月25日合辦《財政預算案》簡報會，財經事務及庫務局副秘書長（庫務）羅淦華及財政司司長辦公室首席經濟師侯家俊應邀就最新一份《財政預算案》的重點措施和本港經濟發展與會員交流意見。



Kelvin Lau, Senior Economist for Greater China of Standard Chartered Bank (Hong Kong); Stanley Ho, Tax Partner at KPMG; and Tony Miller, Chairman of the Chamber's Economic Policy Committee, shared their thoughts on the Government's Budget with members at a webinar on 3 March. They also discussed a number of issues including Hong Kong's economic outlook, public finances, as well as the potential effectiveness of the latest round of pandemic relief measures.

渣打銀行（香港）大中華區高級經濟師劉健恒、畢馬威稅務合夥人何家輝和總商會經濟政策委員會主席苗學禮出席3月3日的網上研討會，就政府公布的《財政預算案》分享見解。幾位講者亦討論了多項議題，包括香港經濟前景、公共財政及新一輪防疫紓困措施的潛在效益。



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

Members of the committee shared their thoughts on the challenges encountered by their companies in maintaining sustainability and decarbonisation plans amid the fifth wave of the pandemic at a meeting held on 14 March.

委員會成員在3月14日開會，探討公司在第五波疫情下推行可持續發展和減碳計劃時面對的挑戰。

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

At a committee meeting on 28 February, Bonnie Chan, Head of Listing at the Hong Kong Exchanges and Clearing, shared the key features of Hong Kong's listing regime for special purpose acquisition companies (SPACs), which came into effect on 1 January 2022. She also highlighted the similarities and differences between the listing frameworks for such a funding vehicle in Hong Kong, the United States and Singapore.



特殊目的收購公司（SPAC）上市機制在2022年1月1日正式生效，香港交易所上市科主管陳翊庭出席2月28日的委員會會議，講解制度的主要特點，並介紹香港、美國和新加坡的SPAC上市制度的異同。

## Working Group on IP-backed Financing 知識產權融資工作小組

At a meeting of the ad-hoc Working Group on Intellectual Property (IP) Backed Financing on 18 February, Poh Chua, Asia Head of IP Solutions at Aon, shared his company's approach to promoting IP-backed financing in the United States. This was followed by discussions on issues including the scope and key elements of such a financing arrangement and factors that would enable the development of an IP-backed financing ecosystem in Hong Kong. At a subsequent meeting of the Working Group on 11 March, members further discussed the implementation of a proposed pilot programme for IP-backed financing in Hong Kong as well as a research project.

知識產權融資特別工作小組在2月18日召開會議，怡安知識產權方案亞洲主管Poh Chua介紹該公司在美國推廣知識產權融資的工作，並探討相關融資安排的範圍和要素，以及在香港促進知識產權融資生態系統發展的因素。其後在3月11日的會議，成員進一步討論在香港推行知識產權融資先導計劃的建議和研究項目。

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Mr CK Lee  
李志強先生



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Mr Eric Fok  
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Ms Elsa Wong  
黃玉娟女士

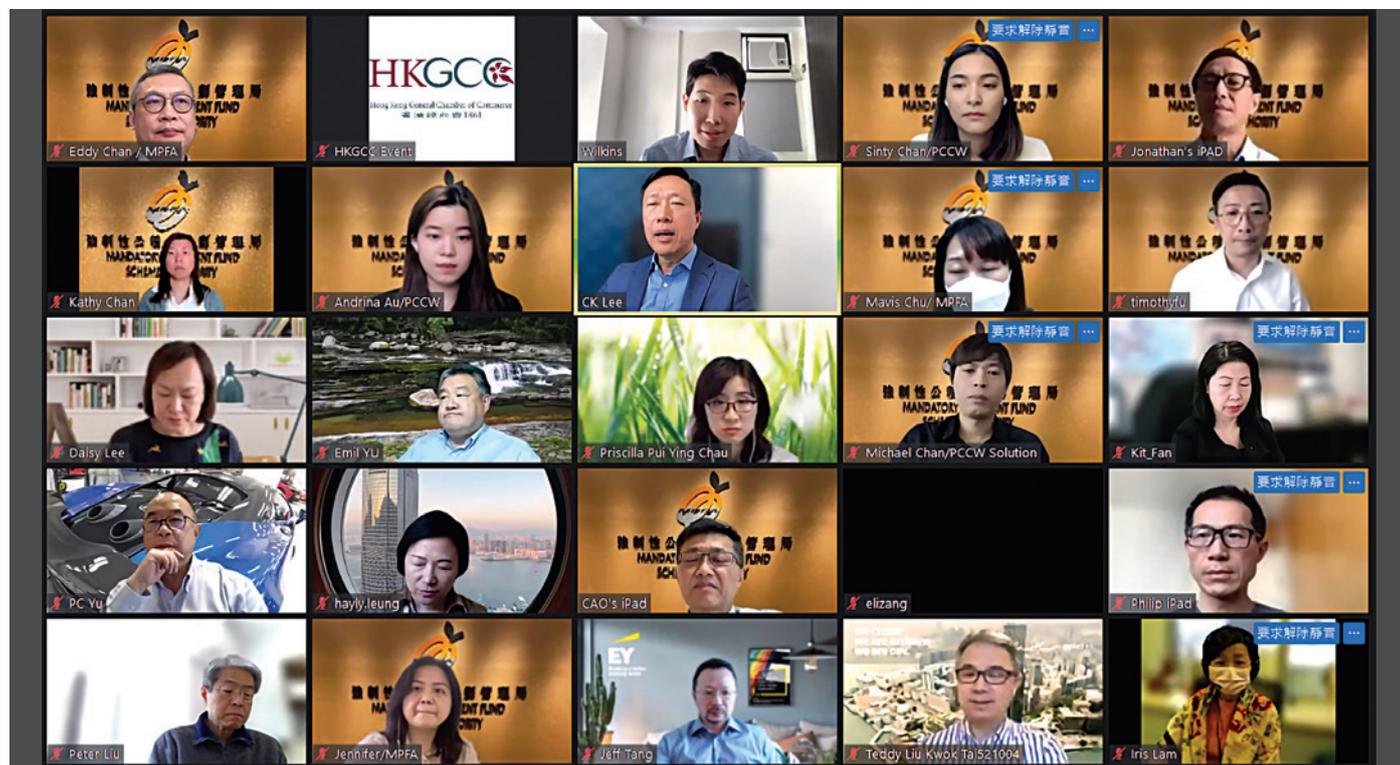
## Legal Committee 法律委員會

China's Personal Information Protection Law (PIPL) took effect in November 2021. The new rules, along with the country's existing Cybersecurity Law and Data Security Law, form the backbone of the country's data protection regime. At a webinar on 17 February, Alexander May, Data Privacy Practice Leader (Hong Kong, Corporate) from Hill Dickinson, explained the key principles underpinning the PIPL as well as the differences between the PIPL and other data privacy laws, such as the European Union's General Data Protection Regulation (GDPR). He also discussed key data compliance issues associated with the Mainland's law, including the rights of data subjects, obligations of personal information processors, data-breach notification requirements and cross-border data transfer standards.



中國《個人信息保護法》已於 2021 年 11 月正式生效，連同現行的《網路安全法》及《數據安全法》，為保障數據安全提供新的法律框架。在 2 月 17 日的網上研討會，希德律師行數據私隱實務主管（香港企業）Alexander May 講解新法的重要原則，並比較其與歐盟《通用數據保護條例》等數據私隱法例的差異。他還探討了內地相關的數據合規議題，包括資料當事人的權利、個人資料處理者的責任、資料外洩通報責任及跨境資料轉移。

## Manpower Committee 人力委員會



As part of upgrades to Hong Kong's retirement funding system, an electronic MPF platform is currently being developed. Cheng Yan Chee, Acting Managing Director of Mandatory Provident Fund Schemes Authority introduced the eMPF Platform project at an online Manpower Committee meeting on 4 March. After Cheng's presentations, Sindy Chan, Senior Digital Strategist, and Andrina Au, Digital Strategist, from PCCW Solutions, demonstrated how the platform works.

At the same meeting, Teddy Liu, General Manager, Group Audit & Management Services at New World Development Co Ltd, shared his insights on how employers and managers can motivate staff to go the extra mile.

為提升香港的退休金制度，當局現正開發電子強積金平台。人力委員會於 3 月 4 日舉行網上會議，邀來強制性公積金計劃管理局署理行政總監鄭恩賜介紹「積金易」平台項目。其後，電訊盈科企業方案高級數碼策略師陳凱瑜和數碼策略師區婧琳示範如何使用該平台。

會上，新世界發展有限公司集團審計及管理服務總經理廖國泰分享僱主和經理激勵員工積極投入工作的方法。

## Retirement Protection Working Group 退休保障工作小組



Members of the working group discussed a draft paper to refine Hong Kong's retirement protection system at a meeting on 8 March. The paper includes recommendations to enhance the existing Mandatory Provident Fund (MPF) Scheme's effectiveness in providing retirement support to Hong Kong's working population. 工作小組成員在3月8日舉行會議，討論完善香港退休保障制度的文件擬稿，內容包括優化現有強制性公積金計劃的建議，以期為本港的勞動人口提供更有效的退休保障。

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

The SME Committee held a meeting on 4 March with Aero Wong, Assistant General Manager, Commercial Banking Department at BOCHK. Wong briefed members on the latest government measures to support businesses including the SME Financing Guarantee Scheme, as well as BOCHK's corporate tax loan, which aims to help SMEs cope with the epidemic and relieve cost pressures from operations and capital turnover.

在3月4日的會議，中銀香港工商金融部助理總經理王浩輝概述政府最新推出的企業支援措施，包括「中小企融資擔保計劃」，以及中銀香港的企業稅貸，以協助中小企應對疫情的影響，並紓緩營運成本及資金周轉壓力。

## HKGCC Annual General Meeting 香港總商會周年會員大會

The Annual General Meeting of the Hong Kong General Chamber of Commerce will be held at 6:00 p.m. on Friday, 13 May 2022.

Six members of the General Committee are required to retire this year, and four of them may stand for re-election if they wish:

- |  |  |
|--|--|
| • Agnes Sui Kuen CHAN, Director,                       | Ernst & Young Tax Services Ltd           |
| • Stanley Hon Chung HUI, Advisor,                      | Luk Fook Financial Services Ltd          |
| • Ronald LEE, Managing Director,                       | Goldman Sachs (Asia) LLC                 |
| • David T C LIE, Chairman,                             | Newpower International (Holdings) Co Ltd |
| • Emil Chen On YU, General Manager,                    | Keystone Electric Wire & Cable Co Ltd    |
| • Douglas Chun Kuen WOO, Chairman & Managing Director, | Wheelock and Co Ltd                      |

Any Chamber member intending to be nominated for election to the General Committee should submit a completed nomination form to Chamber CEO George Leung on or before 19 April 2022.

For election-related enquiries, Mr Leung is available at tel. 2823 1211, or email [ceo@chamber.org.hk](mailto:ceo@chamber.org.hk).

本年度香港總商會周年會員大會訂於2022年5月13日（星期五）下午6時舉行。  
以下六位理事須於本年度卸任，當中四位可選擇競選連任：

- |                     |     |
|---------------------|-----|
| • 安永稅務及諮詢有限公司董事     | 陳瑞娟 |
| • 六福金融服務有限公司顧問      | 許漢忠 |
| • 高盛(亞洲)有限責任公司董事總經理 | 李碩培 |
| • 新大中國際(集團)有限公司主席   | 李大壯 |
| • 啟東電線電纜有限公司總經理     | 于健安 |
| • 會德豐有限公司主席兼常務董事    | 吳宗權 |

有意參選理事的會員，請於2022年4月19日或之前填妥參選表格，並提交予本會總裁梁兆基。

有關選舉查詢，請致電2823 1211或電郵[ceo@chamber.org.hk](mailto:ceo@chamber.org.hk)。

## Talent Development 人才發展

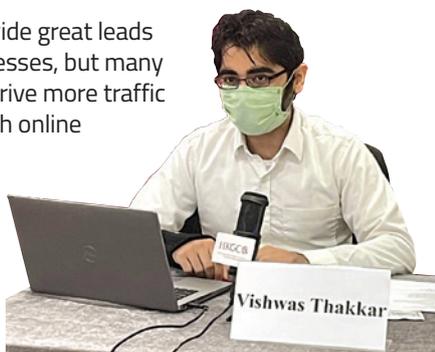
Search engines can provide great leads and prospects for businesses, but many companies struggle to drive more traffic to their websites through online searches.

At an online workshop on 16 February, Vishwas Thakkar, Founder and Head of Digital Strategy of Concinnity Ltd, showed participants

how to improve their website's ranking on Google to attract more organic traffic. He also shared some tools on performing a keyword analysis, how to research the best keyword terms, how to change your website to increase visibility, as well as some search engine optimization do's and don'ts.

搜尋引擎能為企業提供實用的資訊和機會，不少公司正設法透過網上搜尋為網站增加流量。

在 2 月 16 日的網上工作坊，Concinnity Ltd 創辦人及數碼營銷策略主管 Vishwas Thakkar 講解如何提升網站在 Google 的排名，從而吸引更多有機流量。他還分享如何運用工具進行關鍵詞分析、找出最佳關鍵詞、改造網站以增加曝光，以及搜尋引擎最佳化的宜忌。



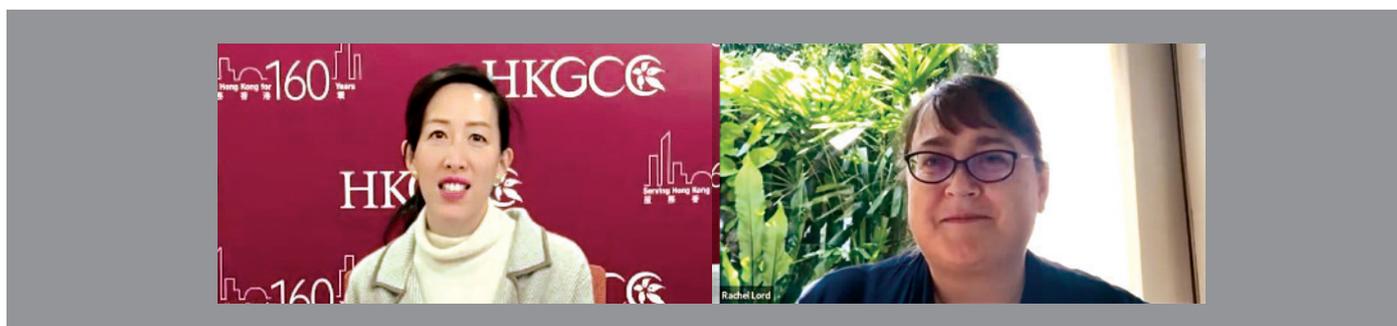
To sustain a highly engaged workforce, companies should have a coherent talent management strategy in place that facilitates longer-term learning and professional development. Selina Kam, Senior Talent Development Consultant, shared the essentials and some best practices of effective talent management in the post-pandemic era at an online workshop on 22 February. Participants learnt ways to identify and acquire talent, the critical factors in establishing a talent development framework, tips on the implementation of talent engagement initiatives to optimize organization ROI, and ways to retain a new generation of leaders.

為鼓勵員工投入參與，企業應制定有系統的人才管理策略，促進專業人才的持續進修與發展。在 2 月 22 日的網上工作坊，資深人才發展顧問金志穎介紹在疫後新環境有效管理人才的要訣和最佳實踐方案。參加者

認識到招攬和識別人才的常見方法、建立人才發展框架的關鍵因素、舉辦人才參與活動以提升組織投資回報率的心得，以及如何留住新一代領袖。



## Women Executives Club 卓妍社



Rachel Lord, Chair and Head of Asia Pacific at BlackRock, shared her experience of working in the financial sector at a webinar on 22 February.

Speaking to WEC Chairman Nikki Ng, Lord discussed her career history, including her decision to move from being an investment banker as Global Head of Corporate Equity Derivatives at Citi to an asset manager as the EMEA Head of iShares at BlackRock. She updated the audience on the progress of diversity and inclusion in the financial sector, and advised new female entrants in the finance industry to proactively ask questions and get themselves involved in different projects to help their career advancement. She also discussed the growth in ESG investing, which has become a hot topic in recent few years.

貝萊德亞太區主席暨主管駱慧祖出席 2 月 22 日的網上研討會，分享在金融業的工作經驗。

駱慧祖與卓妍社主席黃敏華對談期間，講述在事業上的經歷。她曾於花旗銀行出任企業股本衍生工具全球主管，後來決定從投資銀行家轉職為資產經理，在貝萊德擔任 iShares 歐洲、中東及非洲主管。她向與會者分享金融界推動多元共融文化的進展，並建議剛投身金融業的女性積極發問和參與不同項目，令事業更上一層樓。駱慧祖亦討論了近年備受追捧的環境、社會及管治（ESG）投資增長趨勢。

# 你確實認識你在香港的生意夥伴嗎？



## 《實名企業認證》

有助境外企業快速及輕鬆地驗證香港夥伴公司，是否已經合法註冊及經營實質業務

### 我們核證

- 商業登記證
- 公司主要董事
- 營運地址
- 業務性質
- 營業額
- 就業規模
- 公司銀行賬戶
- 報稅表
- 商標
- 許可證
- 資格
- 其他公司資料

香港總商會始創於 1861 年，在香港簽發最多產地來源證，亦是唯一簽發暫准進口證的擔保機構。本會一直為香港公司提供商貿文件認證服務，經我們認證的文件，均獲世界各地的貿易商、投資者、海關、領事館和銀行的認可。

### 我們建立信任

**HKGCC**

Hong Kong General Chamber of Commerce  
香港總商會 1861



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# Expansionary Budget to Help Hong Kong's Recovery

Financial Secretary discusses his measures to support businesses and citizens, and his plans for the city's longer term prosperity

財政司司長討論多項支援企業和市民的紓困措施及維護香港長期繁榮的方案

**Financial Secretary Paul Chan discussed his latest Budget measures with members at the Joint Hong Kong Business Community Webinar on 23 March, from initiatives to help businesses cope with the fifth wave of Covid to longer term plans to protect the city's competitiveness.**

Hong Kong's economy enjoyed growth of 6.4% in 2021, but the arrival of the Omicron variant has stopped the recovery in its tracks.

"Whether we are able to meet our targets depends on how fast we can get the Covid situation under control, and revive travel with the Mainland and internationally," Chan said.

In this year's Budget, delivered on 23 February, the Financial Secretary's main aim was dealing with the impact of the current outbreak.

"Given the severity of the epidemic situation, and the difficulties that SMEs find themselves in, this is an expansionary budget," he said. It includes counter-

cyclical measures that add up to HK\$170 billion, with an additional HK\$30 billion for the Employment Support Scheme.

Measures to help citizens include a new round of e-vouchers, a loan guarantee scheme for the unemployed, and public transport subsidies.

For businesses, measures to alleviate operating costs include waiving certain Government fees, while the enhanced 100% loan guarantee scheme will ease cash-flow concerns. Developing the city's innovation and technology sector was still top of the agenda, Chan said.

"We have set aside an additional HK\$5 billion for the new Strategic Tech Fund. This will help the Innovation and Technology Bureau, Cyberport and the Science and Technology Park to groom local unicorns and to attract overseas technology firms."

There are also new policies to support the financial sector as well as arts and culture, aviation and maritime, and agriculture and fisheries.

Once the pandemic risk retreats, we will need to promote Hong Kong again. To this end, the Financial Secretary plans to host around 100 financial leaders from around the world at an investment summit in November.

Hong Kong must also address its weak points, Chan said: "In the longer term, we have to overcome our constraints, which are land resources and talent."

So he will expedite land supply for the Northern Metropolis, and review the current rules on importing labour, ranging from finance professionals to construction workers.

The Financial Secretary then gave an overview of the public finance situation, and where he expects to be in the next few years. The large stimulus required due to the revived pandemic means we will see another deficit this year.

"This is an expansionary budget," he said. "We expect a budget deficit of around HK\$60 billion dollars, around 2% of GDP. This is affordable, but we need to remain vigilant."

# 擴張性預算案協助香港復蘇



"If we can get the epidemic under control, and we do not have another situation like the fifth wave, next year we will return to balance, and within a few years we will be back in a surplus situation."

Changes to global and domestic taxes are coming, but they will affect relatively few businesses and citizens. The new progressive rating system for domestic properties will not affect the average middle-class family, Chan said. In response to a question from the audience, Chan added that the properties tax did not mean that similar adjustments to profits or income tax were imminent.

"Tax is a very sensitive issue," he said. "Whether we will modify these to make them more progressive is a question we have to consider very carefully. I don't want to increase the burden on average tax payers."

The OECD's global minimum tax rate of 15% will also only affect a handful

of multinational companies in Hong Kong. Chan added that he wasn't concerned that this will affect the city's competitiveness, as we will be on the same level as other jurisdictions.

Turning to the global political situation, he noted that external environment was very challenging and would likely remain volatile. "Our assessment is that the tension between the U.S. and our home country will continue."

So Hong Kong needs to be prepared for the possibility of getting caught up in trade disputes and sanctions.

"At the same time, it has given us opportunities," he added. "The unfriendly attitude of the U.S. in terms of their stock exchange towards Chinese companies means that some of these companies can list in Hong Kong."

"This would increase our market capitalization, and create another interesting chapter for our equities market."

Responding to a question about the "brain drain" issue, the Financial Secretary said that this is a temporary situation, and that Hong Kong will continue to be an attractive place to live and work in the future. He noted that the Chief Executive had just announced some loosening of the travel restrictions, and that defeating Covid was the key priority so we can return to normal.

"We are putting all our efforts into getting the epidemic under control and discussing with the Mainland on quarantine-free travel," he said. "These are the most important things for businesses in Hong Kong."

This webinar, which replaced the annual Joint Business Community Luncheon due to the Covid-19 situation, was organized by HKGCC and other commerce and trade bodies in Hong Kong.

**“If we can get the epidemic under control, and we do not have another situation like the fifth wave, next year we will return to balance, and within a few years we will be back in a surplus situation.”**

**「如果疫情受控，而社區不再出現類似第五波疫情的情況，政府財政明年有望回復收支平衡，並在未來數年重返盈餘狀況。」**

— Paul Chan, Financial Secretary  
——陳茂波 財政司司長



財政司司長陳茂波出席 3 月 23 日的「香港商界聯席網上研討會」，向會員闡釋最新一份《財政預算案》的措施，包括協助企業應對第五波疫情的方案，以及維護香港競爭力的長遠計劃。

香港經濟於 2021 年增長 6.4%，惟 Omicron 變種病毒來襲，令經濟復蘇停步不前。

陳茂波表示：「我們能否實現目標，取決於香港控制疫情及與內地和國際通關的速度。」

財政司司長於 2 月 23 日發表最新一份預算案，今年的主要目標是應對這一波疫情的影響。

他說：「考慮到疫情嚴峻和中小企面對的困境，預算案採取了擴張性財政政策。」預算案涵蓋總規模達 1,700 億港元的逆周期措施，以及涉資 300 億港元推出的新一輪「保就業」計劃。

紓解民困的措施包括推出新一輪電子消費券、失業貸款擔保計劃及公共交通費用補貼。

企業方面，豁免若干政府收費等措施有助紓緩經營壓力，而優化百分百擔保貸款計劃則可減輕現金周轉負擔。陳茂波又指出，發展

本地創科產業仍然是政府的優先要務。

「我們已額外預留 50 億港元成立『策略性創科基金』，協助創新及科技局、數碼港和科技園培育本地獨角獸和吸引海外科技企業。」

預算案還提出新政策扶助金融、藝術文化、航空海運及漁農業發展。

疫情威脅一旦消退，我們就要重新向外推廣香港。為此，財政司司長計劃於 11 月籌辦投資峰會，邀請世界各地約百位金融界領袖參與。

香港也必須改善自身的不足，陳茂波稱：「長遠而言，我們需要克服土地資源和人才不足的限制。」

因此，他會加快北部都會區的土地供應，並檢討現行的輸入勞工政策，涵蓋金融專才以至建築工人等不同崗位。

財政司司長其後概述公共財政狀況，並展望未來幾年的發展。政府因應疫情反彈推出了大規模的刺刺激經濟方案，這意味香港今年仍將錄得赤字。

他解釋：「這是一份擴張性預算案，預料今年預算赤字為 600 億港元左右，相當於

GDP 約 2%。雖然這仍屬可負擔的水平，但我們必須保持警覺。」

「如果疫情受控，而社區不再出現類似第五波疫情的情況，政府財政明年有望回復收支平衡，並在未來數年重返盈餘狀況。」

國際和本地稅務改革在即，但受影響的企業和市民不多。陳茂波指出，為本地物業引入累進差餉制度不會對一般的中產家庭造成影響。他回應與會者提問時補充，物業稅改制並不代表利得稅或薪俸稅會作出類似的調整。

他說：「稅務議題十分敏感。我們應否調整這些稅項來增加累進程度，這個問題值得我們從長計議，我不想加重一般納稅人的負擔。」

經合組織即將實施全球最低稅率 15%，亦只影響香港少數的跨國企業。由於香港的稅率將與其他地區一致，故陳茂波表示不擔心這項變革將影響香港的競爭力。

談到國際政局，陳茂波指外圍環境十分嚴峻，動盪局勢將會持續。「我們估計，美國與國家的關係將維持緊張。」

因此，香港需要做好準備，應對隨時陷入貿易糾紛和制裁的風險。

「不過，美中關係緊張亦為我們創造機遇。」他續道：「美股市場對中資企業在美上市採取不友善的態度，或促使這些企業來港上市。」

「這將有助推高我們的市值，為本港股市揭開新篇章。」

財政司司長回應有關「人才流失」的提問時稱，人才外流只是短暫現象，香港仍然是具吸引力的安居樂業之所，而行政長官早前亦宣布放寬部分旅遊限制，因此社會要回復常態，首要工作是擊退新冠病毒。

「我們正全力控制疫情，並與內地商討免檢疫通關安排，這些議題對香港企業至關重要。」他說。

基於疫情考慮，由總商會與本港其他商貿機關合辦的年度「商界聯席午餐會」今年改以網上研討會形式進行。

# GENUINE or FAKE?

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Hong Kong General Chamber of Commerce  
香港總商會 1861

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# Bright Prospects for APEC Property

## 亞太區房地產市場前景光明

Pent-up demand, growth in e-commerce and economic recovery mean the region's real estate sector is set for another good year

需求積壓，加上電商市場增長和經濟復蘇，意味今年區內房地產業持續向好



**Last year, real estate investment in the Asia Pacific saw strong growth as the region bounced back from the impact of the pandemic. The arrival of Omicron towards the end of 2021 brought new uncertainty, but a panel of experts at a Chamber discussion on 21 February agreed that growth is likely to continue, particularly in certain segments including logistics and build-to-rent.**

Neil Brookes, Global Head of Capital Markets at Knight Frank, said that the APAC real estate market saw record-breaking transaction volumes of US\$210 billion in

2021, with China, Japan and Australia the most active markets. Investment came from the United States, and increasingly from Singapore, while the pool of overseas investors is likely to increase in the near future.

"People in Europe couldn't travel to Asia until recently, so we also expect to see more capital from Germany, Switzerland and Britain flowing in as borders are reopening," he said.

In terms of which types of property are the most promising, Brookes said: "Logistics has been a hot sector for the past three or

four years, and has seen 50% growth in the past year in terms of money flowing in."

Residential is another growth area, in particular the build-to-rent or multi-family sector. These are purpose-built blocks that usually have professional management and longer leases, and include student accommodation and aged care. While this type of property is mainstream in the United States and Europe, it is still an emerging sector in much of Asia.

Brookes expects that supply will remain tight, as investment managers have been recapitalising, not

selling their assets. Investors will also need to actively manage their portfolios, for example, through refurbishment and repurposing non-performing assets.

While the general outlook is positive, there are also headwinds, he added, including the lack of stock coming on to the market, uncertainty about the impact of Chinese developers' debt burdens, and rising inflation around the world.

"Inflation has come back with a vengeance and many banks expect the Fed to increase interest rates, which will have a big impact on borrowing costs."

## “People in Europe couldn’t travel to Asia until recently, so we also expect to see more capital from Germany, Switzerland and Britain flowing in as borders are reopening.”

– Neil Brookes, Global Head of Capital Markets at Knight Frank

「歐亞兩地直到最近才恢復通關，因此我們預期邊境重開將帶動更多資金從德國、瑞士和英國流入。」

——Neil Brookes 萊坊環球資本市場主管

Dr Henry Chin, Global Head of Investor Thought Leadership and Head of Research, Asia Pacific at CBRE Research, shared his insights on the industrial and logistics sectors. He said the growth of omnichannel retail has driven ever-growing demand for warehouse space, while the shift in consumer focus from cost to speed of delivery has created a need for more local and upgraded facilities.

According to a CBRE survey, Vietnam, Indonesia and the Philippines are key emerging markets for e-commerce, while more mature markets, including Hong Kong, are driving demand for quality and highly efficient facilities.

Chin said he expects 2022 to be another good year for commercial real estate in Asia, as vacancy rates remain low, despite the impact of Covid. But rent levels may have reached a plateau.

“Demand is expected to stay strong, although across Asia, rental growth is slowing,” he said. “However, rents have been growing for 13 years without a correction, so this is to be expected.”

In the survey, perhaps surprisingly, inflation was not among the major concerns of investors. More important issues were the wider economic environment, the prospect of another wave of Covid and border closures, and stiff competition for quality assets.

The global reopening as the pandemic has eased in many locations means that Chin is optimistic about the retail and travel sectors.

“We have already seen ‘revenge consumption,’” he said. “We will see ‘revenge tourism’: to Japan, Australia and the Southeast Asia resort markets.”

Chin added that headlines about the “death of the office”

have been much exaggerated. He said that flexible working is here to stay, and that offices will become more focused on collaborative space.

Regina Lim, Head of Capital Markets Research at JLL, also said that 2021 had been a good year for real estate in the region, and that 2022 would be even better. But she noted that the pandemic had hit certain sectors – such as hotel, office and retail – more heavily than others, highlighting the need for investors to build a portfolio that includes income-resilient assets such as multi-family, self-storage and data centres.

While she agreed with Brookes and Chin that logistics would continue to perform strongly, she said that office and retail were still uncertain, as institutional investors are still concerned about remote working practices in the longer term.

In general, however, Lim expects 2022 to be another bumper year for real estate in Asia.

“There is way too much dry powder in the system,” she explained. “We have had many years of monetary easing, and investors have not met their targets for investment in real estate.”

Lim added that another trend is the growing demand for Grade-A green office buildings to replace traditional, less efficient ones.

“Investors care a lot more about sustainability,” she said, a change that has emerged very recently. “The first question being asked by investors is no longer about vacancies in a building, but about green standards.”

Governments around the world are pushing through regulatory reforms, while some large businesses have targets for when they will reach carbon neutral. This means that investors are reviewing their property portfolios to ensure they will reach the required targets.

“Strategies for owners include retrofitting,” Lim explained. “Others are selling some of their inefficient assets to remove them from their portfolio, or else they are buying newer buildings to help them reach their sustainability targets.”

2021年亞太區從疫情恢復過來，帶動區內房地產投資強勁增長。Omicron變種病毒隨後在年底來襲，令市場再添變數。不過，多位專家出席總商會2月21日的研討會時卻一致表示增長有望持續，尤其是物流和租建項目等領域。

萊坊環球資本市場主管 Neil Brookes 表示，2021年亞太區房地產成交量創下2,100億美元新高，當中以中國、日本和澳洲市場最為活躍；投資資金主要來自美國，新加坡亦日漸加大力度，預料短期內將有更多海外投資者入市。

他說：「歐亞兩地直到最近才恢復通關，因此我們預期邊境重開將帶動更多資金從德國、瑞士和英國流入。」

談及最具潛力的資產，Brookes 表示：「物流業在過去三至四年一直受到追捧，投資額更在去年增長五成。」

住宅物業（尤其是租建項目或多戶住房）為另一增長領域。這類住房為特定用途而建，一般設有專業管理、學生住宿和長者護理服務，租期亦較長。這類物業在歐美大行其道，但在亞洲大部分地區仍為新興領域。

由於投資經理正在重組而未有放售資產，Brookes 預期供應持續緊張。投資者亦要透過翻新物業和改變不良資產的用途等方法，積極管理投資組合。

他又補充，整體前景雖然向好，但仍存在不利因素，包括市場庫存不足、中國發展商負債的影響未明，以及全球通脹升。

「通脹報復式反彈，不少銀行預期聯儲局會加息，屆時將嚴重影響借貸成本。」

世邦魏理仕全球資本市場投資以及亞太區研究部主管金緯博



士分享對工業和物流業的見解。他指出全渠道零售增長令市場對倉儲空間的需求不斷增加，而消費者的焦點從成本移向交付速度，亦推高對本地升級設施的需求。

根據世邦魏理仕的一項調查，越南、印尼和菲律賓為主要的新興電商市場，而香港一類較成熟的市場正帶動對優質高效設施的需求。

鑒於物業空置率在疫情期間仍維持在低水平，金緯展望2022年亞洲商業房地產市場持續向好，惟租金水平或已見頂。

「預料需求將維持強勁，但亞洲各地的租金增幅正在放緩。由於租金升勢已持續了13年而未見調整，故增長回軟亦是預期之中。」他說。

令人驚訝的是，該調查發現通脹並非投資者的關注重點，反而宏觀經濟環境、爆發下一波疫情的可能性、封關和優質資產競爭激烈等議題，更為投資者所重視。

隨著疫情緩和，全球多國陸續恢復通關，因此金緯對零售和旅遊業前景感到樂觀。

他說：「我們見識過『報復式消費』，未來又會出現『報復式旅遊』，旅客紛紛湧往日本、澳洲和東南亞的度假勝地。」

金緯認為，報章雜誌以「辦公室已死」為題作出報導未免過於誇張。他解釋，彈性工作模式會延續下去，而辦公室的主要作用是提供協作空間。

仲量聯行亞太區資本市場研究部主管 Regina Lim 亦表示，2021年區內房地產市場發展勢頭良好，今年表現將更勝去年；但她指出，酒店、寫字樓和零售等部分行業在疫情下受影響較大，故建議投資者將多戶住房、自助倉儲設施和數據中心一類具收入韌力的資產納入投資組合。

Lim 回應 Brookes 和金緯的說法，認同物流資產表現將持續強勁，但由於機構投資者對遙距工作模式的長遠發展有所顧慮，故

認為寫字樓和零售物業前景仍然未明。整體而言，Lim 預期亞洲房地產市場今年將繼續蓬勃發展。

她解釋：「市場體系積存過多閒置資金。量化寬鬆政策實施多年，而投資者的房地產投資還未達標。」

Lim 續道，另一趨勢為市場對甲級綠色寫字樓的需求日增，效益較低的傳統辦公大樓或被取代。

她說：「投資者更著重可持續發展。」這一轉變最近開始在市場出現——「他們最先查問的不再是樓宇的空置率，而是相關的綠色標準。」

世界各地政府正推進規管改革，一些大型企業亦已就實現碳中和目標訂立時間表。這意味投資者正檢視其房地產投資組合，確保符合指定目標。

Lim 解釋：「為實現可持續發展目標，有業主選擇改裝物業，也有一些決定出售投資組合中的低效資產，或購置較新的物業。」

# Helping Hand Amid the Fifth Wave 在第五波疫情下伸出援手

The pandemic has been tough on the less privileged sectors of Hong Kong society, especially as the fifth wave of cases has spread widely in recent months. So we were delighted to be able to help with donations of Rapid Test Kits from our member Jonathan Lamport. Last month, we distributed 1,500 kits in total to three local charities: The Hub, Mother's Choice and The Zubin Foundation.

Rapid Test Kits have become an essential part of the toolkit to tackle Covid in Hong Kong. They help people get a quick diagnosis so they can isolate and seek medical attention as soon as possible if necessary. They also provide reassurance to those who are not infected that they can carry on their work and safely visit the more vulnerable people in society.

We hope that these testing kits will play a small role in helping Hong Kong's underprivileged amid this challenging time.



第五波疫情近月肆虐香港，令社會上的基層人士大受打擊。因此，我們很高興會員林偉全慷慨捐出快速檢測套裝，而本會已在上月把合共1,500份套裝轉贈予三家本地慈善機構，分別為香港樂童行、母親的抉擇及小彬紀念基金會。

快速檢測套裝已成為本港抗疫的必要工具，除了有助市民迅速判斷是否感染病毒，以便及早進行隔離及就醫，還能夠為沒有染疫者提供證明，確保他們適合上班或探訪感染風險較高的人士。

我們希望這些檢測套裝能協助本港的弱勢社群應對時艱。



An aerial photograph of a busy port at night, showing stacks of colorful shipping containers and several large gantry cranes. The scene is illuminated by warm lights, creating a vibrant atmosphere. Overlaid on the image are several circular icons representing various aspects of trade and logistics: an airplane, a cloud, a truck, a forklift, a house, and a Wi-Fi signal.

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# NFTs: Art, Investing and the Environment

## 非同質化代幣：藝術、投資與環境



A new generation of artists and investors is driving interest in NFTs, but can the energy-hungry process be made more eco-friendly?

新一代藝術家和投資者帶動市場對非同質化代幣的興趣，惟這個高能耗的過程能否變得更環保？

**NFTs, or non-fungible tokens, have taken the art world by storm. But concerns have also been raised: about high prices and volatility in the market, and also about the huge amount of energy consumed in the process.**

At a Chamber webinar on 16 March, participants learnt about this new segment of the art world, and how NFTs can be minted and traded with less of an environmental impact.

Derek Collins, Dean of Arts at the University of Hong Kong, noted some of the headline-grabbing recent sales, like an NFT by a digital artist known as Beeple that sold for US\$69 million

dollars at a Christie's auction. Whether or not such figures are merited is difficult to say, as NFTs are so new.

"One of the challenges in this market is there is not a lot of hard data because it is changing so fast," Collins said. However, he is confident about the future of the segment.

"NFTs are here to stay," he said. "NFTs actually solve a lot of traditional problems in the art world, like provenance, authenticity, ownership and resale royalties."

Collins introduced a survey carried out last year that used data from the Nifty Gateway website, which found that most buyers are Millennials and

Generation Z. In the NFT community there is opportunity for engagement between artists and collectors, which creates a different dynamic.

"The vast majority of buyers, at 96%, say they buy for emotional reasons, 75% to support artists and 59% for investment. So while investment is important, it is not the primary reason."

Collins added that it was important to understand the metaverse as part of the NFT environment. NFT artworks can be displayed in a digital frame or on a television screen at home, and also virtually in the metaverse. All of the major art auction houses have a presence in the metaverse.

Traditional art institutes have also been getting in on the trend by offering high-resolution copies of physical artworks. For example, the British Museum teamed up with platform LaCollection to offer NFT versions of artworks by the 19<sup>th</sup> century Japanese artist Hokusai.

"Digitised version of very famous block prints including The Great Wave were sold as NFTs at different price points. This gives an idea of what is possible."

Sales of NFTs are often transacted in cryptocurrencies like Ethereum. This has created an interesting market in Mainland China, Collins said, where such cryptocurrencies are banned. However, a market has emerged for "digital collectables," in the country, with certain restrictions.

"What is exciting about what China is doing is that it is creating a market that will be separate from crypto, but that will have interoperability with the rest of the world that is using crypto," he said. "Although it is being treated a little bit differently, it shows that in the Mainland, a digital asset has value and can be collected."

Jack Lau from Articoin, an engineer by training, then explained more about the environmental impact of NFTs.

He said that there are two problems currently facing NFT world. The first is its speculative nature, while the fact that sales are often in cryptocurrency gives the market a double volatility.

"The second issue is that the NFT market is hot," he said. "Hot in the sense of being popular, but also in the



sense that it is very energy hungry. Creating NFTs uses a lot of power and a lot of computers."

Creating an NFT is like driving a car from Hong Kong to Beijing, he said. Cryptocurrencies also use a huge amount of energy when they are minted, so trading NFTs using crypto adds to the environmental impact.

One way to alleviate the impact, Lau explained, is by using the "smart contract" that underlies every NFT, where artists can control aspects like how many copies are made. An artist can state in this contract that a certain percentage of any sale – include resales – will go to a nominated charity.

Lau introduced Articoin, a platform for investors to access NFTs while also supporting local artists and raising donations for charity. One example is Articoin's cooperation with the Fu Hong Society, a charity that helps people with mental and physical disabilities including autism. The platform is currently offering NFTs of three paintings by Fu Hong artists.

"Raising funds through the sale of NFT art can be 24/7 and year-round, and with no regional restrictions," he

explained. "This offers an additional method of fundraising to annual sponsored events and flag days."

Articoin has found a way to mint NFTs using less electricity than conventional methods, and buyers can use their credit cards, rather than cryptocurrency. This also opens NFTs to investors in jurisdictions where crypto is banned.

On the environmental issue, Lau noted that some other NFT platforms are working to offset the electricity use, such as by planting trees or investing in clean energy development. So it is an issue that is certainly being considered by the industry.

He admits that the world of NFTs is sometimes baffling for older investors, who may be wondering: "Why is a cartoon monkey worth so much?"

But the fact that NFTs are so different to the traditional market, including the use of cryptocurrencies, is one of the key attractions for the younger demographic, Lau said. The strong community of artists and buyers, growing accessibility and technology development will likely continue to support the NFT segment in the near future.

非同質化代幣 (NFT) 在藝術界掀起熱潮，同時亦引起疑慮：除了價格高昂和市場波動不穩，還有消耗大量能源的問題。

在總商會 3 月 16 日的網上研討會，與會者了解到藝術界這一新興領域，以及如何減少鑄造和交易 NFT 對環境造成的影響。

香港大學文學院院長孔德立教授提到，近期一些交易登上新聞頭條，例如數碼藝術家 Beeple 的 NFT 藝術品於佳士得拍賣會上以 6,900 萬美元成交。NFT 市場發展時間尚短，因此難以判斷是否物有所值。

「在瞬息萬變的環境下，數據不足是市場面對的挑戰之一。」孔教授說。不過，他看好這個領域的發展前景。

「NFT 將繼續受到追捧，因為 NFT 能解決藝術界的許多傳統問題，例如作品來源、真偽、擁有權和轉售版稅等。」

孔教授引述去年一項調查分析 Nifty Gateway 網站的數據，發現大部分買家來自千禧世代和 Z 世代。NFT 社區為藝術家和收藏家提供互動交流的機會，衍生出一股新動力。

「高達 96% 的買家表示出於情感因素購買 NFT 藝術品，75% 希望藉此支持藝術家，59% 則以投資為目的。從這些比率可見，投資固然重要，卻不是最主要的原因。」

孔教授補充，認識元宇宙作為 NFT 環境的一部分相當重要。NFT 藝術品可以在數碼畫框或家中的電視螢幕展示，也可以透過網絡在元宇宙展出。目前，所有大型藝術品拍賣行均已進軍元宇宙。

傳統藝術機構亦開始跟上潮流，推出實體作品的高解像度檔案。舉例說，大英博物館與 NFT 平台 LaCollection 合作，以 NFT 方式出售 19 世紀日本藝術家葛飾北齋的畫作。

「《神奈川沖浪裏》等舉世知名的浮世繪製作成數碼版本，在 NFT 市場以不同價格出售。這反映出 NFT 的其中一種可能性。」

許多 NFT 透過以太幣等加密貨幣進行交易。孔教授指出，這為中國內地創造了獨特的市場環境。中國禁止使用加密貨幣，但當地出現了受若干限制的「數碼收藏品」市場。



One of the artworks from the Fu Hong Society that is available to buy as an NFT on Articoion.

扶康會在 Articoion 平台推出的畫作之一，可以 NFT 方式購買。

「中國市場的特別之處在於其獨立於加密貨幣，但又可與使用加密貨幣的其他地區互動操作。儘管處理方式略為不同，但這證明了數碼資產在內地具有價值和可以收藏。」他說。

其後，本身是工程師的 Articoion 顧問廖家俊講解 NFT 對環境的影響。

他表示 NFT 領域目前面對兩大問題。首先，NFT 具有投機性質，加上通常以加密貨幣進行交易，令市場波動更大。

「第二個問題在於 NFT 市場十分熾熱。除了反映熱潮持續升溫，這也意味 NFT 耗用大量能源。鑄造 NFT 需要動用大量能源和電腦。」

他指出，鑄造一枚 NFT 所需的能源相當於從香港駕車到北京。鑄造加密貨幣亦要耗用大量能源，因此利用加密貨幣交易 NFT 會對環境造成更大的影響。

廖家俊解釋，要減輕環境影響，藝術家可利用 NFT 附設的「智能合約」控制作品發行量等特性，並在合約中列明將銷售（包括轉售）金額的若干比例捐贈予指定慈善機構。

他又介紹 NFT 交易平台 Articoion。該平台積極支持本地藝術家，同時為慈善機構籌款，例如與協助自閉症患者等身心障礙人士的扶康會合作，推出由三位展能藝術家創作的 NFT 畫作。

「人們可以隨時隨地利用 NFT 藝術品進行募捐，這成為了年度贊助活動和賣旗日以外的一種新籌款途徑。」他解釋。

Articoion 研發出比傳統方法消耗較少電力的 NFT 鑄造方式，而且買家能以信用卡代替加密貨幣付款。因此，即使投資者所處的地區禁用加密貨幣，他們亦能夠交易 NFT。

環境問題方面，廖家俊指出其他 NFT 平台現正採取補償措施抵銷耗電構成的影響，例如植樹或投資發展潔淨能源，可見業界顧及環境因素。

他坦言 NFT 令較年長的投資者感到費解，他們可能會疑惑：「何以一隻卡通猴子索價如此之高？」

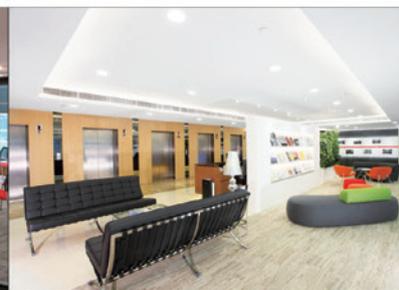
廖家俊表示，NFT 與傳統市場截然不同，包括利用加密貨幣交易，這正是吸引年輕人的要素。藝術家和買家建立緊密聯繫的社區、容易進入市場和科技發展等因素，將在短期內繼續支持 NFT 界別的發展。

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Hong Kong General Chamber of Commerce  
香港總商會1861

# Design and Development

## 設計與發展

Students learn about the wide variety of career options available in the manufacturing sector

學生了解製造業廣闊的就業出路

**Despite the challenges of the ongoing pandemic situation, the Chamber's Business-School Partnership Programme is continuing with a range of online activities to help high-school students learn about the opportunities available in the business world as they plan their future careers.**

Department kicked off the session by introducing the business scope of the company and sharing some of its major milestones. Founded in 1980, Karrie International manufactures and sells metal and plastic products, such as server chassis, storage product, POS systems and automation vending machines. The company also provides mechanical solutions and engineering advice to clients.

and the company, assisting clients in any aspect of their projects. Although communication skills are more important for this role than actual engineering knowledge, his background in engineering and experience as an engineering trainee help him understand clients' needs and answer their enquiries.



Andrew Wong  
黃銀洲



Cameron Xie  
謝俊賢



Paul Poon  
潘世傑

A group of Form 5 students from Munsang College on Hong Kong Island attended an online career talk hosted by Karrie International Holdings Limited on 24 February. They learned about the manufacturing and engineering business, as well as the different careers available in the industry, in engineering and beyond.

Cameron Xie from the Group's Human Resources and Administration

In the second half of the talk, staff members from various departments including finance and accounting, marketing, and design shared their personal career experiences and insights from their own fields.

Andrew Wong from the Marketing Department talked about his experience of changing paths from engineering to marketing. As a marketing manager, his role is to act as a bridge between clients

He also explained the differences between project engineering and mechanical engineering. For product engineering, from the initial idea to launching a product, the development cycle involves various stages such as planning, design, testing and mass production. Throughout the process, project engineers need to coordinate activities among different

departments and allocate resources to ensure the project stays on schedule and meets the client's expectations.

Mechanical engineering, on the other hand, is more technical. Sometimes the ideas proposed by clients may not be feasible, Wong explained. In these cases, mechanical engineers have to review the proposals and provide suggestions that will ensure the project can be completed successfully.

Students also learnt about product design from Paul Poon, who has designed over 100 products ranging from maternal and child care products to stationery and electronic items, many of which are now available in overseas markets. "It's an interesting experience to see your creation when you travel to other countries," he said.

Sketching and drawing are likely the first things that come to mind when talking about product design. But design is much more than that, Poon explained. After coming up with an idea, product designers need to test if the product works and serves its purpose. Poon pointed out that it is more important for a prototype to be functional than to look stylish. Repeated testing and modifications are then required to improve the product's performance and appearance.

Product designers also need to strike a balance between quality and cost, to ensure mass production is feasible. On the other hand, designers that take risks with new innovations can be rewarded by success. Poon gave the Apple iPhone as an example to illustrate that some product design ideas may seem too revolutionary at first, but it is these innovations that change the way we live.



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**疫情挑戰持續，總商會仍繼續透過「商校交流計劃」舉辦一系列網上活動，協助中學生了解商業世界的機遇，規劃未來事業發展。**

港島民生書院的中五學生參加 2 月 24 日由嘉利國際控股有限公司（嘉利國際）主持的網上職業講座，認識製造及工程業務，以及了解相關領域的不同就業出路。

講座開首由集團人力資源及行政部代表謝俊賢介紹該公司的業務範疇和重要發展里程碑。嘉利國際創辦於 1980 年，專門生產及銷售金屬和塑膠製品，包括伺服器外殼、儲存產品、收銀機系統及自動售賣機等，並為客戶提供機械方案和工程諮詢服務。

講座下半場由財務及會計、市場和設計等不同部門的員工分享個人工作經驗和心得。

市場部的黃銀洲憶述自己從工程界轉投市場營銷的歷程。作為市場推廣經理，他的職責是充當客戶與公司之間的橋樑，並為客戶提供全面的項目支援。儘管這個崗位著重溝通技巧多於實際工程知識，但黃銀洲的工程背景和實習經驗卻有助他了解客戶所需，排解不同的疑難。

他又講解項目工程與機械工程的分別。就產品工程而言，產品從構思到面世，

整個開發周期涉及規劃、設計、測試和大規模生產等不同階段，期間項目工程師要協調不同部門的工作和分配資源，確保項目如期推進，能滿足客戶期望。

機械工程則講求技術性。黃銀洲解釋，有時客戶提出的想法未必可行，機械工程師就要作出檢視，繼而提出建議，確保項目順利完成。

學生還聽取潘世傑分享產品設計經驗。他設計了過百款母嬰護理用品、文具和電子產品，當中不少更銷往海外。他說：「外遊時看到自家創作的產品，感覺十分有趣。」

談到產品設計，自然會想起素描和繪畫。潘世傑解釋，設計其實遠不止於此。產品設計師構思好概念後，就要驗證產品是否可行、能否發揮效用。他又指出，產品原型的功能比時尚外觀重要；而下一步是反覆進行測試和修正，以改善產品性能和外觀。

產品設計師亦要在質素與成本之間作出平衡，確保產品能大規模投產。此外，只要敢於冒險創新，便有機會突圍而出。潘世傑以蘋果 iPhone 手機為例，說明一些產品的設計概念最初看似破格大膽，但全因這些奇思妙想，人類的生活方式才能不斷革新。



Due to the ongoing coronavirus health threat, many of our events are now taking place online. Please check our website or app for the latest status of scheduled events.

## COMMITTEE MEETINGS

Check with secretariat for details

### HKCSI

Hong Kong's tax rules for the digital economy and latest developments with BEPS2.0.

Apr 12 10:30 am

### RETAIL & TOURISM

Impact of the pandemic on technology adoption in retail and tourism.

May 4 10:30 am

### DIGITAL, INFORMATION & TELECOMMUNICATIONS

Initiatives to promote cybersecurity from the Hong Kong Internet Registration Corporation.

May 10 4:00 pm

### SHIPPING & TRANSPORT

Exploring global business opportunities with Customs AEO Priority.

May 11 10:30 am

### AMERICAS COMMITTEE

New developments in the recently updated China-Chile free trade agreement.

May 31 11:30 am

## WEBINARS (Visit website for full details and to register)



### NFT LOYALTY FOR NEXT GENERATION

Apr 1 11:00 am - 12:30 pm



### COVID-19 – PREVENTION, REHABILITATION AND CONDITIONING

Apr 6 11:00 am - 12:15 pm



### BEST KEPT SECRET: INTELLECTUAL PROPERTY PROTECTION IN HONG KONG

Apr 8 3:30 - 4:45 pm



### LEVERAGE DIGITAL TOOLS TO NAVIGATE UNCERTAIN TIMES

Apr 12 12:00 - 1:00 pm



### DECARBONIZING HONG KONG 2050: GETTING TO ACTION IN THE BUSINESS SECTOR

Apr 13 4:00 - 5:30 pm



### HONG KONG'S CONNECTED FUTURE SERIES: PROPTech AND URBAN REGENERATION

Apr 14 11:00 am - 12:30 pm



### FINTECH TRENDS IN LATAM

Apr 21 8:30 - 9:30 am



### ACCESS THE MAINLAND MARKET DESPITE BORDER CLOSURES

Apr 25 3:00 - 4:00 pm

## TRAINING & SEMINARS (Check website for details)



### Critical Thinking and Logical Decision Making

Apr 8 2:30 - 4:30 pm



### Digital Marketing

Apr 12 2:30 - 5:30 pm



### Through the Lens of Case Law: Examining Controversial Human Resource Policies

Apr 22 9:30 am - 5:30 pm



### Design Thinking Fundamentals Certification

Apr 26 9:00 am - 6:00 pm

# The Bulletin Through the Years

## 《工商月刊》今與昔



This year your Chamber celebrates its 160<sup>th</sup> anniversary, so we thought it would be interesting to look back at past *Bulletins* and key events in Hong Kong's history.

In April 1993, we reported on the Chamber's annual mission to Beijing, and looked forward to brighter times following a period of difficult relations between Britain and China as they negotiated details of the Handover. Positive developments for Hong Kong discussed at the meeting included construction of the new airport at Chek Lap Kok and the city's continuing role as Asia's financial hub.

總商會今年慶祝創會160周年，讓我們回顧一下昔日的《工商月刊》，重溫香港的歷史大事。

1993年4月，我們報導總商會的年度訪京團，並展望更光明未來。當時中英兩國就香港主權移交的細節展開談判，導致雙方關係緊張。行程期間討論的正面發展包括赤鱘角新機場興建工程，以及香港如何延續亞洲金融中心的地位。

### Bulletin Back Issues Archive 《工商月刊》資料庫

Read past *Bulletin* issues back to 1966 in the Chamber Archives on our website  
登入總商會網站，重溫本會自1966年起出版的《工商月刊》





# TRAINING & DEVELOPMENT

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



## Digital Marketing 數碼營銷

In this online workshop, participants will learn:

- How to develop an effective digital strategy for your organization and gain clear insights into the complexities of planning, strategic management and reporting;
- How to take a digital communications approach to audience engagement; and
- How digital tools and social media platforms can facilitate relevant sales messages and content.

Outline:

- Digital marketing overview and latest market trends
- Customer experience in digital
- Search marketing
- Social media marketing
- Digital promotion design
- KOL strategy
- Digital detox and IRL marketing

透過本網上工作坊，參加者將可了解：

- 如何為組織制定有效的數碼策略，並深入了解策劃、策略管理和匯報的複雜性；
- 如何透過數碼傳訊策略吸引受眾參與；及
- 數碼工具和社交媒體平台如何促進傳遞相關的銷售訊息和內容。

概要：

- 數碼營銷概論和市場最新趨勢
- 客戶體驗數碼化
- 搜尋行銷
- 社交媒體行銷
- 數碼推廣設計
- 關鍵意見領袖 (KOL) 策略
- 數碼排毒和線下行銷

Trainer : Daryl Choy

導師：蔡伯偉

Date : 12 April 2022

日期：2022年4月12日

Time : 2:30 – 5:30 p.m.

時間：下午2時30分至5時30分

Venue : This workshop will take place online via Zoom

地點：本工作坊將透過Zoom於網上進行

Language : Cantonese

語言：廣東話

Fees : Member \$850 / Non-member \$1,050

費用：會員\$850 / 非會員\$1,050

Daryl Choy,  
Chief Marketing Officer,  
Tricor Services Ltd

蔡伯偉  
卓佳集團  
香港首席市場總監



## Critical Thinking and Logical Decision Making

Critical thinking guides us through all the phases of generating and evaluating new ideas, and can help organizations solve problems using logical decision making.

This webinar will help you lead your team to pinpoint opportunities for improvement, brainstorm creatively, and make informed decisions that will lead to success.

- Discuss a Critical Thinking Process to gather and interpret relevant information and come to well-reasoned conclusions.
  - Critically evaluate alternatives using deductive and inductive reasoning strategies, the ladder of inference, and logic trees.
  - Gain insights into decision-making techniques to choose effective solutions.

Trainer : Andrew Yeung

導師：楊日藍

Date : 8 April 2022

日期：2022年4月8日

Time : 2:30 – 4:30 p.m.

時間：下午2時30分至4時30分

Venue : This workshop will take place online via Zoom

地點：本工作坊將透過Zoom於網上進行

Language : Cantonese

語言：廣東話

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

費用：會員\$600 / 非會員\$800

## 批判思維與邏輯決策

批判思維能引領我們構思和評估新意念，並有助企業透過邏輯決策解決問題。

本網絡研討會將助您領導團隊找出改進機會、在集思廣益的過程發揮創意，並作出有據可依的決策，從而取得成功。

- 介紹批判思維流程，收集和分析相關資訊，並得出合理的結論
- 運用演繹和歸納推理策略、推理階梯和邏輯樹，評估候選方案
- 探討決策技巧，選擇有效的解決方案

Andrew Yeung,  
Director of Training,  
Dale Carnegie  
Hong Kong and Macau

楊日藍

卡內基訓練香港及澳門  
企業培訓總監



## Designthinkers Academy Design Thinking Fundamentals Designthinkers Academy 設計思維基礎課程

This one-day Design Thinking Fundamentals certification course involves a combination of live online sessions and group assignments to introduce participants to the practical techniques and tools of Design Thinking (DT). The course consists of four sessions, focusing on the stages of DT: Discover, Define, Design, Deliver.

Outline:

- Discovering market needs (Tools: Stakeholder Map and Design Research)
- Defining the root cause of problem (Tools: Personas and Customer Journey Map)
- Developing business opportunities (Tools: Ideation and Idea Priority Map)
- Delivering user experience (Tools: Rapid Prototyping, Service Scenarios, and Concept Pitch)

為期一天的Design Thinking Fundamentals證書課程結合實時網課和小組實習形式，讓學員掌握設計思維的實用技巧和工具。課程將分為四節，重點介紹設計思維的不同階段：發掘、界定、發展、展現。

課程大綱：

- 發掘市場需求 (工具：持份者地圖和設計研究)
- 界定問題根源 (工具：人物誌圖和顧客旅程圖)
- 發展商業機會 (工具：構想方法、點子優次規劃圖)
- 展現用戶體驗 (工具：快速成型製作、服務場景規劃、概念推銷)

David Chung,  
Co-founder & Managing Partner,  
DesignThinkers Academy Hong Kong

鍾大為

DesignThinkers Academy Hong Kong  
聯合創辦人



Trainer : David Chung

導師：鍾大為

Date : 26 April 2022

日期：2022年4月26日

Time : 9:00 a.m. – 6:00 p.m.

時間：上午9時至下午6時

Venue : This workshop will take place online

地點：本工作坊將於網上進行

Language : Cantonese

語言：廣東話

Fees : Member \$4,800 / Non-member \$5,200

費用：會員\$4,800 / 非會員\$5,200

Early Bird: Member \$4,200 / Non-member \$4,600

(Enrol before 12 April 2022)

早鳥優惠：會員\$4,200 / 非會員\$4,600

(2022年4月12日前報名)

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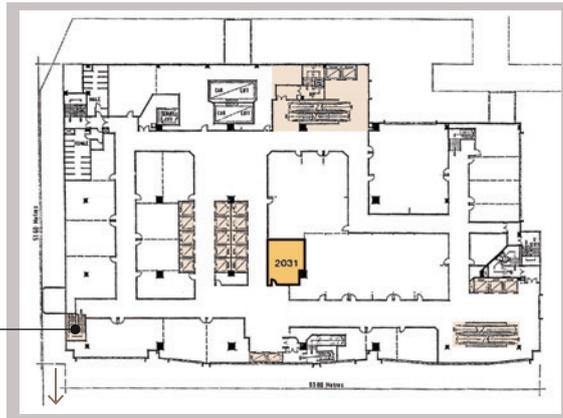
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## OVERVIEW



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