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一帶一路 機遇處處

快捷可靠的航運尚未開通時,中亞的核心地帶於過去數千年來,一直是東亞與歐洲之間貨物、人才和思想交流的通道。國家主席習近平提出的「一帶一路」策略,預示著透過加強與中南半島與東非的聯繫,這條傳統的貿易路線會更加現代化,並不斷擴展。因此,這將為廣泛的商業活動帶來龐大的機遇。

從中國的西安、蘭州到烏魯木齊,絲綢之路 橫跨西南亞,貫穿古城阿拉木圖和撒馬爾罕, 再經德黑蘭和伊斯坦布爾,直達歐洲。海路則 經南海進入印度洋,將進一步拉近東非與日益 發展的東亞經濟體及歐洲市場之間的聯繫。

「一帶一路」的概念始於2013年9月,旨在 透過發展基建、增加文化交流和拓展貿易,以 促進區域聯通,並加強融合為一個連貫的經濟 區。如今俄羅斯的歐亞鐵路、哈薩克斯坦與江 蘇的交通連繫及中泰鐵路發展合作等項目,正 為未來的發展和投資奠下基礎。

國務院副總理張高麗在2月詳述「一帶一路」的優先措施,包括發展運輸基建、打造更便利的投資和貿易環境、拓展金融合作及文化交流。總理李克強隨後在3月發表政府工作報告,提出要重點加強基礎設施的聯繫,並簡化清關程序。

擬議中的亞洲基礎設施投資銀行(亞投行)預計將成為支撐「一帶一路」建設的機構,引領及注資未來數十年的基建工程。香港現有的專業和商業服務,以及融資和項目管理,正好為亞投行的大部分工作提供支援。我們所提供的人民幣金融工具更有可能是全面實現這個宏大願景的關鍵。香港及本港企業必須竭盡所能,把握這些機遇,否則便會落後於人。★

One Belt, One Road, and Many Opportunities

rior to the advent of fast and reliable shipping, the heart of Central Asia was for millennia the highway by which goods, people and ideas crossed the distances between East Asia and Europe. President Xi Jinping's 'One Belt, One Road' initiative envisages modernising and expanding this traditional trade route through connections to Indo-China and East Africa. As such, it offers enormous opportunities for a wide variety of business activities.

From Xi'an to Lanzhou and Urumqi in China, the Silk Road will carve through South-west Asia, linking the ancient cities of Almaty and Samarkand through Tehran to Istanbul and on into Europe. The sea lanes through the South China Sea and across the Indian Ocean will more closely link East Africa to the growing East Asian economies as well as markets in Europe.

First conceptualised in September 2013, the vision is to enhance regional connectivity and deepen integration into a cohesive economic area through building infrastructure, increasing cultural exchanges, and broadening trade. To date, projects such as Russia's Euro-Asia Railways, Kazakhstan-Jiangsu transport connections and Sino-Thai rail development cooperation are laying the foundations for future growth and investment.

In February, Vice Premier Zhang Gaoli sketched out priorities for the Belt and Road initiative, highlighting transportation infrastructure, easier investment and trade, financial cooperation and cultural exchange. This was followed by Premier Li Keqiang's March government work report which focused attention on strengthening infrastructure connections and simplifying customs clearance procedures.

The proposed Asian Infrastructure Investment Bank (AIIB) is expected to be the backbone agency guiding and financing much of the work to be undertaken over the coming decades. Much of the AIIB's work will require the kinds of professional and business services we in Hong Kong offer, as well as financing and project management. Renminbi financial instruments such as those we offer are likely to be a key tool for realising the full potential of this grand vision. Hong Kong businesses, and Hong Kong itself should make every effort to seize and capitalise on these opportunities as they arise, and not be left behind.

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Chamber Annual General Meeting 總商會周年會員大會

It was a full-house for the Annual General Meeting last month, as members voted on amending the Chamber's Articles of Association, and electing two new General Committee members 總商會上月舉行的周年會員大會座無虛席。會上,會員就修訂總

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Hong Kong General Chamber of Commerce 香港總商會1861

Voice of Business 商界之聲

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

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《工商月刊》刊載的文章內容乃個別作者意見,並不反映香港 總商會立場。



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Competition Ordinance Lacks Clarity

ince the passage of the Competition Ordinance in 2012, the ambiguity of the law has remained a major worry for businesses. This not only makes implementation difficult, but also means that some businesses may inadvertently infringe the law. As such, we have reiterated our views and urged the Government to offer exemptions to certain sectors.

The LegCo Panel on Economic Development recently discussed the Competition Ordinance. Anna Wu, Chairperson of the Competition Commission, expressed her hope that the Competition Law will take effect on or before 1 December this year. That may explain why the consultation periods have been short, but we would prefer to have a clear, unambiguous law rather than one that is quickly put in place.

In the revised draft guidelines issued earlier, the Commission provided some examples of what companies can and cannot do under the law. While we appreciate the effort to alleviate our concerns, there are still many grey areas that must be clarified.

Under the draft guidelines, there is a lack of clarity in the First Conduct Rule, where it states that parties with "a very small share of the relevant market" may also contravene the Rule. The guidelines need to explain, or offer examples, of how companies with small market shares (1%? 5%?) might harm competition in markets where some players may have 30% or even 50% market shares.

In addition, when the U.S. and some European countries introduced their laws, they granted specific or block exemption to certain sectors, such as airlines, insurance houses and shipping companies. This was due to the simple fact that some business activities have to be extremely responsive to changes in the market, and should not be regarded as a monopoly. Therefore we hope that Hong Kong can follow overseas' practices and offer exemptions to certain sectors.

Some experts on the Competition Law also warned me that with their focus on "object" instead of "effect," some regulations under the draft guidelines, if implemented, would be stricter than regulations imposed on businesses in the United States and European Union. This will likely increase the costs of doing business in Hong Kong, affect our status as the world's freest economy and undermine our competitiveness.

After the publication of the revised draft guidelines at the end of March, the Competition Commission spent just half a month collecting views from the public. The business community considered the consultation too hasty and hoped the Commission would continue to listen to the opinions of various sectors. I have raised the issues concerning the revised draft guidelines with the Commission and their response has been passed to the Chamber.

The Competition Law is a double-edged sword. It is crucial for the Government to strike a balance between fostering economic development and protecting the interests of consumers.

《競爭條例》 欠清晰

学院例》於前年通過後,商界 對部分條例欠缺清晰表示關 注,因為這樣不僅令條例在執 行上出現困難,更可能令企業誤墮法網,所 以我們積極反映意見,並要求為某些行業提 供豁免。

立法會經濟發展事務委員會日前討論《競爭條例》,競爭事務委員會主席胡紅玉表示,希望競爭法能於今年12月1日或之前生效。較早前公布的修訂草擬指引,舉例説明在甚麼情況下有可能違反競爭法,以期釋除行業對法例實施的疑慮。不過,商界認為指引仍有不少灰色地帶,當局必須作出更詳細的解釋。

在修訂草擬指引內,欠缺清晰的地方包括「第一行為守則」的註釋裡提及「極小佔有率」的「協議各方」也有可能違反該守則。指引須加以解釋,或引用例子,以説明極小佔有率的企業(1%?5%?)如何損害競爭環境,因市場上或有企業擁有30%,甚至50%的市場佔有率。

商界亦留意到歐美落實競爭法時,會為某些行業提供特定豁免或集體豁免,包括航空、保險和船務公司等,因為有些商業行為是因時制宜,與市場壟斷是兩回事,所以我們希望本港能夠跟隨有關做法,為一些行業提供豁免。

另外,有競爭法的專家向我表示,本港 《競爭條例》的草擬指引反映出部分法例執 行時,只問「目的」而不顧「效果」,隨時 令被告商戶百辭莫辯,令條例執行時可能較 歐美更嚴苛。商界擔心這會令本港的營商成 本增加,並影響到本港自由經濟的地位及削 弱本港的競爭力。

對於競委會在3月底公布修訂草擬指引後,只用了約半個月的時間來收集建議,商界認為時間倉卒,希望該會繼續聆聽業界的意見。我已就修訂草擬指引內的問題提出質詢,並把競委會的回覆交給總商會。

我認為競爭法是一把雙刃劍,政府在促進 經濟發展和保障消費者權益之間取得平衡是 很重要的。*<



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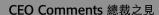
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Innovate to Survive

he story of Hong Kong as a place of few resources but hard working and entrepreneurial people is well known to us all. As we move forward, however, we are going to need to be even more clever, even more adept at taking advantage of newly arising opportunities and even more focused on capitalising on our strengths.

We do not have a deep and broadly based research-focused science base, and the costs of building one are daunting. What we do have is a keen ability to take existing technology and do with it something new. What we lack in research we can more than make up for in development and innovation.

Nevertheless, our investment in the innovation and technology industries has fallen well behind our peers. As part of your Chamber's efforts to close this gap, we have supported the establishment of an Innovation and Technology Bureau. We also organise regular talks to keep members current on the latest developments. Last month, we joined Microsoft to co-organise the "CityNext Forum: Engaging 21st Century Citizens." We also recently sent a delegation to Europe to study how cities such as Milan and Barcelona are developing smart cities.

For many years now we have organised the annual Hong Kong Awards for Industries: Innovation and Creativity category to showcase and celebrate outstanding innovative companies. Members are encouraged to nominate companies they believe reflect the best ideas Hong Kong has to offer, via our website.

Few entrepreneurs are successful at launching their first businesses. Rather, the greater likelihood is that the first few efforts end in failure before the right combination of experience and good ideas finally clicks. Having a business environment where the cost of failure is low, which is what we have here, is one of the key elements in generating success.

Hong Kong has constantly reinvented itself as the old way of doing things lost its attraction. We grew out of manufacturing into services, and then broadened and deepened our expertise in finance and professional services to become the premier business and financial centre in the Asian half of the world. While the business centre model still has plenty of room to grow, we need to be thinking about the next step in our evolution, innovation.

創新求變

港資源稀少,但擁有勤奮及具創業精神的人才,乃人所共知的事實。隨著時代不斷進步,我們必須更精明,更善於抓緊新機遇,甚至更充分發揮我們的優勢。

本港並沒有具深度及廣度的科學研究基礎,而建構科研基地的成本不菲。不過,我們擁有卓越的能力,能夠在現有技術下開拓新領域。透過推動創新發展,可以彌補我們在科研方面的不足。

然而,本港的創新科技投資一直遠遠落後於其他同儕。本會致力透過各種方式拉近差距,包括支持成立創新及科技局。我們也定期舉辦講座,讓會員緊貼最新發展。剛於4月,我們與微軟合辦了「CityNext論壇系列:公民參與的21世紀新城市」。最近我們也率領考察團前往歐洲,以了解米蘭及巴塞隆拿如何發展為聰明城市。

過去多年,本會一直主辦「香港工商業獎:創意」,以表揚及獎勵傑出的創意企業。我們鼓勵會員提名在港成功實踐優秀創意的公司,詳情請參考本會網頁。

很少企業家能在首次創業時取得成功。相反,他們通常在創業初期經歷過失敗,才能 把經驗與良好的構思結合起來。在香港的營 商環境下,創業失敗的成本較低,這是孕育 成功的重要元素之一。

香港正在不斷蛻變,因為因循固有的做事方式已不再具吸引力。我們的發展重心由工業演變至服務業,其後再擴展及深化為金融及專業服務,成為亞洲頂尖的商業及金融中心。儘管現時作為商業中心的模式仍有足夠的發展空間,惟我們也得思考本港在演進及創新的過程中如何向前邁進。<<

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A Nice Surprise 窩心的驚喜

I did not know the trams are free today, so it was a nice surprise to hear today's fare is sponsored by HKGCC. Taking a free ride made the journey more enjoyable and I am glad to see the business community getting involved with the wider community. — Mr Ho

我不知道今天可以免費搭電車, 得悉總商會贊助今天車費時,實 在令我感到驚喜。我特別享受這 趙電車之旅,也很高興看到商界 積極關懷社群。 — 何先生 The Chamber's fifth Free Ride Day was welcomed by the public and tourists alike

he Chamber celebrated its 154th anniversary on 29 May with its fifth "Free Ride Day," which allowed everyone in Hong Kong to ride on trams and two Star Ferry routes free of charge for the entire day. Chamber Chairman Y.K. Pang, Deputy Chairman Stephen Ng, LegCo Representative Jeffrey Lam, CEO Shirley Yuen and General Committee members, together with over 50 members and Chamber staff rang hand bells to officially kick off Free Ride Day.

"For the past 154 years, the Chamber has gone through various ups and downs with members and the community, and we have all worked hard to build a prosperous future for Hong Kong," Pang said at a press conference to kick off Free Ride Day. "Our birthday



總商會連續第五年舉辦「全程為您」活動, 廣受市民和遊客歡迎

wish this year is for all business sectors to thrive and for everyone to have a happy and prosperous year. We also hope that society can come together to make sure constitutional development moves ahead."

To help spread news about Free Ride Day, the Chamber has been running a "Chamber Quiz" on its Facebook page, which has received an encouraging response. It has also helped the community gain a better understanding of the Chamber's work.

The Chamber also started a "Free Ride Day Photo Competition" on 15 May as part of the celebrations leading up to 29 May, the date of the Chamber's establishment. Members of the public had the chance to win a HKGCC souvenir by taking a photo of the Chamber's

Hope FRD will Continue 期望「全程為您」 活動再接再厲

I know HKGCC has been organizing Free Ride Day for a few years now. Thank you for the free ride today, and I hope the Chamber will keep organizing Free Ride Day in the

> future. - Miss Tsang

我知道總商會在過去幾年 都有舉辦「總商會全程 為您」,感謝今天的免 費電車之旅,我希望 總商會繼續舉辦這個

Chamber Chairman Y.K. Pang, CEO Shirley Yuen, General Committee members, and member companies participating in Free Ride Day, together with Chamber staff, enjoy the festive mood at The Star Ferry to celebrate the Chamber's birthday. 總商會主席彭耀佳、總裁 袁莎妮、一眾理事連同

「總商會全程為您」的參與 會員和本會員工,在天星碼頭 舉行慶祝派對。



Tourists from United Kingdom 英國遊客

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- Lindsey and Bella



logo, or any participating member companies' logo. They then just had to upload it to their Instagram feed with the hashtag #freerideday2015 and follow HKGC-CHAMBER.

In the afternoon, Pang, CEO Shirley Yuen and some members of the Chamber's General Committee, took The Star Ferry and distributed souvenirs to passengers. Speaking at a press conference in the afternoon, Pang said he was delight with the overwhelmingly positive feedback from the public about Free Ride Day, which also serves as one of HKGCC's initiatives to bring together the entire community. We also hope that it spreads the message that HKGCC, as the voice of business, and its members, have long contributed towards building a brighter and more prosperous Hong Kong.

Yuen said over 300,000 passengers benefitted from Free Ride Day, and that the event helps to spread a "feelgood" atmosphere throughout the community.

She reiterated her gratitude to the 52 participating and supporting members, as well as three media partners – HKC Enterprises, Metro Broadcast Corporation Limited and the Sing Tao Group, including Sing Tao Daily, Headline Daily and The Standard – who helped make Free Ride Day such a success.

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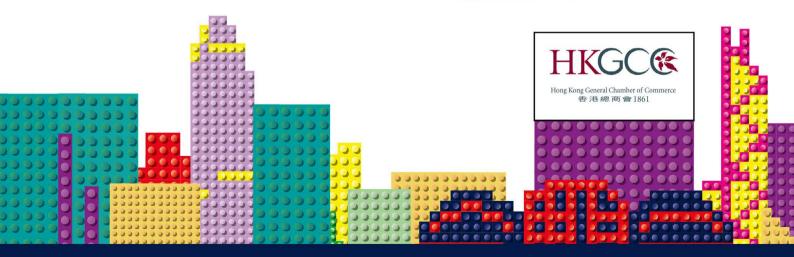












免費乘坐電車及天星川輪 Free Ride on Trams and The Star Ferry

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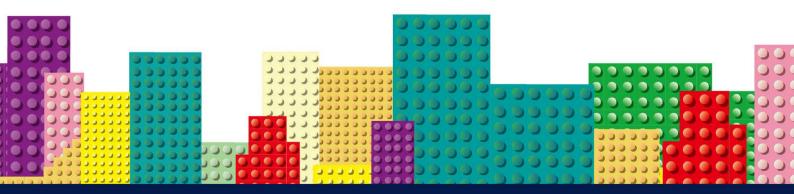












Cover Story 封面故事

















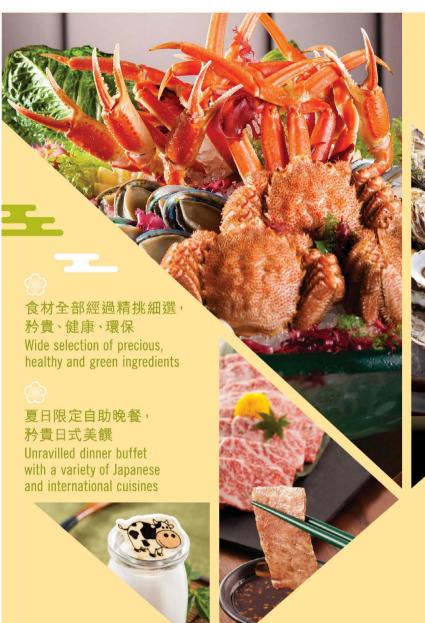




Chamber CEO Shirley Yuen meets little Spiderman on board and gives a folding fan away as a souvenir. 總商會總裁袁莎妮在天星小輪上遇上小蜘蛛俠,

即時送上本會的摺扇。





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Cover Story 封面故事



經不覺,香港總商會已成立154年,在5月29日的創會紀念日,總商會連續第五年請市民和遊客免費乘坐電車及天星小輪。總商會主席彭耀佳、常務副主席吳天海、立法會代表林健鋒、總裁袁莎妮、一眾理事,聯同逾50位會員和總商會員工,一起搖響銅鈴,為「總商會全程為您」揭開序幕。

彭耀佳在早上的記者會上表示:「總商會與會員和市民已一 起為香港努力154個年頭,過去一直風雨同路,為建設繁榮香港 而努力。今年我們的生日願望,是希望香港百業興旺、人人安 居樂業、社會減少爭拗、政制改革邁步向前。」

社交媒體的興起,亦加強了總商會與會員及市民溝通的平台,今年在Facebook專頁上舉辦的「香港總商會冷知識比賽」 反應熱烈,加深了不少市民對本會的認識。

本會同時亦舉辦攝影比賽,由5月15日至6月11日,市民只需

透過拍照,而相片中包含任何總商會及參與會員的商標,並上載至Instagram及填上#freerideday2015,再標籤及關注HKGCCHAMBER,就有機會獲得總商會送出的獎品。

彭耀佳、袁莎妮及其他理事,在下午與市民一起乘坐天星小輪,暢遊維港兩岸,並向乘客派發紀念品。彭耀佳在下午的慶祝派對説,很高興聽到市民對活動讚口不絕,對於活動能回饋社會,他亦感到滿意,並希望把「香港總商會為商界發聲,齊心促進香港經濟繁榮」這個訊息,傳達給大眾。

袁莎妮預計,今次活動有約30萬人受惠。她希望活動能為市民帶來點點歡樂,並加深公眾對香港總商會的認識。

她再次答謝52間會員公司的支持,以及3間傳媒夥伴有線電視企業、新城廣播有限公司和星島新聞集團,包括星島日報、 頭條日報和The Standard的宣傳和協助。★

Tourists from India 印度遊客 We plan to take the ferry from Central to Tsim Sha Tsui. We are happy to hear the ferry is free of charge today, which added to the great family time we have had in Hong Kong! 我們打算從中環乘船到 尖沙咀,很高興得知今 天小輪費用全免,讓我們一家的香港之旅更添歡樂。

Tourist from Peru 秘魯遊客

I just passed by the pier and learned that riding on the trams and ferries in Hong Kong is free of charge today. I think they are very comfortable and relaxing ways for tourists to view the beautiful skyline and scenes of Hong Kong. They were not on my "must-do" list but now I definitely will give them a try today!

我剛經過碼頭,才知道今天可以免費乘 搭電車及天星小輪。我認為電車及渡 輪都可讓遊客舒適寫意地欣賞香港的 美麗景色。我本來沒打算一試,但 今天實在非試不可!









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Date: 13 June, 2015 (SAT)

11 July, 2015 (SAT)

Time : 2:30pm

Venue: WLB918, School of Business,

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Cover Story 封面故事





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he first quarter was not kind to East Asian traders. The value of two-way cross-border commerce fell by US\$210 billion in January-March, as compared to the first three months of 2014. China and Hong Kong were the only economies to post a rise in trade, as illustrated in the accompanying graph.

The World Trade Organisation expects global trade to rise just 3.3% this year, up from 2.8% in 2014 but slower than the average 5.1% rate posted since 1990. As usual, this will trigger anti-dumping claims and other barriers designed to protect local industries at the expense of consumers. The Netherlands based CPB estimates that import volumes among advanced economies rose 3.3% in the first two months of the year, but only because unit prices fell by 15.2%. Much of that decline is due to cheaper oil, but manufactured goods prices worldwide are down 3.4% and non-fuel commodities by 14.9%. Ensuring full compliance with all the terms of an L/C becomes all the more important when customers are searching for excuses to cancel orders.

East Asia's exports to the U.S. continue to support what little growth is evident in the region. In nominal terms, U.S. purchases from China were up 10.6%, from ASEAN by 11.5% and from Korea by 13.6%. Japan's sales to the world's largest economy, however, fell by 0.4%.

The differences in performance between the U.S. and Europe are profound. On both sides of the Atlantic, imports fell. In Europe, purchases from outside the currency zone fell by 3% in the first two months of the year. In the U.S., first quarter imports dropped 1% from a year ago. American employment rose 2% in the first quarter, when compared to January-March 2014 and unemployment fell by one point, to 5.4%. That's less than half the rate in Europe, and the resulting impact on demand is clear. On both sides of the ocean retail trade rose about 2.5% in the first quarter in volume terms, which is the same as value terms given the zero inflation environment. Unemployment in the EuroZone, however, remains in the 11-12% range.

The other big destination for East Asian sales are China and Japan, where imports dropped by \$85.7 billion and \$74.5 billion, respectively. This contributed to sluggish growth in Korea (2.4% in the first quarter), Singapore (2.1%) and, to a lesser degree, Taiwan (3.5%).

The IMF downgraded economic prospects for 2015 for Japan, Korea, Hong Kong, Indonesia, the Philippines and Thailand. Among the major economies, only Indonesia (6.8%) is expected to see consumer prices rise above 2.5%. Except here in Hong Kong, where inflation is forecast at 3.2% this year.



Slow Start 起步緩慢

\||/ | 東亞貿易商來説,第一季的表現並不理想。<u>相對於</u> 2014年首三個月,雙向跨境貿易額於1至3月份下跌了

世界貿易組織預期全球貿易今年僅增長3.3%,比2014年的 2.8%為高,但較90年代以來平均5.1%的增速為慢。一如既往, 這將引發連串的反傾銷行動和其他壁壘,以保障本地產業,而 代價卻由消費者來承擔。荷蘭經濟政策分析局估計,先進經濟 體的進口量於今年首兩個月上升3.3%,但原因只為單位價格下 跌了15.2%。跌幅主要基於油價下跌,但全球產品和非燃油產 品的價格分別下跌3.4%和14.9%。當客戶藉故取消訂單,確保 此舉完全符合信用狀的所有條款,就變得尤為重要。

東亞對美國的出口繼續支持區內的輕微增長。按名義計算, 美國從中國的進口增加10.6%,從東盟的進口亦上升11.5%,而 從韓國的進口增幅則為13.6%。然而,日本對全球最大經濟體 的出口卻減少了0.4%。

美國與歐洲之間的表現相距甚遠。大西洋兩岸的進口同 告減少。在歐洲,今年首兩個月從歐元區以外的進口減少 3%。在美國,首季進口按年下跌1%。與2014年1至3月份 相比,美國就業率於首季上升2%,而失業率則下跌1點至 5.4%,比歐洲的一半還少,對需求產生了顯著的影響。兩 地的零售貿易量均於首季上升約2.5%,而在零通脹環境 下,有關增幅與零售貿易額一致。不過,歐元區的失業率 維持在11至12%的水平。

東亞的主要出口目的地還有中國和日本,而兩國的進口 分別減少了857億和745億元。導致韓國(首季2.4%)、 新加坡(2.1%)和影響較小的台灣(3.5%)的增長呆 滯。

國際貨幣基金組織下調了2015年日本、韓國、香港、 印尼、菲律賓和泰國經濟的增長預期。在主要經濟體中, 預料只有印尼(6.8%)的消費物價會上升至2.5%以上, 而香港則例外,預料本港今年的通脹率為3.2%。☆



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The Chairman



Members of the 2015/2016 HKGCC General Committee

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Slow First Quarter Growth

首季增長緩慢

ong Kong's economy grew 2.1% in the first quarter of the year as exports grew less than 1% for the third period in a row. Private consumption maintained its pace, increasing by 3.5% from a year earlier on the basis of solid, 8% growth in durable goods purchases.

First quarter growth in personal demand was faster than in either Korea (+1.5%) or Taiwan (+2.5%). However, non-resident (i.e., tourist) spending was not the cause, as it declined by 4.4%, the fourth straight drop in a row. The last time that happened was during the 1997-98 Asian Financial Crisis.

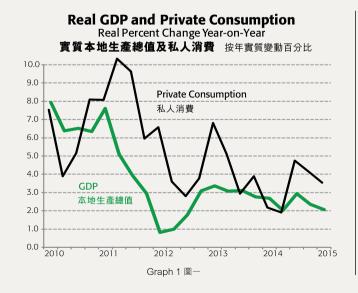
Capital investment rose 7.3%, but in a reverse of previous trends this one was driven by the private sector (+10.2%), rather than – or, despite – the drop in public investment (-9.0%). Both sides stocked up on machinery, equipment and software, but LegCo's refusal to allocate fund drove public building and construction investment down 13.4% from a year earlier.

The Government held to its 1-3% outlook for the year, but reduced expected inflation by three tenths of a percent, to 3.2%. The Chamber's own, 2-3% real growth rate forecast remains unchanged, although the expectation that inflation will be in the 4-5% range should now lean toward the lower end of the range.

Price increases averaged 4.4% in the first quarter, down somewhat from the uncomfortably higher levels of late 2014. The closely watched GDP deflator rose 4.6% in Q-1, matching the fastest pace since 2011, recorded in the second quarter of last year. The less well-known domestic demand deflator, which takes its readings from local consumption and investment, slowed to 2.4%, from 3% in late 2014.

Although retail sales fell 2.3% in the first quarter from a year earlier, the main part of the decline was related to nonessential luxury goods. This reflects the slow-down in growth among Mainland visitor arrivals, which account for nearly 80% of all tourists.

Our labour market remains extremely tight, which further dampens the local economy. Buildings aren't being built and those who remain unemployed (despite extremely high vacancy ratios) aren't spending their paychecks. The unemployment rate has remained below 3.4% since 2011, during which time the vacancy rate has averaged 3.3%. From its peak back in 2009, the number of unemployed people has fallen by more than 40% while those involuntarily working part-time has declined by 35%.





2.1%。在耐用品消費穩健增長8%的基礎上,私人消費

首季的個人需求增長比韓國(+1.5%)和台灣(+2.5%)都 快。然而,非居民(即遊客)消費並不是推動因素,因為有關 消費下跌了4.4%,連續第四季錄得跌幅。對上一次出現這個情 况為1997至1998年爆發的亞洲金融危機期間。

資本投資上升7.3%,但有別於以往的趨勢,這次是由私營界 別(+10.2%)推動,而公共投資(-9.0%)則有所下跌。公私 營機構均大量購置了機器、設備和軟件,但立法會否決撥款, 導致公共建設投資按年減少13.4%。

政府維持今年1至3%的增長展望,但卻把預期通脹率下調 0.3%至3.2%。總商會對今年經濟實質增長2至3%的預測維持不 變,但原先對通脹所作的預測為4至5%,如今將傾向上述範圍 內的較低水平。

物價上漲於首季平均為4.4%,低於2014年底的較高水平。 備受密切注視的本地生產總值平減物價指數於第一季上升 4.6%,媲美於去年第二季所錄得的2011年以來的最快增速。較 鮮為人知的本地需求平減物價指數以本地消費和投資作為衡量 基礎,從2014年底的3%,放緩至2.4%。

儘管零售業銷貨額按年下跌2.3%,跌幅主要來自非必要的奢 侈品。這反映佔遊客總數近八成的訪港內地旅客的增長放緩。

本港勞工市場維持極度緊絀,進一步打擊本地經濟。建築工

程仍然未能動工,而失業人士(儘管空缺率甚高)亦收緊消 費。自2011年來,失業率維持在3.4%以下,期間的空缺率平均 為3.3%。失業人數從2009年的高峰,下跌超過四成,而非自願 的兼職人數亦下降了35%。 🌊



Energy for Life



Congratulations and Welcome to

The Chairman & Members of the 2014/2015 **HKGCC General Committee**

etting a new enterprise off the ground is fraught with challenges. Around 75% of all startups fail within their first year, and for those who do succeed, they soon discover that the 1% innovation and 99% perspiration mantra is no understatement.

Hong Kong has always been viewed as an entrepreneurial hive of activity. Globally, the average number of companies established by each entrepreneur is 4.5, while in Hong Kong, each entrepreneur establishes 10.2 companies, according to BNP's 2015 Global Entrepreneurialism Report.

Once entrepreneurs have had their first success they thrive. Taking that first step, however, is not always easy. Back in the height of the financial crisis in 2009, Hong Kong's entrepreneurial spirit took a bit of a bashing. The Global Entrepreneurship Monitor study found that 6.53% of Hong Kong's adult population were engaged in some form of entrepreneurial activity, far below the Mainland at 35.66%, and in the U.S. at 13.68%. HKT-DC's survey in 2014, 'Startups Taking Off,' however, showed our "can-do" spirit was returning, especially among youths. The survey revealed that 15% of 1,000 randomly selected 18-35 year olds were either engaged in a startup or were considering it.

The increase may have something to do with the germination of Hong Kong's startup ecosystem. A study by Google and the Chinese University of Hong Kong Center for Entrepreneurship showed Hong Kong's startup ecosystem has grown by almost 300% since 2009, with significant growth in physical hubs, startup accelerators and incubators, funding providers, and university support.

'The Good Lab,' one of Hong Kong's early co-working spaces for startups, opened in 2011. Its focus is on helping social enterprises get off the ground, and has over 100 members, 60% of whom are social enterprise startups.





Ada Wong (above, middle), Convenor and Director of The Good Lab, explained the startup eco-system approach helps fledgling entrepreneurs collaborate and learn from each other.

"If you are trying to start your business in a 100 square-foot factory building in Chai Wan you are basically operating in a silo, so you are not going to have much interaction or help from other entrepreneurs," she explained. "In the group environment, everyone gets to know each other and share ideas and experience. We also bring in mentors to help entrepreneurs."

Francis Ngai, Founder & CEO of Social Ventures



Hong Kong, added that the lab's tenants' informal discussions often lead to collaboration. "For example, we had one guy who was a website designer helping others set up their website. We also have two accountants who share advice, because a lot of times when these young people start their businesses, they do not even have a basic understanding of accounting procedures," he said.

Before admitting entrepreneurs, Wong interviews each candidate to make sure they will fit into The Good Lab. Startups then join a membership package which best suits their needs and budget, but the maximum membership is six months.

'blueprint,' Hong Kong's first startup programme initiated by a commercial developer - Swire Properties focuses on tech startups. Its users enjoy six months of rent free work space in Cornwall House and mentorship support. It has also selected 11 startups that are working on B2B technology solutions for its accelerator programme.

Swire Properties' Chief Executive Guy Bradley said the quality of the startups, who applied from around the world, was extremely high.

"Our approach is unique in that it does not charge startups a fee to enter the space, nor does it require equity in return," he explained.

Special Reports 專題報導

blueprint is separated into two floors – one being for the 11 accelerator startups; one being a co-working space for other startups. Although the accelerator startups are carefully picked, the co-working space can be used by startups at a monthly individual membership fee of HK\$2,000. Although focused on technology, many of the companies are working on modern solutions to old problems, and their main motivation is not about becoming rich.

"Our focus is not just about owning a company and making as much profit as possible. We want to serve society by helping solve the problem of air pollution," explained Christina Tang.

Her company, Blue Sky Energy Technology, aims to reduce air pollution by changing people's behaviour about how much energy they use.

"The electric industry has evolved very little since its invention. We want people to reduce energy wastage, which we think is around 10-20% of electricity bills. We aim to make energy consumption easy to understand and mange by allowing people to track their energy usage," she explained.

Ngai at The Good Lab is also trying to tackle a longstanding problem that haunts low-income single parents: the high cost of renting a flat.

One of his projects is 'Light Be,' which aims to provide poverty-alleviation-based property rental services by mobilising some of the idyll apartments in Hong Kong. He explained that some people who own an empty flat prefer not to rent it out, due to the hassles of dealing with tenants, yet they do not want to sell it.

He convinces the owners to agree to let two or three low-income single women with a young child move into these empty apartments until the owners want them back.

"Once they move in, it is like a metamorphosis. They have a new life. Both the mothers and children are very happy and motivated," he said. "Within two years since we launched the pilot house, we now have about 31 apartments for such families. We also are renovating a whole building which will bring the number up to 45 apartments."

Both Wong and Ngai at The Good Lab believe businesses increasingly want to contribute to alleviating social problems, but often do not know how to go about it.

WoodLab: Where Great Ideas Converge WoodLab: 匯聚好主意

pirry Leung set up his office in The Good Lab six months ago with the dream of turning his idea into a business reality. His company, WoodLab, aims to transform construction waste into valuable products by drawing on his background in environmental engineering.

His idea, upcycling recycled waste into cat litter, won the Green Building Ideas Pitch Programme, but he didn't know how to go about running a business, so he set up at The Good Lab, which supported the programme.

"At the Lab I meet many like-minded people who are trying to improve our society, so I glad that I have met many people who shares my vision of protecting the environment by recovering resources," explained Leung. "We find that food waste like soya pulp generated from tofu and soya milk manufacturing is very absorbent, which is ideal for producing ecofriendly cat litter. We are partnering with Hong Kong Organic Waste Recycling Centre to test its feasibility."

培煇於六個月前在好單位開設辦公室,期望能夠 把自己的構思變為現實。憑藉他在環境工程方面 的經驗,他的公司WoodLab致力把建築廢料轉化成有 價值的產品。

他的意念——把回收廢物循環再造為貓砂,贏得了 「好想:建綠」創業好主意提案比賽的冠軍。然而,由 於他的創業理想仍在起步階段,於是便在支援該比賽的 好單位設立辦公室。

梁培煇表示:「在好單位,我遇到很多志同道合的人,他們正嘗試為社會帶來轉變。我很高興能遇上與我有共同理想的人,期望透過回收資源來保護環境。」他續稱:「我們發現廚餘,例如製作豆腐和豆漿所產生的豆渣,具有很強的吸水性,是製造環保貓砂的理想材料。我們正與香港有機資源再生中心合作,

For more details, visit www.woodlab.hk 有關詳情,請瀏覽 www.woodlab.hk

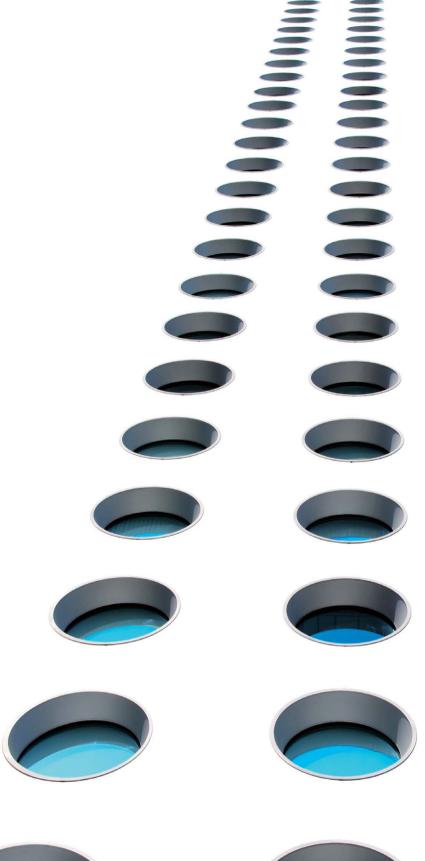
以測試其可行性。」





Jardine Matheson is a diversified business group focused principally on Asia. The Group's interests include Jardine Pacific, Jardine Motors, Jardine Lloyd Thompson, Hongkong Land, Dairy Farm, Mandarin Oriental, Jardine Cycle & Carriage and Astra International. These companies are leaders in the fields of engineering and construction, transport services, insurance broking, property investment and development, retailing, restaurants, luxury hotels, motor vehicles and related activities, financial services, heavy equipment, mining and agribusiness.

www.jardines.com







Hocfu Takes the Pain Out of Home Renovations 好師傅令裝修再無煩惱

When it comes to renovating our home, we often get stuck – or scared – with the details, reliability of contractors and the quotations. Consequently, a reliable contractor is worth his weight in gold.

Woody Tong and Ross Kei understand how people feel about decorators, so created an online platform called *Hocfu* (好師傅), which helps people find a renovation contractor. "Many people have no idea where to find a reliable person to handle home renovation or repair works, which is why are confident *Hocfu* will be such a hit," said Tong. "Initially, we aim to attract small projects budgeted below \$300,000."

The partners launched *Hocfu* in 2013 as a part-time project. After a year, they were getting a lot of interest, "So we decided to work on our business full time, and to minimize startup costs, we set up an office in The Good Lab in April," said Kei.

"With an extensive network, The Good Lab has lined up experts and social investors to provide advice to us. With their guidance, we have been able to make our business plan more concrete," added Tong.

冷 家居進行裝修時,我們往往會因當中的細節、承辦 商的可靠性和報價而感煩惱,而要物色可靠的裝修 師傅實在並非易事。

唐耀賢和紀霆揚深明一般人對裝修的認識不多,因此 創辦了「好師傅」這個網上平台,協助用户物色合適的裝 修師傅。唐耀賢説:「很多人在進行家居裝修或維修工程 時,都不知如何去找可靠的師傳,因此我們有信心『好師 傅』能切合市場需求。」他續道:「我們初步的目標是 30萬元以下的小型裝修項目。」

兩人於2013年創立「好師傅」,以兼職的形式管理該平台的運作。開業一年來,他們發現市場反應不俗,紀霆揚表示:「因此我們決定全職發展業務,而為了盡量降低創業成本,我們於4月在好單位設立了辦事處。」

唐耀賢補充:「好單位擁有廣大的 網絡,能夠連繫不同的專家和社會投 資者,為我們提供意見。在他們的指 導下,我們的業務計劃變得更完 善。」

For more details, visit www.hocfu.com 有關詳情,

請瀏覽www.hocfu.com



By engaging with startups, seasoned businesspeople can learn firsthand about what challenges they are targeting and use their business acumen to suggest possible solutions.

"Many business owners have a very good heart, but they do not know how to do anything besides their business. So by collaborating, becoming a mentor, or even simply giving a talk to startups, they can contribute their expertise," explained Ngai.

On the other side of the coin, the young entrepreneurs also help seasoned businesses executives.

"A lot of businesspeople say they do not understand young people, but by interacting and talking with young startups, more and more find out what makes them tick," said Wong. "As is often the case, they have a big heart and good ideas for solving many problems. If you look elsewhere, many entrepreneurs make a difference to social problems, and that is what we are trying to do with The Good Lab."





Special Reports 專題報導

創企業要踏上創業的軌道,必須跨越種種挑戰。約 75%的新創企業會在開業首年內經歷失敗,而成功的 企業不久亦會發現,「成功包含1%的創新與99%的努力」這個說法,絕非言過其實。

香港一直被視為創業樞紐。根據法國巴黎銀行的《2015年全球創業報告》,全球每位企業家所成立的公司數目平均為4.5家,而在香港,有關數目則達到10.2家。

企業家一旦初嚐成功的滋味,就能夠蓬勃發展下去,但要踏出第一步卻非易事。在2009年金融危機的高峰期,香港的創業意向大受打擊。全球創業觀察的研究發現,本港有6.53%的成年人口曾經以某種形式從事創業活動,比率遠低於內地的35.66%,以及美國的13.68%。然而,香港貿易發展局於2014年進行的「夢想起飛 開創新機」創業調查顯示,港人「我做得到」的精神正重振起來,特別是年青人。調查結果顯示,在1,000位隨機選出的18至35歲人士之中,有15%正經營新創企業或正考慮創業。

有關增幅或許是因為創業生態系統在香港正萌芽發展。根據 Google與香港中文大學創業研究中心發表的一項研究,本港的 創業基地、創業加速器及孵化器、資金提供者和大學支援大幅 增加,創業生態系統自2009年起錄得近300%的增長。

在2011年創辦的「好單位」,是本港早期為新創企業而設的

共用工作空間,集中協助社企發展,現已擁有逾100名會員,當中六成為新創社企。

「好單位」召集人及董事黃英琦表示, 創業生態系統的模式 有助新晉企業家互相合作和學習。

「如果你選擇在柴灣工廈一個面積100平方呎的單位開業,你基本上是在密室內開展事業,難以跟其他創業人士互動交流或尋求協助。」她解釋:「在一個創業社群中,各人都互相認識,可以一起分享意念和經驗。我們亦會安排導師,為創業者提供協助。」

香港社會創投基金創辦人及行政總裁魏華星補充,好單位會員之間的交流,可以讓他們有更多合作機會。他說:「我們有一位網站設計師,曾協助其他會員設立網站。我們亦有兩名會計師願意分享意見,因為年青人創業時,很多時都會對會計程序缺乏基本了解。」

在企業加入好單位前,黃英琦會與他們逐一面談,確保他們 能夠融入好單位的環境。新創企業可選擇一個最能切合他們的 需要和預算的會員計劃,而會籍最長只有六個月。

「blueprint」計劃乃本港首個創業加速計劃,由發展商太古地產推行,專注協助科技創業公司。用戶可免費享用位於康和大廈的工作空間,並得到導師的專業支援。該公司已篩選出11家從事B2B科技方案的新創企業,參與其創業加速計劃。

SnagR

An innovative web and mobile site inspection and defect management system 創新的地盤巡視及缺陷管理系統

S nagR's business model is to replace error-prone paperwork with a mobile app that allows building site engineers to capture a photo of any issue or inspection, plot it on blueprints with a single click and inform related parties.

"For us, this is a very obvious problem that the construction faces. My father runs a construction company, and addressing problems by drawing and writing on scraps of paper is a constant problem. It also creates so much waste in terms of time and effort," explained Sam Wong, VP for SnagR's software development. "With this app we can help streamline this process and make it simpler and more effective to capture details of an issue."

He said the construction industry is living in the Stone Age, and often the biggest hurdle to overcome is not the technology, but the users.

"The hardest part is getting the people who use it day to day to adopt the solution. They are reluctant to use technology, so prefer to stick with pencil and paper," he added.

nagR的業務是以流動應用程式,取代容易出錯的文書紀錄,協助駐地盤工程師拍下巡視時發現的任何問題,將之標記在電子設計圖上,即時通知相關部門。

SnagR副總裁(軟件開發)黃梓謙解釋:「對建造業來 說,這是一個顯而易見的問題。我的父親開設一間建築公 司,當他遇到問題時,習慣在紙上畫圖和標記,此舉非常 費時失事。這個應用程式有助簡化有關程序,讓用戶更輕 易及有效地記錄問題的細節。」

他表示,建造業從業員大多墨守成規,創新的最大障礙 並非來自科技,而是用户。

他補充:「最大的難題,是要讓用户採用我們的新方案。他們往往不願使用科技,寧可繼續以紙筆紀錄。」





Building a sustainable community for our future generations





校起動言



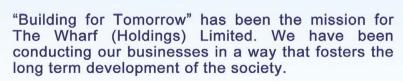














Through our Business-in-Community initiatives, we are dedicated to nurturing the youth, supporting the needy, promoting art and culture, and enabling a greener future. Together with our staff and business associates, we are committed to improving people's quality of life and building a sustainable community for our future generations.

PMM Media Giving the Underprivileged a Voice PMM Media為弱勢社群發聲

nderprivileged members of the community are often ignored, but not by Jeffrey Kwok, Co-Founder of PMM Media. Seeing the need to raise awareness of the problems faced by the disadvantaged, Kwok founded PMM Media to enhance the public's understanding of local charities, NGOs and social enterprises.

"When the company was founded in 2013, I started off by publishing a community journal featuring local charity organizations and social enterprises. I wanted the journal to help promote how these organizations address social problems, and prompt people to get involved," said Kwok.

Later Kwok met Francis Ngai, Founder of Social Ventures Hong Kong, who encouraged him to develop his idea at The Good Lab, which helped him to reach out to more people, said Kwok.

"I think the lab is more than just a working space for startups. The mentors here are seasoned social entrepreneurs who understand the common problems faced by startups. They spent time studying my business plan and lined up suitable people to give me advice. Unlike the traditional business community, we just have business problems, but no business secrets!"

ココ 勢社群是被社會忽視的一群,但PMM Media創辦人郭 **习习** 恆志卻未曾遺忘他們的需要。他認為社會應更關注弱 勢社群所面對的問題,於是創辦了PMM Media,以提高公 眾對本地慈善機構、非政府組織和社會企業的認識。

他説:「公司於2013年成立時,我開始出版一本社刊, 介紹本港不同的慈善機構和社企。我希望該刊物能向公眾推 廣這些機構如何解決社會問題,並激發更多人參與慈善工

郭恆志其後遇到香港社會創投基金創辦人魏華星。魏鼓 勵他到好單位繼續實踐其創業理念,讓他有機會接觸更多不 | |同人士。郭恆志表示:「好單位絕非<u>只為新創企業提供一個</u> 工作間,這裡的導師都是經驗豐富的社會企業家,能夠了解 新創企業經常遇到的問題。他們會花時間研究我的商

業計劃,並安排合適的專業人士為我提供 商業疑難,而沒有商業秘密!」

For more details. visit www.pmmmedia.com 有關詳情,請瀏覽

blueprint

Swire Properties launched blueprint on 15 January 2015. Besides providing rent-free space for six months to startups to get their business plan off the ground, it also has a mentor network of over 70 seasoned executives and entrepreneurs. They form organic relationships with the startups and provide technical and business advice to increase the fledgling businesses' chances of success. Users of its co-working space must pay a membership fee of HK\$2,000 per month. For more information, visit www.blueprint.swireproperties.com

[blueprint]

太古地產自2015年1月15日起推行「blueprint」創業加速計劃,除了 為初創企業提供為期六個月的免費工作間,讓他們得以實踐業務計 劃外,更吸納了逾70位資深行政人員及企業家組成專業導師團隊。 導師與初創企業建立定期聯繫,為他們提供技術和業務支援,提高 初創企業成功突圍的機會。共用工作空間的用戶必須繳付每月2.000 港元的會費。如欲了解更多詳情,歡迎瀏覽www.blueprint. swireproperties.com °

太古地產行政總裁白德利指出,該計劃吸引了世界各地的新 創公司提交申請,而他們的水準都相當高。

他解釋:「我們的模式獨一無二,因為進駐的企業不用支付 任何費用,亦無需回報任何股權。」

Blueprint分布於兩個樓層:其中一層已有11家創業公司進 駐;另一層則為其他新創公司的共用工作空間。儘管參與加速計 劃的創業公司都要經過嚴格的篩選,但共用工作空間卻可供新創 企業以個別會員的形式租用,每月會費為港幣2,000元。 雖然進 駐的企業以科技公司為主,但很多公司正著力為存在已久的問題 開發現代化的方案,而他們創業的目的並不在於致富。

鄧碧嫻解釋:「我們的焦點不單是擁有自己的公司,以及賺 取利潤,我們更希望透過創業,協助解決空氣污染的問題,回

她任職的向藍天能源科技公司旨在改變市民的能源使用習 慣,從而減少空氣污染。

她解釋:「自供電業開始發展以來,演變並不算多。我們希 望市民能減少浪費能源,這相等於約10-20%電費的用量。我們 透過讓市民追蹤自己的能源使用情況,把能源消耗的概念變得 更簡單易明。」

此外,「好單位」的魏華星正嘗試解決一個長期困擾低收入 單親家庭的問題——高昂的房租。





Blue Sky Energy Technology 向藍天能源科技公司

The company aims to make people aware of the energy they are using, and therefore change behavior to reduce waste 向藍天致力加強市民節約能源的意識,從而改變他們的習慣,減少浪費電力

thinking about electricity, so it is something that is simply not on our minds. If people are able to visualize the amount of electricity they are using, then we believe that will have an impact on them and they will make more energy-efficient decisions in future," said Chief Executive Christina Tong.

The system monitors all electric appliances in the home to provide complete transparency of electricity usage by each appliance and sends this information to an app. The system can also send alerts if abnormal usage occurs, and users can also share their usage with others if they wish to.

Seeing how much electricity a friend's air conditioner or refrigerator is using will also encourage users to choose more energy efficient appliances for their next purchases.

十一 政總裁鄧碧嫻表示:「我們每天只用少於30秒來思 十一 考電力問題,可以說此問題並不受重視。假如市民 能清楚了解自己的用電量,他們定必有所啟發,未來會採 用更高效的能源方案。」

該公司研發的系統能監測所有家居電器,顯示每台電器的耗電量,並將相關資訊傳送至應用程式。在用電量異常的情況下,系統亦會發出警示。用户還可選擇與他人分享用電資訊。

等用電頁訊。 若用户得悉朋友家中冷氣機或雪櫃的耗電量, 下次或會選擇購買更節能的電器。

For more information, visit www.hibluesky.co 有關詳情,請瀏覽



The Good Lab

The Good Lab offers spaces to connect a wide range of startups, from accountants to web designers to enable cross-sector synergy. Its users can buy various membership packages, which are priced based on the services provided. The Good Lab aims to nurture a culture of active participation and collaborative co-creation. It organizes a wide range of talks and workshops by experienced business owners to help. Members who are interested in sharing their expertise or learning more can contact Janis Tong, Head of Programmes & Development, The Good Lab, at 3996-1934, email janistong@goodlab.hk, or visit www.goodlab.hk

「好單位」

「好單位」為不同初創企業提供交流空間,會員來自會計、網頁設計等多個行業,以鼓勵跨界別合作。用戶可參與不同的會員計劃,會費視乎選用的服務而定。「好單位」旨在培養積極參與及共同創作的文化,並廣邀經驗豐富的企業老闆,主持各式各樣的講座和工作坊,支援初創企業的發展。會員如有興趣分享專業知識,又或了解更多詳情,歡迎聯絡「好單位」行政及發展負責人湯蒨彤(電話:3996-1934,電郵:janistong@goodlab.hk,或網址:www.goodlab.hk)。

他負責的其中一個項目「光房」計劃,透過調動本港部分單位,提供以扶貧為主的物業租賃服務。他表示部分業主認為處理租戶的事宜過於繁瑣,故不願把空置的單位租出,但又不想出售單位。

他轉而説服這些業主,把空置的單位租給兩至三名低收入的 單親母親及其年幼子女,直至業主希望收回單位為止。

他説:「他們一旦有安居之所,生活便徹底改變。開始新生活之後,受助的母親與子女都變得快樂和積極。自我們兩年前推出試點『光房』以來,現時約有31個專為這類家庭而設的單位。我們亦正翻新整棟樓宇,預計未來可提供45個單位。」

「好單位」的黃英琦及魏華星深信,企業愈來愈希望為紓緩 社會問題出一分力,但往往不知道如何入手。

資深的商界人士透過與初創企業合作,可親身了解企業所面 對的挑戰,並運用其商業觸覺,向他們建議可行的方案。

魏華星解釋:「很多企業老闆都有一顆善心,卻不了解除公司業務外,可以如何貢獻社會。因此,商界人士可透過與初創企業合作,成為他們的導師,甚至只為他們舉辦一場講座,也可以向初創企業傳授專業知識。」

另一方面,年輕企業家亦能幫助資深的商界行政人員。

黄英琦指出:「很多商界人士表示不太了解時下的年輕人。然而透過與初創企業互動交流,可加深商界人士對新晉創業者的認識。不少年青人都很有心志,善於運用新構思解決不少問題。放眼其他地區,很多企業家正積極解決社會問題,而這亦是『好單位』的目標及使命。↓ ★



滅菌先鋒 —— 銀離子



至2,000萬。另有統計指歐洲每年醫 院感染致死人數,比交通意外死亡人 數還要多21%。細菌總是無處不在, 不過古人早就知道銀這種金屬擁有神 奇的淨化能力。羅馬貴族使用銀餐 具,除象徵富裕外,也認為可以祛除 病魔; 內蒙古草原牧民早就發現, 用 銀碗盛載馬奶,幾天也不會變酸。古 人的經驗,在今天得到科學驗證。實 驗顯示,將大腸桿菌含量達每毫升 7000多個的23升污水,經3小時銀 電極處理,結果大腸桿菌全部死亡。 如今,銀離子殺菌技術早已獲歐美各 國廣泛應用,不過,要成功把銀離子 鍍入玻璃卻是一門嶄新的高端技術, AntiBacterial Glass™成功突破這個 難關,締造創舉。

改變世界的一塊玻璃

AGC Flat Glass Europe 致力發展科研,其抗菌及塗層技術於歐洲處於領先地位。經多年研究,於2007年成功推出創新品牌AntiBacterial Glass™,推出世界第一塊滅菌玻璃,並且取得專利,為建建材選擇。從此以後,玻璃再也不只是玻璃,這個劃時代創舉不單改變了建築學及室內設計,更加改變了整個世界。





抗疫革命 由一片玻璃説起

玻璃是日常生活中再普通不過的東西,都會人的生活,就是被各式各樣的玻璃建材所圍繞著。不過它的功能一直在變。由最初的遮風擋雨、保溫抗寒,以至後來的美化裝飾、節能環保,甚至發展成保障人身安全的防彈玻璃,玻璃的角色隨著人類的需要而不斷演化。AntiBacterial Glass™專利滅菌玻璃,有效殺滅細菌並防止黴菌滋生,給玻璃賦予了新的意義,也為人類創造了健康衛生的生活環境。

的變地塊界





4 其 4

滅菌功能由多間獨立實驗研究中心採用一系列常見 的細菌¹及黴菌²分別進行測試,並由University of Brussels的Laboratory of Pharmaceutical Microbiology and Hygiene以歐洲(EN 13697 -EN1276 - EN1650)、日本(JIS Z 2801-2000)及 香港(BS 5980:1980)衛生標準確認。測試結果 顯示99.9%細菌死亡,而黴菌則完全停止生長。

> 備註: 1)大腸桿菌,金黄色葡萄球菌,綠膿桿菌 2)黑麴菌,白色念珠菌

以無形制無形

歐洲醫療級數品質

由於玻璃用途極廣泛, AntiBacterial Glass™全方位提升了城市環境的抗菌能力。AntiBacterial Glass™專利滅菌玻璃,無論外觀以及安裝方法均與普通平板玻璃沒有分別,可用於任何玻璃類的加工產品如鏡子、夾層玻璃及顏料塗層玻



璃等,所以歐美多地公眾衛生機構如醫院、護老院、隔離病房、化驗室及診所等,早已廣泛採用,足證 AntiBacterial Glass™專利滅菌玻璃屬於醫療級數的可靠是品。如今中心、 廣到酒店、商場、水療按摩中心、 游泳池及學校等公眾地方,個人家 居、浴室及衛生間同樣合適。



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Amobcom Ltd 移創有限公司

Mr Wilkin WONG 黃禮健先生 General Manager http://www.amobcom.com



Blooming Buds Holdings Co Ltd 籽苗集團控股有限公司

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Cheung Kam Recreation Club Ltd 長今會有限公司

Mr Kin Yip CHAN 陳建業先生 Director



Chung Ying & Co 中英貿易公司

Mr Chung Wong CHOW Director



Corpag Services (Asia) Ltd

Mr Maxim VAN VELUW
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Danny Catering Service Ltd 丹尼食品有限公司

Mr Kin Chak LEE 李建策先生 Managing Director http://www.dannycatering.com



Eton Immigration Consultant Ltd 伊頓移民顧問有限公司

Mr Rico WONG CEO



HealthMindful Consultancy 靈雨健康規劃顧問公司

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PR Newswire Asia Ltd

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Pro-Cardio Ltd 心滙心臟及腦血管病檢查預防中心

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Yuen Hing (Choi's) Industrial Co Ltd 源興(蔡氏)實業有限公司

Mr Kin Lap CHOI 蔡建立先生 Director



e live in a world where changes are fast and frequent. Entrepreneurs have to be constantly aware of developments and trends, so being involved in organizations beyond their core competence widens their knowledge and horizons.

Lau Ming-wai, Chairman and Chief Executive Officer of Chinese Estates Holdings Ltd, is a classic case in point. He serves as Vice Chairman of the Bauhinia Foundation Research Centre, an independent policy think tank, and Deputy Chairman of the Board of the Ocean Park Corporation. He said his contributions to public organizations have made him capable of viewing things from a wider perspective.

In April, he was appointed Chairman of the Commission on Youth, and plans to spend a considerable about of his time sharing his insights with Hong Kong's young generation. Speaking at the Chamber's Entrepreneur Series on 15 May, Lau told members that young people face a lot of pressure and challenges with regards to education and employment.

"We often hear employers complain that young employees do not have the right skills or attitude," he said. "I understand that there might be an expectation gap between employers and young employees, and I do notice that some young people do not have a thorough understanding of their jobs. However, through better communication these gaps can be bridged. Companies, staff, recruiters and HR professionals should work together to achieve this, which would benefit all parties."

Lau also encouraged youngsters to find ways to build on their skills and to think beyond the traditional route of learning in universities. He believes that both parents and students should keep an open mind towards traditional academic and vocational education.

"There is a perception that students have to pursue university degrees if they want a good career, and only see vocational education as the last resort. I think young people will limit their opportunities if they have such a view. We should let them know the academic path is not the only route to success. Vocational education is a respected path that can lead to good career prospects as well," he said.

Family business

Chinese Estates Holdings Ltd was founded by Lau's father, Joseph Lau. It started life as Evergo Holdings Co Ltd, which manufactured and sold electronic products, ceiling fans, kerosene heaters, bug killers and lighting fixtures. In the 1980s, Joseph started to diversify into property management services and investment, which grew into its core business.

Before joining the family business in 2006, Lau studied hard, and earned his doctorate degree in law from King's College, University of London. He is also a registered attorney in New York and a chartered financial analyst.

As the head of Chinese Estates, Lau highlighted the three attributes that he believes have been central to the company's success. "Successful companies must think

Entrepreneur Series 企業家系列

這個瞬息萬變的世界,營商者要時刻留意市場的最新發展和趨勢。因此,企業家如能在所屬專業的範疇以外,參與不同機構的工作,將有助擴闊自身的知識和視野。

華人置業集團有限公司主席及行政總裁劉鳴煒,就是典型的例子。他身兼獨立政策智庫智經研究中心副主席,以及海洋公園公司董事局副主席。透過參與公職,他認為可讓自己以更廣闊的角度判斷事物。

他於4月獲委任為青年事務委員會主席,並計劃投放更多時間,與香港的年青一代分享交流。在總商會5月15日的「企業家系列」午餐會上,劉鳴煒表示現今年青人在升學和就業方面,都面對種種的壓力和挑戰。

「我們不時聽到僱主表示年輕僱員欠缺應有的技能或態度。」他說:「我明白僱主與年輕僱員之間的期望或有差距,而我亦留意到部分年青人對工作缺乏充分的了解。然而,我認為透過良好的溝通,雙方便可拉近這些差距。企業、僱員、招聘人員和人力資源從業員要共同努力,方能達到此目標,讓各方都可受惠。」

劉鳴煒亦鼓勵年青人尋找機會發揮所長,在計劃出路時,可 考慮升讀大學以外的選擇。他認為,家長和學生都應以開放的 態度認識傳統學術教育和職業教育。

他說:「不少人認為,要有理想的職業,就必先取得大學學位,而職業教育似乎被視為次要的選擇。假如年青人有這種想法,便會局限了他們的發展機會。我們要讓他們知道,升讀大

long term. For a company to sustain development, it needs to think ahead and set goals to plan where the company will be in 10 or 20 years' time. This doesn't mean just thinking about profit," he said.

學並不是成功的唯一途徑。職業培訓也受社會尊重,同樣能帶來良好的就業前景。」

家族業務

華人置業集團有限公司由劉鳴煒的父親劉鑾雄創辦,前身為愛美高集團有限公司,專門生產及銷售電子產品、吊扇、煤氣爐、滅蟲器及燈飾。劉鑾雄於80年代開始發展多元化的業務,包括物業管理服務和投資,其後更發展成為其核心業務。

劉鳴煒於2006年參與家族業務前,一直勤奮向學,並於英國倫敦大學國王學院取得博士學位。他亦為紐約州註冊律師及特許財務分析師。

作為華人置業的掌舵人,劉鳴煒分享其公司成功的三大要素。他説:「成功的公司必須有長遠的眼光。企業要持續發展,就必須為未來10年或20年的發展預先規劃,訂下目標,但這不代表只著眼於利潤。」

第二大因素是物色合適的人才。他認為除了要有適當的工作 技能,員工也應認同公司的願景。「如果僱員與公司的願景不一致,就無法實行公司的目標。一旦找到理念一致的合適人才,你就可信任他們,再由他們委派工作。」

劉鳴煒表示,要在瞬息萬變的商業環境中致勝,關鍵就在於 創新。他解釋:「創新不僅是發掘新事物,而是一種態度、一 種工作或溝通文化,使構思得以實踐和發揮。這種文化鼓勵自 由思考,讓僱員勇於表達意見。」☆

vation is an attitude. It is a work or communication culture that makes ideas happen and flourish. It is a culture that encourages free thinking, and allows employees to speak up and not feel bad," he said.



Innovation is an attitude. It is a work or communication culture that makes ideas happen and flourish.

創新是一種態度、一種工作或溝通文化, 使構思得以實踐和發揮。

The second key factor is finding the right people. In addition to having the right skills for the job, he believes staff must also subscribe to the company's vision. "If employees do not share the same vision as the company, they cannot execute the company's goals. Once you find the right people who embrace the same vision, you can then trust them, and allow them to delegate."

To thrive in a rapidly changing business environment, Lau said it is vital for companies to be innovative. "That doesn't mean just creating something new. Inno-





Members can watch Lau Ming-wai's talk online at



any people dream of turning their hobby into a career so that they can share their experience and make money from doing what they love. That is exactly what Whelan Leung decided to do in 1991 with four like-minded friends when they established Protrek, a hiking and outdoor clothing and equipment specialist.

Leung said when he used to work at an accountancy firm, every Saturday morning he would bring his backpack to work so that he could head straight for the outdoors after work. He and his four friends used to be instructors for the Duke of Edinburgh's Award Scheme, now known as the Hong Kong Award for Young People (AYP), and would often hear people lamenting about the difficulty they had finding quality outdoor clothing in Hong Kong.

"The idea seemed like a no-brainer as there was a shortage of such shops back then. However, we were always mindful of the saying: 'to open a shop is easy, but keeping it going is an art,' which was one of our biggest concerns," explained Leung.

Since opening his initial store, Protrek has expanded to 11 stores, and also manages a HAGLÖFS brand store. It also sells to department stores, sporting goods chains, outdoor retailers, bike shops and even chiropractic clinics.

Leung said the business has grown steadily for more than two decades because of Protrek's business philosophy.

"The turning point for the business, perhaps the outdoor industry too, was around the time of SARS. At that time, people became much more conscious about their health and considered they needed to do more exercise. As Hong Kong has its constraints with regards to limited sports facilities, a lot more people took up hiking," he explained. "This created more opportunities for us to grow, but at the same time brought in more competitors."

More brands are vying for customers in stores and shopping malls, but Leung said despite the fierce competition, he is against competing through price, as at the end of the day it is not sustainable.

Sustainable business, sustainable planet

Leung said the company's philosophy of running a sustainable outdoors supplies business is a win-win situation for his business, employees, customers and the environment. Protrek keeps a close eye on labour welfare issues and environmental standards of its suppliers. Over 80% of the brands it carries are certified for quality, durability and environmental sustainability. Dur-



ing staff training session, Leung and his partners speak about the importance of being environmentally-friendly.

"Our imported brands are mainly from Europe, where the outdoor clothing and equipment industries are sophisticated. Corporate social responsibility in business is also very advanced. For instance, Europeans would not buy a down jacket that was not traceable," he explained.

In Hong Kong, Leung admitted that some customers preferred low prices over sustainable products so take their business elsewhere. However, after years of education, the company has won over a significant number of sports and outdoor enthusiasts who are concerned about the environment.

Quality service

Building customer trust and confidence is crucial for success in any business, so it is essential that staff understand what they are selling to customers, how it is used and its limitations. To let his staff have first-hand experience of their gear, the company organizes overseas skiing, hiking, camping and ice climbing trips. "It is very important for our frontline staff to be able to share their travel experience with customers, even if they are just exchanging advice and chatting," he said.

Happy families

Leung said one of the greatest challenges for his business is human resources management. "Building a happy work environment is essential to avoid a high staff turnover, which is why during the appraisal period I spend a lot of time talking and listening to staff face-to-face. Staff want to be respected and this truly motivates them. We also need to step into our older staff's shoes and think how we can support them more," he said.

Leung explained one policy change that was very welcomed by staff was its "caring time-off programme", which enables staff to take half a day off from work to accompany family members to visit the doctor or even spend time with the family for dim sum. He also wants staff to learn more about the industry, so every year brings some senior staff to visit outdoor exhibitions in Germany to learn about new trends, materials and technologies.

"I think staff appreciate the philosophy that we employ in helping them understand our business and industry more, and of course our concern and efforts to protect the environment, which should be on everyone's agenda," he said. *



多人都夢想把個人興趣發展成為事業,藉以分享經驗 和賺取收入。梁偉倫與四位志同道合的朋友也懷著此 心願,於1994年共同創辦遠足及戶外服裝及設備專 門店-保捷行。

梁偉倫表示,以往任職會計師事務所時,每逢周六都會帶同 背包上班,以便下班後直接前往郊遊。他跟另外四位朋友曾經 是愛丁堡獎勵計劃(現為「香港青年獎勵計劃」)的導師,時 常聽到人們慨嘆在港難以找到優質的戶外服裝。

他解釋:「鑒於當時市場上缺乏這類商店,這個構思看來理 所當然。然而,我們時刻提醒自己:『創業容易,守業難』, 這亦是我們最大的考慮。」

自開設首間店舗以來,保捷行已擴展至11間分店,並經營一 家HAGLÖFS品牌店舖。他們亦會向百貨公司、運動用品連鎖 店、戶外用品零售商、單車店,甚至脊醫診所等銷售貨品。梁 偉倫説,公司業務在過去20多年來得以穩步發展,全賴保捷行 的經營理念。

「業務(也許亦是戶外用品行業)的轉捩點, 大概是沙士爆 發的時期。當時,市民的健康意識大大提高,認為自己有需要 多做運動。由於香港的運動設施有限,很多人開始到郊外遠 足。」他解釋:「這為我們創造了更多發展機會,但同時亦帶 來更多競爭對手。|

愈來愈多品牌爭奪店舖和商場的顧客,但梁偉倫指出儘管競 爭激烈,他不贊成透過價格進行競爭,因為此舉終究不能令業 務持續。

可持續的業務,可持續的環境

梁先生表示,公司的經營理念是發展可持續的戶外用品業 務,致力為業務、僱員、客戶和環境創造雙贏局面。保捷行密切 關注勞工福利議題,以及其供應商的環保標準。公司銷售的八成 以上品牌,均在質量、耐用性和環境可持續性方面得到認證。員

工接受培訓期間,梁偉倫與他的夥伴會講解環保的重要性。

他解釋:「我們的進口品牌主要來自歐洲,當地的戶外服裝 和設備業已發展得十分成熟。他們亦很重視企業社會責任, 例如,歐洲人不會購買一件產地不詳的羽絨外套。」

梁偉倫承認,本港部分顧客著眼於產品的價格多於可持續 性。不過,經過多年的教育,公司已贏得大批關注環境的運動 和戶外活動愛好者的支持。

愿質服務

建立客戶的信任和信心是營商的成功關鍵,因此員工必須對 產品特點、用法和限制有所了解。為了讓員工親身試用產品, 公司定期舉辦滑雪、遠足、露營和攀冰等海外行程。他説: 「前線員工能夠與顧客分享旅遊經驗十分重要,即使他們只是 閒談交流。」

快樂家庭

梁先生指出,公司面對的最大挑戰之一是人力資源管理。他 説:「要避免員工流失率高的問題,就要締造愉快的工作環 境,因此在進行工作表現評估時,我會花很多時間跟員工面對 面地傾談,聆聽他們的意見。員工希望受到尊重,而這確實可 激勵他們。對於年資較長的員工,我們也得設身處地為他們著 想,思考如何為他們提供更多支援。」

梁偉倫解釋,其中一項深受員工歡迎的政策是「關愛假期」 計劃,讓員工可享有半天假期,陪同家人看醫生,或與家人到 餐館品嚐點心,共享天倫。另外,他亦希望增進員工的行業知 識,故此每年都會安排資深員工遠赴德國,參加當地的戶外用 品展覽,以了解最新的趨勢、物料和技術。

他説:「員工都認同我們的理念,以協助他們進一步了解公 司的業務及行業發展,當然還有我們對環保的關注和投入,而 這理應是每個人的責任。」《



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Doing Business in India

在印度營商

NDIA is the largest democracy in the world, the seventh-largest country by area and the second most populous country with a population of 1.29 billion. It has been a favourite destination for investment by multinational companies due its large domestic consumption-based economy, favourable demographics, skilled workforce and the continuing focus on emerging markets. India's GDP grew at around 7.9% between 2003 and 2012, and is expected to grow at 7.4% in 2014-2015, compared to 6.9% in 2013-14. India ranked amongst the top-10 investment destinations since 2007-08, attracting US\$ 95 billion in foreign direct investment and US\$97 billion in foreign portfolio investment over the past five years. The service sector attracts the highest amount of foreign capital into India.

The growth trajectory of the Indian economy is driven by its emerging middle class population, availability of a large pool of low cost, highly skilled and fluent English speaking workforce, and high growth in the services sector. India not only supports one of the largest populations in the world, but also one of the youngest – two-thirds of its population is below the age of 35. It is estimated that it will become world's fifth largest consumer economy by the year end 2025. Indian cities

Recently, an HSBC survey ranked India as the second most 'up and coming' destination for expats after China.

like Mumbai, New Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Pune, Gurgaon, etc. have played a significant role in India's growth. Bangalore, Pune, Hyderabad and Chennai have large software development units and call centers. Mumbai is the financial capital of India. Recently, the Government of India has announced an ambitious programme to build 100 smart cities.

Hong Kong and China are amongst the top destinations for the export of Indian goods, and accounted for 4.0% and 4.7% respectively of the exports by India during the financial year (FY) 2013-2014, whereas, China is amongst the top countries for imports in India and accounted for 11.3% of India's imports during FY 2013-2014.

Post-liberalization of India's economy started in 1991. Most sectors are open to foreign investors through the automatic route. The Government of India and the Reserve Bank of India have been aligning their policies to attract foreign investments, having done exceptionally well in service sectors, India now wants to focus on its manufacturing sector. Recently announced, the "Make in India" initiative is targeted toward making India an important investment destination and a global hub for manufacturing, design and innovation. Manufacturing locally in India will enable MNCs make significant savings on import duty and logistics costs as well as enable them to design products tailored to Indian conditions.

India has entered into Comprehensive Double Taxation Avoidance Agreements (DTAAs) with more than 90 countries, the prominent amongst them being China, USA, Japan, Singapore, France, U.K., Mauritius, Germany, Netherlands, UAE, Malaysia, Indonesia, Thailand, Vietnam, etc. India and Hong Kong are negotiating their DTAA. DTAAs prevent double taxation of income, promote economic relations, trade and investment and also prevent evasion of income-tax. India has Social Security Agreements with nine countries. Social Security Agreements are important from the perspective of the expat population. India has the third largest proportion of expats sent by companies for overseas assignments after Brazil and Turkey. Recently, an HSBC survey ranked India as the second most 'up and coming' destination for expats after China. As per the survey, expats in China and India have a positive outlook on the local economy, 60% of them feel that their host country is getting better as a place to live and work.

India has been amending its tax laws and liberalizing its foreign exchange and industrial policies to stimulate growth and create employment opportunities for the vast pool of young, educated Indians. The most recent amendments to the tax laws are taxing royalties and fees for technical services paid outside India at 10%, interest payable on certain foreign currency borrowings and rupee denominated bonds at 5%, accelerated depreciation at a rate of 35% in the first year on new investments in plant and machinery. The local tax laws also provide certain regional and sectorial benefits which include 100% tax exemption for units situated in Special Economic Zone (SEZ) and in industrially less developed states.

Following is a brief introduction of India's tax regime.

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I General	
Forms of Investment vehicle	
Subsidiary Company	A foreign company can set up subsidiary companies in India in the form of private companies, subject to Foreign Direct Investment guidelines. A subsidiary of the foreign company is a domestic company and laws applicable to domestic companies shall apply. A subsidiary company has the maximum flexibility to conduct business in India when compared to a liaison or branch office.
Joint Venture (JV)	A foreign company can set-up a JV with an Indian or another foreign company in India. There are no separate laws for joint ventures in India and the laws applicable to domestic companies apply equally to joint ventures.
Permanent Establishment / Branch Office (BO)	Foreign companies can conduct business through their branch office in India. A BO can be opened after obtaining approval from the Reserve Bank of India.
Limited Liability Partnership (LLP)	Foreign companies can also conduct business in India by being a partner of a LLP.
Liaison Office (LO)	A LO can be opened in India, subject to approval by the Reserve Bank of India. A liaison office can represent the foreign company / foreign group in India and act as a communication channel between the parent company / group and Indian companies. A LO cannot undertake commercial / trading / industrial activity in India and has to maintain itself out of inward remittances received through normal banking channels.
Foreign Portfolio Investors (FPI)	FPIs can invest in India in financial markets such as pension funds, mutual funds investment trusts and asset management companies. FPI can invest in all securities in the primary and secondary markets including equity and other instruments of companies which are listed or to be listed on stock exchanges of India.
Business Restrictions for foreign entities	Foreign Direct Investment is prohibited in Lottery business including online lottery, chir funds, real estate (other than construction development projects of development of townships, residential and commercial premises, roads, bridges,etc.), construction of farm houses, manufacturing of cigars, cigarettes, services like legal, accounting & auditing.
II Taxation of companies	
Residential Status	A company is a resident in India if it is incorporated in India or if the Place of Effective Management of the company is in India.
Normal tax rates:	Domestic and Foreign companies are subject to tax at a 30% and 40% respectively. The said basic tax rate is increased with a surcharge ranging from 0 to 12% in the case of a domestic company and 0 to 5% in the case of a foreign company. Furthermore, the tax payable, inclusive of surcharge is enhanced by an education cess at the rate of 3%.
Minimum Alternate Tax (MAT)	MAT is an alternate tax regime applicable to companies having high book profit but low taxable income on account of exemptions / incentives. Such companies are liable to pay tax on its book profit at the rate of 18.5% (plus applicable surcharge and education cess)
Dividend distribution tax	Dividend distributed by a domestic company is subject to dividend distribution tax (DDT) of 20.36% (inclusive of surcharge and education cess).
Tax rates on certain incomes of forei	
Dividend	Dividend income distributed by domestic companies (on which DDT has been paid) is not taxable in the hands of the recipients.
Interest	20% (plus applicable rate of surcharge and education cess). However, in order to augment long term low cost funds from overseas for the infrastructure sector, interest or infrastructure bonds and certain other foreign currency borrowings is taxable at 5% (plus applicable surcharge and education cess)
	Royalty and FTS income of a non-resident is liable to tax at the rate of 10% on the gross amount.
Royalties and Fees for Technical Services (FTS)	The tax rates in respect of interest, royalty and FTS as mentioned above or the tax rates a per DTAA between India and the country of residence, whichever is more beneficial, wi apply. The DTAA rate will apply only if the payee has a valid tax residency certificate. Also the foreign company needs to obtain a Tax Identification Number in India, else, higher rate of 20% will apply.
Subsidiary Company	
 Shipping business Services / equipments supplied to oil & gas sector 	7.5% of specified receipts are deemed to be taxable income 10% of receipts are deemed to be taxable income
 Airline business Activities in relation to turnkey power projects 	5% of specified receipts are deemed to be taxable income 10% of receipts are deemed to be taxable income
Losses	Business losses can be carried forward for a period of 8 years. Unabsorbed depreciation can be carried forward indefinitely. Losses cannot be carried back.



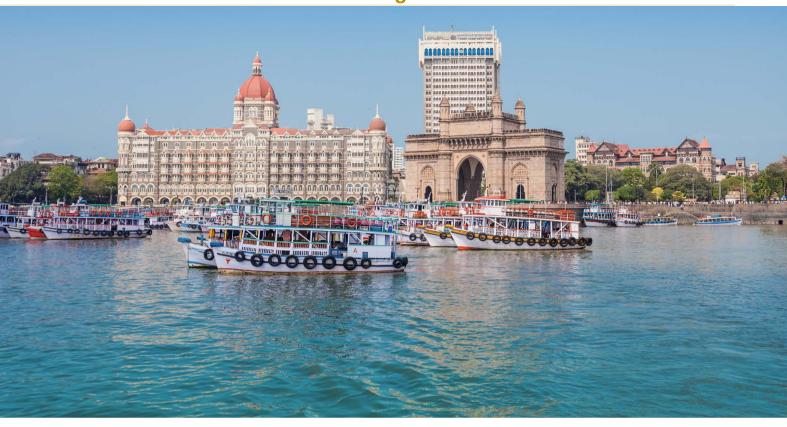
Incentives	Below are some of the incentives provided by the local tax laws: • Weighted deduction for expenditure incurred on scientific research • Accelerated Depreciation @ 35% in the first year of installation of new plant & machinery. • Investment allowance on investment in plant and machinery exceeding INR 250 Mn for manufacturing activities. • Exemption from payment of taxes on income from a unit situated at SEZ for first five years. • Additional deduction for three years of 30% on the wages paid to new workmen employed in factory, which is engaged in manufacturing activities. • Various sectorial / area specific incentives	
Tax Base	In case of companies incorporated in India, worldwide income is liable to tax in India. In case of foreign companies, India sourced income and income received in India is liable to tax in India.	
Transfer Pricing Transfer Pri		
Capital Gain on sale of Shares and Securities		
Tax rates	Long-term Capital Gain – Nil / 10% / 20% (See Notes below)	
Tax races	Short-term Capital Gain – 15% / Normal tax rate (See Notes below)	

Notes on Capital Gain:

- Gain from sale / transfer of shares and securities (other than units of mutual funds) listed on a Stock Exchange in India which have been held for more than 12 months is Long Term Capital Gain.
- Gain from sale / transfer of shares and securities of an unlisted company in India will be treated as Long Term Capital Gain if such shares or securities are held for more than 36 months.
- Gain arising on sale / transfer of shares and securities held for a period less than 12 / 36 months, as applicable, is Short Term Capital Gain.
- Long Term Capital Gain on sale / transfer of equity shares on Stock Exchange in India or on redemption of units of equity oriented Mutual Funds are exempt / not taxable. Short Term Capital Gain on such sale / redemption is taxable at 15%.
- Long Term Capital Gain on sale / transfer of shares and securities of unlisted companies are liable to tax at 10% (without benefit of indexation of costs) / 20% (with the benefit of indexation of costs). Short Term Capital Gain on such sale / redemption is taxable at normal tax rates applicable to the tax payer.
- The tax rates mentioned above are to be increased by applicable surcharge and education cess.

	7 11
III Taxation of Individuals	
Residential status	It is determined on the basis of physical presence in India during the relevant financial year [April to March]
Tax base	Global income in case of ordinarily resident, Indian sourced income and income received in India in case of non-resident.
Personal Income Tax Rates:	Upto Income of INR 250,000 – Nil, from INR 250,001 to INR 500,000 – 10%, from INR 500,001 to INR 1,000,000 – 20%, from INR 1,000,001 and upward – 30%
	The tax rates mentioned above are to be increased by applicable surcharge and education cess
IV Other Taxes	
Wealth tax	Not Applicable
Value Added Tax (VAT)	The rate of tax ranges from 1% to 30%, depending upon the nature of goods and the respective state laws, normally the rate is 12.50%
Excise Duty	Normally ranges from Nil to 12.50% but higher rates prevail depending on products. Further, rebates / exemptions are available for export of goods.
Service Tax	14%. Export of Services is exempt.
Customs duty	Basic Customs Duty, Countervailing Duty (equal to excise duty), Special Addition Duty are applicable on imports. Rate of duties depend on products. Credit and set-off of import duties is available subject to certain conditions and type of duties.
Social Security:	
Contribution	Both the employer and the employee are required to contribute an amount equal 12% of the salary towards Employee Provident Fund and Pension Scheme.
Social Security Agreements	India has entered into Social Security Agreements with Belgium, Denmark, France, Germany, South Korea, Luxembourg, Netherlands, Switzerland and Hungary. Expats from these countries are exempted from contributing to Social Security in India, and can continue to contribute to Social Security Schemes in their home countries

Thoughts from the Fiscal Front 財務前線



度是全球最大的民主國家,也是面積第七大的國家, 其12.9億的人口使其成為全球第二大人口國。該國擁 有龐大的消費型經濟、良好的人口結構、高技術的勞 動力,並持續集中發展新興市場,故一直是跨國企業的投資勝 地。印度的GDP在2003至2012年期間增長約7.9%,預料2014 至2015年的增幅為7.4%, 高於2013至2014年的6.9%。自2007 至2008年起,印度成為十大投資目的地之一,在過去五年共吸 引了950億美元的外國直接投資,以及970億美元的外國證券組 合投資。服務業吸納了最多的外資流入印度。

根據匯豐最近一項調查結果,印度可望成為 第二個最受海外人員歡迎的地方。

印度經濟的增長動力,源自當地日漸興起的中產人口、大量 低成本、高技術和精通英語的勞動力,以及急速增長的服務 業。印度除了是全球最多人口的國家之一,也是其中一個擁有 最年輕人口的國家,當地有三分二的人口為35歲以下。根據預 測,該國將於2025年底成為全球第五大的消費經濟體。孟買、 新德里、加爾各答、欽奈、班加羅爾、海得拉巴、蒲那、古爾 岡等印度城市,對印度的增長貢獻良多。班加羅爾、蒲那、海 得拉巴和欽奈是大型的軟件開發商和電話熱線中心的集中地, 而孟買則是印度的金融中心。印度政府近日公布了一個相當進 取的計劃,致力打造100個智能城市。

香港和中國是印度貨品出口的主要目的地,在2013至2014

財政年度分別佔印度出口的4.0%和4.7%,而中國亦是印度進口 的主要來源地,在2013至2014財政年度佔印度進口的11.3%。

印度自1991年起開放經濟,大部分行業均透過自動許可的方 式開放予海外投資者。印度政府和印度儲備銀行一直協調政 策,務求吸引海外投資,而由於在服務業方面取得卓越的成 效,該國現希望重點發展製造業。近日公布的「印度製造|計 劃旨在發展印度成為重要的投資目的地,以及全球的製造、設 計和創新樞紐。在印度本土製造的好處是讓跨國企業大大節省 進口税和物流成本,還可因應當地的市場環境度身設計產品。

印度已經與超過90個國家簽訂全面性避免雙重課税協定,主 要包括中國、美國、日本、新加坡、法國、英國、毛里裘斯、德 國、荷蘭、阿聯酋、馬來西亞、印尼、泰國、越南等國家。印度 與香港亦正就有關協定進行磋商。避免雙重課税協定可避免就收 入雙重徵税、促進經濟關係、貿易和投資,亦可避免逃税。印度 與九個國家簽署了社會保障協議。有關協議對海外人士尤其重 要,因為按被公司派遣到海外執勤的僱員人數計算,印度是繼巴 西和土耳其之後,排名第三位的國家。根據匯豐最近一項調查結 果,印度可望成為第二個最受海外人員歡迎的地方,僅次於首位 的中國。調查顯示,中國和印度的海外僱員均對當地經濟前景感 到樂觀, 當中有六成認為當地的生活和工作環境正日益改善。

印度正不斷修改税法及開放外匯和工業政策,以刺激增長, 並為眾多高學歷的年輕人創造就業機會。最新的稅務修訂包 括:就印度以外所支付的技術服務版税和費用徵收10%的税 款、向若干外幣借貸和盧比債券的應付利息徵税5%,以及在投 資新廠房和機器的首年內可獲35%的加速折舊優惠。本地税務 法規亦為若干地區和行業提供優惠,例如在經濟特區和工業發 展稍遜的地區內經營的企業可享有100%稅務豁免。

附表是印度税制簡介。 🍖









Contemporary Art Meets French Fine Dining

Is Bibo a French restaurant, art gallery, street artist or all three? Staff writer **Elmo Wong** goes in search of the answer







ocated in the former regional headquarters of the fictional 'Compagnie Generale Francaise' de Tramways,' Bibo blends contemporary art with street art and French fine dining. The interior transports you back to another era, with arched ceiling, brass pipes, dark parquet floors. Contemporary art adorns the walks and even floor, along with Space Invader street art. You may know some of the names of the artists with installations by Vhils, Invader, Kaws, Ella & Pitr, Mist, to hangings and works by Banksy, Jean-Michel Basquiat, and King of Kowloon to drop a few names.

The art and décor are appetizers for your eyes in anticipation to the treat your taste buds are about to enjoy. Heading the culinary team is Executive Chef Mutaro Balde, whose mission is to express his passion for cooking through presenting classic and elegant French dishes. "We cook because we love food." He emphasized that diners can see his love for food through his dishes, as he brings the art of French cuisine to their table.

From the art and decor to its dishes and cocktails, this pioneering project is opening diners' minds to a new way of enjoying classic French cuisine and art. **

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當代藝術融入 經典法國菜

究竟Bibo是法國餐廳、藝術館、街頭藝術家,又或三者皆是? 本刊記者**王靜雯**親自到訪Bibo一探究竟

ibo位於虛構的法國電車公司Compagnie Generale Francaise de Tramways的前區域總部,致力把當代和街頭藝術融入高級法國菜。餐廳內的拱形天花、金屬喉管及深色鑲木地板,讓人猶如置身另一個時代。餐廳的每個角落都擺放著當代藝術創作,當中包括Space Invader的街頭藝術作品。你也許早已認識Vhils、Invader、 Kaws、Ella & Pitr及Mist等著名藝術家,又或Banksy、Jean-Michel Basquiat及九龍皇帝等人的作品。

餐廳內的藝術和裝潢讓人大開眼界,菜式自然也教人萬分期待。行政總廚Mutaro Balde率領專業的團隊,矢志透過巧製典雅的法國菜,表達自己對烹飪的熱誠。他説:「我們醉心下廚,是出於對食物的鍾愛。」他強調,餐廳為食客帶來充滿藝術風格的法國菜,讓他們能在品嚐佳餚的同時,感受到他對食物的熱愛。

Bibo的藝術特色和獨特裝潢,以至精緻的美酒佳餚,讓食客以嶄新的角度,欣賞經典的法國菜及藝術。





Le Foie Gras Poêlé

生煎鵝肝

This classic French dish is layers of surprises. The Foie Gras is perfectly pan seared to create a slightly crisp outer layer holding the creamy, juicy interior. Served with braised endive and hazelnut vinaigrette, this perfectly balanced dish is one of Bibo's signature dishes.

這道經典法國菜讓人充滿驚喜。鵝肝煎得金香, 外脆內嫩,配上燉萵苣及榛子醬汁,正好平衡 了豐腴甘香的鵝肝,是Bibo的招牌菜之一。

La Cote de Boeuf

烤牛肋排

The Chef uses Butcher's Club 50 day dry-aged USDA prime beef for this outstanding flavoured dish. Cooked over charcoal, the beef is served medium rare to bring out the best of its texture and meaty flavour. Accompanied with béarnaise sauce, triple cooked fries, on a bed of creamed spinach with Japanese wasabi, all ingredients enhance the flavour of the beef.

廚師特地採用Butcher's Club經50日乾式熟成的美國頂級牛肉,炮製這道風味十足的菜式。 牛肉以炭火烤至三分熟,以保持肉質鮮嫩的口感,配上法式蛋黃醬和粗薯條,底層再鋪滿以日式芥末調味的忌廉菠菜,所有食材都將牛肉的風味提升至另一層次。





Tuna tartare with black olives rolled in cucumber strips. A dash of fresh lime juice added a touch of acidity to the creamy tuna. The fresh slices of cucumber accentuated the flavours of sea urchin and tuna to create an elegant Frenchmeets-Japanese appetizer. This mouth-watering dish was a fantastic start to the other dishes to come.

青瓜條捲著吞拿魚他他及黑橄欖,再灑上少量鮮青檸 汁,為幼滑的吞拿魚他他添上清新酸甜的味道。鮮青瓜 片更能突出海膽和吞拿魚的鮮甜,這道出色的前菜巧妙 地揉合了法國與日本的飲食特色,令人回味無窮。



La Burrata

Burrata芝士

Carefully selected premium Burrata cheese is served with cherry tomatoes, baby artichoke, multi-coloured beetroot and basil oil. A simple looking dish that combines layers of flavours to tickle diners' taste buds.

這道菜嚴選優質的Burrata芝士,配搭車厘茄、小洋薊、不同顏色的紅菜頭和羅勒油,賣相看似簡單,但味道層次豐富,令人胃口大開。











Share Alike 分甘同味





D1 & T A blend of undiluted frozen D1 gin with bergamot, honey and Bibo's homemade tonic water. 以未經稀釋、冰凍的D1 Gin 酒、佛手柑、蜜糖及Bibo自 製的湯力水混合而成。

La Framboise-pistache

紅桑子開心果忌廉

This dessert is an adorable combination of ivory crèmeux, pistachio cream, fresh raspberry and lemon sorbet, beautifully plated and served as a work of art. The various flavours of the creams, textures and tartness are a delight for the senses. 這道甜品揉合了雪白的法式忌廉、開心果忌廉、 新鮮紅桑子及檸檬雪芭,賣相之精緻猶如一件藝 術品。各式忌廉的味道酸中帶甜,口感豐富。





a chance visit to a cooking school when he was 15 years old changed his life. He was mesmerized by the various cooking techniques and ingredients, so he decided to train to be a chef – a decision that has led him down a very successful culinary journey.

Mutaro's heart is in classical French cuisine. He believes that the classics require skill and knowledge, and an appreciation of ingredients. He has worked in some of the best restaurants in France, London, and the Middle-East, and even in the kitchens of Michelin legends Alain Ducasse at the Plaza Athenee Paris, and L'Atelier de Joel Robuchon, London. He brings passion and creativity to each dish, paying homage to the traditions of French cuisine by reinterpreting classic French dishes, to create works of art on a plate.

大廚小檔

Mutaro Balde在求學時期,夢想 成為一名時裝設計師。然而機緣 巧合下,他在15歲時參觀了一所 烹飪學校,自此改變了他的一 生。學校展示的不同烹飪技巧及 食材,令當時的他深深著迷,因 此他決定受訓成為廚師,從此在 烹飪界打響名堂。

Mutaro對經典法國菜情有獨 鍾。他深信廚師要炮製經典菜 式,必先具備專業的技巧及知 識,同時重視食材。他曾在法 國、倫敦及中東不少一流的餐廳 工作,更曾任職於兩間米芝蓮星 級餐廳,包括巴黎的Alain Ducasse at the Plaza Athenee 及倫敦的L'Atelier de Joel Robuchon。他致力為每道菜式 注入熱情和創意,透過重新演繹 經典的法國佳餚,向傳統法國菜 致敬, 使烹調成為一門藝術。

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Upgrading Hunan's Industries

湖南工業升級轉型









he number and scale of private enterprises operating in Hunan has been increasing in recent years. Today, private enterprises play a key role in providing job opportunities for the local population, as well as boosting economic development in the province.

In 2014, the total value of assets of the top 100 private enterprises in Hunan reached almost RMB 350 billion, a growth of over 24% compared to 2013. Among the top 100 enterprises, around 40% are in the manufacturing sector. With the province's abundant resources, solid industrial base and business-friendly investment policies, Hunan is expected to continue attracting more companies interested in setting up there.

To learn more about the province's economic policies and investment opportunities, the Chamber's China Committee visited Changsha and Xiangtan, Hunan Province, in late April. China Committee Chairman Edmond Yue led the 15-member delegation to visit a number of factories, including Tidfore Heavy Equipment Group, SNTO Group and Geely Automobile Holdings Limited.

Hunan is home to Geely's largest production plant in the Mainland, which is fully automated with 29 welding robots. The facility produces around 500 vehicles per day, and its annual production exceeds 300,000 vehicles.

R&D

Many companies in Hunan put a lot of emphasis on technology and manpower development to upgrade their operations. Tidfore Heavy Equipment Group, for example, offers a wide range of services, including design, research and development, manufacturing, sales, rental and supporting services of high end heavy equipment. The company employs 600 people in its research department, which accounts for one-third of its total employees.

Hunan will follow the lead of the China (Shanghai) Pilot Free Trade Zone and adopt 14 new customs supervision rules to facilitate customs clearance. "As all supporting facilities and services continue to improve, the development prospects for Hunan look very promising," said mission leader Edmond Yue.

□ 南省民營企業的數目持續增加,規模也不斷擴大。民 營企業為當地提供了更多的職位,促進當地經濟的飛 速發展。

2014年,湖南100強民營企業的資產總額比2013年增長24%, 接近3,500億元人民幣。在百強民企中,四成屬於製造業。湖南省 資源豐富,具有良好的工業基礎,民營企業發展迅速。加上政府 多項政策的支持下,相信將獲得更多投資者的青睞。

香港總商會中國委員會主席余國賢於4月底率領15人訪問團赴 湖南長沙市和湘潭市,了解當地經濟政策的實施情況和投資機 遇。行程包括參觀泰富重工、晟通科技和吉利汽車的廠房。

吉利汽車在國內最大的生產基地設於湖南,該公司從國外引

進29台焊接機械人,實現全機械自動化生產,汽車日產量達500 輛,年產量達30多萬輛。

重視科研

湖南的民營企業非常重視科技創新和人才發展,以推動產業 升級轉型來實現多元化發展。以泰富重工為例,其業務包括集 大型裝備系統設計、研發、製造、銷售、租賃及其他支援服 務,擁有600人的科研團隊,佔員工總數的三分之一。

此外,此行獲悉湖南將複製上海自貿區推出14項海關監管新 政,使通關環境更便捷。余國賢表示:「相信隨著配套設施和 服務業不斷完善,湖南將如虎添翼,發展前景十分可觀。」 🏌







China in Focus



Eric Fok (left), Vice Chairman of the Chamber's Young Executive Club, attended a plaque unveiling ceremony in Nansha, hosted by Hu Chunhua, Guangdong's Communist Party Secretary, and Zhu Xiaodang, Guangdong Governor, on 21 April.

總商會卓青社副主席霍 啟山於4月21日前往南 沙,出席由廣東省委書 記胡春華及省長朱小丹 主持的「中國廣東自貿 區南沙新區片區掛牌儀 式」。

Guangdong Vice Governor Zhao Yufang and representatives from Qianhai, Nansha and Hengqin visited Hong Kong on 8 May to brief the business community about the Guangdong Free Trade Zone Pilot Programme. P.C. Yu, Chamber General Committee Member and China Committee Vice Chairman, and 20 Chamber members attended the briefing.

廣東省副省長招玉芳及來自前海、南沙和橫琴的代表於5月8日訪港,向商界簡介廣東自貿試驗區的政策。本會理事及中國委員會副主席余鵬春連同20位會員亦有出席宣講會。

Shenzhen's Communist Party Secretary Ma Xingrui and Mayor Xu Qin officiated over a plaque unveiling ceremony for the launch of the Qianhai-Shekou Free Trade Zone on 27 April. Petrina Tam, China Committee Vice Chairman, represented the Chamber at the event.

深圳市委書記馬興瑞及市長許 勤共同主持4月27日的「自貿 區前海蛇口片區掛牌儀式」。 中國委員會副主席譚唐毓麗當 日代表總商會赴會。



Wei Hong, Governor of Sichuan Province, led a delegation to Hong Kong for the 2015 Sichuan-Hong Kong Cooperation and Investment Seminar, which took place on 7 May. The seminar introduced new developments relating to the Tianfu New Zone and transportation network. Deputy Chairman Stephen Ng represented the Chamber at the event.

四川省省長魏宏率團到訪香港,出席5月7日舉行的「2015川港合作一高層見面會暨共創未來推介會」。該研討會主要簡介天府新區的最新發展及運輸網絡。常務副主席吳天海代表本會赴會。

Edmond Yue, China Committee Chairman, attended a Heilongjiang-Hong Kong-Macao roundtable meeting, organized by Heilongjiang Provincial Government on 4 May. Yue met with Lu Hao, Governor, and Sun Yao, Vice Governor of Heilongjiang Province, to discuss cooperation between the Chamber and the province.



Tse Kwok Leung, Head of Policy & Economic Research, Economist & Strategic Planning Department, Bank of China (Hong Kong), spoke at a Chamber roundtable luncheon on 19 May on "One Belt One Road: New Opportunities for Hong Kong."

中國銀行(香港)發展規劃部經濟 及政策研究主管謝國樑在總商會5月 19日的午餐會上,講解「一帶一 路:香港新機遇」的議題。

Four Chamber members attended the ninth Central China Investment and Trade Expo in Wuhan, Hubei Province, from 18-20 May, to explore business opportunities in the province.

四位總商會會員於5月18至20日前往 湖北武漢出席「第九屆中國中部投資 貿易博覽會」,以探討該省的商機。

中國委員會主席余國賢於5月4日出席由黑龍 江省政府舉辦的「港澳粵龍商見面會」,與 黑龍江省省長陸昊及副省長孫堯會面,並商 討總商會與該省之間的合作機會。 Xie Guixiang, Deputy Director of Zhangjiajie Commerce Department, visited the Chamber on 29 April to seek the Chamber's help in promoting a seminar about Zhangjiajie, scheduled to take place in Hong Kong in May. Wendy Lo, Senior Manager, China Business, welcomed the visitor.

Guolan, Deputy Director, Department of Central Office, People's Government of Ganzhou City of Jiangxi Province, visited the Chamber on 7 May to invite the Chamber to co-organize a seminar promoting the city. Wendy Lo. Senior Manager. China Business. welcomed Guolan and expressed the Chamber's support for the event.

Ge Ming, Executive Chairman of Shenzhen Social Organizations Federation, led a delegation to the Chamber on 29 April. Watson Chan, Senior Director, Policy and China Business, welcomed the visitors and introduced the work of the Chamber.

Yunnan Governor Chen Hao hosted a luncheon on 18 May to promote the third China-South Asia Expo to the Hong Kong business community. The expo will be held in Kunming in June. Petrina Tam, China Committee Vice Chairman, represented the Chamber at the luncheon.

Zhu Yuanfa, Deputy Director General of the Department of Commerce, Jiangxi Province, called on the Chamber on 28 April to discuss arrangements for a visit by the province's Governor to the Chamber in late May.

張家界市商務局副局長 謝貴湘於4月29日到訪 總商會,由中國商務高 級經理盧慧賢接待。當 局希望本會協助推廣於 5月在港舉行的張家界 研討會。

江西贛州市人民政府辦公 廳副主任郭瀾於5月7日到 訪總商會,邀請本會合辦 推廣該市的研討會。中國 商務高級經理盧慧賢接待 郭副主任,並表示本會有 意支持相關活動。

深圳市社會組織總會執行 會長葛明於4月29日率團 到訪總商會,由政策及中 國商務副總裁陳利華接 待,並向團員簡介本會工

雲南省省長陳豪於5月18 日為香港商界主持午餐 會,推廣將於6月假昆明 舉行的「第三屆中國一南 亞博覽會 | 。中國委員會 副主席譚唐毓麗代表總商 。會佳會

江西省商務廳副廳長朱元 發於4月28日到訪總商 會,與本會商討江西省省 長於5月底到訪總商會的 有關安排。



Stephen Ip, China Lead Partner for Government & Infrastructure Sector Business, KPMG China, spoke at a Chamber roundtable luncheon on 22 May on the progress of public-private partnerships in China.

畢馬威中國政府和基礎產 業主管合夥人葉偉成在總 商會5月22日的午餐會上, 闡述內地公共私營合作模 式的進展。



Becky Lai, Senior Advisor, Greater China Tax Policy Services Leader, and Tracy Ho. Tax Managing Partner, Hong Kong & Macau, E&Y Hong Kong, spoke at a Chamber roundtable luncheon on 12 May about changes to tax regulations. They also advised how companies can fulfil requirements of both the Hong Kong Inland Revenue Department and the Mainland State Administration of Taxation.

安永税務及諮詢有限公司高級顧問、 税務政策大中華區主管黎頌喜,以及 安永港澳區税務主管合夥人何淑芬在 總商會5月12日的午餐會上,闡述税 務法規的變動。他們亦就如何符合香 港税務局及國家税務總局的規定,為 企業提供專業建議。

P.C. Yu, General Committee Member and Vice Chairman of China Committee, attended the inauguration of the Council of Hong Kong Ningxia Association on 22 April and was invited to be the Honorary President of the association. Ningxia Hui Autonomous Region intersects several provinces which are home to many ethnic groups and the region will play an important role in China's "going global" initiative.

理事及中國委員會副主席余鵬春於4月22 日出席香港寧夏社團聯會的第一屆理事 會就職典禮,並獲邀擔任該會的名譽會 長。寧夏回族自治區位處多元民族聚居 省份的交匯地帶,該地區將在內地的 「走出去」戰略中擔當重要角色。

Chamber in Review 活動重溫



Chamber CEO Shirley Yuen, and Senior Director, Policy & China Business Watson Chan, met Ada Wong, Convenor and Director, and Janis Tong, Head of Programme and Development of The Good Lab, on 29 April to discuss opportunities for collaboration between the two organizations.

總商會總裁袁莎妮、政策及中國商務 副總裁陳利華於4月29日與社會創新 基地「好單位」召集人兼總監黃英 琦,以及行政及發展負責人湯蒨彤會 面,討論雙方的合作機會。

Tony Miller, Chairman of Business Aviation Centre Ltd, spoke at the Europe Committee's 22 April meeting on the business aircraft and private jet market in Hong Kong and Europe, as well as the facilities in Hong Kong to support the sector.

香港商用航空中心有限公司主席苗學禮在歐洲委員會4月22日的會議上,闡述香港及歐洲的商用和私人飛機市場,以及本港支援有關行業的設施。



Regulating a Free Economy, Intelligently 精明地規管自由經濟體

Chamber Deputy Chairman Stephen Ng spoke at a Public Policy Forum hosted by the Faculty of Social Sciences, HKU, on 20 April. Ng shared his views on economic freedom in his speech titled: "Regulating a Free Economy, Intelligently."

總商會常務副主席吳天海於4月20日出席香港大學社會科學學院的公共政策論壇,就「精明地規管自由經濟體」的議題,分享他對經濟自由的看法。

Americas Committee 美洲委員會

Promoting Quinoa 推廣藜麥

The Consul General of Peru Sergio Manuel Avila Traverso, and Peruvian entrepreneur Alonso Hernandez, CEO of Ecommodities, called on the Chamber on 15 May to promote Andean grains, including quinoa and chia seeds, which are highly nutritious and very good for one's health. Americas Committee Chairman Michael Paulus and Vice Chairman Gary Ahuja welcomed the visitors. Hernandez said exports of quinoa and chia seeds to Hong Kong have grown significantly in recent years, and he sees huge potential for growth. He added that the U.S. is the largest importer of quinoa, and he is looking to start exporting to Hong Kong, following growing interest in Singapore, South Korea, Taiwan and India. If members would like more information on Peruvian imports, they can contact fion@chamber.org.hk.

秘魯總領事Sergio Manuel Avila Traverso及秘魯企業家、

Ecommodities行政總裁Alonso Hernandez於5月15日到訪總商會,由美洲委員會主席馬國寶及副主席加利接待,他們藉此推廣營養價值極高的安第斯穀物,包括藜麥及野鼠尾草籽。Hernandez表示,近年輸往香港的藜麥及野鼠尾草籽大增,增長潛力相當可觀。他補充,美國是藜麥的最大進口國,他計劃把藜麥出口至香港,以及對藜麥興趣日增的新加坡、南韓、台灣及印度。會員如欲了解更多

來自秘魯的農產品,歡迎聯絡 fion@chamber.org.hk。

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



The Chamber and Microsoft Hong Kong Limited co-organized the CityNext Forum: Engaging 21st Century Citizens on 22 April. More than 120 people attended the event to exchange views on how technologies can help improve our lives and environment.

總商會與Microsoft香港有限公司於4月22日合辦「CityNext論壇系列:公民參與的21世紀 新城市」。超過120人出席論壇,就科技如何改善我們的生活和環境交流意見。



Yang Xuehai, Johnny Zhang and Liang Xijun of the Guangdong Crossborder e-Commerce Industry Association, spoke at a Chamber roundtable luncheon on 6 May. The speakers discussed the growth of cross-border e-Commerce in Mainland China, related logistics services, and how overseas brands can enter the Mainland market using cross-border e-commerce platforms.

廣東省跨境電子商務行業協會的楊學海、張炯及梁錫鈞在總商會5月6日的午餐會上, 探討內地跨境電子商務的增長、相關的物流服務,以及海外品牌應如何利用跨境電子 商務平台進軍內地市場。



Henry Chang, Information Technology Advisor, Office of the Privacy Commissioner for Personal Data, briefed members at a Chamber roundtable luncheon on 24 April about the legal obligations of mobile app developers, with regards to the Personal Data (Privacy) Ordinance.

個人資料私隱專員公署資訊科技顧問張宗頤在總商會4月 24日的午餐會上,向會員講解《個人資料(私隱)條 例》下流動應用程式開發商的法律責任。

Committee Chairmen 委員會主席



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



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



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



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



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



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



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



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



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



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



The Chamber's recent mission to Europe from 16-24 May visited Milan for the Milan Expo, which focuses on food and feeding the world. During the mission, members met with local businesses to explore export and business opportunities in Italy. Members also visited one of the world's top denim producers as well as local trade associations before flying to Barcelona for the second leg of the trip.

總商會的歐洲商務考察團於5月16至24日到訪米蘭參加米蘭世博,集中探討食物及「潤養大地」等主題。團員藉此機會與多家意大利企業交流,探討當地的出口及商機,同時參觀了全球最大的牛仔褲製造商之一,以及當地的貿易協會,隨後轉到第二站的巴塞隆拿繼續考察活動。

Europe Committee 歐洲委員會

Tatiana Budnaya, Chief Representative of Hong Kong & China – Trade Fairs in the Russian Federation, UBM Asia Ltd, called on the Chamber on 12 May to seek the Chamber's help in finding speakers for a forum on energy and environmental issues in St Petersburg in October this year. The Chamber's Assistant Director for PR & Programs Malcolm Ainsworth welcomed the visitor and discussed ways that the Chamber could cooperate.

亞洲博聞有限公司俄羅斯聯邦貿易展中港首席代表Tatiana Budnaya於5月12日到訪總商會,希望本會為今年10月假聖彼得堡舉行的能源及環境論壇,協助物色演講嘉賓。本會公共關係及項目助理總監麥爾康接待Budnaya,雙方商討了合作細節。

Economic Policy Committee 經濟政策委員會

At the committee's 16 April meeting, members discussed submissions on a proposed Voluntary Health Insurance Scheme, China's 13th Five Year Plan, Revised Draft Guidelines under the Competition Ordinance, and a recently launched consultation on the future development of Hong Kong's electricity market. A Chamber submission on the proposed Voluntary Health Insurance Scheme was sent to the Food and Health Bureau on 15 April.

在委員會4月16日的會議上,委員就擬議的 自願醫保計劃、國家「十三五」規劃、 《競爭條例》修訂草擬指引,以及近日發 表的「香港電力市場未來發展公眾諮詢」, 商討建議書的詳情。本會已於4月15日向食 物及衛生局提交關於擬議自願醫保計劃的 建議書。

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

Paul O' Rourke, Managing Director of O' Rourke Associates, visited the Chamber on 21 April, where he was welcomed by Environment & Sustainability Committee Chairman Cary Chan and members.
O'Rourke, who is an expert on energy, shared his knowledge on the regulatory framework and opening of electricity markets in the U.S.

Steve Wong, Environment & Sustainability Committee Vice Chairman, attended a consultation meeting on the direction and mechanism of the \$1 billion Recycling Fund proposed in the Chief Executive's Policy Address.

O' Rourke Associates董事總經理Paul O' Rourke於4月21日到訪總商會,由環 境及可持續發展委員會主席陳永康及一

眾委員接待。身為能源專家的O'Rourke分享了他對美國電力市場的規管架構及開放市場的見解。

行政長官在《施政報告》中提議預留十億元 設立「回收基金」。環境及可持續發展委員 會副主席黃兆輝出席「回收基金」的諮詢會 議,以商討基金的發展方向及機制。

A 25-member delegation from the Kamskiy Innovative Regional Production Cluster (Innokam), led by Natalia Tarkaeva, Deputy Minister, Ministry of the Economy of the Republic of Tatarstan, visited the Chamber on 12 May to meet with members interested in cooperating with businesses in the cluster. They were welcomed by Europe Committee Chairman Neville Shroff, Asia & Africa Committee Chairman Andrew Wells, China Committee Chairman Edmond Yue, HKGCC Chief Economist David O'Rear and members. The trade zone specializes in automobile and truck production, as well as petrochemicals. During the meeting, the Chamber signed a Memorandum of Understanding with Innokam.

韃靼斯坦共和國經濟部副部長Natalia Tarkaeva於5月12日率領來自Kamskiy創新區域 生產聯網(Innokam)的25人代表團到訪總商會,跟有意與該聯網企業合作的會員交 流。歐洲委員會主席尼維利施樂富、亞洲及非洲委員會主席華賢仕、中國委員會主席 余國賢、總商會首席經濟師歐大衛,以及多位會員一同接待團員。當地的貿易區專門 牛產汽車、貨車及石化產品。會上,總商會與Innokam簽署了合作備忘錄。

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

Alex Siu, Senior Vice President, and Kenneth Wong, Assistant Vice President, FIC Development, Global Markets Division of the Hong Kong Exchanges and Clearing Ltd, called on the Chamber on 6 May to discuss possible opportunities for cooperation between the two organizations. Senior Director for Policy & China Business Watson Chan and Assistant Director Charlotte Chow met with the visitors.

香港交易所環球市場科定息產品及貨幣發 展高級副總裁蕭沛聰及助理副總裁黃家強 於5月6日到訪總商會,由政策及中國商務 副總裁陳利華及助理總監周育珍接待,雙 方探討本會與港交所之間的合作機會。

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

The Global Services Coalition, of which the HKCSI is a member, expressed its support on 14 April for the Trade in Services Agreement (TiSA) negotiation and urged TiSA negotiators to give their fullest attention to achieving deep and uniform commitments.

環球服務業聯盟於4月14日表示支持展開服 務貿易協定(TiSA)談判,並促請TiSA的 談判各方盡力達致深化和一致的承諾。香 港服務業聯盟是環球服務業聯盟的一員。

Committee Chairmen 委員會主席



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



Manpower Committee 人力委員會 Mr Nicholas R Sallnow-Smith 蘇兆明先生



Membership Committee 會員關係委員會 Mr Stephen Ng 吳天海先生



Real Estate & Infrastructure Committee 地產及基建委員會 Mr Peter Churchouse 卓百德先生



Retail and Tourism Committee 零售及旅游委員會 Mr P C Yu 余鵬春先生



Shipping & Transport Committee 船務及運輸委員會 Dr Kelvin Leung 梁啟元博士



Small & Medium Enterprises Committee 中小型企業委員會 Mr William Wong 黃龍想先生



Taxation Committee 税務委員會 Mr Francis Lee 李安東先生



Taiwan Interest Group 台灣小組 Mr Stanley Hui 許漢忠先生



Women Executives Club 卓妍社 Mrs Margaret Leung 梁甘秀玲女士



Young Executives Club 卓青社 Mr Oscar Chow 周維正先生

Chamber in Review 活動重溫



Hong Kong General Chamber of Young Entrepreneurs 香港青年創業家總商會

Chamber Chairman Y.K. Pang, and Legislative Council Representative Jeffrey Lam, attended the inauguration ceremony of the Hong Kong General Chamber of Young Entrepreneurs (HKGCYE) on 24 April. HKGCYE was founded by a group of young, enthusiastic, successful city entrepreneurs who have been supported by the Youth Business Hong Kong (YBHK) programme. Its core objectives are to create a stronger community of entrepreneurs under 45 years old, promote an entrepreneurial culture among Hong Kong young people, and to stimulate business networking and opportunities, among others.

總商會主席彭耀佳及立法會代表林健鋒於4月24日出席香港青年創業家總商會(HKGCYE)的成立典禮。該會由一班年青、熱心和成功的本地企業家創立,並獲「香港青年創業計劃」支持。 HKGCYE旨在凝聚45歲以下的企業家,向本港年輕人推廣創業文化,讓他們拓展商業網絡及發掘商機等。

Industry & Technology Committee 工業及科技委員會



The 2015 Hong Kong Awards for Industries, a premier business awards scheme championed by the HKSAR Government, was launched on 13 April. The Chamber is the lead organizer of the "Innovation and Creativity" category. To promote the awards, the Chamber hosted a seminar titled "Innovating New Business Opportunities" on 13 May.

「2015香港工商業獎」是由香港特區政府全力支持的工商業獎勵計劃,已於4月13日開始接受報名。總商會是「創意」組別的主辦機構,並特別在5月13日舉辦「創意●創新商機」研討會,以推廣該獎勵計劃。

Legal Committee 法律委員會

Two Competition Ordinance-related submissions, respectively on the Revised Draft Guidelines and a proposed charging scheme, were made to the Competition Commission on 24 April.

委員會於4月24日向競爭事務委員會提交了兩份《競爭條例》建議書,分別關於修訂草 擬指引及擬議的收費計劃。

Mark Cawson QC shared his insights at a Chamber seminar on 5 May titled "Claims to Enforce Business Sale and Share Warranties." He discussed the increasingly common practice of providing warranties in the sale of a business, the resultant rise in claims to enforce such warranties, and the remedies available based on practical experiences in the U.K.

Mark Cawson QC在總商會5月5日的研討會上,分享他對「出售企業和購買股權保證書的追討」議題的見解。他指出,隨著出售企業的保證書日益普及,關於執行保證書的追討個案亦有所增加。他借鑒了英國的實例經驗,提出可行的解決方案。



Dr Frank Tong, Chief Executive Officer of the Hong Kong Applied Science and Technology Research Institute (ASTRI), briefed members on ASTRI's initiatives under its new leadership during the committee's 20 April meeting.

香港應用科技研究院(ASTRI)行政總裁湯 復基博士在委員會4月20日的會議上,向委 員闡述ASTRI在新領導層下推行的措施。



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Manpower Committee 人力委員會

Charles Lankester, Senior VP of Ruder Finn Asia, briefed members at a Chamber seminar on 7 May on how companies and C-suite executives in Hong Kong were missing out on potential opportunities created by social media. He also cited some case studies of how some businesses had turned negative opinions around via social media to rebuild their companies' reputation and businesses.

羅德公關公司高級副總裁Charles Lankester在總商會5月7日的研討會 上,向會員表示本港企業及高級行政 人員正錯失社交媒體所帶來的潛在商 機。他亦提出一些實例,説明部分企 業如何透過社交媒體扭轉敗局,重建 公司的聲譽及業務。



Andy Wong, Associate Director of PricewaterhouseCoopers, and Andy Ann, Founder and CEO of NDN GROUP, spoke at a Chamber seminar on 21 May titled: "Is Your Business Ready for The Digital Age?" They spoke on digital mega trends in the Mainland, and how members can drive business growth by leveraging the new global consumer market.

羅兵咸永道諮詢服務副總監黃煒卓、數碼媒體及廣告策劃NDN GROUP創辦人及行政總裁安宇昭出席總商會5月21日的「您的業務為數碼年代作好準備了嗎?」研討會,闡述內地的數碼科技大趨勢,以及會員應如何借助新的環球消費市場,推動業務增長。

Retail & Tourism Committee 零售及旅遊委員會

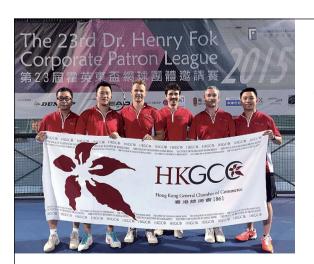


Chamber members had an enlightening visit to Tom Lee Music's Tsimshatsui showroom, which is one of the largest musical instrument stores in South East Asia, on 12 May. Members learned about and experienced the latest trends in musical instruments and technologies.

總商會會員於5月12日參觀了通利琴行位於尖沙咀的總店,該店是全東南亞最大的樂器專門店之一,會員藉此親身了解和體驗樂器及音樂科技的最新趨勢。

Courtney Lutterman, Manager, Public Affairs, Asia Pacific Region of UPS Asia Group Pte Ltd, and Vince Wong, Marketing Manager of UPS Parcel Delivery Service Ltd, met with the Chamber's Senior Director for Policy & China Business Watson Chan and Assistant Director Charlotte Chow on 28 April to discuss the retail supply chain and opportunities for future cooperation.

UPS Asia Group Pte Ltd亞太區公共事務部 經理Courtney Lutterman及聯合包裹運送服 務公司市場部經理黃穎詩於4月28日與本會 政策及中國商務副總裁陳利華及助理總監 周育珍會面,商討零售供應鏈及未來的合 作機會。



Seven members represented the Chamber to participate in the 23rd Dr Henry Fok Corporate Patron League Tennis Tournament on 24 April at Victoria Park. All players were thrilled to be playing at such a challenging and competitive level. The players made it through to the semi-final. From left to right: Gary Hui, Bryant Shu, Marcus Taeck, Mikael Pare, Nicolas Bouvier and Anthony Chan (Will Gee Yu Lam not pictured).

七名會員代表總商會參加4月24日假維多利亞公園舉行的第23屆「霍英東盃網球團體邀請賽」。對於能夠參與如此具挑戰性及高水準的賽事,所有隊員均樂在其中,全力以赴,並成功躋身四強。由左起: Gary Hui、舒天俊、Marcus Taeck、Mikael Pare、Nicolas Bouvier 及陳甄灝(林知譽不在照片中)。

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



SME Committee Chairman William Wong, and Vice Chairman Norman Yeung represented the Chamber to attend a networking luncheon on 19 May to discuss details of the SCMP Enterprising Hong Kong Awards 2015, which will be held in October. The Chamber is a supporting organizations of the awards.

中小型企業委員會主席黃龍想及副主席楊敏健代表總商會出席5月19日的聯誼午餐會,商討於10月由《南華早報》主辦的「香港中小企卓越營商大獎2015」的細節。 總商會是該獎項的支持機構。 Norman Yeung, Vice Chairman, SME Committee, attended the launch ceremony of the IP Manager Scheme, organized by the Intellectual Property Department, on 21 May.

中小型企業委員會副主席楊敏健於5 月21日出席由知識產權署主辦的「知 識產權管理人員計劃」開展禮。



Taxation Committee 税務委員會

At the committee's 21 April meeting, members supported continuing article contributions on timely tax issues, as well as country-specific articles, to the Chamber's monthly magazine, *The Bulletin*.

在委員會4月21日的會議上,委員表示支持繼續在本會每月出版的刊物《工商月刊》中推出專欄,探討適時的稅務議題,以及剖析不同國家的稅制。



Women Executives Club 卓妍社



Catherine Soulas Baron, a certified Corporate Etiquette and International Protocol Consultant, spoke about the art of appreciating wine and cheese on 22 May at Saint-Louis' boutique, a renowned French luxury maker.

註冊企業禮儀和國際協議顧問 Catherine Soulas Baron於5月22日在 法國知名高級水晶品牌Saint-Louis的專 門店內,與會員分享品嚐美酒與芝士 的藝術。

Young Executives Club 卓青社



The HKGCC Oxfam Trailwalker teams, consisting of eight team members and seven supporting team members, completed five training sessions in April and May. This year's Trailwalker will take place on 20-22 November. YEC members are also seeking sponsors, and all money raised will be donated to Oxfam Hong Kong.

總商會的「樂施毅行者」隊伍由八位 隊員及七位支援隊員組成,他們已於 4至5月完成五次的培訓課程。今年的 毅行者活動將於11月20至22日舉行。 卓青社會員現正尋求贊助,所有善款 將撥捐香港樂施會。



Michael Pranikoff, PR Newswire's Global Director of Emerging Media from the U.S., spoke at a YEC networking luncheon on 27 May. Pranikoff highlighted the most effective ways for companies to reach their customers and how companies should be positioning their marketing strategies for 2015.

美國美通社新興媒體全球總監Michael Pranikoff在卓青社5月27日的聯誼午餐會上,闡述企業接觸客戶的最有效方法,以及企業應如何制訂2015年的市場營銷策略。

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It was a full-house for the Annual General Meeting last month, as members voted on amending the Chamber's Articles of Association, and electing two new General Committee members 總商會上月舉行的周年會員大會座無虛席。會上,會員就修訂總商會《組織細則》的建議進行投票,並選出兩名新理事

hamber Chairman Y K Pang spoke to a full house at the Chamber's Annual General Meeting on 18 May. He began the meeting by asking members to consider, and if thought fit, pass the proposed resolutions as Ordinary Resolutions to amend the Chamber's Articles of Association. The proposed resolutions are summarized as follows:

"That the Chamber's Articles of Association be amended to incorporate, inter alia, relevant conditions to be met for a person to be eligible as a candidate for election to the General Committee, as well as relevant provisions for the deemed retirement of a General Committee member (not being the Chairman, Deputy Chairman or a Vice Chairman for the time being) when he has reached or exceeded the 16-year threshold in office (not counting the period serving as an ex officio) on the General Committee, unless otherwise decided by the General Committee."

Members unanimously passed the resolutions before voting on which General Committee members they wished to elect. Victor Li, John Slosar, Peter Wong and Betty Yuen were re-elected, while Leland Sun, Managing Director of Pan Asian Mortgage Co Ltd, and Edmond Yue, Director of Wo Hing Construction Co Ltd, were newly elected as General Committee members.

Helping businesses grow

Pang told members that the Chamber has been stressing the need to enhance Hong Kong's competitiveness and political stability as these are vital to safeguard our prosperity.

The past 12 months have been difficult for Hong Kong on many fronts. The subdued growth in world trade and the highly disruptive protest movement that took place in the fourth quarter affected many businesses as well as the public. Towards the end of last year, there was a sharp drop in retail sales, due to Mainland tourists being put off visiting Hong Kong.



"Despite these challenges, our economy managed to grow 2.3% amid an extremely tight labour situation that added to the rising cost of doing business. Overall, prices rose 4.4% over the course of the year, although the recent drop in oil prices may offer some relief this year," he said.

Politics weighed heavily on Hong Kong during the year, culminating in a prolonged yet largely peaceful protest movement that has come to be known as the "Occupy Movement." Pang stressed the need to find a way to combine our ideals and aspirations with the reality of the world in which we live.

"The starting points are the Basic Law, the relevant decisions of the Standing Committee of the National People's Congress and the principle of 'One Country, Two Systems.' We sincerely hope that this important work will not be derailed by those who cannot tolerate compromise," he said.

Pang warned that Hong Kong needs to pay very close attention to

the cost of doing business, and to the availability and quality of our workforce. Businesses also need to think very carefully about how they can remain relevant in a rapidly changing world.

As part of this, the Chamber lobbied Government on a wide range of issues, aiming at making it easier for members to do business and increasing Hong Kong's competitiveness. Among the submissions presented to the Government, both the Chief Executive and the Financial Secretary accepted many of the Chamber's proposals in their respective Policy and Budget Addresses, including providing more assistance to SMEs. The Chamber also lobbied Government to find ways to address the acute labour shortage and streamline the town planning process, as well as the urgent need to expand the airport.



Connecting with the Mainland 聯繫內地

The Mainland began a series of farreaching reforms in 2014. Of most concern to businesses were taxation and financial reforms. The China Committee organized seminars last year to help members get a clearer picture of the changes and related business opportunities that the reforms will create.

Edmond Yue, Chairman of the China Committee, said the Chamber proposed that Guangdong adopt a pilot "negative list" approach and grant "national treatment" to Hong Kong enterprises. "Both of these recommendations were incorporated into the latest CEPA agreement announced in December 2014," he said. "The breakthrough marks an important milestone towards achieving basic liberalization of trade in services between the Mainland and Hong Kong by the end of the National 12th Five-Year Plan period."

地在2014年展開了一系列影響深遠的改革,最為商界關注的是税務及金融改革。 就此,中國委員會年內舉辦了多個研討會,讓會 員深入了解改革的變動,並探索當中的機遇。

中國委員會主席余國賢指出,總商會提議 CEPA在廣東省先行先試採用「負面清單」,以 及讓港商在內地享有「國民待遇」。「這兩項建 議均獲納入在2014年12月公布的最新CEPA補充 協議中。」他説:「是次突破為中港兩地在 『十二五』規劃期末基本實現服務貿易自由化踏 出重要的一大步。」 商會於5月18日召開周年會員大會,全場座無虛席。會上,總會,全場座無虛席。會上,總商會主席彭耀佳請會員考慮並(如認為合適)通過建議修訂總商會《組織細則》的決議案為普通決議案。建議決議案概述如下:

「決議對總商會《組織細則》予以修訂,以納入包括有關合資格理事候選人應符合的條件,以及任期已屆或超過16年任期(不計出任當然理事的時期)的



總商會年內就多項議題 向政府提呈意見,致力 為會員建立便利營商的 環境,同時提升香港的 競爭力。



理事(為當時並非出任主席、常務副主 席或副主席的理事)即視為已卸任規 定,除非理事會另有決定。」

會員一致通過決議案,其後投票選出 理事。李澤鉅、史樂山、王冬勝及阮蘇 少湄獲選連任,另有兩名新理事加入理 事會,分別為宏亞按揭證券有限公司董 事總經理孫立勳,以及和興建築有限公司董事余國賢。

協助企業發展

彭耀佳向會員表示,總商會一直倡議 促進本港的競爭力和政治穩定,因為兩 者都是維護經濟繁榮的重要元素。

從多方面來說,去年是香港艱辛的一年。環球貿易的增長放緩,以及在第四季造成極大混亂的「佔領行動」,均令不少企業及市民受到影響。去年底,由於很多內地旅客打消來港計劃,本港的零售業銷售額大幅下跌。

他説:「縱然挑戰重重,香港在面對 勞工極度緊拙、營商成本上升等情況 下,仍錄得2.3%的經濟增長。儘管近日 油價下跌,或可讓我們於今年略鬆一口 氣,但整體價格在過去一年仍上漲了 4.4%。

香港年內面對沉重的政治壓力,最終 引發歷時頗長,但大致和平的「佔領行動」。彭耀佳強調,我們要因應現實的環境,設法綜合社會各界的理想和願望。

他表示:「然而,所有討論必須以《基本法》、全國人大常委會的相關決定,以及『一國兩制』原則為出發點。 我們衷心希望這項重要的工作不會受拒 絕妥協的人阻撓。」

彭先生提醒,本港必須密切留意營商 成本,以及勞動力的供應和質素。商界 亦要慎重考慮如何在瞬息萬變的世界中 與時並進。

因此,總商會年內就多項議題向政府 提呈意見,致力為會員建立便利營商的 環境,同時提升香港的競爭力。在眾多 的政策建議書中,行政長官及財政司司 長都分別在其年度報告中,採納了本會 的多項建議,包括為中小企提供更多支 援。本會亦促請政府設法解決嚴峻的勞 工短缺問題、簡化城市規劃程序,以及 處理擴建機場的迫切需要。★





Serving Members Better

eviewing the Chamber's work in the past year, CEO Shirley Yuen said 2014 was a year of huge contrasts. Protestors blocked the streets for almost three months, yet the number of businesses registered in Hong Kong continued to grow to surpass 1.2 million. Hong Kong had a record number of people employed, yet many businesses often found themselves short staffed due to the acute labour shortage. And a record number of Mainland tourists coming to Hong Kong, yet not everyone welcomed the visitors or the benefits that they had on our economy. A small group of disgruntled radicals staged ugly protests and hurled insults at Mainland tourists, which fuelled an anti-Mainland sentiment.

Yuen said these and other episodes put a lot of pressure on many businesses. To help members stay on top of the challenges, the Chamber organized timely talks, seminars and training programmes. The Chamber also lobbied Government on a wide range of policies, producing around 40 policy submissions, which was almost double the number in 2013.

"The surge reflects the unfortunate truth that, increasingly, more and more regulations are being imposed on businesses. Many of the recommendations in our submissions were accepted, but we are aware that we cannot simply keep working harder and harder; we have to work smarter," she said.

The Chamber will continue to work closely with policy committees to chart businesses through the increasingly choppy policy seas. "We will expand our use of technology and social media to promote the Chamber's policy positions and work," she said. "Social media sites like Facebook, LinkedIn, Instagram and Flickr have expanded our interaction with members, as well as our visibility and reach into the wider community."

In 2014, the Chamber broadened the range of online business documentation services that helped businesses save time and money. The online booking process for events has been enhanced in preparation for the launch of the Chamber's mobile app this summer. Yuen said the app will allow the Cham-

ber to better engage members, facilitate their interaction with the Secretariat, and make them feel more connected as a member.

Other new developments in 2014 included the establishment of the Young Executives Club, or YEC for short, in September. The club is managed by young executives who organize a diverse range of events focused specifically on serving the needs and interests of young executives. The Chamber hopes the club will also attract more young entrepreneurs in Hong Kong to join the Chamber family.

Yuen asked members to watch out for the Chamber's new services and facilities with the proposed expansion and upgrade of our premises in United Centre.

> She added, "These will complement the work we

> > have done in the past 12 months, and ensure the Chamber is well equipped to not just meet, but to

> > > exceed members' expectations in the coming years." 🎋













Helping Businesses Advance and Innovate

協助企業改進與創新

major concern last year involved far-Areaching policy changes in Guangdong relating to the collective bargaining and collective contracts of enterprises. K.C. Leung, Chairman of the Industry & Technology Committee said a joint chambers lobbying group negotiated with the Guangdong Government to find a way forward.

"We stressed the advantages of a market economy and businesses owners' right to manage their companies independently. After six meetings with representatives of the Guangdong Federation of Trade Unions, the People's Congress of Guangdong agreed to adopt most of our recommendations in the final regulation, much to the relief of businesses," he said.

Locally, the committee worked closely with the DIT Committee and submitted a paper supporting the establishment of the Innovation and Technology Bureau. Regrettably, proposal to establish the bureau was shot down due to filibustering in the Legislative Council, he said.

界去年的另一大關注,是廣東省企業集體協商和集體合同的重要政策修訂。工業及科技 委員會主席梁廣泉表示,我們與其他商會成立的 聯合遊説小組,與廣東省政府進行了磋商,以尋 找向前邁進的方法。

他説:「我們強調市場經濟的好處・以及企業 東主獨立管理公司業務的權利。經過與廣東省總 工會代表進行的六次會議後,廣東省人大接納我 們大部分的建議,並將之納入最終方案中,令企 業得以鬆一口氣。」

本地方面,委員會與數碼、資訊及電訊委員會 緊密合作,並聯合提交了一份文件,支持成立創 新及科技局。遺憾的是,有關方案因立法會的拉



梁廣泉 K C Leung



提升會員服務

顧總商會過去一年的工作,總 裁袁莎妮表示2014年是充滿強 烈對比的一年:示威者堵塞本 港道路近三個月,但在港註冊的企業數 目卻持續增長至超過120萬。儘管本港就 業人數創新紀錄,但很多企業卻往往因 本地勞工嚴重短缺,而面對人手不足的 問題。訪港的內地旅客創歷史新高,然 而並非人人都對內地旅客或他們所帶來 的經濟效益表示歡迎。小部分不滿的激 進人士更發起抗議, 唇罵內地遊客, 進 一步加深香港的反內地情緒。

袁莎妮指出,上述問題加上其他事 件,年內對眾多企業造成沉重的壓力。 為協助會員應對挑戰,本會舉辦了適時 的講座、研討會和培訓課程。此外,我 們去年亦就多項政策向政府進行遊説, 並提交了約40份政策建議書。建議書的 數目幾乎是2013年的兩倍。

她補充:「這正好反映一個不幸的事 實,就是規管商界的條例正與日俱增。 儘管本會在建議書中提出的多項建議均 獲採納,但我們明白要更努力工作之 餘,也得更精明地工作。]

總商會將繼續與本會各個政策委員會 緊密合作,協助企業應對不斷轉變的政 策。「我們將加強使用科技和社交媒 體,以推廣總商會的政策立場和工 作。」她續稱:「社交媒體如 Facebook、LinkedIn、Instagram和 Flickr,除了有助我們增加與會員的互 動,還可讓廣大市民認識和接觸總商

2014年,本會新增了多項商貿文件的 網上簽發服務,協助用戶節省時間和成 本。我們亦改善了本會活動的網上報名 程序,為今夏推出的總商會流動應用程 式作好準備。袁莎妮表示,該應用程式 有助總商會接觸會員、促進他們與秘書 處的互動,並加強會員的歸屬感。

本會在2014年的另一新動向是於9月 成立卓青社。該社由年青行政人員領 導,藉舉辦各式各樣的活動,迎合年青 會員的需要和興趣。透過成立卓青社, 我們亦希望吸納更多本港的年青企業家 加入總商會的大家庭。

袁莎妮呼籲會員密切留意總商會擴充 及裝修統一中心的總辦事處後,將會推 出的新服務和設施。她補充:「此計劃 正好配合過去12個月的工作成果,以確 保本會服務在未來不但能滿足會員的需 要,也能超越會員的期望。」《

企業掙扎求存

`的一年,期間發生了兩大事件:為 期79日的佔領行動,對核心零售地區的零 售商和企業造成打擊;以及愈來愈多市民 對內地遊客產生負面情緒,激發連串示威 和集會。因此,零售及旅遊委員會年內忙 個不休,致力應對這些影響業界的事件。

委員會就零售及旅遊業所關注的議 題,與政府官員和立法會議員交流意見。 對於行政長官提出有意削減「個人遊」旅 客名額,以釋除本港市民的疑慮,零售及 旅遊委員會主席余鵬春表示:「我們建議 政府透過開發新景點和旅遊區,提高本 港接待遊客的能力。我們認為, 紓緩旅 遊熱點的壓力,比限制內地訪客人數更 為有效。」

人力嚴重短缺是業界面對的另一大挑 戰。「我們年內與商務及經濟發展局及 職業訓練局進行磋商,探討為零售及旅 遊業提供充足人力的措施。」余鵬春續 稱:「政府為零售業設立資歷架構,已 取得進展。我們相信這將有利於從業 員,特別是學歷不足而又具備豐富工作 經驗的人士。」

































Businesses Struggle

The retail and tourism sectors experienced an unusual year in 2014. There were two major incidents: the 79-day Occupy Movement, which affected retailers and businesses in core retail areas, and the escalating negative sentiment towards Mainland tourists resulting in protests and rallies. Consequently, the Retail & Tourism Committee had a very busy year responding to these and other events impacting the sector.

The committee exchanged views with Government officials and legislators on concerns to the retail and tourism trade. Regarding the Chief Executive's remarks favouring reducing the number of Mainland visitors coming to Hong Kong under the Individual Visit Scheme to ease concerns of Hong Kong residents, "we recommended that the Government should enhance our capacity to receive tourists by developing new attractions and tourism clusters. We believe that alleviating the pressure on popular tourist spots is more useful than limiting the number of Mainland visitors," P C Yu, Chairman of the Retail & Tourism Committee said.

The acute manpower shortage was another challenge for this sector. "We engaged in discussions with the Commerce and Economic Development Bureau, as well as the Vocational Training Council, on measures to provide adequate manpower to serve the retail and tourism sectors," Yu added. "The Government is making some progress with the establishment of the qualification framework for the retail sector. We believe this will be beneficial to people working in the trade, especially those lacking

academic qualifications, but possessing solid work experience."

u Pang Chun

平衡經濟發展與社會福利

去一年本港因政改問題引發不少 爭論,政府和社會的運作亦受到 影響。長達79日的佔領行動曾阻 塞本港的主要道路,對商界造成極大影響,特別是旅遊和零售業。

總商會立法會代表林健鋒議員表示: 「隨著普選的發展,民粹主義及福利主義 冒起。因此在選舉制度中,通過適當機制 安排,兼顧社會各方利益,將有助保持經 濟繁榮發展,維護社會穩定。」

在政治問題以外,改善本港營商環境 一直是備受關注的課題,當中包括擬於今 年12月1日或之前生效的競爭法,這正是 商界的一大憂慮。林健鋒表示已多次指出 《競爭條例》含糊不清,沒有清晰指引,容易令商界誤墮法網。

隨著民粹崛起,加上政治氣氛緊張, 他預期會有更多勞工和社福議題納入立 法會議程,包括取消強積金對沖機制、 引入全民退保及標準工時等。★



New General Committee Line-up 新一屆理事會

Y K Pang, Director of Jardine Matheson Ltd, and Chief Executive of Hongkong Land, was re-elected Chairman of HKGCC for the coming year at the inaugural meeting of the new General Committee immediately after the HKGCC's Annual General Meeting on the evening of 18 May. Stephen Ng, Chairman & Managing Director of The Wharf (Holdings) Ltd, was also re-elected as Deputy Chairman.

The three Vice Chairmen are, respectively: Victor Li, Managing Director & Deputy Chairman of Cheung Kong (Holdings) Ltd; Aron Harilela, Chairman & CEO of Hari Harilela Ltd; and Betty Yuen, Vice Chairman of CLP Power Hong Kong Limited.

At the Annual General Meeting, members elected a total of six members to fill the seats on the General Committee – the governing body of the Chamber – who were required to step down this year. Four of them were re-elected, including Victor Li, John Slosar, Peter Wong and Betty Yuen. Leland Sun, Managing Director of Pan Asian Mortgage Co Ltd, and Edmond Yue, Director of Wo Hing Construction Co Ltd, were newly elected as General Committee members. Following is an updated list of the General Committee.

怡和管理有限公司董事及置地控股有限公司行政總裁彭耀佳, 膺選連任本年度香港總商會主席。總商會於5月18日傍晚召開周年會員大會, 隨後新理事會即舉行首次會議, 選出正副主席。九龍倉集團有限公司主席兼常務董事吳天海獲選連任常務副主席。

總商會三位副主席分別為長江實業集團有限公司董事總經理兼副主席李澤鉅、Hari Harilela Ltd 主席及行政總裁夏雅朗,以及中華電力有限公司副主席阮蘇少湄。

按照總商會組織細則,理事會為總商會最高管理層,今年共有六位理事空缺需要填補,當中四位在周年會員大會上獲選連任,他們分別是李澤鉅、史樂山、王冬勝及阮蘇少湄,另有兩名新理事加入理事會,分別為宏亞按揭證券有限公司董事總經理孫立勳,以及和興建築有限公司董事余國賢。以下為最新的理事會名單。

Balancing Economic Development and Social Welfare

he path towards constitutional development sparked fierce debates last year, which affected both the operations of the Government and society. The 79-day Occupy Movement that blocked major roads in Hong Kong hit businesses, in particular the tourism and retail sectors, very hard.

"Recent political developments have given rise to populism and welfarism. Therefore, introducing an appropriate mechanism in our election that considers the interests of different sectors of society would be a way of maintaining economic prosperity and stability," said the Hon Jeffrey Lam, the Chamber's Legislative Council Representative.

Putting the current political disorder aside, improving Hong Kong's business environment continues to be an ongoing concern. The Competition Law, which is expected to take effect by the first of December this year, is a major worry for businesses. Lam said he has stressed

repeatedly that the ambiguity of the Competition Ordinance and the lack of clear guidelines means some businesses may inadvertently infringe the law.

With the rise of populism and the charged political atmosphere, he expects more labour and social welfare to be added to LegCo's agenda. These include the abolition of the MPF offsetting mechanism, the introduction of a universal pension scheme and standard working hours.



Chairman: Y K Pang

Deputy Chairman: Stephen Ng

Vice Chairmen: Aron Harilela, Victor Li, Betty Yuen

Legco Representative: Jeffrey K F Lam **General Committee Members:**

Nicholas Brooke, Agnes Chan, Oscar Chow, Manohar Chugh, Fu Yu Ning, Stanley Hui, Benjamin Hung, Raymond Kwok, Ronald Lee, David Lie, John Slosar, Leland Sun, James Tien, Peter Wong, Anthony Wu, Emil Yu, Pang-Chun Yu, Edmond Yue and Allan Zeman

主席:彭耀佳

常務副主席:吳天海

副主席:夏雅朗、李澤鉅、阮蘇少湄

立法會代表:林健鋒

理事:蒲禄祺、陳瑞娟、周維正、文路祝、

傅育寧、許漢忠、洪丕正、郭炳聯、 李碩培、李大壯、史樂山、孫立勳、 田北俊、王冬勝、胡定旭、于健安、

余鵬春、余國賢、盛智文



Engaging 21st Century Digital Citizens 公民參與的21世紀新城市

ince the launch of "Spark Hong Kong" three years ago, Microsoft has been focusing on how technology could help the youth develop and reach higher goals, and how innovation provides opportunities for start-ups, transforms Hong Kong into a smart city and improves the lives of its citizens.

As part of this, Microsoft Hong Kong and the Chamber jointly organized the CityNext Forum on 22 April. The conference provided an interactive platform for business leaders, Government officials, NGOs and the community to exchange ideas on how new technology could help improve citizen engagement and public services to address the needs of the 21st century citizens.

Nicholas Yang (left), Advisor to the Chief Executive on Innovation and Technology and Non-official Member of the Executive Council, spoke at the event on "Youth, Innovation, Entrepreneurship, Technology and Hong Kong." Professor Joseph Sung, Vice-Chancellor and President, The Chinese University of Hong Kong, highlighted the role of technology to bridge the generation gap between the elderly and the youth.

Also speaking at the event was Mario Rubert, Director of International Economic Relations of Barcelona City Council, who shared how Barcelona was transformed into a leading smart city in the world. Aiming to become a city of productive neighborhoods where nature holds a prominent role for the balance of the city, Barcelona has applied innovative IT solutions to manage its services and resources not only to drive for economic growth but also improve citizens' quality of life.

Stefan Sjöström (right), Vice President, Public Sector, Microsoft Asia, said cities are power plants of human energy, creating jobs through innovation, laboratories of our future and engines of our economies. While we were facing complex challenges, the key to success was to transform operations and infrastructures to build a people-centric foundation for future innovation and to engage citizens and businesses to create two-way dia-



Microsoft三年前推出「Spark Hong Kong」計劃以來, 直專注研究科技如何協助年青人實現更遠大的目標, 以及創新意念如何為初創企業開拓商機,把香港轉型為 「聰明城市」(Smart City),同時改善市民的生活質素。

為此, Microsoft香港有限公司及總商會於4月22日合辦 「CityNext論壇系列」,為商界領袖、政府官員、非牟利機構 及社區組織提供互動交流的平台,藉此思考新科技如何有助改 善公民參與方式和公共服務,以確保社會能滿足21世紀公民的 需要。

行政長官創新及科技顧問、行政會議非官守議員楊偉雄在論 壇上闡述「年青人、創新、創業、科技與香港」的議題。香港 中文大學校長沈祖堯教授則剖析科技如何拉近長者與年輕人之

同場的巴塞隆拿市議會國際經濟關係總監Mario Rubert分享 了該市如何轉型為全球首屈一指的聰明城市。巴塞隆拿致力成 為具生產力的社區,並把自然環境視為平衡城市發展的關鍵, 因此在服務及資源管理上應用了創新的資訊科技方案,在推動 經濟增長的同時,提升市民的生活質素。

Microsoft亞洲公共事業部副總裁Stefan Sjöström表示,城市 不但是人類動力的源頭,透過創新來提供就業機會,同時也是 我們未來的實驗室,以及經濟發展的火車頭。當我們面對日益 複雜的挑戰時,成功的關鍵在於改變城市的運作模式和基礎設 施,為未來的創新理念建立以人為本的基礎,以及鼓勵市民與 企業互動交流。我們可透過制訂公共私營合作模式,以克服重 大的挑戰及創造新機遇。

香港特區政府效率促進組專員蘇啟龍認為,推動聰明城市發 展的並非科技,而是「聰明」的市民。他們透過精明地應用科 技,促進公民參與,締造一個更健全的社區。

如欲了解更多詳情,歡迎瀏覽www.microsoft.com/hk/citynext *<

logues. This could be achieved by establishing public-private partnerships to meet big challenges and spark new opportunities.



smart way to create a healthier community via citizen engagement.

For more visit details, www.microsoft. com/hk/citynext





hamber members had an exclusive look around Tom Lee Music's Tsimshatsui showroom – one of the largest musical instrument stores in South East Asia – on 12 May. Members learned about and experienced the latest trends in musical instruments and technologies, as well as saw antique instruments, including a 100-year-old piano, and a guitar made from the original Liberty Tree. Members were also amazed at the application of technology to musical instruments, allowing amateurs to learn to play beautiful music quickly.

Established in 1953 in Hong Kong, Tom Lee Music retail outlets have now extended to Macao and Canada.

南會會員於5月12日獨家參觀通利琴行位於尖沙咀的總店,該店是全東南亞最大的樂器專門店之一。會員當日親身了解和體驗樂器及音樂科技的最新趨勢,更有機會一睹多種古董樂器,包括已有百年歷史的鋼琴,以及以原自由木(Liberty Tree)製成的結他。透過在樂器上應用科技,業餘愛好者也能迅速學會彈奏美妙的音樂,會員對此嘖嘖稱奇。

通利琴行於1953年在香港成立,服務網絡現已遍及澳門及

It believes that in a world where time flies and pressure is inherent, music is a natural stress reliever, Tom Lee's son, Frank Lee, told members. "It refreshes the soul and nourishes the well-being. It is also a natural form of expression reflecting our passions and our dreams."

The Tom Lee Foundation is involved in a number of community services and brings world-class artists to Hong Kong, helps musicians to showcase themselves, as well as offers sponsorships through providing instruments, funds or promotional support to various music activities and other worthy causes to promote the appreciation and enjoyment of music in the community.

加拿大。通利深信,在生活節奏急速的環境下,都市人承受不少壓力,音樂可幫助減壓。創辦人李子文的兒子李敬天向會員表示:「音樂能洗滌心靈,滋潤生命,我們亦能透過音樂表達熱忱和夢想。」

通利音樂基金會一直積極參與社區服務,亦廣邀國際頂級的音樂家訪港,協助本地音樂人展現才華,並為各種音樂活動及其他計劃,提供樂器、資金或推廣支援等贊助,務求提高公眾對欣賞音樂的興趣。

Chamber in Review 活動重溫





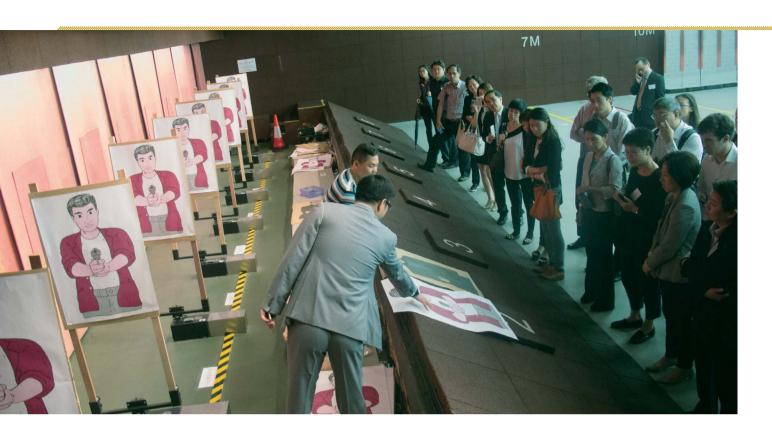












Customs & Excise HQ

參觀海關總部大樓

ver 30 Chamber members visited the Customs & Excise Department's head-quarters on 21 May to learn more about how the organization operates. Members learned about how it prevents smuggling, tackles drugs, and protects consumers' interests by fighting piracy. Members were also interested in hearing about how the Electronic Crime Investigation Centre combats IPR crime, and the

challenges posed by 3-D printing.

Commissioned in 2010, the headquarters accommodates most of the administrative and investigation formations which were previously scattered over the territory. Other facilities inside the building include an indoor firing range, an electronic crime investigation centre, a detention centre, a multi-purpose auditorium, an exhibition gallery and a media briefing room.

30位總商會會員於5月21日參觀海關總部大樓,了解香港海關的運作。該部門向會員介紹如何防止走私、處理毒品,以及打擊盜版活動,以保障消費者權益。會員亦對科技罪行研究所如何打擊知識產權罪行,以及3-D打印所帶來的挑戰大感興趣。

海關總部大樓於2010年落成,可容納 大部分早前分布全港不同地區的海關行政 及調查科系辦公室。其他大樓設施包括室 內練靶場、科技罪行研究所、羈留中心、 多用途演講廳、展覽廊及傳媒接待室。





Chamber in Review 活動重溫













Innovating New Business Opportunities

創意 ● 創新商機

Lethargic economic growth is encouraging companies to throw conventional corporate strategies to the wind and go out on a limb to test out new innovate business ideas 經濟增長放緩,促使不少公司摒棄傳統的企業策略,嘗試發掘創新的商業意念。

女友 商會工業及科技委員會主席梁廣泉表示:「即使面對 困境・香港向來具備精益求精、迎難而上的能力及決心。要在市場上保持優勢・無論是傳統或新興行業都要打破常規・走出安舒區・積極創新求變。」

在總商會5月13日的「創意◆創新商機」研討會上,梁廣泉 指出本會多年來一直強調企業必須鼓勵創意,發揮創新精神。

同場的香港理工大學設計學院副院長李德志教授簡介了成功企業如何運用設計主導的策略,促進整體的業務發展。香港科技大學工學院副院長(研究及研究生教務)、化學工程及生物分子工程學系教授楊經倫教授亦剖析了納米商機,而Nest HK Ltd行政總裁Simon Squibb則闡釋投資者應如何挑選具質素和發展潛力的初創企業。

是次研討會同時推廣總商會主辦的「2015香港工商業獎:創意」。本會政策及發展副總監石平**俤**向與會者介紹該獎項的評選準則,並特別提到過往得獎公司的特點。 **

ong Kong has time and again proven its ability and determination to strive for excellence and achieve growth even in difficult times," said K.C. Leung, Chairman of the Chamber's Industry & Technology Committee. "To stay ahead of the game, all businesses – whether traditional or emerging sectors – need to break away from humdrum routines, get out of their comfort zone and be innovative."

Speaking at the Chamber's seminar on "Innovating New Business Opportunities" on 13 May, Leung said the Chamber has been stressing the importance of encouraging innovation and creativity within companies for years.

Also speaking at the seminar, Prof. Tak Chi Lee, Associate Dean of School of Design of the Hong Kong Polytechnic University, introduced how successful companies have used design-led strategies as an important part of their overall business development. Prof. King Lun Yeung, Associate Dean of Engineering (Research & Graduate Studies) and Professor of Chemical & Biomolecular Engineering of the Hong Kong University of Science and Technology, spoke on nano opportunities for businesses, while Simon Squibb, CEO of Nest HK Ltd, explained how investors pick quality and scalable startups.

The seminar also promoted the "2015 Hong Kong Awards for Industries: Innovation and Creativity," organized by the Chamber. Thinex Shek, Assistant Director for Policy & Development, walked members of the audience through the selection criteria for the awards and highlighted characteristics of past winners.

All that Glitters Is Not Gold

閃亮人生

nnie Tse may appear to be a carefree, rich woman with a taste for fine jewellery and a luxurious lifestyle, yet she hasn't always had it so easy. The graduate in computer engineering heads Tse Sui Luen Jewellery (International) Ltd's (TSL), which has gone through many ups and downs. As the daughter-in-law of the group's founder, she was thrust into the top position during a very dark period in the company's history.

Speaking to members at the Chamber's Women Executives Club breakfast meeting, Tse explained that both she and her husband used to have separate careers, but, "At one point, I decided to join TSL for a simple reason of helping my husband. I never imagined that would turn out to be such a huge challenge for me."

She joined the family business in 2002, and used her IT background to modernize the company's management, business process and enterprise resource planning systems. In 2006, she joined TSL's board of directors. But in 2008, she was propelled to the helm of the family jewellery empire and appointed Chairman and CEO after her husband and father-in-law were both jailed for paying illegal kickbacks to travel agents to take tourists to their showrooms. Despite the very testing period, she soldiered on and implemented major reforms to the company's internal structure and strategies. The necessary changes were welcomed and enhanced the company's image and positioning.

Apart from being the Chairman and CEO of a Hong Kong listed company, she is also a mother of three children. Tse said she only has a few hours of sleep every night, but no matter how busy she is, she always puts her children first, and spends of her time on

the weekends playing and studying with her children like any other mother.

"I have no regrets in choosing this path and if given the choice to turn back time, I would do the same thing again. All the hardships have pushed me to accomplish far more than I ever imagined I could do," said Tse. *

邱安儀看似是一位富貴無憂、鍾情珠寶,而且享受著 高尚生活的女性,但其實一切都得來不易。她在大學 際)有限公司走過不少高低起跌。身為集團創辦人的媳婦,她在 公司陷入前所未有的低谷時,毅然決定肩負起領導公司的重任。

謝邱安儀在總商會卓妍社的早餐會上向會員表示,她跟丈夫 曾協議各自發展事業,但其後改變初衷。她解釋:「我決定加 入公司時,只是想助丈夫一把。我從未想過會面對如此艱鉅的 挑戰。|

她在2002年開始參與家族生意,透過善用自己的資訊科技知 識,革新公司的管理、業務流程及企業資源規劃系統,並於 2006年獲委任為謝瑞麟珠寶的執行董事。然而在2008年,她的 丈夫及家翁被指向旅行社提供非法回佣,作為安排旅客參觀謝 瑞麟珠寶店的報酬,隨後被判處監禁。謝邱安儀臨危受命,接 手這個家族珠寶王國,成為集團的主席兼行政總裁。儘管經歷 了不少風風雨雨,她仍堅持不懈,對公司的內部架構和策略推 行了重大改革,提升了謝瑞麟珠寶的形象及地位。







A Journey to **Health and Success**

踏上**健康與成功**的旅程

hen David Chan worked as a nurse in a hospital, he had the idea of opening his own medical services centre. "Because I was a nurse, whenever I pitched my idea to investors, family or friends, they all turned me down or even made fun of me," he told 40 students from MKMCF Ma Chan Duen Hey Memorial College, as part of the Chamber's Business-Schools Partnership Programme.

"But I stood firm and believed in myself so never gave up. I finally managed to raise sufficient capital to start my own business Kinetics Medical & Health Group Company Ltd, in November 2001" he added.

Chan is a classic example of how hard work and perseverance are the keys to success. Today, his company offers a wide range of medical and healthcare services, and during our school's visit we had the opportunity to have a variety of health tests that checked our blood pressure, blood glucose and lung function. After the tests, Kinetics staff explained the test results to us, which also helped us understand more about ourselves and our health.

The respiratory system test was very impressive and obviously we all wanted to make sure our respiratory system was functioning properly. After the test, the instructor explained what the test results showed about our health. My classmates were all very eager to take the test to demonstrate that they are healthy! Although the test seemed simple, we all had much to learn. The instructor also explained practical measures that we could follow to prevent respiratory disease.

Fighting against adversity

During the outbreak of SARS in 2003, many Hong Kong people were reluctant to go out. It was also

a very dark and difficult period for businesses, as many customers were staying at home, consequently businesses' revenues plunged. Kinetics was not spared and Hong Kong's malls were deserted. Despite facing mounting debts, he remained optimistic and soldiered on.

"Employees are the most important asset of our company. That is why I shared my company's profit with employees even before I cleared my debts, so that they would continue to work happily with us," he said.

Kinetics finally emerged from the crisis due to Chan's constant efforts to find new business opportunities. He also expanded his centres to outlying islands.

Chan's experience and persistence taught us how to deal with adversity and to never give up. It also taught be to be more health conscious, and understand that prevention is always better than cure.



Business School Partnership Programme Calendar

Three groups of students from Heep Yunn School gave their presentations as part of a pre-assigned task to design an IT related social service in collaboration with an NGO at the NEC's office on 7 May. Despite a tight budget and operational constraints, the groups were able to come up with some brilliant ideas. The judging panel, consisting of NEC executives, chose the winning group, and their idea will become a reality this summer.

SKH Lam Woo Memorial Secondary School students learned about supply chain developments and technologies during a talk on 20 May by Dave Lim, Managing Director of DHL Supply Chain.

St. Rose of Lima's College students visited Cathy Pacific City on 22 May to learn about the airline and the aviation industry in Hong Kong.

Raimondi College students visited the Airport Authority on 29 May. They were given the opportunity to visit the airfield as well as the control room to learn about the airport and flight control.

「商校交流計劃」活動一覽

三組協恩中學的學生於5月7日到訪日本電氣(NEC)的辦事 處,以匯報其活動建議方案。該校學生將與非牟利機構合 作,共同籌辦一項與資訊科技有關的社會服務。儘管財務及 運作上有所限制,但學生都能發揮所長,提出不少具心思的 方案。由NEC行政人員組成的評審委員會最後選出獲勝組 別,而他們將在今年夏天實踐有關活動。

聖公會林護紀念中學學生於5月20日出席由DHL供應鏈董 事總經理林金國主持的講座,了解供應鏈的發展及技術。

聖羅撒書院學生於5月22日參觀國泰城,了解國泰航空及 本港航空業的發展。

高主教書院學生於5月29日到訪機場管理局,藉此機會參 觀機場和控制室,以了解機場運作及航空管制措施。

Students' View 學生評價:



"I learned that prevention is better than cure, and if you work hard enough, you can grind an iron rod into a needle."

- Melody Hung

「經過是次活動,我明白到預防勝於 治療,只要有恆心鐵柱磨成針的道 理。」 — 洪倩婷



"I was very impressed with David's story about how he became an entrepreneur. His perseverance and resilience in the face of failure led to success. His positive attitude also inspired me not to give up so easily and to seek solutions to problems that I encounter." - May Shih

「最令我印象深刻的環節是陳浩然先生 分享他的創業夢。他的毅力與恆心換 來今天集團的成功,過程中實在跨過 不少困境。他的正面態度,令我明白 做事不要輕易放棄,凡事總有生 機。」 一施雅娟



"David helped me to understand that hard work spells success and 'no pain no gain'."

- Lam Wai Kin

「陳先生的分享讓我明白成功須苦幹 的道理,一分耕耘一分收穫。」

— 林煒健

Chamber in Review 活動重溫





浩然先生仍在醫院任職護士時,已萌生創立醫療服務中心的念頭。透過總商會的「商校交流計劃」,他向40名馬錦明慈善基金馬陳端喜紀念中學的學生表示:「作為護士的我,每當我向人介紹創立醫療中心的計劃,無論是投資者、家人或朋友都不表贊成,甚至嘲笑我的想法。」

他補充:「但我堅持自己的信念,永 不放棄,最終也能籌備充足的資金,於 2001年11月成立了毅力醫護健康集團。」

陳先生的經歷,正好體現了努力不懈 是成功的關鍵。時至今日,他的集團為 客戶提供多項醫護服務。透過參觀毅力 醫護健康集團,我們有機會體驗一系列 的健康測試,包括血壓、血糖及肺功能 檢查。員工隨後向我們講解測試結果, 使我們的健康知識增進不少。

最令我印象深刻的莫過於呼吸系統測 試,我們顯然都希望自己的呼吸系統功 能運作正常。完成測試後,導師向我們 解釋結果所反映的健康狀況。同學們為 了證明自己的健康狀況理想,都很踴躍 地參與這項活動!此項測試看似簡單, 但我們亦有所得著,最後導師亦講解了 多種防止出現呼吸困難的方法。

面對逆境

2003年,沙士肆虐香港,市民不願意 出外消費,對企業來説更是一段艱難時 期,往往要面對顧客流失,盈業額下降 等問題,毅力醫護健康集團也不例外。 儘管公司債台高築,陳先生亦能堅持不 懈,樂觀面對。

他說:「員工是公司最重要的財產, 因此我在付清公司債務前,都先把利潤分 給員工,使他們樂於為公司盡心工作。」

全憑陳先生努力尋找新商機,把公司 的業務拓展至離島地區,毅力醫護健康 集團才能逐漸擺脱危機。

在這次活動中,我們不但從陳浩然先生的創業過程中學會如何面對逆境,永 不放棄,而且了解到健康的重要性, 「預防勝於治療」才是最好的保健方法。

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總商會服務有限公司是香港總商會全資附屬機構,獲總商會全力支持,為企業提供全面的活動策劃及統籌服務。憑著龐大的商業網絡,與供應商良好的合作關係,加上內部專業團隊經驗豐富,令總商會服務有限公司成為市場上實力非凡的活動策劃公司,讓客戶安枕無憂。

Contact our specialists at **2823 1266** or **csl@chamber.org.hk** www.chamber.org.hk/csl





Mark Your Diary

8 Jun

12

Town Hall Forum: Meet the ExCo – The Hon Nicholas Yang Wei-hsiung

Smart City • Smart Hong Kong

2015 Chamber Events

JUNE

Seminar: Latest Trends in Talent Assessment - what organizations around the world do in assessing/selecting talents?

Workshop: Confidence in Making Speeches

HKCSI Executive Committee Meeting

Manpower Committee: Visit to Cathay Pacific City

Annual GC / Council Meeting with the CE

Retail & Tourism Committee Meeting

WEC Networking: Business over meals -**Essential Dining Etiquette**

Town Hall Forum: Meet the ExCo – The Hon Nicholas Yang Wei-hsiung

Workshop: How to transform your team

and build true engagement?

Workshop: Time Management

Smart City • Smart Hong Kong

Economic Policy Committee Meeting

HKCSI Executive Committee Roundtable Luncheon: The Value of Services in the **Manufacturing Process**

Guangzhou Training - Closing Ceremony

CSI Executive Committee Meeting

JUN

Shipping and Transport Committee Meeting

SME Committee Meeting

SME Committee Dinner

16

Training: Effective Selling Skills

Taxation Committee Meeting

Lawful Wages Calculation Workshop

Environment & Sustainability Committee Meeting

YEC Networking: Latte Art Workshop



Roundtable Luncheon: The Value of Services in the Manufacturing Process

Meet the Chamber Chairman

Networking: Cocktail Reception in Honour of the European Consuls General in Hong Kong

HKGCC Mission to Tianjin (15 – 17 July)

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



	JULY	
Good Citizen Award Presentation Ceremony	06	BSP Workshop: Interviewing Skills and Business Etiquette
Real Estate and Infrastructure Committee Meeting	JUL	
China Committee Meeting	07	Seminar: Better Manage Your Overseas Account Receivables
DIT Committee Meeting	JUL	
Meet the Chamber Chairman	08	Seminar: Mindfulness: Rising above the Noise at Work
Membership Committee Meeting	JUL	
Seminar: Developing a sustainable benefit programme strategy for talent attraction and retention	10 JUL	BSP Closing Ceremony at Munsang Colle
Visit to MTR Corporation	14	Business over Meals at La Parole
Asia & Africa Committee Meeting	JUL	
Americas Committee Meeting	15	HKGCC Mission to Tianjin (15 – 17 July)
New Member's Briefing	JUL	MP Committee Seminar: Buying & Growing Talent
Training: Essential Will & Skills for Young Executives' Next Step Up	16	WEC Event: TSL Jewellery Appreciation Workshop at TSL Jewellery Flagship Store
Networking: Cocktail Reception in Honour of the European Consuls General in Hong Kong	JUL	WEC Luncheon with Mei Ling
Financial & Treasury Services Committee Meeting	JUL	
Seminar: Optimizing Generational Diversity to Maximize Potential in Corporations	24 JUL	Workshop: Coach Your Team to Provide Premium Customer Service and Turn Transactions into Relationships



Strategy for Talent Attraction and Retention

建立持續的福利策略來吸納和留住人才

In a talent-driven market like Hong Kong, An expert from Mercer will highlight some sustainable and concrete methods to increase SMEs' competitiveness in attracting and retaining talent.

- 1. Introduce the concept of 'total reward' 2. Identify possible gaps in your employee benefits
- 3. Introduce employee benefits to increase your value as an employer

在本研討會上,美世人力資源管理專家將介紹 一些可持續而又實用的僱員福利方案,協助中 小企提升競爭力,以吸納和保留人才。

研討會大綱:

- 1. 簡述「全薪酬福利」概念
- 2. 檢視現行僱員福利的潛在差距
- 3. 了解僱員福利如何提升公司作為僱主的 市場價值

Janet Lung / Ivan Wong Trainer:

導師: 龍春初/黃喆仁 23 June. 2015 Date: 日期: 2015年6月23日

Time: 9:30 a.m. — 11:30 a.m 時間· 上午9時30分至11時30分 Venue: HKGCC Conference Room,

22/F United Centre

地點: 金鐘統一中心22樓香港總商會會議室

Language: Cantonese 語言: 廣東話

Member \$320 / Fees:

Non-member \$650

(include coffee/ tea refreshment)

費用: 會員\$320 / 非會員\$650 (包茶點)



Janet Lung, Associate Director, Mercer Marsh Benefits™, Mercer Hong Kong

龍春礽 美世香港Mercer Marsh Benefits™ 副總監

Ivan Wong, Talent Business Consultant, Mercer Hong Kong

美世香港人才策略顧問

Young Executives' Next Step Up 年輕行政人員裝備自己上位的要訣

Young executives who are looking for their Join this workshop to learn and understand the essential skills for your next step up!

- Building an impressive image
- Being highly motivated to standout among peers
- Being a team player and showing leadership
- Above-average communication skills convincing without being boastful

年輕行政人員在尋找「上位| 途徑時,經常會 遇到的問題是:他們還需如何裝備和提升自 己,才可以在職場上更上一層樓?是次工作坊 將助你了解上位的要訣!

課程大綱:

- 以良好的工作態度建立正面形象
- 積極主動、傲視同群
- 表現團隊合作性和領導力
- 運用良好的溝通技能、謙遜而又具説服力

Trainer: Catherine Fok

導師: 霍佩瑩 25 June, 2015 Date:

2015 年6月25日 日期: 9:30 a.m. — 5:30 p.m. Time:

時間: 上午9時30分至下午5時30分 HKGCC Conference Room. Venue:

22/F United Centre

地點: 金鐘統一中心22樓香港總商會會議室

Language: Cantonese 語言: 廣東話

Member \$1650 / Fees:

> Non-member \$2150 (Lunch not included)

費用: 會員\$1650 / 非會員\$2150 (不包午膳)



Catherine Fok, Director. Senior Corporate Training Consultant & People Skills Trainer of C & S Consultancy

霍佩瑩 思進顧問服務公司 資深企業顧問、 人才技能培訓導師及董事

Optimizing Generational Diversity 優化年代差異 發揮企業最大潛力

In order to excel in this war for talent, companies now need to change their perspective and be more proactive in managing their generational diversities.

- The business case for generational diversities
- Ways to overcome generational diversities challenges
- Leveraging generational diversities in Hong Kong
- Case studies in leading cross-generational teams

要在人才爭奪戰中脱穎而出,企業就要改變舊 有想法,更積極地管理員工的年代差異。

研討會大綱:

- 有關年代差異的商業案例分享
- 如何在香港克服年代差異所帶來的挑戰
- 有關如何最有效地利用年代差異的研究結果
- 領導跨年代團隊的案例討論

Andrew Ma Trainer: 導師: 馬文藻博士 30 June. 2015 Date: 日期: 2015年6月30日

Time: 3:00 p.m. — 5:00 p.m.

時間: 下午3時至5時

HKGCC Conference Room, Venue:

22/F United Centre

地點: 金鐘統一中心22樓香港總商會會議室

Language: Cantonese 語言: 廣東話

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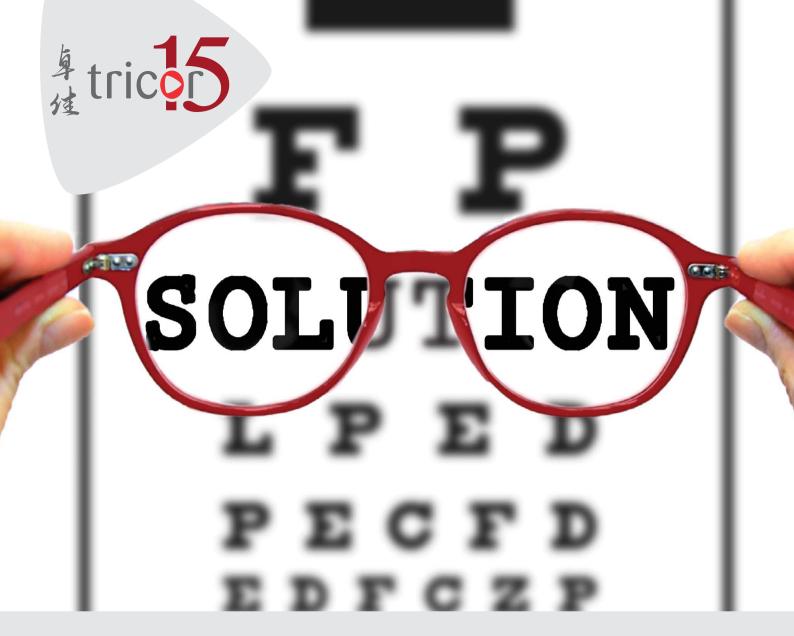
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