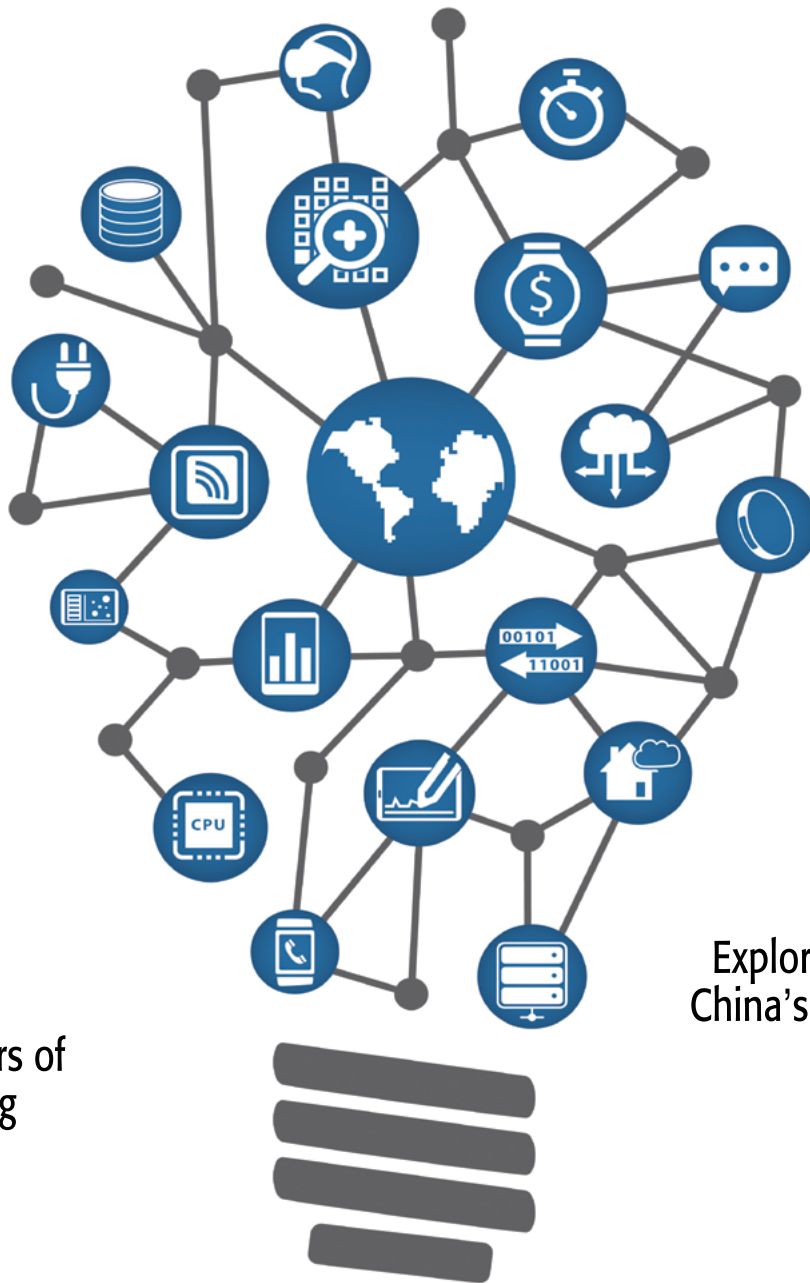


工商月刊 BULLETIN

HKGCC: THE VOICE OF BUSINESS IN HONG KONG

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顛覆企業的營商方式



BUSINESS PROSPECTS SURVEY 商業前景調查

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企業對2017年有何預期?

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牽一髮動全身？

每年這個時候，總商會都會認真探討香港所面臨的挑戰。透過向會員集思廣益，我們制訂出具體的建議，以應對這些議題，並將之納入本會的年度施政報告及財政預算案建議書，以提呈政府考慮。詳細內容可參閱下一期的《工商月刊》。

與此同時，本會亦進行了一年一度的商業前景調查。今年的調查結果反映商界普遍對經濟前景感到憂慮。令人擔憂的是，多達73%的受訪者認為香港的競爭力於年內有所下降，是2011年錄得42%以來的新高。

2011年，鑒於全球各地仍未走出2008年金融危機的陰霾，本港面對的主要威脅來自經濟和外圍環境。到了2016年，我們的主要威脅卻源於政治和內在因素，亦即是我們自己造成的問題。

我過往已提過，低稅率、政治穩定、法治、勞工質素等眾多吸引企業投資香港的因素，都被我們視為理所當然的優勢。正如世事一樣，我們往往要到失去，才懂得珍惜。

立法會的政治鬧劇，正對香港造成長遠的損害。政治化的政策對任何人都沒有益處，只會拖累經濟、令投資者和旅客卻步、引起不必要的悲觀情緒，以及令世界各地對香港（及香港商界）留下極為不公的負面印象。這種趨勢正分化社會，並轉移市民的焦點，令人不能集中處理重要的經濟議題。

此外，本地和外圍經濟前景不明朗，商界亦相當關注連串在社會上引起分歧的勞工議題，包括退休保障、取消強積金對沖機制、標準工時及法定假期。

這些議題需要一套整全而非零散的方案來處理，而它們被政治化後，企業往往被誤為冷酷無情的一群，只顧賺錢而不惜犧牲僱員的利益。事實上，商界為香港提供近八成的職位，因此僱員關注的事，也就是企業關注的事。僱主倚賴僱員才能維持公司的運作，反之亦然。小企業亦是僱主，而大部分僱員都能夠與僱主（家傭除外）成為朋友。

世上沒有一模一樣的經濟體，每個經濟體各有不同的平衡點。根據過往的經驗，當我們嘗試從其他經濟體引入新的元素以圖解決問題，只會招致極高的風險，令我們現有的平衡受到破壞。這正好解釋何以每次都要進行徹底的評估，否則牽一髮動全身。✿

The Straw that Breaks the Camel's Back?

Around this time every year, the Chamber takes a long hard look at what challenges Hong Kong faces. By mining the collective wisdom of members, we hammer out solid proposals to tackle these issues, and submit our ideas in our Annual Policy Address and Budget proposals to the Government. You will read more about this in next month's *Bulletin*.

In parallel, we also conduct our annual Business Prospects Survey. The findings this year reinforced the general worries about the economic outlook. Alarming, a whopping 73% of respondents think Hong Kong's competitiveness had deteriorated in the year, to cap a steady climb from 42% in 2011.

In 2011, the key threats were economic and external, as the world was still reeling from the financial crisis of 2008. By 2016, the key threats have become political and internal to Hong Kong. In other words, problems that we have created by ourselves.

As I have mentioned in the past, many of the elements that make Hong Kong attractive to business – low taxation, political stability, rule of law, quality workforce, etc – are advantages that we take for granted. And like most things in life, we never really appreciate something until we lose it.

The political antics in LegCo are inflicting long-term damage on Hong Kong. Politicized policies do not do anyone any good. They drag down the economy, deter investors and visitors, make people unnecessarily pessimistic, and project an extremely unfair negative image of Hong Kong (and Hong Kong business) to the world. They divide the public and distract everyone from focusing on key issues of economics.

Meanwhile, the economic outlook is uncertain both at home and abroad. On top, businesses are also very concerned about a host of divisive labour issues, including retirement protection, abolition of the MPF offsetting mechanism, standard working hours, and statutory holidays.

These issues need to be tackled as a package but are being dealt with piecemeal. They are being politicized with business being wrongly painted as a cold, uncaring class that knows only to reap profit at the expense of employees. The truth of the matter is whatever concerns employees also concerns employers, and the business sector provides nearly 80% of all jobs in Hong Kong. Employers depend on employees for existence, and vice versa. Small businesses are also employers, and most employees have employers (other than of domestic helpers) among their friends too.

No two economies are identical. Every economy is a different equilibrium. When we try to simply import elements from other economies into ours in an attempt to address issues, we run the very high risk of upsetting our existing equilibrium, as we have experienced before. This is why a thorough assessment is needed every time, otherwise a single straw can break the camel's back. ✿

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Chamber members, staff and the public celebrate 155 years of service to Hong Kong and the business community
總商會會員、職員與市民同賀
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BUSINESS SUMMIT 2016



The Voice of Business 商界之聲

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Respect Our System and Stay Practical

The result of the U.S. Presidential election came as a surprise to many people around the world. Here in Hong Kong, the turmoil that has beset the Legislative Council is no less challenging, with the political landscape changing daily. The oath-taking incident has dragged LegCo into endless disputes and escalated into some people asking what impact the National People's Congress' interpretation of the Basic Law will have on Hong Kong's rule of law. In my view, the behaviour and attitude of some people in LegCo and society are the real obstacles stopping Hong Kong from moving forward.

Many members and friends from the business sector have lamented that social harmony is extinct. Various sectors of the community used to show respect for the system and rely on their own efforts to build a career in Hong Kong. Such positive thinking has gone and has been replaced by a sense of entitlement and irrational behavior such as the hurling of insults and violence. This is a cause for grave concern, because if the current chaos in LegCo and Hong Kong isn't resolved, investor confidence will be undermined, along with the economy.

With the dust finally settled from the LegCo election, diverse views in society have been expressed on the changes arising from the new political landscape in LegCo, with some hoping that the new line-up would bring about political development. Undoubtedly, some of the new faces have indeed brought about unprecedented changes, as they totally disregarded the rules of procedure and engaged in mob rule. Some of them even resorted to swearing and insulting Chinese people during their oath-taking, and later argued that they should be allowed to take their oaths again.

As we all know, oath-taking is a solemn and legally binding ceremony. If a person making an oath does not read out the oath in an accurate, complete and solemn manner, then they are not qualified. They even used the oath-taking procedure to advocate for Hong Kong independence, then later cited the Basic Law for sophistry. The NPC's interpretation of the Basic Law might well be a timely form of help to clarify the legislation governing oaths, which provides a clear legal basis for the courts.

As a legislator, I certainly hope that LegCo can serve as a platform to discuss issues of interest concerning the business community, so as to make their voices heard. Unfortunately, the adjournment and termination of meetings has become a matter of routine since October, as individual members pay no regard to the rules of order and obstruct meeting procedures. As a result, many pressing social issues will only be delayed continually. I do hope that after all these incidents, LegCo will be able to get back to normal and return its focus to livelihood and economic issues, so that the general public can "dispel the clouds and see the sun." 🌸

尊重制度 實事求是

美國總統大選結果出人意料，全球鬧哄哄。本港立法會亦不遑多讓，政局日日變化。立法會自宣誓風波以來爭拗不斷，社會上有聲音質疑人大釋法對香港法治造成衝擊。我認為有關人士在立法會和社會上的所作所為，才真正阻礙香港前進。

不少會員及工商界朋友在不同場合上，向我慨嘆昔日香港社會和諧的畫面已不復再。以往社會各界尊重制度，靠自身努力去創一番事業。取而代之，非理性的謾罵與暴力充斥今日香港，如立法會甚至整個香港的亂局長此下去的話，或會影響投資者信心，令經濟走下坡。

本屆立法會選舉塵埃落定之時，社會上對立法會新局勢即將帶來的轉變眾說紛紜，有聲音期待新面孔為立法會帶來新氣象。無可否認，新面孔確實帶來了前所未有的改變，他們無視議會規則，橫衝直撞。有些人士甚至以辱華字眼去宣誓，但及後卻要求重新安排宣誓。

眾所周知，宣誓是莊嚴且具法律效力的儀式。若宣誓人不但沒準確、完整、莊重地宣讀誓詞，更利用宣誓儀式傳播港獨訊息，事後卻引用基本法強詞奪理的話，人大釋法未嘗不是一場釐清宣誓法例內容的及時雨，為法庭提供清晰的法律依據。

作為立法會議員，我當然懇切希望能藉立法會的平台，討論業界關心的議題，為業界發聲。可惜，自10月以來休會流會頻仍，個別議員無視常規，搗亂議會，令社會關注的議題一拖再拖，遲遲未決。我期望暴風雨過後，立法會回復正常運作，著手處理民生經濟議題，讓大眾在烏雲散後重見光明。🌸



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When the Going Gets Tough

2016 will probably go down in the record books as the year that wasn't. This time last year, our members told us that despite anticipations of a difficult 2016, there were glimmers of hope that 2017 would be more promising.

On reflection, the term 'difficult' was probably an understatement, with the unthinkable such as Brexit becoming a reality and a (seemingly) pugnacious candidate elected U.S. President much to the chagrin and bewilderment of the world, including many of us here in Hong Kong. It is likely that these "out of left field" outcomes will cast very long shadows over the shape of things to come.

Although the Chamber's annual Business Prospects Survey had closed by the time of the U.S. election, we found that the overall mood this year was already quite subdued compared to last year. For example, 65% of respondents expect Hong Kong's economy to grow 0% to 2% in 2017, a steep drop of about 25% from last year's findings.

The knock-on effects are likely to be increased conservatism and caution as businesses brace themselves for a wild ride going forward. Post-U.S. election induced market gyrations – stocks plummeted, then soared; gold was up, then down; bonds crashed, then levelled out – provided a foretaste of what to expect as it is clear that no one knows exactly what to expect in the months ahead.

Anticipation of a slowdown or scale-back in business activities is borne out in the survey results as close to half of respondents had indicated that they plan to freeze hiring in 2017. For the retail and tourism sectors where the outlook is much bleaker, there are real concerns about the possibility of higher than average job losses should the number of Mainland visitors continue to sag over the next 12 months.

Perhaps one of the more disturbing findings is the increase in the number of those giving Hong Kong's competitiveness the thumbs down. A total of 73% of respondents said Hong Kong had become less competitive since the beginning of the year, an increase of 6% and a whopping 30% respectively compared to last year and 2011. Hong Kong was also considered a laggard in the competitiveness stakes relative to its Singapore, Shanghai and Shenzhen counterparts.

It is clear we have our work cut out for us over the coming months as we contend with headwinds from without and within. The foregoing challenges notwithstanding, I have every confidence that through typical Hong Kong resilience we shall prevail, come what may. 🌸

前路挑戰重重

2016年也許是令人失望的一年。去年這個時候，會員向我們表示儘管預料2016年會是艱難的一年，但仍心存一絲希望，期盼2017年會變得更好。

回顧去年發生的連串事件，確實令人難以想像，「艱難」一詞大概只是保守的說法。例如英國脫歐成為事實，以及被形容為「好鬥者」的候選人當選美國總統，令全世界包括許多香港人大失所望、無所適從。這些「出人意表」的結果或會對未來局面帶來深遠的影響。

雖然總商會的年度商業前景調查於美國大選之時已經完結，惟我們發現今年的整體氣氛已較去年低迷。例如，65%的受訪會員預測2017年的香港經濟增長為0%至2%，比率較去年調查結果急跌約25%。

這些趨勢導致的連鎖效應，可能是令市場更趨保守和謹慎，因為企業已準備好應對未來的顛簸起伏。顯然，無人可確切掌握未來數月的發展，因此美國大選後所引發的市場波動——股市大跌再大升、金價先升後跌、債券市場急挫後回穩，都能對未來的形勢作出預示。

調查結果顯示近半受訪企業表示計劃於2017年凍結招聘，預期商業活動將會放緩或減少。至於前景更嚴峻的零售及旅遊業，若內地旅客人數在未來12個月持續減少，職位流失將可能高於平均水平，情況令人關注。

更令人憂慮的另一項調查結果，也許是認為香港競爭力下跌的受訪公司比例有所增加。有73%的受訪公司認為香港的競爭力自年初起轉弱，與去年及2011年相比分別增加6%及30%。香港的競爭力亦被視為落後於新加坡、上海和深圳。

面對內外的逆境，我們未來數月將舉步維艱。儘管挑戰重重，但我深信香港靈活變通的特質，總能讓我們克服過來。🌸



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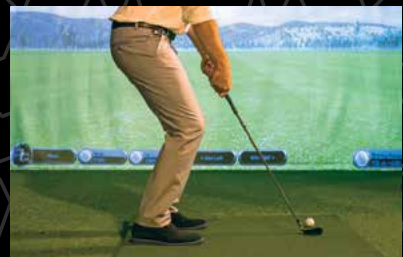
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Embracing Disruption

Some of the world's most forward looking business minds discussed at the 21st Hong Kong Business Summit how we can harness the opportunities that digital disruption creates, report Chamber staff writers **Esther Cheiu** and **Hilton Yip**

高瞻遠矚的國際商業領袖在第21屆「香港商業高峰會」上聚首一堂，討論如何善用數碼變革所創造的機遇 本刊記者**招淑蘭**、**葉治平**

Technology-driven changes are taking place at an increasingly rapid pace, and businesses must adapt or risk being left behind.

“Technology is transforming people's demand, consumption and expectations,” HKGCC Chamber Chairman Stephen Ng told a full-house at the 21st Hong Kong Business Summit on 3 November. “For example, one-third of millennials believe they will not need a bank account in five years' time, and nearly half are counting on start-ups to overhaul the way banks work.”

Ng also pointed out that ride-sharing companies are doing away with the scramble for a taxi and even to own a car. They are even conducting pilot tests for driverless ride-sharing and haulage services. Similarly, online shopping has changed the face of the retailing scene, and even the concept of going shopping as we know it today.

According to a survey by the Harvard Business Review, media, telecom, financial services and retail were the top four industries affected most by digital disruption. In an electronic poll of the 550 attendees, Ng asked: “Do you see digital disruption as a threat or opportunity for your business?” Nearly three-quarters of respondents said they saw it as an opportunity, but further questions revealed that most businesses had not made any plans to capitalize on this.

More than ride sharing

When it comes to traditional industries being shaken up by new start-ups that completely overturned old business models, few have done it better than Uber. Having started as a ride-hailing app, Uber has become a multi-billion dollar business that has shaken up taxi operators out of complacency around the world.



迎接變革



Chairman Stephen Ng told a full-house that one-third of millennials believe they will not need a bank account in five years' time.

主席吳天海在會上表示，有三分之一的千禧世代認為他們在五年後不再需要銀行服務。

David Plouffe, Uber Chief Advisor and Member of the Board of Directors, said the technology is not just a solution for people's transportation needs, it is also addressing major urban problems like traffic congestion and pollution. He dismissed the notion that Uber's growth was based on just taking market share from taxis.

"Most people using Uber are not making a choice of not taking a taxi; they're making the choice of not using their car. Where we are growing the most is not in cities, but in rural areas."

Taking the ride-sharing concept further is carpooling, where several people share rides in the same car. "The only way cities are going to work, because of epic migration, is to have fewer cars on the roads, and more people in the cars," said Plouffe. "We started this two and a half years ago in San Francisco. Now, 20% of Uber's trips are carpoled. Instead of 30 people taking car trips, one car serves those 30 people. Eventually we'll be able to bring that here to Hong Kong. It helps with congestion reduction and also makes Uber available to every income spectrum. UberPool is so cheap, if you use it for everything in your life in the cities where we offer it, it's cheaper than owning a car."



Ricky Wong said his company has huge warehouses and small retail stores that enable it to pass on savings to consumers.

王維基表示他的公司擁有大型倉庫和小型零售店，可把省下的成本回饋消費者。

Giving consumers more choice and cheaper prices

As one of Hong Kong's most widely known entrepreneurs, Ricky Wong has set up several telecom and multimedia ventures like HKBN and HKTV. Yet his attempt to “disrupt” local shopping by forming an e-commerce venture – HKTVMall – is losing HK\$2 million every year.

“Our prices are cheaper but how we drive our business is experience,” said Wong. He highlighted the convenience for online shoppers through features on HKTVMall's app. The fact his company has huge warehouses and small retail stores enables it to pass on savings to consumers.

Fintech is an emerging industry that many feel Hong Kong has a lot of potential. The field combines finance with technology to create financial software and applications that make financial services more accessible and convenient. Start-ups and tech companies make up the fintech industry, which also makes them both a rival and counterpart to mainstream financial institutions.

Local venture WeLab was started three years ago because Simon Loong, WeLab's founder and CEO, wanted to make financial services available to everyone on their mobile phone.

WeLab runs leading mobile lending platforms Wolaidai and WeLend, which operate in Mainland China and Hong Kong respectively.

“I was a consumer banker before and I felt the customer experience wasn't great – people had to submit a lot of info, jump through hoops, then still got rejected,” said Loong.

Providing financial services through apps allows companies to analyze data about customers to understand them and their behaviour. “Through customer authorization, we analyse data from their phones. In China, there is no established credit bureau so we use this data to get an understanding of customers and do credit assessment. We combine this data with behavioural and transactional data, which allows us to profile individuals. What kind of apps you install on your

Alibaba's Magic for Success

Hinging on the power of the internet, China's e-commerce giant Alibaba has achieved tremendous growth by venturing into diverse industries such as retail, payment service and finance. Joseph Tsai, Executive Vice Chairman, Alibaba Group, said big data is the magic for its success, allowing the company to manage risks and massively distribute its products.

“In this internet age, application of big data has transformed numerous businesses. Big data is valuable not just because of its size and volume, but also its continual flow that provides fresh data to improve business,” Tsai said.

The manufacturing industry, for example, has benefitted from the use of big data as a way to enhance its relationship with customers. By collecting customer data online, manufacturers can now get feedback from customers directly rather than relying on distributors to get information. Also, the Internet of Things (IoT) allows

products to include intelligent features to capture data about user behaviour. All this make it possible for manufacturers to make use of the data to improve products as well as transition into a C2B business model.

“Data is also shaping the financial services business. With data from different perspectives including buying patterns, delivery details, payment and social networking, we are able to manage and predict risks much easier. By analyzing the data, we can create credit scoring and risk management models,” Tsai said.

He pointed out Alibaba's success lies in its ability to make use of data to widely distribute a product. “With our internet-based platform, we want to make financial services inclusive. The idea is to offer a product that can get investment from lots of people in small amounts. In 2013, we launched a money market fund which is like bank deposits but offers customers higher returns than banks. Today the fund is one of the largest in the world, having over US\$100 billion in assets.”

phone tells us what kind of person you are and allows us to understand how you make decisions,” Loong explained.

He then gave an example of how data could be put to use. “People asked how does behaviour correlate with financial performance such as whether somebody can pay you back. Therefore, we collected the time of day that customers apply for loans. From the app, we captured what time of day customers borrowed and mapped that with whether people were good borrowers or bad borrowers. Not surprisingly, customers who borrowed from 1-6 a.m. were the worst performers. Think about that, in the middle of night if you still need to borrow money, or maybe you are gambling or paying your bills, that is one simple example of correlation.”

Loong said that one reason why Mainland China was doing so well in fintech was because banks in the Mainland are more receptive to start-ups.

“When we pitch to banks in the Mainland, they are open-minded as they perceive working with start-ups as providing speed and innovation and allowing them to try new things. Nine out of 10 times, there will be a second meeting, something will happen. However, in Hong Kong, many financial institutions’ attitude to start-ups is ‘you are going to close down soon; you’re not tested; have you checked with regulators.’ I urge those companies to embrace and start working with small companies.”

Does Hong Kong still have what it takes?

There are some who fear Hong Kong is losing ground to regional competitors like Shanghai and Singapore as a world-class business and financial hub. Factors like the need to diversify the economy, expensive building rents, lack of affordable housing and slow government bureaucracy have been cited as reasons for Hong Kong’s supposed declining competitiveness. However, members on the General Committee panel were mostly optimistic, while acknowledging that Hong Kong has many things it needs to improve.

“Real estate is being marginalized by technology. E-malls are taking over from physical malls. With tech, people are travelling less for business. Hotels are under threat. People can work from home so offices are under



Simon Loong, WeLab’s founder and CEO, said he wanted to make financial services available to everyone on their mobile phone. WeLab創辦人兼行政總裁龍沛智希望人人皆可利用流動電話享用金融服務。

Alibaba has the capability to massively distribute a financial product because of its popular online payment service Alipay, which has 500 million active users. “With so many people making payments online, people can easily transfer money to the fund. This makes us



capable of massively distributing our product through mobile devices,” he added.

Tsai also shared that the internet economy has created demand for products that insure risks. For example, e-commerce sites offer return shipping insurance to insure risks to the seller while providing customer with shopping comfort. “Again data has enabled internet service providers to know buyers and sellers better so they can price insurance products in a reasonable way,” he said.

In the Mainland with its 700 million internet users, mobile access to the internet is over 90%. He believes that m-commerce has now evolved to become the preferred platform for e-commerce. “In the last quarter, 78% of Alibaba’s retail transactions were generated via mobile devices. The growth was mostly contributed by the tech-savvy young population. On our online shopping platform, 75% of our users are below 35 years old.”

threat. So the real estate business is not in the best shape,” said Chamber Chairman Stephen Ng.

Nicholas Brooke, Chairman, Professional Property Services, had some strong words to say about Hong Kong’s need to maintain its status as Asia’s leading financial hub. “We’ve got to wake up, stop dreaming, repack-age and reposition Hong Kong, there are good things but there’re serious gaps. We need to set aside the selfishness which is very evident in Hong Kong today and self-interest that mars many of our discussions,” he said.

“We should separate innovation and technology. Technology is one of the ways to deliver innovation. I have a family of start-ups I’m nursing through their initial stages and only two have a tech component as five of them are driven by an innovative idea and service. As we look to expand Hong Kong, we should encourage those to innovate, with or without technology. To me, it’s about developing an eco-system and having the right policies to support entrepreneurship. We don’t have those policies yet,” said Brooke.

Allen Fung, Executive Director & CEO of non-prop-erty businesses, Sun Hung Kai Properties, noted that Singapore was ahead of Hong Kong in categories like GDP per capita, and Shenzhen was threatening to do the same when it came to technology.

“It’s amazing how widespread the adoption of tech-nology in Shenzhen is. My relative is 70 years old and uses WeChat to communicate with me on a daily basis. How many seniors in Hong Kong use messaging apps? When I was there, I went to a residential place and saw a QR code on a lamp post. I was told if the light breaks down, you just scan the code and it will automatically send a report to office,” he said.

While many have pointed to high rents in Hong Kong as hindering entrepreneurs and start-ups, Fung said there was another reason.

“I don’t think the reason why there aren’t more start-ups is because rent is expensive, as some start-ups only require a small office. I think it has something to do with talent – I don’t know how we can attract more people to the digital fields.”

Ronald Lee, Head of Private Wealth Management, Asia Pacific, Goldman Sachs, reminded people about how cities earned or lost their status as financial hubs, citing Frank-furt in the eighties and Tokyo in the nineties. However, he remained optimistic about Hong Kong’s prospects. ✿

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科

技主導的變革日漸急速，企業必須作出調適，否則將會落後於人。

總商會於11月3日舉行第21屆香港商業高峰會，全場座無虛席。總商會主席吳天海在會上表示：「科技正改變市場的需求、消費和期望。」他又說：「調查顯示有三分之一的千禧世代認為他們在五年後不再需要銀行服務，而近半數人士正指望新創企業突破銀行的運作模式。」

吳天海亦稱，汽車共乘公司正解決爭搭計程車甚至購置汽車的問題，他們亦正就無人駕駛共乘和貨運服務進行測試。同樣，網上購物已改變零售市場的面貌，甚至我們現在所認知的購物概念。

根據《哈佛商業評論》進行的調查，媒體、電訊、金融服務和零售是受數碼變革影響最大的行業。大會即場進行電子投票，吳天海向550名與會者問道：「你認為數碼變革對你的業務帶來威脅還是機遇呢？」近四分三的受訪者回應指他們視之為機遇，但其他問題的答案則反映大部分企業均未有制訂任何計劃，以抓緊機遇。

延伸共乘服務

當提到能徹底顛覆舊有商業模式，並重塑傳統產業格局的新創企業，Uber是最佳的例子。Uber原先為汽車召喚應用程式，

現已成為數以十億美元計的生意，令全球各地的計程車營運商為之驚嘆。

Uber首席顧問兼董事大衛·普樂夫表示，科技不但可應付交通需要，亦可解決交通擠塞和污染等主要都市問題。他亦反駁有說法指Uber的增長建基於奪取計程車所佔的市場分額。

「大部分Uber的用戶並非捨棄了計程車，而是捨棄了私家車。公司業務增長最大的地區並非位於城市，而是鄉郊。」

比共乘概念更進一步的是拼車服務，即多人共乘一輛汽車。普樂夫指出：「隨著人口大量遷徙，城市唯一的運作方式是減少道路上汽車的數量，以及增加汽車的載客人數。」他又稱：「我們於兩年半前在三藩市推出這項服務，Uber如今有兩成的服務為拼車行程。」

「與其30人各自召車，倒不如以一輛汽車服務30人。我們最終會把這項服務引入香港，協助舒緩擠塞，以及令Uber普及至每個收入組別。UberPool的價格相宜，如果能應用在日常生活中的每一環節，其成本比購置車輛還要低。」

更多、更省錢的選擇

王維基作為香港最知名的企業家之一，先後成立了香港寬頻和香港電視等電訊和多媒體公司。他成立電子商務公司HKTV Mall，嘗試「顛覆」本地的購物模式，惟公司每年虧損200萬港元。

他說：「儘管我們的價格較便宜，但推動業務向前的因素仍然在於我們的購物體驗。」他強調HKTV Mall應用程式所提供的功能，為網上買家帶來便利。事實上，他的公司擁有大型倉庫和小型零售店，可把省下的成本回饋消費者。

金融科技是新興產業，很多人認為香港在這方面的潛力龐大。這領域結合了金融與科技，創造出金融軟件和應用程式，令金融服務變得更普及、更便利。金融科技業由新創企業及科技公司組成，因此他們既是主流金融機構的競爭對手，亦是合作夥伴。

WeLab創辦人兼行政總裁龍沛智於三年前成立本地企業WeLab，旨在讓人人皆可利用流動電話享用金融服務。

WeLab在內地和香港分別經營兩個領先的流動借貸平台「我來貸」(Wolaidai)及WeLend。

龍沛智說：「我曾從事零售銀行業，認為業界未能給予消費者良好的體驗，因為客戶要提供大量資料、幾經努力，最終仍被拒絕。」

David Plouffe, Uber Chief Advisor and Member of the Board of Directors said, "Most people using Uber are not making a choice of not taking a taxi; they're making the choice of not using their car."

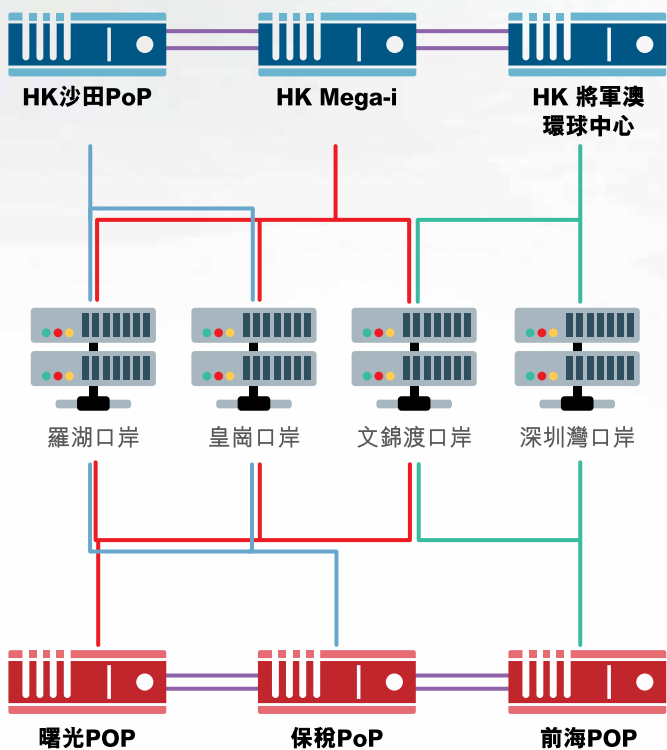
Uber首席顧問兼董事大衛·普樂夫表示，大部分Uber的用戶並非捨棄了計程車，而是捨棄了私家車。



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阿里巴巴的成功之道

憑藉互聯網的力量，中國電子商務巨頭阿里巴巴透過拓展零售、支付服務和融資等多元化的業務，創下強勁的增長。阿里巴巴集團副主席蔡崇信表示，大數據是公司成功的關鍵，讓他們能夠管理風險，並廣泛銷售產品。

蔡崇信說：「在現今的互聯網時代，大數據的應用已為不少業務帶來革命性的轉變。大數據的價值不僅在於其大小和數量，還在於其持續的流通，能夠提供最新的數據，以助改善業務。」

以製造業為例，業界可利用大數據來促進與客戶的關係。透過從網上收集客戶數據，製造商現在可直接取得客戶意見，無需倚靠分銷商獲取資訊。此外，物聯網亦讓產品加入智能特點，以掌握用戶的行為數據。這些發展趨勢讓製造商可善用數據來改良產品，並過渡至消費者對企業（C2B）的商業模式。

他又稱：「數據亦正革新金融服務業。當我們掌握購買模式、送貨資料、支付及社交網絡等各方面的數據，便可更輕易管理和預測風險。透過分析數據，我們可制訂信貸評分和風險管理的模式。」

他指出阿里巴巴的成功，在於能夠利用數據來廣泛銷售產品。「透過網上平台，我們希望令金融服務變得普及，並為大

眾提供一項小額投資產品。2013年，我們推出了貨幣市場基金，其性質如同銀行存款，但提供比銀行更高的回報。現在，基金規模屬全球最大之一，擁有逾1,000億美元資產。」

阿里巴巴得以大規模拓展金融業務，全因其廣受歡迎的網上支付服務—支付寶所建立的優勢，該服務擁有5億個活躍用戶。他補充：「隨著愈來愈多人使用網上付款，用戶可輕易把現金轉移到我們的基金，令我們能夠透過流動裝置廣泛銷售產品。」

蔡崇信亦表示，互聯網經濟創造了市場對保險產品的需求。例如，電子商務網站提供退貨運費保險，除了保障賣家，亦令顧客在網上購物時更安枕無憂。他解釋：「透過收集數據，互聯網服務供應商可對買家和賣家有更深入的了解，以便就保險產品作出合理的定價。」

在內地7億個互聯網用戶中，超過九成使用流動裝置上網。他認為流動商務已成為首選的電子商務平台。「上季，阿里巴巴有78%的零售交易透過流動裝置進行，有關增長主要由熱衷科技的年青人口帶動。在我們的網上購物平台，有75%的用戶為35歲以下人士。」



透過應用程式提供金融服務，可讓企業分析消費者的數據，從而了解他們的行為。他解釋：「透過客戶授權，我們可分析他們的手機數據。中國沒有既定的信貸部門，因此我們會利用這些數據了解客戶，並進行信貸評估，再結合行為和交易資料，便可掌握個人的行為模式。你的手機所安裝的應用程式，會反映你是哪一類人，繼而讓我們了解你如何作出決定。」

他又舉例說明怎樣運用數據。「有人問行為如何與一個人的還款能力等財務表現扯上關係。就此，我們會記錄和收集客戶申請貸款的時間。透過應用程式，我們可掌握客戶貸款的時間，從而推斷其還款表現。凌晨1至6時期間申請貸款的客戶，是還款表現最差的一群，這實在不足為奇。想像一下，在夜半時分仍需借錢，可能是在賭博或繳賬，這個簡單的例子便說明了當中的關聯。」

龍沛智認為中國內地的金融科技表現出色的原因之一，是內地銀行對初創企業採取一種較接受的態度。

「我們接觸內地銀行時，他們都抱持開放的態度，認為與初創企業合作能夠帶來便捷和創新，並可讓他們嘗試新事物。他們通常會安排第二次會面，繼而有所進展。反觀香港，很多金融機構對初創公司的態度是『或許你很快會倒閉；你尚未通過測試；你有否向規管機構查證過？』我呼籲這些公司接受轉變，與小企業開展合作。」

香港是否仍具優勢？

不少人擔心香港作為國際商業及金融樞紐的地位受威脅，被上海及新加坡等區內競爭者迎頭趕上。經濟欠缺多元化、租金高昂、市民可負擔的房屋供應不足，以及政府行政效率低，都被指是香港競爭力不斷下降的原因。然而在理事研討環節中，多位理事對此仍感樂觀，但亦承認香港有很多需要改善的地方。

總商會主席吳天海說：「科技正逐漸令地產業邊緣化。網上商場正取代實體商場。科技不斷演進，商務旅遊的需求隨之減少，令酒店業面臨挑戰。員工可在家工作，亦令辦公室的重要性日益下降。由此可見，房地產的經營環境未如理想。」

至於香港如何保持亞洲領先金融樞紐的地位，Professional Property Services Ltd主席蒲祿祺告誡：「我們必須醒覺，要把香港重新包裝、重新定位。香港擁有一些優勢，但也有明顯的不足。我們要放下一己私利，因為社會各界如今只顧個人利益，令很多討論無法順利進行。」

蒲祿祺續說：「我們應把創新和科技區別開來，科技只是我們實踐創意的渠道之一。我一直有培育初創企業，在他們成立初期便開始提供扶助，當中只有兩間涉及科技的元素，另有五間的業務，則由創新的意念或服務推動。香港要向前邁進，就必須鼓勵創新，而過程中是否使用科技則是另一回事。對我來說，其重點在於發展一個生態系統，並制訂合適的政策以支持創業。香港現時還未有此類政策。」

新鴻基地產發展有限公司執行董事及非地產業務行政總裁馮玉麟指出，新加坡在人均GDP等範疇已領先香港，深圳在科技發展方面也步步進逼。

他說：「深圳的科技應用十分普及，實在令人驚歎。我年屆70歲的親戚每天都會用微信與我通訊，香港又有多少長者會使用通訊應用程式？我在深圳一個住宅區內，看到燈柱上有QR編碼，當地居民告訴我，如果燈泡壞掉，只需掃描編碼，系統便會自動向負責單位報告。」

很多人認為香港租金高企，是窒礙創業家及初創企業發展的原因，馮玉麟則另有別論。

「租金高昂並不是導致初創企業數目沒有增加的原因，因為部分初創企業只需要一個細小的辦公室。我認為這與人才有關，我們應為數碼行業吸納更多人才。」

高盛私人財富管理亞太區主管李碩培剖析不同城市如何成為金融樞紐，以及其衰落的原因，如80年代的法蘭克福，以及90年代的東京。然而，他對香港的前景依然感到樂觀。✿

會員可透過總商會應用程式重溫「香港商業高峰會」的精彩內容。總商會應用程式可於Google及Apple app store免費下載。

Cover Story 封面故事



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HKGCC Free Ride Day

Chamber members, staff and the public celebrate 155 years of service to Hong Kong and the business community

A Scenic Way to Travel 飽覽香港街景

I think Free Ride Day is very good and convenient. I'm happy the tram will be free because I think it's a scenic way to travel and better than the subway. I will take the tram right now! – Mr Ko

我覺得「全程為您」是個非常好的活動，十分方便市民。我很開心能免費乘坐電車，因為坐電車能飽覽香港街景，比地鐵更好。我現在就去坐電車！
— 高先生



As part of celebrations marking its 155th anniversary, the Chamber held “HKGCC Free Ride Day” on 29 November. The all-day event, with the theme “Building a Prosperous Hong Kong with all Members of Society,” allowed everyone in Hong Kong to enjoy free rides on all trams on Hong Kong Island and Star ferries running between Tsim Sha Tsui and Wan-chai/Central.

The event officially kicked off in the morning in Sai Wan with Chamber Chairman Stephen Ng, CEO Shirley Yuen, Chamber General Committee members and representatives of member companies sponsoring the event.

“We welcome everyone in Hong Kong to celebrate our 155th anniversary by taking advantage of free rides on the trams and the Star Ferry today,” said Ng. “These two historic forms of public transportation have, just like HKGCC, served Hong Kong and the public stead-



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總商會會員、職員與市民同賀本會服務香港及商界155年

fastly for many decades, and also contributed to the economic development of our great city.”

The theme of this year's Free Ride Day was represented by a jigsaw puzzle design which symbolized how each person plays an important role in Hong Kong's society. “We all have a role to play in building a better Hong Kong, and it requires everyone coming together in a positive way to achieve this,” said Ng.

From Sai Wan, the Chamber's Chairman, CEO, members and staff rode trams to Causeway Bay where they greeted the public and handed out Chamber souvenirs. In the afternoon, they also rode the Star Ferry between Central and Tsim Sha Tsui to hand out souvenirs to passengers, many of whom were pleasantly surprised and appreciative at being able to ride the ferry for free.

The Chamber also partnered with Headline Daily by providing \$100,000 in cash coupons which the public

A Pleasant Surprise 意想不到的驚喜

We just realized the Star Ferry was free when we came to the pier, and that was a pleasant surprise. Our baby loves trams so we're glad the trams will be free too. — Mr Chin from Malaysia

我們來到碼頭，才知道可以免費乘搭天星小輪，這是個意想不到的驚喜。我們的小孩很喜歡電車，很開心我們今天亦能免費乘搭電車。
— 來自馬來西亞的錢先生





Interesting Day
這個活動挺有意思

I did hear about Free Ride Day a few days ago and I think it's quite interesting to have an activity like this. I'm glad to be able to ride the ferry for free. — Mr Suen



我在前幾天得知「全程為您」的活動消息，我覺得這個活動挺有意思。我很開心能免費乘坐渡輪。
— 孫先生

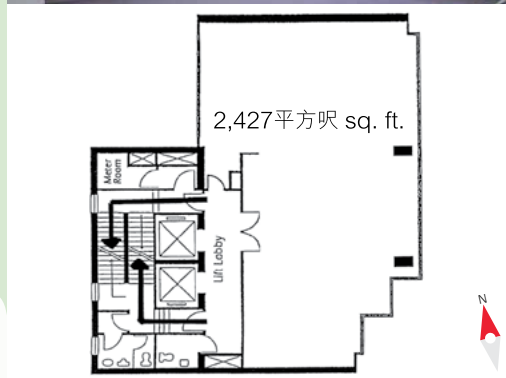
could win by answering a simple daily question about the Chamber on the newspaper's Jetso app. The promotion ran in two phases, from 14-21 November and 22-29 November, and winners were announced on 9 December.

The Free Ride Day festivities were capped off with a party on board a Star Ferry which cruised around Victoria Harbour to thank sponsors and members as well as to mark the Chamber's 155th anniversary.

Yuen said over 300,000 citizens and tourists were expected to have benefitted from Free Ride Day. She also thanked the 59 members who sponsored the event, and also media partners HKC Enterprises, Metro Broadcast Corporation Limited and the Sing Tao Group, including Sing Tao Daily, Headline Daily and The Standard, for their assistance in publicizing the event and helping make it a roaring success. ❁

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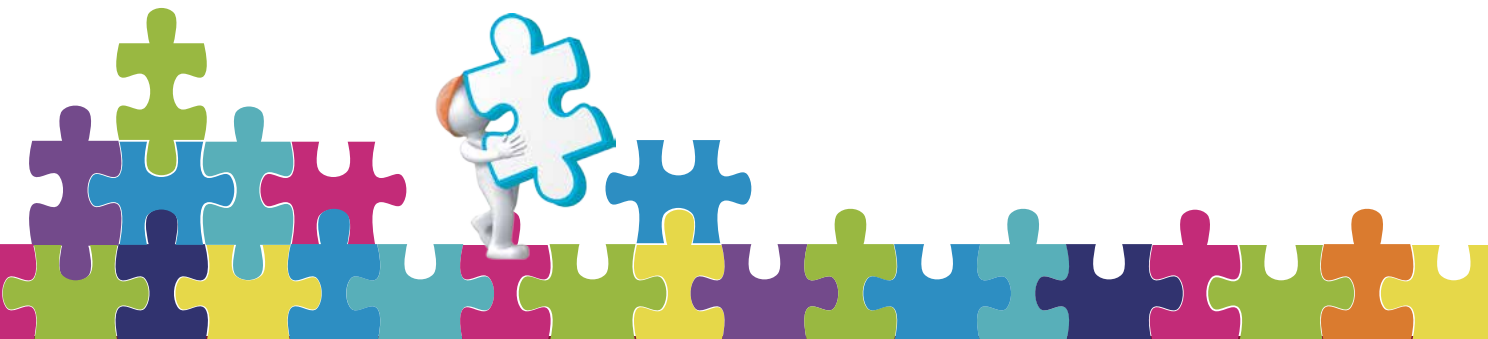
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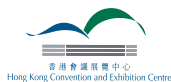
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慶祝創會155周年，香港總商會於11月29日舉行「總商會全程為您」活動，請市民免費乘搭全線電車和天星小輪兩條往來尖沙咀至灣仔 / 中環航線，貫徹「香港總商會關懷社群，建設繁榮香港與您同行」的精神。

「總商會全程為您」活動於上午在西環正式揭幕，總商會主席吳天海、總裁袁莎妮、多位理事和贊助公司的代表出席。

吳天海表示：「我邀請全港市民踴躍參與今日的活動，免費乘搭電車和天星小輪，與我們同賀總商會創會155周年。」他續說：「這兩種交通工具歷史悠久，與香港總商會一樣，數十年來一直竭誠服務香港和廣大市民，為本港的經濟發展作出貢獻。」

今年的活動以砌圖作為設計主題，象徵香港每位市民都有其重要的角色。吳天海說：「我們都是社會上不可或缺的一份子，都是建設美好香港必不可少的正能量。」

總商會主席、總裁、會員及職員早上從西環出發，乘坐電車

至銅鑼灣，向市民打招呼並派發總商會紀念品。他們於下午乘搭中環至尖沙咀的天星小輪，向乘客送上紀念品，很多乘客都感到驚喜，也很高興能夠免費乘搭渡輪。

總商會亦與《頭條日報》合作，送出總值10萬元的現金禮券。市民只需下載「頭條Jetso」應用程式，回答關於總商會的簡單問題，即有機會贏取現金禮券。遊戲分兩個階段進行，分別為11月14日至21日，以及11月22日至29日，得獎名單將於12月9日公布。

「總商會全程為您」的壓軸慶祝活動，是在天星小輪上舉行派對，暢遊維多利亞港，以答謝贊助公司及會員的支持，並慶祝總商會創會155周年。

袁莎妮預計，是次活動約有30萬名市民及遊客受惠。她感謝59間會員公司的支持，以及3個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，令活動得以圓滿舉行。✿

A Great Experience 不錯的體驗

I only found out about Free Ride Day today and I think it's a great experience to be able to ride trams and the Star Ferry for free.

– Expat from England

我今天才知道有「全程為您」活動，我覺得能夠免費乘搭電車及天星小輪，是個不錯的體驗。

— 來自英國的居港人士



Glad the Ferry Ride was Free 很高興能免費乘坐小輪

I am glad the ferry ride was free though it's cheap. I wish the Peak tram was free too!

– Visitor from Belarus

雖然天星小輪的票價已經很便宜，但我很高興能免費乘坐渡輪。我也希望可免費坐山頂纜車！

— 來自白俄羅斯的遊客



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Businesses Bracing for a Tough 2017

Respondents in the Chamber's Business Prospects Survey concerned about the external and internal business environments in 2017

The overwhelming majority (65%) of respondents of the Chamber's Business Prospects Survey believe that Hong Kong's growth will be just 0-2% in the coming year (see Chart 1). Recent economic data being released by various organizations around the world seem to be confirming the validity of their predictions. A slightly more optimistic group, 29%, are predicting growth to be in the 2-4% range.



On the back of the subdued economic growth, the respondents naturally adopted a more cautious approach towards investment and hiring in 2017.

經濟增長低迷，受訪者2017年的投資及招聘策略自然會較為審慎。



Competitiveness seen as declining

Competition is becoming fiercer in the region, and it is a sobering message that our competitiveness was again perceived to have deteriorated by a large percentage of the respondents. In the survey, 73% of the respondents, up 6% points from 2015's results, said they felt that Hong Kong's competitiveness had deteriorated over the last 12 months (see Chart 2).

While not everyone may agree with the results, they do represent the escalating worries of a large segment of the business community, which should serve as a wake-up call for the need for urgent improvement. We under-

stand that strengthening our competitiveness is easier said than done, but we still need to start somewhere. The survey identified longer-term government planning (82% of respondents), cost of doing business (77%), and political development or sentiment (76%) among the key issues that will impact our competitiveness in the next three to five years.

On the back of the subdued economic growth, the respondents naturally adopted a more cautious approach towards investment and hiring in 2017. In terms of investment plans, 53% said they were not planning to invest in 2017, while 6% said they would likely have to cut investment (Chart 3). Similarly, over half (56%) of the respondents said that they were going to freeze hiring (49%) or cut jobs (8%) in the next 12 months. On a slightly more positive note, 41% said they would invest further and 44% said that they were planning to hire more staff in the next 12 months.

What to expect for 2017

Given the weak external environment and concerns about Hong Kong's economy, HKGCC expects GDP growth to be in the 1-2% range, while inflation will remain contained at 2.5-3%. Our forecast aligns with the opinions of the majority of survey respondents.

Chart 1 圖一



Table 1 表一

Key Areas That Will Affect Hong Kong's Competitiveness in the Next Three to Five Years 未來三至五年影響香港競爭力的議題	% of respondents 受訪者百分比
Longer term government planning 更長遠政府規劃	82%
Cost of doing business 營商成本	77%
Political development or sentiment 政治發展或氣氛	76%
Accommodative regulatory environment 寬鬆的規管環境	70%
Labour and skills availability 勞工及技術供應	67%
Infrastructure 基建	60%
Environment and quality of life 環境及生活質素	50%

The domestic labour market should be reasonably stable, given the tight labour supply. However, the recent strength of the Hong Kong dollar, expectations for a faster pace of Fed rate hikes, the potential rise of protectionism in key markets, as well as the possibility of fewer tourist arrivals and spending could affect employment going forward.

With other tourism destinations doing all they can to woo more tourists, the domestic retail and tourism-related sectors may be in for a tougher year (see Table 2). During the first eight months of 2016, other economies in the Asia-Pacific region, with the exception of Taiwan, saw an influx of visitors from the Mainland, while here in Hong Kong, tourist arrivals fell by 6.4% YoY, led by a significant decline in Mainland tourists (-9.2% YoY). If these trends continue to put pressure on tourism-related sectors (i.e. retail, food and beverage, and hotel industries), the ripple effects may spread and could contribute to a rise in unemployment. 🌸

About the survey. The Hong Kong General Chamber of Commerce's Annual Business Prospects Survey was conducted in September and October. A total of 354 questionnaires were returned.

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2017年挑戰重重

總商會「商業前景調查」受訪者關注2017年的內外營商環境

大部分總商會「商業前景調查」的受訪者（65%）預測，本港2017年的經濟增長介乎0至2%（見圖一），而世界各地多家機構近期公布的經濟數據，似乎亦支持這個看法。另外29%的受訪者則稍為樂觀，預測經濟增長介乎2至4%。

商界認為本港競爭力下降

區內競爭日益激烈，與去年一樣，今年調查的大部分受訪會員也認為本港競爭力下降，73%受訪者認為香港競爭力在過去12個月有所下降（見圖二），比例較2015年高六個百分點。

也許並非每個人都認同上述觀點，但調查結果反映大部分商

界人士對香港競爭力減弱的憂慮正加劇，無疑提醒我們需要急切求進。提升本港競爭力雖然知易行難，但我們總需要找出方向。受訪會員指出「更長遠政府規劃」（82%）、「營商成本」（77%）及「政治發展或氣氛」（76%）是影響香港未來三至五年競爭力的主要議題。

經濟增長低迷，受訪者2017年的投資及招聘策略自然會較為審慎。投資計劃方面，53%受訪會員表示沒有計劃進一步投資，另外有6%表示或會減少投資（見圖三）。同樣地，逾半數受訪會員（56%）表示，在未來12個月計劃凍結人手（49%）或縮減人手（8%）。不過，從較積極的一面看，調查分別有41%及44%受訪會員表示，計劃在未來12個月增加投資或增聘員工。

Chart 2 圖二

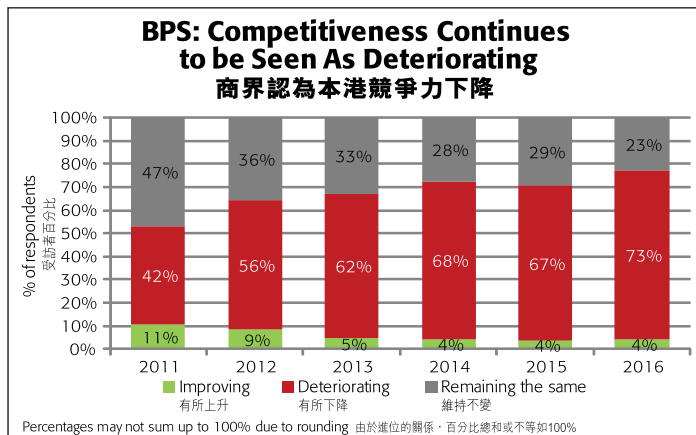


Chart 3 圖三

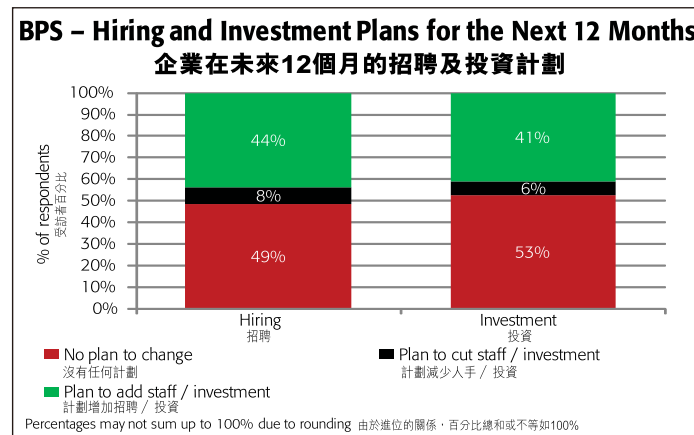


Table 2 表二

Mainland Visitors Picking Other Destinations 內地旅客選擇前往其他目的地	Visitors from the Mainland 內地旅客數目	
	First 8 months of 2016 2016年首8個月	First 8 months of 2016, YoY 2016年首8個月升 / 跌幅 (按年)
Taiwan 台灣	2,658,236	-4%
Hong Kong 香港	28,383,241	-9%
Singapore 新加坡	2,099,774	44%
Australia 澳洲	836,000	21%
Japan 日本	4,484,873	34%
Korea 韓國	5,812,331	54%
Thailand 泰國	6,656,221	19%
Vietnam 越南	1,752,500	58%

展望2017年

鑒於疲弱的外圍環境，以及圍繞本港經濟的種種憂慮，總商會預測本港GDP增長為1至2%，通脹則維持2.5至3%的水平，與「商業前景調查」大部分受訪者的意見一致。

由於勞動力供應緊絀，本港勞動市場理應維持穩定，惟近期港元強勢、美國聯儲局加息速度預期加快、保護主義可能在主要貿易市場升溫，加上旅客訪港數字與消費或進一步下降，這些因素有可能影響就業市場發展。

隨著鄰近地區加大力度推廣旅遊業，本港的零售及旅遊相關行業來年或需繼續面對挑戰（見表二）。在2016年首8個月，觀乎亞太區內除台灣以外的經濟體，內地旅客數目均有所增加，但香港同期的旅客數目卻按年下降6.4%，其中內地旅客數目更按年下跌9.2%。若這些因素繼續加重旅遊相關行業（如零售、餐飲及酒店業）的營運壓力，或會構成連鎖效應，令失業率上升。

關於調查 總商會於9至10月進行年度「商業前景調查」，合共收回354份問卷。

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New

Smart Use of R&D Funding Is Recipe for SME Innovation Success

Research and development (R&D) for innovative technology should not be the exclusive privilege of large enterprises and technology start-ups, as SMEs should be encouraged to enhance their business edge through R&D.

In recent years, the HKSAR Government has been committed to promoting the development of innovation and technology, including using substantial resources to establish the Innovation and Technology Bureau to promote industrial and business upgrading. In addition to injecting extra resources into the Innovation and Technology Fund to support the use of technology among SMEs, it has also increased the level of cash rebates under the R&D Cash Rebate Scheme. SMEs may have limited resources but if they can make smart use of various government funding, the cost of R&D can be significantly minimized, enabling the development of new business models and the introduction of smart products and services.

Q: The HKSAR Government has many R&D funding schemes. How can SMEs utilize them to reduce their financial burdens?

A: Most of the technology R&D-related funding schemes of the HKSAR Government are provided on a matching basis, with funding of up to 50% of the total project cost. If a company wants to lessen its financial burden further, it can seek other “peripheral” funding channels after having successfully obtained certain technology R&D funding.

For example, for a company planning to conduct a \$2 million R&D project, if it enrolls in the Enterprise Support Programme and receives government funding to cover half of the total project cost, it only has to provide \$1 million for the project. Upon project completion, the company can apply for the R&D Cash Rebate Scheme

and receive a cash rebate of up to 40% of the project expenditure. As a result, its actual expenditure in the project would only be \$600,000, far less than expected.

Q: SMEs often worry about infringement of the Intellectual Property (IP) of their inventions but patent application is costly. Which scheme(s) can provide relevant funding support?

A: Inventions are the proprietary and intangible capital of a company. The Patent Application Grant of the HKSAR Government can help SMEs protect their IP. For an approved application, a grant of up to \$250,000 or 90% of the sum of the total direct cost of the patent application will be provided. The scheme’s implementation agent, the Hong Kong Productivity Council (HKPC), also provides patent search and technical assessment for the inventions.

Q: How can a company further reduce the extra manpower cost incurred in R&D? If the R&D is successful, is there other support available for the company to commercialize the project result(s)?

A: Companies can team up with local universities and research institutes (eg. HKPC) to apply for the Innovation and Technology Support Programme (ITSP). They can receive funding support of up to half of the project expenditure(s). Those undertaking ITSP-funded R&D projects can also apply for the Internship Programme and receive allowances for recruiting up to two interns for the R&D work. For example, if a company hires two Master’s degree interns for two years, it can receive total allowances of \$790,000.

In addition, the Public Sector Trial Scheme helps to facilitate and promote the realization and commercialization of R&D achievements under ITSP. Funding support is provided for the production of prototypes/samples and conducting trial schemes in the public sector. The funding ceiling is 100% of the actual cost of the original R&D project(s) to enable large-scale trial schemes.

If SMEs can make smart use of different government funding schemes, they could easily save over half of their R&D expenditures, and turn novel ideas into products. For more information, SMEs can contact HKPC’s SME One Ambassadors for free advisory. 🌸

Enterprise Support Programme: Case Example	
Total Project Cost	\$2 million
– Funding: 50%	\$1 million
– Cash Rebate: 40%	\$400,000
Company Actual Expenditure	\$600,000



The HKSAR Government offers funding support in technology R&D for SMEs to turn novel ideas into products.
特區政府推出科技研發資助，助中小企把創新意念變為產品。

SMEs can consider the following funding schemes offered by the Innovation and Technology Commission:

<p>(1) Enterprise Support Scheme* Funding support of up to \$10 million for each approved project and to be provided on a dollar-for-dollar matching basis</p>	<p>(2) Patent Application Grant A grant of not more than \$250,000 for each approved application</p>
<p>(3) Innovation and Technology Support Programme# Two types of funding models: Platform and Collaborative projects; companies should contribute no less than 10% and 50% of the total project cost respectively</p>	<p>(4) Public Sector Trial Scheme 100% funding support of the actual cost of the original R&D project(s)</p>
<p>(5) R&D Cash Rebate Scheme A cash rebate equivalent to 40% of the project expenditure</p>	<p>(6) Internship Programme Recruitment of graduates from local universities as interns to assist in R&D projects funded by Innovation and Technology Fund Monthly allowance of \$14,000 for graduates with a Bachelor degree Monthly allowance of \$16,500 for graduates with a Master degree</p>

* Item (1) can simultaneously apply for items (4), (5) and (6)

* Item (3) can simultaneously apply for items (4), (5) and (6)

靈活運用研發資助 中小企創新有法

科研創新並不是大企業和新創企業的專利，中小企也應好好利用科研來提升業務。

近年政府銳意推動創科發展，包括投放資源設立創新及科技局，推動工商業升級轉型，並在「創新及科技基金」增撥資源資助中小企使用科技，以及提高「投資研發現金回贈計劃」的回贈金額等。中小企雖然資源有限，但若靈活善用各項政府資助，將能大大降低研發成本，推出創新的產品及服務，以拓展嶄新的商業模式。

問：特區政府推出了不少研發資助計劃，中小企應如何善用以減少財政負擔？

答：特區政府大部分與科研相關的資助都是以1比1配對形式發放，即最高資助50%的項目開支。企業若想進一步減輕財政負擔，可於成功獲得科研資助後，再申請其他「周邊」資助。

「企業支援計劃」實例	
研發項目總值	200萬
- 五成資助額	100萬
- 四成現金回贈	40萬
企業實際開支	60萬

舉例說，一間企業計劃進行一項總值200萬的研發項目，假如該企業參加「企業支援計劃」，可獲得政府資助五成，其開支只需100萬；當該項目完成後，企業可再申請「投資研發現金

回贈計劃」，取得四成現金開支回贈。於是，在200萬元的研發項目中，企業的實際支出只是60萬，付出成本遠比預期為低。

問：中小企經常擔心自己的發明成果被侵權，但申請專利的費用不菲，有哪些計劃可提供資助？

答：發明成果是企業的心血和無形資本，特區政府的「專利申請資助計劃」正好助中小企保護知識產權。獲批申請項目的資助額可達25萬港元，或有關總開支90%。生產力局乃此計劃的執行機構，為申請項目進行專利檢索和技術評估。

問：企業如何進一步減輕研發過程的額外人手開支？一旦研發有成，又有否相關支援，協助企業把項目商品化？

答：企業可與本地大學或科研機構（如生產力局）合作，申請「創新及科技支援計劃」，最高可獲資助開發項目的一半開支。獲得「創新及科技支援計劃」資助的企業可同時申時「實習研究員計劃」，聘請最多兩名實習研究員，協助進行研發工作。例如聘請兩名碩士學歷的實習研究員兩年，便可獲得79萬港元津貼。

此外，「公營機構試用計劃」協助「創新及科技支援計劃」的研發成果進一步實踐和商品化。企業可透過資助製作原型/樣辦在公營機構內進行試用，資助上限最高為原來研發項目實際開支的100%，有助企業進行大規模的試用工作。

由此可見，中小企只要懂得運用不同的政府資助計劃，往往可以節省超過一半的研發開支，把創新意念轉化成產品自然倍感輕鬆。有關詳情，中小企可聯絡生產力局的SME One「中小企一站通」大使免費查詢。✿

中小企可考慮以下由創新科技署提供的資助計劃：	
<p>(1) 企業支援計劃*</p> <ul style="list-style-type: none"> 獲批項目的最高資助額為1,000萬港元，以一元對一元的等額方式資助 	<p>(2) 專利申請資助計劃</p> <ul style="list-style-type: none"> 獲批申請的最高資助額可達25萬港元
<p>(3) 創新及科技支援計劃#</p> <ul style="list-style-type: none"> 兩種資助模式：平台項目和合作項目，企業分別要提供10%和50%的項目總成本贊助 	<p>(4) 公營機構試用計劃</p> <ul style="list-style-type: none"> 最高資助上限為原來研發項目實際開支的100%
<p>(5) 投資研發現金回贈計劃</p> <ul style="list-style-type: none"> 相等於項目開支40%的現金回贈 	<p>(6) 實習研究員計劃</p> <ul style="list-style-type: none"> 聘請本地大學畢業生為實習研究員，協助進行有關的研發項目 學士生每月津貼額為14,000港元 碩士生每月津貼額為16,500港元

* (1) 項可同時申請 (4)、(5)、(6) 項

(3) 項可同時申請 (4)、(5)、(6) 項

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BULLETIN



Cover Story 封面故事

Meet the New Chairman 新主席專訪

The Chamber's new Chairman, Stephen Ng, describes himself as a proud Hongkonger and born optimist. The Bulletin's Editor Malcolm Ainsworth speaks with him about Hong Kong's prospects, and getting the community and our economy back on track.

Following are excerpts from that interview:

滿臉樂觀的香港新主席Ng的專訪內容，是針對自己身為主席的職責與願望。

以及對香港社會及本港經濟發展前景，給予正面和積極的展望。

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Special Report 專題報導

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

For the first time Hong Kong business delegates to visit the Islamic Republic of Iran. Richard and Malcom

HKGCC has secured a first-mover advantage in Iran, becoming the first Hong Kong business delegation to visit the Islamic Republic of Iran. The Chamber's new Chairman, Stephen Ng, describes himself as a proud Hongkonger and born optimist. The Bulletin's Editor Malcolm Ainsworth speaks with him about Hong Kong's prospects, and getting the community and our economy back on track.

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- Reach Hong Kong's Business Community

Cover Story 封面故事

Shifting to a New Level 勇闖新境界

Richard and Malcom

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October 14 Feature 十月十四日特刊

Downsizing Our Oil-rich Industry 裁員本港能源業

The oil-rich industry in Hong Kong is facing a significant challenge as the global market shifts towards renewable energy. The Chamber of Commerce and Industry of Hong Kong is actively engaged with the public to provide more support for members to respond to business challenges, to utilize and handle the new market in an innovative and creative way.

滿臉樂觀的香港新主席Ng的專訪內容，是針對自己身為主席的職責與願望。

以及對香港社會及本港經濟發展前景，給予正面和積極的展望。

October 14 Feature 十月十四日特刊

Sharing a Love of Food & Art

The Chamber of Commerce and Industry of Hong Kong is proud to support the arts and culture sector. The Chamber's new Chairman, Stephen Ng, describes himself as a proud Hongkonger and born optimist. The Bulletin's Editor Malcolm Ainsworth speaks with him about Hong Kong's prospects, and getting the community and our economy back on track.

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Mr. Stanley Lee is the founder of Continental Global Service Limited, one of Hong Kong's earliest e-commerce businesses. Together with his other company Buyippee, Stanley's business sources and ships products globally as a third-party logistical service provider.

李基銓先生是香港電子商貿發展先驅Continental Global Service Limited及Buyippee的創辦人，公司業務包括環球網購、代購及物流服務等。

Start-up Challenges

In 2006, I founded Continental. One of the most persistent hurdles we encountered was sending payments to our suppliers. We were facing hefty foreign exchange charges when we dealt directly with individual suppliers who priced their goods in different currencies, which ate into our margins. Our payment issues stood in the way of expanding our great idea into an efficient and profitable business.

創業之路 挑戰重重

回想2006年成立Continental時所面對的營運挑戰，支付海外供應商是我們其中最大的難題。個別供應商以不同貨幣定價，若與他們直接交易，便需承擔高昂的外幣兌換費用，營運成本亦會因此而大大提高。此支付問題不但限制了我們的效率及影響盈利，更阻礙了公司的業務拓展。

Finding Cash Flow

Ensuring cash flow growing at the same rate as the business, in an industry as dynamic as e-commerce, is a huge challenge. Banks were unwilling to extend the amount of credit we needed for pre-payment services without collateral or a long credit record, so we juggled multiple credit cards and as much cash as we could muster. It was a costly and inconvenient way to do business.

掌控「現金流」覓商機

在電子商貿日新月異的發展下，充裕的現金流對企業發展非常重要。由於傳統銀行於審批貸款及信用卡申請時一般都有抵押及信貸紀錄的要求，因此我們這類中小企業較難獲批大額的信用卡。我們為此費煞思量，在開業初期，更需要同時運用多張信用卡繳費，以維持公司日常營運及資金周轉。

Another challenge was the cumbersome amount of hard-copy expenses claims generated from the extensive travel required of our 200 staff in 11 different countries. It was inefficient and difficult to measure whether our rapidly growing travel expenditures were in step with the overall business growth.

與此同時，Continental的員工多達200人，遍佈全球11個國家，我們亦難有效地仔細審查每個員工商務差旅的開支報銷項目。





Mr. Stanley Lee, Founder of Continental Global Service Limited & Buyippee
Continental Global Service Limited及Buyippee創辦人李基銓先生



With American Express Global Corporate Payments Solutions, international payments became one of our competitive advantages.

使用了美國運通環球企業支付業務方案後，國際貿易支付成為我們在業內的競爭優勢。



The Solution

In 2014, we turned to American Express Global Corporate Payments Solutions for help. Now we are able to make direct payments to overseas suppliers and consolidate all of our transactions on one payment solution, resulting in lower handling fees, streamlined administration and better cash flow management. It is a huge relief. The reduction in foreign exchange charges alone makes the change worthwhile.

We have started selling our products directly to buyers, shortening the transaction time and improving our margins. This has enhanced the speed and efficiency of e-commerce and my customers are happier too.

Credit and Rewards

The generous credit limit provided by American Express is another significant benefit for a rapidly growing medium-sized company like ours. With up to 51 credit-free days, we've improved cash liquidity and flexibility in payment processing. Not only has this enhanced our financials, it has also boosted our working relationships with customers and suppliers, making us more competitive within the industry.

Continental has also adopted the American Express Cathay Pacific Corporate Card for business travel. With their online portal, our travel expenses are visible and easily trackable. The Asia Miles™ we are accumulating — both the company and the employees collect rewards — have had a positive impact on staff morale and our travel spending. The Asia Miles we earned in three months were enough to redeem five round-trip long-haul business class flights.

Using American Express has given us confidence, whether we are dealing with large merchants or individual customers, when we're on the road or in the office. Once, payments were a hurdle to overcome. Now, they're one of our competitive advantages.

Learn more about the benefits of the American Express Global Corporate Payment Solutions at business.americanexpress.com/hk

解決方案

Continental從2014年起採用美國運通環球企業支付業務方案，透過單一貨幣結算直接支付海外供應商。此舉不僅大大銳減服務費及簡化行政程序，更使我們有效管理現金流。單以減少外幣兌換的費用計算就已物超所值。

我們現在可將貨物直接送到買家手上。此舉不僅大大減低成本，最重要是能縮短交易時間，為客戶提供更佳的電子商貿體驗，完全符合我創立Continental之初衷。

簽賬獎賞

美國運通亦深明中小企的營運需要，為我們提供了非常可觀的簽賬額及長達51天的免息還款期。這些方案對我們業務有莫大的幫助，令我們的流動資金變得更充裕，有更充分的時間處理賬項，以鞏固與客戶及各供應商的關係，令企業更具競爭力。

同時，我們選用美國運通國泰航空公司卡作商務差旅消費之用。通過美國運通的網上匯報系統，全球每個員工的差旅賬單等開支記錄從此一目了然。員工更可用商務消費累積個人「亞洲萬里通™」里數，公、私受惠，絕對是雙贏方案。我們公司用美國運通國泰航空公司卡簽賬三個月，所賺取「亞洲萬里通」里數就足夠兌換5套長途商務客位機票。

自選用美國運通環球企業支付方案後，我們對業務發展更具信心。以前，國際貿易支付是我們最大的難題；如今，它卻成為我們在業內的競爭優勢。

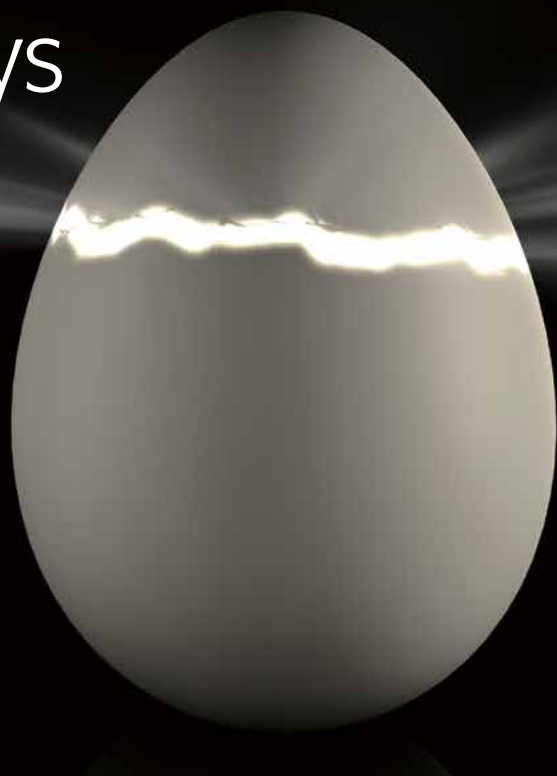
歡迎登入business.americanexpress.com/hk，了解美國運通公司卡方案如何給你更多優勢。

GLOBAL
CORPORATE PAYMENTS



Great Things Always Begin From Inside

由「心」出發



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面對銷售額下滑、旅客消費減少，以及網購平台的競爭，香港零售業近年持續放緩。在消費意欲疲弱、市場競爭激烈的情況下，不少本港零售商都力求創新，成功拓展業務。

寶光實業（國際）有限公司於1963年在香港成立，起初只是手錶零件製造商，80年代起將業務拓展至手錶及眼鏡零售，現時經營「時間廊」、「眼鏡88」及「eGG」等多個知名連鎖品牌。

寶光實業（國際）有限公司主席及行政總裁黃創增11月16日出席「企業家系列」午餐會時表示：「零售業面對種種商戰挑戰，我們需要為業界注入更多正能量。迎接轉變、勇於學習的態度，是激勵我繼續前進的動力。」

新品牌誕生

作為第二代掌舵人，黃創增表示其公司持續創新，以應對經濟環境及市場轉變。經營眼鏡88取得成功後，他於2011年創立全新眼鏡店品牌eGG。

他說：「eGG的名字代表新生命的開始，希望突破眼鏡店的傳統形象。」該品牌提供一站式鏡架連鏡片的購物體驗，以及一小時配鏡服務，目標客戶為追求潮流時尚的年青人。

今時今日，眼鏡不但講求實用，更是時尚飾品。eGG猶如一間眼鏡精品店，陳列多種款式的眼鏡供顧客選購，以配襯不同服飾。

他說：「這個構思源自快速時裝。既然時裝店能夠不斷推陳出新，讓顧客以合理價錢選購新款時裝，為何我們不用相同的方式經營眼鏡店？」

隨著eGG在香港取得成功，他們將品牌推廣至區內其他市場，目前已在內地、香港、新加坡、馬來西亞及泰國共設有超過90間分店。

購物新體驗

eGG主打年輕人市場，一直致力為顧客創造嶄新體驗，今年亦作出大膽嘗試，與本地一家著名的甜品店合作。

他解釋：「顧客在選好鏡架及鏡片後，一小時便能夠取貨，我希望運用這段時間，提升顧客的購物體驗，所以我們開設『眼鏡X甜品』概念店，讓顧客可在等候期間享用甜點輕食。」

他說：「雖然在開設這間概念店前，我們完全沒有餐飲管理經驗，但我們沒有因此而卻步，繼續勇敢作出新嘗試。」

黃創增表示，年輕一代喜歡使用社交網絡，已形成一種「分享」文化。他說：「我們也嘗試用其他方式提升購物體驗，例如在Pop-up店舖增設虛擬實境遊戲區。我們的Pop-up店舖設於大型商場內，希望藉此接觸更多顧客。虛擬實境遊戲讓顧客走進新奇刺激的數碼世界，他們都紛紛在社交平台上分享這個獨特的體驗。」

該品牌最近為顧客發掘了更多購物與遊戲體驗，他說：「我們在10月開設新店eGG TART，店名TART是「Tech」及「ART」的結合。除了虛擬實境遊戲，我們還在店舖內設置360度自拍區，為顧客創造不一樣的視覺體驗。」

雖然香港的零售業銷貨額在9月連續第19個月下跌，不過黃創增相信，只要零售商對本地市場保持信心，繼續革新傳統零售業務，未來發展仍然可期。儘管現時零售市道低迷，但黃創增通過推動業務創新，成功帶領公司闖出新路向。

黃創增引用學習專家 Jim Kwik 一句關於雞蛋的名言，勉勵同行保持積極態度，他說：「雞蛋，從外打破是食物，從內打破是生命。人生亦然，從外打破是壓力，從內打破是成長。」

Hong Kong's retail businesses have been struggling due to weaker sales, a decrease in tourist spending, and competition from online shopping. To succeed amidst lackluster consumer sentiment and a highly competitive retail environment, some local retailers are reinventing their businesses with innovative ideas.

Established in Hong Kong in 1963, Stelux Holdings International Limited started business as a watchmaker. In the 1980s, the company ventured into watch and optical retailing and now operates a number of renowned chain stores such as "City Chain," "Optical 88," and "eGG Optical Boutique."

"In the face of retail challenges, we have to bring positive energy into our business. Embracing change and having the heart to learn is what keeps me moving forward," said Stelux Chairman and CEO Joseph Wong at the Entrepreneur Series luncheon on 16 November.

Creating new experiences

As a brand targeting young people, eGG always tries to present customers with new experiences. This year, the brand took the bold step of doing a crossover with a well-known local dessert shop.

"After customers select their frames and lenses, they can get their spectacles in one hour. While waiting, I thought we could offer them something to enhance the shopping experience. So we created an 'Optical x Dessert' concept store so that customers can enjoy great desserts while waiting," he explained.

"Before opening this concept store, we didn't have any F&B management experience. But this didn't stop us from going ahead with our new idea."

Wong said young people love social networking and have created a "sharing" culture. "Another way to enhance the shopping experience is when we provided



If an egg is broken by outside force, life ends.

If broken by inside force, life begins.

Great things always begin from inside.

雞蛋，從外打破是食物，從內打破是生命。

人生亦然，從外打破是壓力，從內打破是成長。



A new life begins

As a second-generation leader, Wong said his company has been innovating to cope with economic and market changes. Encouraged by his success in running the Optical 88 chain, he created a new eyewear store eGG in 2011.

"As its name suggests, eGG is the start of a new life. It seeks to break away from the boring conventional idea of an optical shop," he said. The brand offers a one-stop lens and frame shopping concept aimed at younger and fashion conscious customers with a quick service turnaround time of one hour.

It is true that nowadays eyewear is not just about functionality, but has become a fashion accessory. eGG is like an eyewear boutique, offering a variety of collections to match different outfits.

"The new concept was inspired by fast fashion. We thought if fashion can keep its stores in stock on the latest collections at affordable prices, why can't we do the same for eyewear?" he said.

After eGG turned out to be successful locally, eGG expanded regionally so that it now boasts a network of more than 90 stores in the Mainland, Hong Kong, Singapore, Malaysia and Thailand.

VR trials at pop-up stores. These pop-up stores were set up in major shopping malls which can reach out to more customers. Customers were able to try out VR games and immerse themselves in a fun and exciting digital world. That lets them have a great experience to share on social media."

The shopping and gaming experience does not end there. "We opened our eGG TART shop in October. TART means 'Tech' and 'ART'. In addition to VR games, we have a 360-degree selfie booth to provide a new visual experience for customers."

Though Hong Kong's retail sales fell for the 19th straight month in September, Wong believes that great things could happen if retailers continue to rejuvenate the traditional retail business and keep faith in the local market. Being innovative in his business has helped Wong find a way out of the gloom currently surrounding much of the retail sector.

Wong encouraged his counterparts to stay positive with an inspiring quote about the egg by learning expert Jim Kwik, "If an egg is broken by outside force, Life ends. If broken by inside force, Life begins. Great things always begin from inside." ❀



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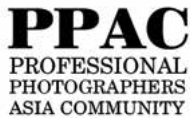
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Serving The Majority of Air Travellers 為航空旅客服務

After a career in investment banking, Song Hoi-see was driven by a heartfelt desire to “do something for the majority” and ventured out to start his own business that allows travelers flying economy class to enjoy airport lounge privileges.

Song launched the first Plaza Premium Lounge at Hong Kong International Airport in 1998, the world’s first independent airport lounge network to be opened to all travelers at that time. Today, the company operates in more than 140 locations in 35 international airports globally. It comprises four core airport services, including airport lounges that are either operated under its own brand or managed for leading airlines and alliances, airport transit hotels, airport meet and greet services and airport dining, providing one-stop shop hospitality services for airports, airlines and travelers.

“As a company based in the airport, there are many interesting stories in our business which we were a part of,” Song said. For example, last year, a Canadian couple could not conduct their wedding ceremony in an overseas destination due to various reasons. After receiving a request for assistance, the Plaza Premium team at Edmonton International Airport helped the couple organize their wedding ceremony in Plaza Premium Lounge, which was the first time a wedding had

ever taken place inside the lounge. Not surprisingly, this turned out to be a very memorable experience that was widely covered by local newspapers.

Plaza Premium joined the Chamber family in 2003, having been attracted by the Chamber’s role as a key voice of business, soliciting government support, and assisting large and small companies in staying ahead in their fields.

Song appreciates being a part of the Chamber as “HKGCC is indeed the largest chamber of commerce and has the longest history in Hong Kong.” With its extensive pool of members from different industries, the Chamber offers many opportunities and platforms for members to exchange ideas, views on the latest trends, industry best practices, and forge stronger ties with business partners and other stakeholders.

“I also enjoy reading *The Bulletin* which gives me much food for thought and keeps me abreast of the latest economic trends and a wide range of business perspectives. As our business keeps expanding, we have launched many new products and services in international airports around the world. We believe that the Chamber could continue to facilitate exploration and identification of new business opportunities across the world for Hong Kong-based companies and their emerging industries to gain first-mover advantage,” Song concluded. 🌸

在港推廣法語逾三十載

Christian Chasset的理想是為學生提供多國語言教學，因此於1985年與妻子創辦Hong Kong Institute of Languages，此後一直在香港教授法文。憑藉多年來在香港推廣法語的卓越貢獻，他於2007年獲法國政府頒授法國棕櫚教育騎士勳章。移居香港之前，Chasset在法國執教長達8年時間。

Hong Kong Institute of Languages除了為不同年齡的人士提供英文、法文、西班牙文、德文、普通話、廣東話及日文課程，亦為本地及跨國企業提供企業培訓。Chasset說：「我相信我們現在所付出的努力，將為學生的未來帶來改變。」

投身教育界30載，Chasset很高興能教導幾代學生，見證他們經歷人生各個階段，建立自己的成就，有機會看到學生由任職知名企業、結婚生子，以至把自己的孩子也送到該校學習。

Hong Kong Institute of Languages於2000年加盟總商會，期望與其他大小企業交流意見，而本會提供的各類活動、培訓與服務也是吸引他們加盟的原因。他們亦希望藉此結識志同道合之士，認同由專業人士提供培訓的重要性。Chasset十分欣賞總商會以合理收費，向

會員提供眾多由專業人士主講的高質素活動及培訓。除此之外，總商會通過「會員優惠計劃」及《工商月刊》的會員專訪，協助該校向外界推廣其專業形象。

Chasset在發展教育事業之餘，亦熱心參與公益事務，自1989年起加入多個團體，並創立愉景灣扶輪社。 🌸

Company 公司名稱：Hong Kong Institute of Languages Ltd
HKGCC Membership No. 總商會會員編號：HKH0531
Established 創辦年份：1985
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宋海西原為投資銀行家，憑藉一股「為大眾服務」的熱誠，毅然開創個人業務，讓經濟艙的旅客亦可享受機場貴賓室的優質服務。

宋先生於1998年在香港國際機場開設首間環亞機場貴賓室，成為了當時全球首個獨立的機場貴賓室，開放予所有旅客享用。現時，該公司經營140多間機場貴賓室，遍布全球35個國際機場，提供四大核心機場服務，包括經營品牌旗下或管理各大航空公司的機場貴賓室、機場過境酒店、接待服務和餐廳等，為機場、航空公司和旅客提供一站式的款待服務。

宋海西說：「作為一家以機場為基地的公司，我們在日常工作中經常遇到很多趣事。」例如，去年一對加拿大情侶基於種種原因而無法赴海外舉行婚禮。駐守埃德蒙頓國際機場的環亞團隊接到求助後，隨即協助他們在環亞機場貴賓室進行結婚儀式，而這亦是首次有婚禮在貴賓室舉行，無疑是一次十分難忘

的體驗，亦吸引了當地報章廣泛報導。

環亞於2003年加入總商會大家庭，希望透過總商會商界之聲的角色，促請政府提供支援，協助大小企業在各自業界保持領先的地位。

宋先生很高興成為總商會的一分子，因為「總商會確實是全港規模最大、歷史最悠久的商業機構。」本會會員來自各行各業，能夠提供眾多的機遇和平台，讓會員交流意見、討論最新趨勢，以及分享業界最佳實踐模式，從而加強與商業夥伴和其他持分者的聯繫。

宋先生總結說：「我也喜歡閱讀《工商月刊》，當中的內容除了具啟發性，也讓我掌握最新的經濟趨勢和廣泛的商業觀點。隨著公司的業務不斷擴張，我們已於全球的國際機場推出了一系列嶄新的產品和服務。我們相信，總商會可繼續協助港企和相關的新興產業探索和辨識各地的新商機，以享有先拔頭籌的優勢。」

Company: **Plaza Premium Lounge Management Ltd**
HKGCC Membership No.: HKP0408
Established: 1998
Website: www.plaza-network.com

公司名稱：環亞機場服務管理有限公司
總商會會員編號：HKP0408
創辦年份：1998
網站：www.plaza-network.com

Spreading French in Hong Kong for Over Three Decades

Driven by an ambition to teach languages around the world, Christian Chasset founded the Hong Kong Institute of Languages with his wife in 1985. Since then, he has taught French continuously in Hong Kong, and for this long-time service, in 2007, he received the prestigious “Chevalier de l’Ordre des Palmes Academiques” (Knight of the Order of the Academic Palms) award from the French Government. Before moving to Hong Kong, Chasset also taught in France for eight years.

Besides providing courses in English, French, Spanish, German, Mandarin, Cantonese and Japanese at all levels to individuals, the Hong Kong Institute

of Languages also provides corporate training for both local and multinational businesses. “We believe that what we do today will have an impact and make a real difference in the lives of our students tomorrow,” Chasset said.

Over his past 30 years in the education field, Chasset is happy to have taken part in the education of different generations of students. He has been able to witness the milestones and achievements of his students from working in well-known companies to getting married and then bringing their children to his institute.

The Hong Kong Institute of Languages joined the Chamber in 2000 with the goal of exchanging ideas with other companies – large or small, tak-

ing advantage of the many events, services and training offered, and meeting people who truly understand the value of training done by professionals. Chasset is always impressed by the number and quality of the events, programmes, speakers and training offered to members at a reasonable price. In addition, the Chamber helps contribute to the school’s image as a well-established institute through featuring it in the Members Benefits section on the Chamber website and write-ups in *The Bulletin* magazine.

In addition to his business, Chasset is keen on volunteer work. He is involved in several associations and also founded the Rotary Club of Discovery Bay where he has resided since 1989.

A Taste of the Mediterranean

味遊地中海

Bayta features some of the finest Mediterranean cuisine in the city, reports the Chamber's staff writer **Elaine Chan**

Bayta是香港最佳的地中海餐廳之一 本刊記者陳禕凝

Walking east along Hollywood Road, you will come across an establishment with strikingly elegant green walls, which is the home of the newly established Mediterranean restaurant Bayta. Placing a contemporary spin on the diverse cuisine using only the freshest of ingredients and sharing a love for natural wines, the committed team is passionate about creating unique, seasonal dishes that reflect the relaxed and calm nature of the Mediterranean, while introducing diners to wines renowned for their drinkability. While not everyone can splurge on a plane ticket to the Mediterranean region, Bayta – in its flavorful cuisine and endearing decor with lively vibes – has mastered the art of making us feel like we're really on a vacation there.

沿著荷里活道東行，新開業的地中海餐廳Bayta份外引人注目，藍綠色外牆映入眼簾，格調高雅。Bayta主打地中海菜及天然酒，烹飪團隊為多元化的地中海菜引入創新理念，並精選新鮮食材，致力打造與眾不同的時令菜式，除了體現地中海輕鬆悠閒的生活情調，亦希望向食客推廣易入口的天然酒。也許不是每個人都能夠前往地中海度假，但Bayta的美味佳餚，加上充滿異國風情的裝潢，足以讓食客猶如置身地中海一樣，好好放鬆一下。



Mezze Platter 風味小吃拼盤

There is no better way than starting a culinary journey of discovery through a colorful Mezze platter of your choice. Tuna Maakouda (pan fried mashed potato with tuna) is creamy and crispy, while the savory sundried tomato & basil madeleine in chorizo sauce is a novel flavor in an old favorite. You will be surprised by the variety of vegetarian friendly options, ranging from lentil falafel, feta, coriander seed, sesame & pine nuts to beetroot hummus which is a perfect dip for the homemade bread. Deriving deep flavor from simple and humble ingredients, Bayta makes these Mediterranean delicacies healthy and delicious.

色彩繽紛的自選小吃拼盤是上佳的前菜之選，香煎吞拿魚薯餅 (Tuna Maakouda) 外脆內軟，傳統小吃瑪德琳 (Madeleine) 用蕃茄乾與羅勒加入辣肉腸醬製成，味道創新。素菜小吃的選擇亦出乎意料地多，包括油炸蔬菜球、菲達芝士、芫荽子、芝麻與松子堅果拼盤、自家製麵包，以及與其絕配的紅菜頭鷹嘴豆蓉。Bayta利用簡單樸實的食材製作地中海小吃，不但味道可口，而且十分健康。



Cod & Radish Tartare with Hot Bouillabaisse Emulsion

鱈魚蘿蔔他他配熱馬賽魚湯

This aesthetically pleasing dish plays with a contrast of hot and cold to shock diners' palates. On one hand, the salt cod tartare from the Portuguese sea is mixed with crunchy, raw pink and green radish. At the same time, the aromatically intense bouillabaisse – which can be savored either separately or together with the fish – will warm your heart and tummy, giving this exquisite tartare an even more delicious tang.

這道菜賣相別緻，冷熱交織的口感更是令人驚喜萬分。魚肉他他選用新鮮的葡萄牙鱈魚，先用鹽醃製，再將爽口的生蘿蔔混入魚肉裡，可與充滿香氣的熱馬賽魚湯一併享用，也可單獨品嚐。熱騰騰的魚湯暖心更暖胃，令味道提升至更高層次。



Squid Stuffed with Chard, Parmesan & Coriander Pistou

魷魚釀著蓬菜、帕馬森芝士及芫荽醬

Filled with chopped chard and parmesan cheese, the stuffed squid is dressed in coriander sauce and delicately cooked and coloured purple with beetroot extract, accompanied by garden fresh baby spinach and coriander. This light cold plate captures the authentic comfort of Mediterranean cuisine.

將切碎的著蓬菜和帕馬森芝士釀入魷魚，以芫荽醬調味，再加入紅菜頭汁精心烹煮，使魷魚表面染上一抹紫色，上碟時放上新鮮的菠菜苗和芫荽，這道輕盈冷盤展現了地中海菜的地道風味。



Chef's Profile 大廚小檔

Originally from France, Chef Pauline Steiner was professionally trained and worked in many fine dining eateries such as the Michelin-starred Alain Ducasse and Michel Rostang restaurants in her home country for more than a decade before developing her culinary career in Hong Kong. Shifting from a focus on French gastronomies, Pauline has taken over the kitchen of Bayta with a vision of creating modern Mediterranean dishes that challenge Hong Kong's dining landscape. Her cooking expertise, along with her expertise in using seasonal ingredients and a wonderful sense of aesthetics, has helped her produce many expressive and personality-rich dishes that challenge and fulfill the diner's palate.

法籍大廚Pauline Steiner來港發展烹飪事業前，已接受多年的專業訓練，曾在法國任職名廚Alain Ducasse及Michel Rostang的米芝蓮星級餐廳逾十年時間。Pauline以往主理法國菜，加盟Batya後，希望創作當代地中海菜式，為香港的餐飲業帶來新氣象。她的烹飪手藝精湛，而且善於選用時令食材，對食物美學亦甚有研究，因此能夠準備個人風格十足的精美菜式，滿足食客對美食的追求。



Pigeon with Date Chutney & Autumn Vegetables

油封鴿子配海棗酸辣醬與秋季時菜

Drawing influence from Moroccan flavors, the combination of pigeon and dates will certainly satisfy connoisseurs with a curious palate. The pigeon confit is tenderly cooked and flavored by the rich date chutney which adds a natural sweetness to the dish. Paired with vibrant roasted celery yak imported from southern France and other organic seasonal vegetables, this quintessential meat dish is best enjoyed with a glass of wine.

此菜的靈感來自摩洛哥菜，鴿肉與海棗的搭配定能滿足樂於嘗試新口味的食客。油封鴿子肉質鮮嫩，用作調味的大海棗酸辣醬增添天然的香甜味，配以經烘烤的法國南部進口芹菜菜頭與有機時令蔬菜上碟，最適合與天然酒一同享用。



Prawn & Mixed Seafood with Venere Rice & Vegetal Bell Pepper Chorizo

大蝦、雜錦海鮮黑米飯與甜椒素辣腸

Falling somewhere between a paella and a risotto, this creation features fresh, slowly cooked seafood, including prawns, octopus and mussels that are carefully sourced from the Mediterranean Sea, layering over squid ink rice soaked in creamy, slightly spicy sauce. The delicious vegetal bell pepper chorizo – an innovative substitute for the traditional sausage – further adds a paprika flavor to the plate. The balancing of all these disparate elements makes for a jaw-dropping, vivacious and flavorful seafood dish in Bayta's new winter menu.

這道菜既像西班牙海鮮飯，又像意大利飯，精選來自地中海的新鮮海產，如大蝦、八爪魚及青口，將其慢煮並鋪在黑米飯上，而黑米飯則浸在微辣的幼滑醬汁中。為增添微辣口味，大廚放入創新的甜椒素辣腸，而非傳統香腸。各種食材的味道迥異卻配合得宜，吃起來別具風味，Bayta這道全新推出的冬季限定海鮮菜式，為食客帶來十足驚喜。



Lemon Tart, Avocado Ice Cream

檸檬撻配牛油果雪糕

Fans of citrus desserts will fall in love with this delightful treat prepared with fresh lemon juice which leaves a lingering tangy aftertaste. The refreshing homemade avocado sorbet on the side strikes a great balance to the sweetness of the lemon tart, giving the dessert an even more interesting taste that is not to be missed!

檸檬撻以新鮮檸檬汁製成，味道香濃，而清新的自製牛油果雪糕，可中和檸檬撻的甜味，吃起來更令人回味無窮。喜歡柑橘類甜品的你，必定不能錯過！

BAYTA

252 Hollywood Road,
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5597 9939

Chongqing: China's Fastest Growing City

重慶 經濟增長領先全國

As the only municipality in Central and Western China and the economic and financial hub of the upper Yangtze River region, Chongqing saw 10.7% growth in the first three quarters of 2016, maintaining its leading position among the country's provinces and municipalities in GDP growth for 10 consecutive quarters.

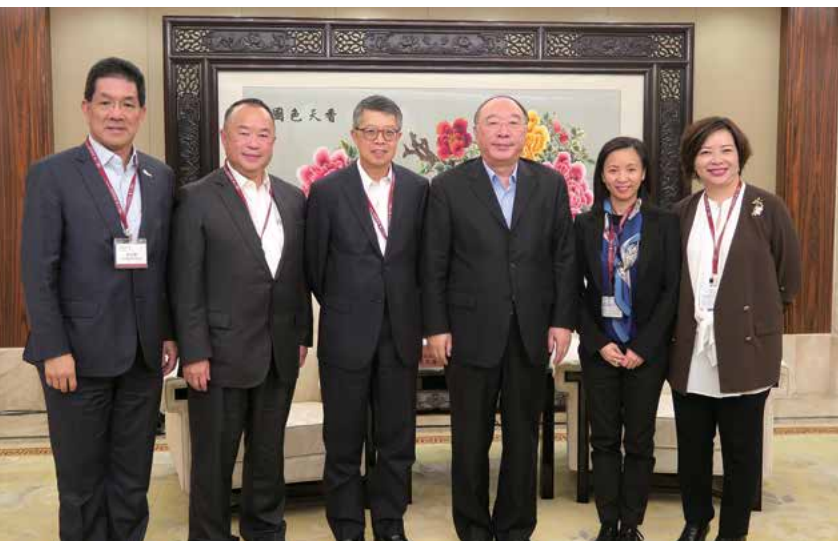
Being one of the country's traditional industrial bases, it has attracted over 20 domestic and foreign automobile companies, the world's top five computer manufacturers, and about 1,000 component manufacturing companies to set up operations there. To discover what other opportunities it offers, a 22-member delegation led by Chamber Chairman Stephen Ng and China Committee Chairman PC Yu visited Chongqing from 26 to 28 October to learn about the current economic developments of the municipality, and explore opportunities for cooperation between Hong Kong and Chongqing.

Industrial and Logistics Hub

Boasting infrastructure like Jiangbei International Airport, Cuntan Port, the largest deep-water harbour in Western China, and the Chongqing-Xinjiang-Europe

Chamber Chairman Stephen Ng (third from left), and Chamber CEO Shirley Yuen (second from right), and members met with Chongqing Mayor Huang Qifan (third from right), and So Tsz Yin, Director of Chongqing Liaison Unit, Government of the Hong Kong Special Administrative Region.

總商會主席吳天海（左三）、總裁袁莎妮（右二）及考察團成員，與重慶市市長黃奇帆（右三）及香港特別行政區政府駐重慶聯絡處主任蘇紫賢（右一）會面。





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(Yuxinou) International Railway which stretches from Asia to Europe, Chongqing has become a riverine, land and air transport hub.

In the “Belt and Road” Initiative, Chongqing’s role is to connect the Silk Road Economic Belt and the Yangtze River Economic Zone, bridging the “Maritime Silk Road” and opening up international trading channels to South and Southeast Asia.

“The Yuxinou Railway offers great potential for growth. As it runs from Chongqing, Xinjiang, Kazakhstan, then to Russia, Belarus, Poland and eventually to Duisburg in Germany, products manufactured in Chongqing can be transported to European and Asian markets more efficiently at a lower cost,” said Chongqing Mayor Huang Qifan.

“While the logistics industry in Chongqing is rapidly developing, Hong Kong’s logistics industry has a well-established international network, industry-leading technology and professionals. Businesses from the two places can complement each other’s strengths and collaborate for further development,” said Dave Liu, Assistant General Manager-Western Region, Kerry EAS Logistics.

Besides the industrial sector, the services sector is also growing steadily in Chongqing. The delegation visited a Hong Kong-invested company named SimpleCredit

Micro-Lending Company Limited. The company’s Director and General Manager Dr Henry Lam said they were optimistic about Chongqing’s consumer financial services market. Using the internet as a platform and big data analysis technology, the company expedites the application of small loans for customers. Following its success in Chongqing, the company is now expanding to other parts of China, with the goal of serving more customers.

Chamber Chairman Stephen Ng thinks that the Hong Kong business community should keep a close eye on Chongqing’s development. “The Chinese government has just included Chongqing in the third batch of pilot free trade zones. Given the new airport will be in operation next year and the Chongqing-Xinjiang-Europe International Railway is expected to give impetus to development, I believe Chongqing will continue to achieve further growth,” he said.

During the three-day visit, the delegation called on Chongqing Mayor Huang Qifan and Deputy Director of Chongqing Commerce Commission Xiong Lin, as well as visited a number of Hong Kong-invested enterprises in Chongqing, including Wharf’s International Finance Square and Times Square, and Hong Kong Land’s Chongqing Landmark Riverside. They also tasted local Chongqing food at “A Bite of China-Cultural Restaurant.” ❀



重慶是內地中西部唯一的直轄市，亦是長江上游地區的金融、經濟中心。2016年首三季，重慶GDP增速達到10.7%，連續十個季度高踞內地省市GDP 增速首位。

作為傳統的工業基地之一，重慶吸引到20多家國內外的汽車企業、五大世界知名電腦品牌及近千家零件配套企業落戶。在總商會主席吳天海、中國委員會主席余鵬春的率領下，考察團一行22人於10月26至28日訪問了重慶市，了解重慶經濟發展情況，探索兩地合作商機。

工業及物流重鎮

重慶坐擁優越的地理位置，江北機場、西部最大深水港寸灘港，以及貫穿亞歐的渝新歐國際鐵路讓重慶承東啟西、牽引南北，成為海、陸、空交通樞紐。

在「一帶一路」戰略中，重慶除了連接「絲綢之路經濟帶」和「長江經濟帶」外，更接通「海上絲綢之路」，打通南亞、東南亞的國際貿易通道。

重慶市市長黃奇帆指出：「渝新歐國際鐵路發展潛力雄厚，鐵路從重慶出發，途經新疆進入哈薩克斯坦、俄羅斯、白俄羅斯、波蘭，到德國杜伊斯堡，可將重慶製造的產品更便捷及低成本地運送至歐亞市場。」

嘉里大通物流西區助理總經理廖紫晉亦表示：「重慶的物流業正在蓬勃發展，而香港的物流業具有良好的國際網路、領先技術和專業人才，兩地企業可結合雙方優勢攜手發展。」

除了工業，重慶的服務業亦穩定發展。考察團參觀了一家港商投資企業——重慶小雨點小額貸款有限公司。公司董事及總

經理林堅諾博士表示，他們非常看好重慶的個人消費金融市場。公司透過互聯網平台，配合大數據分析技術，幫助客戶更快捷地完成小額借貸，在重慶試行成功後，正逐步在全國各地建立平台，為更多消費者提供金融服務。

總商會主席吳天海指香港商界應更密切留意重慶的發展。他續說：「重慶剛獲批成為第三批自由貿易試驗區之一，新機場亦將於明年啟用，加上渝新歐鐵路的帶動下，相信重慶的發展會更上一層樓。」

在三天行程中，考察團拜訪市長黃奇帆和商務委員會副主任熊林，還參觀多家在重慶投資的港商企業，包括九龍倉的國際金融中心、時代廣場，怡和集團的長嘉匯，並在舌尖上的中國文化美食館品嚐地道重慶美食。🌸





PC Yu, China Committee Chairman, represented the Chamber at a seminar on Tapping into the Belt and Road: Investment Environment and Relocation Opportunities cum High-level Lunch on 19 October. HKGCC was the co-organizer of the seminar. Vladimir Zinovskiy, Minister of Economy of the Republic of Belarus, and Hu Zheng, CEO of China – Belarus Industrial Park, shared information and views on the business opportunities between China and Belarus during the seminar.

中國委員會主席余鵬春於10月19日代表總商會出席「攜手走進『一帶一路』——部分沿線國家投資環境研討會暨高層交流午餐」。會上，白俄羅斯經濟部部長弗拉基米爾·伊萬諾維奇·津諾夫斯基與中白工業園總裁胡政就中國與白俄羅斯之間的商機，分享資訊和看法。總商會是研討會的協辦機構。

Guo Xiaodong, Deputy Secretary General of Hongkong Chamber of Commerce, Qianhai, Shenzhen, visited the Chamber on 2 November and met with Wendy Lo, Senior Manager, China Business. The Qianhai chamber has over 100 corporate members which are Hong Kong businesses, and Guo and Lo discussed ways strengthening connections between the two chambers to foster communication and business cooperation among members.

前海香港商會副秘書長郭曉東於11月2日到訪本會，與中國商務高級經理盧慧賢會面，討論如何加強兩會的聯繫，以促進雙方會員之間的溝通和商業合作。前海香港商會有超過100間公司會員為香港企業。

To promote Puer tea culture and deepen cooperation between Puer City and Hong Kong, the Puer City government organized an investment promotion seminar in Hong Kong on 18 October. China Committee Chairman PC Yu attended the seminar and met with Yang Zhaohui, Mayor of Puer City.

為推廣普洱茶文化和加強普洱市與香港的合作，普洱市政府於10月18日在港舉行投資推介會。中國委員會主席余鵬春亦有出席會議，並與普洱市市長楊照輝會面。

Chamber Chairman Stephen Ng and China Committee Chairman PC Yu led a delegation to Chongqing from 26 to 28 October. The delegation called on Huang Qifan, Mayor of Chongqing, to learn more about Chongqing's investment environment and opportunities. They exchanged views on the establishment of Chongqing Free Trade Zone and strengthening cooperation between Chongqing and Hong Kong. The delegation also met with Xiong Lin, Deputy Director of Chongqing Commerce Commission, and visited several Hong Kong enterprises and their projects — the IFS developed by Wharf, Landmark Riverside developed by Hongkong Land, SimpleCredit Micro-Lending Company Limited, Kerry EAS Logistics Limited, and A Bite of China-Cultural Restaurant.

總商會主席吳天海及中國委員會主席余鵬春於10月26至28日率團訪問重慶。代表團拜會重慶市市長黃奇帆，深入了解重慶的投資環境和商機。雙方亦就重慶自由貿易區的建立和如何加強兩地合作交流看法。團員亦與重慶市商務委員會副主任熊林會面，並考察多家香港企業和項目，包括九龍倉的國際金融中心、怡和的長嘉匯、小雨點小額貸款有限公司、嘉里大通物流，以及舌尖上的中國文化美食館。

Su Aik Lim, Senior Director and Head of China Property Ratings, Fitch Ratings, spoke about China's Housing Demand 2016-2030 at the Chamber on 25 October. The resilient housing demand in the Mainland has been driven primarily by urbanisation, urban renewal, and upgrade needs. He pointed out that although sales volume was 67% above Fitch's forecast for the Mainland's long-term sustainable annual sales level in August, Fitch believed substantial downsizing of the housing market would not be imminent. The market would likely gradually fall below the sustainable level (i.e. 750 million sq m) in the latter half of Fitch's forecast period and China was expected to build 750 million sq m of commodity housing (equivalent to the size of Singapore) a year for the next 15 years to meet demand.

惠譽評級亞太企業評級部高級董事和中國房地產團隊主管林樹毅於10月25日蒞臨本會，探討中國在2016至2030年的住房需求。內地堅穩的房屋需求主要受到都市化、市區重建及住房升級的需求所帶動。他指出，惠譽於8月公布了對內地長期可持續年度銷售水平的預測，雖然內地房屋銷售量較預期高出67%，但惠譽相信住房市場規模不會出現大幅縮減，預料市場規模在預測後半期將逐步降至低於可持續水平（即7.5億平方米），而中國亦將於未來15年每年興建7.5億平方米的商品房屋（相當於新加坡的面積），以滿足需求。



Chamber leadership and the China Committee Chairman and past Chairmen, hosted a farewell dinner for Yang Yi, Head of Commercial Office and Deputy Director-General of Economic Affairs Department, Liaison Office of The Central People's Government in HKSAR, to express our gratitude for his support of the Hong Kong business community and HKGCC.

總商會領導層、中國委員會主席及多位歷任主席為中央人民政府駐香港特區聯絡辦公室經濟部副部長兼貿易處負責人楊益舉行歡送晚宴，感謝他對香港商界和總商會的支持。

The 9th Mainland-Hong Kong Services Industry Symposium, organised by the Ministry of Commerce and Hong Kong Trade Development Council and supported by HKGCC, was held on 2 November. PC Yu, China Committee Chairman, and over 20 Chamber members attended.

由商務部及香港貿易發展局主辦、總商會協辦的第九屆「中國（香港）國際服務貿易洽談會」於11月2日舉行，中國委員會主席余鵬春及20多名會員亦有出席。

Ma Haiying, Chairman of the CPCC Xining Committee, led a delegation to the Chamber on 3 November. PC Yu, China Committee Chairman, and several China Committee members received the group to learn about the latest developments in Xining. While highlighting Xining's abundant resources such as in agriculture, the delegation discussed future cooperation between the Chamber and Xining with members.

西寧市政協主席馬海英於11月3日率團到訪，由中國委員會主席余鵬春及多位委員接待，以了解西寧的最新發展。代表團強調西寧在農業等方面資源豐富，並與委員討論總商會與當地的未來合作機遇。





The China Committee organised a roundtable luncheon on 11 November on Hengqin Policies and Experiences Sharing. Upon completion of the Hong Kong-Zhuhai-Macao Bridge by end-2017 or early 2018, the traveling time between Hong Kong and Hengqin by car will be shortened to 45 minutes.

Queenie Wong, General Manager of Marketing, Hengqin FTZ Business Development, said that there were 25,336 companies registered in Hengqin, with 1,091 of them being Hong Kong and Macao companies. Companies in industries that the government encouraged are entitled to enjoy a 15% income tax rate. Liu Ye, Vice General Manager, Cross-Border Financial Development and Innovation, Bank of China, and Almond Li, Associate Director, BMI Consultants Limited, spoke about his experience in setting up a company in Hengqin and its advantages.

中國委員會於11月11日舉辦「橫琴自貿區政策及企業分享會」。港珠澳大橋於2017年底或2018年初落成通車後，香港與橫琴的車程將縮短至45分鐘。橫琴自貿區招商中心招商總監黃幸表示，橫琴有25,336家註冊企業，其中有1,091家港澳公司，而從事政府鼓勵投資的行業，可享有15%的所得稅率。中國銀行跨境金融與創新發展部副總經理柳葉及邦盟滙駿顧問有限公司聯席董事李慶全，亦分享在橫琴開設公司的經驗及優勢。

The 20th Beijing-Hong Kong Economic Cooperation Symposium, organised by the Beijing Government, TDC and the five major Hong Kong local Chambers, was held in Beijing on 3-4 November. Petrina Tam, China Committee Vice Chairman, spoke at the symposium about ways to strengthen economic cooperation between Beijing and Hong Kong businesses.

由北京政府、貿發局及香港五大本地商會合辦的「第二十屆北京·香港經濟合作研討洽談會」於11月3至4日假北京舉行。會上，中國委員會副主席譚唐毓麗發表演說，闡釋如何促進京港企業經濟合作。

Wang Lixia, Vice Governor of The People's Government of Shaanxi Province, hosted a seminar on Shaanxi-Hong Kong Financial Cooperation in Hong Kong on 18 October. PC Yu, China Committee Chairman, attended the seminar and exchanged views on future cooperation between Hong Kong and Shaanxi.

陝西省副省長王莉霞於10月18日在港主持「第六屆陝粵港澳經濟合作活動周暨陝港金融合作平台交流會」，中國委員會主席余鵬春亦有出席，雙方就香港與陝西的未來合作交流意見。

Edmond Yue, General Committee Member, Norman Yeung, SME Committee Vice Chairman, and five Chamber members attended The second Inaugural Ceremony cum Banquet Dinner of Changsha Chamber of Commerce in Hong Kong on 4 November.

總商會理事余國賢、中小型企業委員會副主席楊敏健及五名會員於11月4日出席「香港長沙商會第二屆就職典禮暨晚宴」。

Salina Yan, Director-General of Trade and Industry, and Yvonne Choi Ying-pik, Commissioner of the Belt and Road Office, jointly hosted a meeting on 4 November to brief Hong Kong trade business associations on the latest information about the Belt and Road and to listen to Hong Kong SMEs' difficulties in doing business along the Belt and Road. PC Yu, China Committee Chairman, attended the meeting and said that issues about air freight, VISA and money transfers between Hong Kong and those countries along the Belt and Road are the main concerns for SMEs.

工業貿易署署長甄美薇及「一帶一路」專員蔡瑩瑩於11月4日聯合主持會議，向香港商貿機構概述「一帶一路」的最新資訊，並聆聽本港中小企在沿線國家營商的難題。中國委員會主席余鵬春出席會議，並指出香港與該等國家之間的空運、簽證和匯款問題，是中小企的主要憂慮。

Asia & Africa Committee 亞洲及非洲委員會

Chamber Chairman Stephen Ng met with Malaysia's Minister of International Trade & Industry Y.B. Dato' Sri Mustapa Mohamed on 5 November to discuss increasing awareness of Malaysia in Hong Kong among businesses and the public. The Minister explained that port facilities, logistics and warehousing investments are growing in the country as part of the Belt & Road initiative, so Mainland businesses are expanding in these areas. However, Minister Mustapa hopes more Hong Kong service companies can look at setting up in Malaysia. MIDA (Malaysian Investment Development Authority) CEO Dato' Azman Mahmud, Consul General Tengku Sirajuzzaman, and Trade Commissioner Noor Ezzwane Ahmad also attended the meeting to discuss expanding cooperation with the Chamber.



Increasing Awareness of Malaysia 推廣馬來西亞

總商會主席吳天海與馬來西亞國際貿易及工業部部長Dato' Sri Mustapa Mohamed於11月5日會面，商討如何向香港商界及公眾推廣馬來西亞商機。部長指出，馬來西亞作為「一帶一路」戰略的一部分，港口設施、物流及倉儲設備的投資有所增長，內地的相關行業不斷擴張，但他亦期望香港的服務業公司能考慮在馬來西亞營運。馬來西亞投資發展局總裁Azman Mahmud、駐港總領事Tengku Sirajuzzaman及商務領事Noor Ezzwane Ahmad亦有出席會議，討論如何與本會加強合作。

Promoting Brunei 推廣汶萊商機

Dr Hj Kamaruddin Bin Dato Seri Paduka Hj Talib, President, National Chamber of Commerce & Industry Brunei Darussalam, called on the Chamber on 7 November, and met with Asia & Africa Committee Chairman Andrew Wells and members. They discussed economic issues in Hong Kong and Brunei, which has an oil-based economy but is looking to diversify, and possible cooperation between their chambers.

汶萊商工會會長Hj Kamaruddin Bin Dato Seri Paduka Hj Talib博士於11月7日到訪總商會，與亞洲及非洲委員會主席華賢仕及委員會成員會面，雙方討論香港與汶萊的經濟議題，以及兩間商會未來的合作機會。汶萊的經濟一直依賴石油，現正嘗試發展多元經濟。



Uzbekistan Business Association Chairman Visits Chamber 烏茲別克商會主席到訪

Hikmat Abdurahmanov, Supervisory Board Chairman, Association of International Business & Technologies (AMBIT), visited the Chamber on 7 November, where he was greeted by Asia and Africa Committee Chairman Andrew Wells and members. They discussed economic developments in Hong Kong and Uzbekistan, which is Central Asia's largest industrialized economy with a population of 32 million, as well as Hong Kong's role in the Belt and Road. AMBIT aims to connect Uzbek SMEs with foreign partners so they can improve management and technological development. Abdurahmanov said there was a lot of potential in the textile, tourism and agricultural industries in Uzbekistan and foresaw a need for tech and finance support which Hong Kong can help provide.

烏茲別克國際商務與技術協會（AMBIT）監事會主席Hikmat Abdurahmanov於11月7日到訪總商會，由亞洲及非洲委員會主席華賢仕及委員接待，雙方討論烏茲別克及香港的經濟發展，以及香港在「一帶一路」的角色。烏茲別克是中亞地區最大的工業經濟體，人口達3,200萬，該會旨在協助烏茲別克的中小企業與外國投資者聯繫，以改善管理及促進科技發展。Abdurahmanov表示，烏茲別克的紡織業、旅遊業及農業甚具發展潛力，預期香港可提供科技及融資方面的支援。



Committee Chairmen 委員會主席

ACCCIM-HKGC Cooperation 與馬來西亞中華總商會商談合作

Datuk Ter Leong Yap, President of the Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM), visited the Chamber on 25 October and was greeted by Asia & Africa Committee Chairman Andrew Wells and members. They discussed their respective chambers, possible means of cooperation and economic developments in Hong Kong and Malaysia. ACCCIM consists of 17 Chinese chambers of commerce across Malaysia and has about 100,000 members. Datuk Yap, who is also Executive Chairman of Sunsuria Berhad, also spoke about the Xiamen University campus in Malaysia, the first-ever overseas Mainland school campus which opened this year, and the surrounding Sunsuria township project.



馬來西亞中華總商會總會長拿督戴良業於10月25日到訪總商會，由亞洲及非洲主席華賢仕及委員接待，雙方討論兩間商會的會務、合作機會，以及香港與馬來西亞的經濟發展。馬來西亞中華總商會共有17個屬會分布全國，會員總數約10萬。同時是征陽集團執行董事的拿督戴良業亦提到今年開幕的廈門大學馬來西亞分校，此為內地高校的第一所海外分校，以及環繞該校地段發展的「征陽城」計劃。

Americas Committee 美洲委員會



Dallas and Fort Worth Opportunities 達拉斯及沃斯堡商機

Dallas Mayor Mike Rawlings and Fort Worth Mayor Betsy Price led a high-level delegation from Texas to visit the Chamber on 11 November. The mayors explained to members the advantages of doing business in Dallas and Fort Worth. The delegation was received by Mario Ignocio Artaza, Vice Chairman of Americas Committee, and members.

達拉斯市長Mike Rawlings及沃斯堡市長Betsy Price率領德州高層代表團於11月11日到訪總商會，由美洲委員會副主席馬里奧·阿爾塔薩及委員接待。兩位市長向委員解釋在達拉斯及沃斯堡營商的優勢。

Building Connections with Miami 與邁阿密建立聯繫

Steve Morrison, Principal of Morrison, Brown, Argiz & Farra (MBAF) from Miami, visited the Chamber on 28 November and was received by Thomas Wong, Chairman of the Americas Committee, and Malcolm Ainsworth, Director, Events & Programs. Both sides discussed how to collaborate in future by signing MOUs, and agreed to host a delegation from Miami in April 2017.

邁阿密Morrison, Brown, Argiz & Farra合夥人 Steve Morrison於11月28日到訪總商會，由美洲委員會主席黃華樂與公共關係及項目總監麥爾康接待，雙方簽訂合作備忘錄，商討未來合作機會，並同意於2017年4月接待邁阿密訪問團。



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



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



China Committee
中國委員會
Mr P C Yu
余鵬春先生



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



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



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



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



Europe Committee
歐洲委員會
Mr Stephen Weatherseed
韋大象先生



Financial & Treasury Services Committee
金融及財資服務委員會
Mr George S K Leung
梁兆基先生



Industry & Technology Committee
工業及科技委員會
Mr Emil Chen On Yu
于健安先生

Digital, Information & Telecommunications Committee

Connie Ma, Director, Corporate Strategy & Solutions, APAC and Ralph Ma, Commercial Director, Corporate Sales, North Asia at SWIFT, shared with members how corporates can achieve effective, efficient and transparent cash, payment, trade and treasury management functions by using the services of SWIFT at a Chamber roundtable luncheon on 31 October. They also talked about best practice cases and SWIFT's innovation initiatives in cross-border payment, cash reporting and sanction screening.



環球銀行金融電信協會企業方案部總監馬麗娟及北亞企業商務總監馬維夫在本會10月31日的午餐會上，分享企業如何能透過SWIFT的服務，達致有效、便捷且透明的現金、支付、貿易及庫務管理。他們亦講解成功個案，以及SWIFT在跨境結算、現金報告、篩檢制裁名單方面的革新方案。

Duncan Wong, Vice President, Financial Technologies, and Director, Security and Data Sciences of ASTRI, briefed members on ASTRI's initiatives and research studies on FinTech in the HKGCC Working Group on FinTech meeting held on 10 November.

總商會金融科技工作小組於11月10日舉行會議，香港應用科技研究院副總裁（金融科技）兼信息安全與數據科學研發部總監王世松博士向小組成員簡介應科院進行的金融科技項目和研究。



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

Dr Jeanne Ng, Chairman of the Environment & Sustainable Committee, convened a task force meeting on 7 November with members to develop the committee's work plan for 2017.

環境及可持續發展委員會主席吳芷茵博士於11月7日召開特別工作會議，與委員商討委員會2017年的工作計劃。

Economic Policy Committee 經濟政策委員會



Dr Hui Cho-Hoi, Head of Market Research Division, Hong Kong Monetary Authority, briefed members on corporate leverage and the role of non-bank financial institutions in the lending market in Hong Kong at the committee meeting on 10 November. He stressed that the leverage of local corporates has been relatively steady, while non-local corporates in Hong Kong played a bigger role in driving up the aggregate corporate leverage in Hong Kong after the global financial crisis. Although non-bank financing in Hong Kong had grown considerably over the past five years, Dr Hui opined that its size remained very small compared to banking sector assets in Hong Kong.

香港金融管理局市場研究處主管許祖愷博士在11月10日的會議上，向會員簡介香港的企業槓桿情況，以及非銀行金融機構在本港信貸市場的角色。他指出，在全球金融危機後，本地企業的槓桿比率相對穩定，在推高香港整體企業槓桿比率方面，非本地企業的影響反而更大。雖然香港的非銀行金融業務在過去5年的發展頗為蓬勃，但許博士認為相對於本港銀行業而言，有關業務規模仍然很小。

Committee Chairmen 委員會主席

數碼、資訊及電訊委員會



dronesurvey.HK創辦人兼行政總裁Nick Foxall出席本會11月15日的午餐會，講解航拍機最新的商業應用技術和真實案例，並概述香港和亞洲地區對商用航拍機的監管制度。

Nick Foxall, Founder and CEO of dronesurvey.HK, spoke about the latest commercial drone technologies and discussed real-world examples at a Chamber roundtable luncheon on 15 November. He outlined the regulatory environment for commercial drone operations in Hong Kong and Asia.

Europe Committee 歐洲委員會



Building Ties with Izmir Chamber of Commerce 與伊茲密爾商會建立聯繫

The Commercial Attache of Consulate General of the Republic of Turkey Ayşe Gül BARKÇIN and a delegation from the Izmir Chamber of Commerce called on the Chamber on 14 October to learn more about the IT sector and business incentives in Hong Kong. The delegation was received by Europe Committee Chairman Stephen Weatherseed and Industry & Technology Committee member Michael Pang.

土耳其駐香港總領事館商務隨員 Ayşe Gül Barkçin與伊茲密爾商會的代表團於10月14日到訪本會，由歐洲委員會主席韋大象及工業及科技委員會委員彭志濤接待，以了解香港的資訊科技業及營商措施。

Legal Committee

法律委員會

Mr Stephen Crosswell
高善和先生



Manpower Committee

人力委員會

Mr Albert Wong
王舜義先生



Membership Committee

會員關係委員會

Dr Aron H Harilela
夏雅朗博士



Real Estate & Infrastructure Committee

地產及基建委員會

Mr Douglas Woo
吳宗權先生



Retail & Tourism Committee

零售及旅遊委員會

Mr Frank Lee
李敬天先生



Shipping & Transport Committee

船務及運輸委員會

Dr Kelvin Leung
梁啟元博士



Small & Medium Enterprises Committee

中小型企業委員會

Mr William Wong
黃龍想先生



Taxation Committee

稅務委員會

Ms Grace Tang
鄧卓敏女士



Taiwan Interest Group

台灣小組

Mr Stanley Hui
許漢忠先生



Women Executives Club

卓妍社

Ms Jennifer Chan
陳佩君女士



Young Executives Club

卓青社

Mr Oscar Chow
周維正先生



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, issued a joint statement on 20 October to call on Trade in Services Agreement negotiators to reach agreement on the movement of persons, coverage of new services and outstanding institutional issues, such as state-to-state dispute settlement.

全球服務業聯盟於10月20日發表聯合聲明，促請服務貿易協定的談判人員就人口流動、新服務涵蓋的範圍，以及國與國之間的爭議解決方法等議題達成協議。香港服務業聯盟為全球服務業聯盟的成員之一。

Industry & Technology Committee 工業及科技委員會



Forty members visited the Hong Kong Science and Technology Park on 11 November to experience a full suite of more than 50 IoT-enabled products and solutions at the Smart Living@Science Park Exhibitions. They also found out how robotics technologies could be applied in business at the Robotics Garage. The members also met with 10 innovators to explore business cooperation opportunities.

40名會員於11月11日前往香港科技園參觀「智慧生活@科學園」展覽，親身體驗逾50個物聯網的產品及方案，並通過「機械人創作坊」了解機械人技術的商業應用。會員亦與10家初創企業見面，以探索商業合作機會。

Legal Committee 法律委員會



At a meeting on 1 November, Rose Webb and Rasul Butt, respectively Chief Executive and Senior Executive Director of the Competition Commission, briefed members on their work in implementing and promoting compliance with the Competition Ordinance since its implementation on 14 December 2015.

競爭事務委員會行政總裁韋樂思及高級行政總監畢仲明出席11月1日的委員會會議，簡介該會於2015年12月14日《競爭條例》實施後，在執行及推廣《條例》方面的工作。

Retail & Tourism Committee 零售及旅遊委員會

Frank Lee, Chairman of Retail & Tourism Committee, briefed the General Committee on 20 October about the committee's work and prospects and exchanged views with GC members on the latest retail developments.

零售及旅遊委員會主席李敬天於10月20日向理事會概述委員會的工作及來年展望，並與多位理事就零售業的最新發展交流意見。

Manpower Committee 人力委員會

Albert Wong, Chairman of the Manpower Committee, Thomas Wong, Chairman of the Americas Committee, and Watson Chan, Chamber Deputy CEO, attended a dinner hosted by Feridun Hamdullahpur, Vice Chancellor and President of the University of Waterloo on 8 November. They exchanged views on innovation and how it would impact entrepreneurship and the start-up ecosystem.

人力委員會主席王舜義、美洲委員會主席黃華樂及總商會副總裁陳利華於11月8日出席由滑鐵盧大學校長 Feridun Hamdullahpur 主持的晚宴，雙方交流對創新的看法，討論創新對創業及初創企業生態系統的影響。

SME Committee 中小型企業委員會



The Standard Chartered Hong Kong SME Leading Business Index Conference, organised by the Hong Kong Productivity Council and Hong Kong Standard Chartered Bank and supported by HKGCC, was held on 10 November. PC Yu, China Committee Chairman, spoke at the conference about how SMEs could embrace changes amid the rapid economic, political and technological developments.

渣打香港中小企領先營商指數《洞悉經濟轉變•穩奪市場先機》中小企智囊論壇於11月10日舉行。會上，中國委員會主席余鵬春分享中小企如何能在經濟、政治及科技急速發展下迎接轉變。是次論壇由香港生產力促進局及香港渣打銀行合辦，總商會為支持機構。

Talent Development 人才發展



Angus Yip, Director of Sustainability of CSG Consultancy, spoke at a seminar on 26 October about the latest requirements in preparing the Environmental, Social and Governance (ESG) report. Speakers from the World Green Organization and Turnkey Solutions talked about what companies should do in environmental, social and technical aspects as well as how to minimize risks by providing analytical evidence of compliance with key sustainability standards.

CSG Group精確環球諮詢集團可持續發展總監葉榮鏗出席本會10月26日的研討會，講解環境、社會及管治報告的最新規定。來自世界綠色組織及Turnkey Solutions的講者分享企業在環境、社會及技術方面應採取的措施，以及企業如何通過提供分析性證據，證明符合主要的可持續發展指標，從而減少相關風險。

Taiwan Interest Group 台灣小組

Ross Feingold, Senior Adviser at DC International Advisory, spoke at a roundtable luncheon on 8 November about what Hong Kong businesses need to know about Taiwan.

華府國際顧問公司資深顧問方恩格在11月8日的午餐會上，向香港商界講解台灣現況。



Women Executives Club 卓妍社



Around 40 members attended the networking cocktail on 10 November at Dickson Watch and Jewellery in the Landmark. During the event, a watch expert from Chopard introduced the making and maintenance of fine timepieces while a chocolate expert shared her knowledge on chocolate. Surrounded by exquisite jewelry and timepieces, members enjoyed an evening with fine chocolates, canapes and wine.

約40名卓妍社成員於11月10日出席假置地廣場迪生鐘錶珠寶店舉行的聯誼酒會，活動邀得蕭邦Chopard的手錶專家講解鐘錶的製作工序及保養方法，巧克力專家亦到場介紹不同種類的巧克力。當晚，會員一邊欣賞精緻的鐘錶珠寶，一邊享用高級巧克力、小食和美酒，歡渡愉快的晚上。

The WEC Executive Committee held its annual meeting on 26 October to review the activities over the year, especially the Women Summit, and discussed plans for the coming year. At the meeting, Jennifer Chan was elected as the new Chairman and May Lam, Suzie Wakai and Carol Wing as the Vice Chairmen for the 2016-2017 term.

卓妍社行政委員會於10月26日舉行周年會議，檢討過往一年的活動，包括「女行政人員高峰會」，並商討來年的活動計劃。會上亦選出2016至2017年度的正副主席，陳佩君獲選新主席，而林慧賢、若井節子及榮明珠則獲選為副主席。

Town Hall Forum Series: Meet the LegCo 議事論壇系列：立法會



林健鋒議員已服務功能組別商界（第一）12年，早前獲選連任總會未來四年的立法會代表。他出席本會11月7日的議事論壇時，與會員分享對政治氣候和營商環境的關注，以及支援商界的計劃。

議事論壇為會員提供一個平台，讓他們與立法會議員親自交流。此論壇僅供會員參加，不設傳媒採訪。

The Hon Jeffrey Lam Kin-fung, having served as the Commercial (First) Functional Constituency Representative for 12 years, was reelected for another four-year term to serve as the Chamber's LegCo Representative. He shared his concerns about our political climate and business environment and plans on helping the business community at the Town Hall Forum on 7 November.

The forum provides a platform for members to exchange views face-to-face with LegCo members. The event was for members only and closed to the media.

Young Executives Club 卓青社

Over 60 members attended the Joint Happy Hour at the LinkedIn office in Hysan Place on 17 November to learn about enhancing personal and company brands through social media. They also enjoyed casual networking with members from the Hong Kong Institute of Certified Public Accountants.

逾60名會員於11月17日出席假希慎廣場領英辦公室舉行的「歡樂時光聚會」，了解如何通過社交媒體提升個人及公司品牌形象，並與香港會計師公會的會員聯誼交流。

The YEC Executive Committee held its annual meeting on 16 November to review the activities over the year and discussed plans for the coming year focusing on areas including education and information for young executives, community/CSR projects, membership and fellowship initiatives as well as lifestyle and recreation activities.

卓青社行政委員會於11月16日舉行周年會議，檢討去年活動，並商討來年的活動計劃，包括教育及資訊性活動、社會服務、會員招募及聯誼活動。

Business-School Partnership Programme 商校交流計劃



A briefing meeting was held on 14 November at the Chamber to kick off the Business-School Partnership programme for the 2016-2017 academic year. At the meeting, company representatives and teachers held discussions on the activity plan for the upcoming year involving students and business executives.

2016至2017年度「商校交流計劃」簡介配對會於11月14日舉行。會上，公司代表與老師商討來年的活動內容，以促進學生及商界之間的交流。





Joint Happy Hour @LinkedIn 共享歡樂時光

The Chamber's Young Executives Club and the Young Members Committee of the Hong Kong Institute of Certified Public Accountants held a joint happy hour at LinkedIn's office on 17 November. Around 60 members from the two associations enjoyed an evening meet-

ing new friends and contacts, and tasting organic wine sponsored by Natural FnB. Members also gained insights into how to enhance their personal and company brands on this social media platform, and were taken on a tour of the office to experience LinkedIn's working culture. ✨

總 商會卓青社及香港會計師公會青年匯委員會於11月17日假領英辦公室合辦歡樂時光聚會，吸引兩會約60名會員出席。會員一邊品嚐Natural FnB贊助的有機葡萄酒，一邊結識新朋友，歡渡愉快的晚上。當晚，會員了解到如何透過領英提升個人與公司品牌形象，並參觀領英辦公室，體驗其工作文化。 ✨





Clinking Glasses with European Consuls General

More than 100 members attended a networking cocktail reception organized by the Europe Committee on 22 November. Members enjoyed a relaxing yet productive evening with European Consuls General in Hong Kong, taking advantage of an invaluable opportunity to mingle with fellow members and learn from the Consuls General on the latest business opportunities in different European regions. Europe Committee Chairman Stephen Weatherseed (left) and CEO Shirley Yuen proposed a toast to strengthen the relationship between the Chamber and the countries of Europe. 🌸





與歐洲總領事乾杯

逾 100名會員出席歐洲委員會於11月22日舉行的聯誼酒會，與多位駐港歐洲總領事共渡愉快充實的一夜，同時藉此難得的良機，向各總領事了解歐洲不同地區的最新商機，並與其他會員暢談交流。會上，歐洲委員會主席韋大象及總裁袁莎妮向一眾來賓祝酒，祈願總商會與歐洲國家的合作關係更進一步。✿



Completing the MacLehose Trail In Under Thirty Hours

The Chamber Oxfam Trailwalker team (0155) set off on their Trailwalker challenge at Sai Kung Pak Tam Chung on 18 November, aiming to complete the 100 km MacLehose Trail in less than 30 hours. They were cheered on just before they started their journey by YEC Chairman Oscar Chow, Vice Chairmen Joseph Chan and Elsa Wong, together with Chamber CEO Shirley Yuen and support team members. The

team of four, comprising Philip Ma, Rebecca Lee, David Lau, and Mackins Ho, had undergone many training sessions since May and all were confident that they would be able to complete the 100 km challenge in under 30 hours. With voluntary support from YEC members including Joseph Chan, Danny Cheung, Simon Mak, Samuel Tsang, and their friends and families, the team did just that by completing the challenge

in 26 hours 59 minutes. None of them even looked tired when they crossed the finish line. The challenge was a meaningful cause that saw YEC raise over HK\$78,000 through generous donations from members to support Oxfam's poverty alleviation programs, while allowing team members to build stronger ties and friendships. Congratulations to the team and the helpers who contributed their support day and night! 🌸





挑戰毅行30小時

總商會「樂施毅行者」隊伍 (0155) 在11月18日於西貢北潭涌展開毅行之旅，目標是在30個小時內走畢全長100公里的麥理浩徑。在出發之前，卓青社主席周維正、副主席陳浩濂與黃玉娟、總商會總裁袁莎妮及支援隊員亦到場為隊員加油打氣。隊伍由馬有忠、李兆錦、劉大偉及何文蔚四名隊員組成，自5月起進行密集訓練，隊員均表示有信心能在30小時內完成100公里路程。

在陳浩濂、張嘉慶、麥沛霖、曾昭武等卓青社會員和親友們的支援下，隊伍最終以26小時59分走畢全程。隊員們在衝線一刻都感到無比興奮，似乎毫無疲態！是次活動意義重大，會員們慷慨解囊，為樂施會籌得逾78,000港元善款作扶貧工作，隊員之間亦因此建立更深厚的友誼和聯繫。

恭喜總商會隊伍順利完成挑戰，亦感謝支援隊員日以繼夜提供支援。



Philip Ma, Rebecca Lee, David Lau, and Mackins Ho completed the 100 km challenge in 26 hours 59 minutes.
馬有忠、李兆錦、劉大偉及何文蔚以26小時59分走畢全程。





Update on Taiwan: What Hong Kong Businesses Need to Know

Hong Kong's strengths in services and its role in indirect goods trade between the Mainland and Taiwan ensure that Taiwan will continue to rely on Hong Kong despite global economic and political uncertainty. This creates opportunities that Hong Kong businesses can continue to explore despite recent changes in the relationship between the Mainland and Taiwan as well as recent developments in bilateral Hong Kong-Taiwan relations.

Economic relationship favours Hong Kong

In 2015, Hong Kong and Taiwan were each other's fourth-largest trading partner. The average annual growth of bilateral goods trade from 2011 to 2015 was 1.0% and reached HK\$339,414 million in 2015, while the average annual growth of re-export trade between the Mainland and Taiwan via Hong Kong from 2011 to 2015 was 4.5% and hit HK\$282,978 million in 2015 though average annual growth fell 10.6% year-on-year between 2014 and 2015. The average annual growth of Hong Kong's services exports to Taiwan from 2011 to 2014 was 0.9%, reaching HK\$32.7 billion (4.1% of Hong Kong's total services exports), and Hong Kong imported HK\$24.7 billion in services from Taiwan in 2014 (4.3% of Hong Kong's total services imports).

Enthusiasm gap for Tsai despite anti-mainland sentiment

Ma Ying-jeou was elected in 2008 and re-elected in 2012 with a policy that recognised the "1992 Consensus" under which the Mainland and

Taiwan supposedly agreed there is one China with each side interpreting differently what "one China" means. This allowed the two sides to negotiate directly (rather than through proxy organisations) and enter into agreements in areas such as air services and judicial assistance, as well as the Economic Cooperation Framework Agreement that is similar to the Closer Economic Partnership Arrangement. In 2014, the student-led Sunflower Movement occupied Taiwan's legislature to prevent the implementation of a Cross Strait Services Trade Agreement, and propelled Tsai Ing-wen to election victory in January 2016. However, Tsai's 6,894,744 votes only slightly exceeded Ma's 6,891,139 votes in 2012, and was below Ma's 7,659,014 votes in 2008. The voter turnout of 65% in 2016 was a decrease from 74.38% in 2012 and 76.33% in 2008.

Personnel & policy coordination failures

Few senior appointees have private sector experience despite Tsai having campaigned on her ability to improve the economy. A minister without portfolio tasked with economic policy was re-assigned after only six weeks, and at the end of September, the head of the financial regulator as well as the cabinet spokesman resigned. Rapid changes in personnel and communications failures were common in previous governments, and its repeat, combined with a sluggish economy, has caused Tsai's approval ratings to fall from 50.2% upon her May 20th inauguration to 34.9% in October, and the premier's approval rating to fall from 44.8% to 28.8%.

No consensus in cross-straits relations means no progress

The central government has rejected Tsai's descriptions of cross-straits relations made to date, and refuses to engage in direct dialogue. The detente that facilitated Taiwan's participation in international organizations is over. Inbound tourism from the Mainland, over which the central government has substantial influence, fell 38% year-on-year in September 2016. On November 11th, President Xi Jinping, speaking on the 150th anniversary of Sun Yat-sen's birth, called for national unity, a message directed at Hong Kong and Taiwan, and it is likely Taiwan will receive greater focus and/or more pressure from the Mainland as party leaders reassert their patriotism prior to next year's 19th Party Congress.

Deliverables for Japan relations, Southbound Policy won't improve economy

Japan's disagreements with the Mainland over North Korea's nuclear weapons and sovereignty over the Diaoyutai make it unlikely Japan will risk more tension by expanding relations with Taiwan despite Tsai's public hopes that Japan do so. Tsai has stated that her "Southbound Policy" focuses on links with South and Southeast Asia beyond trade, with announced initiatives about simplified visitor entry requirements and funds to increase student exchanges. Previous Nationalist Party and Democratic Progressive Party governments encouraged, with little success, Taiwan industries to reallocate investment to South and Southeast Asia from the Mainland. Regardless, following



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the recent U.S. election, countries throughout Asia are adjusting their Mainland and U.S. policies, making it unlikely Taiwan will be a priority. Thus, Japan and the Southbound Policy are unlikely to be a risk for Hong Kong-Taiwan trade.

U.S.-Taiwan relations post-Trans-Pacific Partnership

Absent TPP, and with Taiwan companies already enjoying liberal access to the U.S., the onus is on Taiwan to enact reforms that make Taiwan a more vital economic partner for U.S. industry. A ban on U.S.-produced pork that contain the additive ractopamine remains a contentious issue. Whether the new U.S. government will seek to improve political and defense relations with Taiwan in the absence of improved trade relations is unknown. Taiwan-owned enterprises that manufacture in the Mainland and export to the U.S may face higher

tariffs if election campaign threats to raise tariffs on China-made products becomes reality.

Positive policy disruptors needed for domestic economic environment

Tsai has identified smart machinery, green energy, biotech and pharmaceuticals, national defense, and an “Asian Silicon Valley” as five key sectors. The Asian Silicon Valley repurposes an area previously intended for an aircraft services hub, though it is unclear why a “Silicon Valley” is necessary when Taiwan has successful science parks. Entry into the Regional Comprehensive Economic Partnership is unlikely, and Tsai opposes joining the Asian Infrastructure Investment Bank. Bilateral free trade agreements were possible when Taiwan and the Mainland had a less contentious relationship, but

are unlikely now. Proposed acquisitions that involve foreign and/or mainland capital face regulatory resistance, as do mobile payment platforms and ride sharing apps. The government, legislature and labour unions have spent months arguing over an adjustment to statutory paid holidays.

Tsai’s policy successes so far are in transitional justice (for instance, an apology made to Taiwan’s aboriginal communities) rather than economic policies, and her government still seeks disruptive policies that will improve Taiwan’s economic growth trajectory.

Taiwan-Hong Kong relations need not fall victim to politics

Hong Kong authorities were displeased by October’s high-profile visit to Taiwan by localist politicians and a localist politician’s draft letter that encouraged Taiwan to assert a

台灣現況：香港企業須知



sovereignty claim over the New Territories. The Immigration Department has denied entry to Sunflower Movement leaders and DPP politicians several times in recent years, which harms Hong Kong's image in Taiwan. Hong Kong leaders are unlikely to make visits to Taiwan amid cross-straits tensions. The seizure in Hong Kong of Singapore military equipment used in military exercises Singapore conducted in Taiwan may also impact Hong Kong-Taiwan relations and the business community should closely monitor the impact. Despite these political developments, Hong Kong's financial and professional services expertise will become even more important to companies in Taiwan who must negotiate changing global regulatory and tariff environments, and Hong Kong's historical role in the transshipment of goods between the Mainland and Taiwan will continue. In an environment of reduced official interaction, the role of business organizations such as the Hong Kong General Chamber of Commerce to facilitate business ties between Hong Kong and Taiwan will be crucial. 🌸

儘管全球經濟和政治動盪不穩，但香港服務業的優勢，以及其在內地與台灣之間的間接貨物貿易之角色，將使台灣繼續倚賴香港作為平台。這為港企創造了機遇，面對近日兩岸關係的轉變及港台雙邊關係的發展，他們仍可繼續發掘商機。

經濟關係有利香港

2015年，香港和台灣互為對方的第四大貿易夥伴。雙邊貨物貿易於2011至2015年期間的年均增幅為1.0%，並在2015年達到3,394.14億港元，而兩岸經香港轉口貿易於同期的年均增幅為4.5%，並在2015年達到2,829.78億港元，儘管年均增幅於2014至2015年期間按年下跌10.6%。香港對台灣的服務出口於2011至2014年期間平均每年增長0.9%，達到327億港元（佔香港服務出口總額的4.1%），而台灣對香港的服務出口總額於2014年為247億港元（佔香港服務進口總額的4.3%）。

反內地情緒無助提升蔡的得票

馬英九於2008年當選台灣總統，並在2012年獲選連任，主張以「九二共識」為基礎的政策，即「一個中國，各自表述」的立場。這讓雙方可直接進行協商（而非透過代理機構），並在航空服務和司法援助等領域上締結協定，以及簽署與《內地與香港關於建立更緊密經貿

關係的安排》類似的《海峽兩岸經濟合作框架協議》。2014年，由學生率領的太陽花運動佔領了台灣立法院，以防止海峽兩岸服務貿易協定的實施，並促使蔡英文贏得2016年1月的總統大選。然而，蔡英文奪得6,894,744票，僅略高於馬英九於2012年贏得的6,891,139票，更低於馬英九於2008年的7,659,014票。2016年的選民投票率為65%，較2012年的74.38%和2008年的76.33%為低。

人事及政策協調失誤

雖然蔡英文以改善經濟作為號召，惟只有少數獲任命的高官擁有商業經驗。一名主管經濟政策的官員於上任僅六周後便被調職，而在9月底，一名金融監管機構主管及內閣發言人亦相繼請辭。人事急速變動和溝通失誤在歷屆政府亦很常見，而現屆政府重蹈覆轍，加上經濟疲軟，已令蔡英文的支持度從其5月20日就任時的50.2%，下跌至10月的34.9%，而行政院院長的支持度亦由44.8%下降至28.8%。

缺乏共識、窒礙進展

中央政府已否定蔡英文對兩岸關係所作的定義，並拒絕進行直接對話。兩岸的緩和關係曾促使台灣能夠參與國際組織，惟這種關係已經告終。在內地旅客訪台方面，中央政府一向有其政策，人數於2016年9月按年下跌38%。國家主席



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習近平於11月11日的孫中山誕辰150周年紀念大會上，呼籲國家團結，矛頭直指香港和台灣，而台灣或會受到內地更多的關注 / 更大的壓力，因為黨領袖希望在明年召開中共十九大會議前，重申他們的愛國心。

對日關係、新南向政策未能改善經濟

鑒於日本與中國就北韓核武和釣魚台主權問題上的分歧，即使台灣希望與日本擴展關係，惟日本亦不大可能這樣做，以免加劇與中國的緊張關係。蔡英文表示，新「南向政策」的焦點是加強與南亞和東南亞地區在貿易以外的聯繫，措施包括簡化旅客的入境要求，並設立基金，以促進學生交流。先前的國民黨和民進黨政府鼓勵台灣企業把投資從內地調配到南亞和東南亞地區，但成效不彰。不過，近日的美國大選結束後，亞洲國家正紛紛調整各自對內地和美國的政策，對台灣的政策不大可能成為優先處理的事項。因此，台灣的日本和新南向政策對港台貿易的影響甚微。

後《跨太平洋夥伴關係協定》時代的美台關係

由於《跨太平洋夥伴關係協定》

(TPP) 或會泡湯，加上台灣企業已可自由進入美國市場，台灣大可推出改革，讓自己成為美國一個更重要的經濟夥伴。禁止內含添加劑萊克多巴胺 (ractopamine) 的美國豬肉進口，仍然具有爭議性。在貿易關係未有改善之下，美國新政府會否尋求改善與台灣的政治和國防關係，仍是未知之數。在競選期間提出對中國製產品加徵關稅的主張一旦實現，在內地設廠生產、再把產品出口往美國的台資企業，或需繳付更高的關稅。

本地經濟環境急需引入積極的顛覆性政策

蔡英文提倡發展智慧機械、綠色能源、生物科技及醫藥、國防及「亞洲矽谷」為五大產業。亞洲矽谷的選址原先被劃作航空服務樞紐用地，而台灣已有多個成功的科學園區，是否有需要發展「矽谷」仍屬疑問。台灣加入《區域全面經濟夥伴協定》的機會不大，而蔡英文亦反對加入亞洲基礎設施投資銀行。以往兩岸關係緩和之時，達成雙邊自由貿易協定亦非沒可能，但如今可謂無望。涉及外國及 / 或內地資本的收購建議均面對監管阻力，流動支付平台和共

乘服務應用程式亦然。政府、立法機關和工會多月來一直就修訂法定有薪假期爭辯不休。

蔡英文迄今的政績在於其過渡司法措施（如向台灣的原住民道歉），而非經濟政策，在她率領下的政府仍在尋求一些顛覆性的政策，以推動台灣的經濟增長。

台港關係不會淪為政治犧牲品

本土派政治人士於10月高調訪台，其中一人更擬去信台灣呼籲行使對新的主權，已引起香港有關當局的不滿。近年，入境事務處先後拒絕多位太陽花學運領袖和民進黨政治人物入境，已對香港在台灣的形象造成損害。在兩岸的緊張局勢下，香港高官出訪台灣的可能性不大。香港檢獲新加坡在台灣進行軍事演習時使用的軍事設備，亦可能會影響港台關係，商界應密切留意其影響。面對這些政治發展，香港的金融和專業服務知識對台灣企業而言將更形重要，以助他們應對國際規管和關稅環境的不斷轉變，而香港作為兩岸貨物轉運地的歷史角色也將延續下去。面對官方互動減少的情況，香港總商會等商業團體對於促進港台的商業聯繫，將發揮關鍵作用。✿

Welcome to the Chamber Family!

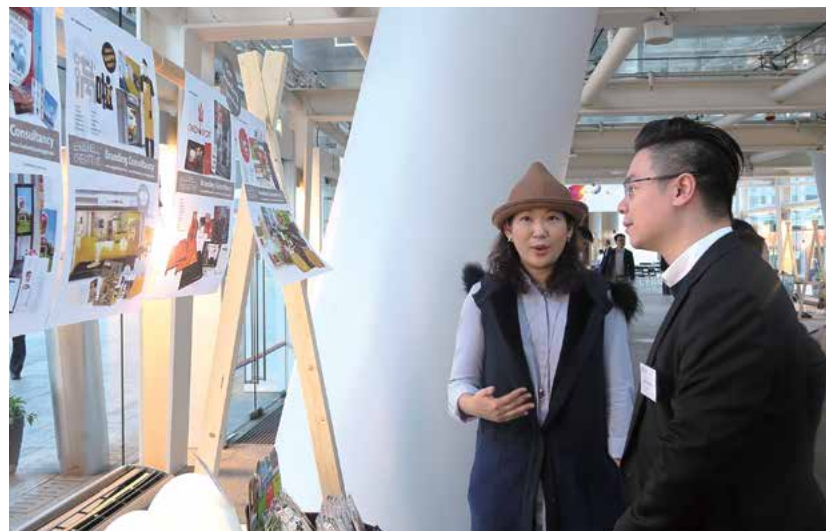
New Chamber members from a diverse range of business sectors attended a special “Welcoming Reception” orientation session at the Chamber Theatre on 21 November. Chamber Deputy Chairman Aron Harilela, together with CEO Shirley Yuen, welcomed the new members and introduced the Chamber’s background and services that they could now enjoy. Over 20 Committee leaders and senior staff attended to extend a warm welcome to the new members as well. Two lucky new members won Ocean Park tickets in the lucky draw. 🍀



歡迎加入總商會 大家庭！

來 自各行各業的新會員出席11月21日假總商會演講廳舉行的會員迎新酒會。總商會常務副主席夏雅朗與總裁袁莎妮一同歡迎新會員，並介紹總商會的歷史和會員服務。逾20名委員會領袖和總商會管理層亦有到場，熱烈歡迎新會員加盟。在幸運抽獎環節中，兩名幸運兒贏得海洋公園門券。 🌸





Making a Better Society with Innovation

Internet of Things (IoT) and robotics technologies have become increasingly prevalent in business. To explore how these technologies can help members grow their business and enable them to stand out in the highly competitive market, forty members visited the Hong Kong Science Park on 11 November and met with 10 partner companies, who demonstrated their latest innovations in artificial intelligence, virtual reality, big data analytics, cyber security and RFID technology. Members also toured the Smart Living and Design Connect@Science Park Exhibitions and Robotics Garage to experience a full suite of more than 50 IoT and robotics technologies and solutions. Members were able to get

a better understanding of the use of these technologies such as how enterprises can enhance logistics with big data technology and how data collection can be used to improve people's quality of living.

"The technology demonstrations presented by Science Park's partner companies have inspired us with many new thoughts on doing business more efficiently," said Mr Raymond Chan, Vice Chairman of HKGCC's Industry & Technology Committee. "It is a good idea to nurture an innovation ecosystem, as technological development provides enormous collaboration opportunities, so as to make Hong Kong a better place to live and do business." ❁



創新科技 讓生活更美好

物 聯網與機械人技術在商業上的應用日益普遍，為探討新科技如何幫助企業拓展業務，在競爭激烈的市場脫穎而出，40名會員於11月11日參觀香港科學園，並與10間科創公司會面，各公司即場示範在人工智能、虛擬實境（VR）、大數據分析、網絡安全及無線射頻辨識技術方面的創新科技。會員亦參觀「智慧生活@科學園」展覽及機械人創作坊，親身體驗超過50個物聯網及機械人技術和應用方案，加深了解這些創新技術的應用方法，例如企業如何使用大數據科技改善物流，以及通過數據搜集提高大眾的生活質素。

總商會工業及科技委員會副主席陳偉奉說：「進駐科學園的科創公司向我們展示創新科技，引發更多提高營商效率的構思。科技發展帶來龐大的合作機會，因此培育創新生態系統十分重要，使香港能成為最佳的安居與營商之所。」





Record Number of Companies and Schools Participating in BSPP

Eighty companies and schools joined a briefing and matching meeting on 14 November at the Chamber to kick-off the 17th Business-School Partnership Programme (BSPP) for 2016-2017. During the meeting, company representatives and teachers discussed plans for the upcoming year. After gaining a better understanding of the teachers' students' interests and expectations, the companies will work on developing activities to enhance the students' understanding of their respective industries, job nature and work environment.

This year's programme has 16 companies and eight schools joining for the first time bringing the total to 42 companies and 37 schools. "Our students have gained a lot from the programme, and we value all the companies we have partnered with so we still maintain long-term relationships with them. Both schools and companies have very busy schedules nowadays, so it is important to be passionate and communicate well to arrange the activities for students," said a teacher surnamed Ho from Munsang College, one of the schools that

has participated in the programme for many years.

Besides the activities that will be organized by participating member companies, the Chamber is also running its HKGCC Student Ambassadors Programme, which will enable students to get involved or attend various Chamber events and activities. This year, 21 students from four schools have been selected to be student ambassadors. Some of them have already attended two of the Chamber's biggest events this year – HKGCC Women Summit and Business Summit – over the last two months. ✿

About BSPP

The Business-School Partnership Programme aims to facilitate direct communication between companies and schools to enhance secondary school students' knowledge of the business world and commerce. It also allows our young generation to gain an early insight into the corporate world, and prepare for their future careers.



The Chamber would like to thank the following members and schools for supporting the programme:

總商會鳴謝以下會員公司和學校對本計劃的支持：

Company		公司
1	Adecco Personnel Limited	Adecco Personnel Limited
2	Airport Authority	機場管理局
3	Amber Road (Hong Kong) Limited	Amber Road (Hong Kong) Limited
4	Bank Consortium Trust Company Limited	銀聯集團
5	Business Environment Council Limited	商界環保協會有限公司
6	Cathay Pacific Airways Limited	國泰航空公司
7	Citi Hong Kong	花旗集團
8	CITIC Telecom International CPC Limited	中信國際電訊（信息技術）有限公司
9	CLP Power Hong Kong Limited	中華電力有限公司
10	DHL Supply Chain (HK) Limited	敦豪供應鏈（香港）有限公司
11	Esquel Enterprises Limited	溢達企業有限公司
12	ExxonMobil Hong Kong Limited	埃克森美孚香港有限公司
13	Gammon Construction	金門建築有限公司
14	Grand Hyatt Hong Kong	君悅酒店
15	Green Island Cement Company Limited	青洲英坭（集團）有限公司
16	Hongkong Land Group Limited	香港置地集團公司
17	Hutchison Telecommunications (Hong Kong) Limited	和記電訊（香港）有限公司
18	Jardine Aviation Services	怡中航空服務
19	Jardine OneSolution (HK) Limited	怡和科技（香港）有限公司
20	Jardine Schindler	怡和迅達
21	Karrie International Holdings Limited	嘉利國際控股有限公司
22	Kinetics Medical & Health Group Company Limited	毅力醫護健康集團有限公司
23	Laboratory JaneClare Limited	珍卡兒藥妝有限公司
24	Mead Johnson Nutrition (HK) Limited	美贊臣營養品（香港）有限公司
25	Milton Exhibits (Hong Kong) Limited	名唐展覽（香港）有限公司
26	Mizuho Bank Limited	瑞穗銀行
27	NEC Hong Kong Limited	日本電氣香港有限公司
28	New World Development Company Limited	新世界發展有限公司
29	Pacific Century Premium Developments Limited	盈科大衍地產發展有限公司
30	Pan Asian Mortgage Company Limited	宏亞按揭證券有限公司
31	Philips Lighting Hong Kong Limited	飛利浦照明香港有限公司
32	SGS Hong Kong Limited	香港通用檢測認證有限公司
33	Strategic Public Relations Group	縱橫公共關係顧問集團有限公司
34	The Hong Kong and China Gas Co Limited	香港中華煤氣有限公司
35	The Hongkong Electric Co Limited	香港電燈有限公司
36	The Jardine Engineering Corporation Limited	怡和機器有限公司
37	The Nuance Group (HK) Limited	The Nuance Group (HK) Limited
38	Tradelink Electronic Commerce Limited	貿易通電子貿易有限公司
39	Travel Circle International Services Limited	圓旅有限公司
40	Turner & Townsend Brechin Limited	特納唐遜白勵程有限公司
41	Volkswagen Hong Kong Limited	大眾汽車香港有限公司
42	Zung Fu Co Limited	仁孚行有限公司
School		學校
1	Baptist Lui Ming Choi Secondary School	浸信會呂明才中學
2	Baptist Wing Lung Secondary School	浸信會永隆中學
3	Carmel Divine Grace Foundation Secondary School	迦密主恩中學
4	CCC Ming Yin College	中華基督教會銘賢書院
5	CCC Yenching College	中華基督教會燕京書院
6	Chinese YMCA College	青年會書院
7	Christian Alliance S. C. Chan Memorial College	香港九龍塘基督教中華宣道會陳瑞芝紀念中學
8	ELCHK Lutheran Secondary School	基督教香港信義會信義中學
9	Fanling Kau Yan College	粉嶺救恩書院
10	G.T. (Ellen Yeung) College	優才（楊殷有娣）書院
11	Good Hope School	德望學校
12	Heep Yunn School	協恩中學
13	HKCWC Fung Yiu King Memorial Secondary School	香港中國婦女會馮堯敬紀念中學
14	HKUGA College	港大同學會書院
15	Ho Lap College (Sponsored by the Sik Sik Yuen)	可立中學（舊色園主辦）
16	Holy Family Canossian College	嘉諾撒聖家書院
17	Marymount Secondary School	瑪利曼中學
18	MKMCF Ma Chan Duen Hey Memorial College	馬錦明慈善基金馬陳端喜紀念中學
19	Munsang College	民生書院
20	Munsang College (Hong Kong Island)	港島民生書院
21	PLK Tang Yuk Tien College	保良局董玉娣中學
22	Po Kok Secondary School	寶覺中學
23	Pui Ching Middle School	香港培正中學
24	Pui Kiu College	培僑書院
25	Pui Tak Canossian College	嘉諾撒培德書院
26	Raimondi College	高主教書院
27	Sacred Heart Canossian College	嘉諾撒聖心書院
28	SKH Lam Woo Memorial Secondary School	聖公會林護紀念中學
29	SKH Lui Ming Choi Secondary School	聖公會呂明才中學
30	St. Francis Canossian College	嘉諾撒聖方濟各書院
31	St. Mark's School	聖馬可中學
32	St. Rose of Lima's College	聖羅撒書院
33	Stewards Pooi Kei College	香港神託會培基書院
34	Tak Nga Secondary School	德雅中學
35	The Mission Covenant Church Holm Glad College	基督教聖約教會堅樂中學
36	True Light Girls' College	真光女書院
37	Tsuen Wan Government Secondary School	荃灣官立中學



參與商校交流計劃的 公司和學校數目創新高

總商會於11月14日舉行2016至2017年度「第17屆商校交流計劃」簡介配對會，為活動揭開序幕，共80家公司和學校出席。會上，企業代表與老師商討來年的活動內容。參與計劃的公司了解學生的興趣和期望後，將安排合適的活動，讓學生對其所屬行業、工作性質和工作環境有更深入的認識。

今年有16家公司和8間學校首次參加計劃，令總數增加至42家公司和37間學校。民生書院是多年來一直支持計劃的學校之一，該校的何進蘭老師表示：

「透過計劃，我們的學生獲益良多，而我們亦很重視與夥伴公司建立和維持長久的合作關係。現今的學校和企業的時間表都排得很滿，因此為學生安排活動時，熱誠和良好的溝通必不可少。」

除了參與的會員公司所籌辦的活動，本會亦設有「總商會學生大使計劃」，讓學生可參與或出席總商會的不同活動。今年，來自四間學校的21位學生獲選為學生大使，而部分學生大使已於過去兩個月出席了總商會本年度舉行的其中兩大活動——「總商會女行政人員高峰會」及「香港商業高峰會」。



商校交流計劃簡介

「商校交流計劃」旨在促進商界與學校之間的直接交流，以增進中學生對商業世界的認識，讓年青一代可親身體驗商業運作，為未來投身職場做好準備。





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Chamber Christmas
Cocktail Reception

08 DEC

09 DEC



Post-COP22: Global Action
Against Climate Change

2016 Chamber Events

DECEMBER

05
DEC

Seminar: ESG Reporting Requirements and Implementation

06
DEC

HKGCC x PRPA Workshop 1: Corporate Communications Planning and Stakeholder Management

Seminar: Use of Behavioural Based Structured Interview to Identify the Right Employee

Digital, Information & Telecommunications Committee Meeting

07-09
DEC

HKGCC China Committee & SME Committee jointly present: Delegation to Meizhou and Heyuan

07
DEC

"Press Release Writing" Workshop

China Daily Asia Leadership Roundtable - Hong Kong Super-Connecting the Belt and Road

Shipping & Transport Committee Meeting

Retail & Tourism Committee Meeting

08
DEC

Environment & Sustainability Committee Meeting

Chamber Christmas Cocktail Reception

09
DEC

Finance Transformation: How can Finance Functions become efficient and add value?

Post-COP22: Global Action Against Climate Change

12
DEC

Taxation Committee Meeting

13
DEC

HKAI Presentation Ceremony cum Gala Dinner

Latin America Happy Hour

14-17
DEC

Exclusive Tour of Siem Reap, Cambodia

15
DEC

China Committee Meeting

YEC Networking Lunch with Chairman

16
DEC

Asia & Africa Committee Meeting

Asia & Africa Committee Roundtable: Singapore Still Roaring

SME Committee Meeting

20
DEC

YEC Volunteering Project - "A Day with Food Angel"



16 DEC

13 DEC

Latin America Happy Hour



Asia & Africa
Committee Roundtable:
Singapore Still Roaring



20 DEC

YEC Volunteering Project -
"A Day with Food Angel"

26 JAN



Joint Business Community
Luncheon with the Honourable
Leung Chun-ying



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

JANUARY

05
JAN Workshop: Understanding the Media & Building
Win-win Relationships

17
JAN Cocktail Reception with Consuls General of the
Asia-Pacific, African and Middle Eastern Regions

06
JAN Cyber Security Professionals Awards

18
JAN Seminar: Gravitas, Voice and Presence

10
JAN Workshop: Crisis Management & Media Skills
Workshop: When Service Innovation
becomes a KPI...

19
JAN Training: Project Management
CSI Executive Committee Meeting

11
JAN Workshop: Understand Different Types of
L/C Operational Perspective

20
JAN Financial & Treasury Services Committee Meeting
Manpower Committee Meeting

13
JAN Training: Lawful Wages Calculation
REI Committee Meeting
REI Briefing by the Secretary for Development
on Hong Kong 2030 +

23
JAN Industry & Technology Committee Meeting

16
DEC Townhall Forum with LegCo President
Andrew Leung

26
JAN Joint Business Community Luncheon
with the Honourable Leung Chun-ying

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HKGCC x HKPRPA Workshop II - Understanding the media

HKGCC x PRPA 工作坊 (二)：認識傳媒

In collaboration with the Hong Kong Public Relations Professionals' Association (PRPA), a series of six workshops have been organized to enhance the knowledge of PR and Corporate Communications practitioners. In workshop II, participants will learn about:

1. An overview of the Hong Kong media
2. Media development
3. Media operations and partnerships

香港總商會與香港公共關係專業人員協會 (PRPA) 合辦六節的工作坊系列，以加強公關和企業傳訊從業人員的知識。透過是次工作坊 (二)，參加者將了解到：

1. 香港傳媒的概況
2. 媒體發展
3. 媒體運作與合作

Trainer: K.K. Yuen
導師: 袁建國
Date: 5 January 2017
日期: 2017年1月5日
Time: 9:30 a.m. – 12:15 p.m.
時間: 上午9時30分至下午12時15分
Venue: HKGCC Theatre, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會演講廳
Language: Cantonese
語言: 廣東話
Fees: Member \$730 / Non-member \$930 (includes coffee/tea)
Member HK\$657 / Non-member HK\$837 (Special 10% off for the same person enrolling in workshops II & III)
費用: 會員\$730 / 非會員\$930 (包茶點)
會員\$657 / 非會員\$837 (一人同時報讀工作坊二及三可享九折優惠)



K.K. Yuen, Director,
Muse Consultancy Limited
袁建國 銘善顧問有限公司總監

HKGCC x HKPRPA Workshop III - Crisis management and media skills

HKGCC x PRPA 工作坊 (三)： 危機處理與傳媒應對技巧

In collaboration with the Hong Kong Public Relations Professionals' Association (PRPA), a series of six workshops have been organized. In workshop III, participants will learn:

1. How to deal with the media in the event of a crisis
2. Transforming a crisis into opportunity
3. Case studies

香港總商會與香港公共關係專業人員協會 (PRPA) 合辦六節的工作坊系列。透過是次工作坊 (三)，參加者將學習到：

1. 機構面對突發事故時，應對傳媒的技巧
2. 如何轉危為機
3. 個案分享

Trainer: Elin Wong
導師: 黃慧娟
Date: 10 January 2017
日期: 2017年1月10日
Time: 9:30 a.m. – 12:15 p.m.
時間: 上午9時30分至下午12時15分
Venue: HKGCC Theatre, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會演講廳
Language: Cantonese
語言: 廣東話
Fees: Member \$730 / Non-member \$930 (includes coffee/tea refreshments)
Member HK\$657 / Non-member HK\$837 (Special 10% off for the same person enrolling in workshops II & III)
費用: 會員\$730 / 非會員\$930 (包茶點)
會員\$657 / 非會員\$837 (一人同時報讀工作坊二及三可享九折優惠)



Elin Wong,
Head of Corporate Affairs,
Modern Terminals Limited
黃慧娟 現代貨箱碼頭有限公司
企業事務主管

When Service Innovation Becomes a KPI...

當服務創新成為關鍵績效指標...

"Innovation" often appears on many managers' KPI scorecards. In this workshop, participants will learn:

1. What is service innovation
2. Service innovation workflow, the key steps within, and relevant tasks
3. Successful cases in different industries
4. Eight key service archetypes which are the main concept of the procedure
5. Mock case for participants to go through the process

近年，「創新」已成為企業管理層關鍵績效指標的其中一項評分標準。透過是次工作坊，參加者將掌握：

1. 何謂服務創新
2. 服務創新的流程、涉及的主要步驟及相關工作
3. 不同行業的成功案例
4. 八個基本服務模式及相關概念
5. 模擬個案讓參加者進行實踐

Trainer: Max Lee
導師: 李劍璋
Date: 10 January 2017
日期: 2017年1月10日
Time: 2:30 – 5:30 p.m.
時間: 下午2時30分至5時30分
Venue: HKGCC Theatre, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會演講廳
Language: Cantonese
語言: 廣東話
Fees: Member \$780 / Non-member \$980 (includes coffee/tea)
費用: 會員\$780 / 非會員\$980 (包茶點)



Max Lee,
Research Manager,
SGS Hong Kong Limited
李劍璋 香港通用檢測認證有限公司
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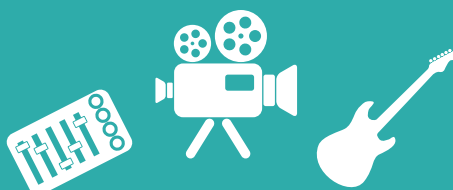
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Contact us on enquiry.marketing@hkstp.org for further information!



Watch this video to explore the technologies from Science Park

hkstp.org



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