

## ONLINE RETAILING

### 網上零售

M-commerce booming in Mainland but gets mixed response in Hong Kong

流動商貿在內地發展蓬勃  
香港業界對此反應各異

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重回香港「最低程度規管」的模式？



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## 新任特首： 開展實質工作

**經** 過多月以來的期待和猜測，香港已選出新一任領袖，總商會謹恭賀林鄭月娥當選特首。

隨著新政府即將上任，現在是時候評估一下哪些工作切實可行，以及有甚麼地方需要加倍努力。香港將密切關注她如何著手實現其競選政綱所承諾的政策目標，而首要的是其管治班子的人選，以及優先處理的議題。憑藉林鄭月娥的豐富經驗，我們深信她將很快投入行政長官這個新角色，並開展有效的政策措施，以加強和進一步擴大香港作為區內營商勝地的優勢和吸引力。近年，香港的地位和聲譽受到相當的打擊，因此要多下工夫才能鞏固和提升我們的形象。

香港作為細小而又開放的經濟體，極易受到外圍衝擊的影響。近年這些衝擊的嚴重性有所上升，且一而再地出現。對我們來說，部分涉及比較新的議題，必須謹慎和妥善處理，確保防患於未然，其他則是存在已久的問題，需要時間處理。

總商會和整體商界對新特首的期望十分簡單直接：我們希望香港保持競爭力，能夠吸引任何有意在區內開設業務的人士進駐。也就是說，透過恰當的工作優次安排，制訂合適的措施，以達致預期的成果。

數月前，我曾在本欄列出個人認為下一屆政府應探討的若干議題，包括香港的方向和願景，以及我們應認真考慮的特定範疇，讓香港可繼續配合本地和環球市場的需要。顯然，我提出的議題不可亦不應獨立處理，或互相排斥。例如，競爭力並非脫離實際而存在，而社會缺乏和諧，亦無法提供穩定的營商環境。

然而，如要選擇其一，我認為人力資本的供應和質素，是我們應集中關注的首要議題。儘管香港素以開放見稱，加上多年來一直處於全民就業的狀態，但中長期來說，若我們繼續採取一種封閉的態度，只會對整個社會造成損害。

競選期間，林鄭月娥積極與社會各界會面交流，聆聽不同意見，再改進其政綱。我們希望她上任後能夠延續這種做法。就此，總商會正撰寫一份建議書，闡釋來屆政府議程上應涵蓋的議題和建議。✿

## New CE: Now the Real Work Begins

Following months of anticipation and suspense, Hong Kong has chosen a new leader and the Chamber wishes to congratulate Carrie Lam Cheng Yuet-ngor on her successful campaign.

The installation of a new government is a time to take stock of what works and what needs more work. Hong Kong will be watching with great interest on how she will set about fulfilling policy objectives presented in her election manifesto. First and foremost will be her choice of the governing team and agenda priorities. Given the wealth of experience that Lam brings to her role, we have every confidence that she will settle very quickly into the position of Chief Executive and hit the ground running to put in place effective policy measures to strengthen and further Hong Kong's capabilities and attractiveness as a premier regional business destination. It is clear that much needs to be done to shore up our standing and reputation, which have taken quite a beating in recent years, and to catch up.

As a small and open economy, Hong Kong is highly susceptible to external shocks, which have increased in intensity and frequency over the years. Some of these are fairly new to us and require careful and sensible treatment to ensure that problems are nipped in the bud at an early stage. Others are lingering issues that will take time to address.

For the Chamber and the business community as a whole, our hopes for the new Chief Executive are quite simple and straightforward: we want Hong Kong to be competitive and to appeal to anyone who is looking to set up business in the region. This will mean getting our priorities right so that we can tailor appropriate measures that would give rise to desired outcomes.

I listed a couple of months ago in this column a few items that I personally believe the new Administration should be looking into. These include a sense of where Hong Kong should go and what we want to become, and specific areas that we should be considering in earnest so that we can remain market relevant both locally and globally. Obviously, the issues I have put forward cannot and should not be tackled in isolation or mutually exclusively of one another. For example, competitiveness does not exist in a vacuum, nor would a stable business environment be possible in the absence of a harmonious society.

However, I would name human capital, in terms of both quantity and quality, as the first and foremost issue that we should pay attention to if forced to pick one. As open as we would like to think Hong Kong is, this is belied by a persistently insular attitude that can only harm us and everyone here over the medium- to long-term. This is also despite the state of full employment that Hong Kong has enjoyed for many years.

During the hard-fought campaign, Lam met a wide cross section of the community, listened to their views and refined her manifesto. It is our wish that this would continue during her tenure of office. For its part, the Chamber is working on a submission on issues and proposals that we think should be on the agenda of the new Administration. ✿

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《工商月刊》刊載的文章內容乃個別作者意見，並不反映香港總商會立場。

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## The Voice of Business 商界之聲

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

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# Embrace New Opportunities

In his recent work report, Premier Li Keqiang proposed a plan for the development of a city cluster, the Guangdong-Hong Kong-Macao Greater Bay Area, which will be elevated to a national strategic level in economic development. This will bring tremendous opportunities for Hong Kong, but if we get stuck in the same old rut and become entangled in unnecessary political disputes, Hong Kong might miss out on this opportunity for growth and get overtaken by other cities.

As such, Hong Kong should take concrete action to better equip itself for potential opportunities presented by the Greater Bay Area. The various authorities in the three places must work closely together in building and operating major transport infrastructure projects to strengthen transportation links. They should also consolidate regulations and immigration policies to facilitate the flow of people, goods, capital and other business exchanges across their borders. Regional economic cooperation can enable Hong Kong to boost its competitiveness in areas such as innovation and technology, trade as well as finance.

While innovation and technology research will be a key driver of the global economy, it is also a key priority in driving cooperation between Guangdong, Hong Kong and Macao. The Mainland has attached great importance to the development of innovation and technology in Hong Kong, with the Dedicated Chapter on Hong Kong and Macao under the National 13th Five-Year Plan, expressing support for Hong Kong in developing the innovation and technology industry and nurturing emerging industries.

In view of this, during the two sessions in Beijing last month, I submitted my views to members of the Chinese People's Political Consultative Conference (CPPCC) on how Hong Kong could strengthen cooperation with the Mainland in the fields of innovation and technology. I urged the two governments to introduce measures to capitalize on the advantages of the workforce and capital flow in the two places to foster cross-border R&D cooperation.

These include making use of the Innovation and Technology Park that will be built in the Loop, offering financial support, holding regular technology conferences, launching pilot schemes, setting up an innovative and entrepreneurship platform, etc. Doing so will not only facilitate interaction of talent between the two places and tap collective wisdom, but also communication between the administrations and businesses would be enhanced.

In short, Hong Kong must embrace new avenues of doing business to seize opportunities. As Zhang Dejiang, National People's Congress Standing Committee Chairman, said: Hong Kong should "hitch a ride on the express train of China's economic development." With the advantage of having the Mainland as our hinterland, Guangdong, Hong Kong and Macao should deepen cooperation with each other to achieve a mutually beneficial outcome, which will in turn facilitate our and the country's overall economic development. 🌸

# 以新思維 把握良機

李克強總理在政府工作報告中提出「研究制定粵港澳城市群發展規劃」，將之提升至國家經濟發展戰略層面，相信會為香港帶來巨大的發展機遇。若香港墨守成規，糾纏於無謂的政治紛爭，可能會錯失大好時機，被其他地區迎頭趕上。

因此，香港應以實際行動去裝備自己，作好準備去迎接「大灣區」的潛在商機。粵港澳各部門必須緊密合作，處理好重大交通基建的建設和營運，以加強三地區域性的交通配套。此外，粵港澳應理順各地的法制及出入境政策，以提高三地在人流、物流、貨幣以及其他商務往來的便利化。透過區域經濟合作，可提升香港在創科、貿易、金融等領域的競爭力。

創新科研將是未來環球經濟重要的推動引擎，可謂粵港澳合作的重中之重。國家一直重視香港創科發展，並已在「十三五」規劃《港澳專章》中明確支持香港發展創新及科技事業，培育新興產業。

因此，上月在北京兩會期間，我向政協提交意見，期望加強本港與內地在創科方面的合作，建議兩地政府推出措施，發揮兩地人才資金優勢，以推動跨境科研合作。建議措施包括善用河套「創新及科技園」、提供財政支援、定期舉辦科技會議、設立兩地試驗計劃及創新創業平台等。我希望可藉此鼓勵兩地人才交流，集思廣益，同時促進政府部門與企業的溝通。

總而言之，香港應以新思維去抓緊機遇，正如全國人大委員長張德江所言：「趕上中國經濟發展這趟快車」，積極利用背靠祖國的優勢，深化粵港澳合作，在互利雙贏的原則下，促進國家整體經濟發展。🌸





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# 信用風險管理

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CEO Comments 總裁之見

# Ready, Steady, Snap!

How time flies. This year marks the 20<sup>th</sup> anniversary of Hong Kong's reunification with the Motherland. As befitting its status as a "City That Never Sleeps," Hong Kong has been busy remaking and reinventing itself both figuratively and literally. It is not uncommon for visitors returning to Hong Kong after a brief hiatus to re-orientate themselves because the local landscape has undergone a major facelift.

The hustle and bustle that Hong Kong is renowned for is but one dimension of its multifaceted identity and character; the glass and concrete jungle morphs quickly into the lush and green countryside within an hour's reach depending where one is travelling from. And then there is the fusion of old and new, East and West, and everything in between.

Given Hong Kong's eclecticism and constant evolution, and to celebrate the SAR's 20th birthday, the Chamber is holding a photo competition that has already been launched as you are reading this. We have designed and structured the competition to be as inclusive and open as possible by encouraging participation from both local residents and overseas visitors. Furthermore, we recognise that given the sophistication of smartphones and because most people do not own professional equipment, pictures taken on mobile phones will also be considered as valid entries.

I am confident that the competitive streak in us and the endless possibilities offered to snap-happy photographers would be reasons enough to join. But there's much more because what would a competition be without prizes? As mentioned, entrants will be placed into two categories depending upon whether they are from Hong Kong or overseas with prizes that cater to both groups. There will be an array of very attractive and extremely desirable prizes to be won by lucky winners.

On top of being awarded a prize, winners can also take pride in having their entries displayed in a roving exhibition that will span the territory. Winning pictures will be featured prominently in two MTR stations to allow as many people as possible to marvel at and take in the wonders of Hong Kong.

To get the most fun out of this competition, please remember to familiarise yourselves with the terms and conditions of participation, as well as other entry information. A dedicated website has been set up where information on themes, dates, specifications, and judging criteria, among other details are provided, which you can find here: [www.wonders.hk](http://www.wonders.hk)

I look forward with anticipation to your portrayals of Hong Kong. 🌸

# 準備按下快門吧！

時光飛逝，轉眼間香港已回歸祖國二十周年。素有「不夜城」之稱的香港，名副其實地早晚都忙著「改頭換面」。香港的景色變化萬千，旅客為熟悉環境而選擇在短時間內重遊香港，亦不足為奇。

香港雖以熱鬧繁華聞名國際，但這只是本港多元社會的其中一面。視乎所在之處，我們通常只需約一小時便可走出玻璃幕牆和石屎森林，投奔茂林綠野。這個城市亦兼具中西薈萃、新舊並陳的特色，一切應有盡有。

為了展現香港的多元特質和不斷演變的風貌，並慶祝香港回歸二十周年，總商會現正舉辦「你賞香港」攝影比賽。比賽公開予本地居民及外地遊客參加，旨在鼓勵更多人參與其中。此外，由於智能手機的拍攝質素日漸提高，且並非人人擁有專業的攝影器材，故比賽亦接受以智能手機拍攝的照片。

我相信一眾攝影愛好者為展示實力，必會把握機會，踴躍參與今次比賽。不過，要增加比賽的吸引力，又怎少得豐富的獎品？如上所述，比賽分為兩個組別，分別為「香港參賽者」及「內地及海外參賽者」，所有獲獎的幸運兒均可獲贈具吸引力的獎品。

除了贏取豐富的獎品，得獎者的作品將安排於港九兩個港鐵站作公开展覽，讓更多人能欣賞及發掘香港獨特的一面。

有意參賽的人士，請細閱比賽的條款及細則，以了解詳情。比賽設有官方網頁 [www.wonders.hk](http://www.wonders.hk)，詳列比賽主題、舉行日期、參賽資格、參賽規則和要求，以及評審準則等。

我們熱切期待欣賞各位鏡頭下的美麗香港！🌸



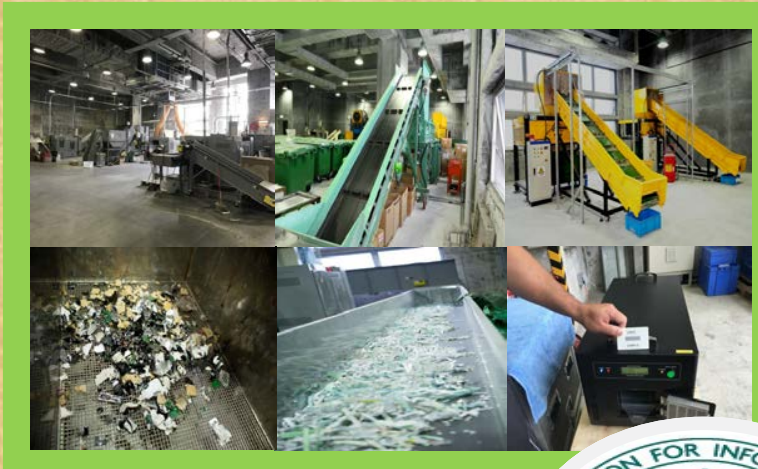
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# 你賞香港 THE WONDERS OF Hong Kong

慶祝香港特別行政區成立 20 周年

In Celebration of the  
20<sup>th</sup> Anniversary of the HKSAR

攝影比賽 — Photo Competition

## 參賽資格 Eligibility

凡年滿 18 歲的香港特區居民及旅客均可參賽。  
Hong Kong residents and tourists aged 18 or above.

## 參賽組別 Categories

### 香港參賽者

Hong Kong Entrants

[1] 繁榮香港

Prosperous Hong Kong

[2] 發掘香港

Exploring Hong Kong

### 內地及海外參賽者

Mainland & Overseas Entrants

[1] 發掘香港

Exploring Hong Kong

- 每名香港特區永久性居民只可選擇參加「繁榮香港」或「發掘香港」組別，而非香港特區永久性居民只可參加「發掘香港」組別。每位參賽者可以在所參賽的組別中提交兩份作品。

Each Hong Kong permanent resident can participate in either the “Prosperous Hong Kong” or “Exploring Hong Kong” category only, and a non-Hong Kong permanent resident can only take part in the “Exploring Hong Kong” category. Each entrant is allowed to submit two entries in the same category.

## 遞交方法 Submission

### 網上遞交 Online Submission

- 參賽作品的格式必須為 8 百萬像素或以上、大小不超過 5 MB 的 JPEG 檔案。比賽不接受使用非官方網站線上系統的方式提交作品。參賽者可以自由選擇任何能表達比賽主題的元素，並提交一個中文或 / 和英文的標題。

An entry must be in JPEG format and 8 Megapixels or above. The size of each photo shall not exceed 5 MB. Only online entries to the official website/page will be eligible and no printed or film submissions will be accepted. Entrants can choose any element to depict the themes. A photo's title must be provided in either English or Chinese, or preferably in both languages.

請於網上細閱比賽細則條款及有關詳情。

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## 比賽目的 Contest's Objectives

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金獎一名 One Gold Prize	價值 \$8,000 元獎金 / 獎品及證書 Prize valued \$8,000 and a Certificate
銀獎一名 One Silver Prize	價值 \$6,000 元獎金 / 獎品及證書 Prize valued \$6,000 and a Certificate
銅獎一名 One Bronze Prize	價值 \$1,500 元獎金 / 獎品及證書 Prize valued \$1,500 and a Certificate
優異獎三名 Three Honorable Mentions	各得價值 \$500 元獎金 / 獎品及證書 Prize valued \$500 and a Certificate for each winner

得獎作品將獲得展覽機會。

Winning entries would be given exhibition opportunities.

## 結果公佈 Release of Results

2017 年 6 月 • June 2017

## 查詢 Enquiries

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電郵 Email: wondershk@chamber.org.hk

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20<sup>th</sup> 周年紀念  
ANNIVERSARY



## Online retailing in Hong Kong still developing, despite shopping being one of our favourite pastimes, reports Chamber staff writer **Hilton Yip**

儘管購物是我們最愛的消遣之一，  
惟香港的網上零售仍處於發展階段

本刊記者**葉治平**

**E**-commerce is now an integral part of our lives. As more businesses set up shop in the virtual world and technology develops, enabling wider variety, more convenience and faster delivery, consumers have gone from ordering books to clothing to electronics and even groceries online. But the rosy picture of digital landscape seems to be shifting.

Online retailing has been growing at such a pace that some people saw it as a threat to traditional bricks and mortar retail businesses. In Hong Kong, the situation may be a little different. Online retailing is growing but physical stores still attract a lot of customers. It is fair to say that most Hong Kong malls, despite an ongoing slump in retail sales, are not at risk of going out of business anytime soon due to e-commerce.

Online retail sales only accounted for 3% of total retail sales in Hong Kong in 2015, according to Euromonitor International. Considering the love of many Hong Kongers for shopping in malls, as well as the high density here – which means residents are always in close proximity to all kinds of stores – it is not hard to see why online shopping has not captured a bigger share. For Hong Kong retailers with both online and offline sales platforms, online sales comprised less than 5% of total sales, according to a JLL Retail Atelier report this January.

That is not to say that locals are not shopping online, as 88% of Hong Kong consumers made at least one purchase online in the past 12 months, according to a Nielsen report in 2016. Meanwhile, 61% of local respondents of a survey conducted by KPMG in late 2016 said they would make more online purchases, and 45% said they would make purchases using their mobile phone.

“I think Hong Kong people have gradually stepped into the online marketplace for cheaper alternative spending,” said Joseph Yuen, Hong Kong Federation of

E-Commerce (HKFEC) Chairman. “However, in terms of volume, it is still not shifting the figures away from traditional retail.”

Entrepreneur Ricky Wong, who runs HKTVMall, an online shopping platform, feels there is still a strong need for online retail. “Online retail is not competing with offline stores for shoppers, but supplementing them by fulfilling extra demand. For example, in Hong Kong, things like organic food are not available in many supermarkets but can be bought online. Online stores fill gaps which offline shopping can’t provide,” he said.

“People are buying more things now. Initially, people bought groceries then electronics and now even furniture, like sofas,” said Wong, who also pointed out that his HKTVMall platform has over 130,000 products on sale.

### Traditional retailers find new customers

Many local bricks-and-mortar businesses have embraced e-commerce and built up their websites to attract online shoppers, from department store Lane Crawford to jewellery chain Chow Sang Sang.

Well-known traditional goods retailer Yue Hwa Chinese Products Emporium continues to see strong sales in its main store at Jordan, and will launch a new version of its online store, which it started in 2012, this year. The online store currently provides discounts on certain products and free delivery for orders over \$500. To win customer loyalty, the new platform will have a VIP members’ section.

“We will be launching our new e-commerce site this year, and we are upgrading our IT system to better serve our customers in an O2O (online-to-offline) omni-channel way,” said Andrew Yu, Director, Yue Hwa.

“Our online sales have increased mainly due to more overseas Chinese and foreigners, not physically in Hong

# Building a Virtual Shopping Paradise



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Kong, buying on our website. Many online shoppers were tourists who bought something, and wanted to buy more after they had returned to their countries. Physical traffic has remained pretty much the same in our store over the year,” said Yu.

However, Yue Hwa has also broadened its selections and service in the face of possible challenges from e-commerce competitors. “For clothing, which has arguably been worst hit by e-commerce, we are reinforcing our expertise in Chinese clothing by offering personalized tailored qipao and modern style cheongsams designed by young designers, which are hard to find elsewhere. We also do not just sell products now as we organize customer experience classes for our members such as cheongsam DIY workshops, calligraphy classes, Chinese painting classes, and tea tasting talks,” said Yu.

Clothing manufacturer Chicks sells its branded clothing in its own stores as well as department stores, but is also integrating e-commerce into its sales strategy.

“As our online business is still at a very early stage, it has had a minimal impact on in-store sales. In the long run, we would like to see both online and offline sales



channels complementing one another,” said Alicia Tam, Business Development Manager, Chicks.

“We plan to integrate online and offline channels by offering customers the choice of ordering online and picking up their orders at stores. Customers can save shipping costs, and by encouraging them to go to our stores, we hope to increase sales,” she added.



Anson Bailey, Partner, Head of Consumer Markets, Hong Kong and ASPAC, KPMG China  
畢馬威中國(香港)零售和消費品主管合夥人利安生

## Capitalising on the Mainland’s Mobile Commerce Boom

China has firmly established itself as a major player in the digital era as its online retail market continues to reach new heights. With smartphone penetration also poised to grow at a rapid pace, e-commerce in the Mainland is fast turning into m-commerce.

China is well ahead of its global peers when it comes to m-commerce

as revealed by the findings of KPMG’s third annual China’s Connected Customers survey conducted last year.

One of our key takeaways from the survey was that more than 90% of Chinese consumers had made at least one online purchase with a smartphone in the past 12 months. This was significantly higher than other markets such as the U.S. (74%) and the U.K. (74.6%), while the global average stood at just 69.9%.

The country’s m-commerce boom is intricately linked to Chinese consumers’ comfort with the broader e-commerce market. Nearly half of China’s respondents indicated they had purchased a product online at least two to three times a month in the past year, dwarfing the global average of 27.9%.

Just how far the Mainland has come could also be seen in last year’s Singles’ Day festival, when Alibaba recorded total sales of approximately US\$17.8 billion, of which US\$14.6 billion came from mobile sales.

To put things into perspective, that figure was a staggering 82% of Alibaba’s total sales in 2016 and a 49% increase in total mobile sales from 2015.

Chinese consumers’ willingness and comfort in shopping on their mobile phones are impressive although what is even more remarkable is the fact that m-commerce in China is still at a nascent stage.

Total retail m-commerce sales in China for 2016 was estimated to be at US\$505.74 billion and market research company eMar-





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## Online to offline

Some online retailers have started to open physical stores in an attempt to build their brand and improve the customer experience. Most of these are “experience stores” which are intended to allow customers to try out and order products. Online retailing granddaddy Amazon, however, has also opened stores that sell products just like regular bricks-and-mortar stores. In Hong Kong, some online retailers have also followed this trend by opening “experience” stores to allow new customers to get a hands-on approach to their products.



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Wong himself has two physical stores, the first of which opened last October. “Those were opened for marketing purposes, to serve as a kind of education centre and customer contact point,” he said, adding that he intends to open more stores this year.

In Hong Kong, the growing online-to-physical store trend has dovetailed with the pop-up store trend. This is not surprising, given that rents here are notoriously high so smaller online retailers may not be able to find affordable store space. Renting temporary pop-up stores offers a more cost-effective option and provides them with the versatility of selling in different locations.

## Concerns and solutions

Despite the benefits of shopping online, there are concerns, especially with trust and product quality. The proliferation of fakes being sold online, especially in the Mainland, is a blight on the industry. In addition, the nature of the internet means consumers cannot tell whether some online sites are safe or not. Industry bodies are trying to address this by creating official certifications for online retailers to reassure consumers on product and service quality.

keter is predicting it to jump 45.7% to US\$737.07 billion in 2017. Retail m-commerce sales is expected to break through the US\$1 trillion mark by 2018 before hitting US\$1.41 trillion one year later. The market definitely has room to grow further.

One of the main drivers for e-commerce and m-commerce in China is a shift in consumer preferences. The average Chinese consumer is increasingly tech-savvy, hungry for information, more likely to spend, and keen to get access to a greater variety of products.

It should be noted that there is an increasing focus on the “Millennials” as a consumer segment in China with 435 million of them looking to spend on both products and increasingly on experiences! They are increasingly opting to shop online primarily because of the ability to buy at all hours, compare prices and

secure better deals, as well as the convenience of not having to travel to a physical store. The last factor is particularly true for those in tier-three and -four cities where consumers might not even have access to some well-known brands in the first place.

While desktops and laptops are still the most commonly used devices for shopping in China, it is only a matter of time before m-commerce becomes the preferred medium for consumers in the country thanks to higher smartphone penetration. China sold 457 million smartphones in 2015, up 17.7% from 2014, according to Ministry of Industry and Information Technology data.

M-commerce is likely to be an important trend in the years to come, but conventional sales channels such as brick-and-mortar stores will continue to have a role to play. That is because while consumers might be frequently

conducting their research and purchases online, a significant number still visit physical stores regularly.

This also ties in with the fact that Chinese consumers are no longer content with just acquiring the product when it comes to shopping. Instead, they are paying more attention to the entire shopping journey, encompassing initial product research, purchase and payment, and post-purchase feedback. Simply put, lifestyle and experience is the new luxury. Retailers that develop platforms with both online and offline elements are better positioned to provide consumers with the complete omni-channel shopping experience.

Given the convergence of digital and physical shopping channels in China, brands and retailers need to devise an effective online-to-offline (O2O) strategy to adapt to changing consumer preferences and remain competitive.



Hong Kong Federation of E-commerce (HKFEC) launched its “Hong Kong Trust Mark,” which certifies online retailers as providing transparent service and genuine goods, as well as following payment and data protection rules. The body is cooperating with Mainland and overseas bodies to enable the Hong Kong Trust Mark to be officially recognized abroad.

The Hong Kong Retail Management Association (HKRMA) has devised a Quality e-Shop Recognition Scheme for online retailers along similar lines.

To combat the problem of fakes, Wong has dedicated staff who browse and check goods on the HKTV Mall site. “We are very careful with selecting and approving retailers. I have a quality assurance team which checks goods and if they see any fakes, they will call the police right away.”

Hong Kong Federation of E-Commerce’s Chairman Yuen said more support from the Government would be helpful for local online retailers to grow. “E-Commerce should be treated as a form of commerce, and not put under the technology department as it is here,” he said.

He pointed out that in Mainland China, the e-commerce division is under the Department of Commerce, which is the same in many other countries.

“If this alignment is not right from the start, there



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is no way to have a proper focus and support. There should also be funding for start-ups, as well as to help businesses get online. The Technology Voucher is a good start, but a maximum of \$200,000 with a \$50,000 limit for each project is simply not enough.” ❀

Social media is a great tool to do just that – not only to educate consumers on their products and services, but also as an additional sales channel to secure new business.

Many brands in China are already picking up on this trend, although companies in Hong Kong have yet to utilise social media as a critical part of their O2O strategy.

Only one-quarter of Hong Kong CEOs, for example, in a separate survey jointly commissioned by KPMG and GS1 Hong Kong, used social media for consumer engagement and only one-tenth are using it as a sales channel for their omni-channel strategies. Slightly more than 10% plan to develop structural social media platforms for consumers to search for product opinions and feedback.

There are a number of demographic and geographical reasons for why the pace of e-commerce

development between Hong Kong and the Mainland is different. Hong Kong, for example, has never had the urgency that the Mainland possesses when it comes to adopting e-commerce. The city’s high population density, large number of easily assessable outlets and malls, and well-developed transport infrastructure means the convenience factor of e-commerce is less appealing to Hong Kong consumers. Another significant challenge is that delivery costs are very high for online retailers here in Hong Kong when compared with Mainland China.

In spite of this, Hong Kong companies are beginning to take notice of the potential of e-commerce. Over 30% of those surveyed said they are going to develop and apply innovative technologies to increase their competitive edge, and one-

quarter said they plan to become more data-driven.

This is where new tools such as data analytics and trend intelligence can come into play. Companies adopting such technologies are able to track how much online traffic they are generating, gain a deeper understanding of consumer preferences, and, therefore, better predict their return on investment.

To conclude, consumers have an abundance of choice in the retail market and this presents both opportunities and challenges for retailers. For brands to grow and win new customers, the key lies in truly knowing who their customers are, what are their habits, and what are their needs. E-commerce has proven to be a success in doing that for many Chinese companies, and m-commerce is likely to be the next step in this retail evolution. ❀



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**電**子商貿已成為日常生活的一部分。隨著愈來愈多企業設立網上商店，以及科技不斷發展，帶來了更多的選擇、更大的便利和更快的送貨服務，消費者已紛紛轉而上網訂購書籍、衣物、電子產品，甚至雜貨等產品。然而，網上零售的美好前景似乎正在動搖。

網上零售增長之快，難免被人視為對傳統實體零售業造成威脅。香港的情況或許略有不同，在網上零售不斷增長之際，實體店舖仍能吸引大量顧客。平情而論，即使零售銷情持續低迷，惟本港大部分的商場短期內都不會因為電子商貿的興起，而要面對結業的風險。

根據Euromonitor International的市場調查報告，香港於2015年的網上零售銷售額僅佔零售銷售總額的3%。考慮到許多港人喜歡到商場購物，加上人口密集，市民身邊總有各式各樣的店舖，因此不難理解為何網上購物一直未能取得更大的市場份額。JLL Retail Atelier今年1月發表的報告顯示，對同時經營線上和線下銷售平台的香港零售商來說，其網上銷售額佔銷售總額不足5%。

這並不是說港人沒有上網購物，因為根據尼爾森於2016年發表的報告，有88%的香港消費者在過去12個月至少一次在網上購物。另外，在畢馬威於2016年底進行的一項調查中，61%的本地受訪者表示會增加網購，有45%則指會透過手機購物。

香港電商聯會主席袁念祖說：「我認為港人都逐漸選擇在網上消費，尋找價格更相宜的產品。」他又稱：「但以銷量計，則仍未至影響傳統零售的銷情。」

創業家王維基經營網上購物平台HKTV Mall，他認為市場對網上零售的需求仍然強勁。他說：「網上零售並非與實體店舖爭奪顧客，而是透過滿足不同的需求，以彌補傳統零售的不足。舉例說，某些產品如有機食品在本港很多超市均未供有，但卻可從網上購買。網上商店填補了線下購物的缺口。」

王維基說：「顧客愈買愈多，由最初購買雜貨，然後到電子

產品，現在甚至連梳化等傢俬亦在網上選購。」他亦指出，HKTV Mall平台現時銷售超過13萬款產品。

### 傳統零售商開拓新客源

許多本地實體商店已進軍電子商貿市場，並建立了公司網站，以吸引網上消費者。這些公司包括百貨公司連卡佛，以至珠寶連鎖店周生生。

知名傳統國貨零售商裕華國產百貨位於佐敦的總店持續錄得強勁的銷售額。該公司於2012年開設網上店舖，並將於今年進行全面革新。現時，網店就若干產品提供折扣優惠，凡購物滿500元亦可享免費送貨服務。為建立顧客的忠誠度，新平台將設有貴賓卡會員專區。

裕華總監余偉傑表示：「我們將於今年推出全新的電子商貿網站，並正提升公司的資訊科技系統，務求透過線上到線下的全渠道方式，為顧客提供更好的服務。」

他續說：「我們的網上銷售額有所上升，主要是由於愈來愈多境外的海外華人和外國人透過我們的網站購物。許多網上顧客都是曾經光顧過的遊客，他們回國後想再補購。過去一年，店舖的人流並沒有太大變化。」

然而，面對電子商貿競爭者的潛在挑戰，裕華亦已擴大了其產品和服務的種類。余偉傑解釋：「成衣可說是受到電子商貿影響最嚴重的業務範疇，我們正加強在傳統華服方面的專門技術，邀請年青設計師設計旗袍和現代長衫，並提供度身訂做服務，這些服務在坊間都難以找到。現時，公司除了售賣產品，亦會為會員舉辦顧客體驗課程，如旗袍手作坊、書法班、國畫班和品茶講座等。」

成衣製造商雞仔嘜一直在其店舖和百貨公司售賣其品牌衣物，惟該公司亦正把電子商貿融入其營銷策略。

雞仔嘜業務發展經理譚天韻表示：「由於我們的網上業務仍



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畢馬威在去年進行的第三次年度《中國的網購消費者》調查結果顯示，內地的流動電子商貿發展領先全球同行。

調查結果顯示，在過去12個月，超過90%的內地消費者至少使用智能電話進行過一次網購。這比其他市場如美國（74%）和英國（74.6%）的比例高，而全球的平均比例僅為69.9%。

內地的流動電子商貿熱潮，與內地消費者對電子商貿市場的熱衷息息相關。近50%內地受訪者表示，他們在過去一年每月至少在網上購物兩至三次，而全球平均比例僅為27.9%。

內地流動電子商貿能領先對手，亦可從去年的光棍節窺見一斑，阿里巴巴於

當日就錄得了約178億美元的總銷售額。其中146億美元來自流動銷售。

深入地看，該數字等於阿里巴巴2016年總銷售額的82%，而流動總銷售額則比2015年增加了49%。

內地消費者熱衷於使用手機購物固然備受矚目，但更令人注意的是當前內地的流動電子商貿仍處於萌芽階段。

內地2016年的流動電子商貿零售總銷售額估計為5,057.4億美元，不過市場調查公司eMarketer預測，2017年電子商貿零售總銷售額將躍升45.7%至7,370.7億美元。到2018年，流動電子商貿零售銷售額預計將突破1萬億美元，並在一年後達到1.41萬億美元。這個市場絕對有再進一步增長的空間。

內地電子商務和流動電子商務的主要驅動因素之一，是消費者喜好的轉變。

內地消費者愈趨成熟，渴求更多資訊，也更願意消費並希望購買更多種類的產

品。

應該注意的是，作為內地的一個消費群體，「千禧一代」愈來愈受重視。這個人口達到4.35億人的群體，不僅想購買產品，還愈來愈重視購物體驗！

千禧一代選擇在網上購物，主要是因為不受時間限制、能夠更方便的比較商品價格和獲得更好的優惠，而且能享受不用前往實體店的便利。最後這個因素對居住在三線或四線城市的消費者尤其重要，因為他們附近可能沒有某些品牌的實體商店。

雖然內地人最常使用桌面和手提電腦上網購物，但隨著智能手機在內地愈來愈普及，流動電子商貿將會在不久將來成為內地消費者所喜愛的購物媒介。根據工業和資訊化部的數據，內地在2015年售出4.57億部智能電話，比2014年上升了17.7%。

流動電子商貿在未來幾年可能成為一

處於早期發展階段，故對店舖銷量的影響甚少。長遠來說，我們期望線上和線下的銷售渠道能夠互相補足。」

她又稱：「我們計劃把線上和線下渠道結合起來，讓顧客可選擇在網上訂購，再前往店舖取貨，以節省運費，並鼓勵他們到訪我們的分店，希望藉此提高銷售額。」

### 線上到線下

部分網上零售商已開始開設實體店，以期建立品牌，並改善顧客服務。他們大多是「體驗店」，旨在讓顧客試用和訂購產品。網上零售先驅亞馬遜亦開設了店舖，就像普通實體店般售賣產品。在香港，有網上零售商亦已跟隨這個趨勢，開設「體驗」店，讓新客戶親身體驗他們的產品。

王維基本身亦開設了兩間實體店，第一間於去年10月開張。他說：「店舖是為了市場推廣目的而設的，作用就好比資訊中心和顧客聯絡點。」他計劃在本年內增設更多店舖。

在香港，從網店到實體店這個日益增長的趨勢，正好配合 pop-up store 限時快閃店的發展。這並不足為奇，原因是本地租金持續高企，規模較小的網上零售商未必能找到可負擔的商舖空間。租用限時的 pop-up store 既能提供更符合成本效益的選擇，亦可帶來靈活彈性，讓零售商可在不同地點銷售產品。

### 關注與對策

撇除網上購物的好處，亦有值得關注的地方，特別是涉及信

心和產品質素。網上出售假貨的情況猖獗（尤其是內地），影響業界形象。另外，基於互聯網的本質，消費者無從得知一些網站是否安全。為解決這個問題，業界組織致力為網上零售商提供官方證明，向消費者保證產品和服務質素。

香港電商聯會推出了「香港電商信譽商標」計劃，以證明網上零售商能夠提供具透明度的服務和正版正貨，以及遵守付款和資料保護的要求。該會正與內地和海外機構合作，讓「香港電商信譽商標」在海外獲正式認可。

香港零售管理協會亦已向網上零售商推出名為「優質網店認證計劃」的類似計劃。

為打擊假貨的問題，王維基已安排專職人員瀏覽和檢查 HKTVMall 網站上的貨品。「我們在挑選和審核零售商方面非常謹慎。我們成立了品質保證小組，負責檢查貨品，一旦發現任何假貨，都會即時報警處理。」

香港電商聯會主席袁念祖認為，政府為本地網上零售商提供更多支援，可助他們持續發展。他說：「電子商貿應被視作一種商業形式，而不是像香港般，將之納入科技部門。」

他又指出在中國內地，電子商貿隸屬商務部，情況與很多其他國家相同。

「假如這個定位一開始便錯配，就無法找出關注所在和提供支援。當局亦應資助初創企業，並協助企業拓展網上業務。科技券是個好的開始，但資助上限為20萬元，而每個項目的限額為5萬元，實在不敷應用。」✿

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個重要的趨勢，但傳統的銷售渠道，如實體店等，仍將繼續發揮作用。

這是因為雖然很多內地消費者會經常上網搜集資料和購物，但也有相當多的人仍會繼續經常光顧實體店。

這也跟內地的消費者已不再滿足於為購物而購物的現象有關。他們愈來愈重視整個購物過程的體驗，包括初期的產品研究、購買、支付和售後訊息。

簡而言之，享受購物的過程已成為一種新的奢華。零售商如能開發出全方位的線上和線下購物平台，可為消費者提供完整的購物體驗。

鑒於內地數碼化渠道和實體店之間的相互融合，品牌和零售商需要制訂有效的線上至線下（O2O）策略，去適應消費者不斷變化的喜好，讓企業保持競爭力。

對此，社交媒體將會是一個重要的工具。因為它不僅可向消費者提供產品和服務的資訊，零售商也可以把它當作另外一

個銷售渠道，從中開拓新的業務。

內地許多品牌產品已開始順應這個潮流，不過香港的公司還未充分領略到社交媒體（作為它們O2O策略的關鍵部分）的重要性。

根據畢馬威和GS1香港進行的另一項調查顯示，僅有四分之一的香港公司行政總裁採用社交媒體與消費者接觸，而僅有十分之一的公司使用社交媒體作為它們全方位策略的銷售渠道。稍微超過10%的公司計劃開發結構性的社交媒體平台，讓消費者搜尋產品意見和回饋。

內地和香港在電子商務發展速度方面的差異，也與人口和地理有關。

相對內地，香港沒有發展電子商貿的迫切性。香港人口密集，商店和商場近在咫尺，交通基礎設施發達，所以電子商貿帶來的便利對香港消費者來說吸引力相對較低。另一個重大的挑戰是，與內地相比，香港網上零售商的運輸成本十分高

昂。

儘管如此，香港的公司也開始注意到電子商貿的潛力。逾30%的受訪者說他們將開發並應用創新技術提高競爭力，而四分之一的人表示他們會變得更加數據主導。

這正是新的工具如數據分析和趨勢智能等能發揮作用的地方。採用這些技術的公司能夠追蹤它們所產生的網上交易數量，更深入了解消費者喜好，並因而更準確預測投資回報。

總結而言，消費者在零售市場擁有大量的選擇。對零售商來說，這既是機遇，也是挑戰。為了品牌的發展及吸引新客戶，必須真正了解客戶個性、習慣和需要。許多內地公司的電子商貿在這方面的發展已非常成功，而流動電子商貿可能是零售業進化發展的下一個趨勢。✿

## 實施法定侍產假 Commencement of Statutory Paternity Leave

如果男性僱員的子女於 2015 年 2 月 27 日或之後出生，並符合《僱傭條例》的相關規定，便可就其配偶/伴侶每次分娩享有 3 天侍產假。

Male employees with child born on or after 27 February 2015 are entitled to 3 days' paternity leave for each confinement of their spouse/partner if they fulfil other requirements as stipulated in the Employment Ordinance.

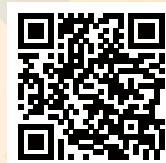
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# Recovery Work In Progress, Worries Remain

**H**ong Kong's economy gained momentum in the fourth quarter of 2016 as it expanded by 3.1% YoY, which was double the average growth rate seen during the first three quarters (+1.5% YoY) of the year (see Chart 1). For 2016 as a whole, the Hong Kong economy expanded by only 1.9% YoY in real terms, the lowest level recorded since the global financial crisis. While the economic situation has improved, some challenges remain.

## Key areas stabilize in second half of 2016

Both consumption and investment recovered from a weak performance during the first half of 2016 to become the key drivers of Hong Kong's economy in the second half (see Chart 2).

After being overshadowed by concerns over the potential rise of unemployment in 1H2016, consumption growth gained momentum and recorded 3.2% YoY growth in the fourth quarter, accounting for 60% of the GDP growth in the quarter. As full employment continued (see Chart 3), stable incomes buoyed consumer sentiment in the latter half of 2016. As a whole, private consumption increased by 1.6% YoY in real terms, providing an important buffer for a slowing economy.

At the same time, following a desolate first half, investment growth bounced back in the second half (+5.9% YoY in 2H2016 vs. -6.8% in 1H2016) and contributed as a stabiliser of the economy. While a lower comparable base in 2015 was helpful, the significant

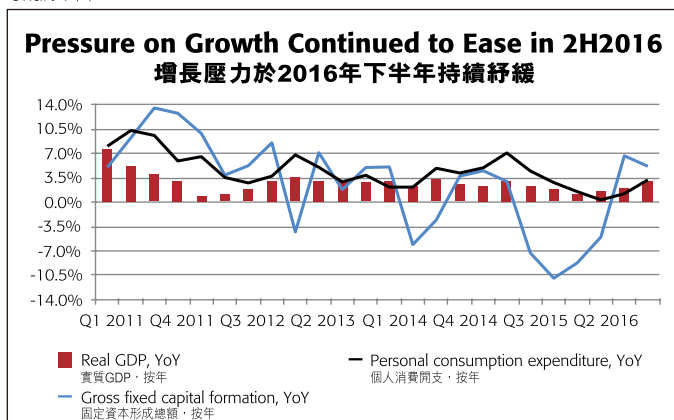
growth in property-related investment activities also contributed to the recovery. That being said, with costs of ownership transfer (i.e. a component of investment activities representing stamp duties, legal fees and agents' commissions, etc.) having increased by close to 90% YoY in nominal terms in the fourth quarter, this casts some doubts over the sustainability of such momentum. In addition, the volatility may result in an unfavourable base for comparison in 2016 so this should become an area to watch out for this year.

As an open economy, the external environment – particularly that related to the Mainland which accounts for over half of Hong Kong's direct trade flows – has a significant impact on our economy. In fact, despite some unexpected political events, trade activities rebounded during the second half of 2016. Some of the momentum might partly be attributed to a favourable comparable base in 2015 (see Chart 4), but other relevant reasons include a more stable Chinese economy and the RMB weakness that naturally boosted the price competitiveness of Chinese products.

## Looking ahead

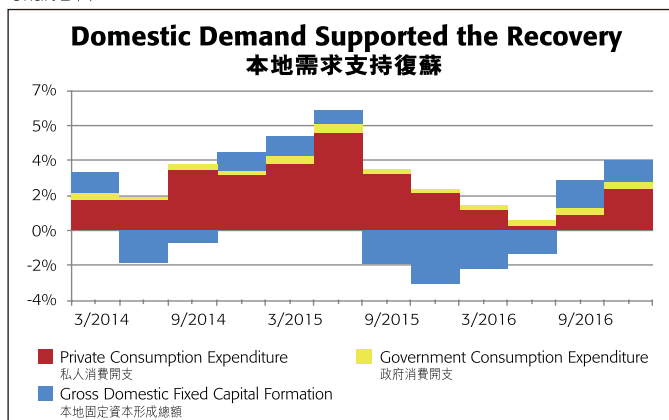
On a seasonally adjusted basis, real GDP rose 1.2% quarter-on-quarter (QoQ) in the fourth quarter compared to the 0.8% QoQ in the preceding quarter, which indicated that the economy was improving. Indeed, thanks to the stable domestic economic environment, a moderate growth pattern should continue in the near

Chart 1 圖一



Source: CEIC data  
資料來源: CEIC數據

Chart 2 圖二



Source: CEIC data  
資料來源: CEIC數據



term. However, we maintain our conservative stance largely because of uncertainties related to the U.S. interest rate and the weak business sentiment.

With the U.S. Federal Reserve now expected to raise the interest rate two more times in 2017 (see the *Economic Update on 16 March*), the strength of the U.S. dollar must be taken into consideration as it will, at least, negatively impact the inbound tourism sector<sup>1</sup>.

At the same time, while Hong Kong banks still have room to avoid raising interest rates through adjustment of the best lending rates, businesses and individuals should avoid overleveraging – especially if they are exposed to lending products that are more sensitive to inter-bank rates (i.e. Hong Kong Inter-bank Offered Rate), which are already showing

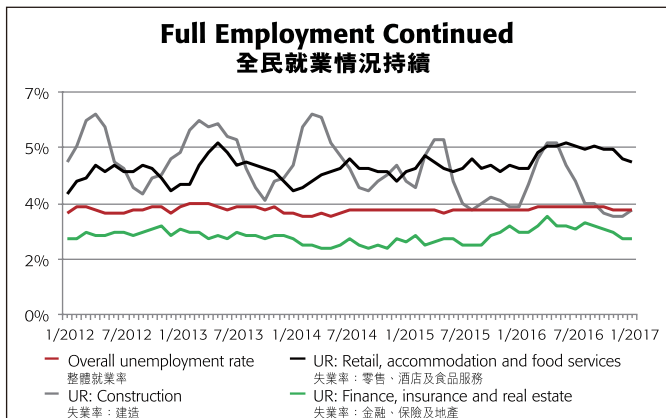
a more volatile pattern in recent months (see *Chart 5*). Therefore, given such expectations, we are cautious about the investment outlook.

Amid such developments, as reflected by the results of the Business Tendency Survey, businesses have duly retained conservative views and sentiments (see *Chart 6*). Downbeat sentiment was particularly felt by businesses in tourism-related industries, as a higher percentage of respondents in the retail, accommodation and food services sectors expected a worse business situation ahead. At the same time, businesses involved in import, export trade and wholesale activities continued to display moderating negative sentiment, which is in line with the recovering trade.

Taking all these factors into consideration, we maintain our GDP growth forecast at the 1-2% range for 2017, compared to the Government's relatively more optimistic projection of 2-3%.

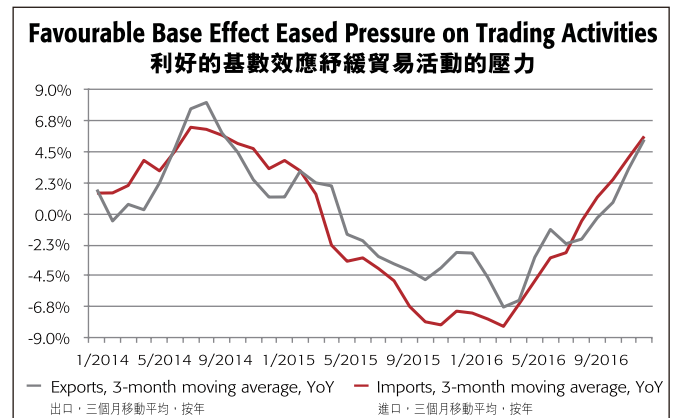


Chart 3 圖三



Source: CEIC data  
資料來源：CEIC數據

Chart 4 圖四



Source: CEIC data  
資料來源：CEIC數據

# 復蘇持續 憂慮仍在

**香**港經濟於2016年第四季重拾動力，按年增長3.1%，較首三季的平均增幅（按年+1.5%）增加達一倍（見圖1）。然而，本港經濟在2016年僅錄得1.9%的實質按年增長，是自全球金融危機以來的最低水平。儘管經濟狀況驟看已有好轉，但仍面對不少挑戰。

## 關鍵領域於2016年下半年回穩

相對2016年上半年的疲弱表現，消費和投資均穩步上揚，成為下半年本港經濟增長的主要動力（見圖2）。

隨著失業率有可能上升的陰霾在2016年上半年後逐漸散去，消費增長在第四季呈現良好勢頭，錄得3.2%的按年增長，佔GDP增長高達六成。全民就業情況持續（見圖3），配合穩定的收入走勢，消費情緒於2016年下半年有所改善。整體而言，私人消費按年實質增加1.6%，為放緩的經濟提供重要的緩衝。

則包括中國經濟更趨穩定，以及人民幣走弱，令中國產品的價格競爭力有所提升等。

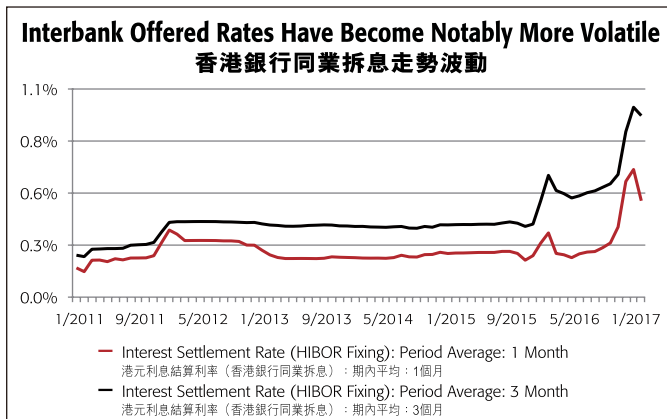
## 展望

經季節性調整後，實質GDP於第四季按季增長1.2%，高於前一季0.8%的按季增幅，顯示經濟正在改善。事實上，在穩定的本地經濟環境下，溫和的增長應可在短期內持續。不過，我們仍維持保守的立場，主要是因為美國利率的不明朗性，以及營商氣氛疲弱。

隨著美國聯儲局預料會於2017年再加息兩次（見3月16日的《經濟動向》），市場必須密切留意美元的走勢，因其至少會對入境旅遊業帶來影響。<sup>1</sup>

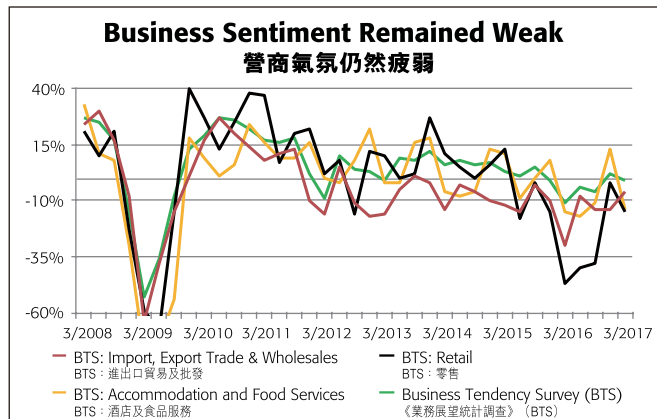
與此同時，儘管本港銀行仍有空間透過避免調整最優惠利率來調高借貸成本，惟利率市場（即香港銀行同業拆息）息口近月的表現已經變得較為波動（見圖5），企業和個人應避免

Chart 5 圖五



Source: CEIC data  
資料來源：CEIC數據

Chart 6 圖六



Source: CEIC data  
資料來源：CEIC數據

與此同時，冷清的上半年過後，投資增長於下半年反彈（2016年下半年按年+5.9%相對2016年上半年按年-6.8%），亦成為了經濟的穩定因素。除了2015年的較低基數的一定幫助，物業相關的投資活動大幅增加亦帶動了復蘇。然而，鑒於業權轉讓的成本（即投資活動的組成部分，相當於印花稅、律師費和代理佣金等）於第四季錄得接近90%的按年名義增幅，有關勢頭的持續性將成疑。另外，2016年反覆多變的走勢令今年比較基數有所起伏，故今年應留意這方面的發展。

作為開放型經濟體，外圍環境——特別是佔香港直接貿易流量達一半以上的內地經濟——對本地經濟影響重大。雖然面對一些突發的政治事件，貿易活動仍於2016年下半年回升，當中2015年比較有利的基數是原因之一（見圖4），而其他因素

過度槓桿，而我們亦因此對投資前景持審慎態度。

在這些趨勢下，從《業務展望統計調查》的結果可見，企業仍維持保守的態度和情緒（見圖6）。其中以旅遊相關的行業尤感悲觀，零售、酒店和食品服務業有較高比例的受訪者預期營商環境會轉壞。反之，從事進出口貿易和批發活動的企業之負面情緒則日漸緩和，與貿易復蘇的趨勢一致。

基於上述因素，相對於政府較樂觀的預測（2至3%），我們維持對2017年GDP增長1至2%的預測。✿

<sup>1</sup> The sector directly employed 234,400 people in 2015.  
1 業界於2015年直接僱用234,400人。



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# Business Banking Problems

## 企業開戶問題

The Chamber's efforts to alleviate difficulties in opening and maintaining business bank accounts seem to be making progress

總商會一直致力解決企業開立和維持銀行賬戶的問題，這方面的工作似乎正取得進展

The problem of opening and maintaining a bank account in Hong Kong was often the topic of conversation around the table at business meetings, as we reported in the September 2016 issue of *The Bulletin*.

The Chamber conducted a survey amongst members and shared the findings with some of the major banks in town. The problem was so widespread that the Hong Kong Monetary Authority (HKMA) had to intervene by asking banks to review their vetting practices. Forums were organised to discuss ways to improve customer experience in accessing banking services. The momentum from all these led to the implementation of remedial measures by banks to mitigate problems encountered by new and existing customers. But how did this happen?

When governments became aware of systemic abuses in the financial space being exploited for money laundering, terrorist financing and tax evasion, counter measures subsequently taken were largely tolerable and did not create too much of a disturbance to both service providers and users. However, the tipping point was probably headline-grabbing revelations in recent years about the involvement of financial institutions in dubious dealings and an apparent failure to fulfil their fiduciary obligations.

This attracted a series of swift and decisive responses from governments mainly in the form of censures and heavy fines. At the same time, there were multilateral and unilateral efforts to step up monitoring and reinforcement policies that resulted in a major overhaul of banks' approach to doing business. Here in Hong Kong, we have witnessed a series of externally driven measures aimed at uncovering illegal activities through the heightened scrutiny of prospective and existing customers.

On the face of it, nothing really has changed other than the imposition of additional requirements and the tightening of existing obligations. The reality is that, as a result of the trickle-down effect of compliance, there have been social and economic consequences, which came to a head last year.

Fast forward nine months later and the Chamber decided that it would be useful to take stock of the situ-

ation. Another survey was conducted in late February with the objective of understanding if there had been any material improvements since the issue of difficulties in accessing basic bank services garnered public attention last year.

There was a perceptible drop in the number of respondents to the latest survey compared to that last year. The reduction in the number of complainants could be interpreted as an improvement. On the other hand, there was the possibility that a sense of futility had set in with those attempting to open an account having since given up and seeking out other alternatives including taking their business elsewhere.

Our conversations with members provided mixed views in terms of their own or their clients' experience. Some were able to find satisfaction while others had decided that they would no longer pursue efforts to open an account in Hong Kong. The picture was the same for service companies – some were able to fulfil their brief of helping their clients set up in Hong Kong while others suspended their intermediary services for Hong Kong because of the seemingly high rate of failure associated with the account opening process.

Despite banks' implementation of remedial measures, these were seemingly of little use for some aggrieved applicants, particularly those holding a foreign passport. There were claims that banks were not forthcoming or had given the impression that no review or appeal would be possible. In this regard, frontline staff appeared to be a key determining factor in the quality of customer service. A common refrain was that despite efforts to explain a business' model and structure such as the lack of a physical presence, there was little interest to have a better understanding as part of the assessment process. The likelihood of success also appeared to, a large degree, hinge on the language proficiency of banking staff. There was also the question whether frontline staff had in fact internalised and implemented revised practices/guidelines on vetting and/or reviewing accounts.

To be fair, there have been notable improvements with the opening of new accounts, although this is



## Talking Banking

Chamber CEO Shirley Yuen shared the Chamber's findings and analyses of issues relating to opening and maintaining bank accounts in Hong Kong at HKMA's First Annual Conference for Independent Non-Executive Directors on 16 March. The Chamber is working closely with the banking regulator and financial institutions to find an effective and sustainable solution that strikes a balance between risk management and financial inclusion regarding business bank accounts. Also speaking at the event were: (L-R) Sarah Kwok, Head of Banking Conduct of the HKMA; Ann Kung, Deputy Chief Executive of Bank of China (Hong Kong) Limited; Charles Ng, Associate Director-General of Investment Promotion of InvestHK; Yuen; and Arthur Yuen, Deputy Chief Executive of the HKMA.

## 討論銀行開戶

總商會總裁袁莎妮出席金管局3月16日舉行的首屆獨立非執行董事研討會，分享總商會就開設和維持銀行戶口相關問題的調查結果和分析。總商會正與銀行監管機構和金融機構密切合作，就商業銀行戶口的問題，尋求一個有效、可持續方案，能夠在風險管理與普及金融之間取得平衡。其他講者包括：（左至右）金管局銀行操守主管郭仕雅、中國銀行（香港）有限公司副總裁龔楊恩慈、投資推廣署助理署長吳國才，以及金管局副總裁阮國恒。

Chamber CEO Shirley Yuen shared the Chamber's findings and analyses of issues relating to opening and maintaining bank accounts in Hong Kong.

總商會總裁袁莎妮分享總商會就開設和維持銀行戶口相關問題的調查結果和分析。



still very much work in progress. Despite the desire and commitment on the part of senior management to bring about change, it will necessarily take time for such measures to filter through to frontline staff. In the meantime, the practice of adopting a one-size-fits-all approach will continue to prevail until the exercise of mindset realignment has been completed. Prospective customers should also be prepared for the protracted process involved with their applications, although the odds of opening an account have improved consider-

ably since the peak of the problem around the middle of last year.

For existing account holders, there is the danger of closure or suspension of their accounts, with foreign nationals being particularly susceptible. This could be due to the calibre of frontline staff, as well as perceived connections/dealings with "sanctioned" jurisdictions. Given that a number of such jurisdictions fall within the geographical span of the Belt & Road initiative, the tendency to marginalise would-be and existing account-

holders from or associated with these countries through the denial of basic banking services could have the unfortunate effect of undermining Hong Kong's aspirations to capitalise on the national strategy.

Despite the recurring problems with opening and maintaining bank accounts, both the banks and HKMA are taking the issue very seriously and are working hard to find a viable and lasting solution to deal with problems. In the case of the banking regulator, there are plans to roll out a Mystery Shopper Programme to assess and monitor customer satisfaction with banking services, including the opening of accounts. The HKMA has also recently launched a dedicated webpage to assist businesses in account opening, and the use of FinTech and RegTech should allow financial institutions to manage risk effectively without alienating or annoying customers.

These efforts are critical from a pragmatic standpoint because they help demonstrate to local and overseas customers that there is the collective will and determination to sort out problems with access to basic bank-

ing services. Such remedial measures are especially important in curbing and eliminating perceptions that Hong Kong has removed the welcome mat for new and incoming companies.

Would-be customers could improve the odds of opening an account by obtaining a better understanding of the documentation requirements associated with the application process, which is detailed on banks' websites. It is also useful to bear in mind that there are some 150 licensed banks in Hong Kong and, as such, there is an abundance of options available to customers. The HKMA has compiled a list of banks in Hong Kong that are amenable to new businesses including those from overseas. The list can be found on the HKMA's webpage.

The Chamber, for its part, will be working closely with HKMA and financial institutions to monitor developments and promoting dialogue with stakeholders to better address issues with opening and maintaining bank accounts for the benefit of the community and Hong Kong as a whole. ✨

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本會曾於2016年9月號的《工商月刊》提到，在香港開立和維持銀行賬戶的問題，往往成為商務會議的討論話題。總商會就此向會員進行了調查，並與城中一些主要銀行分享有關結果。由於問題普遍存在，促使香港金融管理局（金管局）介入，要求銀行檢討他們的審核程序。本會亦舉辦多場論壇，討論如何改善客戶享用銀行服務的體驗。上述的連串行動促使銀行採取補救措施，以減輕新舊客戶所遇到的問題。然而此事的緣起為何？

各地政府得悉金融體系被利用作洗黑錢、恐怖分子融資活動及逃稅後，隨即所採取的打擊措施大致仍可接受，未有對服務供應商和用家造成太多的滋擾。然而，觸發點可能是近年出現一些引人注目的個案，揭露了金融機構涉及可疑的交易，而且明顯未能履行他們的受託義務。

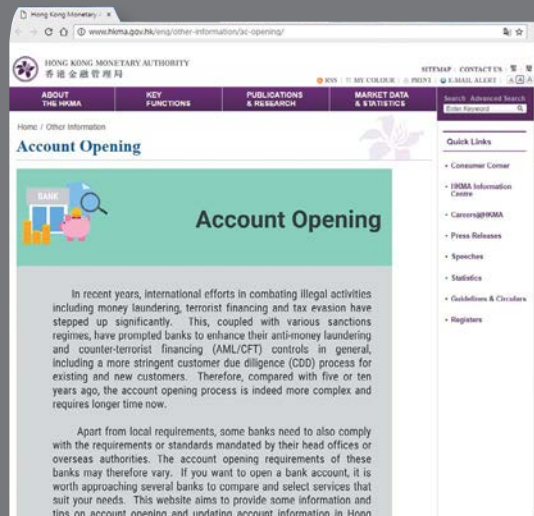
這引發各地政府作出一系列迅速、果斷的回應，形式主要為譴責和巨額罰款。與此同時，為了加強監察和鞏固政策而實施的多邊和單邊行動，亦令銀行全面修訂了對待企業營商的方法。

## HKMA Help When Opening Accounts 金管局提供開戶資訊

On 24 March 2017, the Hong Kong Monetary Authority (HKMA) introduced a webpage on its website ([www.hkma.gov.hk](http://www.hkma.gov.hk)) and a dedicated email account ([accountopening@hkma.gov.hk](mailto:accountopening@hkma.gov.hk)) to receive comments and answer queries regarding the opening and maintenance of bank accounts.

This is in response to rising complexities and protracted application period associated with the account opening process as compared to five or ten years ago due to the intensification in international efforts to combat illegal activities including money laundering, terrorist financing and tax evasion. The HKMA has been working closely with the banking industry, which has since introduced various measures to enhance transparency and improve customer experiences. Among these measures, banks have shortened turnaround time for account opening, provided interim updates on the progress of the applications, and launched review mechanisms to re-examine unsuccessful applications.

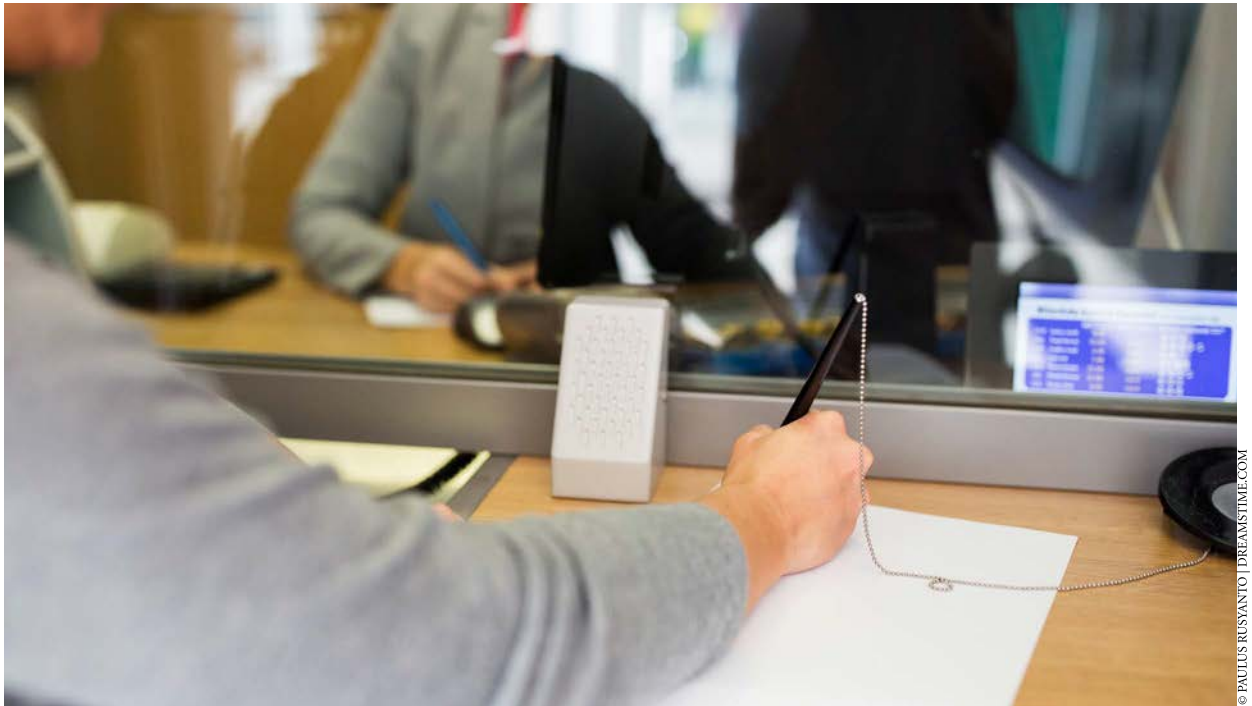
The newly launched HKMA webpage contains useful information about account opening and maintenance procedures, documentation and information requirements and contact details of banks. It also provides information on what banks should not do when processing account opening applications, and useful tips for reference of the unsuccessful applicants. There is also a "What's New" section to provide updates of banks' recent initiatives regarding account opening and maintenance. The HKMA webpage will be updated from time to time. The dedicated email account facilitates the sharing of views and/or specific cases for appropriate follow-up actions by the HKMA. This is on top of the complaint handling mechanism that is currently in operation. The specific feedback gathered would be useful to the HKMA and banks in considering further areas for improvement



2017年3月24日，香港金融管理局（金管局）在其網站（[www.hkma.gov.hk](http://www.hkma.gov.hk)）開設了專頁和專用電郵地址（[accountopening@hkma.gov.hk](mailto:accountopening@hkma.gov.hk)），以便就開立和維持銀行賬戶的議題，收集意見和回應查詢。

隨著國際社會加強打擊洗黑錢、恐怖分子融資及逃稅等非法活動，與五至十年前相比，開戶程序愈來愈複雜和冗長，而上述網頁及專用電郵乃金管局就此趨勢所作的措施。金管局一直與銀行業密切合作，而業界亦已引入了多項措施，務求增加透明度和改善顧客體驗。例如，銀行已縮短開戶所需的時間、定期報告申請進度，以及推出覆核機制，重新審視被拒的申請個案。

新推出的金管局專頁除了提供有關開立和維持賬戶的實用資訊、文件和資料要求，以及銀行的聯絡資訊，還列出銀行處理開戶申請時不應提出的要求，以及實用的貼士，以供申請被拒的人士參考。該網頁內的「最新消息」一欄，亦介紹個別銀行就開立和維持戶口所採取的最新措施。金管局將不時更新專頁內的資訊。另外，該局開設的專用電郵可促進客戶分享意見及／或具體的個案，以便局方採取適當的跟進行動。這是現有的投訴處理機制以外再增設的平台，而收集所得的具體意見將有助金管局和銀行了解需要改進的範疇。



式。香港亦實施了連串由外圍主導的措施，透過加強審查潛在和現有的客戶，從而揭發非法活動。

表面上，除了施加額外的要求和收緊現有的義務，其餘似乎都沒甚轉變。事實上，合規的滴漏效應已帶來社會和經濟後果，於去年更達到嚴重的地步。

直到九個月後，總商會決定就有關情況作出評估，並於2月底進行另一項調查，旨在了解自去年企業難以享用基本銀行服務而引起公眾關注後，情況是否有任何實際的改善。

與去年相比，最新一次調查的受訪人數明顯下跌。投訴人數減少，或反映情況有所改善，但亦可能意味嘗試開立戶口的人士已放棄申請，並正尋求其他方案，包括把業務遷往別處。

從我們與會員的討論中，他們分享了個人及其客戶的開戶經驗。有部分會員表示滿意，其他則決定放棄在香港開立戶口。服務企業的情況亦一樣，有些能夠履行他們的職責，協助客戶在港開設業務，有些則礙於開戶相關的失敗率偏高，而暫停為香港提供中介服務。

儘管銀行採取了補救措施，但對於受影響的申請人而言似乎作用不大，特別是持有海外護照的人士。部分申請人表示銀行不願意提供協助，或予人覆核或上訴無望之感。就此，前線人員似乎是決定顧客服務質素的關鍵因素。企業普遍指出，儘管已清楚解釋他們的商業模式和架構，如缺乏實體業務所在地，但在評估的過程中，銀行卻沒興趣作深入了解。成功的可能性似乎在很大程度上取決於銀行職員的語文能力。另外，前線員工審核及 / 或覆核賬戶申請時有否履行經修訂的做法 / 指引，亦成疑問。

平情而論，儘管仍有大量的工作進行中，惟開立新賬戶的情況已有顯著的改善。縱使管理層期望和決心帶來轉變，但也需要時間讓有關措施逐漸推展至前線員工。與此同時，銀行對所有企業採取一刀切的模式仍會是普遍的做法，直到員工調整他

們的做法為止。自問題於去年中過了最嚴峻的時期之後，成功開立戶口的可能性雖已大大提高，但潛在顧客亦應準備好應對冗長的申請過程。

對現有的戶口持有人來說，他們的戶口或面臨被終止或停用的危機，以外國公民尤甚。這可歸因於前線職員的能力，以及這些戶口持有人被視為可能與「受制裁」的司法管轄區有所聯繫 / 交易。鑒於這類司法管轄區當中不少屬於「一帶一路」戰略所覆蓋的地區，排斥來自這些國家或與它們有關的潛在和現有戶口持有人，並拒絕為他們提供基本銀行服務，或會窒礙香港發揮這項國家戰略所帶來的機遇。

面對開設和維持銀行賬戶的問題反覆出現，銀行和金管局正嚴肅處理這個議題，並致力尋找切實可行的持久方案，以解決問題。銀行監管者方面，他們正計劃推出神秘顧客計劃，以評估和監測客戶對銀行服務包括開戶的滿意度。最近，金管局亦在其網站開設了專頁，協助企業開戶，而金融科技和規管科技的應用亦可助金融機構更有效地管理風險，而無需把顧客拒之門外或令他們感到反感。

從務實的角度看，上述舉措的重要性在於有助向本地和海外客戶展示業界的集體意願和共同決心，以解決有關享用基本銀行服務的問題。要打破和消除外界認為香港不再歡迎初創公司和海外企業的誤解，此等補救措施尤其重要。

潛在客戶可登入銀行網站，詳細了解申請開戶的相關文件要求，從而增加成功開戶的機會。另外，香港約有150家持牌銀行，為顧客提供了大量的選擇。金管局已編製一份本地銀行清單，詳列樂意與新進企業（包括海外）合作的銀行。該份清單可於金管局的網頁查閱。

總商會將與金管局和金融機構密切合作，以監察事態發展，並推動與持分者對話，以更有效地解決開立和維持銀行戶口的问题，讓商界以至整個香港皆可受惠。✿

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**New**



# A Return to Hong Kong's 'Light-touch' Approach?

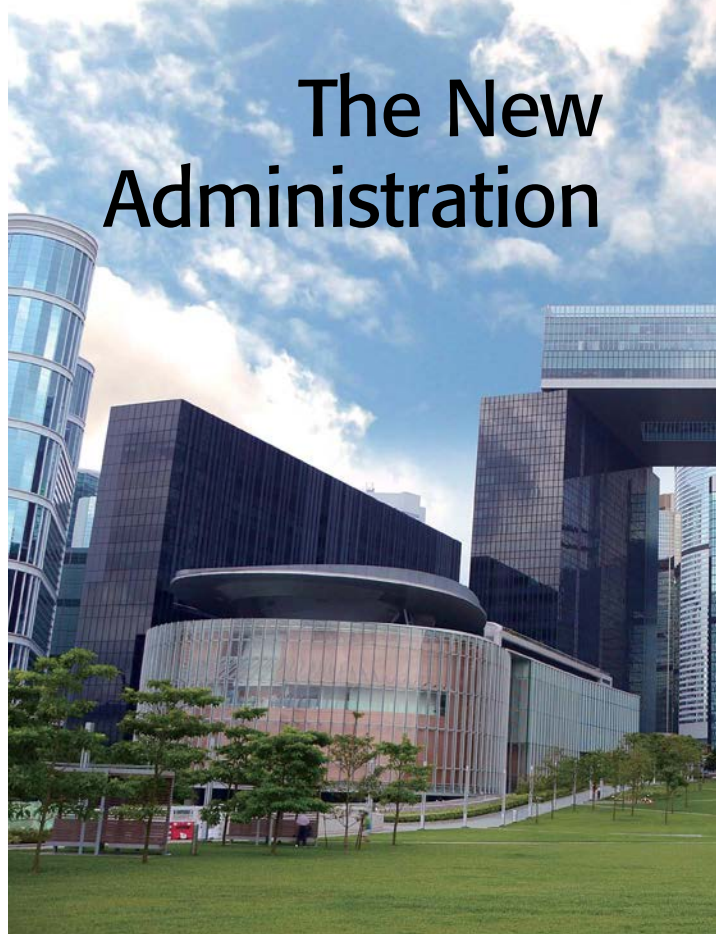
**H**ong Kong prides itself on its free market and long tradition of light-handed regulation, intervening in the market only where necessary. This has been a foundation of its economic success, and an attraction for overseas businesses to locate here. Both the Fraser Institute and the Heritage Foundation have consistently ranked Hong Kong as the world's freest economy – in the case of the Heritage Foundation for 23 consecutive years.

However, this reputation is under threat, and cracks are appearing. The main reason is that in recent years, many public policy interventions in Hong Kong seem to have been motivated more by a desire to emulate the laws of other, often much larger countries with far different economic circumstances to those of Hong Kong, than by what Hong Kong really needs (if anything).

In many, if not all, other developed economies, governments do focus on what interventions they really need to make (if any) by conducting a “regulatory impact assessment” (RIA) before any new legislation or other policy intervention is introduced or made. The purpose of the RIA is to examine whether there is a problem that needs to be addressed and if so what it is, whether it is a problem that requires public intervention (or could be solved by other means such as self-regulation) and if not what the costs and benefits of the various forms of public intervention are. Only in this way can governments be sure that any public intervention will be beneficial in net terms, and that there will be no unintended adverse consequences. In 2009, the OECD reported that “RIA forms a core component of the regulatory management strategy of all governments throughout the OECD. As an integrated systemic procedure, it has become one of the most widely used processes for improving the quality of regulatory decision-making.” (Regulatory Impact Analysis: a Tool for Policy Coherence 2009).

Moreover, it is standard practice in many other countries to conduct RIAs not just for future proposed interventions, but for existing regulations, as a means of

# The New Administration



ensuring that they are still necessary and fit for purpose, or can be removed to cut unnecessary red tape.

Against this background, and Hong Kong's stated policy preference for light-handed regulation, it is remarkable that RIAs in Hong Kong are notable by their absence. To take some recent examples, no proper RIA was contained in the FSTB's consultation papers proposing to extend certain due diligence and record-keeping requirements to professions including solicitors and accountants which are already subject to such requirements, and to require companies to ascertain the identity of their ultimate beneficial owners. The same can be said for the SFC's consultation on “Responsible Ownership,” and the joint consultation by the SFC and Stock Exchange on making significant changes to the listing regime, placing greater powers in the hands of the SFC at the expense of the Stock Exchange's Listing Committee. As HKGCC pointed out in its submissions in response to the consultations, these proposals seem to have been motivated by a desire to imitate other jurisdictions, rather than by what was really appropriate for Hong Kong, which a proper RIA (if it had been conducted) would have revealed.

Perhaps the most glaring example of a piece of legislation which was adopted without a prior RIA (or



# 新政府

## 重回「最低程度」 規管的模式？

That is not to say that RIAs have never been conducted in Hong Kong. In 2005, an RIA was conducted on the proposed labelling scheme for nutritional information. In 2007-2008, an RIA was conducted to examine the proposed statutory regulation of medical devices. But RIAs have been sporadic, and the exception rather than the rule. What this Chamber is saying is that RIAs should be a systemic and integral part of the decision-making process for any regulatory intervention, as it is in other jurisdictions. Otherwise it is a recipe for excessive, inconsistent and harmful intervention in the marketplace.

It is not as if we do not have the necessary tools. There is a wealth of experience and precedent from other countries and organisations on the methodologies for conducting RIAs. The OECD is a particularly rich source of material – see for example its detailed analysis in “Regulatory Impact Analysis: a Tool for Policy Coherence,” cited above.

Nor does it seem that the necessary government resources are unavailable for the task. The Government has established an “Economic Analysis and Business Facilitation Unit.” The responsibilities of this unit are stated to include:

- “Assess the economic implications of government policies, measures and projects.”
- “Cut red tape and eliminate outdated, excessive, unnecessary or repetitive regulations.”
- “Undertake Business Impact Assessment studies on proposed regulatory activities with a view to reducing the impact and compliance costs to the business sector.”

This is precisely what this Chamber has been calling for, for many years. We now call on the Government to translate these good intentions into actions. We hope that the forthcoming change in the Administration will give fresh impetus to achieving this imperative. Otherwise this giant “elephant in the room” will continue to jeopardize Hong Kong’s international reputation for light-touch regulation, with potentially harmful economic effects. The Chamber is ready and willing to work with the new Administration for this purpose. 🌸

at least one that was properly publicised and open to public consultation) is the Competition Ordinance – arguably one of the most significant pieces of legislation ever to have been adopted in Hong Kong. In spite of this significance, there was no proper detailed analysis in the public consultation of what harm Hong Kong was suffering from the lack of a competition law, what benefits a competition law would achieve, and the costs and benefits of the various types of competition law which might be suitable for Hong Kong. It was only through intense lobbying after the Competition Bill was introduced to LegCo by this Chamber and others, that some sensible amendments to the proposals were made (drastic reduction in the penalty cap to a level appropriate for Hong Kong, safe harbours for SMEs, removal of private standalone actions, compulsory warning notices before litigation for many types of conduct, to name but a few). These are all options that should have been considered before the Bill was presented to Legco, not afterwards. As it is, Hong Kong has still been left with a competition law which in several important respects is more draconian than Singapore’s – with consequent risks for our international competitiveness.

香港一直引以為傲的優良傳統，乃奉行自由市場原則，長久以來採取最低程度的規管，只在必要時作出干預。這是香港經濟繁榮的基礎，也是吸引海外企業落戶香港的因素。菲沙研究所和傳統基金會均多次把香港評為全球最自由經濟體——傳統基金會更是連續23年把香港列為榜首。

然而，這個美譽正受到威脅，開始呈現缺口。這主要可歸因於近年本港作出了許多公共政策干預，其動機似乎傾向仿效其他國家的法例，多於香港的實際需要（如有）；而該等仿效對象往往是規模遠比香港大、經濟情況亦跟我們截然不同的國家。

在很多（如非所有）發達經濟體，政府在引入任何新法例或作出其他政策干預前，都會先進行「規管影響評估」，集中探討他們實際需要作出的干預措施（如有）。規管影響評估旨在審視是否有問題需要處理、問題是甚麼、是否需要公共干預（或可透過自我監管等其他方式解決），以及不同形式的公共干預之成本和效益。只有這樣，政府才可確保所有公共干預都能發揮成效，而且不會產生意料之外的不良後果。2009年，經合組織的報告指出：「在經合組織的所有政府中，規管影響評

估都是規管管理策略的核心元素。作為一個綜合的系統程序，它已成為其中一個最廣泛採用的程序，用以提升規管決策的質素。」（《規管影響分析：政策協調一致的工具》2009）

此外，規管影響評估是很多國家的慣常做法，目的不僅在於未來擬作出的干預，也針對現有的規例，以確保它們仍有其必要性，能夠切合所需，抑或被撤銷，以削減繁瑣規則。

在這背景下，加上香港以最低程度的規管作為政策取向，香港的規管影響評估卻明顯不足，情況值得關注。以財經事務及庫務局為例，該局近日發表了兩份諮詢文件，建議把若干客戶盡職審查及備存紀錄的要求延伸至律師和會計師等行業，而該等行業實際上已受到這些要求規管，另外亦要求企業核實客戶最終實益擁有人的身分，惟有關諮詢並未進行適當的規管影響評估。同樣的情況亦可見於證監會就「負責任的擁有權」的諮詢，以及證監會及港交所聯合發表有關大幅改變上市機制的諮詢，建議賦予證監會更大的權力，凌駕於港交所的上市委員會。就此，總商會在其建議書中指出，這些建議似乎是基於模仿其他司法管轄區的意圖，多於滿足香港的真正需要，而透過進行適當的規管影響評估，便可引證這個論點。

在未有進行規管影響評估（或至少沒有適當地公布及公開諮詢大眾）而實施的法例之中，最明顯的例子大概是《競爭條例》——可說是其中一項對香港影響最深遠的法例。儘管有關立法影響重大，惟諮詢文件未有適當、詳細地分析香港不推行競爭法的壞處、競爭法所帶來的益處，以及各種可能適合香港採用的競爭法之成本效益。政府向立法會提交《競爭條例草案》後，在總商會和其他機構的積極游說下，才對有關建議作出了若干合理的修訂（大幅降低最高罰款上限至一個合適的水平、為中小企提供安全港、取消獨立私人訴訟程序，以及於訴訟前就多個類別的行為強制發出警告通知等）。這些都是條例草案提交立法會之前而非之後，應考慮採取的方案。按目前情況來看，香港的競爭法在多個重要方面，仍然比新加坡嚴苛，對我們的國際競爭力構成風險。

這並不是說香港從未進行過規管影響評估。2005年，政府曾就營養資料標籤制度的建議，進行規管影響評估。2007至2008年，當局進行了規管影響評估，以檢視立法規管醫療儀器的建議。不過，規管影響評估也只是偶爾進行，而非慣常的做法。本會認為，正如其他地區一樣，規管影響評估在任何規管干預



### We hope that the forthcoming change in the Administration will give fresh impetus to achieving this imperative.

我們希望新一屆政府可注入新的動力，以實現這個迫切的目標。



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的決策過程中，理應是不可或缺的一部分，否則只會為市場帶來過度、自相矛盾和不良的干預。

我們亦非缺乏所需的工具。就如何進行規管影響評估方面，其他國家和機構具備豐富的經驗和先例可供參考，例如經合組織已作出詳細分析，見上述《規管影響分析：政策協調一致的工具》。

推行這方面的工作所需的政府資源，亦未見不足。政府已成立「經濟分析及方便營商處」，職責包括：

- 「評估政府各項政策、措施和計劃對經濟的影響。」
- 「削減繁瑣規則及取締過時、過份、不必要或重複的規管。」

■「就規管建議進行營商環境影響評估研究，以期減低規管對商界的影響及遵從有關規管的成本負擔。」

這正是本會多年來一直倡議的做法。我們在此促請政府把這些良好意願轉化為行動，希望新一屆政府可注入新的動力，以實現這個迫切的目標。否則，這個顯而易見卻又被忽視的問題將會繼續損害香港在實行「最低程度規管」方面的國際聲譽，對經濟造成潛在的不良影響。就此，總商會已做好準備，樂意與新政府合作。✿



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# Leaving No Child Behind

## 有教無類

Boaz International Education Institute helps kids with dyslexia learn and develop their talents, reports the Chamber's staff writer **Ray Lai**

博雅思教育中心協助讀寫障礙的兒童學習和發展才能 本刊記者黎泓江

When students do poorly in their studies in Hong Kong, they are often labelled as lazy, untalented or failures. These students often lack someone who is willing to understand why they underperformed as opposed to just criticizing them. It is a pity because the issue is often not that they don't want to do well, but that they might have problems with reading, writing or memorizing.

Twiggy Chan, Founder and Director of Boaz International Education Institute, had to overcome dyslexia, a type of reading disorder that affects reading and writing skills. When she was young, she used to be afraid of going to school because of her reading and writing problems.

Today, not only is she the holder of two masters degrees, but she also runs an institution to help children overcome reading and writing issues.

"I hope they do not need to be like me and go through hard times at school," said Chan, who believes that dyslexic students can do well academically if they are taught using the right methods.

### Teaching method

"Every child is born unique. If a child does not learn the way we teach, we teach the way they learn," said Chan.

Due to her experiences, she is well aware of the challenges children can face while learning. Their self-confidence might be damaged by parents, teachers and peers to the extent that they think they are worse than their peers in everything.

Chan believes that children just need to find the right way to learn. As such, Boaz offers a wide range of services to provide a fun and safe platform for children to discover their talents and "learn to learn" including read & write training programmes, social skills programmes, therapist

sessions, gifted leadership programmes and parenting seminars.

Boaz believes every child can learn with the appropriate method so teachers are committed to helping every child find their most suitable learning method and be able to apply them at school.

### Start-up business

Chan said initially, she had no idea how to start a business or do things like find a suitable office and marketing. Fortunately, she and her partner joined a programme organized by the Hong Kong Federation of Youth Groups and got support from a mentor. They then founded Boaz International Education Institute three years ago.

Last year, their efforts were recognized as they won the Gold Award in the HSBC Youth Business Award 2016. "Starting a business is challenging, but what's more challenging is overcoming dyslexia," said Chan.

### Company position

Boaz International Education Institute is not a general education center or speech therapy center but instead combines services provided by both types of places. Dyslexia often exists in different forms that affect different abilities like reading and writing. Some children may only be affected in one way, but others may have several issues.

Some educational centers focus on repetition by making students do exercises like write words out multiple times. But for students with reading and writing dyslexic problems, writing a word even 100 times can be useless and cannot help them remember it.

Meanwhile, parents of children with speaking difficulties may take them to speech therapists. However, the therapists' methods may not be fully effective in helping children with dyslexia deal with the school curriculum.





There are only inappropriate teaching methods, not children who cannot be taught, said Twiggy Chan (right), who herself is dyslexic.

本身有讀寫障礙的陳卓琪（右）認為，只有不合適的教學方法，沒有不受教的兒童。

To offer solutions, Chan and her team came up with special methods, influenced by foreign ideas, for these children to help them overcome learning difficulties and deal with the school curriculum.

### Spreading awareness

Besides teaching students, Boaz is also devoted to educating parents and society. The institution interacts with the public, students and parents actively through social networks like Facebook to increase public awareness of dyslexia and enhance communication with parents.

Chan wants to continue to raise public awareness of dyslexia. She also hopes that more people can devote themselves to special education to help more children in need. “We hope to build a productive society where everyone can see and appreciate each other’s abilities and potential,” said Chan.

Chan believes every student is intelligent in his or her own way. “There are only inappropriate teaching methods, not children who cannot be taught,” said Chan. ✨

在香港，學生的學業成績欠佳，通常會被標籤為懶惰、欠缺才能，甚至失敗。面對種種批評，這些學生的身邊總欠缺一個願意了解他們的人。可惜的是，問題往往不是因為他們不想做得更好，而是他們可能在閱讀、寫作或記憶方面出現困難。

博雅思教育中心創辦人及總監陳卓琪本身曾克服讀寫障礙——一種影響閱讀和寫作能力的學習障礙。她年幼時，曾經因為讀寫問題而害怕上學。

現時，她除了取得兩個碩士學位，亦經營一所教育機構，致力協助兒童克服閱讀和寫作困難。

陳卓琪說：「我希望他們無需像我一樣，要在學校經歷艱苦的歲月。」她相信，透過適當的教學方法，患有讀寫障礙的學生亦可取得良好的學術表現。

### 教學方法

她說：「每個孩子都獨一無二。如果他們無法透過我們的教學方式學習，我們就要因應他們的學習方式教導他們。」

從她的自身經驗，她充分了解到兒童學習時所面對的挑戰。他們的自信或會被父母、老師和同學打擊，認為自己各方面都比別人遜色。

陳卓琪認為，孩子其實只是需要尋找合適的學習方法。為此，博雅思提供一系列的服務，為兒童提供一個有趣和安全的平台，讓他們發掘個人才能，而且「學會學習」。這些服務包括讀寫培訓計劃、社交技能課程、言語治療服務、領導才能拓展課程及家長研討會。

博雅思深信，每個孩子都可透過適當的方法學習，因此老師會悉心協助每個孩子發掘最適合的方法，並在學校加以應用。

Company: Boaz International Education Institute Ltd  
公司名稱：博雅思教育中心有限公司  
HKGCC Membership No. 總商會會員編號: HKB0525  
Established 創辦年份: 2013  
Website 網站: www.boazeducation.com.hk

## 創業新手

陳卓琪表示，她最初對怎樣開設一間公司、如何尋找合適的辦公室，以及市場營銷等一無所知。幸好，她與夥伴參加了香港青年協會舉辦的課程，並得到一位導師的支援，遂於三年前創立了博雅思教育中心。

去年，博雅思在「滙豐青年創業大獎2016」中奪得金獎，可見她們的努力獲得了認同。陳卓琪說：「創業是一項挑戰，但更大的挑戰是克服讀寫障礙。」

## 公司定位

博雅思教育中心並非一般的教育中心或言語治療中心，而是

綜合了兩者的服務中心。讀寫障礙往往以不同的形式出現，影響閱讀和寫作等不同的能力。部分兒童或只在某一方面受到影響，亦有一些可能同時面對數個問題。

部分教育中心把焦點集中於反覆的練習，要求學生重複抄寫字詞。不過，對於有讀寫障礙的學生來說，即使重複抄寫100次亦毫無作用，無助他們記憶。

與此同時，兒童如有言語障礙，家長或會尋求言語治療師的協助。然而，治療師所採用的方法未必能有效地協助讀寫障礙的學生應付學校課程。

為提供解決方案，陳卓琪及其團隊參考外國的教育理念，開創出特別的方式，協助兒童克服學習困難，輕鬆應付學校的課程。

## Turning Good into Great 精益求精

**E**QT invests in good companies to help them develop into great and sustainable ones, said Martin Mok, Partner and Head of Mid-Market Asia at EQT Partners Asia Ltd. We help companies utilize a proven model to find attractive investment opportunities and support their growth in the Asia-Pacific region.

Based in Hong Kong, EQT Partners Asia Ltd, a wholly-owned Asian subsidiary of EQT Partners, entered the Asia-Pacific region in 2006 to pursue control-oriented middle market investments across Greater China and Southeast Asia.

In 2006, Mok was a Senior Vice President at Investor Asia Ltd, which was acquired by EQT Partners in the same year. Prior to that, Mok worked at Goldman Sachs and McKinsey & Co. Mok, who graduated with a Master of Arts (Hons) degree in Economics from Cambridge University, explained that he has been active in the Chamber since 2002.

He said it provides him with good opportunities to connect with industry experts in various sectors. These experts could provide impor-

tant market insights and potentially become part of their expanding independent Industrial Advisor network.

The independent Industrial Advisors work closely with EQT to provide a competitive advantage throughout the investment process, from sourcing to value creation, ownership and exit. EQT has access to a global network of more than 250 independent Industrial Advisors with strong industrial and senior leadership experience, he said.

Mok sees a lot of value in the Chamber's informal luncheons and seminars because they provide him and his colleagues with a casual platform to exchange contacts and ideas with professionals from different backgrounds.

We appreciate that the Chamber can offer us the opportunity to search for professional advisors. Its diverse representation from the business community, and focus on knowledge-sharing and international outreach help us keep abreast of the markets and continue growing, said Mok. 🌸

**殷**拓亞洲有限公司合夥人及中國區董事總經理莫昆庭表示：「殷拓投資於有潛力的公司，協助他們發展成為強大、可持續的企業。」他續說：「我們協助企業利用一個行之有效的模式，以發掘具吸引力的投資機遇，並支援他們在亞太區的發展。」

以香港為基地的殷拓亞洲有限公司，是殷拓集團於亞洲的全資附屬公司，於2006年進軍亞太區市場，在大中華和東南亞進行控股形式的中型市場投資。

2006年，莫昆庭於Investor Asia Ltd擔任高級副總裁，而該公司同年被殷拓集團收購。之前，他曾任職高盛和麥肯錫公司。莫先生畢業於劍橋大學，取得文學（榮譽）碩士（經濟）學位。他表示自2002年起，已積極參與總商會的活動。

他說總商會提供了不少良機，讓他與各行各業的專家聯繫交流，從而掌握重要的市場行情，並加入他們日漸擴大的獨立實業顧問網絡。

他解釋：「獨立實業顧問與殷拓緊密合作，以期從採購、增值、持有以至退出等投資過程中提供競爭優勢。殷拓擁有強大的全球網絡，連繫超過250位獨立實業顧問，而他們都具備豐富的實業和高級領導經驗。」

莫先生認為，總商會舉辦的午餐會和研討會十分實用，能夠為他和同事提供一個平台，與不同背景的专业人士互动交流。

他說：「透過總商會，我們有機會尋找專業顧問，其在商界的廣泛代表性、資訊性的活動和龐大的國際網絡，都有助我們緊貼市場動向，持續拓展業務。」 🌸

Company : EQT Partners Asia Ltd

公司名稱：殷拓亞洲有限公司

HKGCC Membership No. 總商會會員編號: HKE0397

Established 創辦年份: 1986

Website 網站: www.eqt.hk





## 向外推廣

除了教授學生，博雅思亦致力於家長和社區教育。該中心透過社交網絡如Facebook，與公眾、學生和家長積極互動，務求增加市民對讀寫障礙的認識，並促進與家長的溝通。

陳卓琪希望能繼續提高大眾對讀寫障礙的認識，並期望有更

多人投身特殊教育，以協助更多有需要的兒童。她說：「我們希望人人都懂得欣賞彼此的長處和潛能，共同建立一個具創造力的社會。」

她認為每個學生都有自己的才能，並深信：「只有不合適的教學方法，沒有不受教的兒童。」

## The Power of Marketing 市場營銷的力量

Philip Ho has built a solid career in the marketing and sales sector since he first entered the workforce in the early 1980s. Through hard work and a passion for his profession, he worked his way up the career ladder, having held management positions at Glaxo (now GSK) and JDH (now LF Asia). Today, he is Deputy Managing Director of Getz Bros & Co (Hong Kong), after being with the company for over 15 years.

As part of the Getz Group, the company specializes in the marketing and distribution of branded consumer goods and industrial products, as well as interior solutions and contracting services in Hong Kong, Macao and Mainland China. The company has over 8,000 distribution points, including supermarkets, department stores, drug-stores, convenience stores, household and hardware shops, electrical shops, fashion and sports shops.

According to Ho, “Cost-efficient supply chain services with dedicated work teams and progressive IT support are critical factors for success in building brands and driving sales and distribution for its customers.”

One of the company’s best-known projects is Sensa Cools, a herbal cooling drink that was launched in 2002 as a new brand in a tiny market. Utilizing a sound business plan and marketing strategies, the company successfully expanded the market



for cooling drinks while competing with traditional Chinese herbal teas. Initially released as a powder, Sensa Cools was also released as a bottled drink in 2011, and is now the brand leader in both markets.

Getz Bros & Co (Hong Kong) Ltd joined the Chamber in 2002. “I am glad that the Chamber provides a lot of opportunities for us to meet with the Government, business leaders and consuls, as well as trade commissioners,” said Ho. “What’s more, the Chamber has been helping Getz Bros & Co (Hong Kong) Ltd as well as the business community as a whole through its strong business-focused activities and its many committees that cover relevant business issues.”

Ho is active in supporting the Consumer Goods Industry, being an Executive Committee member of the Hong Kong Suppliers Association and sitting on the Board of the ECR Hong Kong, an industry advisory board under GS1 Hong Kong.

“We believe that the Chamber will continue to facilitate the business community in Hong Kong by connecting it with the Government,” Ho concluded.

Company: Getz Bros & Co (Hong Kong) Ltd

美國吉時兄弟（香港）有限公司

HKGCC Membership No. 總商會會員編號: HKG0036

Established 創辦年份: 1962

Website 網站: www.getz.com.hk

何文錦自1980年代初投身職場以來，一直從事市場推廣和銷售工作，在業界建立了穩固的事業基礎。憑藉幹勁和熱誠，他逐步攀上事業的階梯，曾先後擔任Glaxo（現為GSK）及JDH（現為LF Asia）的管理職位。目前，他已效力美國吉時兄弟（香港）有限公司達15年以上，現職為副總經理。

作為吉時集團成員，該公司專門從事品牌消費品和工業產品的市場營銷和分銷，以及香港、澳門和中國內地的內部方案和外判服務。該公司擁有逾8,000個分銷點，包括超級市場、百貨公司、藥房、便利店、家庭用品和五金店、電器店、時裝和運動用品店。

何文錦說：「具成本效益的供應鏈服務，配合熱誠投入的工作團隊，以及先進的資訊科技支援，是成功建立品牌、提高銷量和促進分銷的關鍵因素。」

該公司最著名的其中一個項目是清熱酷——於2002年推出的草本清熱飲料新品牌。在良好的商業計劃和市場營銷策略下，該公司與傳統的中式涼茶競爭的同時，成功拓展了清熱飲料的市場。原先以沖劑形式出售的清熱酷，於2011年推出即飲樽裝，而品牌如今在沖劑及樽裝市場皆取得領先的地位。

美國吉時兄弟（香港）有限公司於2002年加入總商會。何先生表示：「很高興總商會提供很多機會，讓我們與政府官員、商業領袖、領事及商務專員會面交流。」他又稱：「另外，總商會透過一系列的商業活動，以及轄下多個專責不同商業議題的委員會，一直協助美國吉時兄弟（香港）有限公司以至整體商界的發展。」

何文錦積極為消費品業提供支援，除了擔任香港供應商協會理事，亦是香港貨品編碼協會屬下的業界諮詢委員會ECR香港的委員。

他總結說：「我們相信，總商會將繼續促進商界與政府的聯繫，力求推動本港商界發展。」

# Enjoy Chinese in Style and Class 經典中國風味

Mott 32 brings a touch of class to traditional Chinese dishes,  
reports the Chamber's staff writer **Elaine Chan**

卅二公館為傳統中菜增添典雅的色彩 本刊記者**陳禱凝**

**D**escending down a spiral staircase in the basement of Standard Chartered Bank Building in Central brings you to a surreal establishment which conjures an elegant and playful spell of Chinese aesthetics. This is the home to the renowned Chinese fine dining restaurant Mott 32. As nice as the decor is, the decadent food that truly steals the show. Diners can expect dishes made from the finest ingredients.

**沿**著中環渣打銀行大廈地庫的螺旋形樓梯徐徐步下，你會進入一個眼前一亮的世界，處處滲出典雅而有趣的中國色彩，而這正是知名高級中菜館卅二公館的所在。餐廳的裝潢設計時尚優雅，惟精緻的佳餚才是其主打的賣點，每道菜式皆以優質的食材悉心炮製。

## **Signature Maine Lobster Fried Rice, Spring Mushrooms, Broad Beans** 砂鍋龍蝦飯

This luscious, fragrant dish uses Boston lobster meat which soaks into each rice grain to create a delicious crustacean sauce.

這款美味芳香的菜式以波士頓龍蝦肉入饌，令每一口飯都滲出鮮甜的蝦味。



## **Fish Maw, Double Boiled Fish Bone Broth, Bamboo Pith, Chinese Cabbage** 鯊魚骨竹筴菜膽燉花膠

Begin your meal with this nourishing soup filled with sumptuous ingredients including fish maw and shark bone. Overloaded with natural collagen and comforting aroma, this heart-warming offering is immensely satisfying.

不妨以這款滋補的燉湯為一頓盛宴揭開序幕，滿滿的花膠和鯊魚骨等珍貴的食材，蘊含豐富天然膠原蛋白，熬製出的香醇味道，令人暖身暖心，大感滿足。



## **Hot & Sour Iberico Pork Shanghainese Soup Dumplings** 酸辣小籠包

This basket of brightly carrot-coloured buns fuses Sichuan characteristics with succulent Iberico pork in a sour and spicy broth.

這籠鮮橙色的小籠包，以鮮美多汁的西班牙黑毛豬肉製成，再配以酸辣湯，帶出濃厚的四川風味。



## **Apple Wood Roasted 42 Days Peking Duck** 42天飼養北京片皮鴨（蘋果木燒）

This Peking delicacy is the star of Mott 32's culinary line-up. Watch as your server skillfully shaves the apple wood-smoked duck and savour the crispy skin and tender meat served with thin pancakes.

這道北京名菜是卅二公館的星級菜式。看著師傅巧妙地片開以蘋果木烤熟的鴨子，再細嚼香脆可口的鴨皮，以及嫩滑多汁的鴨肉，配以薄餅同吃，滋味無窮。





## Chef's Profile 大廚小檔

Chef Lee Man Sing (left) loves traditional Cantonese fare and conjures up the flavours of his childhood, combined with his powerful-tasting dishes at Mott 32. After three decades of gastronomic experience in fine-dining restaurants, such as at the Mandarin Oriental, his passion for food continues to grow stronger every day. The master of Chinese cuisine brings soul to his recipes, and excites taste buds in Hong Kong with his refined, indulgent classics using only the best seasonal ingredients.

李文星師傅（左）熱愛傳統粵菜，致力把兒時熟悉的味道融入卅二公館的眾多美食之中。李師傅曾任職文華東方等多家高級餐廳，經驗豐富，對美食的熱誠一直有增無減。這位中菜大師嚴選最時令的食材，精心炮製出各款經典美饌，為每道菜式注入靈魂之餘，亦為本地食客帶來驚喜。

## Mott 32 卅二公館

Standard Chartered Bank Building,  
4-4a Des Voeux Road, Central, Hong Kong  
香港中環德輔道中4-4A號渣打銀行大廈  
2885 8688



### Crispy Triple Cooked U.S. Wagyu Beef Short Ribs

烤三弄美國和牛肋骨

The marinated beef ribs are deliciously tender but their beefy goodness still remains when draped in a rich and tangy sauce with a hint of red wine.

經醃製的牛肋骨豐腴可口，蘸上濃稠的紅酒醬汁同吃，仍能保留濃郁的肉香。



### Steamed Fillet of Leopard Coral Garoupa, Sea Salt & Ginger

拍薑海鹽蒸東星斑

This highly prized fish is cooked with similar aromatics to the traditional Cantonese poached chicken, and the subtle complement of ginger, salt and scallions enhance the fresh flavour of the fish.

這道名貴海鮮佳餚的香氣與傳統的白切雞相似，加上淡淡的薑味、海鹽和青蔥，進一步提升魚的鮮味。



### Poached Mandarin Fish Fillet Szechuan Pepper Broth

四川水煮桂花魚

This dramatic dish of poached fish in a sea of red chillies and Sichuan pepper is popular at Mott 32 for good reason. Not only are the fish slices moist and tender, but the chilli fish soup is rich and tasty, due to its perfect balance between tongue-numbing spiciness and flavours.

這味浸泡在紅紅的辣椒和四川花椒海中的水煮魚大受歡迎，箇中必然有其原因。除了魚肉軟滑鮮嫩，香辣的魚湯亦濃郁惹味，在麻辣與鮮味之間取得了完美的平衡。



# Greater Bay Area Set to Take Off

## 「粵港澳大灣區」經濟騰飛

First designated as a national-level new area in 2009, Hengqin officially became part of the Guangdong Pilot Free Trade Zone in 2015. As a “super economic zone” it enjoys preferential national policies. To help members discover development and investment opportunities in Hengqin, as well as neighbouring Macao, the Chamber’s China Committee Chairman PC Yu led a 40-member delegation to visit the two cities on 16 and 17 March.

During the “Two Sessions” in Beijing in March, the Guangdong-Hong Kong-Macao Greater Bay Area Development Plan was proposed in a government work report, which called for closer cooperation between the three places going forward.

### Hengqin: an important hub in the Greater Bay Area

Despite the downward pressure on Mainland China’s economy, Hengqin’s GDP still maintained double-digit growth. At present, there are nearly 30,000 enterprises in Hengqin. After the Hong Kong-Zhuhai-Macao Bridge opens, it will only take 30 minutes to drive from Hengqin to Hong Kong airport, while transit between the three places will be more convenient.

“The Guangdong-Hong Kong-Macao Greater Bay Area is the world’s most populous and affluent bay area, with a total economic capacity of US\$1.7 trillion. As a major hub in the Greater Bay Area, Hengqin’s role will be crucial,” Liu Yang, Director of Guangdong Free Trade Zone Hengqin Area Investment Promotion Centre, told members.

### Macao to build a diversified economy

As a small economy, Macao has one of the lowest tax rates in the region, and its economy is mainly driven by the tourism and services industries. In 2016, the total number of inbound visitors to Macao exceeded 30 million, which is nearly 15 times the number of visitors it received in 1999.

Jackson Chang, President of Macao Trade and Investment Promotion Institute, said, “Macao has two development positions, namely to develop into a world tourism and leisure centre, and to become a platform for trade and investment between Mainland China and Portuguese-speaking countries.” He added that Macao aims to diversify its economy by proactively developing its convention and exhibition, specialty finance and Chinese medicine sectors.

Mission leader PC Yu pointed out that Hengqin and Macao are both important parts of the Guangdong-Hong Kong-Macao Greater Bay Area. With those places having their own advantages, they can complement their strengths with those of Hong Kong for mutual cooperation and development.

Delegates also visited Novotown, a development project in Hengqin set up by the Lai Sun Group, as well as the University of Macau and the Macao Chamber of Commerce. They also toured Chimelong Ocean Kingdom in Zhuhai and Wynn Palace in Macao to get an up-close look at local tourism developments. ❁







**珠**海橫琴在2009年獲批為國家新區，2015年正式掛牌成為廣東自由貿易試驗區橫琴片區，享受多項國家優惠政策，可謂「特區中的特區」。3月16至17日，總商會中國委員會主席余鵬春率領考察團一行40人，到訪橫琴新區和澳門，了解當地的最新發展和投資機遇。

今年3月，中央兩會的政府工作報告提出「粵港澳大灣區」發展規劃，粵港澳三地的合作將愈趨緊密。

#### 橫琴成大灣區重要節點

現時內地經濟正面臨下行壓力，然而橫琴的GDP卻保持雙位數增長，目前已有近三萬家企業落戶橫琴。港珠澳大橋通車後，橫琴至香港機場只需30分鐘車程，粵港澳三地的交流將更加便捷。

橫琴片區招商中心主任劉揚博士表示：「粵港澳大灣區是全世界人口最多、最富裕的灣區，經濟總量達1.7萬億美元。橫琴作為大灣區重要的支點，將發揮重要作用。」

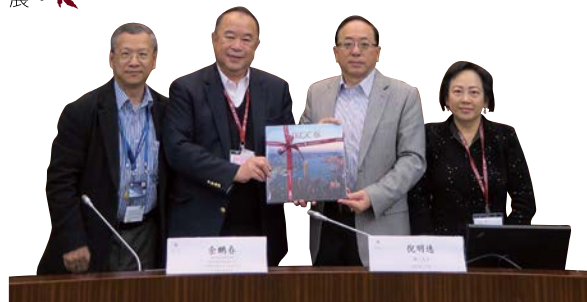
#### 澳門力促多元化經濟

澳門經濟規模不大，是區內稅率最低的地區之一。澳門的經濟主要由旅遊業和服務業帶動，2016年全年入境旅客總數超過三千萬人次，相較1999年增長近15倍。

澳門貿易投資促進局主席張祖榮指出：「澳門有兩個經濟發展的定位，第一是發展成為世界旅遊休閒中心，第二是成為中國與葡語國家的商貿投資平台。」他亦表示澳門希望能夠促進經濟的多元化，目前正積極發展會展業、特色金融業和中醫藥產業。

團長余鵬春表示橫琴和澳門都是粵港澳大灣區的重要部分，兩地各有優勢，能與香港互補合作，共同推動發展。

訪問團亦參觀了麗新集團在橫琴開發的創新方項目(Novotown)，拜訪了澳門大學、澳門中華總商會，並遊覽珠海長隆海洋王國及澳門永利皇宮，體驗當地的旅遊業發展。✿



Anson Bailey, Head of Consumer Markets, KPMG China, and Clarence Ling, Co-Founder and Chief Development Officer of Ztore.com, spoke about e-commerce trends in Mainland China and Hong Kong at the Chamber's roundtable luncheon on 8 March.

畢馬威中國（香港）零售和消費品主管合夥人利安生及Ztore.com聯合創始人兼首席拓展官凌俊傑在3月8日的午餐會上，剖析中國內地及香港的電子商務趨勢。



Nature Yang, Vice Chairman of Industry & Technology Committee, attended the Hong Kong Chamber leaders meeting cum luncheon, organized by the Hong Kong Economic & Trade Office in Guangdong (GD ETO) in Shenzhen, on 16 March. The meeting was held to update Hong Kong enterprises on Guangdong's latest economic development and discuss the current situation of Hong Kong companies operating in Guangdong.

工業及科技委員會副主席楊自然於3月16日出席由香港特別行政區政府駐粵經濟貿易辦事處（駐粵辦）假深圳舉行的「香港商會會長交流會暨午餐會」。該會議旨在向香港企業介紹廣東的最新經濟發展，並討論在粵港企的現況。

Watson Chan, Chamber Deputy CEO, Policy and Business Department, attended an Investment Promotion Seminar for Fengjiang District, Jiangmen, on 16 March to strengthen relations between the Chamber and Jiangmen.

總商會政策及商務發展副總裁陳利華於3月16日出席江門市蓬江區投資推介會，以加強總商會與江門的關係。

General Committee member and Chairman of the China Committee, PC Yu, attended a symposium on 10 March titled "2017 New Project and Investment Promotion of Liaoning Hulu Island."

理事及中國委員會主席余鵬春於3月10日出席「遼寧·葫蘆島2017新項目推介暨招商會」。

PC Yu, General Committee Member and Chairman of the China Committee, attended the Henan Luoyang Tourism (Hong Kong) Symposium cum the 35th Peony Culture Festival of Luoyang Press Conference on 6 March.

理事及中國委員會主席余鵬春於3月6日出席河南省洛陽市旅遊（香港）推介會暨第35屆洛陽牡丹節新聞發佈會。

Watson Chan, Chamber Deputy CEO, Policy and Business Department, attended a Chinese New Year dinner co-hosted by CCPIT offices in the Guangdong, Hong Kong and Macao regions, including the CCPIT Representative Office in Hong Kong and Macao, CCPIT Shenzhen, CCPIT Guangzhou and CCPIT Guangdong, on 1 March.

總商會政策及商務發展副總裁陳利華於3月1日出席粵港澳貿促機構丁酉年春茗晚宴。活動由貿促會駐港澳代表處、深圳市、廣州市及廣東省等貿促會合辦。

PC Yu, General Committee member and Chairman of the China Committee, represented the Chamber to attend spring cocktail receptions organized, respectively, by the Guangzhou Federation of Industry & Commerce on 21 February, and Foreign Affairs and Overseas Chinese Affairs Bureau of Foshan City on 27 February.

總商會理事及中國委員會主席余鵬春於2月21日及2月27日代表總商會出席兩個新春酒會，分別由廣州市工商業聯合會，以及佛山市外事僑務局舉辦。

Petrina Tam, Vice Chairman of the China Committee, attended the First Joint Meeting of 21st Beijing-Hong Kong Symposium on 15 March. Su Hong, Deputy Director General of Beijing Investment Promotion Bureau, led a delegation to Hong Kong to discuss the symposium's arrangements with local organizers. HKGCC is one of the organizers of the symposium.

中國委員會副主席譚唐毓麗於3月15日出席「第21屆北京·香港經濟合作研討洽談會第一次會議」。北京市投資促進局副局長蘇宏率領代表團訪港，與本港的主要機構討論洽談會的安排。總商會是洽談會的主辦機構之一。





The **Chamber Young Executives Club (YEC)** is organizing a Summer Field Trip to Beijing in collaboration with the **Cheung Kong Graduate School of Business (CKGSB)** to offer an **Enriching and Engaging** experience for those who want to immerse themselves in the opportunities and challenges presented by the advent of *"The Chinese Century"*. Combining lectures by world-class faculty, company site visit, heritage tours and cross networking, this will be an all-in-one learning experience for progressing business executives to stay abreast with the latest development of China.



### Programme Objectives

Comprising lectures, company visit, networking events, experiential immersions and cultural activities, participants will:

- Explore how history has shaped modern China
- Understand how to engage with a changing China
- Become equally conversant in Eastern and Western concepts
- Gain insights into how China's financial market and political system work
- Analyze regional interactions and differences among core cities in China

### Itinerary at a glance

12 Jul (Wed)	Arrival in Beijing – CX 312 (Departure: HKG 17:00 – Arrival: PEK 20:25)
13 Jul (Thu)	Orientation begins at 09:00 Lecture: China's Transformation and Its Implication Networking dinner with CKGSB Alumni
14 Jul (Fri)	Company visit (TBC - Baidu, Didi, JD.com or SOHO China) Heritage Tour to the Great Wall – Juyongguan Section Free evening
15 Jul (Sat)	Lecture: China's Financial Markets – Opportunities and Risks Free afternoon or local tour - Visiting 798 Art Zone (Dashanzi Art District), Beijing hutongs, lanes or alleys formed by lines or siheyuans (optional at extra cost of HK\$250 per person)
16 Jul (Sun)	Lecture: Business Model Innovation Departure for Hong Kong in the afternoon – CX 331 (Departure: PEK 16:30 – Arrival: HKG 20:15)

\* Lectures are conducted in English

\* Accommodation: 5-star hotel – Grand Hyatt Beijing or equivalent (for 4 nights)

\* Upon completion of the programme, participants will be awarded a Certificate for the **HKGCC x CKGSB China Immersion Programme 2017**

### Early-bird Special Participation Fee (if booking is received before 5 May)

(Includes round-trip flight tickets, programme fees, tour, local transportation + selected meals, airport tax + travel insurance; Option 2 includes hotel)

- Option 1 **(Exclude hotel): HK\$32,000 per person**
- Option 2 **(Include 5-star hotel, Single Room): HK\$41,000 per person** (with daily breakfast)

Remarks: <sup>1</sup>**Deduct HK\$2,000 for flights + airport tax if self-arrange.** <sup>2</sup>Extra cost at HK\$250 per person for the optional local tour on 15 July. <sup>3</sup>The above fees are subject to change without prior notice depending on the flight and hotel availability. <sup>4</sup>The trip is limited to a maximum of 24 people; bookings are on a first-come-first-served basis. <sup>5</sup>**Final balance must be settled before 2 June 2017.**

Enquiries: Vera So (Email: vera@chamber.org.hk / Tel.: 28231280)

For programme details, please visit <https://goo.gl/RuuCXT> OR scan the QR Code

Reserve your place **NOW** by filling-in the reservation form: <http://www.chamber.org.hk/en/events/doc/M170712KF.pdf>





### International Business Committee Luncheon

Chamber CEO Shirley Yuen attended a luncheon on 13 February hosted by the Chief Secretary for Administration Matthew Cheung Kin-chung for members of the International Business Committee (IBC). The Chief Secretary chairs the IBC, and these meetings provide a valuable opportunity for members to discuss directly with the Government issues of concern to the international businesses community in Hong Kong.

### 國際商務委員會午餐會

總商會總裁袁莎妮於2月13日出席由政務司司長張建宗為國際商務委員會主持的午餐會。該委員會由政務司司長擔任主席，這些會議為會員提供寶貴的機會，讓他們可直接與政府討論國際商界所關注的議題。

### Asia & Africa Committee 亞洲及非洲委員會

Mukund Narayanamurti, CEO, Asialink Business, visited the Chamber on 3 March, and was greeted by Asia & Africa Committee Chairman Andrew Wells, and members. They discussed Hong Kong and Australian economic issues, including how Hong Kong serves as a hub in facilitating Mainland-Australia investment and trade.

Asialink Business行政總裁Mukund Narayanamurti於3月3日到訪，由亞洲及非洲委員會主席華賢仕及多位委員接待，雙方討論香港和澳洲的經濟議題，包括香港如何作為一個樞紐，以促進內地與澳洲的貿易投資。



Indonesia Trade Consul Natan Kambuno and Economic Consul Erwin Muhammad Akbar visited the Chamber on 9 March for a working meeting with Malcolm Ainsworth, Director of PR and Programs, and Hilton Yip, Assistant Manager. They discussed final preparations for the upcoming Indonesia seminar on 15 March as well as a possible business forum featuring the visiting Indonesia President Joko Widodo on 1 May.

印尼貿易領事Natan Kambuno及經濟領事Erwin Muhammad Akbar於3月9日到訪，與公共關係及項目總監麥爾康和副經理葉治平進行工作會議，討論3月15日舉行的印尼研討會的最後準備工作，以及就印尼總統佐科·維多多訪港而訂於5月1日舉行的商業論壇。

### Business New Zealand CEO Visits

Kirk Hope, CEO, Business New Zealand, visited the Chamber on 14 March and met with Asia & Africa Committee Chairman Andrew Wells and members. They discussed recent economic developments in Hong Kong and New Zealand as well as Asia. Business New Zealand is the country's largest business advocacy group and represents thousands of businesses across the country.

Business New Zealand行政總裁Kirk Hope於3月14日到訪，與亞洲及非洲委員會主席華賢仕及多位委員會面，討論香港、新西蘭和亞洲的最新經濟發展。Business New Zealand是全國最大的商業倡議機構，代表當地數以千計的企業。





## Committee Chairmen 委員會主席



### Indonesia: ASEAN's Giant 印尼：東盟巨人

Consul General of Indonesia Tri Tharyat, and Reza Anglingkusumo, Chief Representative of Bank Indonesia Representative Office for East Asia (Bank Indonesia in Tokyo, Japan), spoke about economic developments and the outlook for Indonesia at a roundtable seminar on 15 March. Hong Kong entrepreneur Andy Wong, who set up a manufacturing plant in the country, shared his extensive experience about doing business in Indonesia with the audience.

印尼總領事Tri Tharyat及印尼銀行東亞代表處（日本東京）首席代表Reza Anglingkusumo於3月15日的午餐會上，講解印尼的經濟發展和前景。在印尼設廠的香港企業家Andy Wong亦分享其在當地營商的廣泛經驗。

The Asia & Africa Committee met on 15 March, at which committee member Margaret Brookes shared with members her extensive property consulting and surveying experience in Hong Kong and countries across Asia. The committee also discussed how special interest groups, focusing on specific regions under the remit of the committee, could help expand members' understanding of specific countries and explore potential business opportunities.

亞洲及非洲委員會於3月15日開會。會上，委員蒲美琪分享其在香港和其他亞洲國家的廣泛物業諮詢和勘測經驗。委員亦討論在委員會轄下成立針對特定地區的特別興趣小組，可如何協助會員增進對特定國家的認識，以及探索潛在的商機。

### Safeguarding Contracts in Iran 拓展伊朗商機

Many companies are still hoping to grow business opportunities with the opening of Iran. Behzad Mirzaei, Vice Chairman of the Chamber's Africa & Asia Committee, said there is a lot of interest in the role of Iran in China's Belt & Road initiative. Speaking on a panel of experts at a seminar organized by member law firm Stephenson Harwood on March 1, he discussed opportunities in petroleum-related businesses, and how companies can take advantage of new provisions for investment. Of particular interest among the audience was how companies can safeguard their position when signing contracts with their Iranian counterparties.

隨著伊朗開放，許多公司都希望於當地拓展商機。總商會亞洲及非洲委員會副主席苗澤文表示，很多企業均有意了解伊朗在中國「一帶一路」戰略中的角色。他於3月1日出席由會員公司Stephenson Harwood律師事務所舉辦的研討會，與專家小組討論石油相關業務的機遇，以及企業如何受惠於新的投資規定。與會者特別感興趣的是，企業與伊朗交易方簽署合約時，如何保障自身的權益。



**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



## Americas Committee 美洲委員會



### Canada's Economic Fundamentals and New Geo-political Realities 加拿大的經濟基礎及地緣政治新形勢

The Honourable Kevin G Lynch, Vice Chair, BMO Financial Group, and former Clerk of the Privy Council and Cabinet Secretary, Government of Canada, gave a presentation to members at the Consulate General of Canada about Canada's economic fundamentals and the country's investment climate. He also touched on the just-released Federal Budget and the new geo-political realities in the context of a rapidly changing world.

蒙特利爾銀行金融集團副董事長、加拿大政府前樞密院書記兼內閣秘書長林凱文於加拿大總領事館向會員介紹加拿大的經濟基礎和投資環境。他亦概述最新發表的聯邦預算案，以及在瞬息萬變的世界中地緣政治的新形勢。

### HKGCC, Bogota Chamber of Commerce Reinforce Cooperation 與波哥大商會加強合作

The Chamber and the Bogota Chamber of Commerce (CCB), Colombia, signed a Memorandum of Understanding on 8 March to renew the strong cooperation between the two chambers after the Chamber signed an MOU in Bogota in 2013. Americas Committee Chairman Thomas Wong, and CCB Vice President Martin Salcedo signed the latest agreement between the two chambers. Colombian companies are looking to grow their businesses in Asia, and use Hong Kong as a gate to the Mainland and Asia. CCB has around 40,000 members, mainly in the financial services, commercial and energy sectors.

總商會與哥倫比亞波哥大商會於3月8日簽署合作協議備忘錄，由美洲委員會主席黃華樂及波哥大商會副總裁Martin Salcedo代表簽署，以加強總商會自2013年與波哥大簽署合作協議備忘錄以來，兩個商會之間的合作。哥倫比亞企業正尋求在亞洲拓展業務，並利用香港作為通往內地及亞洲的大門。波哥大商會約有4萬名會員，主要從事金融服務、商業及能源業。



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

Esmond Lee, Senior Advisor, Financial Services Development Council, briefed members about how banks in Hong Kong were preparing themselves for Mainland China's proposed use of digital RMB for cross-border payments in the Chamber FinTech Working Group meeting held on 21 February.

金融發展局高級顧問李建英於2月21日出席總商會金融科技工作小組的會議，向會員概述本港銀行如何就內地使用數碼人民幣跨境支付的建議做好準備。



Dominic Wai, Partner, ONC Lawyers, explained the legal liabilities, recourses and remedies for cybersecurity breaches at a roundtable luncheon on 27 February. He also shared case studies, highlighted criminal and civil liabilities in the event of a cybersecurity breach, and provided advice on how companies could protect themselves from cyberthreats.

柯伍陳律師事務所合夥人衛紹宗於2月27日的午餐會上，解釋違反網絡安全時，企業的法律責任、追索及補救措施。他亦以案例說明違反網絡安全的刑事和民事責任，並就企業如何保障自己免受網絡威脅提供意見。



Thomas Lee, Partner, Risk Advisory, Deloitte China, spoke about how to select a data centre in compliance with regulatory standards in risk management, data security and leasing practices at a roundtable luncheon on 13 March.

德勤中國風險諮詢合夥人李卓偉於3月13日的午餐會上，講解如何選擇數據中心，以符合風險管理、數據安全和租賃實務的監管標準。



## Committee Chairmen 委員會主席

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



To prepare for the forthcoming charging scheme for municipal solid waste, K S Wong, Secretary for the Environment, introduced the framework and implementation plan at a forum held on 13 March. He was joined by Mike Kilburn, Acting General Manager-Sustainability of Airport Authority; William Lin, Director- Environmental Management of Business Environment Council; Cary Chan, Executive Director of Hong Kong Green Building Council; Benson Pau, CEO of Wings Trading (HK) Co Ltd; and William Yu, CEO of World Green Organisation, who shared the best practices of business in waste management and their views on the proposed charging mechanism.

為了就即將推行的都市固體廢物收費計劃做好準備，環境局局長黃錦星於3月13日介紹有關的框架和實施方案。同場的講者還包括機場管理局可持續發展署理總經理吳敏、商界環保協會環境管理總監連志偉、香港綠色建築議會執行董事陳永康、飛騰行(香港)有限公司行政總裁鮑潔鈞，以及世界綠色組織行政總裁余遠驊，他們亦分享了商界如何實踐有效的廢物管理措施，以及他們對擬設的收費機制之意見。

### Europe Committee 歐洲委員會



#### Strengthening Ties with EU 與歐盟加強聯繫

Philippe Duponteil, Head of Unit, Far East, Directorate-General for Trade of the European Commission, visited the Chamber on 17 March, and met with Europe Committee Chairman Stephen Weatherseed, Vice Chairman Jennifer Chan, and Committee members. They discussed Hong Kong's role as a bridge between Greater China and overseas markets, how Hong Kong could benefit from the Belt and Road initiative, and the development of the European Commission.

歐洲聯盟歐洲委員會貿易總署遠東處處長Philippe Duponteil於3月17日到訪，由歐洲委員會主席韋大象、副主席陳佩君及多位委員接待，討論歐盟與香港的貿易投資關係。

**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



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

The Chamber submitted its views on a government proposal to reinforce legislation and regulate certain non-financial businesses and occupations for combating money laundering and terrorist financing in Hong Kong on 3 March. The Chamber agreed in principle with the spirit of promoting business compliance but pointed to questions regarding the practicality, reasonableness and proportionality of the Government's approach to achieving such goals.

總商會於3月3日就政府有關加強立法規管本港若干非金融業務和行業，以打擊洗黑錢及恐怖份子融資的建議提呈意見。總商會原則上同意促進商業合規的精神，但卻質疑政府實現這些目標的方法之實用性、合理性和相稱性。

On 22 March, George Leung, Chairman of the Financial & Treasury Services Committee, led a group of members to attend a sandwich luncheon organised by the Financial Services Development Council (FSDC). Members exchanged views and discussed issues of mutual concern with FSDC Chairman, Laura Cha, and FSDC members.

金融及財資服務委員會主席梁兆基於3月22日率領多位委員出席由金融發展局舉辦的午餐會，與該局主席史美倫和成員討論雙方共同關注的議題。

### Industry & Technology Committee 工業及科技委員會

Raymond Shan, Principal Consultant, Smart Manufacturing & Materials of the Hong Kong Productivity Council, spoke to members at the Chamber's roundtable luncheon on 20 March about how to apply Industry 4.0 to their business. He also explained some success cases of integrating technology to gear up for business growth.

香港生產力促進局智能製造及材料科技首席顧問單銘賢出席本會3月20日的午餐會，討論如何把「工業4.0」元素注入業務中，並透過一些成功案例，解釋企業如何整合各項技術，以促進業務增長。



### Legal Committee 法律委員會



Kenny Shek, Associate Managing Director, Kroll Asia, provided insights into the risks that companies have to deal with when operating in a high-growth environment. Speaking at a roundtable seminar entitled "Protecting Your Business in a Volatile World" on 21 February, he highlighted the types of fraud encountered by businesses in the Asia-Pacific region and gave practical guidance and examples on managing fraud risks in the Mainland.

Kroll Asia 副執行董事石啟良為2月21日的午餐會任講者，主題為「在反覆多變的世界中保障你的業務」。他講解企業在高增長的經濟環境下所面對的經營風險，以及在亞太區內遇到的各種欺詐手段，並分享一些實用的指引及案例，以管理內地的詐騙風險。



The Legal Committee hosted Solicitor General Wesley Wong SC and Senior Assistant Solicitor General Lee Tin-yan at a meeting on 21 February. Wong spoke about the Department of Justice's recent legislative proposals regarding third-party funding and the arbitrability of intellectual property rights disputes for the purpose of improving Hong Kong's arbitration regime.

法律政策專員黃惠沖資深大律師及高級助理法律政策專員李天恩出席法律委員會2月21日的會議。會上，黃先生講解律政司近日就第三方資助及知識產權爭議的可仲裁性所提出的立法建議，以改善香港的仲裁制度。

### SME Committee 中小型企業委員會

Michael Lai, Territory Manager & Senior Security Sales Engineer from Rapid7, highlighted current web security threats and how SMEs can enhance their internet security at a roundtable luncheon on 28 February. He said that due to their heavy reliance on the internet and a lack of resources to invest in cybersecurity protection, SMEs were often vulnerable to cyberattacks. During the luncheon, he also explained how SMEs could avoid cyberattacks and stressed that the best way to stay safe was to improve employee cybersecurity awareness.



## Retail & Tourism Committee 零售及旅遊委員會

Joe Lin and Samuel Lai from CBRE's Advisory & Transaction Services department, spoke about the relationship between the real estate market and the retail and tourism sectors in Hong Kong on 14 March. They also gave a review of the retail market and forecast, including details of new retail projects.

世邦魏理仕顧問及交易服務部的連志豪及黎尚文於3月14日向會員闡釋香港房地產市場與零售及旅遊業的關係，並回顧和預測零售市場的表現，包括新零售項目的詳情。



Hillman Lam, Ctrip.com International Business General Manager for Hong Kong & Taiwan, briefed members at the Retail & Tourism Committee's meeting on 17 March about Ctrip.com's success and future development plans.

Ctrip.com 港台國際商務總經理林俊暉於零售及旅遊委員會3月17日的會議上，向委員概述Ctrip.com的成功之道及未來發展計劃。

## Shipping & Transport Committee 船務及運輸委員會



Luigi La Tona, Executive Director of the Self Storage Association Asia, highlighted the challenges and opportunities faced by self-storage facility operators who would be subject to new regulations at the committee meeting on 6 March. He also spoke about the association's efforts to devise alternative solutions aimed at helping the industry meet safety/regulatory requirements.

亞洲迷你倉商會執行董事Luigi La Tona在委員會3月6日的會議上，解釋迷你倉設施經營商所面對的挑戰、機遇和新規管，並表示該會正致力開發其他方案，協助業界符合安全 / 規管要求。

Ruth Yu, Executive Director, and Harriet Sin, Head of Marketing/ Programme, both of the Hong Kong Retail Management Association (RMA), introduced RMA's Quality e-shop recognition scheme, which is intended to instill confidence in online retailing in Hong Kong, also at the 17 March meeting.

香港零售管理協會執行總監余麗姚及市場推廣 / 項目主管冼約芬於3月17日的會議上，介紹該會推出的優質網店認證計劃，以提升市場對香港網上零售的信心。

Frank Lee, Chairman of the Retail & Tourism Committee, attended a luncheon and sharing session, hosted by Peter Lam, Chairman of Hong Kong Tourism Board (HKTB), on 20 March. Lam shared the latest tourism performance data and HKTB's 2017-18 marketing plan.

零售及旅遊委員會主席李敬天於3月20日出席由旅遊發展局主席林建岳主持的午餐會和分享會。林先生講解旅遊業的最新數據，以及該局於2017至2018年度的市場推廣計劃。



Rapid7 區域經理及資深安全銷售工程師黎浩勤在2月28日的午餐會上，剖析當前的網絡安全威脅，以及中小企如何提高網絡保安水平。他表示，中小企高度依賴互聯網，而且沒有足夠的資源去維護網絡安全，因此容易讓黑客有機可乘。會上，他講解中小企如何防範網絡攻擊，並強調提高僱員的網絡安全意識是最佳的預防方法。

### Taxation Committee 稅務委員會

Grace Tang, Chairwoman of the Taxation Committee, and committee members attended a briefing session by the Government on 3 March relating to the latest developments of and proposals on Automatic Exchange of Information (AEOI). To align with international developments, the Government plans to expand the list of reportable jurisdictions to cover all prospective AEOI partners of Hong Kong (approximately 70 jurisdictions) from 1 July 2017.

稅務委員會主席鄧卓敏及多位委員於3月3日出席政府有關自動交換資料(AEOI)最新發展和建議的簡介會。為配合國際發展，政府計劃由2017年7月1日起擴大申報稅務管轄區的名單，以涵蓋所有潛在的AEOI夥伴(約70個稅務管轄區)。

Erica Chen, Director of the Chartered Institute of Management Accountants (CIMA), visited the Chamber on 10 March to explore collaborative opportunities with the Chamber, where she met with Thinex Shek, Assistant Director for Policy & Business Development, and Gweneth Tong, Assistant Manager for Business Policy. 特許管理會計師公會總監陳蕊於3月10日到訪，由總商會工商政策副總監石平儀及工商政策副經理唐碧琳接待，雙方探討未來合作機遇。

### Young Executives Club 卓青社

Sub-groups within the YEC Executives Committee held meetings including the Social Media Working Group on 13 March, the Community/CSR Sub-Group on 15 March, and the Membership & Fellowship Sub-Group on 16 March. The meetings were held to brainstorm ideas and implement plans to keep YEC members active and engaged.

卓青社行政委員會轄下的小組召開會議，包括社交媒體工作小組(3月13日)、社區/企業社會責任小組(3月15日)，以及會員及聯誼小組(3月16日)。這些會議旨在集思廣益，以便推行不同計劃，鼓勵卓青社的會員積極投入地參與活動。

### Women Executives Club 卓妍社



### Celebrating Achievements of Women of Wine 舉杯慶祝女性成就

Around 300 guests attended the Women of Wine Festival on 10 March at the Chamber, a joint effort between HKGCC Women Executives Club and Meiburg Wine Media with sponsorship from Swire. Guests enjoyed 40 of the world's top wines made by women and a number of mini-workshops on food, wine and lifestyle topics. Two panel discussions featuring leading women in different industries spanning finance, travel, media and the corporate world revealed their inspirational stories of success and discussed ideas on how to promote greater gender equality. Participants also learned techniques in identifying different nuances of wine and champagne at seminars during the event.

約300位來賓出席3月10日假總商會舉行的女性葡萄酒節Women of Wine Festival。是次活動由總商會卓妍社及Meiburg Wine Media合辦，由太古集團贊助。來賓一邊享用多達40款來自世界各地、由女釀酒師出品的頂級佳釀，一邊參與不同的佳餚、美酒和生活品味工作坊。當晚亦設有兩個專題討論環節，邀得城中來自金融、旅遊、傳媒和商界等不同行業的傑出女性，分享她們的成功故事，並探討如何進一步推動性別平等。參加者亦出席了多個研討會，學習葡萄酒和香檳的品酒技巧。

Women Executives Club Chairman Jennifer Chan and WEC members attended the Women's Commission Conference's 2017 talk "Promoting Women's Development — Role of the Business Sector" on 21 February. Betty Yuen, CLP Group Director & Vice Chairman of CLP Power Hong Kong Ltd, spoke about how she succeeded in a male-dominated work environment.

卓妍社主席陳佩君及六名委員於2月21日出席婦女事務委員會研討會2017之午餐講座，主題為「商界在推動婦女發展的角色」。中電集團總監及中華電力有限公司副主席阮蘇少滢分享自己如何在男性主導的工作環境中突圍而出。

WEC Vice Chairman May Lam represented the Chamber at the "Hong Kong Women Celebrating International Women's Day" dinner, organized by the Hong Kong Federation of Women on 6 March.

卓妍社副主席林慧賢於3月6日代表總商會出席由香港各界婦女聯合協進會舉辦的「2017香港各界婦女慶祝三八國際婦女節」晚宴。

WEC Chairman Jennifer Chan represented the Chamber at the "Reception to Celebrate International Women's Day 2017," organized by the Women Commission on 8 March.

卓妍社主席陳佩君於3月8日代表總商會出席由婦女事務委員會舉辦的「2017年國際婦女節慶祝酒會」。

## Banking Survey 銀行調查

A Chamber survey to assess the situation with opening and maintaining business bank accounts was launched on 21 February. This was a follow-up exercise to the survey conducted last year when the issue came to a head with the Chamber receiving numerous complaints about difficulties experienced by companies in opening bank accounts. Since then, banks have increased their transparency, and hired more staff to help new and existing customers.

總商會於2月21日展開一項問卷調查，以評估企業開設和維持銀行戶口的情況。去年，總商會接獲多宗有關企業難以開設銀行戶口的投訴，意識到問題之嚴重性，遂向企業進行問卷調查，而是次調查乃就去年的工作作出跟進。自此以來，銀行已提高其透明度，並聘請更多員工為新舊客戶提供協助。

Senior executives from Citibank paid a visit to the Chamber on 6 March to better understand the problems encountered by businesses, especially start-ups and SMEs, in opening bank accounts.

花旗銀行多位高級行政人員於3月6日到訪本會，深入了解企業尤其是初創企業和中小企在開設銀行戶口方面所遇到的困難。

## Policy Forums 政策論壇

The Chamber organized two policy forums on 16 March and 22 March respectively to collect views from members for consolidation into a submission to the new Chief Executive.

總商會分別於3月16日及22日舉辦兩場政策論壇，收集會員的意見，再將之綜合成建議書，提呈予新一任行政長官參考。

## HKGCC General Meeting

May 18, 2017

### 香港總商會周年會員大會謹訂於2017年5月18日舉行

The Annual General Meeting of the Hong Kong General Chamber of Commerce will be held at 6:00 p.m. on Thursday, 18 May 2017, at the Hong Kong Convention and Exhibition Centre, Meeting Room N201. A cocktail reception and registration of members will start at 5:00 p.m.

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

- **Nicholas BROOKE**, Chairman,  
*Professional Property Services Ltd*
- **Manohar CHUGH**, Chairman,  
*Nisha Electronic Industries Ltd*
- **Benjamin HUNG**, Regional Chief Executive Officer, Greater China,  
*Standard Chartered Bank (Hong Kong) Ltd*
- **James P C TIEN**, Chairman,  
*Manhattan Holdings Ltd*
- **Pang Chun YU**, Director and General Manager,  
*Yue Hwa Chinese Products Emporium Ltd*
- **Allan ZEMAN**, Chairman,  
*Lan Kwai Fong Holdings Ltd*

Any Chamber member intending to nominate for election to the General Committee should submit a completed nomination form to Chamber CEO Shirley Yuen on or before April 24 2017. Ms Yuen is available at tel. 2823 1298, or email [ceo@chamber.org.hk](mailto:ceo@chamber.org.hk)

本年度香港總商會周年會員大會訂於2017年5月18日（星期四）下午6時假香港會議展覽中心N201號會議室舉行。酒會和會員入座登記將於下午5時開始。

以下六位理事須於本年度卸任，當中四位可選擇競選連任：

- |  |     |
|--|-----|
| • Professional Property Services Ltd主席 | 蒲祿祺 |
| • 莉莎電業製品有限公司主席                         | 文路祝 |
| • 渣打銀行（香港）有限公司中華地區行政總裁                 | 洪丕正 |
| • 萬泰控股有限公司主席                           | 田北俊 |
| • 裕華國產百貨有限公司董事總經理                      | 余鵬春 |
| • 蘭桂坊控股有限公司主席                          | 盛智文 |

有意參選理事的會員，請於2017年4月24日或之前填妥參選表格，並提交予本會總裁袁莎妮。

如有查詢，請致電2823 1298或電郵[ceo@chamber.org.hk](mailto:ceo@chamber.org.hk)。





# Planning for Our Future

## 規劃未來

The Chamber organized the Hong Kong Business Community luncheon on 21 March with the new Financial Secretary Paul Chan. Besides talking about his Budget, the FS expressed optimism that the new tax policy unit could be set up by the end of June this year, and that Hong Kong needs to be thinking about fiscal planning for our aging population

總商會於3月21日舉行香港商界聯席午餐會，由財政司司長陳茂波擔任主講嘉賓。財政司司長除了闡釋其財政預算案，還表明有信心可在今年6月底前成立稅務政策組，亦指出香港需要就日漸老化的人口作出財政規劃

Hong Kong's Financial Secretary (FS) Paul Chan is optimistic about the outlook for Hong Kong's economy, citing rising export confidence in all our major markets, and stronger production and trading activities in Asia. He is also upbeat that recent improvements in inbound tourism will continue. "That's why I forecast the Hong Kong economy to grow by 2 to 3% this year, a modest but welcome uptick from last year's 1.9% growth," he told the audience at the Hong Kong Business Community luncheon on 21 March, organized by HKGCC.

But he warned that external events, mainly the ongoing uncertainty surrounding the U.S. administration's international business policy and Federal Reserve's enthusiasm for raising interest rates,

along with Brexit and 2017 being "Europe's year of political reckoning" could impact Hong Kong.

Another challenge will be allocating resources for poverty alleviation, the elderly and the youth, while assessing the prevailing funding requirements these will require. "As I have stressed over the past few weeks, windfall revenue of a capital nature is no justification for substantial increases in recurrent expenditure, nor substantial tax cuts. Our fiscal reserves should allow Hong Kong to withstand economic swings and meet the needs of the community – all in a sustainable manner," he said.

His proposal to set up a tax policy unit, which has been warmly welcomed by the Chamber, will assess the impact on our competitiveness



when aligning our tax practices with international standards. He expressed optimism that the unit will be set up before the current Administration's term ends, and that it will also explore options to increase revenue and broaden the tax base.

With trade and logistics, financial services, business and professional services, and tourism collectively contributing around 60% of our GDP, and about half of our employment opportunities, the FS said it was essential that we enhance their competitiveness to compete in today's testing business environment.

And for good reason. "Despite the relatively small scale of our economy, Hong Kong is the world's eighth-largest trading entity. We rely heavily on the export and re-export business," he said.

To create new opportunities, he said the Government will continue to add free trade agreements and Investment Promotion and Protection Agreement (IPPA) networks to the 19 IPPAs signed to date, and ongoing negotiations with Mexico, Iran and Russia.





香港特區財政司司長陳茂波指出，所有主要市場的出口信心均日漸回升，而亞洲的製造和貿易活動亦更見穩健，因此對本港經濟前景感到樂觀。他亦看好入境旅遊近日好轉的趨勢會持續下去。在總商會3月21日舉行的香港商界聯席午餐會上，他向在座的與會者解釋：「基於上述觀察，我預測香港經濟今年將溫和增長2至3%，略高於去年1.9%的增幅。」

然而，他提醒外圍因素或會影響香港，這主要包括美國政府的國際商業政策持續不明朗、聯儲局有意調高利率、英國脫歐，以及2017是歐洲政治清算的一年。

另一挑戰在於為扶貧、長者和年青人分配資源，並評估相關的資金需求。他

Hong Kong is in the process of joining the Asian Infrastructure Investment Bank (AIIB) as a non-sovereign territory. Our financial services expertise should reinforce our position as a premier international financial centre, with the added boost from extending the profits tax exemption to onshore privately offered, open-ended fund companies.

解釋：「我在過去數周已強調，我們不能因為某一財政年度的非經常性收入較高，而輕言大幅增加經常性支出或大幅減稅。我們的財政儲備應足以讓香港持續地抵禦經濟波動，並滿足社會需要。」

總商會歡迎他提出成立稅務政策組的建議。稅務政策組將檢視香港與國際稅務規定的接軌，以及其對本港競爭力的影響，亦會探索增加收入和擴闊稅基的方案。他有信心，稅務政策組可於本屆政府任期完結之前成立。

鑒於貿易與物流、金融服務、商業與專業服務，以及旅遊業合共佔本地GDP約60%，為本港提供約一半的就業機會，財政司司長認為必須提升這些行業的競爭力，才能在當前充滿挑戰的商業環境下競爭。

理由很充分。他說：「儘管我們的

Our third pillar industry, tourism is set to receive a \$243 million boost to expand Hong Kong's appeal through support for local mega-events, promoting diversified tourism products, providing funding support for our cruise business, as well as training for members of the tourism industry.

However, all these initiatives are "all well and good. But if we are to

經濟規模相對細小，香港卻是全球第八大的貿易實體。我們高度倚賴出口和轉口業務。」

為創造新機遇，政府將繼續擴大自由貿易協定及促進和保護投資協定的網絡，至今已簽訂了19項促進和保護投資協定，並正與墨西哥、伊朗和俄羅斯進行談判。

香港正爭取以非主權地區的身分加入亞洲基礎設施投資銀行（亞投行）。我們在金融服務方面的專長，加上利得稅豁免的範圍擴大至涵蓋在岸以私人形式發售的開放式基金型公司，應可進一步加強香港作為領先的國際金融中心的地位。

本港的第三大支柱產業——旅遊業將獲2.43億元的撥款，以支持舉辦本地盛事、推廣多元化的旅遊產品、為郵輪

remain a consequential player in the global economy – today and tomorrow – we need to move beyond our pillar industries. And we are doing so, investing heavily in innovation and technology (I&T) to power our future," said Chan.

Since the establishment of the Innovation and Technology Bureau 16 months ago, a variety of policies and programmes, totalling about





業提供資助，以及為旅遊從業員提供培訓，從而提升香港的吸引力。

陳司長又指：「此等措施有利發展經濟，但要在當前和未來的全球經濟中繼續扮演重要的角色，我們就必需尋求支柱產業以外的發展。我們亦已採取行動，大力投資於創科發展，為未來注入動力。」

創新及科技局成立16個月以來，已推出各式各樣的創科推廣政策和計劃，涉及款項達180億元。最新一份的預算案亦預留100億元支援創科業的發展。陳茂波表示，他會考慮總商會的建議，由新成立的稅務政策組探討為研發開支提供超級稅務減免。✿

會員可登入本會應用程式HKGCC Mobile，觀看演說的詳細內容。

\$18 billion, has been launched to promote I&T. Another \$10 billion to boost the I&T sector was earmarked in the latest budget, and Chan said he would explore the Chamber's suggestion of super tax deductions for R&D expenditure under the new tax policy unit. ✿

Members can watch the full speech on the Chamber's app: HKGCC Mobile.

## Students' Views

The Financial Secretary stressed the importance of the different kinds of pillar industries in Hong Kong. He said that competition is keen but that we can increase our competitiveness by utilizing professionals. I would like to learn more about the budget, especially such as how it is allocated as well as how different stakeholders in society benefit.

— Jessica, Good Hope School

It was great to hear that Hong Kong's economy has maintained stable growth. However, there are still many challenges with the global economy. The Government, as the Financial Secretary said, needs to promote the development of our pillar industries while encouraging innovation. I believe there will be a lot of opportunities for the younger generation.

— Ngai, Raimondi College

Today's speech broadened my business knowledge and gave me a better understanding of Hong Kong's economy. I also learnt more about the latest global business developments, such as the U.S. having raised its interest rate and the increase in business collaboration between Hong Kong and Mainland China.

— Chan, City University of Hong Kong

## 學生經驗分享

財政司司長強調香港各支柱產業的重要性，他指面對各地激烈的競爭，我們可以充分利用專業人才來提升本港的競爭力。我希望了解更多關於財政預算的安排，尤其是如何分配資源，以及社會不同的持份者如何受益。

— 德望學校 羅璋璇

香港經濟能維持穩定增長固然令人欣喜，然而，環球經濟仍然面對許多挑戰。正如財政司司長所言，政府在加強支柱產業發展的同時也應推動創意產業。我相信年輕一代將有更多的發展機會。

— 高主教書院 倪智恒

今天的演講不但增加了我的商業知識，而且讓我更了解本港的經濟狀況。此外，我亦更深入認識國際商業發展的最新動向，例如美國提高利率以及中港經貿合作愈趨頻繁等。

— 香港城市大學 陳穎瑩

# Are You Ready to Pay for the Waste You Discard?

## 你是否已為廢物徵費作好準備？

New charging scheme for solid waste set to roll out in 2019  
都市固體廢物收費計劃擬於2019年實施

A quantity-based charging scheme for municipal solid waste (MSW) will come into effect in the second half of 2019 at the earliest, K S Wong, Secretary for the Environment, told about 150 business executives and media representatives at a forum organized by the Chamber on 13 March.

Compared to other Asian cities such as Seoul and Taipei, where a volume-based waste fee system has already been implemented, Hong Kong's per capita MSW disposal rate is nearly triple at an average of

about 1.3 kg per day over the past decade. The HKSAR Government, subsequent to the two-stage public consultation and public engagement exercise, has drafted the enabling legislation to launch the waste charging scheme for all sectors in one go.

The scheme requires waste to be properly wrapped in pre-paid designated bags before disposal. Households will use waste collection services provided by the Food and Environment Hygiene Department with the fee based on the number



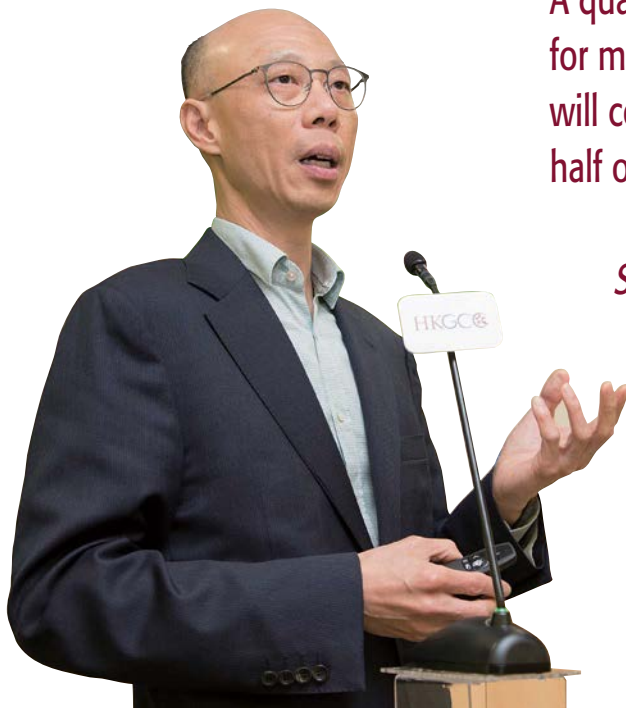
of prepaid garbage bags used, while commercial and industrial waste will be handled by private waste collectors with a gate fee based on the weight of waste at \$400-\$500 per tonne. Through the scheme and other complementary measures, the Government aims to drive behavioural changes and achieve the waste reduction target of 0.8 kg per day in 2022.

### Polluter-pays principle

The Chamber has long been a supporter of the polluter-pay principle. While advocating a comprehensive package of waste management measures, the Chamber supports a MSW charging system when waste separation and collection facilities are in place. To prepare for the forthcoming new scheme, five panellists from various business sectors were invited to share their experiences and best practices in waste management at the forum.

A quantity-based charging scheme for municipal solid waste (MSW) will come into effect in the second half of 2019 at the earliest.

– K S Wong,  
Secretary for the Environment







“An effective waste charging system relies on simplicity and minimal disturbance to existing waste operations,” said the Airport Authority’s Acting General Manager Mike Kilburn.

Securing buy-in from and early engagement with internal departments, tenants and cleaning contractors, is a lesson learned from the airport’s MSW charging pilot exercise, he added.

The Business Environment Council (BEC) conducted Community Involvement Projects that carried out a simulation of quantity-based MSW charging in office buildings. BEC Environmental Management Director William Lin concluded from the findings that waste reduction required a systematic approach to encourage recycling through behavioural changes.

The World Green Organization (WGO) implemented a Community Involvement Project in two big

shopping malls where the WGO offered waste reduction advice to retail and catering operators and experience-sharing lessons to stakeholders. WGO CEO William Yu said there were challenges with raising tenants’ level of acceptance towards a pay-as-you-throw mechanism, and determining the criteria of weighting different types of waste fairly, particularly as more support to the F&B sector to reuse and recycle waste would be required.

On the other hand, Hong Kong Green Building Council’s Executive Director Cary Chan described the waste management practices of some big property developers and a few NGO green projects, which could serve as a benchmark to facilitate waste reduction and recycling in building sites.

Wings Trading (HK) Co Ltd has developed a charter for its staff to encourage waste sorting, separation and recycling in the office. The com-

pany’s CEO Benson Pau said that a systematic business waste treatment process could help utilize the use of resources, and it was critical to raise awareness in the business sector and offer it incentives to facilitate a culture change.

Though there are some challenges ahead, the Secretary for the Environment is confident of getting the business sector’s support for the MSW charging scheme. The Government will help businesses minimize their waste and improve recycling through the funding schemes and a number of other complementary measures.

The forum was co-organized by the American Chamber of Commerce in Hong Kong, the Australian Chamber of Commerce in Hong Kong, the British Chamber of Commerce in Hong Kong, the Canadian Chamber of Commerce in Hong Kong, the Hong Kong Green Building Council and WGO. ❀



**環**境局局長黃錦星於3月13日出席總商會論壇，向150名商界人士及傳媒表示，都市固體廢物按量收費計劃最快將於2019年下半年實施。

亞洲城市如首爾及台北已推行廢物按量收費計劃，相比之下，香港的都市固體廢物人均棄置率差不多是這些城市的三倍，在過去十年，每人每日平均棄置廢物約1.3公斤。政府經過兩個階段的公眾諮詢及公眾參與活動，已就跨行業的廢物徵費計劃草擬賦權法例。

都市固體廢物人均棄置量減至每天0.8公斤。

### 污者自付原則

總商會一直支持污者自付原則。本會認為政府應推行一套全面的廢物管理策略，如有充足廢物分類及收集設施的配合，我們支持實行都市固體廢物收費計劃。由於新收費計劃實施在即，本會特別邀請五位來自不同行業的講者在論壇上分享經驗及最佳做法。

機場管理局可持續發展署理總經理吳

商界環保協會參與政府撥款的社區參與項目，在商廈進行模擬固體廢物徵費計劃。該協會環境管理總監連志偉總結計劃的成果，認為應以有系統的方式減廢，透過改變習慣鼓勵回收。

世界綠色組織也是社區參與項目的參與機構，為兩個大型商場的零售及餐飲營運商提供減廢建議，並與持份者分享經驗。世界綠色組織行政總裁余遠驄認為要租戶接受「多棄多付」的機制並不容易，而量度不同種類廢物重量亦要制訂公平的準則。他亦表示，餐飲業需要更多再用及回收的支援。

另一方面，香港綠色建築議會執行董事陳永康介紹了部分大型地產商的廢物管理措施，以及非牟利機構的環保項目，可作為建築地盤減廢及回收的指標。

飛騰行（香港）有限公司為員工訂立約章，鼓勵辦公室推行廢物分類及回收。該公司行政總裁鮑潔鈞指出有系統的商業廢物處理程序可有效運用資源，另外亦須提高商界的意識，藉提供獎勵以改變固有文化。

雖然推行都市固體廢物收費計劃存在挑戰，環境局局長有信心能取得商界的支援。政府將透過資助計劃及其他支援措施，協助企業盡量減少廢物及改善回收。

是次論壇的協辦機構包括香港美國商會、香港澳大利亞商會、香港英國商會、香港加拿大商會、香港綠色建築議會及世界綠色組織。



## 都市固體廢物按量收費計劃

最快將於2019年下半年實施。

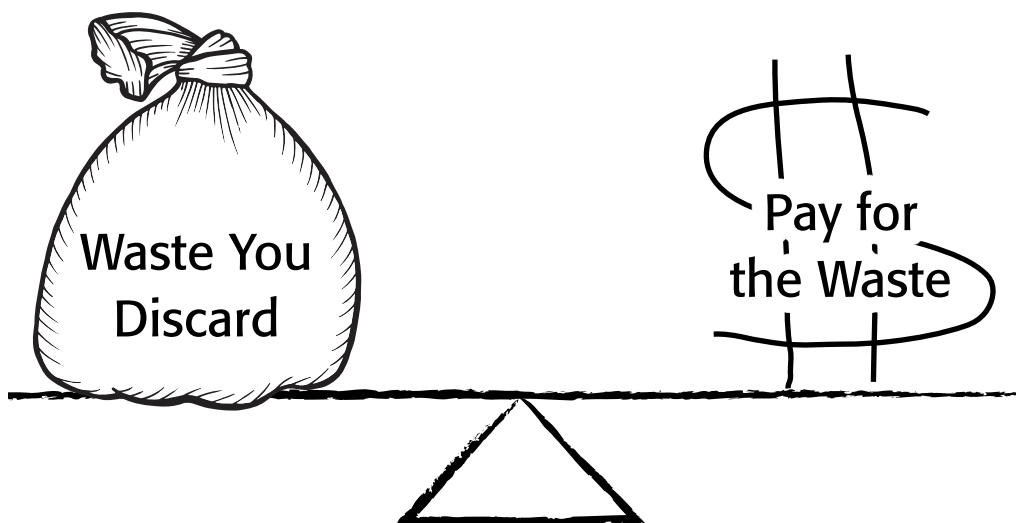
— 環境局局長黃錦星



計劃要求市民用指定垃圾袋包妥廢物才可棄置，住戶可使用食環署的廢物處理服務，收費視乎住戶所使用的預繳垃圾袋數目而定。工商廢物則按重量計算，每噸400至500元，由私營廢物收集商處理。政府期望透過徵費計劃及其他支援措施，令市民改變習慣，目標是在2022年，把

敏表示：「有效的廢物徵費計劃必須以簡單為原則，且對現有的廢物處理的干擾減至最低。」

他表示從機場固體廢物徵費先導計劃所得的經驗，盡早與內部各部門、租戶、清潔外判商溝通及取得支持，是較可取的做法。



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# Unravelling ASEAN's Giant 東盟冒起的新星

Indonesia is looking to attract more foreign investors by cutting bureaucracy and streamlining procedures

印尼冀望通過削減官僚作風和簡化程序，吸引更多外商前來投資

With a GDP of over US\$860 billion and a population of 230 million, it is not hard to understand why Southeast Asia's largest economy is considered one of the top emerging economies. Indonesia has enjoyed steady GDP growth for years, having grown by 5% in 2016, and is estimated to grow by 5.1% this year.

However, Indonesia has several issues that hinder it from being able to exploit its massive potential. Among these is excessive red tape which hindered foreign investment. The country is taking serious measures on this front, especially with a president who used to be a businessman driving changes.

“President Joko Widodo knows how to deregulate and deal with bottlenecking bureaucratic procedures. He has undertaken 14 policy packages, aimed at six main areas – improvement of industry competitiveness, improvement of society's purchasing power, widening of investment, expansion in exports, efficiency in the logistics sector, and improvement of the tourism sector,” said Tri Tharyat, Indonesia Consul-General in Hong Kong, at a roundtable seminar on 15 March.

These measures have borne some fruit as Indonesia moved up in the Ease of Doing Business rankings from 120<sup>th</sup> in 2014 to 91<sup>st</sup> in 2016, according to the World Bank. Improvements



President Joko Widodo knows how to deregulate and deal with bottlenecking bureaucratic procedures, said Tri Tharyat.

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were noted in key fields like starting a business, getting electricity and credit, as well as paying taxes.

Foreign direct investment (FDI) has also risen steadily in the past few years. The country was the third-highest recipient of foreign investment in Asia in January of this year, behind Mainland China and India, according to The Economist. FDI also rose by 2.1% in the fourth quarter of 2016 compared to the same period in 2015.

The new three-hour Investment Licensing Service allows investors to obtain nine key documents such as company registration, work permits and investment license within three hours. Another new measure is the KLIK direct construction service whereby investors can start construction of their projects while applying for permits.





“You can apply for a construction permit while building your factory. You don’t need to wait as you can go ahead with your project,” said Reza Anglingkusumo, Chief Representative of Bank Indonesia Representative Office for East Asia (Bank Indonesia in Tokyo, Japan). He added that KLIK has already been utilized in 32 industrial estates nationwide.

Indonesia has undergone extensive deregulation since 2015 to streamline over 200 bureaucratic procedures. “There are now 203 regulations that have been deregulated – 99% of the target,” said Anglingkusumo.

There has also been a relaxation of limits on foreign investment in many sectors. “In sectors such as pharmaceutical raw materials, restaurants, and warehousing, you can

now have 100% or majority participation,” said Anglingkusumo.

Having regularly gone to Indonesia for his company since 1993, Andy Wong, Executive Director, LC Technology Limited, was very positive about the country but didn’t shy away from describing issues.

The Malaysian-Chinese businessman admitted there were some hiccups in the early years after his company went to Indonesia in the early nineties. “We were probably 15-20 years too early, but without that, we wouldn’t have gained all this experience,” said Wong.

Things have changed a lot since and Wong first stepped into the country to capitalize on its advantages, including abundant labour, lower costs and more government support.

“Costs are relatively cheap, including minimum management

costs,” said Wong. “Even after 20 years, we are still using local workers, so there’s no need to provide staff dormitories such as in China.”

“I always advise our customers to go in early – you may not make money now, but at least you will be there. Start learning about the local market, then export to other Asian markets,” said Wong.

The businessman urged potential investors to follow the laws while being aware of potential challenges.

“There’s plenty of labour, but they’re not skilled. In Indonesia, it takes time to readjust as they don’t like too much change,” said Wong. “The supply chain is still not there. Apart from labour, packaging and electronic components, we are still importing from China.” ❁



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Reza Anglingkusumo表示：「建廠和申請工程許可證可同步進行，這樣不必費時等候便可開始施工。」

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Andy Wong說：「我經常建議客戶盡早前往當地投資——你此刻或未能賺錢，但最終應會賺錢。先著手了解當地市場，繼而才能把貨品出口到其他亞洲市場。」



印尼作為東南亞最大的經濟體，國內生產總值超過8.6億美元，人口高達2.3億，被視為是新興經濟體之一。當地經濟增長穩步上揚，在2016年錄得5%增長，預計在2017年的增長將達5.1%。

然而，印尼仍有問題尚待處理，以致未能發揮其巨大的潛力，例如過度的繁瑣規則阻礙了外商投資。有從商經驗的印尼總統善於革新，現正就此積極採取措施來解決問題。

印尼總領事Tri Tharyat於3月15日的午餐會上表示：「印尼總統佐科·維多多懂得如何放寬規管和處理引起瓶頸的官僚程序。他共實施了14個政策方案來導致以下六個主要目標——提高行業競爭力、提高社會購買力、引進更多投資、擴大出口規模、提高物流業效率和改善旅遊業。」

根據世界銀行的統計，印尼在「營商便利度」的排名由2014年的第120位上升至2016年的第91位，由此可見這些政策已取得一定的成效。此外，在當地開展業務、獲取電力和信貸以及納稅方面，均有明顯的改進。

外商直接投資在過去幾年同樣穩步上升。從《經濟學人》的統計數據可見，印尼在2017年1月的外商投資額為全亞洲第三，僅次於中國內地和印度。與2015

年同期相比，印尼在2016年第四季度的外商直接投資也取得2.1%的增長。

該國新推出的三小時快速投資許可服務，可讓投資者在短短三小時內取得九份重要文件，如公司註冊證書、工作許可證和投資牌照等。另一項新措施則是直接申請施工准證（KLIK），此舉可方便投資者在申請工作許可證之時，同時開展建設工程。

印尼銀行東亞代表處（日本東京）首席代表Reza Anglingkusumo表示：「建廠和申請工程許可證可同步進行，這樣不必費時等候便可開始施工。」他補充KLIK已經在全國32個工業用地中全面通用。

印尼自2015年以來廣泛實施放寬管制，並簡化了200多項官僚程序。Anglingkusumo指現時已放寬203項法規管制，已達成99%的目標。

此外，當地對於外商投資的多方面限制亦有所放寬。Anglingkusumo續說：「在製藥原料、餐館和倉儲等行業，商家現可100%全面參與或高度參與。」

由於業務關係，LC Technology Limited的執行董事Andy Wong自1993年起定期前往印尼，對印尼的發展前景感到樂觀，但也不諱言在當地營商仍會面對問題。

這位大馬華裔企業家承認於90年代初

在印尼設立公司時，初期確實面對一些問題：「我們或早了15至20年來此創業，但要是我們當初沒來的話，就未能獲得這些寶貴的經驗了。」

他利用印尼當地的優勢——充裕的勞動力、較低的成本和較多的政府支援，帶領其事業起步。

「當地的成本相對便宜，包括最低管理成本。」他透露，「即使20年過後，我們仍在聘用當地工人，有別於在內地營商，我們沒有必要提供職工宿舍。」

他續指：「我經常建議客戶盡早前往當地投資——你此刻或未能賺錢，但最終應會賺錢。先著手了解當地市場，繼而才能把貨品出口到其他亞洲市場。」

他又提醒有意投資人士在意識到潛在挑戰的同時，也要遵守法律。

他表示：「印尼有很多勞動人口，但他們屬於欠缺技術的一群。由於當地人民不喜歡太大轉變，因此需要時間去重新調整。當地尚未有完善的供應鏈。除了勞工、包裝和電子零件外，我們仍需依賴中國進口貨物。」

Members can watch this presentation on the Chamber's app.

會員如欲重溫活動，請登入本會流動應用程式。







## Driving Social Change Through Business 商業力量改變社會

Corporate social responsibility has become an integral part in business as many entrepreneurs have adopted sustainability to benefit society and the environment, instead of focusing solely on profits.

One such company is PROTREK, an outdoor clothing and equipment specialist. The company has been committed to driving a mutually beneficial business model for its business, employees, customers and the environment for the past 25 years.

Chamber CEO Shirley Yuen attended PROTREK's 25th Anniversary Cocktail Party on 10 March to add the Chamber's support for businesses helping social causes. At

the cocktail, PROTREK Founder Whelan Leung shared his mission of advocating sustainability in our lives by focusing on environmental standards and raising labour welfare issues with suppliers.

At the party, Yuen also joined a panel discussion on how businesses can drive social change to develop a win-win solution. The discussion was capped by Leung announcing PROTREK's partnership with Social Ventures Hong Kong to open a new concept store this summer. Named "City.With.Out.Door," the store aims to connect urban citizens with nature, and at the same time build an inclusive society by employing socially disadvantaged groups and the elderly. 🌸

企業社會責任已成為商業策略不可或缺的一部分，很多營商者都透過可持續發展的方式改善社會及環境，而非只著眼於盈利。

保捷行為遠足及戶外服裝及設備專門店，一直致力透過實踐互利的營商模式，為業務、僱員、客戶和環境創造多贏局面。

為支持實踐社會使命的企業，總商會總裁袁莎妮於3月10日出席保捷行25周年酒會。酒會上，保捷行創辦人梁偉倫表示公司一直提倡可持續發展的生活方式，特別重視供應商的環保標準及勞工福利。

袁莎妮在酒會的專題討論環節中，探討企業可如何改變社會，尋求雙贏方案。最後，梁偉倫宣布與香港社會創投基金的合作計劃，雙方將合辦名為City.With.Out.Door的戶外用品概念店，計劃於今年夏季開業。新店以聯繫城市人和大自然為目標，同時聘用弱勢社群及銀髮族，致力建立共融的社會。 🌸





# 'Women of Wine' Wows Hong Kong

First Women of Wine Festival Caps International Women's Day Week at the Chamber



**A**s a fitting finale to International Women's Week, the first-ever "Women of Wine" (WoW) Festival was held at the Chamber on 10 March. Jointly organized by the HKGCC Women Executives Club and Meiburg Wine Media and sponsored by Swire, the event featured a range of successful women, seminars, pop-up workshops and more than 50 wines made by women. The event drew over 350 guests.

"This was serious girl power and grapes all blended together in the most fabulous way," said Debra Meiburg MW, Founding Director of Meiburg Wine Media.

"Participants relished every last drop of the inspirational seminars and wine tasting workshops, while nine of the city's top female wine importers introduced over 50 international wines made by women. Along with celebrating International Women's Day and the achievements of our leading ladies in wine, business and a cross-section of major fields, we wanted to bring together the city's female wine importers with a large gathering of professional and savvy women interested in knowing more about wine," she said at the opening ceremony.

Jennifer Chan, Chairman of HKGCC Women Executives Club, said WEC was proud to be a part of such an inspiring event, and "glad to see more and more female winemakers being recognized around the world."

Besides having the opportunity to taste some great wines, participants could attend four one-hour seminars to learn more about the art of wine making and



## Chamber in Review 活動重溫



tasting. Meiburg, Asia's first Master of Wine (Debra Meiburg), gave an interactive introduction to tasting wine at two workshops, then led a specialized workshop on Champagne.

Another seminar featured five women who have enjoyed flourishing careers in male-dominated industries. This panel featured Emma Gao, Winemaker of Silver Heights; Anna Thompson, Director of Flight Operations of Cathay Pacific; Vicky Lau, Executive Chef & Owner of Tate Dining Room & Bar; Best Female Chef 2015; and Angelina Kwan CPA, Managing Director & Head of Regulatory Compliance of Hong Kong Exchanges and Clearing Limited. Lillian Haynes, Chairman, NorthEast Wines & Spirits chaired the panel discussion.

After the seminar, trailblazers in fashion (Fiona Kotur Marin, KOTUR), sports (Mary Gadams, RacingThePlanet, the media (Lijia Zhang, author & social commentator), food (Peggy Chan, Grassroots Pantry) and tech (Cat Purvis Rust, Exicon Exicon) discussed the latest trends in their respective fields. The forum was chaired by Pamela Ambler, Reuters TV Presenter and Producer.

One of Hong Kong's most respected sommeliers, Yvonne Cheung, Director of Wine of Swire Hotels, also gave the media and VIP guests an introduction to some of the best wines made by women.

Apart from the seminars, several pop-up workshops were held on the latest food and wine trends. Attendees picked up knowledge and skills to bolster their social confidence regarding wine, glassware, storage, entertaining at home, and selecting wine at restaurants.

Guests enjoyed a wide selection of wines made by women, as well as signature canapés made by some of the city's most well-known female chefs and caterers that combined well with the array of wines and Veuve Clicquot Champagne on offer. 🌸





# 女釀酒師為香港釀出驚喜

首屆女性葡萄酒節令國際婦女周更添姿采

首屆“Women of Wine” (WoW) 女性葡萄酒節於3月10日假總商會舉行，吸引逾350名來賓出席，為國際婦女周畫上完美的句號。是次活動由總商會卓妍社及Meiburg Wine Media合辦，由太古集團贊助，邀得多位傑出女性擔任講者，而來賓亦可參加不同的研討會和工作坊，還可品嚐超過50款由女釀酒師出品或由女性主理的酒商提供的葡萄酒。

Meiburg Wine Media創始人Debra Meiburg MW於開幕致辭時表示：「這是女性力量與葡萄的絕佳配搭。」她又說：「來賓可一邊參與多個富啟發性的研討會和品酒工作坊，一邊細嚐城中九位頂尖女酒商介紹的逾50款由女性調配的佳釀。除了慶祝國際婦女節，以及表揚葡萄酒業、商界及多個主要行業的傑出女性之成就，我們亦希望城中的女酒商及有興趣深入了解葡萄酒的專業女性，能夠有機會聚在一起分享交流。」

總商會卓妍社主席陳佩君表示，卓妍社很榮幸能夠參與這項啟發性的活動。她說：「很高興看到愈來愈多女釀酒師得到全球各地的肯定。」

除了有機會品嚐美酒，來賓亦可參加四個一小時的研討會，進一步認識釀酒和品酒的藝術。亞洲首位葡萄酒大師 Debra Meiburg在兩個工作坊上，介紹品酒的知識，其後再主持有關香檳的工作坊。

另一個研討會的講者為五位獨當一面的女性，她們都成功在男性主導的行業中突圍而出，包括中國寧夏銀色高地首席釀酒師兼莊主高原、國泰航空航務董事唐安娜、Tate Dining Room & Bar創辦人兼主廚及2015年亞洲最佳女廚師劉韻棋，以及香港交易所監管合規主管兼董事總經理關蕙，並由Northeast Wines & Spirits Hong Kong主席 Lillian Haynes擔任主持。

會後，時裝（配飾品牌科圖爾創辦人Fiona Kotur Marin）、運動（極地長征創辦人Mary Gadams）、傳媒（作家及社評人張麗佳）、美食（豆苗居創辦人兼主廚Peggy Chan）及科技（Exicon Exicon創辦人及營運總監Cat Purvis Rust）等多個行業的先驅，亦討論各自行業的最新趨勢。論壇由路透社主持及製作人Pamela Ambler主持。

太古酒店葡萄酒總監張樂天作為本港備受推崇的品酒師之一，亦向傳媒和貴賓介紹一些由女性調配的佳釀。

大會還安排了若干工作坊，內容涵蓋佳釀美酒的最新趨勢，讓參加者掌握有關葡萄酒、玻璃器皿、儲存、在家請客，以及在餐廳選酒等各方面的知識和技巧，以加強他們的社交信心。

來賓享用多款由女釀酒師釀造的葡萄酒之餘，更可細嚐由城中知名的女廚師和餐飲供應商主理的精美小食，配以場內的葡萄酒和Veuve Clicquot香檳，可謂相得益彰。✿







Participants relished every last drop of the inspirational seminars and wine tasting workshops ...

來賓可參與多個富啟發性的研討會和品酒工作坊





# Exploring Innovation @ PolyU

Technological advances are constantly changing the world and how businesses operate, with 3D printing technology and robotics among the latest developments being hailed as potential game-changers for businesses.

To see what technologies are being developed locally, 40 Chamber members visited the newly established University Research

Facility in 3D Printing at The Hong Kong Polytechnic University's (PolyU) Industrial Centre on 23 February. The facility, the largest of its kind in Hong Kong, conducts R&D in 3D printing technology. It is equipped with manufacturing facilities to synthesize three-dimensional objects from 3D part design and scanning, to injection moulding to rapid metal casting.

Members also visited the Department of Computing to learn about the latest Distributed Multi-Robot System for Exploration, which is an intelligent system that allows robots to communicate and collaborate like humans. Members then interacted with the latest virtual and augmented reality 3D technologies, motion capture and artificial intelligence used in developing computer games at the Game Lab. ❁







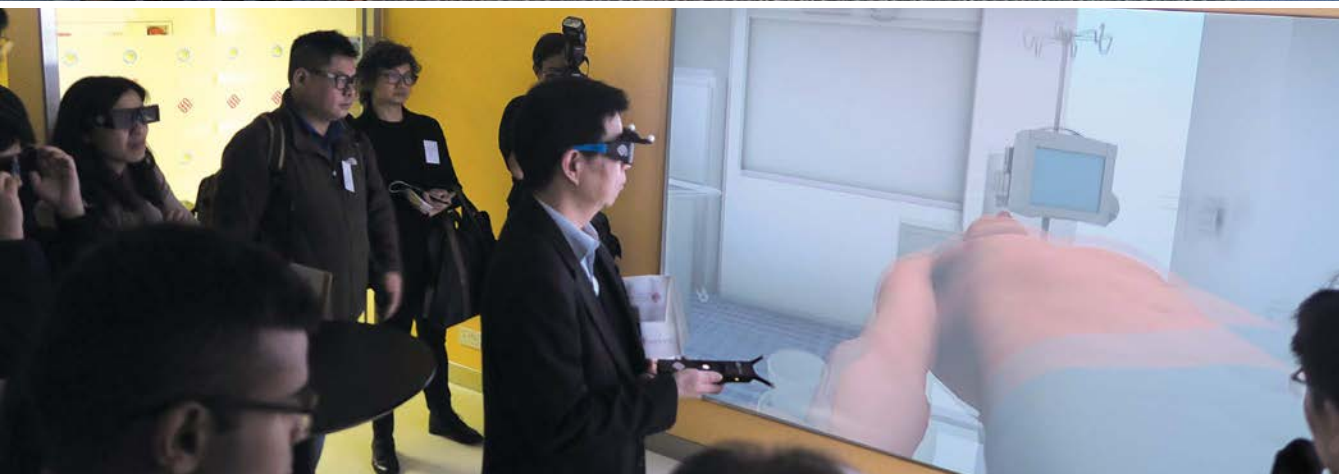
## 探索理大創新科技

**科** 技正不斷改變世界，並影響企業的經營模式，而3D打印技術和機械人學，被視為具有推動變革的潛力。

為了解本地開發的技術，40位會員於2月23日參觀位於香港理工大學工業中心

的全新三維打印中心實驗室。理大是全港設有最大專門研發3D打印技術設施的院校，並配備了生產設施，能夠進行3D部件設計及掃瞄、注塑成形以至快速金屬鑄造，以合成三維物件。

會員亦到訪電子計算學系，了解最新的分布式多機械人系統，探索該智能系統如何令機械人能夠像人類一樣互相溝通、合作行動。其後，會員參觀遊戲實驗室，體驗用以開發電玩遊戲的最新虛擬和擴增實境3D技術、動態擷取技術及人工智能。✿





# Keeping Hong Kong Safe 維護香港法紀

**F**orty citizens were commended for helping the Police fight crime at the Good Citizen Award (GCA) Presentation Ceremony, which took place on 2 March. In addition, three of the awardees also received the Good Citizen of the Year Award (GCYA) 2016.

Speaking at the ceremony, Chamber CEO Shirley Yuen commended all the winners, especially the good citizen who do not consider themselves to be heroes, but just want to keep Hong Kong safe.

“HKGCC has been sponsoring the Good Citizen Award since 1973, and we are very proud to be associated with this very meaningful award. I believe it has played a very important role over the years in making Hong Kong one of the safest cities in the world,” she said.



winners of the GCYA, helped the Police to subdue a man after he had snatched a policeman's revolver in a hospital in September 2014. The man was finally convicted of possession of firearms without a license, reckless use of firearms and wounding, and was sentenced to 40 months' imprisonment.

The eldest awardee, Lau Shek-fai, helped subdue a man who tried to snatch a woman's handbag. The thief was convicted of robbery and

Deputy Commissioner of Police (Management), Chau Kwok-leung, lauded the CGA recipients for their courage and alertness. He also pointed out that Hong Kong's crime figures in 2016 were the lowest since 1978 as a result of the concerted efforts of the Police and the community, noting that citizens were willing to join hands with the Police to fight crime and safeguard the city.

With the help of the awardees, more than 30 persons were arrested for a variety of offences including wounding, telephone deception, theft, robbery, indecent assault and possession of a dangerous drug.

Three of the awardees received the Good Citizen of the Year Award (GCYA) 2016 for their exceptionally brave actions. Chan Po-ki, Kong Suk-kuen and Leung Wing-keung,



sentenced to thirty-two months' imprisonment.

Presented twice a year, the award is organized by the Police Public Relations Branch and sponsored by the Hong Kong General Chamber of Commerce. Each of the awardees received a certificate and a cheque for \$3,000. Each of the three GCYA winners were also presented with a plaque and a cheque of \$4,000. More than 4,000 persons have been commended over the years. ❀



**40**名協助警方撲滅罪行的市民於3月2日在「好市民獎頒獎典禮」上獲表揚，當中有3名得獎者同時獲頒2016年「全年好市民獎」。

總商會總裁袁莎妮在典禮上讚揚所有得獎者，尤其欣賞他們都沒有想過當英雄，只一心希望協助維持治安。

她表示：「總商會自1973年起，一直贊助『好市民獎』，能夠參與這個饒富意義的計劃，我們感到相當自豪。我認為，這個獎勵計劃多年來一直肩負著重要的角色，令香港成為全球最安全的城市之一。」

警務處副處長（管理）周國良讚揚「好市民獎」得主表現的勇氣及機智。他亦指出，2016年的整體罪案數字下降至1978年後的新低，有賴警隊同事的努力及社會的支持。他深信市民均樂意與警務人員互相配合，協助撲滅罪行，一起維護法紀。



# 好市民獎頒獎典禮2016第2期

## GOOD CITIZEN AWARD PRESENTATION CEREMONY 2016 PHASE II



透過各得獎者的協助，警方拘捕了逾30名分別涉及傷人、電話騙案、盜竊、搶劫、非禮及管有危險藥物等案件的人士。

「全年好市民獎」得主陳寶琪、江淑娟和梁永強，於2014年9月在醫院內協助警方制服一名搶去警員佩槍的男子。該名男子最終因無牌管有槍械、罔顧後果使用火器及傷人罪成，在高等法院被判處監禁40個月。

今次最年長的得獎者劉錫輝，則成功追截及制服一名搶劫女子手袋的男子。該名男子其後因搶劫罪成，被判處監禁32個月。

「好市民獎」由警察公共關係科主辦，香港總商會贊助，每年頒獎兩次，每名得獎者可獲頒發獎狀和獎金3,000元。「全年好市民獎」得主更額外獲頒獎牌及4,000元獎金。至今，已有超過4,000名市民獲獎。✿



Three healthcare staff were awarded the Good Citizen Award of the Year for helping the police subdue a man shooting a gun in the A&E department of a hospital. They said they don't think they are heroes, they were just being responsible for patients' safety.

三名醫護人員協助警方制服在醫院急症室內開槍的男子，獲頒「全年好市民獎」。他們均表示不認為自己是英雄，只是盡力保護病人的安全。





在新世界發展有限公司的安排下，30位嘉諾撒聖方濟各書院的學生於2月15日參觀香港沙田凱悅酒店，了解酒店運作的不同範疇，如前堂款待、房務以至餐飲部等，以及沙田凱悅作為一間市區渡假酒店的優勢。

嘉諾撒聖方濟各書院的另一組學生於2月22日到訪尖沙咀K11購物藝術館，了解商場如何透過鼓勵年青設計師和本地品牌開設店舖或展示藝術作品，以推廣藝術。學生亦參觀商場的藝術廊，欣賞藝術展品。

## Hotel Operations and Mall Design 酒店營運與商場設計

Thirty students from St. Francis' Canossian College visited the Hong Kong Sha Tin Hyatt hotel on 15 February organized by the New World Development Company Limited. Students learned about different aspects of hotel operations, from front office and housekeeping, to food and beverage department and the advantages that Sha Tin Hyatt offers as an urban resort hotel.

A second group of students from St. Francis' Canossian College visited K11 Art Mall in Tsim Sha Tsui on 22 February to learn how the mall promotes art by encouraging young designers and local brands to open stores or display art exhibits. Students also toured the mall's art gallery and viewed art exhibits.

## Student Ambassadors Programme

Student ambassadors under the Business School Partnership Programme, together with several students from the Chinese University of Hong Kong, attended the Joint Business Community Luncheon on 21 March, where Financial Secretary Paul Chan spoke on his recently released Budget and how the Government plans to steer its fiscal policy to sustain Hong Kong's economic growth.

### 學生大使計劃

「商校交流計劃」的學生大使聯同幾位來自香港中文大學的學生，出席3月21日的商界聯席午餐會，聽取財政司司長陳茂波闡釋其最新發表的《財政預算案》，以及政府計劃如何推進其財政政策，以維持香港的經濟增長。

## Fancy a Career in Public Relations?

Richard Tsang, Chairman of Strategic Public Relations Group, provided students from Munsang College (Hong Kong Island) with some key insights in the public relations (PR) industry on 2 March. He also shared his personal experiences from working in a PR department at a hotel to founding his own PR company.

### 希望投身公關行業？

縱橫公共關係顧問集團有限公司主席曾立基於3月2日為港島民生書院的學生提供從事公關行業的心得。他亦分享當年任職酒店公關部，以至後創辦自己的公關公司之經驗。

## Preparation Key to Successful Career Planning 成功的生涯規劃

Herina Lai, Human Resources Director of Mead Johnson Nutrition (HK) Ltd, provided career advice to around 200 students from True Light Girls' College on 1 March. "Good preparation is the key to success! It is not only about preparing for interviews, but also how much you prepare for pursuing a career," said Lai.

Gwennie Leung, commenting after the talk said: "My classmates and I are now motivated to start preparing early for our future career paths."

美贊臣營養品（香港）有限公司人力資源總監黎向欣於3月1日向真光女書院約200名學生提供就業意見。她說：「充足的準備就是成功的關鍵！這不僅是指做好面試的準備，同時也要為發展事業作好準備。」

梁筠宜於講座後表示：「是次活動激發了我和同學，要開始為未來事業發展及早準備。」





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# Mark Your Diary



11 APR



21-23 APR



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Meet the Dutch female entrepreneur behind the "Perfect Heels"

YEC Tennis Team participating in Hong Kong Tennis Association's 25th Dr Henry Fok Corporate Patron League (CPL) 2017

## 2017 Chamber Events

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



### APRIL

**11**  
APR

Women Executives Club Presents: Meet the Dutch female entrepreneur behind the "Perfect Heels"

Internet Economy Summit – Chamber Forum

ChairCom Meeting

**21**  
APR

A visit to the Housing Society's quality retirement housing scheme – The Tanner Hill?

YEC Network & Learn: "Secrets of succession & innovation of SHINISE (100-year-old companies) in Japan"

**12**  
APR

HKGCC x PRPA Workshop 6: Corporate Publications Production

WEC Mentorship Programme Kick-off Happy Hour

**24**  
APR

How Can We Leverage Digital Technologies In Talent Management For Greater Impact

**18**  
APR

YEC Tennis Team Practice

**25**  
APR

Communicating Artfully: Becoming a Trusted Advisor to Your Client

Town Hall Forum Series: Dr David Wong Yau-kar

**20**  
APR

Europe Committee Meeting

In-house Training - "Make Effective & Informational Presentations"

Manpower Committee Meeting

**26**  
APR

When Big Data Meets HR: Workforce Analytics

YEC Network & Learn: RMB Exchange Rate – Trends & Potential Implications

HKCSI Exe Committee Meeting

**21-23**  
APR

YEC Tennis Team participating in Hong Kong Tennis Association's 25th Dr Henry Fok Corporate Patron League (CPL) 2017

**27**  
APR

Data Driven Social Content Marketing

Workshop: Data Driven Social Content Marketing

China Roundtable on Belt and Road by PWC

25 APR



Town Hall Forum Series:  
Dr David Wong Yau-kar



27-28 APR

Training: Think on Your Feet

18 May

HKGCC AGM

22-23 May

HKGCC Mission to Taiwan:  
New Taipei & Taoyuan Cities



APRIL

MAY

27-28 APR Training: Think on Your Feet

10 MAY Roundtable by Bitcoin  
Workshop: Identification and Management of China Tax Invoice

28 APR Cross-border e-Commerce between China and Hong Kong (Part 1): Briefing Session

18 MAY HKGCC AGM

MAY

05 MAY Visit to Nam Sang Wai

10-16 MAY MBTI Certification Programme - CPPAP Hong Kong

05-06 MAY YEC ExeCo Retreat to Nansha, Guangzhou

22-23 MAY HKGCC Mission to Taiwan: New Taipei & Taoyuan Cities

09 MAY Professional Assistant to Top Management  
A Look at China's Current Business Environment in a Time of Trump

25 MAY Cocktail Reception With European Consuls General in Hong Kong  
Economic Policy Committee Meeting

10-12 MAY HKGCC Delegation to Guangxi (Nanning, Qinzhou, Fangchenggang)



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## When Big Data Meets HR: Workforce Analytics

### 大數據應用：人力管理及分析

This course aims to explain the concept of Big Data and demonstrate how workforce analytics can enhance workflow and operations within organizations.

Contents:

- Basic concept of big data
- New business models in the Big Data Era
- Practical applications of workforce analytics

本課程旨在解釋大數據的概念，並展示如何利用人力分析來加強組織的工作流程和運作。

內容：

- 大數據的基本概念
- 大數據時代的新商業模式
- 人力分析的實際應用

Trainer: Ir Dr Daniel Ng

導師：吳靖華

Date: 26 April 2017

日期：2017年4月26日

Time: 9:30 a.m. – 5:30 p.m.

時間：上午9時30分至下午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 \$2,000 / Non-member  
\$2,500 (lunch not included)

費用：會員\$2,000 / 非會員\$2,500 (不包午餐)

## Data Driven Social Content Marketing

### 數據主導的社交內容市場推廣

In this big data era, social content marketing has changed from creativity-driven to data-driven. In this workshop, participants will learn how to identify consumer behaviour from social media data through big data technology and the analysis technique. They can then figure out the most suitable social media marketing direction in creating a unique consumer-centric content marketing plan.

在這個大數據的年代，社交內容市場推廣已由創意主導轉移至數據主導。透過是次工作坊，參加者將學習到如何透過大數據和分析技術，從社交媒體數據了解消費者的行為，找出最合適的社交媒體市場推廣方向，從而制訂出獨一無二、以客為本的市場推廣計劃。

Trainer: Edmund Lee

導師：李志雄

Date: 27 April 2017

日期：2017年4月27日

Time: 9:15 – 11:45 a.m.

時間：上午9時15分至11時45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 \$680 / Non-member \$880  
(includes morning refreshments)

費用：會員\$680 / 非會員\$880 (包早點)

## Identification and Management of China Tax Invoice

### 中國稅務發票的鑑別與管理

In this workshop, participants will learn more about Mainland China invoices.

Contents:

- Different types of Mainland China invoices
- Are Hong Kong or offshore invoices and receipts accepted in Mainland China?
- Identify true and false invoices
- The legal responsibilities for violating the “People’s Republic of China Invoice Management Approach”

透過是次課程，參加者將深入認識有關中國內地發票的知識。

內容：

- 中國內地發票的種類
- 香港或境外的發票及收據能否在內地使用？
- 真假發票的鑑別
- 違反《中華人民共和國發票管理辦法》的法律責任

Trainer: Mary Ma

導師：馬曉霞

Date: 10 May 2017

日期：2017年5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)




Ir Dr Daniel Ng, PhD (Big Data),  
DPROF (Business Modelling)  
and DBA (Integrated Reporting)  
吳靖華 PhD (Big Data), DPROF  
(Business Modelling) and DBA  
(Integrated Reporting)



Edmund Lee, Vice-Chairman of Hong  
Kong Digital Analytics Association  
李志雄 香港數碼分析協會 副主席



Mary Ma, International Business  
Manager, Reanda Certified Public  
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Smart Living  
@ Science Park  
智慧生活 @ 科學園

# 家居安老體驗館

## AGEING IN PLACE EXPERIENCE TOUR



## 親身體驗融合科技元素的長者友善家居

Experience the integration of technology elements in an age-friendly home

沙田科學園浚湖樓(10W)地下大堂

Lobby, G/F, Lakeside 2 (10W), Science Park, Shatin

星期一至五 Mon - Fri	星期六 Sat	星期日及公眾假期 Sun & Public Holidays
<b>導覽團 - 每日三場</b> <b>Guided Tour -</b> <b>3 sessions daily</b>  必須網上預約 Online reservation required	<b>自由參觀</b> <b>Open House</b>  10:00 - 12:00 13:30 - 16:30	<b>休館</b> <b>Closed</b>

立即預約！  
Scan to  
schedule a visit!



Smartcity.hkstp.org

查詢 Enquiry: smartcity@hkstp.org

每次參觀時間約30分鐘至1小時，香港科技園公司保留更改開放時間及導覽團時間表的權利，詳情請留意官方網頁的最新公佈。  
The tour might last from 30min to 1hr, HKSTP reserves the right to change the opening hours, please refer to the official website for updates.

策略性夥伴 Strategic Partner:

