

# the Bulletin

HKCC: THE VOICE OF BUSINESS IN HONG KONG 香港總商會：商界之聲



Disney Opens the Gates  
迪士尼正式登場



H K S 3 0

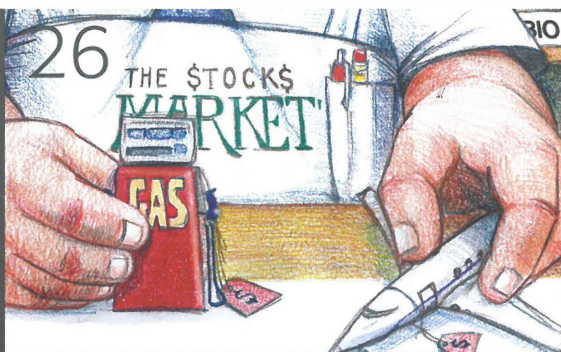
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從 1861 年開始，香港總商會一直代表商界及捍衛它們的利益。

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Hong Kong General Chamber of Commerce  
香港總商會 1861



Talking Points

談論縱橫

# Members' standpoint 會員傳聲

Got something to say? Then make your voice heard in *The Bulletin*. Send your letters to: *The Bulletin*, HKGCC, 22/F, United Centre, 95 Queensway. Or email, [bulletin@chamber.org.hk](mailto:bulletin@chamber.org.hk). If your letter is published, you will receive a free HKGCC mouse pad with built-in calculator.

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## Comparing Like with Like

I must admit that I am not a big fan of reading articles on Websites. I do try now and again, but in general, I enjoy reading the printed word far more and seem to digest the information much more easily. This is why I have never, until now, bothered to visit your *iBulletin*. Your brief outline of a survey on the entrepreneurial spirit of Hong Kong intrigued me, however, and led me to visit your online version. First of all, I must say I was very impressed at how well designed and easy it was to use, and surprised by the amount of supplementary data you include to accompany some stories. Which brings me to the point at hand. I discovered that the survey went on to say that most of the businesses being set up by women, were actually little restaurants or boutiques. Given the lower start-up costs north of the boundary, especially rents, I feel the survey is not comparing like with like. I would be interested to learn how businesses outside of these two categories compared, which would depict a more accurate picture of the entrepreneurial spirit in these two most dynamic cities.

**Cyril Groom**  
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## 旗鼓相當的比較

我必須承認, 個人不大愛看網上文章。雖然現在偶爾也會看一下, 但始終愛讀印刷品, 似乎較易吸收當中信息, 正因如此, 之前我一直未有看過貴刊的《工商月刊》。直至最近, 貴刊一段關於港人創業精神研究的簡短報導, 令我很感興趣, 吸引我瀏覽貴刊的網頁。首先, 我要一讚貴刊的網上版面設計出色, 易於瀏覽, 給我留下深刻印象, 其中某些文章更附載補充資料, 便於查閱, 令人驚喜。細閱該項研究, 發現女性創業多開設小型食肆或時裝店。鑑於深圳創業成本較低, 租金尤其便宜, 我認為這樣把兩地作比較有欠公允。我有興趣知道別的地區的營商情況比較, 相信這更能準確反映香港和深圳這兩大動感都會的創業精神和面貌。

Ellision & Groom 合夥人  
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## 工商月刊

# the Bulletin

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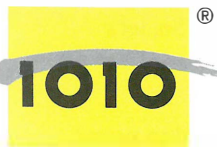


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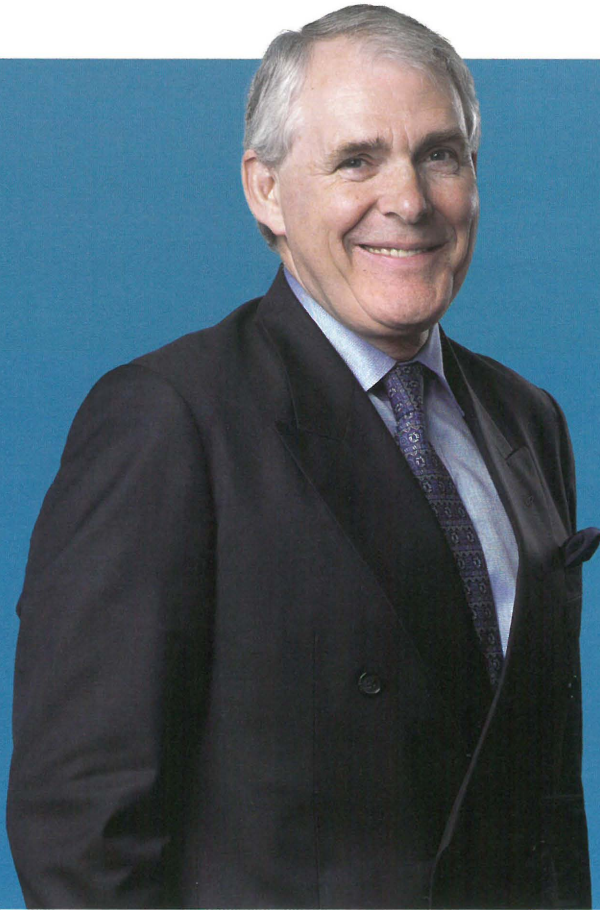
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## Chairman's desk

### 主席之言

David Eldon 艾爾敦

## What's the Best Use for Tamar?

Chief Executive Donald Tsang recently said he would move forward with long-delayed plans to build a new Legislative Council and government office building on the former Tamar Basin site. The idea was first raised in 1997, but put on hold two years ago because of our large fiscal deficits. The plan is to finance the \$6 billion project by selling off Government Headquarters in Lower Albert Road and the Murray Building on Garden Road. But, before going ahead, there are some important questions to be asked about whether this is the best place for government, and the best use of this prime harbour-front real estate.

The first question is whether the government and Legco need, and can afford, new facilities. The buildings are, indeed, old and inefficient. The Central Government Office Building and Murray Building are certainly prime locations, and undoubtedly would raise a lot of money at auction. So, let's put a tick next to this item.

The second question is whether the government needs to be located in prime Central office space at all, or whether another location would be more suitable, and more economical. Here, the arguments are more complex. The USA and Australia, to name but two countries, have maintained their political seats away from the business and financial districts. Malaysia moved its offices out of

## 如何善用添馬艦地皮？

Kuala Lumpur without any detrimental effect to the economy, and Korea is considering relocating out of Seoul. We could do so as well. Revitalizing one of our older districts in Kowloon, for example, would not only provide a less expensive alternative, but also give a badly needed boost to neighbourhoods in need of attention, or consider the New Territories depending on the amount of space required. Where we want to locate our government needs to be discussed in more detail, with options and cost-benefit analysis to help shape our thinking.

Third, do most of our government offices need to be in the same place? From a security perspective, this in today's environment seems unwise, at a time when we have an opportunity to consider such issues. Notwithstanding the dangers of terrorist attacks (which, thankfully, seem to be less likely in Hong Kong), we also need to consider other dangers. As we learned during SARS – when entire floors and even whole buildings came under quarantine – putting all your eggs in one basket may be more convenient than wise, and we are aware that many business leaders around the world are beginning to consider such issues.

Some departments need to be close to each other for operational or efficiency reasons, or to provide easy access by the public. The Judiciary, various licensing registration agencies and other services need to be convenient to get to; others do not. Why not have housing officials in Mong Kok, highways workers in Kwun Tung, and departments handling the environment in Tung Chung? I'm not suggesting these should be the locations, but encouraging government to think broadly about such issues. Clearly, there is a case to be made against a single large complex housing both the legislative and administrative branches.

Finally, there is the Tamar site itself, one of only three large pieces of waterfront land remaining undeveloped. Hong Kong is blessed with what once was one of the most beautiful harbours in the world. Through poor planning, we've lost sight (sometimes quite literally) of its potential. Since our harbour is acknowledged by many to be such a rare and special resource, so important to the future quality of living in our city, we should think very carefully about what we do with these few remaining open areas. Tamar, West Kowloon and the former Kai Tak airport have the potential to change the way we think about the harbour, the way we look at nature and the way visitors perceive us. Let's be sure we get it right. **B**

---

*David Eldon is Chairman of the Hong Kong General Chamber of Commerce.*

行政長官曾蔭權最近表示，將恢復研究擱置已久的添馬艦基地舊址發展計劃，考慮於該地興建新的立法會及政府總部大樓。這意念最初於 1997 年提出，但鑑於財赤嚴重，計劃兩年前被擱置。整個項目預料耗資 60 億元，並計劃出售下亞厘畢道政府總部和花園道美利大廈以為項目融資。然而，在落實這項建議前，一些很重要的問題必須考慮：這是作為政府總部的最佳地點嗎？這幅臨海地王的最佳用途是什麼？

第一個問題，是政府和立法會是否需要和有能力負擔新設施？現有大樓無疑又舊又效率低。政府總部大樓和美利大廈位處黃金地段，若供拍賣定能換來可觀收入，因此我們贊同政府搬遷總部。

第二個問題，是政府總部是否有需要建於中環心臟地帶？會否有其他更適合和更經濟的地點？分析這問題的理據會複雜一點。以美國和澳洲為例，兩國的政治中心都不在商業及金融區內。馬來西亞的政府辦事處不在吉隆坡，並無損害其國家經濟，韓國亦正考慮把政府

遷出首爾。香港也能仿效這種做法，例如，考慮選址於九龍舊區，不單較經濟，也能為引起關注的舊區一帶注入生氣；又或如所需空間較大，可考慮選址於新界地區。我們應詳細討論政府總部的選址，提出不同的地點選擇及分析成本效益，以便作出周詳考慮。

第三，是否有需要把所有政府辦事處集中於一處？從保安角度考慮，在現今環境下這做法並非明智。除了恐怖襲擊的危機（幸而在香港發生的機會較微），我們還要慮及其他風險。在「沙士」期間，試過整層甚至整幢大廈被隔離，這一課讓我們明白把所有雞蛋放在一個籃子裡雖然方便，卻不聰明，這些問題亦已開始引起全球各地許多企業領袖垂注。

基於營運或效率需要，或為著方便市民，一些政府部門需要集中在一起。除了司法機構、各類牌照註冊處及一些服務部門，其他政府部門的辦事處沒有必要集中於市內心臟地區。所以，何不把房屋部門人員安置於旺角，修建道路的工人在觀塘，環境部門則在東涌。當然，我並非認真建議這些地點，但我們鼓勵政府在考慮有關事宜時，思維擴闊一點。興建一座巨型政府總部以容納多個立法及行政部門這建議顯然值得商榷。

香港現僅餘三幅大型臨海地皮有待發展，添馬艦地皮是其中之一。香港曾經擁有全球最美麗的海港，無奈規劃失當，令美景失去，我們也逐漸忘卻了海港的意義和優點。香港廣被視為擁有得天獨厚的海港資源，這與我們未來的生活素質息息相關。我們應細心考慮添馬艦、西九龍和啟德機場舊址這三幅珍貴臨海地皮的未來用途，它們關係海港未來面貌和旅遊吸引力，必須好好善用。B

艾爾敦為香港總商會主席。

“ Tamar, West Kowloon and the former Kai Tak airport have the potential to change the way we think about the harbour.

添馬艦、西九龍和啟德機場舊址  
這三幅珍貴臨海地皮關係海港未來面貌。

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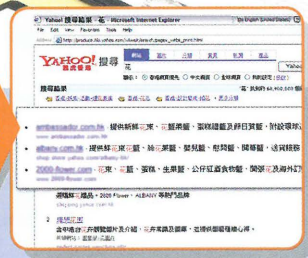


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## Legco viewpoint 立法會視窗

Jeffrey Lam 林健鋒

### Easing Boundary Bottlenecks

Recently, Mickey Mouse logos have started appearing in Hong Kong and created a light-hearted, holiday mood in the city. After roughly six years' preparation and construction work, Hong Kong Disneyland will celebrate its grand opening on September 12. All of us living in Hong Kong are delighted about this exciting development. I believe that Disneyland will bring new energy to Hong Kong by creating job opportunities and boosting the economy, especially in the tourism and retail sectors.

Hong Kong Disneyland's four-week rehearsal to fine-tune its operations began last month, and I had the opportunity to visit the park on one of the rehearsal days. I experienced old American life at "Main Street, U.S.A.," explored the mysteries and excitement of "Adventureland," took photos with classic Disney characters in the "Sleeping Beauty Castle" and "Fantasy Gardens" of "Fantasyland," and ventured into outer space in "Tomorrowland." Everyone – kids and adults alike – that I saw in Disneyland were smiling and happy. It seems they enjoyed Disneyland so much that they temporarily forget about their worries.

## 疏導過境人潮

Hong Kong residents are not the only people keen to experience the wonders in Disneyland, many Mainlanders coming here for shopping may also add Disneyland into their list of “must-visit” tourist attractions. The Individual Visit Scheme has allowed more and more residents from Mainland provinces and cities to visit Hong Kong. Given the lure of Disneyland, visitor arrivals are set to reach new records for the coming peak tourist seasons during the Mid-Autumn Festival and National Day “Golden Week.”

The continually growing number of Mainlanders visiting Hong Kong has had a positive effect on the economy. Hotels, shops and restaurants are all benefiting from the influx, and easing unemployment by employing more staff.

Nevertheless, I am concerned about the overloaded boundary crossings. This year on May 1, the first day of Labour Day “Golden Week,” about 305,000 visitors entered Hong Kong through the Lo Wu checkpoint. Currently, the Lok Ma Chau control point, which handles over 110,000 people daily, has reached its capacity. A surge of Mainlanders hoping to visit Disneyland during the coming National Day “Golden Week” is expected to put further strain on the cross-border facilities. Therefore, it is vital that the bottlenecks at land boundary checkpoints are handled carefully to avoid any problems, especially customs clearing procedures.

The government has urged Mainland visitors to use the Lo Wu checkpoint where there are more counters, and that they avoid the arrival peak hours between 8-10 a.m. Once the Hong Kong-Shenzhen Western Corridor, Hong Kong’s fifth land boundary crossing, opens next year, existing cross-boundary bottlenecks are expected to ease. The opening of KCRC’s Sheung Shui to Lok Ma Chau Spur Line in 2007 will also ease congestion.

However, as cross-border traffic continues to grow rapidly, I think the Mainland and Hong Kong governments should work harder to explore ways to implement a “co-location customs clearance system” at all control points to expedite clearance procedures. They should also make better use of the facilities at Sha Tau Kok and Man Kam To checkpoints by expanding connecting road networks, add immigration counters, and study the feasibility of 24-hour passenger clearance operations to relieve the pressure. All these efforts will reduce delays for visitors crossing the border.

To enrich visitors’ experience to Hong Kong, everyone should do their part to be hospitable, friendly and helpful to visitors. With a friendly smile and a warm greeting, we can make Hong Kong “A City of Smiles” and make our visitors feel welcome. Are you willing to help? **B**

---

*If you have any views or comments, please send them to me directly at, [jefflam@fowind.com.hk](mailto:jefflam@fowind.com.hk), or visit my Website at [www.jeffreyklam.com](http://www.jeffreyklam.com)*

*Jeffrey Lam is the Chamber’s Legco Representative.*

近幾個月，大街小巷一個個米奇大耳朵頭標誌，令市面氣氛充滿著悠閒的假期感覺。經過接近6年時間，香港迪士尼樂園在本月12日隆重開幕，市民都為這個加入香港的新成員而雀躍萬分。我相信迪士尼會為本港帶來新景象——創造就業機會、刺激經濟，尤其是會令旅遊業、零售業發展更加蓬勃。

迪士尼樂園於上月開始進行為期4周的總綵排，作為最後測試和調整的工作。我亦有機會前往樂園參觀，在「美國小鎮大街」悠然漫步，感受舊美國風情；到神秘刺激的「探險世界」歷險；在「幻想世界」的「睡公主城堡」和「夢想花園」，與經典迪士尼主角合照；再到「明日世界」勇闖宇宙外太空。我看到在場的大朋友、小朋友，個個都興高采烈，將一切煩惱拋諸腦後，盡興而歸。

不但香港市民爭相希望展開一次奇妙旅程，不少內地旅客的訪港行程，除前往多個購物熱點，迪士尼更是新增的必到景點。由於中秋節和十一黃金周將至，相信憑著樂園的吸引力，加上愈來愈多省市的居民可透過自由行措施來港，到時訪港旅客人數有可能會打破紀錄。

內地訪港旅客人數節節飆升，對本港經濟起著正面作用。酒店入住率理想，零售業和飲食業也受惠，因而創造不少就業機會，失業率得以下降。

不過，我就關注到過境口岸的負荷量。在今年五一黃金周的第一天，單是經羅湖口岸的入境人數便有30.5萬人次，而現時落馬洲口岸每日要處理超過11萬的人流，已達飽和狀況。面對樂園可能令十一黃金周變成「超級黃金周」，我認為過境口岸的擠迫問題一定要小心處理，不要令過關問題影響旅客的遊玩心情。

政府已呼籲內地訪港旅客盡量利用櫃位較多的羅湖口岸過關，並且避開早上8時至10時的高峰時段入境。隨著本港第5個過境口岸深港西部通道於明年通車，相信到時可減輕現時陸路過境交通和人流的壓力；到2007年，九鐵上水至落馬洲支線啟用後，來往落馬洲亦會更方便。

但是，中港交通需求發展迅速，我認為中港兩地政府應著力研究在各個口岸實施一地兩檢，加快過關程序；善用沙頭角和文錦渡這兩個陸路口岸的設施，包括擴闊連接道路網和加設出入口櫃位，甚至考慮24小時通關的可行性，作為疏導人流的方法。屆時，來自內地不同省市的旅客要到迪士尼樂園，便會更加快捷。

要讓旅客的愉快旅程在離開樂園後得到延續，便有賴全港市民發揮「好客之道」，齊齊成為香港的親善大使，以笑容迎接身邊每一個人，令香港成為「微笑之都」，旅客有賓至如歸的感覺。你願意幫忙嗎？**B**

歡迎您把意見和看法直接寄給我：電郵 [jefflam@fowind.com.hk](mailto:jefflam@fowind.com.hk)；或進入本人網頁：[www.jeffreyklam.com](http://www.jeffreyklam.com)

林健鋒為香港總商會立法會代表。

“

The Mainland and Hong Kong governments should work harder to explore ways to implement a “co-location customs clearance system” at all control points to expedite clearance procedures.

中港兩地政府應著力研究在各個口岸實施一地兩檢，加快過關程序。

”

什麼是第一選  
...體九七位



傳統的電視廣告、  
廣告外；今時  
數，其中最  
廣告。  
廣告，  
自動找上門？

將大筆資金投放廣告媒體以換取較高回報  
但有一堆... 誰是目標... 購買感... 然送上門。  
而全球新興的「點擊制」搜尋引擎廣告平  
台，成本不但... 目標... 買家到您手... 告，而指

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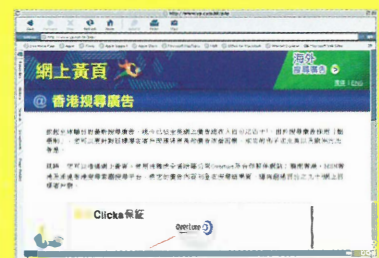
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## CEO comments

### 總裁之見

Dr Edén Woon 翁以登博士

## Summer Chamber China Activities

Summer is usually a quiet time in Hong Kong, but the Chamber wants to highlight for you a number of activities in July and August related to China which served to help our members do business.

**1. China Textile Issue** – The sanction steps taken by the USA and EU when they became unhappy with the fast growth of Chinese textile imports, once the quota system was eliminated in January of this year, created a crisis for many of our textile manufacturer and exporter members. The Chamber asked the Ministry of Commerce officials to come and explain the emergency measures put in place after the EU and China reached agreement on a “ceiling” of growth, and also asked EU officials to come and hear the members voice their complaints about the irrational implementation of that agreement. We then wrote to the Ministry of Commerce on a more equitable distribution of EU “quotas” for 2006, and we have provided input to Beijing on our concerns regarding the negotiations with the US on its textile restrictions. This is a very difficult issue, so the Chamber must continue to try to work on a satisfactory resolution for our members.

**2. China Business Problem-Solving** – In July, the Chamber was in Chengdu to meet with 18 business associations from the Pan-Pearl River Delta to discuss how we can help each other with business problems and development. We also took over the secretariat role of the Joint Business Liaison Committee consisting of the four major local chambers and the China Council for the Promotion of International Trade. Both of these connections give us the ability to help members with specific business problems in China. SMEs especially can use these connections to try to solve the many problems which

can arise inside China. Finally, our China economist continues to receive calls daily on these problems, and we welcome our members to use her expertise.

**3. China Business Development** – I traveled to northern Jiangsu in August to visit Xuzhou, Lianyungang, Huaian, and Yangzhou, making contacts with enterprises and mayors to obtain for our members opportunities to develop business there. Members can check on our Website for a report of that visit, and if interested in exploring that less-developed area of Jiangsu, contact the Chamber China economist. In late August, we held in Shenzhen our second cooperation with China Entrepreneurs Forum, which brings together some of the top private entrepreneurs in China.

Looking ahead, in September, we have the PRD Conference at the end of the month and meetings with several provincial leaders at the Xiamen Investment Fair – whose theme this year revolves around Chinese investments “going out” at the beginning of the month. And in late September, our Chairman leads a high-level business delegation from the Hong Kong business community to pay calls on ministers and a state leader in Beijing.

The purpose of all these activities and connections, of course, is to help our members with China problems. So if you have a China problem, call us! **B**

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*Dr Eden Woon is CEO of the Hong Kong General Chamber of Commerce.*

在香港商界，暑季一般比較淡靜。然而，本會於7月及8月期間進行了多項與中國有關的活動，幫助會員拓展內地商務，謹此撮述有關活動如下：

## 總商會夏季中國 活動一覽

**1. 中國紡織品事宜** — 自從配額制度於今年1月取消，美國和歐盟因不滿中國紡織品入口增長過快，而制裁中國紡織產品入口。本會許多從事製造和出口貿易的會員均面臨危機。中國與歐盟達成協議，就入口增長設定上限之後，本會邀請中國商務部官員來港闡釋內地相應的緊急措施，也邀請歐盟官員蒞臨本會，讓會員對不合理實施有關協議表達不滿。其後，我們致函商務部要求2006年的紡織品輸往歐盟的「配額」能較公平分配，也因應中美間進行的限制紡織品貿易談判向北京表達了本會的關注。這是一個非常棘手的問題，本會將繼續設法為會員謀求妥善對策。

**2. 解決內地營商問題** — 本會代表團7月赴成都與泛珠三角區18個商會一起洽商如何加強各區彼此間合作，以解決營商問題和促進發展。香港—內地商會聯席會是香港四大商會與中國國際貿易促進委員會的聯會機制，本會今年再度擔任聯席會的香港秘書處。基於上述網絡和角色，本會能協助會員解決在內地遇到的營商問題，中小型企業尤其可善用我們的網絡，化解許多內地營商困難。此外，本會的中國經濟師每天都會解答會員來電查詢各式各樣的內地問題，我們歡迎會員善用其中國專長。

**3. 拓展中國商務** — 8月期間，我前赴江蘇省北部的徐州、連雲港、淮安及揚州，接觸當地市長及企業，為會員探索區內商機。此行之考察匯報已載於本會網頁，江蘇省北部目前的商業開發程度較低，會員若有興趣發掘當地商機，請聯絡本會的中國經濟師。8月下旬，本會第二度參與中國企業家論壇，在深圳協辦高峰會，與內地最優秀的私營企業家聚首一堂。

展望未來，9月下旬，我們將舉辦珠江三角洲會議，而9月初本會亦會率代表團赴廈門參加中國投資貿易洽談會，與各省領導會面，今屆洽談會的主題將圍繞中國企業的「走出去」投資策略。另外，9月底本會主席將率領由香港商界人士組成的代表團赴北京作高層次訪問，拜會國家主要機關及領導。

本會安排這些活動和聯繫，均旨在協助會員解決內地營商問題。所以，若您有任何關於中國的疑問，歡迎致電本會查詢。 **B**

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翁以登博士為香港總商會總裁。



**BULLETIN:** *Construction of the park seems to have gone very smoothly. Did you have any worrying moments along the way?*

**DON ROBINSON:** I don't think so. As you go through construction there are always the unknown elements in building a theme park in a different part of the world. But I think the contractors, the different construction companies and general contractors did a great job delivering the kind of quality and theming that Disney is known for. Because we build parks based on story lines, it is a lot different from building a high-rise skyscraper, so obviously there was a learning curve, but overall I think they did a great job.

**B:** *How does the park compare with other Disneyland parks in terms of attractions, technology and special features?*

**DR:** The good thing about this park is that it is very much one of our classic Disney Magic Kingdoms that entertains people from all over the world. The fun thing about this park is how you can take brands and different names of attractions, and use new technologies, new special effects, new building materials, and kind of adapt those to both Hong Kong and Chinese culture by telling the stories with new technologies and techniques. You may have an attraction like space mountain, for instance, which is appearing in a lot of our parks, but by building it again with the music effects and all the laser effects, and so forth, we have really been able to make it a different experience than you would have in the other parks.

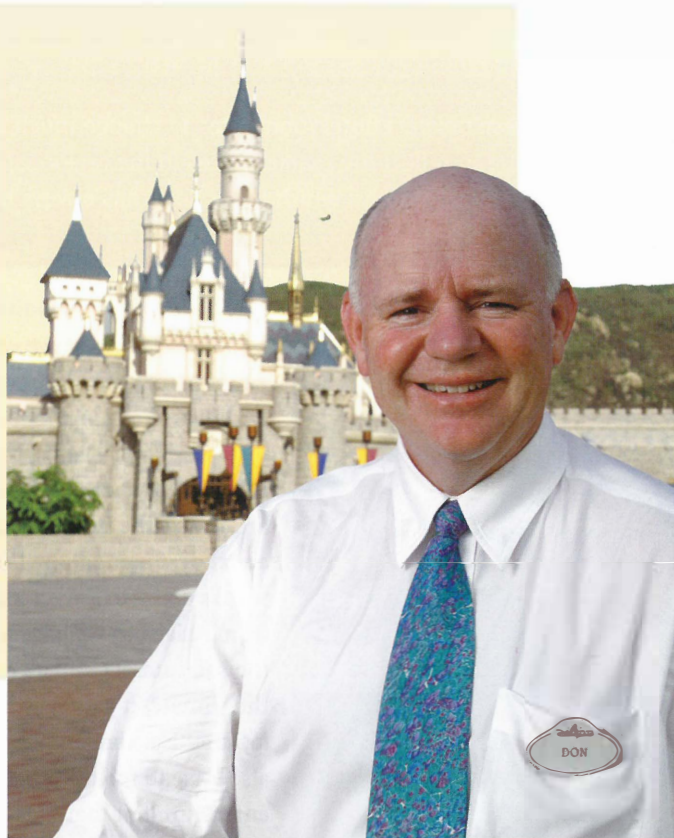


# Disney Opens the Gates

## 迪士尼正式登場

It's hard to believe that six years have passed since the Hong Kong Government and Disney signed an agreement to build Hong Kong Disneyland. Before the park gates swung open this month, *The Bulletin's* Editor Malcolm Ainsworth caught up with Hong Kong Disneyland's Group Managing Director Don Robinson (right) to find out what it takes to build and run a "Magic Kingdom." Following are excerpts from that interview.

6年前，香港政府與迪士尼簽訂協議，落實興建香港迪士尼樂園。想不到，6年轉瞬已過，香港迪士尼樂園經已建成，並訂於本月正式開幕。《工商月刊》總編輯麥爾康趕於迪士尼樂園今個月開幕前與香港迪士尼樂園集團行政總裁羅彬深做了專訪，聽他細談怎樣建立及管理這個「奇妙王國」。以下是訪問內容精華。



**B:** *But still quintessentially Disney?*

**DR:** The bottom line is everyone loves Disney parks because there is an opportunity for families to spend time together, and kids love the experience, the attractions, the characters and stories. It is just every time that you get to do it, you get to top the last time, because things like Tomorrow Land in our park is very different than all of the other parks.

**B:** *I understand you've also incorporated some unique technologies and designs into the park?*

**DR:** We have Fast Pass, which we have already rolled out in our domestic parks.

This is a virtual queuing system where you get a reservation so you can avoid the long lines on our most popular attractions. For our restaurants and food & beverage outlets, we have tailored them to this market. Photography is also something that we have taken into careful consideration because people in this part of the world love taking photos. So we have for the first time built a park that is specially tailored for people to take photos around the beautiful settings, environment and characters.

## Business as Usual for Hoteliers

Mark Lettenbichler, Chairman of the Hong Kong Hotels Association, expects an increase in travel for the leisure market into Hong Kong with the opening of Disneyland. Although Hong Kong is primarily a business environment, many hotels currently offer or are in the process of increasing their services for families.

"A lot of Hong Kong hotels have in-house events, facilities, children's menus and so on to accommodate children, so this segment is well taken care of," he said.

The incremental business from the Disney appeal will raise already high occupancy rates for both the business and leisure market, because business travellers may decide to bring their families here for a visit.

He doesn't expect hotel room rates to change much, and they will continue to reflect the market prices in the region, apart from some key business months, which Hong Kong has always had.

*B: What challenges are you expecting in running the park, such as dealing with the heat and humidity, language, culture, etc?*

**DR:** When you are opening a new park, there are always the unknown elements that you are always going to end up with. Obviously we are going to have a lot of different people from Asia, and we have to make sure that they all interact and all enjoy the park. For the climate, it gets very hot here and it rains a lot, that is a challenge, but beyond that we also have to make sure we provide the entertainment that kids and families want.

The first year after opening you start to learn from experience how you can adjust and tweak the park to be more user friendly.

*B: And you will use this information to determine how you expand?*

**DR:** One of the first things that we will do after opening is expand. We will start to know the things that are more popular, and be able to expand attractions to give people more of the kind of things that they are interested in. It could be they may want another thrill attraction, or it could be they want another air-conditioned attraction! That is the fun thing about after opening; you start to get real facts and real information so you can really start making some good decisions about operations.

*B: Do you have any timetable for expansion?*

**DR:** The park opens September 12 and our first attraction for expansion is already under construction. This will open approximately in July, and that is an attraction called Autopia, which gives children the opportunity to drive cars themed as if you are on a different planet. We are also working with the government on additional expansion attractions, which will come out within the next year or two after that, so we are very excited that the park can expand quickly.

Kids of all ages  
have fun on  
Buzz Lightyear  
Astro Blasters.

玩「巴斯光年星际历险」·大小朋友均樂  
透了。



*B: How has it been working with government as a partner?*

**DR:** The government is very excited about opening up and giving the tourism industry here a huge boost. Obviously we are also excited because for the Disney brand it is our first big presence in Hong Kong and China.

*B: How have you gone on hiring and training staff?*

**DR:** We are now fully staffed, and going through various segments of training. We have 5,000 cast members onboard now – 99% are Hong Kong people – and the enthusiasm, excitement and pride of being part of something that is going to make such a significant difference to Hong Kong is very evident. So when you go out there, you will see a very energetic and enthusiastic group of cast members that regardless of which park you go to around the world, they will make people feel they are at a Disney park.

*B: How are you going to control the crowds during the first few months after opening?*

**DR:** We will sell the number of tickets that the park can support. The park will only have a certain capacity, which is 30,000, that we will maintain to protect the guest experience. Obviously public holidays and weekends are



Pluto strikes a pose with visitors.  
布魯托與訪客合照。

going to be the most popular, so I would encourage people to book tickets early. I'd like to say that we are open for the rest of our lives, so people will have lots of time to visit.

We have a lot of plans to work with the government on how the logistics will work, and once we are sold out, we will be informing people through many different public systems – highways, MTR stations, etc – that unless you have a ticket, please don't come to the park. We really do want people to plan if they are coming to the park, and the more they can plan the better off everyone will be. I don't want someone to go out there and feel disappointed; that doesn't help anyone.

*B: After the initial Hong Kong rush has calmed down, who do you expect will be the main visitors to the park?*

## 酒店業運作如常

香港酒店業協會主席李敦白預期迪士尼樂園開幕將帶旺香港的消閒度假市場。雖然香港主要是個商業城市，許多酒店已有針對家庭度假的服務，有些更正部署擴展這類服務。

他說：「香港不少酒店都有本身活動、設施、兒童菜牌等以切合兒童住客的需要，所以這一環不會被忽略。」

本地酒店本來已不乏商務及消閒旅客入住，隨著迪士尼招徠的生意逐漸增多，酒店入住率將進一步提高，因為商務旅客或會帶同家人來港。

李敦白預料，除了本港每年都有的商務旺季，在其他月份，酒店房價不會有太大變幅，也會繼續反映區內的市場價格。



**DR:** We still expect a market mix of about one-third Hong Kong, one-third from Mainland China and one-third from other Asian countries. I think that might change to a different ratio as we burn off the new halo effect among the Hong Kong people, but I think that will stabilize, both in terms of the mix and also the capacity as we expand.

**B:** Are you going to offer annual passes?

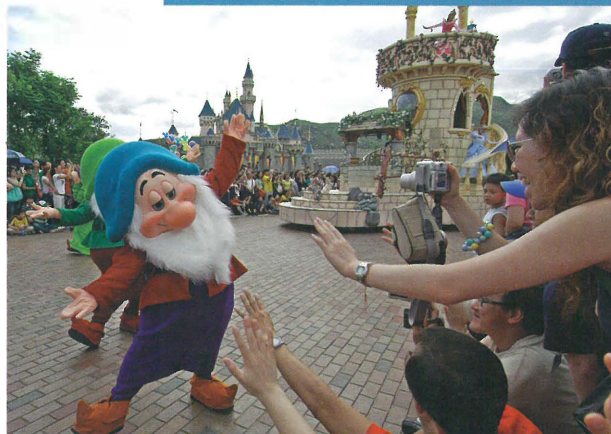
**DR:** Passes are something that we are not going to be offering at the beginning. If guest numbers stabilize, we will probably look at it again, but annual passes have certain restrictions. We also have to ensure that people can enjoy the park whenever they want to, so we don't want to restrict them from coming on the days that they want to visit because the park is full. We will have to see how that pans out.

**B:** You are also offering MICE options at the park, how will you juggle guests coming through the gates and MICE visitors?

**DR:** The general priority of the park is for people who buy tickets. There are options for after hours – for instance it is easy for someone to book the park for an extra three hours after we close. We have a number of options for incentive groups, such as the Hong Kong Disney Hotel and Convention Center. Moreover, we are an entertainment company so we can custom make events for clients, or take ready-made options off the shelf.

**B:** Will these be sold through travel agents or Disney directly?

**DR:** In a lot of cases, travel agents will be helping us to deal with group sales, but we have our own department to handle MICE packages. The fun thing about Disney is that it really does open up a whole new world of options for corporate events, because there are not that many options for large venues other than four walls. So when you think of the size of the park, you can really think out of the box at how you do an event. **B**



Guests snap The Seven Dwarfs during Disney on Parade.  
遊人拍攝巡遊隊伍中的小矮人。

## Disney Adds New Dimension to MICE Market

Ronnie Ho, Chairman of the Travel Industry Council of Hong Kong, says that as the strongest family attraction in the region and the Mainland, Hong Kong Disneyland adds a new dimension to the family holiday market here.

Some travel agents have already designed new packages to accommodate the expected demand from their source markets. The real Disney opportunities for travel agents, however, are for agents who are equipped with the skill and professionalism to capitalize on the infrastructure of the theme park. "The excellent hardware will facilitate corporate events, especially incentive entertainment programs which are an essential part of our thriving MICE [meeting, incentive, conferences and exhibition] business," he said.

Amongst the 1,400 or so travel agents in Hong Kong, their expectations on Disney opportunities have been somewhat ambivalent. Those travel agents with proven representation of different geographic source markets and who are willing to offer a financial pledge to Disney have already signed wholesale contracts which enable them to secure certain numbers of discounted admission tickets on a daily basis, says Mr Ho.

Obviously, not all travel agents can sign up with Disney, and he feels some travel agents are being unrealistic – especially if they didn't want to commit themselves to a contract – for not seeing this. The majority of agents will now have to work on a case by case arrangement, and many of them had tried making a lot of noise for being excluded from the scheme.

"A lot of these complaints were irrational, because many of them did not really understand or were reluctant to try and understand Disney's policies," he said. "I think members of the travel industry should change their mindset in order to identify what are the real business opportunities."

Smaller agents, in particular, yearned for the right to sell tickets to local citizens, but in reality, it was far more feasible and convenient for locals to be able to buy tickets from MTR stations or online than to approach travel agents individually, he added.



問：樂園的興建過程看來十分順利，期間有否令你擔心的時刻？

羅：我想沒有。在另一個地區籌建主題公園，往往要面對許多未知因素。但我認為承建商、不同建築公司和一般承建商的表現都很出色，出品很能貫徹迪士尼一向的素質和主題。由於我們以故事線作為興建概念，這跟建造摩天大樓有很大分別，所以過程中必然有一個適應階段，但整體而言，我認為他們的表現極出色。

問：在景點、玩樂設施、科技和特色方面，香港的迪士尼樂園與其他地區有何不同？

羅：香港迪士尼樂園與傳統迪士尼樂園一樣，都是希望為世界各地的人帶來歡樂。香港迪士尼樂園的有趣之處，是把品牌、景點及遊戲名稱加以發揮，並採用嶄新科技、特別效果和建材，再融入香港和中國文化特色，以新科技和手法表現出來。舉個例子，多個迪士尼樂園都有「飛越太空山」這款遊戲，在香港，同款遊戲卻加插了音響和鐳射效果，帶來一種全新的感受和體驗。



問：是否仍有著迪士尼的神髓？

羅：最重要的是，人人都喜歡迪士尼樂園，因為一家人可一同玩樂，孩子們都愛樂園的環境、遊戲、卡通人物和故事。不過，每次興建新的樂園，我們都致力比上次做得更好，像香港樂園內的「明日世界」，便與其他樂園很不同。

問：據我所知，香港迪士尼樂園引入了特別的技術和設計，可否介紹一下？

羅：我們引入了其他迪士尼樂園都有的「Fast Pass」虛擬排隊系統，若你想玩樂園裡最受歡迎的遊戲，可以利用「Fast Pass」預留位置，卻不用親自排隊。樂園內食肆售賣的餐飲美食，亦針對市場而度身設計。我們知道這一帶遊客喜愛拍照，故亦細心考慮過這點，並首度特別建造一個園林，專供遊人與佈景和迪士尼人物一起拍照。

問：在管理樂園方面，你預期會遇到甚麼挑戰？譬如說，炎熱和潮濕的氣候、語言和文化之類。

羅：每當新的樂園開幕，結果總會出現一些預計以外的因素。肯定的是，我們將要接待來自亞洲不同地區的遊人，我們要令他們在樂園內和諧共處及盡興而歸。氣候方面，最近香港天氣很熱，並經常下雨，這是個挑戰，除此以外，我們還要提供小朋友和家庭所喜歡的娛樂和玩意。在開幕後首年，我們會開始汲取經驗，懂得如何作出調節，令樂園的一切更能滿足訪客的需要。



## 迪士尼為展會及獎勵旅遊業拓新天

香港旅遊業議會主席何栢霆表示，香港迪士尼樂園作為區內和內地最具吸引力的家庭旅遊熱點，為香港家庭度假市場打開另一片天。

一些旅行社已針對預計來自各地市場的需求，設計了新的旅遊套餐。事實上，迪士尼樂園的基建配套極佳，具有相關技術和專業知識的旅行社自可把握善用，這才是迪士尼為旅行社帶來的真正機遇。何氏說：「迪士尼樂園的硬件設備一流，適合作為企業項目，尤其是獎勵娛樂活動的地點，這是本港蓬勃發展的會議展覽及獎勵旅遊業的重要一環。」

香港現約有 1,400 間旅行社，然而業內對於迪士尼可帶來的機遇，期望不一。何氏稱，具有外地市場推廣經驗和實力，及願意對迪士尼作出財務承諾的旅行

社，均已簽訂包銷合約，每天可以折扣價獲分配某一數量的門票。

當然，並非所有旅行社都能與迪士尼簽約，他認為不明白這點的旅行社（特別是不欲簽約那些）並不切實際。大多數旅行社將要與迪士尼逐次交涉，不少旅行社曾投訴沒有被納入計劃之內。

他說：「很多投訴都是不合理的，因為投訴者大多對迪士尼的政策缺乏真正了解，或不願嘗試作出了解。我認為旅遊業界應改變觀念，從而認識何謂真正商機。」

他補充，較小規模的旅行社嚷著要獲准售票予本地居民，但其實本地居民從地鐵站或網上購票，比經旅行社購票更可行和方便。



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問：你會否根據這些資料來決定未來的擴展大計？

羅：擴建樂園，是我們開幕後的首要工作之一。我們會逐漸知道哪些項目最受歡迎，繼而作出擴建，提供更多同類型設施。他們有可能喜歡更多緊張刺激的玩意，又或是裝有空調的設施。開幕後我們將逐漸掌握到實際情況，並能據此作出明智的營運決定。

問：你們有否定下擴建時間表？

羅：樂園於9月12日開幕，我們首個擴建項目已在施工，大概會於明年7月竣工。新增的遊戲名為Autopia，讓小孩駕駛主題車輛，感覺仿如置身另一個行星。我們也正與政府合作，策劃其他擴展事宜，計劃於明年或2年後推出。我們喜見樂園能夠迅速擴展。

問：迪士尼與政府的合作情況如何？

羅：政府十分期待和重視樂園開幕，並正大力推廣本港旅遊業。當然，我們也非常興奮，因為這是迪士尼品牌在香港和中國的首個重大項目。

問：員工招聘和培訓的情況怎樣？

羅：我們目前人手充足，員工們正接受各類培訓。我們現有5,000名職員，99%是香港人，他們都充滿熱誠，對於身為迪士尼的一份子，他們深感自豪，因為明白到迪士尼對香港有著重大意義。無論你到訪全世界任何一個迪士尼樂園，都會看見一群充滿活力和熱情的迪士尼職員，讓大家感到賓至如歸。

問：你們會如何控制開幕後頭幾個月的人潮？

羅：樂園最多能容納30,000人，售票方面亦不會超出這數量。我們會控制訪客數目，以免有損大家的玩樂興致。公眾假期和周末的門票肯定最受歡迎，所以我鼓勵大家提早訂票。我想提醒大家，樂園以後都會開放，遊覽樂園的日子實在多的是。

我們與政府合力定出後勤方案。當樂園門票售罄，我們將透過不同的公共渠道，如公路、地鐵站等發佈通知，呼籲市民和遊客不要前來，除非他們已預購了當日門票。我們很希望前往樂園的市民和遊客能預先計劃一下，這對大家都有好處。我不想有人專誠來到，卻失望而回。

問：開幕初期的本地人潮過後，你預料樂園的訪客主要來自哪裡？

羅：我們預計香港、內地和其他亞洲國家的訪客約各佔三分之一，而當本地人的熱潮稍退，這比例可能會有變動，但隨著樂園擴展，我相信樂園的訪客比例和能容納的人數將維持穩定。





問：樂園會否推出全年通行證？

羅：我們不打算在初期推出通行證。待訪客人數穩定下來，我們或會再作考慮。然而，全年通行證有一定限制，我們卻希望讓人們隨時隨意到訪，不會因為樂園客滿而被拒諸門外。所以，一切仍待定。

問：樂園除接待一般訪客，亦提供會議、獎勵旅遊和展覽服務，你們如何兼顧兩類客人？

羅：樂園的主要對象，是一般購票進場的客人。不過，在普通開放時段過後，樂園設施亦可供外界預訂使用，譬如，你可預訂於一般關門時間後，使用樂園場地3小時。我們有許多適合獎勵旅遊的服務和設施，如香港迪士尼樂園酒店和會議中心。再者，我們是家娛樂公司，可為客人度身訂造節目或提供套餐服務。

問：有關銷售會由旅行社代理抑或迪士尼自行負責？

羅：在多數情況下，旅行社會幫我們辦理團體銷售，但我們亦有部門專責會議、獎勵旅遊和展覽服



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務的銷售事宜。香港迪士尼樂園為企業活動提供全新而多元化的場地選擇，因為香港現有的大型場地不多，而且均以室內為主。樂園的場地和空間，無疑可打破一般活動的形式和規範。 **B**



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# Hong Kong Family Fun

## 家庭旅遊 樂在香港



Clara Chong, Executive Director of the Hong Kong Tourism Board, is looking forward to the international exposure that Disneyland will bring as Hong Kong comes under the international media spotlight.

“This is a great opportunity for us to revitalise the Hong Kong tourism product and at the same time bring out many other hidden treasures that people are not aware of,” she explained. “2006 is ‘Discover Hong Kong Year’, and we want to leverage on this to launch a global marketing campaign to show that Hong Kong is much more than shopping and dining. We have walking trails, country parks, family attractions ... so we will bring out this whole new dimension of a lesser-known side of Hong Kong.”

Part of these efforts will be to boost Hong Kong’s appeal as a family destination, along with meetings, incentives, conventions and exhibitions (MICE) with the opening of AsiaWorld-Expo at the airport at the end of this year and Disneyland’s own convention options.

Ms Chong said she expects visitor arrivals to Hong Kong to reach 23.41 million this year, which will jump to 27.14 million by the end of 2006. “This very significant growth will be due not only to Disney, but also to efforts to capitalise on the diverse range of new products coming on stream,” she said.

Mainland arrivals will make up the bulk of those numbers, but she said HKTB is “very determined to keep a balanced portfolio of market arrivals, as no one wants to put all their eggs in one basket.”

2006 will be an important year for Hong Kong’s tourism industry, because unique attractions will come on stream and existing ones will be enhanced. A big selling point will be Ngong Ping 360, which will capitalise on the Wisdom Path, the Big Buddha, as well as Po Lin Monastery, culture and history of Ngong Ping. Hong Kong Wetland Park will be a brand



香港旅遊發展局(旅發局)總幹事臧明華預期,香港迪士尼樂園將吸引國際傳媒關注,有助向世界各地推廣香港旅遊業。

她解釋:「這無疑是大好良機,讓我們重新向外國展示香港的旅遊產品,同時宣傳本港許多較少人認識的旅遊寶藏。2006年被定為『精采香港旅遊年』,我們希望藉此展開一項環球宣傳計劃,讓外國旅客知道,香港除了購物和美食,還有遠足徑、郊野公園、適合一家大小的好去處……我們希望讓遊客領略香港的另一面。」

計劃之一,是加強推銷香港作為家庭度假以及會議展覽及獎勵旅遊的目的地。隨著香港機場附近的亞洲國際博覽館將於今年底開

幕,加上迪士尼樂園內的會議場地,料將為本港的展會業增添吸引力。

臧女士預料今年訪港旅客將達2,341萬人次,2006年底將增至2,714萬人次。她說:「旅客大幅增加,不單因為迪士尼樂園,還由於我們著力推廣更多新旅遊產品。」

她說,雖然訪港旅客將以內地遊客居多,但旅發局決意不會只偏重吸引某一地區的遊客,以免把所有雞蛋放於一個籃子裡。

臧女士表示,2006年對香港旅遊業很重要。富特色的旅遊項目將

HKTB has produced a 60-page "Hong Kong Family Fun Guide" full of suggestions and tips on what to see and do, as well as suggested itineraries for kids of all ages. 旅發局製作的60頁「香港親子遊手冊」，提供許多遊樂地點和行程建議，能切合不同年齡孩子的興趣。



new green product and the airport site will soon offer a new tourism infrastructure SkyCity, which comprises the AsiaWorld-Expo, SkyPlaza, SkyPier, a 9-hole golf course and a new hotel. The Symphony of Lights will be expanded to both sides of the harbour, and The Peak Tower will also undergo a facelift, she said.

To accommodate the anticipated boom in arrivals, Ms Chong said HKTB will balance its promotions and an expanded programme of Mega Events featuring more local traditions will provide an enriched year-round calendar of attractions.

"This is a completely new phase we are entering into. The growth of the hotel rooms is phenomenal. At present, there are 108 hotels with close to 41,583 rooms. By 2006, the number of hotel rooms will have increased by about one-third to over 53,152," she said.

HKTB data show that 36% of overnight vacation arrivals are families. Yet of these, only 24% actually bring their children with them, which offers huge growth potential. As a key business destination, Ms Chong is working to tempt business travellers to bring their families, or return with them after a business trip for a family holiday.

"Businesspeople and families tend to spend more and stay longer, and that is why it makes good sense to focus on these two groups," she said.



相繼落成，也會提升現有景點的吸引力。其中一個主要賣點「昂坪360」纜車，將結合心經簡林、天壇大佛、寶蓮禪寺和昂坪當地歷史文化而形成一個獨特的旅遊區。另外，香港濕地公園將會成為新的環保旅遊點。機場方面，一項全新的大型旅遊基建——「航天城」即將落成，當中設施包括亞洲國際博覽館、翔天廊、海天客運碼頭、九個洞的高爾夫球場及一家新酒店。「幻彩詠香江」將擴展至維港兩岸，山頂凌霄閣亦會換上新貌。

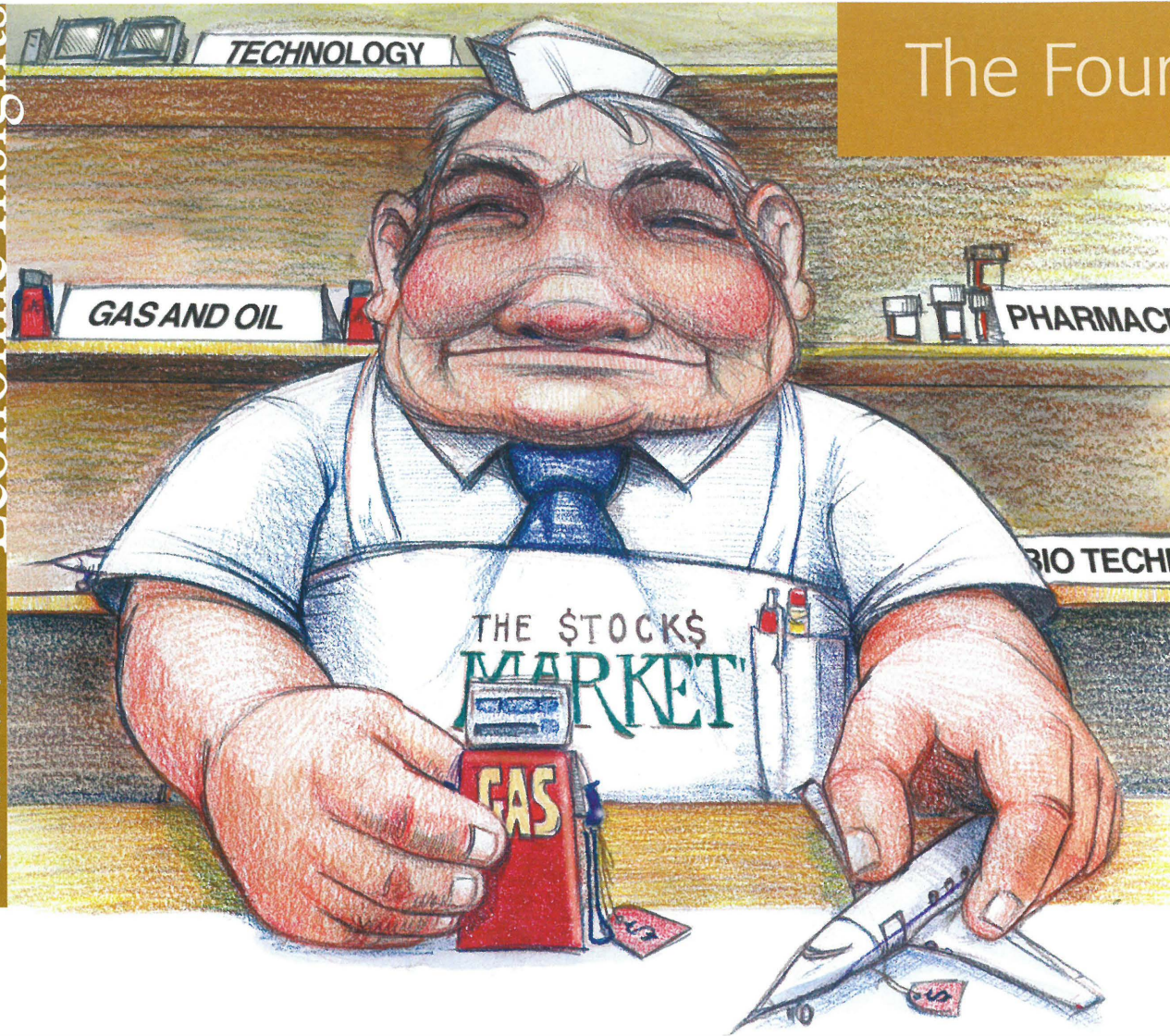
她表示，針對預期遊客之增加，旅發局將作出全面宣傳，豐富大型活動的節目表，並加入更多本地傳統特色，務求全年均有不同的盛事和特色吸引遊客。

她續說：「我們正進入一個全新階段。酒店房間數目將大增，目前全港有108間酒店，提供近41,583間客房，至2006年，酒店房間數目將增至逾53,152間，增幅約三分之一。」

旅發局的數據顯示，36%在港留宿的旅客是家庭，然而，與子女同行的卻只有24%，可見這當中極具增長潛力。臧女士表示，香港是主要商貿城市，旅發局正設法吸引來港公幹的商務旅客與家人同行，或日後與家人重臨香港度假。

她說：「商務和家庭旅客留港時間往往較長，而且消費較多，所以是我們重點羅致的兩類旅客。」

## The Fourth



Conventional wisdom among macroeconomists has long held that a sustained increase in the price of oil is much more damaging to economic growth prospects than a sharp spike that then falls back to trend levels. Oil flows through the economy like, well, oil. It fuels power plants and automobiles, trucking and airlines and is a largely irreplaceable lubricant.

Three times in the past 35 years, oil markets shocked the world into recession. We are now in the fourth such shock, but the outcome looks very different. Some 18 months ago, when oil was around US\$25 a barrel, a joint study by the OECD, IMF and International Energy Agency estimated that a sustained US\$10 rise in oil prices would reduce OECD growth by 0.4% in each of the first two years, and add about one-half percent to inflation.

Instead, prices doubled, and there is little evidence of change as yet. Of course, not all countries would feel the same impact. Hong Kong has a relatively low oil-to-GDP ratio, and a strong ability to absorb

higher prices. For developing countries in Asia – including China – the slowdown was forecast to reduce expected GDP growth by 0.8%, while poorer economies would lose as much as 1.6%. India, which uses nearly three times as much oil per unit of GDP as do developed economies, was expected to get hit the worst.

#### Demanding growth

The first chart shows the correlation between slowing economic growth and reduced demand for oil, using the U.S. and Japan as examples. The second shows a very different situation: slower growth in China in 2001-04 was accompanied by faster growth in demand for oil, while in Hong Kong economic restructuring curbed demand even though growth remained the same in the two periods.

The third chart shows China's demand for oil outstripping that of Japan. But, in the next two graphs, we can see that Japan's economic growth since 1985 has not required a similar rise in oil

# Oil Shock

## 第四次油價衝擊

By David O'Rear 歐大衛

consumption, whereas China's expansion has. In fact, China's petroleum consumption doubled in the last 10 years, to 6.5 million barrels a day in 2004. To put it another way, in 1990 China consumed 13.5% as much oil as the U.S. Next year, the figure is expected to approach 35%. With China already comprising one-third of all new oil demand in the world, and little prospect of rapid increases in energy efficiency or slower demand in the next few years, it would appear that prices will remain above \$40 a barrel for some time to come.

### Not so shocking

The scenario we are living through was not modelled, but if it had been the result would likely have been a deep recession this year that would last through 2006. Yet, 11 of 26 OECD countries grew faster in the first or second quarter of 2005 (depending on the latest data) than in the previous reporting period. Moreover, in only two economies – Mexico and Turkey – have consumer prices increased by more than 4% year-on-year, and unemployment is holding steady. This is not the expected reaction, and certainly not what happened in 1973, 1979 or 1991.

Perhaps the saviour is the sophistication of financial markets. Hedge funds and household credit are much more developed than in previous periods of high energy prices, allowing flexibility at least for now. China's supply of goods to the world must also be considered a positive factor in holding down inflation. That can only continue for a limited time, as the production facilities that moved into China over the past decade or more are generally less energy efficient than previous factories in more developed economies.

Hong Kong has a strong ability to pass on costs, and a low oil-to-GDP dependency ratio. While we may not feel the effects directly, the slowdown in our main markets is likely to begin to pinch in the coming year. B

David O'Rear is the Chamber's Chief Economist. He can be reached at david@chamber.org.hk

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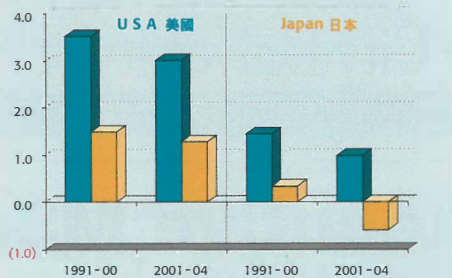
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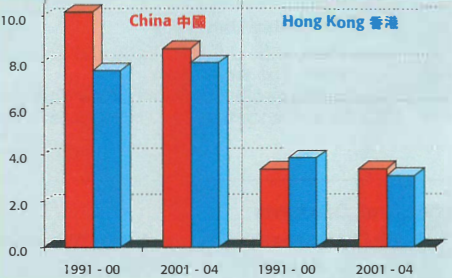
### Growth and Oil Demand Closely Correlated 經濟增長與石油需求關係密切

Percent per annum real change 按年實質變動百分比



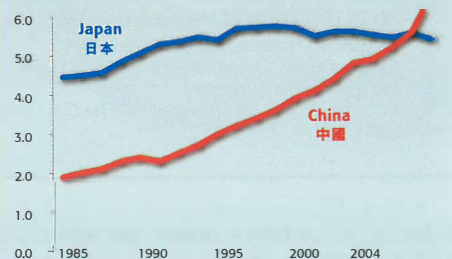
### But, Not Everywhere 但是，有些地區卻例外

Percent per annum real change 按年實質變動百分比

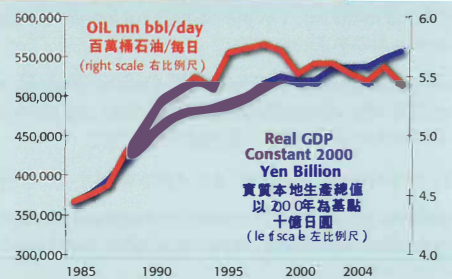


### Oil Demand in Japan and China 日本和中國的石油需求

Millions of Barrels per Day 每日百萬桶



### Japan: Reducing Oil Dependence 日本：減少依賴石油



### China: Steady Demand 中國：需求穩定



宏觀經濟學家的傳統智慧認為，比較油價持續上升和油價突然急升再回落至趨勢水平兩種情況，前者對經濟增長前景造成的損害，要比後者大得多。石油對經濟的影響可謂無孔不入，石油不單是發電廠、汽車、貨運和航空業的重要燃料，也是難以替代的潤滑劑原料。

過去35年，油價曾三度令全球陷入衰退，如今我們正面對第4次油價衝擊，但今次結果似乎與過去有很大分別。約18個月前，油價約為每桶25美元，當時經濟合作及發展組織(英文簡稱OECD)、國際貨幣基金組織和國際能源機構的聯合研究估計，若油價持續上升10美元，OECD首兩年每年增長將減少0.4%，並會令通脹上升約0.5%。

至今油價已倍升，但預期之變動仍未有跡象出現。當然，在高油價之下，不同國家和地區所受的影響各異。在香港，石油佔本地生產總值比率較低，故高油價帶來的衝擊較輕。然而，對於包括中國在內的亞洲發展中國家，預料高油價會導致經濟放緩，預期本地生產總值增長將因此而下滑0.8%，貧困國家或地區的跌幅更達1.6%。以印度為例，按本地生產總值的每單位石油用量計算，印度的石油用量幾乎是發達國家的3倍，故預料其經濟會大受打擊。

#### 油價高企

圖1以美國和日本為例，顯示經濟增長放緩與石油需求減少之關係。圖2則反映截然不同的情況：2001-04年中國增長放緩，石油需求增長卻加快；反觀香港，儘管兩段時期的經濟增長一樣，本港的經濟結構重整卻抑制了石油需求。

圖3顯示中國的石油需求超過日本，但從圖4和圖5可見，日本經濟自1985年起持續增長，惟石油用量增長並非緊隨；至於中國，石油需求與經濟增長卻是並肩向上。事實上，中國石油用量已在過去10年倍增至2004年的每日650萬桶。1990年，中國的石油用量為美國的13.5%，預期明年這比率將升近35%。鑑於中國已佔全球石油新需求量三分之一，加上未來數年能源效率大增或能源需求放緩的機會甚微，在未來，料油價有一段時間將維持在每桶40美元以上的水平。

#### 打擊較輕

然而，現時情況並非模式所能預計，否則今年很可能出現嚴重經濟衰退，並持續至2006年內。相反，26個OECD成員國中，11個今年首季或次季(視乎已知最新數據)增長比上季快。再者，只有墨西哥和土耳其的消費價格較去年升逾4%，失業率亦維持穩定。這些現象屬意料之外，也肯定與1973、1979或1991年的情況不同。

成熟的金融市場也許減輕了高油價的衝擊。對比昔日能源價格高企之時，如今對沖基金和住宅信貸已發展得更成熟，至少目前仍能保持靈活性。中國對全球供應貨品，也有助遏抑通脹，但其作用不會持久，因為在過去十幾年，生產廠房紛紛遷入中國，然而它們的能源效率普遍低於以前在發達國家的工廠。

香港有條件實行成本轉嫁，而且本地生產總值對石油的依賴較低。雖然香港未必會直接受影響，但本港各主要市場的增長放緩，對我們的影響明年可能會開始浮現。B

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# Managing Renminbi Exchange Rate Risks

## 強化人民幣匯率風險管理

By Ruby Zhu 朱丹



The recent reform of the renminbi exchange rate regime, linking it to a basket of currencies, now lets the renminbi exchange rate move daily. Before the adjustment, if your business was hinged to the US dollar, you did not need to worry too much about foreign exchange risks. However, those fixed-forex-rate days are now gone. Enterprises doing business in the Mainland now have to sharpen their exchange-rate risk skills. Fortunately, the renminbi exchange rate adjustment will be slow and relatively stable, giving businesses ample time to adapt to the changes.

As we all know, the renminbi non-deliverable forward (NDF) market has existed in Hong Kong for some time, but has seen little activity outside speculative trading by large financial institutions. Due to the past yuan-greenback pegging policy, the Mainland's forward foreign exchange market was quiet and only a few banks were allowed to trade. Having weighted the situation, the Central Bank launched a series of measures immediately after the abolition of the dollar peg to stimulate the foreign exchange market.

The Central Bank introduced this new series of measures to boost the forex market and help enterprises adapt to the new floating exchange rate system. Firstly, the Central Bank raised enterprises' forex account spot exchange rates under the current account from the present 30-50% to 50-80%. This gives enterprises greater room to manoeuvre their foreign exchange funds and provides the foundation for manipulating derivatives to hedge against exchange rate risks.

In addition, the Central Bank said it will allow more qualified banks to provide forward exchange settlement and sales business and swap transactions between the renminbi and foreign currencies for their clients. Basically, all banks currently providing forex services are eligible to apply for the new services. As such, Hong Kong banks with branches in the Mainland are expected to offer the new services. In fact, interbank forex transactions have been very active recently, which provides a foundation for banks to provide renminbi forward exchange settlements and sales services to



當人民幣的匯率轉為參考一籃子貨幣之後，新的機制運行一個月以來，人民幣的匯率每天均有變動，不再像以前，若你的生意是與美元區市場有關，就不存在匯率的風險。也因為如此，在內地營商的企業較少具備迴避匯率風險的意識。現在固定匯率的年代一去不復返了，這是在內地營商的港商所必需面對的問題。幸而，人民幣匯率的調整將是一個緩慢而波動不大的過程，給大家足夠時間去適應。

眾所周知，香港一直有人民幣不交收遠期外匯市場，但多是大金融機構進行投機性交易，流動性較低，基本上沒有企業參與。內地市場的遠期外匯交易也因為過往人民幣釘住美元而不活躍，只得幾間銀行可以進行。央行審事度時，在人民幣與美元脫鈎之後立即推出了一系列措施來活躍外匯市場，以提供金融工具使企業得以對沖匯率風險。

在7月21日公佈新的匯率機制改革之後，央行緊接著出臺了一系列新措施，目的都是為了活躍外匯交易市場，幫助企業適應新的匯率浮動機制。首先，央行提高經常項目外匯帳戶可以保留現匯的比例，由現行的30%或50%提高到50%或80%。提高持匯比例，意味著企業有更大的空間管理外匯資金，才有使用衍生工具對沖匯率風險的基礎。

其次，央行宣佈擴大外匯指定銀行對客戶開辦遠期結售匯業務和開辦人民幣外匯掉期業務，基本上所有擁有外匯業務的銀行均可從事上述業務，相信本港在內地的銀行也將積極參與。事實上，近期的銀行間外匯交易十分活躍，為銀行向客

戶提供人民幣遠期結售匯業務奠定了基礎。同時央行允許設立貨幣經紀公司(可以由外商獨資)，從事境內外貨幣及外匯市場，債券市場，衍生品市場的經紀業務，以活躍外匯市場交易。

由於人民幣還未成為可自由兌換的貨幣，故要在內地形成針對人民幣的外匯期貨市場還需時日，因此目前內地只可提供人民幣遠期結售匯業務，但這已經可以幫助企業處理由於浮動匯率帶來的風險。香港的銀行由於目前還不能進行人民幣結算，故此也不能提供人民幣遠期結售匯業務，只有人民幣不交收遠期外匯市場。日後，當香港的銀行得以擴充其人民幣業務，估計到時候它們亦可以在香港提供人民幣遠期結售匯業務。

既然內地銀行已可提供人民幣遠期結售匯業務，在內地的港商應當瞭解該金融手段並在有需要時使用。不過要注意人民幣遠期結售匯業務的參與者必須是有真實對外貿易背景的企業，而非人民幣的投機交易。

香港的不交收遠期外匯市場將逐漸與內地的人民幣遠期外匯市場融合，當然，市場對人民幣走向的預期，仍然是人民幣將緩慢升值。我們也要考慮對沖工具的成本是否大過匯率變動的風險，但長遠來說，人民幣匯率的變動的波幅會愈來愈大，企業也不得不面對這一風險。 **B**

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customers. Moreover, the Central Bank has allowed the establishment of money broker companies (can be wholly foreign-owned) to boost the foreign exchange market. These brokers can participate in domestic and foreign money markets, forex markets, bond and derivative markets.

Since the renminbi is still not freely convertible, it will take time to develop a yuan-specific foreign exchange futures market in the Mainland. Although only renminbi forward exchange settlements and sales services are offered inside China, enterprises can use this as a means to manage the risks arising from the floating exchange rates. Regardless of the renminbi NDF market in Hong Kong, banks here cannot provide renminbi forward exchange settlements or sales services, as they are still not allowed to conduct renminbi settlements. It is expected that Hong Kong banks will be able to conduct renminbi forward exchange services here in the near future when the renminbi business has been expanded here.

Now that the Mainland banks can provide renminbi forward exchange settlements and sales services, Hong Kong companies should try to understand these financial management tools. However, only enterprises with genuine external trade backgrounds are allowed to use such services – currency speculators are barred.

Hong Kong's NDF market will gradually converge with China's renminbi forward foreign exchange market. Meanwhile, the renminbi is expected to slowly appreciate further. As such, we need to consider whether hedging outweighs the risks of exchange rate movements. Nevertheless, as the renminbi exchange rate movements are expected to grow wider over the long run, sooner or later enterprises will need to get a firm grasp of exchange rate risks. **B**

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# Survey Finds Members Rate Chamber 會員調查反映總商會商貿資訊最受歡迎

Business information, opportunities and representation rank as the top-three most valued services among HKGCC members, the Chamber's latest Membership Survey shows

本會剛完成的會員調查顯示，最多會員認為本會服務中，商貿資訊、營商機會和代表工商界最具價值。



## Most valued services

Hong Kong General Chamber of Commerce members rate business information as the most valued service provided by the Chamber, a recent survey of Chamber members shows, followed by business opportunities & networking in second place, and representation/lobbying/policy ranking third. The three most welcomed information services are *The Bulletin* at 71%, Hong Kong economic analyses and business survey at 43%, and the Chamber Website at 39%.

Members also ranked Chamber programmes highly. The Distinguished Speaker Series of luncheons was rated as the most attractive of all Chamber programmes, with 52% of respondents saying that they enjoyed the events. Some 47% of members said that they valued the seminars/conferences organized by the Chamber, followed by training courses at 33%.

On Business opportunities/networking, 44% of respondents said that Chamber missions to the Mainland are their preferred platform for business opportunities and networking. This was followed by

the Chamber's trade inquiry services at 36%, and trade and investment workshops/briefing meetings at 32%.

Based on respondents' feedback regarding "the most dissatisfied" aspect of the Chamber, overuse of fax, post and email was the biggest concern.

"This is something that we are looking into," Chamber CEO Dr Eden Woon said. "We are in the process of seeing if we can be more selective and prudent in the type of information that we communicate to members without causing any shortfall in the type of information that they are interested in receiving. We sometimes actually receive complaints from some members who do not get some information from us. Therefore, we must target our membership better in terms of notification."

## Overall ranking remains high

Members gave Chamber events, computer/Internet applications, CO services, leadership in the business community, professionalism and service attitude of the Secretariat the highest rating of 99%. Other aspects of Chamber services also received extremely

# Business Information Highly



high marks from members. Comments/responses/policy positions on business issues was rated at 98%, while relevance and timeliness of programs, as well as communication with members, both received an approval rating of 97%.

On Chamber committees, more members were satisfied with the General Committee's leadership (98%) followed by the General Committee's relationship with members (95%), and then Secretariat support to committees (94%).

The Chamber continues to rank highly among all business associations in Hong Kong. Some 74% of respondents ranked the Chamber above average, either the best or in the upper quarter among other local business associations.

## Representation

With regards to the Chamber's role in representation/lobbying/policy, members were most satisfied with its voice in the media (96%), followed by its role in constitutional development in Hong Kong (94%), and the Chamber's representation of members in Legco (89%).

## Chamber's image

As for the Chamber's image, 41% of respondents viewed it as conservative, 24% progressive and 23% modern. Some 58% of members believe that the Chamber should be more progressive.

## Chamber services that members value most 會員認為最具價值的總商會服務

Information 資訊	63.41%
Business Opportunities/Networking 營商機會/商務脈絡	57.19%
Representation/Lobbying/Policy 工商界代表/游說/政策	49.63%
Programmes 活動	44.81%
Trade Documentation Services 貿易文件和特許證服務	36.23%

## Camaraderie

One area where respondents said that the Chamber could do better was in strengthening its sense of belonging and fellowship.

"Members also raised this issue in our survey two years ago," Dr Woon said. "As a result, we initiated a number of leisure and social events, including the Chamber's Dinner Club, regular golf outings, monthly happy hour, Christmas Cocktail, member lunch chats, and more events with the Women Executives Club and SME Night, in addition to regular cocktails hosted by different committees within the Chamber."

"Even though we now run a wide range of such events, it appears that more needs to be done. So we now have to carefully examine how we can provide them with the types of 'soft functions' that they want so that we can strengthen our fellowship and sense of belonging amongst members."

## Looking ahead

The survey provided valuable data on what services members appreciate, as well as what areas need improvement. "We are grateful the hard work that the Chamber has put in over the last two years has been appreciated by our members," Dr Woon said. "Over the last two years, we have taken the results of our 2003 survey and tried to implement members' suggestions to better serve them, and we will do the same with the results of this survey." **B**

### 最具價值的服務

香港總商會最近完成的會員調查結果顯示，會員認為本會眾多服務中，商貿資訊最具價值，其次是營商機會和商務脈絡，第三位是工商界代表／游說／政策。最受會員歡迎的三類資訊分別是《工商月刊》(71%)、香港經濟分析和商業調查(43%)及總商會網站(39%)。

會員亦高度評價本會活動，其中會員認為「特邀貴賓演說系列」午餐會最吸引，52%受訪會員表示喜歡這項目，約47%喜歡本會舉辦的研討會／會議，有33%喜歡本會的培訓課程。

營商機會／商務脈絡方面，44%受訪會員視本會的內地考察團為拓展商機和脈絡的理想平台，其次是本會的貿易諮詢服務(36%)及貿易和投資工作坊／簡佈會(32%)。

根據會員回應，他們最不满意本會發出的傳真、信件和電郵過多。

總商會總裁翁以登博士表示：「我們正檢討有關情況，看看能否小心篩選向會員發出的資訊，但要確保會員不會錯過感興趣的資訊。事實上，曾有會員投訴收取不到某些資訊。因此，我們必須因應會員的需要，在資訊通佈方面作出改善。」

### 整體評分仍高

關於本會的服務表現，活動、電腦／互聯網應用、簽證服務、在工商界的領導地位、秘書處的專業水準和服務態度所獲的評分最高(99%)。會員對本會其他方面的表現亦有很高評價，對商務事項的評論／回應／政策立場獲98%受訪者好評，而項目適用和適時程度及與會員的溝通兩項均獲97%會員讚許。

委員會表現方面，更多會員滿意理事會的領導能力(98%)，其次是理事會與會員的關係(95%)及秘書處對委員會的支持(94%)。

總商會與香港其他商會相比，表現依然不遜色，約74%受訪會員認為本會表現在本地商會中屬於最佳或良好。

### 工商界代表

關於本會的工商界代表／游說／政策工作，會員最滿意本會透過傳媒發表的言論(96%)，其次是本會於香港政制發展中扮演的角色(94%)及在立法會的代表(89%)。

### 總商會形象

至於本會形象，41%受訪會員認為本會形象保守，亦有會員認為本會形象進取(24%)和摩登(23%)，約58%會員認為本會應更加進取。

### 培養會友歸屬感和情誼

會員認為本會可進一步培養會友歸屬感和情誼。


翁博士說：「在兩年前的調查中，會員亦曾提出這點，因此我們推出了不同類型的消閑和聯誼活動，包括會員聯歡晚宴、高爾夫球活動、每月一次的『歡樂時光』聚會、聖誕酒會、會員午餐暢談聚會、卓妍社活動、中小企之夜，本會轄下各委員亦定期舉辦酒會。」

他續說：「儘管我們現有的會員活動已很豐富，但看來仍需再下功夫。我們要仔細研究會員需要哪些『軟性活動』，作出針對，以增進會友歸屬感和情誼。」

### 展望未來

是次調查提供了寶貴資料，讓本會得以了解會員喜好及需要改善之處。翁博士表示：「我們喜見過過去兩年的努力獲得會員認同。2003年會員調查過後，我們採納會員提議，並一直設法加強服務。今次，我們同樣會善用調查結果，繼續求進。」B

## Most-liked Chamber programmes 最受歡迎的總商會活動



1	Distinguished Speakers Series Luncheons 特邀貴賓演說系列午餐會	52%
2	Chamber Seminars/Conferences 本會研討會／會議	47%
3	Training Courses 培訓課程	33%
4	Roundtable Sandwich Luncheons at Chamber Theatre 在本會演講廳舉行的小型午餐會	26%
5	Meetings with HKSAR's Principal Officials and General Committee Members 與特區主要官員和本會理事會面	22%
6	Annual Business Summit 週年商業高峰會議	21%
7	SME Night 中小企之夜	19%
8	Consuls General Cocktails 總領事酒會	17%
9	Hotel Subscription Luncheons 在酒店舉行的大型午餐會	15%
10	Chamber 'site-seeing' in Hong Kong 本地參觀活動	14%

# Cross border sourcing and production: Three best practices to manage your factories

It takes six factories to make a shirt, and a hundred to make an automobile, so supply chain partners must work together flawlessly to satisfy end-customers. A single supplier error means your factory, in China, Taiwan or Indonesia could send a bad shipment. If that makes the end-customer cancel a product launch, the cost could spiral to US\$10 million or more. So here are some ideas for a 'zero defects' supply chain.

Get the best possible communications. That means a web portal through which you and your partners can see exactly where the shipments and the transactions are, from purchase order to end-customer billing.

To guarantee your customers get what they need, lay down the law to your suppliers. Do supplier score-carding, once a month, or better still, real-time. But that's not enough – you need an early warning of supply disruptions. Start with ASNs, then get your suppliers to give you a heads-up when they receive raw materials, when they start production, and especially when they have a production problem. Copy your orders to the companies that provide raw materials or sub-assemblies. Aim to automate the system so any supply glitch gets flagged.

How far can you push your suppliers? The answer: as far as it takes. Every supply chain partner must help satisfy the end-customer and if that means monitoring every step from raw materials to final shipment, then just do it. Every company, including the raw materials supplier, will benefit from teamwork and having web visibility to ensure it is playing its part.

According to the Aberdeen Group: "Taken to the extreme, control theory can be applied to treat the entire supply chain as a closed-loop control system." Idealistic? You bet, but that is what it takes to be a leader in global trade. **B**

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## 跨境採購及生產： 管理生產商的三大原則

By Robert Lin 林中敏

一般來說，生產一件恤衫需要經過六家工廠，而製造一輛汽車就要近百家廠房的配合。因此，供應鏈伙伴必須擁有天衣無縫的合作關係，才能避免出錯，滿足客戶的要求。即使其中一個遠在中國、台灣或印尼的供應商犯了些微錯誤，亦可令您的貨件出現問題。假如這種情況令客戶無法如期推出新產品，造成的損失可能數以百萬元計。以下建議可助您建立「完美無瑕」的供應鏈：

首先，採取最妥善有效的溝通模式。最佳的選擇就是採用能顯示交易流程各項細節的網上平台，讓您與合作伙伴可以全面掌握從開立訂單、付運貨件以至財務結算的整個交易流程。

第二，要確保客戶得到所需的貨品，您可與供應商訂立規章，並以記分制度來監察供應商的表現。每月記分一次固然可行，而即時記分的方式則更為理想。最重要的是，您需要建立一個問題預警機制。您可從預先發貨通知 (ASN) 入手，要求供應商在取得原材料、開始生產，尤其在生產出現問題時，向您發出通知。此外，您亦應將訂單副本給予供應原料或組裝配件的公司，讓他們清楚了解產品的規格及要求。假如能將整個系統自動化，供應方面一旦出現問題，有關各方亦能一目瞭然，並及早將問題解決。

第三，盡量催逼供應商達致產品規格要求。供應鏈內每個合作伙伴均有責任滿足客戶所需，這表示要密切監察從購買原料以至付運貨件的每個程序。供應鏈內的每間公司，包括原料供應商，都會受惠於團隊合作精神，並透過顯示整個供應鏈流程的網上平台，確保能夠妥善履行本身責任。

市場研究機構 Aberdeen Group 指出，在極端情況下，可將整個供應鏈視為一個封閉式的監控系統。不論您是否認同這個說法，但無可否认，它確實是從事國際貿易的成功之道。 **B**

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# Clean Air Charter

## 清新空氣約章

香港商界環保大聯盟(以下簡稱「聯盟」)正進行連串行動,支援落實聯盟所發起的「清新空氣約章」,該計劃由總商會提倡及統籌。

香港總商會工商政策副總裁陳偉群博士表示,聯盟許多成員、總商會主席艾爾敦以及部分總商會會員已簽署約章。

他說:「我們正游說更多會員支持這約章,誠盼所有企業都能簽署約章及盡可能落實當中指引。此外,我們計劃於11月底舉辦『清新空氣日』,標誌這個極富意義的運動正式展開,並且讓市民大眾一起參與,始終空氣污染問題,與每一個市民都有關。」

約章臚列企業可採取的6種措施,以協助減少空氣污染,如監察廢氣排放、公佈燃料和排放物種類、採納節能措施以及制訂適用於空氣污染指數偏高日子的環保措施。

陳博士表示正籌備多項有實際意義的活動,讓有志改善空氣素質的人士一同參與。

他解釋:「針對空氣污染問題,舉辦可帶來實效和鼓勵身體力行的活動很重要,所以我們將安排外展項目、社區計劃及研究,而本會與環保團體、社會各界和政府合辦的『清新空氣日』,會是這運動一年一度的高潮所在。」B

如欲下載「清新空氣約章」及瞭解如何能為改善空氣素質而出一分力,歡迎瀏覽 [www.chamber.org.hk/cleanaircharter](http://www.chamber.org.hk/cleanaircharter)。



The Hong Kong Business Coalition on the Environment (BCE) is undertaking a series of programmes to support implementation of the BCE Clean Air Charter. The programme was initiated and is being coordinated by the Chamber.

Dr WK Chan, Senior Director for Business Policy at HKGCC said the Charter has already been signed by many members of the BCE, as well as Chamber Chairman David Eldon, along with a number of Chamber members.

“We are now going out to the broader membership and really hope that all businesses can sign to the Charter and implement as many of the guidelines we list as possible,” he explained. “Moreover, we are also planning to hold a “Clean Air Day” at the end of November to really kick start this very meaningful drive and get the general public involved. After all, air pollution is everyone’s business.”

The Charter lists six key areas in which businesses can make a difference to reduce air pollution, such as monitoring emissions, publishing types of fuel and emissions, adopting energy-efficient measures, as well as identifying what measures businesses can take on days when air pollution is high.

Dr Chan says he is also working on a number of highly practical activities that give people who have the will to contribute to cleaning the air the way.

“It is very important that we provide practical, hands-on type of activities and help, which is why we will arrange outreach programmes, community campaigns, and research, all of which will climax in an annual Community Clean Air Day in cooperation with green groups, the general community and government.” **B**

To download your Clean Air Charter, and other details about how you can contribute to the quality of air we all breathe, visit [www.chamber.org.hk/cleanaircharter](http://www.chamber.org.hk/cleanaircharter)





Joseph Chan, CEO of AsiaPay, says that his company provides an affordable option to businesses that need to conduct online transactions. 聯款通行政總裁陳永祥表示，聯款通提供一個價格可負擔的網上交易付款選擇。

I had a great idea for starting a little business last year. I also had the skills, the savvy and a service which – although wouldn't make me a millionaire – had the potential to double my current income. I searched for possible competition, but nothing seemed to be a real threat. I had found a niche, and had the ability to fill it.

The only snag was that I needed an online payment system, one that wouldn't charge me more for using their service than I earned, and one that people would have enough trust in to use without a second thought. As banks, "total service solution providers," consultants and vendors' quotations made any hope of my plans getting off the ground heavier with each visit, I finally gave up on the idea. .

Company:	AsiaPay	公司：	聯款通 (香港) 有限公司
Established:	2000	成立年份：	2000 年
Year joined HKGCC:	2005	入會年份：	2005 年
Web site:	<a href="http://www.asiapay.com">www.asiapay.com</a>	網址：	<a href="http://www.asiapay.com">www.asiapay.com</a>





# AsiaPay Filling Niches

## 聯款通針對付款服務市場

By EK Mai 麥爾康

AsiaPay, originally an Asian PayPal wannabe, also spotted a niche created by other budding entrepreneurs like me. They set up a digital payment service that is convenient and secure, and affordable enough to be used by everyone from a small corner florist to a virtual storeowner operating out of their bedroom.

Joseph Chan, CEO of AsiaPay, explains that his company provides an affordable option to businesses that need to conduct transactions, such as buying cinema tickets, flowers, music, etc, either at high-street stores or online.

“The difference with us and the banks is that banks can offer a similar service, but you have to follow their systems, which can be quite rigid with relatively limited choices of the types of cards accepted and the inflexibility to customize its functions,” he explained. “Banks are also somewhat more conservative about handling SMEs’ accounts because they may be concerned about risks, instability, relatively lower sales volumes or one reason or another. Moreover, they seldom provide technical support, so SMEs are basically on their own.”

Because the very nature of online shopping gives people the ability to buy products or services from around the world, transactions can take place in a multitude of currencies, using various credit or debit cards. Moreover, the different types of payment schemes that people prefer using can be as diverse as their ethnicities.

Mr Chan says AsiaPay’s PayDollar system can accept various currencies and cards, and with multi-lingual payment interfaces. “For example, a cosmetics outlet which uses AsiaPay wanted to be able to process purchases with as many as five different types of credit/debit cards in three currencies for local and international markets, and we were able to do that for them,” he explained. “Online payment systems such as PayPal can also be accepted with our system, so merchants don’t need to set up one system for credit cards then set up another system for PayPal or whatever. In a nutshell, merchants had to have different platforms for different types of payment. Now they are all under one system which saves set-up costs and running overheads.”

The basic set-up fee for PayDollar starts at HK\$2,000, followed by a monthly service fee of between HK\$240 to HK\$330, plus a transaction processing fee of 3.5% to 4.0%, which includes credit card companies’ cut.

### Security

Depending on who you talk to, online security issues are either grossly over exaggerated or a major issue. Mr Chan said AsiaPay has to adhere to Visa and Mastercard’s stringent security measures, so all the checks and locks are securely in place to prevent unauthorized access to encrypted transaction data. Three Hong Kong banks and one bank in Macau are also using the service “which demonstrates our secure environment is meeting the global market standard,” he said.

Mr Chan is no stranger to bank security, having worked for a number of banks himself before deciding to follow his passion to deploy a financial technology system in 2000. During the heady days of the dot-com party, the original plan was to profit from the anticipated boom in online auctions and sales sites. However, the uptake was slower than expected, so the scope of services was expanded to include full payment services across Asia for online and wireless transactions.

Having ridden out the miserable start to the new millennium, the SARS outbreak ironically was good for his business as more people looked to minimize their contact with others by selling and buying online.

#### No more queues

Another solution he is working on is mobile payment stations. With a handheld credit card

reader, salesgirls in department stores, for example, can connect wirelessly to the credit card clearing system to make the sale. Although not a new technology, the cost of the mobile credit card readers used to be so expensive that they were never really feasible. Now that the prices have tumbled, they are a practical alternative to the stationary cash register.

In Hong Kong, where shop rentals are often hundreds of dollars per square foot, space freed up from cash register islands translates into more space to display merchandise and thus more sales.

“We don’t see this type of service springing up in stores overnight, because merchants are used to cash registers and it is not a case of life or death for them if they don’t implement it,” Mr Chan said. “But if they consider the manpower they can save and also the extra floor space they can free up, they might consider it as a must-have service if rents keep rising.” B

[www.coolpoint.com.hk](http://www.coolpoint.com.hk)

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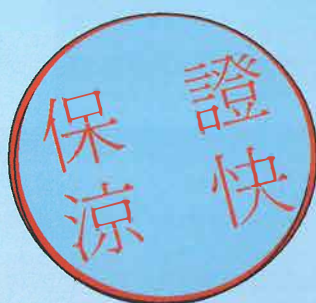


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去年，我曾冒起一個創業念頭，憑我的技術和頭腦做點小生意，雖然我不會因此而飛黃騰達，但有機會令目前入息倍增。我查探過，看來沒有真正具威脅性的對手存在，我正好有能力去填充這個市場空間。

唯一障礙，是欠缺一套網上付款系統，其收費不能超過我所賺的，也必須安全可靠，讓客戶們放心使用。我接觸過不同的銀行、「全面服務方案供應商」、顧問和銷售商，它們的報價貴得可以，令我感到創業希望愈來愈渺茫，最後，我打消了創業的念頭。

聯款通的原先目標，是成為亞洲的「PayPal」。他們發現如我這類有志創業者所形成的獨特市場，遂提供一種安全方便的數碼付款服務，收費相宜，由街角的小花店以至在家裡運作的網上商店都適用。

聯款通行政總裁陳永祥表示，聯款通提供一個價格可負擔的交易付款選擇，可應用於商舖或網上購買戲票、鮮花、音樂等。

他解釋：「銀行雖有提供類似服務，但你必須依照其嚴格的系統要求，接納的付款卡也不多，而且缺乏彈性。銀行處理中小企客戶的態度也較保守，基於不同原因，他們會關注中小企的營商風險、生意不穩定、銷售額偏低等；也甚少提供所需的技術支援。所以，基本上中小企得不到援手。」

網上購物的最大特色，是各地人士都可以購買你的產品或服務，交易可透過各式信用卡、簽帳卡及多種貨幣進行。再者，可供消費者選用的付款計劃亦五花八門，種類繁多。

陳氏表示，聯款通的「PayDollar」系統可接受不同種類的貨幣和付款卡，並設有多種語言付款介面。他續說：「舉例，一家化妝品店光顧我們，希望有一套付款系統能接受最多3種貨幣和5款信用卡或簽帳卡，以配合其本地及海外市場，我們正能滿足其需要。我們的系統亦能兼容『PayPal』一類的網上付款系統，因此，商戶無須特別為信用卡、『PayPal』或其他付款方式設置不同系統。簡言之，商戶以往須為各種付款方式設置專用平台，但現在一套系統已能滿足各種需要，有助節省建立和營運多套系統的成本。」

「PayDollar」的基本安裝費由2,000港元起，之後客戶繳付的服務月費介乎240至330港元，加上介乎3.5%至4.0%的交易處理費，當中包括了信用卡公司應得的佣金。

#### 穩妥安全

關於網上保安問題，有人過分渲染，也有人認為必須正視。陳氏說，聯款通須依從Visa和萬事達卡的嚴格保安規定，做足一切檢查和鎖密程序，以防加密交易資料外洩。陳氏表示，目前香港和澳門各有3間及1間銀行使用聯款通服務，證明聯款通系統保安已達到環球市場標準。

陳氏曾於多家銀行任職，對銀行保安範疇十分熟悉。2000年，他決定追尋個人理想，計劃發展財務科技系統的生意。當時科網潮正熱熾，網上拍賣和銷售業看漲，陳氏本打算從中分一杯羹。然而，行業實際增長遜於預期，他遂把服務範圍擴展，為亞洲的網上和無線交易提供全面的付款處理服務。

千禧年起步時遇上的問題才剛克服，隨後又遇上「沙士」爆發，但諷刺的是竟對陳氏的生意有利，因為當時更多人轉向網上買賣，以減少與別人接觸。

#### 毋須排隊付款

陳氏正研究的另一方案是流動付款站。例如百貨公司售貨員只需一部手提信用卡閱讀器，即能與信用卡結算系統作無線連繫，交易快捷方便。其實流動信用卡閱讀器並非新科技，但昔日價格太高，故並不普及。如今閱讀器價格大幅降低，會成為收銀機以外的另一實用選擇。

香港店舖租金寸金尺土，若手提閱讀器取代了收銀櫃位，騰出來的空間便可陳列更多貨品，增加銷售。

陳氏說：「我們估計這種服務不會於短期內流行，一來商戶慣了使用收銀櫃位，繼續沿用，對生意影響也不大。不過，商戶應考慮信用卡閱讀器可節省的人手和樓面空間，若租金持續上升，他們或會發現有必要採用這種服務。」 **B**

# Internet Banking an Increasing Trend in Hong Kong

## 香港網上銀行用戶趨增



The pressure is on banks to provide a secure connection for customers when attempting to move banking transactions online for greater efficiency. Besides recent reports on fraudulent bank Websites, the latest ACNielsen financial services study further confirms that the major barrier to the growth of online banking is indeed the concern about online security.

The study polled 1,015 adults aged between 18 and 54 in 2004 and 2005 via random telephone interviews. First started in 1999, the ACNielsen Financial Services Study is an annual study gauging Hong Kong consumers' attitude towards the changing banking environment and their receptiveness for the variety of banking products and services offered by financial services institutions in Hong Kong.

KIT - DEAN HOLLINGSWORTH

Table (圖表) 1

### Internet Tenure of Regular Internet Users 互聯網用戶上網程度

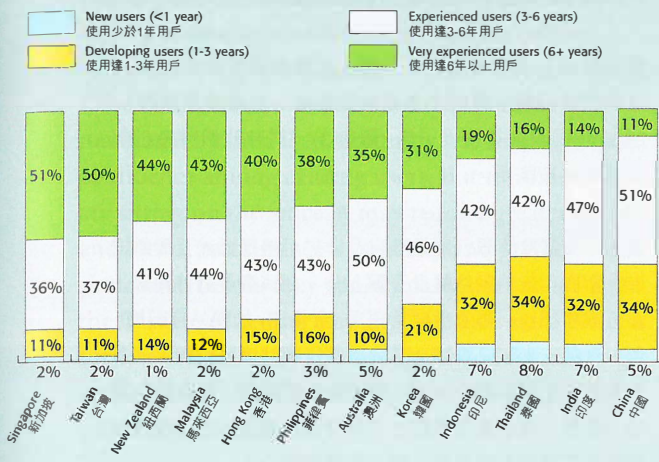


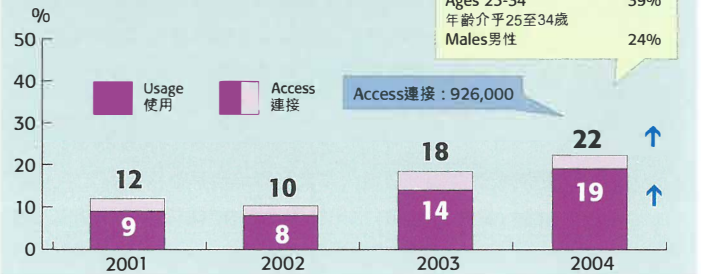
Table (圖表) 2

### Access to and Usage of Internet Banking Service 連接及使用網上銀行服務

More consumers have access to Internet banking services than last year, and among those who have access to the service, a higher likelihood of actual usage is observed. 已登記成為網上銀行服務之客戶數目較去年多，當中曾使用有關服務之人亦較多。

Access to Internet banking services among the sub-groups 已登記成為網上銀行服務之客戶

- College or above 51%
- 大專或以上
- Professionals/managers 49%
- 專業人士/經理
- Ages 25-34 39%
- 年齡介乎25至34歲
- Males 24%
- 男性



Year of survey 調查年份: 2001 2002 2003 2004  
 Base: All those who are 18-54 ('000) 基數: 所有18-54歲人士('000): 4,039 4,123 4,134 4,156  
 Denotes significantly higher/lower than 2003 at 95% confidence level | / | 較2003年轉變大

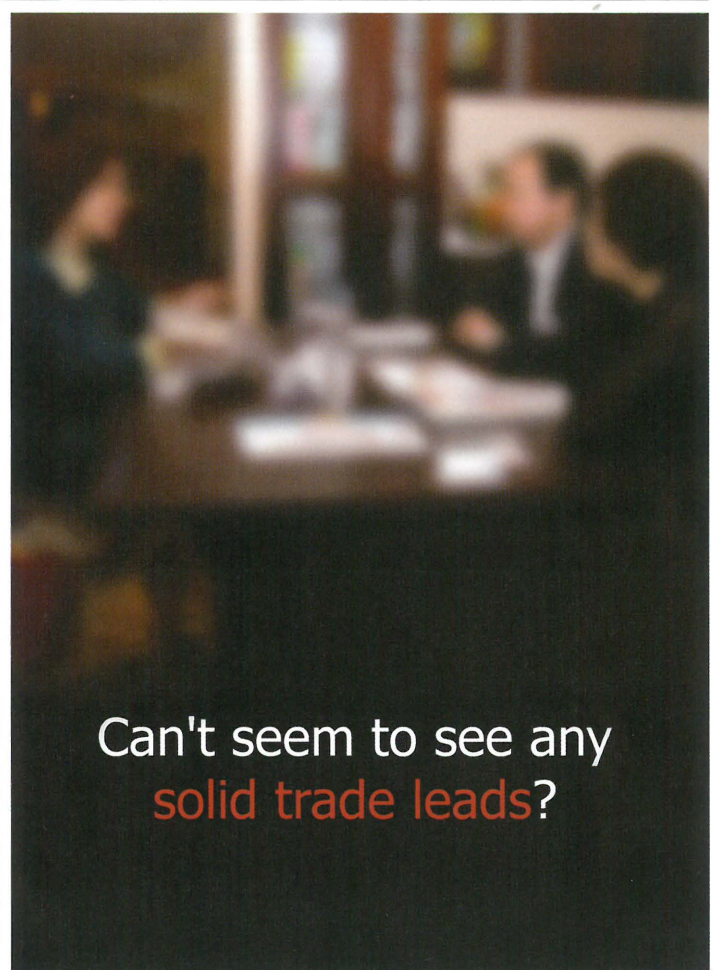
The study found that the majority of Hong Kong people with Internet access are experienced Internet users with at least three years' of internet tenure (Table 1). "As Internet banking started to prevail a decade ago, it is not difficult to imagine that many of the Internet users in Hong Kong are no strangers to online banking, especially when convenience is a concern among fast-paced Hong Kong people," Helen Lok, Executive Director, ACNielsen, Hong Kong, explained.

As the latest ACNielsen Financial Services Study reveals, the year on year findings presented an increasing trend for both access to and actual usage of Internet banking service since 2002. Currently about one in five surveyed indicated that they have access to Internet banking services and the majority claimed to have used the service as well (Table 2).

Among all users, male consumers, educated, and in their mid-twenties to thirties seemed to be the most frequent users of Internet banking service. A major increase of actual usage amongst those who have access was also denoted in the latest study compared with the previous rounds.

Over half of online consumers pointed to "Privacy and Security" as the top barrier for them to move their banking activities online, the level of concern was almost doubled compared with the previous study in 2003 (Table 3). They were equally concerned about their personal information being illegally accessed.

The increasing number of cases about fraudulent Websites and unauthorized institutions making use of the Internet to solicit deposits from the public may be major reasons. According to the Hong Kong Monetary Authority's (HKMA) Website, there were nine suspected fraudulent Website alerts in just the first six months of this year. Not surprisingly, 8% of people



隨著互聯網大行其道，銀行為客戶提供安全可靠的網上銀行服務時亦承受一定壓力。除了最近有關欺詐銀行網站的報導外，最新的「AC尼爾森金融服務調查」進一步證實，網上保安確是網上銀行服務發展的最大障礙。

AC尼爾森金融服務調查始於1999年，每年定期探討香港消費者對銀行業環境轉變的看法，以及對金融服務機構提供各種銀行產品和服務的滿意程度及應用情況。2004/2005年度的研究以隨機抽樣形式用電話訪問了1,015名年齡介乎18至54歲的消費者。

是次調查發現，香港大多數互聯網用戶最少擁有3年上網經驗(圖表1)。AC尼爾森香港區專項研究執行總監駱淑儀說：「自10年前網上銀行發展以來，為銀行和消費者帶來更多方便。而香港人生活節奏急速，追求快捷方便，互聯網用戶對於網上銀行服務更不會陌生。」

最新2004/05年AC尼爾森金融服務調查顯示，自2002年以來，香港消費者連線及使用網上銀行服務的情況有上升趨勢，約2成受訪者表示已登記網上銀行服務，當中大部分更稱曾使用有關服務。(圖表2)

在所有網上銀行服務用戶中，以男性、受教育人士，以及年齡介乎廿多至三十多歲的消費者居多。是次研究中，這類別的用戶數目增長亦高於過往同類研究。

逾半數網上消費者指出，「個人私隱保障及保安問題」是他們進行網上銀行交易的主要憂慮，其憂慮程度較2003年同類調查增近一倍(圖表3)，同時他們亦擔心個人資料會被盜用。

最近，有關欺詐銀行網站陷阱及非認可機構透過互聯網向市民索取存款的案件數目不斷上升，令消費者對使用網上銀行服務卻步。香港金融管理局(金管局)的網站資料顯示，今年上半年已發現9宗欺詐銀行網站懷疑個案。AC尼爾森的研究亦顯示，8%受訪者表示關注「欺詐銀行網站」問題，這也是市民以往未有提及的憂慮。以上種種無疑削弱了消費者使用網上銀行服務的信心。

駱淑儀小姐說：「最近金管局要求銀行引入『網上銀行雙重認證』將有助加強現有用戶的信心，但對正在或未嘗考慮使用有關服務的消費者來說，要消除他們對網上銀行保安和個人私隱保障問題的疑慮，從而安心把網上銀行服務融入日常生活中，卻非一朝一夕的事。」

事實上，7成非網上銀行用戶表示，保安和個人私隱保障問題，以及對該類服務認識不足是他們無意使用網上銀行服務的原因。會考慮使用有關服務的網民則表示，只會考慮使用信譽可靠的大銀行所提供的網上銀行服務。

一般來說，受訪者表示滿意現時的網上銀行服務，並對具規模、信譽可靠的銀行提供的網上服務尤有信心。

網上銀行服務用戶最常會在網上進行資金轉賬及查看戶口資料，其次是繳交信用咭欠款/公用服務賬單；調查結果與過往同類研究一致。此外，越來越多用戶為求方便快捷而透過互聯網買賣股票。

除上述原因外，「銀行網站設計不夠簡便」以及「網上交易速度緩慢」亦是消費者不願使用網上銀行服務的主要原因。

另一方面，與網上銀行服務一樣，網上購物為消費者提供不少便利，但保安問題仍是他們的主要憂慮。網上購物活動在香港仍未普及，只有1成人表示在過去12個月曾在網上購物，並以購買電影戲票和書本居多。(圖表4)

駱小姐總結：「香港是一個國際城市，網上業務變得愈益重要，也為生活節奏急速的香港人帶來許多方便。我們認為，網上銀行和網上購物仍有進一步發展空間；然而，服務提供者及監管機構仍須繼續努力，確保網上業務和活動安全可靠，好讓網上服務在香港進一步發展。」B

Table (圖表) 3

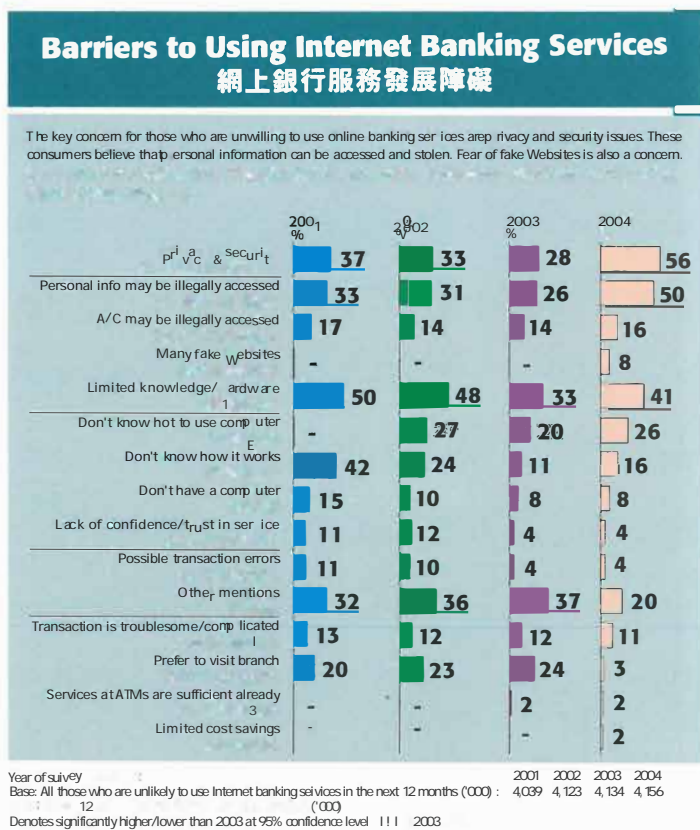


Table (圖表) 4

surveyed also quoted fake Websites as a concern – something that was not mentioned in the past years. Highly publicised incidents in the recent past are not helping consumer's confidence in banking online.

“The two-factor authentication requirement mandated by the HKMA recently will help reinforce confidence among existing users. But for those who are sitting on the fence, it may require greater effort and lots of reassurance of security and privacy protection before they could finally start adapting to the lifestyle of online banking,” Ms Lok said. “This is further evidenced by the less likelihood for existing non-users to consider moving their banking transactions online.”

In fact, seven out of 10 non-users said they were not interested in adopting the service partly due to the concern about online security and privacy, and partly due to the lack of knowledge of the service. For those who would consider using it, they said they might give it a try with established banks only.

In general, consumers surveyed were satisfied with current Internet banking services and they were in favour of using the service from established banks in particular.

Consistent with previous studies, consumers used online banking services mostly for fund transfers and account balance checking, followed by payment of credit card/utilities bills. Increasingly, more users are trading stocks online for greater efficiency and convenience.

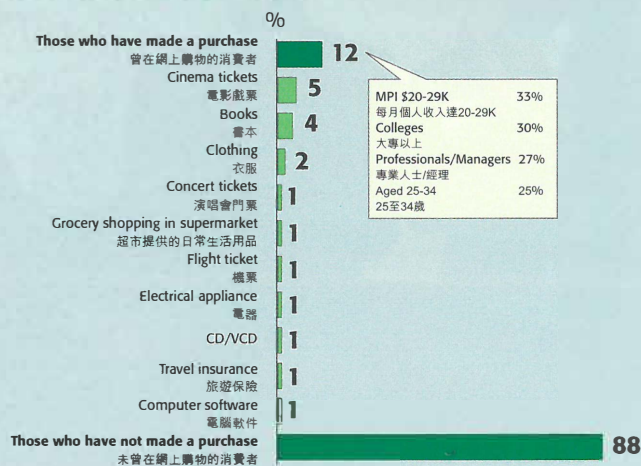
While online banking security is a major concern, the survey found that consumers who were not encouraged to adopt Internet banking services quoted the unfriendly Webpage design and the speed as the reasons.

On the other hand, similar to online banking, e-shopping is another dilemma for consumers who like the convenience but struggle about its reliability. In Hong Kong, online shopping is still uncommon with only one in 10 people saying they had purchased online in the past 12 months. Cinema tickets and books are the two most common items for online shopping. (Table 4)

“Hong Kong is an international city where e-business has become increasingly important and provides unparalleled efficiency to fast-paced Hong Kong people,” continued Ms Lok. “We see

## Online Purchases in the Past 12 Months 過去12個月的網上購物情況

Online purchases are still rare among consumers as only 12% have bought something over the Internet in the past 12 months. Usage is skewed towards those with higher education and those in professional/managerial positions. Low ticket items such as cinema tickets, books and clothing are more popular items purchased online. 網上購物在香港仍未普及，只有12%消費者表示在過去12個月曾在網上購物，當中以受教育人士、專業/管理人士居多，而主要購買項目為電影戲票、書本及衣服。



(Others each less than 1% are not shown) 沒有列出其他少於1%的項目  
Base: 4,156,000 respondents 基數: 4,156,000名受訪者

room for further development for both online banking and online shopping. The pressure is on the service providers and monitoring authorities to ensure that we can conduct online businesses and activities in a secured space, with a peace of mind.” B



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### Luncheon with Shaukat Aziz, Prime Minister of Pakistan

The Prime Minister of Pakistan, Shaukat Aziz, spoke to the Hong Kong business community at a HGGCC luncheon on August 12 about the rising business opportunities for investors in his country. The Chamber's Vice Chairmen Andrew Brandler (left) and K K Yeung (right), are seen here presenting Prime Minister Aziz with a small memento to thank him for his speech.

### 巴基斯坦總理阿齊茲午餐會

巴基斯坦的投資商機愈來愈多，巴基斯坦總理阿齊茲於8月12日總商會午餐會向香港商界作出介紹。圖中本會副主席包立賢（左）和楊國琦（右）致送紀念品予阿齊茲總理，以感謝其演說。

Zhang Zhendong, Director General of Guangxi Investment Promotion Agency, called on the Chamber on August 10 to discuss plans for the 2005 Guangxi Economic and Social Development Achievements Demonstration and Investment Promotion Conference, which took place in Hong Kong on August 26.

Yang Ping, Secretary of ALXA Society, Entrepreneur & Ecology Association, visited the Chamber on August 15 to discuss the Ecology Protection Forum, which will take place in Hong Kong on October 14-16.

### Europe

A delegation from the European Parliament (Poland) visited the Chamber on July 21 to discuss business and investment opportunities in Hong Kong.

Jaromir Cernik, newly appointed Director of Czechinvest in Hong Kong, met with Chamber CEO Dr Eden Woon on August 1 to exchange ideas on strengthening cooperation between Czechinvest and the Chamber.

A delegation from the Swedish Parliament visited the Chamber on August 3. The visitors were met by Chamber Chief Economist

### Americas

A delegation from the National Committee on U.S.-China Relations visited the Chamber on July 29. Chamber CEO Dr Eden Woon met with the visitors, who were especially interested in learning of any changes in the business environment here since the handover.

### Asia/Africa

Engr Mustafa Bello, CEO of the Nigerian Investment Promotion Commission, led a delegation to visit the Chamber on July 20 to

brief members on business and investment opportunities in Nigeria.

V V Deshpande, Secretary General, Maharashtra Chamber of Commerce, Industry & Agriculture, India, paid a courtesy call to the Chamber on July 25 to explain how his organization can help Chamber members do business in India.

### China

Chai Zhongda, Deputy Secretary of Tianjin Municipal Government, led

a delegation to the Chamber on July 29 to discuss plans for their September promotion.

Weng Wenxiang, President, China Council for the Promotion of International Trade Guangzhou Sub Council, paid a courtesy call to the Chamber on August 8 to discuss the Guangzhou Modern Service Project Exchanging Conference, which will take place on October 12-13.



David O'Rear, who discussed with the delegation Hong Kong's role in China, especially the Pearl River Delta.

## Environment

The Council for Sustainable Development held a stakeholder forum on July 28, at which participants agreed on a few key issues that should be carried forward for the next stage of public engagement to formulate the Council's sustainable development strategy. These issues include air pollution, population policy and Pearl River Delta transport and land use, among other subjects.

The Environment Committee met with members of the Business Coalition on the Environment (BCE) on July 29 for a brainstorming session to generate ideas for the "Clean Air Day," a key component of Project CLEAN AIR. The Chamber has also written to the government's Environment Campaign Committee to seek its support as a partner of the project.

## Shipping/Transport

Peter Waters, the consultant commissioned by the government to investigate competition in the fuel supply market, visited the Chamber on August 3. At the meeting, it was agreed that the Chamber would facilitate his study by arranging meetings with the Shipping/Transport Committee. **B**

## 美洲

美中關係全國委員會代表團於7月29日到訪，與本會總裁翁以登博士會面，團員尤其有興趣了解香港回歸以來本地營商環境的轉變。

## 亞洲 / 非洲

尼日利亞投資推廣局總裁 Engr Mustafa Bello 7月20日率領代表團到訪，向會員闡述尼日利亞的商貿和投資機會。

印度馬哈拉施特拉邦工商及農業聯會秘書長 V V Deshpande 於7月25日到訪，講解該會如何幫助本會會員於印度營商。

## 中國

天津市政府副秘書長柴中達7月29日率領代表團到訪，與本會商討天津市政府的9月推廣大計。



中國貿易促進委員會廣州分會會長翁文祥於8月8日到訪，與本會討論將於10月12至13日舉行的「中國·廣州現代服務業專案洽談會」。

廣西招商促進局局長張振東8月10日到訪，與本會商討8月26日在香港舉行的「2005廣西(香港)經濟社會發展成就展示暨招商推介會」大綱。

阿拉善SEE生態協會秘書長楊平於8月15日到訪，與本會討論將於10月14至16日在香港舉行的「生態保護論壇」。

## 歐洲

歐洲議會(波蘭)代表團於7月21日到訪，與本會討論香港的商貿和投資機遇。

捷克的投資推廣機構 Czechinvest 香港新任董事 Jaromir Cernik 8月1日與本會總裁翁以登博士會面，就加強雙方合作交流意見。

瑞典國會代表團於8月3日到訪，與本會首席經濟師歐大衛會面，一起討論香港於中國，尤其於珠江三角洲所扮演的角色。

## 環境



可持續發展委員會於7月28日舉行論壇，出席的相關人士同意空氣污染、人口政策、珠江三角洲交通及土地使用等主要

環境問題，應作為下一次公眾諮詢的議題，以助制訂委員會的可持續發展策略。

環境委員會7月29日與商界環保大聯盟成員舉行集思會，為「清新空氣計劃」的重點項目——「清新空氣日」構思意念。本會亦已去函要求政府轄下環境保護運動委員會參與計劃。

## 船務 / 運輸

政府委託研究燃料供應市場競爭的顧問韋達氏於8月3日到訪。會上，本會答允安排韋氏與船務及運輸委員會會晤，以助其進行研究。 **B**



Erik Christensen (photo) will be leaving Hong Kong in September after 35 years here. Mr Christensen has contributed immensely to the Chamber, having served most recently as Chairman of the Chamber's Shipping/Transport Committee, and also on the General Committee and China Committee during his years as a Chamber member. We wish him every success in his future endeavours. Sean Kelly, Managing Director of Modern Terminals, will take over from Mr Christensen the role of Chairman of the Shipping/Transport Committee.

祈天順(圖)即將揮別香港，他在香港已度過35個年頭，是本會資深會員，曾出任本會船務及運輸委員會主席、總商會理事和中國委員會委員，對本會貢獻良多，本會謹祝願他未來事事如意。現代貨箱碼頭董事總經理何禮賢將接替祈天順出任本會船務及運輸委員會主席。



# Eco-Business Awards Call for Entries

## 香港環保企業獎現接受報名

The 2005 Hong Kong Eco-Business Awards got underway at a special launching ceremony cum Wastewi\$e Logo Presentation at the Hong Kong Convention and Exhibition Centre on August 9.

"The scheme recognizes businesses for their outstanding performance in environmental management

"Corporate consciousness is of the utmost importance to the sustainable development of Hong Kong," says Mr Kwok.

郭氏說：「企業環保意識對香港的  
可持續發展至關重要。」

through various awards categories, which this year are Green SME Award, Green Construction Contractor Award and Green Property Management Awards (Private and Public Housing).

"Since its establishment in 1999, the Hong Kong Eco-Business Awards has helped promote changes in the attitudes of the Hong Kong business sector in terms of their environmental awareness and social responsibility," said Keith Kwok, Permanent Secretary for the Environment, Transport and Works (Environment) at the ceremony. "Nowadays, companies and organizations are becoming more and more environmentally



and socially conscious in running their businesses. This corporate consciousness is of the utmost importance to the sustainable development of Hong Kong.”

Joseph Lee, Chairman of the Environmental Campaign Committee, said that given the considerable number of SMEs in Hong Kong, SMEs play a significant role in the promotion of environmental protection. “This is why we first introduced the Green SME Award last year and we are glad to see that it has gotten off to a good start amongst the SMEs,” he said. “Based on our experience, we are confident that we will be able to enlist more SMEs to join this worthy cause.”

Dr Gail Kendall, Chairman of HKGCC's Environment Committee, also attended the launching ceremony – HKGCC is one of the joint organizers of the awards – at which the Grand Awards winners of the 2004 Hong Kong Eco-Business Awards, namely Gammon Construction Limited and CLP Power Hong Kong Limited, were invited to share their experiences in environmental management at the ceremony.

The Wastewi\$e Logo, which commends waste-reduction efforts of commercial and industrial organizations and to promote waste minimization and recycling in businesses, was also presented at the ceremony.

All companies are encouraged to enter the awards. The deadline for entries is September 23. For more information, visit <http://www.ecc.org.hk/eco-b> B

「2005 香港環保企業獎」開幕典禮暨「明智減廢標誌」頒獎典禮於 8 月 9 日假香港會議展覽中心舉行。

「香港環保企業獎」透過設立不同類別獎項，表揚在環保管理上有卓越表現的企業。今屆設立的三類獎項，分別為環保中小型企業獎、環保建築承建商獎及環保物業管理獎（私營及公營房屋）。

環境運輸及工務局常任秘書長（環境）郭家強說：「『香港環保企業獎』自 1999 年設立以來，一直致力提高香港商界的環保和社會責任意識。現在企業和機構愈益關注業務經營對環境和社會的影響，這種企業意識對香港的可持續發展至關重要。」

環境保護運動委員會主席李宗德表示，鑑於香港中小型企業眾多，中小企在宣揚環保方面扮演要角。他說：「因此，大會去年新增『環保中小型企業獎』，我們喜見業界反應理想。憑著去年的經驗，我們有信心今年吸引更多中小企參加。」

香港總商會是「香港環保企業獎」的合辦機構之一，香港總商會環境委員會主席簡倩彤博士亦有出席開幕禮。大會邀請了「2004 香港環保企業獎」榮譽金獎得主——金門建築有限公司和中華電力有限公司於開幕禮上分享其環保管理經驗。

此外，「明智減廢標誌」頒獎典禮亦同時舉行。這計劃旨在表揚積極減少廢物的工商機構，並提倡在業務上減少廢物量和循環再造。

「2005 香港環保企業獎」的截止申請日期為 9 月 23 日，歡迎各類型企業參加。有關詳情，請瀏覽 <http://www.ecc.org.hk/eco-b> B

## 2005 Hong Kong Eco-Business Awards 香港環保企業獎

### Launching Ceremony cum Wastewi\$e Logo Presentation

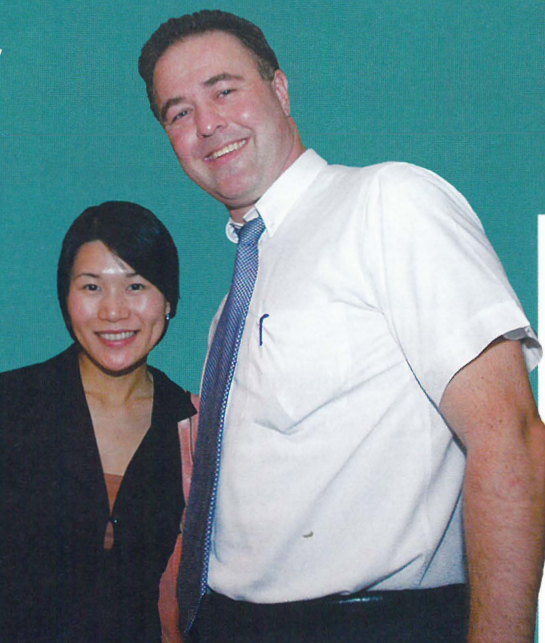


In Review

# Chamber Happy Hour at Pacific Bar 「歡樂時光」在 Pacific Bar

Members chatted, networked and possibly even got a few business leads at the Chamber's Happy Hour at Pacific Bar on August 25. General Committee members James Tien and Anthony Wu were the official hosts for the evening. We are alternating our Happy Hour location monthly between Hong Kong Brew House and the Conrad Hotel. For September we will be at Hong Kong Brew House in LKF. See you there! B

活動重溫



最近一次總商會「歡樂時光」聚會剛於8月25日假 Pacific Bar 舉行，聚會中會員們暢談甚歡，並藉此交流業界最新動態。田北俊和胡定旭兩位理事當晚亦蒞臨與會友共聚。「歡樂時光」會輪流於 Hong Kong Brew House 和港麗酒店舉行。9月份「歡樂時光」將於蘭桂坊 Hong Kong Brew House 舉行，誠邀你光臨一聚！ B



## Chamber Happy Hour at Hong Kong Brew House in September 九月份「歡樂時光」將於 Hong Kong Brew House 舉行



This month, the Chamber will hold its Happy Hour at **Hong Kong Brew House** in Lan Kwai Fong.

The Chamber Happy Hour takes place on the **last Thursday** of every month and is an ideal way for members to network, catch up on the latest developments, or simply unwind after a long week. We will be alternating our Happy Hour location monthly between Hong Kong Brew House and the Conrad Hotel. Happy Hour runs from 6-8 p.m. and no registration is necessary, just walk in. See you there.

本月「歡樂時光」聚會將於蘭桂坊 **Hong Kong Brew House** 舉行。

總商會「歡樂時光」聚會逢每月**最後一個週四**舉行，是會員工暇歡聚聯誼、擴展商務脈絡或交流業界消息的好去處。「歡樂時光」會輪流於 Hong Kong Brew House 和港麗酒店舉行。聚會時間為晚上6時至8時，無需預先報名，誠邀你光臨一聚！



# 香港環保企業獎 HONG KONG ECO-BUSINESS AWARDS 2005

Honouring  
Green  
Business  
企業環保商譽好



環保中小型企業獎  
green sme award

環保建築承建商獎  
green construction  
contractor award

環保物業管理獎 (私營及公營房屋)  
green property management awards  
(private and public housing)



Sponsor:  
贊助機構:



Organisers:  
主辦機構:



Co-organisers:

協辦機構:

The Australian Chamber of Commerce in Hong Kong, The British Chamber of Commerce in Hong Kong, Business Environment Council, The Chinese Manufacturers' Association of Hong Kong, Consumer Council, Employers' Federation of Hong Kong, Federation of Hong Kong Machinery and Metal Industries, Hong Kong & Kowloon Electrical Appliances Merchants Association Ltd., Hong Kong Apparel Society Limited, The Hong Kong Association of Property Management Companies, Hong Kong Association of Textile Bleachers, Dyers, Printers and Finishers, HK-BEAM Society, Hong Kong Chamber of Small and Medium Business Ltd., The Hong Kong Chinese Importers' & Exporters' Association, The Hong Kong Construction Association Ltd., Hong Kong Housing Authority, Hong Kong Housing Society, Hong Kong Institute of Certified Public Accountants, The Hong Kong Institute of Housing, Hong Kong Retail Management Association, Hong Kong Small & Medium Enterprises Development Association and Hong Kong Small and Medium Enterprises General Association

香港澳洲商會、香港英商會、商界環保協會、香港中華廠商聯合會、消費者委員會、香港僱主聯合會、香港機械金屬業聯合總會、港九電器商聯會、香港製衣同業協進會、香港物業管理公司協會、香港漂染印整理業總會、香港環保建築協會、香港中小型企業商會、香港中華出入口商會、香港建造商會、香港房屋委員會、香港房屋協會、香港會計師公會、香港房屋經理學會、香港零售管理協會、香港中小企業促進協會及香港中小企業總會

## Goal of the Awards

The Hong Kong Eco-Business Awards are designed to honour businesses in Hong Kong that have demonstrated a commitment to environmental management and to educate organisations regarding the benefits of environmental management.

## 獎項目的

香港環保企業獎除了獎勵那些致力推行環保管理的香港企業外，也教育各行各業認識環保管理的好處。

"Hong Kong Eco-Business Awards" logo is designed by the renowned architect Dr. Ho Tao.

"香港環保企業獎" 標誌由著名建築師何強博士設計。

**REPLY SLIP 回條 (Please complete and return by fax to HKPC at 2788 5608. 填妥後，請傳真至香港生產力促進局 2788 5608。)**

Yes! Our company is interested in the 2005 Hong Kong Eco-Business Awards, please send us further information on:

本公司有興趣參加2005香港環保企業獎，請惠寄有關資料：

- Green SME Award 環保中小型企業獎  Green Construction Contractor Award 環保建築承建商獎  Green Property Management Awards (Private & Public Housing) 環保物業管理獎 (私營及公營房屋)  Wastewi\$e Scheme 明智減廢計劃  Eco-Business Seminars (Free of charge) 環保企業研討會 (免費)

Name 姓名: \_\_\_\_\_ Organisation 機構: \_\_\_\_\_

Address 地址: \_\_\_\_\_

Contact Person 聯絡人: \_\_\_\_\_ Position 職銜: \_\_\_\_\_ Tel No. 電話: \_\_\_\_\_ Fax No. 傳真: \_\_\_\_\_

For further information, please visit the ECC's homepage at <http://www.ecc.org.hk/eco-b> or call the Eco-B hotline at 2788 5619.

如需更詳細的資料，請參閱環境保護運動委員會網頁 <http://www.ecc.org.hk/eco-b> 或致電 2788 5619 環保企業熱線。

Activity 活動安排	Date 日期
2005 Hong Kong Eco-Business Awards Launching Ceremony cum Wastewi\$e Logo Presentation 2005香港環保企業獎開幕典禮暨明智減廢標誌頒獎典禮	9 August, 2005 2005年8月9日
Eco-Business Seminars 環保企業研討會	31 August, 2 & 6 September, 2005 2005年8月31日、9月2及6日
Application Deadline 截止申請日期	23 September, 2005 2005年9月23日
Preliminary Screening and Detailed Assessment 初步遴選和詳細評估	Late-September - mid-December, 2005 2005年9月下旬 - 12月中旬
Final Judging 最終評選	Mid-December, 2005 - January, 2006 2005年12月中旬 - 2006年1月
Awards Presentation 頒獎典禮	March, 2006 2006年3月

## Wastewi\$e Scheme 明智減廢計劃

Concurrent with the Hong Kong Eco-Business Awards Scheme is the Wastewi\$e Scheme. The Wastewi\$e Scheme aims to commend and recognise waste reduction efforts of commercial and industrial companies and to promote waste minimisation, collection/recycling of recyclables and buying/manufacturing of recycled products.

與「香港環保企業獎」獎勵計劃同時進行的另一項重點活動是「明智減廢計劃」。明智減廢計劃的目的是表揚及嘉許積極消滅廢物的機構，提倡減少廢物量、收集可回收的廢物循環再造，選購或生產含再造物料的產品。

Wastewi\$e Scheme Organisers:  
明智減廢計劃主辦機構:



# Defining Innovation & Creativity

## 表揚創意企業



Time stands still for no man, not even for the “Oscars” of the service industries. Starting this year, two of Hong Kong’s most prestigious business awards – The Hong Kong Awards for Industry, and The Hong Kong Awards for Services – have been consolidated into the new “2005 Hong Kong Awards for Industries.” The merger adds clout to the award scheme which is now championed by the HKSAR Government.

HKGCC launched the Hong Kong Awards for Services in 1997 to promote excellence in the sector. Over the years, the judges have seen some amazing entries from companies large and small, new and old. Past winners have included Towngas Avenue, Blue Cross Insurance and even lesser-known businesses like Ocean Empire Food Shop.

The Chamber is the organizer of the “Innovation and Creativity” category of the combined awards, a category that has never been more important. “There is no doubt that the key ingredient for being competitive

in a knowledge-based economy is innovation and creativity,” Chamber CEO Dr Eden Woon said.

Dr WK Chan (photo), Senior Director of the Chamber’s Business Policy Division, during a roundtable luncheon on August 5 explaining the selection criteria of 2005 Hong Kong Awards for Industries the awards, said that all companies should use the occasion to take stock of their operations. It doesn’t matter if companies are small, but “we are looking for the smart companies,” he said. “Even if you decide not to enter, you will have a clearer idea of your strengths and weaknesses after undergoing your internal assessment. That in itself is a valuable exercise well worth the effort of doing.”

The closing date for entries was August 31, and *The Bulletin* will publish the winners following the awards ceremony in February 2006. For more details on the awards, visit [www.chamber.org.hk/inc](http://www.chamber.org.hk/inc) **B**

"We are looking for the smart companies," says Dr Chan.

陳博士說：「我們看重的是企業有否精明創意。」

隨著時間推移，世事不斷變換新貌，有服務業界「奧斯卡」之稱的獎項也不例外。從今年起，本港最具權威性的兩個商界獎項——「香港工業獎」和「香港服務業獎」，已合併為一個新獎項——「2005 香港工商業獎」。合併後的新獎項更具影響力，並獲得香港特區政府鼎力支持。

香港總商會於 1997 年創立「香港服務業獎」，旨在表揚業界的卓越成就。歷年參賽的企業有大有小，有新有舊，給評審團帶來不少驚喜。過往得獎機構包括名氣廊、藍十字保險、海皇粥店等。

總商會為今年香港工商業獎「創意」類別獎項的主辦單位，這獎項在今時今日深具意義。總商會總裁翁以登博士說：「在知識型經濟下，創新和創意無疑是保持競爭力的關鍵。」

總商會工商政策部副總裁陳偉群博士（見圖）於 8 月 5 日小型午餐會闡釋獎項評選準則時表示，所有公司皆應善用這機會來檢視本身業務。他說：「公司規模大小並不重要，我們看重的是企業有否精明創意。即使你最後決定不參賽，透過內部評估深入瞭解公司本身優缺點，也是一項可貴的經驗，值得一做。」

報名參賽於 8 月 31 日截止，頒獎禮將於 2006 年 2 月舉行，得獎機構名單其後會刊於《工商月刊》。有關獎項詳情，請瀏覽 [www.chamber.org.hk/inc](http://www.chamber.org.hk/inc)。B

## Your China Economist 您的中國經濟師



Most days, the Chamber's China Economist Ruby Zhu can be found with her nose buried in documents detailing the latest policy amendments coming out of China. "Regulations in China are changing very quickly so my job is to let members know what is happening as soon as possible," she says.

All members can take advantage of Ruby's expertise. All it takes is a phone call or email. Ruby will then try to answer immediately, or if further research is required she will look into an issue in question and reply to members as soon as possible.

Members can also come into the Chamber for a meeting with Ruby to discuss certain issues. "For example, a trading company came in to see me last month about the textile quotas. They wanted to understand the current situation clearly, what the Mainland authorities are doing, and what we expect will happen. Another member wanted to discuss ways to minimise the impact of the renminbi revaluation on their business."

Ruby also adds daily news and information updates from a Hong Kong businessperson's perspective to the Chamber's *China In Focus* Webpage ([www.chamber.org.hk/info/china](http://www.chamber.org.hk/info/china)) which provides the latest news and government regulations on doing business and investing on the Mainland.

*If you have a China question, call Ruby at 2823-1278, or email [ruby@chamber.org.hk](mailto:ruby@chamber.org.hk)*

總商會中國經濟師朱丹大多數時間均埋首於有關中國最新政策修訂的文件中，她說：「中國的規例轉變得很快，我的職責是盡快讓會員知道最新情況。」

所有會員都可善用朱丹的中國專長，只要一個電話或電郵，便可聯絡她。她會嘗試即時解答您的疑問，若問題需要作深入研究，她也會盡可能在短時間內回覆您。

會員亦可親臨總商會，與朱丹面對面討論您的問題，她說：「例如上個月，一家貿易公司的人來找我談紡織品配額，他們想清楚瞭解現時情況，內地機關有什麼行動，我們對未來的看法等。另一名會員則想知道有什麼方法能減低人民幣升值對業務的影響。」

朱丹日常還會搜尋對港商有用的消息和資料，例如有關在內地營商和投資的最新消息和政府規例，載於本會的「中國聚焦」網頁內 ([www.chamber.org.hk/info/china](http://www.chamber.org.hk/info/china))。

若您有關於中國的問題，歡迎聯絡朱丹（電話：2823-1278 或電郵 [ruby@chamber.org.hk](mailto:ruby@chamber.org.hk)）。

# Falling In Love with Bread

## 麵包之戀

By Gerry Ma 馬桂榕

分甘同味

Tom Yum soup lovers will love "Tom Yam Pow." 吃「冬菇包」配冬菇功，不知是否更滋味？



BreadTalk's "see thru" kitchen lets customers watch the baking process. 開放式麵包工場，顧客看得一清二楚。

Rice is the staple food for most families in Hong Kong, followed by noodles and congee, but bread is also very popular here. Having a bun and milk, or toast and coffee, is a common breakfast ritual for many people. In fact, sandwiches are even pushing aside the traditional rice, noodles or congee lunchtime staples.

In the old days, local bakeries sold only plain white loaves or the Hong Kong-style "pineapple" and "cocktail" buns. Changing tastes and marketing campaigns have led to a rise in European and Japanese style bakeries, the latter usually being part of a franchise targeting the public with slightly sweet, soft dough and various flavours. Their popularity has prompted





Bread to the West is what rice is to the East, but bread is becoming increasingly popular in Hong Kong. Bread types and flavours can be as diverse as cuisine – Chinese, Japanese, Italian, Thai ... Southeast Asian – and just as much fun to taste. Hong Kong, Japanese, European and even Southeast Asian bakeries are now tempting us with their creativity. If you like Thai Tom Yum soup, how about trying a “Tomyam Pow,” which could very well make you fall in love with bread.

– Gerry Ma

many local bakeries to follow suit. European bakeries tend to be perceived as “healthier” with their unsweetened and natural types of bread made with wholewheat flour and cereals. The best of these bakeries are usually located in hotels and their freshly baked bread is never short of fans.

在西方，主食是麵包，東方則是米飯。香港人吃麵包已愈來愈普遍。在香港，能吃到不同地區國家的菜式：中菜、日本菜、意大利菜、泰國菜、東南亞菜……麵包的種類和口味亦同樣豐富，嚐試不同口味的麵包是種樂趣。現在，吃麵包有港式、日式、歐陸式甚至東南亞等多種口味可供選擇，喜愛泰式「冬蔭功」的大可以從「冬蔭包」開始，引起你對麵包的熱愛。

— 馬桂榕

Now there is a new addition to the bakers’ mix, one that looks likely to set a new trend among bread lovers: BreadTalk. When I first saw the store, I thought it was just a new bakery using attractive packaging as a gimmick to attract customers. After trying its breads, however, I was amazed by their innovation and creativity, factors which make it stand out in the crowded Hong Kong bakery market.



“Bak Kwa Delight” is a very “Chinese” bun filled with fragrant dried meat.

「肉乾新語」是中國風味十足的麵包，肉乾味道芳香可口。

Many of its bread rolls and buns accentuate Southeast Asian flavours which are popular here. For example, BreadTalk’s “Fire Floss” bun is topped with their signature pork floss flavoured with a spicy sauce imported from Southeast Asia. They also have non-spicy pork and chicken floss buns if you are not a spicy snack fan. There is an interesting story behind their “Floss” buns. The story goes that one morning in Singapore, an old

woman accidentally dropped some pork floss made according to the family’s secret recipe onto some buttermilk. Without noticing it, her old husband spread some on a slice of bread and got a pleasant surprise. Since then, the old couple always treat guests to this delicious snack, which has since become BreadTalk’s signature and best selling item. During the first month after opening in Hong Kong, BreadTalk sold between 700 to



“Curry Naan” is a northern Indian bread baked with chicken curry cooked in traditional spices. 印度南餅，撒上傳統香料的北印度烙餅，餅皮有咬勁，獨有咖喱雞口味。



**Bread Talk**

Shop G69 Olympian City Phase II, Tai Kok Tsui, Kowloon

面包新語

九龍大角咀奧海城第二期 G69 號舖

3168 2488

[www.breadtalk.com](http://www.breadtalk.com)



The "Floss" family, "Fire Floss" (bottom) and the gentler "Floss." 鬆氏家族，前者是充滿霸氣的「辣鬆」，後者是善良的「鬆鬆」。

800 "Floss" and "Fire Floss" buns daily, with the record being 1,000 buns in a single day!

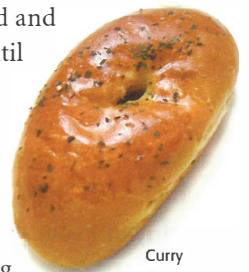
If you love the spicy hot and sour Thai soup Tom Yum Goong, you mustn't miss "Tomyam Pow." Of course there is no soup inside the bun, but spicy Tom Yum Goong is reflected in its appearance and taste.

The names of the different types of bread are also as creative as their flavours. "Bibi & Baba" (the little couple), for example, is shaped like two crescents back to back and flavoured with chicken satay in one and Malaysian anchovies in the other. When I first tasted it, I thought the two flavours contrasted sharply, but found that the flavours gradually fused well. "Billy Bundle" (spicy meat and shrimps) and "Malaysian Delight" (Nonya chunks) are other wonderful Southeast Asian surprises.

Less exotic flavours include Indian "Curry Naan," which is a northern Indian bread baked with chicken curry cooked in traditional spices. But just because BreadTalk originated in Singapore don't assume that it offers only Southeast Asian flavours. For example, their "Bak Kwa Delight" is very "Chinese" with fragrant dried meat and tastes extraordinary. If you prefer something simpler, you should try "Moshi Mushroom" which contains mushroom and chicken chunks in a light puff pastry. Other specialties include the slightly sweet "Mt Fuji," an icing-dusted crust. For a healthy loaf, try "Sun Flower," a European style loaf baked with walnuts and sunflower seeds.

BreadTalk usually bakes between 40-50 types of bread daily, and because it adds new creations from time to time, the bakery has

over 100 choices of bread in its recipe book. Its unique range of tastes attracts flocks of customers who also enjoy watching bakers work through windows in the open kitchen. Bread is always freshly baked and another batch isn't made until the ones on the shelves are sold. During my one-hour stay at the shop for this article, I saw that various breads usually sold out within 10 minutes of coming out from the oven. For the top sellers such as "Fire Floss" and "Floss," the buns were snapped up in less than five minutes.



Curry chicken bun. 猜猜這個是什麼包？原來是咖哩雞肉，何解中間穿了個洞？

▶ "Bibi & Baba" (The little couple) – satay chicken in one crescent and Malaysian anchovies in the other. Clashing flavours or a perfect match? Give it a try to find out. 「Bibi & Baba」，取名「小夫妻」，一邊是沙嗲雞肉，另一邊是馬拉銀魚乾，味道到底是對比強烈，還是融和相配，試過便知曉。

▼ "Malaysian Delight" – tasty chicken chunks. 「馬來風光」，即是娘惹雞肉，非常惹味。



Since BreadTalk first opened in Singapore in 2000, the franchise has expanded rapidly into the Philippines, Malaysia, the Middle East, China and the latest in Hong Kong, and now has over 50 outlets at present. It entered the Hong Kong market in July this year with its first outlet in Olympic City Shopping Mall. It already has a steady stream of customers who live or work in the neighborhood, but on





Making "Fire Floss" buns.  
「辣鬆」就是這樣製成的。

"Moshi Mushroom" with mushrooms and chicken chunks.  
「香菇六婆」外表脹鼓鼓，內裡原來是香菇雞肉。



holidays bread lovers from all around Hong Kong descend on the bakery to sample its breads. The company is already planning to open two more outlets by the end of this year, one in Wanchai and the other in Taikoo Shing. Derek Liu, a young Hong Kong entrepreneur who successfully brought the Watami Japanese restaurant chain to Hong Kong, brought BreadTalk to the HKSAR. Watami opened 12 outlets here within a couple of years and created a new vogue in Japanese dining in Hong Kong. Given the success of Watami, BreadTalk could well follow this trend. As more choices and flavours than ever before are now available, eating bread has never been so much fun.

**B**

"Billy Bundle" – spicy meat and shrimps.  
外表斯斯文文，它的名字叫「Billy Bundle」，內裡是辣肉小蝦。



BreadTalk bakery is tidy, well organized and clean. Bread labels not only explain their flavour, but also tell a little story behind their creation.

麵包店陳設整齊衛生，品種一目了然，名牌上除了介紹麵包特色，還附有背後的小故事，增加大家對麵包的認識和感情。

香港位於中國南方，鄰近廣東省，米飯自然成為一般家庭的主食，當然間中也會吃粉、麵或粥。此外，麵包亦是日常另一食糧。牛奶與麵包或咖啡配多士更是很多人的標準早餐，午餐摒棄中式傳統的粥、粉、麵、飯，改以三文治或麵包代之也越來越普遍。

從前只有簡單的方包或是港式菠蘿包、雞尾包，但隨著市場發展和需求，新式麵包店愈開愈多，大致分為歐陸式或日本式。日式麵包一般較鬆軟，注重外表，款式變化多，以連鎖店式經營，迎合大眾市場，頗受歡迎，本地麵包店也紛紛仿效其麵包種類和經營手法。追求健康的一族則較喜歡歐陸式麵包，貪其簡單、自然，多以麥或穀類製成。附設於酒店的餅店，每天供應自製新鮮麵包，顧客亦非常受落。高級的酒店麵包店、千變萬化的日式麵包店，加上力求改進的本地麵包店，為不同顧客提供了不同選擇，好不熱鬧。

近月一間新的麵包店「面包新語」來港開業，引起另一股熱潮。起初以為只是另一家注重包裝的新店加入戰團，但親身嘗試過其出品後，發現該店竟能於市場現有眾多品種以外，創出與眾不同的新口味，深感佩服。

當中一些新口味正是近年港人愈來愈受落的東南亞口味，例如其中一款「辣鬆」，用南洋進口辣味醬，配以原創獨門招牌肉鬆，香辣絕倫，味道非常吸引；不吃辣的，可選另一姊妹作「鬆鬆」，即該店原創的招牌美味肉鬆包。這款「鬆鬆」背後有個故事：據聞在星加坡一個悠閑的早上，老婆婆把祖傳最拿手的肉鬆不小心掉灑在特製的奶醬上，糊塗的老公公把它們塗在鬆軟的麵包上一起吃，發現滋味無窮，從此成為他們待客的家傳美點。這款麵包後來成為「面

Freshly baked loaves are hot sellers.  
基本的磅裝包，也是每日的熱賣之一。





- ▲ The freshly baked "Hokkaido." 新鮮熱辣「大巨蛋」出爐。
- ▶ Passers-by watch the topping process – even kids like to watch. 從店外也清楚看到上 topping 的過程，小孩子也看得入神。

包新語」的招牌美味肉鬆包，也是他們的熱賣出品。聽聞香港第一間分店開業僅1個月，單是「鬆鬆」連同「辣鬆」平均每天便售出超過700至800個，試過單日最高賣過千個，真是厲害。

喜愛泰國特式冬蔭功湯者，一定不能錯過「冬蔭包」，包內當然沒有湯，但辣味極似，從外表看已知辣味十足。

吃麵包以外，每個麵包的名稱都經過細心設計，極富創意，而且許多背後還有一段小故事。其中一款名為「小夫妻」(Bibi & Baba)，外形是兩個背對背連著的彎形小麵包，一邊是有點兒辣的沙嗲雞肉，另一邊是馬拉銀魚乾，吃時初覺味道對比強烈，漸漸卻覺得頗融和，從名稱到味道，確有一番心思。「辣肉小蝦」(Billy Bundle)及「馬來風光」(娘惹雞肉)，也是東南亞口味之選。

另外，也有富印度風味的印度南餅，獨有的咖喱雞口味，撒上傳統香料的北印度烙餅，餅皮極有咬勁。不要以為「麵包新語」來自星加坡，就只有東南亞口味，「肉乾新語」正是中國風味十足的麵包，味道別具特色，肉乾味道芳香可口。喜愛單純的可試「香菇六婆」，其實是香菇雞肉包，味道頗討好。其他還有小甜的富士山，細嚼那糖衣，從視覺到口感，都是一種享受。追求簡單自然的可選「向日葵」，以谷香、葵花子烘焙出來的歐式健康麵包。



「麵包新語」經常保持四、五十種不同口味，並不時加入一些新口味，現共有逾百種口味陸續推介給顧客。由於口味新穎，吸引許多客人專誠光顧，其門如市，繁忙時間更見大排長龍。多種口味選擇是受歡迎的原因之一，另一原因是每個麵包都在店中即時焙製，買麵包時可看到整個麵包製作過程，一目了然。店員全是年青人，活力十足，忙過不停。麵包永遠保持新鮮，同款麵包每次出爐數目不多，會根據各種麵包的即場銷售情況再作補給。以我在現場1個多小時觀察所得，一般來說，麵包出爐後，通常於10分鐘內便沽清，個別頭號熱賣如「辣鬆」或「鬆鬆」，不消5分鐘已被搶購一空。

「麵包新語」源於星加坡，第1間於2000年開業後，業務快速增長及擴充，幾年間已擴展到菲律賓、馬來西亞、中東、中國，現有分店逾五十間。今年7月進駐香港市場，首間分店設於「奧海城」，現時大部分客人是鄰近地區的顧客，假日也有很多專程前往光顧的本地客。據知他們已有擴展大計，年底前應有兩間新店開業，一間在灣仔，另一間於太古城。把「麵包新語」引入香港的，正是成功引入「和民」居食屋的香港年青企業家廖傑民先生。「和民」令香港的日本飲食文化掀起另一股新潮流。從「和民」短短幾年間在港擴展到12間分店的成功經驗來看，毫無疑問，「麵包新語」將會為香港的麵包文化捲起新風，麵包口味也會愈來愈豐富，從此吃麵包不會是一件單調的事。B

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# Events

## 活動預告

### Training

15 SEP – 1 DEC

Training: Practical French for the Workplace  
(*French supplemented by English*)

21 SEP

Training: Project Management  
(*Cantonese*)

22 SEP

Training: Conflict Management for Proactive Managers (*Cantonese*)

22 SEP

Training: Projecting a Modern Corporate Image by Becoming a Polished Professional (*Cantonese*)

28 SEP

Training: Driving Profitability with Strategic Sourcing (*English*)

28 SEP

Training: How to Write Winning Proposals (*Cantonese*)

6 OCT

Training: Making Meetings Work – the EVENTe™ Strategy (*English*)

### Subscription Luncheons

13 SEP

Distinguished Speaker Series with Senator George J Mitchell, Chairman, The Walt Disney Company, and Chairman, DLA Piper Rudnick Gray Cary LLP

16 SEP

Luncheon with The Hon Selina Chow, Chairman of Hong Kong Tourism Board – “2006 Discover Hong Kong Year”

17 OCT

Joint Business Community Luncheon with The Honourable Donald Tsang, Chief Executive of the HKSAR

### Conferences

23 – 24 SEP

The Fourth Pearl River Delta Conference “Growth & Its Consequences”  
第四屆珠江三角洲會議：  
增長、發展與其影響

### Study Missions

21 – 22 SEP

Business Delegation to Beijing  
(*By invitation only*)

20 – 26 OCT

Study Mission to Turkey and Greece

6 – 11 NOV

Study Mission to Dubai and Iran

### Committee Meetings

15 SEP

General Committee Meeting

20 SEP

Manpower Committee Meeting

21 SEP

Legal Committee Meeting

6 OCT

Economic Policy Committee Meeting

13 OCT

Chairman's Committee Meeting

18 OCT

General Committee Meeting

18 OCT

Taxation Committee Meeting

26 OCT

Legal Committee Meeting

# Online Bits

## 網上新知

[www.chamber.org.hk/bulletin](http://www.chamber.org.hk/bulletin)

### 21st Century Dating: The Way It Is

A recent survey on how dating works in the 21st century turned up some surprising data, and provides shy, bashful Romeos with a perfect opportunity to get a date. According to Nielsen//NetRatings Online Dating Survey, one in three Internet users now use the Web to meet a potential dating partner, and the Internet is the third most popular method for getting a date. Whilst traditional methods such as meeting people through friends or at pubs and clubs top the list of the most popular choices for meeting potential partners, more people are now logging on to get a date. *More>> at iBulletin*

### 21世紀約會模式

最近，一項關於21世紀約會模式的調查結果令人意外，也為害羞但渴望約會的男士帶來佳音。「Nielsen//NetRatings 網上約會調查」發現，目前網民中有三分之一人透過互聯網結識約會對象，在最受歡迎約會對象結識渠道中，互聯網亦穩佔第3位。儘管傳統方法，如朋友介紹或到酒吧和俱樂部消遣，仍然最多人採用，但於網上尋找約會對象的人亦愈來愈多。 *詳情載於《工商月刊》網頁*

### Most popular ways to get a date 最受歡迎的約會對象結識渠道

Rank 排名	Method 方法	% using this method 佔受訪者比率
=1	Through friends 朋友介紹	53%
=1	Pubs / clubs 酒吧 / 俱樂部	53%
=3	At work 工作	33%
=3	Online personals / dating site / chat rooms / discussion boards 網上徵友 / 約會網站 / 聊天室 / 討論區	33%

*E.g. 53% of respondents would try meeting a potential dating partner through friends or in pubs and clubs.*

*Source: The Nielsen//NetRatings Online Dating Survey, UK MegaPanel®, July 2005*

*舉例：53%受訪者會嘗試透過朋友或到酒吧和俱樂部結識約會對象。*

*資料來源：The Nielsen//NetRatings Online Dating Survey, UK MegaPanel® 2005年7月*

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