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March 2020

HKGCC: The Voice of Business in Hong Kong

bulletin

工商月刊

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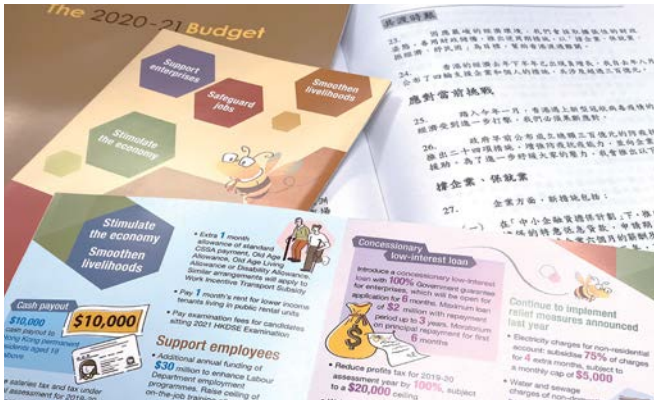
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Drawing on Our Reserves

It is difficult to see the light at the end of the tunnel amid the virus outbreak, but Hong Kong's experience and resilience will help us recover



It is no surprise that the Chamber's recent survey of members shows that the Covid-19 outbreak is having a devastating impact. The results show that businesses across all sectors are hurting and – as we have been advocating – many have implemented contingency plans, such as encouraging employees to work from home.

Thankfully, contingency measures have avoided large-scale layoffs. However, as no one knows how long this situation is going to last, longer-term we might start to see unemployment rising further if the outbreak continues to spread. You can read about our survey on page 44.

With businesses facing the most severe challenge since SARS, we are pleased that the Financial Secretary accepted our calls to roll out measures to ease their cash flow malady and stimulate the economy with his Budget address last month.

The Financial Secretary rightly pointed out the dangers of deficits, but as we have been saving for this proverbial rainy day, Hong Kong's immediate needs must temporarily take precedence over the longer-term goal of balancing public finances. Dipping into our war chest is necessary if we are to safeguard jobs and people's livelihoods.

The \$18.3 billion package of concessions to specifically ease the pain of businesses was a decisive move. Providing a 100% guarantee for loans of up to \$2 million under the SME Financing Guarantee Scheme will be particularly welcome, as many SMEs have told us they have been struggling to get

financing. Lowering profits tax for companies, waiving business registration fees, reducing rental and utility fees, and other measures should also help businesses and safeguard jobs.

Looking back to when we were fighting SARS, we also laid plans to "relaunch" Hong Kong once the virus had been beaten, which helped the economy recover remarkably quickly. We also need a similar strategy to bounce back from Covid-19. Right now, it is hard to see the light at the end of the tunnel, but as the experience of SARS tempered our mettle, I am confident we can also emerge from the current crisis and hopefully recover just as quickly.

As part of our recovery process, we also need to introduce regulatory impact assessments (RIA) into the policymaking process to improve Hong Kong's efficiency and competitiveness, as well as help minimize the risk of conflict and address people's concerns early in the decision-making process.

On a final note, the Chamber's CEO Shirley Yuen will be stepping down at the end of this month. For the record I would like to sincerely thank her for all her hard work and uncompromising dedication to serving the Chamber and members. The Chamber is certainly a much more vital and influential organization as a direct result of her unrelenting passion for the Chamber and its work. We wish her well in her new endeavours.

Aron Harilela
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積穀防饑 動用儲備

面對新型冠狀病毒疫情，實在難以看到希望的曙光，惟香港的經驗和韌力將有助復蘇

總商會最近向會員進行了問卷調查，結果顯示新型冠狀病毒疫情為商界帶來嚴重影響，各行各業均受到打擊，這實在是意料中事；而一如我們所提倡，不少企業都採取了應急方案，例如鼓勵員工在家工作。

可幸的是，應急措施避免了大規模裁員。然而，沒有人知道這個情況會延續多久，長遠而言，尚疫情持續蔓延，本港失業率可能會進一步上升。有關調查結果，載於本刊第 44 頁。

企業正面臨沙士以來最嚴峻的挑戰，因此我們喜見財政司長在上月發表的《財政預算案》中採納了本會的建議，推出措施紓緩企業現金周轉問題，同時刺激經濟。

財政司司長確切地指出政府陷入財赤的風險，但我們一直未雨綢繆、積穀防饑，而暫時來說，相比平衡公共財政這個長遠目標，香港更需要解決燃眉之急。要保障市民就業生計，就必須動用儲備。

預算案涵蓋 183 億元紓困措施，集中支援企業，是果斷的一步。許多中小企都向我們反映，他們

一直面對借貸困難，因此，財政司司長提出在「中小企融資擔保計劃」中推出上限為 200 萬元的百分百信貸擔保，尤其值得歡迎。寬減利得稅、寬免商業登記費、減免租金和水電費及其他措施，將有助撐企業、保就業。

回看我們對抗沙士疫潮時，本港也在疫症過後舉辦一系列「重建」香港活動，協助經濟迅速重拾活力。面對今次的新型冠狀病毒，我們也需要訂立類似的策略，推動經濟復蘇。此刻，我們實在難以看到黑暗盡頭的曙光，但沙士一疫的經驗激發了我們的鬥志，我深信我們同樣能夠走出當前危機，迅速復原。

在社會復原的過程中，我們亦需要在政策制訂程序中引入規管影響評估機制，以提升香港的效率和競爭力，並有助及早在決策過程中釋除市民的疑慮，從而減少社會爭議的風險。

最後我想向各位宣布，總商會總裁袁莎妮將於本月底卸任。我謹衷心感謝她一直以來盡心盡力，竭誠服務本會和一眾會員；而在她的不懈努力下，總商會的重要性和影響力更是與日俱增。我們祝願她未來一切順利！

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Hong Kong General Chamber of Commerce
香港總商會 1861

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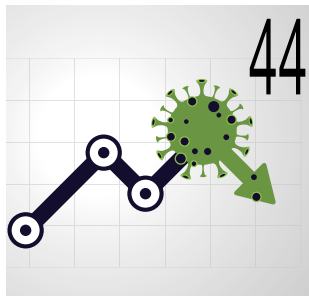


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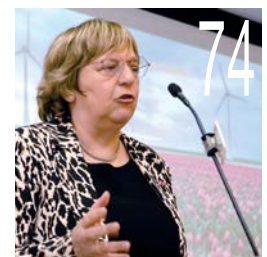


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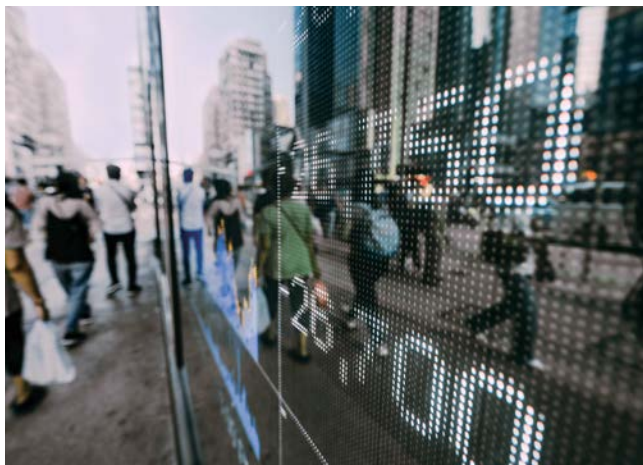
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Concerted Efforts to Tackle Epidemic

As Hong Kong's economy faces yet another shock, the Government must take action to tackle the impact of the coronavirus



眾志成城 渡過疫境

香港經濟再一次面對衝擊，政府必須採取行動，應對冠狀病毒疫情的影響

經歷了連月的社會動盪及暴力衝擊，香港經濟已受到重創；可是一波未平、一波又起，新型冠狀病毒蔓延，又為香港帶來陰霾。

對抗疫症為當務之急，政府必須議而即決，決而即行；同時與社會各界齊心合力，邁過這個難關，並尋求長遠振興經濟的對策。

政府早前公布成立防疫抗疫基金；就此，當局應盡快投出資金，急市民和醫護人員所急，用於搜羅口罩、保護衣物等防疫物資，為抗疫工作提供物資保障，穩定社會民心，讓市民齊心抗疫。

誠然，政府協助市民抗疫的同時，亦必須考慮商界的困難，幫助中小企解決燃眉之急。近日受疫情影響，不少內地廠房已停工一段日子，商家面臨生產鏈中斷危機。

香港其他企業亦可能遭受疫情造成的長期影響。近年，業界

已忙於應對貿易戰，而當前疫症對本地經濟帶來的衝擊，將大大增加營商難度。

雖然街頭暴力在過去數月有降溫跡象，社會亦開始回復正常，惟緊接爆發的冠狀病毒疫情再度令商場人流大減，令本已嚴峻的本地零售及飲食等行業雪上加霜。

有從事這些行業的商界朋友向我反映，公司的資金流只能應付短時間的營運，而為了節省成本，他們只能考慮放無薪假、裁員甚至結業。我促請政府推出應急措施，以降低中小企業的經營成本及緩解其財政壓力，從而減少對本港營商環境的衝擊。

現在是香港的艱難時期，但社會各界仍積極發揮各自力量，堅守崗位、貢獻香港。

經濟復興之路雖不易走，但只要工商業界繼續團結力量，定能渡過一個又一個難關，為重振香港經濟謀出路。

After months of social unrest and even violence, Hong Kong's economy has already been severely damaged. With the spread of the novel coronavirus now casting a shadow over the city, it seems we are suffering from one shock after another.

With fighting the epidemic as a top priority, it is imperative for the Government to take immediate action, while working with people from all walks of life to overcome this hurdle and seek long-term measures for economic revitalization.

The Government earlier announced the establishment of an epidemic prevention and anti-epidemic fund. To prioritize the urgent needs of citizens and medical staff, funds should be provided as soon as possible to source anti-epidemic materials such as masks and protective clothing. This will provide protection for workers fighting the epidemic and will also reassure the public.

While helping the public is the top priority, the Government must also consider the difficulties of the business community, and help SMEs solve their urgent needs. Due to the impact of the epidemic, many factories in the Mainland have been suspended and some businesses are facing disruption of their production chains.

Other Hong Kong companies may also be affected by the longer term impact of the coronavirus. In recent years, many businesses have been preoccupied with the U.S.-China trade war. This new attack on the city's economy will greatly

increase the difficulty of doing business.

The street violence had shown signs of cooling in the past few months, and we had started to see a return to normality. However, the coronavirus epidemic has once again drastically reduced the flow of people in shopping malls, which has aggravated the already severe impact on the local retail and catering industries.

Some Chamber members in these sectors have told me that their company capital flow can only deal with short-term interruptions to normal operations. In order to save costs, these businesses will have to consider measures such as unpaid leave, layoffs or even shutdowns. I urge the Government to introduce emergency measures to reduce the operating costs of SMEs and alleviate their financial pressure to reduce the impact on the local business environment.

This is a difficult time for Hong Kong, but all sectors of society are still actively leveraging their respective strengths and standing firm in their roles to contribute to Hong Kong's success.

The road to economic recovery will not be easy. But as long as the business community continues to unite and make concerted efforts, it will certainly be able to overcome the difficulties that we are facing, and find a way to revitalize Hong Kong's economy.

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Saying a Final Farewell

As I step down as Chamber CEO, the “Voice of Business” must continue to be heard in Hong Kong



臨別感言

本人即將卸任總商會總裁一職，惟總商會作為「商界之聲」，定當繼續在港發揮影響力

經歷八年多的日子，我將在本月底卸任總商會總裁一職。能夠效力全港規模最大、最具活力和影響力的商會，實在與有榮焉。我很高興能為眾多大企業集團以至創新、朝氣蓬勃的中小企業領袖高管服務，並從中學習。

擔任總裁一職充滿樂趣之餘，更令我獲益良多，主要原因是能夠與如此活力多元的會員交流合作。

我特此答謝歷屆主席和理事會一眾成員及各委員會領導。這些商界領袖多年來不吝分享其經驗和專業知識，確保總商會緊貼香港以至全球最新的行業發展和機遇。

我由衷感激夏雅朗博士在過去兩年竭心盡力服務會員，更以其策略遠見，引領本會邁步向前，令我的旅途得以畫上圓滿句號。

我也希望自己有為總商會的持續成功盡過一點綿力。政策工作是我們

的核心要務，確保「商界之聲」得以傳達政府，從而改善營商環境。

我們多年來成就卓越，惟過程中需要我們不斷努力經營，付出心力。

強大的總商會對確保商界的聲音得到聆聽和重視至關重要，而這在艱難時期可能更形重要。面對社會動盪和公共健康危機，要傳達訊息就得靠本會廣泛多元、人才濟濟的會員，倚重他們的道德智慧、膽識和專業知識。

我深信，總商會定將繼續努力不懈，提供引領同儕的服務，並協助香港克服當前的難關，遇強愈強。

最後，我謹再次感謝各位一直以來的大力支持、鼓勵和真知灼見，並衷心期盼我的繼任人同樣承蒙大家的禮待和厚愛。

After more than eight years, I will step down as CEO of HKGCC at the end of this month. It has been a tremendous honour and privilege to serve the largest, most dynamic and most influential chamber in town. I have had the honour to work for and learn from captains of the largest conglomerates down to inspirational and passionate SMEs.

Working for such a vibrant membership is one of the key reasons why my time in the CEO's chair has been so interesting and rewarding.

In particular, I would like to thank the Chairmen, General Committee members and Committee leadership that I have served over the years. The experience and expertise of these business leaders ensures that your Chamber is up-to-date with all the latest industry developments and opportunities in Hong Kong and around the world.

I am truly thankful to end my tour with Dr Aron Harilela who has worked incredibly hard for members during the past two years, and more importantly with strategic foresight in steering the ship.

I would also like to think that I have made a small contribution to the continued success of the Chamber. Policy work is at the heart of what we do, to ensure that the “Voice of Business” is heard by

the Government so that they can hone the business environment.

We have achieved some worthy successes over the years, but it is a process that demands our constant attention and energy.

A strong Chamber is essential to ensure that the business community's voice is heard, and this is perhaps even more important during difficult times. At a time of societal upheaval and serious health scares, getting our messages across will require a great deal of intellectual honesty, courage and expertise drawn from our diverse and talented membership.

I have no doubt that the Chamber will continue to do things that set us apart from our counterparts, and help Hong Kong get through current difficulties to emerge stronger and leaner.

Finally, I would like to thank you all again for providing your support, encouragement and expertise, and sincerely hope you will afford the same courtesy to my successor.

Shirley Yuen
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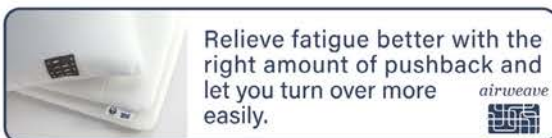
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Fly into tomorrow.

Coping with Covid-19 應對2019年 新型冠狀病毒

Many companies are implementing special arrangements for staff to work remotely to reduce the risk of contamination, but not everyone is clear about how best to achieve this. The Chamber has put together some practical guidance to help members cope with the changes to normal operations
不少企業正實施特別安排，讓員工遙距工作，減低感染風險，惟非所有人都熟知相關操作。總商會整合了一些實際指引，協助會員作出應變，維持正常運作

The coronavirus outbreak, or Covid-19 as it has now officially been named, continues to cause a great deal of concern and anxiety. This is a challenging time for us all. The rapid spread of the disease from its epicentre Wuhan to forcing a lockdown in Hubei Province and many cities across China has tested the Mainland's healthcare system, businesses' confidence and resilience.

The Mainland is doing everything that it can to prevent the spread of the virus, but infections have been reported in cities around the world, from Asia to the Middle East, Europe and North America.



The Director General of the World Health Organization, Tedros Adhanom Ghebreyesus, said: "With 99% of cases in China, this remains very much an emergency for that country, but one that holds a very grave threat for the rest of the world."



At the time of writing, the situation in the Mainland was stabilizing, mainly due to everyone taking exceptional prevention measures. Here in Hong Kong, organizations, including your Chamber, are implementing measures to minimize the risk of transmission and are following the

Government's guidelines.

Not least of these is making arrangements for staff to work from home or flexible working arrangements to minimize the risk of contamination. Consequently, we have had to cancel many of our events as a precaution to prevent

possible infection. In the next few months we will be concentrating on short-term measures to help our members, and working with the Government and the community on coming through this outbreak. Hong Kong has weathered the SARS epidemic. Memories of those

dreadful months made sure we did not take the initial reports of the outbreak lightly. Consequently, Hong Kong will weather this storm, but we need to make sure we don't become complacent and let down our guard. As everyone is doing their best to cope with the unusual and trying conditions that Hong Kong is going through, there are understandably questions on how businesses can minimize the impact and continue as far as possible business as usual. In this issue, we have compiled several useful articles and tables from our members who are eager to help fellow members by sharing their expertise. We hope these will help readers better understand how they can effectively implement a home-office, meet virtually with staff and clients, get financial assistance, or know what are the legal obligations regarding staff during these exceptional circumstances.

"We have also set up a Coronavirus Business Help Corner on our website to help guide members as many SMEs said they were at a loss as to where to find such information. Many of our professional services and consultant members stepped up to contribute their information free of charge to help guide members through these very challenging times," said Chamber CEO Shirley Yuen.

Remote experiment

The outbreak has led to what has been called the biggest work-from-home experiment in history.

"We have been encouraging our staff to work from home whenever possible to minimize the risk of possible infection," said Yuen. "We know this is not as convenient as working in the office, but I'm sure we are all learning many lessons and new ways of doing things from this chapter, and I am sure we will be able to benefit from these when the current crisis is over."

"Although many of us have been working remotely, working together has never been more important," Yuen said.

"We have set up a Coronavirus Business Help Corner on our website to help guide members as many SMEs said they were at a loss as to where to find such information."

**– Chamber CEO
Shirley Yuen**

Connie Lam, Chairman of the Chamber's Manpower Committee, said that business continuity is the biggest challenge for companies in the current circumstances.

"Businesses need to maintain operations and customer services, while at the same time providing a safe work environment and flexible work arrangements to reduce the risk of infection," she said. "In practice, this means ensuring the company has the network capability to support large numbers of people working online and holding remote meetings."

Lam noted that organizing remote access is particularly important for the many workers who usually cross the border between Shenzhen and Hong Kong every day.

For those businesses that depend on workers being physically present, there are ways to protect staff while keeping the company running.

"To help employees that are critical to operations, companies can strengthen cleaning procedures, carry out health checks for employees and customers before entering offices and shops, and also shorten shops' operating hours."

Whether or not staff are working remotely, it is important to keep in regular contact. "Companies can continue to engage employees by issuing circulars, hosting weekly online team meetings, and using other social channels, such as Whatsapp, to keep in touch," Lam said.

Jennifer Tan, Chairman of the Chamber's DIT Committee, noted the



importance of technology in remote working. Tan is CEO at Alipay HK, which already has the necessary systems in place. However, she said, many Hong Kong companies have found that they are not fully prepared for a work-from-home scenario.

“For example, pre-existing security safeguards may prevent staff from remotely accessing a part of – or even all of – the company’s systems, which makes it difficult for staff to work efficiently from home. Additionally, the servers of some companies do not have the capacity to handle a surge in online activity.”

The good news is that the technology solutions already exist, Tan said, and the current situation will likely escalate the adoption of more up-to-date workplace technology.

She also said that adopting better technology can improve businesses in general, particularly those that have not kept up with the trend towards digital. In the longer term, customers will drift away to competitors that offer a better user experience.

“Hence, adopting new technology is no longer just a slogan or a cost-saving measure, but a mode

of survival in an increasingly technologically driven market.”

Tan added that the need for remote working and online services right now may open up more opportunities for Hong Kong’s technology sector in the longer term.

“Many companies in Hong Kong need to catch up and I foresee they will increase their investment in remote working resources and online business models. We will see more competition, and in turn, technological advancement, which will benefit customers and further the development of the technology sector.”

冠狀病毒疫情——現已被正式定名為2019年新型冠狀病毒 (Covid-19)，持續引起廣泛關注和憂慮，這無疑對各方都是艱難時刻。疫情由源頭武漢迅速擴散，促使河北省及中國多個城市封城，對內地醫療系統、營商信心和應對能力構成考驗。

內地正全力遏止病毒蔓延，但亞洲以至中東、歐洲及北美等全球多個城市均已錄得感染個案。

世界衛生組織總幹事譚德塞表示：

「99%的病例都在中國出現，可見疫情對該國而言是一大緊急事件，但也對全球各地構成非常嚴重的威脅。」

撰文之時，內地的每日感染個案正在穩定下來，主要因為全民都正採取非常的防疫措施。在香港，不同機構（包括總商會）都實施了多項措施，盡量減低病毒傳染的風險，並依從政府的防疫指引。

此等措施包括安排員工在家或彈性工作，以減低感染風險。為防控疫情，本會已取消了多項活動。在未來數月，我們將會專注研究短期紓困措施，援助會員，並與政府及社區合作，攜手跨過疫症難關。

香港經受了沙士一疫，那接連數月的慘痛回憶，使我們沒有在今次疫情爆發初

期掉以輕心。因此，香港將可成功抵抗是次風浪，但我們斷不能就此鬆懈，放下戒備。

各方都正竭盡所能，應對本港當前特殊、艱難的時期；如何盡可能不受影響，如常運作，無疑是商企此時此刻的當務之急。

今期，我們編集了來自熱心會員的多篇實用文章和圖表；感謝他們主動分享專業知識，積極為其他會員提供協助。我們希望這些資訊有助讀者深入了解如何有效實施在家工作安排、利用網上平台與員工及客戶溝通、取得財政支援，以及在這非常時期須向員工履行的法律責任。



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「鑒於許多中小企表示無從取得這方面的資訊，我們特意在網站增設了『冠狀病毒企業支援專頁』，為會員提供指引。」

—— 總商會總裁袁莎妮

總商會總裁袁莎妮表示：「鑒於許多中小企表示無從取得這方面的資訊，我們特意在網站增設了『冠狀病毒企業支援專頁』，為會員提供指引。不少來自專業服務和諮詢業界的會員都樂意提供免費資訊，協助引導會員渡過這個艱難時期。」

遙距實驗

疫情爆發促成了史上規模最大的在家辦公實驗。

袁莎妮說：「我們一直鼓勵員工盡可能在家工作，盡量減低受感染的風險。」她續說：「我們都知道，這始終不及在辦公室工作那麼方便，但我深信我們可從中上一課，學習新的辦事方式；在當前危機過後，相信我們可從這些經驗獲益。」

她又稱：「雖然很多人都遙距工作，但正因此如此團結合作反而顯得更為重要。」

總商會人力委員會主席林翠華表示，在當前情況下，維持業務運作是企業面臨的最大挑戰。

她說：「企業需要維持營運和客戶服務，同時又要提供安全的工作環境和靈活的工作安排，以減少感染的風險。」她又稱：「實際上，這意味要確保公司



能夠提供網絡，以支援大量員工線上工作，並進行遙距會議。」

林翠華又指，對於每天要往來深圳和香港工作的跨境員工，建立遠端存取功能尤其重要。

至於那些需要員工親身當值的企業，則也有方法可維持公司運作之餘，又可保障員工的安全健康。

「為協助對維持公司營運至關重要的員工，企業可加強清潔程序，在進入辦公室和店舖前對員工和客戶進行健康檢查，以及縮短門市的營業時間。」

無論員工是否遙距工作，保持定期聯繫十分重要。她說：「公司可以通過發放通告、每周舉行一次網上會議，以及使用其他社交渠道如Whatsapp，保持聯繫。」

總商會數碼、資訊及電訊委員會主席陳婉真指出科技對遙距工作的重要性。陳婉真是支付寶香港行政總裁，該公司已設立必要的系統。但她表示，很多香港企業發現自己還未為在家辦公的情況做好充分準備。

「例如，預設的安全保障措施或會阻礙員工遙距登入公司的部分甚至整個系統，使他們難以在家有效工作。此外，一些公司的伺服器無法處理激增的網上活動。」

陳婉真表示，好消息是科技方案已然存在，而目前的情況很可能會促使企業採用更先進的辦公室科技。

她還指出，採用尖端的技術可在整體上改善企業運作，特別是那些仍未跟上數碼化趨勢的公司。長遠來看，客戶將逐漸轉向提供更佳用戶體驗的競爭對手。

「因此，採用新科技不再單單只是口號或節省成本的手段，而是在日益以科技主導的市場中一種生存方式。」

她補充，長遠來說，現時對遙距工作和網上服務的需求可能會為香港的科技行業開拓更多機遇。

「很多香港企業都要急起直追，而我預料企業會增加對遙距工作資源和網上商業模式的投資。我們還會看到更多的競爭，進而是科技進步，既可惠及客戶，又能進一步推動科技業發展。」

Coronavirus: What Business Leaders Need to Know

Tips on how executives can react to the current epidemic in the most effective way and minimize the impact on their staff and business

Few businesses around the world can claim to have been immune to the new coronavirus outbreak. With the death toll climbing rapidly, by 9 February the new coronavirus had caused more deaths than the SARS outbreak in 2003, which hit the global economy and devastated many businesses in Asia.

Today, the situation is more challenging as the world is smaller and more connected. China also has a larger role in the global economy and in spite of the virus being centered in China, it has impacted companies across multiple markets in Asia and beyond.

Exposure to the virus may directly impact staff, suppliers, investors and customers. However, fear, stoked by press and social media exaggeration and fake news, can be far more detrimental and far-reaching, potentially exposing businesses to reputational and legal risks, reduced financial and operational performance.

To handle any crisis quickly and effectively, business leaders need to focus on four key areas: business resilience, employee communications, investor engagement and corporate social responsibility.

Building resilience

Few companies are well prepared for comparatively rare events such as epidemics and pandemics, and even the best business continuity plans can prove inadequate.

It is important to stay grounded and focus on the organizational basics. While the general rule is to follow reliable expert advice from global and national health experts, it is equally important that you communicate with your staff, partners, investors and customers around your resilience plan, as ensuring key stakeholder support is critical. Do not be tempted to improvise due to public or media sentiment.

Business leaders are advised to maintain a firm grip on business fundamentals in order to keep your company competitive during the outbreak. How is this impacting your market, your supply chain, your insured risk, investor confidence and your regulatory environment? How would your business operations be impacted if dramatic containment measures were implemented? Do you have the right technology and systems to maintain business operations through remote working? While you may think you have

the answers to all these questions, it is a good idea to have a timely review of them and to share them with your stakeholders as appropriate.

Hope for the best and prepare for the worst. Always prepare for extremes. Take the time to think through your approach to the toughest challenges and business decisions before a crisis hits.

At the same time, it is worth preparing for the "recovery" phase in addition to the "response" phase of the outbreak. How can you shorten the 'time to recovery' for your business and to bolster confidence among customers and investors when the outbreak ends?

Planning for the recovery phase may not strike many as a priority, but a good start to the recovery phase can give businesses a significant advantage. Recovery of business value and performance is the mark of true resilience.

Communicate with your employees

People factors loom large in the success of every business. Most business leaders are aware that employee communication is essential



冠狀病毒： 企業領袖須知

為企業行政人員提供建議，探討如何以最有效的方式
應對當前疫情，盡量減少對員工和業務的影響

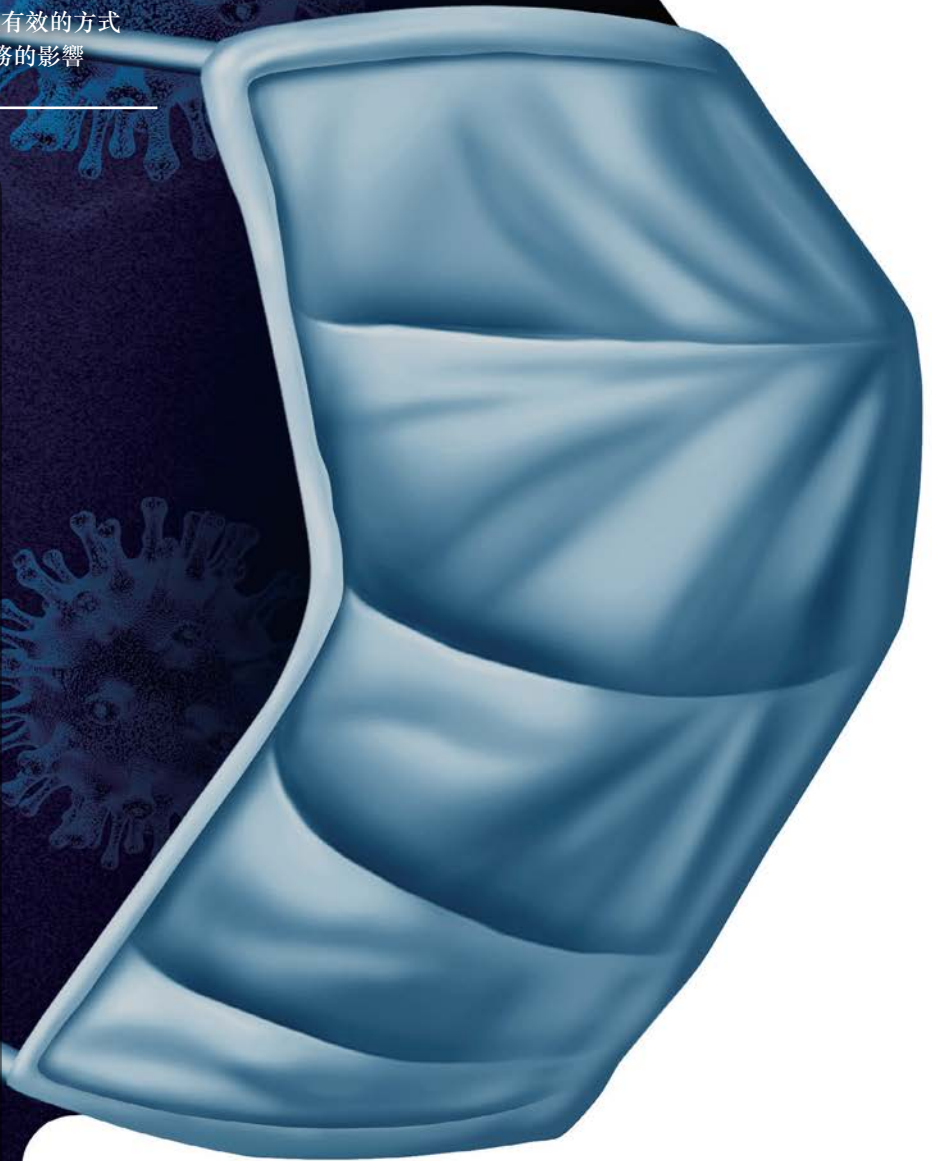
to build trust, engagement and performance. But what does employee communication need to address in a situation like this?

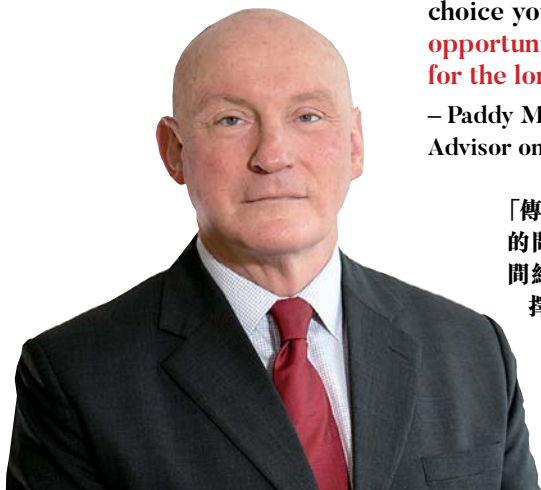
Global workforce travel restrictions have made communication difficult. This is further complicated by global and local recommendations regarding self-quarantine, “work from home” arrangements, as well as prolonged school closures.

Effective employee communication involves demonstrating empathy and appreciating the human impact of the coronavirus. Business leaders should not focus solely on policies and procedures, but also highlight that employees’ safety – and that of their friends and loved ones – is the most important concern.

Senior management is key to unlocking effective employee communications. You need to equip them with the right information to answer employee questions confidently and to convey the company’s approach accurately and consistently.

Keep your message clean and simple. Remember that employees want simple answers to simple questions. Can I work from home? How do I do





“Epidemics and pandemics are a fact of life. Whether and how you maintain business value through them is a choice you make... **Coronavirus is an opportunity to get this right, now and for the longer term.**”

– Paddy McGuinness, Brunswick Senior Advisor on Business Critical Issues, London

「傳染病和流行病是生活中切實存在的問題，能否以及如何在疫情爆發期間維持企業價值則是企業領袖的選擇……**這次的冠狀病毒爆發為企業提供機會，審視當下及長遠應該開展的工作。**」

— Paddy McGuinness
博然思維倫敦辦事處
商業關鍵問題高級顧問

that? Where can I and can't I travel? Avoid messages with detailed policy descriptions that require decoding.

Communicate with your employees regularly and frequently, but ensure that such communication is meaningful, not just repetitive. Remember also that communication is about dialogue and exchange, not just broadcast – ask questions, promote sharing, and give employees opportunity to engage. If the situation changes suddenly, don't wait for a scheduled communication to tell people, get the message out as soon as possible.

Engage with your investors

It is very difficult to predict how long the outbreak will last at this early stage. It is equally difficult to estimate the severity of the overall impact on a business. It's for this reason that you should keep your investors informed on your views, your immediate actions and your long-term plan to take the business forward.

The golden rule to effective investor engagement is to be transparent.

Communicate as openly as possible on the expected operational and financial impact on the business. Speak about the tangible impacts such as physical store closures and weakened supply chains, but at the same time, describe specific ways in which you will manage and mitigate the challenges of the current situation.

Investors look at numbers. They will urge you to provide earnings guidance or



make predictions. Be very careful about making broad predictions or quantify potential impact. Instead, quantify historic direct end market exposure. If your business was disrupted by previous health outbreaks such as SARS, share your experience and tell investors how your company is prepared to respond today.

Remind investors why your business is effectively positioned medium to long term, despite a very challenging near term. Outline your competitive advantages. Speak about what makes the company resilient. Explain how your current growth strategy will deliver solid results over the long term.

In any case, reassuring investors through this period is challenging and will require clarity and an understanding of what to communicate, and when. However, a calm and effective communication plan can boost investor confidence and show your ability to manage through the current challenges.

“**The companies that have the greatest impact in a crisis like this identify a specific need, match that to assets they can deploy, and act in partnership to deliver tangible, lasting outcomes.**”

– Meaghan Ramsey, Brunswick Partner and Business and Society Specialist, London

「**在這樣的危機中發揮最大影響力的企業，能夠掌握具體需求，將之與他們能夠調配的資產相配，與合作夥伴合力帶來切實、持久的成果。**」

— Meaghan Ramsey
博然思維倫敦辦事處
合夥人兼企業社會關係專家



Corporate Social Responsibility

Whilst it is tempting to focus purely on your business, you should also consider the broader picture and what you can do to help contain the spread of the coronavirus in the community.

A growing number of companies around the world are responding to calls to help governments and civil society contain the outbreak. While contributions can be made in the form of cash donations, in-kind donations such as medical supplies could be more useful in areas where large cash donations are difficult to absorb, manage and allocate.

Business leaders are advised to draw from the core of their business and tap into the expertise and skills of

employees when providing practical assistance. For instance, McDonald's and KFC are using their kitchens to help provide meals for medical staff working in hospitals. Alibaba Health and Ping An Good Doctor are making their telemedicine services free of charge, to help relieve pressure on the provincial health system.

Whatever you choose to do, find a credible partner and/or a non-governmental organization. Working in partnership is critical for optimizing the impact of your contribution, and for avoiding reputational potholes along the way.

In summary, while the coronavirus will bring short-term challenges to

your business, through adopting the right approach – frequent, concise, transparent and proactive communications and actions – you can minimize the impact to your business and even build greater trust among your staff, your suppliers and your customers.

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全球幾乎沒有企業可以聲稱自己未受新冠病毒爆發影響。隨著死亡人數迅速攀升，截至2月9日，感染新冠病毒死亡人數已超過2003年爆發的沙士病毒；當年的沙士疫潮重創全球經濟，摧毀亞洲多家企業。

如今，隨著世界變得愈來愈小，聯繫愈來愈緊密，形勢也變得更加嚴峻。中國在全球經濟發揮更大作用，儘管病毒爆發主要集中在中國，但疫情已經波及亞洲及其他地區多個市場的眾多企業。

接觸病毒可能會直接影響員工、供應商、投資者和客戶。然而，傳媒和社交媒體的誇張報道和虛假新聞引發的恐慌，可能帶來更大的損害，影響亦更加深遠，或導致企業面臨聲譽和法律風險，對財務和營運表現帶來負面影響。

為迅速有效地應對任何危機，企業領袖有必要關注四個關鍵領域：企業韌性、內部通訊、投資者溝通和企業社會責任。

培養企業韌性

很少公司能夠為傳染病或流行病這類相對罕見的事件做好充分準備，即使是最完善的業務持續計劃在疫症面前也難以招架。

我們必須保持理智，專注業務基礎要素。一般的做法是遵循全球各地醫療衛生專家的可靠專業意見，同時必須就公司的應變計劃與員工、合作夥伴、投資者和客戶進行溝通，因為贏得重要持分者的支持至關重要。勿因公眾或媒體情緒而草率應對。

企業領袖應牢牢把握業務基礎，以便在疫情爆發期間保持公司競爭力。此次疫情將對市場、供應鏈、受保風險、投資者信心和規管環境帶來哪些影響？如果實施重大的疫情防控措施，將對業務有



“Nothing is more unnerving than silence. Update employees frequently – at least once or twice a week given how fast the situation is developing – even if there’s little to update them on.”

– Jonathan Dong, Brunswick Partner and Employee Engagement Specialist, Beijing

「沒有甚麼比沉默更令人不安。即使沒有甚麼新消息，也要經常向員工發布最新情況，按形勢發展速度而定，每周至少更新一次或兩次。」

— 董玉國
博然思維北京辦事處
合夥人兼僱員溝通專家

何影響？企業是否具備完善的技術和系統，確保員工可通過遙距工作來維持業務運作？針對上述問題，你可能認為自己早有答案，但也建議企業及時審視，並酌情與持分者分享有關資訊。

抱最大的希望，做最壞的打算，時刻為極端情況做好準備。企業領袖有必要在危機發生前，花時間思考如何應對最嚴峻的挑戰，如何作出決策。

此外，除了要為疫情爆發的「應對」階段做好準備，企業也不應忽視「復原」階段。疫情結束之後，企業可如何縮短復工時間，加強客戶和投資者信心？

復工階段的籌備工作對很多人來說可能並非首要任務；然而，復工階段如能有個好開始，可為企業帶來重大的優勢。重建企業價值和回復業績，是企業韌性的體現。

內部傳訊

企業成功背後，人員因素尤為重要。大多數企業領袖都明瞭，做好內部傳訊工作對建立信任、提高員工參與和促進業績至關重要。那麼，在目前情況下，企業內部通訊應處理哪些問題？

全球各國實施的旅遊限制讓傳訊工作變得困難重重。環球和地方推出的自我檢疫措施、「留家辦公」及延長停課安排，都令情況進一步複雜化。

有效的企業內部傳訊包括表現出同理心，理解冠狀病毒對人類的影響。企業領袖切勿只著眼於政策和程序，還應強調員工及其家人至親的安全才是公司的關注重點。

企業高管是確保內部傳訊工作能夠有效開展的關鍵。管理層應掌握正確資訊，讓自己能夠充滿自信地回答員工提問，

“In order to maintain support from the investment community during this turbulent time, transparent communication of risk and how it is being managed – while reminding investors of your long-term growth strategy – will be more important than ever.”

– Amelia Pan, Brunswick Partner and Investor Engagement Specialist, London

「要在動盪時期獲得投資界的支持，企業必須清晰透明地披露公司所面對的風險及應對策略，同時也要讓投資者了解企業的長期業務增長策略。」

— Amelia Pan
博然思維倫敦辦事處
合夥人兼投資者溝通專家



準確一致地傳遞公司訊息。

訊息內容要簡潔有力。切記，員工只想聽到簡單直接的答案。我可以在家辦公嗎？應該怎麼做？哪些地方可以 / 不能出差？避免在訊息中闡述複雜難懂的政策描述。

定期和經常與員工進行溝通，但確保傳訊內容有意義，而非不斷重複。也請謹記，訊息傳遞是對話交流，不是單向廣播；企業應鼓勵員工提問，促進訊息共享，讓員工有機會參與討論。如果情況突然有變，切勿等待按預定計劃發布訊息，必須盡快公布。

與投資者溝通

就現階段而言，實在難以預測疫情將持續多久，也難以估計疫情對企業整體影響的嚴重程度。基於上述原因，企業應

讓投資者了解公司的觀點、採取的即時行動，以及推動業務發展的長遠計劃。

有效的投資者溝通策略的關鍵是確保訊息透明，所以應盡可能公開地讓投資者了解疫情對企業運作和財務可能產生的影響。披露企業受到的實際影響，例如關閉實體店、供應鏈轉弱，同時也要講解企業應對和紓緩當前挑戰的具體方案。

投資者關心的是數據，會要求企業提供收益指引或進行預測。企業作出整體預測或量化潛在影響時要非常謹慎。可嘗試披露過往的直接終端市場風險數據；如果企業曾因沙士爆發而受影響，可分享當時的經驗，讓投資者了解公司應對當下疫情的準備工作。

提醒投資者，儘管企業短期內挑戰重重，但中長期發展前景依然樂觀的原因。概述公司的競爭優勢，介紹企業韌

性如何煉成，解釋當前的增長策略將如何取得長期可觀成果。

無論如何，要在疫情爆發期間安撫投資者信心極具挑戰，必須充分掌握溝通的內容，看準時機。冷靜、有效的傳訊方案可加強投資者信心，展現企業應對當前挑戰的能力。

企業社會責任

儘管企業傾向只著眼於自身業務，但也應關注市場整體情況，以及公司可採取哪些措施，協助遏止冠狀病毒在社區傳播。

全球愈來愈多企業響應呼籲，與政府和社區共同抗疫。儘管可以現金形式進行捐助，但對於難以吸納、管理和分配大量現金捐款的部分地區而言，諸如醫療用品等實物捐助可能更加有用。

建議企業領袖發揮業務核心優勢，利用員工的專業知識和技能，為緩解疫情提供實際幫助。例如，麥當勞和肯德基正利用自家廚房，為醫院的醫護人員提供膳食。阿里健康和平安好醫生正免費提供遙距醫療服務，幫助紓緩省級衛生系統的壓力。

無論選擇採取何種措施，企業都要物色可靠的合作夥伴和/或非政府組織。合作夥伴關係對發揮企業行動的影響力及避免聲譽漏洞至關重要。

總括而言，儘管冠狀病毒會在短期內為公司帶來挑戰，但只要採取合適的手段（頻密、簡潔、透明及主動的溝通和行動），便可盡量減低相關影響，甚至贏得員工、供應商及客戶更大的信任。

博然思維是重大課題的戰略顧問，專門就商業、政治及社會核心課題提供諮詢服務，並協助客戶（大型、架構複雜機構的領袖）了解及探索這些環環相扣的領域。請隨時與我們聯絡：

www.brunswickgroup.com

Successful Home-Working Strategies 在家辦公的成功策略

Creating the right environment at home and staying in touch with colleagues will help maintain efficiency and employee engagement during interruptions to normal business operations
在正常業務運作受阻期間，在家打造合適的環境，與同事保持聯繫，可助保持工作效率和員工參與

This is a difficult time for all of us who are working from home due to the current coronavirus situation. Many of us would prefer to be at the office where we can speak with our colleagues, instead of being locked up at home. Also, many of our homes may not be properly set up for work, due to the limited space in Hong Kong.

To make things even more complicated, there may be bored kids with no school, or a needy pet running around. We did some research and combined it with past experiences to come up with some practical tips for our employees.

It is also worth remembering that, honestly, no one will mind if you have kids or parents in the background during conference calls. As the popular BBC news clip of an interviewee being interrupted by his children shows, people actually find it

adorable to see the “non-work” side of their colleagues.

Keys to productively working from home: 1. Create a “home office environment and mindset”

Set up a place at home where you exclusively work from and commit to consistently working there – your mini “home office.” Why? This creates a mental shift which helps you transition into “work mode,” where you have a sense of routine, reduce potential distractions and provide comfort for working. This can significantly increase your productivity.

For example, many of us are currently working from our dining tables. This is not ideal, but try to reserve at least one particular seat for work.

Make sure your home office environment, however small, is comfortable and has everything you need. This

means a good desk and chair, optimal lighting, sufficient electrical outlets for your chargers and even personal things, like noise-cancelling headsets to create a quiet environment. For example, if your dining table chairs are uncomfortable, try to get an office chair or some support cushions – be creative and improvise!

Another tip to help you mentally shift into work mode is getting dressed in the morning as if you were going into the office. You can wear comfortable clothes – just don’t give in to the temptation of wearing your pyjamas for the whole day. By having this type of morning ritual, you can make that mental transition more seamless and natural.

Also, try to avoid home distractions during office hours. For example, Netflix, YouTube, PlayStation, your two cats, doing your laundry or even your cousins dropping

by. This can be hard, but just try your best. You will find it difficult to fully transition and focus on work mode if you constantly have to switch back and forth.

2. Over-communicate with your team

When we work from home, we lose the primary method we typically use to communicate with our colleagues – having face-to-face conversations. Without this, there can be breakdowns in communication, leading to inefficiencies, or worse – loneliness, isolation and disengagement. Therefore, the key to staying in the loop and feeling connected with your team is constantly initiating communication. Practice your ABCs: Always Be Communicating.

As best practice, have open, on-going dialogue with your team and check in with your direct manager and team



members several times a day. Even greater transparency becomes fundamental when you work remotely, to ensure everyone is aligned on objectives and expectations.

Importantly, we should always be willing to use technology to over-communicate with our teammates. Let's put this into context – when you are working in an office, if you walked over to your colleague's desk, you'd have a conversation right there.

When working remotely, video calls should be treated the same way. You shouldn't have reservations about calling colleagues whenever needed. Once teammates get accustomed to this idea, working as a distributed team becomes a lot easier.

And if you have followed the advice on getting dressed appropriately, you won't be shy about receiving a WhatsApp or Zoom video call.

3. Leverage technology and work tools

When we work virtually, we lose the power of a shared physical space. Technology needs to become our new shared space and we need to facilitate effective remote communications through the rich technology at our disposal.

Establish this as the norm and get everyone set up. For example, you can conduct conference calls on Slack and Zoom, both with share-screen functionality. In Mainland China, platforms

include Enterprise WeChat and Tencent Meeting.

At WeLab, we helped our staff set up home workstations, and couriered laptops to some of their homes. We managed to achieve 70-80% efficiency on the first day of working from home and 95% by the third day.

4. Develop a daily to-do list of tasks and make sure you complete them

To ensure you remain results-oriented at home, identify and list all the tasks that need to be accomplished every day. Working from home requires everyone to be even more well-organized and disciplined. Always having a checklist will help you visualize your progress.

Make sure you list these tasks out on a prioritized basis after discussing with your direct manager, so that you start with the most important tasks and maintain the focus on priorities.

Working-from-home arrangements require managers to display much stronger leadership skills. People managers should regularly check in with every team member, set clear milestones, and review these milestones regularly with their team.

Last but not at least, make it a point to stand up and stretch every 20-30 minutes. Walk around your home, do some push-ups, or even a headstand if you can. Remain physically active.

面對目前的冠狀病毒疫情，大部人都留家辦公，應對這個艱難時期。然而，很多人都較喜歡到辦公室上班，與同事交談，而不用整天困在家中。此外，礙於香港的空間有限，不少人的居所也未必適合工作。

令事情更添複雜的是，不用上學的孩子可能無所事事，而家中的寵物又通處亂跑。就此，我們進行了一些研究，再結合過去的經驗，希望能夠為員工提供實用的要訣。

坦白說，沒有人會介意在電話會議期間聽到話筒的另一端傳來孩子或父母的聲音。從英國廣播公司一段熱門新聞短片可見，片中的受訪者雖然被孩子打斷，但看到同事「工作以外」的一面其實相當惹笑逗趣。

在家辦公的訣竅：

1. 建立「在家辦公的環境和心理」

在家騰出一角，打造專屬的工作間，並埋首在那處工作——您的小型「家居辦公室」。為甚麼呢？因為這能夠產生心理上的轉移，助您過渡到「工作模式」，令您有例行公事的感覺，減少潛在的分心，並提供舒適的工作空間，從而大大提高生產力。

例如，許多人以餐桌作為辦公桌。這做法並不理想，應嘗試預留至少一個特定的工作位置。

無論您的家居辦公室有多狹小，也得確保環境舒適，而且具備一切所需。也就是說，要

有舒適的桌椅、充足的光線、足夠的電源插座以便充電，甚至個人物品，如隔音耳機，以營造安靜的環境。要是桌椅不夠舒適，應找來一張辦公椅或一些軟墊——不妨即興發揮您的創意！

另一個可助您從心理上轉移到工作模式的秘訣是在早上換好衣服，就如您要出門上班一樣。您可穿上舒適的衣服——但切記別穿著睡衣。這種「早晨儀式」可助您在心理上自然無縫地過渡到工作模式。

另外，請嘗試避免在辦公時間內因家中鎖事而分心，例如Netflix、YouTube、PlayStation、兩隻愛貓、洗衣，甚至是親友來訪。這或許很難做到，但也請盡力而為。如果您終日不斷來來回回，便難以完全過渡，未能專心一意地工作。

2. 與團隊加強溝通

在家辦公時，我們無法以慣常的方式與同事溝通——面對面交談，令溝通受阻，影響效率，甚至會產生孤獨、孤立感。因此，與團隊保持聯繫和加強參與的關鍵，在於定期進行溝通。好好練習

「ABC」(Always Be Communicating)：經常保持溝通。

最佳的做法是與團隊進行開放、持續的對話，而且每天定時向直屬經理和團隊成員報到。遙距工作期間，提高透明度至關重要，確保各人的目標和期望保持一致。

重點是，我們應樂於使用科技，與團隊成員加強溝通。具體而言，在辦公室上班時，只要走到同事的工作間，便可即時展開對話。

遙距工作時，視像通話便可發揮作用。如有需要，應毫不猶豫致電同事。當團隊成員習慣了這種模式，分散式工作就會容易得多。若然您有跟從適當穿衣的建議，便不會在接聽WhatsApp或Zoom視像通話時感到尷尬。

3. 善用科技和工作工具

在虛擬工作間，我們再沒有共同的實體空間，科技便成了新的共享空間，而我們也要通過種種科技，促進有效的遙距通訊。

以此作為常態，要人人做好準備。例如，您可利用Slack和Zoom的共享屏幕功能進行電話會議。在中國內地，這類平台包括有企業微信和騰訊會議。

在WeLab，我們協助員工建立家居工作站，並把手提電腦直送部分員工的家中。在留家辦公安排實施首天，我們得以維持七至八成的工作效率，到了第三天更達到95%。

4. 制訂每日工作清單，確保任務辦妥

為確保維持留家工作的生產力，請訂立和列出每天需要完成的所有項目。在家辦公需要各人更有條不紊、更自律地做事。擬備一份工作清單，可助檢視自己的進度。

與直屬經理討論後，請確保工作按優次排列，好讓自己從首要的任務著手，專注完成優先要務。

在家辦公的安排需要管理人員展現更強的領導技巧。經理應定期與每位團隊成員溝通，訂立明確的目標，並與團隊定期進行檢討。

最後，可以試試每20至30分鐘便站起來伸展一下。可以的話，在家裡走走，做一下掌上壓，甚至倒立，保持身體活動。





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Digital Workplace 數碼辦公室

With remote working the focus of many businesses at the moment, we provide a dashboard of what options are available for those unsure about digital workplace platforms
隨著遙距工作成為許多企業現正採用的辦公模式，我們特意製作了一個圖表，羅列可用的各種數碼工作平台

Working from home has become a necessity to protect the health of staff and also prevent the spread of Covid-19. Technology's role in providing companies with the tools and means to continue business-as-usual has never been as crucial.

However, with so many options, baggage and personal preferences, not to mention the need to protect corporate and personal data, the choices can seem overwhelming for the uninitiated.

A smooth and effective remote working experience requires careful short- as well as long-term planning, because these solutions could potentially change for the better the way you and your staff operate for the long-term.

This new work culture has the potential to provide a more open, flexible environment that meets the individual needs of each employee, and at the same time improve productivity and retain talent.

We have listed out some of the most popular, and not so well-known tools, each of which has its own specific pros and cons to help those members unfamiliar with the options to decide which is most appropriate.

在家辦公已成為保障員工健康和防止2019年新型冠狀病毒疾病（Covid-19）傳播的必要措施。科技為企業提供工具和渠道，以維持正常營運，其角色至關重要。

然而，由於選擇和裝備多不勝數，個人喜好各有不同，而且還要考慮到企業和個人資料的保障，因此對不諳科技的人士來說，林林總總的選擇可能會令人不知所措。

暢順、高效的遙距工作體驗需要仔細地作出短期和長期規劃，因為這些方案可能會促進公司和員工長遠的運作方式。

這種新的工作文化大有潛力，能夠提供更開放靈活的环境，滿足員工的個別需要，同時提高生產力和留住人才。

我們彙列了一些廣受歡迎而又不大為人所知的工具，而每種工具都各有優缺利弊，以期協助對該等方案了解不多的會員作出決定，選出最為合適的工具。

Solution 方案			
Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	<p>Popular VoIP service Telecommunication software that enables users to interact online through an instant messaging option, chat, video conferencing or voice calling The most cost-effective remote conferencing software VoIP網絡電話服務廣受歡迎 讓用戶透過即時傳訊、聊天、視像會議或語音電話進行網上互動的通訊軟件 最具成本效益的遙距會議軟件</p>	<p>Commonly used as an instant messaging app, Whatsapp has since developed into a full communication software, providing users the options to create groups with up to 256 members. Whatsapp also features message broadcasting, location sharing, file sharing, voice calling and also basic video conferencing for up to 4 people. Compared to other video conferencing apps, it lacks many of the bells and whistles, but one can rest assured that most people have some level of familiarity to it. 常用作即時通訊程式，已發展成為全面的傳訊軟件，用戶可建立多達256位成員的群組。同時提供訊息廣播、位置分享、檔案分享、語音電話及最多4人進行的基本視像會議功能。相比其他視像會議應用程式，WhatsApp雖然未能提供眾多附加功能，但由於大多數人都熟悉其操作，用戶大可以放心使用。</p>	<p>Aimed at enterprise communication Part of G Suite line of products Works best for causal small- to medium-sized group discussions 用於企業傳訊 G Suite系列產品之一 最適合中小群組進行非正式討論</p>
Pricing Model 收費模式	<p>Skype Credit for Calling mobile and landline numbers 以Skype點數支付流動和固網電話通話費</p>	<p>Free 免費</p>	<p>NA 不適用</p>
Price 費用	<p>Free 335 mins for HK\$ 60.00 of Skype Credit 免費 Skype點數港幣60元 / 335分鐘</p>	<p>Free 免費</p>	<p>Free 免費</p>
Pros 優點	<p>Permits users to exchange documents over the Internet, as well as both video and text-based messages online No budget concern 用戶可在網上互換文件、視像和文字訊息 無需顧慮財政成本</p>	<p>Popular communications app Free of charge End-to-end encryption Fast and simple file sharing, location sharing, photo and video sharing Can open groups up to 256 members Desktop version available 常用通訊應用程式 免費 端對端加密 快捷簡便地分享檔案、位置、照片和視像 可建立多達256位成員的群組</p>	<p>No budget concern Chats are saved in history one-on-one or group chats are available Ease of use Good for small to medium group size 無需顧慮財政成本 聊天內容記錄在案 提供單對單或群組聊天功能 容易使用 適合中小群組使用</p>
Cons 缺點	<p>Often freezes and suffers from video noise Limit of 4 persons in conference call for free version 時常中斷和受到視頻噪音干擾 免費版本視像通話只限四人進行</p>	<p>Lacks advanced features such as white-boarding, polling, screen sharing Video conferencing has a limit of 4 people No option to remove a person from a video conference, as people have to hang up or disconnect themselves 缺乏先進功能，例如網上白板、投票、屏幕共享 視像會議只限四人進行 用戶不能選擇退出視像會議，只能自行掛線或離線</p>	<p>Unable to edit chats No desktop application 無法編輯聊天內容 沒有桌面應用程式</p>
Link 連結	<p>https://www.skype.com/zh-Hant/</p>	<p>www.whatsapp.com</p>	<p>https://hangouts.google.com/</p>

COMMUNICATION AND MESSAGING 通訊及傳訊	Solution 方案			
	<p>Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性</p>	<p>One of the most popular VoIP services Combines video conferencing, video webinar, online meetings, chat, and mobile collaboration Flexible and extensive suite of features that satisfy nearly any business' needs, but some are difficult to use It costs relatively high comparing to other VoIP services like Skype or GoToMeeting 最受歡迎的VoIP網絡電話服務之一 結合視像會議、網上研討會、網上會面、聊天和流動協作 靈活多樣的符合絕大部分商務需要，但部分在使用上有困難 相比如Skype或GoToMeeting等其他VoIP網絡電話服務，價格較高</p>	<p>An online meeting, desktop sharing, and video conferencing software package that enables the user to meet with other computer users, customers, clients or colleagues via the Internet in real time Best known for its user-friendly interface 網上會議、桌面共享及視像會議軟件套件，用戶可即時與其他電腦用戶、顧客、客戶或同事進行網上會議 以方便易用的界面著稱</p>	<p>One unique advantage for WeChat Enterprise is the link with WeChat where all the customers are. It also works between WeChat users and WeChat Work users. A key feature is its use across teams in: sales, CRM, customer services, customer experience, any customer facing department, HR, finance, IT. 企業微信的獨有優勢，在於能夠接通微信，連繫所有顧客；而微信用戶與企業微信用戶之間亦能進行互動。其主要特色是可用於跨部門通訊：銷售、客戶關係管理、客戶服務、客戶體驗、所有面對客戶的部門、人力資源、財務及資訊科技等。</p>
	<p>Pricing Model 收費模式</p>	<p>Annual / Monthly Subscription + Other Available Add-ons 年費 / 月費 + 其他附加項目</p>	<p>Annual / Monthly Subscription 年費 / 月費</p>	<p>NA 不適用</p>
	<p>Price 費用</p>	<p>Personal: Free Small Team: HKD 116/m Business: HKD 155/m 個人：免費 小組：港幣116元 / 月 商業：港幣155元 / 月</p>	<p>Professional (<150 ppl): HKD 109/m Business (<250 ppl): HKD 148/m 專業 (<150人)：港幣109元 / 月 商業 (<250人)：港幣148元 / 月</p>	<p>Free 免費</p>
	<p>Pros 優點</p>	<p>Expandable with many optional add-ons are available Exceptional simultaneous screen sharing Provide admin feature controls 可擴充功能，提供各式各樣的附加服務以供選用 卓越的即時屏幕共享表現 可控制管理功能</p>	<p>Allows users to have full control over the equipment of a participant Share documents in real-time User-friendly interface 用戶可完全控制參加者的設備 即時分享文件 界面方便易用</p>	<p>Provide customized solutions for different sectors Huge and fast growing user base Payments capability with WeChat 5.0 enables selling goods directly Can be fully integrated with official WeChat account and effectively establish the connection between business and clients 為不同行業提供度身方案 用戶基礎龐大、增長迅速 微信5.0的支付功能支援直銷服務 可全面結合微信公眾賬號，並有效建立企業與客戶之間的聯繫</p>
	<p>Cons 缺點</p>	<p>Some of the extra features such as white-boarding, polling, and remote control are difficult to use 難以使用部分附加功能，例如網上白板、投票和遙距控制 視像往往變得像素化，模糊不清</p>	<p>Video is often blurry and pixelated 缺乏先進會議選項，例如投票</p>	<p>Users are mostly in Mainland China 用戶集中在中國內地</p>
	<p>Link 連結</p>	<p>https://zoom.us/</p>	<p>https://www.gotomeeting.com/en-hk</p>	<p>https://work.weixin.qq.com/</p>

Solution
 方案

Brief Intro; What is it and what does it do? How popular?

簡介、功能及普及性

Suite of cloud computing, productivity and collaboration tools, software and products developed by Google Cloud
 Google Cloud開發的雲端運算、生產力及協作工具、軟件及產品套件

Integrated apps and services designed to help entrepreneurs grow their business
 Apps like Word, Excel, PowerPoint, and more, updated monthly with the latest features and security updates.
 綜合應用程式和服務，協助企業擴展業務
 每月更新Word、Excel、PowerPoint等應用程式，提供最新的功能和安全保障。

Pricing Model
 收費模式

 Free, Basic, Business, Enterprise
 免費，基本，商用，企業

 Monthly subscription with annual commitment
 月費（一年合約）

Price
 費用

\$0 limit of 10 users
 \$6USD/m per employee
 \$12USD/m per employee
 \$25USD/m per employee
 0美元（只限10人）
 6美元 / 月（每名員工）
 12美元 / 月（每名員工）
 25美元 / 月（每名員工）

Business Essentials: HKD 39 user/mo
 Business: HKD 64 user/mo
 Business Premium: HKD 97 user/mo
 商務基本版：港幣39元 / 月（每人）
 商務版：港幣64元 / 月（每人）
 商務進階版：港幣97元 / 月（每人）

Pros
 優點

Everything in one pack, including 1A3C, Access, Connect, Control, and Create
 Create blog posts, spreadsheets and presentations
 Access in the globe
 集多功能於一身，包括1A3C、Access、Connect、Control及Create
 製作網誌貼文、試算表和簡報
 全球通用

Available on all devices, including, Windows devices, Mac, iPad, iPhone and Android
 Collaboration in the cloud
 24/7 real live person support
 Hub for teamwork
 Free upgrades
 適用於所有裝置，包括Windows裝置、Mac、iPad、iPhone及Android
 雲端協作
 24/7全天候真人支援
 聯合作業中心
 免費升級

Cons
 缺點

Hard to work offline
 Not easy for constantly travelling businesspeople
 無法離線工作
 不便經常出差的商業人士使用

Cost efficiency
 Not flexible
 成本效益
 缺乏彈性

Link
 連結

<https://gsuite.google.com.hk/intl/zh-HK/>
<https://www.microsoft.com/zh-hk/>

PROJECT MANAGEMENT AND COLLABORATION 項目管理及協作	Solution 方案		
	Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	<p>Searchable Log of All Conversation and Knowledge Real-time messaging and the ability to archive, search and share files Intended for those who want their communication materials housed in one place and easily accessible through mobile device or PC Slack is an excellent and powerful team messaging app with a rich collection of settings and options. It's among one of the best, but one of the most expensive. 所有對話及知識均有可供搜尋的紀錄 即時通訊兼附檔案封存、搜尋及共享功能 把通訊材料集於一處，可透過流動裝置或個人電腦輕易存取 Slack是優良強大的團隊通訊程式，備有豐富設定及選項，是當前最好但價格也最高昂的軟件之一。</p>	<p>One of the most popular / cheapest project management tools in the market Management tool that organizes projects into boards; tell what is being worked on, who is working on it Create tasks boards with several columns (typically: To Do, In Progress, Done) and move tasks among them Trello is probably the cheapest option one can find, but rather limiting in functions. 市場上最受歡迎、價格最廉宜的項目管理工具之一 以「看板」(board)形式統籌項目；顯示項目進度及處理人員 建立附有不同欄目（通常為：待處理、進行中、完成）的任務看板，並從中自由調動任務 Trello或許是最廉宜的選項，惟功能有限。</p>
	Pricing Model 收費模式	Monthly 月費	Annually 年費
	Price 費用	<p>\$6.67 USD / mo for SME 6.67美元 / 月 (中小企) \$12.5 USD / mo for larger business 12.5美元 / 月 (較大型企業)</p>	<p>Free version 免費版本 \$9.99 USD p.a. for Business 9.99美元 / 年 (商業版) \$20.83 USD p.a. for Enterprise 20.83美元 / 年 (企業版)</p>
	Pros 優點	<p>Messages are fully searchable and centralized, allowing new members to retrieve messages / files and catch up Works both in PC and mobile phone; everything in sync Can video conference, voice conference Super easy to use 所有訊息可供搜尋，集中存放，新成員可存取訊息 / 檔案，緊貼進度 個人電腦及手機通行；所有資料即時同步 可作視像及聲音會議 操作非常簡單</p>	<p>Mobile Friendly Simplicity: Intuitive and user friendly interface One of the cheapest options Real time update 流動裝置適用 簡潔；界面簡明易用 最廉宜的選項之一 即時更新</p>
	Cons 缺點	<p>Might have intermittent connectivity issues Call capability can be spotty Cannot know if a member of the channel has read the message or not Battery consuming for phones Really more of an internal team thing; for internal communication only Video calls up to 15 teammates only for SME Plan 或間歇出現連接問題 通話功能不穩定 不顯示個別頻道成員是否已閱讀訊息 手機耗電甚速 供團隊內部通訊用途；僅適用於內部溝通 中小企計劃僅限15人進行視像會議</p>	<p>Attachment size limitation Cannot delete comments Comparing to other tools in the market, this is really more like a mere To-do List 附件容量限制 不能刪除留言 相對市場其他工具，這更近似一份待辦清單</p>
	Link 連結	https://slack.com/intl/en-hk/	https://trello.com



REMOTE ACCESS 遙距存取

Allows users to schedule tasks, create a budget, create tasks and assign to members and set due dates
 Automates document process, including access control, revision tracking and, search and retrieval
 Allows real-time texting, meetings
 An intuitive but feature-rich interface and a competitive price make it both easy to use and easy to get, which is why it's a leader both in project management and time tracking.
 用戶可規劃任務日程、製定預算、建立任務、分配工作和訂立期限
 自動處理文件，包括存取控制、追蹤修訂、搜尋及檢索
 即時短訊及會議
 界面簡潔、功能豐富、價格實惠，容易使用及負擔，是領先的項目管理及時間追蹤工具。

Monthly / Annually
 月費 / 年費

\$ 18 USD p.m. / \$150 USD p.a. for Standard 18美元 / 月 或 150美元 / 年 (標準版)
 \$ 50 USD p.m. / \$ 480 USD p.a. for Express 50美元 / 月 或 480美元 / 年 (加速版)
 \$ 100 USD p.m. / \$1,020 p.a. for Premium 100美元 / 月 或 1,020美元 / 年 (高級版)

Rich communication features.
 Generally easy to set up and use.
 Responsive, strong customer support
 Great value.
 Deep configuration options.
 Time-management tools let you clock multiple tasks at once.
 通訊功能豐富
 總體容易設置及使用
 迅速強大的客戶支援
 物有所值
 深度設定選項
 讓你同時追蹤不同項目進度的時間管理工具

Resource data displayed in an unusual way.
 Not ideal for large teams.
 Poor dash board functionality
 資源數據展示方式有欠妥當
 不宜大型團隊使用
 儀表板功能欠佳

<https://www.zoho.com/>



One of the most popular and commonly used remote desktop software by both corporations and personal users. Free for personal use, but a license is required for any business application.
 最受歡迎、最常用的遙距桌面管理軟件，企業及個人用家適用；個人使用免費，商業用途則需購買授權

Free for personal use 個人使用免費
 Business License 商用版授權
 Premium License 高級版授權
 Corporate License 企業版授權

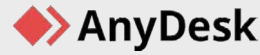
\$0 (for personal use only) 免費 (僅供個人使用)
 \$248HKD/m 港幣248元 / 月
 \$548HKD/m 港幣548元 / 月
 \$1,099HKD/m 港幣1,099元 / 月

Expensive
 Most commonly known and used
 Comprehensive feature set including presentations, shared meetings and others
 Easy to install
 Works on a wide range of platforms from Windows to Macs, and also mobile devices
 Supports multiple monitors
 價格高昂
 最廣為人知及使用
 功能全面，包括簡報、會議共享等
 安裝簡易
 適用於眾多平台，包括Windows、Mac及流動裝置
 支援多屏顯示

File transfer is very slow
 Can be laggy at times
 Sometimes after upgrading the versions are not compatible with each other
 Sales team is quite naggy on getting users to upgrade their plans
 檔案傳輸緩慢
 有時反應遲緩
 軟件更新後或導致版本不兼容
 銷售團隊時會催促用戶升級計劃

www.teamviewer.com

REMOTE ACCESS 遙距存取	Solution 方案		
	Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	For those without a big budget, ConnectWise is free for even commercial use for up to 3 computers, after which you can choose to upgrade to a better plan with more features such as support for iOS and Android clients, voice chatting, remote meeting, sound capture, logon session switching and others. Functions are limited on the free tier. ConnectWise免費支援3台電腦，商業用途亦可，適合預算有限的用家。升級計劃提供更多功能，包括支援iOS和Android客戶端、語音通話、遙距會議、錄音、用戶切換等。免費版功能有限。	Chrome Remote Desktop is a remote access software that enables users to control and manage a computer through Google Chrome. It is an extension that runs on different operating systems. Chrome遠端桌面是一款讓用家透過Google Chrome控制及操作電腦的遙距存取軟件，能夠作為擴充程式於不同作業系統運行。
	Pricing Model 收費模式	Free (For personal and commercial use) One (10 computers, 1 simultaneous session) Standard (Unlimited computers, 3 sim sessions) Premium (Unlimited computers, 10 sim sessions) Access (Unlimited computers and sessions) 免費 (個人或商用) One版本 (10台電腦，同時進行1節同步連線) 標準版本 (電腦數目不限，同時進行3節同步連線) 高級版本 (電腦數目不限，同時進行10節同步連線) Access版本 (電腦數目不限，同時進行連線節數不限)	Free 免費
	Price 費用	\$0 (w/ limitations) 免費 (有限制) \$19USD/m 19美元 / 月 \$35USD/m 35美元 / 月 \$45USD/m 45美元 / 月 \$38USD/m 38美元 / 月	\$0 (no limitations) 免費 (無限制)
	Pros 優點	Free for up to 3 computers Paid tiers are affordable for small businesses and professionals For IT professionals looking for a maintenance tool for all computers in the office, the Access tier can provide advanced remote functionality 免費支援最多3台電腦 收費版本對中小企及專業人士來說價格相宜 Access版本能夠提供進階遙距功能，適合資訊科技專員作為維護公司電腦的工具	Quick and easy to set up as a Chrome extension Secure connections with randomized pins Supports multiple monitors Works on a wide range of platforms from Windows to Macs, and also mobile devices 作為Chrome擴充程式，安裝快捷簡易 密碼隨機產生，連接安全 支援多屏顯示 適用於眾多平台，包括Windows、Mac及流動裝置
	Cons 缺點	Free tier only offers limited functions, without support for iOS or Android clients, remote meeting, wake-on-lan, chatting and other features Does not support multiple monitors 免費版本功能有限，不支援iOS或Android客戶端、遙距會議、網絡喚醒、對話等功能 不支援多屏顯示	No built-in chat function Inability to reboot remote machine and automatically reconnect Limited features 沒有內置通話功能 不能重新啟動遙距裝置並自動重新連接 功能有限
Link 連結	https://www.connectwise.com/software/control/free	www.remotedesktop.google.com/	



Microsoft Remote Desktop is a free remote desktop tool widely used in Windows environments for network administration and employee support. It offers almost lossless screen sharing with a stable internet connection, and is built-in for Windows machines. Microsoft遠端桌面是一款內置於Windows裝置的免費遙距桌面工具，廣用於Windows系統上的網絡管理及員工支援，在穩定網絡下能提供接近無損的屏幕共享質素。

Provides functionalities for remote printing, file transfer, mobile to PC remote control, and auto-discovery. Its main selling point is that it works smoothly with a slow internet connection, and provides up to 60FPS connections. AnyDesk Enterprise can provide a customized solution to fulfill security requirements. 提供遙距列印、檔案傳輸、遙控流動裝置和個人電腦，以及自動發現功能。其主要賣點是在緩慢網速下依然運作暢順，並能提供高達每秒60幀的連接質素。AnyDesk Enterprise能夠提供個人化方案，以符合保安要求。

Free
免費

Free (For personal use only)
Lite
Professional
Power
免費（僅供個人使用）
Lite版本
專業版本
Power版本

\$0 (no limitations)
免費（無限制）

\$0 (no limitations) 免費（無限制）
\$10.99USD/m 10.99美元 / 月
\$20.99USD/m 20.99美元 / 月
\$52.99USD/m 52.99美元 / 月

Free of charge
Screen sharing quality is top-notch with a stable internet connection
Works on a wide range of platforms from Windows to Macs, and also mobile devices
免費
如有穩定網絡，屏幕共享質素卓越
適用於眾多平台，包括Windows、Mac及流動裝置

Can work even in areas with poor internet connectivity. It has the capacity to work smoothly with bandwidth as low as 100KB/sec.
Smooth connections up to 60 FPS, can be used for video editing and CAD
Safe connections with encryption
Easy to set up: Download and launch without installation required
Feature rich with file transfer, session recording, online meetings, presentation, messaging and others
Works on a wide range of platforms from Windows to Macs, and also mobile devices
在網絡欠佳（頻寬低至每秒100KB）的情況下依然運作暢順
提供高達每秒60幀的暢順連接質素，適用於影片剪輯及電腦輔助設計
安全連接，設有加密功能
簡單設置，下載後即可操作
功能豐富，包括檔案傳輸、遙距屏幕錄像、網上會議、簡報、通訊等
適用於眾多平台，包括Windows、Mac及流動裝置

Features are basic
僅附基本功能

Does not support shortcut keys with remote desktop
遙距桌面不支援快捷鍵

<https://www.microsoft.com/en-hk/p/microsoft-remote-desktop/9wzdncrfj3ps?activetab=pivot:overviewtab>

www.anydesk.com/

Solution 方案	 Google Drive	 OneDrive	 Dropbox Business
Brief Intro; What is it and what does it do? How popular? 簡介、功能及普及性	As part of Google, Google Drive is one of the most popular cloud storage services. It is supported on almost all systems and naturally offers good intergration with G Suite. It offers great compability with multiple platforms and settings, and integration with a wide range of office collaboration tools. Google旗下的Google雲端硬碟是最受歡迎的雲端儲存服務之一，支援近乎所有系統，並與G Suite、不同平台和設定，以及多款辦公協作工具兼容互通。	Microsoft OneDrive for Business increases the number of files types it can view. Artificial intelligence makes accessing recently edited and most important files, folders, and projects quicker and more intuitive. 商用Microsoft OneDrive增加能夠瀏覽的檔案種類。人工智能亦加快和便利了存取近期修改及重要的檔案、文件夾和項目。	Dropbox Business improves on cloud file storage solutions for small to midsize businesses. It offers Smart Sync and Remote Wipe features and an increased focus on collaboration. Dropbox Business為中小企提供更佳的雲端檔案儲存方案，功能包括智能同步及遙距清除，並更專注於協作。
Pricing Model 收費模式	Pay what you use 按用量收費	Business Plan 1 Business Plan 2 Office 365 Business Premium 商務計劃1 商務計劃2 Office 365商務進階版	Standard Advanced Enterprise 標準 進階 企業
Price 費用	\$8USD/m per employee + \$1USD per 25 GB 8美元 / 月 (每名員工) 加\$1美元 / 25 GB	\$5USD/m per employee \$10USD/m per employee \$12.5USD/m per employee 5美元 / 月 (每名員工) 10美元 / 月 (每名員工) 12.5美元 / 月 (每名員工)	\$12.5USD/m starting at 3 users \$20USD/m starting at 3 users Custom pricing 12.5美元 / 月 (3名用家起) 20美元 / 月 (3名用家起) 自訂價格
Pros 優點	Brings G Suite's ease of collaboration and smarts to Microsoft Office products. Powerful search and proactive workflow features. Offers unprecedented control over data with easy migration and host of privacy and compliance tools. 把G Suite的便利協作功能和智能融入Microsoft Office產品 強大的搜尋功能及前瞻的工作流程模式 提供前所未有的數據控制及轉移功能，並支援私隱及合規工具	Pre-installed on Windows Good integration with Microsoft Exchange, Office 365, and Microsoft Teams to collaborate with Excel, PowerPoint, Word and OneNote from desktop, mobile device, and the web Outstanding mobile app support 預設於Windows 與Microsoft Exchange、Office 365及Microsoft Teams兼容互通，能夠在電腦、流動裝置和網上利用Excel、PowerPoint、Word及OneNote進行協作 出色的流動應用程式支援	Expanded functionality evolves product from storage solution to full-on file-sharing platform. Solidly business-focused. Offers a remote-wipe security feature. 擴充功能使產品由儲存方案升級為全面的檔案共享平台 商業主導 提供遙距清除的保安功能
Cons 缺點	File sharing security could be better. Not too many reasons to get Google Drive Enterprise over the more comprehensive G Suite solutions. 檔案共享安全度可以更佳 與其購買Google雲端硬碟企業版，不如選用更全面的G Suite方案	Must use desktop application for offline access. 必須透過桌面應用程式才能離線使用	Online file editing is not supported. Lacks private key management. Missing text optical character recognition (OCR) for mobile scanning. 不支援網上編輯檔案 沒有私鑰管理 流動裝置掃描不支援文字光學字元辨識功能
Link 連結	www.cloud.google.com/drive-enterprise/	www.products.office.com/en/onedrive-for-business/online-cloud-storage	www.dropbox.com/business

Legal Obligations for Employers 僱主的法律責任

Reviewing the key issues on employee rights and well-being during a serious virus outbreak
檢視嚴重病毒爆發期間有關僱員權益和福祉的重要議題

Amid the current outbreak of Covid-19 and as authorities ramp up preparations to handle possible contagion, so too must employers. Hong Kong is no stranger to handling virus outbreaks. Experience says taking preventative measures, remaining vigilant and preparation are key. Below are some Q&As on an employer's obligations in dealing with a Novel Coronavirus outbreak.

1. What are an employer's main legal obligations?

The main areas of an employer's legal liability in the workplace include:

- Ensuring so far as reasonably practicable the workplace health and safety of employees (i.e. obligation under the Occupational Safety and Health Ordinance (OSHO) and common law duty of care);
- Complying with obligations under the contract of employment and the Employment Ordinance (e.g. continuing to pay wages, ensuring the employee works within the terms of the contract of employment);
- Complying with the Disability Discrimination Ordinance; and
- Complying with the Employees' Compensation Ordinance (e.g. having appropriate insurance and timely reporting of illnesses/death).

2. Do I need to have in place a workplace plan to deal with the Novel Coronavirus?

There is no legal obligation in Hong Kong on an employer to specifically have a workplace Novel Coronavirus response plan. However, the OSHO requires all employers in Hong Kong to, so far as reasonably practicable, ensure the safety and health at work of all their employees. One reasonably practicable step an employer could take is to develop a plan dealing with workplace health and safety issues associated with the Novel Coronavirus.

We recommend that employers prepare a detailed plan (if one is not already in place) and implement it.

3. What should a workplace Novel Coronavirus response plan cover?

The plan should deal with the following:

BEFORE AN OUTBREAK

- Preventive measures. The Centre for Health Protection issued Health Advice on Prevention of Severe Respiratory Disease associated with a Novel Infectious Agent in Workplace, which sets out the guidelines on preventive measures that may be taken.

- Disinfecting the workplace regularly.
- Maintaining good indoor ventilation.
- Making sure that employees, suppliers and customers are aware of the employer's plans in the event of an outbreak.
- Ensuring sufficient supplies of appropriate masks, alcohol wipes, gloves, paper towels, thermometers, disinfectants, etc.
- If employees are required to travel to areas known to have the virus, whether such travel is necessary.

DURING AN OUTBREAK

- The steps the employer will take to ensure the safety of employees while at work during an outbreak including how an employer will identify risks of employees becoming infected and how to minimise such risks.
- Communication strategies such as how and what information will be communicated to employees, suppliers and customers.
- Where employees will work, e.g., home, in the office or in alternative temporary offices.
- At what stage will the workplace be closed and who will decide that.
- How to deal with infection and/or deaths of colleagues, e.g., counselling.



- A mechanism for determining whether employees, suppliers and customers will be allowed access to the workplace, especially if they show symptoms of being infected by the Novel Coronavirus.
- What to do with high risk/ exposure staff (e.g., pregnant, key employees and employees who travel)

AFTER AN OUTBREAK

- Ways to ensure that employees and customers have fully recovered before they are allowed back into the workplace.
- Rehabilitation for sick employees returning to the workplace.

Communication with employees and flexibility on enforcing requirements imposed on employees under their

contract of employment will be important in maintaining employee relations and reducing anxiety and panic during an outbreak. Therefore, depending on the circumstances, employers may wish to:

- Discuss with staff about the possibility of a workplace closure prior to closing;
- Allow employees to take annual leave or unpaid leave once sick leave has been exhausted;
- Allow employees to work from home; and
- Explore salary reduction or unpaid leave as an alternative to termination of employment where business has slowed down.

Employers should make visitors to its offices aware of any health

and safety hazards associated with entering the workplace before any intended visit, where reasonably practicable.

4. Can I direct my employees to go home or stay at home if there is an outbreak?

Yes, but it depends. If the employee is infected with Covid-19 and keeping him or her away from the workplace is reasonably necessary to protect public health, then the employer may direct the employee not to attend at the workplace. The employer should continue to comply with its obligations under the contract of employment (e.g. to pay wages).



5. Can I direct an employee to see a doctor?

Yes, but it depends. Requesting an employee to see a doctor is invasive and an employer would therefore generally require an express power in the contract of employment to direct an employee to see a doctor. Depending upon the circumstances, an employer may require an employee to obtain a clearance from a doctor before being allowed to enter into the workplace.

6. Do I have to continue to pay wages and provide other employment-related

entitlements during a Novel Coronavirus outbreak?

Yes. The contract of employment will continue during an outbreak unless the employment has ceased. An employer cannot refuse to pay wages simply because the employee is unable to attend the workplace or perform any work because of an outbreak and the office is closed.

7. Can I direct my employees to report suspected cases of the Novel Coronavirus?

Yes, in the event of a Novel Coronavirus outbreak, in our view, it would be lawful and reasonable to ask

an employee to report if s/he suspects s/he has the Novel Coronavirus.

8. Can an employee lawfully refuse to attend work if there is a Novel Coronavirus outbreak?

It depends but is possible. Section 10 of the Employment Ordinance entitles an employee to terminate his contract of employment without notice or payment in lieu if s/he reasonably fears physical danger by violence or disease which was not contemplated by his contract of employment expressly or by necessary implication.



9. Can I screen employees and customers before allowing them to enter the workplace?

Maybe. Depending upon the extent of the outbreak, the screening of employees and customers may be a reasonable step for an employer to take to reduce the risk of its employees being exposed to harm. However, depending upon technological and medical testing limitations, there may be logistical and privacy issues with undertaking any such screening in a timely and effective manner before gaining entry to the building.

10. Can I stop a customer from entering the workplace if I suspect him or her of having the Novel Coronavirus?

Maybe. The Disability Discrimination Ordinance prohibits discrimination against a person with a disability in the provision of goods, services or facilities, as well as in the employment field. There is an

exception if the disability is an infectious disease (which includes the Novel Coronavirus) and the discriminatory act is reasonably necessary to protect public health. So, if a customer is infected with the Novel Coronavirus and there is the risk of the customer exposing the employees to harm the employer may refuse entry to that person.

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隨著 2019 年新型冠狀病毒疾病

(Covid-19) 個案不斷增加，各國當局紛紛加強預防工作，應對可能爆發的疫情，僱主亦需做好相關準備。在應付病毒爆發方面，香港不乏經驗。過往的經驗表明，採取預防措施、保持警惕和做好準備是為關鍵。以下問答有助僱主了解他們在應對新型冠狀病毒疫情方面的責任。

1. 僱主的主要法律責任為何？

僱主在工作場所須履行的法律責任主要包括：

- 在合理可行的情況下，確保僱員在工作場所的健康和安全（即《職業安全及健康條例》規定的責任和普通法訂明的謹慎責任）；
- 遵守僱傭合約和《僱傭條例》規定的責任（例如繼續支付工資、確保僱員在僱傭合約規定的範圍內工作）；
- 遵守《殘疾歧視條例》；及

- 遵守《僱員補償條例》（例如購買適當的保險，並及時報告疾病／死亡）。

2. 我是否需要制定應對新型冠狀病毒的工作計劃？

在香港，僱主沒有法律責任制定工作場所應對新型冠狀病毒的計劃。然而，《職業安全及健康條例》規定全港所有僱主在合理可行的情況下，確保所有僱員的工作安全和健康。僱主可採取的合理可行措施之一，是制定應對計劃，處理與新型冠狀病毒相關的工作場所健康和安問題。

我們建議僱主擬備一項詳盡的計劃（如尚未制定），並予以實施。

3. 工作場所應對新型冠狀病毒計劃應涵蓋甚麼？

計劃應包括以下要點：

爆發前

- 預防措施。衛生防護中心發布了工作

場所預防嚴重新型傳染性病原體呼吸系統病的健康指引，列明可採取的預防措施準則。

- 定期對工作場所進行消毒。
- 保持室內通風良好。
- 確保僱員、供應商和客戶在疫情爆發時了解僱主的應對計劃。
- 確保提供足夠的合適口罩、酒精濕紙巾、手套、抹手紙、體溫計、消毒劑等。
- 僱員如需前往已知的疫區，應衡量是否必要。

爆發期間

- 在疫症爆發期間，僱主可採取確保僱員工作安全的措施，包括僱主如何確定僱員受感染的風險，以及如何盡量減低相關風險。
- 溝通策略，例如怎樣向僱員、供應商和客戶傳達訊息，以及傳達甚麼訊息。
- 僱員的辦公地點，例如家中、辦公室或其他臨時辦公室。
- 工作場所將在甚麼階段關閉，以及由誰決定。
- 如何應對同事的感染和／或死亡，例如輔導。
- 評估是否允許員工、供應商和客戶進入工作場所的機制，尤其當他們呈現新型冠狀病毒感染的徵狀。
- 如何處理高風險／接觸員工（例如孕婦、重要員工和出差員工）。

爆發後

- 確保僱員和客戶獲准回到工作場所前已完全康復的方法。
- 患病員工重返工作場所的康復狀況。與僱員進行溝通，並靈活執行僱傭合約對僱員的要求，對維持僱員關係和減少疫症爆發期間的焦慮和恐慌至關重要。因此，僱主應視乎情況採取以下措施：





- 與員工討論關閉工作場所的可能性；
- 病假用完後，允許員工放年假或無薪假；
- 允許員工在家工作；及
- 如業務放緩，應研究以減薪或放無薪假的方式，取代終止僱傭關係。

僱主應在合理可行的情況下，讓訪客於到訪辦公室前，先了解進入工作場所相關的任何健康和安​​全風險。

4. 如果爆發疫情，我可否指示僱員回家或留在家中？

可以，但要視乎情況而定。若然僱員感染 2019 年新型冠狀病毒疾病，而安排他／她遠離工作場所是保障公眾健康的合理必要做法，則僱主可以指示僱員不要到赴工作場所。僱主應繼續履行其在僱傭合約下的責任（如支付工資）。

5. 我可否指示僱員求醫？

可以，但要視乎情況而定。要求僱員求醫具侵犯性，因此僱主通常會在僱傭合約中要求賦予明確權力，指示僱員求醫。因應情況，僱主可要求僱員在進入工作場所前，先取得醫生的許可證明。

6. 在新型冠狀病毒爆發期間，我是否需要繼續支付工資，並提供其他僱傭相關的權益？

需要。除非僱傭關係終止，否則在疫情爆發期間，僱傭合約將仍然生效。僱主不得僅因疫情及工作場所關閉，導致僱員不能到赴工作場所或從事任何工作，而拒絕支付工資。

7. 我可否指示僱員報告新型冠狀病毒的懷疑個案？

可以。新型冠狀病毒爆發時，我們認為要求僱員就是否懷疑自身感染新型冠狀病毒作出報告，是合法合理的。

8. 如果出現新型冠狀病毒爆發，僱員可否合法地拒絕工作？

視乎情況而定，但是可行。《僱傭條例》第 10 條規定，若然僱員合理地恐懼身體會遭受暴力或疾病危害，而在其僱傭合約並無明示或根據必然含意預料會有此種情形，則該名僱員可無須給予通知或代通知金而終止僱傭合約。

9. 我可否在允許僱員和客戶進入工作場所前，對其進行篩查？

或許可以。視乎爆發的程度，僱主對僱員和客戶進行篩查可以是減少僱員遭受傷害風險的合理步驟。然而，視乎技術及醫療測試的限制，要相關人士在進入場所前接受適時有效的篩查，或會衍生操作及私隱問題。

10. 若然懷疑客戶感染新型冠狀病毒，我可否拒絕他／她進入工作場所？

或許可以。《殘疾歧視條例》禁止在提供商品、服務或設施，以及就業方面歧視殘疾人士。不過，倘該殘疾為傳染病（包括新型冠狀病毒），而歧視行為是保障公眾健康的合理必要做法，則為例外。因此，若然客戶是新型冠狀病毒患者，而致使僱員遭受傷害風險，僱主可拒絕相關人士進入。

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Cash Flow Relief 紓緩現金周轉

Hong Kong's major banks' offerings to help businesses with cash flow challenges
香港主要銀行推出措施，協助企業應對現金周轉需要

Battling with months of protests, Sino-U.S. trade war, and now the Covid-19 virus, have left many businesses with liquidity problems. We have compiled a table of the latest schemes offered by the four major banks. We encourage members to contact the banks at the numbers provided for assistance.

面對連月示威、中美貿易戰和當前的冠狀病毒疫情，許多企業已陷入現金周轉困難。我們特此製作了一個列表，列舉四大銀行推出的最新計劃。我們鼓勵會員聯絡銀行專線，尋求支援協助。



Introducing principal moratorium for mortgage loans: This is an effort to relieve the pressure of making monthly repayments for the individual and commercial customers who are more severely affected by the novel coronavirus outbreak, including but not limited to those in retail, food and beverage, logistics, tourism, hospitality and entertainment industries. From now till 30 June 2020, customers may apply for principal moratorium of up to 6 months. Upon expiration, customers may apply to extend for another 6 months, subject to a maximum of 12 months in total. During such period, only interest payments have to be made, allowing more financial flexibility for customers. BOCHK will also waive the relevant handling fees for the application.



Extension of principal moratorium to taxi and public light bus loans and property-secured commercial loans: HSBC has been offering a principal repayment moratorium on loans under two Government SME loan schemes since September 2019. To provide relief to more customers, the principal moratorium will now be extended to borrowers of taxi and public light bus loans. By 30 June 2020, eligible customers can apply to defer principal repayment for up to six months. Borrowers of property-secured commercial loans can apply to defer principal repayment for six months, which can be renewed for another six-month period, to provide a total extension period of 12 months.



Mortgage Principal Payment Holiday: SC will offer Mortgage Principal Payment Holiday of six months to our individual clients (including those under the mortgage insurance plan) to reduce their immediate financial burden, with an option to extend the interest-only period for another six months. Clients who have a good repayment record in the past twelve months, have not participated in any government subsidy programmes, and meet our eligibility requirements can apply for the principal payment holiday from 1 March to 30 June 2020. Forms can be obtained via www.sc.com/hk, mortgage hotline 2886-8863, or any of our branches starting from 1 March 2020.



Principal Repayment Deferral: Property mortgage loan, secured commercial loan and loan under SME Financing Guarantee Scheme ("SFGS") 6 months Principal Moratorium are offered to defer principal repayment for up to 6 months, which can be renewed for another 6-month period to provide a total extension of 12 months. Tenor extension for corresponding periods can be arranged if needed.

Launching a special loan scheme for SMEs to relieve the epidemic impact: In order to support SMEs during this difficult time, from now till 30 June 2020, eligible customers may apply for such express loans without collaterals. Such loans will be approved as soon as within one day with cash available for withdrawal within three. The scheme offers preferential interest rates and a handling fee waiver. The maximum loan amount is HK\$2,000,000, with a repayment period of up to 60 months. In addition, the Bank continues to provide support to SME customers through the SME Financing Guarantee Scheme (SFGS) or SME Loan Guarantee Scheme (SGS). Customers who apply for the SFGS or SGS through BOCHK may apply for principal moratorium of up to 6 months. Upon expiration, customers may apply to extend for another 6 months, subject to a maximum of 12 months in total. During such period, only interest payments have to be made. New applicants under the SFGS and SGS through BOCHK will enjoy a handling fee waiver for loan application and account opening. New applicants under the SFGS will enjoy a guarantee fee rebate of up to HK\$100,000.

Cash flow support for trade finance customers with up to HKD10 million quick cash facility. By 30 June 2020, eligible trade finance customers can apply to convert part of their available trade loan facility into an overdraft facility of up to HKD10 million for six months to help them meet daily operational needs such as employee payroll and rental. No documentary proof is required.



Providing support in ensuring the supply of medical resources: In an effort to ensure the supply of medical resources for protection against the epidemic, BOCHK will provide financial support to enterprises that manufacture medical and anti-epidemic supplies, protection equipment and pharmaceuticals to help them increase production capacity. We will give priority to customers in processing account opening, global remittance, payment settlement and donation related to the purchase of medical supplies. All handling fees will be waived.

Repayment flexibility with extension of import trade loan payment period for 30 days. For customers with sound trade finance record, the Bank has preapproved 30-day extension of import trade loans maturing between 10 February and end-April 2020 without any additional fee or penalty interest. No application is required. Customers can also choose to repay their loans at the original maturity date.

Supporting the SMEs:

1. Existing clients under Business Instalment Loan, SME Financing Guarantee Scheme and SME Loan Guarantee Scheme can apply for Principal Moratorium of up to six months which is renewable, subject to a maximum of twelve months in total until 3 September 2020.
2. New applicants for the SME Financing Guarantee Scheme can enjoy a 50% subsidy for all tenors on guarantee fee until 30 June 2022. The subsidy is capped at HKD50,000 per client.
3. Account maintenance fee waiver for Start-ups or Business Instalment Loan/ SME Financing Guarantee Scheme/ SME Loan Guarantee Scheme clients.
4. Zero handling fee for new applications to the SME Financing Guarantee Scheme and SME Loan Guarantee Scheme.
5. Fast-track application process for the SME Financing Guarantee Scheme and SME Loan Guarantee Scheme up to a maximum of HK\$3,000,000.

SME Financing Guarantee Scheme ("SFGS"): From now to 30 June 2020, customers who apply for SME Financing Guarantee Scheme will continue to receive full guarantee fee subsidy, capped at HKD100,000. 80% Guarantee Products include Instalment Loan; Term Loan; Revolving Loan; Overdraft Facility; Trade Facility, its maximum facility amount up to HKD15,000,000, maximum guarantee period up to 7 years. Applicants can enjoy up to HKD100,000 Guarantee Fee Subsidy, and successful applications for trade facilities under SFGS can enjoy an extra HKD5,000 Trade Service Fee Discount Coupons.

Services and offers are subject to terms and conditions. For details, please visit www.hangseng.com/sfsgs_promo

Trade loan tenor extension: Trade loan tenor extension by 30 to 60 days for trade finance products include Import Trade Loan, Export Trade Loan, Packing Loan, Order Packing Loan and Loan for Settlement of Bills under Import Documentary Credit or Documentary Collection.



Offering insurance grace periods and additional protection:
A grace period for premium payment will be extended to 30 June 2020 if customers are unable to pay on time their premium of the designated life insurance plans of BOC Life. In addition, in view of the novel coronavirus outbreak, from now till 30 April 2020, BOC Life is offering extended cover that optimises protection and services, with simplified claims procedures and priority claims approval. In the unfortunate event that the insured under personal insurance policies has been diagnosed with novel coronavirus during the coverage period, BOC Life will offer a number of benefits, including an additional daily hospital cash payment of HK\$500, the inclusion of novel coronavirus in the "Infectious Disease Protection – Isolation



Additional coverage for Life Insurance Plans: From 23 January until 30 April 2020 (the "Coverage Period"), the insured persons of Prudential's in force life insurance plans who are unfortunately diagnosed with the "Novel Coronavirus" during the Coverage Period will be offered free additional Hospital Cash Benefit of HK\$600 per day for up to 45 days with no waiting period. SC also understand that some customers may not be able to pay their renewal premiums in time due to special circumstances. As such, if the premium due date falls between 1 January to 1 March 2020 for selected Prudential's life insurance products (including most medical and critical illness insurance plans), customers can apply for an extension of premium renewal grace period from 30 days to 90

New Patent System 新專利制度

Tailoring for Direct Patenting 為直接提交專利申請度身訂造

**Effective from 19 Dec 2019, the new patent system in Hong Kong
自2019年12月19日起生效的香港新專利制度**

- offers a direct filing route for seeking standard patent protection in Hong Kong
- refines the pre-existing short-term patent system to enhance its integrity
- prohibits use of misleading or confusing titles or descriptions relating to patent practice
- 為在香港尋求標準專利保護而提供一條直接提交申請的途徑
- 優化既有的短期專利制度以增強其公信力
- 禁止使用與專利從業有關並具混淆性或誤導性的名銜或描述

For details, please visit
詳情請瀏覽網址



ipd.gov.hk

Ward" benefit, and a one-time mandatory quarantine cash allowance of HK\$2,000 to "Hospital Cash Benefit" customers.

Offering fee concessions or waivers: In order to support community efforts against the outbreak, BOCHK has introduced a number of fee concessions for its electronic services in order to facilitate customers' use of electronic platforms such as Mobile, Internet and Phone Banking. In addition, during this critical time, if customers fail to repay their mortgages, personal loans and credit card on time due to special circumstances, they may apply for waivers of relevant penalties, interests and late payment fees.

Hotline : (852) 3988 2128

Handling fee waiver offer and guarantee fee subsidy for SFGS to be extended to end of December 2020. At present, new applicants for loan products under the SME Financing Guarantee Scheme (SFGS), including the 90 per cent guarantee product, are enjoying a handling fee waiver and a subsidy of guarantee fee. This offer period will now be extended to end of December 2020.

Hotline : (852) 2748 8288

days, allowing customers more flexibility and convenience for renewal premium payments.

Fee waiver for three months: From 1 March to 31 May 2020, we will waive the credit card late charge fees by way of refund to clients. The bank's service charge for all local fund transfers through electronic channels will be waived by the same way to individual clients during this period. This is aimed to encourage our clients to use the digital channels more and reduce their need to visit a bank branch.

Mortgage hotline: (852) 2886 8863

Fee waiver: Successfully apply for the Business Loan on or before 30 June 2020 through Hang Seng Business Online Application Platform to enjoy full handling fee waiver. Successful SFGS applicants can enjoy up to HKD100,000 Guarantee Fee Subsidy for the first year, and successful applications for 90% guarantee product under SFGS can enjoy full handling fee waiver.

Hotline : (852) 2198 8000 (After selecting language, press 1> 1> 3> 2)

Orchestrating a brighter world **NEC**



Elderly Care Services

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Stimulate, Engage, Enable, Empower both Clients and Caregivers

By integrating technology with human-like engagement, NEC Social Robot can enhance an individual's social and emotional well-being, whilst enriching their interactional environment.



提供物業按揭貸款「還息不還本」安排：為紓緩受疫情影響較嚴重的現有個人及工商客戶的每月供款壓力，包括但不限於從事或受僱於零售、餐飲、運輸、旅遊酒店、娛樂服務等行業，由即日起至2020年6月30日，於中銀供款1年或以上，且過去12個月還款紀錄正常的按揭客戶，可就其物業按揭貸款申請「還息不還本」，為期6個月，期滿後可因應情況申請再延長6個月，即最多12個月無須償還本金，方便客戶靈活調動資金。中銀亦會豁免客戶有關申請的手續費。

推出「中小企抗疫專項貸款計劃」：為支援中小企應對疫情，由即日起至2020年6月30日，中銀將為符合貸款條件的客戶提供綠色審批通道，安排特快貸款審批。客戶無須提供任何抵押品，最快可於1日內完成審批，3日內落實提款。該計劃提供特優利率，免貸款手續費，貸款金額最高為港幣200萬元，還款期長達60個月。中銀繼續透過「中小企融資擔保計劃(SFGS)」或「中小企業信貸保證計劃(SGS)」為中小企客戶提供適切的支援，經中銀參加SFGS或SGS項下貸款可申請「還息不還本」6個月，期滿後客戶可申請續期一次，即最多12個月無須償還本金。經中銀新申請參與SFGS及SGS的貸款客戶，可享免貸款手續費及開立賬戶手續費；而新申請SFGS貸款的客戶可獲擔保費回贈，上限港幣10萬元。

的士及公共小巴貸款、物業抵押商業貸款「還息不還本」：自2019年9月起，滙豐一直為參與政府「中小企業信貸保證計劃」和「中小企融資擔保計劃」的企業，提供暫緩償還本金安排。滙豐現將這個安排拓展至的士和公共小巴貸款的客戶。於2020年6月30日或之前，合資格客戶可申請為期高達6個月的暫緩償還本金安排。此外，物業抵押商業貸款客戶，亦可申請6個月暫緩償還本金安排，並於6個月期滿後，可再申請延長6個月，即最多12個月毋須償還本金。

提供流動資金，最高1,000萬元快速現金貸款予貿易融資客戶。於2020年6月30日或之前，合資格貿易融資客戶可以申請將其部分可供用的貿易融資貸款額，轉換為最高1,000萬元的現金透支額，為期6個月，以調動資金用作發放工資和交付租金等日常營運費用。申請過程無須出示額外文件證明。



按揭還息不還本：渣打會為按揭計劃(包括按揭保險計劃)之個人客戶提供6個月「還息不還本」選擇，以即時紓緩客戶的財政困難。客戶如有需要，可申請續期6個月。惟客戶需於過去12個月有良好的還款記錄、為非政府資助計劃客戶及符合渣打指定條件。有需要客戶可於2020年3月1日至2020年6月30日期間向渣打申請，有關表格由2020年3月1日起可透過渣打網站www.sc.com/hk/zh/、按揭熱線2886-8863或到各分行索取。

- 支援中小企業：
1. 現有「拓展易」中小企業分期貸款、「中小企融資擔保計劃」及「中小企業信貸保證計劃」客戶，可申請延遲償還本金最多6個月，如有需要，期滿後可申請續期，合共上限為12個月，申請有效期至2020年9月3日。
 2. 新申請「中小企融資擔保計劃」客戶可獲全期擔保費的50%資助，上限為港幣5萬元，資助計劃有效期延長至2022年6月30日。
 3. 初創企業、「拓展易」中小企業分期貸款、「中小企融資擔保計劃」及「中小企業信貸保證計劃」客戶可獲豁免全數戶口管理費用。
 4. 新申請「中小企融資擔保計劃」及「中小企業信貸保證計劃」可獲豁免申請手續費。
 5. 申請「中小企融資擔保計劃」及「中小企業信貸保證計劃」特快通道，申請金額上限可達港幣300萬元。



按揭還息不還本：商業抵押貸款、物業按揭，以及中小企融資擔保計劃之分期定期貸款6個月「還息不還本」，期內只需繳付利息，暫緩償還本金。期滿後客戶可申請續期6個月一次，即最多12個月無須償還本金。因應個別情況，可以提出相應延期申請。

中小企融資擔保計劃：由即日起至2020年6月30日遞交「中小企融資擔保計劃」申請的恒生客戶將繼續獲全額資助首年擔保費，上限為港幣10萬元。八成信貸擔保產品包括：分期貸款、定期貸款、循環貸款、備用透支及貿易融資，最高貸款額可達港幣1,500萬，最長貸款擔保期達7年，其申請優惠可獲高達港幣10萬元擔保費資助及額外港幣5,000元貿易服務優惠券。服務及優惠受條款及細則約束，詳情請瀏覽hangseng.com/sfsgs_promo。

支持保障抗疫物資供應：針對生產和經營衛生防疫、醫藥產品等防護抗疫設備和物品的工商企業，提供資金支援，供提升產能營運使用，支援保障抗疫物資供應。為共同抗疫提供金融服務便利，協助客戶優先辦理與採購抗疫物資相關的開戶、全球匯款、支付結算和捐贈，並一律免收手續費。

進口貿易貸款還款期限自動延長 30 天。滙豐會自動延長貿易融資客戶的貸款還款期。擁有良好還款紀錄的客戶，若其進口貿易貸款於 2020 年 2 月 10 日至 4 月底到期，該期限將自動延長 30 天，不設額外費用或罰息，並無須申請。客戶亦可選擇於原定的到期日還款。



延長貿易融資數期：進口貿易貸款、出口貿易貸款、打包放款、訂單打包放款及用作支付進口信用證或託收單之貸款，還款期可申請延長30至60天。

延長到期保費寬限期及增加額外保障：若客戶未能如期繳交中銀人壽指定人壽保險計劃的保費，保費寬限期可延長至 2020年6月30日。此外，由即日起至2020年4月30日，中銀人壽推出「新型冠狀病毒」優化保障及服務，並簡化理賠手續，安排優先理賠審批。任何個人保險保單的受保人於保障期內如不幸確診「新型冠狀病毒」，中銀人壽將提供額外每日第二頁，共二頁500港元的住院現金保障、將「新型冠狀病毒」納入「傳染病保障—隔離病房」保障內、一次性2,000港元的額外強制隔離現金津貼予「住院現金保障」客戶等。



額外保障：於 2020 年 1 月 23 日至 4 月 30 日（「保障期」）期間，所有保誠人壽保險保單的受保人，包括現有客戶及新客戶，若不幸確診新型冠狀病毒而需住院，將自動即時享有免費額外住院現金保障，為每日港幣 600 元、長達 45 日，無需等候期。渣打亦明白到客戶可能因應情況未必能夠及時繳交續保保費，但凡保費到期日為 2020 年 1 月 1 日至 3 月 1 日期間的所有指定保誠壽險產品（包括大部分的醫療及危疾保險），客戶可申請延長續保寬限期保障，由現時的 30 日延長至 90 日，讓客戶可以更靈活方便地續交保費。

提供費用優惠或豁免：為配合社區防疫工作，中銀推出多項電子服務費用優惠，方便客戶使用手機、網上及電話銀行等電子渠道辦理交易。此外，在目前非常時期，客戶如因特殊情況未能依時償還按揭、私人貸款及信用卡貸款，可向中銀申請豁免相關罰息、利息及逾期還款手續費。

豁免「中小企融資擔保計劃」手續費、擔保費資助優惠期延長至 2020 年底。透過滙豐首次申請「中小企融資擔保計劃」的企業，包括九成信貸擔保產品，即可獲豁免手續費，並獲擔保費資助。滙豐現延長優惠期至 2020 年 12 月底。

豁免手續費三個月：於 2020 年 3 月 1 日至 5 月 31 日期間，渣打會以退回形式豁免客戶信用卡逾期手續費。同時，個人客戶以電子渠道進行本地轉賬，渣打手續費都會以同一形式豁免，以鼓勵客戶利用數碼渠道及減少客戶到分行的需要。

豁免手續費：客戶如於2020年6月30日前於網上提交申請「極速貸款」，可獲豁免手續費。申請「中小企融資擔保計劃」的企業，可獲首年擔保費資助高達港幣10萬元，申請九成擔保的企業可獲豁免手續費。

專線 (852) 3988 2128



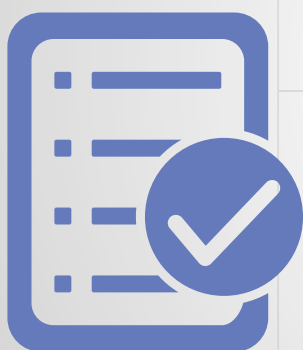
專線 (852) 2748 8288

按揭熱線 (852) 2886-8863

加油專線 (852) 2198 8000
(選擇語言後，請按 1> 1> 3> 2 接通)

Survey Shows Impact of Outbreak

調查反映疫情影響



HKGCC's survey of members reveals widespread impact on businesses already dealing with months of social unrest and trade tensions

總商會會員調查結果顯示，本已受連月社會動盪和貿易磨擦困擾的企業，現更備受疫情進一步衝擊

The Hong Kong economy, which contracted by 1.2% last year due to a double whammy of the Sino-U.S. trade war and social unrest, is currently being battered further by coronavirus-related disruptions.

In order to measure the impact of the coronavirus outbreak on members' business, the Chamber conducted a survey during 16 - 20 February. The results have portrayed an extraordinarily challenging environment for businesses. A combined 91% of the survey respondents said

their business activities in Hong Kong had either been significantly (54%) or moderately affected (37%) by the coronavirus outbreak. Only 1% said they had not been affected (*Figure 1*). When asked about how the coronavirus had affected their investment and hiring plans in Hong Kong

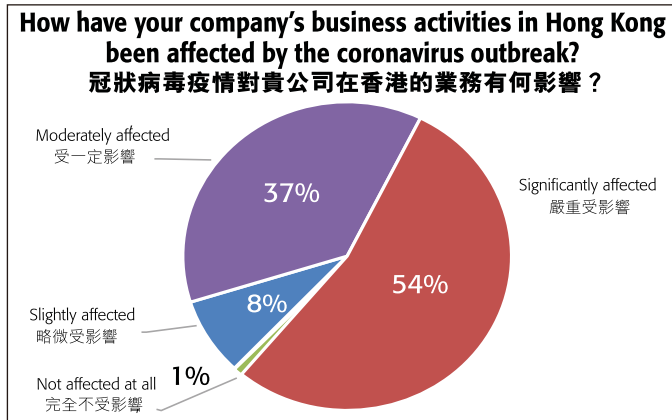
this year, a majority of respondents said they have become more cautious.

59% of respondents said their investment in the city this year would be less than originally planned, while 34% said the same as planned. Similarly, 59% said their hiring this year would be less than originally planned, while 33% said same as planned (*Figure 2*).

Many of our members do business across the border, and 69% of respondents said they had business operations in the Mainland.



Figure 1 圖一



Among these, a combined 94% said their business activities there had either been significantly (58%) or moderately affected (36%) (Figure 3).

The picture for Mainland investment was similar to Hong Kong, with 60% of respondents running businesses in the Mainland saying their investment there this year would be less than originally planned, while 32% said same as planned. Similarly, 60% said their hiring this year would be less than originally planned,

while 33% same as planned (Figure 4).

The coronavirus epidemic has affected the “top line” of most companies surveyed. A large majority of 88% of respondents said their business turnover had dropped due to the outbreak, versus 10% who said there had been no change and 2% whose turnover had risen (Figure 5). Among those with turnover dropped, 39% of them said it had plunged by at least 50%.

In this connection, 81% of respondents had adopted

contingency plan. Among them, a reduction in or cancellation of business activities and meetings, additional hygiene measures in offices, and employees working from home were most commonly adopted (Table 1).

Maintaining sufficient liquidity and ensuring employees' health appear to be the key concerns for businesses. As such, 31% of respondents said tax concessions would be the most useful Government measure that could support

their business. Providing protective gear was chosen by 17% of respondents while 16% said low-interest or interest-free loans (Figure 6). Since early 2018, two of the four pillar industries in Hong Kong – trading and logistics, and tourism, which accounted for a combined 25.7% of the city's GDP in 2018 – have been hit particularly hard by internal and external challenges. As an externally-oriented economy with close trade relationships with both Mainland China and the U.S.,

Figure 2 圖二

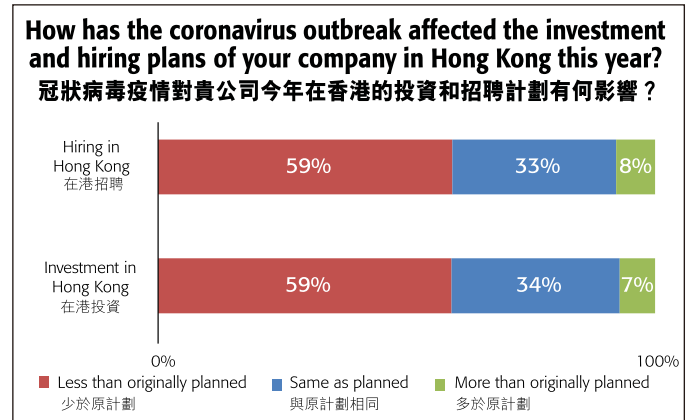


Figure 3 圖三

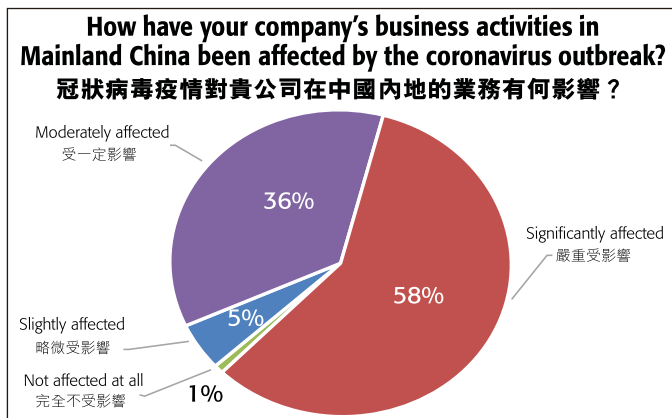
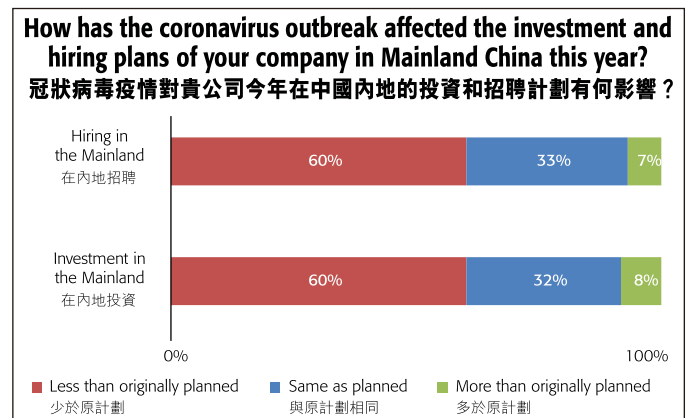


Figure 4 圖四



Hong Kong continued to feel the pain of the trade war. In 2019, merchandise exports and imports fell by 4.1% and 6.5% respectively.

Meanwhile, the social unrest took a heavy toll on tourism-related sectors. Total tourist arrivals dropped more than half in the last two months of 2019, and were down by 14.2% for the full year. The overall hotel occupancy rate dropped from 91% in 2018 to 79% in 2019, a level not seen since 2009.

Consequently, the value of total retail sales in the city was down by 11.1% in 2019 over 2018. The value of sales of jewellery, watches and clocks, and valuable gifts – a yardstick for spending by Mainland tourists and accounting for one-sixth of total retail sales in the city – plummeted 22.4%. As these are average figures only, individual businesses in some districts were affected to an even larger extent.

The overall unemployment

rate has already risen from 2.8% at the beginning of 2019 to 3.4% in January, its highest level since November 2016. The unemployment rate for the retail, accommodation and food services sector, rose from 3.5% to 5.2% during the same period. As the coronavirus outbreak persists, and begins to affect more economies worldwide, many other sectors have started to feel the pain as well.

There is little sign of an economic recovery in the

near term. In 2003, a speedy economic recovery, partly aided by the introduction of the Individual Visit Scheme for travellers from the Mainland, started as soon as the outbreak of SARS began to recede. However, even if the outbreak of coronavirus subsides in the coming months, consumer spending and business investment may remain under pressure amid uncertainty related to the trade war and social unrest.

Figure 5 圖五

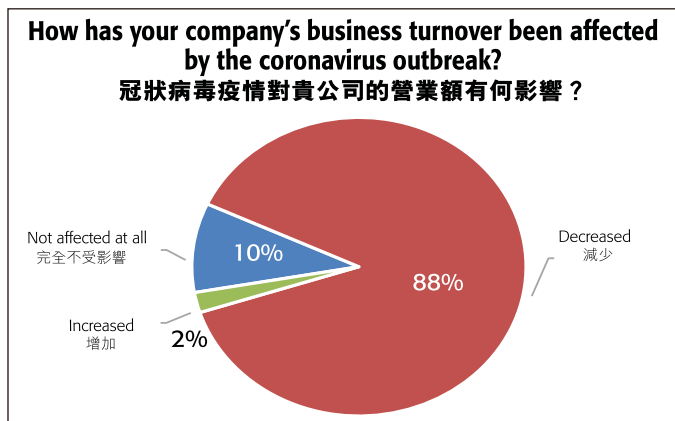
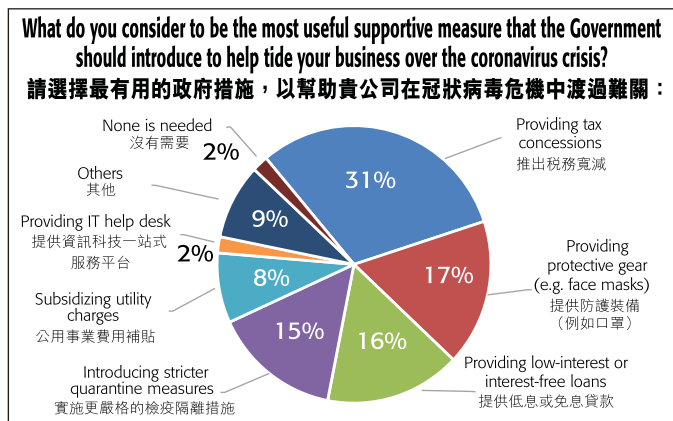


Figure 6 圖六



鑒於中美貿易戰和社會動盪的雙重影響，本港經濟去年收縮1.2%，如今更遭受冠狀病毒疫情進一步打擊。

為評估冠狀病毒疫情對會員業務的影響，總商會於2月16至20日期間進行了問卷調查，結果顯示當前的營商環境極之嚴峻。

合共91%的受訪會員表示，他

們在港的商業活動已受到疫情嚴重（54%）或一定程度（37%）的影響，完全不受影響者僅佔1%（圖1）。

當被問及疫情如何影響他們今年在香港的投資和招聘計劃時，大多數受訪企業都表示採取更為審慎的態度。

59%的受訪企業指出，他們今

年在香港的投資會少於原定計劃，34%則表示與原計劃相同。同樣，59%的受訪企業表示會比原計劃減少招聘，有33%則與原定計劃相同（圖2）。

本會不少會員業務涉及本港境外其他地方，而是次調查69%的受訪者在內地設有業務；當中合共94%表示其內地的商業活動

受到嚴重（58%）或一定程度（36%）的影響（圖3）。

內地的投資情況與香港相似；60%在內地有業務的受訪企業表示，他們今年在內地的投資會比原計劃少，32%則表示與原計劃相同。招聘方面，60%受訪企業表示今年在內地的招聘會少於原定計劃，與原計劃相同的

Table 1 表一

What does your company's contingency plan entail? 貴公司的應變方案包括了甚麼？	Percentage of respondents whose company adopted contingency plan in response to the coronavirus epidemic 佔公司有針對冠狀病毒疫情採取應變方案受訪者的百分比
Reduction in/ cancellation of business activities and meetings 減少/取消業務活動和會議	68%
Additional hygiene measures in office 額外的辦公室衛生措施	67%
Employees working from home 讓員工在家工作	63%
More flexible/ reduced working hours (e.g. working on shift/roster) 彈性/減少工作時間 (例如輪班)	58%
Adopting video conferencing and similar means to conduct meetings 通過視像會議和類似方式召開會議	58%
Self-quarantine for employees with high risk of infection 要求有高感染風險的員工進行自我檢疫隔離	57%
Employees taking paid/ unpaid leave 讓員工放有薪/無薪假期	24%

則有 33% (圖 4)。

冠狀病毒疫情對大部分受訪企業的營業額造成影響。絕大多數受訪者 (88%) 表示疫情令公司營業額減少, 只有 10% 及 2% 分別指營業額不受影響或增加 (圖 5)。在疫情令營業額減少的企業中, 有 39% 表示跌幅為 50% 或以上。

就此, 81% 受訪企業已採取應變方案, 而當中最常見的安排為減少或取消業務活動和會議、額外的辦公室衛生措施, 以及讓員工在家工作 (表 1)。

維持足夠的流動資金和保障僱員健康似乎是企業的關注所在。有 31% 受訪企業認為稅務寬減是

最有助於公司渡過難關的政府措施, 另有 17% 受訪企業選擇提供防護裝備, 16% 則表示政府提供低息或免息貸款最為有用 (圖 6)。

自 2018 年年初起, 本港四大支柱產業中, 合共佔 2018 年本地生產總值 25.7% 的兩大支柱產業——貿易與物流及旅遊——受內憂外患困擾, 打擊尤其深遠。

作為外向型經濟體, 與中國內地和美國有緊密的貿易聯繫, 香港持續受貿易戰拖累。2019 年, 商品進出口分別下跌 6.5% 及 4.1%。

與此同時, 社會動盪令旅遊相

關行業大受打擊。訪港旅客總人次在 2019 年最後兩個月下跌超過一半, 全年減少 14.2%。整體酒店入住率從 2018 年的 91% 下跌至 2019 年的 79%, 是 2009 年以來未曾見過的水平。

以上導致香港 2019 年零售業總銷貨值按年下跌 11.1%。作為衡量內地旅客消費的一項參考指標, 並佔本港零售業總銷貨值六分之一的珠寶首飾、鐘錶及名貴禮物, 其銷貨值更大跌 22.4%。由於這些只是平均數字, 部分地區個別商戶所受的影響更大。

整體失業率已從 2019 年年初的 2.8% 上升至今年 1 月份的 3.4%, 是 2016 年 11 月以來最高。零

售、酒店和食品服務業的失業率於同期由 3.5% 升至 5.2%。隨著冠狀病毒疫情持續蔓延, 並開始影響全球各地, 許多其他行業亦受到波及。

目前未有跡象顯示經濟會在短期內復甦。2003 年, 沙士疫情開始緩和時, 本港經濟之所以能夠迅速反彈, 部分原因是受惠於內地個人遊計劃的推出。然而, 即使冠狀病毒疫情能在未來數月消退, 面對貿易戰和社會動盪帶來的不明朗因素, 預料消費支出及商業投資仍將會持續受壓。

Q&A with Shirley Yuen

袁莎妮專訪

After serving the Chamber for over eight years, Shirley will step down as CEO of Hong Kong's oldest and most influential business organization. *The Bulletin* spoke with her on her time at the Chamber and her plans for the future. 袁莎妮效力總商會超過八年後，將卸任本港歷史最悠久、最具影響力的商業組織之總裁一職。《工商月刊》與袁莎妮進行了專訪，席上她暢談在任總商會期間的點滴，以及未來大計。

Bulletin: I guess the first question has to be: why are you leaving the Chamber?

Shirley Yuen: Deciding to leave the Chamber was a difficult decision, because it is such a dynamic and influential organization. I consider myself extremely lucky to have been able to work for – and learn from – some of the best business minds in Hong Kong.

I have served five gifted chairmen, not least Dr Aron Harilela. He has worked incredibly hard for members with strategic foresight during the past two years, which have without doubt been some of the most challenging times in Hong Kong's history. After eight solid years heading this important business organization, I felt the time was right to move on.

B: But why are you leaving now?

SY: I actually made up my mind to step down a long time ago and informed the Chairman last May, just after the Annual General Meeting, that I wished to leave by the end of 2019. I've already stayed on three months longer than my original

timetable to help while my replacement was secured.

It was a very tough decision to leave my colleagues. I have a truly dedicated and fantastic team for which I will forever be grateful. We have fought through so much together, but all good things must come to an end.

B: What were the biggest challenges that you had to tackle?

SY: The last nine months have been very tough with the social upheaval impacting businesses, polarizing society, and now we are combating an unknown and deadly coronavirus. All of these will create further financial and psychological damage that will take a very long time to recover from.

At the Chamber, we had to think long and hard on lines of action that the Government should take, while maintaining our political neutrality. Luckily, we have a very diverse membership with people coming from just about every business sector, as well as a wide variety of cultural, political and religious backgrounds. This diversity is one of our greatest

strengths, because it allows us to look at issues from every angle and thrash out informed recommendations on improving the business environment.

But just as the political unrest polarized Hong Kong, it also created very divergent views within the Chamber and made it extremely challenging for the Chairman and the General Committee to steer the ship.

B: Do you think it will be increasingly difficult to reach a consensus among members?

SY: Admittedly, some of the positions and recommendations that we make may not





always be what some people want to hear. And it shouldn't surprise anyone that we face pressure from all quarters. What is crucial, however, is that the Chamber tries its utmost to remain apolitical and maintain its intellectual honesty. Every statement that we make goes through a thorough consultation process, and through collective wisdom, debate, and give and take, we have managed to develop statements that the Chamber leadership can stand by. Having to deal with very entrenched positions and disparate values will be the new normal, and I don't think this will get any easier going forward. I am

nevertheless still confident that the Chamber's unique position can play a part in helping to address mistrust and heal society.

B: What is your personal view on the social discontent?

SY: Personally, I think Hong Kong is a different place now than it was before the protests – whether for better or worse remains to be seen. To be absolutely frank, it is so disheartening almost to the point of despair to witness this man-made disaster snowballing out of all proportion.

Comparisons between Hong Kong and Singapore – and even Macao – are unflattering, but we are where we are. We should channel all of our energy towards fighting the epidemic and healing this troubled and divided society. This is a shared responsibility. Every one of us has a role to play.

B: Do you see any way out of the existing stalemate?

SY: As the Government itself has repeatedly admitted, the social discontent we are going through is a reflection of some deep-rooted



problems in Hong Kong. These are not confined to economic and livelihood issues, but also related to governance considerations and confidence in the One Country Two Systems concept. Perhaps an incremental approach to carrying out an informed and community-wide discussion on what will or should happen in 2047 is one way of addressing the current conflict and people's worries, particularly among the younger generation.

Hong Kong has always proven itself to be very resilient. Each difficulty only serves to harden our mettle, so no one should ever underestimate Hongkongers. I have no doubt that we will emerge stronger and leaner after the current crisis.

B: What are the accomplishments that you are proudest of during your time at the Chamber?

SY: It is hard for me to put my finger on any single achievement. I guess I brought to the table passion for my job and a strong belief in transparency, through which I was able to bring the team closer together with a greater sense of purpose. As a leader, you just can't do everything; your job is to set direction and inspire your team to work towards a common goal.

At the Secretariat we all work very hard with a single objective: to do things

that set HKGCC apart from similar organizations in Hong Kong, and which will also help our members. Not only do we want to maintain the Chamber as the leading business organization, our benchmark is that we must always be head and shoulders above our counterparts!

To do that we must change with the times. This is easier said than done – especially with a 158-year-old establishment – but you have to constantly innovate if you want to stay ahead of the curve. I believe we have done that well. From policy advocacy to having a social media/internet savvy mindset to forming the Young Executives Club – which has become one of our most active groups – to completely modernising our headquarters, the Chamber has always embraced change and new ways of doing things.

B: You put a great deal of emphasis on advocacy, what are some of the highlights?

SY: Policy advocacy is our bread and butter. And it is also one of the key areas where we stand out because the Chamber has the resources, the stamina and the fortitude to speak up on behalf of the business community. Moreover, we win our arguments based on hard facts and data. "The voice of business" is never an empty slogan!

For example, we convinced the Government to introduce a two-tiered profits tax, which was an enormous help for smaller enterprises. It also helped Hong Kong stay competitive globally in the all-important area of tax policy. We also lobbied the Government on behalf of SMEs' interests on many issues, including MPF offsetting and standard working hours, as well as relief measures to help businesses weather the economic downturn.

Environment-related issues are beginning to take on greater prominence – and urgency – as the impact of climate change looms large, which is why we should be proud of the work that we have done in championing environmental stewardship amongst members over the years. Our long-running commitment to promoting environmental consciousness and sustainability in Hong Kong runs the gamut of sectors including real estate, infrastructure, finance, transport and power generation. We are pleased to see these ideas becoming more mainstream and widespread.

B: What is the Chamber doing to help members get through the coronavirus outbreak?

SY: The first order of business is to do all we can to contain the spread of the coronavirus. Achieving this is the first step towards recovery. We have already urged members to provide staff with flexible work arrangements and adopt the Government's recommendations to minimize the risk of spreading the virus.

Some members have shared with us the challenges they are going through during these dark days. These included everything from where they can gather information about how to cope with the virus to getting emergency funding and diversifying into new markets.

Besides articles in this issue of *The Bulletin* featuring valuable information to help members overcome the various challenges during these exceptional times, we have also set up a "Coronavirus Business Help Corner" on our website to share more information. Members can find useful articles on setting up a home office, HR, legal and cashflow issues, among others, and it is being constantly updated.

We will discuss other suggestions from members among the Chamber's leadership and committees to work on additional proposals. We will all need to put our heads together to help each other get through these difficult times and bounce back strongly as we have done in the past.

B: What other priorities is the Chamber working on at the moment?

SY: Advocating for a compulsory Regulatory Impact Assessment (RIA) mechanism remains a key priority for the Chamber. This process should weigh the pros and cons of any proposed intervention and quantify the costs and benefits of each option to the different stakeholders, the economy, and society in general. This would help promote transparency in policy making and prevent missteps that, as we have seen, can have enormous consequences.

Second, further enriching our relations with the Mainland and to bring more Mainland companies into our membership. This will put us in a stronger position to help members explore opportunities emerging from the Belt and Road initiative, and more recently the Greater Bay Area development plan. Our business missions to cities in the Mainland are tremendously popular with



members and have helped them build relationships with government officials and businesspeople in the Mainland. Given the growing number and role that Mainland companies play in Hong Kong and beyond, we think there is still a need to bring more into our membership.

Third, it is important that we continue to expand our engagement with Hong Kong's youngsters. Our Business-School Partnership Programme, which has been running for 19 years, has been very useful in providing high-school students with firsthand experience of the business world. At the same time, it also provides a useful platform to help member companies better understand students' career aspirations.

Along these lines, we are also looking to expand the HKGCC Business Case Competition for university students. The

first competition that we organized last year attracted almost 1,000 students, which was a fantastic number. Those youngsters were simply inspirational and gave us confidence that Hong Kong's future business environment will be in good hands.

B: What do you plan to do next?

SY: After 20 years as a Government Administrative Officer and another eight years as the CEO of the Chamber, I think I have acquired a good handle on business, policy and politics. I am sure I am here to serve Hong Kong, my home, regardless of what the future holds. For the time being I am just looking forward to enjoying a break and spending more quality time with my family.

問：我想，第一個問題無疑是：你為何要離開總商會？

答：離開總商會是個艱難的決定，因為這是一個充滿活力和極具影響力的組織。能夠為全港最頂尖的商界專才服務，並從中取經，實在榮幸之至。

我很慶幸曾與五位才華洋溢的主席共事，尤其是夏雅朗博士。這兩年，香港無疑經歷了有史以來最艱難的一些日子，然而夏博士憑藉其高瞻遠見，一直盡心竭力服務會員。領導了這個重要的商業組織足足八年有多，我認為現在是時候邁步向前，重新出發。

問：但為何在這個時候離開？

答：其實我很久之前已決定離開，並在去年5月的周年會員大會後告知主席，希望在2019年底卸任。現時我已比原定計劃多留下來三個月，協助物色繼任人選。

離開同事們的決定十分艱難。我很感恩身擁有一支竭誠盡心的優秀團隊，我們一起奮鬥，共同進退，但天下無不散之筵席。

問：你曾面對的最大挑戰是甚麼？

答：過去九個月實在非常艱難；社會動盪影響大小企業，令社會分化，如今又要對抗一種全新但致命的冠狀病毒。以上種種都會造成進一步的經濟和心理損害，需要花很長時間才能恢復過來。

在總商會，我們必須在秉持政治中立的原則下，仔細探討政府應採取甚麼行動，再向當局提呈建議。慶幸我們的會員基礎廣泛多元，涵蓋各行各業，並包羅不同文化、政治和宗教背景。這種多元特色正是我們的最大優勢之一，因為這有助我們從不同角度探討議題，就改善營商環境提出有根據的建議。

然而，正如政治動盪把香港分化一樣，總商會內同樣會有很多不同的意見，增加了主席和理事會領航的挑戰。

問：你認為會員之間會愈來愈難達成共識嗎？

答：誠然，我們的一些立場和建議未必一定中聽，而我們面對各方壓力亦是意料中事。



然而，最重要是總商會一直竭盡全力保持政治中立，秉持道德智慧。我們發表的每一份聲明都經過全面的諮詢，並通過集思廣益、辯論取捨，以取得總商會領導層的支持。

要處理根深蒂固的立場和兩極化的態度將成為新常态，而我認為未來只會更加難行。不過，我依然深信，總商會能夠憑藉其獨特地位，在解決各方互不信任和修補社會撕裂方面發揮作用。

問：你對社會不滿情緒有何看法？

答：我個人認為，現在的香港跟修例風波前的香港已不一樣——變得更好抑或更壞，仍有待分曉。坦白說，看著這場人為風暴不斷失控升級，令我極之難過，甚至近乎絕望。

儘管香港與新加坡甚至澳門的比較真的不敢恭維，但我們無法改變過去，只能在今天起重新出發。我們應集中精力抗疫，以及修復社會亂局和撕裂。這是我們的共同責任，人人都可出一分力。



問：你認為有方法走出困局嗎？

答：正如政府自己再三承認，社會不滿反映了香港一些深層次問題，而這不限於經濟和民生問題，還涉及管治和對「一國兩制」概念的信心。或許，循序漸進地就2047年將會或應該出現的情況展開廣泛、有根據的討論，是化解當前矛盾和釋除市民疑慮的一個方法，尤其是對於年輕一代。

港人素來不屈不撓、能屈能伸，每個困難只會令我們更加堅強，沒有人可以低估香港人。我確信，只要渡過當前危機，我們就會變得更堅韌不拔。

問：任內最令你感到驕傲的是甚麼？

答：實在很難確切舉出某一項成就。我認為，我帶給這個機構我對工作的熱誠，做事講求透明度，從而令整個團隊更團結、更有使命感。作為一位領袖，你不可能事事親力親為；你的職責是訂立方向，激勵團隊一同向目標進發。

我們秘書處的每一位成員都全力以赴，目的只有一個：要使香港總商會在本港同類機構中出類拔萃，並致力為會員服務。我們不但要保持總商會的領導地位，更要走在最前，傲視群倫！

要做到這一點，我們必須與時並進。然而，說易行難——尤其是在一家已有158年歷史的機構，要脫穎而出，就要不斷創新。我認為我們已做得很好。從政策倡議到建立社交媒體／善用互聯網平台，以至成立卓青社——本會最活躍的小組之一，還有全面翻新我們的總部，總商會一直勇於求變，積極革新工作方式。

問：你在政策倡議方面不遺餘力，可以分享當中的重點嗎？

答：政策倡議是我們的中心工作，也是我們表現最出眾的主要範疇之一，皆因總商會擁有資源、魄力和膽識，能夠代表商界發聲。我們的論點更以事實和數據為有力的基礎，「商界之聲」可不是浪得虛名的！

例如，我們成功說服政府引入兩級制利得稅，對中小企業有莫大幫助，更有助香港在稅務政策這個關鍵領域維持國際競爭力。我們還代表中小企向政府進行遊說，爭取各方面的權益，包括強積金對沖和標準工時，以及支援企業應對經濟下行的紓困措施。

氣候變化影響深遠，環境相關議題日益受到關注，實在刻不容緩。就此，本會多年來致力提倡會員實施環境管理，這方面的工作令我們引以為傲。我們也著力向各行



各業推廣環保意識和可持續發展，包括地產、基建、金融、運輸和發電業。我們欣見這些理念日漸成為主流，愈趨普及。

問：總商會怎樣協助會員應對冠狀病毒疫情？

答：首要是全力遏止冠狀病毒疫情蔓延，因為這是邁向社會復原的第一步。我們已呼籲會員為員工提供彈性工作安排，並採納政府的建議，盡量減少病毒傳播的風險。

有會員向我們反映他們在這些黑暗日子所面對的挑戰，包括無從獲取抗疫資訊，以至怎樣取得應急資金，如何拓展多元市場、分散風險等。

除了今期《工商月刊》搜羅了寶貴的資訊，協助會員克服種種難關，共渡非常時期，我們還於本會網站增設了「冠狀病毒企業支援專頁」，分享更多資訊，並不斷更新。會員可登入瀏覽多篇實用文章，了解在家辦公、人力資源、法律及資金周轉等議題。

總商會領導層和一眾委員會將探討會員提出的其他建議，制訂更多紓困方案。我們將集思廣益，互相扶持，共渡時艱，相信終能一如既往般強勢反彈。

問：總商會現在的工作焦點還包括甚麼？

答：提倡強制規管影響評估機制，依然是總商會的重點工作。評估過程應權衡規管建議的利弊，並逐一衡量每個方案對各持份者、經濟和整體社會的成本效益。此舉可提高政

策制訂過程的透明度，同時避免政策失誤引致的嚴重後果，前車可鑒。

第二，進一步加強我們與內地的連繫，吸納更多內地企業加入總商會。這將為我們提供有利條件，協助會員探索「一帶一路」倡議和大灣區發展規劃創造的商機。我們的商務考察團走訪內地不同城市，幫助會員與內地官員和商家建立聯繫，深受歡迎。不過，隨著內地企業的數目增加，他們在香港以至國際市場的角色日益重要，我們認為有必要吸納更多內地企業入會。

第三，我們必須繼續擴大與本港年輕一代的接觸。我們的「商校交流計劃」已踏入第19屆，歷年來為中學生提供實用的經驗，一探商業世界的運作。計劃亦建立了實用的交流平台，協助會員公司深入了解學生的就業期望。

沿著這思路，我們亦正研究擴展以大學生為對象的「總商會商業案例競賽」。我們去年舉辦的首屆比賽吸引了近千名學生參賽，反應踴躍。那些年輕人的表現令人鼓舞萬分，我們有理由相信未來香港商界將會有一群出色的接班人。

問：接下來你有甚麼計劃？

答：經歷了20年的政府政務工作和8年的總商會總裁生涯後，我認為我已略懂商業、政策和政治的處理技巧。無論未來怎樣發展，我都一定會繼續服務香港——我的家園。在現階段，我只希望能夠停下來好好休息，多花時間陪伴家人。

Budget a Lifeline for Many Businesses

預算案為企業解難紓困

Chamber welcomes measures announced by the Financial Secretary to ease business and help stimulate the economy
總商會歡迎財政司司長公布的措施，協助企業紓困，刺激經濟

The Hong Kong General Chamber of Commerce (HKGCC) believes that, at this current time of extreme financial hardship, the latest relief measures unveiled by the Financial Secretary Paul MP Chan in his Budget Speech on 26 February should give a much needed lifeline to many businesses during these very challenging times.

"Businesses are facing the most severe challenge since SARS, so we are pleased that the Government has accepted our calls to roll out measures to ease their cash flow malady and stimulate the economy. This should provide businesses with some much needed short-term relief and help stave off redundancies for the near term," said HKGCC Chairman Aron Harilela.

Providing an \$18.3 billion package of concessions to specifically ease the pain of businesses is to be lauded. SMEs have long lamented the difficulties in securing loans, so the latest initiative for low interest loans of up to \$2 million under the SME Financing Guarantee Scheme, under which a 100% guarantee will be provided by the Government, will be greatly welcomed. Lowering profits tax for companies, waiving business

registration fees, reducing rental and utility fees, and other measures should help businesses and safeguard jobs.

Providing Hong Kong permanent residents with a cash handout of \$10,000 should hopefully boost people's confidence, stimulate domestic consumption and give some relief to businesses.

In the Chamber's survey of members conducted last month on how the coronavirus is impacting businesses, 91% of the 320 respondents said that their business activities had been either significantly or moderately affected by the Covid-19 outbreak, so these measures to support the economy and people's livelihoods will be most welcome.

"Hong Kong's immediate needs must temporarily take precedence over the longer-term goal of balancing public finances. We have been saving for this proverbial rainy day, so we agree that now is the time for the Government to dig into its war chest to safeguard jobs and people's livelihoods, and stimulate the economy," said Harilela. "We realize that this has been a very difficult Budget to help deal with extraordinary

challenges, so we are pleased that the Government is taking great pains to prevent unemployment increasing."

The Government has adopted a pragmatic and visionary approach for the longer term by investing in the creation of a smart and liveable Hong Kong. New and expanded initiatives such as the establishment of a Green Tech Fund, a pilot scheme for electric ferries, and promoting the use of electric vehicles will help Hong Kong achieve these objectives. Policy and funding measures to safeguard and advance our standing as a premier financial centre, as well as to create a diversified economy through the development of innovation and technology, promotion of R&D and supporting start-ups are also welcome initiatives. The Government also doesn't lose sight of opportunities offered by both the Greater Bay Area and Belt and Road initiatives, leveraging on our strengths in financial, professional and legal services.

One area which the Chamber feels needs to be addressed is the Government's failure to introduce regulatory impact assessments (RIA) into the policymaking process to

Some of the key support measures for businesses and salary earners

- Concessionary low-interest loan with 100% Government guarantee for enterprises, up to a maximum of HK\$2 million
- Reduce profits tax for 2019-20 assessment year by 100%, up to maximum of HK\$20,000
- Reduce salaries tax for 2019-20 assessment year by 100%, up to maximum of HK\$20,000
- Waive rates for non-domestic properties for 2020-21, up to HK\$5,000 per quarter in first two quarters and HK\$1,500 for remaining two quarters per property
- Waive business registration fees for 2020-21
- Waive registration fees for company annual returns for 2 years
- Electricity subsidies for non-residential accounts and Water and Sewage Charges reduced for non-domestic households



為企業和納稅人提供的主要支援措施

- 由政府作百分之百擔保的企業特惠低息貸款，以200萬港元為上限
- 寬減2019-20課稅年度100%利得稅，上限為2萬港元
- 寬減2019-20課稅年度100%薪俸稅，上限為2萬港元
- 寬免2020-21年度非住宅物業差餉，首兩季以每季5,000港元為上限，其後兩季則以每季1,500港元為上限
- 寬免2020-21年度的商業登記費
 - 寬免公司的周年申報表登記費，為期兩年
 - 為非住宅電力用戶提供電費補貼，並減免非住宅用戶的水費及排污費

improve Hong Kong's efficiency and competitiveness.

"Many of the policy decisions in Government have created unintended consequences," said Chamber CEO Shirley Yuen. "We understand that the Government has been talking about the need to review regulations, remove red tape to create a business friendly environment, and consult with various stakeholders more, but we need to see more urgent action on this."

She added an RIA would also help minimize the risk of conflict, while at the same time enable the Government to have a greater understanding of people's concerns, and be able to address these early in the decision-making process.

"At this crucial juncture, we must put our heads together to revitalize our economy and restore international confidence. We are glad to see that the Financial Secretary, while addressing the immediate needs, has also kept an eye on longer-term planning for Hong Kong, as well as opportunities unfolding in the GBA and BRI, all of which will go a long way towards rebuilding confidence and our economy when we are through this crisis," Harilela concluded.

香港總商會（總商會）認為，面對當前巨大的財政壓力，財政司司長陳茂波於2月26日在《財政預算案》中提出的最新紓困措施，可為不少企業提供急需的援助，應對時艱。

總商會主席夏雅朗表示：「企業正面臨沙士以來最嚴峻的挑戰，因此本會很高興看到政府採納了我們的建議，推出措施紓緩企業現金周轉問題，同時刺激經濟。這些舉措可為企業暫時解決燃眉之急，避免裁員。」

預算案涵蓋183億元紓困措施，集中支援企業，是可取的一步。中小企一直面對借貸困難，因此財政司司長提出在「中小企融資擔保計劃」下推出由政府作百分百擔保的低息貸款，上限200萬元，實在值得歡迎。寬減利得稅、寬免商業登記費、減免租金和水電費及其他措施，將有助撐企業、保就業。

政府向香港永久居民發放一萬元，可望提振市民信心，刺激本地消費，為企業紓困。

總商會上月就冠狀病毒疫情對企業的影響向會員進行了問卷調查，結果顯示在320家受訪企業中，有91%表示公司的商業活動已受到嚴重或一定程度的影響，因此我們十分歡迎上述經濟和民生支援措施。

夏雅朗指出：「暫時來說，相比平衡公共財政這個長遠目標，香港更需要解決燃眉之急。我們一直未雨綢繆、積穀防饑，相信大家都會同意現在正是政府動用儲備的合適時機，以保障市民就業生計，並刺激經濟。」他又稱：「在這非常時期，制訂預算案以作應對實非易事，我們欣見政府費盡心思，遏

止失業率上升。」

政府以務實和前瞻的眼光，投資本港長遠發展，致力把香港建成更宜居的智慧城市。當局提出的全新和優化措施，如綠色科研基金、電動渡輪試驗計劃，以及推廣使用電動車，都可助香港實現這些目標。引入政策和資助措施來提升香港作為領先金融中心的地位，並通過發展創新科技、推動研發和支援初創企業來建立多元經濟，同樣值得歡迎。政府也未有忽略大灣區和一帶一路倡議締造的機遇，發揮本港在金融、專業和法律服務領域的優勢。

然而本會需要指出，政府未有在政策制訂程序中引入規管影響評估機制，以提升香港的效率和競爭力。

總商會總裁袁莎妮說：「政府很多政策決定都產生令人意想不到的後果。我們明白，政府已意識到有必要檢討法規、拆牆鬆綁來創造有利的營商環境，並向各持份者多作諮詢，但當局必須加快採取行動。」

她補充，規管影響評估還有助減少社會爭議的風險，同時讓政府更了解市民的關注，以便及早在決策過程中解決問題。

夏雅朗總結道：「在這個重要關頭，我們必須團結一致，重振經濟，恢復國際信心。我們樂見財政司司長在應對眼前需要的同時，也不忘為香港作出長遠規劃，並著力抓緊大灣區和一帶一路開創的機遇。上述種種皆有助我們重建信心、重振經濟，共渡這場危機。」

Building Cultural Bridges

建構文化橋樑



Asia Society helps to broaden understanding across cultures through the arts, business, culture, education and policy, reports the Chamber's staff writer

Kari Yu

亞洲協會透過藝術、商業、文化、教育及政策，促進文化交流合作 本刊記者余沛欣

Celebrating its 30th anniversary in Hong Kong this year, the Asia Society Hong Kong Centre (ASHK) aims to encourage a deeper understanding between the people of Asia and America and the world.

"The mission here is very similar to that of the Asia Society New York Centre," explained S. Alice Mong, Executive Director of the Asia Society Hong Kong Centre. "That is, to organize programmes in areas including business policy, promoting art and culture, and education."

The Asia Society was founded in New York in 1956 by John D Rockefeller III. A member of the hugely wealthy family of businesspeople and philanthropists, Rockefeller had travelled widely as a young man, and gathered a considerable collection of Asian art and developed a passion for Asia.

At the time, many Americans had limited understanding of Asia, so he launched the society and donated his own art collection to help in the promotion of Asia. Besides sharing information about art and culture, the Asia Society also operates as a think tank,

providing advice on policy matters, and is active in the educational sphere.

In Hong Kong, it was also the business community, including Sir Q.W. Lee, founding Chairman of Hang Seng Bank, that led to the launch of the local centre. The Hong Kong centre was the organization's first in Asia and is today one of its three major centres – the others are in New York and Houston. The society also has a number of other offices around the world.

ASHK has been in its current location in Admiralty since 2012. The site was built by

the British army in the 19th century to store munitions, and now provides a home that includes a theatre, multipurpose hall and a gallery.

Besides sharing the goals of the Asia Society headquarters, the Hong Kong centre also takes into consideration the tastes and interests of the local population in its activities. Mong explained that when the ASHK first opened, a higher proportion of its members and visitors were Westerners, and tended to be from the city's business community. In recent years, however, the ASHK has re-worked its remit to attract a broader demographic.

"Our programmes have expanded to include more art

and cultural events, similar to New York's programming," she said. "This is slightly different from before, when we focused more on business policy."

Events for everyone

To widen the membership base and to increase awareness among the general public, the society has introduced more site tours and exhibits, and has also arranged for shuttle buses to enable more school groups to visit.

"Our audience has evolved and changed," Mong said. "We now have more families attending our activities at the weekend, such as family days, exhibitions and workshops."

Each Asia Society centre operates independently and is responsible for its own programming and funding, but also has the opportunity to collaborate with the other centres around the world, including the half-dozen in the Asia Pacific and Europe.

"On the other hand, Houston, Texas, has a whole different audience visiting their centre," Mong explained, that provides a different perspective. "We learn from each other."

The society collaborates with schools, universities and other educational institutions, and also with other cultural

organizations. For example, in the past two years the ASHK held a major showcase of global contemporary art during Art Basel period. Although this year's Art Basel event has been cancelled due to the coronavirus outbreak, the Asia Society's exhibition on contemporary artists is still scheduled to open at the end of March and will run until September.

"This year will be with local artists, called Next Act: Contemporary Art from Hong Kong," Mong said.

The Covid-19 outbreak has meant that the ASHK has postponed many of its events. However, it has been continuing to provide information online, such as live webinars on Facebook

City of culture

In recent years, Mong has seen the growth in interest in the arts in the city, including contemporary art. "Ten years ago, Hong Kong might not have been seen as a cultural hub," she said.

Hong Kong continues to develop in this respect, and Mong expects this growth to continue.

"There are now more cultural spaces here, such as Tai Kwun and the Xiqu theatre," she said. "By the time the development in West

"Cultural interpretation is something that I am comfortable with as I have both backgrounds – I'm both Chinese and American. I believe in the word 'and,' not 'either-or.'"

Kowloon is finished, we will be a major cultural hub, just like New York and London."

Mong noted that Hong Kong and many other cities in Asia had been behind the West, in terms of having centres for the arts and culture. However, this is now changing with new developments in Hong Kong, the Mainland and across Asia.

"With the growth in the number of collectors, the number of museums has also gradually increased around Asia," she said.

Mong herself was born in Taiwan and grew up in the United States. She has a background in working for local U.S. government and international relations, including organizing trade delegations and missions to China and Asia. This is Mong's second stint in Hong Kong: she worked here for over a decade until 2002, and then

returned to helm the ASHK in 2012.

Hong Kong's dynamic East-meets-West environment was one of the key draws for Mong, and she also enjoys the fast pace of life here – and the better weather compared with New York. Mong's considerable cross-cultural background and career experience have been a great help in her role at the ASHK.

"Cultural interpretation is something that I am comfortable with as I have both backgrounds – I'm both Chinese and American. I believe in the word 'and,' not 'either-or,'" she said.

Company : Asia Society Hong Kong Center

公司名稱 : 亞洲協會香港中心

HKGCC Membership No. 總商會會員編號 : HKA0820

Established 創辦年份 : 1965

Website 網站 : <http://www.asiasociety.org.hk>

亞洲協會香港中心今年慶祝成立30載，多年來本著促進亞洲、美國以至世界各地人民交流的宗旨。

亞洲協會香港中心行政總監孟淑娟解說：「我們的使命與協會的紐約中心類同，都是籌辦商業政策、藝術及文化推廣，以及教育等範疇的活動。」

亞洲協會在1956年由約翰·洛克菲勒三世在紐約創辦。洛克菲勒來自巨富之家，家族成員皆為商家和慈善家。他年少時四處遊歷，收集了不少亞洲藝術藏品，對亞洲文化培養出濃厚興趣。

當時，美國人對亞洲認知不多，於是他創立了協會，並捐出了個人的藝術收藏，以推廣亞洲文化。亞洲協會除了分享藝術和文化資訊，亦會作為智庫提呈政策建議，並活躍於教育事業。

在香港，協會的成立也是由商界

牽頭，其香港中心便是在時任恒生銀行董事長利國偉爵士帶領下創辦的。亞洲協會在全球各地均設有辦事處，而香港中心正是協會在亞洲開設的首個分部，與紐約及休斯敦分部並為三大中心。

自2012年，香港中心便坐落在金鐘現址。該處在19世紀原為英軍建造的軍火庫，今時今日已變成了劇場、多用途會堂及畫廊等設施。

亞洲協會香港中心與其總部目標一致，在籌辦活動時會照顧本地民眾的口味和興趣。孟淑娟解釋，中心開幕初期，會員訪客主要為西方人，而且大多來自商界。但近年，中心調整了服務方針，以拓闊受眾。

她說：「我們的節目經擴展後涵蓋更多藝術文化活動，與紐約中心的節目相若。這與我們過往專注商業政策的方針略有不同。」

活動多樣 雅俗共賞

為擴大會員基礎及提高公眾對協會的認識，協會舉辦了更多考察活動和展覽，並安排穿梭巴士服務，鼓勵學校組團參觀。

孟淑娟說：「我們的受眾對象已逐漸演變改變。現在，有更多家庭會出席我們的周末活動，如家庭日、展覽和工作坊等。」

儘管亞洲協會各個中心都是獨立經營，自負盈虧，自訂節目，但亦不時與世界各地的其他分部合作，其中包括亞太區和歐洲的六個中心。

「另一邊廂，休斯敦和德薩斯州的中心則有截然不同的訪客對象」，正好提供了不一樣的參考角度，孟淑娟闡釋。「我們互相借鏡學習。」

協會定期與不同學校、大學、其他教育機構及文化組織合作。例如，香港中心在過去兩年於巴塞爾藝術展期間舉辦了大型的環球當代藝術展。雖然本年度的巴塞爾藝術展因新型冠狀病毒疫情而被迫取消，但亞洲協會的當代藝術家展覽則可望仍能如期於3月底至9月舉行。

孟淑娟說：「本年展覽主題為『續章：香港當代藝術展』，邀得多位本地藝術家參與。」

鑒於2019年新型冠狀病毒疫情，香港中心不少活動都要延期，但他們一直繼續透過網上途徑發放資訊，如Facebook的實時網上研討會。

文化之都

近年，孟淑娟注意到港人對藝術文化的興趣漸濃，其中包括當代藝術。她說：「十年前，香港或許不被視為文化都會。」

隨香港繼續著力推廣藝術文化，她認為這個發展趨勢將會持續下去。

她說：「香港現在提供了更多文化空間，例如大館和戲曲中心。當西九文化區建成後，我們將可媲美紐約和倫敦，成為重要的文化都會。」

孟淑娟指出，香港和很多其他亞洲城市一樣，藝術文化設施數量落後西方國家。然而，香港、內地以至亞洲各地的文化發展項目正在帶來改變。

她又說：「隨著收藏家增加，亞洲的博物館數目亦與日俱增。」

孟淑娟生於台灣，長於美國，曾在美國地方政府任職，又從事過國際關係工作，包括籌辦到中國和亞洲的貿易訪問和考察團。她由2012年開始執掌亞洲協會，這已是她第二次來港：她先前曾留港工作十年，其後在2002年離港。

香港活力充沛、中西薈萃的環境是吸引孟淑娟的地方之一。她亦享受這裡急速的生活節奏，以及較紐約為佳的天氣。孟淑娟豐富的跨文化背景和工作經驗，對她在亞洲協會的工作有莫大助益。

她說：「文化詮釋對我來說不大困難，因為我具有中西文化背景——我是中國人，亦是美國人。我相信『兩者兼得』比『二擇其一』能夠發揮更大作用。」

「文化詮釋對我來說不大困難，因為我具有中西文化背景——我是中國人，亦是美國人。我相信『兩者兼得』比『二擇其一』能夠發揮更大作用。」





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Negotiation is always tricky. Getting an agreement that is the best for you or your client – and that the other side is also happy with – is a balancing act requiring skill and tact.

Dealing with people from different countries and cultures, and using different languages, can make the process even more difficult. Negotiators with cross-cultural experience and networks are therefore at an advantage.

Established in 2017, Avantagents is a negotiations consultancy founded by Jean-Baptiste Deal, specializing in the fields of procurement, sales and investment. Its clients range from SMEs to major corporations.

“At Avantagents, our company

strengths are a unique combination of attributes: language, culture, negotiation, network and integrity,” said Deal.

A native of France, Deal’s interest in China led him to study Mandarin in Beijing and then to earn an MBA from HKUST in 2012. Having spent a few years living in the Mainland, he decided to move to Hong Kong, and to launch Avantagents in the city.

Deal noticed that foreign businesses trying to enter into the Chinese market often met with language and cultural differences that prevented them from fully understanding and effectively communicating with investors.

“Often times, buyers and sellers are both frustrated

but do not openly say so, in order to protect their working relationships,” said Deal.

The team at Avantagents works together with their clients to identify project objectives and build tailor-made plans for measurable results. This helps maximize efficiency in communication between both parties.

Priding themselves on their range of expertise, the crew at Avantagents have all been actively involved in commercial negotiations with hands-on experience in China.

“We are experts in languages and possess an exceptional understanding of the culture of the countries in which we operate,” said Deal.

In addition to offering services to businesses trying to enter the competitive market in China, Avantagents also provides help to Chinese companies who are seeking to gain a foothold in Europe.

To this end, the company is also a partner of Access Alsace, a French regional government

agency based in China. In this role, Avantagents regularly participates in major summits and events hosted in the Mainland, to connect with Chinese companies and help them expand their businesses into France.

“Our mission is to provide support to Hong Kong and Chinese companies wishing to set up operations at the heart of Europe,” said Deal.

As Hong Kong provides a dynamic working environment and a unique location to act as a bridge between global powers, Deal saw that there were many opportunities here when it came to doing business in the region. And HKGCC helps find these opportunities by growing the company’s network.

In fact, underlining the power of connections, it was Deal’s personal network that introduced him to the Chamber.

“One of my HKUST MBA alumni friends highly recommended me to join for the quality of the people we meet at HKGCC,” said Deal.

Company : **Avantagents Ltd** 優特諮詢有限公司
 HKGCC Membership No. 總商會會員編號 : HKA0890
 Established 創辦年份 : 2017
 Website 網站 : <http://www.avantagents.com>

談判從來都是棘手的。要達成一項對自己或客戶來說最有利的協議，同時讓對方滿意，講究的是平衡、技巧和拿捏分寸。

運用不同語言，與來自不同國家文化的人交涉，無疑增加了談判過程的難度。因此，擁有跨文化經驗和網絡便成為優勢。

優特諮詢有限公司是一家談判諮詢公司，在 2017 年由 Jean-Baptiste Deal 所創，業務專攻採購、銷售及投資範疇，客戶包羅中小企以至大型集團。

Deal 表示：「我們公司的優勝之處，在於綜合了一系列特質：語言、文化、談判、網絡和操守。」

Deal 長於法國，但對中國文化深感興趣，促使他遠赴北京學習普通話，隨後在 2012 年於香港科技大學取得工商管理碩士學位。他曾在內地定居數年，後來決定遷往香港，在這裡創辦了優

特諮詢。

他發現不少希望打進中國市場的外資企業，往往礙於語言和文化差異，未能與投資者有效溝通，以充分了解他們的需要。

Deal 說：「很多時候，為了保持合作關係，買賣雙方儘管心存不滿，也不會明言指出。」

優特諮詢團隊會與客戶攜手認清項目目標，再以量化成果為本，度身制訂計劃。如此做法，將大大提升談判雙方的溝通效率。

優特諮詢以多元的專業服務為傲，每位團隊成員都是商務談判的老手，更在處理中國業務方面擁有切身經驗。

Deal 說：「我們皆是語言專家，對業務所屬國家的文化亦有深厚了解。」

除了協助企業進軍競爭激烈的中國市場，該公司同樣會協助中國公司走進歐洲。

所以，優特諮詢也是 Access Alsace（駐中國的法國地區政府機構）的合作夥伴，並時常以此身份出席於內地舉行的的重要高峰會和活動，與中國企業建立聯繫，助他們把業務擴展至法國。

Deal 表示：「我們的使命是為有意打進歐洲核心的中國和香港企業提供支援。」

香港的工作環境活力充沛，而且擁有獨特的地理位置，能夠充當世界強國間的橋樑。Deal 看中區內的蓬勃商機，而總商會正好助其公司拓展網絡，開發這些機遇。

事實上，正正是 Deal 的個人網絡讓他接觸到總商會，由此可見聯繫的重要性。

他說：「我在科技大學工商管理碩士課程的一位朋友大力推介我加入總商會，好認識會內的各界人才。」



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Vibrant Flavours of Vietnam

越南滋味滿載

Le Garçon Saigon showcases Vietnamese cuisine complemented by French wines in a bright and chic brasserie, reports staff writer **Elmo Wong**

Le Garçon Saigon 打造明亮雅致的環境，讓食客享用越式菜餚，細味法國葡萄酒 本刊記者**王靜雯**

Green Papaya Salad

青木瓜沙律

Green papaya is sliced thinly and mixed with pickles, cashews and spices, and topped with a couple of pieces of deep-fried rice paper to add some crunch. This Saigonese salad is less spicy than the Thai version, and makes for a fresh and invigorating start to the meal.

青木瓜切成薄片，混入醃菜、腰果和香料，最後放上兩塊酥炸米紙，增添爽脆口感。這道越式西貢沙律較泰式做法少一份辛辣，清新的滋味正好作為開胃前菜。

Pork & Prawn Spring Rolls

豚蝦春卷

Minced pork, prawn, taro, carrot and fungi are wrapped in rice paper and deep fried until golden brown – the crisp exterior contrasting with the flavourful moist filling. Lettuce, mixed herbs and a homemade dipping sauce are served alongside to complete the authentic range of Vietnamese flavours.

以米紙包裹免治豬肉、鮮蝦、芋頭和菇菌，然後炸至金黃——香脆的外皮與鮮美多汁的內餡對比十足。配以生菜、多款香草及自家製蘸醬享用，讓人嚐盡地道越式滋味。

“Vietnam is not only about pho,” said Restaurant Manager Marc Hofmann, referring to the country’s famous soup noodle dish.

“We define ourselves with unique and healthy Saigonese dishes.”

As its name suggests, Le Garçon Saigon offers a dining experience that blends French elements with the vibrant flavours of Vietnamese cooking. A former colony of France, Vietnam has been influenced by the country’s cooking style and architecture.

This is particularly the case in the southern city of Saigon, now known as Ho Chi Minh City.

The restaurant’s bright and welcoming dining space reimagines a brasserie in Paris with rich turquoise colours and artistic paintings. Vintage accents, including the tiled floor, luxurious banquettes and wicker chairs, reflect the romance of French dining. Le Garçon Saigon complements its delicious Vietnamese dishes with a well-curated list of French wines.

Crispy Eggplant

香脆茄子

Coated with a thin layer of cornstarch before frying, these eggplant fries are served with fresh herbs and chili. The vegetables are then glazed with a sweet-and-sour sauce made from black vinegar, sugar and garlic. These eggplant chips are unexpectedly light in texture, making a delicious snack.

茄子蘸上薄薄一層粟粉油炸，配以新鮮香草和辣椒，最後澆上以黑醋、糖和蒜製成的甜酸醬汁。茄子片口感輕盈鬆脆，是滋味絕佳的小吃。

Le Garçon Saigon

12-14 Wing Fung Street, Wan Chai
灣仔永豐街12-14號
2455 2499

「越南並不只有河粉。」餐廳經理 Marc Hofmann 談起當地馳名的湯河時表示：「我們以獨特健康的西貢菜式作招徠。」

Le Garçon Saigon 名副其實，呈獻揉合法國元素和越式風味的用餐體驗。作為法國的前殖民地，越南深受該國的烹調方式和建築風格影響，其中又以越南南部的西貢市（現為胡志明市）尤甚。

餐廳以藍綠為主調，飾以精緻的藝術壁畫，營造出明亮而溫暖的用餐環境，令人猶如置身巴黎的小餐館。店內復古的瓷磚地板、舒適的靠背軟座和藤椅，加上滋味的越式美饌和精選的法國佳釀，處處流露法式浪漫。





DIY Rice Paper Rolls with Okinawa Pork Collar 自製沖繩梅頭米紙卷

Time to roll up your sleeves and wrap your own rolls! A premium cut – grilled pork collar from Okinawa – is used in this dish, along with freshly cut pineapple, cucumber, lettuce, pickles, vermicelli and mixed herbs. This opportunity to craft your own rolls with rice paper adds to the enjoyment of this healthy dish.

食客不妨捲起衣袖親手製作米紙卷！這道菜餚選用優質的沖繩香烤梅頭豚肉，還有新鮮的菠蘿、青瓜、生菜、醃菜、米粉和各式香草，健康之餘，親自包裹米紙卷的體驗，更令用餐過程增添樂趣。



Che

Che means dessert in Vietnamese. Sago mixed with smoked coconut cream is layered at the bottom and covered with diced tropical fruit including kiwi and dragon fruit, plus honey cornflakes for a contrasting texture. The dessert is topped with a scoop of homemade young-coconut sorbet and finished with sprinkles of black sesame powder. This brightly-coloured dessert is also gluten free.

「Che」在越南語是甜品的意思。先以西米混和煙燻椰漿置底，再鋪上奇異果、火龍果等熱帶果粒，然後加入蜜糖粟米脆片，形成強烈的口感對比；最後少不得添上一舀自家製椰青雪葩，灑上黑芝麻粉，便成就了這道顏色鮮豔又不含麩質的美味甜點。



Chef's Profile 大廚小檔

Head Chef Theign Yie Phan grew up in Singapore where she was surrounded by good food – including the dishes prepared by her mother. She studied in the United States, where she was moved by the inspiring graduation speech given by well-known American Chef Charlie Trotter, and decided that cooking was what she wanted to do.

Despite her family's reservations, she went to culinary school in Sydney. A stint at the Four Seasons Sydney convinced her parents that she had made a good choice, and Theign then came to Hong Kong eight years ago to further develop her culinary career.

大廚 Theign Yie Phan 於新加坡長大，自小已被各種美食包圍，包括母親炮製的家常小菜。她其後赴美國升學，並在當地受到美國名廚 Charlie Trotter 發表的畢業演說啟發，遂決定投身烹飪事業。

儘管她的家人對此決定有所保留，但她仍然堅持遠赴悉尼的烹飪學校進修。她畢業後獲悉尼四季酒店錄用，向父母證明了自己當初的決定明智。Theign 於八年前來港，進一步發展其個人烹飪事業。





The Chamber's General Committee hosted a lunch with Bernard Chan, Convenor of Hong Kong's Executive Council, at the Hong Kong Club on 22 January.

總商會理事會於 1 月 22 日在香港會與香港行政會議召集人陳智思共進午餐。

Economic Policy Committee 經濟政策委員會

At a roundtable luncheon on 22 January, Stephen Schwartz, Senior Director and Head of the Asia-Pacific Sovereign team at Fitch Ratings, shared his views on the sovereign credit and economic outlook for the Asia Pacific. He told members that key areas to watch in the region were fiscal and monetary policy, domestic demand, and volatility from shifting interest rates. He also said that the U.S.-China trade frictions and other geopolitical tensions would continue to have an impact on the Asia Pacific.

在 1 月 22 日的午餐會上，惠譽國際評級高級董事兼亞太區主權評級主管施帝文剖析亞太區的主權信貸評級和經濟前景。他向會員表示，區內值得留意的主要範疇為財政和貨幣政策、內需，以及利率變動帶來的波動。他亦指出，中美貿易摩擦和其他地緣政治緊張關係將持續影響亞太區經濟體。



Europe Committee 歐洲委員會



Insight Into the Netherlands 透視尼德蘭

At a country briefing series roundtable luncheon on 22 January, members heard about some of the sustainable development and innovative initiatives in the Netherlands. At the event, Consul General of the Netherlands Annemieke Ruigrok introduced the country while Aart Jan den Hartog from ING Bank gave an overview of the Dutch economy. Grant Sprick from Arcadis then discussed some of the country's sustainable projects in areas including infrastructure and mixed-use developments.

在 1 月 22 日的「國家簡介系列」午餐會上，會員了解到尼德蘭的創新科研和可持續發展。會上，尼德蘭總領事 Annemieke Ruigrok 介紹當地的最新情況，ING 銀行代表何亞楊則講解尼德蘭的經濟概況。接著，Arcadis 代表 Grant Sprick 亦分享該國在基建和混合用途發展等領域的可持續發展項目。

FinTech Working Group 金融科技工作小組

At a working group meeting on 16 January, Jessica Lam, Head of Strategy at WeLab, discussed the impact that digital-only banks would have on Hong Kong's financial ecosystem. She also explained the role of technology in enhancing the banking experience.

在 1 月 16 日的會議上，WeLab 策略主管 Jessica Lam 討論純數碼銀行對香港金融生態系統的影響，並解釋科技在促進銀行體驗方面的角色。



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Young Executives Club

卓青社
Mr Eric Fok
霍啟山先生

Chamber in Review | 活動重溫

Manpower Committee 人力委員會

Connie Lam, Chairman of the Chamber's Manpower Committee, served as a judge at an interview session for the HR Excellence Awards 2019/20 on 20 February. The awards are organized by the Hong Kong Institute of Human Resource Management.

總商會人力委員會主席林翠華於2月20日為「2019/20年卓越人力資源獎」的面試環節擔任評審。該獎勵計劃由香港人力資源管理學會主辦。

Retail & Tourism Committee 零售及旅遊委員會



Around 30 members joined a Chamber roundtable on 20 January at which Jacky Ting, Head of Innovation and Digital Transformation with Midas, explained how technology can be used to create an unparalleled user experience at events, in retail, and other customer-facing settings. Midas is part of Milton Exhibits Group and focuses on digital experiences.

約30名會員參加總商會1月20日的午餐會，聽Midas創新和數碼化轉型主管丁兆麟講解如何在各類活動、零售業和其他客戶服務中應用科技，創造無與倫比的用戶體驗。Midas是名唐展覽集團旗下的成員，專注提供數碼體驗。

Smart City Working Group 智慧城市工作小組

Patrick Lee, Convener of the Smart City Working Group, and members of the Chamber Secretariat met with Charmaine Lee, Deputy Head of the Government's Policy Innovation and Co-ordination Office, and her colleagues on 21 January to exchange ideas on facilitating smart city initiatives in Hong Kong.

智慧城市工作小組召集人李世賢及總商會秘書處成員於1月21日與政府政策創新與統籌辦事處副總監李佩詩及其同僚會面，就推動本港智慧城市的發展交流意見。

Talent Development 人才發展

Wendy Tse, Director of Communications and HR at Yip's Chemical Holdings Limited, led a workshop on creating an effective press kit at the Chamber on 21 January. During the workshop, Tse introduced the key components of a press kit and shared some practical tips on digitalizing the information. She also explained how writing styles need to be adapted for different types of press releases.

This event was one of a series of corporate communications workshops organized as part of a collaboration between HKGCC and the Hong Kong Public Relations Professionals' Association.

葉氏化工集團有限公司人力資源及企業傳訊總監謝憶珠為總商會1月21日的工作坊主講，討論如何擬備實用的新聞資料。期間，謝憶珠介紹新聞資料的主要元素，分享資訊數碼化的實用訣竅，還講解了不同類型新聞稿的寫作風格。

是次活動乃總商會與香港公共關係專業人員協會合辦的企業傳訊工作坊系列活動之一。

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In terms of growth outlook, the top three performers for 2020 according to Fitch will be Vietnam, Bangladesh and the Philippines.

增長前景方面，惠譽預測2020年表現最佳的首三位將會是越南、孟加拉和菲律賓。



Stable Outlook for Asia Pacific 亞太區前景穩定

Regional economies have policy room to protect against any possible headwinds in the year ahead

地區經濟體擁有政策空間，應對來年潛在的經濟逆風

Despite the global uncertainty, Fitch Ratings has a stable outlook for much of the Asia Pacific for 2020, and even a few positives, according to Stephen Schwartz, Head of Sovereign Ratings for Asia Pacific at Fitch.

"Many economies in the region have good reserve buffers and can bear the fallout of international shocks," he said, speaking at a Chamber roundtable on 22 January. "Many also have further room for monetary and fiscal stimulus."

The event took place before the seriousness of the coronavirus was apparent and when few cases had been confirmed.

After a turbulent 2019, the credit ratings agency saw more stability ahead, due in part to the Phase One trade deal agreed between the United States and Mainland China.

"We expect 2020 to be a year in which global growth stabilizes. There was a sharp decline last year, but the

good news is we see signs that this year will see growth bottoming out and maybe in some regions actually improving."

Without having yet factored in the impact of the coronavirus, the agency saw global growth to be about the same overall in 2020 as it was in 2019. In Mainland China, Fitch also expected to see growth holding up pretty well – at 5.9% in 2020, then 5.8% in 2021. For the Asia Pacific, the outlook is generally positive.

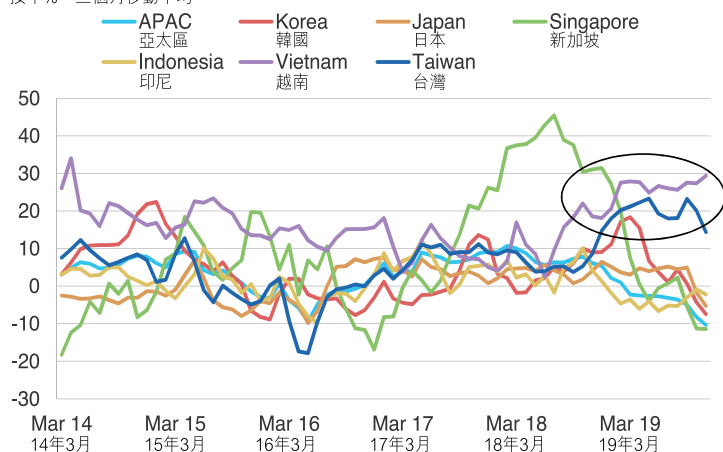
Vietnam and Taiwan are Benefitting from Trade Diversion

越南及台灣受惠於貿易轉向

APAC Exports to the US

亞太區對美國出口

% yoy 3mma
按年% · 三個月移動平均



Source: Fitch Ratings, Haver 資料來源：惠譽國際 · Haver

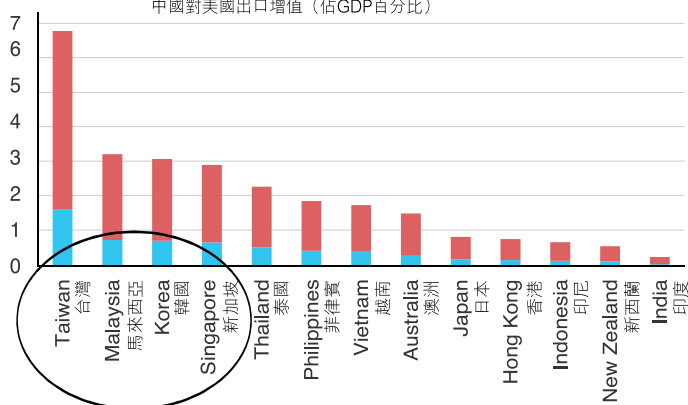
APAC: Value added in China's exports

亞太區：中國出口增值

% of domestic GDP

佔GDP百分比

■ Value added in China's exports to RoW (% of GDP)
中國對全球其餘地區出口增值 (佔GDP百分比)
■ Value added in China's exports to the US (% of GDP)
中國對美國出口增值 (佔GDP百分比)



Source: OECD TIVA (2015), Haver, Fitch Ratings 資料來源：經合組織增值貿易(2015) · Haver · 惠譽國際

(Depending on the severity of the coronavirus, Fitch now sees Chinese growth for the year more likely in the 5.7-5.2% range.)

"In the region, very robust domestic demand, especially in some of the ASEAN economies, has been a support to growth. Many economies are benefitting from infrastructure drives, including the likes of Indonesia, the Philippines and Malaysia."

Risks in the near term for the region include the social instability in Hong Kong, and tensions between India and Pakistan, and North and South Korea. Schwartz also mentioned the corona virus, which at the time of the roundtable was just emerging.

Global factors

The Phase One trade deal has helped to improve the outlook. The pause in tariff increases means that the effective tariff rate is around 16%. This is compared to only 3% before the trade war started, but still better than

the 25% that would have happened without the deal.

But Schwartz added that "we're not out of the woods." Although a truce has been reached on tariff increases, other issues remain.

"There are deep-seated tensions between China and the U.S. around technology, intellectual property and geopolitical interests, and we expect those to weigh on sentiment and the outlook."

As part of the Phase One deal, China will significantly increase its purchases of U.S. services and goods. Questions have been raised about the feasibility of this commitment and its impact on other economies.

"It's a very ambitious target – will China be able to deliver on these targets?" Schwartz said.

If China switches to the U.S. for more of its imports, this will affect its current trading partners, who may complain to the WTO, he added. And if the U.S. feels that China is not

delivering on its side of the bargain, it could increase the tariffs again.

Another global factor is that low interest rates seem set to continue. Many economists expected the U.S. Federal Reserve to hike rates last year, but that didn't happen, and Fitch expects the Fed to remain on pause in 2020. Global central banks generally followed the Fed's lead on interest rates in 2019, and, as Schwartz said: "You have to look all the way back to the Global Financial Crisis to see such an aggressive period of monetary easing."

This may mean that there will be a shift to more global fiscal easing in 2020, as the monetary arsenal runs dry.

"Central banks have got frustrated that all of the burden has been on them for supporting economic growth. And they're running out of bullets now, with interest rates negative in Europe and Japan, and close to zero elsewhere. So they are leaning on ministries of finance to provide more fiscal support."

Regional detail

Schwartz then looked in more depth at some of the Asia-Pacific economies. "It is a vast region, diverse, and covers pretty much the full credit spectrum," he said. It includes AAA-rated countries like Australia as well as frontier markets such as Pakistan and Mongolia.

Despite the global uncertainty and weak export growth, most of Fitch's sovereign outlooks for the region are stable, as a result of the economies' financial buffers and space for policy stimulus.

"We only have a few on negative outlook - including Hong Kong. We downgraded Hong Kong last September because of the protests, and that issue hasn't been resolved," he said. Also with a negative outlook are Macao and Sri Lanka, which faces a challenging debt burden.

While most of the region is stable, there are two positive outliers when it comes to trade.

"Everybody knows Vietnam is benefiting from trade diversion, but this trend was already happening as manufacturers moved out of more expensive locations like Mainland China," Schwartz said. "To me, the real surprise has been Taiwan. Taiwanese exports to the U.S. have surged."

The reason for this is not clear yet, he said, but anecdotally, some of Taiwan's export growth is as a result of trade diversion from the Mainland, and some from importers purchasing semiconductors directly from Taiwan. Another factor is that the government has been encouraging Taiwanese companies to return their manufacturing operations to Taiwan.

In terms of growth outlook, the top three performers for 2020 according

to Fitch will be Vietnam, Bangladesh and the Philippines (which recently received a positive outlook from Fitch), with expected growth of 7.8%, 7.5% and 6.5%, respectively.

In terms of debt levels, the region is also in a good position.

"General government debt for most of the Asia-Pacific countries is at or below peer mediums. So this suggests to us there is room across the region for fiscal stimulus without deteriorating the credit outlook."

There are few exceptions, including India and Malaysia. And at 230% of GDP, Japan's public debt rate is the highest of all the economies that Fitch rates. But as a wealthy country with high domestic savings and negative interest rates, Japan can carry this burden.

Australia, South Korea and Hong Kong have high rates of household debt. Sooner or later these will need to normalize and could be a headwind to growth and consumption. Although China's household debt has risen rapidly in the past decade, it is still low compared to OECD standards.

So although these are not a major concern in the short term, from a longer-term perspective, we need to worry about the build-up of debt in the region, Schwartz said.

The monthly PMIs for the region - the best leading indicator of turnarounds and growth, according to Schwartz - also indicate improving trends. This adds to the generally fair outlook across much of the Asia Pacific.

"We are gradually moving from what was a pessimistic outlook a few months ago to a more positive stance on the growth outlook for the region," Schwartz said.

儘管不明朗因素瀰漫全球，惠譽亞太區主權評級主管施帝文表示，預期亞太大部分地區 2020 年前景穩定，少數國家甚至表現向好。

施帝文於總商會 1 月 22 日的午餐會說：「區內不少經濟體擁有充足的儲備緩衝，能夠承受國際動盪的不良影響。許多經濟體亦尚有空間，實施貨幣及財政刺激措施。」

該午餐會舉行時，冠狀病毒疫情仍在醞釀初期，確診個案不多。

經過 2019 年的動盪，該評級機構認為前景將會愈趨穩定；這部分歸因於中美兩國達成第一階段貿易協議。

「我們預期環球增長於 2020 年趨向穩定。去年經濟增長大跌，但好消息是，有跡象顯示跌幅將在今年見底，若干地區甚至可能正在改善。」

在未計入冠狀病毒疫情影響的情況下，惠譽認為 2020 年的整體環球經濟增長表現應與 2019 年相若。該機構亦曾預期中國內地的增長率在 2020 和 2021 年分別維持在 5.9% 及 5.8%。亞太區整體前景正面。（觀乎冠狀病毒疫情嚴峻，惠譽目前預測中國經濟增幅更大機會介乎 5.7% 至 5.2% 的水平。）

「區內，尤其在一些東盟經濟體，強勁的內需一直支持增長。印尼、菲律賓及馬來西亞在內的不少經濟體正受惠於基建發展。」

區內面對的短期風險包括香港社會不穩，以及印度與巴基斯坦和南北韓的緊張關係。施帝文還提及當時仍屬爆發初期的冠狀病毒疫情。

環球因素

第一階段貿易協議無疑有助改善經濟前景。暫停增加關稅令稅率停留在約 16%，儘管大幅高於貿易戰前的 3%，但也比貿易協議達成前的 25% 要好。但施帝文又指，「我們未脫險境。」雖然關稅戰停火，但其他問題仍然存在。

Asia-Pacific Growth under Pressure but Still Resilient

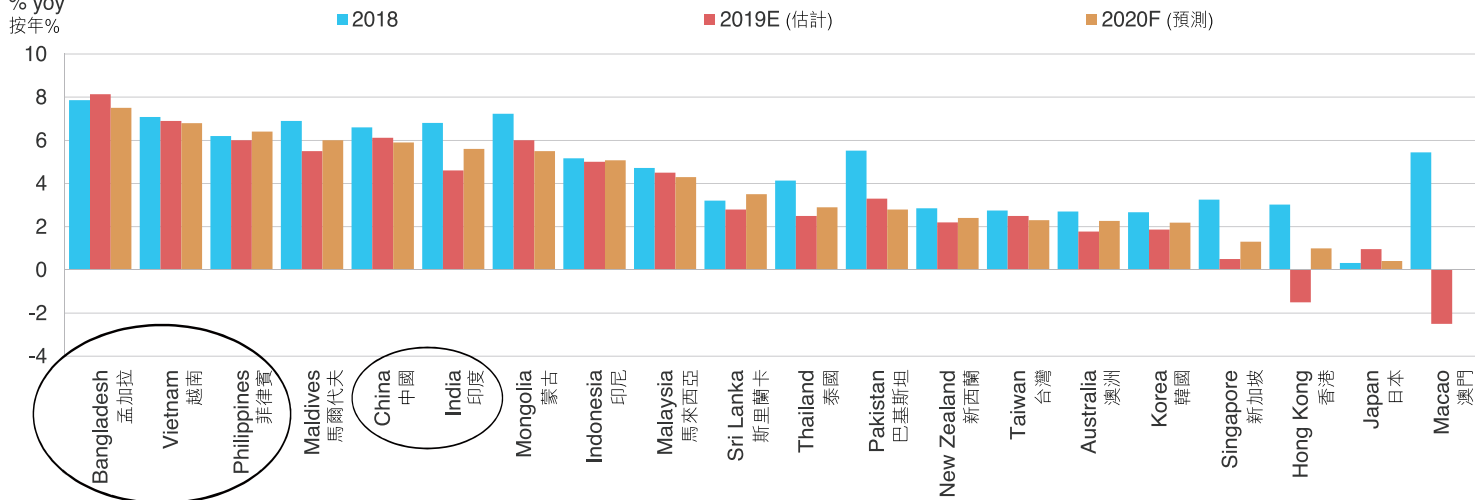
亞太區增長受壓，但仍具韌力

Real GDP Growth

實質GDP增長

% yoy

按年%



Source: Fitch Ratings 資料來源：惠譽國際·Haver

「中美兩國在科技、知識產權及地緣政治利益上存在深層次爭議，我們預料這些因素會影響市場情緒和前景。」

作為首階段貿易協議的一部分，中國將會大幅增加購入美國服務及產品。有人質疑這項承諾的可行性，以及其對其他經濟體的影響。

施帝文說：「這是十分進取的目標——中國能否達成呢？」

他補充，若然中國增加從美國進口，將會影響其目前的貿易夥伴，這或促使他們向世貿組織投訴；而倘美國認為中國未能履行協議承諾，則會重新提高關稅。

另一環球因素是低利率似乎會維持下去。很多經濟學家曾預料美國聯邦儲備局會在去年加息，但預期落空；惠譽估計聯儲局將在2020年繼續保持利率不變。全球央行在2019年大致跟隨聯儲局的利率步伐，而且如施帝文所言：「上一回採用如此進取的貨幣寬鬆政策，可要數到全球金融危機了。」

貨幣政策彈藥所餘無幾，或許意味全球將於2020年轉趨採用財政寬鬆政策。

「支持經濟增長的重擔全落在身上，令各地央行甚為困惱。歐洲和日本的利率處於負值，其他地方的利率亦近乎零，可見他們的彈藥快將耗盡。因此，央行都倚仗各國財政部給予更多財政支援。」

地區分析

施帝文其後深入剖析部分亞太經濟體。他說：「亞太區是個廣大、多元的地區，涵蓋近乎所有信貸範圍，」包括AAA評級國家如澳洲，以及前沿市場如巴基斯坦和蒙古。

面對全球不明朗因素和出口增長疲軟，惠譽對區內多數國家的主權信用展望仍然評級為穩定，原因是該區經濟體具備財政緩衝，而且有空間推出刺激政策。

他說：「只有少數地區的展望被評為負面——包括香港。鑒於本地社會屢現示威活動，而問題至今仍未解決，我們遂於去年9月下調了香港的信貸評級。」此外，澳門和斯里蘭卡的評級展望亦為負面，後者陷入嚴峻的債務危機。

雖然區內大部分國家維持穩定，但當談到貿易，則有兩個國家表現尤其出眾。

「眾所周知，越南正受惠於貿易轉向，但這個趨勢在過往已經出現，製造商已陸續遷離生產成本較高的地方，例如中國內地。」施帝文續說：「對我來說，真正的驚喜是台灣；台灣對美國出口一直激增。」

他指出，這箇中的原因仍未清楚，但有人認為台灣的出口增長部分源於內地貿易轉向，亦有部分來自直接從台灣採購半導體的進口商。另一原因，是政府一直鼓勵台灣企業把製造業務遷回台灣。

增長前景方面，惠譽預測2020年表現最佳的首三位將會是越南、孟加拉和菲律賓（其前景最近獲惠譽評為正面），預期增長分別為7.8%、7.5%和6.5%。

至於債務水平，該區亦表現良好。

「亞太區國家的政府負債大多處於或低於中等水平，顯示整個地區仍有空間推出財政刺激措施，而又不影響信貸前景。」

不過也有少數例外，例如印度和馬來西亞。另外，日本公債佔GDP比例達230%，為惠譽評級的所有經濟體中最高。然而，作為一個富裕國家，國內儲蓄率高，加上負利率，日本有能力承受這個負擔。

澳洲、南韓和香港的家庭負債率高企。這種情況始終也得回復正常，否則或會窒礙增長和消費。儘管中國的家庭債務在過去十年迅速上升，但與經合組織的標準相比，則仍然偏低。

因此，施帝文認為，這些議題雖然不是短期內的關注焦點，但長遠而言，我們要留意區內債務積累問題。

該區的每月採購經理指數——施帝文視之為轉虧為盈和業務增長的最佳領先指標——亦顯示形勢好轉，令亞太區大多數國家的前景更見可觀。

施帝文說：「區內的增長展望正從數月前悲觀逐漸轉趨樂觀。」



Insight Into the Netherlands

透視尼德蘭

Country is a gateway to Europe with a strong services sector, and is working to become more sustainable
該國擁有強大的服務業，並致力促進可持續發展，是通往歐洲的大門

“The Netherlands is the gateway to Europe,” said Annemieke Ruigrok, Consul General of the Netherlands, speaking at a Chamber roundtable on 22 January. “It operates some of the world’s busiest and most efficient sea and airports. The ports of Amsterdam and Rotterdam, as well as Schiphol Airport, are among the top in the European Union.”

In its role as a gateway, the country shares many similarities with Hong Kong. Both are also open economies that depend heavily on foreign trade and investment.

With a population of 17.4 million, the Netherlands is also a multicultural society, the Consul General added. It is the 18th largest economy in the world, and the sixth largest in the E.U. The employment

rate declined for five consecutive years to 3.4% in 2019.

Introducing the key characteristics of the Netherlands’ economy, Aart Jan den Hartog, Country Manager and Head of Wholesale Banking Greater China and Mongolia of ING Bank, said: “The Netherlands has 2.3 times the population of Hong Kong, 2.5 times the economy and 1.1 times GDP per capita.”

The Netherlands has a diversified and vibrant range of industries, with the services sector taking up a large share. Its top sectors include agriculture and food, high-tech systems and materials, life sciences and health, logistics, energy, and creative industries.

Although the manufacturing industry is not as important as it once was, it still plays a crucial role. Manufacturing contributes a 10.9% share of the economy, according to figures from Macrobond – a significantly higher proportion than in Hong Kong at 1.1%.

“Domestic demand remains the major growth engine of the Netherlands,” Hartog said. “The Dutch economy is structurally driven by knowledge-intensive industries and remains an attractive place to invest, with growth expected to continue.”

Looking forward, the country is also working to improve its sustainability standing, including through encouraging better

practices from the business sector. The country of windmills has set 17 ambitious sustainable development goals, and has promised to achieve a circular economy with zero waste by 2050. To achieve this, raw materials will be used and reused efficiently, and without creating harmful emissions.

Grant Sprick, Global Director of Sustainability of Arcadis, gave a positive assessment of the Netherlands’ efforts to improve its environmental impact.

“To reach its targets, the Dutch government has launched attractive policies to raise public awareness on sustainability,” he said. “It is also closely monitoring the country’s carbon emissions.”

For example, the government has created a carbon performance “ladder” to encourage greener practices among businesses. Corporates that achieve a score of five, the highest possible, will enjoy a 5% tax deduction.

“These policies are encouraging private corporations to cooperate with the government to join the green programmes,” he said.

The Netherlands is also developing several green projects that are expected to deliver long-term benefits to the environment. Sprick introduced Wonderwoods, a “vertical forest” in the city of Utrecht. This mixed-use development of apartments and offices will also include around 360 trees and thousands more shrubs. This greenery helps reduce carbon dioxide, and will also cut energy use within the building.

Other green-focused developments in the country include the upgrade of the Driebergen-Zeist station using recycled and sustainable materials, and Unilever’s new Hive food innovation centre, which is run on an energy-neutral basis.

“The Netherlands is striving hard to improve people’s quality of life by balancing the social and economic benefits,” Sprick said.



“The Dutch economy is structurally driven by knowledge-intensive industries and remains an attractive place to invest, with growth expected to continue.”

– Annemieke Ruigrok,
Consul General of the Netherlands

The Netherlands is also developing several green projects that are expected to deliver long-term benefits to the environment.

尼德蘭亦正開發若干綠色項目，預料可帶來長遠的環境效益。



「尼德蘭是通往歐洲的大門，」尼德蘭總領事 Annemieke Ruigrok 在總商會 1 月 22 日的午餐會上如是說。她續稱：「我國擁有全球最繁忙高效的一些海港和機場，阿姆斯特丹和鹿特丹的港口及史基浦機場在歐盟中更是名列前茅。」

尼德蘭作為門戶的角色，與香港有很多共通點——兩者都是開放型經濟體，高度依賴外貿和投資。

總領事補充，尼德蘭人口為 1,740 萬，同為多元文化社會，亦是世界第 18 大經濟體和歐盟第六大經濟體。失業率連續五年下跌，在 2019 年為 3.4%。

ING 銀行大中華區行政總裁及商業銀行業務主管何亞楊介紹尼德蘭經濟的主要特徵時指出：「與香港相比，尼德蘭人口為 2.3 倍，經濟是 2.5 倍，人均 GDP 為 1.1 倍。」

尼德蘭擁有多元化、活力充沛的行業，以服務業佔大多數。主要行業包括農業和食品、高科技系統和原材料、生命科學和保健、物流、能源及創意產業。

儘管製造業不如以往重要，但仍然起著舉足輕重的作用。根據

「尼德蘭經濟在結構上由知識密集型產業帶動，一直是具吸引力的投資地點，並有望持續增長。」

——尼德蘭總領事
Annemieke Ruigrok

Macrobond 的數據，製造業佔經濟的 10.9%，大幅高於香港的 1.1%。

何亞楊說：「內需仍然是尼德蘭的主要增長動力。尼德蘭經濟在結構上由知識密集型產業帶動，一直是具吸引力的投資地點，並有望持續增長。」

展望未來，該國還致力改進其在可持續發展方面的表現，包括鼓勵商界改善作業模式。這個風車之國制訂了 17 個進取的可持續發展目標，並承諾到 2050 年實現零廢物的循環經濟。為實現這一目標，原材料將被有效利用和重用，而不會產生有害排放。

Arcadis 可持續發展環球總監 Grant Sprick 對尼德蘭著力減少環境影響，給予正面的評價。

他說：「為了達成目標，尼德蘭政府已推出誘因政策，以提高公眾對可持續發展的認識。當局還密切監察國內的碳排放。」

例如，政府推出了碳績效「階梯」，鼓勵企業採取更環保的做法。得分達最高五分的企業，可享 5% 的稅務寬減。

他說：「這些政策鼓勵公私營合作，參與綠色計劃。」

尼德蘭亦正開發若干綠色項目，預料可帶來長遠的環境效益。Sprick 介紹了位於 Utrecht 市的「垂直森林」——Wonderwoods。這個集公寓與辦公室於一身的混合用途項目還將包括種植約 360 棵樹木和數千種灌木；該等植物不但有助減少二氧化碳，還可降低建築物內的能源消耗。

當地的其他綠色發展包括：透過採用再生和可持續的物料，為 Driebergen-Zeist 火車站進行升級，以及聯合利華新建、以能源中和方式經營的 Hive 食品創新中心。

Sprick 說：「尼德蘭正通過平衡社會和經濟利益，致力提升人民的生活質素。」

Sparking Creativity and Fostering Innovation

Changes in the world are accelerating at a pace that every individual and business are the revolution to transform their behaviour. Great Eagle Group is eager to seek for innovation solutions from Hong Kong's brightest young people, and cultivate sustainable practices that help the company becomes more efficient, competitive and profitable.



We believe encouraging collaboration across generations could mine their strengths for the greater future of our society.

— Alexander Lo,
Executive Director of
Great Eagle Holdings Limited

Right Usage of Space in the Future

It is Great Eagle Group's first time to take part in HKGCC Business Case Competition. With its project theme set as "Future Mixed-Use of Spaces in Hong Kong", students had the opportunity to design a mixed-use development that could meet the needs of different lifestyles and demographics that functions well 20 years from now, with an aim to facilitate working, playing, learning, connecting and living of people. The innovative solutions have to include the use of technologies, also consist of sustainable elements to ensure the development runs in an eco-friendly way.

Alexander Lo, Executive Director of Great Eagle Holdings Limited, said, "We are pleased to take an active part in the competition, to understand how do young people see the world, also to gain insights from the next generation's creative minds. The Group strives to promote sustainable growth, nurturing talents with innovation and creativity to better equip themselves in the face of the changing world and living style, also creating positive impact to the society. We believe encouraging collaboration across generations could mine their strengths for the greater future of our society."

Meeting Future Needs with Flexibility

The challenging yet exciting project theme was well received by the young generation with an overwhelming response, attracting over 40 teams to submit proposals. Top five teams were selected to receive mentoring from seasoned professionals of Great Eagle, with fruitful face-to-face meetings and phone consultations. Final three teams entered the final pitching and were judged by a jury with members including Shirley Yuen, CEO of HKGCC, together with representatives from Great Eagle.

The team HKU X CUHK seized the top place after giving a fantastic presentation in the pitching session. The team was comprised of five HKU and CHUK students who proposed a mixed-use development that addressed the needs of aging population. With a mission to revolutionize retirement and senior home setting, also to provide all-inclusive customer-oriented services, the team outstood the finalists from their detailed research and creative proposal. The winning team will have a sponsored trip attending an international sustainability conference in Sweden to learn the latest trends on sustainability-driven innovation from global leaders.



Understanding the World of Mortgages

認識按揭世界

Students learn about home loans and the careers available in the industry

學生了解居所貸款及業界的就業機會

Other than the very wealthy, most people need to take out a mortgage if they want to buy a home. So mortgage lending makes up a significant part of the financial sector. At a career talk on 20 January, two professionals from Pan Asian Mortgage Company Ltd discussed the world of mortgages with a group of students from Queen Elizabeth School, and also introduced them to some of the career opportunities in the industry.

"A mortgage is similar to pawning," said Dick Ip, Assistant Vice President, Corporate Communications. In both cases, borrowers are taking out a loan against an asset.

Apart from explaining how mortgages work, Ip also discussed some of the related financial concepts, such as negative equity and credit rating, that borrowers should be aware of before they take out a loan. Students also learned about the differences between mortgages and other types of loan.

Ip also explained some of the ways mortgage companies assess potential borrowers. When making lending decisions, financial companies do not just look at the documents submitted by the person who wants to take out a mortgage. They may also carry

Apart from explaining how mortgages work, Dick Ip also discussed some of the related financial concepts that borrowers should be aware of before they take out a loan.

out investigations, including into social media, to gain a fuller picture of the applicant's creditworthiness. Ip shared a case in which the company declined a mortgage application after going through the applicant's social media accounts. The lifestyle and spending habits portrayed online cast doubt on his ability to repay the loan.

Within the mortgage sector, there is a wide range of career paths available. Another Pan Asian Mortgage executive, Shirley Yeung, Vice President, Finance, explained the various functions of some of the departments in the company, such as

treasury and financial control, business development, and risk management. She also explained to students about the academic and work experience requirements for some specific roles in the mortgage industry.

Yeung also gave some more general advice on finding the best career fit. She suggested that students should consider their own personalities when planning their career paths. For example, those who are outgoing and proactive have the personality for a successful career in sales. Meanwhile, people who are naturally logical and thrifty could explore a career in finance.



除了富豪，大部分人都要取得按揭才能置業。因此，按揭貸款佔金融業的一大部分。在1月20日的就業講座，宏亞按揭證券有限公司的兩位專業人士向一班來自伊利沙伯中學的同學介紹按揭世界，並講解業界的就業機會。

「按揭與典當相似。」企業傳訊助理副總裁葉敬誠解釋，在兩種情況下，貸款人均以資產作抵押取得貸款。

葉敬誠除了闡述按揭的運作，還討論了貸款人借貸前應留意的相關金融概念，例如負資產和信用評級。學生亦了解到按揭與其他貸款種類的分別。

葉敬誠亦講解按揭公司評估準貸款人的一些方法。金融機構作出貸款決定時，不僅會審核按揭申請人提交的文件，還可能會展開調查，包括瀏覽其社交媒體，以更全面了解申請人的信譽。他分享了一宗個案，當中公司審

葉敬誠除了闡述按揭的運作，還討論了貸款人借貸前應留意的相關金融概念。



查了申請人的社交媒體賬戶後，決定拒絕其按揭申請；原因是申請人在網上展示的生活方式和消費習慣，令人質疑其還款能力。

按揭業提供廣泛的就業機會。宏亞按揭財務副總裁楊曉彤講述公司其中一些部門的職能，例如財資和財務管制、業務發展及風險管理。她亦向同學說明行內某些特定職位的學歷和工作經驗要求。

楊曉彤亦就如何覓得合適的職業給予建議。她鼓勵同學因應自己個性，規劃事業路向。例如，性格外向積極者宜從事銷售工作，而事事講求邏輯、節儉守財者，不妨向金融業發展。



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Due to the ongoing coronavirus health threat we have had to cancel or postpone many of our events. Please check our website or app for the latest status of scheduled events and training programmes.

COMMITTEE MEETINGS

Check with secretariat for details

ASIA & AFRICA COMMITTEE

Japanese Chamber Mission to Bangladesh
March 11 11 am

DIGITAL, INFORMATION & TELECOMMUNICATIONS

Development of InsureTech in Hong Kong. This meeting will take place online using remote access
March 12 4 pm

EUROPE COMMITTEE

2020 Economic Forecast: Europe and Hong Kong
March 19 11 am

TRAINING & SEMINARS

Check website for details

Developing a Carbon Reduction Plan – What is the Right Strategy for Your Company?

March 18 4 - 5:30 pm

2020 Domestic & Cross-Border E-Commerce Trends and Strategy
March 20 9:30 am - 5:30 pm

Coaching for Performance & Potential
March 25 9:30 am - 5:30 pm

UNTIL FINALLY – Art of Storytelling for Business Communication and Leadership

March 31 9:30 am - 5:30 pm

ROUNDTABLE TALK

Visit website for full details and to register



SPONSORED EVENT BY CITYU-TSINGHUAU EMBA+MPA: INNOVATION ENABLED GROWTH IN THE GBA

March 25 12:30 - 2 pm

WEBINARS

Visit website for full details and to register

ENHANCING EMPLOYEE EFFECTIVENESS WHEN WORK FROM HOME

March 4 9:15 - 10:30 am

COVID-19 – TACKLING KEY LEGAL ISSUES FACED BY BUSINESSES

March 6 11 am - 12:30 pm

GOVERNMENT BUDGET 2020-21: WILL FISCAL GIFTS EASE HONG KONG'S SUFFERING?

March 9 1 - 2 pm

BANKS' SUPPORT MEASURES FOR SMEs

March 18 & 20 11 am - 12:30 pm

WORKSHOPS

Check website for details

TIME MANAGEMENT

March 17 9:15 am - 12:15 pm

STRATEGIC NEGOTIATION SKILLS

March 24 2 - 6 pm

THE EFFECTIVENESS OF PLAYFUL LEADERSHIP AND FACILITATING PLAYFULNESS AT WORK

March 25 2 - 5:30 pm

HOW TO HANDLE IRD'S ENQUIRY OR INVESTIGATION?

March 26 2:30 - 5:30 pm

March 19

The Legal and Manpower Committees Present a Free Webinar on:

Covid-19:

Tackling Key Legal Issues Faced by Businesses



March 26

Joint Business Community Luncheon: 2020 - 2021 Budget

The Honourable Paul MP Chan, GBM, GBS, MH, JP

Financial Secretary, The Government of the HKSAR



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

The Annual General Meeting of the Hong Kong General Chamber of Commerce will be held at 6:00 p.m. on Friday, 15 May 2020, at the Hong Kong Convention and Exhibition Centre, Meeting Room N201. A cocktail reception and registration of members will start at 5:00 p.m. All members are cordially invited to attend this meeting.

本年度香港總商會周年會員大會訂於2020年5月15日（星期五）下午6時假香港會議展覽中心N201號會議室舉行。酒會和會員入座登記將於下午5時開始。誠邀全體會員出席會議。



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Meetings

