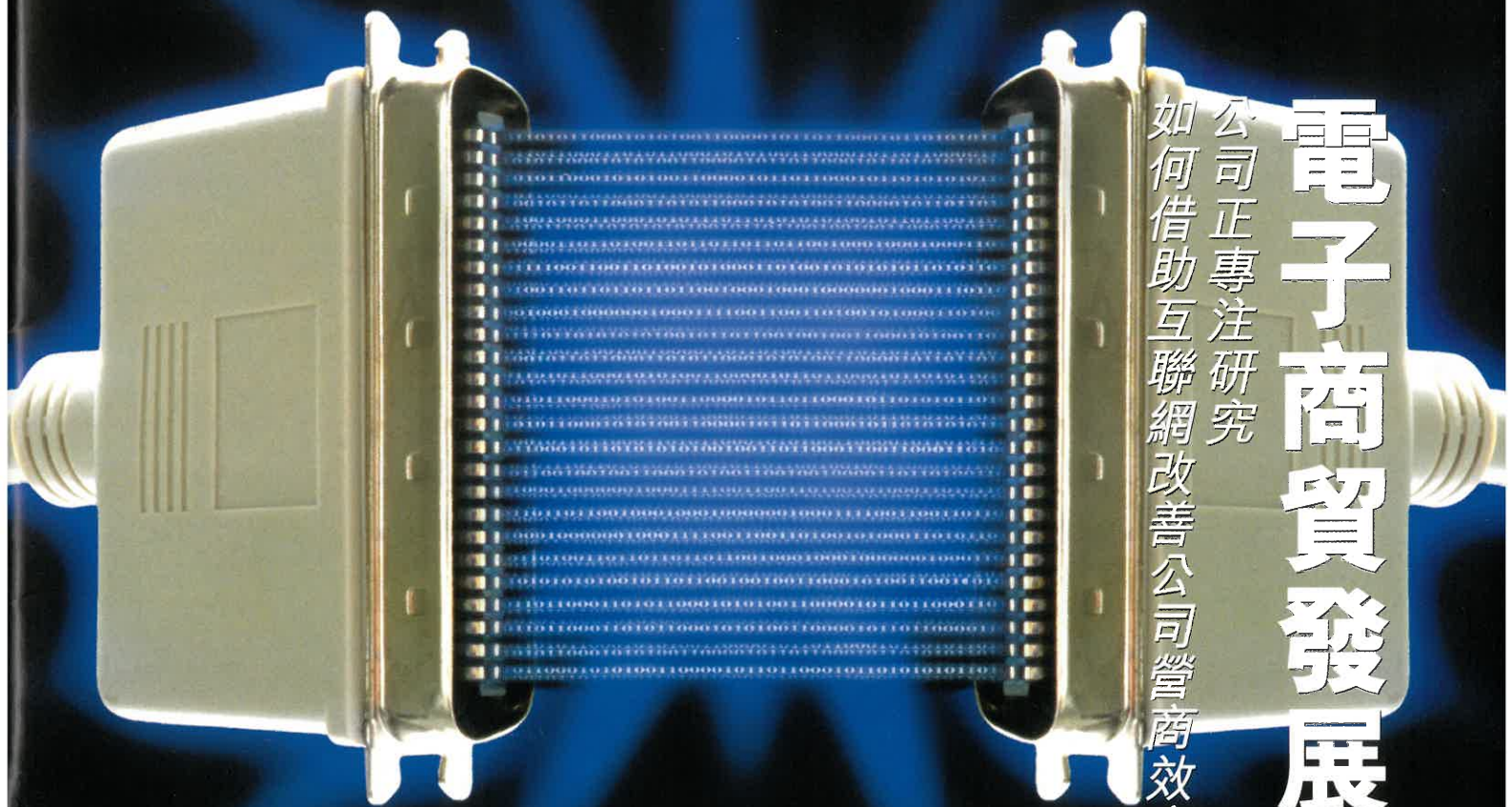


# 工商月刊

# BULLETIN

October 2000  
二〇〇〇年十月

A HONG KONG GENERAL CHAMBER OF COMMERCE MAGAZINE 香港總商會月刊 [www.chamber.org.hk](http://www.chamber.org.hk)



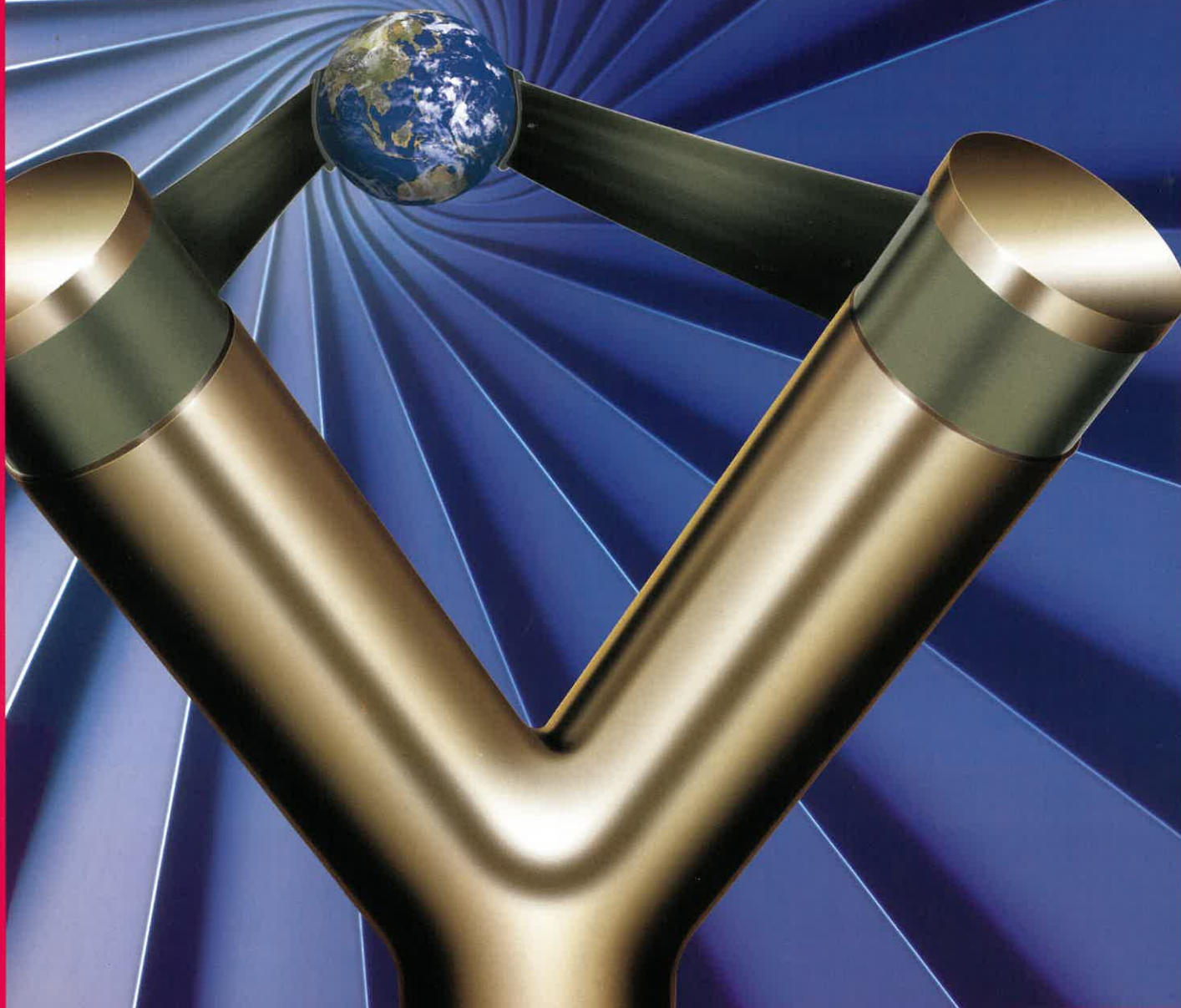
電子商貿發展漸趨蓬勃  
公司正專注研究  
如何借助互聯網改善公司營商效率

## E-COMMERCE COMING OF AGE

Companies are focusing on how they can use the Internet to improve their efficiency



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E-commerce, coming of age  
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# Letters to the Chamber 讀者來鴻

The Bulletin welcomes letters from Chamber members, but reserves the right to edit any material supplied. Opinions expressed in Letters to the Chamber does not necessarily imply endorsement by the Chamber.

《工商月刊》歡迎本會會員來函，惟本刊保留編輯權。以下內容，純為讀者意見，不代表本會立場。來函請交：  
Letters should be sent to: **The Editor, The Bulletin, The Hong Kong General Chamber of Commerce, 22/F United Centre, 95 Queensway, HK. Fax: 2527-9843. Email: [malcolm@chamber.org.hk](mailto:malcolm@chamber.org.hk)**



## Pay increases should be tied to employee performance

I would like to add some comments to the Chamber circular from the chairman dated September 25, 2000, which recommends overall payroll increases of 0 to 2 per cent in the 2001 calendar year.

In his letter, the chairman rightly pointed out that we must improve the productivity and efficiency of local businesses. The message that wage and salary increases should be tied to individual employee performance and corporate productivity and profitability are also valid points.

But I don't think it is generally understood that continuous wage increases is unsustainable if they are not matched by productivity increase. This will remain true for as long as the HK dollar is pegged to the US dollar, and for as long as Hong Kong has to compete with our neighbours in terms of cost, quality and productivity.

I fully accept that the plight of low-skilled workers that earn less than HK\$4,000 per month needs to be improved, but the general wage level in Hong Kong is not low when productivity is taken into account.

And I think leaders in business and government should make Hong Kong aware that we may not be adapting as well to the new "knowledge-based economy" as we think. And we should work harder toward improving Hong Kong's overall productivity.

Alan Lung  
Chairman  
Human Resources Committee

## 增薪應跟工作表現掛勾

總商會主席於9月25日發出通函，建議2001年整體薪酬增長幅度為0%至2%，本人欲就此提出一些意見。

在信裡，總商會主席指出，本地企業必須改善生產力和效率，這點毫無疑問。信中亦提及把工資和薪金的增長跟個別僱員的表現和公司的生產力及盈利能力掛勾，這一點也很有道理。

然而，相信並非所有人明白，若生產力的升幅未能與工資不斷高漲配合，工資增長實難長久維持下去。只要港元依舊與美元保持掛勾，香港依舊在成本、品質和生產力三方面與鄰國競爭，這個道理便絲毫不差。

對於那些月入低於四千的低技術勞工而言，我完全同意必須改善他們的苦況，但若把生產力計算在內，香港整體的工資水平實在不算低。

我認為，商界領袖和政府應讓市民明白，在新的「知識為本」經濟裡，我們的適應力或許並不如想像般強。我們必須加緊努力，合力改善香港整體的生產力。

人力資源委員會主席  
龍家麟

## SME Committee helps resolve problems

I would just like to take this opportunity to say how impressed I am by the SME Committee and its work in helping businesses, such as mine. I joined the committee last year, and prior to attending one of its meetings several months ago, I had been seeking a good ERP programme for nearly one year. At one meeting I was introduced to Tony Tai, from IBM, and I explained to him my predicament. But to be honest, I did not hold out much hope at the time that such a giant company like IBM would be interested in helping an SME.

However, I was proven wrong as it turned out that Mr Tai took care of my request and

assigned one of IBM's consultants to get in touch with us and evaluate our needs. I found the consultant, Eric Lam, very professional in recommending the right programme and equipment for our needs, and his guidance during various meetings with the service provider proved very useful.

We have already started supervisory training under the implementation process with JOS of the JDE programme and we hope the service provider will provide the same good service in the coming months as in the demonstration period.

Thank you for the opportunity to join the SME Committee, and once again your help is highly appreciated.

Benson Pau  
CEO  
Wings Trading (HK) Co., Ltd.

## 中小型企業委員會協助解決困難

我希望謹借此機，表揚中小型企業委員會在協助中小企業方面的努力。以我為例，我於去年加入了委員會，數月前參加了一個有關企業資源策劃的活動，受用無窮，但在此之前，我花了近整整一年時間找尋合適的企業資源計劃，想不到總商會能在這方面提供資訊。在那次會議上，我認識了國際商業機器(IBM)的戴澤榮，我把業務上的困境坦言相告。坦白說，我當時並沒有寄予厚望，我想，像國際商業機器這類規模龐大的公司，怎會著意協助我們這些中小型企業呢？

不過，我錯了。戴先生就我的問題派了顧問跟我聯絡，了解我的需要。顧問林志邦十分專業，他按我的需要推介合適的計劃和設備，而在多次與服務供應商的會議中，他亦提出了實用的指引。

我們已開始實行管理培訓，希望服務供應商能在未來數月提供如示範期內同樣優良的服務。

能有機會參加中小型企業委員會，不勝感謝。您的幫忙，更是感激不盡。

飛騰行(香港)有限公司董事總經理  
鮑潔鈞



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# Final stages of MPF countdown

*Undecided members should consider 'Chamber-CMG Choice' as their MPF provider*

**B**y the time they read this message, Chamber members should have informed their employees of their Mandatory Provident Fund (MPF) options. If they have not done so I urge them to move quickly in preparation for the start-up date for contributions of December 1 this year – just a few weeks away.

Under the requirements of the MPF legislation, all companies with employees in the Hong Kong SAR need to be MPF compliant by the start-up date. They also need to give employees plenty of time before the start-up date to consider their retirement fund and investment alternatives.

For those members already with an Occupational Retirement Scheme Ordinance (ORSO) scheme that has obtained exempt status, the tasks of implementing MPF and informing employees of their options is, at once simpler and more complex than for those firms without ORSO schemes.

Because they have had an ORSO scheme in place previously, they have a corporate culture that is used to retirement fund contributions and, probably, investment choices. They still have to offer an MPF alternative, but because knowledge already exists, explanations to employees should be easier.

On the other hand, the fact that they will now be offering two quite different types of retirement schemes side-by-side makes the education process on the choice between the two somewhat more complex and demanding of the responsible management.

For those firms without any existing ORSO scheme, there is clearly a need for a basic approach, with the task of explaining to employees the background and details of the MPF, before they can confidently consider the options available to them under the MPF itself.

Basically, the MPF is a compulsory and contributory retirement scheme involving employers and employees contributing 5 per cent each of the employees' cash income towards an investment fund that will ultimately provide them with a considerable amount of money on their retirement.

A little over a month ago, the Mandatory Provident Fund Schemes Authority (MPFA) sent a letter to some 310,000 employers, reminding them to enrol their employees in MPF schemes as soon as possible so as to avoid the last minute rush.

The MPFA was concerned that at the end of July only 51,000 employers had chosen their MPF service provider. "Employers are encouraged to sign up before October, so that they will have more time preparing their payroll and accounting systems to support their MPF schemes," the MPFA said.

Employees also need time to make decisions between the various funds available to them in their particular MPF scheme. These options for investment range from low risk, guaranteed funds to higher risk, strongly equity orientated funds.

Although initially supportive of the further encouragement of voluntary retirement schemes, the Chamber threw its support behind the MPF back in 1996 after the government withdrew its plans for a contributory old age pension scheme, which the Chamber did not favour.

Since then, the Chamber has worked hard to keep its members abreast of developments concerning the MPF, including the timetable for implementation, which is now rapidly coming to a close.

Fortunately, the Chamber is in a position to help members with establishing their MPF scheme if they have not already done so. It has teamed up with CMG Asia in Chamber CMG

Choice, a separate Master Trust with a special emphasis on the needs of small and medium enterprises.

So if you need help or advice in starting or implementing your MPF scheme then please call Chamber Services Ltd on 2823-1269 and speak with one of the Chamber's own specialist MPF representatives, or one of the MPF experts seconded from CMG Asia. More general inquiries about the MPF System can be made on the MPFA's hotline (2918 0102) or on its Web site at [www.mpfahk.org](http://www.mpfahk.org).

I cannot emphasise how important it is to each and every company to be MPF compliant by the due date of December 1 this year – for their own peace of mind, the benefit of their employees and the long term success of Hong Kong's own retirement system for all employees.

If employers have not done so already, they should seek out a MPF service provider to ensure compliance by the due date. So please give Chamber Services Ltd a call or make other arrangements as soon as possible. **B**



C C Tung  
Chairman



# 強積金準備工作 進入最後倒數階段

猶未選定強積金計劃的會員應考慮參加  
「總商會康聯精明之選」計劃

當

會員讀到本文時，應已通知僱員所選定的強積金計劃；如仍未決定，應盡早作決，因為供款日將於本年12月1日開始，距今僅餘數星期。  
根據強積金法例，所有在香港聘請僱員的公司必須在強積金生效日期前作好準備。此外，僱主亦須在該日期前給予僱員一些時間，以考慮退休基金及投資選擇等問題。

對於那些已推行職業退休計劃（並已安排強積金豁免）的公司而言，它們實施強積金計劃或向僱員解釋所選定的強積金方案時，將較沒有職休計劃的公司容易，但從另一角度看，前者所作的銜接安排，將較後者繁複。

由於前者已推行職業退休計劃，因此，退休基金供款或投資選擇等事情，早已融入公司文化內。雖然僱員仍需選擇是否加入強積金計劃，但由於他們對這個範疇已有一定認識，所以較易理解強積金計劃的情況。

另一方面，職業退休計劃和強積金計劃是兩項截然不同的退休計劃，要僱員二擇其一，教育工作將更為複雜，對肩負此責的管理層來說，要求也更高。

那些沒有推行職業退休計劃的公司顯然需採取按部就班、由淺入深的策略，向僱員解釋強積金計劃的背景和詳情，這樣，僱員才能確切地考慮計劃裡提供的多項選擇。

基本上，強積金是一項強制性和供款式的退休計劃，參與計劃的僱主及僱員各須把相當於僱員入息的5%作為投資基金的供款。此計劃旨在為僱員退休後提供一筆不俗的款額，作為保障。

一個多月前，強制性公積金計劃管理局（積金局）去信約31萬位僱主，提醒他們盡快為僱員辦理強積金計劃的登記手續，以免在限期前的最後一刻急忙行事。

直至七月底，只有51,000位僱主選定強積金服務供應商，對此，積金局甚為關注。該局發言人表示：「我們建議僱主在十月前選定強積金服務供應商，以便有更多時間作好準備，使公司的發薪及會計系統能配合強積金計劃運作。」

此外，僱員選擇強積金方案內所提供的投資基金時，也需時間考慮。至於這些投資基金，則風險程度各異，有低風險的保本基金，也有主要投資股市的高風險基金。

雖然總商會最初支持本地進一步推行自願退休計劃，但早在1996年政府撤回供款式老年退休金計劃後，我們便支持強積金計劃。事實上，我們亦不贊同政府早前提出的供款式老年退休計劃。

自1996年起，本會一直致力向會員介紹強積金計劃的最新發展，當然也不忘提醒會員計劃實施的時間表。現在，強積金計劃推行在即，距離實施的限期逐漸逼近。

幸而，在本會的協助下，至今仍未作好準備的會員也可順利推行強積金計劃。我們與康聯亞洲共同推出了獨立的集成信託計劃，名為「總商會康聯精明之選」，計劃特別針對中小型企業的需要，提供相應的服務。

如在推行強積金計劃時需要協助或指引，請致電總商會服務有限公司（電話：2823 1269），向本會或康聯的強積金代表查詢。如對強積金制度有任何疑問，請電積金局熱線（電話：2918 0102）或瀏覽該局網頁（www.mpfahk.org）。

為了日後安枕無憂，為了僱員的福利，也為了這個全港僱員的退休計劃取得長遠成功，每家公司必須在本年12月1日前為推行強積金計劃準備就緒。

如僱主仍未作好準備，應找強積金服務供應商協助，確保在期限前安排妥當。請從速聯絡總商會服務有限公司，或盡快另作安排。 **B**

董建成

董建成  
香港總商會主席

工商月刊  
BULLETIN

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# Working plan for the future

**I**n the new legislative year beginning this October, I am delighted to have been re-elected as the Chamber Legco representative and will continue to work for the business community by shaping Hong Kong as the best place for doing business. My work will focus on finding ways to improve the economy and increase the stability of Hong Kong as a prosperous international city. To achieve these goals, I have set out a four-prong platform which I think Hong Kong should follow if it is to develop into a world-class, international city.

## UPHOLD OUR FREE ECONOMY, PROMOTE BUSINESS OPPORTUNITIES

Although Hong Kong is emerging from a recession, across-the-board recovery has yet to come, and many companies are still facing difficulties. I will push the government for immediate action to improve the business environment, including streamlining business registration procedures and reduce government fees on business-related services. To raise the competitiveness of Hong Kong businesses globally, I will also urge the government to develop Hong Kong's IT infrastructure and enhance external promotional efforts to attract foreign funds.

Many in the academic field feel SMEs are the backbone of our economy, and as such a thriving SME sector is conducive to the economy as a whole. However, these small-sized firms, which make up the majority of Hong Kong businesses, are still striving to survive. As your Chamber Legco representative, I will ask the government to provide more assistance to SMEs, particularly in areas of finance, information flow, technical support and market development.

## IMPROVE EXCO-LEGGCO RELATIONS FOR GREATER GOVERNMENT ACCOUNTABILITY

Government policy, having a decisive influence on social stability and economic development, will become the focus of my attention in the current legislative year. In the past three years following the return of sovereignty, appalling errors have been committed by the government in a series of incidents. These include, among others, the chaotic opening of the new airport, the bird flu panic and the HOS piling scam. Unfortunately, no one was held responsible for

the fallacy because they were shielded by the controversial "collective accountability system."

To raise the accountability of civil servants, the government should uphold the discipline of civil servants, appoint high-ranking officials on contract terms, adopt a ministerial system, and improve the relationship between the Executive and Legislative Council. The ExCo should also be re-structured so that more talented people can enter the decision-making body of the government.



James Tien 田北俊

## RESHAPE EDUCATION POLICY TO NURTURE NEW TALENT

Education is the key that drives an economy towards long-term economic development. For an international city like Hong Kong, it is particularly important to maintain a good language standard, especially in English. As there are signs that the English standard of Hong Kong people has fallen in recent years, I will urge the government to allocate more resources to stop this decline.

The education system should also be revamped to sharpen the skills of Hong Kong citizens and help them compete against global economies. We should focus on developing the creativity and analytical power of students, as well as enhancing their IT knowledge. These efforts can pave the way for Hong Kong to build a technologically advanced commercial sector which will benefit the SAR economy.

## STOP POLLUTION, CREATE A GREENER LIFESTYLE

Environmental protection is crucial for Hong Kong to maintain its position as an international city. In the previous legislative term, I solicited other council members' support to pressure the government to address air pollution problems, which have yielded positive results. In addition to air pollution, more attention will be paid to water pollution, cross-boundary pollution, environmental protection industries and urban greening campaigns. I will urge the government to offer more money to these works.

Without your support and opinions, the tasks mentioned above cannot be accomplished. During my four-year term in office, you are most welcome to send me your valuable opinions to help me create a better business environment for Hong Kong. **B**

Send your comments to: Legislative Council Building, 8 Jackson Road, Central, Hong Kong Tel: 2301 3602; Fax: 2368 5292



# 未來工作計劃

新

一屆立法會已於十月開始運作，我很高興能夠連任為香港總商會的立法會代表，繼續為各同業爭取最佳的營商環境。未來四年，我仍會以促進經濟作為首要工作，使香港發展成為一個更繁榮安定的國際大都會。為達成這個目標，我於參選期間已提出以下四個工作方向，並歡迎各同業踴躍回應。

## 捍衛營商環境 促進經濟繁榮

由於本港經濟尚未完全復原，不少企業仍在艱辛經營，所以我會繼續推動政府改善營商環境，包括簡化商業牌照的申請程序、調低有關工商業的政府收費等。此外，面對全球競爭日益激烈的趨勢，我會敦促政府制訂措施，增強本港工商業的競爭能力，包括發展資訊科技配套、加強對外宣傳吸引外資等。

正如很多學者所講，中小企業是經濟體系的重要支柱，若他們的經營狀況良好，整體經濟便會得益。本港大部分企業都屬於中小型，但他們卻時常遇到經營困難。故此，我會要求政府儘快採取積極措施，扶助中小企業發展，特別是在財務融資、資訊提供、技術支援、市場拓展等方面提供協助。

## 爭取政制問責 貫通行政立法

我亦關注到政府的施政問題，因為施政是否恰當，不單影響社會穩定，也可影響經濟發展。回歸三年以來，香港發生了多宗嚴重的政策失誤事件，如新機場啟用混亂、禽流感、居屋短樁等。在這些事件中，特區政府以集體負責制來承擔責任，但實質上卻無人負責，因而引起不少批評。

我認為政府應透過嚴格執行公務員紀律和懲處制度、以合約制聘任主要官員，以及推行部長制等措施，以提高問責性。同時，政府應設法改善行政及立法機關的溝通，並改組行政會議，讓更多有才能的社會人士加入。只有這樣，政府施政才能更為完善，令經濟發展免受阻礙。

## 改革教育制度 培育優秀人才

要促使經濟長遠發展，培育人才是不可缺少的元素。由於香港是一個國際商業中心，良好的語文水平尤為重要。面對近年港人的英語水平逐漸下降的現象，我將會積極敦促政府增撥資源，協助改善港人的語文能力。

此外，為應付全球經濟激烈的競爭，政府也應致力改革教育制度，培育學生的思考、創意及分析能力，並加強資訊科技等技術的訓練，為工商業科技化打穩基礎，從而加強本港經濟的競爭能力。

## 遏止一切污染 還我綠色生活

香港要保持國際大都會的地位，環保亦是非常重要的。在上屆立法會內，我曾聯同其他議員催促政府正視空氣污染問題，結果獲得積極的回應。在新一屆任期內，我將繼續密切跟進本港的空氣質素，並會就其他環保課題如食水污染、跨境污染、環保工業、城市綠化計劃等，要求政府多撥資源作出改進措施。

以上四方面概括了我在新一屆立法會內的工作計劃，而要達成這些計劃，各位同業的支持和提點實在是不能缺少的。我期望在未來四年的任期內，各位能夠繼續給予寶貴的意見和支持，使我的議會工作不斷改進，令工商百業有更佳的經營環境。 **B**



若您有任何意見，歡迎向我反映。通訊地址是中環昃臣道 8 號立法會大樓。（電話：2500 1013 傳真：2368 5292）

# Chamber Web site now Hong Kong business portal

**T**he Chamber Web site, [www.chamber.org.hk](http://www.chamber.org.hk), now has a page view rate of over 150,000 per month, and this number is growing daily. The viewers come from 100 countries around the world, with half from outside Hong Kong.

As you read in September's Bulletin, we are continuing to improve our Web site to make it more user-friendly and more substantive. We realise that the Web site is used by members of the Chamber as well as non-member visitors. Therefore, our improvements have both sets of viewers in mind.

We have highlighted Chamber events on the right-hand side of the front page for easy reference, and you can use your credit card online to book Chamber events — almost all at a discounted rate — starting in mid-October. We have beefed up the contents of the International Business pages, including the China section, as we receive a great deal of the latest trade information from overseas and Chinese delegations. Members of Chamber committees can also view meeting minutes, meeting papers, special notices as well as participate in chat rooms to exchange their views.

We have also improved the database, including our Membership Directory, and the search engine for people to find products and services. In addition, our Opportunities bulletin board continues to generate interesting trade leads daily.

To date, we also have had almost 250 members asking to have our Web site host their company site. For a small company with limited name recognition, hooking on to the well-known Chamber name is smart business.



**Dr Eden Woon**  
翁以登博士

Finally, in June of this year, we sent out a request for proposals to ask for ideas of cooperation with our Web site to enhance our features. The response has been overwhelming, with 40 companies coming in to ask for some type of cooperation. They are obviously interested in leveraging the Chamber's name. After careful deliberation of what would be useful to our members and other viewers, we have agreed to cooperate with several of them. For a few selected ones that offer significant B2B features we previously did not have, we have agreed to have our Web site act as a portal to their Web site, providing once again discounted access for our members to their offerings. Some of these partners are: Busytrade, Growasia, and Rebound, among others. We will give you more details in time. We have put some others on a new "Webmart" page which provides discounted service and products to Chamber members.

Please go to our site, [www.chamber.org.hk](http://www.chamber.org.hk), now a portal, for a look at all these features and more. You will find that the Chamber itself is a good example of an "old economy" company that is using "new economy" techniques to improve its service. **B**

## 總商會網站已發展為香港商業入門網站

**總**商會網站 [www.chamber.org.hk](http://www.chamber.org.hk) 每月的網頁瀏覽人次超過 15 萬，數目更與日俱增。瀏覽者來自全球 100 個國家，當中半數是香港以外地區的人士。

《工商月刊》九月號曾報導，我們正不斷改善網站，使內容更充實，並為用戶提供更方便的服務。據我們所知，使用網站的人，除本會會員外，還包括了非會員，因此在改善網站時，將會兼顧兩者的需要。

我們在網站首頁的右邊，刊登了本會精選活動的資料，方便瀏覽。由十月中起，您可使用信用卡在網上報名參加本會活動，差不多所有活動均為網上訂戶提供折扣優惠。另外，由於海外及內地訪問團帶來最新的商貿信息，我們藉此加強了「國際商務」，尤

其是「中國事務」網頁的內容。本會專責事務委員會的會員亦可在網上瀏覽會議紀錄、會議文件和特別通告，也可在「聊天室」互相交流意見。

此外，我們亦加強了網站資料庫的內容，而會員名冊的資料亦更為豐富；供尋找產品及服務的搜尋器也增強了功能。還有，每天刊登在「商業機會」佈告板上的貿易查詢均令商貿人士大感興趣。

至今，已有超過 250 家會員機構要求在我們的網站內開設公司網頁。對規模較小、不甚聞名的公司而言，跟總商會這個為人熟悉的名字連在一起，是聰明之舉。

在本年六月，我們誠徵合作發展本會網站的建議，結果反應熱烈，共有 40 家公司要求與我們透過不同形式合作。顯然，他們

是有意借助本會發展其業務。我們小心考慮會員和其他瀏覽者的需要後，答應與其中數家公司合作，當中部分公司所提供的「商業對商業」服務是本會未有的，因此，我們同意它們可以總商會網站為入門網站，會員使用它們的服務時，可獲得折扣優惠。而另外獲選的部公司則刊於全新的「網上促銷」網頁上，會員亦可以優惠價享用在此網頁上推廣的服務及產品。部分合作夥伴是 Busytrade、Growasia 及 Rebound 等。有關詳情，將於稍後公布。

本會網站 [www.chamber.org.hk](http://www.chamber.org.hk) 現已發展成為入門網站，要了解以上和其他服務，請瀏覽這網站，您會發現總商會本身可說是「舊經濟」公司借助「新經濟」技術改善服務的明證。 **B**



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# E-commerce coming of age

*As the dot-com frenzy dies down, companies are focusing on how they can use the Internet to boost their business and improve their efficiency*

**M**uch of the focus of the new economy up until now has been on dot-com start ups and speculators buying and selling stocks. The fact that e-commerce is merely a tool to increase businesses' efficiency seemingly got lost in the stampede to get rich.

As a result, according to a Gartner Group analyst, Asia's Internet market has fallen into the "trough of disillusionment," due to hype, recession, and failure for many dot-coms to turn a penny.

Speaking on "eBusiness: Crash & Burn or Wildfire" at a recent forum, Joseph Sweeney, research director, Gartner's International, said current interest seems to be more focused on failures rather than success stories of how businesses are revitalising themselves with the power of 'e'.

Surveys, such as a recent report published in the China Daily Business Weekly, which said nine out of ten Chinese Internet start-ups

may go bust this year, only bring a smile to the faces of pessimists.

But the dot-com reality check is not all bad. It has increased awareness of how the Internet can help boost businesses' efficiency.

"I think a lot of Hong Kong companies in the past six to nine months have started to understand the implications of e-commerce," said Chamber e-Committee Chairman Cindy Cheng. "The e-Committee did a small survey not long ago and it showed that there are companies that are already implementing e-commerce strategies in their business operations."

Kurt Cavano, CEO and chairman of TradeCard, speaking in a telephone interview from the U.S., said that while he doesn't feel the potential of e-commerce has been overrated, the ease by which you get there definitely has been overestimated.

"I think what we are aiming at now is moving from the innovators to the adopters. Everyone talked about it being the nirvana

that solves all our problems. But people are finding that while it is good, we need to get up the adoption curve. Like anything in business, it requires hard work and we need to work at it," he said.

Some companies in the U.S. have now crossed over the chasm of adoption, and he thinks it will only be a year before Hong Kong catches up with the States.

But Danny Yip, CEO of TradeEasy, an i-trade solutions provider, said Hong Kong lags far behind the U.S., Taiwan and even Singapore.

"Hong Kong is still at the 'brochure-ware' stage, or where e-commerce was in the U.S. in 1997," he said.

What he calls 'brochure-ware' is basically a static Web page which a company uses as an online brochure. By contrast, companies in the U.S. have now passed the next stage, e-commerce, and are at the "e-business" mark, which involves using the Internet to auto-





# 電子商貿發展

## 漸趨蓬勃

網絡熱潮減退後，公司正專注研究如何借助互聯網促進公司業務及改善營商效率



至今，「新經濟」的焦點大都集中在互聯網新進公司和買賣股票的炒家身上，然而，在追求財富的狂熱裡，電子商貿這個只用來提高公司營商效率的工具似乎迷失了發展方向。

Gartner集團分析員認為，在傳媒渲染、互聯網熱潮減退、以及不少網絡公司未能賺取分文的影響下，亞洲互聯網市場墮進了「失望的深淵」。

Gartner International 研究部總裁斯威尼在近日一個有關電子商業的論壇上表示，現時人們對公司如何借助「e」力量振興業務的發迹史興趣不大，對失敗的故事倒更為關注。

《中國日報》的「每週商業新聞」(Business Weekly) 最近報導，內地十居其九的互聯網新進公司在本年可能倒閉。不過，即使是悲觀主義者，對於此等調查結果，也只是一笑置之。

互聯網的發展受挫，並非完全是禍，正因為互聯網的熱潮減退，人們才進一步了解如何透過網絡幫助公司提高營商效率。

本會e-委員會主席鄭韓菊芳女士說：「我

想，很多香港公司在過去六至九個月已開始明白電子商貿的意義何在。不久前，e-委員會進行了小規模的調查，發現部分公司已在營運過程中實施電子商貿策略。」

TradeCard 行政總裁兼主席卡瓦諾在美國接受長途電話訪問時表示，人們沒有把電子商貿的潛力估計過高，只是低估了引入電子商貿時遇上的困難而已。

他說：「我想，如今電子商貿正由革新期轉到採納期。每人都談論著它(電子商貿)是解決一切問題的涅槃，人們雖發現它的好處，但有必要為引入電子商貿遇上的困難作好準備。引入電子商貿跟做生意一樣，必須付出努力，一股勁兒地幹下去。」

卡瓦諾表示，美國有些公司已克服引入電子商貿的困難，只需一年，香港便能趕上美國的水平。

然而，TradeEasy(互動電子商貿方案供應商)行政總裁葉國祥認為，香港遠較美國、台灣、甚至新加坡落後。

他說：「香港仍然停留在『網上小冊子』的營商階段，或處於1997年美國的電子商貿

水平。」

葉國祥所說的『網上小冊子』，是指公司所使用的，實際上是沒有互動功能的靜態網頁，它只發揮網上宣傳冊的作用。不過，美國公司已進入另一階段——電子商貿階段，它們進行的是「電子商業」，意指透過互聯網使部分營運程序自動化。

他表示，互聯網是由美國軍方發展的，美國公司在電子商貿領導群倫，不足為奇，而其他亞洲國家也急起直追，但香港公司並沒有跟鄰國同步前進，它們在電子商貿的發展緩慢不堪，大有失去競爭力的危機。

鄭韓菊芳亦憂慮起步遲緩會阻礙香港的電子商貿發展，甚至影響本地的競爭力。她說：「電子商貿已出現，也會不斷發展，我們若不借助它取得優勢，其他國家或地區也會這樣做。假如我們不為此建立基礎設施，長遠來說，很難繼續與別國競爭。」

葉國祥指出，台灣及新加坡政府積極鼓勵當地機構借助互聯網提高營商效率及競爭力。

他建議說：「(香港)政府應為公司舉辦

mate some aspect of their business, he said.

With the Internet being developed by the U.S. army, it is no surprise that U.S. firms are ahead of the race, but other countries in Asia are catching up rapidly, he said. Hong Kong firms are not among them, however, and by dragging their feet on e-commerce they are in danger of losing their competitiveness, he warns.

Ms Cheng also fears that moving slowly will hinder the growth of e-commerce here and the territory's competitiveness. "E-commerce is here and it's here to stay and if we don't take advantage of it other countries or other regions will. If we do not build ourselves the infrastructure for it, it will be very difficult to compete in the long run," she said.



"I think a lot of Hong Kong companies in the past six to nine months have started to understand the implications of e-commerce," said Chamber e-Committee Chairman Cindy Cheng.

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According to Mr Yip, the governments in Taiwan and Singapore have been very pro-active in encouraging companies there to use the Internet to increase their efficiency and competitiveness.

"The [Hong Kong] government should organise more free talks for companies because they do not have enough information on how the Internet can help their businesses. It could also subsidise SMEs or give them tax incentives if they use this new technology," he suggests.

In November 1998, the government announced its Digital 21 strategy, which it hopes will encourage companies to adopt the Internet to drive their businesses forward. The backbone of the scheme is the Electronic Service Delivery (ESD) programme which will allow people to access public services through the Internet. Private companies can also use it to conduct e-commerce. But critics of the programme say it does little more than allow people to download government forms over the Internet, and that a much more pro-active approach is needed to educate businesses.

Packed out roundtables on e-commerce organised by the Chamber demonstrate

there is no shortage of willingness among SMEs to learn about e-commerce.

Besides the lack of information, another serious question is: do SMEs have the money and resources to use the Internet as a business tool?

About 95 per cent of Hong Kong's SMEs cannot afford to set up new systems or even spare people to implement and manage Internet strategies, Ms Cheng said.

"They [SMEs] are still struggling to see whether it really brings benefits for them.

更多免費講座，因為港商對於如何借助互聯網促進業務發展，所知的不多。政府亦可補助那些使用這種新科技的中小型企業，或給予稅務優惠。」

在1998年11月，政府公布了「數碼廿一新紀元」的資訊科技策略，以鼓勵更多公司採用互聯網促進業務發展。策略的骨幹計劃是「公共服務電子化計劃」，這項計劃的目的是透過互聯網向公眾人士提供公共服務。此外，私人機構也可使用這項服務進行電子商貿活動。不過，評論者認為，這項計劃只方便公眾透過互聯網下載政府表格，對企業幫助不大，因此，政府有必要採取更積極的措施，以教育商界人士認識電子商貿。

總商會舉辦了多個有關電子商貿的小型午餐會，反應熱烈，顯示了中小型企業對學習電子商貿的熱誠。

除了缺乏資訊外，中小企業還面對另一嚴重問題：要使用互聯網作為營商工具，它們的金錢和資源是否足夠？

鄭韓菊芳認為，本港約95%的公司為中小企業，它們不能負擔設立新系統的費用，甚至不能騰出人手實施互聯網的策略和管理有關運作。

她說：「它們（中小企業）仍是遲疑未決，目的是看看電子商貿能否真正帶來利益。如能帶來利益，它們便遇上棘手的問題：以它們有限的資源和金錢，如何推行（電子商貿）呢？」

由於中小企業在推行電子商貿時面對困難，於是互動電子商貿方案供應商便乘時而起。葉國祥表示，透過企業資源管理或供應鏈管理系統，中小企業能以相對較低廉的成本推行電子商貿。

他亦建議，公司不宜嘗試獨自設立這個系統，也不可強求能一蹴而就。相反，有意推行電子商貿的公司應先行把辦公室或工廠的部分運作自動化，然後逐漸發展整套系統。

鄭韓菊芳的見解跟葉國祥不謀而合。她強調，電子商貿仍然是以商業為本，而非以科技為本，科技只是協助電子商貿更有效地推行的工具。

她認為：「香港公司無需過急運用電子商貿求進，它們只需踏出第一步，就是為推行電子商貿作好準備，然後與社會同步前進。」

不過，誰不這樣做，便會落後於人。

核心的「舊經濟」公司正默默地努力採納電子商貿新科技，至於大型機構、甚至銀行，亦已開始全面使用電子商貿，它們正為公司鋪設未來的路軌，沒有路軌，公司的業務便無法向前邁進。

不少電子商貿公司應運而生，協助其他企業鋪設這些路軌。像「全方案供應鏈管理系統」和類似漂亮的名稱，也隨之出現，令人聽得目瞪口呆。

葉國祥指出，幾近每一家香港公司都在互聯網的協助下營商。他說：「那就是電子郵





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And if it does, the complication of how do they implement it with the limited resources and dollars that they have arises," she said.

That is where i-solution providers are hoping to cash in. By providing enterprise resources management (ERM), or supply chain management (SCM), a business can get their e-commerce strategy up and running relatively cheaply, said Mr Yip.

He advises companies not to try and set up such a system alone, nor all at once. Instead, companies should start with some aspect of office or factory automation and build from there.

Ms Cheng echoes Mr Yip's comments and stresses that e-commerce is still more business oriented than technology oriented. Technology is just a tool that helps make it happen more efficiently, she explained.



Danny Yip, CEO of TradeEasy, said many of Hong Kong's companies are still at the 'brochure-ware' stage, or where e-commerce was in the U.S. in 1997.

TradeEasy 行政總裁葉國祥認為：「香港仍然停留在『網上小冊子』的營商階段，或處於 1997 年美國的電子商貿水平。」

"Hong Kong companies don't have to jump very far to take advantage of this. They just need to take the first step. Get their business on e-commerce and move forward with the rest of society," she said. "If they don't, then they will be left behind."

The core old-economy businesses are cracking on with e-commerce in a low key manner. The big companies, and even banks are now starting to fully utilise e-

commerce. They are now in the process of laying the railroad tracks that their businesses will run on. And without tracks businesses cannot move.

Many companies have sprung up to help companies lay those tracks. Total-solution chain management systems and similarly grand names are met with glazed eyes.

But as Mr Yip points out, almost every company in Hong Kong is now using the Internet to help them do business. "That's is e-mail. That has been very quickly adopted and some people even feel they cannot go two days without checking their inbox," he said.

Few would argue that emailing has changed the way we communicate and that the cost savings over telephone or faxing messages overseas, for example, are fantastic.

Likewise, electronic commerce offers similarly incredible savings once businesses discover them, he said.

As an example, he explained a typical trading company scenario. Say you are a trading company and still mail your main buyers photo offers. The time and cost involved in developing thousands of photos and mailing them are high. By putting photo offers online, your buyers can see instantly when you have new samples and even give

件。港人很快便接納了這種科技，有些人甚至認為，絕對不可兩天不看自己的電子郵箱。」

有些人認為，電郵改變了我們的溝通方式，所節省的長途電話或傳真費用，也相當可觀。

同樣地，工商企業終會發現，它們也可從電子商貿節省同樣可觀的經營成本。

葉國祥以貿易行為例，說明電子商貿的優點。他指出，假設您所經營的貿易公司仍以傳統郵遞方式，把數千幅產品的相片寄給主要買家，在沖印和郵寄所用的時間和金錢，十分厲害。若把相片載於網上，買家便可立即看見新的產品樣本，甚至可即時回應或訂貨。您無需憂慮競爭對手會抄襲公司的新產品，因為買家可瀏覽那些網頁，全由您控制。

上述只是電子商貿最基本的效能之一。

### 清除障礙

拖慢人們採用電子商貿的障礙有二：缺乏標準的付賬系統和安全問題。直至最近，只有搜尋、磋商和實際訂購等初步的貿易程序能借助電子商貿完成，至於融資、兌現及付款等程序，仍未實行自動化。

鄭韓菊芳表示：「安全已不成問題。數年前，網上安全仍是問題，但隨著科技進步，它不再是問題了。此外，銀行正開始發展電子銀行服務，這將對促進電子商貿活動大有幫助。」

TradeCard 的卡瓦諾預計，當提供電子服務的銀行越益增多，人們便會逐漸習慣透過網上理財，繼而帶動工商企業採用電子商貿。

卡瓦諾說：「我們需要時間、經驗，或許也需要貿易夥伴的鼓勵。單看價格上的差異，（便會發現網上交易的好處）。簽發信用狀需 500 美元，透過 TradeCard，則只需 150 美元，看來使用網上付款的人已開始增多。」

電子商貿會否繼續流行，還須拭目以待，但分析員和科技界專家均期望，當更多傳統公司接納這種新科技後，電子商貿便會蓬勃發展。有些預測人士認為，到了 2003 年，全球電子商貿的交易總值會高達 7.3 萬億美元。

面對電子商貿激增，港商不能再閒坐一旁，滿足於現狀。

鄭韓菊芳表示：「歸根究底，都是與成本有關，假如我用電子商貿與甲公司交易的成本較與乙公司的低，當然，我會跟甲公司交易。這個道理放諸四海皆準，說到底都是生意掛帥，我們不用為電子商貿（能否發展）擔憂。數年後，人們可能甚至不會談論電子商貿的問題，因為它已成為營商必備、無人不用東西。」



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“*The whole thing is about cost. If e-commerce helps me do business at a lower cost with A-company than B-company, then of course I will do my business with A-company.*”

— Cindy Cheng, e-Committee chairman

歸根究底，都是與成本有關，假如我用電子商貿與甲公司交易的成本較與乙公司的低，當然，我會跟甲公司交易。”

— 本會 e-委員會主席鄭韓菊芳女士



you instant feedback on the products, and even place orders. There are no concerns that competitors will copy a company's new line, because you can control which buyers can access which pages, he said.

This is only one of the most basic efficiency savings e-commerce brings.

#### REMOVING OBSTACLES

Among the obstacles slowing adoption of e-commerce has been the lack of a standard credit system and security concerns. Until recently, only the first steps of a trade could be performed online — exploration, negotiation and the actual placement of the order. But you still have to automate financing, fulfilment and payment.

“Security is not an issue. Security was an issue a few years ago, but the technology has brought it up to a level where it is no longer an issue,” Ms Cheng said. “And banks starting to move into e-banking is going to do a lot to help e-commerce move up a notch or two.”

TradeCard's Mr Cavano said he also thinks that with more banks offering e-banking services, people will get used to handling finances online, and with them businesses.

“It's just going to take time, experience, and maybe encouragement from trading partners. If they look at the price difference — they can pay US\$500 for a letter of credit, or US\$150 under TradeCard — we should start to see some adoption of more online settlements,” he said.

Whether e-commerce will continue to be as hot remains to be seen, analysts and industry experts said, but they expect it to grow as more traditional companies get on board. Some industry estimates said that global e-commerce will hit US\$7.3 trillion in 2003.

With such growth, Hong Kong firms cannot afford to sit back and be complacent about the whole issue.

“The whole thing is about cost. If e-commerce helps me do business at a lower cost with A-company than B-company, then of course I will do my business with A-company,” Ms Cheng said. “It is one formula. It is all about doing business. Don't worry about e-commerce. In a few years time people probably won't even say e-commerce because it will be such a normal part of business that everyone will be doing it.” **B**



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## Banking on the power of 'e'

*Banks are finding they need to offer their customers e-banking services or risk being left behind*

**R**emember how exciting a trip to the bank was before ATMs? Every Saturday morning you would race down to the bank, queue up for half an hour, make your deposit or get your cash. The only alternative you had was to spend your lunch hour shuffling along the bank queue. Then, when ATMs came along, you could do all of that 24 hours a day, any day.

If you thought that was good, then Internet banking is going to blow your socks off. Now, you can schedule your bill payments through next year, order cheques, check the status of your account, give electronic gift certificates ..., and it won't be long before you will even be able to han-

dle your business' finances entirely online. In fact, an online account offers far more options and flexibility than a regular account.

That's because Internet banking allows banks to tailor individual products precisely to the needs and tastes of individual customers, instead of the current one size fits all approach. And in Hong Kong, most banks have concluded that they will have to offer their customers Internet banking services or get left behind.

"The growth of Internet banking is thought to be like that of ATMs: if you didn't provide ATMs you would lose your customers. So if you don't offer your customers e-banking then you will lose out,"

said Arthur Wong, senior manager, E-commerce, Dao Heng Bank.

Why just now?

"It takes time," said Matthew McGarvey, Internet analyst, IDC Asia/Pacific. "As Western banks were merging with the 'new economy,' Asia was still struggling with an economic crisis. In times of crisis, banks tend to focus on core competencies rather than expansion. As the crisis subsided, Y2K held them back from investing into new technologies."

David Carse, deputy chief executive, Hong Kong Monetary Authority (HKMA), said he feels banking over the Internet is likely to take off here because Hong Kong has the necessary supply of financial



# 銀行網上服務新力量

銀行界發現需為客戶提供電子銀行服務，否則便會落後於人

## 還

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這是因為電子銀行服務擺脫了現時銀行服務「一元化」的規範，能配合個別客戶的需要和喜好，提供「度身訂造」的個人銀行服務。在香港，已有不少銀行認為有必要為客戶提供網上銀行服務，否則，便會落後於人。

道亨銀行電子商貿高級經理黃文襄表



"Virtual-banking centres" are encouraging people to shift to online banking services. 銀行設立「虛擬銀行中心」，鼓勵市民轉用網上銀行服務。



示：「網上銀行的發展跟自動櫃員機相像，若不提供自動櫃員機服務，便會失去客戶。同樣地，若不提供電子銀行服務，便會失敗。」

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## Stability

## Performance

services, sufficient demand and a technologically aware population.

"The physical infrastructure for e-business and the penetration rates for the various forms of electronic delivery channels in Hong Kong are already among the highest in the world," Mr Carse said at a business luncheon earlier this year.

Over 50 per cent of households in Hong Kong have PCs, while 30 per cent of the population is connected to the Internet. Add to this the fact that 55 per cent of the population use a mobile phone and that WAP and m-commerce is just around the corner (see page 44), and it would seem that Internet banking is set to become the norm, rather than the exception.

How banks charge for Internet banking services often stimulates lively debate. Quite

mal over the next four years. That is mainly due to substantial increases in IT spending, on both front and back-end systems. However, the survey showed that on average banks expected to spend about 1.5 per cent of total operating expenses on IT.

They are also expected to reap substantial savings by reducing the number of manned branches they operate. Self-service e-banking "centres" have now replaced a number of manned branches, which have swollen queues at neighbouring branches with human tellers.

But even the banks, it would seem, are feeling their way down the charges line, and in most cases are pushing e-banking services as an extension of their preferential service packages.

Mr Wong at Dao Heng said the bank typically charges customers 50 per cent less for online services than bricks and mortar services.

Liranna Sun, vice president, of Citibank's Global Transactions Services, said, "Each particular e-product will have a different charge scale, based on the nature of these services in line with what the bank charges on its fee scale."

Banks do not expect an "e-charge war" but admit that once all banks start offering online services, natural forces will most likely determine fees.

#### ONLINE CORPORATE BANKING

Some banks are exploring business-to-business (B2B) services, including bill presentment, payment services and trade finance, but they will most likely not be readily available for another two to three years, or at least until the wrinkles in the consumer e-banking services have been ironed out.

B2B offers probably the greatest opportunities for making money out of e-banking, because of the high transaction volumes involved. But the big question seems to be, do businesses know what they want?

"From the corporate banking side, I see two points of consideration. From my personal view, these two points are whether the market is ready and do the corporate customers know what they want? Or do they have a firm model of how they want their

析員孟麻席回應說：「原因是需要時間。正當西方的銀行與『新經濟』融合時，亞洲仍在經濟困境中掙扎。在危機出現時，亞洲的銀行傾向於穩守核心業務，無暇顧及拓展。當危機平息後，千年蟲問題把銀行帶回投資新科技的道路上。」

金融管理局副總裁簡達恆表示，網上銀行服務大有機會在香港蓬勃發展，因為香港擁有金融服務所需的設施、足夠的市場需求和緊貼科技步伐的人口。

簡達恆在本年初一個商務小型午餐會上指出：「香港的電子商業基礎建設和不同電子傳送渠道的滲透率均在全球頂級之列。」

香港超過一半家庭擁有個人電腦，其中三成已接駁互聯網。此外，五成半人口使用無線電話，無線通訊協定(WAP)和流動電話商貿的興起，也是指日可待(第44頁)。有鑑於此，網上銀行業務勢必在港普及。

銀行如何釐定網上銀行的服務收費，往往引起激烈爭論。顯然，銀行透過互聯網提供服務，可節省經營成本。簡達恆說：「在同一宗交易裡，若透過網上銀行處理，它的成本是經出納員處理的百分之一。」

金管局一項有關網上銀行的調查顯示，銀行預計未來四年透過網上銀行節省的金錢不多，主要原因是銀行在資訊科技的前端和後端系統方面，大大增加了開支。調查亦發現，銀行預期在資訊科技的開支，平均佔總營運成本的1.5%。

銀行亦希望藉減少分行數目，可節省大筆開支。現時，自助形式的網上理財「中心」已取代若干分行，令鄰近設有出納員的分行大排長龍。

即使銀行本身，看來也在服務收費上小心摸索，它們大致會視電子銀行服務為新增的優惠服務，以招徠客戶。

道亨的黃先生表示，網上服務收費一般會較傳統的銀行服務收費低一半。

萬國寶通銀行全球交易服務副總裁孫倩雯說：「每項電子產品服務的收費標準各有不同，如何收費是基於銀行各自就有關服務性質釐訂的基準。」

銀行不認為「電子服務收費戰」會爆發，但承認當所有銀行相繼推出網上理財服務後，市場力量將會主宰收費。

#### 企業銀行服務電子化

有些銀行正計劃拓展商業對商業服務，範圍包括帳單交兌、付帳服務和貿易融資，但大致還須待兩至三年，或至少客戶電子銀行服務的問題一掃而空後，有關服務才會推出。

商業對商業的交易額龐大，為電子銀行業務提供賺錢的大好良機。但最大的問題是，企業知道自己想怎樣嗎？

孫倩雯說：「在企業銀行服務方面，有兩點是值得注意的。個人認為，市場是否已作好準備？企業客戶又是否知道自己的需



Kurt Cavano, chairman and CEO of TradeCard, said, "We're very excited about banks coming online .... By having the banks represent us it will help speed acceptance in the market."

TradeCard 主席兼行政總裁卡瓦諾表示：「我們對銀行業務電子化感到雀躍非常.....。有了銀行代表我們，便可更快取得市場的接納。」

clearly the Internet does offer banks the chance to cut costs. Mr Carse said, "It is often cited that the cost of conducting a transaction over the Internet may be only one-hundredth of the cost of doing the same transaction via a bank teller."

According to a survey on Internet banking conducted by the HKMA, banks expect cost savings from the Internet to be mini-





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成功人士獨具慧眼，懂得作出精明決策，以帶領公司擁有今天超然地位。道亨商務卡的優越條件，當然最能配合貴公司的需要。

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business to be conducted or go forward under the e-umbrella?" Ms Sun said.

Obviously banks offering online financial services is a crucial part of the whole e-commerce puzzle, but whether it is the missing link remains to be seen. That all depends on what sort of online services banks offer businesses.

The venerable Letter of Credit payment method would seem to most likely be one of the first payment modes to go electronic. But due to the cumbersome procedure of evaluating and receiving documents, in addition to setting up the interface with corresponding banks to accept whatever electronic LC comes their way, it is going to take another two to three years before it becomes a reality, Mr Wong said.

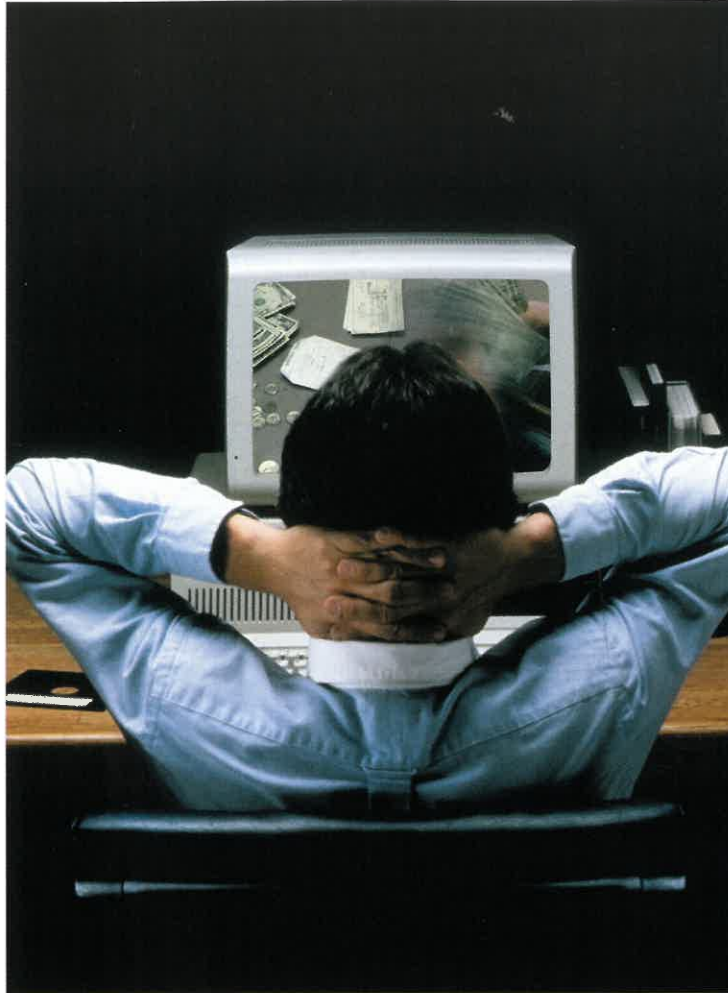
Instead of waiting that long, banks are considering providing other forms of payment.

"HSBC, while slow on the B2C uptake, has been extremely active at providing solutions for businesses looking to conduct online transactions and process payments," Mr McGarvey at IDC said. "HSBC is a member of Identrus, a consortium that was founded by the major banks around the world to provide a global framework of trust and security. As security and the Internet develop, a single standard is starting to emerge and HSBC is a committed member of that. As well, HSBC's development of a payment gateway is allowing more and more companies to process payments online."

According to Mr Carse, a number of banks have formed joint ventures with commercial companies to provide the necessary payment gateways to facilitate e-commerce.

Such joint ventures include third-party solutions, such as TradeCard, a B2B e-commerce infrastructure that allows online payment settlement.

Kurt Cavano, chairman and CEO of TradeCard, speaking in a telephone interview from the United States, said he



doesn't feel banks going online will threaten TradeCard's future. Quite the reverse.

"We're very excited about banks coming online, because the banks are beginning to sign up with TradeCard in the States. By having the banks represent us it will help speed acceptance in the market," he said.

Though banks traditionally have had a "let's do it ourselves" approach, the market is moving so fast that they cannot afford to invest in building new systems themselves, he said.

TradeCard signed an agreement with Hong Kong's Dah Sing Bank to provide its members export financing. It also has agreements with a couple of Taiwan banks - Chinatrust, and Sinopac - to provide online business financing solutions.

On Sept. 5, it announced an agreement with MasterCard International to develop and pilot an online payment system that will basically allow businesses to complete B2B e-commerce transaction using the trusted credit card.

The transaction limit for the card will

be decided upon during the pilot programme which started this autumn, along with interest rates should a company for some reason be unable to settle in full the due amount by the due date.

Hong Kong's Dao Heng Bank has also signed an agreement with a major credit card company, Visa, to offer the "Visa Business Card." According to a survey conducted by the Hong Kong Productivity Council and the bank, Hong Kong's SMEs spend between HK\$30,000 and HK\$200,000 a month on business expenses, which the card will be able to honour.

## SECURITY

The security of transactions over the Internet is probably the biggest concern among the HKMA, banks and consumers. Banks would appear to be the perfect target for hackers, and unauthorised access and alteration of information are banks' biggest concerns

about Internet banking.

However, technology has reached such a level that it would take months and even years to break encryption codes. And even then, digital keys would be able to determine that the information had been tampered with and so rejected.

All the banks that *The Bulletin* spoke to in researching this article said that technology provides sufficient security to protect themselves and their customers.

"Security wise, because the banks never before have been so exposed in that they in effect are letting the public have some control of their account, we of course have to ensure the proper checks are in place," Mr Wong said.

Likewise, Ms Sun feels the level of today's security technology can secure services.

"The security issues are always more conceptual than actual," she said, adding that Citibank's systems security uses the U.S. level which she said is more than sufficient to protect customers. **B**



要？或者說，企業在電子服務的傘子下，對於如何經營或促進業務發展，是否已有一個明確的構思？」

顯然，網上理財服務是整套電子商貿服務中重要的一環，但這一環是否與其他電子商貿服務脫勾，還須拭目以待，關鍵在於銀行將為企業提供甚麼網上服務。

道亨的黃先生認為，舊式的信用證付款方式看來將是首批轉為電子化的付款方式。然而，由於批核和交收文件所牽涉的程序繁複，加上須為往來銀行設立界面，以便它們承兌收到的電子信用證，因此，大概還需待兩至三年，這項服務才能落實。」

與其久等，銀行正計劃提供其他付款方式。

IDC 的孟麻席表示：「在『企業對客戶』服務方面，匯豐的發展步伐雖較緩慢，但該銀行正積極為有意使用網上交易和電子付帳服務的公司提供解決方案。匯豐是 Identrus 的成員，Identrus 是由全球主要銀行成立的銀團組織，作用是提供一個全球信託及資料保安系統。由於資料保安技術和互聯網不斷發展，信託和資料保安開始邁向標準化，而匯豐正致力於這方面的發展。此外，匯豐在電子付帳渠道方面的發展正好方便更多企業在網上付帳。」

簡達恆稱，有些銀行與商業機構組成合資公司，提供所需的電子付款服務，促進電子商貿發展。

這些合資企業包括第三者方案公司，例如 Trade Card 便是一家提供「商業對商業」電子商貿服務的公司，該公司為顧客提供網上付帳結算服務。

身在美國的 TradeCard 主席兼行政總裁卡瓦諾接受越洋長途電話訪問時表示，銀行業務電子化並不會威脅 TradeCard 未來的發展，反而有所助益。

他說：「我們對銀行業務電子化感到雀躍非常，因為美國的銀行已開始與 TradeCard 簽署合作協議。有了銀行代表我們，便可更快取得市場的接納。」

卡瓦諾指出，銀行一向雖採取「親力親為」的做法，但由於市場急速發展，銀行已不能單憑自己的力量，自建新的系統。

TradeCard 與香港大新銀行簽訂協議，為客戶提供出口融資服務。該公司亦與數家台灣銀行合作（包括中國信託商業銀行和華信銀行），提供網上商業融資服務。

TradeCard 於 9 月 5 日宣布與萬事達卡達成協議，發展及試行網上付帳系統，讓企業透過信用卡完成「商業對商業」的電子商貿交易。

至於信用卡的交易限額和公司因某些原因未能在限期前清付欠款的利息，則於本年秋季先導計劃推行時釐訂。

香港道亨銀行亦與一家大規模的信用卡公司 Visa 簽訂協議，推出「Visa 商業卡」(Visa Business Card)。該銀行與香港生產力促進局的一項調查顯示，香港中小型企業每月的營業開支由 30,000 至 200,000 港元不等，Visa 商業卡將可提供有關信用額。

#### 資料保安

網上電子交易的保安措施也許是金管局、銀行和消費客戶的關注焦點。銀行的網站是黑客入侵的最佳目標，最令銀行擔憂的，是網上的資料被非法存取或竄改。

幸而，現今科技發達，使入侵的黑客需花上數月、甚至數年的時間才能解碼，即使被非法解碼，數碼鑰匙也能辨識那些是干擾訊息，然後拒絕接收。

接受《工商月刊》訪問的銀行均表示，科技的發展有助提供足夠的保安設施，為銀行和客戶帶來保障。

道亨的黃先生說：「在保安方面，由於銀行從未如此開放，讓客戶在某程度上控制戶口的帳務往來，我們必會制訂妥善的覆核措施。」

孫倩雯同樣認為，現今的保安科技水平足以確保服務的安全性。

「保安問題往往是觀念上的問題多於是一個實際問題。」她補充說，現時萬國寶通的保安系統已達至美國水平，絕對能為客戶提供保障。B



Vincent Chiang, general manager, Card Centre, Dao Heng Bank displays the bank's "Visa Business Card."  
道亨銀行信用卡中心總經理蔣偉森展示道亨商務卡。



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Wu Shek Kok



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# Growth hits 12.5% in first half

*External trade and the "new economy" helped Hong Kong to its best opening for any year since 1987, but can it be sustained. Our Chief Economist Ian Perkin reports*

Hong Kong's economy grew by a real 12.5 per cent in the opening six months of this year, marking its best first half performance in 13 years, its most rapid start to any year since the opening months of 1987.

On both occasions the economy was emerging from an economic downturn, although this year's rebound has come off a far worse recession, with gross domestic product (GDP) actually declining in the first half of 1998, whereas back in the 1980s it remained positive throughout.

There are also other differences. Back in the mid-1980s, the recovery was far more broadly based, with the property and construction sector, in particular, playing a positive role in the upturn.

This time around, investment in property and construction has yet to recover.

The mid-1980s recovery was also achieved in the context of continuing inflation, whereas this year's rebound has occurred in a deflationary environment, with the property sector playing a key role in maintaining the general decline in prices.

In the first half of the current year, real GDP may have been up 12.5 per cent in real terms, but nominal, or current dollar value GDP (effectively the cash flow of the domestic economy) rose on 4.4 per cent. Deflation averaged 7.2 per cent.

This contrasts sharply with the experience in the first half on 1987 when the economy grew by 12.9 per cent in real terms and a massive 22.4 per cent in nominal terms. Inflation, as measured by the GDP deflator, was then running a 8.5 per cent.

But there are also similarities between the two recoveries as well. External trade, especially buoyant re-export trade with the Mainland, played a key role in the 1987 recovery and it has been one of the key drivers of growth in the present rebound.

Back in the mid-1980s, the local economy was also going through a dramatic structural change as manufacturing industry switched its activities across the border into China and made

room for the rise in the services sector.

This structural change helps explain the high level of new investment, including property and construction, in the mid-1980s recovery. It also explains the powerful boost the economy received from re-exports by the new industries across the border.

In the current recovery, the structural change is of a different order altogether, with the Hong Kong SAR adopting the tools of the new economy in the expansion of computer-based information technology and electronic commerce.

This, in turn, helps explain the tremendous growth in investment in machinery and equipment in the current recovery, with 5 per cent growth in total new investment in the first half, despite the decline in the property and construction sector.

The increase in new investment was totally accounted for by a massive 24 per cent jump in machinery and equipment compared with a 12 per cent decline in building and construction, and similar declines in other property related investment.

As the government said in its half yearly economic report: "There was a particularly large intake of office equipment, and also capital items related to information technology."

The investment trend was also reflected in the retained imports of capital goods, which soared by 43 per cent in real terms over the first half of last year.

"The rebound was broadly spread, yet with retained imports of office equipment, comprising mainly computer equipment, recording a particularly sharp growth of 140 per cent in real terms in the first half of 2000 over a year earlier," the report said.

It can therefore be seen that another restructuring of the local economy and the emergence of the so-called "new economy" has played a role in the Hong Kong SAR's rebound from recession in the past nine months.

But there are still question marks over how long this recovery can continue, whether the investment in the "new economy" will be maintained and, if not, whether the property and

construction sector can take up some of the slack? Externally, too, there have to be worries about where the U.S. economy is headed, especially as it moves beyond election mode and into 2001. Will there be a marked slowdown in the U.S. and, if not, will there be a need for higher interest rates?

How long will the current rise in world crude oil prices last and, if they are maintained for some time, what impact will they have on world trade, global economic growth and underlying inflation? Will Asia, in particular, be hit by higher crude prices?

These are all questions that will come to the forefront in the near-term future. In the meantime it is clear that the local economy has performed well in coming out of the Asian crisis-induced recession of 1997-1999, although there are some cracks.

At 10.8 per cent in the second quarter, Hong Kong's growth in real GDP was close to the top end of the range of forecasts and, together with first quarter growth of 14.3 per cent, gave the strong start to the year.

There were, however, worrying signs in the 0.8 per cent decline in real GDP quarter-on-quarter, nominal (current dollar) growth of just 2.6 per cent compared with last year and continuing deflation, with the GDP deflator down 7.4 per cent.

The importance of deflation in the overall outcome cannot be dismissed, effectively making the GDP deflator a GDP inflator for the first half of the year.

The government's upgrading of its annual growth forecast to 8.5 per cent (from 6.3 per cent) comes as no surprise in such circumstances, but also implies a slowing of growth to around 5 per cent in the current closing six months of the year.

It will be interesting to see the psychological impact on the community of this dramatic difference in outcomes for the two halves of the year, especially if it leaves the impression that the economy is slowing down into 2001. **B**

*Ian K Perkin is the Chief Economist of the Chamber.*



# 上半年本港經濟增長 12.5%

外貿復甦和「新經濟」崛起，使香港上半年的經濟增長創下了自1987年以來的最佳成績，但增長能否持續，遂成疑問。以下為本會首席經濟學家冼柏堅的分析。

**香**港上半年的經濟取得了12.5%的實質增長，創下了自1987年起十三年來最佳的首半年成績。

本年的經濟情況跟1987年一樣，都是從經濟衰退中復甦，分別只是過往兩年的經濟衰退比八十年代更為嚴重罷了。在1998年上半年，本地生產總值錄得了負增長，但在整個八十年代，生產總值卻維持在正增長水平。

然而，當年與本年的情況仍有不同之處。回顧八十年代中期，經濟復甦的層面較為廣闊，而地產和建築界尤其是推動經濟增長的重要元素。

反觀現在，地產和建築兩方面的投資均未見復甦。

在八十年代，經濟是在通脹持續的情況下復甦；在2000年，經濟則是在通縮的環境下回升，而物價下跌，跟地產市道不景更有莫大關係。

上半年，本地生產總值的實質增長為12.5%。由於通縮平均為7.2%，因此，按名義現值（即本地經濟的現金流動價值）計算的經濟增幅為4.4%。

這情況跟1987年上半年截然不同，其時，實質的經濟增長為12.9%，而名義增幅則為22.4%。若按本地生產總值平減物價指數計算，1987年的通脹率為8.5%。

可是，兩個時段的復甦，也有類似的地方。在1987年，外貿增長帶動了經濟復甦，本港與內地蓬勃的轉口貿易尤其成為刺激經濟增長的主因之一；本年經濟迅速反彈，外貿也是推動經濟增長的主要元素。

回首八十年代中期，本地經濟出現結構性轉變，製造業北移，服務業逐漸崛起。

正因為出現了這個轉變，因此在八十年代中經濟復甦期間，地產和建築等新項目的投資激增；另一方面，在經濟轉型下，本港製造業北移，內地新工業逐漸興起，也帶動了本港的轉口貿易增長，從而刺激經濟回升。

上半年復甦時出現的經濟轉型，跟八十年代的全然不同。現時，香港正引入「新經濟」的工具，發展以電腦為本的資訊科技和電子商貿。

正因為出現了這方面的轉變，因此，機械和設備的投資大幅增長，即使地產及建築的投資在上半年均告下跌，但新項目的投資總額卻增長了5%。

政府在上半年經濟報告中指出：「辦公室

設備，以及與資訊科技有關的資本貨物的吸納量尤為龐大。」

去年上半年，本港的留用進口資本貨物實際激增了43%，由此可反映本地的投資趨勢。

報告續稱：「進口普遍回升，升幅尤為顯著的，是主要包括電腦儀器在內的留用進口辦公室設備。在2000年上半年，這方面的進口較一年前實際增長了140%。」

由此可見，本地經濟正出現另一次轉型，而「新經濟」的崛起，帶動了香港經濟在過去九個月復甦。

然而，問題仍然存在。究竟，這次復甦能持續多久？注入「新經濟」的投資會否持續？若不，地產及建築界會否重整旗鼓？

外圍方面，美國的經濟走勢值得關注。美國在大選結束後翌年，經濟將如何發展，尤成為關注焦點。美國經濟會否顯著放緩？若不，又是否有需要加息？

目前世界原油價格上升的趨勢會否持續？如上升的趨勢持續，對世界貿易、全球經濟增長和通脹有甚麼影響？原油價格上升，對亞洲構成的影響會否尤甚？

這些問題都是不久我們需面對的，不過，在此期間，本地經濟縱有表現未盡如意的環節，但整體來說，已算不俗，顯然香港已擺脫1997至1999年亞洲金融危機的低迷。

本港第二季的實際經濟增長為10.8%，接近預測數字的最高水平，加上第一季錄得了14.3%的增幅，因此，上半年的經濟增長強勁。

然而，跟上一季度比較，本地實質生產總值下跌了0.8%；與去年同期相比，名義經濟增幅僅為2.6%；加上本地通縮持續，本地生產總值的平減物價指數下跌了7.4%，這些現象，都是值得憂慮的。

通縮在整體經濟中的重要性，不可忽視。實際上，在通縮持續下，上半年的本地生產總值平減物價指數已變相成為本地生產總值的「通脹指數」。

在通縮持續下，政府把年經濟增長預測由6.3%調升至8.5%，實不足為奇，但此舉亦意味著下半年的經濟增長將有所放緩，增幅預計約為5%。

上半年與下半年經濟增長速度顯著不同，對社會造成的心理影響值得關注，這方面的影響會否令人對2001年的前景產生焦慮，尤其值得注意。B

冼柏堅是本會首席經濟學家

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# Q&A with Esquel Chairman Marjorie Yang



SINCE ITS ESTABLISHMENT IN 1978, textile and apparel giant Esquel Group has undergone phenomenal growth. The group's Chairman, Marjorie Yang, continues to prove wrong those who think the sun is setting on Hong Kong's textile industry by piloting the company to new heights. Bulletin Editor Malcolm Ainsworth talked with Ms Yang about her company's impressive growth, its investment in western China and its plans for the future.

Your company has expanded incredibly quickly, to what do you attribute this?

Just as Andy Grove says, only the paranoid survive. We strongly subscribe to that theory. Because we are in a very competitive business, we have to constantly strive to improve ourselves and that has led to continuous efforts to stay ahead of the competition.

For example, in the early '80s we decided we needed to focus on quality so we started trading up with our customer base. We then realised that we needed to provide more services to our customers and started developing merchandising capabilities. Then in the '90s, we started to provide more merchandising, especially in fabrics. In our drive to get more quality we backward integrated to make fabric with a very big investment in a dye yarn mill in China. That allowed us to take over from the Japanese who used to be the main supplier of high quality fabric. Having achieved that – meaning our own supply or production base – we then focused on merchandising skills, especially on fabric.

I believe you've also leveraged heavily on technologies?

Since the late '70s, we've always felt there is a lot of potential to take advantage of technology. As a result, we are now competing on going to market faster. We are reducing wastage in the production process through the use of IT, and we are moving goods through the supply chain faster. I guess it is the underlying concepts of total quality management. Today, it's Andy Groves theory, but it is just a constant process to reinvent yourself and to be leaner and meaner.

How can you constantly reinvent yourself?

It's trying to make use of available tools. It could be technologies or creative skills. Today, everybody is talking about the knowledge economy and as such traditional industries do not have a future. That is not true. It's just a question of how to appropriately apply knowledge and transit to the new period.

People who look at Hong Kong companies say its garment industry doesn't have a future because they are still fixated on the past. They think that garment manufacturing only means sweatshops and cheap labour and that it has no place in an advanced economy like

溢達集團董事長

## 楊敏德專訪

紡織及成衣巨擘溢達集團自1978年成立以來，發展驕人。集團在董事長楊敏德的領導下，不斷勇創新高，推翻了香港的製衣業正夕陽西下的說法。訪問中，楊敏德談到了公司的輝煌成就、在中國西部的投資和未來的發展大計。

公司發展如此迅速，您認為是什麼因素促成的？

正如格羅夫所說，只有狂人方可生存。這個說法，我們十分贊同。這一行的競爭相當激烈，我們必須努力不懈，不斷進步，才能時刻在競爭中保持領先。

例如在八十年代初，我們認為有必要專注產品的品質，所以便開始向顧客銷售高檔的產品。其後，我們發現需為客戶提供更多服務，所以便開始發展採購業務。到了九十年代，我們提供更多採購服務，尤其專注發展布料採購。為提高產品質素，我們在內地的染紗廠投資巨額，綜合生產布料，此舉使我們取代了日本，成為優質布料的主要供應商。在這方面取得成就後，我指的是建立了自己的供應和生產基地後，我們便專注發展採購，尤其是布料採購。

我相信您們對科技也相當倚重？

自七十年代末起，我們已相信借助科技發展的潛力具大。我們現在競爭的，是進軍市場的速度。透過資訊科技，我們避免在生產工序中造成浪費，也能更快捷地運送供應鏈上的貨物。我想，這大抵是「全面優質管理」的基本概念。今天，我們談的格羅夫理論，就是不斷自我革新，使自己更精幹、更靈巧。

怎樣不斷革新？

就是盡量借助已有的工具，這些工具可以是科技，也可以是創意。今天，每個人都談論著知識為本的經濟，並認為傳統工業已沒有希望。事實上，這不是真的，問題是如何適當地運用知識，過渡至新階段。

有些人認為，香港的製衣業沒有前景，因為它們仍然在想當



The longest suspension bridge -- Akashi Kaikyo Bridge



# Know More

# Hyogo



The world's largest Synchrotron Radiation Facility - SPring-8

## ***A Place for Your Business to Bloom***

Hyogo Prefecture, situated in the geographical center of Japan, is home to the world-famous Kobe beef.

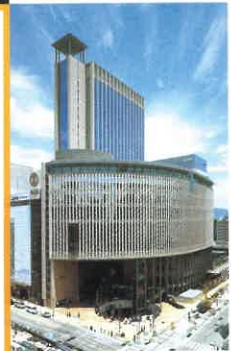
In terms of modern day attributes, Hyogo prefecture, with its world-class social & transportation infrastructure, serves as an international base for research projects that cover a wide range of areas such as medicine, new materials, and biotechnology. Examples are SPring-8, the world largest synchrotron radiation facility, the Center for Advanced Science & Technology HYOGO, which serves as bases for conducting R & D activities.

Hyogo is one of the major industrial prefectures in the country. Technologically advanced industries, shipbuilding, machinery, chemicals and foodstuffs, are concentrated here. In recent years, inland industrial parks such as the Kobe Port Island Second Stage, attract the establishment of businesses in the prefecture. Efforts have been made to further advance industries by encouraging modern technological enterprises, such as information-related companies to establish business presence to Hyogo.

The Prefecture is promoting the development of new businesses and regional industries by granting low interest loans to small and medium-sized businesses and holding trade fairs. Moreover, to encourage the creation and development of next-generation industries, Hyogo subsidizes and invests in venture businesses and fosters new entrepreneurs. The Hyogo Investment Support Center (HIS) also offers information on regional issues, economic conditions, and industrial parks to domestic and foreign enterprises considering opening a business in the area.

A variety of projects have been launched within Hyogo Prefecture to enhance international exchange in the 21st century as well. One of them is the Awaji Yumeibutai International Conference Center, which is the core facility of Awaji Island International Garden City. It serves as a base for international exchange in the Osaka Bay Area. With the most advanced equipment and facilities, skilled staff, and picturesque scenery full of greenery and flowers, it is an ideal place for any kind of meeting and seminar.

As a result of various activities being carried out in Hyogo, the Prefecture is set as an international exchange base in the Asia-Pacific Region in the fields such as culture, economy and academia and it provides an excellent environment for industrial & commercial development and advancement.



The Hyogo Investment Support Center (HIS)



Awaji Yumeibutai International Conference Center



For further information, please contact Mr. Takeo Kingetsu (director of the Hong Kong Representative Office of Hyogo Prefectural Government) at:

Tel: 25260366 Fax: 25265186 E-mail: [hyg@mail.hkisl.net](mailto:hyg@mail.hkisl.net)

<http://www.hyogo.org.hk>

Hong Kong. Whereas it is not true. Hong Kong is the instigator of our global operations – this is where we do a lot of the brainwork. The technology, planning, strategy, research ... this is still where ideas are generated.

**Have these perceptions made it difficult to find good people to keep the momentum of your expansion going?**

Absolutely. I myself spend a lot of time in human resources and we have a very senior person doing nothing but HR. We spend a lot on manpower training and we have overseas scholarships. We're also working with local universities to partly help them develop their skills so that they will be more applicable to our industry. That will make their research more practical and at the same time get the students to understand that this is no longer a sweatshop type of industry.

**You've invested heavily in western China, what is the strategy behind that?**

We look for the best source of cotton and in Xinjiang one breed of the cotton can be as good as that of Egypt or Peru. It was a resource that was going to waste, so we went in to revitalise the extra long staple cotton. Our customers are very demanding so we don't want any foreign matter to be in the cotton. We cannot buy the cotton and try to separate it, so we are trying to get involved in ginning to prevent foreign matter from entering the cotton.

**What do you think of the Central Government's plans to promote the west?**

I think Central Government has very good ideas, but the west has always had problems with implementation. Management is very thin and the senior people in these areas are very dedicated people – I have great admiration for them. But their problem is that they are so short of good people to help them. And then they have such a huge area to administer that if you send one of your guys out he doesn't come back for four days. It is so frustrating for them. I'm sympathetic to the leadership.

But I think we need to work closer with the government to ensure responsible industrialists are going out there, which will be a very important part of the development programme. We want to make sure it attracts people who have the right mindset. I think it will be very dangerous for the environment if we only attract opportunists.

**Why did you decide to established Esquel Technology earlier this year?**

Because we have put a lot of investment in IT in our own operations. We were also encouraged by local factories in China to share our knowledge and management skills with SOEs in the textile area. We are teaching them a lot and people have asked, 'are you crazy? You are improving your competitors.' But it also puts the pressure on ourselves to run faster.

**What are your targets for the near future?**

This is a period where we are pulling all the different elements together. My plan is to practice what I was taught at MIT and Harvard Business School, and that is to apply technology and management. I will also prove my game plan in that the results are just going to grow exponentially. The next challenge is our supply chain, because we feel we still haven't got the full potential out of supply chain management. Now we will link the pieces together and that will provide another round of production growth. **B**

年，認為經營製衣業，就必須開設血汗工廠，聘請廉價勞工，所以在香港這個先進城市，製衣業是難以站得住腳的。事實並非如此，香港是領我們打入國際市場的橋頭堡，是我們定謀劃策的地方。科技、策劃、策略、研究……這裡仍然是我們得出新意念的地方。

**這些觀念會否令您難於找尋合適的人才，協助業務繼續開拓？**

當然會。我個人在人力資源上花了很多時間，我們也有一位資深的人員，不幹別的，只專責人力資源的事務。我們動用大量資金培訓員工，並設立海外培訓獎學金。我們亦與本地大學合作，為大學的技能發展提供一些援助，使它們所傳授的技能，更適用於我們的行業。這樣將使大學的研究更具實用價值，同時也令學生明白製衣業已非血汗工廠式的行業。

**您在中國西部作出了重大投資，背後有何策略？**

我們是希望找尋優質棉。在新疆，我們找到一種棉，它跟埃及和秘魯出產的同樣優質。這些資源未被加以利用，所以我們深入新疆，重新開發當地的特長絨棉。顧客的要求很高，我們不想這些棉含有任何雜質，但我們不能把棉買入後再分開，所以便參與軋棉的過程，避免雜質夾雜於棉內。

**您對中央政府發展西部的計劃有何意見？**

中央政府有很好的意念，但在西部推行，往往會遇到困難。首先，是管理層人丁單薄。當地的管理高層對工作熱誠，我對他們極為欽佩，但問題是管理的範圍龐大，卻沒有足夠的人手協助。高層派員出差工幹，一去便是四天。這樣難免令人沮喪。我對當地的領導層寄予無限同情。

我認為，在內地投資的廠商必須與政府緊密合作，確保到西部發展的實業家具有責任感，這方面對發展計劃十分重要。我們希望確保這項計劃能吸引思想正確的人到那裡，若計劃只能吸引機會主義者，將對環境造成危機。

**您為何在本年初成立溢達科技？**

原因是我們在資訊科技作出了大量投資。內地的廠商也邀請我們跟國有的紡織企業分享專門知識和管理技術，我們向他們傳授了不少知識和技能。有人問：「你瘋了嗎？竟然指導您的競爭對手如何改進？」我認為，此舉也可促使我們加緊步伐。

**您短期內有甚麼目標？**

在現階段裡，我們正在努力勾勒出整體的計劃。我希望能學以致用，把我在麻省理工學院和哈佛商學院所學的應用出來，那就是運用科技和管理技術。我會證明自己的策略能使公司的業績倍增。改善供應鏈管理系統是我們下一個挑戰，我們感到在這方面仍未充分發揮潛力。我們會勾勒出整體的策略，讓產量再創高峰。 **B**





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# Egypt striving to become IT hub

*Can IT provide the answer for Egypt's long-drawn struggle to become an export-oriented economy?*

By Dr Mahmoud Mazhar

The drive to support Egypt's information technology (IT) sector received impetus last October with the formation of the new cabinet. Ahmed Nazif was appointed to lead Egypt's first Ministry of Telecommunications and Information Technology. Armed with practical experience in the field, Mr Nazif has given a push to the drive to turn Egypt into a regional IT hub. This vision has now

been translated into a working plan – on paper at least – designed to achieve close co-operation with the private sector.

tion to servicing local demand, gains particular importance, given that if it succeeds in this direction, it will contribute to the aim of attaining 7 per cent growth for the economy. With an estimated 250 million Arabic speakers demanding Arabic software, this would consolidate Egypt's position in the region, especially in view of the potential competition posed by Israel.

While mobilising the country's manpower, the government is working on laying the necessary infrastructure to ensure high-speed connectivity to the Internet, such as the extension of a high-speed digital network. It is also bent on planning "smart villages" designed to provide the right environment where the brain-ware IT industry may develop by providing companies a user-friendly environment to set up their businesses.

The proposed smart villages will not include any factories or universities, but will comprise telecommunications, software, Internet, training and services companies complementing one another, providing them with state-of-the-art infrastructure and Internet access. The village will provide fully-equipped office space with fibre optic cables and satellite connections allowing companies to only plug in and start operating, he added.

The first smart village will be built on 317 feddans in the Pyramids area, said El-Hefnawi. While the Ministry of Telecommunications and Information Technology has contributed the land, the imitative of building villages will be left to the private sector because the government is not a good sales man by itself.

Consequently, a private sector company is being formed to oversee the first smart village's establishment and management. With a start-up capital of LE120 million and an authorised capital of LE500 million, the private investors will also develop the land, market and maintain it.

But exactly what Egypt's role in the software market will be is an issue raised by people working in the field.

According to Medhat Khalil, chairman of Raya Holding, speaking during a meeting of the Business Software Alliance Club, Egypt's human resources are a relative advantage for an IT industry because it is a "brainwave industry." He pointed out that although there are 5,000 Egyptians working in the IT field, it is estimated that there are only 2,000 developers producing around LE50 million worth of software annually.

It is imperative, however, that domestic demand be reinforced so as not to perpetuate a dependence on foreign markets alone, warned Alaa Agamawi, head of the Software Development Society. The Egyptian market should give a competitive advantage to Egyptian companies, otherwise there is a danger that local developers will become only tools of foreign companies. This could be attained by helping the Egyptian private sector set up small and medium sized IT enterprises, and restructuring investment incentive laws.

One should also not underestimate the strength of Israel's IT sector in particular. Multi-national companies are now re-exporting software developed in Israel. And, it is expected that if peace is attained, Israel will be looking to forge (business) alliances with neighbouring countries.

Positive intentions are not enough, however. There is a need to upgrade the legal and structural environment. To date, there is no law regulating e-commerce and e-business.

Despite the expanding demand for IT, the government still needs to involve itself more actively in promoting the use of information technology in everyday life. Private initiative alone cannot persuade the public of the importance of IT. **B**

*Dr. Mahmoud Mazhar is consul for the Commercial and Economic Affairs Bureau, Consulate General of Egypt in Hong Kong*



been translated into a working plan – on paper at least – designed to achieve close co-operation with the private sector.

Vital components of this plan are the solicitation of investments and the forging of partnerships between Egypt's private sector and multinational companies. Nazif has also announced that an e-government is in the making – although the full details of the three-year plan to realise this initiative have not yet been disclosed.

The government also says it will "invest heavily" in promoting professional training and human resource development needed for software programmers. As such 5,000 individuals are scheduled to be trained every year in cooperation with multinationals such as IBM, Microsoft and Cisco.

The issue of Egypt's IT sector becoming able to export software applications, in addi-



馬茲哈爾博士

去

年十月，埃及新內閣成立，給該國的資訊科技發展注入了新動力。納齊夫獲委任為新成立的電訊及資訊科技部部長。他具備資訊科技的實務經驗，積極推動埃及發展為區內的資訊科技樞紐。在他的領導下，這方面的理念已進一步落實為工作計劃，透過有關計劃，旨在與私營界別緊密合作。

這項計劃的重點目標是引資和促進埃及的私營界別與跨國企業合作。納齊夫亦宣布加速政府的電子化進程，整項計劃為期三年，但有關細節尚有待公布。另外，政府亦表示會「投資巨額」，促進軟件程式編寫員的專業培訓和發展這方面的人力資源。根據計劃，政府將與國際商業機器、微軟、思科等跨國企業合作，預料每年可培訓 5,000 名專才。

埃及資訊科技界所製作的應用軟件，除了供應當地所需外，能否出口國際市場，影響尤為重大，若能朝著這方向成功發展，埃及的經濟增長將可達致 7% 的目標。據估計，約有 2.5 億阿拉伯語人士需要阿拉伯語的軟件，這將有助鞏固埃及在區內的市場地位，尤其面對以色列的競爭，如能開拓阿拉伯語軟件市場，將對埃及更為有利。

埃及政府不但動員全國人力，同時亦建設所需的基礎設施，確保能以高速連接互聯網，如擴大高速數碼網絡的覆蓋範圍，便是當地政府的工作之一。政府亦籌建「精英村」，以提供合適的環境，方便「動腦筋」的資訊科技業人士開拓業務。

擬建的「精英村」不會設有任何工廠和大

學，只設電訊、軟件、互聯網、培訓和服務公司，這些公司將互為補足。村內提供先進的基礎設施、互聯網接駁系統和設備完善的辦公室，辦公室內設有光纖電纜和衛星接駁系統，租用的公司只需插上插頭，便能使用。

哈夫納維表示，首條「精英村」將建於金字塔區內，佔地 317 費丹 (1 費丹 = 1.038 英畝)，地皮雖由電訊及資訊科技部撥出，但村內的建設工程，將交由私人機構負責，原因是政府並非推銷的能手。

目前，一家私營公司已成立，負責監管村內的建設及管理。該公司的開辦資本為 1.2 億埃及鎊，法定資本為 5 億埃及鎊，將負責發展土地、推廣和維修保養的工作。

究竟埃及在電腦軟件市場上將擔當甚麼角色，正是業內人士關注的問題。

在商業軟件聯盟的會議上，Raya Holding 主席哈利利表示，埃及的人力資源對發展資訊科技相對有利，因為資訊科技是一門「需要動腦筋的行業」。哈利利指出，雖然現時約有 5,000 名埃及人從事資訊科技行業，但估計全國約有 2,000 家發展商，每年生產的電腦軟件總值僅約 5,000 萬埃及鎊。

然而，軟件開發協會主席阿加馬維認為，為免純粹依賴海外市場，必須刺激內部市場的需求。埃及市場應為當地公司帶來競爭優勢，否則，當地發展商將有機會淪為海外公司的工具。為此，埃及政府須協助當地私營界別成立中小型資訊科技企業，並重新修訂引資的法例。

以色列資訊科技界的實力，尤其不容輕看，不少跨國企業正把以色列生產的電腦軟件轉口，若局勢穩定，以色列將謀求與毗鄰的國家締結（商業）聯盟。

只有正面的動機不足以成事，埃及政府有必要改革法律和制度。至今，埃及仍沒有

埃及及長期為發展出口主導的經濟作出了極大努力，資訊科技會否為該國提供一條出路？

## 埃及力爭成為 資訊科技樞紐

制定監管電子商貿及電子商業活動的法律。

阿加馬維相信，儘管資訊科技的需求已見增長，但埃及政府仍需更積極地擴闊資訊科技在日常生活中的應用層面，單憑私人機構牽頭，不足以令普羅大眾認識資訊科技的重要。B

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The Asian Games, held every four years, is the second largest multi-sport event in the world, after the Olympic Games. Ten thousand athletes and officials from 44 Asian countries participate in over 30 sports. We hope to bring the 15th Asian Games to Hong Kong in 2006.

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portant role within the Asian community, and its position as a centre for excellence in sporting as well as economic endeavour. It will help foster a sense of unity among the community, provide a tremendous boost to the morale and performance of our athletes, and improve the sporting infrastructure which will bring about long-term benefits to the community.

Apart from bringing enormous benefits to local sports, the staging of the games will create new business opportunities, in particular for the tourist and retail sectors. The experiences of the Atlanta Olympic Games in 1996 and the Bangkok Asian Games in 1998, and now the Sydney Olympics, indicate that hosting of these large scale athletic competitions would bring economic benefits to the hosting city, not to mention the intangible benefits of enhancing its prestige and fostering friendship among the Asian or international community. With your support, Hong Kong will surely be a worthy rival for Kuala Lumpur (Malaysia), New Delhi (India) and Doha (Qatar).

For more information, visit our Web site at <http://www.asiangames2006.org> or contact us at [hab1@hab.gcn.gov.hk](mailto:hab1@hab.gcn.gov.hk). **B**

*This article was provided by the Asian Games Bid Committee.*

The Vice Chairman of Asian Games Bid Committee cum President of Sports Federation and Olympic Committee of Hong Kong, China announces the official name of the mascot of Hong Kong's 2006 Asian Games Bid as "Hong Hong."

亞運會申辦委員會副主席兼中國香港體育協會暨奧林匹克委員會會長霍震霆宣佈，香港申辦二〇〇六年亞運會的吉祥物正式命名為「康康」。





# 2006年亞運會 香港一定得！



The Chief Secretary for Administration Anson Chan shakes hands with the President of the Olympic Council of Asia Sheikh Ahmad Al-Fahad Al-Sabah, in Sydney. The visit was part of Mrs Chan's promotion activities in Sydney during the Olympic Games period to lobby support for Hong Kong's bid for 2006 Asian Games. Looking on are the Vice-Chairman of the Asian Games Bid Committee Timothy Fok (left); and the Secretary for Home Affairs W K Lam (right).

政務司司長陳方安生在悉尼與亞洲奧林匹克理事會會長 Sheikh Ahmad Al-Fahad Al-Sabah 會面時握手。此次會面是陳方安生在悉尼奧運會舉行期間推廣香港的活動之一，旨在爭取支持香港主辦二〇〇六年亞運會，旁為亞運會申辦委員會副主席霍震霆(左)及民政事務局長林煥光(右)。

## 「香

港一定得」是我們申辦2006年亞運會的口號，這口號正好反映香港人對體育、營商和生活的熱誠。這種堅毅不屈、鍥而不捨的精神，使香港在商業和貿易方面均居世界領導地位，更成為亞洲最璀璨的大都會。現在，我們以同樣的熱誠和決心，爭取主辦亞運會。

四年一度的亞運會是集合多個體育項目的大型體育盛事，規模僅次於奧林匹克運動會。參與的運動員和工作人員達十萬人，他們分別來自44個國家，參與超過30項比賽項目。我們希望在2006年把第十五屆亞運會帶到香港。

香港可藉主辦亞運會，確立本身在亞洲區內的重要地位，而香港作為區內精英體育及經濟中心的地位，亦得以肯定。主

辦亞運將可促使社會團結，激勵運動員的士氣，提升表現，更可改善本港的體育基礎設施，為香港社會帶來長遠的裨益。

除了本地體育界大受裨益外，主辦亞運亦將締造無限商機，旅遊和零售業更會是其最大的得益者。從1996年亞特蘭大奧運會，1998年曼谷亞運會及現時在悉尼舉行的奧運會的經驗可知，主辦這類大規模體育賽事不但能帶來經濟收益，還可提高主辦城市的聲譽，並加強與亞洲及國際社會建立友誼。有你們的支持，香港肯定是吉隆坡(馬來西亞)、新德里(印度)和多哈(卡塔爾)的強勁對手。如需更多資料，請瀏覽網址<http://www.asiangames2006.org>，或與我們聯絡(電郵地址：[hab1@hab.gcn.gov.hk](mailto:hab1@hab.gcn.gov.hk))。B

本文由亞運會申辦委員會提供







Left-right: CSI Executive Committee Chairman Stanley Ko, Chamber Deputy Chairman Christopher Cheng, MOFTEC Minister Shi Guangsheng, and China Committee Chairman and Dragon Airlines CEO Stanley Hui meet on the second day of the mission.

左起：服務業聯盟執行委員會主席高鑑泉、本會常務副主席鄭維志、中國對外貿易經濟合作部部長石廣生和中國委員會主席（港龍航空行政總裁）許漢忠於訪問第二天會晤。

## 廈門訪問團

本會第三度組團參加「中國投資貿易洽談會」，成果美滿。

**本**會過往曾兩度舉辦廈門訪問團，成果美滿，本年再接再厲，第三度組團參加於9月7日至9日舉行的「中國投資貿易洽談會」。代表團由本會常務副主席鄭維志率領，此行相當成功。

鄭維志、許漢忠（本會中國委員會主席兼港龍航空有限公司行政總裁）及黎廣德（匯津中國有限公司總裁）分別擔任訪問團的團長及副團長。訪問第一天，他們會見了中國國務委員吳儀和對外貿易經濟合作部部長石廣生。兩人向團員簡介內地的投資機會和營商環境。

9月8日，河北省副省長才利民在早餐會議上向代表團概述當地的經濟情況。同日下午，代表團與北京市副市長張茅舉行會議，會上，張向代表團介紹北京的科技發展和未來的發展計劃。

代表團亦拜會了外經貿部副部長高虎城，了解中國整體投資環境的最新動態。

晚上，團員獲江蘇省副省長王榮炳和南京市副市長羅志軍設晚宴招待。

訪問最後一天，代表團在早餐會上與吉林省副省長魏敏學會晤，中午與雲南省副省長邵琪偉舉行午餐會，隨後則參加上海招商促進會，了解上海浦東新開發區的情況。會後，團員與上海市副市長周宇鵬舉行會議，會面時間雖短，但富有成效。

### 國際投資論壇

代表團除出席洽談會外，亦參加了9月8日舉行的國際投資論壇。論壇的演講者包括泰國副總理素帕猜·帕尼差帕博士、中國國務委員吳儀，以及多位傑出的政要官員。此外，知名的海外經濟學家也就他們專門研究的範疇發表意見。

國際投資論壇的主題為「中國 FDI 與經濟全球化」，主辦單位希望藉著是次論壇，協助國際商界人士了解中國的投資政策和環境，以及中國整體的經濟發展狀況。B





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# Mission to Xiamen

*Chamber leads third successful mission to the China Fair for International Investment and Trade*

Following the success of past missions, the Chamber organised its third mission to attend the China Fair for International Investment and Trade in Xiamen between Sept. 7-9. Chamber Deputy Chairman Christopher Cheng led the 19-delegate mission, which proved to be very successful.

On the first day of the mission, group leaders – including Mr Cheng, Stanley Hui, chairman of the Chamber's China Committee and CEO of Dragon Airlines, and Albert Lai, managing director of China Water – met with State Councillor of the PRC Madame Wu Yi and MOFTEC Minister Shi Guangsheng. They were briefed on the investment opportunities and environment in the Mainland.

On Sept. 8, delegates had a breakfast meeting with Cai Limin, Hebei vice governor, who outlined the economic situation of Hebei Province. This was followed by a meeting in the afternoon with Beijing Vice Mayor Zhang Mao, who briefed members on technology development and future plans for the development of Beijing.

Delegates also called on MOFTEC Vice Minister Gao Hucheng, who brought members up to speed on the general investment environment in China. In the evening on Sept 8, delegates were invited to dinner hosted by Jiangsu Vice Governor Wang Rongbing and Nanjing Vice Mayor Luo Zhijun.

On the last day of the mission, delegates had breakfast with Jilin Vice Governor Wei Minxue, met Yunan Vice Governor Shao Qiwei at lunch and attended a briefing meeting on Shanghai Investment Promotion, where delegates were provided with more information about new Pudong area in Shanghai. After the briefing meeting, del-



From left: Stanley Hui, chairman of the Chamber's China Committee and CEO of Dragon Airlines, Beijing Vice Mayor Zhang Mao, Chamber Deputy Chairman Christopher Cheng, and Director of Beijing Municipal Foreign Economic Relations Trade Commission Li Zhao meet during the Chamber's Xiamen Mission.

團員訪問廈門期間，（左起）本會中國委員會主席許漢忠（港龍航空行政總裁）、北京市副市長張茅、本會常務副主席鄭維志及北京市對外經濟貿易委員會主任李昭會晤。

egates had a short, but productive, meeting with the Shanghai Vice Mayor Zhou Yupeng.

## INTERNATIONAL INVESTMENT FORUM

Besides attending the fair, mission delegates also attended the International Investment Forum (IIF), which was held on Sept. 8.

Deputy Prime Minister of Thailand Dr Supachai, Madame Wu Yi, and other prominent government officials gave speeches at the forum, in addition to renowned overseas economists who provided insights into their areas of expertise.

The theme of the IIF was "Foreign Direct Investment in China and Economic Globalisation," and organisers hoped that the forum would help business people around the world understand the investment policies and the environment in China, as well as provide an overall view of the country's economic development. **B**



Mission leader and Chamber Deputy Chairman Christopher Cheng (10th from right), and other mission members pose for a group photo with Shanghai Vice Mayor Zhou Yupeng (9th from right).

訪問團領隊兼本會常務副主席鄭維志（右十）及其他團員與上海市副市長周禹鵬（右九）合攝。





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Successfully implementing environmental practices in the workplace is as much a psychological battle as it is a physical one, said a leading expert on environmental technologies. "Whether you can implement an environmental practice successfully depends on whether you can convince staff that the measures you are implementing can make a difference," said Dr T C Wong from the Centre of Environmental Technology Ltd., speaking at the Chamber's free Green Assist Programme on Sept. 11, which was sponsored by Cathay Pacific Airways.

Because people are lazy by nature, they tend to look at things negatively unless they can benefit directly from it, she explained. Some of the most common scoffs are: it doesn't work. It's none of my business. Do we need it? It's time consuming. The idea will be forgotten in a couple of months time so why bother?

Turning negatives into positives can be achieved by starting with simple measures that allow staff to see the benefits immediately, such as recycling paper and saving energy, she suggests.

Also, providing staff with information on environmental problems and issues, as well as concepts and possible cures, in addition to showing your commitment to protecting the environment are also key to success.

Once staff are on-board, a well-organised plan should be drawn up to define how you will achieve your goals: reducing paper usage, energy, water, etc. A critical element which must be included in the plan is a clear channel for staff to provide feedback.

"Maybe you can allocate a small corner of your noticeboard to green concepts, set up an environmental committee, or tell staff how they can present their ideas to management directly," she said

Dr Wong cautions businesses against trying to implement green initiatives company-wide straight of the bat. Possibly those who volunteer for the green committee can lead by example. Alternatively, a division enthusiastic about the idea could pilot the scheme. Once other divisions see the benefits, the programme can be expanded.

Education is also crucial to keep the programme on track.

"If you are going to recycle paper, you cannot just put a box beside your copying machine. Some staff may know that they shouldn't put tissue paper or plastic into it, but some may not. So you have to make sure everyone knows what they should and should not do," she said.

To reap the benefits of being more environmentally friendly, companies need a long-term commitment to the programme. Once these efforts start to kick in, companies will start to see substantial savings, she said. **B**



Substantial monetary and environmental savings can be achieved in the workplace if a well-defined plan is correctly implemented, said Dr T C Wong of the Centre of Environmental Technology.

環境技術中心王德貞博士說，若企業能正確推行周詳計劃，必能節省大量金錢和環境資源。

## Cashing in on your green initiatives

*Companies and employees can reap dividends from being more environmentally smart if they can overcome negative hurdles*

只要公司和僱員能排除負面的心理障礙，提高環保意識，必能從中受惠。

### 推行環保 省錢之途

一位知名的環境技術專家表示，要在工作間成功推行環保，是一場體力的戰爭，也是一場心理戰。

環境技術中心王德貞博士於9月11日在「協助中小企業·推行環保管理」計劃的午餐會上表示：「能否成功推行環保，關鍵在於您能否游說員工相信，您所實行的措施能改變現有的情況。」該活動由國泰航空有限公司贊助，會員可免費參加。

她解釋，人有惰性，除非能獲取直接的利益，否則，人們往往傾向以負面的角度看來。最常聽到人們嘲弄說：「這不行的」、「這與我無關」、「有必要嗎？太費時塞事了」、「再過幾個月，這個構想便會被拋到九霄雲外，又何需為此自找麻煩呢？」

要改變僱員的負面看法，可從簡單做起，如紙張循環再用、節省能源等，這些措施可讓員工即時看到成效。

此外，為員工提供環保問題的資料、概念和可行的解決方法，並向他們表明對環保的決心，是成功推行環保的關鍵因素。

當員工接受了環保的概念，您必須訂制周詳的計劃，清楚說明達成目標的方法，如減少用紙、節省能源、節約用水等。此外，必須確立清晰的溝通渠道，讓員工的意見能下情上達，這是計劃中不可或缺的關鍵部分。

她說：「也許，您可在報告板上闢一角作為環保新聞天地。您也可設立環保委員會，或告訴員工如何把環保意念直接向管理層表達。」

王博士提醒企業在推行環保時，不宜一開始便急於強制全公司實行。公司可讓自願參與環保委員會的員工牽頭推動，或由熱衷於環保的部門率先實行先導計劃。當其他部門看到環保帶來的成效，便能進一步推廣計劃。

環保計劃如要有效推行，教育是必不可少的一環。

她說：「如要實行紙張循環再用，不可在印影機旁光放一個空紙箱，因為不是所有員工都知道這個紙箱不是用來放置紙巾或塑膠等廢物的，您必須讓每位員工都知道什麼是應做的，什麼是不應做的。」

企業若要从環保計劃中受惠，必須持之以恆，推行環保。只要踏出第一步，便會發現推行環保是公司節流的好開始。 **B**





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◀ Deputy Secretary for Commerce and Industry Yvonne Choi (left), Principal Assistant Secretary for Commerce and Industry Anita Chan (right), and Chamber Director Dr Eden Woon attend SME Night. 工商局副局長蔡瑩璧（左）、首席助理局長陳淑華（右）與本會總裁翁以登博士出席「中小企之夜」。

▼ Chamber SME Committee Chairman K K Yeung launches the first ever Chamber SME Night, which was held Sept. 21 at Hotel Miramar.



# A busy week that **belonged to the**

**T**he third week of September was an important time for the Chamber SME Committee. It was so full of SME activities that it could be likened to the Chamber's own "SME Week."

On Sept. 19, SME Committee Chairman KK Yeung and Chamber Director Dr Eden Woon led a delegation of eight members to call on Deputy Secretary for Commerce and Industry Yvonne Choi. Participants exchanged views freely about problems faced by the SMEs and what they expected of the SAR Government. Topics discussed ranged from government support in other countries to SME financing and government de-regulation. Rather than cash hand-outs, the members made a strong case for more government support through de-regulation – something on which there is clearly a common ground between the Chamber and the Commerce and Industry Bureau.

In the same evening, a good number of SME members attended the regular 3288 dinner, where Vice SME Chairman Emil Yu introduced the "new" SME Committee to the audience.

On Sept. 20, Mr Yu spoke at a seminar on "Managing Business In China: Helping the SMEs." The event was the conclusion of a year-long project funded by the govern-

ment's Innovation and Technology Fund and led by Joe Tam, former vice chairman of the SME Committee.

On Sept. 21 the first ever Chamber SME Night was held at Hotel Miramar. This evening cocktail featured four major hongks – Cathay Pacific, Swire Beverages, Jardine's OneResource Group and CLP Power – who spoke about their procurement requirements.

The following day, more than 30 members attended a half-day training seminar on e-ERP organised by the Chamber in conjunction with IBM. The event was the first of an e-SME series designed to strengthen the IT capabilities of SMEs. It will be followed by at least two more seminars on other e-related topics.

The SME Committee rounded off the week of busy events with a committee meeting at 5 p.m., a fitting time to evaluate the week's activities and to look forward. The committee addressed policies ranging from privacy and surveillance issues for SMEs, to supply of IT manpower, to the need for a commercial credit reference agency.

One of the key results of the meeting was the endorsement of 15 "champions" – an idea promulgated by Mr Yeung – to drive the committee forward. Together, these active members help ensure that the Chamber remains the champion of the SMEs of Hong Kong. **B**

## CHAMPIONS

- Cliff Chan**, managing director, Signal Communications Ltd.
- Gordon Chan**, managing director, Boshi Industrial Ltd.
- Paul Chan**, managing partner, Paul Chan & Partners
- Elaine Cheng**, managing director, China Overseas Business Consulting Ltd.
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- Edward Lee**, chairman, Nuovo Collection Ltd.
- Benson Pau**, managing director, Wings Trading (HK) Co. Ltd.



# 屬於中小企業的一週

九月第三周對本會中小型企業委員會來說，意義重大。在這個星期內，有關中小企業的活動一個緊接一個，活動之多，可稱為本會的「中小型企業周」。

中小型企業委員會主席楊國琦和本會總裁翁以登博士於9月19日率領八人代表團訪問工商局副局長蔡瑩璧。會員代表就中小型企業面對的困難和對特區政府的期望與副局長暢談，並商討了多項問題，包括外國政府對中小型企業的融資援助、政府撤銷規管事宜等。中小型企業強烈要求政府透過撤銷規管提供援助，而非單純發放金錢上的資助。在這方面，本會與工商局顯然意見一致。

當晚，不少中小企業會員參加定期舉辦的3288晚飯會，會上，中小型企業委員會副主席于健安向會員介紹委員會的新一屆班底。

9月20日，于健安在「協助中小企業·改善中國業務」研討會發表演說。研討會總結了一項為期一年的研究計劃的成果。該研究計劃由政府創新及科技基金撥款資助，中小型企業委員會前副主席譚耀祖負責。

本會首度舉辦的「中小企之夜」於9月21日假美麗華酒店舉行。是次酒會邀請了國泰航空、太古飲料、怡和旗下的宏智集團及中華電力四大機構的代表談採購的要求。

翌日，三十多位會員參與本會和國際商業機器（IBM）合辦的「甚麼是eERP？」半日培訓研討會，研討會是e-中小型企業活動系列的頭一炮，目的是提高中小型企業的資訊科技水平，委員會計劃多舉辦至少兩個與互聯網相關的研討會。

周內的最後一項活動是委員會會議，該會議於下午五時舉行，與會者正好藉著這個機會，檢討一周的活動，展望未來的動向。委員會亦討論了多項政策，包括中小企業的私隱及監察問題、資訊科技人手的供應、對商業信貸資料庫的需求等。

會議最大的成果是委任十五位「行業召集人」（champions）推動委員會的工作，這個構思由楊國琦提出。在這些會員的積極參與下，可確保總商會在香港的中小型企業中，保持領導地位。B



▲ Dr Saimond Ip, chairman and CEO, 36.com holdings Ltd., gives a speech at a seminar entitled "Managing Business In China: Helping the SMEs."

36.com 主席兼行政總裁葉松茂博士在「協助中小企業·改善中國業務」研討會上致辭。



▲ Eric Lam, SCM/ERP solution specialist, IBM, explains to SMEs how they can use e-ERP in their businesses.

國際商業機器供應鏈管理及企業資源策劃顧問林志邦講解企業資源管理如何能幫助中小企業發展業務。

▲ 9月21日，總商會中小型企業委員會主席楊國琦於美麗華酒店為首度舉辦的「中小企之夜」致辭。

## SMEs

Raymond Szeto, e-Business Unit manager, Commercial Software Services Ltd.

Joe Tam, director, AGW Holdings Ltd. (trading as AG Wilkinson & Associates)

William Wong, director, Scarfell Enterprises Ltd.

### 「行業召集人」芳名

訊研科技有限公司董事總經理陳作基

保捷工業有限公司董事總經理陳仁錠

陳茂波合夥會計師行高級合夥人陳茂波

中外商務策略有限公司董事長鄭滿漣

興宇消聲器廠有限公司執行董事張黃利淳

東亞興業董事總經理鍾孟廷

大偉燙金製品廠有限公司市務董事何慧真

范紀羅江律師事務所高級合夥人江焯開

黎葉寶萍會計師行獨資者黎葉寶萍

金匯盛實業有限公司董事總經理劉雅君

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Commercial Software Services Ltd 電子商業部經理司徒志文

韋堅信測量師行董事譚耀祖

馬得利洋行董事黃龍想

*The world is going mobile*

**By Michael R. Preiss  
& Sassuan Lee**

**D**espite the demise of the dot-coms, the Internet revolution is far from over. In fact, it is entering a new era as wireless data services become a reality.

In 1999, about 165 million wireless phones were sold worldwide. By 2004, the number of mobile devices is expected to exceed 1 billion.

U.S. based research company Jupiter Communications forecasts that the number of browser-enabled mobile phone users worldwide will skyrocket from 1.1 million in 1999 to 79.4 million in 2003. IDC forecasts that there will be 1 billion Internet users by the end of 2002, and approximately 60 per cent of users are expected to be mobile Internet subscribers.

In Asia, the number of wireless Internet users is expected to double in the next three years to about 350 million, representing the fastest growth rate in the world. In short, the world is about to go mobile.

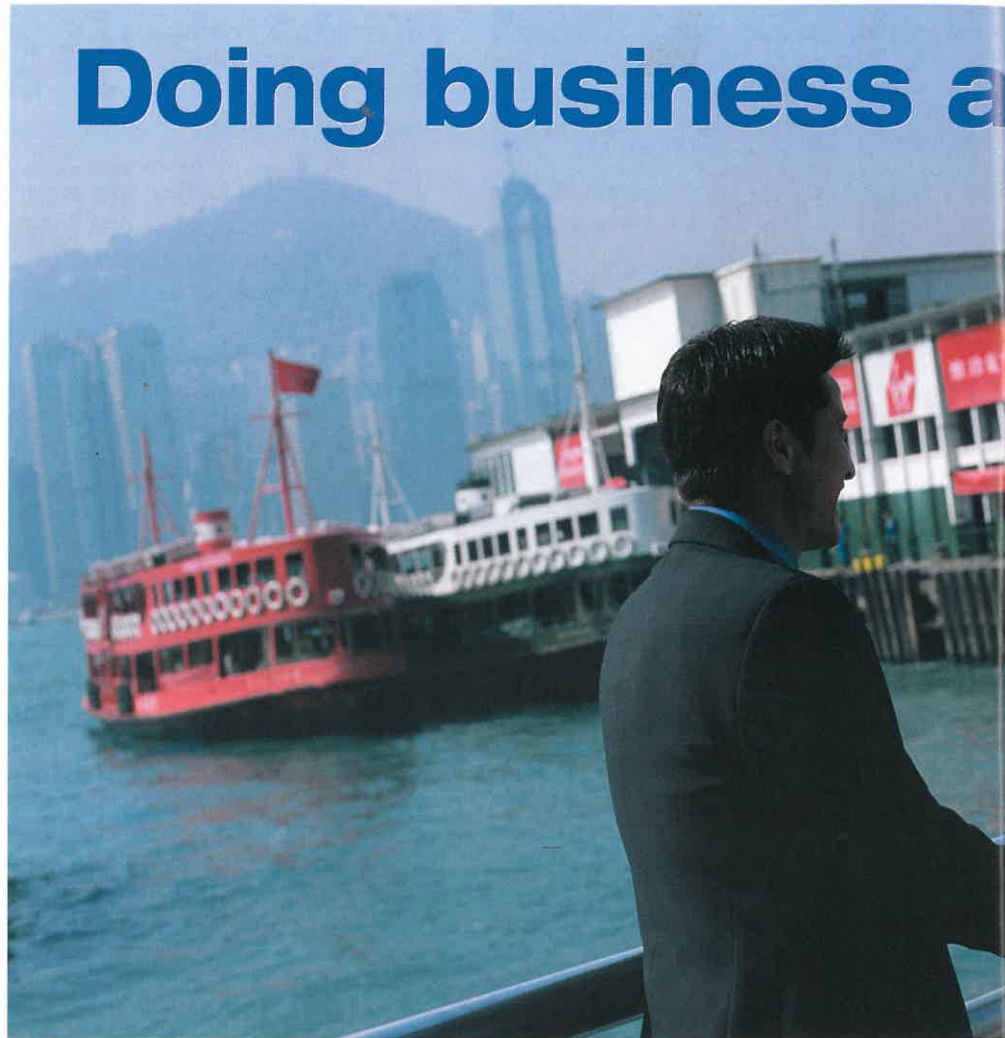
**MOBILE COMMERCE**

The introduction of GPRS (General Packet Radio Services) – which changes wireless data transfer from circuit switch to packet mode – means that instant connectivity to the Internet from a mobile phone is now a reality, and with it mobile commerce (m-commerce).

M-commerce is the collision of the two fastest growing markets in the world: the wireless Internet and e-commerce. It is considered a subset of e-commerce which specifically refers to e-commerce that is carried out on a mobile terminal. By 2003, it is expected that 25 per cent of mobile users worldwide will be using m-commerce and that it will take a significant share of the overall e-commerce pie.

**STAGES OF ADOPTION**

To speed up acceptance of m-commerce, many companies are now starting to develop



WAP content offerings, betting that consumers with comfortable accessing Internet-based information through mobile devices will make online purchases.

Industry analysts predict m-commerce will come in three stages. The first popular application for m-commerce will most likely be simple, straight-forward transactions, such as using your mobile phone to pay for a can of Coke from a vending machine. This is not as sci-fi as it sounds, because it is already happening at a vending machine at the football field next to Taikoo Place, Quarry Bay.

The second stage of m-commerce will draw on more advanced technology, such as satellite Global Positioning System (GPS), Personalisation Applications and "Push" Promotion Messaging. For example, you might receive promotional information or an electronic dining coupon from one of your favourite restaurants in Causeway Bay when you are in that area.

The third stage may involve complex payment applications. These will be able to pay bills, provide universal shopping carts, or virtual wallets. Instead of carrying your wallet, you will be able to store all your credit, debit and membership cards electronically on your mobile phone and be able to purchase any product from anywhere in the world. With such payment applications, m-commerce will eventually overtake e-commerce in popularity.

It is predicted that it will take at least two more years before high volume m-commerce becomes a commercial reality. The problem right now is the lack of infrastructure and applications. Most of the m-commerce events we hear about are nothing more than public-relations stunts.

**HOW IT WILL AFFECT BUSINESS**

M-commerce will revolutionise the way the business world works, and will create many new business opportunities for compa-



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## 營商無疆界

全球邁向流動通訊新紀元

小林邁、Sassuan Lee

### 互

聯網熱潮雖減，但網絡的革命卻未有結束的跡象。事實上，互聯網正邁向無線資訊服務新紀元，這已是不爭的事實。

1999年，全球無線電話的銷售量達1.65億，到了2004年，預計流動電話的數目將超越10億。

美國網路研究公司Jupiter Communications預測，在1999至2003年間，全球使用設有瀏覽器的流動電話用戶將由110萬激增至7,940萬。IDC亦預測，到了2002年底，互聯網的用戶人數將達10億，其中六成是流動電話的互聯網用戶。

在亞洲，無線互聯網用戶將在未來三年倍增至3.5億，增長速度全球最高。換言之，全球正邁向流動通訊的新紀元。

### 流動電話商貿

引入通用分組無線通訊服務(GPRS)後，無線電的數據便由電路傳送轉為包方傳送，亦即是說，透過流動電話，可即時接駁互聯網。有了這項科技，便可實現「流動電話商貿」。

流動電話商貿的誕生，是無線互聯網和電子商貿這兩個全球發展最迅速的市場結合下的成果。這個商貿模式被視為由電子商貿衍生而來，具體來說，流動電話商貿是指透過流動電話進行電子商貿活動。到了2003年，預計全球將有25%的流動電話用戶進行流動電話商貿活動，這種新的商貿方式將在電子商貿市場上佔有重要的比例。



nies who embrace the new technology. For example, you can mobilise your sales force. Imagine all your sales people can be on the road and be able to access your complete company database at any time.

It will enable you to bring your office anywhere, anytime whenever you want and then utilise it at the very moment a business opportunity strikes.

For now, what businesses can do "today" is to conduct a serious reality-check, do research and start thinking "mobile." Because in no time you can be sure your competitors will be doing so. **B**

Michael Preiss is vice chairman of the Chamber's e-committee. Sassuan Lee is an e-commerce and mobile commerce professional.

業內分析員預測，流動電話商貿的發展將分三個階段。在發展初期，人們大致會以流動電話商貿進行一些最簡單直接的交易，如在汽水機購買罐裝汽水時，用手提電話付款，便是一例。聽起來不怎樣神奇吧！事實上，鰂魚涌太古坊隔鄰的足球場已設有這類汽水機。

在第二階段裡，將採用更先進的科技，例如全球衛星定位系統(GPS)、個人化應用和「推播技術」宣傳等皆是。舉例說，如您身在銅鑼灣，將可透過流動電話收到該區您最喜歡的餐廳的宣傳資料或電子晚餐贈券。

第三階段涉及複雜的付賬程序，包括透過流動電話付賬、接駁全球的購物網、或進行網上付賬。只要您把所有信用卡、提款卡和會員卡的資料儲存在流動電話內，便無需攜帶錢包，在世界任何一個角落購物。有了這種新的付款模式，流動電話商貿最終將可取代電子商貿，成為受歡迎的商貿模式。

預計最少還需兩年多時間，流動電話商貿的交易量才會增加，成為普及的商業交易模式。現時，最主要的問題是缺乏基礎設備和應用機會。現時，我們聽到的流動電話商貿資料，大部分都只是公關宣傳的噱頭而已。

### 對商界的影響

流動電話商貿的誕生，將使商業世界的運作全面革新，並為那些追尋新科技的公司締造不少新的商機。透過先進的通訊科技，街上的營業員可接駁公司的資料庫，這樣，您便可隨時調動人手。

先進的通訊科技打破了辦公室的界限，您可隨時隨地辦公，也可在商機出現時，借助科技經營。

企業「今天」應做些甚麼？就是仔細觀察現實的客觀環境、進行研究、循著「流動通訊」的概念思考，以免您的競爭對手搶先一步。 **B**

小林邁是本會e-委員會副主席。Sassuan Lee是電子商貿和流動電話商貿的專業人員。

### 逐步引入

為了加快推廣，使更多人接受這種新的經營模式，不少公司已開始發展無線通訊協定服務(WAP)。這些公司相信，消費者如能透過流動電話輕鬆上網，便會在網上購物。

The Internet has created unprecedented potential for the misuse of personal data and databanks are making fortunes from businesses that are queuing up to use such information to sell their products to millions of consumers worldwide.

Angus Forsyth, senior partner, Stevenson, Wong & Lai, explained at the Chamber's Sept. 12 roundtable luncheon that while there is applicable legislation in Hong Kong to provide some protection, on the whole, many of the regulations here and abroad are e-pseudo laws or self-regulation when it comes to privacy of personal data on the Internet.

Even when there are laws, Net users must take the responsibility of protecting their own privacy interests, he said.

Personal data is a valuable resource and companies use it to market their products to us often in the form of unsolicited e-mail, or SPAM. Control of SPAM is on a voluntary basis, and the Hong Kong Internet Service Providers Association (HKISPA) in February this year set up the Code of Practice on Anti-Spam, he said.

Hong Kong's Personal Data (Privacy) Ordinance (PDPO), which came into effect in 1996, does try to regulate the protection of an individual's data.

But, "The PDPO is not a privacy protection ordinance. There is no dedicated law in Hong Kong for that. The PDPO is a personal data privacy ordinance, no more, no less," he said.

The details of the ordinance are spelled out in great detail, and while it does carry criminal liability and penalties, they are often still ignored, he said. (Full details of the ordinance can be found at <http://www.pco.org.hk/ord/index.html>)

"Hong Kong does not yet have a substantial body of reported personal data privacy case law and very limited significant civil case law upon the Internet and personal Data Privacy," he said. "The future legal development of this very exciting and extremely new goldmine cum minefield of commercial exploitation will be littered with massive injuries and massive profits – all of which will find reflection in the courts."

#### THE ELECTRONIC TRANSACTIONS ORDINANCE (ETO).

Yvonne Chia, associate, Stevenson, Wong & Lai, also speaking at the luncheon, said companies must be aware of the consequences of entering into an electronic contract on the Internet.



Even when there are personal data laws, Net users must take the responsibility of protecting their own privacy interests, Mr Forsyth said.

霍靈說：「即使有法例監管，網上使用者也有責任保障個人的私隱權益。」

# Dodging the pitfalls of e-commerce

Law firm discusses misuse of personal data and lack of awareness of legally binding e-contracts on the Internet

法律界人士討論濫用個人資料的情況，並認為企業對具有法律約束力的電子合約缺乏認識

## 慎防電子商貿陷阱

互聯網為濫用個人資料者造就了空前的機會，各大企業也在資料庫公司的輪候冊上輪候，希望能使用這些資料，以便向全球數以百萬計的消費者推銷自己的商品，這情況為出售資料的公司帶來了不少進賬。

史蒂文生黃律師事務所高級合夥人霍靈在本會9月12日的小型午餐會上表示，香港雖有一些適用於保護個人資料的法例，但總體來說，本地及海外有關保護網上個人資料私隱的法例，不少是假電子法或只是自律守則。

他認為，即使有法例監管，網上使用者也有責任保障個人的私隱權益。

個人資料是寶貴的資源，不少機構使用這些資料向我們寄發推銷產品的電郵。這些電郵一般是未經知會收件者的電郵或是濫發電郵。監控濫發電郵全屬自願性質，今年二月，香港互聯網供應商協會已就反濫發電郵制訂守則。

香港的《個人資料（私隱）條例》自1996年開始實施，目的是立例保護個人資料。

然而，霍靈表示：「《個人資料（私隱）條例》並不是保護私隱條例，香港現時尚未此訂立法例。它純粹是一條個人資料的私隱條例，僅此而已。」

在條例裡，雖已詳細闡述有關情況，也提及刑事法律責任和罰款事項，但這些細節仍往往被忽略（條例的詳細內容已載於<http://www.pco.org.hk/ord/index.html>）。

他說：「香港尚未成立實質的機關，處理個人資料私隱的案例，也缺乏重要的互聯網及個人資料私隱民事判例。」

霍以比喻說：「這個區域有金礦，也有地雷，未來的法律便是在這個既新鮮、又刺激的路途上發展，途上有些人傷亡慘重，也有些人大賺金錢，一切盡在法庭上展現出來。」



The ETO gives electronic records and signatures the same legal status as their paper counterparts, with the exception of wills, powers of attorney, oaths, affidavits and a few other documents.

By legally binding a company to the terms of an online contract, companies must make sure they have the last say in whether or not they enter into a contract, she said.

She cited a case when a large U.K. retailer mistakenly listed the price of a television set on its Web site as 2.99 pounds, instead of 299 pounds. In theory, the buyer could sue the company if it didn't sell the set for the advertised price.

"By making sure you have the last say allows you to filter out any error that might be present in the transaction," she said.

Other pitfalls could involve local laws. Most people here are aware that Internet gambling is illegal in Hong Kong and so do not indulge, but the sale of alcohol in Saudi Arabia, for example, is a criminal offence. If you sell a bottle of scotch to someone there, you may be liable to prosecution.

Ms Chia suggests using a "shopping cart" system for visitors to put goods that they wish to buy in their cart, which they can then pay for or reject at the "check out." Here, you have the chance to say whether or not you will sell those goods to the client.

But even before that happens, you should present clients with an agreement stating that they are about to enter into a legally binding contract. After clicking the agree button they can then choose to click on the "place your order" button.

These may seem like common-sense measures, but as she points out, common sense is not that common. **B**

## 電子交易條例

史蒂文生黃律師事務所的謝天懿亦在同一午餐會上提醒公司須注意簽署電子合約的後果。

根據《電子交易條例》，電子紀錄和簽署享有與文本同等的法律效力，只有遺囑、授權書、誓言、誓章及其他少部份文件除外。

她說，由於公司須受電子合約的條文約束，因此必須確保擁有是否簽署合約的最終決定權。

她舉例說，英國一家大規模的零售商在網頁上把電視機的售價弄錯，原售299英鎊的電視機卻寫為售2.99英鎊。理論上，若電視機不以刊登廣告的價格出售，顧客有權控告零售商。

她說：「確保自己擁有最終決定權，可把交易過程中有機會出現的錯誤剔除。」

當地法律也可能是陷阱。大部份香港人也知道，網上賭博屬違法，所以不敢以身試法。不過，在沙地阿拉伯，賣酒屬刑事罪行，如在當地售賣一瓶威士忌，便有可能被檢控。

謝女士建議，使用電子購物籃系統，可讓購物者把有意購買的貨物先放進購物籃內，待結算時，顧客可改變主意，把不購買的東西扔掉，而賣方也可藉著這個機會，決定是否把貨物賣給顧客。在這個步驟前，您應先向顧客出示協議，讓客戶預先知道將須簽署一份具有法律效力的合約。客戶在訂購貨品前，必須先按下「同意」，以表示同意遵守協議內的條文。

這些聽來都是一般常識，但謝女士指出，常識並非人人具備。 **B**



Companies must make sure they have the last say in whether or not they enter into an e-contract, Ms Chia said.

謝天懿女士說：「公司必須確保擁有是否簽署合約的最終決定權。」

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# Chamber welcomes PNTR vote

The Chamber welcomes the passage of Permanent Normal Trade Relations (PNTR) status to China by the United States Senate on Sept. 20.

This vote and the House of Representatives approval four months ago – once President Clinton signs the bill – remove any remaining issue for the U.S. on China's WTO entry. Only two countries still have to come to an agreement with China on its WTO entry, and the final procedures for China's entry into the WTO should be completed in Geneva in the next few months.

Chamber Chairman C C Tung commented, "China's entry into the WTO will open its markets to the world and create numerous opportunities for her trading partners. The Chamber is confident that Hong Kong will take advantage of and benefit from this momentous turning point for China. In the coming years, Hong Kong's role will be as a *logistics hub*, a *financial hub*, and a *digital hub* between China and the world.

"The Chamber looks forward to China's WTO membership, and we hope this will come before the end of this year. While the impact on different sectors may vary, we believe that with enough preparation – to learn more about China, to explore new business partners or clients, to restructure or improve in niche areas – Hong Kong companies can grasp the vast opportunities and meet the challenges."

Chamber Director Dr Eden Woon supplemented, "If the U.S. Senate did not pass PNTR for China, it would only hurt American businesses as China would not have to provide reciprocal treatment to the U.S. after China gets into the WTO. Therefore, this was a very wise move for the U.S. The victory in Congress promises a more stable Sino-U.S. trade relationship, which I think will definitely enhance the volatile bilateral relations between the two nations. The Chamber also looks forward to Taiwan joining the WTO after China does, since that will greatly boost the trade and investment development in Mainland China, Taiwan, and Hong Kong." **B**

## 香港總商會歡迎美國參議院通過「中國永久正常貿易關係」法案

### 香

港總商會歡迎美國參議院於9月20日通過給予中國「永久正常貿易關係」的法案。法案獲參議院通過，加上在始之前四個月，眾議院已通過相同法案，顯示美國在中國加入世貿一事上所餘下的障礙，只需待克林頓總統揮筆正式簽署法案後，便完全清除。現時，中國只需與兩個國家進行雙邊談判，而中國加入世貿的最後程序可望在未來數個月在日內瓦完成。

總商會主席董建成表示：「中國加入世貿後，將向全球開放市場，為它的貿易夥伴帶來無限商機。香港總商會堅信，香港能借助內地這個重要的轉捩點，取得優勢和受益。在未來的日子，香港將成為中國與世界之間的後勤橋樑、金融橋樑及數碼橋樑。」  
「香港總商會期待和希望中國可於年底

前加入世貿。中國入世對不同界別的影響可能互有差異，但本會相信，如果可更深入認識中國、尋求新的合作夥伴或顧客、改革及改進新的商業重點，藉此作好準備，港商定能把握無窮的機會和迎接前路上的挑戰。」

總商會總裁翁以登博士補充說：「如果美國參議院不通過給予中國『永久正常貿易關係』的法案，中國加入世貿後，將不需向美國履行有關的世貿承諾，因此，受傷害的將只會是美國商界。法案昨天在國會中通過，將會為中、美奠下更穩定的貿易關係。我認為，這定可促進過往兩國間起伏不定的雙邊關係。總商會亦期待台灣繼中國之後加入世貿，因為這樣便可大大促進中國大陸、台灣及香港之間的投資貿易發展。」 **B**

### WTO WATCH

### 世貿面面觀

#### MILESTONES OF CHINA'S WTO BID

**November 15, 1999** China and the United States sign a bilateral WTO agreement in Beijing.

**November 27, 1999** China and Canada sign a bilateral agreement on China's entry into World Trade Organization.

**May 19, 2000** China and EU reach a bilateral agreement on China's accession into the WTO.

**May 24, 2000** U.S. House of Representatives passes bill on China's PNTR status

**September 20, 2000** U.S. Senate votes to grant China PNTR status

**September 26, 2000** China and Switzerland reach a bilateral agreement on China's WTO entry.

**October/November 2000 (tentative)** U.S. President Clinton to sign trade bill enacting PNTR status to China.

**October/November 2000 (tentative)** The 13th meeting of the WTO Working Party on the Accession of China.

#### 中國在入世旅程中的 重要里程碑

1999年11月15日 中、美在北京簽訂雙邊世貿協議

1999年11月27日 中國與加拿大就中國加入世貿簽訂雙邊協議

2000年5月19日 中國與歐盟就入世達成雙邊協議

2000年5月24日 美國眾議院通過給予中國「永久正常貿易關係」法案

2000年9月20日 美國參議院投票通過給予中國的「永久正常貿易關係」

2000年9月26日 中國與瑞士就中國加入世貿達成雙邊協議

2000年10/11月 (暫定) 美國總統克林頓簽署貿易法案，給予中國「永久正常貿易關係」地位

2000年10月/11月 (暫定) 世貿工作小組就中國加入世貿舉行第十三次會議



A Business Perspective  
從商界角度看

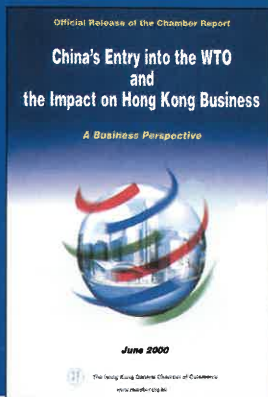
# WTO

## China's Entry into the WTO and the Impact on Hong Kong Business

### 中國加入世貿對港商的影響

The Hong Kong General Chamber of Commerce report, "China's Entry into the WTO and the Impact on Hong Kong Business," provides the Hong Kong business community's assessment of the impact of China's entry into the WTO on specific industries in Hong Kong. Nine working groups of Chamber members were formed to discuss the opportunities and challenges which will be faced by Hong Kong businesses in their sectors – banking, insurance, investment, professional services, retail and distribution, technology, telecommunications, textiles and clothing, trading. They also looked at what businesses could do to prepare for the changes and what the SAR Government could do to assist Hong Kong businesses.

香港總商會進行的研究計劃「中國加入世貿對港商的影響」總結報告的中文版現已推出發售。該項研究旨在探討中國加入世貿後對香港商界的影響。在計劃之下共設立了九個由香港總商會會員組成的工作小組，商討港商在所屬界別裡將面對的機會和挑戰。九個小組分別為：銀行界、保險界、投資界、專業服務界、零售及分發界、科技界、電訊界、紡織及製衣界，貿易界。各小組亦提出了商界可如何準備及香港特區政府可如何支持商界的建議。



## ORDERING

The WTO Report is available from the Chamber at *HK\$200 per copy* (HK\$280 for non-members), excluding postage. Copies must be picked up from the Chamber at, 22/F, United Center, 95 Queensway, Hong Kong. For further details, please contact Amy Tse at (852) 2823 1210.

## 欲購從速

研究計劃的總結報告售價為每本港幣200元\*（非會員港幣280元）。請填妥訂購表並到金鐘道95號統一中心22樓購買。詳情請與謝繼淑小姐聯絡（電話：28231210）。

\* 不包括郵費

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# Cheers!

## Here's to your health Sam Seng

**"SAM SENG, SAM SENG** Antler Pilose Medicinal Wine — fantastic for men and women's health."

Although this may not be the most poetic of slogans, Hong Kong TV viewers know the 20-year-old commercial chant by heart. The story of Sam Seng Winery, however, is virtually unknown. Chamber Membership Manager Daisy Lo reports.

Sam Seng's founder, Hee Li, travelled to Hong Kong from his hometown of Foshan, Nanhai City in Mainland China when he was 15. He sought out his uncle who ran Tong Zhan Winery, which produced a family-prescribed medicinal wine. The young Mr Li quickly picked up the secrets of dietary nourishment from his uncle. But as he was only helping out, he decided he needed to find a full-time job and went to work as a salesman for a retail firm selling Mainland medicinal wines.

When Mr Li turned 37 in 1971, he had reached a crossroads in his life. He could continue working in the wine retailing business, which held limited prospects, or he could strike out on his own. Given his knowledge of Chinese medicinal wine and his wholesale network that he had built up during his years as a salesman, he was confident he could make a success of it, and so decided to try his luck at producing and selling his own wine.

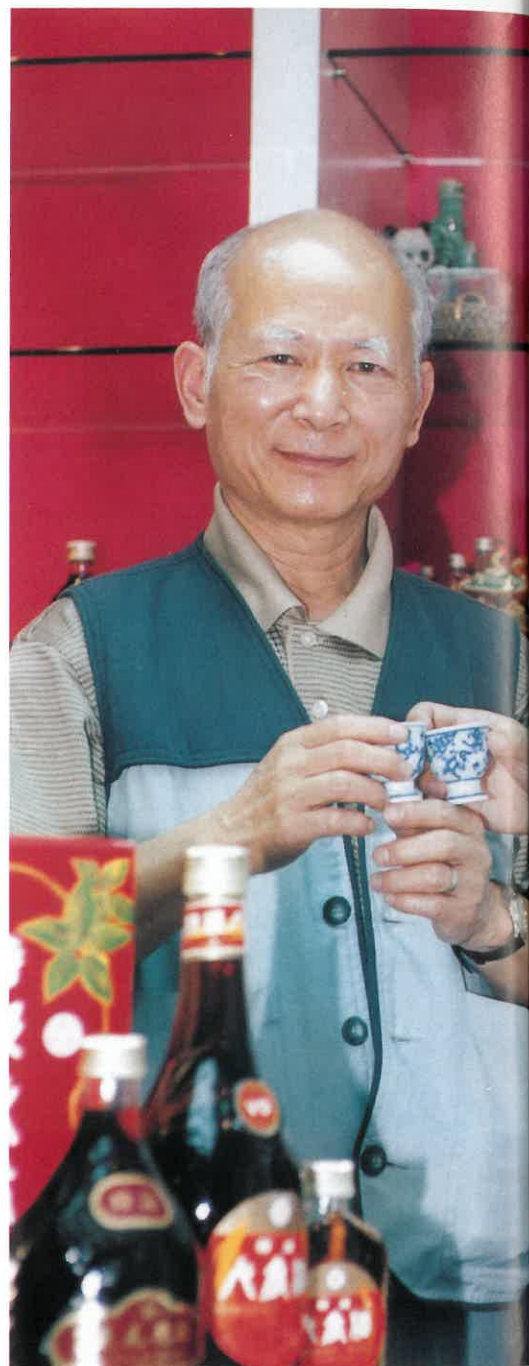
Mr Li sold his Mei Foo Sun Chuen flat, then a middle-class private housing estate, and moved to a remote plot on Sai Lau Kok Road in Tsuen Wan. With HK\$10,000 and the help of two workers, Mr Li embarked on producing his own medicinal wine.

### NOTHING TO CHEER ABOUT

Despite his father's demur about his business plan, Mr Li said he was confident he would succeed. "Besides Western alcohol, Chinese medicinal wine was the only alternative on the market at that time. But the Mainland medicinal wines tasted like medicine, however efficacious they were, and so not a pleasure to drink," he said.

With Hong Kong having about 4,000 outlets selling wine at the time, Mr Li recognised there was a business opportunity for the taking if he could produce a palatable medicinal wine and promote its name. He began work brewing a new recipe and production process that focused on the aroma and tonic effect of the wine. One year after he started, Mr Li bottled his first Sam Seng Antler Pilose Medicinal Wine in 1972. With limited capital and materials, he could only manage to sell the wine on consignments of six to twelve bottles to shops.

"Money was so tight at that time," Mr Li recollected. "We barely had enough money to make the wine and buy the bottles



Sam Seng's founder, Hee Li (left), and his son Chung Yan Li toast to celebrate the opening of their new factory in July of this year. (Photo by Sam Seng)

to put it in. As a last resort we bought old bottles of a popular whisky, replaced the labels and filled the bottles with our wine."

It was a strategy which backfired, because Mr Li was fined HK\$500 for using another company's bottles to sell his wine. Once he had made enough money, Mr Li ordered new bottles and in 1974 bought a bottling machine.

"Sam Seng was the first winery in Hong Kong to use quality glass bottles and



# 三生妙品



opening of their new factory this July.  
祝酒。

「【三生牌】鹿茸大補酒，係男女強身嘅妙品、妙品！」這首短歌一唱就是二十年，背後記載了一位創業者四十年的奮鬥史。

## 與酒有緣

創辦【三生牌】的李禧雖然霜眉入鬢，但精神炯燦，可算是這個品牌的「生招牌」。戰後百業蕭條，李禧十四、五歲便從家鄉佛山南海來香港，投靠伯父經營的酒舖「同棧」。同棧出售家傳配方的藥酒，

年紀小小的李禧隨著伯父研究飲食進補之道，後來加入了專銷國產補酒的公司任職推銷員。

在1971年，年屆四十的李禧認為零售生意發展有限，遂以自己多年鑽研浸製藥酒的心得，加上在批發行所建立的人脈，捏著賣掉美孚新村的房子得來的萬多元，舉家遷到荃灣西樓角路，自行浸製藥酒。就這樣，李禧夫婦和兩個夥計便開始生產和銷售自己的中藥補酒。

## 1971-1974年的艱苦歲月

李禧的父親對他的發展大計甚有保留，但他表示：「我倒是很有信心，當時除了洋酒以外，國產藥酒可說獨步市場。不過，即使國產補酒療效顯著，但藥味過濃，喝起來像灌藥，談不上進補享受。」為了打響名堂，李禧特別注意藥材用料及調配方法，著重產品的酒香和補身效用，終於在1972年推出了行銷至今的鹿茸大補酒。

李禧憶起當年艱苦經營的日子時表示：「那時候資金實在吃緊，造得酒來又沒有錢買酒瓶，只好以低價購入當時最暢銷的紅牌威士忌舊酒瓶，換過瓶上的標籤，便一打半打地在大小酒莊寄賣。」

當時，酒舖約有四千家，不愁客源。李氏認為，國產藥酒統一由國家管理，任何酒質的改動均需經冗長的程序批准，比不上他們可靈活應變。

然而，由於借用別人的酒瓶，酒行曾被罰五百大元。在官司了結後，李氏只得馬上鑄瓶。其後，他在1974年訂購了包裝機器，並採用鋁蓋封口。李說：「【三生】是香港第一家採用優質玻璃瓶及鋁蓋的酒行。」細說前事，李先生仍難掩滿意之情。同年，李氏把【三生牌】註冊，並以八卦徽號為商標，所謂「三生」，是取其三生有幸之義，簡單易記，選用八卦圖樣則是驕準當時並無同類產品以此為商標。

創業時期雖然碰上了1973年的股災，但由於【三生】的藥酒定價相宜，因此業務沒有受到多大影響，倒是1975年的甲醇毒酒案令【三生】的生意額大跌。為了加強市民的信心，李氏不斷改良酒質和生產線，斥資購置自動化包裝機器，令生產過程盡量少經人手，及後他又在電台、戲院推出【三生牌】的廣告，強化【三生】的形象。

## 光板田村的二十年

李氏於1979年接到政府收回荃灣西樓角路地段的通知，於是酒廠被迫遷往光板田村。在1985年，【三生】系列除鹿茸大補酒外，亦生產鹿尾巴酒、靈芝酒等十多種藥酒，原有的廠房不敷應用，李氏申請擴建廠房。

早於1976年，【三生牌】已在超級市場中有售，為方便超市管理，他們還在瓶上貼上條碼。李禧眼見舊有的銷售渠道日漸萎縮，遂致力開拓新的渠道，策略之一是在免稅店出售精緻的酒樣本。

## 三生的新一代

1996年，【三生】再次遇上政府收地的命運，於是全廠在本年七月遷至大帽山川龍的自置新建廠房。在1998年，衛生署公布了中醫藥籌備委員會指引，建議中藥酒納入中成藥監管之列，為配合有關規定，該廠委聘顧問，負責新廠房及生產設備的設計工作。

李禧的兒子李松殷專責跟政府協調搬遷的事宜和研究新廠房及生產線的設計等工作。他表示：「有些時候，政府部門的運作叫人摸不著頭腦，不單部門之間互有爭議，甚至同一部門都會意見分歧。」搬遷期間，由於政府收地在即而新廠房仍未竣工，廠房一度面臨停產結業的困局，遂求助於總商會。本會總裁除兩度去信當時的規劃環境地政局要求酌情考慮暫緩收地外，亦邀請總商會的立法會代表田北俊議員跟局方面晤。李松殷感激地說：「幸得總商會的鼎力相助及政府部門的配合，我們終於可以安然渡過困境。」

為防止污染水源，新廠房斥資1500萬元仿照油站的模式興建，絕對符合環保署的嚴格要求。即使意外漏出的藥酒，藥酒也可經廠房的收水渠流至地下水箱，再由水車泵走。

李松殷指出：「即將投產的生產線用鍋爐高溫煮藥，使生產週期由以往採用冷浸法的九十天大大縮短至兩天。」李松殷希望發展新的中藥產品，同時引入科學化及客觀的認證標準，證明補酒藥品的療效。他說：「我們希望最快可在半年內開拓新加坡、日本及東南亞等華人聚居的市場。」**B**

## MEMBER PROFILE

aluminium bottle tops," Mr Li said proudly.

In the same year, Mr Li registered his brand, Sam Seng, which translates as "the previous life, current life and the next life." It also connotes luck and fortune.

## BUSINESS BOOMS

Things looked to be working out for Mr Li. Even the oil crisis of the '70s which sent stock markets around the world crashing couldn't shake his business. But in 1975, toxic methanol was discovered in imported Chinese medicinal wines and scared people off buying any medicinal wines. The scare delivered a heavy blow to the company.

To win back the public's confidence in medicinal wines, Mr Li decided to improve the quality of his wine by upgrading his production line. He also began advertising his wine on TV and radio, which led to local supermarkets agreeing to stock Sam Seng wine in 1976 after he added barcodes to his products. He also explored new marketing channels, one of which has resulted in porcelain ornamental wine bottles being sold in duty free shops.

By 1985, the Sam Seng label carried over a dozen varieties of wine, the most popular of which are Sam Seng Antler Pilose Medicinal Wine, Deer Tail Wine, and Lingchih Liquor. Business was so good in fact that his old factory couldn't cope with the extra orders, and so Mr Li applied with the government for permission to build an extension to his factory.

## THE MOVING GAME

With new bottling facilities in his factory and a modest ad campaign in the media going, business looked to be on track for Sam Seng Winery. But in 1979, the government notified Mr Li that it wanted to take back his leased lot at Sai Lau Kok Road, and offered him an alternative plot at Kwong Pan Tin Tsuen.

Not having much say in the matter, Mr Li was obliged to move. Then, in 1996, the government told Mr Li that it wanted to repossess the land his factory stood on. Now that he had made fair about of money, Mr Li decided to buy a plot in Chuen Lung, Tai Mo Shan, on which to build a permanent factory, which opened in July this year.

His new factory complies with the Department of Health's guidelines which state that Chinese medicinal wine producers should be regulated by the same rules that govern Chinese medicine practitioners. To comply with the law, Mr Li hired consultants to design the new plant which is fitted out with state-of-the-art equipment.

Mr Li's son, Chung Yan Li, was responsible for co-ordinating the relocation of the factory. He said things started to get tense as the government's deadline for vacating the plot approached.

"Construction of the new factory was still far from finished. If we had had to close down operations until the new factory was finished, we would have gone bankrupt.

That was when we decided to ask the Chamber to help," he said.

The Chamber director wrote twice to the then Planning, Environment and Lands Bureau calling for discretionary deferment of the repossession of the plot. James Tien, the Chamber's Legco representative, also met the officials from the bureau to see if they could negotiate an agreement.

"We are so grateful for all the Chamber's help and cooperation from government departments which has helped us to overcome these difficulties," Chung Yan Li said.

The new factory, built at a cost of HK\$15 million, is based on the design of petrol station to comply with the Environment Protection Department's laws. In case of accidental leakage, any runoff would be collected by catchment drains running around the factory. This would then be pumped into barrels for disposal.

"Once the new facility is fully operational, we will be able to produce wine in a high temperature boiler which will shorten the production cycle to just two days, compared to about 90 days using the cold soaking method that we used in the past," Chung Yan Li said.

He's also planning to develop new products and expand the company's overseas markets. "In 18 months' time, we hope to expand our market to the Chinese populations in Singapore, Japan and Southeast Asia," he said. **B**

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# Chamber Individual Associate Application Form

## 商會會友申請表格 (Please type 請以正楷填寫)

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地產代理 / 物業管理
- Sales 銷售
- Others 其他

### Job Position 職位:

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- Middle Management 中層管理人員
- General Staff 一般職員
- Others 其他

### Age Band 年齡:

- Below 30 以下
- 30-45
- Over 45 以上

### Event Language 語言:

- English 英文
- Cantonese 廣東話
- Putonghua 普通話

*Proposer's Signature*  
推薦人簽署

Name of Proposer 推薦人姓名: \_\_\_\_\_

Membership No. 會員編號: \_\_\_\_\_

I agree to abide by the rules and regulations of the Chamber, and that the information supplied may be included in official Chamber publications and other Chamber communications.

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Joining Fee 入會費 HK\$2,000 (Special Offer: HK\$1,500)  
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(本會公司會員免入會費，請註明會員號碼: \_\_\_\_\_)

Annual Subscription Fee 年費 HK\$1,000 (Special Offer: HK\$500)  
Total 合共 HK\$: \_\_\_\_\_ Date 日期: \_\_\_\_\_ Signature 簽署: \_\_\_\_\_  
(Authorized code: \_\_\_\_\_ Date \_\_\_\_\_)

The Hong Kong General Chamber of Commerce 香港總商會

22/F United Centre, 95 Queensway, Hong Kong 香港金鐘道 95 號統一中心 22 樓

Tel (電話): 2529 9229 Fax (傳真): 2527 9843 Email (電郵): membership@chamber.org.hk Web site (網址): www.chamber.org.hk

# Time running out for companies to become MPF compliant

Employers face a hefty fine if they are not MPF ready by December

Employers who fail to sign their employees up with an MPF scheme face a maximum penalty of six months in jail and a fine of HK\$100,000.

According to the Mandatory Provident Fund Schemes Authority (MPFA), as of the end of August, only 17 per cent of companies have so far chosen their MPF service providers. Employers are dragging their feet because they don't understand the consequences of not signing up for an MPF scheme. They also do not fully understand the preparatory work required for joining a scheme.

Some employers are also holding out until the last minute to see if they can get any further reductions in fees or additional benefits out of MPF providers, and think that it is inevitable that the launch date will be postponed.

## LATE SIGN-UP WILL LEAD TO OPERATIONAL CHAOS

The majority of companies that have not yet signed up for the MPF are SMEs, which often have no experience in managing retirement protection schemes. To fulfill MPF requirements, companies must have a sound accounting and payroll system in order to facilitate MPF administration and benefits calculation.

Employers who have an existing ORSO schemes have to ensure that their existing payroll systems provide an interface for ORSO and MPF schemes. Therefore, employers are advised to start developing their internal supporting systems and begin testing as early as possible, in order to ensure a smooth transition to MPF. Many MPF service providers are prepared to offer employers appropriate solutions to set up and administer these systems, but all this takes time.

Once a company signs up with an MPF service provider, the employer must transfer employees' data and other required information to their service providers for processing.

Under the MPF requirements, service providers will need to submit applications to the MPFA for approval. The approval process and data processing, depending on the

volume, may take a few weeks to complete. Late sign-up may create problems as service providers who may have difficulties handling a large volume of data and administrative work in the last minute.

## TIME IS ALMOST UP

Employers have less than two months left to get their ORSO/MPF schemes in place and running smoothly. If you have not appointed an MPF service provider, you must act now and become MPF compliant.

ACT NOW! Fill out this form and fax it to the Chamber at 2527 0380, and a representative of the Chamber's MPF product, Chamber CMG Choice, will be in touch with you.

Name: _____
Company: _____
Contact no.: _____
Address: _____

Or call the Chamber's MPF hotline 3183-1800. **B**

# 強積金實施日期迫在眉睫

僱主在十二月前仍未為強積金作好準備，將有機會被重罰

**未** 能為僱員選定強積金計劃的僱主將有機會被重罰，最高刑罰為監禁六個月及罰款港幣100,000元。

強制性公積金計劃管理局的數據顯示，截至八月底，只有17%的機構選擇了強積金服務商。僱主遲遲未作出抉擇，是因為他們不知道後果如何，也不完全了解參與計劃後仍需進行大量籌備工作。

有些僱主堅持至最後一刻才參與計劃，目的是期待強積金服務商進一步減收費用或提供額外優惠。另一方面，他們亦認為，強積金計劃的實施日期必會押後。

## 猶疑未決 影響業務運作

未選定強積金計劃的公司大多為中小型企業，它們往往欠缺管理退休保障計劃的經驗。為了符合推行強積金計劃的要求，公司必須具備健全的會計和發薪系統，確保強積金的行政管理和權益計算程序運作暢順。

已推行職業退休計劃的僱主須確保現行的發薪系統能兼容職業退休計劃和強積金計劃。因此，僱主宜盡早設立和測試內部支援系統，確保公司能順利過渡至強積金計劃。雖然不少強積金服務商均表示能為僱主提供合適的方案，協助他們設立和管理這些系統，但過程需時。

當公司選定強積金服務商後，僱主便須把僱員和其他所需的資料給予該服務商，以便進一步處理。

根據強積金的規定，服務供應商須把公司參加強積金計劃的申請遞交積金局，以便審批。審批和資料處理程序或許需時數星期才能完成，至於實際時間，則視乎數據多少而定。僱主若推遲至限期前的最後一刻才選定強積金計劃，將使強積金服務商難於處理大量資料數據和行政工作，以致問題叢生。

## 時間無多

尚有不足兩個月，僱主便須為職業退休計劃和強積金計劃作好準備，並須確保計劃運作暢順。若您仍未委聘強積金服務商，請立即行動，確保公司符合強積金計劃的規定。

請即填寫以下表格，然後傳真至本會(傳真號碼：2527 0380)。本會強積金產品「總商會康聯精明之選」計劃的客戶代表將與您聯絡。

姓名: _____
公司名稱: _____
聯絡電話: _____
地址: _____

您亦可致電總商會強積金熱線 3183-1800 查詢。 **B**



**Chamber CMG Choice**  
**reduces all employer's**  
**concerns to**



**As an employer, you can set yourself free with  
MPF Filter Software and other exclusive services**

Some MPF service providers will baffle you with confusing service charges and offers. That's why the Chamber has formed an alliance with CMG Asia to provide a simple and easy MPF solution.

**Introducing Chamber CMG Choice** Chamber CMG Choice brings together the local business experience and reputation of the Chamber and the expertise of a diversified international financial services group. Designed for small and medium sized enterprises, this unique product offers free MPF Filter Software to enable smooth integration with your current payroll system.

**No 'annual fees' for 13 months** We believe that employees should reap the rewards, and them alone. That's why Chamber CMG Choice includes the Superb Waiver, so your employees can enjoy better returns in the future. Under our Superb Waiver, there will be no 'annual fees' for the first 13 months (applicable between December 1, 2000 and December 31, 2001).

**Share our belief** We cordially invite all other MPF providers to join us in promoting the Superb Waiver to give all the benefits back to employees.

**For details, please call the Chamber MPF Hotline: 3183-1800.**

\*The Superb Waiver does not apply to actual expenses - if any - incurred in the establishment, management and administration of the Scheme, such as legal and audit fees.

- Remarks: (1) **Investment involves risk. Please refer to the Principal Brochure for further details.**  
(2) All terms and conditions, except those applicable to the Superb Waiver promotion, as stated in the Principal Brochure remain unchanged.  
(3) 'Annual fees' include trustee fee, custodian fee, administration fee and management fee.

Chamber Services Limited Address: 22/F United Centre, 95 Queensway, Hong Kong E-mail: mpf@chamber.org.hk  
Website: www.chamber.org.hk/mpf



**CMG.**

CMG Asia



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Mr K K YEUNG

**Taxation**

Mr Kaushal TIKKU

**HK Coalition of Service Industries**

**Executive Committee**

Mr Stanley KO

**Financial Services**

Mr David RUAN

**Information Services**

Mr Tony AU

**Professional Services**

Mr Ian ROBINSON

**Real Estate Services**

Mr Nicholas BROOKE

**Tourism**

Mr James LU

**CHINA**

Chamber Director Dr Eden Woon signed a MOU with Wu Xiaofeng, deputy director, China Council for the Promotion of International Trade Guangdong Sub-Council on Aug. 18, to strengthen the relationship between the two associations.



Eva Chow, chief, International Business Division, received the Deputy Secretary of Dalian Zeng Xianyi on Aug. 28. Mr Zeng was in Hong Kong to promote the "Dalian-Hong Kong Economic and Technological Cooperation Symposium" to be held on Oct. 25-26 at the Hong Kong Convention & Exhibition Centre. The Chamber will organise a breakfast meeting for Bo Xilai, Party Secretary of Dalian, on Oct. 25.

**ASIA/AFRICA**

"Hong Kong - Taiwan Economic Forum 2000," co-organised by the Chamber, was held on Sept. 11 at the Hong Kong Convention and Exhibition Centre. Over 200 participants attended the forum to listen to such distinguished guest speakers as Dr Chiang Pin-kung and Paul K. W. Yip.

M. Sridharan, Consul Commercial, Consulate General of India, spoke at the Chamber's Sept. 15 roundtable luncheon on "India InfoTech Goes Global - Opportunities for Hong Kong," to bring members up to date on the present development of the IT industry in India. Narayan Iyer, manager, TATA Consultancy Services, also spoke at the luncheon on "Latest Developments of the IT Industry in India," along with Danny Sim, general manager, International Tech Park in Bangalore, whose presentation was on "Business Facilities for IT Industry in India - a Foreigner's Prospective."

The Chamber is planning an IT study mission to Mumbai and Bangalore in India from Oct. 29-Nov. 3. Interested members can contact Priscilla Yu at 28231232 for details.

**協助中小企業在內地營商**

中小型企業委員會副主席于健安於9月20日在本會舉辦的「協助中小企業·改善中國業務」研討會上發表演說，他表示自中國實行經濟開放後，香港中小型企業在內地投資上擔當了重要的角色。

縱然兩地文化相同，對港商在內地營商帶來有利條件，但中小型企業在內地經營，仍然遇到不少困難，最大的困難是缺乏資源，所以我們不能採取大機構的投資策略；再者，有關內地營商的資料和指引甚為缺乏，不少中小型企業在遇到困難時，也不知往哪裡求助。

有見及此，本會中小型企業委員會進行了一項研究，目的是了解企業如何面對內地的營商環境，並搜集會員機構的營商經驗，集中介紹成功企業的營運方針。研究報告名為「中國營商管理」，內容全面，是專為中小型企業而設的實用商務工具，現已載於本會網頁 (<http://www.chamber.org.hk/mbc>)。

**Chamber 總商會**

**AMERICAS**

Christopher Cheng, deputy chairman of the Chamber, invited a group of 10 congressional staffers to lunch on Aug. 18. At the luncheon, the group discussed the Senate's views on China's PNTR status, the latest development of the U.S. election, and efforts to make Hong Kong an international city and a business hub in Southeast Asia.

The Americas Committee hosted a cocktail reception on Sept. 5 in honour of the Consuls General of North and South American countries in Hong Kong. Camille Johnson, consul general of the Bahamas, Joao Gualberto Marques Porto, consul general of Brazil, Fernando Perez Egert, consul general of Chile, Porfirio Martinez, acting consul general of Mexico, Carlos M. Alvarez Ponce de Leon, consul general of Peru and Michael Klosson, consul general of the United States of America, were greeted by Andrew Yuen, chairman of the Americas Committee, and other participating members. **B**



## Doing Business in China: Helping the SMEs

Emil Yu, vice chairman of the SME Committee, said at the Chamber's Sept. 20 seminar entitled, "Managing Business in China: Helping the SMEs" that Hong Kong's SME sector has been playing an important role in investing in the Mainland since the Open Door Policy.

Despite the strength of cultural affiliation, small and medium enterprises still face many difficulties in doing business in China. Perhaps, the biggest difficulty is the lack of resources, and that SMEs are not able to afford an investor's approach like the large corporations, he said. In addition, information and guidelines on doing business in China are so scarce that



many SMEs do not know where to find assistance when they encounter problems, he added.

As a result, the Chamber SME Committee initiated a study on how companies cope with business conditions in the Mainland to make available the collective experiences of their companies, highlighting the approach of more successful businesses.

The result is a comprehensive study cum valuable business tool for SMEs entitled, "Managing Business in China," which is available on the Chamber's Web site ([www.chamber.org.hk/mbc](http://www.chamber.org.hk/mbc)).

# in Action 活動

### 中國

本會總裁翁以登博士於8月18日與中國國際貿易促進會廣東分會副會長吳曉峰簽訂合作協議備忘錄，藉以加強彼此關係。

本會國際商務部主管周紫樺於8月28日接待大連市特派市政府秘書長曾祥儀。曾先生此行目的是宣傳10月25至26日在香港會議展覽中心舉行的「2000年大連—香港經濟合作洽談會」。另外，本會將於10月25日為大連市書記薄熙來舉行早餐會。

### 亞洲/非洲

由本會協辦的「港台經貿論壇2000」於9月11日在香港會議展覽中心舉行，主講嘉賓是知名人士江丙坤博士（見圖）和葉國華，當日與會人數逾200人。



印度駐港總領事館領事（商務）斯里達蘭於9月15日的「印度資訊科技邁全球—香港的發展商機」小型午餐會上發表演說，介紹印度現時資訊科技發展的最新動向。在午餐會上，TATA顧問服務經理耶爾及班加羅爾 International Tech Park 辛丹尼亦致辭，題目分別為「印度資訊科技業的最新發展」及「印度資訊科技業務的商業設施—一位西方人的看法」。

本會將於10月29日至11月3日籌組資訊科技考察團往孟買及班加羅爾。有意參加的會員可聯絡翁敏小姐查詢詳情（電話：2823-1232）。

### 美洲

本會常務副主席鄭維志於8月18日邀請美國國會議員助理共十人出席午餐會，會上，雙方討論了參議院對給予中國「永久正常貿易關係」的看法、美國大選的最新進展、發展香港為國際城市和東南亞商業樞紐的工作。

美洲委員會於9月5日主持酒會，招待南北美洲各國的駐港總領事，出席的領事包括巴哈馬總領事莊錦薇、巴西總領事馬傑寶、智利總領事埃格雷、墨西哥總領事代理馬丁內斯、秘魯總領事德萊昂和美國總領事高樂聖，他們獲美洲委員會主席袁耀全和其他參加的會員接待。B

## 香港總商會

委員會  
主席

理事會  
諮議會  
董建成

美洲委員會  
袁耀全

亞洲及非洲委員會  
戴諾詩

中國委員會  
許漢忠

總商會海外講者團  
施文信

e-委員會  
鄭韓菊芳

經濟政策委員會  
梁兆基

環境委員會  
彭占士

歐洲委員會  
萬大衛

香港特許經營權協會  
錢樹楷

香港—台北經貿合作委員會  
蔣麗莉博士

人力資源委員會  
龍家麟

工業及科技委員會  
蔣麗莉博士

法律委員會  
顧歷謙

會員關係委員會  
黎葉寶萍

太平洋地區經濟理事會  
中國香港委員會

艾爾敦

地產/基建委員會  
李澤鉅

船務/運輸委員會  
羅理興

中小型企業委員會  
楊國琦

稅務委員會  
丁嘉善

香港服務業聯盟  
執行委員會

高鑑泉

金融服務委員會  
阮清旗

資訊服務委員會  
區焯洪

專業服務委員會  
羅賓信

地產服務委員會  
蒲祿祺

旅遊委員會  
呂尚懷

# Business news in brief

## 商業新聞簡報

### JOINT CLEARING FACILITY FOR HK\$ CHEQUES IN GUANGDONG

The Hong Kong Monetary Authority has reached an agreement with the Guangzhou Branch of the People's Bank of China on a new joint clearing facility to speed up the processing of Hong Kong dollar cheques issued by banks in Hong Kong and presented in Guangdong. The facility will be implemented by Hong Kong Interbank Clearing Limited and the Guangzhou Electronic Banking Settlement Centre effective Oct. 1. The new facility will significantly reduce the time required for clearing Hong Kong dollar cheques presented in Guangdong down to two working days.

### EXPORTS REGISTER DOUBLE-DIGIT GROWTH IN AUGUST

The value of total exports increased by 18.2 per cent in August 2000 over a year earlier to HK\$147 billion. The value of re-exports surged by 19.5 per cent to HK\$129.7 billion while domestic exports increased by 9.1 per cent to HK\$17.3 billion. The value of imports of goods also soared, by 23.4 per cent in August 2000 over a year earlier to HK\$150.4 billion. For the first eight months of 2000 as a whole, the value of total exports increased by 17.2 per cent over a year earlier.

### ELECTRONIC SUBMISSION OF CO

The Trade and Industry Department announced on Sept. 22 that full migration to Electronic Data Interchange (EDI) service for Certificate of Origin (CO) will be implemented from Sept. 25. EDI service for CO covers 'Certificate of Hong Kong Origin' and 'Certificate of Origin — Processing' applications submitted to the TID and the five Government Approved Certification Organisations.

### EMPLOYMENT UP IN JUNE

According to figures released on Sept. 22 by the Census and Statistics Department, employment in the service sector increased in June 2000 over a year earlier. The wholesale, retail and import/export trades, restaurants and hotels sector and the financing, insurance, real estate and business services sector recorded the strongest growth in employment. The wholesale, retail and import/export trades, restaurants and hotels sector remained the largest source of employment, with 1,036,400 persons engaged in June 2000.

### INFORMATION SECURITY CRUCIAL TO E-COMMERCE



Information security is crucial to the development of e-commerce in Hong Kong, the Director of Information Technology Services Lau Kam-hung said at the "Hacking in the Real World" seminar on Sept. 15. "Information security enhances the public's confidence in electronic transactions, and is vital for the development of e-commerce in Hong Kong." Mr Lau noted that the Electronic Transactions Ordinance provided a clear legal framework that builds the public's confidence in adopting electronic transactions in Hong Kong. **B**

### 在廣東省兌存港元支票的聯合結算機制

香港金融管理局與中國人民銀行廣州分行達成協議，設立聯合結算機制，以加快處理由香港銀行作為付款人，並在廣東省兌存的港元支票。聯合結算機制由香港銀行同業結算有限公司及廣州市銀行電子結算中心負責執行，將於2000年10月1日投入運作。透過這項新機制，在廣東省兌存的港元支票的兌現時間將可大為縮短至兩個工作天。

### 商品整體出口貨值呈雙位數增長

2000年8月份商品整體出口貨值為1,470億元，較1999年同月顯著上升18.2%。其中轉口貨值為1,297億元，較1999年同月大幅上升19.5%，而港產品出口貨值為173億元，較1999年同月上升9.1%。商品進口貨值為1,504億元，較1999年同月亦大幅上升23.4%。2000年首8個月的商品整體出口貨值較1999年同期顯著上升17.2%。

### 全面使用電子方式遞交產地來源證

工業貿易署於9月22日宣佈，由9月25日起，產地來源證將全面以電子方式遞交。是項電子數據交換服務(EDI)的範圍包括向工業貿易署和五間政府認可的來源證簽發機構遞交「香港產地來源證」和「產地來源加工證」的申請。

### 六月就業及職位空缺統計數字發表

根據政府統計處於9月22日發表的數字，2000年6月與上年同季比較，服務業的就業人數有所上升。其中，批發、零售、進出口貿易、飲食及酒店業、金融、保險、地產及商用服務業的就業人數錄得相對較大的升幅。批發、零售、進出口貿易、飲食及酒店業仍然是就業人數最多的行業，在2000年6月，業內的僱員達1,036,400人。

### 資訊保安對電子貿易的發展非常重要

資訊保安對電子貿易在本港的發展非常重要。資訊科技署署長劉錦洪於9月15日在「黑客攻擊及防範講座」致辭時表示：「要發展電子貿易，資訊保安就是必須先要解決的重點課題，它是普羅大眾建立對電子貿易信心的重要元素。」

劉錦洪表示，《電子交易條例》建立了一套明確的法律架構，加強大眾在本港進行電子貿易的信心。 **B**



# Welcome new members

## **Altrust Precision Tooling Co Ltd**

忠信製模有限公司

**Mr Allan Chung-kit Tsui** 崔宗傑先生

Director

Manufacturing

## **AsiaLogic.com Ltd**

亞智公司

**Miss Sophia S Chen** 陳昌明小姐

Chief Executive Officer

Services

## **BBT Network Co Ltd**

亞洲國際互聯網絡有限公司

**Mr Eric Chi-sing Tam** 譚志成先生

Director

Distribution, Trading, Services

## **Better Hong Kong Foundation, The**

香港明天更好基金

**Mr George Yuen** 袁金浩先生

Chief Executive

Services

## **Blue Cross (Asia-Pacific)**

Insurance Ltd

藍十字(亞太)保險有限公司

**Mr Man-lo Cheung** 張文璐先生

Managing Director

Services

## **Boneton Investments Ltd**

博圖投資有限公司

**Mr Changxi Yan** 閻長喜先生

董事局主席

Investment Company

## **Buono Jewellery Co Ltd**

邦龍珠寶有限公司

**Mr Timothy Chi-to Lai** 賴志滔先生

Director

Manufacturing

## **Calpella Ltd**

**Dr Kar-shun Cheng** 鄭家純博士

Director

Investment Company

## **Capital International**

Business Centre

拓業國際商務中心

**Mr Calvin Hoi-ping Pang** 彭開平先生

Chief Operation Officer

Services

## **Carry Wealth Holdings Ltd**

恒富控股有限公司

**Mr Hendrawan Rusli**

Chairman

Manufacturing

## **Century Jewelry Manufacturer Ltd**

世紀珠寶廠有限公司

**Mr Chun-wai Leung** 梁鎮威先生

Director

Manufacturing

## **Cheer Best Enterprises Ltd**

致好企業有限公司

**Dr Kar-shun Cheng** 鄭家純博士

Director

Investment Company

## **Chi Shing (Hong Kong) Industrial Co Ltd**

志成(香港)實業有限公司

**Miss Hang-chun Chan** 陳杏珍小姐

Manufacturing

## **ChinaH.O.com Ltd**

大中華綠源環保網有限公司

**Mr David Leung** 梁硯龍先生

Marketing Manager

Services

## **City Design Jewelry (HK) Ltd**

城市珠寶(香港)有限公司

**Mr Franky Sek-kwan Chan** 陳錫鋸先生

Director

Manufacturing

## **City Team Development Ltd**

港盛發展有限公司

**Mr Kam-ling Chan** 陳錦靈先生

Director

Investment Company

## **Colorich Enterprise Ltd**

棉麗企業有限公司

**Mr Alex Wong-tak Wong** 黃宏德先生

Managing Director

Trading

## **Creative Star Ltd**

聯俊達有限公司

**Mr R H Noble** 盧保先生

Chief Executive Officer

Services

## **Crystal Horse Leather Goods**

Manufacturer Ltd

晶駒皮具製品廠有限公司

**Mr Terence Leung** 梁仲賢先生

Director

Manufacturing

## **CyberTech Consultants Ltd**

數碼科技顧問有限公司

**Mr Alan C L Dai** 戴仲良先生

President

Services

## **Delirium (HK) Ltd**

**Mr Joe Ngai** 倪以理先生

CEO

Services

## **Desvon Trading Co Ltd**

**Mrs Nerissa Wong** 王林綺玫女士

Director

Manufacturing, Trading

## **Dewcarat Ltd**

寶邦珠寶有限公司

**Ms Anita Kit-fong Tse** 謝潔芳小姐

Vice President

Manufacturing

## **Dickson Group Holdings Ltd**

德信集團控股有限公司

**Mr Canice Tjondro** 鍾靈先生

Group General Manager

Investment Company, Manufacturing, Trading

## **Disk Service Technology Ltd**

DST電腦科技有限公司

**Mr Daniel Ku** 古景發先生

Managing Director

Services

## **DIYR Communications Ltd**

養言堂有限公司

**Ms Virginia Ng** 伍淑賢小姐

Managing Director

Services

## **ESA Consulting Engineers Ltd**

**Mr Paul Sayer**

Chairman

Services

## **Eurasia Hotel Ltd**

**Dr Kar-shun Cheng** 鄭家純博士

Director

Services

## **Ever-Pacific Enterprise Co Ltd**

恒源企業有限公司

**Mr Tim-ki Kei** 紀添祺先生

Director

Trading

## **Fairdeal Enterprises**

**Mr Asif Khan**

Manager

Trading

## **Fukutomi Co Ltd**

卜高通美有限公司

**Mr Steve Wong** 黃楚祺先生

Managing Director

Trading

## **George Y C Mok & Co**

莫玄熾律師行

**Mr George Y C Mok** 莫玄熾先生

Senior Partner

Services

## **Golden East Euro (International)**

Holdings Ltd

金東歐(國際)集團有限公司

**Mr Weiguo Qu** 曲衛國先生

董事局主席

Trading



# 加入商會 盡享權益

## H K S G Ltd

香港船務公報有限公司  
Mr Laurence Scofield  
Chief Executive  
Services

## Health Care International Holdings Ltd

盈康醫療國際控股有限公司  
Mr Kin-chung Fok 霍建中先生  
Chief Executive Director  
Services

## Hiller Pharma Co Ltd

日億視聽有限公司  
Mr Sunny C K Chan 陳川勤先生  
Director  
Services

## Hong Kong Liangji Products Co Ltd

香港亮記陶瓷制品有限公司  
Mr Pei-liang Huang 黃培亮先生  
Director 董事長  
Manufacturing

## Hong Kong New Continent Medicine Industry (Holding) Ltd

香港新一洲藥業(集團)有限公司  
Mr Kan-ming Chen 陳堪明先生  
董事局主席  
Manufacturing

## Hop Shing Jewelry Manufacturer Ltd

合成首飾廠有限公司  
Mr Alex Ka-lun Yiu 姚家倫先生  
Manager  
Distribution, Manufacturing

## Hung Kai Polyester Co

鴻基彩布公司  
Mr Fuk-cheung Mak 麥福祥先生  
Director  
Distribution, Trading

## imPact executives (Hong Kong) Ltd

Mr John Murray  
Services

## Jace Group Ltd

Mr Chi-yin Lau 劉志賢先生  
General Manager  
Manufacturing

## Janell Ltd 振億有限公司

Mrs Flossy Chan 陳程俊琪女士  
Managing Director  
Manufacturing

## Junefair Engineering Co Ltd

增輝工程有限公司  
Mr Martin Wang-hoo Fong 方宏浩先生  
General Manager  
Services

## Kaifatco Trading Co Ltd

啟發高貿易有限公司  
Mr Peter Chan 陳德明先生  
Managing Director  
Trading

## Lexton Pacific Consultants Ltd

歷斯頓太平洋顧問有限公司  
Mr Alan Ka-lun Tsui 徐家麟先生  
Director  
Investment Company

## Master Global Development Ltd

萬達寶發展有限公司  
Mr Terence Wat  
Services

## Matilda Hospital, The

明德醫院  
Mr Augustine Liu 呂岳枝先生  
Executive Director of Finance & Admin  
Services

## Mei Fai Jewellery Co

美輝珠寶公司  
Mr Yu-tim Man 文汝添先生  
Manager  
Manufacturing, Trading, Services

## Ming Kee Hong PVC Ltd

明記行膠業有限公司  
Mr Lap-sang Chan 陳立生先生  
Director  
Trading

## Open Union Industriail Ltd

開聯實業有限公司  
Mr Man-shek Wong 黃文碩先生  
Manager  
Manufacturing

## Outblaze Ltd

Mr Yat Siu 蕭逸先生  
CEO  
Services

## Perfecta Dyeing Printing & Weaving Works Ltd

振裕染印織造廠有限公司  
Ms Chi-bing Chan 陳志兵小姐  
Manager  
Trading

## Porda International PR Co Ltd

博達國際公關有限公司  
Mr Lee-jen Chang 張力仁先生  
董事總經理  
Services

## SAE Magnetics (Hong Kong) Ltd

新科實業有限公司  
Mr Chor-keung To 杜楚強先生  
Human Resources & Admin Director  
Manufacturing

## Sino Success Industrial Ltd

漢成實業有限公司  
Mr Stephen Ho 何嘉友先生  
Regional Manager  
Manufacturing

## Stock Express Ltd

Mr Amar Jalil  
Director  
Investment Company, Trading

## Surface Mount Technology Ltd

新進科技有限公司  
Dr Kei-biu Chan 陳其鑣博士  
Manufacturing

## Tung Yuh Trading (Development) Co Ltd

同裕貿易(發展)有限公司  
Ms Pik-wah Chau 周碧燁小姐  
Managress  
Distribution, Trading

## Via Luck Enterprises Ltd

永裕長企業有限公司  
Mr Zixiong Liang 梁子雄先生  
董事副總經理  
Investment Company, Trading, Services

## Worldwide Resources Pharmaceutical Ltd

展宏藥業有限公司  
Mr Gary Au 區銓堅先生  
Manager  
Trading

## Zen Pacific Construction Ltd

亞太建設有限公司  
Mr S Y Yu 余世欽先生  
Managing Director  
Manufacturing

## CONTACT US

For information on membership, call Sharon Chung on 2823 1203, or email membership@chamber.org.hk

如有垂詢，請聯絡會員部鍾小姐（電話：2823 1203；電郵：membership@chamber.org.hk）





▲ Chamber Director Dr Eden Woon welcomes participants of the SME Night held at Hotel Miramar on Sept. 21. 本會總裁翁以登博士於9月21日在美麗華酒店舉行的「中小企之夜」裡歡迎參加者。



▲ From left: Angela Yeung, chief of the Chamber's Business Development Division; Consul General of Brazil Joao Gualberto Marques-Porto; and Eva Chow, chief of the Chamber's International Business Division at the Consuls General of North and South American countries cocktail reception, held on Sept. 5. 左起：本會商務推廣部主管楊秋怡、巴西領事館總領事馬傑寶及本會國際商務部主管周紫樺在招待總領事的酒會上合照。

# Eye Spy

## 活動花絮

▶ From left: Greg Hughes, general manager, Cathay Pacific, Purchasing Department; Chamber SME Committee Chairman K K Yeung; Robert Thomson, director, Non-trade Procurement, OneResource Group Ltd.; and Barry Wong, procurement manager, Swire Beverages, do the name card shuffle at the SME Night.

左起：國泰航空公司採購部總經理韓兆傑、本會中小型企業委員會主席楊國琦、宏智集團有限公司採購部（非貿易）主管唐樂信、太古飲料採購經理黃天才在「中小企之夜」交換名片。



▲ Members of the Sept. 7-9 Xiamen Mission pose for a group photo. 廈門訪問團（9月7至9日）全體團員合照



▲ Dr P.R. Chiang (centre) and his wife Mrs Chiang (right), with Susie Chiang, of the Kwang-hwa News Information & Cultural Centre at the Hong Kong-Taiwan Economic Forum 2000, co-organized by the Chamber, on Sept. 11. 江丙坤博士（中）在本會協辦的「港台經貿論壇2000」（9月11日）中擔任主講嘉賓。其右為江丙坤夫人，其左是光華新聞文化中心的江素惠。

# CHAMBER FORECAST

## CHINA CALENDAR

### UPCOMING EVENTS

#### October

**18 & 19** Training: "Professional Business Writing Skills for Managers" (*English*)

**23** Green-Assist Roundtable Series (IV): "Tools and Technology for Environmental Practices" (*English*)

**23** Luncheon: "Korea's Economy: Reform & the Vision for the Future — Focused on Corporate Restructuring Reform" (*English*)

**24** New Members' Briefing (*Cantonese*)

**25** Roundtable Luncheon: "Estate Duty Planning" (*Cantonese*)  
小型午餐會: "遺產稅務計劃"

**25** Roundtable Luncheon: "Focus of Dutch Business in HK" (*English*)

**26** The Venture Capital Partnership in the New Economy (*English*)

**26** Seminar: "Professional Selling Techniques for Sales Teams" (*English*)

**26** Roundtable Luncheon: "Admission of Talents Scheme Update" (*English*)

**27** Seminar: "How to Be an Outstanding Receptionist" (*English*)

**27** Fellowship boat trip party-cum-dinner-at Lamma Island (*English*)

**27** Training: "Commercial Insurance" (*Cantonese*)  
培訓課程: 商業保險學

**30** Seminar: "How to Conduct a Selection Interview" (*English*)

**31** Seminar: "Business Files and Records Management" (*English*)

#### November

**1, 8, 15 & 22** Training: "Executive Mediation" (*Cantonese*)  
行政調解培訓課程

**2 & 3** 第四屆北京/香港經濟合作研討洽談會

**3** Training: "Commercial Insurance" 培訓課程: 商業保險學 (*Cantonese*)

**7 & 14** Training: "How to Monitor Your Financial Statements?" (*Cantonese*)  
培訓課程: 如何監控你的財務報告

**14** Roundtable Luncheon: Richard Kahler, Chairman, American Chamber of Commerce

**15** Seminar: "How to Excel as a Professional Office Manager" (*English*)

**26 Oct**  
The Venture Capital Partnership in the New Economy  
創業投資新經濟

**18-25 Oct**  
Study Mission to Chongqing & Sichuan  
香港總商會四川、重慶訪問團

**11-15 Dec**  
Training Seminar on China's Entry into the WTO and Sectoral Workshop  
中國加入世貿研討會 — 香港總商會與中國企業聯合會合辦

**14 Dec**  
China Business Conference 2000  
2000 中國商業會議

### 2001

February/March, 2001  
China Committee Beijing Delegation  
中國委員會北京訪問團

### MARK YOUR DIARY

**26 October**  
Venture Capital Conference

**13 December**  
7<sup>th</sup> Annual Hong Kong Business Summit  
第七屆商業高峰會議

**14 December**  
China Business Conference 2000  
2000 中國商業會議

**February/March, 2001**  
China Committee Beijing Delegation  
中國委員會北京訪問團

### Outbound Missions

**18-25 Oct**  
Mission to Chongqing & Sichuan

**29 Oct ~ 3 Nov**  
Mission to Mumbai & Bangalore, India

### Committee Meetings

**23 Oct**  
General Committee Meeting

**25 Oct**  
Europe Committee Meeting

**14 Nov**  
Americas Committee Meeting

*Regular committee meetings open to respective committee members only, unless otherwise specified*





# THE VENTURE CAPITAL PARTNERSHIP IN THE NEW ECONOMY

## 創業投資新經濟

Theatre 2  
 Hong Kong Convention and Exhibition Centre  
 October 26, 2000 (Thursday)  
 at 9:00 a.m.-6:00 p.m.

Speakers from top venture capital firms and corporate advisors including ABN AMRO Asia Capital Investment, Asia Online, Asia Info Technologies (China), AsiaTech Ventures, Baker & McKenzie, ChinaVest, Credit Suisse First Boston (HK), Donaldson, Lufkin & Jenrette Asia, HSBC Private Equity (Asia), Inter-Asia Management (HK), Prudential Asset Management Asia HK, Telecom Venture Group, Victoria Capital, Walden International, William E. Simon & Sons (Asia)

Keynote Speakers:  
 Victor Fung, Chairman, Prudential Asia Investment

Organised by  
 主辦單位

# HKVCA

Hong Kong Venture Capital Association Ltd.  
 香港創業投資有限公司



www.chamber.org.hk

### Highlight topics:

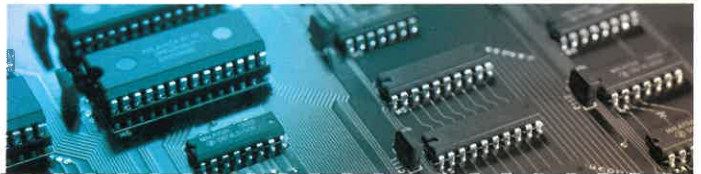
- \* Who are the venture capitalists in Asia?
- \* Where are they putting their money? Old Economy vs New Economy?
- \* Wiring Up the New Economy
- \* Venture Capital vs Direct Listing on the Stock Market
- \* The Investment Decision
- \* Valuation criteria for different levels of financing
- \* Enhancing venture capital investment through leverage
- \* Technology + Entrepreneurship + Management
- \* What makes for a successful partnership?
- \* Working relationship - Monitoring and Board representation
- \* Corporate Governance Culture
- \* Different ways to access capital

The conference will be conducted in English but simultaneous interpretation in English and Mandarin will be available.

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Booking Form To: Ms Wendy Kwok

Fax: 2527 9843

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Contact Person : \_\_\_\_\_ Tel No. : \_\_\_\_\_ Fax No. : \_\_\_\_\_

Address: \_\_\_\_\_

Name of Attendees : \_\_\_\_\_ Title: \_\_\_\_\_

No. of Member (@HK800) \_\_\_\_\_ No. of Guest (@HK1,000) \_\_\_\_\_ Amount Enclosed \_\_\_\_\_

\_\_\_\_\_ HK\$ \_\_\_\_\_

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Date : \_\_\_\_\_ Signature: \_\_\_\_\_

\*Please fill in your membership organisation if any. Members of co-organisers & supporting organisations can enjoy member's rate. (For office use: Authorised code: \_\_\_\_\_ Date: \_\_\_\_\_ )

Payments are non-refundable unless event is cancelled by the Chamber. Bookings will only be confirmed with payment, on a first-come-first-served basis.



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康聯亞洲