

# 工商月刊

# THE BULLETIN

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巴爾梅



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財來自有方

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laws on foreign  
investment  
enterprises  
中國修改外商  
投資企業法

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# HKGCC

Hong Kong General Chamber of Commerce  
香港總商會 1861

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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)**



## Roadshow programme upsets passenger

I have been following the ongoing debate in the papers on the video screens now installed onboard most of the busses in Hong Kong with great interest. I remember feeling somewhat irritated that I was being held captive and forced to listen to the barrage of brain-rotting pollution spewing forth from the speakers on my first encounter with this "entertainment," but the government had the good sense to order the bus companies to lower the volume. This allowed me to read a book or listen to my walkman in relative peace, and this "compromise" thus far stopped me joining in the debate. But a "programme" run on the busses recently really disturbed me. I was travelling to work on a packed bus when a fat guy on one of the programmes started beating his wife. Although the speaker volume was quite low, the abusive husband's shouting, the wife's screams and their daughter's cries grated on my ears and emotions. This little clip seemed to go on and on for what seemed like minutes. I could feel myself growing increasingly tense and upset. I saw my fellow passers also growing upset. This little episode really got my blood pressure up and made me irritable for the whole morning.

With life in Hong Kong stressful enough, why do we need to have to tolerate such

[rubbish]. I am willing to accept a little background noise if I am able to read a book or drown it out with my Walkman. But I cannot tolerate such mindless programmes giving me high blood pressure and ruining my day. If the "Roadshow" company wishes to rot our brains with mindless programmes, can't it at least make us brain-dead in a less stressful way?

Marc Walkden  
General Manager  
Music Biz

## 巴士視聽廣播 令乘客心煩意亂

本人十分關注近日報章上有關香港大部份巴士安裝視像顯示屏的爭議。本人首次接觸這種「娛樂」時，即被它像從頭上壓下來的噪音弄至頭昏腦脹、坐立難安。幸而，政府及後指令巴士公司把顯示器的聲量減低，讓我坐巴士時可稍安靜地閱讀或聽隨身聽，同時，我亦因這「協議」行動不再參與議論。不過，近日在巴士上看到一項「節目」，真的令人困擾。當時，我正乘坐一架擠擁的巴士上班，視像屏上播出一個胖子打太太的片段；雖然聲量微弱，但胖子的喊聲、其太太的尖叫聲和女兒的哭聲卻不絕於耳。這片

段持續約數分鐘，令我愈來愈難以忍受，而車上其他乘客亦似有同感。這短短的情節不僅令我的血壓上升，更使我整個早上心情也未能平復。

在香港，生活壓力已很大，為何還要我們忍耐這些「廢物」？我可以接受巴士上的低音廣播，讓我能閱讀或聽隨身聽，但卻不能忍受令我血壓提升、破壞我整日心情的無聊節目。若籌辦這些廣播的公司真的想用這類節目轟炸我們的腦袋，至少請用較輕鬆的手法，讓我們腦部的神經得以紓緩。

Music Biz  
總經理  
Marc Walkden

## Erratum 更正

In the April issue of the *Bulletin*, on pages 46-47 of the article titled "HKGCC: Helping business since 1861," we incorrectly wrote that Jack Tang was born in 1923. He was born in 1927. We also wrote that Mr Tang was Chairman of Soco Textiles Ltd, when in actual fact he was Chairman of South Sea Textile Manufacturing Co., Ltd. The Bulletin sincerely regrets the errors.

《工商月刊》四月號第46至47頁「香港總商會—1861年以來的工商界夥伴」一文，誤把唐驥千的出生年份寫為1923年，實為1927年。另英文稿中，誤稱他為Soco Textiles主席，實應為South Sea Textile Manufacturing主席。本刊謹此致歉。

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# Branding Hong Kong: Asia's World City

It's very difficult to argue with success. And there are few people, I believe, who would argue that Hong Kong has not been a success in ensuring it is one of those cities with a high recognition level in the global market place.

That was true before the return of sovereignty to China in 1997, certainly during the transitional period and the handover itself, and it is still true after the return. It was also true before Hong Kong adopted post-handover, the objective of presenting itself, in the words of the Chief Executive, Tung Chee-hwa, as "a world class city in every respect."

Yet there has always been the nagging suspicion – and some anecdotal evidence from various studies, surveys and the like – that Hong Kong's message to the world about itself has been too disparate; that we have, perhaps luckily, achieved our high recognition level through a variety of different messages about ourselves.

There have been sector-specific messages and images of one type or another rather than one consistent message, defining Hong Kong. Thus, the Tourist Board (formerly the Tourist Association), probably the leader in promoting the Hong Kong "brand" has, not surprisingly, emphasised Hong Kong for the visitor.

The Trade Development Council and the Government's various trade and economic offices around the world have highlighted Hong Kong's trade role. And so on. More recently, Invest Hong Kong has taken on the role of promoting internationally the SAR's desirability as a destination for inward investment and, in doing so, has presented another image of Hong Kong to the world market.

These are all very important images for the Hong Kong SAR to project to the world and, as I have said, there is little doubt that they have been successful in achieving their objectives of presenting the SAR as a tourism, business and investment centre in Asia.

What was missing, however, was something that pulled all these individual messages together, a unique symbol and single message that could help define the image of Hong Kong in the global market.

Now, the Hong Kong Government has stepped into the void with

a new campaign featuring the slogan "Hong Kong: Asia's World City" and an entirely new symbol, the fiery dragon.

Born from the recommendations of the Commission for Strategic Development and launched in May after a lengthy period of study, research and design, this initiative is aimed at presenting a cohesive image and message about Hong Kong to the world market.

Although the prospect of another image or "branding" campaign for Hong Kong has been criticised in some quarters as a potential waste of time, money and energy, the key elements of the new programme seem overwhelmingly positive.

First, the government has stressed that the cost to date has been minimal. Second, it has emphasised that the programme will be all embracing and present an "umbrella" image to complement those sector-specific campaigns already in place. Third, it will be available to anyone to use, provided the strict conditions on "maintaining the brand image" are adhered to. Finally, the government has stressed this is not a short-term campaign, but one that it is committed to for many years, perhaps even decades ahead.

This is an important campaign for Hong Kong in an ever more competitive world market place. It also comes at a time when the Hong Kong SAR is taking on the task of selling itself as "Asia's World City". Already, it seems to have gained the support of a fairly broad cross-section of the local community and it will be soon launched on to the global market.

I urge all members of the Chamber to explore how they can work with government in helping to present this new image to the world, say, by using it in any of their promotional campaigns on the world market. I know some of our Chamber members have already done this, although it is early days yet, and others have expressed interest in doing so.

As the new Chief Secretary Donald Tsang said at the May 10 launch of the new campaign: "Today we formally launched a new icon for Hong Kong and, I hope, like me, you will be quite stunned by this elegant, this wonderful dragon, which will become, I believe, the hallmark of Hong Kong to the rest of the world in the months and years to come."



Christopher Cheng 鄭維志





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# 香港品牌— 亞洲國際都會

**成** 就難以辯斥。我深信，甚少人敢言香港並非國際所公認的其中一個大都會。1997年主權回歸前如是，回歸後亦然。在回歸後重新定位時，引用行政長官董建華的說話，香港須以「在各方面躋身世界一流都會」為目標。然而，不同的調查、研究報告經常指出，香港向國際宣傳自我定位的訊息零散分歧；又指香港通過不一致的宣傳訊息而得享盛名，實全憑運氣。不同業界均有自己一套將香港定位的方法，層出不窮。旅遊發展局（前為香港旅遊協會）可說是推廣香港「品牌」的領導機構，它自然集中推廣香港的旅遊服務。至於貿易發展局和港府分駐世界各地的經貿辦事處，必然著重宣揚香港的貿易角色。而最近投資推廣署則著力向全球宣傳香港是外來投資目的地，賦予香港另一新形象。

這些訊息對宣傳香港特區固然重要。恰如我剛才所說，它們已成功達致把香港塑造成為亞洲區旅遊、商業和投資中心的目標。

不過，香港始終欠缺一個焦點——一個能匯聚眾多不同訊息的獨特品牌形象，以助確立香港在國際間的地位。

現時，政府正力補不足，開展全新的推廣計劃，宣傳「香港—亞洲國際都會」這一主題口號和嶄新的飛龍標誌。

是項計劃由策略發展委員會建議，經過長時間研究、調查和設計後於五月推出，旨在以統一的形象和訊息展現香港優勢。

雖然香港這新的形象或「品牌」計劃被若干界別人士批評為浪費時間、金錢和精力，其核心理念極具正面意義。

首先，政府強調，至現時為止，計劃所花的成本極少。第二，政府亦指出，計劃能發揮凝聚作用，藉一個「集中」的形象配合現有的不同宣傳訊息。第三，任何人士只要遵守「品牌形象管理」準則，均歡迎使用新的形象標誌。最後，政府申明，這並非短期的宣傳計劃，未來數年或數十年，仍會延續。

現今的國際市場，競爭愈趨白熱化，故品牌計劃的推出對香港十分重要，亦正好配合特區政府傳揚香港為「亞洲國際都會」的工作。就目前情況看來，品牌已獲全港大部份市民的支持，稍後，港府會向全球進行推廣。

本人謹促請各位會員與港府合作，協力推廣香港的全新形象，例如在國際性的宣傳活動中使用新的品牌標記。據我所知，雖然品牌面世不久，有些會員已相繼作出支持，其他會員亦有意跟隨。

誠如政務司司長曾蔭權於5月10日新計劃的開展禮中表示：「今天，我們正式推出這個代表香港的新標誌。我希望，你們同樣感受到優美超凡的飛龍魅力。我相信，這個標誌將於未來歲月，在全球其他地區，成為香港的定位標記。」

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# Prudence needed to safeguard local business environment

**T**he recent run of interest rate cuts in the United States reflects the risk of an economic slowdown in the country. As Hong Kong's economy has yet to fully recover from the Asian financial crisis and is intrinsically tied to that of the U.S., the outlook for local industries and businesses, especially the small and medium enterprises, is not rosy despite the benefits of the rate reductions. As such, in my recent submissions to Legco, I recommended protecting our business environment to prevent increasing the business community's burden.

## LIBERALISE SOFTWARE PARALLEL IMPORTS

As I reported in last month's Bulletin, the new copyright ordinance, which came into effect on April 1, created many problems. The government has formally submitted a draft to Legco to suspend implementation of part of the ordinance till July 31, 2002. Regarding miscellaneous photocopying for causal usage, I strongly support deleting the provisions that are draconian, obstruct information flow and hamper the general public and businesses.

The government should also pay attention to the problem of high prices that businesses must pay for computer software. Because people must buy from authorised dealers and some software companies decision to "raise prices on their own initiative," software being sold in the local market is undoubtedly too expensive. According to government statistics, software sold in Taiwan is on average 12 to 15 per cent lower than that sold in Hong Kong. I therefore support parallel software imports to stabilise market prices.

Existing regulations on software parallel imports are quite strict. Parallel software can only be legally imported into Hong Kong 18 months after its release. I urged the government to eliminate these restrictions. In response, it said it is considered the issue and that it recognises the need to reduce regulations on parallel software imports. Since the government is planning to liberalise the market, I think we can consider adopting transitional arrangements to suspend application of the criminal provisions concerning corporate usage of parallel software. I will keep you informed of these developments.

## PROPOSALS TO ATTRACT MAINLAND INVESTMENT

I have proposed broadening negotiations between the Hong Kong government and Mainland authorities to attract Mainland professionals to invest and consume in Hong Kong.

On attracting Mainland investment, I recommended studying the

introduction of a credit system to attract more wealthy Mainlanders to stay and invest in Hong Kong, as a complement to the existing one-way permit quota system based on family unification. Among the 150 Mainlanders that move to Hong Kong every day, the majority belong to the poor and low-educated groups, while the wealthy, highly educated Mainlanders tend to emigrate to foreign countries. If Hong Kong allows these people to immigrate as investors, it will not only reduce the outflow of the Mainland capital, but also enhance domestic consumption and investment in Hong Kong, which I think are beneficial to both the Mainland and the HKSAR.

To boost Mainland spending in Hong Kong, I suggested the government relax immigration regulations on Mainland tourists, in particular issuing multi-entry permits to high-income groups in the Pearl River Delta to encourage them to visit and spend in Hong Kong. Statistics reveal that Mainlanders are a major source of tourism receipts for Hong Kong, with each of them spending around HK\$5,000, which is approximately the same as those of Japanese and American tourists. Issuing multi-entry permits to high-income groups would encourage them to visit and shop in Hong Kong, and invigorate the economy.

Issuing multi-entry permits to people in the Pearl River Delta would also improve economic relations with the delta to increase the flow of bilateral business and tourists, as Financial Secretary Antony Leung pointed out. My proposal will

facilitate integration of business and travel between Hong Kong and the delta, and meets the need for mutual development between the two areas.

## RAISING FEES BURDENS BUSINESSES

The impact that increased taxes on six items proposed in the Budget on our business environment is cause for concern. Although Legco is still examining such proposals, after an in-depth study I found only increases in tobacco duty and air passenger departure tax is acceptable. I object to raising driving licence fees, vehicle licence fees, duty on low alcoholic beverages and roadside parking charges.

As our economy has yet to fully recover and deflation persists, I must insist that the government refrain from increasing fees and charges. Given that it is sitting on huge foreign exchange reserves, the government does not need to hastily increase its revenue. Instead, I feel the government should exercise prudence in adjusting wages for civil servants to avoid increasing its expenses and passing the burden onto the public. **B**



James Tien 田北儀





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長久以來，港基與本港眾多中小型企業保持密切夥伴關係，深諳不同行業的需求與運作；今天，我們更特別成立了一個專責部門——中小型企業「商業全財」服務，以資深的專業經驗，竭誠為您提供各方面的財務安排，無論貴公司是從事那一行業，我們所提供的全面、度身訂造理財方案，定能切合您的廣泛財務需求。

我們隨時樂意以專業的服務和意見，助您拓展業務，輕鬆邁出成功的一步。請即致電**企業銀行部「商業全財」熱線：2842 7922**，我們專業的客戶服務主任將親臨貴公司，與您洽談業務。



# 審慎維護營商環境

**近**月美國接連減息，顯示其經濟放緩風險仍然存在。香港雖然受惠於息口下調，但由於經濟尚未完全復甦，加上受到美國經濟影響，工商業尤其是中小企業的經營前景實在不甚樂觀。所以我最近就立法會多個議題表達意見時，均強調以維護營商環境為首要考慮，力求避免令工商界承受額外負擔。

## 要放寬「水貨」軟件進口

正如我在上月報告，自4月1日生效的新版權條例存有不少問題，政府已正式向立法會提交草案，暫停實施部份條文至2002年7月31日。就影印少量報章作非牟利用途方面，我堅持應該將該些過份嚴苛、窒礙資訊流通的條文刪除，以免擾民及妨礙機構業務運作。

至於不少同業反映的電腦軟件價格過高的問題，我認為政府也須正視。由於目前市場上替代品不多，加上有軟件商「坐地起價」，本港出售的軟件的價格顯然過高，令工商界負擔加重。據政府資料，台灣出售的軟件平均較香港便宜12%至15%。所以我贊成入口「水貨」軟件，以穩定價格。

不過，本港現行對入口「水貨」軟件的規限頗嚴，軟件產品必須在生產地推出市場18個月後，其「水貨」才能合法地輸入。有見及此，我已要求政府放寬有關規定，而政府回應正考慮中，並認同本港長遠應對入口「水貨」軟件減少限制。既然政府正著手放寬限制，我認為現時可考慮採取過渡安排，暫時豁免企業使用「水貨」軟件的刑事責任。此事仍在商討中，待有最新進展，我會盡快匯報。

## 吸引來港投資定居和消費

此外，為促進本港經濟，我最近在立法會提出了一個議案，促請政府加強與內地部門磋商，吸引內地合資格人士來港投資和消費。

在吸引投資方面，我建議在現行以家庭團聚為主的單程證配額制度外，研究另行引入計分制，以吸納國內較富有人士來港投資定居。目前每天150個來港名額中，多屬較為貧困、低教育水平的一群；而國內有些較富有人士則因無緣來港，便申請到外國去，因而一併將資金帶走。假如香港容許該些人士來港投資移民，既可減少國內資金外流，又可增加香港的內部消費力和投資，對國家、對香港都有益處。

至於吸引消費，我建議政府研究放寬內地遊客來港的規限，尤其是向珠江三角洲地區的高收入居民發出多次通行證，方便他們來港旅遊和消費。據資料，內地遊客是香港最大旅遊收益來源，每人來港平均消費接近5,000元，與日本及美國遊客相若。若向高收入人士發出多次通行證，他們的消費力一定更高，肯定有助刺激本港經濟。

而且向珠江三角洲地區人士發出多次通行證，也有另一重要作用。正如財政司司長梁錦松所講，香港未來應加強與珠江三角洲的經濟聯繫，增加兩邊商界及旅遊的流量。而我這項建議正方便了兩邊的工商界和遊客往來，切合了香港與珠江三角洲地區共同發展的需要。

## 慎防加費削弱營商環境

除了以上建議外，我亦關注財政預算案中提出的六項加費，對營商環境的影響。雖然立法會尚在審議該些加費，但我經過研究後認為只有煙稅和機場離境稅的增加較可接受。對於其餘四項加費，即有關駕駛執照、車輛牌照費、低酒精飲品和路邊停車咪錶，我都持反對立場。

我堅持在經濟尚未全面復甦，以及通縮仍然持續的情況下，加費應該可免則免，尤其是政府坐擁龐大儲備，更無須急於增加收入而阻慢經濟復原。反而政府在即將調整公務員薪酬的問題上，更應小心行事，避免令開支大增，將成本轉嫁至市民和工商界身上。







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# What does the Chamber do for Hong Kong's SMEs?

**T**he Chamber has 4,000 corporate members, with most large multinational companies in our membership, most large Mainland Chinese enterprises which operate here in our membership, and all large Hong Kong corporations in our membership. However, the majority of our members are small- and medium-sized enterprises (SMEs). We are very conscious of this fact, and in our services we always make sure that we do many things to help the SME member.

On pages 46-49 of this issue, you can find an article listing in detail the different programmes and services that the SME member can take advantage of. First and foremost, many SMEs take advantage of our Certificate of Origin service. The other services can be grouped into the following categories:

## POLICY WORK

Our philosophy is that the government should facilitate business by staying out of the way when necessary and by always providing the necessary infrastructure and regulatory environment.

To promote this philosophy, we frequently speak to the media, to the government, and to the legislature on general and specific issues. While there may be other organisations in Hong Kong which claim to speak on behalf of SMEs, there is no doubt that due to our size and diversity – and our considered attitude on Hong Kong's economic development as a whole – our voice on what concerns SMEs carries much more weight.

## PROGRAMMES

We complement large-scale luncheons and conferences with workshops, training courses, and roundtables in our own conference room, on subjects of immediate interest and use to our smaller members.

Whether it be learning how to comply with the new IPR Ordinance, or how to incorporate e-commerce in your business, or how to be better environmental corporate citizens, or how to get loans for China business, these programmes offer a wealth of knowledge at a low cost. We hold at least two or three of these programmes per week. We are also starting a new WTO section in the Chamber, specifically to help members learn about the new opportunities in different sectors through consulting or programmes. This is a follow-on to the very popular China WTO Study we did last year. Speaking of China, our China connections are now formidable, and SMEs can benefit from them by joining our trade missions or by meeting incoming China delegations.

## OTHER SERVICES

Two important initiatives were started by the Chamber this year, and SMEs will benefit the most from them. One is helping Hong Kong companies identify suitable Mainland subcontractors for IT work – we have a partnership with a Chinese firm capable of providing liaison for this kind of short-term work. The other is the setting up of the Mainland-Hong Kong Joint Business Liaison Committee, which will help members with questions on policy and problems while doing business – including dispute issues – in the Mainland. Finally, networking, our business hotline, discounts, and using our Web site to source government tenders, information, company database,

and trade opportunities postings are all most useful to the SME.

In summary, we have a lot of services for the SME. Our SME Committee is one of the most active committees in the Chamber, and its members help us do all of the initiatives mentioned above.

But the old saying of “what you get out of the Chamber is what you put into it” still applies. SMEs need to take advantage of these services themselves, but if something is lacking or if we can do better, please let us know.



Dr Eden Woon 翁以登博士



# 總商會如何協助香港中小企？

總

商會的 4,000 名企業會員涵蓋跨國集團、在港經商的中資公司，以及本地機構，但當中大多為中小型企業。因應這情況，我們時刻致力服務中小企業，幫助它們拓展業務。

本刊第 46 至 49 頁一文，詳列出中小企會員可享用的各種服務和參與的活動，其中本會的簽證服務備受中小企歡迎。其他服務歸納如下：

## 政策工作

總商會所奉行的理念是，政府在推動工商業發展時須保持中立，但亦要不時提供營商所需的基建和規管架構。

為倡導這理念，我們經常就日常和特定商貿事項，向傳媒、政府和立法機關陳呈意見。雖然在香港也有其他組織聲稱能代表中小企發言，但以本會的規模和多元性，以及對發展本港經濟採取的積極姿態，我們就中小企關注事務提出的意見，無疑能發揮重大影響力。

## 活動

在籌辦大規模午餐會和會議之餘，我們亦就中小企會員感興趣的課題，在自設的會議室舉辦實用的工作坊、培訓課程和小型午餐會。無論這些活動的主題是講授遵循新知識產權條例的方法、如何開展電子商貿、成為關心環保的良好企業或為內地業務融資，它們都是物超所值的知識寶庫。每週，我們都會舉行兩至三項上述活動。本會亦正部署成立新的世界貿易組織專責部門，冀能透過諮詢或活動，協助會員洞悉中國入世對各行業帶來的影響和機會，藉以跟進本會去年發表的「中國加入世貿對港商的影響」研究結果。順帶一提，中國事務方面，我們與內地的聯繫日益緊密，中小企可藉參加本會的內地貿易考察團，或會晤到訪的內地代表團，造就商機。

## 其他服務

今年，總商會開展了兩項重要計劃，中小企可從中獲益不少。其一旨在幫助本地公司尋找適當的內地資訊科技承辦商。我們已與一家中資機構締結合作，為這類短期性工作提供中介服務。另一為成立「內地 — 香港商會聯席會」，協助在內地經商的會員解決有關政策的問題、營商疑難和糾紛。最後，本會廣闊的商務脈絡、商務諮詢熱線、產品和服務折扣優惠，以及網站上的政府招標資料、商貿資訊、公司資料和貿易機會選配服務等等，盡皆能為中小企帶來實益。

總而言之，我們為中小企提供的服務可謂包羅萬有。中小型企業委員會是本會最活躍的委員會之一，其委員積極協助本會推行上列計劃。

套用古老的說法 — 「一分耕耘，一分收穫」，中小企本身須善用總商會的服務，若有欠缺或待改進之處，謹請向我們反映。



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# Money smart

*SMEs are discovering a wider variety of financial products to meet their specific needs*



**M**oney management is critical to success in business, regardless of whether you operate a high-tech plant making microchips or a small trading company selling Christmas decorations.

The Asian financial crisis taught some businesses a harsh lesson in money management, and left some companies out in the cold after their financiers left them out on a limb. At the end of the day, SMEs were claiming the banks didn't want anything to do with them.

To some extent they were right.

A survey conducted by The Hong Kong Monetary Authority on the financing situation of small and medium-sized enterprises last year showed that there was a gap be-

tween the demand for bank credit by SMEs and the supply of funds by banks.

Banks interviewed regarding their credit policies reflected SMEs' views, and admitted that they had adopted a more conservative lending stance toward SMEs than toward large companies.

But they pointed out that SMEs' relatively high delinquency rates, inadequate disclosure of financial and other information, low transparency of operations and poor accounting standards, lack of discipline in the use of credit facilities, and the low level of cost-effectiveness of such lending had exacerbated the problem.

Chong Mong Ting, managing director, East Asia Heller Ltd, also pointed out that as banks traditionally ask for collateral – prop-

erty or equipment – falling property prices have forced bankers ask for more collateral.

"I guess that gives SMEs some kind of idea that banks are giving them a hard time," he said.

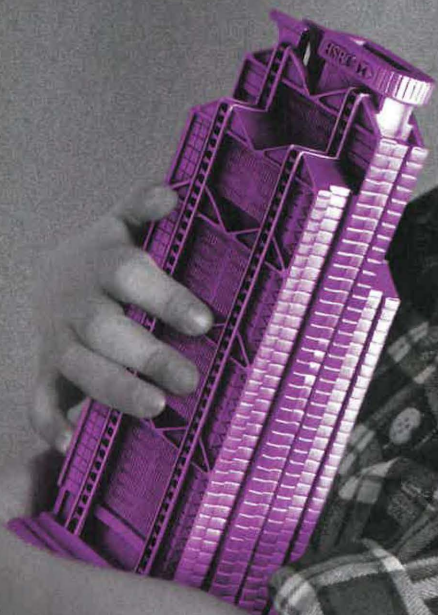
According to Mr Chong, the loan application approval rate for East Asia Heller this year is above 70 per cent, and peaks between March and September when many manufacturers run into cash-flow problems.

AGM Head of Corporate & Institutional Banking of The Hongkong and Shanghai Banking Corporation Brian Robertson, said the approval rate of loan applications for customers with a long history of banking with his company is around 70 to 80 per cent.

He said he doesn't believe that banks have changed their lending criteria, and stressed that his bank does not necessary look



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滙豐深知展業路上困難重重，極需富有專業知識的夥伴，從旁協助，互相扶持。為此，我們特別為全港中小企業特設商務理財中心，讓您盡享全面的展業服務。

龐大的國際網絡，豐富的理財經驗，配合卓越的專業知識，滙豐誠摯為您設計合適的理財方案，助您大展拳腳，輕鬆踏上成功路。

我們的商務理財，竭誠照顧中小企業客戶所需，服務全面，助您發展。有關服務詳情，歡迎隨時致電2748 3322與我們聯絡。

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# 財來自有方

## 中小型企業融資產品五花八門，各應所需

**財**務管理足以影響企業的成敗得失，姑勿論你的公司是一家高科技微晶片製造廠，還是一家銷售聖誕飾品的小型貿易行。

經歷亞洲金融危機後，一些企業在財務管理上汲取了沉重的教訓，亦有些公司得不到融資，處於孤立無援境地。這令中小型企業不禁聲稱，銀行想與它們劃清界線。

某程度上，此言屬實。

根據香港金融管理局去年就中小型企業融資情況的調查顯示，中小型企業對銀行信貸的需求和銀行的融資供應，確實存在差距。

受訪銀行對其信貸政策的回應，印證了中小企業的看法。銀行承認，他們對中小企業貸款所採取的態度，較借貸予大公司保守。

他們指出，中小企相對較高的欠債率、財務或其他資料披露不足、營運透明度低、會計準則未符要求、使用信用設施時欠缺原則，以及借貸成本效益低等因素，往往令這問題惡化。

東亞興業有限公司董事總經理鍾孟廷指出，傳統上，銀行要求貸款者以物業或機器及設備作為抵押，樓價下跌逼使銀行要求更多抵押品。

他說：「相信是這個原因，令中小型企業覺得銀行刁難它們。」

鍾孟廷表示，東亞興業今年批核的貸款申請達70%以上，高峰期是三月至九月，期內不少生產廠商遇到現金周轉困難。

匯豐銀行工商及金融機構業務主管羅伯恩表示，銀行老客戶的貸款獲批率約為70%至80%。

羅氏不認為銀行的借貸準則有所改變。他強調，銀行考慮是否批出貸款時，並不是只顧有多少抵押，其他方面包括穩健發展的業務、優質管理、可行的良好營商計劃、具透明度的管賬系統等，也是促成成功借貸的關鍵因素。

匯豐已在全港開設20間中小企融資中心，企業可藉此取得財務建議和有關其他金融產品的資訊，包括租賃。

羅氏說，匯豐的企業逾期還款比率約為2%，與政府特別融資計劃的接近。

至於東亞興業銀行，鍾孟廷說，還款情況有輕微惡化跡象，但比率不至令人憂慮。他舉例，美國經濟放緩是導致一些客戶逾期還款的主因。

他說，拖欠還款的最主要原因是公司擴充過度。中小型企業經常要為新訂單購置新的機器和設備，一些小公司訂購新機

器時，並無一併釐訂應急策略。到投入生產前，客戶或許已提出取消或修改訂單，新機器便無所作為。

### 確保賬目一目了然

本刊訪問的財務機構和顧問再三強調，企業最重要的，是擬定實質業務計劃，並保持賬目的準確度和透明度，否則，公司業務發展停滯不前，財務機構也不會爽快借貸。

香港總商會及政府中小型企業委員會前主席李榮鈞表示：「中小型企業應與核數師和會計師加強聯繫，合力把公司的財務



Chong Mong Ting, managing director, East Asia Heller Ltd, said using accounts receivable as a financial tool has been slow to catch on in Hong Kong.

東亞興業有限公司董事總經理鍾孟廷表示，在本港，利用應收賬作為融資工具的發展緩慢。

報表整理妥當，好讓公司未雨綢繆，為資金周轉預先策劃和準備。」

但為此自僱會計師，對小型機構來說，未免是不必要的支出。然而，外判工作（請參閱第26頁）既方便，價錢又合理，放棄利用這個方式，無疑是為了一時之利，換來長遠之痛。

清晰的賬目有助銀行評估公司的風險，不過，正如古老諺語所謂，做事千萬不要孤注一擲，財務安排也可作多元選擇。

鍾孟廷說：「一站式的融資策略雖然迎合銀行，但從中小企角度看來，這並非上算。如今一些中小企已如夢初醒，不想再重蹈金融風暴時的覆轍。」

to the collateral available when considering a loan. A viable business, good management, good plans that are achievable and transparent bookkeeping are key elements toward getting a loan approved, he said.

HSBC has also set up 20 SME finance centres around the territory where companies can get financial advice and information about alternative financial products, including leasing.

The number of firms falling behind on their loan repayments for HSBC is about the same as the government's special finance scheme of about 2 per cent, Mr Robertson said.

For East Asia Heller, Mr Chong said he has seen a slight deterioration in loan repayments but the rate is not alarming, and cites the slowdown in the U.S. economy as the main reason for some of its clients delaying their repayments.

Another cause for defaulting on loans is over expansion, he said. Because SMEs very often need to acquire new equipment to fulfil new orders, some small businesses place orders for new equipment without making any contingency plan. By the time it comes to producing the order, the client may have cancelled or revised his order, and so the SME is left with the idle equipment.

### TRANSPARENCY

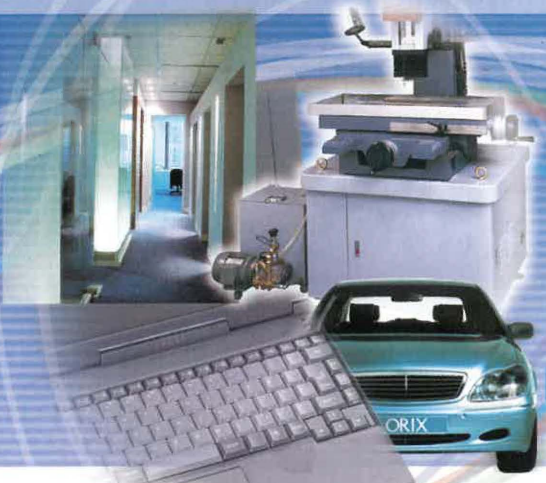
Of all the financial institutions and advisors *The Bulletin* spoke to in researching this article, one issue that arose time and again was the importance of drawing up a solid business plan and keeping accurate and transparent financial records. Failure to do so could stunt a company's growth plans and exasperate any reservations a financial institution may have about lending money.

"SMEs should talk more with their auditors or accountants, and tidy up their financial statements. This will also help companies better prepare for their cash-flow needs and planning," said Denis Lee, former chairman of both the Chamber and government's SME committees.

Hiring an accountant for some small firms may seem an unnecessary expense, but given ease and reasonable price of outsourcing (see page 26), failure to do so is inviting short-term gain for long-term pain.

Transparent books will make it easier for banks to evaluate a company's risk, but as

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the old adage goes, never put all your eggs in one basket. That includes financial eggs to diversify your options.

“From an SME’s point of view, it is not a good idea to keep all eggs in one basket when it comes to getting financing, even though banks would like them to do that,” Mr Chong said. “Some SMEs are now waking up to this fact and not making the same mistake they made during the financial crisis.”

They are also looking at alternative forms of finance.

HKGCC SME Committee Chairman K K Yeung said in Hong Kong financing is so heavily collateral based, that a collateral so-



With the life span of much office equipment being only a couple of years, companies are finding it makes more sense to lease equipment instead of buying it.

辦公室設備的壽命通常只有數年，企業認為租比買更為實際。

ciety has basically developed here. But he acknowledges that working collateral is increasingly being used.

For the short term, three to six months, more companies are using payment on receivables to ease the occasional cash flow crisis.

“This just speeds up the receivables in to cash, so you get cash rather now than waiting for your customer to pay,” he said.

But this is only a short-term solution. It doesn’t remove the basic need for companies to improve their cash flow planning.

Mr Chong at East Asia Heller said many companies in the United States, Europe and some developed Asian nations view factoring, or accounts receivable, as collateral, and as a valuable financial tool.

It works like this: Say ABC Corporation owes you US\$250,000 for goods shipped. You expect to be paid in 90 days but need money now to continue operations.

East Asia Heller, in this case, would advance you up to 80 per cent of the accounts receivable, and then the remaining 20 per cent once ABC Corp settles the account.

According to Mr Chong, the cost of this short-term financing is similar to the cost of using Letters of Credit facilities.

“If I have these invoices, I can ask East Asia Heller to give me money. Then two months later when say Wal-Mart pays up, the adjustment line is paid,” he said.

Mr Chong said there is still some reluctance among companies to use this form of financing because they think it is a loss of face or confidence if their customers know they are using accounts receivables as a financing tool.

Equipment leasing, short-term rentals and hire purchase is also gaining in popularity. Instead of having to put 20 to 30 per cent down to buy equipment using a conventional loan, leasing often allows a business owner to spend less money upfront and provides more flexibility to exchange equipment when a new model is introduced.

Equipment leasing also enables a company to extend its capital reach, said Jacky Ho, assistant general manager of Corporate Finance Dept, ORIX Asia Ltd.

“Leasing provides medium-term financing to facilitate capital investment. It is not wise to use short-term financing like OD and term loan to finance capital investment.”

Let’s say you buy a PC. Usually the equipment may last for a few years, and the depreciation will be a few years. Now let’s say you borrowed that money from a friend instead of leasing for one or two years. If you had leased you could have preserved your working capital to meet your daily expenses. Some companies use working capital to pay for equipment, which can cause problems in working capital flow, he said.

Leasing is usually on a fixed interest rate which makes it easier to budget, but the interest rate is usually slightly higher than a general loan. But Mr Ho said leasing interest rates are becoming very competitive with bank rates and even lower in some cases.

Ideally, businesses need good credit and sometimes financial statements, proof of insurance and between 10-30 per cent of the purchase price upfront. A positive cash-flow projection may also help to get approval. Leases typically run for one to five years, and financial leasing is the most popular type. **B**

中小企也正嘗試尋求其他融資門路。香港總商會中小型企業委員會主席楊國琦表示，香港的融資偏重抵押，基本上，香港社會也事事講求抵押。但他意識到，一種靈活的融資形式正漸受青睞。

若是三至六個月的短期貸款，愈來愈多公司傾向採用應收賬融資，以紓緩偶然的資金周轉困難。

他說：「企業可借助應收賬加快套取現金，無須待至客戶付款，才可獲取資金。」

不過，此法治標，未能治本，公司根本上須設法改善資金流動。

東亞興業有限公司鍾孟廷說，歐美和亞洲不少已發展國家視墊支賬款或應收賬為抵押品，一種重要的融資工具。

其運作可用一個例子簡單闡明——假設ABC公司虧欠閣下250,000美元貸款，定於90天內結算還清，但你此時卻需要現金周轉。

在這個情況下，東亞興業可墊支高達應收賬80%的資金。待ABC公司付賬後，其餘的20%也會悉數退回給你。

鍾孟廷說，這種短期融資方式所需的成本與信用狀相若。

他續說：「假若我手持這些發票，便可要求東亞興業借錢給我。兩個月後當例如Wal-Mart付賬，便可全數收回。」

不過，鍾孟廷表示，有些公司還不甚願意使用這種融資方式，怕一旦客戶知道公司使用應收賬融資服務，便會面子盡失，或令客戶對公司信心蕩然無存。

另外，機器租賃、短期租賃或租購服務亦正漸被生意人受落。企業使用租賃服務，便無須像使用傳統借貸般，需要預繳20%至30%款項。企業享有靈活彈性，既可事前付較少訂金，更可隨時轉換新的機款。

歐力士(亞洲)有限公司副總經理何定邦表示，機器租賃亦有助企業擴大資本投資的範圍。

他說：「租賃服務提供中期融資，方便企業作資本投資。相對地，利用透支、定期貸款等短期融資進行資本投資，並非明智之舉。」

比如你買一部個人電腦。電腦通常可用幾年，而期內亦會產生折舊。假設你是問朋友借錢買的，而非租用電腦一至兩年。但若你選擇租賃，便可省卻供作日常開支的營運資本。一些公司動用營運資本購買器材，往往導致營運資金周轉問題。

租賃服務一般是以定息計算，故企業可先作預算，利率只是稍稍高於一般貸款利率。但何先生表示，租賃服務的利率愈來愈緊貼銀行的息口，有些情況下，比銀行息口還要低。

企業最好擁有良好的信譽、財務報表、保單證明，並能預先繳付設備售價的10%至30%款額，而明確的資金流向規劃亦有助取得批核。租賃期一般由一至五年不等，最受歡迎的方式是財務租賃。 **B**



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# Face to Face

with Shanghai Mayor  
**Xu Guangdi**

**SPEAKING AT A CHAMBER'S 140TH ANNIVERSARY DISTINGUISHED SPEAKERS SERIES DINNER HELD ON MAY 11, SHANGHAI MAYOR XU GUANGDI** answered candidly the audience's questions on everything from investment in his municipality to his personal dreams. Following are excerpts from the question-and-answer session after his speech.

**You just said in your speech that you welcome investments from Hong Kong. Are there any concessional policies for Hong Kong investors in Shanghai?**

Regarding investments on Chong Ming Island – which is the third largest island in China next to Taiwan and Hainan Island – during the rapid economic development of the 1990s, we decided to keep Chong Ming Island undeveloped for several reasons.

One of the reasons is because we don't want to disturb the ecological system there – we want to preserve it. There are almost no manufacturing industries on the island, only agriculture, forestry, farming, husbandry and fish farming, but now we have concessional policies in three areas.

The first part of the concessional policy is besides the Two Waivers and Three Reductions Policy tax benefits, we will also provide a local tax refund to foreign investments.

We are planning to develop agriculture there, and would also like to see the development of a software park on the island. The national tax policy on software is almost 0 per cent, and they can get 100 per cent export tax refund.

To further encourage foreign investment, in the Tenth Five-Year Period we are going to build tunnels and bridges linking Waigaoqiao Free Trade Zone in Pudong to Chong Ming Island, so it will take about 30 minutes to travel from Pudong International Airport to Chong Ming Island.

**You mentioned cooperation between Hong Kong and Shanghai, but I think Hong Kong, Shanghai and Taipei are the three well developing cities in this region. It is widely recognised that an active and efficient interaction between the three cities would benefit the region**



140週年  
特邀貴賓演說

## 上海市市長 徐匡迪專訪

在5月11日本會舉行的「140週年特邀貴賓演說」晚宴中，應邀演講貴賓上海市市長徐匡迪坦率回答與會者的提問，由市內的投資狀況，以至他的個人理想。以下是演說後答問環節的節錄內容。

**你剛於演說中提到，歡迎港商投資。那麼，對有意投資上海的港人，上海有哪些優惠政策？**

先談崇明島投資情況。崇明島是繼台灣和海南島後，中國的第三大島嶼。九十年代經濟迅速發展期間，我們決定不開發該島，原因有幾個。

原因之一，是不想破壞該處的生態環境，我們想保留原貌。該島差不多沒有製造產業，只有農業、林業、畜牧業、農牧業和漁業。但現時，我們在三方面施行優惠政策。

首先，除「兩免三減」（兩年免稅、三年稅收減半）的稅務優惠外，海外投資亦可享有當地的退稅優惠。

我們計劃發展當地的農業，亦期望在該島開發軟件園區。按國家稅收政策，軟件產業的稅率幾乎等於零，軟件的出口退稅是百分之百。

為進一步鼓勵海外投資，我們將於「十五計劃」推行期間，興建隧道和橋樑，把崇明島接連浦東的外高橋保稅區，使上海浦東國際機場至崇明島的車程只需約30分鐘。

**你提到港滬合作，但我認為香港、上海和台北三市均是區內經濟發達的城市，而且人們普遍認為，三地積極、迅速的互動，將使區內多方受惠，包括文化交流、經濟發展和科技等。依徐市長所見，台北—香港—上海三市論壇的主張值得支持嗎？**

greatly in many aspects, in culture exchange, economic development, technology, etc. So Mayor Xu, would you support a three-city forum in this regard?

As mayor of Shanghai, I am very supportive of a three-city forum. Since the country adopted a one country, two systems policy, I cannot speak on behalf of Hong Kong, so you should ask our friends in Hong Kong to see if they can support this idea. But we in Shanghai are very supportive of this idea. We have had forums with Hong Kong and forums with Taipei respectively. So it would be a very good idea if the three cities could work together to have a forum.

Actually, we have already had two forums with Taipei. One was on how to take care of pensioners and what sort of welfare should be provided for them. The second forum was about city planning and education. We have also agreed with Taipei that the next forum should focus on the environment – how to protect the environment, dealing with traffic problems, and how to control solid waste. If the HKSAR agrees, I think Hong Kong would be a very appropriate place to hold the three-city forum.

I think that real competition in the future will lie in the ability for a city to attract human resources. We have seen in Hong Kong schemes to introduce professionals and people with special skills. I would like to hear your opinions about attracting talent to Shanghai?

I, too, think that future economic development depends on a city's ability to attract human resources and people with skills.

In 1995 we had an idea to attract talented people. At that time we thought about trying to attracting people with degrees, such as doctors, professors or academics, but we've found that we now need to change our mindset and attract people who have just graduated from college and university.

If you just try to attract people like doctors or professors you may end up attracting just old men. So I think the new challenge is to have a change of mentality to open our door to youngsters, undergraduates or postgraduates.

How would you like to see Shanghai 10 years from now, and what is your personal dream?

Well, in 10 years time Shanghai will see great changes. Its GDP at that time will be about US\$11,200, which is around the level of medium-developed cities. We will also see a change in the economic structure, as traditional manufacturing industries will have been replaced by higher value-added, high-tech and environmentally friendly industries. At that time, the second phase of development of Pudong Airport will be finished and we will begin the third phase in Pudong's development.

We will also see vast improvements in our environment: the sky will be bluer, the water will be cleaner, and the ground will be greener.

As to my personal dream, I hope at that time I will have retired and will be a professor again – if the university will accept me; maybe I'm too old! – because being a mayor is really hard work. And if I talk about my dream for the city, I hope that at that time the city will be a sustainable place, economically very developed, and in harmony with the development of education, science, culture, technology and the environment. **B**

身為上海市市長，我十分支持三市論壇。鑑於國家現時採用「一國兩制」政策，我不能代表香港發言，相信要問問香港朋友，才知道他們是否同樣支持；但我可以告訴你，上海市民十分支持這個構想。我們已分別與香港和台北兩地舉行論壇，所以，三市可攜手合作，舉行論壇，這個主意十分好。

事實上，上海曾與台北舉行兩次論壇，一個集中討論對老人的照顧和福利措施。另一個主題為城市規劃和教育。我們亦同意台北的建議，在下一個論壇集中研討環境事項，包括如何保護環境、處理交通問題和控制固體廢物等。若香港特區同意，香港將是三市相互交流的理想地點。

我認為，未來的真正競爭在於城市吸納人力資源的能力。我們看到，香港已推出計劃，引進專才和特別技能人才。至於上海在這方面的措施，你有何意見？

我同樣認為，上海未來的經濟發展取決於本市能否吸引人力資源和技術人才。

1995年，我們已有吸納人才的構想。其時的想法，是吸納資深學歷的人才，包括醫生、教授或學者，但我們發覺，這個想法應該改變，現在要吸納的是剛畢業的大學生。

若只吸納醫生或教授等人才，最終只會吸引到老頭，所以我想，現時的新挑戰，是一改這個舊觀念，把門敞得更開給大學生、研究生等年青人。

你期望上海未來 10 年的發展前景會是怎樣？你的個人夢想又是甚麼？

未來 10 年，上海將經歷多項重大的轉變。屆時，上海市的本地生產總值將達 11,200 美元左右，貼近中等發達城市水平。此外，上海的經濟結構亦會產生變化，傳統的製造業將由高增值、高科技和環保產業所替代。浦東機場的第二期發展工程屆時亦告竣工，並繼而進入第三個發展階段。

環境將有很大改善，天更藍、水更清、草更綠。

談到個人夢想，我想 10 年後，我已過著退休的生活，若大學還要我的話，我會重執教鞭，又或許完成市長的艱辛工作後，我已老態龍鍾。至於我對上海的期望，是上海可在 10 年後成為可持續發展的城市；經濟發達，與教育、科學、文化、科技和環境達致均衡和協調的發展。 **B**





# Information empowering people

*PC in its fourth evolution stage,  
says Microsoft CEO Steve Ballmer*

Microsoft's founding mission statement was to have a computer on every desk in every office and in every home. Twenty years down the road, that vision is still far from being realised. So the company has changed its mission statement.

"Microsoft's vision is to empower people through great software – any time, any place and on any device," Microsoft CEO Steve Ballmer told the audience at a HKGCC 140th Anniversary Distinguished Speakers luncheon on May 11.

"The PC unlocked a whole new world of applications and services. The PC is empowerment. It is a tool to let you do what you want to do – empowerment through information. The key now is to remember what was good about the PC and to extend that to other devices."

“ I can't tell you what will happen in NASDAQ but a good balance of capital and brain capital is now going into the right areas. ”

Those of us who can remember doing our first spreadsheet, budget, pie chart or newsletter on the PC certainly felt empowered. But in less than a decade from now, far more advanced technologies are going to interact with us in our day-to-day lives to such an extent that we won't even give them a second thought.

"Five to ten years from now I might be watching a golf tournament on TV and I could yell at it: 'hey Bill! Did you see that putt Tiger just made?' And somewhere, wherever Bill was watching the golf match it would say: 'hey Bill! Did you see ...' That is empowerment."

In today's knowledge and information-based economy, the value of intellectual work has never been so highly valued. The biggest challenge that remains in the information age is unlocking that information.

Mr Ballmer scoffs at claims that the PC has reached the end of the road. Instead, it is embarking on its fourth evolution; what he calls the XML revolution.

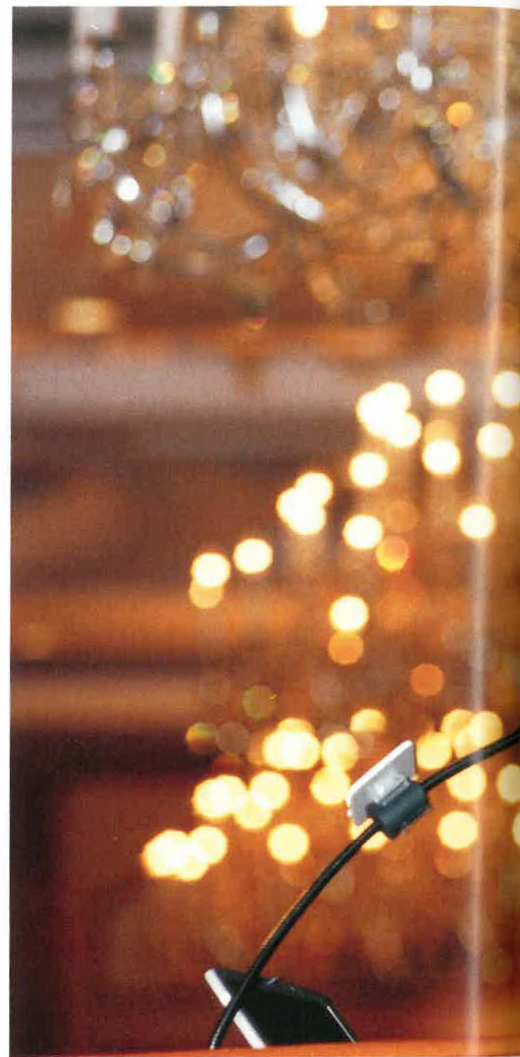
Following the PC revolution, its move to a graphical interface, and then the Internet, the XML revolution will allow people, businesses and devices to better integrate.

Ten years down the road meetings will still be conducted in much the same way, except that people will most likely have wireless tablets instead of notepads which will allow them to download information between each other, and receive or send messages instantly.

In response to a question from the audience, Mr Ballmer said he feels the correction on the NASDAQ will most likely give the IT industries added vitality.

The dot-com and telecom bubble in the United States has evaporated a little, but exciting developments in technology will lead to an expanding IT market, he said.

"The market has now corrected itself and now money will be channelled into the right technologies," he said. "I can't tell you what



will happen in NASDAQ but a good balance of capital and brain capital is now going into the right areas."

Mr Ballmer also rebuffed claims that Microsoft holds a monopolistic position in the software marketplace and as such influences innovation and development of the PC industry.

"If anyone thinks we have had the position we have had in some markets today all that time they are wrong. We know what it is like to have better market share. Even today in the database business, we have a great product. We are sitting strongly at 23 per cent market share, a distant number two to big Oracle out there.

"We know what it is like to fight from behind. We will launch our X-Boxes to come from behind to get a share of the playstation business. We are trying to come from behind in many businesses ... That keeps you on your toes, it keeps you nimble." **B**

# 資訊賦予人類力量

微軟行政總裁巴爾梅表示，個人電腦已踏入第四進程



**微**軟的創業理想是每一個辦公室或家庭都擁有一部電腦。成立已20年，這理想仍是遙不可及，因此微軟已修訂其使命宣言。

微軟行政總裁巴爾梅於5月11日本會「140週年特邀貴賓演說」午餐會上，向與會者表示：「微軟的理想是透過功能強大的軟件，讓人類可隨時隨地使用任何設備。」

「個人電腦帶來了嶄新的應用和服務。它是賦能者。通過資訊，它可讓我們做任何想做的事。目前最重要的，是認識個人電腦的好處，並將之引伸至其他器具。」

我們第一次使用電腦編製試算表、財政預算、圖表或通訊時，必然感到它的用處。但在往後10年內，我們在日常生活上將融入更先進的技術。

「五至十年後，我在電視上觀看高爾夫球賽時，可能會對著電視機大叫：『唏，比爾，你看到老虎剛才的一推嗎？』而無論比爾正在某處觀賞這球賽，他的電視會即時把這句話覆述出來。這就是能力。」

現今以知識和資訊為本的經濟，智能工

作價值之高前所未有的。在資訊紀元，我們面對的最大挑戰始終是如何開放資訊，促進訊息流通。

巴爾梅駁斥個人電腦已達窮途末路的說法，他認為個人電腦正踏入第四進程，他稱之為XML(可擴展標記語言)革命。

個人電腦的首個發展階段為個人電腦革命，隨後是圖像界面階段，接著是互聯網，而XML革命能促進人、商業和設備間的融合。

10年內，我們舉行會議的方式應無多大改變，唯獨是人們可以用無線輸入板替代筆記簿，即時下載資料和收發訊息。

回應與會者提問時，巴氏表示，納斯達克市場的調整，會推動資訊科技業進一步發展。

巴氏說，美國互聯網和電訊泡沫已稍為消散，但科技的蓬勃發展會令資訊科技市場壯大。

他說：「市場已自行調整，現時，資金將用來發展適當的技術。我不能預測納斯

達克的走勢，但我認為，資金與才智正流入適當的地方，並且取得平衡。」

“我不能預測納斯達克的走勢，但我認為，資金與才智正流入適當的地方，並且取得平衡。”

巴爾梅亦反駁有關微軟壟斷軟件市場，並對個人電腦業的創新和發展構成影響的指控。

「如有人認為微軟在若干市場的地位存在已久，這肯定是錯的。我們只是增加市場佔有率。例如在今天的數據庫市場，我們已推出一隻強勁的產品，穩守23%市場佔有率，僅次於大集團甲骨文。」

「我們希望從後趕上。微軟將推出X-Boxes，以進軍電腦遊戲站市場。在多種業務上，我們都力求從後趕上，因為這是保持靈巧機敏的不二法門。」



# Outsourcing gaining acceptance

*The barriers that have kept Internet outsourcing from exploding as predicted only last year are not likely to disappear overnight, but signs of a gradual shift are becoming visible*

In February this year, Long King Company, a small trading company in Tsimshatsui, decided to get rid of some of its 10-year-old computers and programs that handled its human resources and payroll.

But it did not buy new ones. Instead, Long King turned to the Internet, signing with an applications service provider that transferred the company's data to its Web site.

By contrast, many companies in Hong Kong are turning their accounting operations over to bricks-and-mortar outsiders, such as PricewaterhouseCoopers, to cut costs through the economies of scale that such giants can apply.

This is the current state of Internet outsourcing, a tool that has neither lived up to the expectations of a year ago nor gone away and died.

Outsourcing basic administrative functions, such as payroll, has been common for the past three decades. But firms are increasingly starting to look to turn over their support functions to people who specialise in those areas to allow them to focus their energy and resources on developing their business.

"We help companies operate more effectively, by showing them a different way of doing things," Joseph Mo, sales director for ADP Employer Services, a payroll and HR solutions provider, said. "And the way we do that is by taking away their no-profit activities – taxes, monthly salary, etc. – to let them concentrate more on making money."

Founded in the United States in the 1950s, the company set up a Hong Kong office three years ago. Mr Mo said his firm can offer Web-based or offline outsourcing services.

"It really depends on the terms of the service level of the agreement. Each case is tailor made," he said.

The Harvard Business Review described outsourcing as "one of the most important management ideas and practices of the past 75 years." But for the most part, these services are still on the fringe of corporate Hong Kong.

According to Dataquest Inc, a unit of Gartner Group Inc, the worldwide finance and accounting outsourcing market is projected to grow from US\$12 billion in 1999 to US\$37.7 billion by 2004. And while there are many opportunities in finance and accounting outsourcing, Gartner Dataquest analysts believe many companies are still hesitant to outsource these crucial duties.

"Despite some high-profile contracts in the past few years, many potential customers still regard finance and accounting processes as too strategically important to their business to be entrusted to outsourcing vendors. Awareness of the potential benefits of finance and accounting outsourcing is still not well developed in many industries and geographies," said Rebecca Scholl, senior analyst for Gartner Dataquest's IT services worldwide group. "Vendors need both to educate potential customers regarding the benefits of outsourcing and to develop realistic expectations and concrete performance evaluation criteria."

A New Century Research Report predicts that the professional services sector in Hong Kong will grow to US\$1.1 billion in 2002, and outsourcing will be lead that growth.

While it may not be a big bang kind of thing, signs of a gradual shift are visible. The



barriers that have kept Internet outsourcing from exploding as predicted only last year are not likely to disappear overnight.

ADP's Mr Ho said that based on his experience, multinational companies are more likely to outsource their payroll and HR administrative functions. Many Asian companies, by contrast, especially SMEs, don't seem to think they can derive any benefit from outsourcing, he said.

Some companies also fear that by outsourcing they will "lose control" or confidential information somehow will be nabbed by their competitors.

They worry, too – with plenty of recent failures in the case of Internet contractors –



# 外判服務漸受歡迎

去年估計令網上外判服務無法大行其道的障礙，雖不能一夜消失，但逐步改變的跡象已愈見明顯

**今**年二月，位於尖沙咀的小型貿易行冠群公司決定扔掉10年來處理人力資源和支薪工作的電腦和軟件系統。

公司並非想添置新器材，而是將有關工作搬上互聯網，與一家應用服務供應商訂立合約，把公司有關資料傳到供應商的網站。

事實上，全港亦有不少機構，把會計工序轉移至以傳統方式經營的外間機構，如羅兵咸永道會計師事務所，冀能通過這些大公司所能提供的規模經濟效益，節省成本。

這正是互聯網外判行業的現況，雖尚未達到一年前的預期發展目標，但亦並非無疾而終。

過去30年來，外發基本行政工作如支薪，十分普遍。不過，愈來愈多公司開始把後勤支援服務轉託所屬方面的專家，讓他們集中人力和資源，全力發展業務。

支薪服務及人力資源方案供應商ADP Employer Services董事巫家雄表示：「我們向企業展示另一種工作方式，協助他們更有效地運作。我們的做法是承辦他們的非盈利工作，包括稅務、發薪等，讓他們能專注擴展財力。」

巫家雄表示，公司於五十年代在美國創辦，三年前在港成立辦事處，從事網上或離線外判服務。

他說：「每一個案都是度身制訂，視乎雙方協議的服務條款，切合個別需要。」

《哈佛商業評論精選》形容外判是「過去75年來最重要的管理概念和措施之一」。但大體來說，外判尚未發展成為香港商界的主流服務。

據Gartner Goup Inc旗下Dataquest Inc的資料所得，全球財務和會計外判市場的總值，將由1999年的120億美元上升至2004年的377億美元。縱使外發財政和會計工序的機會眾多，Dataquest分析員卻認為，不少公司仍未能下定決心，外判這類重要職務。

Gartner Dataquest國際資訊科技服務

部高級分析員肖勒說：「過去數年間，雖曾接獲多份大型合約，但不少準客戶仍認為財政和會計屬策略性工作，不放心假手於人。許多行業和地區尚未意識到外判財政和會計工作可帶來的裨益。承辦商須雙管齊下，讓準客戶認識外判的好處，同時定立實質的預期目標和具體的表現評估準則。」

《新世紀研究報告》預測，香港的專業服務市值將於2002年上升至11億美元，當中外判服務的發展最為蓬勃。

由於這不是一下子能發生的事，去年估計令網上外判服務無法大行其道的障礙不會一夜消失，但逐步改變的跡象已愈見明顯。

據ADP巫家雄的個人經驗，跨國企業較願意外判其支薪和人力資源行政工作。相反，不少亞洲公司，尤其是中小型企業，大抵認為，外發不會帶來益處。

有些公司亦恐怕外發會令他們「失去控制權」，而機密資料亦會落入競爭者手中。

鑑於近期有互聯網承辦商相繼結業，企業亦恐怕這些有省錢大計和新穎構思的公司兩年後亦會遭逢相同命運。

但分析員認為，不少專營互聯網外判的新公司被收購或倒閉，問題不在於公司的營商意念，而是服務供過於求。

巫家雄認為，這些疑慮並無理據支持。他表示，公司在簽訂任何合約時，最重要的是運用穩健的營商理念。

「我們經營的是傳統業務，公司50年前在美國創立，在美國聯交所上市。在澳洲，我們從事支薪工作已有25年歷史，而在港則有3年業務經驗。」

他預期，隨著教育水平提高，加上眾多公司的人力資源工作愈趨複雜，外判將成為必需品。

他說：「強積金計劃顯然令支薪行政工序更為繁複，故公司對外判支薪工作的興趣日濃。」

## 人力資源

人力資源具備兩大職能，一是訂立企業架構和文化，二是關於企業內人才的聘

that new companies with money-saving ideas and the latest programs may not be around two years down the road.

Analysts feel that even though a sizeable percentage of new companies whose business is Internet outsourcing are being acquired or going out of business, it is not because they don't have the right idea, but simply because supply is ahead of demand.

Mr Ho said such fears are unfounded, and that companies should use the sound business sense they employ when entering into any contract.

"We are doing a very traditional kind of business. We were established about 50 years ago in the United States and are listed on U.S.



## SPECIAL FEATURE

Stock Exchange. We've been doing payroll for 25 years in Australia, and have been present in Hong Kong for about three years," he said. "So we've a very long history."

With more education and as human resources responsibilities at many companies becoming increasingly complex, outsourcing will become a necessity, he predicts.

"Obviously the MPF has added to the complexity of payroll administration, so this has certainly aroused interest in outsourcing payroll," he said.

## HUMAN RESOURCES

HR has two types of major responsibilities. The first set centres around the design of the organisation and culture, and the second is related to the acquisition, management, and development of human talent within the organisation.

According to Marc Pramuk, senior analyst for IDC's eHuman Resources research programme, "HR departments are working to shed themselves of the tactical, transactional activities they handle so they'll have more time to focus on strategic, value-add activities and to better align the department with the goals and objectives of the organisation."

When deciding which of its activities to outsource, companies need to consider how human resources can create and deliver the greatest value to the organisation.

"The activities that are more transactional in nature or that tend to be consistently handled from one company to another are most easily outsourced," Mr Pramuk said. "Activities related to reinforcing the culture and the values of the organisation are usually kept in-house."

## ONE SIZE FITS ALL

Some Internet outsourcing is reliable, the analysts say, but still unappealing because it is not tailored to customers' needs.

Even for companies willing to outsource something as straightforward as payroll, going on to more complicated operations that would be even more financially rewarding is often considered to be a leap into the abyss.

"It's really easy to outsource something like the payroll, which is easily understood and just a pain in the neck and nobody wants to do," said Christine Ferrusi Ross, an analyst at Forrester. "But start talking about an Internet-based connection to a trading



任、管理和發展。

IDC 人力資源研究計劃高級分析員巴曼克說：「按現時的趨向，人力資源部門試圖抽離策劃和執行工作，集中時間進行策略性和增值計劃，使部門的運作更能配合企業的整體發展目標。」

公司決定把何種工作外判時，須考慮人力資源如何能為公司創造和帶來最大效益。

巴曼克表示：「執行性質的工序，或持續由一個部門轉交另一部門的工作，最易外發。至於涉及強化公司文化和價值的工作，大多由內部負責。」

## 全面而適切的服務

分析員說，一些互聯網外判服務公司即使信譽可靠，也難以吸引客戶，皆因其服務未能切合客戶需要。

即使企業願意外判如支薪這類簡單直接的工序，但如進一步外判一些能帶來較佳經濟回報的複雜工作，成效卻是未知之數。

Forrester 研究分析員羅斯說：「外發支薪這類工序，絕非難事，因為這些工作簡單易明，但繁瑣之處會令人卻步。然而，談到在網上聯繫生意夥伴，問題便一籬籬——要花多少錢？如何運作？應抱甚麼

partner. Well, you hear, what does that cost? And how should it work? And what kinds of things should I expect? There are a lot of psychological barriers because companies don't understand these things. They are afraid to go out and ask questions for fear of being mistreated. Or that they'll ultimately get something they don't understand. So they just don't do it."

## IT OUTSOURCING

Unlike payroll and HR outsourcing, which are being driven by realisation of greater efficiency and cost savings, IT outsourcing is growing by the sheer necessity to find the right skills to get the work done.

In a HKGCC survey conducted earlier this year, 90 per cent of members polled said they have vacancies for IT personnel, while 25 per cent of companies said that they could not find the right IT and e-business people to fulfil their needs.

Around 40 per cent of companies surveyed said they outsourced Internet and related technology projects, while 60 per cent of companies said they were interested in outsourcing to Mainland firms.

The survey's results explain why interest in HKGCC's project with China International Intellectech Corporation (CIIC), a Mainland IT solutions provider, has been so high. In October last year, HKGCC signed an MOU with CIIC to find third-party solutions to members' IT needs.

To date, 30 companies have expressed interest in utilising the service.

Stephen Yiu, general manager of Multilingual Translation Services, a Central-based SME specialising in translation and related services, said that, given the size of his business, outsourcing his IT needs seemed to make more sense than hiring an in-house IT team.

"We are looking for a tailor-made accounting system that will also cover invoicing as well as applications to handle daily routines such as mailing, management of client records and so on. We think outsourcing offers us more flexibility and will be more cost-effective," he said.

While the advantages are clear-cut, Mr Yiu is aware of the common concerns when it comes to outsourcing: losing control of certain operations and the leaking of confidential company records. However, he also knows that measures to combat this can, and should, be taken.

William Poon, general manager for Greater China, Hewlett-Packard HK Ltd, which has expressed interest in providing IT outsourcing services, said companies often worry about sensitive information finding its way into competitors' hands. But he pointed out that such worries were a part of a company's day-to-day operations regardless of whether or not they outsource.

"These concerns can be dealt with by taking the necessary precautions when signing a service contract," he said. "Also, it is the vendor's responsibility to convince the client of their reliability in terms of confidentiality, damage rights, liability and IT rights."

Mr Poon dismisses claims that a company will lose control of projects outsourced, and points out that in-house projects can even fall beyond the control of managers.

By outsourcing IT to a third-party, the company has better control of a project because it can focus on maintaining the service level of the vendor, rather than focusing on controlling its IT employees, which is tedious and not very cost effective, he said.

When considering outsourcing, companies should plan what and why they are outsourcing. Such a plan serves as a basis for the vendor to assist the client to form their IT development strategy, he said.

Both Mr Yiu and Mr Poon believe IT outsourcing will become an important business tool for Hong Kong companies that will allow them to reduce costs, increase efficiency and upgrade capabilities.

"They will be able to focus on their core business, allocate the company's resources more effectively, and attain their business targets more effectively and efficiently," Mr Poon said. "Besides, with special skills and expertise, the service vendor can help these companies better attain their business objectives."

Reinforcing the advantages of IT outsourcing to a third party, Di Fuping, chief representative of CIIC, believes that more and more Hong Kong companies will use IT support services provided by Mainland firms.

"We provide quality service at low cost, and the possible disclosure of a company's confidential information is not a concern. CIIC is also a registered company in Hong Kong and must abide by the business rules and regulations of the SAR," she said. "Once companies have tried one or two projects with CIIC, I'm confident they will expand their outsourcing projects with us." **B**

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期望？其中存在很多心理障礙，公司對這些事全不理解，他們害怕主動向外尋求解決方法，怕會吃虧或只得到一些他們完全摸不清的東西，所以他們索性不做。」

### 資訊科技外判

外判支薪和人力資源工作，目的是提升營運效率、減省開支，而外發資訊科技工作則旨在尋找合適的人才。

總商會去年完成的一項調查指出，九成受訪會員企業表示正招攬資訊科技人員，另四份之一受訪會員表示，未能招攬到適合的資訊科技和電子商貿專才。

40% 受訪會員表示曾把互聯網和其他相關科技工作外發，亦有 60% 受訪會員表示有興趣借助國內機構協助發展資訊科技。

上述調查結果說明，本會為何致力推動與內地資訊科技方案供應商—中國國際技術智力合作公司的合作計劃。去年十月，本會與中智簽訂合作協議備忘錄，為會員提供資訊科技中介服務，以滿足會員需要。

迄今，已有 30 家公司表示有意使用這項服務。

設於中環、從事翻譯和相關服務的中小企業語文翻譯服務公司總經理姚文海稱，鑑於業務規模細小，把資訊科技工作外判比自設有關工作隊伍，更為實際。

他說：「我們亦想有一套度身訂造的會計系統，處理發票和郵遞、客戶紀錄管理等日常實務。我們認為，外判使公司運作更為靈活，亦較為『化算』。」

雖然外發優點多多，但他關注到一般人的想法，憂慮會對公司若干工作失去控制，而機密的公司紀錄亦會外洩。他認為，可採取預防措施。

惠普香港有限公司表示有興趣提供資訊科技外判服務，該公司大中華地區營運總經理潘家馳說，企業通常憂慮敏感資料會落入競爭者手中，但他指出，無論外發與否，這些顧慮亦存在於日常業務運作之中。

潘先生說：「公司在訂立服務合約時採行預防措施，這些疑慮便可迎刃而解。同時，供應商亦有責任爭取客戶信賴，這包括保密、損害賠償、責任承擔、資訊科技擁有權等方面。」

他駁斥如公司把工作外判，便會失去控制權的看法。他指出，有時管理人員亦不能成功監控公司內部的工作。

他認為，相反，把資訊科技工作外判予第三方，公司更容易掌控，原因是它只須專注監察供應商的服務質素，而無須進行既煩瑣，成本效益亦低的資訊科技人員管理工作。

他說，公司部署外發時，須思考其中的原因和細節。這計劃是供應商策劃如何協助客戶釐訂資訊科技發展策略的依據。

姚氏和潘氏均相信，資訊科技外判將成為本港企業的重要營運工具，有助他們節省成本、提高效率 and 增強實力。

潘氏說：「公司能集中力量發展核心業務，同時更有效地編配資源，藉此更具效力和效率地達成營運目標。另一方面，服務供應商具備專業知識和技能，定能幫助這些公司達到目的。」

中智香港首席代表狄卓平重申外發資訊科技工作的好處，他強調，愈來愈多香港公司有興趣利用內地機構提供的資訊科技支援服務。

他表示：「我們提供價廉物美的服務，客戶亦無須擔心公司機密資料會被洩露。中智已在港註冊，須遵從特區的商業法規。我有信心，當公司嘗試委託我們做一至兩個項目，它們接著會要求我們提供更多服務。」





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Capacity 座位數目	110 seats 座位 (1,300 sq ft)	40-60 seats (830 sq ft)	15-30 seats 座位 (470 sq ft)	5-8 seats 座位 (135 sq ft)
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# Chamber revises SAR growth forecast

By Ian Perkin

Faced with weaker than expected growth in the opening three months of the year, the Chamber has lowered its forecast growth rate for the local economy to 2.8 per cent for the current year from the original 4.8 per cent predicted at its annual Business Summit in December last year.

The new forecast is slightly lower than the Hong Kong SAR Government's full-year forecast of 3 per cent (down from 4 per cent) issued on May 25, but takes into account several developments that suggest the risks to local economic growth are still on the downside.

These include the downward revision to U.S. first quarter growth also disclosed on May 25, slower growth in the East Asian region, including intra-regional trade, and the weaknesses evident in the European economies and Japan.

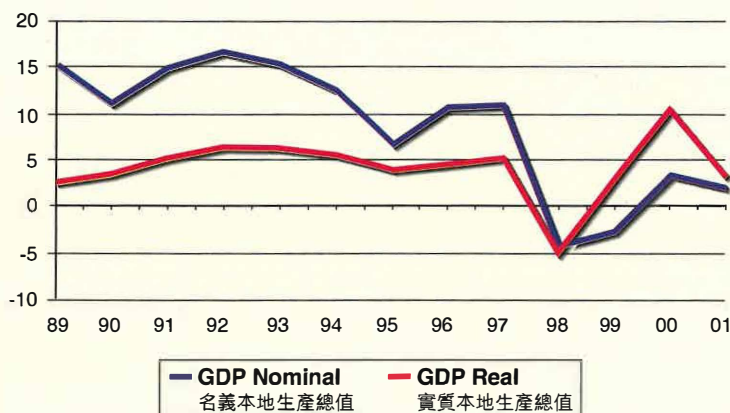
The Chamber's revised forecast also reflects the further deterioration in the SAR's external trade figures in April, which showed both exports and imports of goods down for the month, and the trade deficit widening last year.

This was not a positive sign for the immediate economic growth outlook, with most of the East Asian region now being affected by slower world trade growth.

As a result, the Chamber expects the current second quarter of the year and the imminent third quarter to show only modest overall economic growth, with some improvement expected in the final three months of the year.

This pattern of economic activity should produce an average real increase in gross domestic product for the year of 2.8 per cent. The Chamber's forecast for consumer price inflation also has been lowered to zero from a positive 1 per cent.

**Hong Kong SAR Total Output**  
**香港特區總產值**  
**Annual GDP Growth 1992-2001 (% change)**  
 1992至2001年每年本地生產總值增長(變動百分率)



"We are disappointed in having to lower our forecast growth rate for the year and are concerned about the impact that the slower growth in the SAR, in the region and globally will have on Hong Kong," Chamber Chairman Christopher Cheng said when announcing the reduced forecast.

"Unfortunately, the Hong Kong SAR cannot escape the effects of the global economic slowdown in the short term.

"We do, however, have two important factors in our favour," he said. "The first of these is the continued good economic growth on the Mainland and the second is the lowering of interest rates that has occurred so far this year.

"During my visit to the Mainland last week as a member of the government's mission to the Western regions and Beijing, I was impressed with the economic expansion underway throughout the country and the op-

timism in the west," he said.

"This good growth nationwide should help underpin Hong Kong's own outlook in the short term, while the developmental prospects in the longer term will provide tremendous opportunities for the SAR in the future.

"As for the cuts in local interest rates so far this year, they are taking time to have an impact on growth, but will ultimately be beneficial to the local economy, especially with some further reductions expected in the coming months.

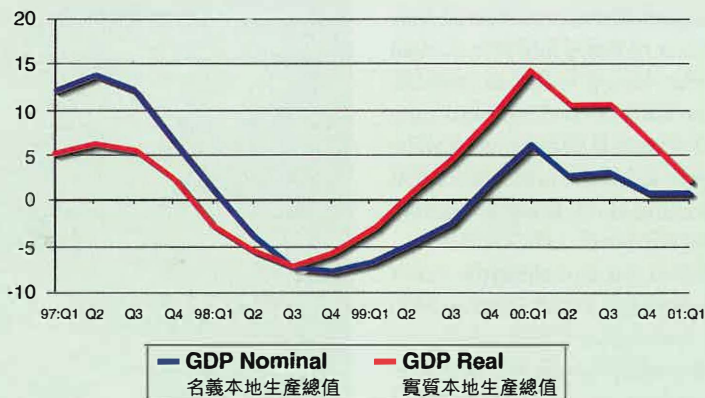
"In the meantime, we urge the local business community to take a cautious approach in the near term, but to prepare for an improvement in the SAR's economic performance towards the end of this year or in early 2002," he said.

The Chamber made its original 4.8 per cent growth forecast at the beginning of December last year when the prospects for

# 總商會修訂 香港經濟增長預測

冼柏堅

**Hong Kong SAR Total Output**  
**香港特區總產值**  
**Quarterly GDP Growth 1997-2001 (% change, year-on-year)**  
1997至2001年每季本地生產總值增長 (按年變動百分率)



the year ahead seemed more positive, despite some weaknesses locally and in the United States.

The forecast was delivered to the Chamber's annual Business Summit, held on December 13.

The deterioration in levels of economic activity in the U.S., globally and regionally in the early months of this year clearly indicated the original estimate was on the high side, but the Chamber held to its forecast in the belief that interest rate cuts would do their job.

But with the SAR's first quarter growth of 2.5 per cent coming in well below the Chamber's quarterly forecast of 3.2 per cent growth, there was no alternative but to adjust expectations for full year growth downwards. **B**

Ian K Perkin is the Chief Economist of the Chamber.

**鑑**於今年首三個月的經濟增長遜於預期，總商會遂調低對今年本地經濟增長的預測，由原於去年十二月在週年商業高峰會議上發表的**4.8%**預測增長率，減至**2.8%**。

新修訂的預測數據稍低於港府於5月25日公佈的**3%**全年經濟增長率(由原來的**4%**向下修訂)，但作出這個修訂，是考慮多項消息所示，經濟增長呈現下降趨勢的風險依然存在。

這些消息包括美國於5月25日宣佈向下調整第一季經濟增長數字；東亞經濟放緩，區內貿易減弱，以及歐洲和日本經濟體系呈現疲弱之勢。

總商會修訂的預測數據亦同時反映，本地四月份的對外貿易進一步下挫，月內貨物進出口均告放緩，貿易赤字較去年擴大。

這對目前的經濟發展前景，並無積極意義。事實上，東亞大部份地區的經濟正受著全球貿易放緩拖累。

因此，總商會預計，今年第二季和臨

近第三季的經濟只會有輕微的整體增長，最後一季將有若干改善。

本會預測，這套經濟活動模式將為本港今年本地生產總值帶來**2.8%**的平均實質增長。至於對消費物價通脹比率的預測，本會亦由早前的**1%**下調至零。

本會主席鄭維志表示：「對要調低今年的經濟增長預測，我們感到惋惜，並十分關注本港、亞洲及全球經濟放緩給香港產生的影響。」

「奈何香港特區難以避免受到短期內全球經濟低迷波及。」

他說：「不過，香港仍有兩大利好因素，一是內地經濟增長持續良好的勢頭，二是今年連番的減息行動。」

他說：「上週隨政府考察團到西部和北京訪問，內地正不斷擴展的經濟和西部的樂觀前景，給我留下深刻的印象。」

「中國的經濟發展優勢，必然對香港經濟的短期展望帶來強化作用，至於內地長遠的發展規劃，亦為特區帶來無限機遇。」

「今年數度減息對香港經濟的影響雖緩慢，但最終會使本地經濟受惠，況且在未來數月，預期息口將進一步下調。」

他說：「同時我們力促本地商界，宜在短期內採取審慎態度，並預期香港經濟表現，可於今年年底或**2002**年初有所改善。」

本會於去年十二月初發表的經濟增長預測原為**4.8%**，其時，本地和美國經濟表現雖略見疲弱，但對今年的前景有較為樂觀的看法。

預測數字於**12月13日**總商會舉行的週年商業高峰會議上發表。

年初數月，美國、全球以及區內的經濟狀況轉趨惡化，顯示本會原先的預測屬偏高，不過本會維持原有預測，相信減息將發揮積極作用。

但由於剛公佈的香港首季經濟增幅為**2.5%**，較總商會預測的**3.2%**為低，故此，本會唯一的做法是調低對全年的經濟增長預測。 **B**

冼柏堅是本會首席經濟師。



# Solid environmental policy needed

*HKSAR must start thinking well ahead of the environmental curve to remain competitive, attract overseas talent and investment, says environmental advocate*



The environmental industry is one of the fastest growing sectors in many developed economies, yet Hong Kong still has to truly recognise the direct and indirect economic benefits of environmental enhancement, Edward Stokes, a Hong Kong environmental advocate said.

“Environmental enhancement has huge employment potential for a wide range of skills – for IT experts and technical researchers. And, critically, for ordinary folk with manual skills. The computer age will pass them by, but they can be lifted by training, motivation and enhanced skills,” he told members at the HKGCC April 26 roundtable luncheon entitled, “Greening Hong Kong: Imagining Environmental Renewal.”

At policy level, the government is determined to achieve solid results in its quest to improve the environment, and slowly the message is spreading down. But much remains to be resolved, Mr Stokes said.

Public outcry over the so-called “chopsticks” buildings on Stubbs Road is a classic example of how the government seems to be continually playing catch-up, he said.

Once people started complaining that the “chopsticks” were a blight on the skyline, the government began drafting building restrictions for the Peak, he said.

In a key 1990s planning document called “Metroplan,” the government promised that the harbour skyline would be preserved, yet everyday observation shows that the promise is rapidly disappearing.

Such lack of clear-cut policies and commitment to carry them out means there is little hope for any significant improvement to Hong Kong’s environment.

At present, Hong Kong has no properly formulated population policy, which means the territory has no environmental plan – though it has many infrastructure plans – to deal with the added pollution and strain on the environment and resources that the people



who move to Hong Kong every week bring.

The Transport Bureau assumes that more people moving around will require more roads to travel upon, but other developed economies long ago recognised the highway Catch-22: build more highways, attract more vehicles, endure more congestion, make more air pollution, he said.

## GREENING HONG KONG

In Singapore, Hong Kong’s oft-compared competitor, immaculately manicured gardens line roads to create an environment that benefits the eye and soul of its residents, and the image of the island nation. In Hong Kong, we have concrete-sprayed slopes or concrete traffic islands. There are some patches of green where sickly plants struggle to survive in concrete containers of soil and construction rubble, but in general Hong Kong has lost



# 推行明確環境政策刻不容緩

環保倡導者說，香港須切實規劃環境，以保持競爭力、吸引海外人才和資金



在眾多已發展經濟體系，環保工業均如日方中，但香港至今仍未能真正體認環境改善所帶來的直接和間接經濟效益。本港環保倡導者艾思滔作出以上陳述。

艾思滔於4月26日主講本會「綠化香港—構想環境重建」小型午餐會時向會員表示：「環境改善能衍生大量就業機會，這項工作需要廣泛的技能，由資訊科技專業至技術研究，更重要的是需要大量的一般工人。面對電腦世代，一般工人可以透過培訓、激勵和技能提升，得到工作。」

艾思滔說，在政策層面，港府曾下決心在環保方面取得成果，但其熱忱似乎正慢慢冷卻下來，要知道需要解決的問題還有很多。

他說，仿如「筷子」般矗立在山頂司徒拔道的新建築物，曾引起公眾非議，這便是政府在環保工作上見步行步的典型例子。

艾說，當市民開始投訴這雙「筷子」嚴重破壞香港景觀，港府便匆匆起草山頂的建築條例。

1990年代，港府曾在一份名為「都會計劃」的重要規劃文件中，承諾保存海港景觀，不過，從日常觀察所得，這項堅持已不復存在。

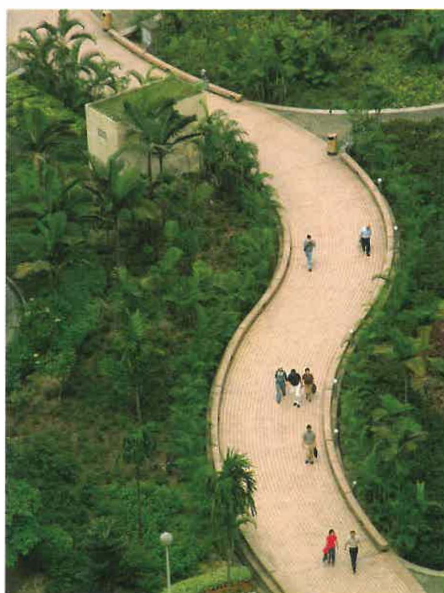
缺乏清晰明確的政策和推行的決心，表示我們不能對改善環境抱持過大期望。

目前，縱使香港有多項基建計劃，但卻無恰當制訂的人口政策，亦即沒有環境政策，以處理每週新來港人士所導致的環境和資源負荷。

艾思滔說，運輸局假設，有更多人口湧入，便須興建更多道路。但是，很久以前，其他已發展經濟體系已認識公路效應一愈建設更多公路，便吸引更多車輛，人們便要忍受更擠迫的環境，而空氣污染亦會更為嚴重。

## 綠化香港

在香港的勁敵新加坡，馬路兩旁遍植園圃，綠化環境令居民心曠神怡，正好配合這島國的「亞洲花園」形象。相反，在香港，我們只有混凝土的斜坡和交通安全島。偶然會有少許植物，在水泥包裹著的



sight of the need to green its urban spaces.

So why doesn't Hong Kong make a serious effort to green the city? According to Mr Stokes, concrete areas require little or no maintenance.

"The government avoids anything that has to do with maintenance," he said.

Wouldn't floral traffic islands or attractive pedestrian barriers look far better than concrete or iron railings? he asks.

"But to imply that government should make all the going is unfair. Government is held back by the fact that almost all Legco and district politicians still see the environment as just bandwagon politics," he said.

The government's struggle to bring in charging for landfill faced massive pressure from builders and others – who at present are entirely subsidised by free public landfills – before it was finally passed.



Bowing to pressure means Hong Kong will have the lowest landfill charge among Asia's developed economies: Singapore charges around HK\$280 per tonne, Sydney HK\$340, and Japan HK\$730. The Hong Kong charge will be just HK\$125.

"Environmental progress is severely hampered by deep-seated fiscal attitudes," he said. Most people see government services as a free lunch. Increase any charge by a few percentage points and there is outcry.

Mr Stokes argues that it is not a matter of the government lacking funds to develop a solid environmental policy. It could invest, say, HK\$20 billion in cutting-edge zero polluting fuel research, for almost-there technologies like hybrids and hydrogen cells; buy back all the challenged remote village lands; and better education.

"I put that recently to a well-known strategic economist," Mr Stokes said.

"His reply? Hong Kong would gain many times over. Health costs would drop, and market-driven investment would flood in – because through that single bold stroke Hong Kong would have truly staked its claim to be the future world city of Asia."



Environmental enhancement has huge employment potential, says Mr Stokes.

艾思滔說，環境改善能衍生大量就業機會。

土壤及建築亂土中垂死爭扎，由此可見，香港著實忽略了城市環境的綠化。

那末，香港為何不著力綠化環境？艾思滔指出，這是由於混凝土建築只需少許或甚至無需保養。他表示：「政府刻意避免進行任何保養工作。」

艾提問，難道用花鋪砌的交通安島或

美觀的人行道圍，不比水泥或鐵欄吸引？

他說：「但由此引伸政府須承擔全部責任，並不公平。事實上，差不多所有立法會議員和地區政客均視環保為『埋堆』政治，使政府處處為難。」在通過徵收堆填費之前，港府便曾遭建築商等人士大力抨擊，而現時他們亦獲得全面補貼。

屈服於壓力之下，意味香港的堆填費將屬全亞洲已發展地區最低—新加坡、悉尼和日本所徵費用分別為每噸 280、340 和 730 港元，而香港的只為 125 港元。

艾說：「環保工作的進展嚴重受制於根深蒂固的理財態度。」大多市民視公共服務為免費午餐，政府只提高某項收費幾個百分點，便會立即受到市民反對。艾辯稱，這並非政府缺乏資金去制訂確實環保政策的問題。其實，它可投資如 200 億港元，以發展先進的零污染能源研究，以及混合物和氫氣囊等技術，同時，亦可回購備受爭議的鄉村僻地及推動環保教育。

艾說：「最近，我向一位著名的策略經濟師提出這個問題。」

「他怎樣回答？他說，香港可以獲益不淺。醫療支出將會減少，而促進市場發展的投資亦會源源進入。只要本港勇敢踏出這一步，便能名正言順地向躋身亞洲國際都會的目標進發。」

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中國內地自八十年代改革開放至今，吸引了無數港商到內地進行商貿、投資活動，雙方除各自獲得了巨大的經濟效益外，亦奠定了良好的合作基礎。香港與內地一脈相承，港商在思想交流及文化背景方面相對其他外商具有很大的優勢，但仍會因對內地政策認識不足而錯失商機，或因為不同的營商理念而引致種種誤解、甚至於商貿糾紛。

面臨中國即將加入世貿組織這

一歷史性時刻，港商一直在探索中國入世後之市場定位，並為爭取更多的商機和克服新的挑戰而作準備。為幫助港商適時把握機遇，深入認識內地的經濟形勢、政治架構與制度、經貿法規及市場趨勢，香港總商會、香港中華總商會、香港中華廠商聯合會以及香港工業總會與中國國際貿易促進委員會、中國國際商會特簽訂合作協議，成立「香港－內地商會聯席會」。

「聯席會」是一香港與內地商會的聯繫合作機制，初步計劃通過設立專門的熱線電話及網站，提供一個有效的民間溝通渠道，達到諮詢、反映意見、及聯繫等三大目標，即為港商提供有關內地經貿、稅務、海關、投資和收費等方面的政策、法規和措施之諮詢服務，及時將內地經貿政策變動的最新信息傳遞給港商，並收集意見向內地反映方面，以及在出現經貿糾紛或爭議時提供仲裁、調停、或其它協商的聯繫渠道。

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香港工業總會



# China's entry into the WTO – A long road travelled

By Ellen Liu

*This is a two-part article examining China's efforts to enter the World Trade Organisation. This first instalment examines the background and inherent difficulties China has had to overcome in its application to the trade body, while the second part – to be published in July – will examine the final obstacles stalling its entry.*

As China's accession to the WTO enters the final and critical negotiation stage, the whole world is watching and waiting. Fifteen years have passed since China first applied to enter the world trade body in July 1986. In that time it has gone through four stages: preparation (1986-1987), examination (1987-1992), negotiation (1993-1999) and conclusion

(1999-present). If we examine the negotiation process from 1986, we will find the road to WTO has been littered with obstacles, but we are assured of an exciting finale with admission expected to become a reality by the end of this year.

In this article, we will analyse the difficulties China has experienced in gaining entry to the WTO, as well as illustrate the complexity of its admission and the dazzling opportunities that await. But first, let's look at how China got to where it is today.

## THE POLITICAL FACTOR

With the end of the Cold War, China became the world's last major socialist country, and showed little sign of bowing to the pres-



Only after Deng Xiaoping remarked during his tour of Southern China that a market economy was the ultimate goal of China's economic reform could WTO talks enter into real dialogue.

直至鄧小平「南巡」講話確立了市場經濟的改革目標，中國入世談判才進入真正的對話階段。

## WTO WATCH

### MILESTONES OF CHINA'S WTO BID

**1947** China is one of the 23 founding members of the General Agreement on Tariffs and Trade (GATT).

**1949** China pulls out of GATT.

**1986** China applies to re-join GATT.

**1995** WTO replaces GATT.

**April 8, 1999** U.S. President Bill Clinton and PRC Premier Zhu Rongji sign a joint statement in Washington welcoming substantial progress and committing them to completion of a WTO deal by the end of the year.

**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 10, 2000** U.S. President Clinton signs legislation granting PNTR status to China.

**January 10, 2001** The 15th meeting of the WTO Working Party on the Accession of China.

**May 30, 2001** U.S. President Bush said he will notify the U.S. Congress of his decision to support China's NTR status for another year.

**June 4, 2001** The next multilateral meeting will be held in Geneva, from June 28 running to July 3 or 4, says Pierre-Louis Girard, chairman of the WTO China working party.





# 中國入世 步履維艱

## 中國入世里程碑

1947年 中國是關稅及貿易總協定(關貿) 23個發起成員之一。

1949年 中國脫離關貿。

1986年 中國申請再次加入關貿。

1995年 世貿取代關貿。

1999年4月8日 美國總統克林頓與中國總理朱鎔基在華盛頓簽署聯合聲明，歡迎雙方在世貿談判中取得了重大的進展，並承諾在年底前達成世貿協議。



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月10日 美國總統克林頓簽署法案，給予中國「永久正常貿易關係」地位。

2001年1月10日 世貿工作小組就中國加入世貿舉行第15次會議。

2001年5月30日 美國總統布殊稱，他將知會國會，決定支持延續中國正常貿易關係地位一年。

2001年6月4日 中國加入世貿組織工作小組主席吉拉德說，下一輪多邊會談將於6月28日至7月3或4日在日內瓦舉行。

劉瑾



Growth of China's economy will accelerate upon accession to the WTO.  
中國入世後，國內經濟發展將更為猛速。

中國入世在即，《工商月刊》六月和七月兩期將刊登有關中國入世的文章。文章分為兩部份，第一部份闡釋中國入世步履艱難的歷史原因，第二部份則展望中國入世的前景。

**舉** 世矚目的中國入世談判接近尾聲，進入最後關鍵時刻。從1986年7月中國提出恢復在關貿總協定的合法席位，到1999年11月15日中美就中國加入世貿組織達成協議，至現在漫漫15年，期間經歷了準備(1986-1987)、審議(1987-1992)、談判(1993-1999)和掃尾(1999年至今)四個階段，可謂頗費周折。如果我們將1986年到目前的談判描述為步履維艱、一波三折的話，那麼從目前到預計可能加入世貿的年底，即可被喻為風起雲湧的最後衝刺。筆者將分兩個部份來闡釋步履艱難的原因，並試圖分析之後的複雜風雲和前景。

首先就讓我們來探究一下其歷史原因。

### 政治原因

冷戰結束以後，作為碩果僅存的社會主義大國，中國無疑與西方世界顯得有些格格不入。流行西方的「中國威脅論」更令西方國家對中國加入世貿顧慮重重。這種顧慮直接影響到中國加入世貿的進程。記憶猶新，1989年中國的「六四」政治風波以後，「暫時不讓中國復關」就被當作美國等西方國家對中國實行經濟制裁的重要手段。由於談判進程難免受這種政治化傾向的干擾，從而使談判增加了政治較量的複雜因素。而近期的中美戰機相撞、美國向台灣銷售武器、西方認為中國人權紀錄不佳等等，都使中國加入世貿的最後階段更複雜化，具體時間表至今依然不明朗。

### 經濟原因

顯而易見，中國入世之後，其正在穩步



WTO WATCH

sures of the Western world. With the popular "China Threat Theory," Western countries grew increasingly worried about China's accession into the WTO; worries which have undoubtedly impacted its entry.

After the "June 4" crackdown in 1989, China's re-entry into the GATT was temporarily frozen and the opportunity to impose economic sanctions against the country by the United States and its Western allies was seized.

As the negotiation path has been mined with such political motives, a complex political competition has been created. More recent issues, including the spy plane incident, the United States selling weapons to Taiwan, China's poor human rights record,

major sticking point since 1993 has been that Western countries have requested that China join the WTO as a developed country. China insists on joining as a developing country. This has resulted in both sides increasing their bargaining and slowing progress.

**THE CHINA FACTOR**

China's negotiations to enter the WTO revolve around reforming a planned economy into a market economy, which is the basis on which global trade operates. Economic globalisation has made both China and the WTO believe that they need each other. But given the huge discrepancies between their own systems, the negotiations are

marked during his tour of Southern China that a market economy was the ultimate goal of China's economic reform could talks enter into real dialogue.

It is worth pointing out that under the traditional planned economy, such issues as China's lack of intellectual property protection and agricultural subsidies, which would lead to trade distortion and the national monopoly over the export trade, all contradict to the market-oriented system of the WTO and have yet to be resolved.

Despite targeting a market economy as the focus of its reforms, China is still far from being a mature market-driven economy. Its domestic economy still clearly shows many signs of bungling bureaucracy, with political and economic constraints, as well as administrative intervention, still hampering businesses.

On the external trade side, problems with export customs, restricted export volume, monopolisation of both import and export of commodities, non-national treatment of foreign enterprises, and opaque financial and management practices persist.

Narrow-mindedness is also a big problem. Concerned about the challenges that WTO accession will bring, the government and enterprises are reluctant to abandon their protectionist policies, which only adds more obstacles to the negotiations.

**WIDENING DISCUSSIONS**

With economic globalisation underway, countries around the world have been engaging in economic activities that expand beyond the confines of the de facto "trade of goods."

As such, holes in the GATT agreement, which was promulgated to promote trade liberalisation, are becoming more visible and it looks inevitable that it will be replaced by the WTO.

China's discussions on its accession to the WTO have taken place within this overhaul period, with new interpretations of regulations and discussion topics constantly being added to the agenda. This explains to some extent why the negotiation process has dragged on for so long.

As a senior MOFTEC official pointed out during the Chamber's Beijing mission early this year, China only has one more step to take to enter the WTO. But how far will this step need to be?

We will discuss that and other issues next month.

B



WTO member countries are worried a flood of Chinese agricultural produce will threaten the livelihood of their agriculture industries. 世貿成員國憂慮中國農產品湧入，將威脅其本國的農產業。

etc., have complicated the final negotiation stage and made it impossible to set a concrete time schedule for its entry.

**ECONOMIC STATUS**

Obviously, upon China's entry to the WTO the pace of its expanding economy will accelerate. Favourable treatment granted to developing country members by the WTO will keep Western countries anxious about the presence and influence and economic clout of China in Asia and around the world.

Western countries also worry that China will reap the benefits of a multi-lateral trade system while not fulfilling its obligations. A

destined to continue to be a long process of conflict, change and adjustment.

The way the negotiations were shifting was exemplified during the examination of China's re-entry into the GATT from 1987 to 1992, which focused on the planned commodity economy of China.

In the eyes of the United States, China's economy was very unstable and could not be integrated with the market-oriented economy of the WTO. China insisted that it would abide by the agreement and rebuffed claims that it was not carrying out reforms geared towards building a market economy. Not until 1992, when Deng Xiaoping re-



增長的經濟，若再加上世貿組織對發展中成員國的優惠待遇，經濟發展將更為迅猛。這勢必令西方國家對中國在亞洲乃至世界的地位和影響力有所顧慮。再者，西方國家還擔心中國坐享多邊貿易體制的利益而不承擔相應的義務，逃避多邊紀律的約束。其突出的表現是，1993年當談判進入實質對話階段以後，圍繞市場進入這核心問題，西方國家要求中國以發達國家的身分加入世貿組織，這無疑提高了中國加入世貿的門檻；在這一問題上，中國堅持以發展中國家的身分進入。類似分歧的不斷演變，造成雙方持續討價還價，從而深刻影響談判進程。

### 中國自身原因

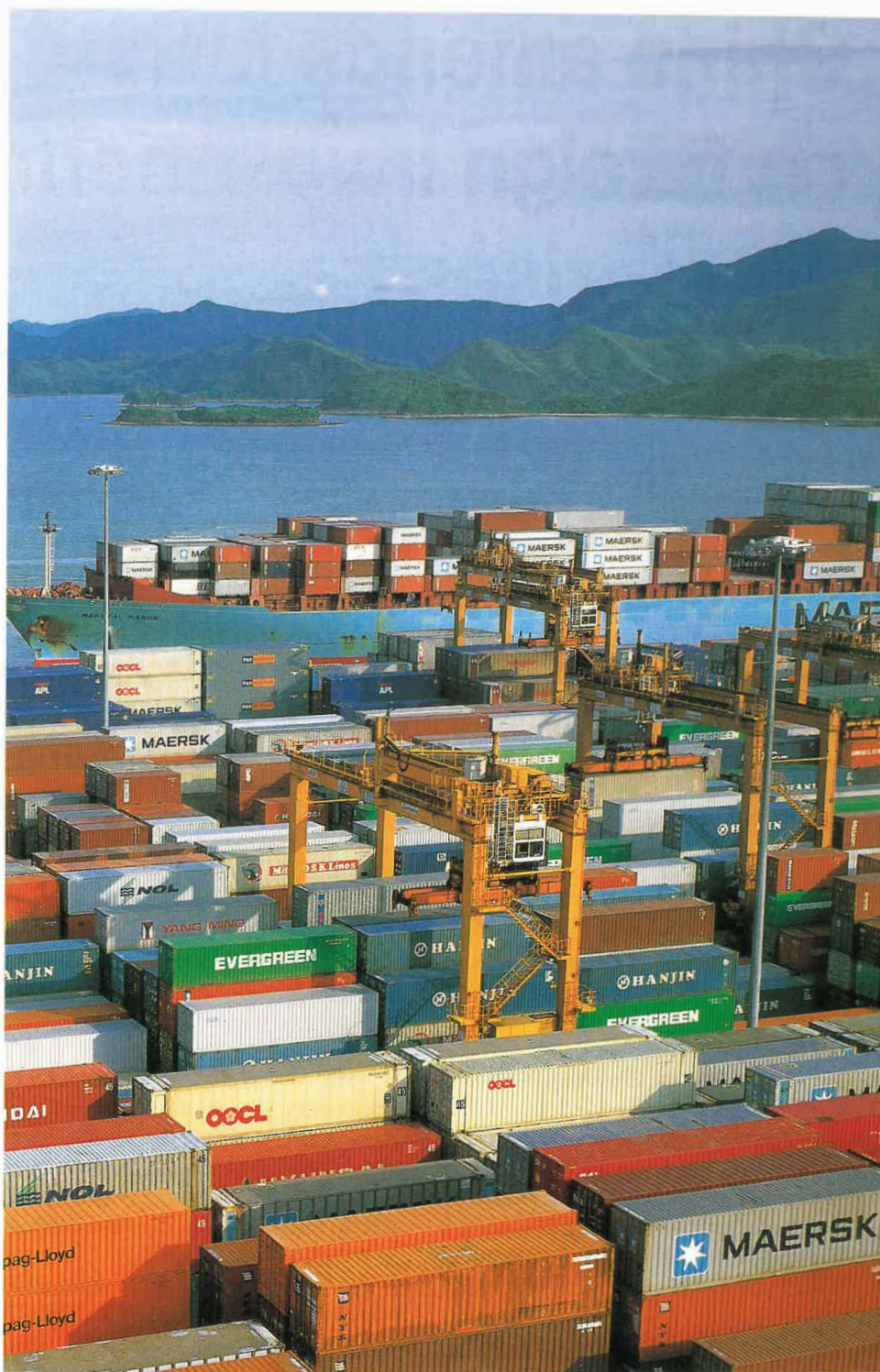
中國加入世貿組織的談判過程，實際上是把一個正在體制轉軌的原計劃經濟國家，納入以市場經濟規則為基礎的世界多邊貿易中的過程。世界經濟一體化令中國和世貿組織互為需要，但兩者體制上的巨大差別，又注定了這一談判必然是一個不斷磨合、調整和適應的過程。這種適應在復關審議階段表露無遺，1987至1992年，談判焦點在於中國實行的有計劃商品經濟體制，在美國等國看來是極不穩定，與世貿的市場經濟原則格格不入。中國方面卻堅持可以履約，同時又不承認中國實際上進行的是市場經濟改革，直到1992年鄧小平「南巡」講話和中共十四大確立了市場經濟的改革目標，才使談判進入真正的對話階段。

值得提出的是，在傳統的計劃經濟體制下，中國對知識產權保護的忽視、對導致貿易扭曲的農業補貼方式，以及進出口貿易的國營壟斷等等，這些不符合市場經濟體制的問題，在以市場經濟為主體的世貿體系中，都極待調整。

另外，雖然確立了市場經濟體制的改革目標，但中國迄今離成熟的市場經濟體制依然相去甚遠。中國國內的經濟體制依然帶有濃厚的行政色彩，除了整個體制的政企不分、行政干預尚未根本解決以外，僅在外貿體制上的表現，依然存在著進出口關稅偏高、進出口數量受限制、進出口壟斷經營、對外商實行非國民待遇，以及管理的透明度不高等問題。這些都充分表明，中國國內改革的時間表深刻地影響著談判的進程。再者，不夠開放的觀念也是一大問題，政府和企業部門的管理層對入世可能帶來的衝擊顧慮重重，不願放棄保護政策，無形地也為談判設置了障礙。

### 談判內容擴充原因

隨著世界經濟一體化，國際之間經濟來往的重心越來越超出貨物貿易的範疇。本來



Western countries are anxious about the influence and economic clout of China in Asia and around the world. 西方國家對中國在亞洲乃至世界的影響力和經濟地位顧慮重重。

以促進貿易自由化為宗旨的關貿總協定，其自身的局限性也越來越明顯，必然要被包容與貿易相關的投資、服務貿易、知識產權規則在內的世貿組織取代。中國的入世談判恰恰處在這一變動之中，整個談判過程不得不持續地加入新的因素和內容，這也是導致談

判過程冗長的原因之一。

正如中國外經貿部一位高級官員今年年初在會見香港總商會北京訪問團時指出，中國離加入世貿組織現在只差一步之遙。但「這一步」究竟有多遠？這將是本文第二章部份的主題——「中國入世前景展望」。



# China amends laws on foreign investment enterprises

By Robert Bijloos & Lu Shenghui

China's National People's Congress (NPC) amended again its "Law of the PRC on Sino-Foreign Equity Joint Ventures" (EJV law) in March this year, laying the tracks which will carry future investments into the country upon its WTO accession.

China promulgated the EJV law in July 1979, its first law relating to foreign investment enterprises (FIEs). Several years later, the "Law of the PRC on Wholly Foreign-Owned Enterprises" (WFOE law) was adopted in April 1986. This was followed by the "Law of the PRC on Sino-Foreign Contractual Joint Ventures" (CJV law) in April 1988. These three laws constitute the general rules governing FIEs in China, upon which specific sector rules are superposed.

The EJV law, which contained only 15 articles, shows the Chinese experience of legislation just after the beginning of China's economic reform. However, the result is astonishing. Now, China has become a very active international investment market. By the end of 2000, over 363,000 FIEs had been established and the total amount of effectively used foreign capital has attained US\$348.349 billion.

## A WIDER SCOPE FOR CHINA

In the background of such a rapid development of foreign investment, the NPC had to modify the EJV law for the first time in April 1990, encapsulating three crucial amendments:

- The Chinese state shall not nationalise or requisition any EJV. Under special circumstances, when in the public's interest, an EJV may be requisitioned by

following legal procedures and with appropriate compensations.

- Either the Chinese party or the foreign party to an EJV may occupy the position of chairman and the board of directors shall decide on important issues upon the principle of equality and mutual benefit.
- The parties to an EJV may arrange, by agreements, the duration of their co-operation upon the different lines of trade and different circumstances.

During the first 11 years, China had been much more internationalised and its economic reforms had been considered as irreversible. At the end of the second 11-year period, China now stands on the threshold of WTO entry.

To further open the door and consolidate the results of successful economic reforms, in September 2000, the Chinese State Council proposed a motion to the Standing Committee of the NPC for amending the three laws on FIEs. In this context, on October 31, 2000, the Standing Committee amended both the WFOE law and the CJV law.

Four important changes have been made to the WFOE law, while the CJV law contains two main amendments:

- WFOEs shall be established in such a manner as to help the development of China's national economy. The state encourages the establishment of WFOEs which export their products or use advanced technology; that is to say WFOEs are no longer constrained to export their products or use advanced technology.
- WFOEs are no longer constrained to re-



port their production and operating plans to the competent authorities for the record.

- For their required raw and semi-processed materials, fuels and auxiliary equipment, within their approved scope of operation, WFOEs and CJVs may purchase on either the domestic market or the world market in accordance with the principle of equity and fairness.
- According to the new Chinese system of foreign exchanges, both Article 18 of the WFOE law and Article 20 of the CJV law have been annulled, since they provided that WFOEs and CJVs should, in principle, achieve on their own the balance of their foreign exchange receipts and expenditures.



# 中國修改 外商投資企業法

戴樂仕、盧盛輝



**中**華人民共和國全國人民代表大會（全國人大）於今年三月再次修改《中華人民共和國中外合資經營企業法》（《合營企業法》）。

此舉為中國加入世界貿易組織後外商在華投資鋪平了道路。

中國於1979年7月頒佈《合營企業法》，即中國第一部關於外商投資企業的法律。幾年後，《中華人民共和國外資企業法》（《外資企業法》）於1986年4月通過。緊接著，《中華人民共和國中外合作企業法》（《合作企業法》）於1988年4月頒佈。這三部法律構成調整在華外商投資企業的普通規範，特殊行業規則也逐步頒佈和實施。

舊《合營企業法》僅有15條，充分顯示了中國在經濟改革剛剛起步時的立法經驗。但是，成就可謂驚人。現在，中國已

成為一個十分活躍的國際投資市場。迄至2000年底，已經設立的外商投資企業達36.3萬多家，實際利用外資總額達3483.49億美元。

## 投資中國，前景更廣

在外國投資發展如此迅速的背景下，全國人大不得不於1990年4月對《合營企業法》進行了首次修改。關鍵性修改有三處：

- 國家對合營企業不實行國有化和徵收。在特殊情況下，根據社會公共利益的需要，對合營企業可以依照法律程序實行徵收，並給予相應的補償。
- 合營企業的中方或外方均可擔任董事長。董事會根據平等互利的原則，決定合營企業的重大問題。

- 合營企業合同的期限，可按不同行業、不同情況作不同的約定。

在頭11年期間，中國的國際化程度已明顯增強，而且經濟改革已被定為形勢不可逆轉。經過第二個11年時期後，中國加入世貿已指日可待。

為了進一步打開國門，鞏固經濟改革成果，2000年9月，中國國務院向全國人大常委會提出修改三部外商投資企業法的議案。這樣，全國人大常委會於2000年10月31日修改了《外資企業法》和《合作企業法》。

對《外資企業法》主要進行了四處修改，而《合作企業法》也有兩處重大改動：

- 設立外資企業必須有利於中國國民經濟的發展。國家鼓勵舉辦產品出口或技術先進的外資企業。這意味著，外



All these modifications have been made in accordance with the development of the Chinese "socialist market economy." If the Standing Committee had had the power to amend the EJV law, it would have been amended for the second time in October 2000 together with the WFOE law and the CJV law.

#### A CLEARER PATH TOWARDS WTO

By the late '70s, Chinese legislation was very cautious with Chinese foreign investment policies and Article 15 of the EJV law entrusted only the NPC (and not the Standing Committee) with the power of revising the EJV law. The result is surprising.

The NPC has been more open than the Standing Committee, who would not have adopted so many modifications. Initially, suggestions were limited to three modifications, but the NPC has adopted eight amendments. Among the changes is that the power to revise the EJV law is no longer vested in the NPC.

Other very significant amendments have been made in order to enlarge the management autonomy of EJVs:

- Like WFOEs and CJVs, within EJVs, the employment, dismissal, remuneration, welfare, labour protection and labour insurance, et cetera, of the staff members and workers shall be specified in contracts.
- Like CJVs and WFOEs, within EJVs, workers and staff may organise trade unions in order to conduct trade union activities and protect their legitimate rights and interests; EJVs shall provide the necessary conditions for activities of the trade unions in their respective enterprises.
- EJVs shall provide various kinds of insurance cover by insurance companies in China but not necessarily by Chinese insurance companies.
- It is no longer necessary for an EJV to submit production and business operating plans to the competent authorities for the record.
- For their required raw and semi-processed materials, fuels and auxiliary equipment, EJVs may purchase from either the domestic market or the world market within their approved scope of operation and in accordance with the principle of equity and fairness.

- Each party to an EJV may institute a lawsuit in a Chinese court, if no arbitration clause is provided in the EJV contract and if no written agreement is concluded afterwards, which is in harmony with the CJV law and the WFOE law.

However, the Chinese legislation did not adopt other very important suggestions made by some delegates.

Indeed, many deputies proposed changing the EJV law. First among the suggestions was to allow an EJV to be either a limited liability company or a company limited by shares. Second, was to allow the foreign partner's contribution to be less than 25 per cent. The third suggestion was that senior management be comprised of an equal number of foreign and Chinese nationals.

It was also suggested that the EJV law be changed so that Chinese citizens, as individuals, could be Chinese parties to EJVs.

With regard to this point, as consequence to the implementation of the Chinese new Contract Law on October 1, 1999, debates have arisen concerning the possibility of a Chinese citizen creating an EJV with a foreign entity or individual.

Some scholars and practitioners have pleaded in Chinese citizens' favour, in putting forward the Contract Law which governs international contracts concluded by Chinese individuals or entities. Indeed, the Contract Law of 1999 has abrogated three old contract laws: the "Law of 1981 on Economic Contracts;" the "Law of 1985 on Economic Contracts Involving Foreign Interest;" and the "Law of 1987 on Technical Contracts."

By doing away with the "Law of 1985 on Economic Contracts Involving Foreign Interest" – which prohibited any Chinese individuals from concluding any international contracts – the new Contract Law of 1999 formed a new Chinese uniform law of contracts and validates international contracts concluded by Chinese individuals.

Nevertheless, concerning the possibility for a Chinese citizen to establish an EJV with a foreign party, the position of the Chinese legislator is now clear and complies with the Chinese Constitution of February 4, 1982.

Although the Chinese Constitution of 1982 was modified by the NPC on March 15, 1999, its Article 18 remains the same: "The People's Republic of China permits foreign enterprises and other economic



organisations or individuals to invest in China in accordance with Chinese laws and co-operate in many ways with Chinese enterprises or other economic organisations. Foreign enterprises and other foreign economic organisations as well as equity joint ventures shall respect Chinese laws. Their legitimate rights and interests are protected by Chinese laws."

In conclusion, the amendments to the three laws governing FIEs in China result from China's 22-year opening experience and reflect the NPC's intention to enlarge





the management autonomy of FIEs in China.

In conformity with the new legislation, FIEs may update their joint venture contracts and their Articles of Association in order to take advantage of any legal relaxation. Such crucial legislative measures will improve the legal framework for foreign investors within the background of China's entry into the WTO. **B**

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資企業不再必須出口其產品或採用先進技術。

- 外資企業再也不必就其生產經營計劃向有關主管部門上報備案。
- 外資企業和合作企業在批准的範圍內所需要的原料、燃料等物資，按公平合理的原則，可以在國內市場或國際市場購買。
- 根據中國新的外匯管理制度，原《外資企業法》的第18條和原《合作企業法》的第20條均被取消，因為按照原規定，外資企業和合作企業原則上均應當自行解決外匯收支平衡。

所有這些修改都是在適應「社會主義市場經濟」發展的形勢下作出的。如果全國人大常委會有修改《合營企業法》的權力，則《合營企業法》本來也應當在2000年10月與《外資企業法》和《合作企業法》一同修改。

### 加入世貿，道路愈寬

在七十年代末，全國人大對中國的對外開放政策十分謹慎。《合營企業法》第15條賦予全國人大（而不是全國人大常委會）修改《合營企業法》的權力。結果卻令人吃驚。

全國人大表現得更加開放。即使有修改權，全國人大常委會也可能不會通過如此多的修改建議。

當初，修改建議僅限於三處，而全國人大通過了八項修改建議。

修改中的一項便是修改《合營企業法》的權力不再明文規定屬於全國人大。

其他重大修改旨在擴大合營企業的經營自主權：

- 如同外資企業和合作企業，合營企業職工的錄用、辭退、報酬、福利、勞動保護、勞動保險等事項，應當依法通過訂立合同來加以規定。
- 如同外資企業和合作企業，合營企業的職工依法建立工會組織，開展工會活動，維護職工的合法權益。合營企業應當為本企業工會提供必要的活動條件。
- 合營企業的各項保險應當向中國境內的（而並非一定是中國的）保險公司投保。
- 合營企業再也不必就其生產經營計劃向有關主管部門上報備案。
- 和外資企業與合作企業一樣，合營企業在批准的範圍內需要的原料、燃料等物資，按公平合理的原則，可以在國內市場或國際市場購買。
- 合營各方沒有在合同中訂有仲裁條款的或者事後沒有達成書面仲裁協議的，可以向人民法院起訴。這也同對外資企業和合作企業的規定一致。

但是，對有些人大代表提出的其他重要修改建議，全國人大並沒有通過。

的確，許多代表提出進一步修改《合營企業法》，使合營企業既可以是有限責任公司，也可以是股份有限公司，使合營企業外方合營者的出資可以少於25%，使董事長和副董事長、總經理和副總經理的職位不必雙方分別擔任。

還有代表提出，應當修改《合營企業法》，使中國公民作為個人也可以成為合營企業的中方合營者。

對此，由於中國新《合同法》於1999年10月1日開始實施，對中國公民作為個人是否可以同外國經濟實體或者個人成立合營企業展開了爭論。

有些學者和法律工作者以《合同法》統一調整中國公民或實體所簽訂的合同為依據，站在中國公民的立場上。事實上，1999年的《合同法》廢止了三部合同法：1981年的《經濟合同法》、1985年的《涉外經濟合同法》和1987年的《技術合同法》。

1985年的《涉外經濟合同法》禁止中國公民個人簽訂任何涉外合同。新《合同法》則不同，在構成統一合同法的同時，規定中國公民個人所簽訂的涉外合同有效。

然而，就中國公民個人能否與外國合營者簽訂合營合同這一點，全國人大的態度現在是明確的，而且符合中國1982年2月4日的《憲法》。

儘管全國人大在1999年3月15日對1982年的《憲法》作了修改，但該《憲法》第18條的規定仍然未變：「中國人民共和國允許外國的企業和其他經濟組織或者個人依照中華人民共和國法律的規定在中國投資，同中國的企業或者其他經濟組織進行各種形式的經濟合作。在中國境內的外國企業和其他外國經濟組織以及中外合資經營企業都必須遵守中華人民共和國的法律。它們的合法權利和利益受中華人民共和國法律的保護。」

總之，修改三部外商投資企業法是中國22年開放經驗的結晶，也顯示了中國立法者希望擴大在華外商投資企業經營自主權的願望。

在符合新立法的條件下，外商投資企業可以修改其合營合同或合作合同及其公司章程，以便從更加寬鬆的法律規定中獲得利益。如此關鍵的立法措施也將在中國加入世界貿易組織的背景下為外國投資者改善在華投資的法律環境。 **B**

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# HKGCC helping SMEs

In the past year alone, the Chamber has championed scores of causes and initiatives on behalf of Hong Kong's small and medium enterprises. We have given SMEs business, investment and networking opportunities. We have provided education, free consultation services and discounts on products ... In short, those members who have invested their time into the Chamber have reaped substantial rewards. Following are some of those highlights.

## POLICIES

**COMMERCIAL CREDIT REFERENCE AGENCY** Following the Chamber's suggestions, HKMA set up a working group and invited a representative from the Chamber.

**MANPOWER NEEDS FOR SMES** We presented a paper to Fanny

Chamber evaluated the impact that the Central Government's regulations on the control of processing industries in China would have on members. Members' views were channelled to appropriate government authorities. As a result, implementation rules on "Multiple Deposit Guarantee Payment Methods for the Processing Industries" were revised, providing a workable solution to the issue.

## INFORMATION TECHNOLOGY

**REMOTE IT SUPPORT FOR SMES** The Chamber and China International Intellectech Corporation (CIIC) have joined force to launch remote Mainland IT support services to local SMEs in a most cost-effective way. The service takes full advantage of the financial and business strengths of Hong Kong and the scientific achievements and Mainland talent.



Law, Secretary for Education and Manpower and held a roundtable luncheon on manpower needs for manufacturers with the government in May.

**COPYRIGHT LAW** Before the implementation date, the Chamber issued a press statement calling on the government to revoke the provisions on reprographics and to delay the implementation. We issued another statement welcoming government's reversal on its position on April 12. During the first half of April, we collected 53 newspaper clippings reporting on the Chamber position.

**GOVERNMENT SME POLICY** Meetings with Chan Wing-kee, chairman of the government's SME Committee, Yvonne Choi, deputy secretary for Commerce and Industry, Brenda Yip of the Business and Services Promotion Unit were held. As a result, the Education Department clarified requirements for members. The government is now following up with members in New Territories North on land use restrictions.

**DEPOSIT GUARANTEE FOR CHINA TRADERS** Last year, the

**ENABLING E-COMMERCE** Five e-workshops were organised to enable members, especially SMEs, to have a systematic understanding on how to establish e-commerce business, Web site production, selecting an ISP, value of ASP, etc. Two seminars on technical solutions, such as ERP (enterprise resources planning) and CRM (customer relations management) were conducted for SMEs free of charge. These workshops resulted in at least one actual business transaction and one partnership offer.

**SOFTWARE DISCOUNT** We negotiated with Microsoft and Symantec to offer discounts on software to members. We are now working on arranging an open licence with Microsoft for members.

**FREE WEB SERVICE** Free Web site design and Web site hosting are available to all members. Cooperation with several Web-based companies was signed to enrich the content of the Chamber portal and to provide more business opportunities to members. As a result, the Chamber Web site is the most popular among business associations.

# 總商會中小企服務匯報

**歷**年來，本會針對中小型企業的需要，進行了許多工作，成績斐然；不僅為它們帶來營商、投資和拓展商務脈絡的機會，也為它們提供培訓、免費諮詢和產品及服務折扣優惠。我們相信，為本會貢獻了寶貴時間的會員已獲取豐盈的成果。以下為本會中小企服務的摘要。

## 政策

**商業信貸資料庫：**在本會提交意見後，香港金融管理局成立工作小組，並邀請本會代表加入。

**中小企人力需求：**向教育統籌局局長羅范椒芬女士提呈意見書；另在五月舉行小型午餐會，與港府商談有關製造業的人力需求事宜。

**版權法：**條例實施前，本會發表新聞稿，敦請政府撤銷涉及影印的條文，並暫延施行修訂條例。4月12日，我們發出另一聲

促進電子商貿：為會員特別是中小企籌辦了五個e-工作坊，讓他們有系統地認識如何開展電子商貿、製作網站、甄選互聯網服務供應商，以及認識應用服務供應商的價值等。此外，本會亦免費為會員舉辦兩個以技術方案為題的研討會，包括企業資源規劃和客戶關係管理。這些工作坊至少為會員促成了一項商業交易和一項合資計劃。

**軟件折扣優惠：**我們與微軟公司和Symantec磋商為會員提供軟件購買折扣優惠，同時為會員與微軟安排公開授權方案。

**免費網頁服務：**為會員免費設計網站和代管網頁，更與數家網絡公司訂定合作計劃，豐富本會入門網站的內容，為會員帶來更多商機。結果，本會網站成為全港最受歡迎的商會網站。

**免費諮詢：**我們將推出試驗計劃，為有意推展電子商貿的中小企提供免費每次一小時的個別諮詢服務。



明，歡迎港府改變立場的做法。截至四月中，我們已收集到53份有關本會立場的剪報。

**政府中小企政策：**與政府中小型企業委員會主席陳永祺先生、工商局副局長蔡瑩璧女士和工商服務業推廣處葉潘錦瑩女士會面。透過此等會面，成功為會員澄清教育署一些條例的需求，而港府亦答應跟進有關新界北部土地使用限制事宜。

**內地貿易商權保證金：**去年，本會評估了中央政府對國內加工貿易銀行保證金權帳制度為會員帶來的影響，會員的意見已傳遞內地有關當局。結果，中央政府檢討了對權帳制度所訂的施行規則，為這問題提供可行的解決方案。

## 資訊科技

為中小企提供遙距資訊科技支援：總商會與中國國際技術智力合作公司聯手以最具成本效益的方式，為本地中小企推出遙距內地資訊科技支援服務。這項服務充分利用本港在金融和商貿上的優勢，以及國內的科技成就和人才。

**個案研究：**我們已匯集12個關於中小企使用電子商貿方案的研究個案，供會員參考。

## 中國

**入世影響：**總商會就「中國加入世貿對港商的影響」進行研究，分析香港的強項、弱點和可得機遇。研究報告已售予逾1,200間機構，讀者中不少為香港和內地政府官員。

**商務考察團：**除舉辦親善訪問團外，總商會亦籌組一系列商務考察團，遠赴廣東省、西安、蘭州、敦煌、烏魯木齊、廈門、四川，以及重慶。一位會員繼早前參加一次廈門考察團後，在福州設立了高科技園；另一位會員亦透過總商會的考察團活動，獲安徽省價值一億八千萬港元的高速公路建築合約；另一位則於考察後在珠江三角洲設立工廠。

**香港-內地商會聯席會：**總商會牽頭帶領另外三個本地商會，與中國國際貿易促進委員會合作成立香港-內地商會聯席會，提供與內地聯繫的民間溝通渠道。



SPECIAL FEATURE

**FREE CONSULTING** We will pilot run free one-hour private consulting sessions for SMEs who need advice on going into e-commerce.

**CASE STUDIES** We collected 12 case studies on SME deploying e-commerce solutions for members' reference.

**CHINA**

**IMPACT OF WTO** Our study on "China's Entry into the WTO and the Impact on Hong Kong Business" identified Hong Kong's strengths, weaknesses and possible opportunities. The report has been purchased by over 1,200 companies and widely circulated among Hong Kong and Mainland government officials.

**BUSINESS MISSIONS** Other than goodwill missions, we also organised a series of business missions to Guangdong, Xian, Lanzhou, Dunhuang, Urumqi, Xiamen, Sichuan, and Chongqing. After joining an earlier Chamber mission to Xiamen, one member firm set up a hi-tech park in Fuzhou. Another signed a HK\$180 million project for a highway in Anhui Province through the Chamber. Another member set up a factory in the Pearl River Delta after joining a Chamber mission.

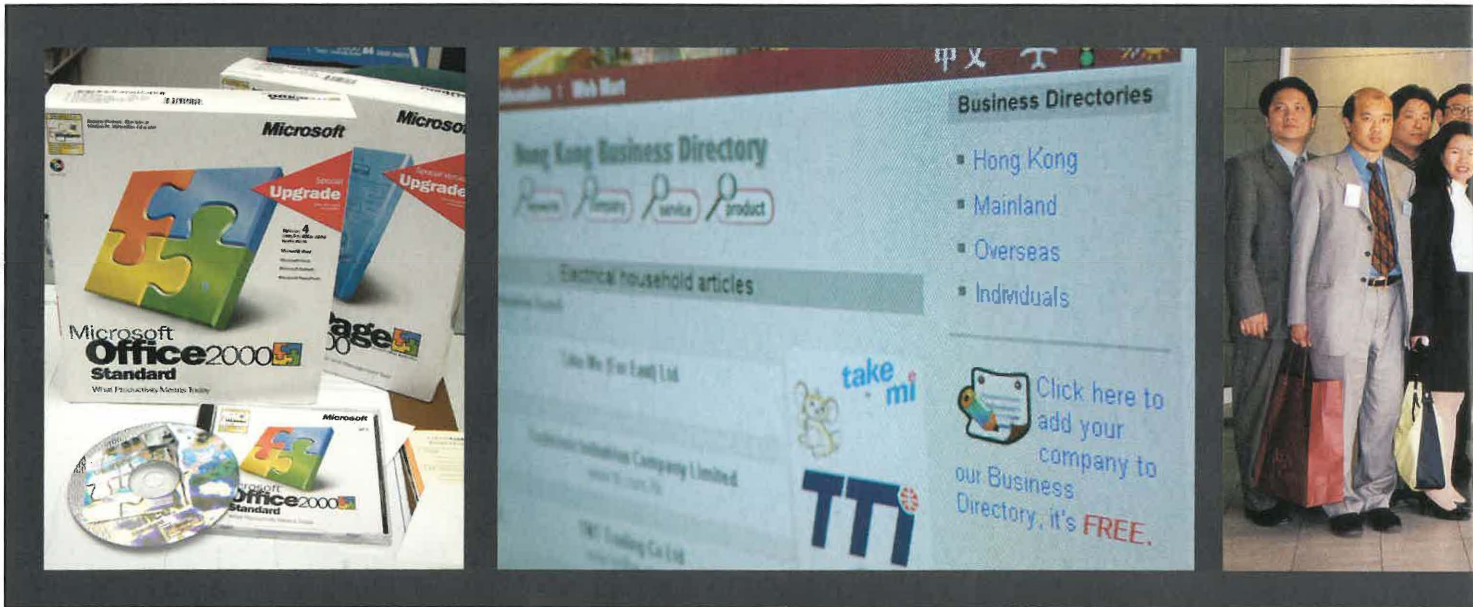
our members are also available for visiting business delegations.

**NETWORKING** We provided business networking opportunities through SME Nights, E1 Mix cocktails (total 13) and roundtable luncheons (72 in the year 2000).

**OVERSEAS MISSIONS** We organised outbound missions to San Diego to explore market potential and business opportunities and to Israel to study high-tech industrial development. A member obtained agency arrangements for hi-tech and environmental products after joining the mission to Israel last year.

**BUSINESS OPPORTUNITIES** Business matching seminars were held with incoming delegations from Chile, Croatia, Hungary, India, Netherlands, and Russia, among others. Exposure through interviews in the Chamber *Bulletin* also helps members promote their business and image.

**CHINA INVESTMENT/TRADE DELEGATIONS** Useful meetings were set up for members and the over 100 trade and investment delegations from the Mainland, - Beijing, Shanghai, Tienjin, Chongqing, Guangdong, Sichuan, Shaanxi, Ningxia, etc.



**BUSINESS LIAISON COMMITTEE** The Chamber took the lead to work with three major trade associations in Hong Kong and CCPIT to set up a Joint Business Liaison Committee to provide a private sector channel for communicating with the Mainland.

**HELP SMES DO BUSINESS IN CHINA** We conducted a study on "Managing Business in China" and produced a free booklet to help SMEs.

**MOU** We have signed MOUs with some Mainland organisations, such as Guangdong CCPIT, Guangzhou CCPIT, Sichuan CCPIT, Xiamen CCPIT, Shenzhen General Chamber of Commerce, and Fuzhou Municipal Government.

**BUSINESS FACILITATION**

**BUSINESS HOTLINE** A business information hotline, 2121-2211, is now in service for members' to access directly the Chamber's business information inquiry service. Business appointment services with

**TRAINING** We arranged 76 training courses on HR issues, doing business in the Mainland, presentation skills, etc. Briefings on such topics as the admission of talents and Mainland professionals, HR out-sourcing, etc., were also held.

**OTHERS**

**HKSME AWARD** For the third year, the Chamber is organising jointly with the HKPC the HKSME Award to recognise the achievements of local SMEs and to promote business excellence. Some award winners went onto become listed companies (abc Multiactive, Coils Electronics).

**REDUCTION OF FEES** We successfully lobbied the HKTDC to reduce their fees for exhibition booths by 25 per cent.

**GOVERNMENT FINANCE** We successfully lobbied the government to set up a special finance scheme two years ago.

**TRADE CERTIFICATION** Users of our certification services are mostly SMEs.

協助中小企在內地營商：總商會完成「中國營商管理」研究，並把研究結果撮成小冊子，免費為中小企業提供指引。

合作協議備忘錄：總商會與內地多個組織簽訂合作協議備忘錄，包括中國國際貿易促進委員會廣東省分會、廣州市分會、四川省分會、廈門市分會，以及深圳市總商會和福州市人民政府。

### 促進商務

商務熱線：總商會的商務資訊熱線（2121 2211）已投入服務，讓會員直接享用。本會亦為到訪商務代表團，安排預約會員服務。

會員聯繫：總商會為促進會員聯繫，舉辦中小企之夜、E1 Mix 酒會（已舉行 13 次）和小型午餐會（2000 年共 72 個）。

海外考察團：總商會曾組團前往聖地牙哥，了解當地市場潛力，探索商機；亦前赴以色列，窺探當地的高科技工業發展。一位於去年參加以色列考察團的會員獲高科技和環保產品的代理合約。

商務機會：總商會為到訪的海外代表團舉辦商業選配研討會，

包括智利、克羅地亞、匈牙利、印度、荷蘭、俄羅斯等。另外，會員可藉著《工商月刊》的專訪報導，提升企業形象。

中國投資／貿易代表團：安排會員與內地貿易和投資代表團會面。本會曾接待 100 多個內地訪問團，分別來自北京、上海、天津、重慶、廣東、四川、陝西、寧夏等。

培訓：安排共 76 個培訓課程，內容有關人力資源、在內地營商、演說技巧等；亦舉辦簡介會，內容包括輸入內地專才、人力資源外判等。

### 其他

中小企業獎：總商會第三年與香港生產力促進局聯手合辦中小企業獎，以表揚本地中小型企業的傑出成就，促進卓越營商守則。不少獲獎機構已成為上市公司（辰罡科技、高雅線圈製品）。

爭取減費：總商會向香港貿易發展局游說成功，減收展銷費用高達 25%。

政府融資：總商會成功向政府游說，於兩年前成立中小企業融資計劃。

貿易簽證：享用總商會簽證服務的用戶多為中小型企業。 13



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Best Boutique Private Bank  
FIA Magazine, January, 2001

## Confidentiality

## Stability

## Performance

For 80 years we have been offering our discerning international clientele a full range of premium quality financial services including alternative investments through LGT Bank in Liechtenstein, LGT Capital Management and LGT Treuhand.

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# WSC 2001 – A truly world event

*Globalisation, China market, new economy, service industries will all be discussed at the World Services Congress held in Hong Kong this September*

By Dr W K Chan

With the imminent addition of China into the WTO, the trade body is becoming more like a genuine global organisation. Some fine points of the Mainland's accession protocol are still being negotiated, but it is commonly acknowledged that China's entry to the WTO is now only a matter of time.

Its accession justifiably raises great interest. The country has long been closed to the outside world, its economy has one of the fastest growth rates and, above all, it has the biggest population – the famed 1.2 billion consumers.

Its participation in global trade and investment will influence not only its own economy but also the global economy. It would be in both China and the world's interest that China's economic relationship with its trading partners is governed by the international rule of law, that it is part of the rule-based multilateral system.


The social and political implications are also enormous: within a more stable and prosperous world, there must be a more stable and prosperous China. For the business sector, that means more challenges as well as more exciting opportunities, especially in the service industries. Only about two month ago, at the plenary session of China's National People's Congress, Premier Zhu Rongji emphasised that it was China's national policy to develop the tertiary industries, i.e. the services sectors, in response to the challenge of the global economy and the WTO accession.

Of the critical issues of the day, the new economy, globalisation, and the China market must rank as some of the top concerns. At the World Services Congress 2001, to be held in Hong Kong on September 20-21, leading business people, officials, politicians and

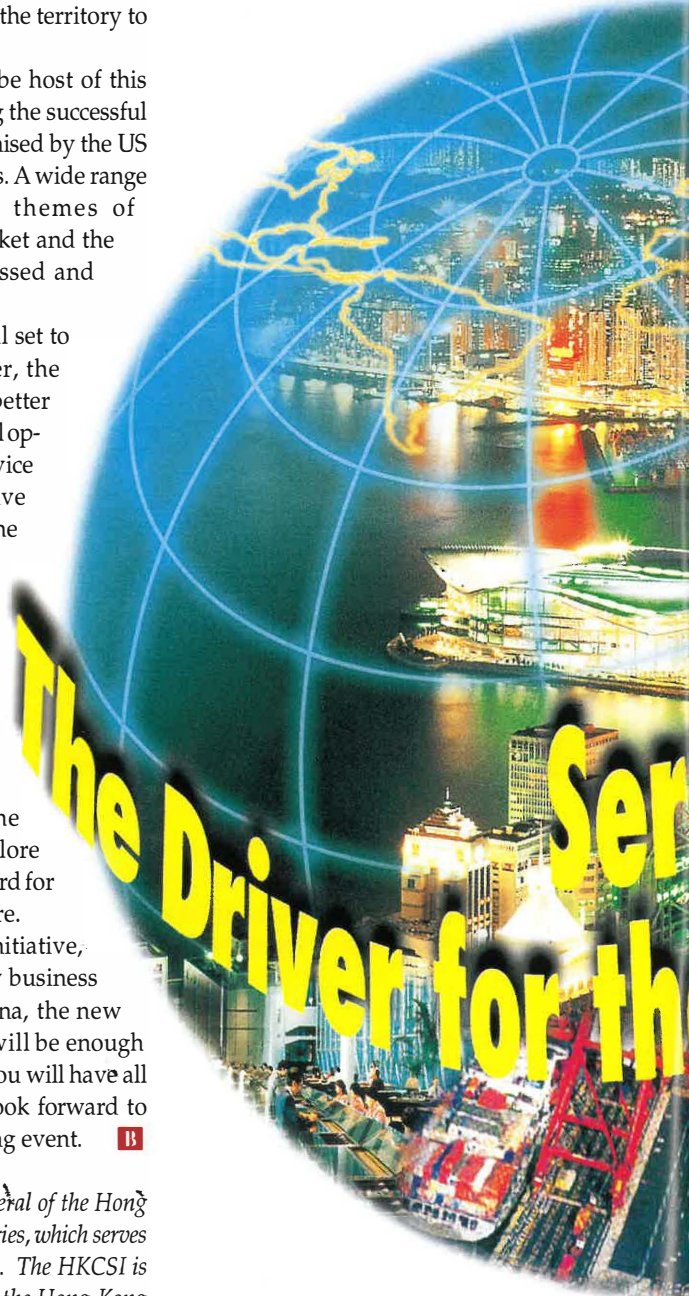
negotiators will converge on the territory to examine these key topics.

Hong Kong is proud to be host of this important congress, following the successful first congress at Atlanta organised by the US Coalition of Service Industries. A wide range of topics related to the themes of globalisation, the China market and the new economy will be discussed and deliberated.

With the WTO Ministerial set to take place seven weeks later, the congress cannot have been better timed. It will provide the ideal opportunity for the world's service industries to provide collective input and momentum to the WTO Ministerial. It signifies the "real beginning" of China's full integration into the world economy – after so much talking by negotiators, the action begins; the business people are ready. And as the dust of the new economy bubble settles, the backdrop is set for us to explore the lessons and the way forward for the new economy of the future.

As a private sector-led initiative, the WSC 2001 will be totally business oriented. Globalisation, China, the new economy. Any one of these will be enough to attract a global audience. You will have all three at the WSC 2001. We look forward to welcoming you to this exciting event. 

*(Dr WK Chan is Secretary General of the Hong Kong Coalition of Service Industries, which serves as secretariat for the WSC 2001. The HKCSI is the service policy think tank of the Hong Kong General Chamber of Commerce.)*





# 2001 年世界服務業大會 — 真正的環球盛舉

今年九月在港舉行，探討全球化、中國市場、新經濟和服務業等熱點課題

陳偉群博士

**隨**著中國加入世貿，相信國際貿易將更能體現全球化。雖然中國入世的若干條款細則仍在商榷，但我們普遍認為，中國入世只是時間問題。

中國入世固然引起了廣泛關注，因為祖國對外封閉已久，其入世必帶來進一步開放。此外，中國經濟增長率位處全球領先之列，而更吸引的，是中國擁有世界上最龐大的人口—工商界覬覦的 12 億消費者。

中國內地涉足國際貿易和投資，在對本身經濟產生影響之餘，亦會影響到環球經濟。基於中國本身和世界的利益，中國與貿易夥伴之間的經濟關係應納入多邊貿易系統，受到國際法規管。

中國入世的社會和政治影響亦十分巨大—在一個更安定和繁榮的世界，我們當然需要一個更安定和繁榮的中國。對工商界來說，這亦代表將有更多的挑戰和機會，特別是在服務行業。約兩個月前，中國總理朱鎔基在中國人民代表大會全體會議上強調，面對全球經濟和入世帶來的挑戰，中國所採取的國策是發展第三產業，即服務業。

總覽現今的熱門課題，新經濟、全球化和中國市場最備受談論。2001 年世界服務業大會訂於 9 月 20 至 21 日在香港舉行，屆時來自世界各地的商界領袖、政府官員和談判專家將齊集本港，深入討論這些議題。

香港十分榮幸能繼美國服務業聯盟成功在亞特蘭大舉行首屆大會後，主辦這項國際重大會議，所探討的題目將圍繞全球化、中國市場和新經濟。

世貿部長級會議將於世界服務業大會



後七週召開，大會的舉辦時間無疑非常恰當。它為環球服務業造就理想機會，集思廣益，就世貿部長級會議作好準備。經過多番談判，這著實標誌中國全面融入世界經濟的「真正開始」，行動已經展開，商界亦已蓄勢待發。新經濟泡沫爆破塵埃落定，我們需要從中汲取經驗，為未來的新經濟發展鋪路。

由私營界別發起的 2001 年世界服務業大會，將純粹循商業的角度出發。全球化、中國或新經濟，任何一個項目均足以吸引萬千觀眾垂注。綜合這三個主題的 2001 年世界服務業大會，難道可容錯過？

(陳偉群博士為香港服務業聯盟秘書長。香港服務業聯盟是香港總商會的服務業智囊團，為 2001 年世界服務業大會的主辦機構。)



*Overseas investments driving company closer to goal of becoming world's leading Chinese credit management company*



People quality is the key to success says Gold Partners founder Jason Lo.  
高柏創辦人盧業樑說，員工質素是業務成功的竅訣。

## Gold Partners Credit Management

With each year that passed working for international credit card companies, Jason Lo grew increasingly frustrated by the lack of professional debt collection agencies in Hong Kong. After 10 years in the industry he'd had enough. He quit his job and established a company to fill the void.

Dressed in his tailored, navy-blue suit, immaculately groomed and equally articulated, one of the biggest challenges the 42-year-old entrepreneur has faced is dispelling the image of debt collectors as thugs who menace people behind on their repayments.

Breaking the stereotype mould has been a critical component in winning key customers – banks and credit card companies.

“It was especially difficult to get business from banks,” he said, “mainly because banks had their concerns over conflicts of interest, and Gold Partners had to prove its service standard to gain their contracts.”

Acutely aware of the cost of a debt collection mission turning ugly and the damage it can inflict on their name, banks traditionally employed law firms to handle debtors.

But Mr Lo believes that just as lending

money is based on sound business principles, so should debt collection.

He hires talented professionals to help him run his business set in a bright, cheery office overlooking the Hong Kong Convention and Exhibition Centre on Harbour Road. He invests in continuous staff training to teach employees how to handle debtors they call. Emotional quotient training and Chinese wisdom teachings are also an important factor to help his staff deal with debtors.

“People quality is the key,” Mr Lo said. “But we also need to have certain elements to ensure the quality is maintained.”

# 高柏(亞洲)有限公司

積極透過海外投資實踐企業宏願，晉身全球領先華人信用管理機構

**盧**業樑曾先後在多間國際信用卡公司任事，投身這行業的10年光景，令他深深體會到香港欠缺專業收債公司。籌謀之下，他放棄原先職業，自組信用管理公司，銳意填補這個空隙。

身穿深藍筆挺西裝的盧業樑，衣冠楚楚、談吐靈巧。對這位42歲的企業家來說，最大的挑戰之一，是要擺脫傳統收債員如惡棍般追收還款的駭人形象，改變人們對收債人的傳統觀念，因為這是贏取銀行和信用卡公司這兩類主要客戶的關鍵。

他說：「要爭取銀行的生意尤其困難，主要是由於銀行有利益衝突的顧慮，所以高柏要贏得合約，須先證明其服務質素。」

銀行知悉，催收債務一旦弄糟，將招致代價，亦有損銀行聲譽，故銀行一貫做法，是委聘律師行代為與債務人交涉。

盧氏相信，既然金錢放貸是建基於穩健的營商守則，回收賬目也應同出一轍。

他僱用專業人才，襄助營運。辦事處設於港灣道，光猛開洋，香港會議展覽中心盡收眼簾。他持續在員工培訓方面投入資本，教導員工致電債務人時的應對技巧；同時，亦透過心理掌控訓練和中國傳統德訓，協助員工了解如何與債務人周旋。

盧氏說：「員工質素是業務成功的竅訣，但我們也需其他元素配合，以確保僱員質素得以維持。」

高柏在科技方面同樣投放了不少資金，務求達致全電腦化管轄流程；此外，公司亦已裝配中央電話錄音系統，提供有關證據，防備債務人聲稱遭收債人謾罵或恐嚇的虛假指控。

他說：「我們關注客戶的商譽和誠信，因此我們須把所有電話對話內容錄音，即使員工上門會晤債務人的對話內容，都會被錄音。」

這營運方針無疑已取得成功，高柏現時的客戶名單已涵蓋香港和台灣的100間銀行和500家上市公司。公司提供的服務包括追收逾期的信用卡貸款、個人及企業銀行借貸、未償還款項，以及代供應商向買主追收過期賬款。

誠然，經濟困境為高柏帶來業務增長。1999年底，不少人都被經濟低迷拖垮，而這個時期公司業務正值頂峰。公司自1987

年成立迄今，總委案量為50億美元，但單就那年計算，委託量已達10億美元。

不過，隨著銀行收緊信貸，經濟回復增長，亦意味著香港須追收壞賬的個案數字將會較少。

盧氏說：「2000年，香港區的營業額下降8%，然而，公司採行了業務全球化的明智之舉，故若把台灣業務的增長計算在內，營業額仍有25%的增幅。」

高柏正積極開拓海外市場，力圖實現其發展目標，在2005年前，成為具備國際領導地位的華人信用管理公司。

公司於1996和99年，分別在台北和高雄設立辦事處和分行，並於去年11月在深圳開設內地代辦處。

台灣的業務跟香港大致相同，但在國內，法例卻不容許信用管理公司在內地註冊。

高柏東亞及中國營運及業務拓展區域經理胡業基表示：「在北京、上海、廣州和深圳等多個大城市，我們與有名的律師事務所達成協議，指導當地的律師如何與債務人談判，為台灣和海外的客戶處理應收賬款。若然，內地企業需要回收國外的債務，我們便會把個案轉介予海外聯營機構代為辦理。」

他期望，信用管理業將隨中國入世，跟

隨其他金融服務打入國內市場。

胡業基說：「內地財務市場日趨成熟，為發展帳務回收業提供合適的土壤，有如當初業務在美國、歐洲、香港和台灣等地的發展歷程。」

公司正準備於自行開發的收債業務管理系統(Collection Agency Management System)全面啟用後，在馬來西亞、新加坡及曼谷開設辦事處。新系統價值1,800萬港元，為作業流程的管理中樞，與所有辦事處的系統組成聯網。

## 正派形象

1997年，香港金融管理局向銀行頒佈使用收債公司服務的指引，有助收債人掃除不良印象，建立信譽。但仍有一些收債公司的收債手法，依然為人詬病。

2000年7月，法律改革委員會發表《規管收債手法》諮詢文件，為所有收債公司訂定基本營運規則。

盧氏認為，最重要的建議是發牌體制，讓行業得以在健全架構中發展。

他說：「我十分贊同此舉，因為這樣才能使行業受政府的規管，亦表示那些無法符合政府標準的收債公司將被淘汰，從而提升行業的質素、增加透明度、減低公眾對收債公司的不信任程度。」



The company's Collection Agency Management System will be the heart of its Asia Pacific operations and allow further expansion. 公司的收債業務管理系統將充當亞太區的營運中樞，而系統亦能不斷擴展。





All Gold Partners' staff calls to debtors are recorded.  
高柏員工與債務人的所有通話內容均予錄音。

Gold Partners has invested heavily in technology to fully computerised workflows. It has also installed a centralised telephone recording system to provide evidence against false accusations from debtors that they were verbally abused or threatened by debt collectors calling them.

"We care about our clients' reputation and goodwill so we need to record all conversations, even when our staff visit people we record all communications," he said.

The strategy has paid off for Gold Partners which now serves more than 100 banks and 500 listed companies in Hong Kong and Taiwan. Its services include collecting overdue credit card loans, personal and corporate bank loans, unsettled bills and overdue payments from buyers on behalf of suppliers.

Admittedly, economic hard times have propelled its growth. At the end of 1999 – its peak year and the barb for many people snagged on the hook of the recession – the company had US\$1 billion in assignments, compared to a total of US\$5 billion since its establishment in 1987.

Banks' tighter lending criteria and a return to economic growth means fewer debts will need to be collected in Hong Kong.

"In 2000, our Hong Kong business experienced a drop of 8 per cent in turnover," Mr Lo said. "However, since we have made the right steps to internationalise our operations, if we include the growth in our Taiwan section,

there's still a 25 per cent increase in our turnover."

Gold Partners' expansion overseas is bringing it closer to its goal of becoming the world's leading Chinese credit management company by 2005.

In Taiwan, it set up a Taipei office in 1996 and a Kaohsiung branch in 1999, followed by a Mainland representative office in Shenzhen last November.

While its Taiwan's services mirror those of Hong Kong, under PRC law, credit management companies cannot register their business in the Mainland.

"We have agreements with respectable law firms in major Mainland cities, including Beijing, Shanghai, Guangzhou and Shenzhen, to serve our clients from Taiwan and foreign countries by instructing our affiliated solicitors to negotiate with the debtors to resolve account receivable problems," Andy Woo, Gold Partners' regional manager for East Asia and China explained. "And if Chinese enterprises need to collect debts outside the Mainland, the account can be referred to our foreign affiliates around the world."

He expects the credit management industry will follow other financial services into the Mainland market upon China's accession to the WTO.

A more mature financial market in the Mainland will cultivate a debt collection industry, similar to the way the industry de-

veloped in the United States, Europe, Hong Kong and Taiwan, Mr Woo added.

Plans are afoot to also open offices in Malaysia, Singapore and Bangkok once its self-developed Collection Agency Management System is fully functional. The new system, costing around HK\$18 million will be the heart of its operations, with all offices hooked up to the centralised system.

### CLEAN IMAGE

In 1997, the Hong Kong Monetary Authority introduced guidelines for banks using debt collection companies' services. This has helped clean up the image of debt collectors, which in general do not have a good reputation. But some agencies still use debt collection tactics which have prompted some complaints.

A consultation paper on "Regulation of Debt Collection Practices," published by the Law Reform Commission in July 2000, should lay the ground rules for all debt collection agencies to follow.

Mr Lo said he feels the most important proposal is licensing, which will put the industry on a healthy development track.

"I appreciate this move because it'll put the industry under government regulations. This means agencies that cannot not satisfy the government's criteria will be eliminated, raising the quality of the industry, increasing transparency and lowering public distrust of the industry," he said. B

# Business news in brief

## 商業新聞簡報

### TRIAL PLACEMENT SCHEME FOR DISABLED

The Selective Placement Division of the Labour Department has launched a "Trial Placement Scheme for People with a Disability" to encourage employers to offer job vacancies to people with a disability for trial placement. The scheme aims at enhancing employers' understanding of the working abilities of people with a disability, thereby promoting the employment of people with a disability. Upon receipt of job vacancies offered by employers, the Selective Placement Division will refer suitable job-seekers to employers for interviews. When an agreement on the terms of employment has been reached between the employers and the job-seekers, a one-month trial placement can commence.

Employers will receive a financial incentive equal to half of the wages paid to the disabled employees in the trial (with a ceiling of HK\$3,000). At the end of the trial period, employers are free to decide whether to continue the employment or not. A Certificate of Appreciation will be awarded to the employers who continue to employ the employee for at least 1 month after the trial placement period. Employers with no experience in employing people with a disability (or a particular group of people with a disability) have priority to participate in the scheme. For further enquiries on the scheme call 2852 4801.

### RE-EMPLOYMENT PILOT PROGRAMME FOR MIDDLE-AGED

The Re-employment Pilot Programme for the Middle-aged is a one-year pilot programme launched by the Labour Department in February this year. The programme assists job-seekers aged above 40 to upgrade themselves through pre-employment training and job counselling so as to secure sustainable jobs. The programme also helps employers recruit stable personnel. The Labour department offers a

training subsidy of \$2,800 per target employee; a training kit; and follow-up counselling service for the concerned employees. For details, call the Labour Department at 2150 6398, or the Recruitment Services Hotline at 2503 3377.

### BUSINESSES URGED TO ADOPT M-COMMERCE

Speaking at a conference on m-commerce on May 24, the Acting Director of Information Technology Services Cheng Yan-chee urged businesses to make use of the developed information infrastructure in Hong Kong to adopt mobile-commerce (m-commerce) to seize its huge business potential.

"According to a recent industry research, 60 per cent of Internet users will go on-line using mobile devices by 2005," he said. "However, only 7 per cent of companies world-wide now have Web sites that are accessible with these devices. You can see a huge business potential there," he said.

### SOFTWARE DISCOUNTS

The Chamber negotiated special discounts from Microsoft and Symantec for members to purchase software and licenses in March and April this year. The initiative was to help SME members comply with the legal requirements of the Intellectual Property (Miscellaneous Amendments) Ordinance 2000 which came to effect on 1 April 2001.

Wilfrid Lee, senior marketing manager of Microsoft Hong Kong, said the programme was very successful. "Over 300 Chamber members placed their orders in March and April with over 10,000 licenses procured."

Christine So, marketing manager of Symantec, was also satisfied with the result of the scheme.

SME members were entitled to discounts ranging from 25 to 33 per cent off the recommended retail price of certain software.

### 殘疾人士試工計劃

勞工處展能就業科現正推行「殘疾人士試工計劃」，旨在鼓勵僱主提供職位予殘疾人士試工，從而增加僱主對殘疾人士工作能力的瞭解及促進他們公開就業。勞工處展能就業科於接獲僱主提供的職位空缺後，會安排符合職位要求的殘疾求職人士與僱主見面。如雙方同意僱用條件，便可展開為期一個月的試工。

試工期內，僱主可獲試工津貼，金額相等於該僱員在試工期間實得工資的一半，最高以3,000港元為限。試工期滿後，僱主可自行決定是否繼續聘用該員工。若僱主繼續聘用該員工一個月或以上，將獲頒發銘謝狀。僱主如未有僱用殘疾人士或某一類殘疾人士的經驗，可獲優先參加是項計劃。查詢詳情，請致電2852 4801。

### 中年再就業試點計劃

勞工處於今年二月起推出「中年再就業試點計劃」，為期一年。此計劃會透過職前培訓和輔導跟進，為40歲以上的求職人士增值，以獲得一份持久的工作。此計劃亦有助僱主聘用穩健人才。勞工處會為每名僱用員工提供2,800港元的入職津貼、訓練資料套和僱員跟進輔導服務。查詢詳情，請致電勞工處2150 6398，或招聘服務熱線2503 3377。

### 港府鼓勵商界採用流動商務

署理資訊科技署署長鄭恩賜於5月24日一個關於流動商務的會議上，鼓勵企業應用本地發展完善的資訊科技基礎設施，採納流動商務，以抓緊因此而帶來的龐大商業潛力。

他說：「近日一項業界的研究顯示，到2005年將有60%的互聯網用戶利用流動裝置接達網絡。不過，全球目前只有7%的機構，其網頁可以讓這類裝置接達，可見當中蘊含著龐大的商業潛力。」

### 軟件折扣優惠

今年3月至4月期間，總商會與微軟和Symantec磋商特別折扣優惠，方便會員向兩家公司購買軟件和使用權證。這項行動的目的，乃協助本會中小企會員遵循剛於2001年4月1日起生效的《2000年知識產權（雜項修訂）條例》的法定要求。

微軟香港有限公司中小型企業部高級市務經理李智誠表示，這項折扣優惠計劃非常成功，他說：「3月及4月內，我們接獲超過300位總商會會員的訂單，訂購的使用權證逾10,000個。」

Symantec市務經理蘇詩華對計劃的成效亦表滿意。

中小企會員凡購買特定電腦軟件，可按軟件的建議零售價享有25%至33%的折扣優惠。



# Welcome new members

## 加入商會 盡享權益

### **A & S Enterprises Ltd**

Ms Angel Mei-lin Siu 蕭美蓮小姐

Director  
Trading, Services

### **Aaron Credit Management Ltd**

雅倫信貸管理有限公司

Mr Gary Kin-chiu Chan 陳建樵先生  
Services

### **Accenture Co Ltd**

Mr Alex Lau 劉偉樑先生

Country Managing Partner  
Services

### **Affirm Score Ltd 臻科(資訊)有限公司**

Mr Steve Yan

Managing Director  
Distribution

### **Asian TAT Ltd 亞達科技策略有限公司**

Mr Tim Ng

Business Development Manager  
Services

### **AsianE2E.com Ltd**

Mr German Cheung 張廣文先生

CEO  
Trading, Services

### **Best e-Solutions Ltd**

博思互聯網服務有限公司

Mr Dominic Li 李崇正先生  
Managing Director  
Services

### **Carman Trading (HK) Co Ltd**

盈寶貿易(香港)有限公司

Mr Wilson Keung Pun 潘強先生  
Managing Director  
Trading

### **CIS Insurance Brokers Ltd**

合作保險顧問有限公司

Mr Francis Shing-hing Chan 陳成興先生  
Managing Director  
Services

### **Compaq Computer Ltd**

康柏電腦有限公司

Mr Peter Yeung  
Managing Director  
Manufacturing, Services

### **Compuware Asia Pacific Ltd**

康博軟件有限公司

Mr Peter Karmanos  
Services

### **Consulate General of the Republic of Indonesia**

Mr M Roestam Effendi

Consul General  
Services

### **Continental Airlines Inc 美國大陸航空**

Mr Kenneth Yeung 楊國維先生

Country Director  
Services

### **Dickinson Garment Factory Ltd**

德環泰實業有限公司

Mr Alvin Yuok-lun Li 黎昱麟先生  
Director  
Manufacturing

### **Digital Mizzion Asia Ltd**

第一科技亞洲有限公司

Mr Sui Hon 韓帥先生  
Business Development Manager  
Services

### **Dotex Co Ltd 多葆有限公司**

Ms Anissa Ka-mei Wong 黃家薇小姐

General Manager  
Trading

### **Dragon City Industries Development (HK) Co Ltd 香港龍城實業發展有限公司**

Mr Bingfu Gao 高炳甫先生

Director  
Manufacturing

### **Dunamis International Co Ltd**

奇力國際有限公司

Mr Hang-leung Lee 李杏良先生  
Manager  
Trading

### **e21ATMA International 香宇國際**

Mrs Gennie Yen

Services

### **Eastwell Group Holdings Ltd**

東發集團有限公司

Ms A Chan  
Executive  
Services

### **ebizal Ltd**

Mr Sin-just Wong 黃森捷先生

Chairman & CEO  
Services

### **Ebol Co Ltd**

Mr David Yiu-wing Cheung 張耀榮先生

Managing Director  
Manufacturing, Trading

### **eGuanxi Hong Kong Ltd**

Mr Brutus Lo 羅偉聲先生

Managing Director  
Services

### **Everget Industrial Ltd 新圖實業有限公司**

Mr Shiu-chuen Hon 韓紹全先生

Manager  
Trading

### **Fullyart Technologies Ltd**

富藝科技有限公司

Ms Grace Siu-ling Leung 梁小玲小姐  
Director  
Manufacturing

### **Global Exports Ltd**

Mr Chandler Thawani

Director  
Trading

### **Golden Sun Home Products Ltd**

金昇家品有限公司

Mr Jimmy Ngok-wing Kwok 郭岳榮先生  
Director  
Manufacturing

### **GoldQuest International Ltd**

Mr Vijay Eswaran

Managing Director  
Distribution, Manufacturing

### **Goldtrend Enterprises Ltd**

金昌企業有限公司

Mr Kam-wing Tang 鄧金業先生  
Director  
Trading

### **Grande Insurance Brokers Ltd, The**

嘉域保險顧問有限公司

Mr Gilbert Shing 成國明先生  
Director  
Services

### **H W Textiles Co Ltd 興威紡織有限公司**

Mr Tsun-hong Tung 董信康先生

Managing Director  
Manufacturing, Trading

### **Hansa Trading Ltd 華德洋行**

Mr Wing-hin Chung 鍾穎軒先生

Director  
Trading

### **Health Quotient Consultants Co Ltd**

康橋保健顧問有限公司

Mr Charles Lam  
Services

### **I-Content Technology Ltd**

互動創意科技有限公司

Mr Fai-hung Chan 陳輝虹先生  
Managing Director  
Services

### **Intex Syndicate Ltd 英德有限公司**

Mr David Hui-ming Fu 傅慧明先生

Director  
Distribution, Manufacturing, Trading, Services

### **Invesco Asia Ltd 景順投資管理有限公司**

Mr Andrew Lo 羅德城先生

Chief Executive  
Investment Company

### **Irwin Toy (HK) Ltd**

Mr Kam Lam 林勝先生

General Manager  
Manufacturing

### **Italian Chamber of Commerce in Hong Kong 香港意大利商會**

Mr Giovanni Orgera

President  
Services

### **Jet-Speed Air Cargo Forwarders (HK) Ltd 迅達航空貨運(香港)有限公司**

Mr Arthur Antonio da Silva

Managing Director  
Services

**K & K Pacific (HK) Ltd**  
**Ms Dede Huang** 黃德莉女士  
Director of Content Development  
Trading

**Kessel Electronics (HK) Ltd**  
佳信電子有限公司  
**Mr Chi-kong Lam** 林志剛先生  
Director  
Manufacturing, Trading

**Land Power International Holdings Ltd**  
置業國際(集團)有限公司  
**Mr Michael Ngai-min Choi** 蔡涯棉先生  
Chairman  
Services

**Laurel Jewelry Co Ltd**  
**Mr Man-kam Chiu** 趙文錦先生  
Director  
Manufacturing

**Lemon (Asia) Ltd**  
**Mr Neil Runcieman** 溫兆文先生  
Chief Executive Officer  
Services

**Levett & Bailey Chartered Quantity Surveyors Ltd**  
利比建築工料測量師有限公司  
**Mr Albert Ho-sang Cheung** 張皓生先生  
Managing Director  
Services

**Lok Po Enterprise (HK) Development Co**  
樂寶企業(香港)發展公司  
**Mr Matt Tin-po Wan** 雲天寶先生  
General Manager  
Trading

**Louis Lai & Luk**  
黎劍民、陸永熙會計師事務所  
**Mr Wing-hay Luk** 陸永熙先生  
Partner  
Services

**Master Creations Ltd** 凌志創意有限公司  
**Mr Chor-wing Lau** 劉楚榮先生  
Managing Director  
Manufacturing

**Michael Jewelry Co**  
**Mr Michael Chun-wai Wong** 黃振煒先生  
Proprietor  
Trading

**Ming Fung Container Ltd**  
明豐貨櫃有限公司  
**Mr Shiu-ban Hung** 熊少斌先生  
General Manager  
Services

**Ming Pao Enterprise Corporation Ltd**  
明報企業有限公司  
**Mr Kiew-chiong Tiong** 張裘昌先生  
Executive Director  
Investment Company

**Modern Time Trading Co Ltd**  
時代裘皮動物有限公司  
**Mr Chi-ming Sin** 單志明先生  
Managing Director 董事總經理  
Distribution, Trading

**Netsources System Ltd**  
**Mr Tom Chan** 陳啟英先生  
Director  
Services

**PacificPlan Consultants Ltd**  
太平設計顧問有限公司  
**Mr Timothy Wing-kin Chan** 陳永堅先生  
Director  
Services

**Pihana Pacific Hong Kong Ltd**  
**Mr Samuel Lee**  
Managing Director  
Services

**Pro FlexiManagement Ltd**  
零式管理服務有限公司  
**Mr Alex Chi-wah Wong** 黃志華先生  
Director  
Services

**PSINet Hong Kong Ltd**  
**Mr William Kwan** 關漢光先生  
President  
Services

**Punjab House**  
**Mr Arshad Mahmood**  
Director  
Services

**Racing Champions Ltd** 利成行有限公司  
**Mr Kelvin Ng** 吳旭銘先生  
Senior Vice President, Product Development & Engineering  
Trading

**Real Link International Ltd**  
永林國際有限公司  
**Mr Riewpisitangkij Pradit** 廖鎮文先生  
Managing Director  
Distribution, Trading

**Rebar Textiles Ltd** 力霸紡織有限公司  
**Mr Michael Mei-tak Lok** 樂美德先生  
CEO  
Manufacturing

**Richards Butler** 齊伯禮律師行  
**Mr Chris Howse**  
Partner  
Services

**Sanwa International Finance Ltd**  
**Mr Takehiko Noda**  
Managing Director & Chief Executive  
Services

**SHK Super Logistics Management Ltd**  
**Mr Norman Leung** 梁乃鵬先生  
Chairman  
Services

**SiPix Group (Asia Pacific) Ltd**  
矽峰集團(亞太)有限公司  
**Dr Dan Ting** 丁滇生博士  
COO  
Distribution, Manufacturing, Trading

**Skyroutes Freight Consolidator Ltd**  
高翔集運有限公司  
**Mr Bonny Wing-kuen Leung** 梁永權先生  
Managing Director  
Trading

**Steve Tennant Consultancy Ltd**  
**Mr Stephen Tennant**  
Managing Director  
Services

**T C Industries Ltd** 德詩有限公司  
**Ms Tung-ching Li**  
Trading

**Tenson Medicare Co Ltd**  
天誠醫藥產品有限公司  
**Mr Matthew Chan** 陳永昌先生  
General Manager  
Distribution, Trading

**Theresa International Ltd**  
杜麗莎國際有限公司  
**Ms Angel Mei-lin Siu** 蕭美蓮小姐  
Director  
Manufacturing

**Tiny Computers Technology Ltd**  
泰來電腦科技有限公司  
**Mr Harrison Chan-chung Ngan** 顏燦忠先生  
Chief Executive Officer  
Services

**Townway Trading Ltd** 通泰貿易有限公司  
**Mr Kam-keung Leung** 梁錦強先生  
Manager  
Trading

**United Airlines Inc**  
**Mr James E Goodwin**  
Chairman and CEO  
Services

**XRG Co Ltd**  
**Mr John Hoffmann**  
Principal  
Services

**Yedersome Ltd** 日達森有限公司  
**Ms Ming-sau Kuk** 谷名秀小姐  
Director  
Trading

**Yue Fung International Group Holding Ltd**  
裕豐國際集團控股有限公司  
**Mr Wing-kan Lee** 李榮根先生  
Chairman 主席  
Manufacturing, Trading

**ZEGNA Information Systems Ltd**  
駿通資訊系統有限公司  
**Mr Jih-tzer Shih** 施繼澤先生  
Services

## CONTACT US

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**The Hong Kong General Chamber of Commerce**

**Chamber Committees Chairmen**

**General Committee Chamber Council**

Mr Christopher Cheng

**Americas**

Mr Andrew YUEN

**Asia/Africa**

Ms Deborah ANNELLS

**China**

Mr Stanley HUI

**Chamber Overseas Speakers Group**

Mr Brian STEVENSON

**e-Committee**

Ms Cindy CHENG

**Economic Policy**

Mr George LEUNG

**Environment**

Mr James PEARSON

**Europe**

Mr David RIMMER

**Hong Kong Franchise Association**

Mr Eric CHIN

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Mr David ELDON

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Mr Victor LI

**Shipping/Transport**

Mr Neil RUSSELL

**Small & Medium Enterprises**

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

**LIAONING DELEGATION VISITS CHAMBER**

**遼寧代表團探訪總商會**

Liaoning Governor Bo Xilai led a 29-member delegation to visit the Chamber on May 17. Chamber Chairman Christopher Cheng, Vice Chairman Dr Lily Chiang, Director Dr Eden Woon and China Committee Chairman Stanley Hui welcomed the group. The delegation, made up of high-level officials, was looking to strengthen ties and seek further cooperation between two sides. A mission to Liaoning, Heilongjiang and Pyongyang will be organized by the Chamber on July 8-13.

遼寧省省長薄熙來於5月17日率領29人代表團到訪本會，由本會主席鄭維志、副主席蔣麗莉博士、總裁翁以登博士和中國委員會主席許漢忠接待。代表團由該省高層政府官員組成，旨在促進雙方聯繫和尋求進一步合作的機會。本會將於7月8至13日率團往遼寧、黑龍江和平壤考察。



**CHINA**

Chamber Chairman Christopher Cheng hosted a networking luncheon on April 23 for the chairmen of four other business associations in Hong Kong with Vice Director of the Liaison Office of the Central People's Government in the Hong Kong SAR Liu Shanzai.

The Chamber received several incoming delegations from the Mainland in May. Lanzhou Vice Mayor Liu Yajun led an eight-member delegation to the Chamber on May 8, while Yunnan Vice Governor Shao Qiwei led a seven-member delegation. On May 10, Shenzhen Mayor Yu Youjun led a seven-member delegation to the Chamber. The delegations were seeking to strengthen cooperation with the Chamber. The Yunnan delegation also invited the Chamber to be one of the co-organisers of the



Yunnan Fair for Investment and Trade, which will be held in Hong Kong this October.

**ASIA/AFRICA**

A 14-member business delegation from Gujarat, India, met members on April 17. Asia/Africa Committee Vice Chairman Barrie Cook chaired the meeting, in which delegates were looking to source Hong Kong products and services, and to explore joint-venture or business partnership opportunities.

HKGCC Asia/Africa Committee Chairman Deborah Annells spoke at a business seminar on Investment in South Africa on April 19. At the seminar, she met a business delegation from South Africa led by Minister for Trade and Industry of South Africa Alec Erwin. In related news, Chief Director of South African Trade and

**Chamber of Commerce  
總商會**

Industry Department Nomonde Maimela paid a courtesy call to the Chamber on April 20. Mr Maimela was received by the Chamber Director Dr Eden Woon, and the two discussed the possibility and format of mutual cooperation between Hong Kong and South Africa.

**Minister of International Trade and Industry of Malaysia Rafidah Aziz** met HKGCC Asia/Africa Committee Chairman Deborah Annells on April 27 at a business seminar co-organized by Malaysian Consulate General and HKGCC for an incoming business delegation from Malaysia. During their meeting, participants were briefed on the latest political and economic situation in Malaysia and encouraged to promote bilateral trade and business activities between Hong Kong and Malaysia.

**Benin's Ambassador to PRC Pierre Dossou Ago** was welcomed to the Chamber on May 4 by HKGCC Assistant Director Y S Cheung and Asia/Africa Committee Vice Chairman Barrie Cook. During their meeting, Mr Ago

# in Action 動態

highlighted Benin's political stability and the government's desire to develop economic and business relationship with Hong Kong. Possibilities for further business contacts and cooperation between HKGCC and Benin's Chamber of Commerce were also discussed.

## AMERICAS

**Virginia La Torre Jeker**, U.S. tax specialist with HSBC Republic Tax Consulting Services Limited, and Charles A. Lowenhaupt of U.S. law firm Lowenhaupt & Chasnoff, LLC from Missouri, spoke on "U.S. Wealth Taxation" at the Chamber's May 4 roundtable luncheon.



## 中國

總商會與本港另外四個商界組織於4月23日宴請中央人民政府駐香港特區聯絡辦公室副主任劉山在共進聯誼午餐，聚會由本會主席鄭維志主持。

本會於五月內接待數個內地代表團。5月8日，蘭州市副市長劉亞軍率領八人代表團到訪本會；同日本會亦接待了雲南省副省長邵琪偉率領的七人代表團。5月10日，深圳市市長于幼軍帶領七人代表團到訪本會。代表團的訪問，旨在加強與總商會的合作，雲南代表團更邀請本會合辦將於十月在香港召開的中國雲南投資貿易洽談會。

## 亞洲/非洲

印度古吉拉特邦14人商務代表團於4月17日會晤本會會員，會議由亞洲及非洲委員會副主席高保利主持。會上代表團表示正在物色香港的貨品和服務，並探索合資機會。

本會亞洲及非洲委員會主席戴諾詩於4月19日在一個有關南非投資的商務研討會上發表演說。會上戴諾詩會晤南非貿工部部長歐文。另外，南非貿工部首席署長馬伊梅拉於4月20日到本會作禮節性拜訪，由本會總裁翁以登博士接待，兩人商討香港與南非兩地相互合作的可行性和合作形式。

馬來西亞貿易及工業部長拉菲達於4月27日的商務研討會上會晤亞洲及非洲委員會主席戴諾詩。是次商務研討會由馬來西亞領事館和香港總商會合辦，向與會者簡介馬來西亞最新的政治和經濟狀況，並鼓勵與會者促進香港和馬來西亞兩地間的雙邊經貿活動。

派駐中國的貝寧大使阿戈於5月4日蒞臨本會，由本會助理總裁張耀成博士和亞洲及非洲委員會副主席高保利接待。會晤中，阿戈強調貝寧政局穩定，政府當局期望與香港建立經貿聯繫，雙方在會議中亦論及本會和貝寧商會進一步發展商務往來和合作的可能性。



## 美洲

匯豐私人銀行稅務諮詢服務有限公司香港分公司的美國稅務專家謝慧珍，和來自密蘇里城洛溫豪普特與蔡斯洛夫有限公司律師劉查理為5月4日的小型午餐會發表演說，會題為「美國財富稅務」。

## 香港總商會

**委員會**  
主席

**理事會**  
諮議會  
鄭維志

**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

**香港一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**  
李澤鈺

**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**  
區煒洪

**專業服務委員會**  
羅寶信

**地產服務委員會**  
蒲祿祺

**旅遊委員會**  
呂尚懷





▲ Mayor Xu presents HKGCC Chairman Christopher Cheng with a spectacular crystal gift for the Chamber's 140th anniversary.  
徐市長向本會主席鄭維志致送精美水晶賀禮，恭賀總商會 140 週年會慶。



### 140<sup>th</sup> Anniversary Distinguished Speakers Series dinner with Shanghai Mayor Xu Guangdi 上海市市長徐匡迪應邀在本會「140 週年特邀貴賓演說」晚宴上致辭

The atmosphere at the 140<sup>th</sup> Anniversary Distinguished Speakers Series dinner with Shanghai Mayor Xu Guangdi was positively jubilant, as government officials and business leaders mingled within the crowd exchanging name cards and ideas.

上海市市長徐匡迪主講「140 週年特邀貴賓演說」晚宴，現場一片喜氣洋洋，政府官員與工商領袖頻頻跟與會者互換名片、交流意見。

## Eye Spy







▲ HKSAR Chief Executive Tung Chee-hwa meets members of the General Committee on May 14. 香港特區行政長官董建華於5月14日會見理事會成員。

## 活動花絮

Chamber Director Dr Eden Woon (centre) introduces Microsoft CEO Steve Ballmer (left) to Commissioner Ji Peiding of the Ministry of Foreign Affairs of the PRC. 本會總裁翁以登博士(中)向中國外交部駐港公署特派員吉佩定介紹微軟行政總裁巴爾梅(左)。



HKGCC Chairman Christopher Cheng (left) shares a joke with Microsoft CEO Steve Ballmer. 本會主席鄭維志(左)與微軟行政總裁巴爾梅交談甚歡。



Frankie Sum (left) of Cisco Systems (HK) Ltd, and Microsoft Hong Kong CEO Graham Brant at a 140<sup>th</sup> Anniversary Distinguished Speakers Series luncheon with Steve Ballmer on May 11. 思科系統(香港)有限公司沈少華(左)與微軟香港行政總裁簡皓鴻出席5月11日由巴爾梅主講的「140週年特邀貴賓演說」午餐會。



# CHAMBER FORECAST

## UPCOMING EVENTS

- 20 June** Roundtable Luncheon on "Marking Scheme & Selection Criteria of the 2001 Hong Kong Award for Services: Innovation"  
「2001香港服務業獎：創意」評選準則午餐介紹會
- 20 June** Training: "Debtors Financing" (Cantonese)  
如何令賬款變得有價值
- 21 June** Roundtable Luncheon: "Improving Productivity & Competitiveness by 5-S" (Cantonese)  
小型午餐會: "五常法: 提升生產質素及競爭力的竅門"
- 21 June** Training: "Internet Sharing Session for Non-IT Executives" (Cantonese)  
網絡資訊分享講座—為非資訊科技行政人員而設
- 22 June** Seminar Luncheon: "Entering into a New Era of Financial Management in Asia" (English)
- 8~13 July** Study Mission to DPRK & Northeast China
- 10 July** Training: "Getting Best Result from Your Working Team" (Cantonese)  
動力十足!
- 12 July** Training: "Professional Hotline Service for IT & Technical Staff" (Cantonese)  
專業技術支援熱線服務
- 12 July** Training: "Practical Public Image and Relations Skills" (Cantonese)  
專業形象及人際關係工作坊
- 13 & 14 July** Training: "Account & Financial Management for Non-Financial Professionals" (Cantonese)  
財務管理課程—為非財務行政人員而設
- 17 & 18 July** Training: "Professional Business Writing Skill for Managers" (English)  
高級商業寫作技巧工作坊
- 18 July ~ 3 October** Workplace English Programmes – English for Office Skills (Level 1)
- 18 July ~ 3 October** Workplace English Programmes – English for Business Communications (Level 2)
- 19 July** Training: "How To Provide Excellent Customer Services" (Cantonese)  
如何提供優質顧客服務
- 20 July** Training: "Developing Supervisory Skills for Tomorrow's Managers" (Cantonese)  
如何培養有效之溝通管理技巧
- 20 July ~ 5 October** Workplace English Programmes – English for Office Skills (Level 2)
- 20 July ~ 5 October** Workplace English Programmes – English for Business Communications (Level 1)
- 21 July** Heart Health at Work – Health Check and Educational Talk

## COMMITTEE MEETINGS

- 18 June**  
Americas Committee Meeting
- 17 July**  
Shipping / Transport Committee Meeting
- 23 July**  
General Committee Meeting

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

## OUTBOUND MISSIONS

- 14-15 June**  
General Committee Delegation to Beijing
- 8-13 July**  
Mission to DPRK & Northeast China

## 140<sup>TH</sup> ANNIVERSARY

### Distinguished Speakers' Series

- 27 July**  
Luncheon with the Hon Donald Tsang, Chief Secretary for Administration of the HKSAR
- 24 September**  
Luncheon with John Bond, Chairman, HSBC Holdings Plc
- Date to be confirmed*  
Luncheon with Chen Yuan, Governor, China Development Bank
- Date to be confirmed*  
Luncheon with Dai Xianglong, Governor, The People's Bank of China

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
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