

THE BULLETIN

工商月刊 03.2004

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CEPA CERTIFICATE OF ORIGIN

We were delighted to receive a CEPA Certificate of Origin from the Chamber in January which allowed us to become the first Hong Kong company to export made-in-Hong Kong goods tariff free to the Mainland under CEPA. Since I had to attend a plenary meeting of the Fujian Provincial Committee of the Chinese People's Political Consultative Conference in Fuzhou on the date of the shipment, I apologise that I was unable to welcome you in person. I wish to take this opportunity to sincerely thank you for the certificate and souvenir and for the hard work of the Chamber.

*Lo Man Tuen, Chairman
Wing Li Holdings Limited*

SELLING TRADING COMPANY SECRETS

I receive hundreds of junk faxes every day and usually just throw them in the recycle bin. Recently, however, one page containing data of our customer's order and shipment details was mistaken for a bill of lading and distributed to our shipping department. My colleagues in the shipping department had no idea why someone had faxed this to us and placed it on my desk so that I would follow up the case.

After studying the details that they were disclosing and their cover page, it appears that the sender of this fax is offering to send detailed information about my competitors' shipments and their customers to me for a fee, and I suppose vice versa. In their fax they state, "this is only a very small fraction on the

data that we have." I am shocked to discover that there are people selling such information which could basically endanger the interests of all trading companies in Hong Kong. If they could send us the shipping information of our customers, then obviously they could also send it to our competitors. In this so-called "information age" there may not be many trade secrets left to hide, but this company is trying to circulate details of our business with our customers that we have spent years and years building up relations with. I find this quite disgraceful.

I understand that the Chamber has no authority to bar such "entrepreneurial" activities, and the data they are selling could well be in the public domain. Nevertheless, the Chamber has the power to represent members' interests to table this matter to the concerned authorities to investigate this issue. Only with the representation of the Chamber can we voice such concerns to the appropriate public bodies to monitor and hopefully prevent such inappropriate activities.

*Peter Ho, Director
Creation & Distribution Limited*

'HONG KONG: THE TRILINGUAL CITY'

After reading the captioned article in February's edition of *The Bulletin*, I must say that I cannot agree more with Anthony Behan's comment that Hong Kong needs to revamp its degrading English standard as soon as possible in order to stay competitive. Such degradation is witnessed almost everywhere, such as flight attendants, immigration officers, drivers, hotel staff,

police, retail shop assistants, etc. I seriously disagree with the policy of using Cantonese as the main medium of education teaching, as this has proven to pull Hong Kong further away from globalization and integration with China.

Instead, Hong Kong should follow in Singapore's footsteps, and use English and Mandarin as the prime teaching language mediums. In addition, the government should promote English, perhaps by first encouraging TV stations to pronounce the actual English names of various sport athletes and foreign politicians in their news report, instead of using funny and meaningless Cantonese translations. To be honest, sometimes I really don't know whom they are referring to, even though I speak Cantonese. With this kind of gradual vocabulary build-up exercise, hopefully our next generation will use a 50:50 mix of English and Chinese (Cantonese or Mandarin) in every sentence! At least they won't look so bad when kids in Beijing and Shanghai by then can speak English much more fluently!

*Andrew Shek
Hong Kong*

Languages are not only learnt at school and in training courses. Daily and involuntary exposure to other languages is a great incentive and help to improve language skills in general. In Hong Kong I notice with dismay the gradual disappearance of the English language from public sign boards, from general advertising, and from displays in shops. This trend seems also to have caught on with multinational companies and international brands whose promotional materials show the English text increasingly in very small print, if at all. Rather than complaining about the decline of English in Hong Kong, and sending their employees to expensive language training, these companies would do Hong Kong and themselves a favour if they keep their advertising clearly and unmistakably bilingual.

*Alexander Luedi, Director
Prador Limited*



謎面：陳老闆剛向東亞銀行成功申請

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「緊貿安排」原產地證書

今年一月，本集團藉著「更緊密經貿關係安排」優惠政策實施，在總商會大力協助下，成功申請了原產地證書，並成為本港首批輸入零關稅貨品的廠商，甚感高興。當時因本人適逢赴福州出席福建省政協委員全體會議，故未能親自躬迎到臨，深以為歉。對於閣下親臨本廠頒予證書及紀念品，不勝銘謝。

盧文端
榮利集團董事局主席

商貿秘密遭公開發售

我慣常把每日收到的無數濫發傳真文件扔掉，但最近誤以為一頁載有客戶訂貨和付運資料的文件是提貨單，將之發到貨運部。該部同事不明所以，遂將之放回我的辦公室桌上，以便跟進。

從當中資料和首頁看來，傳真者有意向我們提供競爭對手的詳細付貨和客戶資料，以期收取費用，但我認為他還不單止這樣做。傳真者表示：「目前資料只是一小部分。」有人公然出售這些資料，令人震驚，因為此舉會損害所有香港貿易公司的利益。他們將本公司客戶的付貨資料傳給我們，意味亦可能將之傳到我們的對手。在當今「資訊年代」，雖已沒有商貿秘密可言，但該公司竟將我們多年來努力與之建立關係的客戶的資料四處散發，行為實在可恥。

我明白總商會無權禁制這種「商業」活動，而他們售賣的資料亦已公開。不過，貴會能夠代表會員向有關當局反映此事，促使展開調查。只有貴會的代表性，我們才能向適當公共機構表達關注，從而監察和防止如此不當行徑。

何榮照
公貿洋行董事

香港是三語城市

我非常贊成 貴刊二月號中柏偉恒之言：香港急需挽救日趨低落的英語水平，以維持競爭力。英語欠佳在城中四處可見，飛機服務員、入境處人員、司機、酒店員工、警察、店舖售貨員的英語無不有待改進。我極力反對以廣東話為主要教學媒介，因這樣不利香港融入中國以至世界。

香港反應仿效新加坡以英語和普通話教學。港府亦須帶頭提倡改善英語，方法包括鼓勵電視新聞報道員讀出外國運動員和政界人士的英文姓名，而非亂用離奇古怪的廣東話翻譯。毋庸諱言，即使我操廣東話，有時也不知它們所指何人。通過這種詞彙累積法，期望下一代能同時使用中英雙語（中文指廣東話或國語），當北京、上海青少年能說流利英語時，我們的年青一代也不至於太過遜色。

Andrew Shek
香港

學校和培訓課程並非學習語言的唯一渠道，日常不自覺地接觸其他語言也有助提高整體語言技巧。在香港，我發現公眾告示牌、一般廣告和商店陳列品皆日漸棄用英文，這令我感到失望。這趨勢看來亦見於跨國公司和國際品牌，即使它們的宣傳資料有英文，字體卻愈益細小。與其埋怨香港英語水平下降及為僱員提供昂貴的語言訓練，這些企業若能用清晰準確的雙語進行廣告宣傳，將可給香港和本身業務帶來裨益。

Alexander Luedi
Prador Limited 董事



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Rolling Out CEPA – A Status Report

On the morning of January 7, a truck little different from thousands of others, rolled across the boundary at Huanggang. This might not have been noticed except for the fact that the truck carried the first goods entering the Mainland of China under the Closer Economic Partnership Arrangement's (CEPA) zero-tariff provisions. It just so happens that the Certificate of Origin for this historic shipment was issued by the Hong Kong General Chamber of Commerce a couple of days before.

The road for getting these particular goods (they happened to be compact discs) through customs began back in late 1999 when your Chamber started thinking about how China's entry to the World Trade Organisation (WTO) could be leveraged to the benefit of Hong Kong companies and proposed the Free Trade Agreement with China idea that evolved into CEPA. After four years of consideration, deliberation, decision, and negotiation, it took just two days for the Hong Kong-based compact disc manufacturer to apply for, and receive, permission to ship his products duty free under CEPA.

Back in November, the Trade and Industry Department put in place application procedures and conditions for issuing the Certificate of Hong Kong Origin-CEPA (CEPA COs). And the process is working. In the first six weeks of this year, your Chamber and other CEPA documentation-issuing organisations received more than 200 applications for zero tariff access to Mainland markets.

Real benefits ...

From the beginning, CEPA contributed to an improved flow of goods across the boundary. The Huanggang automated customs checking and clearance system, for example, reduced the time required for trucks to cross into Shenzhen. Not just trucks carrying merchandise classified as eligible for zero tariff under the agreement, but all goods carrying trucks.

Among the products already moving across the boundary duty free are pharmaceuticals (45 percent of all approved products, at this writing), dye stuff (nearly 20 percent), textiles and clothing (more than 15 percent), as well as chemicals, plastics and electrical and electronic products. While it may be too early to determine exactly where the most advantageous opportunities lie, Hong Kong entrepreneurs are certainly not slow out of the starting gate.

Other benefits are also beginning to be felt. Prior to the Chinese New Year holiday, the governments of Hong Kong and Guangdong province established hyperlinks between trade and investment Web sites, linking the Trade and Industry Department with some 40 Guangdong trade and investment Web sites. This virtual "one-stop shop" will facilitate Hong Kong companies' efforts to get current information on business opportunities in neighbouring areas.

On the services side, three Hong Kong banks received

permission from the Shenzhen government already to set up branches in that city, under the CEPA accords. Those applications then need to be submitted to the China Banking Regulatory Commission for final approval.

... And more to come

As we reported earlier, some 56 percent of companies responding to our annual Business Prospects Survey last year said that they expected real benefits from CEPA. If they are representative of the membership as a whole, more than 1,100 Chamber members are in the process of examining the best prospects for their companies to market to China duty free. Further afield, a recent survey by the French Chamber showed about 10 percent of their members are already moving forward to take advantage of CEPA.

We're also hearing about other companies' future plans. Japanese researchers visiting your Chamber last month explained that the companies they surveyed view China as the top business prospect for this year. Many of their questions centered on how foreign companies' operations in Hong Kong might utilise CEPA. U.S. companies have been very enthusiastic about their ability to utilise CEPA.

Many service companies are doing research on the various markets in China, studying the regulations that apply once they use CEPA to get in, finding partners to work with, and applying for "Hong Kong Service Supplier" status to be eligible for the 18 services sector liberalisations provided by CEPA. Yes they are finding obstacles, since doing business in China is not easy, but they are also finding a Central Government and a SAR Government eager for success stories in CEPA and regional authorities eager to attract international level service providers in Hong Kong into their city or province.

The government has already established procedures for Hong Kong manufacturers to make requests for items to be included in the next phase of zero tariffs, post-2005. Members will recall that the initial list of products may be expanded to include any product made in Hong Kong, once the local content terms are defined. Some 26 applications have been received thus far, and I urge those of you who didn't find your own products on the introductory list to look into the procedures for applying for zero tariff status.

CEPA is quietly working. It is now up to us to step up our efforts, seize the immediate opportunities and ensure that the next step moves forward on the strength of strong support for the first phase.

And I have not even touched on the fact that the Mainland individual travellers scheme is a part of CEPA, and everyone knows how that has boosted the Hong Kong economy ... **B**

Anthony Nightingale is Chairman of the Hong Kong General Chamber of Commerce.



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In 1999, Shanghai Foreign Service Co., Ltd. together with Hong Kong Productivity Council held the 'Employee Tax and Benefit Issues in China', a presentation by senior officials from PRC government departments, in Hong Kong.

緊貿安排實施進展

1月7日早上，數千輛貨車經皇崗口岸過關，其中一輛從外表看來與別的大同小異，但它其實正把在「更緊密經貿關係安排」下首批獲得零關稅優惠的貨物輸入內地。這次歷史性付運的原產地證書，剛於當日之前數天由香港總商會簽發。

這次付運（貨物是光碟）的來龍去脈，可追溯至1999年底。當時，總商會正著手研究港商能如何藉中國入世獲益，提出中港自由貿易協議的構想。協議其後演變成「安排」，當中考慮、討論、決策和磋商過程歷時四載，而上述香港光碟製造商用了兩天即申請成功，率先獲准在「安排」下以零關稅出口內地。

去年十一月起，工業貿易署開始施行「安排」原產地證書的申請程序和簽發規則，運作暢順。今年首六個星期，本會和其他「安排」貿易文件簽發機構共收到逾200份零關稅申請。

裨益...

「安排」實施以來，跨境貨運量已有所增加。舉例而言，皇崗口岸的自動貨物檢查和清關系統減省了從香港運貨往深圳的時間，不僅令運載零關稅貨物的貨車得益，其他貨車亦能受惠。

獲豁免關稅輸入內地的貨物迄今包括：藥物（撰稿時藥物佔全部獲批產品的45%）、著色料（近20%）、紡織成衣（逾15%）、化學製品、塑膠及電機和電子產品。雖然要斷言港商從「安排」得享的最佳商機所在，為時尚早，但大家確已迅速行動，搶佔先機。

其他效益也開始顯現。今年春節假期前，粵港政府已建立貿易投資聯網，把工商署網站連至約40個省內商貿網站。這種「一站式」資訊服務有助港商了解鄰近地區的商貿動態和機遇。

在服務業領域，三間香港銀行得到深圳政府批准，可依據「安排」在該市設立分行。有關申請正待中國銀監會作最終審批。

...陸續有來

本刊早前報道，在本會去年「商業前景問卷調查」中，56%回覆問卷的會員公司表示期望藉「安排」得享裨益。從本會全體會員角度看，這意味超過1,100名會員正努力研究如何掌握以零關稅銷貨往內地的良機。法國商會近期一項調查亦顯示，約10%該會會員正著手利用「安排」。

我們亦聽聞一些公司的發展計劃。上月訪問本會的日本研究員表示，曾接受他們訪問的公司皆視中國為今年首選投資地。研究員提出的問題大多圍繞香港的外資公司能如何利用「安排」。此外，美國公司對於能利用「安排」深感振奮。

不少服務公司正就國內多個市場進行研究，以了解「安排」的相關法規，也希望物色業務夥伴和申請「安排」賦予18個服務行業的「香港服務提供者」地位。在內地營商不是易事，它們難免會遇到障礙，但中央政府和特區政府不斷努力促使「安排」成功，而地方當局亦渴望吸引香港的國際級服務提供者往內地省市投資，因此，它們的困難相信可迎刃而解。

港府亦已制定程序，以便本地製造商提出於2005年後「安排」第二階段增加的零關稅貨物。大家必會記起，只要產品符合本地含量要求，首階段的貨物清單便可擴大至覆蓋任何港製產品。到目前為止政府已收到26份申請，我促請大家查看這份清單上有否本身製造的產品，若然沒有，便應研究一下申請豁免關稅的程序。

「安排」正順利實施，但我們還須多加把勁，把握契機，確保下一階段「安排」能在現階段所得的強大支持下邁進。

最後想指出內地旅客來港「個人遊」是「安排」的一部分，此計劃對香港經濟的裨益大家有目共睹。 **B**



Anthony Nightingale
黎定基

黎定基為香港總商會主席。



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Budget Should Not Raise Business Fees

Every March, the Financial Secretary's Budget speech comes to the forefront of our minds, as the various taxation and expenditure policies that it contains can have a significant impact on Hong Kong's business environment and our livelihood. Although the Budget had yet to be unveiled at the time of writing, Legco members had forwarded their views, through a motion debate, to government on what it should contain.

The motion urged the government to avoid cutting social welfare, medical and education expenses substantially, in addition to freezing government fees and charges which directly affect people's livelihoods. The Liberal Party and I basically agreed with the motion, but still felt that it failed to adequately take into account the business environment.

As I have written in past columns, Hong Kong's economy has just turned the corner of recovery after several years of decline. Therefore, the government must avoid any policies that might disrupt the business environment. If the government freezes fees and charges affecting general citizens, but increases business charges, Hong Kong companies, especially SMEs, will be forced to shoulder a bigger financial burden and these vulnerable sectors will again suffer.

Higher fees hit businesses

As such, the Liberal Party proposed amending the motion, demanding that the government freeze all fees and charges affecting people's livelihood and the business environment to avoid derailing the economic recovery. The amendment was seconded by other members and passed.

I also opposed some Legco members' proposal of further postponing the target date for restoring fiscal balance. Last year, the Financial Secretary revealed that the goal for balancing the budget will be pushed back two years to 2008-09, a move which has made people both at home and abroad skeptical about the HKSAR Government's determination to tackle the deficit. Any further delays in balancing the budget will only aggravate the deficit and put an Herculean financial burden on the next term of government. It will also shake foreign investors' confidence in Hong Kong's linked exchange rate and financial markets, which could devastate our economy.

Excessive spending is the crux of the current budget deficit problem. I believe the government's annual expenditure of HK\$220 billion can be substantially reduced. The administration must step up efforts to cut public spending instead of financing its expenditure by raising revenue. This is a reasonable and fair request and would avoid negatively impacting the economy.

Of course, the government could set various cost-cutting levels for different policy areas. For instance, education should be regarded as a long-term investment in Hong Kong's future, as opposed to just an expense. Therefore, it would be more acceptable for the government to reduce education expenses by less than 11 percent over five years, which is a moderate cut compared with proposed cuts for other policy areas.

Some people have also suggested that the government allocate HK\$10 billion from its foreign exchange fund to cover the deficit. I do not believe such a move is feasible. Because the government is the shareholder of the fund, transferring the money from one pocket to another would not really help solve the problem.

Support securitisation

Legco also passed a measure to help the government raise revenues through the securitisation of five public toll tunnels and one bridge. I support the move because through securitisation, which is different from the sale of assets, the government can issue bonds to raise money without giving up ownership. With interest rates for Hong Kong deposits now standing at almost zero, the securitisation plan provides a new investment channel for the public. Given the current global low interest rates, the government can benefit by issuing five- or ten-year term bonds even at an interest rate of 3 to 4 percent. This is a win-win situation for both the government and community.

I am also pleased to inform you that I have been appointed to the newly formed Economic and Employment Council under the purview of the Financial Secretary. The council, announced to be set up in the Chief Executive's 2004 Policy Address, is responsible for streamlining procedures and improving regulations.

At the council's first meeting, it was decided that a working group would be set up to examine the possibilities of simplifying or abolishing outdated procedures to remove business obstructions to enhance the business environment and creating job opportunities. I support this move and will monitor the developments and continue to reflect the views of the business community for the council's due consideration.

*If you have any comments or proposals on my views, please send them to me directly at, Legislative Council Building, 8 Jackson Road, Central, Hong Kong. Or email me at tpc@jamestien.com. Tel. 2500 1013, Fax 2368 5292. **B***

James Tien is the Legco Representative of the Hong Kong General Chamber of Commerce.

預算案不應提高營商收費

踏入三月，相信最受矚目的莫過於財政預算案的公佈，因為當中各項的政府稅收及開支計劃，都可對香港的營商環境及民生產生很大影響。我寫本文的時候，預算案還未公佈，但立法會已有一動議辯論，讓議員向政府表達意見。

該動議辯論的原議案是要求來年度的預算案不要大幅削減社會福利、醫療及教育開支，並繼續凍結直接影響民生的政府收費。對此，我和自由黨大致上沒有異議，唯一不同意的是原議案忽略了營商環境方面的考慮。

正如我多番指出，本港經濟在經歷過數年衰弱後剛稍復甦，政府不宜作出任何可能損害營商環境的舉動。如果只凍結一些影響民生的政府收費，而影響營商環境的收費就增加，恐怕只會大大加重工商企業，特別是中小企的經營成本，令未復元氣的行業再受打擊。

提高收費打擊市道

有鑑於此，自由黨便提出修訂議案，要求政府一併凍結影響民生和營商環境的收費，以免掀起加風，打擊尚未完全復甦的市道。後來，修訂議案也獲其他議員支持通過。

除了政府收費，我也有就部分議員提出的一些意見作出回應。譬如，對於有議員提議將減赤時間限期一再押後，我就不能認同。財政司司長上年公佈將減赤限期由2006/07年延遲兩年，已受中外人士懷疑政府減赤決心；如果再度押後減赤，除了會令財赤擴大，加劇下屆特區政府的財政困難之外，也可能會削弱國際社會對本港聯繫匯率和金融市場的信心，後果不堪設想。

事實上，目前財赤的主要根源是開支過分龐大，在政府每年2,200億港元的支出中，肯定仍有不少節流空間。在現階段，政府應加大內部節流的力度，避免藉開源來填開支的「氹」，這才是合理、公道，並可免卻對經濟構成不利影響。

當然，在節流的時候，政府宜按不同政策範疇的需要

定下幅度，無須一刀切處理。例如教育不僅是屬於開支，也是香港長遠的人才投資，故其資源減幅低於其他政策範疇，即五年內少於11%，是可接受的做法。

至於另有建議指可從外匯基金抽取過百億元來填補赤字，我亦認為並非可行做法。因為外匯基金的最終股東始終是政府，調撥部分基金至庫房，只是將金錢「由左袋調去右袋」，對真正解決財赤並無幫助。

支持五隧一橋證券化

除了上述的動議辯論，立法會另通過了政府一項開源

措施，我則表示支持，就是將政府擁有的五條隧道和一道橋的資產證券化。因為證券化不等同賣資產，政府可藉發行債券集資而無須放棄擁有權。而且銀行現時「水浸」，市民的存款利息近乎零息，「五隧一橋」證券化可以給市民增多一個投資途徑；從政府的角度看，在現在的國際低息期中，即使發行五年或十年、利息三至四厘的債券，也有得益。所以這對市民和政府來說，都是一舉兩得的作法。

最後，我想向各位匯報我已獲委任加入財政司司長屬下新設的經濟及就業委員會。

這委員會是施政報告早前公佈由財政司司長重組的一個新高層架構，負責精簡程序和改善規管。

委員會已召開第一次會議，決定成立小組研究簡化或取消過時的程序，為工商界拆牆鬆綁，以改善營商環境，創造就業機會。我對此表示十分支持，日後並會監察有關工作的進展，及繼續反映工商界的意見，讓委員會深入考慮。

如您對本人的意見有任何評論或建議，歡迎直接向我反映。通訊地址：中環長臣道8號立法會大樓；電郵：tpc@jamestien.com；電話：2500 1013；傳真：2368 5292。B



James Tien 田北俊

田北俊為香港總商會立法會代表。

Chamber Services to Members Cover Whole Spectrum

On a recent China Committee mission to Beijing, when all the meetings were finished and we were on the way to the airport, the delegates remarked how useful the trip had been and praised the Chamber for coming up with such an informative programme with relevant Central Government officials. Actually, this kind of praise and useful arrangements take place in the Chamber a couple times a month at least. In other words, many members feel that 4,000 dollars per year membership in the Chamber is the best deal in town.

Sadly, perhaps because we have not done a good job of publicising our services, or perhaps the members are still not focused on the services we provide, we still receive at this time of the year letters from a few members who say that they will not renew their membership because our services are "not relevant." This is at the same time that they spend thousands of dollars perhaps getting the same information and the same contacts through other commercial means. To us, the staff who work daily to make it easier for

members to do business, it is especially frustrating to see this.

I urge our members to look at the Chamber's full range of offerings, from luncheons to seminars to workshops to business matchings to China and Hong Kong economic analysis to networking to policy undertakings to specific trade help. Whether you are an SME, or a large company, or a multinational, the Chamber has something for you. If you do not find something suitable for you, contact us, and we shall see if we can improve our services. Being a service organisation, the only thing that matters is how you use us. And the more you use us, the more you will find us to be quite useful, and the more you will think that 4,000 dollars is such an inexpensive sum for Chamber membership.

So, I am hoping that the remaining members who have not renewed their membership for 2004 do so before the deadline of March 31. You will be glad you did, and we thank you.



Dr Eden Woon 翁以登博士

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

The Hong Kong General Chamber of Commerce Annual General Meeting April 20, 2004 香港總商會會員週年大會通告

The Annual General Meeting of the Chamber will be held at 6:00 p.m. on Tuesday, April 20, 2004, at the Island Shangri-La Hotel. Registration of members and a cocktail reception will start at 5:00 p.m.

本年度會員週年大會訂於2004年4月20日(星期二)下午六時假座港島香格里拉大酒店舉行，會員入座登記和招待酒會於下午五時開始。

Six members of the General Committee are required to retire this year and may stand for re-election. They are:

以下六位理事須於本年卸任，並可參與競選連任。

Andrew Brandler, Group Managing Director, CLP Holdings Ltd
Lily Chiang, President, E1 Media Technology Ltd
He Guangbei, Vice Chairman and Chief Executive, Bank of China (Hong Kong) Ltd
Raymond Kwok, Deputy Chairman & Managing Director, Sun Hung Kai Properties Ltd
Liu Guoyuan, Executive Vice Chairman & President, COSCO (Hong Kong) Group Ltd
Anthony Nightingale, Chairman, Jardine Pacific Ltd

包立賢 中電控股有限公司集團常務董事
蔣麗莉 E1 Media Technology Ltd 總裁
和廣北 中國銀行(香港)有限公司副董事長兼總裁
郭炳聯 新鴻基地產發展有限公司副主席兼董事總經理
劉國元 中遠(香港)集團有限公司常務副董事長兼總裁
黎定基 怡和太平洋有限公司主席

Any Chamber member intending to nominate for election to the General Committee should call the Chamber CEO Dr Eden Woon on 2823 1211, fax 2527 7886, or e-mail eden@chamber.org.hk before March 27, 2004.

會員如欲參選理事，請於2004年3月27日前與本會總裁翁以登博士聯絡，電話：2823 1211；傳真：2527 7886；電郵：eden@chamber.org.hk。

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Intertextile Shanghai Home Textiles

China International Trade Fair for Home Textiles

Intertextile Beijing Apparel Fabrics

China International Trade Fair for Apparel Fabrics & Accessories

Cinte Techtextil China, Shanghai

International Trade Fair for Technical Textiles and Nonwovens

Yarn Expo, Beijing

China International Trade Fair for Fibres and Yarns

Hong Kong International Stationery Fair

International Trade Fair for Stationery and Office Products

Dongguan Fair, Dongguan

Gifts & Premiums, Housewares, Fashion Jewellery

Automechanika China, Beijing

China International Trade Fair for Automotive Parts, Equipment & Service Suppliers

Auto South China, Guangzhou

China International Trade Fair for Vehicles, Car Workshop and Service Station Equipment, Automobile Spare Parts and Accessories

Automechanika Shanghai

Shanghai International Trade Fair for Automotive Parts, Equipment and Service Suppliers

ISH China, Beijing

China International Trade Fair for Sanitation, Heating, Air-conditioning

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會員樂享完善服務

中國委員會近日訪京，訪問團成員在完成所有行程往機場途中，表示此行十分有用，並讚賞總商會安排他們與中央政府主要官員會面，令他們得到非常有用的資訊。事實上，本會每月都安排幾次類似的有用活動並得到會員讚賞。眾多會員認為，每年 4,000 港元會費，實在是最花得其所。

可惜，也許由於我們宣傳不足，或者會員未曾對本會服務多加垂注，我們此際仍然收到少數會員來函明言不擬續會，理由是本會服務不合其所需。與此同時，他們可能花上更多的錢，向其他商業機構獲取同樣的資訊和聯繫。本會員工孜孜不倦向會員提供服務，換來不擬續會的結果，對此感到特別失望。

我希望大家仔細看看本會的服務和活動，必會發現它們包羅甚廣：午餐會、研討會、工作坊、商貿配對、中港經濟分析、聯誼活動、政策工作和商貿援助，不勝枚舉。因此，不論你是中小企業、大型機構或跨國公司，總可從本會獲得一些切合需要的東西，但若未能找到合適的服務或活動，懇請聯絡我們，好讓本會加以改善。本會是服務機構，會員是否樂享服務，至為關鍵。你愈使用本會服務，便會愈益感到本會服務十分有用，4,000 港元會費物超所值。

殷望尚未續會的會員於 3 月 31 日前辦妥有關手續，謹此預先道謝。B

翁以登博士為香港總商會總裁。

許林律師行



中國使用公證商業及私人文件收費

項目	收費 (港幣)
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三. 有限公司證明書	2,400 元
四. 無限公司證明書	1,800 元
* 五. 個人委托書	1,200 元
* 六. 一般聲明	1,200 元

聯絡方法:

2913-9930 (林靖寰律師，中國委托公證人)

2913-9919 (謝蔞軒律師)

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* 三. 文件資料證明書 (當事人提供文件資料)	2,400 元
四. 業務場所書面報告 (不超過 2 個)	2,400 元
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總商會服務公司利用總商會國際化的會員網絡、在香港與內地同政府部門、商會、廣大工商企業以及高等院校的人脈關係，融合多年籌辦培訓、大型國際會議、招商會、企業配對的經驗以及深具服務意識的專業團隊，願作您拓展海外市場、實現國際並軌的可信賴的夥伴。

主要服務：

- 專題培訓** — 在香港或內地為內地人士度身訂造各類培訓班、研討班。比如：高級工商管理、國際金融、財稅管理、公司管制、市場管理、電子商務及現代物流等，並同時安排和香港企業界的招商引資洽談會。邀請國際和香港工商界高層管理人員、專業人士、政府官員、經濟學家、高等院校專家和教授講解。
- 國際交流** — 安排代表團與香港特區政府部門或公營機構代表會面，瞭解本港營商環境及最新的經貿法規和政策。
- 工商考察** — 安排內地代表團與香港有關行業的協會或團體代表會面，促進兩地業界交流；組織代表團參觀本港企業，以瞭解中港企業不同的運作模式；組織代表團來港參加國際會議及展覽會。
- 招商洽談** — 在港舉辦招商會、研討會、新聞發佈會、項目對接會招攬港商及外商投資，服務包括安排演說嘉賓、宣傳及推廣會議、安排及佈置場地、媒體邀請等。
- 接待服務** — 為商務到訪香港之旅客安排接待及旅遊服務，包括酒店住宿、膳食、交通等。



People have been travelling to faraway places in the quest for better health for millennia, yet as **Dr RAYMOND YEUNG** writes, Asia's top tourist destinations are just rediscovering the potential of health tourism

Asia's cultural diversity, picture-postcard perfect beaches and fabulous cuisine mixed with a pinch of Oriental mystic have long drawn tourists from around the world like a magnet. Recently, many of the region's top tourist destinations have added a new ingredient into the mix – health tourism.

Medical tourism – or more broadly health tourism – refers to the increasing tendency among people living where medical services are either very expensive or not available to travel abroad in search of more affordable health options, often packaged with tourist attractions.

The development is being touted as the “next big thing” in the travel industry, but in reality, people have been travelling to far off lands to improve their health for centuries. As far back as 3000 BC, travellers afflicted with eye problems made a pilgrimage to Tell Brak, Syria, where healing deities were said to perform miracles. Ancient Roman spas that were believed to cure endless ailments still offer hope and relief to bathers today.

A niche market?

Health tourism covers the whole spectrum of services that promote physical wellbeing. They range from beautiful holiday packages bundled with everything from spa to cosmetic treatments to cardiovascular surgery, and from diagnostic services to rehabilitative Chinese herbal treatments.

Not all medical services are exportable, however. Time factors can be critical – you wouldn't wait until your next trip to Phuket to take a Panadol or have heart surgery. In fact, you are advised not to travel if you have a fever or upper respiratory tract symptoms. In countries like Malaysia and Thailand, medical tourism is built from a value proposition that foreign patients are able to enjoy a combination of sunshine and health promotion.

In Hong Kong, any non-ambulatory physician service is exportable, as long as it complies with the rules and regulations set by the Hong Kong Medical Council. Chinese medicine practitioners might also become a health tourism attraction, given the CE's initiative to promote Hong Kong as a centre for traditional Chinese medicine.

But just having advanced technology is no longer a selling point to patients in neighbouring countries. It is essentially a people business. Ask yourself who is your preferred doctor. They gain your custom through effective and considerate consultation, good memory of your medical history, accurate diagnosis, complication-free surgery, etc.

It is also worth pointing out that when dealing with one's health, patients willingly pay a premium for better service. Because of the continuous contraction in the private healthcare sector, the industry is starting to think about our north. A tiny percentage of rich Mainlanders across the border may be willing to pay and come for quality medical service in Hong Kong.



Sun, Sand, Surf and

旅遊與醫療結合？

幾千年來，人們總是希望四處訪尋保健養生之法。然而，楊宇霆博士指出，多個亞洲旅遊勝地卻重尋醫療旅遊的潛力

憑

藉多姿多采的文化、美麗如畫的海灘、無法抗拒的美食和神秘的東方面紗，亞洲區一向好像磁石般吸引到世界各地的旅客蒞臨。近年，區內不少旅遊勝地還給這個組合灌注新元素——醫療服務。

醫療旅遊(泛稱醫療保健旅遊)是指人們因定居地的醫療服務太昂貴或不太完善，所以到國外尋求較相宜的保健服務，再往往結合消閒旅遊而成為一種新產品。

雖然近年旅遊業視這種旅遊為時尚熱賣，但其實人們遠赴他方尋醫問藥已有幾百年歷史。遠在公元前3,000年，眾多患眼疾的旅客往敘利亞 Tell Brak 朝聖，據說當地的治療女神可創造奇蹟。至於相傳治愈了無數小病的古羅馬溫泉，今天仍為浸浴者帶來希望和寬慰。

市場得天獨厚？

保健旅遊涵蓋形形色色的健康服務，從水療健美套餐、心血管手術、診斷服務以至中藥康復治療，一應俱全。

然而，並非所有醫療服務皆可作出

口用途。時間性是關鍵因素，譬如你不會等到下次到布吉旅行才服用Panadol或做心臟手術。事實上，遇上發熱或有上呼吸道症狀，亦最好不要外遊。在馬來西亞、泰國等國家，醫療旅遊的價值是建基於在旅客享受陽光的同時，給他們提供促進健康的服務。

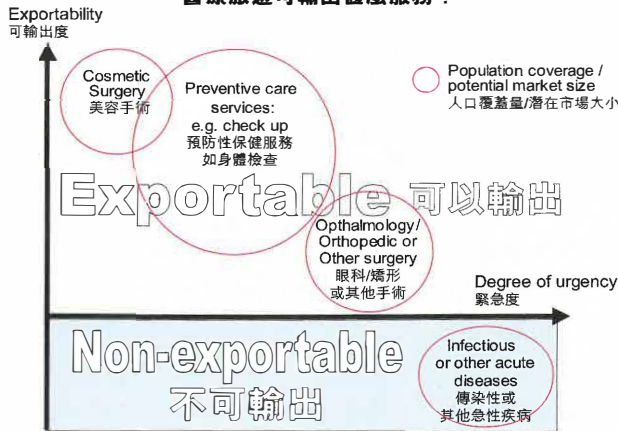
在香港，任何符合香港醫務委員會規例的緊急醫療服務均可作出口用途。同時，鑑於行政長官倡議推廣香港為中醫藥中心，中藥執業醫師亦可成為保健旅遊的賣點。

不過，對於鄰近國家和地區的病人，單單擁有先進科技已不再是賣點。醫療服務是一門以人為本的生意。想想誰是你最喜愛的醫生？細心問症，清楚你的病歷，斷症準確又手術高明。

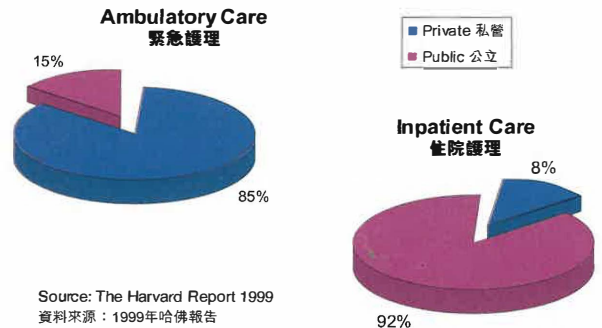
同樣值得指出的是，當涉及個人健康，病人一般願意多付一些錢以獲

... Stethoscopes?

What can be exported in medical tourism?
醫療旅遊可輸出甚麼服務？



The Private Sector In Hong Kong Healthcare
香港私營醫療服務



These advantages, combined with hospitality, seamless and integrated services, access to telecom and Internet services, attractions, etc., provide a mighty tempting package. “Medical tourists” would not only benefit the health sector, but as they would be travelling with a companion – and most likely have a sizeable disposable income – their shopping, dining and sightseeing excursions would benefit the whole economy.

What is happening in other countries?

In Asia, medical tourism is starting to be seen as a lucrative business. The reason is simple: tourist destinations are competing head to head to attract leisure and

business visitors. Besides tempting them with sights, culture and dining options, why not also bring in some money using hospitals? This is, in fact, what is happening in Thailand. Before 1997, many hospitals were built with cheap and easy financing. The Asian financial crisis forced them to realise their excessive investment and look for ways to recover their interest as well as operating costs.

Medical tourism was viewed as a viable option and, consequently, over the past few years some Thai hospitals have been doing exceptionally well in attracting foreign patients. The Thai Health Minister was quoted in the media saying he expects the trend to continue over the next few years, and despite intense competition from Malaysia, Singapore (Table 1), he has set a target of a five-fold rise in foreign patients by 2012.

In India, apart from attracting Indians from overseas, a private hospital chain claims that it has the capacity to subcontract US\$1 billion worth of NHS services from the United Kingdom.

In October last year, Singapore set up SingaporeMedicine, an initiative to facilitate the joint forces of the Economic Development Board, Singapore Tourism Board and International Enterprise. Travel agencies in Mainland China and Indonesia were also invited to visit Singapore to design medical package tours for their target markets.

However, with prices varying considerably from country to country, competi-

tion for visitors is increasingly fierce, most notably in Malaysia and Thailand. To promote transparency in pricing, the Association of Private Hospitals Malaysia has published list of recommended fees for common medical procedures. This also allows foreign patients to get a ballpark figure of the costs when planning their trip.

For all these efforts, the quantifiable results have yet to be seen, but it does show that medical tourism is at least being taken seriously among policymakers.

What needs to be done in Hong Kong?

It is still not too late for Hong Kong to explore this potentially huge market. We have the infrastructure. Our healthcare professionals are bilingual. Technically speaking, excellent translators are available for simultaneous interpretation in Putonghua or other languages. The superb communications infrastructure in Hong Kong also supports the practice of telemedicine.

There is also no lack of potential partners in the Mainland, who are always looking for new investment opportunities, to finance such initiatives. Anecdotally, some private hospitals in Hong Kong (among the eleven) were approached by some rich Mainland counterparts looking into the possibility of a joint-venture arrangement. Such an arrangement would be able to take advantage of the operators who provide cross-border ambulance services, as

What is Medical Tourism?

The World Tourism Organization defines medical tourism as:

- Medical care
- Sickness and wellbeing
- Rehabilitation and recuperation

何謂醫療旅遊？

按世界旅遊組織定義：醫療旅遊意謂以下列元素為主題的旅遊服務：

- 醫療護理
- 疾病與健康
- 康復與休養

享更佳服務。由於香港的私營醫護業不斷收縮，業界開始北望神州。富裕的內地居民或許願意花錢享用香港優質的醫療服務。

香港的醫療優勢加上一點熱誠款待、電訊和互聯網服務的配套、精彩旅遊項目等，都可令保健旅遊套餐變得非常吸引。醫療旅客不但令醫護界得益，而且他們大多結伴同

SingaporeMedicine

Singapore Tourism Board, the Economic Development Board, and International Enterprise Singapore announced in October 2003 the launch of SingaporeMedicine, a multi-agency government initiative aimed at developing Singapore into one of Asia's leading destinations for healthcare services.

Since the 1980s, Singapore has been seeing an increasing number of international patients. In 2002, this number exceeded 200,000. Under the new SingaporeMedicine initiative, the island-state aims to attract 1 million international patients per year by 2012.

Positioning itself as more than a centre for the treatment of illnesses, Singapore is also marketing itself as a destination where visitors can select from a wide range of services to enhance their health and well being. These include health screening,

新加坡國際醫療

新加坡旅遊局、新加坡經濟發展局和新加坡企業發展局於2003年10月宣佈推出一項跨機構的官方計劃——「新加坡國際醫療」，目標是要新加坡成為亞洲數一數二的醫療保健服務中心。

八十年代以來，前往新加坡求醫的世界各地病人不斷增加，2002年突破了20萬名。憑藉新推出的「新加坡國際醫療」計劃，該國希望於2012年或以前，每年吸引到100萬名世界各地的求醫者。

行，帶有可觀現金，因此在購物、飲食和觀光方面的消費將惠及整體經濟。

其他國家的發展概況

在亞洲，醫療旅遊開始視為賺錢的行業。理由很簡單：目前，各旅遊地區在招攬消閒和商務旅客方面競爭劇烈。除以風景名勝、文化和地道美



medical wellness, aesthetic and anti-ageing programmes.

Lim Neo Chian, Deputy Chairman and Chief Executive, STB, said his organisation will take steps to bring healthcare providers and travel agents together to develop suitable healthcare cum travel packages. "Packaging the hospitality element will make it more convenient for those who want to travel to Singapore for healthcare," he says.

Packages couple health screening with leisure components such as visits to tourism attractions, spas and golf.

新加坡不想單單定位為治療中心，更要成為廣泛醫護服務的集中地，涵蓋身體檢查、保健、美容和抗老計劃，供旅客選擇。

新加坡旅遊局副主席兼總裁林梁長表示，該局將設法集結保健服務機構和旅行社，聯手開發合適的保健旅遊套餐。他說：「套餐同時提供住院服務，這將令希望到新加坡求醫的人士倍感方便。」

套餐結合健康檢查和消閒元素，如遊覽名勝、享受溫泉浴和打高球。

食招徠旅客外，何不借助醫院提高回報呢？泰國是一個典型例子。1997年以前，泰國大部分醫院均以低息融資建成。後來亞洲爆發金融危機，泰國明白到本身投資過度，於是設法收回利息支出和經營成本。

故此，醫療旅遊視為一個可行方法，過去數年，若干泰國醫院在吸引外來病者方面做得十分出色。泰國衛生部長向傳媒表示，他預期這趨勢將在未來數年持續，儘管面對馬來西亞和新加坡(表一)的熾熱競爭，他的目標是於2012年前，使外國病人的數目上升五倍。

在印度，某私營醫院連鎖集團除了致力吸納海外僑居的印度人，還聲言能承包價值10億美元的英國國家保健服務。

去年十月，新加坡成立「新加坡國際醫療」計劃，旨在促進新加坡經濟發展局、新加坡旅遊局和新加坡企業發展局緊密合作，還邀請內地和印尼的旅行社前往當地，為其目標市場設計醫療旅行團。

然而，由於各國醫療收費的差異很大，旅客爭奪戰愈見激烈，尤其是馬來西亞和泰國。為提高收費的透明度，馬來西亞私家醫院聯會向當局提交醫療程序的建議收費表，以幫助外國病人在策劃行程時預計所需費用。

雖然這些行動未必取得實質成果，但至少反映決策者正認真看待醫療旅遊。

香港需要做甚麼？

對香港來說，現在才探索這個潛力巨大的市場，還未太晚。我們擁有合適的基建，而且醫護人員能操雙語。技術上，香港有大量優秀翻譯員，可提供普通話和其他語言的即時傳譯。

可支援遙距電訊醫療。

同時，若要為這些計劃集資，亦不乏經常物色新投資機會的準夥伴。

Health Tours to Hong Kong

Mainland tourists may soon be flocking to Hong Kong not just to go on a shopping blitz, but to also get their annual physical done. Starting at the end of February, Hong Thai Travel, in co-operation with Quality HealthCare, began offering three different healthcare packages for Mainland tourists who are allowed to visit Hong Kong under the independent travellers scheme.

"We focused on offering this to Mainlanders because we realise a lot of them are very interested in check-ups and other healthcare services available in Hong Kong," says Julie Chow, at Quality Healthcare.

The idea is that health-conscious tourists will, first thing in the morning, visit one of Quality HealthCare's clinics for a check-up. After that, they can go sightseeing, shopping or just spend the day exploring on their own, depending on the type of package that they have booked, which range from HK\$720 to HK\$1,898. At the end of the day, all the lab reports will be ready for the tourists.

"If this pilot programme is successful, I think it will be a big trend for Mainland visitors," says Ms Chow.

Similar check-ups are of course available on the Mainland, but the quality and standard of service in Hong Kong makes the higher price tag well worth it, she adds.

訪港保健旅行團

內地旅客可能很快便湧入香港，他們來港不單是為了瘋狂購物，還希望接受每年身體檢查。由二月底起，康泰旅行社與卓健亞洲攜手出台三個保健旅遊套餐，服務對象是「個人遊」下獲准訪港的內地旅客。

卓健集團周至莉說：「這項服務專為內地居民而設。我們發現，大部分內地居民對驗身和香港其他保健服務，深感興趣。」

服務的構思是這樣的：注重健康的旅客在抵港後首個早上，先到卓健轄下診所接受身體檢查，然後觀光、購物或自行安排活動。行程視乎所訂旅遊套餐而定，收費由 720 至 1,898 港元不等。同日稍後，旅客便會收到驗身報告。

周女士說：「這種服務如試驗成功，勢必成為內地旅客熱門之選。」

她續說：「當然，內地亦有類似的體格檢查服務，香港雖收費較高，但從服務素質來看，卻是物有所值的。」

Table 1

Economic gains from medical tourism expected in selected countries

Thailand	600,000 foreign patients brought in 15-20 billion baht in 2002 100 billion baht in foreign revenue per annum over the next 3 years
India	60,000 foreign patients served in the largest private hospital chain The number of foreign patients estimated to grow per year could bring £1 billion in revenue per year from the U.S. or U.K.
Singapore	Served 200,000 foreign patients in 2002 A target of 1 million foreign patients and S\$3 billion revenue a year by 2012
Malaysia	RM90 million revenue from 85,000 foreign patients in 2002 with an annual growth of 30% over the past 3 years Target RM400 million revenue in a few years and RM2.2 billion a year by 2010

Sources: Miscellaneous press reports

表一

醫療旅遊經濟收益預測

泰國	2002 年 60 萬名外國求醫者帶來 150 至 200 億泰銖收入，預測其後三年每年 1,000 億泰銖。
印度	6 萬名外來求醫者在最大的私營醫院集團接受治療；預計每年人數增加 30%，並從美國或英國獲得 10 億英鎊收入。
新加坡	2002 年外來求醫者 20 萬名，2012 年前每年 100 萬名，30 億坡元收入。
馬來西亞	2002 年 85,000 名外來求醫者帶來 9,000 萬馬元收入；過去三年每年人數增加 30%；未來數年收入目標為 4 億馬元，2010 年前每年 22 億馬元。

資料來源：各地報章報道

據聞香港一些私營醫院（共 11 間）曾給內地一些富有集團物色，希望研究合資經營的可行性。這些安排或可結合目前跨境護送服務的經營者，以及專門轉介內地病人至香港的公司的優勢。

可是，香港如要廣招醫療旅客，必須解決多個問題。繁忙的私家醫生是否願意花時間查看簡體漢語字典，仍屬未知數，即使他們能講流利的普通話（令

人懷疑），可能還需要將一些轉介信譯成英文，而外國病人需付多少診金也尚無定案。

參考馬來西亞的做法，提高私營醫療機構收費的透明度應可解決此問題。雖然現時內地遊客可在香港使用人民幣信用卡，但他們在這裡的醫療費用可能超出信用限額。對於欲透過醫療保險付款的旅客，我們還須開發一套完善的付款系統。

Table 2**Measures to promote medical tourism in other countries**

Thailand	Plan to invest 115 million baht in tourist oriented medical centres in Bangkok, Phuket and Chiang Mai Plan to launch Thailand Elite Card, a lifetime membership card costing US\$25,000 and offering health-related discounts
India	Karnataka Government set up a Bangalore International Health City Corporation to cater to foreign patients Maharashtra Government launched the Medical Tourism Council of Maharashtra jointly with Federation of Indian Chambers of Commerce and Industry
Singapore	The Economic Development Board, Singapore Tourism Board and International Enterprise Singapore (IE) launched a SingaporeMedicine initiative, promoting transparency in health bills and selling Singapore health care overseas Invites China's travel agencies to Singapore to design leisure+health package tour
Malaysia	Association of Private Hospitals Malaysia (APHM) submitted a schedule of 'recommended' fees for package tours to the health and tourism ministries Immigration offices offer fast-track clearance for international patients and their next of kin

表二**醫療旅遊推廣措施**

泰國	計劃投資 1 億 1,500 萬泰銖，在曼谷、布吉和清邁興建旅遊醫療中心； 計劃推出價值 25,000 美元的泰國醫療貴賓卡，持卡人可終身享用服務和有關折扣。
印度	卡納塔克邦政府設立班加羅爾國際保健城，照顧外國求醫者； 馬哈拉施特拉邦政府與印度全國工商聯會成立醫療旅遊局。
新加坡	經濟發展局、新加坡旅遊局與新加坡企業發展局推出「新加坡國際醫療」計劃，提升醫護收費的透明度，並向外推廣該國保健服務； 邀請中國的旅行社到當地設計消閒與健康元素兼備的旅行套餐。
馬來西亞	馬來西亞私家醫院聯會向衛生和旅遊當局提交醫療旅遊配套的建議收費表； 入境處安排特快過關通道予外國求醫者及其親屬。

前瞻

可喜的是，只要有關當局願意，這些障礙是可克服的。廣告宣傳就是一個明顯例子；鑑於專業守則，個別醫生不能賣廣告，但我們可把「香港醫療」包裝成單一品牌。相關專業團體亦可加強資訊提供，包括有關醫生和其專科的介紹。

收費的透明度十分重要，因為對外國病人來說，單是醫生的個人信譽

並不合用。合理的收費和香港醫護服務的整體素質，將是吸引海外求醫者的關鍵。對於不滿意國內醫療制度的外國病人，他們抉擇時首先做的事就是以價格作出比較。

香港的旅遊推廣部門可在制定新一年的計劃時考慮醫療服務，私人機構亦可考慮設立國際病人中心，為外國求醫者提供有關入境和其他後勤安排的協助。政府應給予支援，加強彈

性處理簽證的申請和續期。

或許香港將能成功推廣醫療旅遊，以手術室取代戲院，成為本港最受歡迎的旅遊點！**B**

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Table 3 Cost comparison of some regional medical tourism products

醫療旅遊產品收費比較 表三



US\$ 美元	Malaysia 馬來西亞	Singapore 新加坡	Thailand 泰國	Hong Kong 香港
<i>Preventive 預防</i>				
Body check package (female) 身體檢查 (女性)	\$302	\$357	\$294	\$200-640
<i>Cosmetic 美容</i>				
Double eyelid 割雙眼皮	\$530-660	-	\$1300	\$900-1200
<i>Ophthalmology 眼科</i>				
Cataract surgery 白內障手術	\$710-1300	\$1011	\$900	\$300-5400
<i>Orthopaedic 矯形</i>				
Hip replacement 人工關節	\$3900-5300	\$8900	-	\$4700-8000
<i>Cardio-vascular 心血管</i>				
Open heart surgery / CABG 心臟手術 / 搭橋	\$6580-9200	\$9500	\$7700	\$4000-7700

Note: Figures refer to doctors' fees, supplies and hospitalization. Transportation and leisure components are excluded.
註：收費包括診金、物料供應和住院費，公共交通和消閒費用除外。

Sources: Association of Private Hospitals Malaysia, SingaporeMedicine; press reports, Bangkok Bumrungrad Hospital and Anecdotal information from local hospitals
資料來源：馬來西亞私家醫院聯會，新加坡國際醫療、報章報道，曼谷康民醫院及當地醫院自行提供資料

well as the firms that specialise in Mainland patient referrals to Hong Kong.

However, a number of issues have to be addressed if Hong Kong wants to attract medical tourists on a large scale. Whether busy private doctors are willing to spend time looking up terms in their simplified Chinese dictionary remains unclear. Even if they are able to speak Putonghua well (doubtful), they would need to translate fluently some referral letters into their working language. It is also unclear how much they would charge for seeing foreign patients.

Greater billing transparency in the private sector, as in Malaysia, would solve this problem. Although Mainland visitors are now allowed to exercise their RMB credit card on top of what's in their wallet, their health bill in Hong Kong may still exceed their limit. And for tourists who wish to pay through their health insurance, a seamless payment system has yet to be developed.

The way forward

The good news is that these hurdles can be overcome with the relevant authorities filling in the gaps that the industry cannot. Advertising is an obvious example, because individual physicians cannot advertise as a professional rule. Hong Kong medicine, therefore, could be packaged as a single brand. Relevant professional bodies could also strengthen their information provision in terms of available physicians and specialization.

Transparency in fees and charges is vital, because physicians' personal goodwill is no longer sufficient for foreign patients. Reasonable pricing together with perceived overall quality of Hong Kong health care will be the key motivations for overseas patients. For foreign patients who are unhappy with their domestic system, cost comparison is the first thing they would do when making a choice (Table 3).

The promoters of tourism in Hong

Kong could include medical services in their upcoming marketing plan, and the private sector might consider setting up international patient centres to aid foreign patients on immigration and other logistic arrangements. As such, the government should provide support through flexible visa applications and extensions.

With effective promotion of medical tourism in Hong Kong, it should be no surprise when our theatres are overtaken by operating theatres as our top tourist attraction! **B**

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Early Detection of Heart Disease Can Save Lives

Coronary artery disease is the number two killer in Hong Kong. For many people, the first and only symptom of coronary artery disease is a fatal heart attack. In fact, one third of people who die from a first heart attack had few or no early warning signs.

Can Atherosclerosis Be Detected To Prevent A Heart Attack?

Yes. An Electron Beam Tomography (ECBT) heart scan allows the doctor to actually see the plaque in the arteries and to accurately assess the heart condition, especially when combined with traditional risk factor assessment.

What Is The ECBT Heart Scan?

The ECBT heart scan is the first FDA-approved highly sensitive and specific, yet non-invasive, alternative to cardiac catheterisation. It detects the amount of calcified plaque in the arteries of the heart which indicate the risk of a heart attack.

What Does The Procedure Involve?

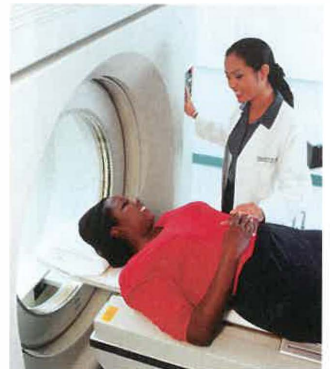
The test is simple and painless, involving no needles or injections. The non-invasive procedure means that you remain clothed during the test. You simply lie on the table and hold your breath for a few seconds while the picture is taken. The entire procedure takes about 15 minutes to complete. All scan images can be analysed by cardiologists almost instantly. The results are then forwarded to the referring physician or given to you.

Who Should Have An ECBT Heart Scan?

If you are male aged 40 and above or female aged 45 and above, and you have one or more of the following risk factors, you are advised to consult your doctor about having a scan:

- Smoking habit
- High cholesterol level
- Inactive lifestyle
- Family history of heart disease
- High blood pressure
- Overweight
- Diabetes

If you are not in the specified ages but have multiple risk factors, your doctor may also consider a scan for you.



For more information or to make an appointment for the ECBT heart scan, please contact:

HeartScan Hong Kong
The Matilda Hospital ECBT Centre
41 Mount Kellie Road, The Peak, Hong Kong
Tel: 2849 1528/0188 Fax: 2849 2572

及早驗出心臟病 保障你的寶貴生命

冠狀動脈疾病是本港第二號致命殺手。許多病人首次出現冠狀動脈疾病的病徵，便是致命的心臟病。事實上，三分之一死於首次心臟病突發的病人在病發前是毫無任何病徵的。

可否及早發現冠狀動脈粥樣硬化及預防心臟病突發？

可以。ECBT 電子束電腦掃描器有助醫生清楚看到心臟動脈內壁，以評估心臟功能；再配合傳統的方法，其準確程度十分高。透過這種檢查方法，醫生可以為病人進行適當的治療，減低因血管阻塞而引發如心臟病等嚴重疾病。

甚麼是 ECBT 電子束電腦掃描器？

ECBT 電子束電腦掃描器是首部獲美國食品及藥物管理局(FDA)認可的高度敏感及準確的心臟掃描器。它是一種毋須進入心臟血管的檢查方法，可以替代現時一般採用的心臟導管檢查。這項檢查可以有效檢查心臟附近動脈血管的鈣班情況。

檢查步驟是怎樣進行的？

這項檢查十分簡單，而且毫無痛楚，亦毋須進行任何注射。當閣下接受心臟掃描時，毋須更衣，只需在掃描期間暫停呼吸數秒鐘即可，而整個掃描檢查過程歷時只需十五分鐘。心臟科醫生會即時分析報告，結果可送交有關轉介醫生或直接送交予閣下。

哪些人應該接受 ECBT 電子束電腦掃描檢查？

只要你是年屆四十歲或以上的男性或四十五歲以上的女性，並符合下

述任何一項或以上可導致心臟病的因素，我們建議你諮詢你的家庭醫生，看看是否需要接受 ECBT 電子束電腦掃描檢查。

- 有吸煙習慣
- 高血壓
- 高膽固醇
- 身體過重
- 沒有適量運動
- 糖尿病
- 家庭成員有心臟病病歷

假若你的年齡低於上述界別，但卻符合以上多項可導致心臟病的因素，我們亦建議你應接受這項心臟掃描檢查。

查詢詳情，或預約接受 ECBT 電子束電腦掃描檢查，請聯絡：
明德醫院 ECBT 掃描中心
香港山頂加列山道 41 號
電話：2849 1528/0188
傳真：2849 2572



Polishing the Crystal Ball

Past financial secretaries have overshot their last five budgets by an average of 23.7 percent. **DAVID O'REAR** asks if Mr Tang can get closer to the mark

When you find that every single day your car won't start, you do something about it. It wouldn't make sense to assume that just because it didn't start today, it will work just fine tomorrow and the next day and the day after that. Instead – if you can afford the repair bill – you get it fixed. If not, you take the bus.

That's forecasting, and it works best if you make cautious assumptions about what will change. When gazing into the crystal ball, it usually pays not to have a certain outcome in mind. For the stock analyst, putting a smiling face on the outlook might encourage more investment, thereby raising commissions and the year-end bonus. When it comes to government budgets, the temptations are just as great.

Every year in March the Financial Secretary reveals his forecast for the next five years, and on that basis, formulates policy. Of course, the forecast is updated periodically, but once a change in taxes or spending has been set in place, it is difficult (and a bit embarrassing) to turn around and admit that the assumptions were wrong.

When the Financial Secretary, back in March 2000, looked forward to the 2003-04 fiscal year, he thought we would have a better economy, and based his forecast spending and revenues, and the resulting budget balance and reserves on that assumption. (Economic forecasts are made on a calendar year basis, while budgeting follows the fiscal year, which begins April 1). The results, shown in the table below, turned out to be less favourable.

Budget speech	Nominal GDP		Prices (GDP deflator)	
	Forecast (to 2003)	Actual	Forecast (to 2003)	Actual
March 1999	6.6%	-0.4%	+3.1%	-3.0%
March 2000	6.6%	+0.2%	+1.7%	-2.4%
March 2001	6.5%	-1.4%	2.5%	-2.6%
March 2002	3.0%	-1.4%	-0.6%	-2.4%
March 2003	3.0%	-2.0%*	-2.0%	-5.0%*

Were these errors unusual, the product of special circumstances such as terrorism and SARS? Unfortunately, no. On average, the past five forecasts, for the period up to the end of 2003, envisaged 5.3 percent growth in nominal GDP and 0.9 percent inflation, rather than the -1 percent GDP contraction and -3.1 percent deflation that we actually experienced. To put it in perspective, the current 3.5 percent medium-term economic outlook would, if the pattern holds, probably end up being between 2.7 percent and 3.1 percent.

Budgets have to look ahead, further than a year, to plan for both income and expenditure. But, when the size of the economy has not successfully been predicted to within 20 percent, problems arise. Revenues are over-estimated and the demand for services such as welfare and education (for those leaving the poor labour market to return to school) are under-estimated. The result was a multi-year deficit that cut our fiscal reserves in half.

Compounding errors

Over five budgets, the average error in estimating government revenue was 23.7 percent, with a range of 4.5 percent to 40.6 percent, all of them high. This, in turn, led to budgeting for higher expenditure that turned out to be difficult to finance from recurrent revenues. Forecasts for spending were 7.6 percent higher, on average, ranging from a forgivable 3.4 percent overshoot to an extra 12.6 percent.

Something had to give, and in our case it was the reserves. In only one year did reserves come in higher than forecast in the previous year's budget: reserves at the end of March 2001 were expected to be \$383.2 billion, but ended up at \$430.3 billion. Even so, and including that sole better-than-expected outcome, the forecasts for fiscal reserves just 12 months later were still overly optimistic by between 7 percent and 27 percent.

Stretch the forecast out two years, and accuracy suffers even further. At five years, a finger in the air is among the better predictors. As anyone who has planned a corporate five-year plan knows, the fourth and fifth years are pure fantasy, and should be taken as merely suggestive of the direction of outcomes.

Be cautious, Mr Tang

The Financial Secretary cannot draw up a five-year budget without forecasting the economy on which his revenues and expenditures are based, but recent predictions have proven to be unreliable. Moreover, the margin of error is very broad, which means we can't even guess how wrong the official forecasts might be. What should be done?

Rather than abandon forecasting, or somehow improve the output (a better crystal ball, perhaps?), it would be better to take a very conservative view, down playing economic growth and revenues and bumping spending up a notch. If the consensus is that the economy will grow 4 percent a year over five years, plan for 2 or maybe 3. If deflation is expected to end, assume it does not, and profits and salaries taxes do not improve.

Under such a forecast, the hard decisions would force themselves to the fore. Further spending increases would be clearly unsustainable, reserves would vanish into thin air and the prospect of continuing on as if nothing is wrong simply untenable. Under such a forecast, the budget-cutting scalpel would become a machete.

This might seem to be an odd, or even drastic solution, given that most forecasters have been predicting good growth this year and many are raising their estimates of just a few months ago. But the alternatives are much worse. If the deficits continue, even at only \$30 billion a year or so, the reserves will dwindle to a point where currency speculators start sharpening their own bladed instruments.

The up-side is that better-than-expected economic growth will enhance revenues, giving us the ability to rebuild the reserves, or at least slow the pace of deterioration. **B**

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



擦亮水晶球

過去五份財政預算案的平均誤差為 23.7%，**歐大衛**建議新財爺要較其前任更小心謹慎

當 你某天發現座駕無法開動，會想法子把它修好。如你以為車子今天不能開動，但明天、後天和後天自然會操作正常，這就不太合常理。再者，如你有錢維修，會找人把車子修妥。沒有錢的話，就坐公車好了。

經濟預測類似，只要對未來的變化作出審慎假設，結果便會最好。預測時，最好不要對某個結果有先入為主的成見。股票分析員預測前景樂觀，可能引來更多投資，佣金收入和年終花紅因而增加。政府預算財政收支時，面對的誘惑同樣巨大。

每年三月，財政司司長均發表其對未來五年的經濟預測，然後據此制定政策。當然，經濟預測會定期修訂，但稅收或開支一旦釐定，他就很難（而且相當尷尬）加以修改及承認假設錯誤。

回想 2000 年 3 月，財政司司長預期 2003/04 財政年度經濟好轉，並根據該假設預測收支、結餘和儲備（經濟預測按曆

年作出，預算則以財政年度為依據，即計自 4 月 1 日）。下表顯示，預測結果有欠準確。

這些誤差是否不尋常？是否只源於恐怖主義和非典型肺炎等特殊情況？可惜，事實並非如此。平均計算，過去五年（直至 2003 年底期間）預測的本地生產總值名義增長為

財政預算案	名義本地生產總值		物價（本地生產總值平減物價指數）	
	預測(至 2003 年)	實際	預測(至 2003 年)	實際
1999 年 3 月	6.6%	-0.4%	+3.1%	-3.0%
2000 年 3 月	6.6%	+0.2%	+1.7%	-2.4%
2001 年 3 月	6.5%	-1.4%	2.5%	-2.6%
2002 年 3 月	3.0%	-1.4%	-0.6%	-2.4%
2003 年 3 月	3.0%	-2.0%*	-2.0%	-5.0%*

* 估計

5.3%，通脹為 0.9%，但實際上卻是本地生產總值負增長 -1% 和通縮 -3.1%。如經濟狀況維持不變，目前的 3.5% 中期經濟增長預測最終可能變成 2.7 至 3.1%。

預算須未雨綢繆，為未來一年以上的收支作好規劃。然而，當經濟增長預測的誤差超出 20%，問題便出現。收入被高估，福利和教育（對象是那些離開疲弱勞動市場而重返校園的人士）等服務需求卻被低估，結果錄得連年赤字，令財政儲備減半。

錯上加錯

在過去五份預算案中，政府收入估計方面的平均誤差為 23.7%，幅度介乎 4.5 至 40.6%，全屬偏高。這致使預算中增加的開支，難以由經常性收入支付。開支預測的平均誤差亦高達 7.6%，幅度介乎可接受的 3.4% 至過大的 12.6%。

在這情況下，有些東西必須犧牲，這就是儲備。在過去五個財政年度，只有其中一年的儲備多於上一年預測：原先估計 2001 年 3 月底的儲備為 3,832 億港元，但最終為 4,303 億港元。儘管如此，計及那唯一一次較預期為佳的數字，12 個月後的財政儲備預測仍然過度樂觀，誤差介乎 7 至 27%。

綜觀連續兩年預測，準確度會更低，五年就更不用說了。凡曾為企業部署五年大計的人都知道，第四和第五年純粹是憑空想像，只應視作實現目標的方向提示。

小心預測

財政司司長無法不憑經濟預測來擬定五年收支預算，惟最近的預測已證實並不可靠。再者，誤差幅度相當大，這意味我們甚至不能估計官方預測的錯誤程度。那麼如何是好？

財政司司長最好採取保守謹慎的做法，即看淡經濟、減縮開支，而不是放棄預測或設法潤飾預測數字（弄個更好的水晶球？）。如大多數人認為，未來五年經濟將每年增長 4%，他可按每年增長 2% 或 3% 來規劃預算。如預料通縮將結束，他就應假設不會，而利得稅和薪俸稅收入都不會增加。

在保守的預測下，果斷決策勢所難免，原因是政府顯然無法應付開支的增加，儲備將會耗盡，期望一切如常根本不可能，所以加大節流力度是必要的。

這看來是奇怪甚至極端的解決辦法，因為大部分預測者皆預料今年經濟增長良好，不少更正調高僅數月前所作的預測。

300 億港元，儲備將逐漸縮減，繼而促使貨幣炒家出擊。

從好的方面來看，勝過預期的經濟增長可提高收入，讓我們能重新累積儲備，或至少減慢儲備水平下跌的步伐。B

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電郵：david@chamber.org.hk。

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OPENING CEREMO



More Firms Setting Up Shop

The number of new companies that registered for business in Hong Kong last year reached 50,049, up 7.51 percent from 46,554 in 2002. Despite SARS, the number of new overseas companies establishing a presence here hit 724, some 3.43 percent more than in 2002, according to the Hong Kong Companies Registry. **B**

Shoppers Coming Out Again in Force

More Hong Kong people are optimistic about the future of the city with over 54 percent saying that they are quite confident, up 16 percent over the same period in 2002 and 2003. The findings, from ACNielsen Consumer Confidence Index in 2004, also found that fewer people are pessimistic, down 9 percent to a record low of 37 percent. The index for confidence in the economy reached 95, the highest since late 1997, and 50 percent of the respondents believe the economy will continue to improve over the next 12 months. As a result, 19 percent of respondents think their personal financial situation will improve this year, while more than two thirds believe it will remain the same. This in

Hong Kong Economic Outlook in the Coming 12 Months

Year	Will Improve	Will Deteriorate
2004 Jan	50%	7%
2003 Jan	11%	30%
2002 Jan	11%	41%
2001 Jan	26%	14%

turn is driving the spending appetite of Hong Kong people, with the index for people's shopping intentions reaching 96, the highest score in the last three years. Some 17 percent of people said they plan to spend on big-ticket items like major electrical appliances, furniture and home decorations, new apartments and cars in the coming three months. **B**

Mobile Computing Drives Hong Kong PC Sales

The demand for mobile computing drove PC sales in Hong Kong and China in 2003 with China continuing to be the number one market in the Asia Pacific region, according to research firm Gartner. China's PC sales exceeded 13.3 million units last year, a 10.4 per cent yearly growth, and contributed 44.7 per cent of the total number of PCs sold in Asia Pacific, while Hong Kong sales reached 618,000 units, representing a 3.3 per cent increase. Some 1.7 million mobile PCs were sold last year in China, with domestic PC vendors suffering a dramatic decline from 44.4 per cent in 2002 to 34.2 per cent in 2003 as multinational PC vendors began aggressively capturing market share. **B**

Top 5 PC Vendors in Hong Kong in 2003

	Year 2003 (Units)	Yearly Growth	Market Share
IBM	155,130	14.6%	25.1%
Hewlett-Packard	127,348	-7.3%	20.6%
Dell	71,428	38.5%	11.5%
NEC	28,137	18.3%	4.5%
Acer	40,520	-17.5%	6.5%

Top 5 PC Vendors in China in 2003

	Year 2003 (Units)	Yearly Growth	Market Share
Lenovo	2,834,757	15.1%	21.3%
Dell	901,879	63.0%	6.8%
Founder Electronics	827,686	5.6%	6.2%
Tongfang	681,454	15.1%	5.1%
IBM	617,142	20.4%	4.6%

Note: Units include all deskbased PCs, mobile PCs and IA32 servers

Source: Gartner Dataquest (February 2004)

Hong Kong's at Work Internet Users

% with incomes upwards of HK\$300,000 pa	53%
% of at-work users have a college degree or higher	62%
% with high speed access at their workplace	71%
% with unrestricted access to Internet at work	68%
% connected to Internet all the time during the working day	46%
% with access to news sites at work	60%
% who used the Internet at work yesterday	68%
% who prefer to find out about new products on the internet	76%
% of at-work users - skewed marginally more men than women	57/43%
% 25-54 age group - baby boomers and generation X'ers	74%

Office Workers Primetime Targets

The at-work population in Hong Kong is fast becoming a coveted audience among marketers looking to leverage the Internet as the 'primetime' medium during the day, according to the findings of a Hong Kong Internet User Survey. "The at-work online audience is large and growing - out of the total Hong Kong workforce of 3.52 million, 685,000 (20%) regularly go online at work. These regular Hong Kong Internet users are a demographically >>

更多公司設立辦事處

香港公司註冊處表示，在香港註冊的新公司去年達至 50,049 間，較 2002 年的 46,554 間增加 7.51%。儘管非典型肺炎肆虐，在香港設立營業地點的新海外公司仍有 724 間，較 02 年增加約 3.43%。 **B**

消費潮再現

ACNielsen 的 2004 年消費者信心指數調查顯示，愈來愈多港人對香港前景感到樂觀，逾 54% 表示頗有信心，較 02 年和 03 年同期增加 16%。調查亦發現，對前景悲觀的港人減少 9%，下降至紀錄低位 37%。經濟信心指數達 95 分，為 1997 年底以來最高，而五成受訪者相信，香港經濟將於未來 12 個月持續好轉。因此，19% 受訪者認為今年個人財政狀況將會改善，逾三成二則認為會維持不變。信心增強亦正推動港人的消費意慾，購物意向指數升至 96 分，為過去三年之冠。約 17% 受訪者表示打算在未來三個月購買昂貴產品，如電器、家具和家居擺設、新房子和汽車。 **B**

未來 12 個月香港經濟前景

	好轉	轉壞
2004 年 1 月	50%	7%
2003 年 1 月	11%	30%
2002 年 1 月	11%	41%
2001 年 1 月	26%	14%

>> attractive group of individuals who have higher than average incomes, educations and tendencies to shop and buy online," says said Richard Sandlant, Associate Director, ACNielsen Consult. It makes sense, people at work rarely find appropriate opportunities to watch television or flip through newspapers or magazines, but for many the Internet is a vital work tool, similar to using the phone or a fax machine. **B**

辦公室員工成繁忙時間宣傳對象

香港互聯網用戶調查結果顯示，香港在職人士很快成為市場推廣公司在白天「繁忙時間」的互聯網宣傳對象。在職的互聯網用戶眾多，而且不斷增加，全港 352 萬勞動人口中，約 68 萬 5 千 (20%) 經常在工作時上網。ACNielsen Consult 副總監 Richard Sandlant 表示，這些香港互聯網用戶是極具吸引力的消費群，他們的平均入息和教育程度較高，且較多在網上消費購物。這現象是合理的，因為人們在工作時甚少有機會看電視或翻閱報章雜誌，但對大部分人來說，互聯網是一項必要的辦公工具，像使用電話或傳真機一樣。 **B**

香港在職互聯網用戶

年入息 30 萬港元以上	53%
大專程度或以上	62%
工作場所連接高速上網設備	71%
工作時並無上網限制	68%
在工作日時刻連繫互聯網	46%
工作時瀏覽新聞網頁	60%
昨天曾使用互聯網	68%
喜愛在網上搜尋新產品資料	76%
在職用戶 - 男性略多於女性	57/43%
屬於 25 至 54 年齡組別	
- 生育高峰期間出生人士和 X 一代	74%

流動運算推動香港個人電腦銷情

市場研究機構 Gartner 表示，流動運算需求帶動香港和中國個人電腦在 2003 年的銷量，而中國仍然穩踞亞太地區銷量之首。中國的個人電腦銷量超過 1,330 萬台，全年增長率達 10.4%，佔亞太區總銷量的 44.7%，香港的銷量則達到 61 萬 8 千台，增長 3.3%。中國去年共售出約 170 萬台

流動電腦，但由於跨國電腦廠家開始積極奪取市場份額，本地電腦廠家的市場佔有率由 2002 年的 44.4% 急降至 03 年的 34.2%。 **B**



2003 年香港五大個人電腦廠家

	2003 年 (台)	年度增長	市場佔有率
IBM	155,130	14.6%	25.1%
惠普	127,348	-7.3%	20.6%
戴爾	71,428	38.5%	11.5%
NEC	28,137	18.3%	4.5%
宏碁	40,520	-17.5%	6.5%

2003 年中國五大個人電腦廠家

	2003 年 (台)	年度增長	市場佔有率
聯想	2,834,757	15.1%	21.3%
戴爾	901,879	63.0%	6.8%
方正	827,686	5.6%	6.2%
同方	681,454	15.1%	5.1%
IBM	617,142	20.4%	4.6%

註：電腦包括各種桌面個人電腦、流動個人電腦和 IA32 伺服器。
資料來源：Gartner Dataquest (2004 年 2 月)

詳盡報道載於《工商月刊》網頁 www.chamber.org.hk/bulletin。

Urbanisation Driving China's Growth

Every year, millions of rural Chinese residents leave the countryside to work in the Mainland's booming cities. **RUBY ZHU** examines the effects that this huge migration is likely to have on the country's development

Industrialisation and urbanisation generally advance hand in hand, but if one grows too far ahead of the other, then the results can be undesirable. Slums may start to appear in cities where economies grow too slowly to accommodate the influx of migrant workers, while on the other extreme, industrial growth might be stunted by a shortage of talent to drive the economy forward. This is already starting to appear in some sectors of the Mainland's service economies.

China's urban population currently contributes 39 percent of the country's total, while its rural population, which makes up 61 percent of the total, contributes less than 16 percent to the GDP. Yet urbanisation in China is growing at a slower pace than industrialisation (52 percent) and far behind the average rate of developed countries (70 percent), implying that its urbanisation rate needs to be substantially raised. The National Bureau of Statistics of China estimates that in 2010 China's urbanisation rate will reach 35 percent, 50 percent by 2020 and 70 percent by 2050.

This translates into 400 million people moving from the countryside into cities. Such a driving force will provide a strong impetus for China's economy. An economist who won a Nobel Prize remarked that the growth of high-technology in the U.S. and urbanisation in China are the two foremost global issues of the 21st century.

China's tremendous growth over the past two decades has resulted in significant changes taking place in its cities every two to three years. In fact, China's economic success lies in the rapid growth of its cities, as illustrated by the economic prosperity of the Pearl River Delta, the Yangtze River Delta, and the Bohai Sea Economic Rim.

An estimated 73 percent of all PRD residents now live in cities, while Shenzhen later this year will become the first Mainland city to have no rural population. This rapid urbanisation process that is taking place in China will further drive demand for products and services, and with it opportunities for Hong Kong business people.

Manufacturing

As urbanisation accelerates, industrialisation will ride on its coattails, as a swelling urban population will provide a pool of cheap labour. This growth will also boost the significance of industrial clusters which are at the moment quite fragmented.

As China's urbanisation gains momentum, it is expected that the country will ease controls on migrant workers, which will strengthen the Mainland's low-cost advantage. Restrictions on

professionals in certain sectors, which have created major headaches for Hong Kong businesses trying to find high-calibre people to run their operations there, are also expected to be eased.

Property sector

Swelling city populations herald a boom for property developers. In big Mainland cities, current and future land supply is concentrated in the countryside, and property developments in small towns are increasingly popular among consumers in crowded cities such as Shanghai and Guangzhou.

The growth of small- and medium-sized cities is also driving demand for urban design and planning. The signing of mutual recognition agreements for architects and engineers in February this year under CEPA gives related Hong Kong service providers a perfect opportunity to benefit directly from the urbanisation of Mainland towns.

Distribution and logistics sectors

All this growth needs to be effectively linked to flows of goods and people between urban and suburban areas, which has almost become a make or break issue for some businesses. As more large-scale distribution and logistics companies are established in the Mainland, Hong Kong firms will struggle to survive in China's highly competitive market if they simply apply their local expansion models to the Mainland market.

At the time of writing, out of all the applications for a Certificate of Hong Kong Service Supplier under CEPA, logistics firms accounted for 20 percent and distribution 55 percent, which clearly shows that Hong Kong logistics firms are eager to have a crack at the market.

Another effect of urbanisation will be an increasingly subdivided labour market. Sectors that focus on economies of scale will benefit from this trend, and personal and lifestyle services will enjoy more opportunities. Niches in catering and entertainment will also appear for small- and medium-sized enterprises targeting individually unique markets around the country.

Undoubtedly, the migration of the Mainland's 400 million farmers from the countryside into cities will also lead to a redistribution of city residents. As each urban district has its own advantages and disadvantages, investors should study their demographic changes before investing. **B**

Ruby Zhu is the Chamber's China Economist. She can be reached at, ruby@chamber.org.hk



China will have 400 million fewer farmers by 2050. 到2050年，中國農村人口將減少四億人。

城市化帶動中國發展

每年都有不計其數的內地人從農村遷往發達城市謀生，朱丹探討人口大搬遷對國家發展可能帶來的影響

全球大部分國家的工業化（工業佔國內生產總值的比重）和城市化（城市人口比重）進程基本同步。如果城市化較工業化嚴重超前，就會產生「城市病」，如印度和墨西哥。在孟買和墨西哥城，大量居民生活在環境惡劣的貧民窟，貧富懸殊導致嚴重治安問題。反之，則產生「農村病」，工業發展不能最好地發揮群聚效應和規模效益，城市、農村人口收入差異巨大，人才的供應跟不上工業化的步伐，服務業發展十分緩慢，這在中國尤其表現明顯。2002年中國城市家庭的平均收入是農村家庭的三倍有餘，服務業佔國內生產總值的比重在最近的15年裏都徘徊在30至33%。

中國目前的城市人口只有39%，61%的農村人口只貢獻不到16%的國內生產總值，中國的城市化水平不僅低於其工業化水平（52%），也遠落後於發達國家水平（70%），可見中國的城市化率極待提高。據中國統計局估計，到2010、2020及2050年，中國的城市化率將分別達到35%、50%和70%，這意味著將有四億人口的大搬遷，相當於80個廣州的人口，這個動力將帶給中國經濟多大的推動實在難以估計。美國一位獲得諾貝爾經濟學獎的經濟學家就說過21世紀對世界影響最大的兩件事是美國的高科技產業發展和中國的城市化進程。

回看中國這20年的發展，如果你過兩三年再去同一個城市，你會發現變化之大，令人驚訝。可以說中國經濟的成就實體現在城市的發展，中國最具活力的珠三角、長三角、環渤海經濟圈都是來自城市群的經濟實力。珠三角的城市化水平已達73%，深圳在今年將成為中國第一個無農村人口城市。

中國的城市化將帶動中國對大量產品和服務的強勁需求，與中國經濟息息相關的香港如何把握這一趨勢十分值得思考。

製造業

城市化將進一步推進工業化，城市人口的增加將提供源源不斷的廉價勞動力，工業的群集效益更為明顯。港商在投資之前，需對當地在該行業的上下游供應鏈有充分的了解。勞動力的充沛供應更凸顯生產企業的規模效益，並且成為企業主要的競爭力之一。現時較為困擾港商的人員流動和管理及個別行業專業人才缺乏的問題相信隨著城市化進程會得到緩解。同時，中國在製造業的低成本優勢會得到進一步釋放。

房地產業

不論是現有城市的擴大還是新興市鎮的建立，首先就體

現在對房地產的需求。在中國這樣一個人口多同時土地供應又豐富的國家，房地產開發的模式既不同於人口稠密、土地稀缺的香港，又有別於人少地多的歐美。而且現代經濟意義

下的大城市不再強調傳統意義上的領土連續性。內地的大城市現在及未來土地供應多集中在近郊地區，類似小鎮的房地產開發愈來愈受到消費者的青睞，在上海和廣州較為多見，這類房地產開發的規模較大，由4,000戶到10萬戶不等，生活自成一體又與商業中心來往便利。這類容納大量居民的房地產開發亦易受到當地政府的支持。

中小城市的發展模式相信仍然集中在城內，而對城市設計及規劃等的需求亦更殷切。「更緊密經貿關係安排」為香港的發展商提供了更大的發揮空間。本年二月剛剛簽署的測量師、建築工程師等的資格互認也讓相關的服務提供者可抓住城市化過程的機遇。

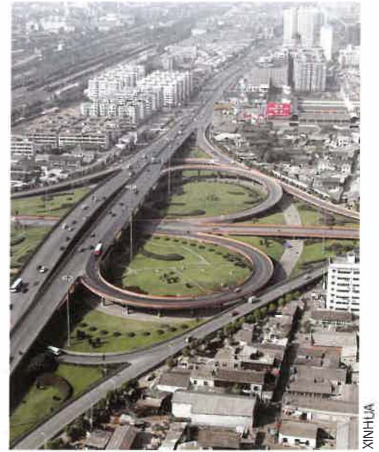
分銷及物流業

城市的膨脹為分銷和物流業的發展提供了新的空間。生產性服務不斷向大城市聚集，怎樣最有效地實現城市中心區域和各個次中心區域之間貨物與人的快速連接是該類企業競爭的焦點所在。中國將有更多的超大型分銷、物流企業產生，如果局限於該類企業在香港的發展模式，肯定不能在中國市場的激烈競爭中立足。從申請「安排」服務提供者證明書中物流（20%）和分銷（55%）所佔的大比數來看，可見港商已經行動，以搶佔先機。

城市化令到社會分工更為細微，除了上述強調規模的行業受益於城市化之外，倡導個性化服務的生活性服務亦有更多的機會。中小企業針對城市內各個區域的不同特點，提供不同的餐飲、娛樂及時尚服務將成趨勢。當然，中國的城市化不僅意味著有四億的農民要進城，同時更促進城市內人口的重新佈局，城市內各區域必然各有興衰，只有提前洞察各區基本人口的變化，才能避免盲目跟風和錯誤投資。

朱丹為香港總商會經濟師（中國），

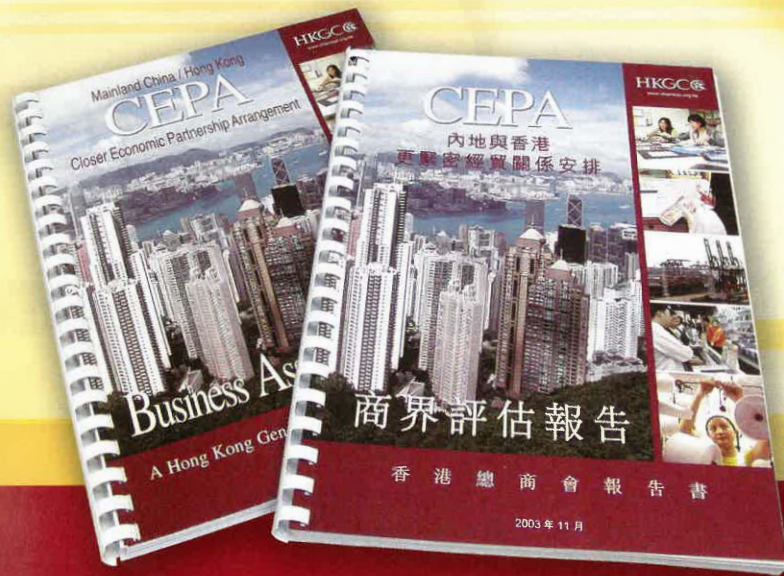
電郵：ruby@chamber.org.hk



Swelling city populations herald a boom for planners and property developers. 城市人口激增是規劃師和房地產發展商的喜訊。

Mainland China / Hong Kong Closer Economic Partnership Arrangement
 香港總商會「內地與香港更緊密經貿關係安排」報告書

Over
 1,300 copies sold
 迄今已售出
 逾 1,300 本



Business Assessment 商界評估報告



This 140-page Chamber CEPA Report provides a detailed analysis of how CEPA affects various business sectors covered by the agreement. The Report looks at CEPA from the viewpoint of the Hong Kong business community – tapping the experiences of our membership. It discusses in depth each sector which will benefit, and it basically contains “everything you ever want to know about CEPA”. Businesses who want to seize the new opportunities which arise because of CEPA will find this report to be invaluable as they do their planning.

Get your copy today from the Chamber at HK\$150* per copy (HK\$250* for non-members). A Chinese version of this report will be available in early December, but you can fill in the order form now to reserve your copy. All reports must be picked up from the Chamber at 22/F, United Center, 95 Queensway Road, Hong Kong. For further details, please contact Ms Wendy Chan at 2823 1207.

香港總商會「更緊密經貿關係安排」報告，從香港商界角度深入剖析協議對所涵蓋行業的影響，結合總商會會員豐富營商經驗編纂而成。這份 140 多頁的報告網羅「安排」詳盡資訊，並探討各有關行業可得裨益，實是企業運籌帷幄、緊抓「安排」機遇的天書。

報告售價每本港幣 150 元* (非會員港幣 250 元)。中文版已於 12 月初登場。請即填妥訂購表格並到香港總商會購買 (地址：金鐘道 95 號統一中心 22 樓)。查詢詳情，請聯絡陳文娟小姐 (電話：2823 1207)。

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Foreign investors wishing to establish a presence in the PRC in a relatively short time with minimal investment can consider setting up a representative office (RO). Such investors are not required to make any commitment to bring in capital either in cash or in kind. Furthermore, the fact that an RO's approval certificate can be valid for a one-year period provides an exit option for foreign investors to test the waters.

According to the PRC Income Tax Law for Foreign Investment Enterprise and Foreign Enterprise, its Implementation Regulations, the PRC Business Tax Tentative Regulations, ministerial regulations and rules issued by the State Administration of Taxation, an RO that carries on business activities within the PRC is subject to tax on income derived from sources in the PRC irrespective of whether they are paid by any sources inside the PRC. The RO has a legal obligation to file the business tax return on a monthly basis, and the income tax return quarterly.

There are three methods to determine the taxable income of an RO: the actual income method, the deemed income method, and the cost-plus method. In the absence of complete and accurate information relating to the RO's PRC-source income, the PRC tax authority normally adopts the cost plus method to ascertain the taxable income for practical reasons.

The major category of tax includes business tax and income tax. Business tax is imposed at a rate of 5 percent on the total gross amount of monthly overheads incurred by the RO. The business tax is filed at monthly intervals. Corporate income tax is imposed at a rate of 33 percent on the deemed profit. The deemed profit is assessed at a rate of 10 percent on the total gross amount of overheads incurred by the RO during the relevant period. The RO must file income tax at quarterly intervals. For example, if the monthly overhead is RMB80,000, the business tax and income tax will be calculated as follows:

Gross amount = RMB80,000 / (1-10%-5%) = RMB94,118

Business tax = RMB94,118 x 5%

Income tax = RMB 94,118 x 10% (deemed profit) x 33%

The income tax rate of 33 percent including 3 percent local income tax will be reduced to 15 percent if the RO is located within the special economic zones or other designated areas.

The State Administration of Taxation (SAT) lists the following types of taxable activities that a representative office may perform:

1. Acting as a merchandise trade agent;



Taxation of Repre

2. Consulting services relating to business, legal, tax and accounting matters;
3. Services performed for fellow subsidiaries of the same non-resident holding company;
4. Acting as advertising agents;
5. Providing services relating to visa handling, fee collecting, ticketing, tour operator, and liaison for non-resident tourist companies;
6. Consulting services given on behalf of non-resident financial institutions;
7. Providing services within the business scope of a transport company;
8. Other taxable activities the RO performs for the clients.

The following activities are not subject to income tax and business tax:-

1. Resident representative offices performing services of market research, providing business information, liaison,

Indirect business activities

Scope of activities – Business liaison, product introduction, market research, and technical exchange.

Are they taxable? – They are not taxable.

Exceptions – Taxable if they are performed for third party, or client of head office on a fee basis.

Direct business activities

Scope of activities – The types of taxable activities listed out as per SAT circular 1996 (165).

Are they taxable? – They are taxable.

Exceptions – 1. Subject to provisions in tax treaties China has entered into, or
2. Performing agency activity outside PRC on behalf of resident principals.

Non-taxable activities

Types of activities:

1. The maintenance of a fixed place of business solely for the purpose of purchasing goods or merchandise, or of collecting information, for the enterprise;
2. The maintenance of a fixed place of business solely for the purpose of carrying on, for the enterprise, any other activities of a preparatory or auxiliary character;
3. The maintenance of a stock of goods or merchandise belonging to the enterprise solely for the purpose of storage, display or delivery.

Remarks: The activities should be restricted to that performed for the enterprise itself. If done for third party enterprises or other enterprises within the same group, the said activities are taxable.

Taxable activities

Types of activities:

- As agent, a person has authority to conclude contracts in the name of the enterprise within the PRC (or its treaty state);
- The person regularly secures order in the PRC (or its treaty state) wholly or almost wholly for the enterprise itself, and other enterprises which control or are controlled by that enterprise. (Note that this provision only appears in the tax treaty entered into between China and Japan).

Exceptions: If the conclusion of contracts or accepting orders are related to the activities as mentioned in points 1 to 3 above, there will be no tax liabilities.

Representative Offices in the PRC

By ALFRED CHAN

consulting for the non-resident head offices on a free of charge basis;

2. Resident representative offices taking instructions from resident companies to act for them as an agent, and the agency activities are mainly performed outside the PRC.

Legal rules on business and taxable activities

In defining the activities that an RO may perform, the State Administration of Taxation (SAT), the State Administration of Industry and Commerce (SAIC), and the Ministry of Foreign Trade and Economic Cooperation (the MOFTEC) have different provisions. The SAT prescribes what constitutes a taxable activity while the SAIC stipulates that the RO should be engaged in non-direct business activities, subject to provisions in the international agreement. (We shall later discuss these provisions specifically). The MOFTEC also provides that the RO's may only be engaged in non-direct business activities in respect of business liaison, product introduction, market research, and technical exchange on behalf of their heading office.

To determine whether certain activities are taxable, one has to consider the income tax rules rather than the functional role an RO is to play within the organization as stated in the scope of its business. If the RO performs those non-direct activities for the client of its non-resident head office or other non-resident foreign companies on a fee basis, then the income derived from those activities is taxable under the PRC income tax rules.

The representative offices that do not carry on business activities or the RO's that carry on non-taxable activities, can submit applications to the tax authority for the granting of a tax exemption certificate. However, the exemption does not apply to the

income earned by the staff of the RO including the chief representative. Their PRC-source income is taxable whether or not they are paid by the representative offices.

The RO also has the legal obligation to deduct from its payroll income taxes and pay them to the local tax offices. In addition, the RO and all the staff have to bear certain social security contribution respectively including pension fund, hospitalization, unemployment, injury at work, and birth planning insurances. According to the Tentative Provisions issued by the State Council, the RO has to appoint a designated Foreign Enterprises Service Company to do the payroll and social security administration.

International and bilateral agreements

The international agreements China has acceded to may have different provisions from the domestic laws and regulations in respect of the scope of business activities. The international agreements should take precedence in case of inconsistency. China pledged to liberalize the service sector in her commitment to WTO accession in 2001. Specifically foreign investors are allowed to set up representative offices inside the PRC to engage, to a limited extent, in revenue-generating activities in the field of legal, accounting, tax practices and management consultation.

In some bilateral tax treaties the Chinese government has entered into, the provisions for taxable and non-taxable activities are not necessarily identical with the PRC domestic tax rules. In case of inconsistency, the provisions in bilateral tax treaties should take precedence. **B**

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中國常駐代表機構的稅務問題

陳國基

外國公司如想於短時間內在中國設立商業據點，但又不欲動用大筆資金，可考慮開設代表機構（辦事處）。開設代辦處的投資者無須承擔投入資金的義務。而且，審批機關發給代辦處的批准證書可以只有一年期限，給予外國公司靈活地作出撤退的選擇。

根據中華人民共和國外商投資企業法和外國企業所得稅法、營業稅暫時條例、財政部以及國家稅務總局的有關規定，在中國境內從事應稅經營活動的代辦處，無論是否由境內機構支付，須申報源於中國境內的收入及繳納所得稅和營業稅。代辦處需要每月申報一次營業稅及每一季申報所得稅。

計算代辦處的應納稅所得額有三種方法：實際申報法、核定收入法及經費支出換算法（即成本加核定利潤方法）。如果代辦處未能提供計稅的所有資料，一般採用成本加核定利潤方式計算應納稅所得，假設代辦處每月開支為人民幣80,000元，核定利潤和應納稅所得額按下列方式計算：

$$\begin{aligned} \text{當月利潤和成本總額} &= \text{人民幣 } 80,000 \text{ 元} / (1 - 10\% - 5\%) \\ &= 94,118 \text{ 元} \end{aligned}$$

$$\text{營業稅} = \text{人民幣 } 94,118 \text{ 元} \times 5\%$$

$$\text{所得稅} = \text{人民幣 } 94,118 \text{ 元} \times 10\% \times 33\%$$

以上10%是核定利潤，33%是所得稅率包括3%地方稅。倘若代辦處是設在經濟特區或稅法所指定的地區，所得稅率減為15%。

國家稅務總局列舉代辦處從事的應稅經營活動如下：

1. 從事商品代理貿易業務活動；
2. 商務、法律、稅務、會計等諮詢服務；

3. 代表機構為其集團內公司提供的服務活動；
4. 從事承攬或代理廣告業務；
5. 旅遊公司代表處提供代辦簽證、收費、訂機票、導遊、聯繫的服務；
6. 銀行和金融機構代表處提供的諮詢服務；
7. 運輸公司代表處就運輸業務環節為客戶提供的服務；
8. 為客戶提供的其他應稅業務活動。

代辦處從事下列活動，不徵所得稅和營業稅：

1. 為總機構了解市場情況、提供商情資料以及業務聯絡、諮詢、服務活動而沒有取得收入；
2. 接受境內企業委託，在境外從事代理業務，而活動主要是在境外進行。

經營活動與應稅活動的法律規定

有關代辦處的經營活動，國家稅務總局、國家工商行政局和外經貿部各有不同的規定。國家稅務總局列舉了代辦處可以進行的應稅活動，工商行政局則規定：代辦處「應當是從事非直接經營活動的代表機構。但是，兩國政府已有協議的，按其規定辦理」（稍後討論租稅協定有關部分內容）。而外經貿部亦規定只允許代辦處「可以在中國境內從事非直接經營性活動……進行其經營範圍內的業務聯絡、產品介紹、市場調研、技術交流等業務活動」。

代辦處是否負有納稅義務需依照稅法確定，不能按照其從事活動在公司內擔當的功能來確定。倘若代辦處有償為總機構的客戶或者境外其他公司從事允許的「業務聯絡、產品介紹、市場調研、技術交流等業務活動」，而其獲得的收入是源於中國境內的經營所得，需要依法納稅。

沒有從事經營活動或從事非應稅經營活動的代辦處，在向稅務機關提出申請後，經批准取得免稅證，可以無須納稅。但是，代辦處員工包括首席代表在境內取得的收入除外。

非直接經營活動

活動範圍 — 業務聯絡、產品介紹、市場調研、技術交流等。

是否要納稅？ — 無須納稅。

例外情況 — 有償在境內替第三者或總機構的客戶提供同樣服務。

直接經營活動

活動範圍 — 國家稅務總局 1996 (165) 號文件所指的應稅經營活動。

是否要納稅？ — 須要納稅。

例外情況 — 1. 與其他政府簽訂稅收協定豁免的除外；
2. 受境內客戶委託，在境外從事代理活動。



國際協定和雙邊協定

在中國政府加入的國際協定中，有關經營活動範圍如果與國內法規有不同的規定，在具體操作時，應按國際規定辦理。中國在2001年加入世界貿易組織作出的服務業開放承諾中，允許其他世貿成員國的服務提供者在中國設立辦事處，在法律、會計、稅務活動和管理諮詢領域，有限度地從事營利性活動。

在中國政府與其他政府簽訂的雙邊稅收協定中，有關應稅和非應稅活動的納稅義務如果與國內稅收法規有不同的規定，根據中國稅法，在法律實施的時候，遵守以雙邊協定為優先的原則。B

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非應稅活動

活動形式：

1. 專為本企業採購貨物或者商品，或者搜集情報的目的所設的固定營業場所；
2. 專為本企業進行其他準備性或者輔導性活動的目的所設的固定營業場所；
3. 專為儲存、陳列或者交付的目的而保存本企業貨物或者商品的庫存。

備註：只限於為本企業從事有關活動。如果為其他企業或者同一集團內的其他企業進行同樣活動的話，則須要納稅。

應稅活動

活動形式：

- 透過代表或代理人在中國（或另一方締約國）境內簽訂合同；
- 在中國（或另一方締約國）境內代表該企業，或者為該企業以及該企業控制或被控制的其他企業經常接受訂單（此規定只出現在中日簽署的租稅協定中）。

例外情況：倘若為從事第1項至第3項所指的活動而在中國境內簽訂合同或接受訂單，辦事處及其代理人不負有納稅義務。

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Economic Ups and Downs

Bilateral trade between France and Hong Kong has traditionally been a roller coaster ride, but the HKSAR remains one of the country's most important markets, writes **BRUNO CABRILLAC**

In 2001, French exports to Hong Kong reached an historical peak, mainly due to the sale of Airbus aeroplanes. The annual figures were hiding the slowdown registered throughout the course of the last part of the year, which was confirmed in 2002 and 2003. Despite a stabilisation during the second semester, French exports to Hong Kong decreased by 27 percent in 2002 (-5% excluding aeroplanes) and again by 4 percent in 2003. In 2001, Hong Kong was France's twelfth largest customer in the world and second largest in Asia (before China). In 2003 Hong Kong ranked, respectively, 24th and 3rd. Hence, the traditional trade surplus France enjoyed with Hong Kong reached an historical peak in 2001 (HK\$22.6 billion) and then contracted sharply (HK\$13.9 billion in 2003). However, it remained significant (the 7th in the world, but down from 4th in 2001).

Following strong growth over the first half of the 1990s, French exports to Hong Kong have fluctuated markedly. Between 1995 and 1997 there was a slight decline, which gained momentum in 1998 and 1999 due to the backlash of the Asian crisis. This started to recover in 2000, with 2001 being the peak year at HK\$27.4 billion.

The 2001 surge was mainly due to the sale of Airbus aeroplanes, following two years without any deliveries. Nevertheless, this good figure was hiding a downward trend over the second semester. As such, the 2002 and 2003 French exports figures, which showed a sharp decline, confirm the extraordinary feature of 2001. When compared to 2000, nevertheless, the 2002 and 2003 exports posted increases of 18 percent and 13 percent respectively.

Excluding aeronautic sales (HK\$3.5 billion in 2003), the results of which fluctuate considerably, the breakdown of French exports to Hong Kong by sector is dominated by consumption goods at HK\$6.1 billion, or 31 percent of total French exports. The bulk of these come from garments and leather goods (HK\$3.6 billion), perfumes, cosmetics and pharmaceutical products (HK\$1.1 billion). Food and beverage exports (HK\$ 1.4 billion) have suffered a steady decline over the '90s and represented only 7 percent of French exports in 2003 (versus 20 percent in the early '90s).

According to French statistics, as a result of the decrease in French exports to Hong Kong in the last two years, Hong Kong regressed to 24th position in France's 2003 client ranking worldwide (from the 12th position in 2001). Hong Kong remains France's 3rd largest client in Asia, behind Japan and China, yet France accounts for just 1 percent of Hong Kong's total imports. French products' market share in Hong Kong is

significantly lower than its share of the world trade, which stood at 5 percent in 2003.

Hong Kong exports to France recover

France's imports from Hong Kong increased by 18 percent to HK\$4.7 billion in 2003. Like exports, the trend of imports from Hong Kong was uneven over the past years. France's imports from Hong Kong were on the decline in the early 1990s, but started to rise in 1995 to HK\$3.7 billion. This trend accelerated for the rest of the 1990s to hit a record HK\$5.8 billion in 2000, followed by a decrease of -7 percent in 2001 and -14 percent in 2002.

The structure of these imports has remained relatively stable over the last 10 years. Although they have decreased in value, consumption goods represent a growing share of French imports from Hong Kong and account for more than 50 percent of the trade flow (HK\$3.1 billion, or 58 percent of 2003 French imports from Hong Kong versus 50 percent in 1999). In this product category, clothes rank first accounting for 28 percent, followed by intermediary goods at 14 percent, which include mainly electronic and electrical components.

French Firms Play a Strong Role in

The first half of 2003 was a major ordeal for Hong Kong's economy as the SARS outbreak cut into retail sales, tourism and above all investors and consumer's confidence, interrupting a sharp rebound in economic activity. Nevertheless, a few months after this crisis, Hong Kong pulled through in good shape, with trade growth very robust and visitor arrivals climbing to historical peaks. Once again, the Hong Kong economy, which has faced numerous crisis since 1997, has demonstrated its unique resilience. Whoever would have bet against Hong Kong would have lost.

And indeed, the French business community did not bet against Hong Kong. According to a survey conducted by the French Trade Commission in November 2003, the number of "French firms" (including affiliates or representative offices of French companies and locally incorporated companies controlled by a French national) in Hong Kong increased in 2003 by 8 percent compared to the previous year to reach 450.

According to the annual survey by the Census and Statistic



According to French statistics, Hong Kong exports to France account for just 0.1 percent of imports to the country. This meagre market share has been constantly declining over the last decade due to the relocation of most of Hong Kong's manufacturing activities to Mainland China and to the diminishing share of Chinese exports to France transiting through Hong Kong.

Significant trade surplus

In 2003, the surplus generated for France by its bilateral trade with Hong Kong decreased to HK\$13.9 billion (from a peak of HK\$22.6 billion in 2001). It represents the 7th bilateral surplus for France worldwide.

Nevertheless, this structural surplus must be related to a structural deficit of the bilateral trade between France and Mainland China. Indeed, the share of French exports to China transiting through Hong Kong is more important than the share of Chinese exports to France transiting through the SAR. This divergence keeps increasing and distorts bilateral trade flows of France with Hong Kong and Mainland China. **B**

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Hong Kong

Department, the French business community is, by the number of firms, the sixth largest foreign business community in Hong Kong, behind Japan, the United States, Mainland China, the United Kingdom and Germany. The French business community in Hong Kong is also the largest French business community in continental Asia.

Most of these entities have been created in the last 20 years – roughly a third of them by young French entrepreneurs. The majority of them are working not only on developing the local market but also on the natural hinterland of Hong Kong, namely southern China and, notably, the Guangdong Province. In addition, a significant number of these firms are utilizing Hong Kong as their regional centre. The "French firms," including affiliates or representative offices of French companies, play a significant weight in the Hong Kong economy, employing around 28,000 people, a little bit less than 1 percent of the working population.

French financial institutions are among the major foreign

players that make up the financial centre of Hong Kong. The three largest French banks: BNP/Paribas, Crédit Agricole Indosuez, now merged with Crédit Lyonnais to form "CALYON" bank and Société Générale, have in Hong Kong a full range of activities: credit, trade finance, investment banking, brokerage, investment banking, asset management.

Two years ago, the largest French insurer AXA, which has more than 1 million clients in Hong Kong, decided to set up here a regional platform for life insurance. French building companies (Dragages, Vinci, Bachy-Soletanche...) have participated in many infrastructure or building projects here, including tunnels, bridges, railways or underground lines, and skyscrapers.

The international airport, the International Exhibition Centre, or the older, but very famous biggest escalator made by CNIM, are reminders of French firm's participation in Hong Kong. We could also mention Alstom, which provides transport and power plant equipment, or Suez and Veolia which specialise in public utilities. And last but not the least, it is needless to mention the French luxury brands as you cannot go shopping in the Hong Kong malls without noticing them.

法港貿易的起伏

法港雙邊貿易向來像過山車般起伏不定，但香港始終是法國的主要市場

Bruno Cabrillac

2001年，法國出口香港的貨物總值錄得歷史新高，主因是法國售賣空中巴士，但該年下半年起至02、03年，貨物總值持續回落。雖然02年下半年情況轉穩，但總計全年，法國出口香港貨值下跌27%（扣除飛機銷售為-5%），03年續跌4%。01年香港在法國全球客戶中排名第12，在亞洲客戶中排名第二（領先中國）。03年香港在上述兩個排名榜中的位置分別為第24和第三。法國從法港貿易所得順差於01年創新高位（226億港元），及後顯著收縮（03年139億港元），不過仍然可觀（全球第七位，01年第四位）。

法國出口香港貨物總值經歷九十年代上半期的凌厲增長後，一直大起大落，1995至97年間輕微下滑，98至99年恢復動力，但因99年下半年亞洲金融危機，到2000年才再見起色，01年登上巔峰，總額達274億港元。

2001年急劇增長主要是由於法國出售空中巴士（此前兩年並無任何付運），然而，峰迴路轉，下半年乍現跌勢，02、03年法國輸往香港的出口持續急速倒退。不過，相比2000年，02、03年依然有所增長，增幅分別為18%和13%。

法國飛機銷情大起大跌（2003年35億港元），撇除飛機銷售，法國出口香港的最主要貨物是消費品，總值61億港元，佔法國出口總額的31%。當中包括成衣和皮革（36億港元）；香水、化妝品和醫藥用品（11億港元）。食品和飲品出口值（14億港元）於九十年代起拾級而下，及至03年仍僅佔該國出口總額的7%（九十年代初期20%）。

按法國統計數字，由於過去兩年法國出口香港貨值下跌，在法國的客戶排名榜中，香港從2001年的第12降至03年的第24。香港依然是法國第三大亞洲客戶，僅次於日本和中國，而法國只佔香港進口總額的1%。2003年，法國產品在全球貿易額中所佔比例為5%，明顯高於其在香港市場所佔的分額。

香港輸往法國出口復甦

2003年，法國自香港進口的貨物總值增加18%至47億港元。相若於出口，法國自香港進口的貨物總值多年來時有變化，九十年代初期減少，1995年起反彈，增至37億港元。此趨勢於九十年代下半期加劇，2000年貨物總值創下

58億港元高位紀錄，01年回落7%，02年再跌14%。

過去十年，此進口模式保持穩定，儘管貨物總值下降，但消費品在來自香港的進口貨物中所佔比例愈來愈高，為雙邊貿易總額的50%以上（31億港元，或2003年法國自香港進口貨值的58%，1999年的50%）。在此類別貨物中，成衣所佔比例最高，為28%，其次是中介貨物，主要包括電子和電機零部件，佔14%。

按法國統計數字，香港出口法國的貨物總值只為法國進口總額的0.1%。由於不少香港製造業北移中國內地，加上中國經香港轉口法國的貨物比重減少，這細小市場過去十年逐漸萎縮。

龐大貿易順差

2003年，法港貿易順差減至139億港元（自2001年高峰226億港元滑落），在法國全球雙邊貿易順差中排行第七。

然而，這結構性順差與法國從法中貿易所得逆差有關。法國經香港轉口中國的貨物比重於中國經香港轉口法國的貨物比重，致使貿易差額愈來愈大，扭曲了法國與香港和中國的雙邊貿易。■

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法國公司肩負重要角色

2003年上半年非典肆虐香港經濟，零售、旅遊等行業飽受折騰，投資者和消費者信心急挫，擾亂了正在迅速加快的復甦步伐。可喜的是，難關過後數月，香港經濟復見光明，貿易強勁增長，旅客來港人次攀上新高。香港經濟自1997年來屢遭蹂躪，但都表現出驚人韌力，履險如夷，由此充分證明香港富有實力，絕對不可看輕。

法國商界對香港始終充滿信心。法國貿易專員公署去年十一月進行調查，得知去年香港的法國公司（包括聯營公司、代表辦事處和在香港註冊的法資公司）數目較前年增加8%，達至450家。

法國五月藝術節 2004

亞洲最大型法國文藝盛會五月捲土重來，呈獻法國頂尖藝術家的優秀作品

Sarah Goettelmann

法國五月藝術節自 1993 年起每年一度在香港舉行，聲譽日隆，為法國在亞太區舉辦的最大型文藝活動，亦是香港藝壇盛事之一。

藝術節由法國駐香港總領事館和法國文化協會合辦，過去 11 年共推出超過 200 項多姿多采的節目，盡屬國際級藝術精品，當中包括展覽（視覺藝術、攝影、建築、錄像）、演奏會（古典和現代音樂、搖滾樂、爵士樂、電子音樂）、表演藝術（古典芭蕾舞、現代舞、街頭表演、舞台表演、默劇）和電影。

藝術節繼往開來，今年同樣準備一連串豐富精彩的活動，揉合法國古典傳統和當代藝術作品精選，務求向香港觀眾展示法國文化的精髓。

今年將有 20 項活動呈現於觀眾眼前，焦點是三個舞團的表演，包括萊恩芭蕾舞團演出的《狂熱》現代舞和在香港破天荒首演的《參孫和達利拉》多媒體歌劇。其他精彩節目還有《巴黎！巴黎！》電影節、著名鋼琴家 Augustin Dumay 與香港小交響樂團的合奏，以及繪畫、攝影、設計和錄像裝設等多元文化展覽。

多年來，法國五月藝術節不斷吸引到很多不同類型的觀眾，今年和其後的目標正是致力擴闊觀眾群，期望接觸到社會各階層人士。

一如以往，藝術節與香港多家主要機構聯手舉辦多項活動。透過合作，藝術節得以愈益深入城中各界。

藝術節亦以文化交流為前提，因此有些活動是由法國和香港藝術工作者合力演出。

藝術節每年均獲得公司和個人贊助某些節目或整項活動。有賴他們的支持，藝術節得以持續為香港市民帶來世界級的表演和展覽。

此外，法國駐港總領事館亦與提供空運、本地交通、酒店、餐飲、廣告、通訊等專業服務的商業夥伴長久緊密聯繫，確保藝術節暢順舉行。

藝術節近年推展大規模的專業傳訊計劃，通過品牌建立推廣活動，因而成功創造一個時尚、精湛和廣受歡迎的形象，同時，亦以現代和藝術創作為主題，表現出法國的傳統

和浪漫魅力。B

查詢詳情，請瀏覽法國五月藝術節網頁

www.frenchmay.com。

Sarah Goettelmann 為法國駐香港總領事館文化專員，電郵：sarah.goettelmann@consulfrance.hongkong.org。



按政府統計處年度統計資料，以外國商界在香港設立的公司數目計算，法國商界排名第六，在日本、美國、內地、英國和德國之後，但在亞洲，則名列前茅。

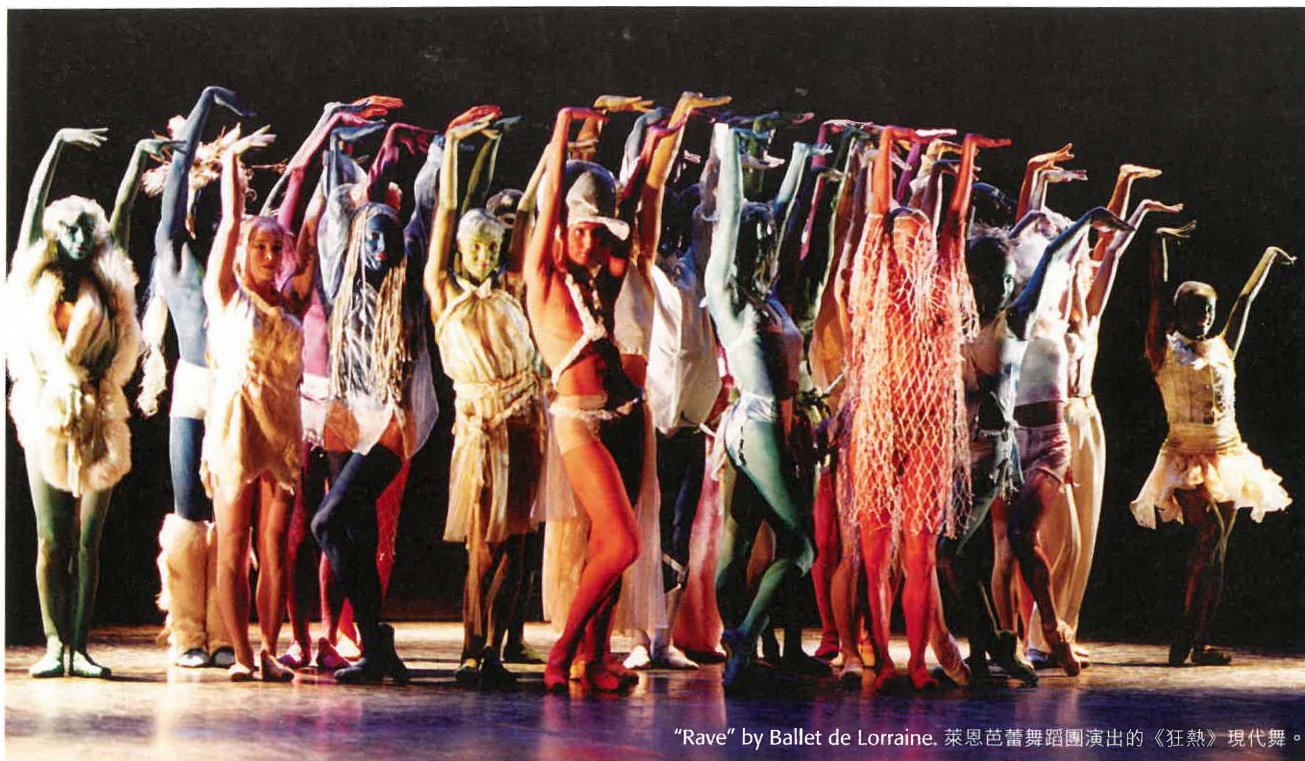
香港大部分的法國公司均在過去 20 年內成立，其中約三分之一由年青法國企業家創辦。他們大多兼營香港和華南市場，尤其是廣東省。此外，許多法國公司以香港為區域中心。法國公司涵括聯營公司和代辦處，在香港經濟中扮演重要角色，合共聘請 28,000 人，人數稍微少於香港工作人口的 1%。

法國金融機構在香港金融中心佔據重要地位，三大法資銀行：國家巴黎銀行、東方匯理銀行（與里昂銀行合併組成 CALYON 銀行）和法興銀行在香港提供全面服

務，計有信貸、貿易融資、投資銀行、經紀、資產管理等。

兩年前，在香港擁有百多萬名客戶的法國最大保險公司國衛保險，決定在這裡設立人壽保險區域業務平台。法國建築公司（寶嘉建築、豐企停車場、法國地基建築等）參與不少香港基建和建築項目，包括隧道、橋、鐵路、地鐵和摩天大廈。

香港國際機場、國際展覽中心和老牌著名企業 CNIM 的電動扶梯，均為法國公司參與香港經濟活動的明證；當然還有供應運輸和發電設備的 Alstom 及專營公共事業的蘇伊士集團和 Veolia，它們均為香港的聞名法國企業。大家到大型商場購物時，相信必會留意到場內的法國名牌商店。



"Rave" by Ballet de Lorraine. 萊恩芭蕾舞團演出的《狂熱》現代舞。

Le French May 2004

France's largest cultural festival in Asia kicks off in May and will showcase some of the country's finest artistes, writes **SARAH GOETTMANN**

Le French May has come a long way since its inception in 1993, with the annual event achieving growing success and popularity. Today, the event is the largest French arts festival held in the Asia-Pacific region, and one of Hong Kong's major cultural events.

Organized by the Consulate General of France in collaboration with the Alliance Francaise, Le French May has presented more than 200 events over its 11-year history of the highest international standard. These span a wide spectrum of disciplines, including exhibitions (visual arts, photography, architecture, video), concerts (classical and modern music, rock, jazz, electronic music), performing arts (classical ballet, contemporary dance, street performance, theatre, mime) and cinema.

In line with previous editions, Le French May 2004 has lined up an exciting programme of events. As usual, the selection aims to achieve a balance between the presentation of French cultural heritage and contemporary creation to offer the best of French culture to the Hong Kong audience.

Among the 20 events to be presented this year, there

will be a special focus on dance with three different companies. These include the contemporary dance performance "Rave" by Ballet de Lorraine, and for the first time ever in Hong Kong the festival will showcase the opera "Samson & Delilah" in a multimedia concept version. Other highlights include the film festival "Paris! Paris!", piano performances by the famous Augustin Dumay with the Hong Kong Sinfonietta, as well as a wide spectrum of exhibitions covering painting, photography, design, and video installation.

While Le French May's audience has been growing and diversifying in the past few years, the ambition of this year's festival and those to come is to reach ever larger sections of the community. The 2004 programmes have been selected to make Le French May more accessible and enjoyable by people from all walks of life. **B**

For more information on Le French May, visit www.frenchmay.com.

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Disease Management

Diabetes is fast becoming a global epidemic – a silent killer afflicting increasingly younger people and eating away at the governments' coffers, writes **Dr JULIANA CHAN**

In Hong Kong, approximately 10,000 people die every year. Most of these are from natural causes or accidents, but 10 of every 30 deaths that occur here daily are due to stroke, heart disease or kidney disease – up to 50 percent of which are related to diabetes.

In Hong Kong, the average age of a diabetic person is approximately 50. An average non-diabetic person of the same age can expect to live to 75 or more. The presence of diabetes, however, cuts a person's life expectancy by between 10 to 15 years.

Asians particularly at risk

The World Health Organisation estimates that in the year 2000, about 171 million people around the world had diabetes. Startlingly, more than two thirds of those were in Asia. India, China, U.S., Japan, and Pakistan topped the global list of sufferers. In China alone, there are believed to be at least 18 million people with diabetes – equivalent to the entire population of Australia – and this figure is expected to increase to 40 million by 2025.

The epidemic of diabetes and obesity is particularly evident in non-Caucasians, including Chinese populations, who undergo rapid changes in lifestyles characterised by high fat, high sugar and high salt diet with reduced physical activity and increased psychosocial stress.

Due to Hong Kong's highly efficient and competitive lifestyle, people here have too many food choices, too little time

for exercise and generally too much stress. As a result, Hong Kong has one of the highest rates of diabetes in the world, affecting one in every eight people. This percentage increases from 1 to 2 percent in people under 35 to more than 25 percent in those aged 65 or above.

In the 45-55 age group, 6-10 percent of people can expect to develop diabetes and half remain undiagnosed. Men are more likely to be affected than women before they reach the age of 50, when the situation reverses, possibly due to the onset of menopause. In general, 30-50 percent of diabetic complications develop silently and slowly, but strike suddenly.

The major challenge in fighting diabetes is its silent and slow encroachment nature, coupled with a general tendency for people, doctors and patients alike to be complacent about it.

High blood glucose, high blood pressure and abnormal blood fat levels go hand in hand and are the main risk factors for heart disease, stroke and kidney failure. On average, 50-90 percent of diabetic patients have coexisting high blood pressure and abnormal blood fat levels. Besides, diabetic patients develop small blood vessel disease causing damage to the kidneys, eyes and nerves. All these risk factors and complications are silent and deadly, but if detected early and managed effectively, they will greatly reduce the risks of major illnesses such as blindness and kidney failure.

RISK FACTORS FOR DIABETES

- Family history of diabetes (especially those with a young onset of the disease <40 years)
- A history of gestational diabetes
- Obesity (Body mass index (BMI) ≥ 25 kg/m²)
- Central obesity (waist circumference >70 cm in women and >80 cm in men)
- High blood pressure ($\geq 140/90$ mmHg or on medications)
- High blood triglyceride (≥ 2 mmol/L) and/or low HDL-C (<0.9 mmol/L)
- Smoking
- Age ≥ 45 years especially men

The odds of having diabetes increases from 3, 7 to 11 as the number of risk factors increases from 3, 5 to 7 respectively
BMI = body weight (kg) / body height (m)

TYPICAL SYMPTOMS OF DIABETES

(The majority of patients do not have symptoms and are detected during routine medical checks up or when presented with complications).

- Increased thirst
- Increased urination
- Fatigue
- Weight loss (especially if previously obese)
- Skin itchininess and poor skin healing
- Blurred vision
- Infection of genitalia



Hence, upon diagnosis, all diabetic people should undergo a comprehensive assessment to evaluate their profiles of risk factors and complications. Based on this clinical profile, doctors will be in a better position to advise on disease severity and types of therapy such as diet, exercise, tablets, insulin and medications for other conditions.

Equally important, these risk factors should be periodically monitored to ensure that target values are attained and that treatment regimens are appropriate. Patients must also learn about the disease and how lifestyle modification can help to prevent further deterioration. Here, patient self-management is an integral part of disease management.

Disease management

Disease management is a multidisciplinary, systemic approach to manage patients with chronic conditions such as diabetes, asthma, heart disease, and depression. Disease management programs address a disease or condition through prevention, proactive, evidence based interventions, and patient self management. Through this approach, it helps patients and their physicians to better adhere to the recognised standard of care and prevent avoidable utilisation of expensive medical resources. Proponents of disease management believe that, when effectively designed and implemented, it offers substantial promise to improve health outcomes and, thereby reducing overall costs.

In fact, there is now indisputable evidence confirming that the risk of all-diabetes related complications can be reduced by 25-75 percent if treatment targets are attained and appropriate drugs are given to these patients under a disease management program.

For diabetes, a typical disease management program will include risk stratification, patient education that facilitates self-management, aggressive screening for complications, early

interventions, appropriate speciality referral, practice of clinical guidelines and evidence based treatment protocols. The program is conducted by a co-ordinated professional team that involves medical specialists (endocrinologists), diabetes nurses, dietitians, podiatrists, and physical trainers.

One of the reasons for the generally sub-standard quality of diabetes care in the Hong Kong community is partly related to the complexity of the protocol. Compared to a solo practice, a Diabetes Centre operated by a multidisciplinary team can provide a more conducive environment for patients to learn how to manage their diabetes through information sharing, peer influence and mutual support.

Based on a study conducted by the Chinese University of Hong Kong, only 8 out of 91 diabetic people (8.8 percent) managed according to a structured care protocol in a Diabetes Centre died after 7 years. By contrast, 20 out of 81 (24.7 percent) diabetic people who received usual (random) care from a typical HA hospital clinic died during the same period. These findings are in agreement with several international studies showing the benefits of a multidisciplinary and holistic team approach compared to the traditional doctor-patient relationship in a solo-practice setting.

Cost to businesses

Apart from improving clinical outcomes, there is culminating evidence that an effective disease management program can save health expenditure in the long run. In a recent article published in McKinsey Quarterly, it has been predicted that in a few years, the average Fortune 500 company may be spending as much on health benefits as it earns in profits. One of the most important reasons for this growth in health care spending is due to the near epidemic of diabetes among its employees.

Many companies are now adopting a more strategic

疾病管理

糖尿病不動聲色，迅速成為全球流行殺手病，患者愈趨年輕化之餘，政府亦須為此背負醫療重擔 **陳重娥醫生**

香港每年約有 10,000 人去世，其中大多數死於自然或意外。不過，每日 30 名死者中有三成的死因是中風、心臟病或腎病，其中 50% 以上與糖尿病有關。

香港糖尿病患者的平均年齡為 50 歲左右。此年齡人士若非糖尿病患者，平均壽命可達 75 歲或以上，但是，如患上糖尿病，壽命一般會縮減 10 至 15 年。

亞洲人高危

世界衛生組織估計 2000 年全球共有 1 億 7,100 萬名糖尿病患者，而教人驚愕的是，亞洲人佔了當中三分之二。印度、中國、美國、日本和巴基斯坦的糖尿病患者最多。單在中國，便相信至少有 1,800 萬人患上糖尿病，數目等同於澳洲全國人口，且料會於 2025 年前增至 4,000 萬。

糖尿病和肥胖症在非白種人包括華人中尤為流行，主要是跟遺傳基因有關，再加上生活方式急速轉變，令身體大量攝取飲食中的脂肪、糖和鹽，但由於運動量減少，以致未能有效消耗，而且心理社會壓力大增。這種種因素都是令糖尿病和肥胖人士激增的主要原因。

香港凡事講求效率，競爭激烈，市民享有過多食物選擇，卻鮮有時間運動，一般都面對很大壓力。因此，香港處於全球糖尿病患病率最高地方之列，每八人中便有一人是患者，當中 35 歲以下人士的患病率由 1 至 2% 大幅增加至 65 歲或以上的超過 25%。

45 至 55 歲組別人士中，6 至 10% 有機會患上糖尿病，特別是未屆 50 歲的男性，其患病率一般比女性為高，但 50 歲後這情況會逆轉，有可能是由於女性出現更年期所致。概括來說，糖尿病一般沒有顯著特徵，故不易察覺，

相信只有 30 至 50% 的糖尿病患者為確診個案，而大部分人可能根本不知道自己患上糖尿病。

糖尿病不動聲色，隱伏於人體內，加上醫生、患者和一般人都對之掉以輕心，令這種病的治療倍加困難。

高血糖、高血壓和不正常血脂水平是心臟病、中風、腎衰竭的主要風險因素。平均來說，50 至 90% 糖尿患者同時有高血壓和不正常血脂水平。再者，他們會有微絲血管病變，損害腎、眼和神經線。所有上述風險因素和併發症雖是潛伏的，但卻會致命，所以愈早發覺和有效處理，引致失明、腎衰竭等嚴重疾病的風險便愈低。

有見及此，所有糖尿病患者經診斷後應接受周詳評估，以判斷其風險因素和併發症狀，方便醫生給予患者關於病症嚴重程度和治療方式的建議，包括飲食、運動、藥物、胰島素或病情所需的其他治療。

同樣重要的是，這些風險因素須予定期監察，以保證醫療目標能夠達到，而且治療方法恰當。患者亦須多瞭解此病，著力改善起居飲食以防病情惡化，患者個人管理更是疾病管理重要的一環。

疾病管理

疾病管理是治療慢性疾病（例如糖尿病、哮喘、心臟病、抑鬱症等）的一種模式。整套計劃根據醫學研究證據和認可的醫療指引，結合預防、治療和患者個人管理等因素，協助長期病患者控制病情及防止惡化。疾病管理的支持者認為，計劃如能有效設計和推行，必能大大促進治療成效，節省整體醫療成本。

事實上，現有明確證據顯示，如醫療目標能夠達到，而患者又在計劃下得到適當治療，所有糖尿病併發症的風險率便可降低 25 至 75%。

典型的糖尿病疾病管理計劃涵括風險分析、患者個人管理教育、詳盡的併發症檢查、早期介入、適當的專科轉介、診療指引實踐和證據為本的治療方案。計劃由一組專業醫療人員協力實行，包括專科醫生（內分泌科）、糖尿專科護士、專業營養師、足部治療師、運動導師等。

香港的糖尿病護理水準普遍不足，部分原因是治療糖尿病涉及多方面的配合，情況比較複雜，一般私家診所因資源有限和人手問題很難推行疾病管理計劃。有別於一般單獨運

糖尿病風險因素

- 家族患糖尿病的歷史（特別對在 40 歲前提早患上此病的人尤關）
- 曾有妊娠期糖尿病紀錄的女性
- 肥胖（體重指數 $\geq 25 \text{ kg/m}^2$ ）
- 中央肥胖（女性腰圍 $> 70 \text{ cm}$ ，男性腰圍 $> 80 \text{ cm}$ ）
- 高血壓（ $\geq 140/90 \text{ mmHg}$ 或正在服用有關藥物）
- 高三酸甘油酯（ $\geq 2 \text{ mmol/L}$ ）及 / 或低高密度脂蛋白水平（ $< 0.9 \text{ mmol/L}$ ）
- 吸煙
- 年齡超過 45 歲，男性為甚

擁有 3、5 和 7 種上述風險因素的人士，其患上糖尿病的機會將相對地增加 3、7 至 11 倍。

糖尿病典型病徵

（大多數患者沒有顯著病徵，通常於例行身體檢查或併發症出現時方才發覺。）

- 容易口渴
- 小便頻密和尿量增多
- 容易疲倦
- 體重下降（尤其肥胖人士）
- 皮膚痕癢、傷口癒合力差
- 視覺模糊
- 生殖器官易受感染

體重指數 = 體重 (公斤) / 身高 (米)



作的私家診所，糖尿病專科中心匯聚多學科醫療小組，有患者通過彼此分享和支援，學懂怎樣護理糖尿病。

據香港中文大學研究所得，在 91 名曾於糖尿病專科中心接受系統性治療的患者中，只有八名 (8.8%) 在其後七年內去世。相比之下，在 81 名曾於醫院管理局診所接受一般 (隨機抽樣) 治療的糖尿患者中，卻有 20 名 (24.7%) 在其後七年內去世。這些結果與多項國際研究的相近，就是多學科團隊在治療此病上優於由單一醫生對個別患者的傳統模式。

成本問題

此外，還有確實證據顯示，有效的疾病管理計劃不僅能改善療效，長遠而言更可節省醫護開支。最新一期《麥健時季刊》中有一篇文章預測，一般財富 500 公司在未來數年的保健開支可能與其盈利相差無幾，主因之一是愈來愈多僱員患上糖尿病。

不少公司已與提供優質疾病管理計劃的著名保健服務公司締結策略聯盟，讓員工收取優質可靠的資訊，並且使用有關服務。

糖尿病醫療經費

醫管局分區醫院一般提供 1,000 至 1,500 張病床，每一內科病房平均每日收取 30 至 50 名急症病人，其中 30 至 50% 是因心臟衰竭、心臟病發、中風、腎衰竭、嚴重感染等糖尿病相關病患而住院。治療這些重病的費用平均介乎 10 萬至 50 萬港元或以上，但還未計入失業、病假和患者受苦所牽涉的開支。由於香港人煙稠密和糖尿患者呈年輕化，即使不是專家，也可了解這種流行病的深遠財政影響。

資源有限和政府財赤，早已使醫管局系統不勝負慢性病患者的需求，故此私營機構特別明顯需要推行優質疾病管理計劃。歐美先進國家普遍動用國內生產總值的 8 至 16% 作為醫療經費。香港鑑於低稅制，只將本地生產總值 4 至 6% 用於醫護，所以透過教育、認知和正確選擇來引導市民投資於個人健康，市場自然可以擴闊。

香港中文大學和健力控股有限公司 (愉景灣地產發展商香港興業國際集團附屬機構) 為此於 2002 年成立確進糖尿專科中心，開創全港同類服務的先河。憑著一站式疾病管理方案，專科中心為本港私營醫護界增添選擇，以照顧糖尿病和其他慢性病患者日益殷切的需求。 **B**

查詢糖尿病和疾病管理詳細資料，請瀏覽網頁 www.qualigenics.com；熱線電話：8201 2380。

陳重斌醫生為香港中文大學內科及藥物治療學系教授。本文亦蒙香港中文大學內科及藥物治療學系副教授唐俊業教授、沙田威爾斯醫院及確進糖尿病專科中心診所醫務總監陳諾醫生提供資料。



and integrated approach by partnering with preferred health care providers which deliver high quality disease management programs as well as encouraging their employees to take advantages of these health care packages through good and reliable information.

Financing diabetes care

In a typical HA regional hospital with 1,000-1,500 beds, a medical ward admits on average 30-50 patients a day, 30-50 percent of them have diabetes-related diseases, such as heart failure, heart attack, stroke, kidney failure and severe infections. The average treatment costs for these severe diseases range from HK\$100,000 to more than HK\$500,000, leaving aside the costs due to unemployment, sick days and personal suffering. Given the size of the population and the increasingly young onset of diabetes, the financial implications of this burgeoning epidemic are obvious even to non experts.

Due to limited resources and the government budget deficit, the current HA system is already overloaded with overwhelming demand of patients with chronic diseases. There is an obvious need to deliver a quality disease management model in the private sector. In most developed countries such as the U.S. and Europe, 8-16 percent of their gross domestic productivity (GDP) is spent on health care. In Hong Kong, given the low tax system, only 4-6 percent of our GDP is spent on health care. There is still scope for expanding the market by getting people to invest in their health. This can only be achieved through education, self-awareness, and informed choice.

Against this background, Qualigenics Diabetes Center was established in 2002 under an academic-industrial collaboration between the Chinese University of Hong Kong and GenRx Healthcare Ltd. (a subsidiary of HK Resources International Ltd., developer of Discovery Bay). This business model is the first in its kind in Hong Kong. By adopting a "one-stop" disease management model, the center provides an option in the private health sector to meet the growing demand of people with diabetes and other chronic diseases. **B**

For more information on diabetes and disease management, visit www.qualigenics.com

Dr Juliana CN Chan is Professor in the Department of Medicine and Therapeutics at the Chinese University of Hong Kong.

Professor Peter CY Tong, Associate Professor, Department of Medicine and Therapeutics, The Chinese University of Hong Kong, The Prince of Wales Hospital, Shatin, and Dr Norman Chan, Clinical Director, Qualigenics Diabetes Centre, also contributed to this article.



Members visit Zhou Bo (front row, 3rd from right), Deputy Director of HKMAO, during HKGCC's China Committee Working Mission to Beijing. 總商會中國委員會訪京團拜會國務院港澳辦副主任周波 (前排右3)。

Mission to Beijing

Mainland China will continue to provide strong support to Hong Kong and its development, senior government officials told a 30-member HKGCC delegation on a two-day mission to the capital last month.

"We felt that the state leadership shows strong support for Hong Kong's development," HKGCC China Committee Chairman David Lie, who is also Chairman of Newpower Group, told *The Bulletin* upon returning to Hong Kong on February 20.

During discussions with senior Chinese officials, delegates learned more about the development of CEPA, and exchanged views on practical problems that they might run into when doing business in the Mainland.

Vice Minister of the Ministry of Commerce An Min told delegates that the privileges offered by the Central Government under CEPA are exclusive to Hong Kong businesses. He also urged the Hong Kong business community to take advantage of the agreement to expand their business operations in the country and contribute to China's economic growth.

"The vice minister also told us that the Ministry of Commerce will strengthen its supervision on the implementation of

CEPA in the country to maximise the benefits of the agreement," Mr Lie added.

Zhou Bo, Deputy Director of the Hong Kong and Macau Affairs Office of the State Council, also reiterated that the Central Government will provide broad, long-term support to Hong Kong.

After being briefed on the Chamber's position on Hong Kong's constitutional development, Mr Zhou praised the Chamber for focusing on getting the process right, rather than the end result or the cut-off date. He also agreed with the Chamber that it is necessary to maintain the prosperity and stability of Hong Kong.

Gong Zheng, Vice Minister of the General Administration of Customs, briefed delegates on how CEPA was being rolled out, and how applications for items to be included in the initial list of 374 products that enjoy zero tariff are progressing. He also assured delegates that the zero-tariff privilege for made-in-Hong Kong goods would not be abolished.

Delegates also learned about the latest customs clearance measures in Guangdong Province, including the mutual recognition of cigarette and alcohol inspections, an automatic customs checking system in Shenzhen and the

implementation of a co-location clearance system on the Western Corridor.

Li Ruogu, Assistant Governor of the People's Bank of China, discussed China's efforts to reform the banking sector and also spoke about the value of the RMB. He said China Construction Bank and Bank of China became the first two state-owned commercial banks to be restructured because they have comparatively fewer non-performing loans. The two banks will write off part of their bad debts by issuing bonds. When their non-performing loan ratios drop to less than 5 percent and capital adequacy levels rise to more than 10 percent, the banks will start inviting strategic investors to prepare for listing, he said.

Commenting on the value of the RMB, Mr Li stressed that the currency can only be adjusted if China's economic conditions warrant it, and that the fall of the US-dollar is a fiscal problem that America must fix itself. He also said that the RMB will not be revalued in the near future, despite many people speculating that it would be adjusted.

In addition to meetings with An Min, Mr Zhou, Mr Gong and Mr Li, members also met: Hao Zhaocheng, Vice Minister of the State Administration of Taxation, and Liu He, Deputy Director of Office of the Central Leading Group on the Financial and Economic Affairs for State Information. Yu Ping, Vice President of CCPIT hosted a dinner for the delegation. **B**

中國委員會訪京

內地將繼續大力支持香港及其發展，中國政府主要官員上月向總商會一行30人的訪京團作出上述表示。

訪問團團長總商會中國委員會主席、新大中集團執行主席李大壯於2月20日回港後向《工商月刊》表示：「我們感到國家領導人十分支持香港的發展。」

訪問團在北京進行了兩天訪問，就「更緊密經貿關係安排」的實施，以及一些在中國營商的實際問題與中央政府官員交換意見。

商務部副部長安民表示，中央政府在「安排」中給予香港的優惠措施，不會輕易提供予其他國家。他亦相信香港商界會好好利用該協議帶來的機遇以拓展業務，亦同時為中國的12*經濟發展出力。

李氏稱：「安部長並表示商務部會加強監管各地對『安排』的實施，讓協議真正發揮效力。」

國務院港澳辦副主任周波表示中央政府對香港的支持是長期而不容置疑的。

訪問團向他表述了總商會對政制

發展的意見，周主任讚賞並認同本會提出應把焦點放在尋求一個正確的改革過程，而不是硬求落實改革日期或最終結果。他亦同意，無論如何都必須確保香港繁榮穩定。

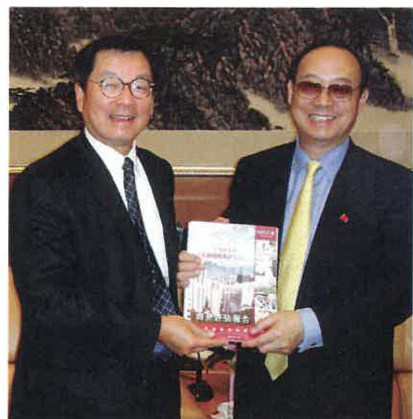
海關總署副署長龔正向訪問團介紹了「安排」零關稅的實施情況，以及未包括在首階段374項產品內的新產品申請零關稅情況。他向代表團保證，零關稅優惠一旦給予有關港製產品，便不會撤銷。

在通關便利化方面，龔署長列舉了廣東分署進行統一海關載貨清單管理、與香港海關互認煙酒查驗結果、兩水兩路快速通關、深加工結轉虛擬大關、深圳自動核放系統、以及下一步在西部通道進行的一地兩檢制度。

代表團與人民銀行副行長李若谷的討論集中在銀行改革和人民幣幣值問題。李行長表示建設銀行和中國銀行的呆壞帳與資產總值較小，因此比較靈活，可先實行改革。兩行將以發債等形式將呆壞帳撥離。當呆壞帳比率達到5%以下、資本充足率10%以上，兩行便可開始邀請策略性投資者，進行上市。

至於人民幣幣值問題，李行長一再堅持，人民幣匯率若要調整，只會按中國經濟情況而定。他認為美元幣值下降是美國的財政問題，應由該國自行處理。他重申短期內人民幣將不會如外界所猜測般升值。

此外，訪問團還拜會了國家稅務總局郝昭成、中央財經小組辦公室副主任劉鶴。接待單位中國國際貿易促進委員會的副會長于平亦宴請了訪問團。B



HKGCC CEO Dr Eden Woon presents MOC Vice Minister An Min with a copy of the Chamber's CEPA Report.
本會總裁翁以登博士向商務部副部長安民送贈本會編製的「安排」報告書。



David Lie (left) and Dr Eden Woon present Liu He, Vice Minister of the Office of the Central Leading Group on Financial and Economic Affairs, with a small souvenir after their meeting.
李大壯(左)與翁以登博士向中央財經小組辦公室副主任劉鶴致送精美紀念品。



Li Ruogu (centre), Assistant Governor of the People's Bank of China, said that the RMB will not be revalued in the near future.
中國人民銀行副行長李若谷(中)表示，人民幣不會在短期內升值。



Mission to Jakarta

A 17-member delegation of the Hong Kong General Chamber of Commerce, led by Anthony Nightingale, Chamber Chairman and Director, Jardine Matheson Ltd, returned to Hong Kong on February 6 from a three-day business mission to Jakarta, Indonesia.

During the visit, the delegation met with a number of senior government officials, including Dr Kuntjoro-Jakti (photo 2, right), Minister Coordinator for Economic Affairs of Indonesia and Rudy Pesik, Chairman of ASEAN Business Advisory Council, and attended meetings with the Indonesian Chamber of Commerce and Industry, Indonesia China Business Council and the

Indonesia Committee of the Pacific Basin Economic Council (PBEC).

Lu Shumin (photo 1, 3rd from left), Ambassador of the People's Republic of China to the Republic of Indonesia, hosted a dinner for the delegation at his embassy.

During the mission, members also had the opportunity to tour PT Astra Honda Motor (photo 5), one of the world's biggest motorcycle factories, to get a glimpse of one of the most successful foreign investments in Indonesia.

Commenting on the mission upon returning to Hong Kong, Mr Nightingale said, "Delegates all found it useful and productive. They also expressed business interest in Indonesia." **B**



雅加達考察

香 港總商會一行 17 人的商務考察團在總商會主席兼怡和管理有限公司董事黎定基率領下，於 2 月 6 日完成為期三天的印尼雅加達訪問行程返港。

在印尼期間，考察團拜訪了印尼經濟事務部長 Kuntjoro-Jakti 博士 (圖 2 右) 等多

名主要政府官員、ASEAN Business Advisory Council 主席 Rudy Pesik、印尼工商會館、印中商務理事會，以及太平洋地區經濟理事會印尼委員會。

中華人民共和國駐印度尼西亞共和國大使盧樹民 (圖 1 左 3)，在大使館宴請了訪問團。

此外，訪問團還參觀了全球最大的摩托車工廠之一 PT Astra Honda Motor (圖 5)，一睹印尼這個成功的外資項目。

黎氏回港後表示：「團員皆認為今次訪問收穫豐富，還表示有意在印尼拓展業務。」 **B**



Competition Policy Does Hong Kong Need it?

Competition policy can provoke heated debate at the best of times. Now that the government has published its "Guidelines to maintain a competitive environment and define and tackle anti-competitive practices" the temperature has risen a degree or two. In an effort to ease businesses' concerns that the government will enforce a competition policy on companies, Sandra Lee, Permanent Secretary for Economic Development and Labour, explained at the Chamber's February 11 roundtable luncheon how these new guidelines will work. Following is an abridged version of her talk, which has been edited for length. Members can listen to her entire speech, and observations from David Dodwell, Executive Director, Golin/Harris International Ltd, who also spoke at the luncheon, at Bulletin Online, www.chamber.org.hk.

What is competition policy? I think it is important to remember that competition is actually the cornerstone of Hong Kong's economic policy and very much our social value. Competition not just in terms of business, not just in terms of consumer interest, but competition as a social value is very much part of our life. We compete at school and we compete at various occasions. That is why competition makes us what we are and that is why competition has to be a part of our business practice as much as part of our way of life in Hong Kong.

But why do we have a competition policy? There is a lot of history behind this, but at the end of the day, in 1998 the government came up with a copy of the competition policy. First of all, government issued this competition policy not because we want to bash business, not because the certain militant quarter wanted us to make life difficult for businesses. We have this policy because we want to go into partnership with you. There is a big distinction between a competition policy and a competition law. The government's position at the moment is that we don't go for a comprehensive competition law, which happens in many other countries – almost 90 out of 140 WTO members have this. Why? Because we believe that it is our objective in terms of our competition policy to enhance economic efficiency, to promote free trade and benefit consumers, with minimal cost. If we have a law, who

will pay to enforce it? Also, will a competition policy address all issues across the board? Not necessarily.

Why do we want a competition policy instead of a comprehensive competition law at this stage? Because it goes into the fundamental principle of how the government wants to go into partnership with businessmen and the community at large so that we are all on good behaviour and we are all good corporate citizens. By maximising the market force, then everybody benefits. It is a tripartite winning situation. So it does not have to be a stick and punish-style of managing.

We want to encourage voluntary compliance and voluntary drafting of code of conduct specific to businesses' operations or sectors. One more word of reassurance,



"We want to encourage voluntary compliance," says Ms Lee. 李淑儀表示，我們希望商界自願遵行這份指引。

because it has been passed to me that once we issue the guidelines we are going to slap it on you with legislation, licensing conditions and everything else. No, it is not a mandatory exercise that we want to put you in a straightjacket. **B**

Town Hall Forum with Lau Siu-kai

Professor Lau Siu-kai, Head of the HKSAR Government's Central Policy Unit, exchanged views with members at the Chamber's Town Hall Forum on February 23. To encourage a free dialogue this event was for members only and closed to the media.

議事論壇 — 劉兆佳

香港特區政府中央政策組首席顧問劉兆佳教授於2月23日出席本會「議事論壇」，與會員交流意見。論壇僅供會員參與，在謝絕傳媒採訪的情況下，鼓勵與會者盡抒己見。



競爭政策香港需要嗎？

競爭政策在好景時會引發激辯，政府近日發表的「維持競爭環境及界定和對付反競爭行為的指引」，使激烈程度接續提升了一兩度。經濟發展及勞工局常任秘書長李淑儀在2月11日本會小型午餐會向會員闡釋該新指引，目的在於紓緩商界對政府施行商業競爭政策的憂慮。因篇幅所限，本刊將其演說節錄於下。會員可在本會網站 www.chamber.org.hk 聆聽致辭全文，亦可從

中知悉另一評論者 Golin/Harris International Ltd 行政總裁 David Dodwell 對此問題的觀點。

何謂競爭政策？我們須謹記，競爭其實是香港經濟政策的基石，亦與我們的社會價值觀有莫大關聯。競爭不僅與商業和消費者利益有關，從社會價值觀的角度，它更與我們的生活息息相關，如在學校以至任何場合都存在競爭。競爭使香港取得今日的成就，因此無論在香港做生意或生活，我們總離不開競爭。



可是，我們為何要有競爭政策呢？事實上，其歷史相當漫長，及至1998年政府才初次發表競爭政策文本。首先，我要解釋政府發佈這項政策並非旨在打擊商界，亦不是若干激進分子希望我們借此來令企業經營困難。政府制訂這項政策，其實旨在與商界合作。競爭政策與競爭法大有分別。雖然很多國家，例如140個世貿成員國中近90個有這種法例，但政府現時的立場是不擬制訂全面的競爭法，因為我們的目的是借助競爭政策提升經濟效益、促進自由貿易，並令消費者受惠，但所花成本必須盡量少。如有競爭法，誰將負擔執行費用？而且，競爭政策又須否應付所有問題？我想未必。

在現階段，我們為何需要競爭政策而不是全面的競爭法？原因是這問題關係到政府如何與商界以至整體社會合作的基本原則，這原則是大家都要表現良好，而且是良好企業公民。市場力量提升，人人受惠，遂形成三贏優勢，因此實在無須用懲罰性手段來管治。

我們希望商界自願遵行這份指引，亦鼓勵企業就業務營運或個別行業自行草擬守則。據聞有人傳言政府一旦發表指引，便會接續向商界強行相關條例、發牌規則等等，所以最後我想再向各位保證，政府不會強行有關指引，硬要商界依循。B

Chamber Golf Outing 高爾夫球同樂日

Forty-three members joined the Chamber's first Golf Outing in 2004 on February 25 at the "Valley" course of the beautiful Nansha Golf Club in Panyu, China. Douglas Leung took the Champion prize for the day for the best round.



本會於2月25日假中國番禺南沙高爾夫球會(谷場)舉行今年首次「高爾夫球同樂日」。43名會員參加了當日賽事，梁煜南憑著全場最佳表現摘冠。

Champion 冠軍	Douglas Leung, Sarasin Rabo Investment Ltd 梁煜南 瑞士嘉盛萊寶投資管理有限公司
1st Runner-up 亞軍	Shing Chan, Yuen Hing Electrical Trading Co Ltd 陳成源興電業貿易有限公司
2nd Runner-up 季軍	Joe Yiu, Pentalpha Hong Kong Ltd 余慶垣 華利美香港有限公司
Longest Drive (Male) 最遠距離獎(男子組)	Ivan Yim, Impact Golf Management Group 嚴偉行 Impact Golf Management Group
Longest Drive (Female) 最遠距離獎(女子組)	Sandy Law, Elite Financial Services Ltd 羅燕萍 卓越理財顧問有限公司
Nearest to Pin 最近旗桿獎	Newmi Chan, Action Interlining Co Ltd (HK) Ltd 陳智齊 益成制朴(香港)有限公司
Best Gross Score 最高總桿數獎	Ivan Yim, Impact Golf Management Group 嚴偉行 Impact Golf Management Group



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CHAMBER HAPPY HOUR – FEBRUARY

The Chamber Happy Hour was back in full swing on February 26 at our new location, Lux Bar in Lan Kwai Fong. The event, held on the last Thursday of every month, is a great way to expand your network circles, or to just kick back after work and meet new and interesting people. Our next get-together will be on March 25. See you there! **B**



二月歡樂時光

「總商會歡樂時光」於2月26日假新場地－蘭桂坊 Lux Bar 再度舉行，氣氛熱鬧。此活動逢每月最後一個星期四為會員而設，是會員拓展人脈的良機，下次日期為3月25日，敬候光臨。 **B**



Chamber
Happy
hour

LAST THURSDAY of every month, 6:00-7:30p.m., at a new location.

(Upper Ground, California Tower, 30-32 D'Aguilar Street, Lan Kwai Fong, Central)



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For enquiries, call Maggie Fung at 2823-1209.



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Grand and Gold Award winners of the 2003 Eco-Business Awards pose with the organisers and officiating guests (front row) at the awards presentation ceremony held at the Hong Kong Convention and Exhibition Centre on February 16.

The 2003 Hong Kong Eco-Bus

Nine companies walked away with a Gold Award and one with the Grand Award at the 2003 Hong Kong Eco-Business Awards on February 16 for their efforts to develop a green office culture and business practices, while 35 firms were awarded a Certificate of Merit for their environmental efforts.

Speaking at the awards ceremony, Secretary for the Environment, Transport and Works Sarah Liao lauded companies participating in the awards for their efforts to limit their businesses' impact on the environment.

"Environmentally-friendly office practices are often easy to implement but can bring about real economic benefits to an organisation," she said. "For example, energy-efficient equipment can reduce energy costs and double sided printing can reduce paper costs. More importantly, organisations' efforts in green manage-

ment will greatly enhance environmental awareness among staff. Implemented on a community level, this will help conserve finite resources and reduce pollution, which will in turn benefit the community as a whole," she said.

Each year since its establishment in 1999, the Awards Scheme Organising Committee decides on appropriate award categories for the year. This year, three distinctive awards were decided upon: Green Office Award, Green Property Management Award (Private Housing) and Best Environmental Reporting Award.

The Green Office Award is to encourage companies or organisations to take environmental measures to develop a green office culture within the workplace and honour organisations that have performed environmental management well in their businesses.

The Green Property Management



「2003年香港環保企業獎」榮譽金獎和金獎得獎者與主辦機構代表及主禮嘉賓(前排)在2月16日假座香港會議展覽中心舉行的頒獎禮上合攝。

Business Awards

Award (Private Housing) is designed for the organisations which have done well in incorporating green practices in real property management services to housing establishments.

The Best Environmental Reporting Award, which was launched in 2000, and then re-launched this year, aims to emphasise the importance of the Environmental Report as a management tool for an organisation.

The winners of the awards this year were selected through a three-phase assessment which included preliminary screening, detailed assessment and final selection. The adjudicating panel with representatives from organisers, co-organisers and members of 2003 Hong Kong Eco-Business Awards Working Group interviewed the selected candidates to assess their environmental achievements in the final selection. **B**

Winner List of 2003 Hong Kong Eco-Business Awards (Green Office) 「2003年香港環保企業獎」環保辦公室獎得主名單

Gold Award 金獎

- Hong Kong Police Force (Police Training School) 香港警務處(警察訓練學校) **4**
- Mak Hang Kei (HK) Construction Limited (Tsuen Wan Office) **5**
- 麥行記(香港)建築有限公司(荃灣寫字樓)
- Standard Chartered Bank 渣打銀行 **6**

Certificate of Merit 優異獎

- City University of Hong Kong (Facilities Management Office)
香港城市大學(物業及設施管理處)
- Crown Worldwide (HK) Limited 嘉栢有限公司
- EastPoint Property Management Services Limited 置邦物業服務有限公司
- Gammon Skanska Limited (Reclamation Works in North Tsing Yi)
金門建築有限公司(北青衣填海工程)
- Hospital Authority (Biomedical Engineering Services Section) 醫院管理局(醫學工程服務組)
- Hsin Chong Construction Co., Ltd. (26 Belcher's Street Residential
Redevelopment Project) 新昌營造廠有限公司(卑路乍街26號住宅重建項目)
- Jones Lang LaSalle Limited (Property Management Division) 仲量聯行(物業管理部)
- Jones Lang LaSalle Management Services Limited (YKK Building)
仲量聯行物業管理有限公司(吉田大廈)
- Kerry Property Management Services Limited (Enterprise Square)
嘉里物業管理服務有限公司(企業廣場)
- Shui On Centre Property Management Limited 瑞安中心物業管理有限公司
- Well Born Real Estate Management Limited (Head Office) 偉邦物業管理有限公司(總所)

Winner List of 2003 Hong Kong Eco-Business Awards: Green Property (Private Housing) 「2003年香港環保企業獎」環保物業管理獎(私營房屋)得主名單

Grand Award 榮譽金獎

- Metro City Management Limited (Metro City Phase 1) 新都城管理有限公司(新都城一期) **1**

Gold Award 金獎

- Hong Yip Service Company Ltd. (The Parcville) 康業服務有限公司(採葉庭) **2**
- Kai Shing Management Services Limited (Castello) 啟勝管理服務有限公司(帝堡城) **3**

Certificate of Merit 優異獎

- Beverly Hill (Estate Management) Limited 比華利山(物業管理)有限公司
- CP Land Management Limited (No. 1 Garden Terrace) 中怡物業管理有限公司(花園台一號)
- EastPoint Properties Limited (Kam Ying Court) 置邦興業有限公司(錦英苑)
- EastPoint Property Management Limited (Parc Oasis Tower 1 - 20)
置邦物業管理有限公司(又一居第一至二十座)
- Flora Plaza Management Limited 花都廣場管理有限公司
- Funing Property Management Limited (Fu Ning Garden) 富寧物業管理有限公司(富寧花園)
- Guardian Property Management Limited (The Incorporated Owners of Tung Hei Court)
佳定物業管理有限公司(東熹苑業主立案法團)
- Hong Yip Service Company Ltd. (Wonderland Villas) 康業服務有限公司(華景山莊)
- Kai Shing Management Services Limited (Hillsborough Court) 啟勝管理服務有限公司(曉峰閣)
- Lei King Wan (Management) Limited 鯉景灣物業管理有限公司
- Residential Management Services Limited (The Floridian) 惠信物業管理有限公司(逸意居)
- Residential Management Services Limited (Noble Place) 惠信物業管理有限公司(景峰豪庭)
- Shui On Properties Management Limited (Richland Gardens) 瑞安物業管理有限公司(麗晶花園)
- StarCrest (Management) Limited 星域軒(管理)有限公司
- Taikoo Shing (Management) Limited 太古城物業管理有限公司
- Urban Property Management Limited (Rhythm Garden) 富城物業管理有限公司(采頤花園)
- Well Born Real Estate Management Limited (Casa Marina I) 偉邦物業管理有限公司(淺月灣一期)

2003 香港環保企業獎



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2月16日的「2003 香港環保企業獎」頒獎禮喜氣洋洋，九家公司獲頒金獎，一家獲頒榮譽金獎，以表揚它們培育辦公室的綠色文化及實踐環保，另有35家公司獲得優異獎，以鼓勵他們參與環保工作。

環境運輸及工務局局長廖秀冬在頒獎禮上表示，參賽企業努力減少業務對環境的影響，值得讚揚。

廖女士說：「辦公室環保措施不但容易推行，還可為機構帶來實際經濟裨益。譬如節約能源設備可減省能源費用，雙面印刷則可節省紙張。更重要的是，機構的環保管理工作可大大提高員工的環保意識。從社區層面上看去，辦公室環保措施有助保存有限的資源和減少污染，繼而令整個社會受惠。」

「香港環保企業獎」自1999年成立以來，每年獎項籌委會皆按實際情況決定舉辦最適當的獎項。今年比賽

設有三個獎項，分別為環保辦公室獎、環保物業管理獎(私營房屋)及最佳環保報告獎。

環保辦公室獎旨在鼓勵公司或機構在工作間實行環保措施，藉以培養辦公室的綠色文化，並獎勵機構把環保概念融入日常運作和管理中。

環保物業管理獎(私營房屋)旨在

嘉許為擁有大廈公契的私營物業提供物業管理服務的機構，在物業管理上引入環保措施。

2000年首辦的最佳環保報告獎今年再度舉辦，目的在於提倡重視環保報告的作用及採用該報告作為管理方

法之一。

今年各獎項得獎者均經過三個評選階段後選出，包括初步遴選、詳細評估和最終評選。評審團在最終評選階段會見入選企業，以評估它們的環保成績。評審團由主辦及合辦機構的代表和「2003 香港環保企業獎」工作小組成員組成。B



Winner List of 2003 Hong Kong Eco-Business Awards (Best Environmental Reporting)

「2003 年香港環保企業獎」最佳環保報告獎得主名單

Gold Award 金獎

CLP Holdings Limited 中電控股有限公司 7

The Hong Kong and China Gas Company Limited 香港中華煤氣有限公司 8

MTR Corporation 地鐵公司 9

The University of Hong Kong 香港大學 10

Certificate of Merit 優異獎

Hong Kong Fire Services Department 香港消防處

Hong Kong Housing Authority 香港房屋委員會

Hong Yip Service Company Ltd. (Wonderland Villas) 康業服務有限公司 (華景山莊)

Kai Shing Management Services Limited (Palm Springs) 啟勝管理服務有限公司 (加州花園)

Kwong Wah Hospital 廣華醫院

Shell Hong Kong Limited 香港蜆殼有限公司

Well Born Real Estate Management Limited (The Beverly Hill)

偉邦物業管理有限公司 (比華利山別墅)

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The Service Economy

Leaders from government, business and universities, together with politicians and journalists, got together for the February 9 Penta Forum to brainstorm ideas on improving Hong Kong's service economy.

Speaking at the opening ceremony, the Financial Secretary, Henry Tang, emphasised that Hong Kong must continue to harness its strengths to capture new growth opportunities. Although we are starting 2004 on a strong note with major economic indicators, local and global alike turning for the better, he cautioned against becoming complacent and urged businesses to seek out opportunities.

"Among these opportunities is of course CEPA. We have been in close liaison with the Mainland to ensure a

smooth, timely and effective implementation of CEPA. Both sides are determined to resolve any difficulties and bottlenecks expeditiously to allow our businesses or our service industries to reap the most benefits," he said.

At each of the discussion sessions at the forum, presenters outlined current challenges and set the scene for prompt discussion and debate, and then reported on possible solutions thrown up by participants at the evening forum in Government House.

This was the sixth such forum to take place, and was jointly organised by the Hong Kong Coalition of Service Industries of the Hong Kong General Chamber of Commerce, the Commerce, Industry and Technology Bureau, and the Faculty of Business and Economics of the University of Hong Kong. **B**



服務經濟

政 府、商界和大學領袖以及政界人士和傳媒編輯於2月9日「五方論壇」一同探討香港服務經濟的發展策略，集思廣益。

財政司司長唐英年在開幕禮致辭時強調，香港要憑藉實力捉緊新的發展機遇。雖然2004年經濟呈現復甦，本地和國際主要經濟指標皆有所改善，但他忠告各人不可自滿，並力促企業主動探索機會。

唐司長說：「『更緊密經貿關係安排』當然是其中之一。我們與內地

緊密聯繫，確保『安排』得以暢順、迅速而有效地實施。雙方堅決合力破除萬難，令商業或服務業得享厚惠。」

論壇在當日下午假禮賓府舉行，分設多個專題研討會，主持人簡述香港刻下挑戰後，引導與會者辯論，最後匯報他們提出的解決方案。

「五方論壇」由香港總商會香港服務業聯盟、香港特區政府工商及科技局和香港大學經濟及工商管理學院合辦，今年是第六屆。 **B**





HKGCC SPRING DINNER 2004

Over 450 Chamber members and their guests enjoyed a brilliant evening of fun, entertainment, food and prizes at the 11th annual HKGCC Spring Dinner on February 20. Singer Fong Yee-kee delighted the crowd with popular songs, and duets with members, as well as with Mainland and Hong Kong government officials. Besides enjoying a great night out, each member also walked away with a gift bag of goodies and great table prizes worth at least HK\$700. Winners of the lucky draw also took away superb prizes, including two return trip air tickets to Sydney flying Cathay Pacific business class, HK\$10,000 in cash, Dragonair tickets, watches and jewellery among other things. **B**





春茗聯歡迎猴年

逾 450 名會員在 2 月 20 日本會第 11 屆春茗聯歡晚宴，盡享繽紛美食、喜慶娛樂和豐富獎品。歌星方伊琪除獻唱流行曲外，還與會員合唱；內地和香港政府官員也上台一展歌喉，為晚會增添歡樂氣氛。每位出席會員皆獲贈精美禮物包和檯桌禮品，總值 700 港元或以上，而若干會員更在幸運抽獎中獲取大獎。今年的幸運抽獎精彩禮品包括國泰航空香港—悉尼商務客位來回機票兩張、一萬港元現金，港龍航空機票、腕錶和珠寶首飾。 **B**



Mekim Corners Health Care Market

When William Tsui launched his own business in Hunghom in 1981, his goal was to tap into an under-served market by distributing health products from Europe to a rapidly emerging pharmaceutical and health industry in Hong Kong and Asia.

By appealing to this neglected niche while forming strategic alliances with key players in the pharmaceutical and personal health care business world, Mr Tsui has grown his businesses from a two-man outfit in the first year to over 150 full-time staff today.

"When I founded Mekim in 1981, there wasn't much competition, because a lot of people thought there was no market for importing pharmaceutical raw materials and health care products in Hong Kong and Asia," he says. "The market is a lot more crowded now, but I believe there is still a lot of room for us to grow."

His initial contact with European suppliers of raw pharmaceutical materials soon led manufacturers of finished drugs and health care products to ask Mekim to market and distribute their lines in Hong Kong – a relationship that continues to this day.

Rapid growth in both finished products and raw materials resulted in the raw pharmaceutical material side of the business being spun off into a separate company. This allowed Mr Tsui to focus on developing the market for finished healthcare products for both professionals and consumers in Hong Kong and Macau.

He managed to win tenders to supply hospitals and clinics, which today account for about 50 percent of the company's sales, as well as shelf space in local supermarkets and drugstores.

However, with new discoveries and products in the medical sector coming onto the market almost daily, keeping track of these developments soon became one of his biggest challenges.

"I define this sector as a kind of knowledge-based business," Mr Tsui

says. "When we started, I had to spend most of my time finding out about the market and the situation in terms of products, customers, vendors, legislation, etc, which was a huge challenge. As the business grew, we employed more people to do this, freeing me to focus on driving the company forward."

To manage the flow of information more efficiently, Mekim invested a substantial sum in information technology, which Mr Tsui says has been a critical factor in the company's success.

Branching out

Although he managed to win shelf space in stores for fast-moving personal care products, a lot of the 4,000 products



that Mekim represents are too niche to attract the big retailers' interest.

To overcome this obstacle, in the mid 1990s, he decided to open his own retail outlets under the name Meka. The company now has 13 stores dotted around Kowloon and Mr Tsui says he is thinking about opening a store on Hong Kong Island.

"I cannot say this is a good business, because we treat the shops as our marketing arms. We are not aiming to compete with existing retailers, and we are not looking at high turnover," he says. "What we are looking at is showcasing our product lines to consumers."

To this end, the company also sends a quarterly newsletter on new products and health trends to its database of 40,000 loyal customers.

Besides showcasing products, the shops also allow Mekim to track consumer buying patterns, their preferences and budgets, information from which is then fed back to them through the newsletter.

Healthy growth

When Mekim started out, the health product market was a neglected sector. Higher standards of living and greater awareness of health issues have expanded the market, but it has also attracted more competition. Yet Mr Tsui says this has actually helped the company in some respects, because it pushes the company to work harder and smarter.

"By harder I mean incorporating more products into our range and expanding our retail stores. And smarter as we need to set up some sort of IT system to help us make better business decisions," he says.

With 20-plus years' experience under his belt, Mr Tsui says decisions to expand or diversify into new products and markets have usually been the right ones. But with the operational structure of the business designed for variety and volume, increasing the company's product portfolio and customer base is a continuous exercise.

China provides the answer to expanding a sales base for many companies, but Mr Tsui says he is not aggressively seeking to enter the market at the moment.

"We have to wait for a suitable time before going there, as many things in China are not clear. Yes it is a very big market, but we cannot afford to take such a risk with so many uncertainties at the moment," he says.

"In Hong Kong, we still feel there is a lot of room to play with. Some of our competitors are leaving, because they say Hong Kong is a very tough market. But we are staying and strengthening our foothold, because we are still expanding here." **B**

1981年，徐啟雄在紅磡自立門戶，向香港和亞洲迅速冒起的製藥和保健行業分銷歐洲的保健產品，力圖開拓這個潛在市場。

徐氏一面吸納這個有待開拓的獨特市場，一面與世界知名製藥和個人保健公司締結策略聯盟，終於把一間原來只有兩名員工的公司，擴展成為今天僱用150多名全職員工的企業。

他說：「1981年創辦美儉時，市場競爭不大，因為當時製藥原料和保健產品在香港和亞洲是不受重視行業。如今，市場競爭非常激烈，但我相信發展空間依然充裕。」

他起初與歐洲的製藥原料供應商建立了聯繫，不久亦得到藥品和保健品製造商委託，在香港代銷產品，這種合作關係一直維持至今。

藥品和製藥原料需求殷切，令徐氏萌生分拆原料業務之念，他則專注發展保健產品市場，對象是香港和澳門的專業人士和消費者。

他成功投得的醫院和診所供應合約，現約佔該公司銷售額五成，另外，旗下產品還在超級市場和藥房出售。

然而，醫學技術和產品推陳出新，徐氏亦須面對考驗，緊貼市場發展。

徐氏說：「依我看來，這是一門以知識為本的生意。開業初期，我花了大量時間研究市場狀況，包括產品、客戶、供應商和法例，挑戰可真不少！隨著業務茁長，我已增聘人手分擔這些工作，好讓我能專心推展業務。」

為改善資訊流通，美儉在資訊科技方面投入大筆資金。徐氏坦言，此舉是公司成功的關鍵因素。

業務擴充

雖然美儉的快速流轉個人護理產



美儉領導保健市場

品得以進佔商店貨架，但該公司代理的4,000種產品中，許多都十分冷門，較難引起大型零售商的興趣。

為了突圍，他於九十年代中期決定自設零售店，取名「美康」。該公司現有13間分店，遍佈九龍各區，徐氏表示有意在港島開設分店。

他說：「我不能說這是賺錢生意，因為我們只把店舖當作市場推廣部，不旨在與現有零售商競爭，所以不著眼於高營業額。我們的目標是向消費者推介各式產品。」

為此，該公司又向四萬名長期客戶寄發每季通訊，介紹新產品和保健趨勢。

此外，美儉還借助分店掌握消費者的購物模式、喜好和預算，繼而透過通訊發佈有關資料。

穩健增長

美儉開業之時，保健產品市場不受重視。隨著生活水平和健康意識提高，

市場得以擴大，但競爭也愈大。不過，徐氏認為，這其實多少給公司帶來助益，激發公司加倍努力和提升效率。

他說：「換句話說，我們要一面推行產品多元化和擴充零售店網絡，一面安裝資訊系統，協助公司運籌謀。」

徐氏表示，憑藉自己廿多年經驗，他在拓展新產品和市場方面往往決斷精明。然而，基於以類和量為基礎的經營模式，公司須持久地增強產品組合和客戶基礎。

許多公司都渴望擴展中國銷售網，但徐氏卻說不急於染指內地市場。

他說：「我們要等待時機成熟，內地市場的確十分龐大，但目前仍存在很多不明朗因素，因此我們不能冒進。」

「我們依然認為，香港還有偌大發展餘地。一些競爭對手覺得香港市場很難經營，正逐步撤離，但我們在這裡的業務還在不斷擴充，所以會留下來，繼續邁進。」B



Member Profile

Company: Mekim Limited
Business: Marketing and distribution of healthcare products and fast moving consumer goods
Established: 1981
Year joined HKGCC: 1992
Web site: www.mekim.com

會員巡禮

公司: 美儉有限公司
業務: 保健產品和快速流轉消費品的推廣和分銷
成立年份: 1981
入會年份: 1992
網址: www.mekim.com



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Small & Medium Enterprises

Mr Emil YU

Taxation

Mr Kaushal TIKKU

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Industries Executive Committee

Mr KWOK Kwok-chuen

Financial Services

Mr Adrian LI

Information Services

Mrs Cindy CHENG

Professional Services

Mr Ian ROBINSON

Real Estate Services

Mr Kyran SZE

Travel/Tourism

Mr Alan WONG

Asia/Africa

Hossein Nasiri, Advisor to the President and Secretary of the High Council of Free Trade Industrial Zones of Iran, led a delegation to visit the Chamber on January 16 to promote Iran's free trade zones.

China

Liu

Hongsheng,

Deputy Secretary-general of Tianjin



Municipal Government, called on the Chamber on February 4 to discuss possible co-operation on future events with the Chamber. HKGCC CEO Dr Eden Woon extended the Chamber's invitation to the Mayor of Tianjin, Dai Xianglong, to be a speaker at a Distinguished Speakers Series luncheon.

Sonny Doo, President of the Hong Kong Chamber of Commerce in China – Guangdong, led a delegation to the Chamber on February 5 to discuss future co-operation projects between the two organisations.

Wu Keming, Director of the Development Research Centre of Anhui Provincial Government and the Policy Research Bureau of the Peoples Government of Anhui, called on the Chamber on February 10. Mr Wu said that his office will organise a training program on CEPA for government officials in Anhui.

George Leung, Chief Economist, Greater China

China, Korea and the USA: What Next?

Karen Elliott House, Senior Vice President, Dow Jones & Company, and Publisher of *The Wall Street Journal*, spoke on February 3 on where she sees China, North Korea and U.S. relations heading.

中國、韓國與美國關係前瞻

杜瓊斯公司高級副總裁兼《華爾街日報》出版人 Karen Elliott House 於 2 月 3 日小型午餐會，展望中國、北韓和美國關係。

for HSBC Group, spoke to members of the China Committee at their February 12 meeting on RMB business for Hong Kong banks and its implications for Hong Kong companies.

CEPA

Billy Au,

Trade Officer, Trade and Industry Department, spoke at the Chamber's CEPA roundtable luncheon on February 6 on "How to Apply for Zero Tariff in the Next Phase of CEPA."



The CEPA Promotion Week – Guangzhou Forum & Expo was held in Guangzhou on February 11. Officials from Guangdong, Hong Kong and Macau talked about the implementation of CEPA and related policies.

Europe

Elzbieta Sledz, Warsaw Consultant, HKTDC, and a Polish business delegation called on the Chamber on January 16 to meet with members interested in

exploring possible business opportunities in the country.

Dr Miroslav Somol,

Deputy Minister, Ministry of Trade and



Industry, Czech Republic and **Csaba Gyopos**, Director, Czech Government Agency for Business and Investment Development, spoke at a Chamber roundtable luncheon on February 2 about new opportunities that will arise with the country's entry into the European Union in May.

Intellectual Property

The Chamber submitted further views on the **Copyright Amendment Bill 2003** on January 19, in response to a consultation by the government on formulating a clearer definition of infringing acts.

Elisabeth Ponsolle des Portes, CEO of the French luxury industry association Comite Colbert visited the Chamber on February 12 to exchange views on intellectual property protection of luxury brands.



Services

Peter Thompson, Deputy Head of the EU's Delegation to Geneva, met with the Chamber's Senior Director for Business Policy Dr WK Chan on January 29 to discuss the Doha Round of the WTO.

Thomas Tso, Deputy Secretary for Housing Planning and Lands, updated members of the Real Estate Services Committee at their February 3 meeting on the development of the West Kowloon Cultural District.

The newly formed HKCSI Expert Group on Competition Policy held their first meeting on February 11, at which Stanley Ko was elected as Convenor and Ian Robinson as Deputy Convenor.

Dominic Chan, Analyst at CLSA, gave his views on the outlook for the banking industry during the Financial Services Committee meeting on February 13. The committee also discussed a possible benchmarking study on Hong Kong as a financial centre. **B**

亞洲及非洲

伊朗自由貿易工業區高等委員會主席顧問兼秘書

Hossein Nasiri 於 1 月 16 日帶領代表團探訪本會，以推廣該國的自由貿易區。

中國

天津市人民政府常務副秘書長 **劉紅升** 於 2 月 4 日到訪，與本會商討日後合辦活動事宜。本會總裁翁以登博士代表本會邀請天津市市長戴相龍，擔任「特邀貴賓演說系列」午餐會演講嘉賓。

中國香港(地區)商會廣東會長 **杜源申** 於 2 月 5 日率領代表團到訪本會，商討兩家機構的未來合作項目。

安徽省人民政府研究室及安徽省人民政府發展研究中心主任 **吳克明** 於 2 月 10 日到訪，表示研究所將為安徽省政府官員舉辦「更緊密經貿關係安排」培訓課程。

匯豐集團首席經濟師(大中華) **梁兆基** 於 2 月 12 日出席中國委員會會議，向會員講述香港銀行的人民幣業務和對港商的影響。

緊貿安排

工業貿易署貿易主任 **區家盛** 於 2 月 6 日「安排」研討坊演說，講題是「如何提出下階段產品零關稅要求」。

CEPA 香港澳門(內地) 巡迴推廣週 廣州站於 2 月 11 日舉行，粵港澳官員在會上談論「安排」的實施和有關政策。

歐洲

香港貿易發展局華沙顧問

Elzbieta Sledz 和波蘭商務代表團於 1 月 16 日到訪，與本會會員探索波蘭商機。

捷克共和國政府工貿部副部長 **Miroslav Somol** 博士與投資推廣署東南亞營運總監 **周傑** 於 2 月 2 日小型午餐會，談談捷克今年五月加入歐盟後帶來的新機遇。

知識產權

本會於 1 月 19 日提交對《2003 年版權(修訂)條例》的進一步意見，以回應政府就侵犯版權行為制定更明確定義的諮詢。

法國奢侈品業協會主席 **Elisabeth Ponsolle des Portes** 於 2 月 12 日到訪，就奢侈品的知識產權保護與本會交流意見。

服務業

歐盟的日內瓦代表團副團長 **Peter Thompson** 於 1 月 29 日與本會工商政策副總裁陳偉群博士會面，討論世貿的多哈回合談判。

房屋及規劃地政局副秘書長 **曹萬葵** 於 2 月 3 日出席地產服務委員會會議，向會員介紹西九龍文化區的最新發展。

新成立的香港服務業聯盟競爭政策專家小組 於 2 月 11 日召開首次會議，高鑑泉當選小組召集人，羅賓信獲選副召集人。

里昂證券分析員 **陳志銘** 於 2 月 13 日出席金融服務委員會會議，表達對銀行業前景的看法。會上，委員會亦討論可否就香港的金融中心地位進行指標性研究。 **B**

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施家殷

旅遊委員會
黃家倫

What's On 活動預告

UPCOMING EVENTS 活動一覽

16 March

e-Workshop: "3G and Business Opportunities"

16 March

Workshop on "Branding" – Your Most Valuable Asset (English)

16 March

Training: High-Powered Customer Complaint Handling Seminar (Cantonese)

17 March

Cavern Tour – Island West Transfer Station

17 March

Training: Creating Wins: Effective Negotiating (English)

17 March

HR Workshop Series: "Mastering People Management" (Module I – Competing for Talent: Employee Retention) (Cantonese)

18 March

Cocktail Reception in Honour of European Consuls General in Hong Kong

19 March

Town Hall Forum with Dr Sarah Liao, Secretary for Environment, Transport and Works

19 March

Subscription Luncheon: "Japanese Economy and Economic Integration in Asia"

19 March

Roundtable Luncheon: "Printing Solution"

23 March

Training: Telesales For Frontline Staff (Cantonese)

23 March

HR Workshop Series: "Mastering People Management" (Module II – Interviewing Techniques) (Cantonese)

24 March

Roundtable Luncheon: "The Cayman Islands: The International Financial Centre"

31 March

HR Workshop Series: "Mastering People Management" (Module III – Employee Relations: Employee Conflict Management) (Cantonese)

13 April

Distinguished Speaker Series Luncheon with Ms Meg Whitman, President & CEO, eBay

14 April ~ 7 July

Training: Intensive Mandarin for Expatriates (Beginners) (English & Mandarin)

15 April

Study Tour to Science Park

COMMITTEE MEETINGS

委員會會議

12 March

Joint Taxation and Economic Policy Committee Meeting

16 March

Chairman's Committee Meeting

22 March

Legal Committee Meeting

23 March

General Committee Meeting

31 March

Manpower Committee Meeting

15 April

Economic Policy Committee Meeting

15 April

e-Committee Meeting

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

MARK YOUR DIARY

重點項目

15 March

Joint Business Community Luncheon with Mr Henry Tang, Financial Secretary of the HKSAR

26 March

Distinguished Speaker Series Luncheon with Lord Marshall, Chairman, British Airways

13 April

Distinguished Speaker Series Luncheon with Ms Meg Whitman, President & CEO, eBay

20 April

Chamber Annual General Meeting

工商月刊
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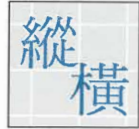
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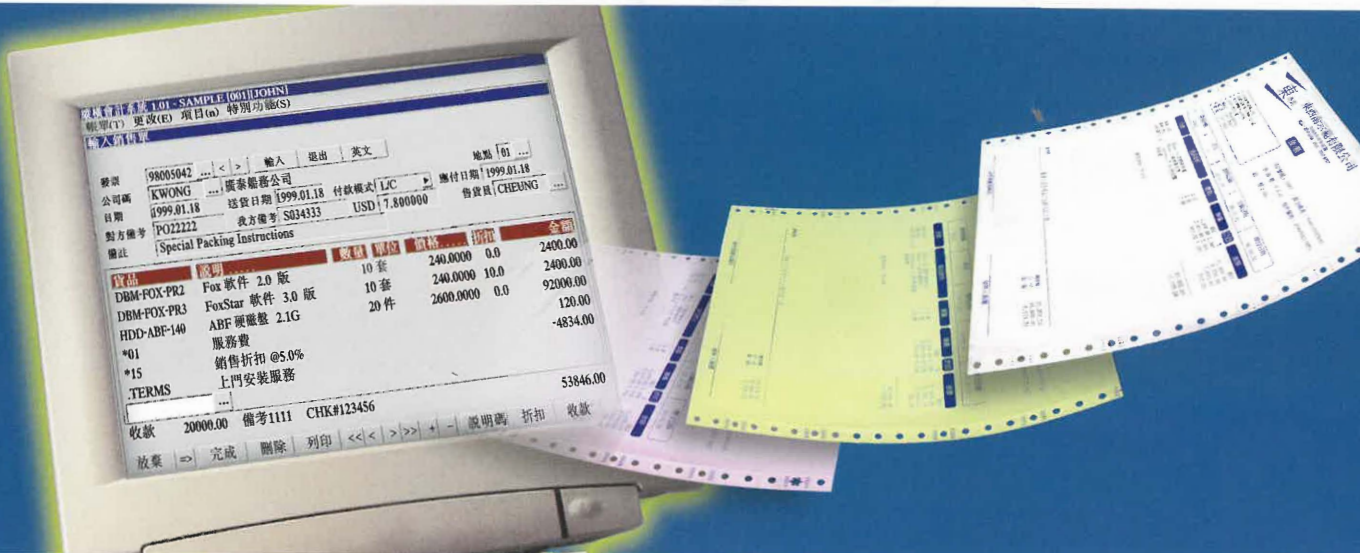
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