

BOND CONNECT LAUNCHES 債券通啟動

IMPACT OF OECD TAX PROPOSALS 經合組織稅務方案的影響

FINAL WINNERS IN CHAMBER'S LUCKY DRAW 總商會幸運大抽獎得獎者

October 2021

HKGCC: The Voice of Business in Hong Kong





RETHINKING PLASTIC 反思塑膠污染











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CHAIRMAN'S NOTE 主席之言

Moving Towards Our Vaccination Goal

After giving away prizes worth millions of dollars, the Chamber wraps up its lucky draws for vaccinated citizens





向疫苗接種目標邁進

總商會向已完成接種疫苗的市民悉數送出總值數千萬元的獎品, 抽獎活動圓滿落幕

總商會為鼓勵市民接種疫苗而主 辦的「香港做得到!幸運大抽 獎」,已於9月30日進行第七輪 即最後一輪抽獎。

過去三個月,本會向已完成接種兩劑疫苗的香港居民送出總值超過4,300萬港元的豐富獎品,包括豪華酒店住宿、港鐵全年車票,以及數百份電影、購物和餐飲禮券,而其中三名幸運兒更分別贏得一部平治 C系列房車。

我們衷心感謝一眾贊助機構慷慨 送出禮品,令抽獎活動能夠順利 舉行,既為全港市民帶來一點歡 樂,亦有助本港向全面重啟經濟 邁進一步。

本港疫苗接種率在6月初大幅提升,數以百萬市民隨後亦陸續接種疫苗,相信是總商會的抽獎活動、連同城中各項獎賞計劃從中發揮鼓勵作用。總商會能夠為這項別具意義的活動出力,為商界、經濟以至整個香港帶來裨益,實在值得自豪。

香港迄今已接種兩劑疫苗的人口 為62%,而有67%的市民已接種 第一劑疫苗,可見我們距離建議 接種率愈來愈近,有助香港建立 更安全、更廣泛的免疫屏障。

最後一關是鼓勵長者接種疫苗。 長者感染新冠病毒的風險最高, 惟其疫苗接種率卻是各年齡組別 中最低。因此,我們歡迎政府最 近公布的措施,包括為長者舉辦 健康講座、安排醫療諮詢,並提 供即場疫苗接種服務,冀有關措 施能釋除長者對接種疫苗的疑 慮。

愈來愈多國家已恢復對外開放。 以丹麥為例,當地有八成 12 歲 以上人口已完成接種疫苗,該國 遂於上月解除境內所有防疫限制; 鄰近地區方面,新加坡與德國和 汶萊合作,推出「疫苗旅遊通道」 試點計劃,讓已完成接種疫苗的 旅客免檢疫雙向通關。

香港方面,首批經「來港易」計 劃來港的人士於9月15日抵港。 該計劃允許內地的非香港居民免 檢疫來港,實為逐步重啟邊境的 重要一步。

香港近月已沒有錄得本地確診感 染個案,足證我們的防疫抗疫措 施行之有效。但願當局進一步放 寬旅遊限制指日可待,讓本港各 支柱產業重回正軌。 On 30 September the Chamber held its seventh and final lucky draw in our "Hong Kong We Can Do It!" campaign to encourage citizens to get vaccinated.

Over the last three months, we have given away prizes worth more than HK\$43 million to Hong Kong residents who have had both their vaccine shots. Three lucky individuals each won a Mercedes Benz C-Class saloon, with others winning prizes including luxury hotel stays, annual MTR passes, as well as hundreds of cinema, shopping and dining vouchers.

We are extremely grateful to our sponsors for their generosity: the lucky draw has provided some fun for Hong Kong citizens and helped bring the full re-opening of our economy closer.

The vaccination take-up rate rose sharply at the beginning of June and millions more Hong Kong people have had their shots since then. The Chamber's campaign played an important part alongside other initiatives across the city to create this momentum, and I think we can all be proud of the role the Chamber has played in promoting an initiative that is good for business, good for the economy and good for Hong Kong.

Hong Kong's fully vaccinated rate is now at 62%, and 67% of citizens have received their first shot. We are getting closer to the advised level which will provide more safety and widespread protection against Covid.

A final hurdle is the city's elderly population, who have

the lowest rate of vaccination to date. So we appreciate the Government's recent announcement that it will reach out to these citizens with health talks, consultations and on-site vaccinations. We hope that these steps will help ease the concerns of our elderly neighbours, who are at the highest risk from the coronavirus.

More and more economies are opening up. With 80% of its over-12 population fully vaccinated, Denmark last month lifted all of its domestic restrictions. Closer to home, Singapore has launched a pilot Vaccinated Travel Pass scheme with Germany and Brunei, doing away with quarantine requirements for travelers in both directions.

Here in Hong Kong, the first participants in the "Come2hk" scheme arrived in the city on 15 September. This scheme — which enables non-Hong Kong residents to arrive from the Mainland without quarantine — is a welcome step in what will hopefully be a progressive opening of our borders.

Hong Kong has had virtually no local cases of Covid for months now, a testament to our success in dealing with the virus. We hope we will not have to wait much longer to see further easing of our travel restrictions, allowing key sectors of our economy to start operating normally once again.

Peter Wong 王冬勝

chairman@chamber.org.hk

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Hong Kong General Chamber of Commerce 香港總商會1861

The Voice of Business 商界之聲

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Deputy Chairman: Leland Sun

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CEO: George Leung

Editorial Board: Watson Chan, Malcolm Ainsworth, Simon Ngan, Wendy Lo

Editor: Helen Sloan

Translated By: Rachel Shum, Mabel Chan,

Monica Cheuk Graphic Design: Andy Wong

Editorial Enquiries: Helen Sloan

Tel: 2823 1210

Email: helen@chamber.org.hk

Advertising: HKGCC Bulletin Tel: 2823 1245 Fax: 2821 9545 Email: adv@chamber.org.hk

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主席:王冬勝 常務副主席:孫立勳

副主席:周維正 李澤鉅 吳宗權

總裁:梁兆基

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盧慧腎

編輯:宋海倫

翻譯:岑美怡 陳凱茵 卓子欣

設計: 黃惠強

編輯查詢:宋海倫 電話:2823 1210

電郵:helen@chamber.org.hk

廣告: HKGCC Bulletin

電郵:adv@chamber.org.hk

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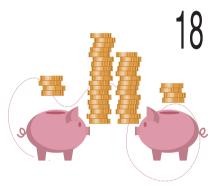
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《工商月刊》刊載的文章內容乃個別作者意見, 並不反映香港總商會立場。

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Readers may have noticed that *The Bulletin* has started arriving in new eco-friendly envelopes. This packaging is made from plant-based materials including soy, wheat, corn and others. So, besides being re-usable and water-resistant, the packaging is also 100 %

compostable, conforming to the latest strict E.U. standards. We thank members for your continued support as we try to reduce our environmental impact at the Chamber.

各位讀者或已留意到《工商月刊》改以全新的環保信封寄發。這款信封以植物原料製成,成分包括大豆、小麥和粟米等。因此,新包裝除了可重用和防放水,更為百分百可分解,符合嚴格的最新歐盟標準。總商會一直致力減少對境的影響,感謝各位會員一如既往的支持。



LEGCO VIEWPOINT 立法會視窗

Poised for Recovery When the Border Reopens

A series of Central Government measures will enhance the GBA development, but opportunities could pass Hong Kong by if cross-border travel does not resume soon





萬事俱備 只欠通關

中央政府發布的一系列措施將推動大灣區發展,但若然邊 境未及重啟,香港也只能隔岸觀火,任由機會擦身而過

中央於上月公布與粵港澳大灣 區發展息息相關的四大重磅措 施,包括《全面深化前海深港 現代服務業合作區改革開放方 案》、《横琴粵澳深度合作區 建設總體方案》、粵港澳大灣 區「跨境理財通」業務試點啟 動,以及開展債券通「南向 通」。

我認為,這對粵港澳共同推動建設大灣區更上一個台階,有積極鼓舞作用;同時有助電固香港作為國際金融中心及離岸人民幣中心的地位可要,香港的專業人士及企業展空有更廣闊、更平坦的發展空間,發揮自身優勢,向後疫情時代邁進。

新冠疫情重創全球經濟。事實上,內地抗疫成績有目共睹,快人一步重啟經濟,並 為香港提供龐大機遇。

其中開展債券通「南向通」, 進一步推動內地及香港金融 市場互聯互通,有助吸引內 地及海外機構來港發債,帶 動香港金融業整體發展。

為了促進債券市場的長足發 展,我建議下一步應進一步 便利個人投資者購買債券, 做到買債券跟買股票一樣簡 單。

「跨境理財通」正式落地實施,亦意義重大。大灣區個人投資者今後可跨境投資多元化理財產品,並促進人民幣跨境流動和使用,進一步鞏固香港作為離岸人民幣業務樞紐的角色。

總的來說,四大重要措施機 遇無限,香港各界及企業要 參與其中,現時是「萬事俱 備,只欠通關」。

我認為,一天不通關,香港 都在捱日子,重振經濟亦底 氣不足;相反,人通萬事通 不用停留於隔岸觀火。

因應現時內地、港澳疫情平穩向好,我再次懇請香港特區政府向中央爭取恢復局部雙向通關,優先設立「大灣區通道」,先讓已完成接種疫苗的商務人士及有恩恤理由的人士免檢疫來往兩地。

唯有人流物流在大灣區自由 流通,方可掌握好機遇,締 造共贏局面。 Last month, the Central Government promulgated four important measures closely related to the development of the Greater Bay Area (GBA). These are the plans to open up and develop two cooperation zones – in Qianhai and Hengqin – and the launch of the Cross-boundary Wealth Management Connect Pilot Scheme and Southbound Trading under Bond Connect.

I believe such measures will encourage the three locations to work together to take the development of the GBA to the next level. The Connect schemes will consolidate Hong Kong's status as an international financial centre and offshore RMB hub, thereby offering a wider and smoother path for professionals and companies to develop and leverage on their strengths, as we look forward to the post-pandemic era.

The Covid-19 pandemic has dealt a heavy blow to the global economy. However, the Mainland's success in containing the pandemic has enabled it to take the lead in economic recovery, and also provides huge opportunities for Hong Kong.

In particular, the launch of Southbound Trading under Bond Connect enhances connectivity and will help attract Mainland and overseas institutions to issue bonds in Hong Kong, boosting the overall development of the city's financial sector.

To promote the vibrant development of the bond market, the next step should be to allow individual investors to buy bonds — it should be as easy to buy bonds as it is to purchase shares.

The official launch of the Wealth Management Connect scheme is also a significant step. Individual investors across the GBA can now make cross-boundary investment in a wide range of wealth management products in each other's markets. This will promote the flow of RMB across the border and further strengthen Hong Kong's role as an offshore RMB business hub.

In short, these four measures present unlimited opportunities for the community and businesses in Hong Kong to tap into. But despite the fact that we have all the right ingredients to seize the many opportunities, the question facing Hong Kong now is when the border with the Mainland will be reopened.

In my opinion, until this happens, Hong Kong will continue to suffer and our economy will struggle to recover. Resumption of crossborder travel is the solution to many of our problems, and will allow Hong Kong to take action instead of helplessly watching the opportunities on the other side of the border pass us by.

As the pandemic has stabilized in the Mainland, Hong Kong and Macao, I have called on the HKSAR Government time and again to lobby the Central Government to partially resume two-way travel across the border. Setting up a GBA channel should be a priority to allow fully vaccinated business travellers and those with compassionate reasons to travel without quarantine within the region.

Only when people and goods can flow freely within the GBA will we be able to fully seize the opportunities arising from the region and achieve a win-win situation.

Jeffrey Lam 林健鋒 jeffrey@jeffreylam.hk

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CEO COMMENTS 總裁之見

Playing Our Part to Cut Plastic Waste

With legislation on the horizon to ban certain disposable products, the business community will need to consider how to reduce our environmental impact





為減塑出力

政府立法管制各類即棄產品勢在必行,商界須研究如何 減少對環境的影響

本港的廢物處理方式即將迎來 變革。繼廢物徵費計劃於9月 獲通過,政府擬禁用即棄膠餐 具的討論亦進行得如火如荼, 提案有望在短期內落實。

總商會歡迎當局引入此等法例, 以改善本港市民的生活環境, 並為全球減少污染出力。

然而,這些新法規意味部分企 業的經營模式將會大大改變, 故此必須做好準備。本港的餐 廳食肆將成為塑膠禁令下首當 其衝的行業,業界需要考慮成 本問題、權衡不同替代方案的 育 時要令食客稱心滿

針對一次性塑膠產品的規管變動將接踵而至。儘管方案目前的管制對象僅限於食具、餐盒和容器蓋等塑膠餐具,但禁用的產品種類日後或會進一步擴大,令更多行業和企業受到影響。

這將對企業和市民構成挑戰。雖說減廢不分國界,但香港土地空間嚴重不足,難以仿傚人口密度較低地區的做法,例如在大型停車場設立回收點,或在個別建築物附近設置路邊收集站。因此,香港在減廢道路集站。因此,香港在減廢道路上面對的障礙要比大部分城市

要解決這些問題,政府、商界和市民必須同心協力,共謀對策。以總商會為例,我們自數年前起已停止為部分活動提供膠轉裝飲料,而《工商月刊》亦改以環保物料製成的信封寄發。我們還鼓勵員工從日常之後,便理念,例如只列印必要的文件,以及自備可重用的餐盒和餐具。

氣候變化、污染和廢物等全球問題看似難以解決,但只要力有所及,我們都應該做好本份,減塑就是例子之一。事實上,本會會員皆十分支持這些有助促進可持續發展的政策措施。

要邁向更環保的營運模式可能 涉及前期成本,但改變實在刻 不容緩,本港企業必須立刻行 動,除了為保護環境出一分 力,還可比人走前一步,保持 領先。

這個趨勢只會加快推進:規管要求日增,消費者期望亦不斷改變。許多人(尤其是年青一代)日益重視產品供應商採取可持續發展措施。

為延續企業和地球的長遠福 祉,我們現在是時候全力推展 各項可持續發展措施。 Change is coming to the way Hong Kong manages its trash. The ban on disposable plastic tableware that is currently being debated will likely become reality soon, following on the heels of the waste-charging scheme, which was passed in September.

At the Chamber, we welcome these regulations as part of Hong Kong's efforts to improve the living environment for local people, as well as playing our role to cut pollution globally.

But such new laws mean that some businesses will have to be prepared for considerable change in the way they operate. Restaurants in Hong Kong will be the first to face the ban on plastic items, and they will have to consider the cost implications, weigh the pros and cons of the various alternatives, while keeping their customers happy.

It is also likely that more regulatory changes on single-use plastic are on the way. While the current proposals only affect tableware such as plastic cutlery, boxes and lids, it seems likely that the number of banned products will be expanded in the years to come, which will affect many more sectors and companies.

This will present challenges for businesses and citizens alike. While cutting waste is a global issue, space-starved Hong Kong faces more hurdles than most cities. We do not have spacious car parks to host recycling dropoff centres, nor can we arrange kerbside pick-up from individual buildings, as happens in less densely populated regions around the world.

The Government, business community and citizens will all have to work together to find

solutions to these issues. Here at the Chamber, for example, we stopped serving drinks in plastic bottles at our roundtable events a few years ago. Your copy of the Bulletin is now delivered in eco-friendly materials. We also encourage staff to think sustainably about how they work on a day-to-day basis, such as not printing unnecessarily and bringing their own reusable lunchbox and cutlery.

The global issues of climate change, pollution and waste can seem overwhelming, but taking manageable steps such as reducing plastic is something we can all do. In fact, there is a high level of support from among our members for these moves towards more sustainability.

Although there may be upfront costs involved in the transition to more eco-friendly ways of operating, it is essential that Hong Kong businesses start making these changes now. Not just for the sake of protecting our environment, but also because it makes good business sense to be ahead of the curve.

This trend is not going to go away: besides the growing regulatory requirements, consumer expectations are also shifting. Many people, especially the younger generation, are asking questions about the sustainability practices of the companies that they buy from.

The time has come for us all to increase our sustainability practices, for the long-term survival of our businesses, as well as our planet.

George Leung 梁兆基 ceo@chamber.org.hk



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Cover Story | 封面故事

Rethinking Plastic

反思塑膠污染

Legislation on the horizon will ban certain types of single-use products as Hong Kong tries to cut down on its waste 香港即將立法禁用各類即棄產品,減少製造廢物

Most of the plastic that has ever been produced – amounting to billions of tonnes of waste – is still in existence, and its durability means that it is not going to disappear any time soon.

According to the United Nations Environment Programme, only 9% of plastic has ever been recycled and about 12% incinerated, while the rest – 79% – is now contributing to the waste that is choking our seas, overflowing our landfills and littering the natural environment. In Hong Kong, 2,320 tonnes of plastic waste are thrown out every day, making up 21% of municipal waste – with the biggest culprits being plastic bags and tableware.

It is hardly surprising that the World Economic Forum estimates there will be more plastic than fish in the sea by 2050.

To tackle this dire and growing problem, governments around the world are introducing legislation to ban certain disposable plastic items, including

Hong Kong. The proposed "Scheme on Regulation of Disposable Plastic Tableware" will ban the use of certain plastic products such as cutlery, cups, containers and lids.

Unique challenges

Hong Kong is not the only city currently grappling with the problem of how to deal with its plastic waste. But we have some unique attributes that mean making the transition is particularly challenging.

We are one of the most densely populated cities in the world, with small flats and limited kitchen facilities. Many of us also work long hours away from home. Take-out provides a solution to both these problems at once by providing fast, accessible and affordable options for breakfast, lunch and dinner.

"Hong Kong citizens dine out four to five times per week and order takeaway five times a week on average," said Joanne Yung, Principal Environmental Protection



So the Government plans to communicate with suppliers on alternatives and will ensure that this information is available to businesses. Fong also noted that the market globally is moving towards nonplastic tableware, so he is confident that the price will continue to drop.

Alan Lo, Co-founder of the Classified Group of restaurants and Convenor of the Chamber's F&B Working Group, said that he generally approves of the scheme.

"We are in a world where, from a sustainability standpoint, it makes a lot of sense and is way overdue," he said.

Lo's own restaurants have already been using biodegradable utensils for some time. Although there has been a cost associated with this switch, the industry will have to adapt to this trend for the good of the environment, he said, adding that entrepreneurs and scientists will likely continue to come up with new alternatives to plastic.

He also noted that the regulations will affect all types of restaurants, not just those that have traditionally focused strongly on takeaway trade.

"With the new normal, and with the Covid situation, a lot of higher end restaurants are now embracing deliveries," he said.

The target date for the launch of the scheme is still a few years away, but Lo believes that many businesses are already moving ahead of the regulators. "I feel that the industry and the consumers are way more ready than they think," he said.

The growth of social media and the way that companies interact with

their customers has also changed in recent years. One impact of this is that businesses are more aware of their customers' likes and priorities, including the trend towards greener living.

"Consumers are becoming much more savvy and aware of the problems facing the environment," he said. "And it is not just plastic utensils – the movement towards plant-based food and concern about carbon footprints will affect how people make their consumption choices down the road."

Thomas Mak, Group Supply Chain Management Director of Jardine Restaurant Group, said that the company, which

operates

restaurants in Hong Kong including KFC and Pizza Hut, had already started to introduce more sustainable options.

"We recognise the importance of reducing disposable plastic consumption at source, and some actions we have taken include the replacement of some of our disposable plastic packaging with FSC- and PEFC-certified paper, increasing eco-friendly content in our packaging materials, streamlining our packaging, ceasing to serve disposable plastic straws and cup lids to customers, among others," he said. "We will continue to work towards reducing the use of disposable plastics in our restaurants."

The company has also set up a Sustainability Council with representatives from across the group to learn about practices in different locations. Mak said

> that a key learning from this collaboration has been that environmental sustainability and customer experience should go hand-in-hand.

> > "As we look to introduce more eco-friendly packaging alternatives, we also need to take into consideration the redesign of customer experience in order to generate sustainable impact in the long run," Mak said.

Finding alternatives

Many restaurants will likely switch to alternative materials, but as Martin Fan,





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Chamber Suggestions on Government Proposals

Below are some of the key points from HKGCC's response to the proposed "Scheme on Regulation of Disposable Plastic Tableware"; you can read our full submission online

- The Chamber supports in principle the use of legislation to eliminate disposable plastic tableware from the waste stream.
- At the same time, there are concerns among SMEs over the potential costs that such a policy measure would bring. Although the cost of plastic substitutes has become cheaper due to advances in technology and rising demand, these are still comparatively more expensive than plastics. To encourage SMEs to adapt to the Regulation Scheme, we suggest that the Government consider providing support (financial and/or nonfinancial) to this segment.
- We suggest that the Government should consider ways to incentivise businesses to make an early transition towards a plastic-free culture. This could involve accrediting those that have been able to phase out single-use plastic tableware before a certain period of time.
- The Government should also lead by example by phasing out the use of plastic in government, institution or community premises before the Regulation Scheme is fully implemented.
- Education and awareness-building are especially important in garnering support from the public and businesses. For businesses, concerns over additional costs can be a major hurdle. To promote broader support for the Regulation Scheme, we suggest that the Government emphasise the cost-saving benefits of switching from single-use to reusable items in public messaging.
- Reducing the use of disposables will require changes from the throwaway culture which has become so ingrained in our lifestyle. Such a behavioural shift could be fostered through the introduction of a deposit-return scheme for takeaway containers and/or the establishment of cleaning facilities for reusable utensils in public spaces.
- Common alternatives to disposable plastic tableware include wooden utensils and those made from cardboard or bagasse, which are usually coated with non-biodegradable waterproofing and greaseproofing substances, and are therefore not compostable. In the case of wooden tableware, questions of sustainability and whether these are ethically sourced will inevitably arise.



Managing Director for Greater China at TUV Rhineland, notes, this is not necessarily going to be a straightforward switch.

"Common alternatives to disposable plastic tableware include cups made of cardboard or bagasse, or wooden tableware," he said. "However, bagasse is coated with nonbiodegradable waterproofing and grease-proofing substances, so it cannot be composted. For wooden tableware, the source of wood plays a decisive role in climate balance, and it is often difficult to identify."

Another issue that Fan noted is that replacement products must be safe for human use and for food storage.

To ensure that products come from sustainable sources, and that they are safe for use in food service. some sort of authentication process would be a good idea, to make sure



we are not exchanging one problem for another.

For small businesses in particular, the cost implications of changing to alternative products is also a concern. But there is some good news from the United States. Businesses that participated in the ReThink Disposable programme found that they started to save money within a few months, for example by switching to large dispensers of sauce rather than individual packets, using "real" crockery and cutlery for dinein rather than disposable, and encouraging customers to bring their own containers for take-out.

Beyond tableware

With its focus on items used in food take-out, the "Scheme on Regulation of Disposable Plastic Tableware" may not have a big impact on all Hong Kong businesses immediately. But it seems highly likely that the list of banned items will be expanded in the near future.

The hotel sector, with its small bottles of shampoo and individual food and drink packages, could be next in line. However, many hotel groups in Hong Kong are already taking the initiative to move towards sustainable practices.

Sino Hotels, for example, has committed to reducing single-use plastic consumption by 50% by 2022 from the 2017 level, as part of its commitment to cut plastic waste generally.

"Since June 2018, the Group has banned plastic straws and stirring rods at food and beverage outlets of all hotels, and served ecofriendly alternatives upon request," explained Melanie Kwok, Senior Sustainability Manager at Sino Group.

"Other initiatives to reduce consumption of single-use plastic include replacing bathroom amenities with refillable dispensers, providing eco-friendly containers and cutlery, and introducing umbrella dryers and reverse vending machines."

To cut down on plastic bottles of water, the Group has also installed 100 smart filtered water stations serving 2,100 guest rooms and facilities. "The water stations are installed at easily accessible locations for guests to refill their own bottles or the glass flasks provided in each room," Kwok explained, adding that this initiative had saved more than a million plastic bottles.

Langham Hospitality Group is another hotelier that is ahead of the curve in sustainable practices. Speaking at a recent forum organized by the Business Environment Council, Carmen Ng, Director of Sustainability at the group, said that the company had already embarked on the journey to cut down on disposable waste.

"In the hotel sector, we do have a lot of single-use disposable items due to weight, hygiene, convenience and demand from customers," she explained. "We started phasing out single-use plastic in 2018, but it wasn't an easy journey."

Global Effort

Jurisdictions around the world are introducing rules to cut the use of disposable plastic

European Union

The Single-Use Plastics Directive came into force in the E.U. in July. Under this law, 10 plastic items - including cotton bud sticks, plates, straws, balloon sticks and polystyrene food and drink containers - are banned. These items were selected as they were the most common types of plastic waste found on the E.U.'s beaches in a survey that also found that 50% of marine litter was made up of single-use plastic items.

Japan

A new law in Japan, expected to come into force in April next year, will require restaurants, convenience stores and other retailers to reduce the use of 12 disposable plastic products including spoons, straws and hangers. To reach their targets, it is expected that businesses will either charge customers for plastic products or offer non-plastic alternatives.

Australia

Australia's states and territories have different policies in place. South Australia, the Australian Capital Territory and Queensland introduced bans on various single-use plastic products such as straws, plates and cutlery this year, while Western Australia, New South Wales and Victoria plan to introduce similar measures within the next year or two. However, Tasmania and the Northern Territory have not made any commitments to date.

The company selected 11 items to remove initially, including cocktail sticks and straws, and since then it has continued to refine its policies. Ng said that becoming more sustainable is an ongoing process and there is a lot to learn, such as the definition of biodegradable and what types of products are safe to use. "Also, engagement with staff is very important," she said,

supportive, coming up with their own suggestions to reduce the company's environmental impact. Ng added that one positive impact of the past 18 months under Covid-19 was that "change is the new normal." Now is a good time for businesses to take risks, and Ng said that she had been encouraged by the positive reaction in support of the company's sustainability policies: "I encourage corporates not to hesitate."

大部分塑膠製品都持久耐用,難以在短時間 内被大自然分解,最後堆積成數十億公噸的 廢物。

根據聯合國環境規劃署的數據,只有9%的塑 膠被回收再用、約12%被焚化,餘下的79% 則會流入海洋、積壓在堆填區或散落於自然 環境。香港每日棄置2,320公噸塑膠廢物,佔 都市固體廢物的21%,當中以膠袋和餐具為 最大元兇。

世界經濟論壇估計,到了2050年,海洋中的 塑膠將比魚類多,這實在不足為奇。

為應對這個日益嚴峻的問題,全球各地政府 紛紛立法禁用各類即棄塑膠產品,香港亦不 例外。擬設的「管制即棄膠餐具計劃」將禁 止使用部分塑膠產品,包括進食用具、杯、 食物容器和蓋。

獨特挑戰

香港並非唯一面對塑膠廢物處置問題的城 市,但本港的獨特環境令適應過渡尤其艱 百。

香港是全球人口密度最高的城市之一,居住 空間狹小、廚房設施有限,而且市民大多需 要長時間離家工作。外賣食品快捷方便、價 格相宜,正好為大眾解決一日三餐的問題。

首席環境保護主任容婷芳最近出席總商會活 動,介紹政府提出的方案。她説:「香港市 民平均每星期外出用膳四至五次,購買外賣 食品約五次,期間用上不少即棄膠餐具。」

該計劃將於2025年起分階段推行,為企業預 留時間做好準備。當局將先行禁用較難循環 再造的發泡膠製品,其次為堂食提供的即棄 餐具,然後是外賣餐具。禁用的餐具種類將 循序漸進地遞增,最先受監管的應為現時已 有替代產品的塑膠製品。

環境保護署助理署長方健華表示,香港企業 普遍認同有必要減少使用塑膠製品。他補 充:「不過,有聲音關注到企業可能難以分 辨獲接納的替代品種類,以及現時可用的替 代產品存在價格差距。」

因此,政府計劃與替代產品供應商加強溝 通,以確保企業取得相關資訊。方健華還指

adding that employees had been



Water stations have greatly reduced the number of plastic bottles used at Sino Hotels. 添水站大大減少了信和酒店的膠樽用量。

出,非塑膠餐具是環球市場大勢所趨,他 相信替代品的價格將會持續下跌。

餐飲集團Classified Group聯合創辦人及總商會餐飲業工作小組召集人羅揚傑大致贊同計劃內容。

他説:「從可持續發展的角度來看,推出 計劃是理所當然的一步,而且耽誤已 久。」

羅揚傑經營的餐廳轉用可生物降解餐具已 有一段時間。他表示,儘管這個安排涉及 額外成本,業界也得適應新趨勢,為保護 環境出一分力。他又補充,企業家和科學 家應會繼續開發新的塑膠替代產品。

他還指出規管措施將影響各類餐廳,而不 限於以提供外賣為主的餐廳。

「面對疫情下的新常態,許多高級餐廳亦開始提供外賣服務。」他說。

現時距離計劃的目標實施日期尚有數年時間,但羅揚傑相信,不少餐廳比規管機構走得更前。他說:「我認為業界和顧客已做好充分的準備。」

近年社交媒體不斷發展,企業與客戶互動 的方式亦隨之改變,促使企業更關注顧客 的喜好和優先考慮,包括實踐綠色生活。

「消費者對環境問題的認識和關注日益增加。」他續稱:「除了膠餐具,植物食品和碳足跡等發展亦會影響消費者作出選擇。」

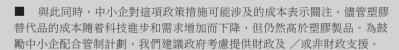
怡和飲食集團在香港經營肯德基和必勝客 等餐廳,集團供應鏈管理總監麥景祺表 示,該公司已開始引入更多可持續方案。 「我們明白從源頭減少使用即棄塑膠製品的重要性,因此已採取多項相關措施,包括以FSC和PEFC森林認證紙材取代部分即棄膠包裝、增加包裝物料的環保成分、精簡包裝,以及停止向顧客提供即棄膠飲管和杯蓋等。我們將繼續致力減少在旗下餐廳使用即棄塑膠製品。」他說。

該公司亦已設立可持續發展委員會,旨 在收集各部門代表的意見,了解不同地 點實踐可持續發展的措施。麥景祺表 示,透過各團隊集思廣益,集團的主要 得著在於明白到環境可持續發展與客戶 體驗息息相關。

總商會就政府方案提出建議 總商會就擬議的「管制即棄膠餐具計 劃」提交回應,以下為部分重點內

■ 總商會原則上支持立法管制即棄膠餐具,從而減少製造 廢物。

容,建議書全文可瀏覽本會網站



- 我們建議政府設法鼓勵企業及早邁向走塑文化,包括推出認證計劃,嘉 許在指定限期前逐步淘汰即棄膠餐具的企業。
- 政府亦應以身作則,在管制計劃全面實施前,率先於政府、公營機構或 社區設施分階段減少使用塑膠製品。
- 教育和提高公眾意識對爭取市民及商界支持尤其重要。對企業來説,計劃涉及的額外成本或會成為一大障礙。為爭取社會廣泛支持管制計劃,我們建議政府進行宣傳時強調以可重用餐具取代即棄餐具有助節省成本。
- 要減少使用即棄用品,就要改變日常生活中根深柢固的用完即棄文化。推動市民改變行為的方法包括推出外賣容器按金退還計劃及/或在公共場所設置可重用餐具清洗設施等。
- 常見的即棄膠餐具替代品包括以木材、紙漿或蔗渣製成的餐具,表面通常塗上不可生物降解的防水防油物料,因此不能分解,而木製餐具難免會引起可持續性和道德採購的問題。

全球協作

世界各地紛紛引入新規則,合力減少使用即棄塑膠用品

歐洲聯盟

歐盟的「即棄塑膠製品指令」於7月正式生效,禁用十類塑膠製品,包括棉 花棒、餐碟、飲管、氣球桿,以及發泡膠食品和飲品容器。禁令範圍以歐 盟一項調查結果為基礎——調查發現,上述物品為區內各地沙灘上最常見 的塑膠廢物種類,而多達五成海洋垃圾為即棄塑膠製品。

日本

日本預期將於明年4月實施新法例,規定餐廳、便利店及其他零售商減少使 用匙羹、飲管和衣架等12類即棄塑膠產品。要達成目標,預料商戶將向顧 客徵收塑膠製品費用,或提供以其他物料製造的替代品。

澳洲

澳洲的現行政策因地而異,其中南澳、澳洲首都領地和昆士蘭於今年起禁 用多類即棄塑膠製品,包括飲管、餐碟和餐具,而西澳、新南威爾斯及維 多利亞州計劃在未來兩年引入類似措施。不過,塔斯曼尼亞和北領地至今 仍未作出任何承諾。

他說:「在研究引入更多環保包裝時, 我們需要重新設計客戶體驗,以發揮持 久的影響。」

物色替代品

許多食肆或會轉用以其他物料製成的餐 具,但香港德國萊因執行董事樊兆中指 出,轉型過程未必簡單直接。

他說:「即棄膠餐具的常見替代品包括 紙杯、蔗渣杯和木餐具等。不過,蔗渣 杯以不可生物降解的防水防油物料作塗 層,因此不能自然分解。至於木製餐 具,木材對氣候平衡至關重要,而且往 往難以追蹤來源。 1

樊兆中續稱,另一難題是替代產品必須可 供人類安全使用及適合用作儲存食品。

為確保產品來自可持續來源及可供餐飲 服務業安全使用,當局可考慮引入認證 標準,以免在解決問題的過程中產生新 問題。

中小企業尤其關注轉用替代產品的成本 問題,不過美國為我們帶來好消息。參 與當地「ReThink Disposable」減廢計 劃的企業發現,他們只需幾個月便達成 節省成本的目標,方法包括以醬汁瓶取 代獨立包裝、為堂食提供可重用碗碟和 進食用具,減少使用即棄餐具,以及鼓 勵顧客自備外賣餐盒等。

餐具以外

「管制即棄膠餐具計劃」重點規管外賣 食品所用的餐具,未必會即時對全港企 業構成重大影響,惟禁用物品的範圍很 大機會在短期內擴大。

酒店業耗用大量旅行裝洗髮水及獨立包 裝的食品和飲料,因此可能成為下一個 規管對象。然而,本港不少酒店集團已 加入減塑行列,向可持續發展邁進。

以信和酒店為例,為兑現減塑承諾,該 集團致力於2022年前把一次性塑料用量 减至2017年的一半水平。

信和集團高級可持續發展經理郭鎧怡解 釋:「自2018年6月起,集團規定旗下酒店 的餐廳食肆一律禁用塑膠飲管和攪拌棒, 而且只會在顧客要求時才提供環保餐 具。」

「還有其他措施減少使用即棄塑膠產品,例 如轉用可充裝的衞浴用品、提供環保容器 和餐具,以及引入雨傘除水器和容器回收 機。」

為減少使用塑膠水樽,該集團還安裝了100 個智能禍瀘添水站,為旗下2.100間客房和 設施提供服務。郭鎧怡解釋:「添水站設 於客房樓層當眼處和便利點,住客可自備 水樽或使用客房內提供的玻璃瓶添水。」 她又補充,這項措施為集團節省了過百萬 個膠模。

朗廷酒店集團是另一家在可持續發展方面 走在最前的酒店營運商。在商界環保協會 最近舉辦的論壇,該集團企業可持續發展 總監吳嘉雯表示公司已推出措施減少即棄 廢物。

「基於重量、衞生、方便和顧客需求的考 慮,酒店業確實使用大量的即棄物品。」 她解釋:「我們在2018年開始逐步停用一 次性塑膠製品,但過程並不容易。」

該公司最初選擇棄用11種物品,包括攪拌 棒及飲管,其後不斷修訂有關政策。吳嘉 雯指出,實現更可持續發展的未來,是一 個持久的進程,當中有很多需要學習的地 方,例如可生物降解的定義,以及何種產 品可安全使用。

「員工參與亦十分重要。」她説員工都樂意 支持和配合,更主動提出建議,務求減少 公司對環境的影響。

吳嘉雯補充道,過去18個月的疫情也帶來 了一個正面的改變——「變革才是新常 態」。現在正是企業冒險的好時機,她又 説員工積極響應公司的可持續發展政策, 令人鼓舞:「我呼籲企業勿再猶豫,立即 行動。」



THE BAUHINIA OFFICE BUILDING 紫荆匯辦公大樓

"紫荆匯"位于寧波,江南水鄉,經濟强市,文化名城,宜居宜業,幸福指數高的城市。 "紫荆匯辦公大樓"總面積4.8萬平方米,樓高三十層,每層建面約1780平方米,配備九部高速電梯。 "紫荆匯"毗鄰寧波市政府、金融中心、航運中心及會展中心,辦公配套完善, 共享空間、會所、商場,爲入駐企業提供完善服務。



中華甬商投資集團有限公司

寧波辦事處

地址: 寧波市鄞州區東部新城海晏北路371號紫荆匯辦公大樓三樓

電話: 0574-87965666

電郵: ningbo@ningboinvest.com.hk 網址: www.the-bauhinia.com

香港辦事處

地址:香港灣仔軒尼詩道289號

朱鈞記商業大廈27樓A室

電話: (852) 25298823

電郵: info@ningboinvest.com.hk

Economic Insights

Another Big Step for Bond Connect

Mainland investors can now access Hong Kong and global bonds, part of the ongoing process of cross-border financial integration

More than four years after the northbound leg of the Bond Connect Programme was launched in July 2017, Chinese policymakers have now given the all-clear for the implementation of the southbound leg, which came into effect on 24 September.

The ability by Mainland-based investors to

tap into Hong Kong's debt market will help spur interconnection in the Greater Bay Area (GBA) and further develop the two-way opening-up of the financial industry. Under the latest arrangement, Mainland institutional investors will have access to the Hong Kong bond market, and effectively, global bond markets. Around 40 Mainland banks, as well as participants in China's Qualified Domestic Institutional Investor (QDII) and RMB QDII schemes, will be eligible to participate in the new scheme.

There are quotas for outflows from Mainland China to Hong Kong's bond market, set at 20 billion RMB (HK\$24 billion) per day and 500 billion RMB per year. However, there are no restrictions on the denominated currency, meaning that all bonds traded in the city, regardless of currency, can be potential targets for investors from the Mainland.

The platform's expansion to a two-way connection represents the latest move by Beijing to liberalize capital flows, with the objective of promoting the internationalisation of the RMB. The move was unveiled shortly after the official



launch of the Wealth Management Connect, a scheme which aims to enable residents in Hong Kong, Macao and Guangdong Province to carry out cross-boundary investment in wealth management products distributed by GBA banks.

These developments will allow Mainland investors to diversify their portfolios by encouraging more outbound investment, while also providing more options to hedge against currency risk and rising global interest rates relative to Chinese rates.

Beijing also wants to send a signal to the market that it is optimistic about the stability of the country's financial system. The launch of the southbound leg of the Bond Connect Scheme – which essentially facilitates capital outflows – comes at a time when international investors are rethinking their investment strategy on China.

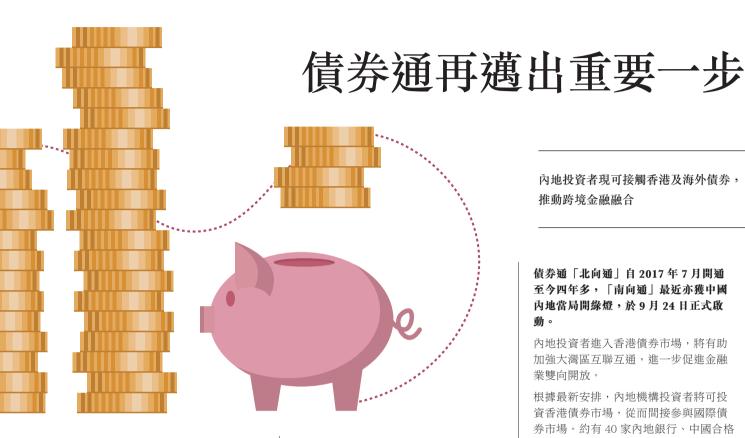
The primary concerns of overseas investors are China's high levels of debt, as well as the regulatory clampdowns on certain sectors that have recently led to market sell-offs.

It is unlikely, however, that China's appeal as an investment hotspot will wane, so long as the potential returns from the world's second largest economy continue to outweigh the risks. In fact, China overtook the United States as the world's top destination for new foreign direct investment last year with inflows of US\$163 billion, compared to US\$134 billion into the U.S.

Over the past year, China's strong GDP growth has continued to outpace most major economies due to its early success







in reining in the coronavirus, which in turn boosted capital inflows and market confidence in the RMB. The Northbound Bond Connect, which carries no quota. has become a major conduit for foreign investors to buy Mainland bonds, with an average daily turnover of 26 billion RMB in August, up 35% from a year earlier.

At the same time, the RMB has strengthened nearly 5% against the U.S. dollar over the past 12 months, reaching its strongest level in three years at the end of May. This prompted intervention by the People's Bank of China to moderate the currency's rally by raising the foreign exchange reserve ratio for financial institutions.

Allowing Chinese investors access to Hong Kong's bond market will obviously have a positive impact on the city's financial market and its status as the premier international financial centre within the region, as well as the leading offshore RMB hub.

Hong Kong's bond market has long been regarded as underdeveloped thanks to the city's robust public finances, and consequently, the reduced need to raise funds through debt instruments. The broadening of investor access could enliven the local bond market – which has almost doubled in size to HK\$2.3 trillion by the end of 2020 compared to HK\$1.2 trillion 10 years ago – by attracting more bond offerings to the city and increasing market liquidity.

The fully operational bond connection framework between the Mainland and Hong Kong, together with the kick-off of the longawaited Wealth Connect Scheme and the latest announcement of the expansion of the Qianhai Economic Cooperation Zone in Shenzhen, are indicators that cross-border financial integration will continue to accelerate going forward.

內地投資者現可接觸香港及海外債券, 推動跨境金融融合

債券通「北向通」自 2017年7月開通 至今四年多,「南向通」最近亦獲中國 內地當局開綠燈,於9月24日正式啟

内地投資者進入香港債券市場,將有助 加強大灣區互聯互通,進一步促進金融 業雙向開放。

根據最新安排,內地機構投資者將可投 資香港債券市場,從而間接參與國際債 券市場。約有40家內地銀行、中國合格 境內機構投資者及人民幣合格境內機構 投資者將可參與新計劃。

從中國內地流入香港債券市場的資金額 度定為每日200億元人民幣(240億港 元),年度上限為5,000億元人民幣, 而債券產品的貨幣則不設限制,意味所 有在香港交易的債券(不論以任何貨幣 計價)都可成為內地投資者的目標。

債券通平台實現雙向聯通,為中央開放 資金流動的最新舉措,旨在推進人民幣 國際化。這一措施在「跨境理財通」正 式啟動後不久公布,該計劃容許港澳及 廣東省居民跨境投資大灣區內銀行銷售 的理財產品。

這些發展將鼓勵內地投資者增加境外投 資,達致投資組合多元化,同時提供更 多選擇,以對沖貨幣風險和全球利率相 對中國利率上升的影響

北京亦希望藉此向市場表明當局對內地 金融系統穩定性的信心。這是因為促進 資金流出的「南向通」開展之際,正值 國際投資者重新審視對華投資策略

海外投資者主要憂慮中國債務水平高

企,以及近期若干行業遭到監管打壓,導 致市場出現抛售。

不過,只要中國帶來的潛在回報仍然高於 風險,這個全球第二大經濟體作為投資熱 點的吸引力便不會減退。實際上,中國去 年已超越美國,成為全球最大外商直接投 資目的地,流入資金總額達 1,630 億美元, 多於美國的 1,340 億美元。

過去一年,中國較早成功控制疫情,令 GDP 增長保持強勁,領先大部分主要經濟 體,帶動資金流入,並增加市場對人民幣 的信心。北向債券通不設限額,成為海外

投資者購買內地債券的主要渠道,8月平 均每日交易額為 260 億元人民幣,按年上 升 35%。

與此同時,人民幣兑美元匯率在過去12 個月上升近5%,並在5月底升至三年來 的高位。這促使中國人民銀行出手干預, 上調金融機構外匯存款準備金率,以遏抑 人民幣升勢。

允許中國投資者參與香港債券市場,顯然 有利本港金融市場,並將鞏固香港作為區 內主要國際金融中心及離岸人民幣樞紐的 地位。

一直有意見認為香港的債券市場發展滯後, 乃由於本港公共財政穩健,對發債融資的需 求不大。未來投資者基礎擴闊並且進入本地 債券市場,有助吸引更多債券來港發行及提 升市場流動性,為市場注入活力。本港債券 市場規模於 2020 年底達到 2.3 萬億港元, 其實已較十年前的 1.2 萬億港元擴大近一

內地與香港的債券聯通機制全面投入運作, 以及期待已久的理財通計劃正式啟動,加上 最近公布的深圳前海經濟合作區擴建方案, 種種跡象顯示跨境金融融合將全棟發展。







精明知識產權策略 業務升級增值秘訣

關於計劃

知識產權署推出「知識產權管理人員計劃」,旨在協助香港企業(特別是中小企業)建立知識產權方面的人力資源,以把握知識產權貿易所帶來的機遇。

為了配合企業發展的需要,計劃的「升級版」將提供涵蓋範圍 更廣、內容更深入的多個知識產權培訓課程,讓企業的知識產 權管理人員按本身工作及長遠發展的需要,更有系統地增加專 業知識和技能。

參加計劃

- → 所有在香港註冊的企業均可參加計劃,費用全免
- → 企業須委任一名管理階層的員工擔任內部「知識產權管理人員」,負責監督知識產權資產的規範、管理、使用及商品化情況
- ◆ 免費參加「IP204:知識產權管理人員實務工作坊」及獲贈實務 指南乙本
- → 企業可獲得優先資格和特價優惠讓其員工報讀知識產權培訓課程,以及最新的知識產權資訊
- → 「知識產權管理人員」完成100系列的任何一個課程後,企業可獲得計劃的參加證書乙張
- 企業可以特價優惠報名參加「亞洲知識產權營商論壇」
- → 立即登記: www.ip.gov.hk/ipms

參加知識產權培訓課程

- → 參加者完成課程後可獲發該課程的個人修習證書乙張
- → 課程概覽及報名詳情: www.ip.gov.hk/ipmtp

基本課程100系列

	課程編號	課程名稱	課程時間 (天)
Ì	IP 101	知識產權基礎課程	2
l	IP 102	內地的知識產權管理與保護	2
	IP 103	香港的知識產權註冊及申請程序	1

進階課程200系列

課程編號	課程名稱	課程時間(天)
IP 201	知識資產組合管理課程	1
IP 202	知識產權商品化管理及策略	2
IP 203	技術轉移管理及策略	2
IP 204	知識產權管理人員實務工作坊	0.5

註: 1.所有報讀進階課程200系列的人士·必須先完成IP-101知識產權基礎課程。 2.知識產權署保留更改課程內容及安排的最終決定權。 3.課程內容及安排以網頁公布的資料為準。

免費知識產權諮詢服務

知識產權署在香港律師會的支援下,為香港中小企*提供一對一的免費知識產權諮詢服務,藉此協助他們加深對知識產權的認識和制訂有效的知識產權管理及商品化策略。

香港律師會的執業律師(顧問)會提供30分鐘的諮詢面談服務。諮詢範圍涵蓋:

✓知識產權計冊

✓知識產權管理

知識產權授權

√知識產權盡職調查

網上申請或下載申請表格,請瀏覽 www.ip.gov.hk/ipcs

*凡在香港從事製造業而聘用少於100名僱員,或從事非製造業而聘用少於50名僱員的公司,均被界定為中小企(資料來源:工業貿易署)。只有中小企獲提供是項免費知識產權諮詢服務。凡屬律師事務所及提供知識產權諮詢或其他專業服務的機構所提出的申請,概不接受。





查詢熱線: 2961 6833

New Global Tax Rules On the Horizon

國際稅收新規則即將生效

With OECD proposals likely to be implemented, Hong Kong businesses should consider the impact of a minimum global tax rate

經合組織提出的方案實施在即,港企應留意全球最低税率的影響

In 2023, the international business community is going to see some of the most profound changes made to the global tax system since the 1920s, which is when the current set of global tax rules were agreed and established between countries. The obvious question to ask is – how will these changes affect Hong Kong businesses?

The answer might be surprising
– not at all for small and medium
businesses. Larger businesses in the "big
multinational" category though will need
to study the changes and seek advice
about how they will be affected.

There are two legs to the proposed changes which have been instigated by the Organisation for Economic Cooperation and Development (OECD) and the G2O, and which are typically referred to as "Pillar 1" and "Pillar 2." A total of 139 jurisdictions, including Hong Kong, are participating in the final negotiations concerning points of detail, and 130 have so far endorsed the broad thrust of what is being proposed. It is almost certain that Hong Kong will implement the final proposals, because the effect of not doing so would be to expose Hong Kong

to various tax-related sanctions on an international level.

So, what are the two "Pillars" about?

Pillar 1 – giving taxing rights to more countries

Pillar 1 is aimed at a very small group of the world's largest multinational groups – those that have consolidated revenue exceeding €20 billion per year and whose profit margin exceeds 10%, thus giving rise to "excess profits." There are, on some accounts, only about 80 groups in this category worldwide. (There is a small handful of Hong Kongbased groups that exceed the €20 billion threshold, but presumably not all of them meet the profit margin threshold.)

Needless to say, most Hong Kong businesses will not be affected by Pillar 1. However, the €20 billion revenue threshold is expected to be reduced to €10 billion after seven years, and this will bring more groups within the scope of Pillar 1.

The original proposal was to apply Pillar 1 only to digital and technology businesses, but now it will apply to all sectors except financial services and extractive industries.

For those who are caught by Pillar 1, the result is that between 20–30% of their "excess profits" will be allocated to the various market jurisdictions where the group has ultimate customers or users, even if the group has no physical presence or subsidiaries in those jurisdictions. The allocation criteria are yet to be finalised. The amounts allocated to each such jurisdiction can be taxed in those jurisdictions. This will give to market jurisdictions a new right to tax some of the profits of multinationals who derive revenues from their markets.

Pillar 1 will not result in additional tax costs to the group because – to the extent that Hong Kong currently taxes those profits – the amount of Hong Kong tax payable will be reduced accordingly through a tax credit. (If no Hong Kong tax is paid because, eg, such profits are currently treated as offshore sourced, then there will likely be an additional tax cost to the group.)

The annual revenue and the profit margin thresholds mean that Pillar 1 is unlikely to apply to more than a small



Michael Olesnicky, Senior Consultant, Tax & Wealth Management at Baker & McKenzie 貝克·麥堅時稅務及財富管理高級顧問何歷奇



handful of Hong Kong-based groups. One benefit to Hong Kong is that the "excess profits" of many foreign-based groups may be allocated to Hong Kong as one of their market jurisdictions, and these profits can be taxed in Hong Kong. But, the total amounts of taxable income to be reallocated to Hong Kong is likely to be small in the total scheme of things.

The high thresholds have led many countries to criticise Pillar 1 for not going far enough in allocating to market jurisdictions a "fair share" of the profits earned by foreign multinationals who earn revenue from their markets, but who currently pay no tax there because of the way the global tax rules currently work.

Pillar 2 – minimum tax rate

Pillar 2 will have more impact. It applies to groups who have consolidated revenue exceeding €750 million per year (compared to the much higher €20 billion for Pillar 1). There is no profit margin threshold. Groups affected by Pillar 2 will be subjected to a minimum global tax rate of at least 15% (and possibly higher, depending on the final rules − indeed, 20% still remains a possibility). This will have an impact on a much wider range of Hong Kongbased groups, and on an even wider range of foreign-based groups that have subsidiaries and branches in Hong Kong.

One could say that Hong Kong already has a tax rate of 16.5%, so why the concern? This is because Hong Kong's 16.5% tax rate is typically not applied to all of a group's profits. Hong Kong exempts from tax such things as capital gains and offshore sourced income, and also taxes certain other types of profits at one-half of the 16.5% rate. The result is that most groups in Hong Kong have an effective tax rate which is far less than 16.5% (realistically, maybe 6-7%).

The new global tax rate will be applied to financial reporting income and will include all income which is currently exempted or taxed concessionally. This means that, unlike Pillar 1, the Pillar 2 tax will increase the effective tax rates of those groups which are above the €750 million revenue threshold, and which currently pay less than 15% tax (or maybe higher) on their financially reported income.

Both listed and private groups are in the scope of Pillar 2. Also, whether the 15% minimum tax rate is met is not calculated on a global base, but for each jurisdiction where the group operates. So, if a group pays 20% tax globally overall but only 10% in Hong Kong, then the tax rate on the Hong Kong profits will be increased to 15%.

Timing and implementation

According to the OECD, the final details of both Pillars are due to be announced in October this year, implementation will proceed globally during 2022, and the new rules will apply in 2023. This is a very optimistic time-frame. As a practical matter, implementation will vary from jurisdiction to jurisdiction. Nevertheless, the OECD in the past has been very effective in operating within very tight deadlines where global tax reform is concerned.

What could stop this?

Could anything prevent this happening? Possibly. Many countries are unhappy about the design features of the rules. Less developed countries are dismayed that most of the fiscal benefits of these two Pillars will flow to developed countries and not to them. They argue the thresholds are too high and they would like to see them reduced. Many assert that the proposed 15% minimum tax rate is too low and insufficient to put an end to global tax planning.

And of course, countries that have offered preferential tax rates and tax exemptions to attract foreign investors, and to encourage domestic investment, will find that such incentives will no longer be meaningful if the investors are going to be taxed elsewhere to make up

for these tax savings. But of course, at the global negotiating table, the lesser developed countries have less political power than the developed countries that control the OECD.

Another major impediment might be the politically divided United States, because it is not clear whether the U.S. will implement these proposals (even though the Biden administration supports them). The U.S. already has another version of a minimum tax regime, so that is less contentious. However, Pillar 1 will disproportionately permit countries to tax the profits of larger U.S. multinationals, and this might be a stumbling block in the U.S. legislature. Of course, these proposals could proceed even if the U.S. itself does not agree to implement them.

It's also possible that only one of the two Pillars will proceed to implementation.

What you need to do

Obviously, for both Pillars 1 and 2, there are many details still to be resolved and globally agreed, and there are many nuances to what is simplistically described above. The main point to note is that, if your organization is in the scope of either Pillar 1 or Pillar 2, you need to take advice and start planning now if you have not already done so.

There will be compliance issues if your group is in scope of either or both Pillars. There will be implications for any subsidiaries your group has in low or zero tax jurisdictions (e.g. BVI) where tax rates are obviously below the new global minimum. There might be additional withholding taxes on payment your group receives from other countries, including Mainland China. All in all, there is a lot of attention that must be directed to these new initiatives.



答案可能令人出乎意料——國際稅收新規 則對中小企不構成影響,反之大型跨國企 業則有需要仔細研究這些變動,並就其影 響尋求意見。

經合組織和二十國集團(G20)提出的擬 議修訂分為兩部分,通常稱為「第一支柱」 和「第二支柱」。包括香港在內的 139 個 管轄區現正就有關修訂的細節問題進行最 後談判,而迄今已有130個管轄區對所提 出的修訂要點表示贊同。香港幾乎可以肯 定會實施最終方案,否則香港可能會在國 際層面備受各種與稅收有關的制裁。

那麼,這兩大「支柱」究竟是甚麼?

第一支柱----賦予更多國家徵稅權

第一支柱針對一小撮全球最大型跨國企業 集團,即年度綜合收益超過200億歐元及 利潤率高於 10% 而產生「超額利潤」的集 團。根據資料,全球僅約80個集團屬於 這一類別(有少數香港集團超過 200 億歐 元的門檻,但據推測並非全部都達到利潤 率門檻)。

毋庸置疑,第一支柱對大部分香港企業均 不構成影響。然而, 收入門檻預計將於七 年後從 200 億歐元降至 100 億歐元,而這 將導致更多集團納入第一支柱的適用範 韋。



擬議方案最初建議第一支柱僅適用於數碼 和科技業務,如今將適用於金融服務和採 掘業以外的所有行業。

在第一支柱方案下,集團賺取的「超額利潤」中兩至三成將分配到其最終客戶或用戶所在的各個市場管轄區,即使該集團未有在這些管轄區設立實體子公司亦然。至於分配標準則尚待敲定。這些管轄區可對有關企業分配到境內的金額徵稅。這將賦予市場管轄區新的徵稅權,對從其市場賺取收入的跨國集團的部分利潤徵稅。

第一支柱方案不會令集團產生額外的稅務 開支,因為就香港目前徵稅的利潤而言, 稅收抵免令應繳香港稅款相應減少(倘集 團無需就利潤繳納香港稅款,例如其利潤 目前被視為源自海外,則可能會令該集團 產生額外的稅務開支)。

年度收入和利潤率門檻意味第一支柱可能 只適用於少數香港集團。對香港而言,其 中一個好處是許多外國集團的「超額利潤」 可以分配到作為其市場管轄區之一的香港, 令香港得以就這些利潤徵稅。但整體而言, 重新分配給香港的應課稅收入總額可能相 對較小。

第一支柱方案因門檻高而遭人詬病,許多 國家均批評方案不足以把海外跨國集團在 當地市場賺取的利潤的「公平份額」分配 給他們,而這些跨國集團在現行國際稅收 規則下無須就所得利潤繳稅。 有人可能認為,既然香港的標準税率已為 16.5%,何慮之有?這關乎香港的 16.5% 税 率通常不適用於集團的所有利潤。香港豁 免對資本收益及離岸收入徵稅,而對某些 其他類型利潤徵稅的稅率為 16.5% 的一 半。故此,香港大部分集團的實際稅率其 實遠低於 16.5%(實際上可能為 6-7%)。

經修訂的國際税率將適用於財務報告收入,而現時獲豁免徵稅或享有稅務優惠的所有收入將按此稅率課稅。這意味對於收入超過7.5億歐元且目前納稅額度低於其財務報告收入15%(或更高)的集團,第二支柱將調高他們的實際稅率,做法有別於第一支柱。

第二支柱涵蓋上市公司和私人集團。此外, 計算是否達到 15% 最低税率的標準時,應 以集團各運營所在地分開計算,而非以全球 基礎計算。因此,如果一個集團在全球基礎 上繳税 20%,而在香港只繳納 10%,那麼 適用於其香港利潤的税率將上調至 15%。

時間安排和實施

經合組織表示,兩大支柱的細節將於今年 10月公布,各國將於 2022 年陸續實施有 關方案,而新規則將於 2023 年適用。經合 組織的預測非常樂觀,但方案的實施進度 實際上因地而異。儘管如此,經合組織以 往在涉及全球税收改革的項目上都能在非 常緊迫的期限內高效運作。

實施障礙?

有何因素阻礙方案實施?多國都對新規則的設計特色表示不滿。在兩大支柱下,大部分財政收益將流向發達國家而非發展較遜的國家,令後者感到失望。他們認為門檻過高,並希望得以降低。許多國家斷言擬議的 15% 最低稅率水平過低,不足以杜絕全球稅收籌劃行為。

為吸引外國投資者和鼓勵國內投資,一些國家會提供優惠稅率和稅務豁免;然而,倘若投資者在這些國家省下的稅務支出最終會被其他地方徵收的稅款抵銷,則這些國家會發現有關稅務優惠將失卻原來的意義。但無可否認,發展較遜的國家在國際談判桌上的政治影響力自是不及控制經合組織的發達國家。

另一大障礙可能是美國政治分裂,因為美國會否實施這些擬議方案至今仍然未明 (即使方案獲拜登政府支持)。美國已有 另一版本的最低税制,因此爭議較小。然 而,第一支柱將不合比例地允許各國對較 大型美國跨國公司的利潤徵税,而這可能 成為方案獲美國立法機構通過的絆腳石。 當然,有關方案即使遭美國反對,仍可繼 續推行。

兩大支柱中甚至可能只有其一得以落實推 展。

所需行動

顯然,不論是第一抑或第二支柱,仍有許 多細節有待全球各國協商解決,上文概述 的內容亦存在不少細微差別。值得注意的 是,若然貴機構屬於第一支柱或第二支柱 的適用範圍,請即尋求意見,並開始規劃。

不論貴集團屬於第一及/或第二支柱的適 用範圍,皆可能出現合規問題。方案會對 貴集團在税率明顯低於新全球最低標準的 低税率或零税收管轄區(例如英屬維爾京 群島)的任何子公司產生影響。貴集團或 需就從中國內地在內的其他國家獲得的款 項繳納額外的預扣稅。總而言之,這些新 措施備受關注,企業務必審慎以對。

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Technical Adviser 技術顧問:



Implementing a Personal Data Privacy Management Programme to Gain Customers' Trust 實施個人資料私隱管理系統 贏取客戶信任

The rapid rise in digitalisation means that companies should consider carefully how they collect and use people's data 數碼發展一日千里,企業宜審慎考慮如何收集和使用個人資料

In the words of Jack Ma: "We collect data from selling things. Data is the most valuable asset of Alibaba."

With the exponential growth of digitalisation in the past decade, the collection and use of personal data has become of unprecedented importance for most businesses, especially those who provide online services and products.

Other than requesting greater transparency, customers nowadays expect companies to clearly inform them of how their personal data, once collected, will be used and for what purpose. It is self-evident that the importance and priority that a company places on the handling of personal data privacy directly affects the confidence and trust that

customers have in the company and, in turn, the competitive edge of the company.

Against this background, my office, the Office of the Privacy Commissioner for Personal Data, Hong Kong (PCPD), advocates that companies should develop their own Personal Data Privacy Management Programme (PMP) and appoint a Data Protection





Ada Chung Lai-ling is a Barrister and Privacy Commissioner for Personal Data, Hong Kong 香港個人資料私隱專員鍾麗玲大律師



Key components of a PMP

A PMP should consist of the following three sets of components at the minimum:

1. Organisational Commitment

- Buy-in from the top
- Appointment of Data Protection Officer / Establishment of a Data **Protection Office**
- Establishment of reporting mechanism

2. Programme Controls

- Personal data inventory, with information on the kinds of personal data the company holds and how the personal data is processed
- Internal policies on personal data handling
- Risk assessment tools
- Training, education and promotion
- Handling of data breach incident
- Data processor management
- Communication with employees, customers and stakeholders

3. Ongoing Assessment and Revision

- Development of an oversight and review plan
- Assessment and revision of programme controls

Establishing organizational commitment is vital to PMP

"Organizational commitment" as a key component of PMP is of particular relevance and importance to directors, as directors are effectively the stewards for promoting the success and good

governance of their companies, including data accountability.

Buy-in from the Top

To enhance accountability, a topdown approach is necessary for companies to demonstrate their commitment to fostering a respectful culture for privacy and determination to protect personal data privacy. Under the stewardship of directors, the PCPD recommends that the top management should:

- convey to all staff their support to cultivate a respectful culture for personal data privacy and commitment to the implementation of PMP through staff meetings or internal circulars;
- appoint a Data Protection Officer;
- endorse the programme controls and the whole PMP;
- allocate adequate resources, including finance and manpower, to implement PMP;
- actively participate in the assessment and review of PMP; and
- report the progress of the implementation of the programme to the Board of Directors regularly.

It is recommended that directors work with the management to ensure that internal policies and procedures on the protection of personal data are followed.

Appointment of Data Protection Officer / Establishment of a Data **Protection Office**

The PCPD recommends that companies appoint a designated officer as the Data Protection Officer to oversee the companies'

compliance with the Ordinance and implementation of the PMP. For a large corporation, the Data Protection Officer should be a senior executive, whereas for a small business, this can be the owner or manager.

The Data Protection Officer is responsible for structuring, designing and managing the PMP, which involves all relevant procedures, training, monitoring or auditing, documenting, evaluating, and other follow-up actions in relation to the collection, holding, processing and use of personal data.

In large corporations, understandably more personal data is collected and used by various departments and business units. It is therefore recommended that departmental coordinators be appointed to support the Data Protection Officer. Resources should be channelled to train and develop the Data Protection Officer as a professional in the protection of personal data privacy.

Establishment of Reporting Mechanisms

Reporting mechanisms are indispensable for oversight by the Board. In this regard, companies should establish internal reporting mechanisms, stating clearly the structure and procedures for reporting the overall compliance situation, the problems encountered, the complaints in relation to personal data privacy received, and incidents of possible data breaches.

An effective reporting mechanism would be imperative at times when escalation of personal data issues is needed, such as when a major data breach takes place or a large number of complaints relating to data privacy are received. The mechanism would also help determine who should be involved, their respective responsibilities and where the ultimate decisions should be made. Companies should also document all of their reporting procedures.

Conclusion

With the ever-rising expectation of customers and stakeholders on the responsible use of personal data by companies, companies should not stop at just ticking the box. The protection of personal data privacy should no longer be seen as

a compliance issue. After all, doing the least to comply with the legal requirements is not the cure nor the global trend anymore.

Instead, companies should also observe good data ethics and should consider the subject from a broader perspective, bringing the concept of customer centricity into the business equation. The commitment of directors and the management is paramount in building and maintaining a PMP so as to ensure that privacy is built in by design in initiatives, programmes or services, and data protection is practised throughout the company. Such a proactive approach would lead to a win-win outcome for companies, their customers as well as other stakeholders.

For examples and practical guidance on how to devise and implement a comprehensive PMP, members can refer to the Best Practice Guide on Privacy Management Programme issued by the PCPD, www.pcpd.org.hk.



馬雲曾說:「我們是通過賣東西收集 數據,數據是阿里最值錢的財富。」

數碼科技在過去十年發展迅速, 收集 和使用個人資料對大部分企業(尤其 是提供網上產品及服務的企業)至關 重要。現今客戶不但要求更高的資訊 透明度, 還期望企業清楚交代收集所 得的個人資料將作何種用途及如何使 用。企業對個人資料私隱的重視程度 將直接影響客戶對公司的信心和信 任,企業的競爭優勢亦連帶受到影 響。

有鑒於此,香港個人資料私隱專員公 署(私隱公署)提倡企業設立個人資 料私隱管理系統(私隱管理系統), 並委任保障資料主任,以建立一套遵 從香港《個人資料(私隱)條例》 (《私隱條例》) 規定的制度,以循 規地使用個人資料。

私隱管理系統有助企業贏得客戶和其 他持份者的信任,從而得到客戶和業 務夥伴的忠實支持,忠誠度在瞬息萬 變的商業環境尤其重要。

企業實施私隱管理系統是履行良好企 業管治的重要一環,當中董事扮演獨 特而關鍵的角色。事實上,香港董事 學會最新出版的《獨立非執行董事指 南》,便鼓勵企業實施私隱管理系 統,作為實踐環境、社會及管治 (ESG)管理的其中一環。

設立私隱管理系統的好處

私隱管理系統奉行問責原則,是一套 專為規範個人或機構以負責任的態度 收集、持有、處理和使用個人資料而 設的管理框架。設立私隱管理系統有 助企業:

- 將資料安全相關事故發生的風險降 至最低;
- 根據既定程序和協定有效處理私隱 外洩事故,從而將損害減至最低;

- 有效管理收集所得的個人資料;
- 確保符合《私隱條例》的規定;
- 展現樂於履行良好企業管治並與客 戶及相關持份者建立信任的決心;及
- 提升商譽和競爭優勢,並開拓潛在 商機。

私隱管理系統的主要組成部分

私隱管理系統至少應包含以下三個主要 部分:

1. 機構的決心

- 最高管理層的支持
- 委任保障資料主任 / 設立保障資料 部門
- 建立匯報機制

2. 系統管控措施

- 個人資料庫存,包含企業持有的個 人資料類別及個人資料處理方式的資訊
- 處理個人資料的內部政策
- 風險評估工具
- 培訓、教育及推廣
- 資料外洩事故的處理
- 對資料處理者的管理
- 與員工、客戶及持份者溝通

3. 持續評估及修訂

- 制定監督及檢討計劃
- 評估及修訂系統管控措施

機構決心實施私隱管理系統 至關重要

「機構的決心」是私隱管理系統的要

素,與董事的角色息息相關,對董事亦 尤其重要,因為董事是帶領企業邁向成 功及良好管治的舵手,包括數據問責。

最高管理層的支持

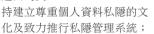
為加強問責,企業需要從最 高管理層做起,由上而下培 養尊重私隱的文化,並展現 保障個人資料私隱的決心。 私隱公署建議最高管理層在 董事的領導下應:



■ 绣渦員 工會議或 內部頒 告,向全 體員工表 達公司支







- 委任保障資料主任;
- 對系統管控措施及整個私隱 管理系統予以認可;
- 分配充足資源推行私隱管理 系統,包括財政及人手;
- 主動參與私隱管理系統的評估及檢討 工作;及
- 定期向董事局匯報私隱管理系統的運 作情況。

董事宜與管理層合力確保企業內部貫徹 執行保障個人資料的政策和程序。

委任保障資料主任/設立保障 資料部門

私隱公署建議企業委任保障資料主任, 以監督企業有否遵從《私隱條例》的規 定及落實執行私隱管理系統。大型企業 應指派高級行政人員出任保障資料主 任,而小企業則可安排公司擁有人或管 理人員出任。



Redefining Business Leadership for Green Growth

Covid-19 and changing consumer expectations are helping to drive the adoption of eco-friendly business practices 疫情及消費者期望轉變有助推動企業實踐環保商業模式

Professor Klaus Schwab, Founder and Executive Chairman of the World Economic Forum (WEF), published his new book, "Stakeholder Capitalism: A Global Economy that Works for Progress, People and Planet," in January. It evaluates the achievements and shortcomings of the global economic system, which has created unprecedented growth in the past decades measured in GDP and profits, yet has also intensified economic and social inequality and environmental degradation.

Schwab advocates the model of stakeholder capitalism – replacing self-serving values that only safeguard shareholder benefits, such as short-term profit maximisation and the externalisation of environmental costs, with long-term value creation that accounts for the interests of different people (or stakeholders) and the planet.

Global pandemic and business transformation

Schwab first wrote about the stakeholder model some 50 years ago. The debate over shareholder versus stakeholder capitalism has been ongoing for some time, but remained largely academic until the pandemic intervened. Covid-19 has brought about major disruptions to the markets and supply chains,

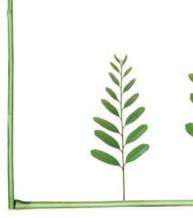
as well as daunting challenges in business operations. Covid-19 also exposed the vulnerability and fragility of the current economic system.

If there is one positive from the global pandemic, it has perhaps accelerated a transformative agenda that is moving away from the "old normal" and calling for a green recovery and a better future for all – a common vision that embraces sustainability, resilience, equity, diversity and one where people can live well and within planetary boundaries.

For corporates to stay relevant and ahead in an uncompromising business environment coupled with ever-changing consumer behaviour and expectations, it demands radical shifts in business mindsets, such as from value extraction to value creation among the global business community. The new agenda fundamentally transforms the way we conduct business, how we see and optimise business influence, how business connects with people and nature, and how business success is being measured.

From shareholder value to shared value

According to the 2021 edition of the Edelman Trust Barometer, 65% of respondents agreed that CEOs should hold themselves accountable to the

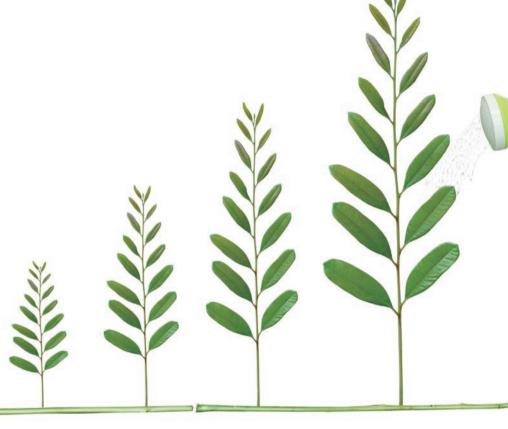


public alongside their board and shareholders, while 68% of consumers and 62% of employees agreed that they have the power to force corporations to change.

Meanwhile, there is growing evidence that companies that transform for long-term sustainability have better performance. In a study by the McKinsey Global Institute, those with a long-term view outperform their peers in terms of earnings,







revenue, investment and job growth. Companies focused on environmental, social and governance (ESG) recorded higher performance and credit ratings.

There are a growing number of examples that illustrate the change. In January, a coalition of over 60 business leaders across industries and regions pledged their commitment to a set of ESG metrics and disclosures – known as the Stakeholder Capitalism Metrics – released by the WEF and its

International Business Council, that measure the long-term enterprise value creation for all stakeholders.

More recently, in March, the World Business Council for Sustainable Development (WBCSD) launched an updated version of Vision 2050 to tackle three critical challenges: the climate emergency, nature loss and mounting inequality. It also aims to advance business transformation that is fully aligned with the Sustainable

Development
Goals and
the Paris
Agreement.
WBCSD called
for capitalism to be
reinvented so that it
becomes stakeholderoriented, impactinternalising, regenerative,
accountable and geared towards
long-term sustainability.

In 2018, the Global Commission on the Economy and Climate found that bold climate actions could deliver at least US\$26 trillion in economic benefits by 2030 if decisive leadership, collaboration and capital were to align on this common vision. Progressive business leaders fully understand that addressing the climate crisis, adopting circularity and shifting to regenerative business models lead to innovative approaches that generate sustainable value from new jobs, restored ecosystems and stronger communities.

Partnerships and sustainable growth

Collaboration and partnerships are key drivers for green and sustainable growth. Sustainability challenges are beyond the scope of individual companies and require a rethinking of current business models, public policies and regulatory regimes. The systemic change necessary to achieve a zero-carbon economy, for instance, depends on having the right infrastructure, building the knowledge base of the future, and

to trickle into board rooms and C-suites in the real economy.

These clear signals of upcoming regulatory and policy shifts, combined with market forces, will help drive a zero-carbon transition. As the business community in Hong Kong continues to embrace these changes, it is concrete and proactive responses from the business sector that will deliver on these ambitious goals.

As a corporate membership organisation, BEC has been working with its member companies and the wider business community for 30 years to shape and drive environmental sustainability through conducting research, influencing policy change, and building communities of practice.

A recent initiative, the Low Carbon Charter, launched in 2019, has now committed over 100 signatories to set and achieve carbon reduction targets, as well as to report on and disclose their progress on an annual basis. This is a prime example of how proactive engagement and partnership can enable sustainability and make a real impact.

As the world has changed, so must business leadership. With new and ever-changing consumer and social expectations, business leaders must keep up and set new priorities, understand the connection with people and nature, and take circularity, decarbonisation and innovation into long-term business consideration.

With new and ever-changing consumer and social expectations, business leaders must keep up and set new priorities, understand the connection with people and nature, and take circularity, decarbonisation and innovation into long-term business consideration.

Value creation is no longer predicated on the extraction or consumption of resources. Innovative circular business models now draw value from waste and favour a shared economy paradigm popular with consumers. A nature-positive approach delivers opportunities that benefit the community and the environment beyond economic value through, for example, improved air and water quality or carbon capture and storage.

developing policies and regulations that enable and support sustainable behaviour.

Last November, Chief Executive Carrie Lam announced an ambitious target for Hong Kong to achieve carbon neutrality by 2050. Meanwhile, financial regulators have announced steps for more robust climate stress testing and climate-related disclosures by 2025. The pressure faced by financial institutions, investors, banks and insurance companies is bound

面對消費者和社會不斷轉變的新期望,商業領 袖必須掌握趨勢,重新制定緩急優次,反思企 業與人類和大自然的關係,並將循環經濟、減 碳和創新納入長遠商業發展策略。

世界經濟論壇創辦人及執行主席Klaus Schwab教授於1月出版新作《持份者資本主義:推動進步、造福人類與地球的全球經濟 模式》,評估全球經濟體系的成就和不足。 在過去數十年,GDP和利潤空前增長,但經 濟和社會不均及環境惡化等問題日益加劇。

Schwab教授提倡持份者資本主義模式,即創造兼顧不同人士(或持份者)和地球利益的長遠價值,取代只顧保障股東利益的利己主義,例如追求短期利潤最大化和轉嫁環境成本。

全球疫情和企業變革

Schwab教授約50年前首次撰文論及持份者模式。有關股東資本主義與持份者資本主義的爭論持續多時,但在疫情爆發前大多流於學術層面。新冠病毒疫情對市場和供應鏈造成嚴重干擾,為企業營運帶來巨大挑戰,亦暴露當前經濟體系脆弱不穩。

若然要數疫情帶來的正面影響,可能是加快 了擺脱「舊常態」、提倡綠色復蘇,以及為 全民創造更美好未來的變革議程;這一共同 願景注重可持續發展、韌性、公平和多元價 值,以及讓所有人在「地球界限」內擁有美 好生活。

面對嚴峻的商業環境及不斷變化的消費者行為和期望,企業需要徹底改變營商思維,方可與時並進和保持領先,例如國際商界應從獲取價值轉向創造價值。這項新議程根本地改變了營商模式、看待和提升企業影響力的方式、企業與人類和大自然的聯繫,以及衡量企業成就的標準。

從股東價值到共享價值

根據愛德曼公關公司發表的2021年度《全球信任度調查報告》,65%受訪者認為行政總裁應與董事會和股東一同向公眾問責,另有68%受訪消費者和62%受訪僱員認同他們有能力迫使企業作出改變。

與此同時,愈來愈多證據顯示,為實現 長遠可持續發展而進行轉型的企業績效 表現更佳。麥肯錫全球研究所一項研究 顯示,放眼長遠發展的企業在盈利、收 益、投資和就業增長方面均領先同儕, 而注重環境、社會和管治(ESG)的公 司業績較佳,其信貸評級亦較高。

有愈來愈多例子反映這一變化。今年 1月,世界各地超過60位來自各行各業 的商界領袖承諾將致力履行《持份者資 本主義指標》。這套ESG指標和披露準 則由世界經濟論壇及國際商業理事會制 定,旨在評估企業為所有持份者創造的 長遠價值。

此外,世界可持續發展工商理事會在3月發布《願景2050》的更新版本,以應對三大挑戰:氣候危機、自然損失和不平等情況日益加劇,並推動企業轉型,以達成聯合國可持續發展目標和《巴黎協定》的目標。世界可持續發展工商理事會呼籲重塑資本主義,使其成為以持份者為本、承擔影響、可再生及負責任的模式,邁向長遠可持續發展。

全球經濟與氣候委員會在2018年進行的研究發現,假如各國積極採取氣候行動,以果斷領導、協作和資本實現共同願景,將可在2030年前產生至少26萬億美元的經濟效益。高瞻遠矚的商業領袖深明應對氣候危機、實踐循環經濟及轉向可再生商業模式能夠推動創新,創造可持續價值,包括開創職位、復原生態系統及加強社區聯繫。

創造價值不再取決於開採或消耗資源。 創新的循環商業模式從廢棄物提取價 值,並支持廣受消費者歡迎的共享經濟 模式。採用有利自然的方法為社區和環 境帶來經濟價值以外的裨益,例如改善空氣 和水質素或推動碳捕集與封存。

夥伴關係和可持續增長

協作和夥伴關係是綠色和可持續增長的主要動力。可持續發展的挑戰超出個別企業的能力範圍,各界必須反思現行的商業模式、公共政策和規管制度;舉例說,實現零碳經濟所需的系統變革包括提供適當的基礎設施、為未來發展建立知識基礎,以及制定政策和法規支持可持續行為。

去年11月,行政長官林鄭月娥公布香港計劃 在2050年前實現碳中和的進取目標。與此同 時,金融規管機構宣布在2025年前逐步收緊 對氣候壓力測試和氣候相關披露的要求。金 融機構、投資者、銀行和保險公司面對的壓 力定會滲入實體經濟的董事會和管理層。

未來的監管和政策轉變發出明確訊號,加上 市場的影響力,將有助推動零碳轉型。香港 商界要繼續迎向轉變,作出踏實積極的回 應,方能實現這些宏大目標。

商界環保協會作為企業會員制機構,30年來一直積極與會員公司和商界合作,透過開展研究、影響公共政策和建構專業社群,塑造和推動環境可持續發展。

2019年推出的最新倡議《低碳約章》已獲超過100家企業及機構簽署響應,承諾制定和實現減碳目標,並每年報告和披露工作進展,足證積極參與和通力協作有助實現可持續發展,發揮影響力。

隨着世界轉變,企業領導力必須與時並進。 面對消費者和社會不斷轉變的新期望,商業 領袖必須掌握趨勢,重新制定緩急優次,反 思企業與人類和大自然的關係,並將循環經 濟、減碳和創新納入長遠商業發展策略。





凝聚商界力量 建設美好香港

- ➤ 作為本港首屈一指的商會的代表,我們將經過非常慎重的考慮,去提名及選出真正愛國愛港和具有承擔精神的恰當人士,更有效管治香港,推動長遠的經濟發展。
- ➤ 支持經完善選舉制度後的各級選舉,並維護「一國兩制」的治港方針和落實執行基本法。配合特區政府依法施政,協助解決香港面臨的發展難題,支持維護社會和諧安定。
- ➤ 廣泛凝聚商界力量,向政府提供建設性意見,發揮香港總商會「商界之聲」的功能,致力優化營商環境及促進業界利益,並為商會會員提供支援和服務。
- ➤ 提升香港自身優勢的競爭力,把握粵港澳大灣區發展和「十四五」規劃的新機遇,發揮香港作為國家的國際金融商貿中心角色。
- ➤ 推動商界與香港青年及社區建立廣泛聯繫,協助青年把握內地的發展機遇,拓展其在香港發展的空間,助力青年向上流動。



Peter Wong Tung Shun (Ex-officio Member) 王冬勝 (當然委員) Chairman The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司 主席



Guy Bradley 白德利 Chairman John Swire & Sons (H.K.) Limited, Swire Properties Limited 香港太古集團有限公司 太古股份有限公司及 太古地產有限公司 主席



Simon Chan 陳細明
Vice Chairman and Executive Director Nanyang Commercial Bank Limited 南洋商業銀行有限公司 副董事長及執行董事



Benjamin Hung Pi Cheng 洪丕正 Chief Executive Officer Asia Standard Chartered Bank 渣打銀行 亞洲區行政總裁



Jacob Kam Chak Pui 金澤培 Chief Executive Officer MTR Corporation Ltd 香港鐵路有限公司 行政總裁



Victor Lam 林凱章 General Manager Forward Winsome Industries Limited 永和實業有限公司 總經理



Douglas C.K. Woo 吳宗權 Chairman Wheelock Group 會德豐集團

主席



Emil Yu 于健安 Director and General Manager Keystone Electric Wire & Cable Co., Ltd 啟東電線電纜有限公司 董事兼總經理

United for a Better Hong Kong

Ex-officio / Elected Members of Commercial (First) Election Committee 2021 2021年選舉委員會商界(第一)界別分組當然 / 當選委員



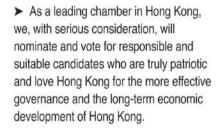
Oscar Chow 周維正 Non-Executive Director Chevalier International Holdings Limited 其士國際集團有限公司 非執行董事

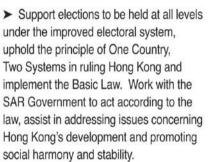


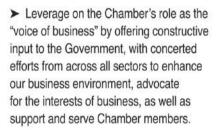
Eric Fok 霍啟山 Vice President Fok Ying Tung Group 霍英東集團 副總裁



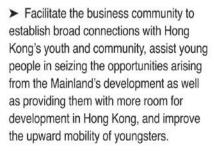
Allen Fung 馮玉麟 Executive Director Sun Hung Kai Properties Limited 新鴻基地產發展有限公司 執行董事













George Leung 梁兆基 Chief Executive Officer Hong Kong General Chamber of Commerce 香港總商會 總裁



Roy Ng 伍俊達 Chairman & CEO Star Lite (HK) Ltd 暉星 (香港) 有限公司 主席及行政總裁



施熙德
Executive Director and Company Secretary CK Hutchison Holdings Limited 長江和記實業有限公司執行董事兼公司秘書



Pang Chun Yu 余鵬春 Director and General Manager Yue Hwa Chinese Products Emporium Limited 裕華國產百貨有限公司 董事總經理



Edmond Kwok Yin Yue 余國賢

Director Wo Hing Construction Company Limited and Innopipe Engineering Company Limited 和興建築有限公司及 新維通工程有限公司



阮蘇少湄Group Director
CLP Holdings Limited
中電控股有限公司
集團總監

Expansion Experts 業務拓展專家

Tricor can help take care of the tricky details and new procedures when companies grow and move into new overseas markets

企業在擴展業務和開拓海外市場時難免遇到複雜的問題 和程序,卓佳正好從中提供協助和指導

Tricor describes itself as a "leading business expansion specialist" in Asia – and it has certainly learned from its own experience. Since its launch 21 years ago the company now has 47 offices in 21 countries and territories, in Asia and beyond, including its Hong Kong headquarters.

The Hong Kong team, led by CEO Joe Wan, is one of Tricor Group's key business units and the company now serves more than 10,000 clients including more than 50% of listed companies in Hong Kong.

Companies that provide business expansion services need to have the right balance of global knowledge and local expertise in a wide range of areas including tax and compliance, HR and payroll, and digital governance – to serve clients from small businesses to global corporates across diverse industries.

Wan explained that Tricor Group's core values have always encouraged maintaining a start-up mindset with an emphasis on agility and flexibility, while also treating the work environment with genuine care.

"These values guide how we do business, help us stay at the forefront of the industry, remain client-focused, and continue to improve," Wan said.

He explained that the professional services industry has a low barrier of entry, making it accessible for newcomers to join. This, combined with the presence of many industry veterans as well, means that competition is fierce and success is far from guaranteed.

A myriad of other factors also contributes to the complexities of the professional services sector.

"Evolving clients' demands, changing employee



expectations, rapid technological developments, and ever-updating regulations all create challenges for the industry," Wan said.

However, he added, these challenges also bring about opportunities. For example, changing client demands, along with the Covid-19

pandemic, has caused many companies to re-think their business models in recent times. This has resulted in an increased demand for technology-based professional services as companies look for ways to lighten the load on their operational and compliance burdens.



For Tricor, this meant that staff members must constantly stay on their toes and adapt to the variety of opportunities that are emerging as the business environment evolves.

For Tricor's clients who are expanding overseas, there

is a huge amount to consider, as Wan explained.

"A key challenge for many businesses is being unfamiliar with new markets," he said. As companies grow and scale up in size, they often look to new pastures for their expansion. However, "differences in geography, economics, demographics, politics and culture may not be the same as expected."

One of the most important steps is for business owners and investors to understand these nuances before entering new markets.

Complexities in the regulatory landscape can be another hurdle, as there are often stark differences in legal and tax systems and currencies, which may complicate procedures for setting up a new business division in a different jurisdiction.

Consulting with Tricor can provide companies with the advice and knowledge needed for expanding their business horizons and making the right decisions.

This was also one of the reasons why Tricor chose Hong Kong as the location for its headquarters, as the city is "known for its status as an international, financial, trade and aviation hub," Wan said.

"The easy access to capital and all-around financial services, world-class infrastructure, sophisticated legal system, and a strong pool of talent are all key advantages of Hong Kong as a city for business expansion."

This led Tricor to join HKGCC, as the Chamber is one of the oldest and most broadly representative associations for companies in Hong Kong. Aligned with the Chamber's mission to advocate for

the business community, Tricor hopes to contribute its professional knowledge and insights to help policymakers improve the business environment in Hong Kong to ensure the city's continuing growth and development.

The Covid-19 pandemic and the resulting social-distancing measures have meant that many of Tricor's clients have had to adapt their business models and ways of working. In particular, the pandemic has accelerated the shift to digital and virtual solutions, as employers tried to continue smooth operations with their staff often not able to come to the office.

To help with this, in May 2020, Tricor launched its own award-winning all-inone hybrid meeting solution, SPOT. By combining live streaming, online attendance, e-voting and real-time Q&A functions, SPOT enables meetings to be held securely online. It can handle large numbers of attendees too, allowing over 10,000 participants to join at the same time for conferences, board meetings or training sessions.

Looking to the future, Tricor anticipates the digital transformation trend will continue to accelerate, and the company aims to remain agile to ensure its clients stay informed amid a constantly evolving global business landscape. 憑藉累積多年的經驗,卓佳自譽為亞洲 「領先的業務拓展專家」。公司於21 年前成立,迄今已在亞洲等地 21 個國 家和地區設有 47 間辦事處,包括香港 的總部。

由行政總裁 佩麟領導的香港區團隊 是卓佳集團重要的業務部門之一,公司 現時服務過萬名客戶,當中包括超過五 成的香港上市企業。

企業要提供業務拓展服務,就要在稅務 與合規、人力資源與薪資管理、數碼管 治等廣泛領域結合環球視野與本地專 業,並在兩者之間取得適當平衡,方能 服務各行各業大大小小的本地和跨國 企業。

佩麟解釋,卓佳集團的核心價值在於 鼓勵企業維持創業心態, 靈活多變, 同 時營造關懷友善的工作環境。

「這些價值引導我們經營業務,協助我 們走在業界前沿,繼續秉持以客為尊的 理念,精益求精。」他說。

他解釋,專業服務業入行門檻低,新進 業者易於涉足市場,加上業內不乏資深 企業, 言下之意, 行內競爭激烈, 成功 要加倍努力。

還有眾多因素導致專業服務市場極其 複雜。

佩麟指出:「客戶需求和僱員期望不 斷轉變、科技日新月異、法規時有變 動,種種因素都對業界構成挑戰。」

但他又稱,這些挑戰亦帶來機遇。舉例 説,客戶需求轉變加上新冠病毒疫情的 衝擊,令許多企業最近開始反思自身的 經營模式。隨着企業設法減輕營運和合 規方面的負擔,這促使市場對以科技為 基礎的專業服務需求有所增加。

對卓佳而言,這意味員工必須時刻保持 警覺,勇於求變,把握業務環境變遷造 就的各種機遇。



佩麟解釋,對現正拓展海外市場的卓 佳客戶來說,要考慮的因素有很多。

「對新市場了解不足是許多企業面對的 主要挑戰。」他說。隨着業務不斷發展 及擴充,企業往往會另覓市場尋找新 機。然而,「新市場的地理、經濟、人 口、政治和文化環境或與預期不符。」

因此,業務經營者和投資者在進軍新市 場前最重要的其中一步,是認清這些細 微的差別。

複雜的規管環境亦構成另一挑戰。由於 法律、税收及貨幣制度因地而異, 這或 令開設業務的程序變得複雜。

卓佳的諮詢服務為有意拓展業務的企業 提供適切的建議和知識,從而作出正確 的決定。

這也是卓佳選擇在香港設立總部的原因 之一。 佩麟解釋,這座城市是「全球 知名的國際金融、貿易和航空樞紐。」

「易於獲取資金、全面的金融服務、世 界級的基礎設施、完善的法律制度、人 才薈萃, 這些都是香港作為業務拓展據 點的重大優勢。」

這驅使卓佳加盟總商會——總商會是本 港歷史最悠久、最具代表性的商業組織 之一,致力維護商界權益,而這亦與卓 佳的理念一致: 冀以團隊的專業知識和 洞見,協助政策制定者完善本港的營商 環境,確保香港持續發展,延續繁榮。

疫情和相關的社交距離措施促使卓佳不 少客戶改變了經營和工作模式。尤其是 在疫情下員工往往無法回到辦公室上 班,為維持業務運作順暢,僱主紛紛 轉用虛擬方案,因而加快了數碼轉型 的推程。

有見及此,卓佳於2020年5月推出線 上線下同步的混合會議系統「SPOT 融 會」。這套全方位的得獎系統集實時直 播、網上與會、電子投票及實時問答等 功能於一身,讓會議能夠以網上形式安 全進行之餘,更可容納過萬名與會者同 時參與會議、董事局會議或培訓課程。

展望未來,卓佳預料數碼轉型的趨勢將 持續加速,而面對瞬息萬變的全球營商 環境,企業要顯活變誦,方可確保客戶 能夠緊貼市場脈搏。

Company: Tricor Services Ltd 公司名稱:卓佳專業商務有限公司

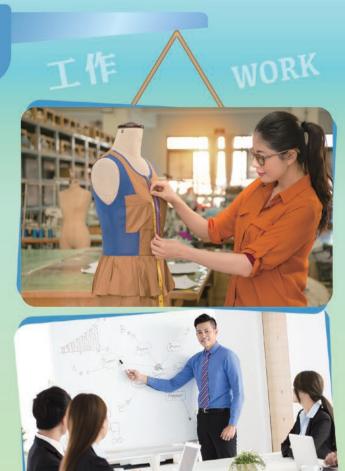
HKGCC Membership No. 總商會會員編號:HKT0550

Established 創辦年份: 2002 Website 網站: www.tricorglobal.com

締造家庭反善工作間

Create a Family-friendly Workplace







訂立靈活的工作安排 Flexible work arrangements



提供生活上的支援 Living support



配合員工家庭需要給予特別假期 Special leaves to meet employees' family needs

實施家庭友善僱傭措施能讓僱員平衡工作和家庭責任,同時為僱主建立一支積極投入的工作團隊,有助提升企業競爭力。

Implementing family-friendly employment practices can assist employees in balancing their work and family responsibilities. It can also help employers build up a devoted team of staff and enhance the competitiveness of the enterprise.



Committed to Client Success 協助客戶邁向成功

Law firm Haldanes maintains its team spirit even as the practice has grown over the years 何敦律師行發揮團隊精神,應對環境轉變

Warwick Haldane arrived in Hong Kong in the early 1970s, a New Zealand-qualified barrister and solicitor. He joined the Legal Department. A few years later, he set up Haldanes, a firm that has grown with Hong Kong and earned a reputation for criminal defence and has been nominated for the "Criminal Law Firm of the Year" for two decades straight.

The firm places a strong emphasis on transparency, ensuring that its clients understand the procedures they face, as well as the timeframe involved.

"Each client, be it an individual or a corporation, requires a genuine commitment to their case," said Senior Partner Jonathan Midgley. "They need a lawyer with a heart!"

Haldanes found itself in the spotlight in the early 1980s, when the firm took on a commercial crime prosecution defending Amos Dawe, a Singaporean businessman who had been accused of being the middleman in a Soviet Union-backed scheme to acquire intelligence on the financial involvements of U.S. banks. Dawe was extradited to Hong Kong and acquitted at trial.

The case was one of the city's first white-collar crime prosecutions. It

gained worldwide attention and put Haldanes firmly on the map.

The firm has expanded over the years and, besides criminal law, its practice areas include entertainment and media corporate law, matrimonial law, as well as civil litigation.

Although Haldanes is now long established, Midgley said that a

more senior colleagues for advice and information.

"One of our young lawyers summed it up best when he said that being with Haldanes was like playing football for Barcelona," Midgley said. "Each player knows their role and has the support of their teammates. We like that analogy."

Whatever the future has in store for the legal sector, it's my aim that we will continue to serve our clients in the same way that we always have.

Jonathan Midgley, Senior Partner, Haldanes

continuing focus on "hard work, skills development, and the mentorship of others" is still crucial to the firm's ongoing success. Even as it has grown, the firm has remained tightknit and fosters a sense of belonging and friendship among colleagues. Along with all the usual resources that young lawyers employ to further their skills, they can also depend on their

He added that the firm's mission statement has not changed in their 45 years of operations.

"We strive to provide the best defense for clients and put their interests first," Midgley said. "Whatever the future has in store for the legal sector, it's my aim that we will continue to serve our clients in the same way that we always have."



無論法律界未來發展如何, 我們都希望能夠一如既往, 盡心竭力服務客戶。

何敦律師行高級合夥人 麥至理

賀敦具備新西蘭註冊大律師及事務律師資格,於 1970 年代初來港時加入律政署,並在數年後成立何敦律師行。該行與香港一同成長,在刑事辯護領域享負盛名,更連續 20 年獲提名角逐「最佳刑事律師行」獎項。

該行十分重視透明度,確保客戶了解其 面臨的法律程序及所需時間。

高級合夥人麥至理表示:「無論個人或 企業客戶,都需要律師竭誠投入處理其 個案,熱心服務客戶。」

何敦律師行在 1980 年代初備受注目, 當時該行處理一宗商業罪案訴訟,為新 加坡商人 Amos Dawe 抗辯。當事人被 控為蘇聯部署的計劃擔任中間人,以獲 取美國銀行的財務參與情報。Dawe 被 引渡至香港後獲判無罪。

這宗案件為本港首批白領訴訟個案之 一,轟動全球,亦令何敦律師行聲名大 噪。

該行業務多年來不斷擴展,除了刑事 法,執業範圍亦包括娛樂及傳媒公司 法、婚姻法及民事訴訟等。

麥至理表示,儘管何敦律師行歷史悠 久,該行的成功仍有賴不斷耕耘、提升 技能及互相指導。即使業務規模持續壯 大,同事之間仍維持密切的關係,彼此 友誼深厚,對公司充滿歸屬感。年輕律 師除了運用常規資源掌握行業技能,還 可以請教資深同事的意見。

麥至理說:「我們有一位年輕律師形容, 在何敦律師行工作就像效力巴塞隆拿球 會,每位球員都做好本份之餘,還會全 力支援其他隊友。我們十分喜歡這個比 喻!」

他補充,該行成立至今已有 45 年,其 宗旨始終如一。

「我們以客戶利益為先,致力提供最佳的辯護。」麥至理續道:「無論法律界未來發展如何,我們都希望能夠一如既往,盡心竭力服務客戶。」

Company: **Haldanes** 公司名稱:**何敦律師**行

HKGCC Membership No. 總商會會員編號: HKH0923

Established 創辦年份:1975 Website 網站:www.haldanes.com

How to increase productivity, staff retention and your bottom line

Upskilling staff brings value to both people and to businesses

It is all too easy when you notice a skills gap in your business to call the Human Resources department and start a recruitment drive. But your existing employees are already invested in the company, so why not bring them up to speed and build capability within your current team?

Everyone remembers when they were just starting out in their careers; to become skilled and experienced someone had to invest in them,' says Josh Williams, Principal Consultant for Skills Consulting Group, a New Zealand based consultancy, specialising in vocational education and people development services.

'Vocational education, especially delivered in the workplace, has some key advantages because it develops those 'real world' employability skills that help someone later-on – things like teamwork, communications and self-management,' says Williams. People already advanced in their career can benefit from vocational training, as well.

We know that people are looking to reskill and upskill; to change careers, or return to the workforce after a break – all of which are increasing because of changes in technology as well as employment disruption caused by COVID 19,' says Williams. 'An advantage of on-the-job or digital learning is that people can gain new skills to fit around their life circumstances.'

Williams notes that not everyone has the time or the money to learn outside of work. They want to be invested in.

'Workplaces make excellent classrooms and learning-by-doing is a very effective way to gain new skills and confidence with new technologies,' says Williams.

How to offer workplace training

With tailored advice and support, Skills Consulting Group implements programmes to improve your people capability. They will work within your time constraints budget, with results that are often more time and cost effective than recruiting new people.

Supporting your existing staff to move into new roles also has the advantage of improving morale and wellbeing. Skills Consulting Group published their New Zealand Work Wellbeing Index in May 21, a survey of 1446 employees and 105 HR managers across the country. The results show that staff members want to feel valued and looked after and that, when they do, they're 68 per cent more motivated and 80 per cent more effective.

Jim So, Skills Consulting Group's Regional Development Manager, Asia, believes that short, flexible courses are the future, especially as they support people and businesses as they work in rapidly changing technology or acquiring specialised skills. These types of courses are already common in New Zealand and Europe.

'Along with providing microcredentials, these bite-size courses provide official recognition from partner institutions. They allow for both a staff member and their employerto tailor training around personal interests, time, and the business needs.'

Investing in employees through training is a great way to improve confidence and self-esteem, improve businesses efficiency and output, and position a brand as one that values its staff.

Skills Consulting Group is committed to developing people in business and is the host of the Global Apprenticeship Network (GAN) New Zealand, with Principal Consultant Josh Williams in the role of Country Manager. GAN New Zealand is part of the GAN Global network. GAN Global has globally partnered with Microsoft on an initiative called Skills for Employability. To date, this programme has brought digital skills to more than 30 million people worldwide. As part of this project, GAN New Zealand developed a digital skilling situational analysis for Aotearoa to identify opportunities and challenges in addressing digital skilling and workforce issues.

Skills Consulting Group is an international consultancy focused on developing people in the workforce. We have a range of expertise in vocational education, on-the-job learning, and workplace wellbeing.

At the core of everything we do, are People.



企業發展新動向:提升僱員技能,以有效提升生產力及降低僱員流失率

透過持續在職培訓,促進人才留任,提高團隊工作表現

一般企業出現技術斷層時,最簡單的方 法是直接招聘人才。目前現有的團隊已 是企業的重要資產,為何不直接提升員 工技能,激發團隊的無限潛能?

新西蘭Skills Consulting Group首席顧問 Josh Williams說:「每位剛踏入職場的 新進員工,都希望提升自我技能,擁有 更豐富的歷練,但這需要公司投放龐大 資源。」

Skills Consulting Group專門為各大企業 及機構提供專業在職培訓及人力管理諮 詢服務。

他又表示:「職業培訓,特別是在職培訓,有助於提升團隊合作能力、溝通、自我管理能力等各方面專業技能。」在職訓練同樣適合向投身職場多年的專業人士加強專業知識或技能,提高職場競爭力。

「科技發展日新月異,專業人土積極透 過自我增值,好好裝備自己,疫情正正 提供了一個良好的契機。」他認為,可 以透過在職培訓或網上進修提升自身工 作技能以對應職場的變化。

他表示,並非每個人都有資源或可在工 餘時間進修,因此,反而希望僱主願意 栽培員工,提升自我價值。

「職場是一個最好的學習場所,在工作中學習讓你可更容易吸收全新知識及更有自信運用全新技能。」

如何提供持續在職培訓

Skills Consulting Group針對企業所需, 提供全方位專屬諮詢服務,在有限的時 間和預算內全面提升僱員的專業能力。 比起傳統招聘員工相比,在職培訓更符 合經濟效益和時間成本。

因此,若是提拔內部員工擔任更高職位,這可有助提升內部員工士氣,強化團隊合作。Skills Consulting Group於2021年5月公佈新西蘭職場福祉指數,調查對象針對新西蘭105位人力資源經理及1446名員工,結果顯示僱員希望獲得公司重視,獲得公司重視的員工可提升高達68%的員工推動力及80%的工作效率。

Skills Consulting Group亞洲區域發展經理Jim So認為未來的職業培訓會採用短期及具有彈性的課程設計為主流,主要著重了解現行最新科技以協助員工學習專業技能。

他表示,「即使是短期課程,但相關合 作機構亦會提供培訓證書,讓僱主及僱 員可按個人興趣、時間、營運需求等需 要製訂相關培訓課程。」

短期在職培訓在新西蘭及歐洲十分普遍。

企業積極投放資源於員工培訓,除了提 升員工自信,亦可改善企業營運效率及 產能,建立重視僱員發展和福祉的企業 形象。如希望了解更多提升員工技能及 改善企業人力管理效能的方法。 Skills Consulting Group致力協助提升不同產業僱員技能。本公司為Global Apprenticeship Network (GAN) New Zealand 的主辦單位、並由首席顧問Josh Williams擔任區域經理。GAN New Zealand隸屬GAN Global,GAN Global曾與微軟合作舉辦就業技能計劃,協助全球超過三千萬人從網上取得相關技能。GAN New Zealand透過網上發表的技能情境分析報告,協助Aotearoa了解網上技能及職場所遇到的挑戰。

Skills Consulting Group總部設於 新西蘭,由專業的培訓、個人發 展、改善職場待遇及培訓品質的團 隊所組成,為世界各大企業提供專 業的人力管理及在職培訓服務。

「以人為本」為我們的服務宗旨。





Mr. Jim So 蘇孝忠 Regional Development Manager, Asia 亞洲區業務發展經理 jimso@skillsconsultinggroup.co.nz | +852 92533376



The "Embracing the 14th Five-Year Plan and Dual Circulation Strategy Summit," co-organized by the Hong Kong Chinese Enterprises Association and the Hong Kong Trade Development Council, took place on 24 August. HKGCC was one of the supporting organizations and CEO George Leung represented the Chamber at the event. Representatives from Hong Kong and Macao Affairs Office of the State Council, National Development and Reform Commission of PRC, Ministry of Science and Technology of PRC, People's Bank of China, and China Centre for International Economic Exchanges, as well as Financial Secretary Paul Chan, were among those who spoke at the event, and briefed the business community on the details of the National 14th Five-Year Plan and opportunities for Hong Kong. More than 300 people attended the summit.

香港中國企業協會及香港貿易發展局於 8 月 24 日合辦「擁抱『十四五』融入『雙循環』高峰論壇」。總商會為是次活動的支持機構,由總裁梁兆基代表出席。講者包括國務院港澳辦、國家發展和改革委員會、國家科學技術部、中國人民銀行和中國國際經濟交流中心的代表,以及財政司司長陳茂波,眾人向商界介紹國家「十四五」規劃詳情及香港的機遇,共吸引超過 300人出席。

Liang Haiming, President of the Belt and Road Research Institute at Hainan University, accompanied by Professor Witman Hung, visited the Chamber on 30 August to meet with Petrina Tam, Convenor of the Chamber's GBA Working Group, Wendy Hong, a member of the Working Group, and HKGCC's Senior Economist Wilson Chong.

During the meeting, the participants discussed the development of the Shenzhen-Hong Kong Border Economic Belt. Professor Hung introduced the concept of this "belt," which is a platform that aims to deepen cross-border cooperation in a wide range of areas, including technology and innovation, high-end manufacturing, cultural exchanges, tourism consumption, medical care and education. Tam and Hong remarked that the main challenges would be free flow of data and people across the border. However, the platform has the potential to benefit Hong Kong businesses, especially if these hurdles were removed.

海南大學「一帶一路」研究院院長梁海明聯同洪 為民教授於8月30日到訪,與總商會大灣區工 作小組召集人譚唐毓麗、成員洪雯及高級經濟師 莊仕杰會面。

期間,雙方討論了深港口岸經濟帶的發展。洪教 授解釋,該經濟帶提供一個深化跨境合作的平 台,涵蓋廣泛領域,包括科技創新、高端製造、 文化交流、旅遊消費、醫療及教育。譚唐毓麗和 洪雯指出,經濟帶發展的主要挑戰在於數據和人 才跨境自由流動,不過只要着力 消除障礙,



Two key documents promoting the development of financial services in the GBA and mutual access to markets on both sides of the border have emerged in the past 18 months, and are key to understanding how Hong Kong's role as a financial services hub will evolve. These are the "Financial Support Guideline for the Development of the Guangdong-Hong Kong-Macao Greater Bay Area," released by the Central Government in May last year, and the Cross-boundary Wealth Management Connect, which was signed in February this year.

At a Chamber seminar on 9 September, a panel of experts discussed these developments and the opportunities for the financial services industry in the GBA. They also considered the prospects for Hong Kong to remain a regional financial hub, as well as Hong Kong's role within the GBA more generally.

The speakers were: Chris Chan, Mainland China and Hong Kong Financial Services Deals leader at PwC Hong Kong; Anson Law,

Market Outreach Division, External Department, Hong Kong Monetary Authority; Bo Zhang, Deputy Director of South China, Financial & Professional Services, Department for International Trade, British Consulate-General Guangzhou; Michael Cheng, Managing Director, Global Coverage, BOCI Asia; and Christophe Lee, Founder and CEO, Lotus Asset Management.

在過去 18 個月,中央政府先後頒布了兩份重要文件,分別為去年 5 月發布的《關於金融支持粵港澳大灣區建設的意見》,以及今年 2 月簽署的「跨境理財通」諒解備忘錄。這些文件旨在推動大灣區金融服務發展及跨境市場互通,對了解香港作為金融服務樞紐的發展至關重要。

在9月9日的總商會研討會,多位專家探討大灣區金融服務業的發展與機遇,並展望香港作為地區金融中心的前景,以及香港在大灣區的角色。

講者包括羅兵咸永道中國內地及香港金融購併交易服務主管合夥人陳宣統、香港金融管理局外事部市場拓展處羅學賢、英國駐廣州總領事館英國國際貿易部金融與專業服務副總監張博、中銀國際亞洲全球客戶中心董事總經理鄭萬昌,以及蓮華資產管理創辦人及行政總裁李健平。













The second Greater Bay Area Outstanding Young Entrepreneur Awards Ceremony took place on 15 September, to recognize the achievements of potential and outstanding young entrepreneurs in the GBA. Petrina Tam, Convenor of the Chamber's GBA Working Group, attended the ceremony as one of the officiating guests. The Chamber was also a co-organizer of this event.

第二屆大灣區傑出青年企業家評選頒獎典禮於9月15日舉行,以表揚大灣 區青年企業家的卓越表現和潛能。總商會為是次活動的協辦機構,由本會大 灣區工作小組召集人譚唐毓麗出席典禮,並擔任主禮嘉賓。 Kera Kong, Strategic Planner, RMB Business Division, Economics & Strategic Planning Department, Bank of China (Hong Kong), spoke at the China Committee meeting on 10 September about the development and prospects of the digital RMB.

中國銀行(香港)發展規劃部人民幣業務處策略員 孔玲出席9月10日的中國委員會會議,剖析數碼人 民幣的發展與前景。





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Town Hall Forum with Nicolas Aguzin, CEO of HKEX 議事論壇:港交所行政總裁歐冠昇

At the Chamber's Town Hall Forum on 8 September. HKEX's CEO Nicolas Aguzin - who took up the reins of HKEX in May this year – spoke about his plans to enhance the competitiveness of the bourse in the fast-evolving, interconnected global markets of the future. He answered a wide range of questions from members ranging from new economy listings to financial integration with the Greater Bay Area, and how Latin America and China are a perfect match for business and investment. He also discussed HKEX's strategy in connecting China with the world, the bourse's sustainability strategy, and the opportunities and challenges ahead for HKEX and Hong Kong as an international financial centre.

今年5月履新的香港交易所行政總裁歐冠昇於9月8日出席總商 會的「議事論壇」,講解提升港交所競爭力的大計,從而滿足互 聯互通的環球市場不斷變化的需求。他就新經濟上市、大灣區金 融融合發展,以及拉丁美洲與中國是完美的商貿投資夥伴等廣泛 議題,解答會員的提問。他亦探討港交所連繫中國與全球市場的 角色、可持續發展策略,以及港交所和香港國際金融中心的未來 機遇與挑戰。



Asia & Africa Committee 亞洲及非洲委員會

A Closer Look at Vietnam Opportunities 開拓越南商機

Vietnam is one of the fastest growing emerging markets globally, with growth continuing even amid the Covid-19 pandemic. At the Chamber's webinar on 24 August, Consul General of Vietnam Pham Binh Dam said he expected to see this trend continue in 2022 once vaccines are rolled out across the country.

Hoang T Duong, Chief Representative of KPMG in Da Nang, said Vietnam's recently signed global trade agreements helped make it an attractive destination for manufacturing. Considerable red tape was still present in areas such as tax filing, but the government has been working on improvements.

Anthony Lam, whose company Golden Resources Development operates over 400 Circle K branches in the country, said there was a huge demand for Hong Kong's professional expertise in areas from banking and accounting to legal and sustainability.







越南是全球增長最快的新興市場之一,即使在新冠病毒疫情期 間,當地仍持續錄得經濟增長。在總商會8月24日的網上研討 會,越南總領事范平談認為有關升勢有望延續至2022年,屆時 疫苗將於全國供應。

畢馬威峴港首席代表 Hoang T Duong 指出,越南最近簽署的全 球貿易協定使其成為具吸引力的生產基地。儘管稅務申報等不同 領域仍有很多繁瑣規定,但該國政府正設法改善相關問題。

金源米業在越南經營超過 400 家 OK 便利店,其行政總裁林世豪 表示,當地的銀行、會計、法律以至可持續發展等行業對香港的 專業人才需求殷切。

Asia & Africa Committee Chairman Jonathan Lamport, and Vice Chairmen Natalia Sukhanova, Andrew Wells and Edmond Yue, met on 15 September to discuss upcoming plans for the committee. They agreed that besides the Asia-Pacific region, which the committee had been focusing on in the past year, it will also aim to strengthen connections with Africa and the Middle East. The committee also hopes to organize more networking events and face-to-face meetings if Hong Kong's Covid-19 situation remains under control.

亞洲及非洲委員會主席林偉全及三位副主席 Natalia Sukhanova、華賢仕及余國賢於 9月15日開會討論委員會的未來大計。他們同意,除了在過去一年重點關注的亞太地區以外,委員會也將致力加強與非洲及中東的聯繫。若本港疫情持續受控,委員會亦期望舉辦更多聯誼和實體交流活動。

Economic Policy Committee 經濟政策委員會



arlos Casanova

Growing concerns about unequal wealth distribution in Hong Kong and environmental damage have led to questions on whether Hong Kong's laissezfaire approach to the economy requires updating. At a webinar on 17 August a panel of experts examined this issue. Zhiwu Chen, Chair Professor of Finance at the University of Hong Kong, and Nick Sallnow-Smith, former Chairman of the Lion Rock Institute Hong Kong, discussed the extent to which government intervention was desirable and effective in addressing the city's social and economic problems.

財富分配失衡和環境污染問題日益受到關注, 有聲音質疑香港對經濟採取的自由放任政策是 否已經過時;在8月17日的網上研討會,香港 大學金融學講座教授陳志武及獅子山學會前主 席蘇兆明探討有關議題。兩位專家並就政府應 作出多大程度的干預,以有效解決本港的社會 和經濟問題深入討論。

Carlos Casanova, Senior Economist at Union Bancaire Privee, shared his outlook for China's economy at a meeting on 14 September. He also discussed factors that could affect the country's growth trajectory and economic fortunes including the recent resurgence of the coronavirus, high levels of debt, as well as regulatory clampdowns on certain sectors.

在9月14日的會議,瑞聯銀行高級經濟師宣凱探討中國經濟前景,並剖析影響內地經濟增長趨勢和表現的潛在因素,包括近期疫情復燃、債務水平高企,以及若干行業面對規管壓力等。

COMMITTEE CHAIRMEN 委員會主席



Americas Committee 美洲委員會 Mr Evaristo Trevino Berlanga



Asia & Africa Committee 亞洲及非洲委員會 Mr Jonathan Lamport 林偉全先生



China Committee 中國委員會 Mr Eric Fok 霍啟山先生



HKCSI – Executive Committee 香港服務業聯盟 — 執行委員會 Ms Veronica Lockyer 駱凱燕女士



Digital, Information & Telecommunications Committee 數碼、資訊及電訊委員會 Ms Jennifer Yuen Chun Tan 陳婉直女十



Economic Policy Committee 經濟政策委員會 Mr John Anthony Miller 苗學禮先生



Environment &
Sustainability Committee
環境及可持續發展委員會
Mr Wilson Kwong
鄺永銓先生



Europe Committee 歐洲委員會 Mr Davide De Rosa 戴偉德先生



Financial & Treasury Services Committee 金融及財資服務委員會 Mr Harrison Ho 何樂生先生



Industry & Technology Committee 工業及科技委員會 Mr Victor Lam 林凱章先生



Legal Committee 法律委員會Ms Agnes Tan
陳國萍女士



Belt & Road Opportunities for SMEs

Chamber CEO George Leung chaired a panel discussion at the Belt & Road Summit on 2 September on the opportunities for SMEs in this major Chinese initiative to encourage trade and connectivity along the routes of the Silk Road.

Leung and the panelists – from sectors including architecture, manufacturing, banking and real estate - discussed topics including the benefits and challenges of blazing a trail in new countries, and the growing consumer markets and investment potential of various Belt and Road locations. They also discussed the impact of the Covid-19 pandemic and their hopes for the resumption of normal business operations.

The hybrid format of this year's Belt & Road Summit enabled people from more than 80 countries around the world to attend the events, including talks, roundtables and business-matching meetings. HKGCC was a supporting partner of the event.

中小企業一帶一路機遇

總商會總裁梁兆基參與9月2日舉行的「一帶 一路高峰論壇」,並擔任小組討論環節的主持, 探討中國為促進絲綢之路沿線國家貿易往來而 提出的這項重要倡議如何為中小企開創機遇。

會上,梁兆基和多位來自建築、製造、銀行和 房地產行業的專家討論廣泛議題,涵蓋拓展新 興國家市場的好處與挑戰、消費市場日益增長, 以及「一帶一路」沿線地區的投資潛力。他們 還剖析新冠病毒疫情的影響,期盼商業運作早 日回復正常。

今屆的「一帶一路高峰論壇」以實體及網上形 式同步舉行,期間的活動包括講座、討論環節 和商務配對會議,吸引全球逾80個國家的人士 參與。總商會為論壇的支持夥伴。

Environmental & Sustainability Committee 環境及可持續發展委員會

The Chamber made a statement of support to the Legislative Council on 17 August for a Member's Bill to tackle wildlife crimes. In the statement, the Chamber welcomed the proposal by a lawmaker to incorporate wildlife trafficking and illegal trade crimes into the Organised and Serious Crimes Ordinance to deter wildlife crimes from being committed in Hong Kong.

總商會在8月17日發表聲明,支持立法會通過打擊野生動物罪行的私人草 案。本會在聲明中歡迎一位立法會議員提出的草案,將野生動物販運和非法 貿易納入《有組織及嚴重罪行條例》,以遏止在本港進行野生動物走私活動。 On 8 September, HKGCC submitted its response to the Environment Bureau. In the submission, the Chamber expressed support for the use of legislation to eliminate disposable plastic tableware. Emphasis was also given to the need to help SMEs adapt to the proposals, if they are implemented.

總商會在9月8日向環境局提交建議書,支持立法禁用即棄 塑膠餐具, 並強調計劃一旦實施, 當局需協助中小企嫡應新 措施。

In connection with a public consultation on the Government's proposed Scheme on Regulation of Disposable Plastic Tableware, the committee organized a webinar on 19 August.

Fong Kin-wa and Joanne Yung, respectively Assistant Director and Principal Environmental Protection Officer from the Environmental Protection Department, explained to members the intended scope and key features of

委員會在8月19日就政府展開的「管制即棄膠餐具計劃」公眾諮詢舉行網上研討會,由環境保護署助理署長方健華及首席環境保護主任容婷芳向會員講解計劃擬涵蓋的範圍和重點。

the legislative proposals.









Owin Fung, Deputy Director of Environmental Protection, briefed members at a committee meeting on 3 September on the Government's Clean Air Plan for Hong Kong 2035. He was joined by departmental colleagues Kenneth Leung and IC Lam, respectively Principal Environmental Protection Officer and Senior Administrative Officer.

環境保護署副署長馮浩然出 席9月3日的委員會會議, 介紹政府的《香港清新空氣 藍圖 2035》,首席環境保護 主任梁 明及高級政務主任 林苡晴亦有與會。

HKCSI-Executive Committee 香港服務業聯盟一執行委員會

The Hong Kong Government has expressed strong interest in joining the Regional Cooperation Economic Partnership (RCEP), a free trade agreement comprising 10 ASEAN member states, as well as Mainland China, Japan, Korea, Australia and New Zealand. At a meeting on 2 September, Chan Kar Keung, Acting Assistant Director-General of Trade and Industry (Europe) from the Trade and Industry Department, briefed members on RCEP. He also discussed the agreement's implications for trade in services in the region, as well as the potential benefits of Hong Kong's accession to RCEP.

香港特區政府已表明有意加入《區域全面經濟夥伴關係協定》(RCEP)——由十個東盟成員國及中國內地、日本、韓國、澳洲和新西蘭簽署的自由貿易協定。在9月2日的會議,工業貿易署署理助理署長(歐洲部)陳家強向會員講解 RCEP 的內容,並探討協定對區內服務貿易的影響,以及香港加入 RCEP 的潛在得益。

COMMITTEE CHAIRMEN 委員會主席



Manpower Committee 人力委員會 Mr CK Lee 李志強先生



Membership Committee 會員關係委員會 Mr Leland Sun 孫立動先生



Real Estate & Infrastructure Committee 地產及基建委員會 Mr Nicholas Brooke 蒲祿祺先生



Retail & Tourism Committee 零售及旅遊委員會 Ms Nikki Ng 黃敏華女士



Shipping & Transport Committee 船務及運輸委員會 Mr Kenneth Bell 鮑健偉先生



Small & Medium Enterprises Committee 中小型企業委員會 Mr Norman Yeung 楊敏健先生



Taxation Committee 税務委員會 Ms Alice Leung 梁愛麗女士



Taiwan Interest Group 台灣小組 Mr P C Yu 余鵬春先生



Women Executives Club 卓妍社 Ms Nikki Ng 黃敏華女士



Young Executives Club 卓青社 Mr Eric Fok 霍啟山先生



Ms Elsa Wong 黃玉娟女士

Europe Committee 歐洲委員會



Discussing Trade Opportunities with British Officials 與英國官員洽談貿易商機

Nick Heath, recently appointed Director-General of Trade and Investment at the Department for International Trade of the British Consulate-General Hong Kong, and his colleague Corin Wilson, Director of Trade and Investment Hong Kong and Macao, visited the Chamber on 20 August. Chamber CEO George Leung, Europe Committee Chairman Davide De Rosa, and Director for PR & Programs Malcolm Ainsworth welcomed the guests and discussed a broad range of topics with them, including the progress of vaccinations, sustainability issues, and the opportunities in the Greater Bay Area.

Heath said that there is growing interest in sustainability and environmental concerns, adding that the British experience in green policies and initiatives, such as carbon strategy, could be helpful for Hong Kong. He also said that his department was active in promoting sectors such as e-commerce, finance and medtech in the region, which have been given a boost by the pandemic.

The two sides also discussed opportunities to increase cooperation between Hong Kong and British businesses, in particular in green and new technology areas.

最近履新的英國駐香港總領事館國際貿易部貿易投資總幹事 Nick Heath 及隨員香港和澳門貿易投資主任 Corin Wilson 於 8 月 20 日到訪,由總商會總裁梁兆基、歐洲委員會主席戴偉德和公共關係及項目總監麥爾康接待,雙方討論廣泛議題,包括疫苗接種進度、可持續發展及大灣區機遇。

Heath 表示,社會日益關注可持續發展和環境議題,而英國在減碳策略等綠色政策措施方面的經驗或對香港有助益。他亦指出,國際貿易部過往積極推動區內的電子商貿、金融和醫療科技等行業發展,而這些業界在疫情下更見蓬勃。

雙方還商討如何促進英港企業合作,尤其是在綠色和新科技領域。



New Al Proposals in the E.U. 歐盟人工智能新提案

The European Commission's proposal for a regulatory framework on Al aims to protect the rights of users while enabling the development of Al technology. At the Chamber's webinar on 31 August, a panel of experts – speaking from Hong Kong and London – shared their insights on the proposals and their possible implications for businesses in Europe and Hong Kong.

Benjamin Mueller, Senior Policy Analyst at the Center for Data Innovation, explained the technical and operational requirements for companies that use AI in their businesses. Marcos Chow, Partner and Head of Technology at KPMG China/Hong Kong, compared the guidelines in the E.U., Hong Kong and other jurisdictions, which show a convergence in how different regions are finding ways to strike a balance between ethical development and innovation.

歐洲聯盟委員會建議引入人工智能法律框架,以保障用戶權益和促進人工智能技術發展。在總商會8月31日舉行的網上研討會,身處香港和倫敦的多位專家分享對提案的見解及其對歐洲和香港企業的潛在影響。

會上,數據創新中心高級政策分析師 Benjamin Mueller 講解企業把人工智能融 入業務時的技術和操作要求;畢馬威中國 香港技術驅動主管合夥人周嗣良比較歐 盟、香港和其他地區的使用指引,其中可 見不同地區均設法在道德發展與創新之間 取得平衡。

Health & Wellness Working Group 醫療與健康工作小組

An ageing population, growing health awareness and pandemic-related restrictions have created opportunities for healthcare businesses in Hong Kong, many of which are investing heavily in technology to serve this growing market. At a meeting on 3 September, Alice Tsang, Assistant Principal Economist at the Hong Kong Trade Development Council, provided an overview of the latest homegrown healthtech innovations and their potential applications in the Greater Bay Area (GBA). She also introduced the council's new GoGBA onestop platform, which aim to provide Hong Kong businesses with information on the GBA market.

人口老化、健康意識提高和疫情限制為香港醫療保健業創造商機,許多企業積極投資科技,以滿足不斷增長的市場需求。在9月3日的工作小組會議,香港貿易發展局(貿發局)助理首席經濟師曾詩韻講解本地醫療科技的最新發展,以及在大灣區的應用潛力。她亦介紹了貿發局新推出、旨在向港企提供大灣區市場資訊的 GoGBA

「灣區經貿通」一站式平台。

Alice Tsang

Industry & Technology Committee 工業及科技委員會



Committee members visited the Hong Kong Productivity Council (HKPC) on 24 August, where experts shared the latest industry innovations in the fields of smart manufacturing, reindustrialization, electromagnetic compatibility, prototyping and smart machinery. Dr Lawrence Cheung, Chief Innovation Officer of HKPC and a committee member, briefed members on the support that HKPC provides to SMEs through its various programmes.

委員會成員在8月24日到 訪香港生產力促進局(生產 力局),聽取專家分享智慧 製造、再工業化、電磁兼容、 原型設計和智慧機械領域的 創新發展。生產力局首席創 新總監及委員會成員張梓昌 博士介紹生產力局為中小企 而設的各項支援計劃。

Retail & Tourism Committee 零售及旅遊委員會

Chamber members enjoyed a fun-filled afternoon at Tai O on 26 August that included a boat trip on the village's iconic waterway, visits to stilt houses, and a tour of the Tai O Heritage Hotel. Members also sampled local delicacies including the famous shrimp paste and dried salty fish.

總商會會員在8月26日下午暢遊大澳,期間乘船遊覽水鄉河涌、 參觀棚屋及參加大澳文物酒店導賞團。一眾會員更品嚐了馳名的 蝦醬和鹹魚等特產。

Legal Committee 法律委員會

Against the backdrop of the ongoing pandemic, businesses struggling to stay afloat may have to resort to measures such as wage reductions and retrenchments. At a webinar on 26 August, Michael Szeto, Partner of ONC Lawyers, discussed the legal options available to companies when considering business downsizing. Key issues raised included employers' right to impose no-pay leave, dismiss without reason, and unilaterally reduce wages or amend contractual terms.

疫情曠日持久,企業或只能採取減

薪和裁員等措施才能勉強經營下去。在8月26日的網上研討會,柯伍陳律師事務所合夥人司徒肇基講解公司考慮縮減業務規模的法律方案,重點包括僱主安排無薪假、無理由解僱、單方面減薪或更改合約條款的權利。

Michael



Real Estate & Infrastructure Committee 地產及基建委員會







Rosanna Tang, Head of Research, Hong Kong and Greater Bay Area at Colliers, shared the latest findings on Hong Kong's cold storage market at a webinar on 8 September. Her colleagues John Davies and Pureanae Jang, respectively Collier's Executive Director and Associate Director, also shared their insights on the outlook for the sector.

在9月8日的網上研討會,高力香港及南中國研究部主管鄧淑賢分享香港冷凍倉庫的最新市 場調查結果,同場的高力執行董事戴約翰及高級經理 Pureanae Jang 亦展望行業發展。

Small & Medium **Enterprises Committee** 中小型企業委員會

HKGCC was one of the supporting organizations of the "Accelerate Digitalisation to Boost Performance: Some Innovative Payment Technologies" webinar, organized by InvestHK on 26 August.

投資推廣署於8月26日舉辦「加 快數字化轉型助力企業增效一支付 創新解決方案」網上研討會,總商 會為是次活動的支持機構之一。

Sustainable Finance Working Group 可持續金融工作小組

Frederick Chu, Executive Director of Haitong International Asset Management, spoke at a webinar on 20 August on the latest trends with ESG reporting on the Mainland. Also on the panel was Pat Woo, Partner at KPMG China, who discussed the development of ESG regulations across the Asia Pacific and Europe. His colleagues Budha Bhattacharva and Kin Yu, respectively Head of Analytics for ESG IQ and Data Analytics Director, introduced KPMG's ESG data platform, which helps companies to identify greenwashing risks, among other functions.





海通國際資產管理執行董事諸人進出席8月20日的網上研討會,剖析內地的環 境、社會及管治(ESG)報告最新趨勢。同場的畢馬威中國合夥人吳柏年講解亞 太區和歐洲的 ESG 法規,分析主管 Budha Bhattacharya 及分析總監 Kin Yu 則介 紹其公司用於辨識漂綠風險的 ESG 數據平台。

Taxation Committee 稅務委員會



Ivor Morris, Partner at KPMG, spoke at a webinar on 1 September where he analysed the latest developments in the OECD's proposals for BEPS 2.0. He also shared his views on how Hong Kong should react to such a seminal change in global tax reform and what it meant for businesses.

在9月1日的網上研討會,畢馬威合夥人莫偉 生剖析經合組織打擊侵蝕稅基及轉移利潤方案 (BEPS 2.0)的最新發展,並探討香港應如何應 對全球税務改革帶來的重大變動及方案對企業的 影響。

Talent Development 人才發展

At a workshop on 17 August, trainer Harry Wong taught participants how to identify areas where their focus has been "less than effective" and how they can focus their attention on the areas that are most worthwhile and make time for the things that really matter. The attendees also learnt to develop a resilient mindset to help them deal with challenges they face, and strengthen their commitment to "work smarter."

在8月17日的工作坊,導師黃彥衡指導學 員認清自己「專注卻成效欠佳」的範疇,並 講解如何把注意力集中於最值得投資的領 域,以及騰出時間處理最重要的事情。學員 還學習培養堅韌不拔的意志,協助自己克服 挑戰,進一步實踐「精明工作」理念。

In today's digital economy, it can be difficult for companies to decide how to spend their advertising budgets and to understand how to measure the return on their marketing investment. At a workshop on 9 September, Daryl Choy, Chief Marketing Officer of Tricor Services, shared his insights on the best practices for managing and



measuring marketing campaigns from the perspective of the customer journey. He also talked about the impacts of MarTech on customer experience, and how to establish ROI metrics, reporting and goal setting.

在現今的數碼經濟時代,如何分配廣告預算及評估營銷投資回報,對企業來說可能 是個難題。在9月9日的工作坊,卓佳集團香港首席市場總監蔡伯偉從顧客體驗的 角度出發,分享管理和衡量營銷活動回報的最佳方式。他還談及營銷科技對顧客體 驗的影響、制定投資回報指標、匯報和設定目標的方法。

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Women Executives Club 卓妍社



The Women Executives Club organized a community project with Food Angel in mid-September to help some of Hong Kong's citizens in need ahead of the Mid-Autumn Festival. General Committee Member Jennifer Chan, WEC Chairman Nikki Ng, Chamber CEO George Leung and Gigi Tung, Founder of Food Angel, were among the volunteers who came to the Chamber Theatre on Saturday 11 September to prepare care packages. These were made up of a range of daily necessities such as rice, noodles, body wash and toothpaste, as well as festive treats like mooncakes and Chinese sausages.

Close to \$340,000 of in-kind and cash donations were contributed by Chamber members to help make the event a great success.

中秋將至,卓妍社在9月中與惜食堂合辦社區項目,向本港有需要的市民派發禮 品包。總商會理事陳佩君、卓妍社主席黃敏華、總商會總裁梁兆基及惜食堂創辦 人董愛麗聯同一眾義工於9月11日(星期六)齊集總商會演講廳,一起包裝禮 品包,內有白米、麵條、沐浴露和牙膏等日用品,以及月餅和潤腸等應節食品。

總商會會員為是次活動共籌得總值近34萬港元的物資和現金,為活動圓滿作結。



Three leaders in the food and beverage industry shared their stories at a WEC event on 18 August. Randy Lai, CEO of McDonald's Hong Kong, Jennifer Liu, Founder







and Chairwoman of The Coffee Academics, and Yenn Wong, CEO and Founder of JIA Group, spoke with General Committee Member Jennifer Chan about the trends they have witnessed over the years, and how their restaurants have adapted to changing tastes of their customers. The speakers also discussed the various challenges and opportunities brought to the sector by the pandemic.

餐飲業三位領袖——麥當勞香港行政總裁黎韋詩、The Coffee Academics 創辦人兼主席廖偉芬和 佳民集團行政總裁兼創辦人黃佩茵——出席卓妍社8月18日舉辦的活動,與總商會理事陳佩君 分享個人經驗和歷年來曾見證的業界趨勢,還分析各自所屬餐廳如何滿足食客口味的轉變。三人 亦談論業界在疫情下的種種挑戰與機遇。

At the WEC Executive Committee meeting on 30 August, WEC Chairman Nikki Ng was reelected for the coming year, while Christabel Lee, Diana Wong and Tammy Wu were re-elected as Vice Chairmen. During the meeting, members also discussed plans for the club's events for the rest of this year and in 2022.

在卓妍社 8 月 30 日舉行的執行委員 會會議,主席黃敏華獲選連任本年 度主席,李尚玉、王淑筠和吳丹則 獲選連任副主席。會上,成員還商 討本年餘下時間和來年的活動大計。





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Chamber in Review

活動重溫



Proposed regulations to protect citizens' rights will create new technical requirements for companies doing business in the bloc 法案加強保障公民權利,在歐盟營商的企業須滿足新技術要求

In April, the European Union published a draft law on artificial intelligence, which will apply to any company with products or services available within the E.U.

The AI act aims to protect citizens' rights while still allowing innovation to grow.

Benjamin Mueller, Senior Policy Analyst at the Centre for Data Innovation, explained at a Chamber webinar on 31 August that regulators around the world are currently introducing laws to deal with rapidly developing technology. The European Union has introduced a broad range of initiatives, including GDPR on data privacy. But the law on AI is perhaps the most significant of the E.U.'s regulations in the tech area to date, he said.

"The E.U. initiative is very bold and far-reaching," Mueller said. "Whether it works remains to be seen."

He noted that the act runs to 150 pages, much longer than similar proposals in

other jurisdictions, and is a reflection of how the bloc is set up.

"The E.U. is an administrative body staffed by lawyers, and the temptation therefore is to create these sweeping blueprints for how a market is supposed to operate, and I think it sometimes becomes divorced from the reality of business operations."

The E.U. act contains three categories: forbidden, high risk and low risk. The high risk category is probably of most concern to the business community, as it covers a broad range of areas including education, vocational training, employment, and essential public and private services.

Many companies will therefore have to adhere to the new technical and regulatory requirements, some of which are fairly onerous, as Mueller explained. For example, Al systems must be traceable and auditable, and must be subject to human oversight at all times.

Complying with the regulations means that innovators inside the E.U. will face higher upfront costs, which could create a competitive advantage for companies outside Europe.

"This means that AI is more likely to be developed outside the E.U., and the E.U. will become a market where people sell AI," Mueller said.

Marcos Chow, Head of Technology Enablement, KPMG China/Hong Kong, said that the widespread adoption of AI technology means it is in use across many industries, and it is being used by people who do not have an IT background. So regulators are now trying to catch up to harness the use of AI.

He noted that the E.U.'s draft law is one of several in development globally. Singapore, Japan and UNESCO are among those that have also come up with recommendations and guidelines. While policymaking in this area is still

"The E.U. initiative is very bold and far-reaching, whether it works remains to be seen."

Benjamin Mueller,
 Senior Policy Analyst,
 The Centre for Data Innovation



「歐盟提出的措施十分進取, 而且影響廣泛,但實際成效 仍有待觀察。」

> 一數據創新中心 高級政策分析師 Benjamin Mueller

歐洲聯盟在 4 月公布規範人工智能(AI)的 法案,新法將適用於任何在歐盟提供產品或 服務的企業。

AI 法案旨在於保障公民權利的前提下推動 創新。

數據創新中心高級政策分析師 Benjamin Mueller 在總商會 8 月 31 日的網上研討會上 解釋,世界各地的規管機構正引入法例應對

in its infancy, the drafts that have been developed so far are all principle-based, which is a good thing, Chow said.

"Every country is at a different stage of enforcing regulations. Regulators are looking at each other's work, and there is a convergence coming," he said.

For example, he said, the key guidelines in the E.U.'s proposals overlap with the seven ethical principles for AI in Hong Kong, including transparency, accountability and oversight. So Hong Kong companies will not have to worry about dealing with very different legal requirements if they are doing business in the E.U.

However, Chow added, complying with the new regulations may be more difficult for smaller companies that have fewer people and resources than large businesses.

He said that businesses in Hong Kong should view A.I. as a cross-functional topic, and not something that is just limited to IT or legal departments.

"Hong Kong companies should ensure that they have developed policies and principles on how AI will be used within the organization," Chow said, adding that these would need to be updated regularly. 科技迅速發展帶來的挑戰。歐盟已推出多項 措施,包括為保障資料私隱而設的《通用數 據保障條例》,不過他指出,AI 法案可能是 歐盟迄今對科技領域影響最深遠的法規。

「歐盟提出的措施十分進取,而且影響廣泛, 但實際成效仍有待觀察。」Mueller表示。

他指出, 法案全文長達 150 頁, 篇幅遠超其 他地區的類似方案, 亦反映了歐盟的組織架 權。

「歐盟的行政機關由律師組成,他們往往會嘗 試制訂全面藍圖,設定市場運作模式。我認 為這種做法有時會脱離實際的商業運作。」

歐盟法案將 AI 用途分為三類:禁止、高風險和低風險。高風險類別應是商界最為關注的範疇,涵蓋教育、職業訓練、就業,以及基本公共和私人服務等廣泛領域。

許多企業將要遵守新的技術和規管要求,當 中部分甚為繁瑣,例如 AI 系統必須符合可追 溯及可審計的原則,而且須時刻有人監督。

為遵循有關規定,歐盟的創新企業需支付更 高的前期成本,這或會為在歐洲境外的公司 帶來競爭優勢。

Mueller 説:「也就是説,AI 開發工作更大機會轉移至歐盟以外地區,而歐盟將成為 AI

銷售市場。」

畢馬威中國香港技術驅動主管合夥人周嗣良表示,AI技術的普及,意味各行各業以至不 語資訊科技的人士都廣泛採用這種科技,因 此,規管機構正在急起直追,設法規管 AI 的應用。

他指出,除了歐盟的草案,全球多國亦正制 定相關法案,新加坡、日本和聯合國教科文 組織已就此作出建議和指引。他又稱,這一 領域的政策制定仍處於起步階段,至今草擬 的方案均以原則為基礎,做法可取。

「各國處於不同的實施階段,規管機構會互相 借鏡學習,因此未來發展將會趨同。」他說。

舉例說,歐盟建議的重要指引與香港的 AI 七大道德原則有所重疊,包括透明度、問責性和人為監督。因此,在歐洲營商的香港公司不必擔心兩地法律要求截然不同。

不過,周嗣良補充,小型公司的人手和資源 較大型企業少,或會較難符合新規定。

他說,港企應視 AI 為跨部門議題,而非只涉及資訊科技或法律部門。

周嗣良説:「香港企業應確保已就公司內部 AI 的應用範圍訂立政策和原則,並定期檢討 和更新。」

"Hong Kong companies should ensure that they have developed policies and principles on how AI will be used within the organization."

「香港企業應確保已就公司內部 AI 的應用範圍訂立政策和原則。|

Marcos Chow,
 Head of Technology Enablement,
 KPMG China/Hong Kong

—畢馬威中國香港技術驅動主管合夥人 周嗣良





Vietnam's economic reforms have made it one of the most dynamic emerging markets globally.

Consul General of Vietnam Pham Binh Dam explained at the Chamber's webinar on 24 August that, even amid Covid-19, the country had managed a growth rate of 5.6% in 2021, with the figure expected to rise to between 6% and 7% in 2022.

"Covid has disrupted supply chains and manufacturing, but it doesn't change the trend of Vietnam being one of the prime locations for the China Plus One strategy," he said.

The Consul General added that Hong Kong remains one of Vietnam's most important trading partners. He encouraged investors to look into opportunities in digitization, tourism and hospitality, and infrastructure, as well as manufacturing.

Hoang Duong, Chief Representative of KPMG in Da Nang, highlighted Vietnam's attractions as a manufacturing base, including its well-educated and cost-competitive labour force. He also explained how recent free trade agreements have helped Vietnam to integrate further into the global economy, such as the agreement with the European Union (EUVFTA), and the Regional Comprehensive Economic Partnership (RCEP).

The signing of the EUVFTA, which came into force in August last year, had been a major boost for Vietnam, Hoang said.

"Since then, there has been substantial growth in trade with the E.U.," he said. "Not only companies moving their factories to Vietnam, but also international companies who want to invest in Vietnam in order to expand into the ASEAN market."

These agreements have lowered or eliminated tariffs, simplified import and export procedures, among other benefits.

"It is not just about the tariff reductions, but also the standards, for example IP protection," Hoang added, which help to make Vietnam an attractive platform for investment into the wider region.

Vietnam managed to keep Covid largely at bay for more than a year, but since the summer has been battling a surge in cases. However, Hoang said, the economic disruption should not be too severe.

"The government is strongly committed to controlling the situation and taking measures to protect public health and continue production," he said. "Companies are also taking every measure to ensure their factories are still running."

Also speaking at the event was Anthony Lam, CEO of Golden Resources Development, which operates in industries including ports, shipping and infrastructure, as well as running more than 400 branches of Circle K in the country.

Lam said that the Vietnamese workforce was highly motivated and energetic. For example, Circle K staff members were willing to live at their workplace for two weeks during the recent Covid-related lockdowns, enabling the stores to stay open to serve the community.

"After they finish work, a lot of our staff spend their time learning English or accounting – they want to upgrade themselves." Lam added.

There are also opportunities for Hong Kong businesses in professional services, where there is still an expertise gap, with demand in areas ranging from banking and accounting to legal and sustainability. The expected urbanization of the country in the years to come means this demand is set to continue.

"Infrastructure building is following the model of China, with roads, sea ports, rail and energy infrastructure being built." Lam said. "Hong Kong can definitely provide the engineers, consultants, architects and management needed for these projects."

Lam also echoed Hoang's comments on the benefits that the FTAs were bringing to the country. "Asia is becoming the centre of the world for trade," he said, "and Vietnam is in the middle of it."

Currently, Vietnam's vaccination rate is relatively low compared to some developed economies, but the country has sped up the pace of vaccinations in recent weeks. The speakers agreed that they expected to see the majority of the population vaccinated as 2022 gets under way, to enable a return to relative normal for Vietnam by the middle of 2022.





製造業以外:投資越南

越南的經濟改革促使其成為全球最具活力的新興市場之一。

越南總領事范平談在總商會 8 月 24 日舉行的網上研討會上解釋,即使在新冠病毒疫情期間,該國在 2021 年仍錄得 5.6% 的經濟增長,增幅更可望於 2022 年擴大至介乎 6% 至 7%。

他說:「疫情令供應鏈和製造業受到干擾,但越南作為『中國加一』戰略其中 一個重要目的地的趨勢卻未有因此改 變。」

總領事續稱,香港仍然是越南最重要的 貿易夥伴之一,並鼓勵投資者發掘當地 數碼科技、旅遊與款待、基建及製造業 的商機。

畢馬威峴港首席代表 Hoang Duong 重點介紹越南作為生產基地的吸引力,包括勞動人口教育程度良好,而且具成本優勢。他亦剖析越南最近與歐洲聯盟簽訂的《歐盟與越南自由貿易協定》(EUVFTA)、《區域全面經濟夥伴關係協定》(RCEP)等自由貿易協定如何有助該國進一步融入全球經濟體系。

Hoang 指出,去年8月 生效的 EUVFTA 對越南 起着重要的提振作用。

「自協定生效以來,越南 與歐盟的貿易大幅增 長。」他又説:「不但 有公司把廠房遷往越 南,也有國際企業進駐 投資,藉以進軍東盟市 場。」

這些協定帶來的好處包 括降低或撤銷關稅,以 及簡化進出口程序。 Hoang 補充:「除了降低關稅,其他諸如知識產權保障等方面的標準亦有所提升。」這有助越南成為吸引外資拓展區內市場的平台。

過去一年多,越南有效遏止了新冠病毒 傳播,惟確診個案自今夏以來有所回 升。但 Hoang 表示,疫情應該不會對 經濟構成嚴重的衝擊。

「政府正全力防控疫情,採取措施保障公眾健康和維持生產活動。」他說:「企業亦竭力確保廠房持續運作。」

金源米業行政總裁林世豪亦應邀擔任主講嘉賓。該公司業務涵蓋港口、航運及基建領域,並在越南經營超過 400 家 OK 便利店。

林世豪表示,越南人做事積極、幹勁十足。例如在最近的疫情封鎖措施生效期間,OK 便利店的員工願意在店舗居住兩周,以維持開放營業,服務社區。

「公司有很多員工於下班後學習英語或會計,自我增值。」他補充。

香港的專業服務企業亦可把握機遇,為 越南提供銀行、會計、法律及可持續發 展等方面的專業知識,滿足當地市場的 殷切需求。隨着越南邁向城市化,市場 對專業服務的需求勢將持續上升。

「不論是建設道路鐵路、港口抑或能源基建,越南皆以中國為楷模規劃發展。」林世豪解釋:「香港絕對能為這些項目供應所需人才,包括工程師、顧問、建築師和管理人員。」

林世豪認同 Hoang 所言,自貿協定對國家帶來種種好處。「亞洲正發展成為全球貿易樞紐,而越南正是當中的核心。」

與一些發達國家相比,越南目前的疫苗 接種率較低,但該國在最近數周已加快 接種進度。多位講者一致預期,踏入 2022年,大多數市民應已完成接種疫 苗,故越南可望到明年中回復相對正常 的生活。

Thousands Win Prizes in Our Lucky Draws!

總商會抽獎活動 新增幾千位幸運兒!

HKGCC hosted the final three Hong Kong We Can Do It! Lucky Draws on 16, 23 and 30 September. Thanks to Timothy Tong, CEO of AMTD Charity Foundation, Anita Chan, Senior Vice President – Global Brand Marketing of Dorsett Hospitality International, and Kenneth Bell, Chief Executive Officer of Tradeport Hong Kong Limited, for pressing the button to select the winners in these three draws.

Thousands of Hong Kong residents have won prizes in our seven Lucky Draws, including three Mercedes Benz cars, annual MTR passes, staycations, flight tickets, and dining, shopping and cinema vouchers. When we launched the campaign on 3 June, around 20% of Hong Kong residents had received their first shot. By mid-September, the number had reached more than 65%, and will hopefully continue to rise.

Thanks to all of our sponsors for their very generous donations to this community health campaign, to help enable all of Hong Kong get back to normal.

總商會分別在9月16日、23日及30日舉行「香港做得到! 幸運大抽獎」最後三輪抽獎。感謝尚乘慈善基金會總裁唐偉 章、帝盛酒店集團全球市場品牌高級副總裁陳小芳及香港商 實港有限公司行政總裁鮑健偉分別主持三輪抽獎,抽出得獎 幸運兒。

數千位幸運兒在七輪抽獎贏得了豐富的獎品,包括平治房車 3輛、港鐵全年車票、酒店住宿、機票,以及餐飲、購物和 電影禮券等。本會在6月3日推出抽獎活動時,約兩成香港 市民已接種首劑疫苗,這個比率到9月中已增加至65%以上, 更有望繼續上升。

鳴謝一眾贊助機構為這項社區健康活動慷慨捐贈獎品,協助 香港早日重回正軌。











Chamber Diary 香港總商會日記簿 2022





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Chamber in Review

活動重溫



Pitch Perfect Programme Takes Off 完美求職計劃啟動

HKGCC's latest youth project will help Hong Kong's students prepare for the world of work 總商會推出全新青年項目,協助本港學生為投身職場做好準備

The Chamber launched its Pitch Perfect Programme for university students on 15 September. The programme, initiated by the Chamber's Young Executives Club (YEC), includes training sessions, company visits, mentoring meetings, and a competition where participants will have the opportunity to impress the judging panel with a two-minute pitch.

"Going from school to work is a major step, and Pitch Perfect is designed to help Hong Kong's students prepare for the transition," said Chamber Chairman Peter Wong at the launch. "The programme "Going from school to work is a major step, and Pitch Perfect is designed to help Hong Kong's students prepare for the transition."

- Chamber Chairman Peter Wong

「對初出茅廬的青年而言,由校園投身社會是人生的重要一步,因此, 『完美求職計劃』正是希望幫助本 港學生過渡這個階段。」

——王冬勝 總商會主席



leverages the Chamber's diverse business network to give participants a better understanding of how business works and help them develop the skills needed to land a fulfilling job."

YEC Co-Chairman Eric Fok and Vice Chairman Olivia Kung introduced the details of the programme, and said that it would provide students with essential skills as they prepare to embark on their careers. It will also connect participants with young executives and other businesspeople, helping them to understand the wide range of career options that are available after they graduate.

Stage One of the programme starts next month, with four training sessions taking place every Wednesday in November. These cover crucial topics including making a good impression at interviews and in your first days at work.

The training sessions will be followed by mentoring with YEC members, and company visits. Then in the competition stage, all participants will have the opportunity to present a two-minute pitch. Students that reach the semi-final will then be grilled in a group-interview format to see who gets through to the Grand Final.

This Pitch Perfect Programme is a new strand in the Chamber's efforts to serve as a bridge between businesses and young people in the city, that will help prepare participants for the world of work and get their careers off to a flying start.

總商會於9月15日推出專為大學生而設的「完美求職計劃」。該計劃由總商會卓青社策劃,提供一系列的培訓課程、企業考察活動和導師分享環節,參加者亦有機會參與模擬面試比賽,在限時兩分鐘內自我介紹,務求讓評審留下深刻印象。

總商會主席王冬勝在啟動儀式上表示:「對初出茅廬的青年而言,由校園投身社會是人生的重要一步,因此,『完美求職計劃』正是希望幫助本港學生過渡這個階段。透過善用總商會廣大的商界網絡,計劃一方面讓參加者了解商界的運作,另一方面鼓勵他們發展職場上所需要的技能。」

卓青社聯席主席霍啟山和副主席襲海欣介 紹計劃的細節,並指出計劃不但有助學生 掌握重要技能,為投身職場做好準備,還 可促進參加者與年青高管和其他商界人士 的聯繫交流,讓他們了解畢業後廣泛的就業 出路。

計劃第一階段將於下月正式展開,在 11 月 逢周三舉辦共四節培訓活動,涵蓋的重點課 題包括如何在面試及入職初期給人留下良 好印象。

學員完成培訓後,將接受卓青社成員的指導,並參與企業考察活動。在接下來的比賽階段,所有參加者將有機會在限時兩分鐘內自我介紹。成功躋身準決賽者將獲安排進行小組面試,從中甄選精英晉級總決賽。

總商會作為連繫本港商界與青年的橋樑, 「完美求職計劃」將有助鞏固本會在這方面 的工作,並協助參加者好好裝備自己,踏上 事業青雲路。



The Pitch Perfect Programme is supported by the Home Affairs Bureau, and seven HKGCC member companies: Cathay Pacific Airways, Chevalier International Holdings, Lan Kwai Fong Holdings, Megasoft, MTR Corporation, NEC Hong Kong and Pan Asian Mortgage Co.

「完美求職計劃」獲民政事務局及總商會七家會員公司支持,分別為:國泰航空公司、其士國際集團有限公司、蘭桂坊控股有限公司、 萬信電子科技有公司、香港鐵路有限公司、日本電氣香港有限公司及宏亞按揭證券有限公司。

















Business School Partnership Programme

商校交流計劃

Future Careers in Fintech

金融科技職涯規劃

Students learn about complex data and legal issues through fun activities on visit to Nova Credit 學生到訪諾華誠信, 通過遊戲活動 了解複雜的數據和法律議題

A group of Form Five students from Buddhist Fat Ho Memorial College spent a fun and informative afternoon with a team of fintech professionals from Nova Credit in July, as part of the Business School Partnership Programme.

Nova Credit is a credit reference agency supported by leading financial institutions, with aims to take the credit bureau industry to the next level in Hong Kong and contribute to the Greater Bay Area, while embracing the values of privacy and personal data security.

To help the visitors understand these complex issues, the Nova





Credit team designed a group activity to raise secondary school students' awareness about data privacy, cyberbullying and intellectual property, using reallife examples from social media and YouTube videos. The students participated in games, quizzes and discussions and were afterwards able to understand some of the important basic concepts of the Personal Data (Privacy) Ordinance and Copyright Ordinance.

The visit also helped the students more broadly with career planning, in particular how to connect their evolving interests and capabilities with their chosen career paths.

Three speakers from different departments of Nova Credit shared how their career journeys had unfolded, and discussed their own goals when they had been high school students themselves. To everyone's surprise, one of the speakers said that she had aspired to be a dancer and had even been accepted into The Hong Kong Academy for Performing Arts. However, she then switched her course to study Mathematics, which led to more than 20 years of a fulfilling career in Business Analytics.

The students then had an opportunity to discuss their own career aspirations with the speakers and other staff members.

The afternoon concluded with a tour around Nova Credit's office. The students were thrilled to be able to visit a business in person, and as a result were more inspired by what they had learned.







來自佛教筏可紀念中學的中五 學生在7月份參加「商校交流 計劃」活動,到訪諾華誠信的 辦公室,與該公司的金融科技 專業團隊互動交流,度過有趣 而充實的下午。

諾華誠信為廣獲領先金融機構 肯定的信貸資料服務機構,以 「確立數據安全、保障港人私 隱」為核心價值,致力提升香 港信貸資料庫行業的服務水平, 並為大灣區的金融科技發展作 出貢獻。

為協助學生理解這些複雜議題, 諾華誠信的團隊特意安排小組 活動,從社交媒體和 YouTube 影片取材,以日常生活例子闡 明概念,以加深學生對數據私 隱、網絡欺凌和知識產權的認 識。學生透過參與各種遊戲、 小測試和討論環節,掌握了 《個人資料(私隱)條例》和 《版權條例》一些重要的基本 概念。

是次考察活動亦有助學生從更 廣泛的層面規劃職業生涯,尤 其是個人興趣和能力的變化如 何能配合未來事業發展。

三位來自諾華誠信不同部門的 講者與學生分享入行經過,剖 白高中時期的目標志向。令眾 人大感意外的是,其中一位講 者原本立志成為舞蹈家,更獲 香港演藝學院取錄,及後卻毅 然退學,轉而修讀數學。畢業 後,她投身商業分析領域 20 多 年,盡展所長。

學生隨後有機會與講者和其他 員工暢談職業抱負。

活動結束前,學生參觀了諾華 誠信的辦公室。對於能夠實地 了解企業運作,學生表現雀躍 之餘,更可從中得到更多的啟 發。



The Bulletin Through the Years 《工商月刊》今與昔



This year your Chamber celebrates its 160th anniversary, so we thought it would be interesting to look back at past *Bulletins* and key events in Hong Kong's history.

In October 2006, we sat down for a chat with Jack Ma. He discussed how working with SMEs and helping them to access new technology had been crucial to Alibaba's success, his plans to grow the company's Alipay platform, and advised that entrepreneurs should not complain about the problems they encounter, but should instead create solutions for them.

總商會今年慶祝創會160周年,讓我們回顧一下 昔日的《工商月刊》,重溫香港的歷史大事。

2006年10月,我們與馬雲坐下來聊聊天。言談間,他表示與中小企合作及協助他們應用新技術,是阿里巴巴的致勝關鍵,並分享公司旗下支付寶平台的拓展計劃。他亦忠告企業家遇到困難時不要抱怨,而是要設法解決問題。



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① 2823-1228

⊠ venuerental@chamber.org.hk





WHAT'S ON 最活動

Due to the ongoing coronavirus health threat, many of our events are now taking place online. Please check our website or app for the latest status of scheduled events.

COMMITTEE MEETINGS

Check with secretariat for details

TAXATION

Tax implications of employee incentive schemes

Oct 5 4:00 pm

DIGITAL, INFORMATION & TELECOMMUNICATIONS

Government initiatives to promote 5G development

Oct 6 4:00 pm

REAL ESTATE & INFRASTRUCTURE

Sustainability in the real estate sector

Oct 11 4:00 pm

FINANCIAL & TREASURY SERVICES

Policy Address measures from the Financial Services and the Treasury Bureau

Nov 2 4:00 pm

HKCSI-EXECUTIVE

WTO negotiations update and impact on e-commerce

Nov 4 10:30 am

AMERICAS

Nov 10 11:30 am

SHIPPING & TRANSPORT

Government support for manpower development in the maritime and aviation sectors

Nov 23 10:30 am

ECONOMIC POLICY

Is Hong Kong facing a "brain drain"? **Nov 25** 4:00 pm

WEBINARS

Visit website for full details and to register



The Hong Kong Business Community Welcomes

The Honourable
Mrs Carrie Lam Cheng Yuet-ngor
Chief Executive of the HKSAR

2 November 2021

PREPARING FOR REBOUND WITH NEW CONSUMER MINDSETS

Oct 5 11:00 am - 12:00 pm



BLOCKCHAIN FOR SUSTAINABLE FINANCE: SCALING ESG ASSETS, FUNDS AND MARKETS

Oct 6 9:00 - 10:00 am



E-COMMERCE IN ASIA – TRENDS YOU NEED TO KNOW FOR 2022

Oct 6 11:00 am - 12:15 pm

POWERING REAL ESTATE THROUGH PROPTECH: TRENDS AND OUTLOOK

Oct 7 12:00 - 1:00 pm

INTERNAL INVESTIGATIONS ON MISFEASANCE, BRIBERY, FRAUD AND EMPLOYEE MISCONDUCT

Oct 7 4:00 - 5:15 pm



GERMAN ELECTION: PROSPECTS OF EU'S ECONOMIC POLICIES IN POST-MERKEL ERA

Oct 18 1:00 - 2:00 pm



ANTITRUST ISSUES FOR E-COMMERCE IN CHINA

Oct 19 11:00 am - 12:15 pm



DIVE INTO THE WORLD OF AUTOMATION – HOW TO STAY COMPETITIVE WITH AI, BIG DATA AND ROBOTS

Oct 20 11:00 am - 12:00 pm

THE GLOBAL RACE FOR TALENT: WHERE DOES HONG KONG STAND?

Oct 20 12:30 - 2:00 pm

THE DIGITALIZATION OF TRADE – ISRAEL'S INNOVATION FOR PORTS, SHIPPING AND MARITIME LOGISTICS

Oct 21 2:00 - 5:30 pm



HKGCC 160TH ANNIVERSARY CHARITY GOLF TOURNAMENT

Oct 22 7:00 am - 2:00 pm



HOW YOUTUBE WORKS

Oct 26 11:00 am - 12:00 pm



ARE YOU READY? – EXPLORING GLOBAL BUSINESS OPPORTUNITIES WITH CUSTOMS AEO PRIORITYS

Oct 29 3:00 - 4:00 pm

What's happening at the Chamber 總商會最新動態



TRAINING & SEMINARS

Check website for details



One-stop E-commerce Marketing Strategy: Dynamic Shopping Advertising on Facebook, Instagram and Google

Oct 5 4:00 - 6:00 pm



Art of Storytelling in Business Presentations

Oct 8 2:30 - 5:30 pm



The Impact of China Individual Income Tax Reform: Challenges or Opportunities for the GBA Cross-border Employees?

Oct 12 2:30 - 5:30 pm



Fine Wine Tasting at L'Imperatrice Oct 12 5:00 - 7:30 pm



Creative Problem Solving and Decision Making Skills Oct 20 9:30 am - 12:30 pm



Too Long; Didn't Read – Get your message across more clearly and efficiently
Oct 22 2:00 - 6:00 pm



Trade Finance Solutions for Hong Kong Exporters

Oct 28 2:30 - 5:30 pm



Handling Extremely Controversial Employees' Leave Entitlements - Legal & Practical Oct 29 9:30 am - 5:30 pm



WeChat Marketing Nov 9 9:30 am - 12:15 pm

SITE VISITS



VISIT TO LOCAL CRAFT BREWERY

Go behind the scenes at local brewer Moonzen and hear about the growing taste for craft beers in Hong Kong

Oct 7 4:00 – 5:15 pm



VISIT TO COCOON

Encouraging entrepreneurship and helping start-ups to develop can boost the wider economy. Learn more on this visit

Oct 18 4:30 - 5:15 pm



TRAINING & DEVELOPMENT

Pay by BOC-HKGCC Visa Card and get 30% OFF course fees



TL;DR - Too Long; Didn't Read

This session will introduce you to the essential skills for writing

- 1. We begin by thinking about our audience, our purpose and what kind of response we are looking for.
 - 2. Next, we work on designing a document that your reader will find accessible and easy to navigate.
 - 3. Finally, we look at some straightforward strategies for writing in a clear, credible and concise style.

Trainer: Richard Charles 導師: Richard Charles Date: 22 October 2021 日期: 2021年10月22日 Time: 2:00 - 6:00 p.m. 時間: 下午2時至6時

Venue: HKGCC Theatre, 22/F United Centre 地點: 金鐘統一中心22樓香港總商會演講廳

Language : English

Fees: Member \$950 / Non-member \$1,150

費用: 會員\$950 / 非會員\$1,150

effectively and efficiently to colleagues, clients or customers.

- **Essential Will & Skills** for Young Executives' **Next Step Up** 年青行政人員事業

更上一層樓的要訣

What skills do young executives need to develop before taking their "next step up" the career ladder? Besides job competency, employers also expect young executives to possess an appropriate and professional attitude. Join this workshop to understand the essential skills for your next step up!

Content:

- 1. Building an impressive image with highly rated
- 2. Being highly motivated to stand out among peers.
- 3. Being a team player and showing team leadership.
- 4. Above-average communication skills convincing without being boastful.

年青行政人員需具備何種技能,方能在事業上更上一層樓?除工作能力 外,僱主還期望年青僱員抱持正確和專業的工作態度。參加本工作坊, 了解「上位」的要訣!

- 1 以良好的工作態度建立正面形象
- 2. 積極主動、傲視同群
- 表現團隊合作性和領導力
- 4. 運用良好的溝通技能——謙遜而有說服力

Catherine Fok Trainer:

導師: 霍佩榮

4 November 2021 Date: 日期: 2021年11月4日 9:30 a.m. - 5:30 p.m. Time: 上午9時30分至下午5時30分 時間:

HKGCC Theatre, 22/F United Centre Venue: 地點: 金鐘統一中心22樓香港總商會演講廳

Language : Cantonese 語言:

Member \$1,800 / Non-member \$2,300 Fees:

費用: 會員\$1,800 / 非會員\$2,300

Catherine Fok, Senior Corporate Training Consultant & People Skills Trainer of C & S Consultancy

霍佩嫈 思進顧問服務公司 資深企業顧問及 人才技能培訓導師



TL;DR -「太長,不讀了」

本工作坊將介紹重要的寫作技巧,讓你學會更快、更有效地 與同事、客戶或顧客溝通。

- 1. 先考慮讀者、行文目的,以及期望得到的回應
- 2. 接著,為讀者構思一篇易讀、易懂的文章
- 3. 最後,探討一些直接的寫作策略,令文章更清晰、可信

Richard Charles **Business Writing** Consultant, Connect Communication

Richard Charles Connect Communication 商務寫作顧問



Strategic Negotiation Skills 策略談判技巧

Negotiating is about reaching an agreement that is seen as positive by all involved. It should be viewed as an opportunity for creating trust and value. This half-day workshop reveals proven strategies for achieving this aim, enabling participants to approach any negotiation with increased confidence and purpose.

Key Objectives:

1. Increase the level of trust.

2. Learn the techniques of negotiation.

3. Persuade and negotiate with others to accept your point of view.

談判旨在達成正面、可行的協議,是各方建立信任和價值的良機。是次為期半 天的工作坊將傳授達成談判目標的策略,讓學員更自信、更從容地駕馭各種談判。

主要日標: 1. 提高信任度 2. 學習談判技巧

3. 透過遊說及談判,令別人接納自己的觀點

Trainer: Tony Ngo 導師: 吳家騰

5 November 2021 Date: 日期: 2021年11月5日 9:30 a.m. - 12:00 p.m. Time: 時間: 上午9時30分至下午12時

HKGCC Theatre, 22/F United Centre Venue: 地點: 金鐘統一中心22樓香港總商會演講廳

Language: Cantonese 語言:

Member \$750 / Non-member \$950 Fees:

費用: 會員\$750 /非會員\$950 Tony Ngo, Partner,

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