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Vision for Growth and Change

In his maiden Policy Address, the Chief Executive laid out fresh strategies to tackle long-standing challenges and rejuvenate Hong Kong



推動發展與革新

特首在其首份《施政報告》提出新策略，應對困擾香港已久的挑戰，為社會注入活力

總商會歡迎行政長官於 10 月 19 日發表任內首份《施政報告》，提出一系列嶄新方案，應對香港面臨的種種挑戰，包括吸引人才和企業來港、解決土地及房屋供應等。

在特首公布的多項對策中，最值得注意的是成立「香港投資管理有限公司」及撥款 300 億港元設立「共同投資基金」，以推動本港重要產業發展和吸引海外企業進駐。

成立「引進重點企業辦公室」和「人才服務窗口」亦是重要舉措，有助落實相關政策。在各駐海外及內地的經濟貿易辦事處設立專責小組，也可在延攬人才和企業方面發揮牽頭作用，從而提升香港的競爭力。

政府已採取廣泛的措施，透過完善現有的就業計劃和法例，提升本地勞動力；例如推出「高端人才通行證計劃」，可望鼓勵和便利人才來港生活和工作的。

特首着力解決土地及房屋短缺問題。我們欣見本會在《施政報告》建議書提出的一些方案獲得採納，包括縮短公屋輪候時間、提供更可負擔的房屋和增加供應。

值得一提的是，政府銳意把香港建設成國際創新科技中心，特別推出 100 億港元計劃，資助大學開展研發項目。

我們亦支持市場提供更多以人民幣計價的投資工具，以及穩妥高效的匯兌和利率風險管理等財資服務。推動綠色融資、碳交易、互聯互通安排、向合格的家庭辦公室提供稅務寬免，以鼓勵企業來港設立據點或擴展業務，亦可加強香港作為國際金融中心和融資平台的地位。

為解企業燃眉之急，政府亦計劃推出支援中小企措施，例如提高「BUD 專項基金」的資助上限和提供政府費用寬減。當局引入新計劃，在三年內資助超過 200 場展覽在港舉行，亦將提振本地會展業。

特首制定果斷策略重振經濟固然令人鼓舞，但當局仍未撤銷防疫相關社交限制及「0+3」入境檢疫安排，難免令人失望。政府必須解除所有防疫相關限制，方能令特首為香港譜寫的新篇章發揮最大效益。

The Chamber welcomes the Chief Executive's maiden Policy Address delivered on 19 October, which consisted of a raft of fresh plans to target the challenges Hong Kong faces, from attracting talent and enterprises to tackling the issue of housing and land supply.

Notable among the wide range of strategies announced by John Lee were the establishment of the Hong Kong Investment Corporation Limited (HKIC) and the HK\$30 billion Co-Investment Fund, which will serve to boost the development of important industries while attracting international businesses to our shores.

Also of significance was the introduction of the Office for Attracting Strategic Enterprises (OASES) and the Talent Service Unit, which will assist in the implementation of policies. The creation of special teams utilizing the Government's Economic and Trade Offices around the world, as well as in the Mainland, will enhance Hong Kong's competitiveness and spearhead the efforts to recruit talent and attract enterprises.

The Government has adopted a broad approach to foster the city's workforce through the enhancement of employment schemes and regulations currently in place. Initiatives such as the new Top Talent Pass Scheme will hopefully encourage and make it more convenient for new arrivals who seek to live and work in Hong Kong.

The Chief Executive put a lot of emphasis on resolving our land and housing shortage, and we are pleased that several of the solutions listed in our Policy Address Submission to the Government, including shortening the waiting time for public housing, better affordability and increasing supply, were incorporated into plan.

Special note must be made of the Government's ambition to transform the city into a world-renowned hub for innovation and technology (I&T), bolstered by a HK\$10 billion scheme to fund research and development in universities.

We also commend the move to install more RMB-denominated investment tools as well as stable and efficient treasury services, including foreign exchange and interest rate risk management instruments in the market. Coupled with green financing, carbon trading and mutual market access arrangements, and the provision of tax exemptions to eligible family offices to set up or expand operations, these strategies will help strengthen Hong Kong's position as a global financial centre and fundraising platform.

Importantly, the Government also plans to roll out much-needed support for SMEs, such as raising the BUD Fund ceiling and providing government fee concessions. The city's convention and exhibition sector will receive a boost, thanks to a new incentive scheme where more than 200 exhibitions will be staged over three years.

While the bold strategies to revive the economy are to be applauded, we cannot help but be disappointed that Covid-related social restrictions and the "0+3" quarantine scheme for visitors have no indication of being rescinded. Hong Kong needs the Government to lift all pandemic-related restrictions so that the city can reap the maximum benefit from this new chapter of development that the Chief Executive has drafted.

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HKGCC

Hong Kong General Chamber of Commerce
香港總商會 1861

The Voice of Business 商界之聲

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Responding with Bold Actions

The Chief Executive's Policy Address lays out far-reaching measures for economic recovery



廣納民意 敢於作為

行政長官在施政報告提出廣泛措施，促進經濟復蘇

特首李家超公布任內首份《施政報告》，在覓地建屋、吸引人才、鞏固及提升競爭力等方面，都提出了一系列務實可行的建議；若要以八個字形容，我會用「廣納民意、敢於作為」。事實上，政府以結果為目標，目的只有一個，就是盡快令社會復常，恢復經濟元氣。

有關吸引及挽留人才的政策，我樂見政府接納本人的一系列建議，積極回應商界訴求，包括成立由政務司司長領導的「人才服務窗口」，以及由財政司司長帶領的「引進重點企業辦公室」，在吸引人才及引進企業方面提供一站式服務及支援。

施政報告的另一重點建議是推出「高端人才通行證計劃」，為期兩年，合資格外來人才為年薪達港幣 250 萬元或以上的人士，以及畢業於全球百強大學並在過去五年內累積三年或以上工作經驗的人士。合資格外來人才成為香港永久居民後，可申請退還在港置業已繳付的額外印花稅，使其印花稅

負擔與首次置業的香港永久居民看齊。

我認為，政府在吸引人才的工作上「落重藥」，正面回應全球人才爭奪戰，做法值得肯定。不過，部分細節內容仍有優化的空間：第一，調低合資格外來人才年薪 250 萬港元的門檻，令計劃更具競爭力；第二，申請人配偶或家人若想來港工作，亦可簡化程序，一併處理。

施政報告在撐企業、紓民困方面亦有不少著墨，包括再延長中小企「預先批核還息不還本計劃」六個月至明年 7 月底，以及繼續減收商業用戶水費、排污費八個月等。

凡此種種，都是商界樂見的舉措。然而，要全面落實吸引人才及引進企業的政策，最治標又治本的方法，始終是在風險可控的情況下，全面撤銷檢疫限制，做到便民利民，而世界各地人士亦可自由進出，親身體驗香港於疫後重新出發的魅力。

Chief Executive John Lee's inaugural Policy Address put forward a wide range of pragmatic proposals to address issues such as identifying land for housing, attracting talent, and reinforcing and enhancing our competitiveness. I would describe his response to public needs as bold. Indeed, the Government's result-oriented approach to governance has a clear objective – to enable society to return to normalcy and revive the economy as soon as possible.

On attracting and retaining talent, I am pleased that the Government has adopted a number of recommendations that I proposed to address the needs of businesses. These include the establishment of a Talent Service Unit and the Office for Attracting Strategic Enterprises, to be led by the Chief Secretary for Administration and Financial Secretary, respectively. These will provide one-stop services and support to attract talent and enterprises.

Another highlight of the Policy Address was the launch of a two-year Top Talent Pass Scheme. Eligible foreign talent will include those whose annual salary is HK\$2.5 million or above, as well as graduates from the world's top 100 universities with at least three years' work experience over the past five years. Eligible individuals who have subsequently become a permanent resident can apply for the refund of extra stamp duty paid for purchasing residential property in Hong Kong. This measure will make the overall stamp duty on par

with what is levied on first-time home buyers who are ordinary permanent residents.

In my opinion, the Government's prescription of a "heavy dose" to attract talent, in response to the global race for recruiting talent, deserves recognition. However, there is still room to enhance the scheme. First, the HK\$2.5 million threshold for the annual salary of eligible individuals should be lowered to make the scheme applicable to more candidates. Second, if the spouse or family members of applicants intend to come along to Hong Kong for work, the application procedures should be simplified to facilitate their arrival.

The Policy Address also focused on supporting businesses and relieving people's burden. Measures included extending the Pre-approved Principal Payment Holiday Scheme for another six months to the end of July 2023, as well as reducing water and sewage charges for non-domestic accounts for another eight months.

All these measures are welcomed by the business community. Nevertheless, the key to the full implementation of the policies to attract talent and enterprises to the city boils down to a complete removal of quarantine restrictions, as far as risks can be properly managed. This will allow visitors from around the world to freely travel to and from Hong Kong and experience first-hand the city's advantages in the post-pandemic era.

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Poised for Relaunch

The HKSAR is on track to get back to normality, and we need a comprehensive campaign to relaunch Hong Kong to the world



提振香港 蓄勢待發

隨着香港邁向復常，我們需要開展大型推廣活動，讓香港重返國際舞台

政府最近實施「0+3」入境檢疫安排，同時放寬防疫社交限制，可見香港正急起直追，以趕上疫後新時代的步伐。香港各界和總商會亦即將舉辦多項盛事，經濟前景漸見起色。

其中對重振香港國際金融中心聲譽至關重要的活動，要數在11月舉行的國際金融領袖投資峰會；屆時世界各地的金融專家和商業領袖（包括30多家銀行和金融機構的行政總裁）將雲集香港，就「超越不確定」這個主題集思廣益。

全球金融界的重量級人物匯聚香江，能夠向國際社會證明香港仍然擁有獨特優勢，是尋求投資機遇、發展事業和提升生活質素的理想地點。

過去幾年，嚴格的防疫和旅遊限制導致人才持續外流，我認為峰會是提升商業信心和吸引頂尖人才的重要一步。

疫情爆發以來首項大型體育盛事——香港世界桌球大師賽亦已於10月順利舉行，當中香港球手傅家俊表現出色，更打出一桿147滿分。此外，期待已久的香港國際七人欖球賽停辦近三年後，即將於11月回歸。

賽事吸引來自世界各地數以萬計的球迷到場欣賞，被視為本地經濟向好的指標：2017年的

賽事吸引大量海外遊客到訪，為香港帶來約3.8億港元收入。

隨着香港致力重拾領先商業樞紐的地位，總商會亦密鑼緊鼓，籌辦各式各樣的活動。

我們很榮幸邀得香港特區行政長官李家超出席11月9日的香港商界聯席午餐會，向親身或以網上形式參會的人士闡述其首份《施政報告》的重點。

特首還會講解勞工市場、土地和房屋供應及環境方面的政策，以及進一步提升管治水平和加快發展步伐的計劃。

另一項引頸以待的活動，是總商會兩年一度的「香港商業高峰會」。高峰會為總商會的旗艦活動之一，邀請來自全球各地的政商領袖，共商多項影響商業環境的議題。下屆高峰會訂於2023年初舉行，屆時不同的商務代表團將聚首一堂，分享真正的香港故事。

香港貿易發展局、旅遊發展局和機場管理局等機構亦積極籌謀部署，待社會回復疫情前的常態後，舉辦海外考察團和推廣活動，為振興香港出力。不過，我們需要進一步撤銷限制措施，向世界證明香港已復常，而且商機處處。

With the Government's recently introduced "0+3" quarantine scheme for arrivals and the easing of Covid-related social restrictions, Hong Kong is racing to catch up with the post-pandemic world. Across the city and also at the Chamber, there are several highlights on the events calendar, a positive sign for our economic outlook.

Perhaps one of the most significant events to help reinstate Hong Kong's status as an international financial centre is the meeting in November of top financiers and business leaders from around the world. Over 30 CEOs of banks and funds are expected to be present at the Global Financial Leaders' Investment Summit, which will be held under the theme "Navigating Beyond Uncertainty."

Hosting the world's financial heavyweights is a resounding statement to the international community that Hong Kong remains an excellent destination with unique advantages for those seeking all manner of opportunities, from investment to careers and quality of life.

I believe the summit functions as a crucial step towards boosting business confidence and attracting top-level workers, following the ongoing brain drain due to the strict pandemic and travel restrictions of the past few years.

The first major sporting event to be held in Hong Kong since the pandemic began was the Hong Kong Masters snooker tournament in October, in which Hong Kong's Marco Fu made a spectacular 147 maximum break. And making a much-anticipated comeback in November – after a forced hiatus of nearly three years – is the long-awaited Hong Kong Sevens 2022.

The rugby tournament, attended by thousands of fans from all over the world, serves as an excellent indicator of a flourishing economy:

in 2017 it brought around HK\$380 million into the city, a result of the high volume of overseas visitors.

As the city strives to regain its standing as a premier business hub, HKGCC is ramping up its events schedule, too.

We are honoured that Chief Executive of the HKSAR the Hon John KC Lee has accepted our invitation to speak at the Hong Kong Business Community Luncheon on 9 November. Those in attendance, both in person and virtually, will have the opportunity to hear the Chief Executive talk about the priorities of his first Policy Address.

The audience will also learn about his initiatives on issues including the labour market, land and housing supply and the environment, as well as his plans for further improving governance and strengthening the pace of development.

Another keenly anticipated event is the Chamber's Hong Kong Business Summit. The biennial summit is one of the Chamber's signature events, where leading business and political figures from around the globe come together to discuss a range of issues affecting the business environment. The next edition is scheduled for early 2023, when business delegations will gather to share the true story of Hong Kong.

The Hong Kong Trade Development Council, Hong Kong Tourism Board, and the Airport Authority of Hong Kong, among others, are also gearing up for overseas missions and promotions to help relaunch Hong Kong as pre-Covid levels of normalcy return. But we need to move to further remove restrictions so that we can show the world that Hong Kong is back and truly means business.

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Hong Kong General Chamber of Commerce
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* Applicable to both Chamber events and membership renewal 可於總商會活動及續會時使用

A photograph of two women sitting at a long wooden conference table in a bright, modern office. The woman on the right is holding a tablet and pointing at the screen, while the woman on the left looks on attentively. A laptop and some papers are on the table. A small potted plant is visible on the right side of the table.

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Recognising that the banking industry is being disrupted by new technologies, changing customer expectations and non-traditional competition, DBS sought to adopt an agile mindset and an adaptive approach to managing disruption and leveraging market changes.

The Solution

Since early 2016, DBS has partnered with SoftEd on their agile journey to support their transformation. This has included training nearly 900 staff in agile principles and practices including agile awareness, facilitation and iteration management. Plus, it included product ownership, testing, exploratory testing and test automation.

DBS wanted to look at how to do things differently - to contextualise banking in the digital age and to understand disruption and competition as the world changes and becomes more complex and competitive.

DBS required a methodology-agnostic agile approach that was context-dependent and found SoftEd offered a wide range of agile courses from foundational programs to role-based training. They sought awareness training to support learning by doing.

The Result

DBS is now significantly more advanced in their agile journey with high-performing teams developing and a 'one team' approach now evident throughout their business.

The bank's intention is to be customer-centric in its service design, and in doing so, to make banking invisible. The premise being that customers' lives don't revolve around banking – banking needs to revolve around customers' lives instead. This has already translated to the removal of 250 million hours of customer wait time per year.

DBS understands that its success is derived by embracing customer-driven design and disruptive technologies, and in leveraging the power of its competitive advantage – it's people and culture.

挑戰

星展銀行作為亞洲領先的金融服務集團，業務遍及18個市場，擁有多達280間分行及超過33,000名員工。

星展集團積極發展金融數碼化的努力更獲得全球認可，包括《歐洲貨幣》評鑑為「全球最佳數碼銀行」、《銀行家》、《歐洲貨幣》及《國際金融評論亞洲》評為「亞洲最佳銀行」、及榮獲《環球金融》雜誌評選為「亞洲最安全銀行」。

星展銀行理解金融業面臨新興科技、客戶期望和非傳統競爭造成顛覆性的影響，以靈活多變的態度以應對不可預期的市場變化。

解決方案

自2016起，星展銀行與SoftEd合作推動數碼轉型，為近900名員工提供敏捷軟件開發及培訓，當中還包括原則和價值、疊代管理、產品所有權、軟件測試、探索性測試及自動化測試。

星展銀行希望以創新的方式推動改變，深入分析數碼時代下的銀行業改變，以了解隨著世界變化和日趨複雜的競爭環境而帶來的顛覆性變革以及市場競爭。

星展銀行以脫離傳統理論及切合數碼銀行發展提供敏捷開發培訓，SoftEd提供一個從基礎觀念至角色扮演的全面在職培訓計劃，提升星展的員工對於敏捷開發的認知，鼓勵邊學邊做。

結果

星展銀行的高效專責團隊在敏捷開發方面取得巨大成功。

星展銀行希望在服務設計方面以客戶為中心，從而可令銀行業務更加透明化，減少銀行繁瑣流程，鼓勵銀行業更貼合客戶的實際所需。隨著敏捷開發的成功，星展銀行成功達成每年減少2.5億小時的客戶等待時間的目標。

星展銀行明白成功源自以客為主的服務設計和創新金融科技，並把人才和多元共融文化視為星展集團的致勝關鍵。



SoftEd
Part of SKILLS CONSULTING GROUP



Amazing Hong Kong 璀璨香港

The winners of the HKGCC 160th Anniversary Photo Competition imaginatively captured Hong Kong's transition from a fishing village into a global financial hub

「總商會160周年攝影比賽」的得獎者獨具匠心，以鏡頭記錄香港從漁村蛻變成國際金融中心的歷程

If a picture is worth a thousand words, then the winning entries of the HKGCC 160th Anniversary Photo Competition are an evocative tribute to Hong Kong.

Jointly organized by the Chamber and PPAC International to celebrate the Chamber's 160 years of serving Hong Kong's business community, the contest attracted over 1,300 entries on the theme "The World's Greatest Business City." The photographers and winning images were showcased at an awards presentation ceremony held at the Chamber on 13 October.



HONG KONG BUSINESS CITYSCAPE

香港商業風貌

Springtime at Ting Kau
by **Chang Lau Janice Wan**

Gold Award: "Mosses grow by the sea at springtime in Hong Kong, and they were lushier than usual last February. I visited Approach Beach three times during low tide. The first and second attempts to get a photo of the moss with Ting Kau Bridge in the background failed, because the water level was not low enough and the weather was bad. Fortunately, during my third visit, the rocks covered with moss were exposed at low tide and I finally achieved the shot I wanted."

《春臨汀九》 溫爭流

金獎：「每逢春季，香港的海邊就會長出青苔，而去年2月的青苔尤其茂盛。為了拍攝以汀九橋為背景的青苔照片，我在退潮期間三訪近水灣，前兩次分別因水位不夠低或天色欠佳而失敗。幸而第三次嘗試當日，鋪滿青苔的石頭於退潮時露出水面，我終於成功拍下滿意之作。」

Far left 左頁:

HONG KONG BUSINESS CULTURE
香港商業人文

Apliu Street at Night
by **Wong Man Wai**

Gold Award: "This image, which I took in late 2020, features rows of stall canopies in Apliu Street as the main body, with bright lights highlighting the area's buzz at night. Every few years, I retake photos of Hong Kong landscapes that I have captured before."

《入夜鴨寮街》 黃文偉

金獎：「得獎作品攝於2020年底，以鴨寮街檔鋪的遮雨蓬為主體，利用燈光凸顯該區五光十色的夜生活。我每隔幾年就會重遊舊地，拍攝以往曾取材的香港景色。」



Speaking at the event, Chamber Deputy Chairman Agnes Chan said: "Throughout its 160-year history, the Chamber has grown with Hong Kong, contributing to the economic growth and social development of the city. We are glad that the photo contest was well received by the public. I would like to extend my heartfelt congratulations to all the winners. I hope you will continue to capture the charm of the 'Pearl of the Orient' through your camera."

The contest comprised two categories: Hong Kong Business Cityscape and Hong Kong Business Culture. Awards in each category

were one gold (HK\$10,000), one silver (HK\$8,000), one bronze (HK\$6,000), and three Honourable Mentions (HK\$1,000 and a certificate), made possible thanks to the generous sponsorship of members Chevalier Group, NWS Holdings Limited, Sino Group, Swire Properties, Wheelock Properties, and Yue Hwa Chinese Products Emporium Limited.

Twelve images were chosen from 1,340 entries by a panel of professional photographers from PPAC International and a number of HKGCC General Committee members. "The process of

selection was based on many factors," said Raven Tsoi of PPAC International, one of the judges. "The photos had to properly reflect the theme. Technical prowess, and the effort and time that went into the shot were among the judging criteria."

The winners of the photo competition with the sponsors, Chamber Deputy Chairman Agnes Chan and CEO George Leung.

攝影比賽得獎者與贊助機構代表、總商會常務副主席陳瑞娟及總裁梁兆基合照。

HONG KONG BUSINESS CITYSCAPE 香港商業風貌

Splendid Night View at Victoria Harbour by Yeung Man Yíng

Silver Award: "Hong Kong is renowned for its spectacular night view, especially the iconic skyline of Victoria Harbour. Photography enthusiasts are keen to capture the magic moments and blue hour at dusk. When the streets, buildings and the racecourse are lit up, Hong Kong truly shines as an international financial hub. The bird's eye view highlights the prosperity and beauty of Hong Kong's cityscape."

《璀璨維港夜》 楊文英

銀獎：「香港的壯麗夜景享負盛名，尤其是維多利亞港的天際線，吸引眾多攝影愛好者於日落時分的『黃金時刻』和『藍色時刻』留影。街道、高樓大廈和馬場燈火通明，標誌着香港作為國際金融中心的璀璨光芒，採用航拍角度更能凸顯香港大都會的繁華美景。」





HONG KONG BUSINESS CULTURE
香港商業人文

Hot Flames Soaring High by Tsui Piu

Silver Award: "This photo was taken last year at a dai pai dong. I saw the fire soaring when the cook was stir-frying something. I wanted to create a freeze frame of that moment to showcase the unique yet down-to-earth ambience of a dai pai dong. I am dedicated to keeping track of Hong Kong's old shops and intangible cultural heritage."

《熱火朝天》 隋彪

銀獎：「我去年在大排檔拍下這張照片。廚師炒菜時熱火朝天，我希望將那一刻的畫面定格，藉以展現大排檔的地道特色，同時帶出人間煙火味。我的攝影作品專注記錄香港老店和非物質文化遺產。」





HONG KONG BUSINESS CITYSCAPE 香港商業風貌

The Metropolis by Lo Lai Fong

Bronze Award: "I saw a wavy installation under a commercial building, and then I got a low-angle wide shot of it. As the sun reached the centre of the frame at noon, I created a starburst effect with a small aperture."

《大都市》 盧麗芳

銅獎：「我在商業大樓下發現一座海浪型裝置，便以廣角鏡頭從低角度拍攝，適逢中午時分，太陽剛好處於正中，我成功用小光圈拍出星芒效果。」

Hong Kong Business Cityscape

The gold prize in the Hong Kong Business Cityscape category went to Chang Lau Janice Wan for "Springtime at Ting Kau," a stunning image of Ting Kau Bridge at sunset. Wan, a part-time accountant and photography tutor who specializes in landscapes, shared her

HONG KONG BUSINESS CULTURE 香港商業人文

Busy People by Hui Yau Tat

Bronze Award: "In this image, young women from the insurance industry are talking business amid the hustle and bustle of the city, creating an interesting contrast with the commuters passing by. I took it last summer in Central, Hong Kong's prosperous financial district. I have been taking photographs as a hobby since 1998. Initially I used to capture community life with compact automatic film cameras before I got into SLR cameras and film-shooting equipment later."

《途人匆匆》 許有達

銅獎：「照片中年輕的保險從業員在人潮中傾談公事，與熙來攘往的途人相映成趣。作品在去年夏季攝於香港繁華的商業中心——中環。我在1998年開始以攝影為嗜好，起初以輕便自動菲林相機記錄團體生活，後來亦學習使用單鏡反光相機和電影拍攝器材。」

inspiration behind the picture, which was taken at Approach Beach in mid-February last year.

"In places where mosses grow, the backdrops are usually mountains or buildings, so the moss on this beach tempted me to take a photo with Ting Kau Bridge as the background," Wan explained. "After three attempts, I managed to get a satisfying shot of the sunset scenery."

Beating out the many images of Hong Kong's famous skyline to win silver was Yeung Man Ying's "Splendid Night View at Victoria Harbour," showing the vibrant green Happy Valley Racecourse and skyscrapers against Victoria Harbour. Bronze went to Lo Lai Fong's "The Metropolis," an architectural composition of a commercial building and an installation.

Commending the winners, Douglas Woo, Chairman and Managing Director of Wheelock Properties, said: "Hong Kong has talent! Through the lens, the winning works have inspiringly captured the vibes,

vibrancy and spirit of Hong Kong's entrepreneurship – the essence of the city which HKGCC also represents. Congratulations to all the participants and the selected winners. Thank you all!"

Guy Bradley, Chairman, John Swire & Sons (H.K.) Limited, also lauded the winners: "Many congratulations to the winners of the HKGCC 160th Anniversary Photo Competition. It's inspiring to view Hong Kong's incredible cityscape and culture through these talented photographers' lenses. They've captured the essence of what makes Hong Kong unique as an international business centre: its vibrancy, diversity, people. Their efforts combine technical skill with storytelling to create powerful, enduring images."

Yu Pang Chun, Director and General Manager, Yue Hwa Chinese Products Emporium Ltd, said: "The business sector is an important pillar of Hong Kong's economy, with the city renowned for its business-friendly environment. The contest's

participants have captured the vibrancy of the city's business environment, which is significant for telling Hong Kong story."

Hong Kong Business Culture

In the Hong Kong Business Culture category, gold was awarded to Wong Man Wai for "Apliu Street at Night," an aerial view of intersecting shopping streets brightly lit against the dark rectangles of rooftops.

"I took this photo in late 2020. I was inspired to portray the vibrant nightlife at Apliu Street but from a different angle," explained Wong. An avid photographer, the former internet and telecommunications specialist discovered his love for the art in school. "My family was engaged in trading during my secondary school years. Once a customer placed an order for a film camera but then abandoned it. I kept it, and have been addicted to photography ever since."

HONG KONG BUSINESS CITYSCAPE 香港商業風貌

Honourable Mentions 優異獎 :



Hong Kong in Dreamscape by Mak Li Hon
《夢醉香港》 麥理翰



The silver and bronze winners of the photo contest.
攝影比賽銀獎及銅獎得主。

The silver was claimed by Tsui Piu for "Hot Flames Soaring High," depicting a street-food vendor cooking over leaping flames. Bronze went to Hui Yau Tat's "Busy People," a motion blur of two women in conversation amid Central's teeming MTR underground walkway.

Also on display were the images that won Honourable Mentions: "Hong Kong in Dreamscape" by Li Hon Mak, Cliffcher Eustaquio's "The Future," and Chung Hei Fong's "Sea of Fog in Hong Kong" in Hong Kong Business Cityscape; and Hok Hung Chan's "Professional Barber," Kam Lo Wong's "People and Vehicles Vying for Space," and Pui Yee Tang's "Sunset on the Way Back" in Hong Kong Business Culture.



The Future 《未來》 by **Cliffcher Eustaquio**



Sea of Fog in Hong Kong by **Fong Chung Hei**
《香港城市霧海》 方仲希

"We are delighted to have supported the HKGCC 160th Anniversary Photo Competition, part of the wider celebrations honouring the Chamber's long-standing commitment to serving the business community in Hong Kong," said Nikki Ng, Group General Manager of Sino Group. "Thank you, HKGCC, for inviting our community members to share their stunning images of Hong Kong's amazing cityscapes, vibrant business culture, and cultural heritage that have been so passionately captured through the camera lens. Sino Group is committed to the vision of 'Creating Better Lifescapes' and will continue to dedicate our efforts with close partnerships between all sectors to shaping a healthier and more sustainable environment."

Her sentiments were shared by Bonnie Chu, Senior Corporate Communications Manager, Chevalier Group, who said the company was happy to support this meaningful event organized by the HKGCC: "Through the lens of the enthusiastic and passionate photographers, we see the vibrant and dynamic faces of Hong Kong. Congratulations to all the winners!"

Those in attendance enjoyed talking to the winners about their works and networking. Chamber CEO George Leung thanked all the contest's participants, project partner PPAC International, the sponsors and media partner *Headline Daily*.

*The photos can be viewed on the competition website:
www.hkgcc160photo.com*

常言道「一畫勝千言」，「總商會160周年攝影比賽」的得獎作品正好印證這個說法，以照片訴說一幕幕扣人心弦的香港故事。

為慶祝總商會服務香港商界160載，總商會與亞洲專業攝影師協會（PPAC）早前合辦以「全球最佳營商之都」為主題的比賽，合共徵得1,300多份參賽作品。得獎者於10月13日在總商會舉行的頒獎典禮上獲嘉許，同場亦展出得獎攝影作品。

總商會常務副主席陳瑞娟致辭時表示：「過去160年來，總商會與香港社會共同成長，為本港經濟及社會發展作出貢獻。我們很高興今次攝影比賽得到市民熱烈響應。我衷心祝賀所有得獎者，希望各位繼續透過鏡頭展現『東方之珠』的光芒。」

比賽分為「香港商業風貌」及「香港商業人文」兩個組別，每個組別分別設有金獎（獎金10,000港元）、銀獎（獎金8,000港元）、銅獎（獎金6,000港元）各一名，以及優異獎（獎金1,000港元）各三名，獎品由會員公司其士集團、新創建集團有限公司、信和集團、太古地產、會德豐地產及裕華國貨慷慨贊助。

評審團由PPAC的專業攝影師和香港總商會的理事組成，從1,340份參賽作品中選出12份優秀作品。評審之一的PPAC代表Raven Tsoi表示：「作品除了要切題，評審準則還包括攝影技巧，以及拍攝所付出的時間和努力。」

香港商業風貌

爭流憑《春臨汀九》榮獲「香港商業風貌」組別金獎，作品攝於去年2月中的近水灣，記錄汀九橋的日落美景。她從事兼職會計工作，也是一名風景攝影導師。

HONG KONG BUSINESS CULTURE

香港商業人文

Honourable Mentions 優異獎：



Professional Barber by Chan Hok Hung

《專業髮官》 陳學雄



People and Vehicles Vying for Space by Wong Kam Lo

《人車爭路》 王甘露



她分享照片的靈感來源：「在青苔生長的地點，背景大多是山峰或大廈，因此當我看到沙灘上的青苔，便很想拍一張以汀九橋為背景的照片。經過三次嘗試，我終於成功在日落時分拍下滿意之作。」

香港擁有舉世知名的天際線，自然成為眾多參賽作品的題材，當中銀獎作品——楊文英的《璀璨維港夜》取材跑馬地馬場的翠綠賽道及維港兩岸的摩天大樓，成功脫穎而出。銅獎得主為盧麗芳，其作品《大都市》結合了商業大廈和戶外裝置的建築美學。

會德豐有限公司主席兼常務董事吳宗權讚揚各位得獎者：「香港人才濟濟，得獎作品充分展現了香港的活力和企業家精神，這正是總商會所代表的核心價值。我在此恭賀所有參賽者和優勝者，謝謝各位！」

香港太古集團有限公司主席白德利亦祝賀一眾得獎人士：「恭喜總商會160周年攝影比賽的得獎者。透過鏡頭欣賞香港的迷人景色和文化，實在

令人賞心悅目。一眾攝影高手凸顯出香港作為國際金融中心的獨特之處——活力十足、繽紛多采、人才薈萃。他們揉合出色的攝影技術和說故事技巧，創作出富感染力的雋永影像。」

裕華國產百貨有限公司董事總經理余鵬春表示：「香港以優良的營商環境聞名，商界是本港經濟的重要支柱，參賽作品正好呈現了香港生機勃勃的商業環境，有助說好香港故事。」

香港商業人文

「香港商業人文」組別方面，金獎由黃文偉奪得，得獎作品《入夜鴨寮街》以

鳥瞰鏡頭呈現縱橫交錯的街巷燈火通明，與四周樓宇漆黑的天台形成鮮明對比。

黃文偉解釋：「這張照片攝於2020年底，我當時靈機一觸，想從另一角度演繹鴨寮街的不夜天。」這位互聯網及電訊業先驅在求學時已開始對攝影藝術產生濃厚興趣。「中學時期，家人經營貿易生意，有次客人訂了一台菲林相機後棄單，於是我便留為己用，從此愛上攝影。」

銀獎由隋彪奪得，得獎作品《熱火朝天》捕捉大排檔的廚師炒菜時烈焰衝天的情景。銅獎得主許有達的作品

HONG KONG BUSINESS CULTURE
香港商業人文

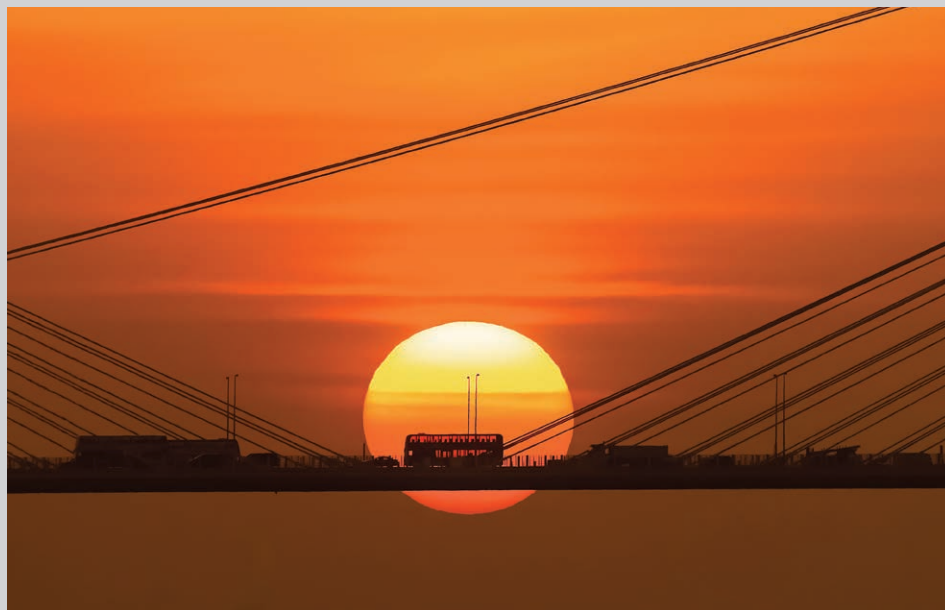
Honourable Mentions 優異獎：

《途人匆匆》運用動態模糊效果，描繪兩位女生在中環地鐵站熙來攘往的行人通道上交談的畫面。

香港商業風貌組別的優異作品包括麥理翰的《夢醉香港》、Cliffcher Eustaquio的《未來》和方仲希的《香港城市霧海》；而香港商業人文組別的得獎作品為陳學雄的《專業髮官》、王甘露的《人車爭路》及鄧佩儀的《日落歸途》。

信和集團集團總經理黃敏華說：「我們很高興能為『總商會160周年攝影比賽』出力，一同向總商會長年竭誠服務香港商界致敬。」她續稱：「感謝總商會舉辦是次比賽，邀來各方攝影愛好者一展所長，將香港美不勝收的城市景致、商業脈搏和文化氣息盡收鏡頭之下。信和集團致力實現『構建更美好生活』願景，並將繼續與各行各業緊密合作，共創更健康、可持續發展的環境。」

其士集團高級企業傳訊經理朱翠珊亦和應表示，該公司很樂意支持總商會籌辦這項饒富意義的活動。她說：「參賽攝影師充滿熱誠，全情投入創作，透過他們的鏡頭，我們可以感受



Sunset on the Way Back by Tang Pui Yee
《日落歸途》 鄧佩儀

到香港繽紛多變的美態。衷心祝賀所有得獎者！」

來賓與得獎者暢談作品，分享交流。總商會總裁梁兆基感謝各位參賽者、協辦夥伴亞洲專業攝影師協會、一眾

贊助商和媒體夥伴《頭條日報》的支持，令活動得以圓滿成功。

歡迎登入比賽網站觀賞得獎作品，
網址：www.hkgcc160photo.com

Many thanks for sponsoring the HKGCC 160th Anniversary Photo Competition
鳴謝會員慷慨贊助「總商會160周年攝影比賽」

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CHILEAN FINTECH

CHILE INNOVATES, BETTING ON BECOMING THE RISING FINTECH HUB IN LATIN AMERICA



With a solid base thanks to FinteChile Association that gathers principal stakeholders of the sector and the new governing regulation, Chilean startups are aspiring to establish business beyond the country, consolidating a new offer that aims to expand around the world.

For decades, Chile exerts effort to open arms to the world, making itself known as a diverse country, with unique landscapes, varied climates and tourism-friendly environment. Above all, grace to the mother nature, Chile is also recognised as an agriculturally and aquaculturally fertile country, that is capable of producing, from north to south, a wide variety of quality products with an ample range of exquisite properties.

All these contribute to the fame that Chile has received worldwide for its agri-food exports. Yet in the last decade, the country has as well been endeavouring to stand out with inventive value added to its goods and services for global consumers. Among which, Chile's Fintech sector pops out as the avant-garde leader of its innovation spectrum, that is in constant search for futuristic technology and improvement for financial services that facilitate the most up-to-date form of international business.

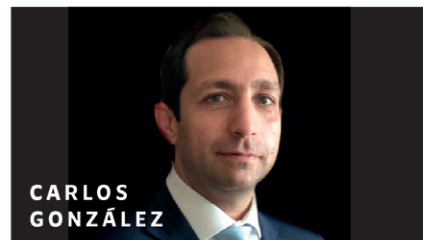
CHILE'S FINTECH ECOSYSTEM & BOOM OF SECTOR

In 2021, Chilean FinTech Ecosystem reaches 179 startups, that is, within the span of solely 12 months, the techie family has grown for a significant 38%. Currently, the national offer has numerous subdivisions, namely: Payment Methods, Automated Process Management & Digitization, Mobile Banking, InsurTech, Big Data and Predictive Models, etc. The burgeoning boom of Chilean FinTech sector attributes to its thriving technological infrastructure for finance and insurance, enabling Crowdfunding,

Lending, Personal & Corporate Finance Management, Financial & Digital Asset Trading and the like, for the Latin American market.

As the Chinese saying goes "right time, right place, right person", for the case of Chile, in mid-2020 the draft of Financial Technology Law or Fintech Law reached the congress of Chile. After 4 years in the making and 13 months of deliberation in the chamber, the process was finally completed last month on October 12, 2022, for the purpose of fostering the creation of even more FinTech companies and innovative solutions.

Undoubtedly, Chile's FinTech sector is immersed in a favourable operating and birthing atmosphere. To highlight, banking in Chile has great depth and high penetration rate, in which most domestic and transnational transactions are carried out by electronic transfer instead of conventional means such as cash and cheques. Due to its established and stable financial system, the country has positioned itself as a robust commercial area with good financial standards, that serve as rock-hard ground for FinTech to further develop in the country and beyond.



"Chile has a relatively large and well-developed financial system, actually it has the largest financial system in Latin

近幾十年來，智利一直致力向世界開放，以成為一個擁有獨特風景、多變氣候和適宜旅遊的多元化國家。同時，因為大自然的恩寵，智利也被公認為農業和漁業肥沃的國家，能夠從北部到南部生產各種各樣的優質食品。

以上都是智利漁農出口產物於世界上享負盛譽的原因。在過去十年，智利亦不斷努力，為全球消費者提供別具價值的商品和服務。當中，金融科技業作為其創新領域的前衛領導者脫穎而出，孜孜不倦尋求未來技術改進金融服務，以緊貼最新的國際商務模式。

智利金融科技業的生態系統和行業迅速蓬勃發展

2021年，智利的金融科技生態系統達到179間初創公司，也就是說，在短短12個月的時間裡，這個科技家族增長了38%。目前，智利公司營運多個範疇，包括：支付方式、自動化流程管理及數碼化、流動銀行、保險科技、大數據和預測模型等。智利金融科技行業的蓬勃發展歸功於其金融和保險基礎科技建設，給予拉丁美洲市場眾籌、借貸、個人及企業財務管理、金融及數碼資產交易等服務。

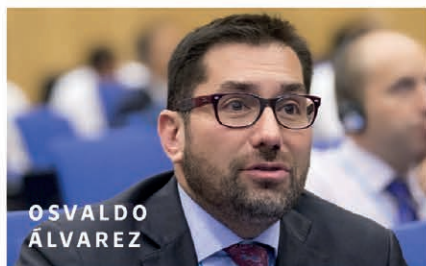
正所謂“天時、地利、人和”，於2020年中，《金融科技法》的草案被呈上交上智利國會。經過4年的醞釀和13個月的審議，該過程最終於2022年10月12日完成，旨在促成更多金融科技公司的創建和創新技術。毫無疑問，智利的金融科技行業正處於良好的運營和孕育氛圍中。值得一提的是，智利銀行業深度大、滲透率高，境內和跨境交易大多以電子轉賬方式進行，而非現金、支票等傳統方式。穩定的金融體系容許智利將自己定位為具有良好金融標準的穩壯商業區，為金融科技在境內及境外地區進一步發展提供了堅如磐石的基礎。

“智利的金融體系相對龐大且發達，實際上它擁有拉丁美洲和加勒比地區最大的金融體系。其中一個特徵是其大量與過去通脹掛鉤的證券，用於公共和私人的中長期債務，提供了通脹風險的保護……經濟增長與穩定的

America and the Caribbean. One specific feature of the Chilean financial system is the large volume of securities indexed to past inflation, used in medium and long-term debt, both public and private, which provides protection against inflation risks...the combination of economic growth and stable macroeconomic & financial environment have translated into low and stable interest rates, allowing for significant development of the local financial market.”
- Carlos González, President of Chile Hong Kong Chamber of Commerce and Manager of CMP Services Asia.

POTENTIAL BOND BETWEEN CHILE AND HONG KONG

When there is a will, there is always a way. Aside from aspiring to be the FinTech hub in Latin America, in this year, to break through the ice that stands between Chile and Hong Kong in the Pacific Ocean, Chile has formed a delegation to participate in HK FinTech Week aiming for opportunities to tie the connection between Hong Kong's and Chile's FinTech communities.



“We are glad to have FinTech companies from Chile joining Hong Kong FinTech Week 2022 with the support of ProChile, FinteChile and StartupChile. The presence of Chilean FinTech companies shows the curiosity and interests our entrepreneurs and startups have for Hong Kong. Although Chile and Hong Kong are an ocean apart, we both have the same vision in boosting

innovation and technology. In recent years, our FinTech sector has been experiencing a boom within the country and has expanded businesses to the Latin America continent. As the wheel keeps on rolling upwards to North America and leftwards to Europe, Asia has yet been an untapped area for us. Given this city is set to develop its own version of Silicon Valley - the San Tin Technopole within the Northern Metropolis, in addition to its already existing incubators like Cyberport and HKSTP, we see enormous potential to create alliance between Hong Kong's and Chile's FinTech sector, considering the geographical proximity of San Tin Technopole to the southern cities of China, countless opportunities would be for us to reach out to the China market and eventually, Asia in its entirety.” - Osvaldo Álvarez, Consul General of Chile in Hong Kong SAR.

VISION OF CHILE'S FINTECH

With affirmative governing regulation, reassuring financial infrastructure and in-house talents, Chile is all geared up to assume the challenge of being Latin America's FinTech Hub. But it doesn't stop there as the country continues to embrace new players, services, greater competition and wider financial inclusion.

Investors from Asia and Hong Kong in particular are also welcome to engage in venture capital investment with Chilean Fintech start-ups and Hong Kong's Fintech companies can also form business partnership with Chilean counterparts.

“Chile will position itself as a world reference, since the (Chilean FinTech) law has the highest standards in terms of data protection, innovation and generation of competencies.” - Ángel Sierra, Executive Director of FinteChile with Las Últimas Noticias.

宏觀經濟和金融結合環境，已轉化為低而且穩定的利率，使境內金融市場得以顯著發展。” — 智利香港商會會長及 CMP Services Asia 經理 Carlos González。

智利與香港有潛力的聯結

有志者事竟成。智利除了訂立目標成為拉丁美洲的金融科技中心外，為了拉近與香港太平洋之隔的距離，今年組成代表團參加香港金融科技週，尋找機會加強香港與智利金融科技群體之間的聯繫。

“很高興智利的金融科技公司在 ProChile、FinteChile 和 StartupChile 的支持下參加 2022 年香港金融科技週。智利金融科技公司的出席顯示了我們的企業家和初創企業對香港的好奇心和興趣。智利與香港雖然一海之隔，但在推動創新科技方面，我們有著共同的願景。近年來，我們的金融科技行業在智利國內蓬勃發展，並且擴展業務至拉丁美洲大陸。隨著巨輪不斷向上滾動到北美，再向左到歐洲，亞洲對我們來說仍是一個未接觸的區域。鑑於這座城市將發展自己版本的矽谷——北部都會區的新田科技城，再加上現有的孵化器數碼港和香港科技園等，我們看到香港與智利金融科技業建立聯盟的巨大潛力，考慮到新田科技城與中國南部城市相近的地理位置，我們將有無數機會進入中國市場，並最終打進整個亞洲。” — 智利駐香港總領事 Osvaldo Álvarez。

智利金融科技的前景

憑藉積極的監管條例、穩健的金融基礎建設和內部人才，智利已準備好迎接成為拉丁美洲金融科技中心的挑戰。但並不止步於此，因為智利繼續歡迎新的參與者、服務、更多樣化的競爭和廣泛的金融包容性。來自亞洲，尤其是香港給予智利金融科技初創公司的創投也是無任歡迎，香港的金融科技公司亦可考慮與智利同行建立業務夥伴關係。

“智利將自己定位為世界的參考，因為（智利的金融科技）法例在數據保護、創新和能力生成方面具有最高標準。” — FinteChile 執行董事 Ángel Sierra，Las Últimas Noticias。





With the Federal Reserve ramping up its fight against persistent inflation by aggressively raising interest rates since March this year, global markets have dived as various asset classes, including bonds and equities, real estate, and crypto-assets lost value. As investment and consumption activity shrivel due to higher borrowing costs, there are fears that the resultant economic outfall could be further magnified, brought about by the negative "wealth effect" caused by declining financial

markets. In Hong Kong, the Hang Seng Index and residential property prices have already fallen by some 30% and 8% respectively since the beginning of the year. When people feel less well off, they tighten their belts.

At the time of writing, the International Monetary Fund has just revised its global growth forecast for 2023 by a cut of 0.2 percent to 2.7% while maintaining the 2022 projection at 3.2% after three downward adjustments

were made earlier this year. For Hong Kong, we will learn more about local business sentiment and outlook for the city's economy when the Chamber conducts its annual Business Prospects Survey in November.

Putting the economy on track will be no easy task as the brain drain-induced labour shortage has added to the list of business woes. Hong Kong's total workforce has declined by 6% from its 2018 peak of 4 million. While a diminished



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The window of opportunity is closing quickly, and as the decision to restore normalcy drags on so does the risk of finding that the ship has sailed.

labour pool has helped drive the unemployment rate down to 3.9% during the three months leading up to September 2022, compared to just over 7% in early 2021, the improvement has come at the expense of businesses, which have been struggling to fill vacancies in anticipation of a return to normality.

As expectations of a continued – albeit gradual – relaxation in Covid restrictions grow, the demand for workers combined with a limited supply will likely push up wages. For many, especially SMEs, a rise in wage costs could not come at a worse period as many have already burned through their financial reserves to stay afloat amidst the pandemic, thereby limiting their ability to compete for workers.

Another area that Hong Kong must address is underinvestment. While there is no such thing as an optimum investment level, the city's capital spending in recent years relative to other advanced economies has been lagging. Over the past five years, Hong Kong spent the equivalent of 19.8% of its economic output on gross fixed capital formation – the amount invested by business and the

government after discounting divestments – compared to the OECD average of 22.4%. This has the effect of inhibiting productivity, which is crucial to sustainable economic development and improvements in real wages and living standards. As Nobel Prize winning economist Paul Krugman once said: "Productivity isn't everything, but in the long run it is almost everything."

The issues of labour constraints and underinvestment cannot be looked at in isolation, and the ability for Hong Kong to attract talent and investment rests on whether we can continue to be one of the most business-friendly places in the world. It is therefore even more critical that Hong Kong be seen as a hospitable and welcoming destination for talent and companies from around the world. We cannot afford to delay putting out the welcome mat as the rest of world has reopened, reconnected and restarted their economies. The window of opportunity is closing quickly, and as the decision to restore normalcy drags on so does the risk of finding that the ship has sailed.

新冠病毒疫情和防疫社交限制重挫香港經濟。自 2020 年 1 月爆發疫情以來，本港經濟較 2018 年——即社會動盪和疫情出現前一年——收縮約 5 個百分點，而部分行業受到較大程度的打擊亦可以理解。香港近年經歷了前所未有的多重打擊，當中所汲取的危機應變經驗，有助我們應對未來的嚴峻挑戰。

2022 年首八個月，本地零售及餐飲業收入較 2018 年同期分別下跌 30% 和 37%。不難看到，如此跌幅在很大程度上歸因於嚴格的社交距離和邊境管制措施，令香港如同與全球各地切斷往來。對外貿易表現則較為亮眼，同期出口總額較 2018 年增加 13%。

隨着美聯儲為進一步遏抑通脹而在今年 3 月起大幅加息，環球市況急轉直下，債券、股票、房地產及加密資產等各類資產價格相繼下挫。鑒於借貸成本增加不利投資和消費活動，加上金融市場下行造成的負「財富效應」，經濟恐持續受壓。香港方面，恒生指數和住宅價格自年初至今已分別下跌大約三成和 8%。當市民感到市況轉差，自然會減少消費。

執筆之時，國際貨幣基金組織將 2023 年全球經濟增長預測下調 0.2 個百分點至 2.7%，而 2022 年的預測增幅則在今年早前三度下調後維持在 3.2%。香港方面，本地營商氣氛及經濟前景有待總商會於 11 月進行一年一度的「商業前景問卷調查」後自有答案。

要令經濟重回正軌並不容易，因為人才外流導致人手短缺，令企業雪上加霜。事實上，香港總勞動人口已從 2018 年 400 萬的高位下跌 6%。隨着勞動人口減少，失業率較 2021 年初略高於 7% 的水平回落，在截至 2022 年 9 月的三個月內下降至 3.9%；在失業數據改善的同時，企業卻難以填補職位空缺，為復常做好準備。

機遇往往轉瞬即逝，若然香港繼續原地踏步，對復常猶豫不決，恐怕會錯失良機。

因應預期防疫限制將持續放寬，帶動市場對人才的需求增加，惟供應有限可能會推高薪酬水平。工資成本上漲會令業務進一步受壓，因為不少企業（尤其是中小企）為了在疫情下維持營運，早已耗盡儲備，難以有餘力競逐人才。

投資不足是香港必須處理的另一問題。投資水平並沒有最理想的標準，惟本港近年的資本開支一直落後於其他發達經濟體。過去五年，香港的固定資本形成總額（即扣除轉讓後企業及政府的投資總額）佔經濟產出的19.8%，而經合組織成員國平均為22.4%。這情況會抑制生產力，不利

經濟持續發展及實質工資和生活水平的提升。正如諾貝爾經濟學獎得主克魯明曾表示：「生產力不是一切，但從長遠來看，則幾乎就是一切。」

人才短缺和投資不足這兩個問題息息相關，不應被獨立看待，而香港能否吸引人才和投資，將取決於我們能否維持全球其中一個最便利營商城市的地位。因此，為香港建立友善好客的形象，將更有助於吸引世界各地的人才和企業來港。隨着愈來愈多國家地區重新開放、恢復往來和重啟經濟，全面對外重開大門更見刻不容緩。機遇往往轉瞬即逝，若然香港繼續原地踏步，對復常猶豫不決，恐怕會錯失良機。

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Can Businesses Discuss Employee Terms and Conditions?

企業之間能否討論僱傭條款？

Discussing with peers how they are managing to hold onto and retain talent may seem logical, but businesses need to be aware they may be inadvertently breaching the Competition Ordinance 與同行討論如何招攬和挽留人才似乎符合情理，但企業要加倍小心，以免不慎違反《競爭條例》

In assessing what salaries or other benefits to offer employees, many businesses may be tempted to discuss with other businesses (especially in the same industry) what they are offering or proposing to offer. This could be to ensure that they attract the best talent or merely to ensure that they do not offer more than what the market demands. But are such discussions legal under the Competition Ordinance (CO)?

According to the Competition Commission, such discussions have a high risk of contravening the CO,¹ but a recent Commission announcement suggests a slight relaxation of its approach.² This article explores the “do’s and don’ts” of such discussions.

Background

The Commission’s guidelines on the CO, adopted when the CO came

into force, do not address such discussions between employers. On the contrary, it seemed from these guidelines that the main purpose of the CO was to encourage businesses to compete with each other to offer the best deals to consumers in terms of prices and quality and not encourage them to offer the best deals to employees.³

However, in an “advisory bulletin” issued in 2018, the Commission set forth its view that competition

in the market, which the CO is designed to protect, means not just competition for customers but also competition for employees. This means that where employers compete for employees, even if they are in different industries, any discussions between them, which might dampen such competition, could contravene the CO and attract substantial penalties. This could include discussions on the terms and conditions they are offering

or propose to offer employees. Businesses should therefore avoid such discussions if they are to minimize the risk of contravening the CO and being subject to penalties.

A Recent (Partial) Relaxation of the Commission’s Approach

In a more recent “advisory bulletin” issued in August 2022, the Commission essentially reiterated

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the position it took in 2018 (as summarized above) on discussions between employers on employment terms and conditions.⁴

However, it also indicated that it would not take active enforcement action under the CO against employers who engage in such discussions in certain circumstances, provided that a series of conditions are met, including:

- The discussions take place in the context of joint negotiations between employers and employee bodies;
- The discussions are aimed at improving employment conditions; and
- An employee body is a “genuine participant” in the negotiation process (which seems to mean that they have not been compelled to participate).

Clearly these conditions are strict and will only be met in exceptional circumstances. Moreover, it should be borne in mind that, even if these conditions are fulfilled, it does not mean that such discussions do not contravene the CO. It only means that the Commission at present does not intend to take enforcement

Where employers compete for employees, even if they are in different industries, any discussions between them, which might dampen such competition, could contravene the CO and attract substantial penalties.

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action against the parties to such discussions if the relevant conditions are met.

Practical Implications

If you want to get an idea of what benefits to offer to employees, it remains a very high risk strategy under the CO to discuss such matters with other businesses, except in the very limited circumstances described in the

Commission’s recent “advisory bulletin.” The bulletin suggests that the risks will be mitigated if a third party, such as a trade association, gathers such information from members individually, aggregates it and distributes it to members on an anonymous basis.⁵ This appears to be the safest way of obtaining market intelligence to guide your future strategy on employment terms and conditions without contravening the CO.

1 Competition Commission Advisory Bulletin 9 April 2018 Competition concerns regarding certain practices in the employment marketplace in relation to hiring and terms and conditions of employment.

2 Competition Commission Advisory Bulletin 29 August 2022 Competition concerns regarding joint negotiations in the labour sector.

3 Competition Commission Guideline on the First Conduct Rule paras 2, 3.

4 See note 2 above.

5 At para 2.16.



企業在評估僱員的薪酬福利待遇時，或會與其他公司（尤其是同業）討論其提供或擬提供的僱傭條款，以確保能吸引頂尖人才，或確認其提供的條件並無超出市場水平。不過，這類討論在《競爭條例》（條例）下是否合法？根據競爭事務委員會（競委會）指引，討論僱傭條款涉及的違法風險甚高¹，但競委會最近就此發表公告，稍為放寬相關要求²。本文將探討企業討論僱傭條款應注意的事項。

背景

在條例生效初期，競委會的指引未有提及僱主之間討論僱傭條款的行為。反之，指引反映條例的主要目的為鼓勵企業互相競爭，以最優惠的價格為消費者提供最優質的商品，而非鼓勵企業為僱員帶來最佳的僱傭條款³。

不過，競委會在2018年發表的《意見公告》表明，條例所保障的市場競爭除了是指爭取消費者青睞，亦適用於競相招攬人才。換言之，僱主（即使從事不同行業）在爭相聘請員工時進行任何影響競爭的討論，包括分享向僱員提供或擬提供的僱傭條款，都可能違反條例及被處以重罰。因此，企業應避免進行有關討論，以盡量減低違例及被懲處的風險。

競委會最近（局部）放寬要求

競委會在2022年8月發表的一份《意見公告》重申其在2018年就僱

主之間討論僱傭條款採取的立場（如上概述）⁴。

不過，公告亦表明，競委會不會根據條例就僱主在若干情況下作出此類討論而採取積極的執法行動，惟須符合多項條件，包括：

- 僱主與僱員組織進行共同協商時作出的討論；
- 討論旨在改善僱傭條件；及
- 在協商的過程中，僱員組織是「真正的參與者」（似乎意指它們不是被迫參與）。

顯然，這些都是嚴格的條件，而且只會在特殊情況下才能符合。此外，值得注意的是，即使有關討論符合這些條件，也不等於沒有違反條例，而只代表競委會目前沒有打算就有關討論而對任何人士採取執法行動。

實際意義

如果了解關於僱員福利的行情，除非是競委會最近一份《意見公告》所述的非常有限的情況，否則與其他企業討論相關事宜所涉及的違法風險仍然甚高。該公告指出，如果由第三方（例如行業協會）個別向成員收集此等數據，並將之綜合及以匿名形式與成員分享，則違法的風險將會降低⁵。要在符合條例的情況下掌握市場情報，部署未來的僱傭策略，這似乎是最穩妥的方法。

1 2018年4月9日發布的競爭事務委員會意見公告「關於若干在僱傭市場上與招聘措施及僱傭條款有關的競爭問題」

2 2022年8月29日發布的競爭事務委員會意見公告「關於勞工界共同協商的競爭問題」

3 競爭事務委員會《第一行為守則指引》第2至3段

4 見上文附註2

5 第2.16段

Mapping Smart ESG Paths

智慧規劃 ESG 永續之路

ESG Matters Ltd integrates IoT with dashboard solutions to help companies achieve sustainable goals

益思智將物聯網融入儀表板方案，幫助企業實現可持續發展目標

ESG (environmental, social and governance) is fast becoming an essential component in investment strategies, but the framework and reporting standards can sometimes seem so complex that not many corporations are able to map a clear path.

ESG Matters Ltd, a sustainability consultancy firm with a strong background in information technology, works with its clients to ensure they achieve sustainable development goals, as well as build resilience to climate change.

“Our values – technology, design thinking and assurance – have long been guiding our business operations,” said founder Glenn Frommer. “Our services and products enable enterprises and project owners to meet their ESG and financial goals.”

Envisioning technological development worldwide, ESG Matters empowers businesses and individuals to create sustainable improvement. It provides platform solutions to meet the needs of sustainable impact investing and green financing from listed companies, small and medium-sized enterprises (SMEs), and various growing organizations.



“We have different solutions in digitalizing focused environmental knowledge.”

**– Glenn Frommer,
Founder, ESG Matters Ltd**

“We have different solutions in digitalizing focused environmental knowledge, turning sustainability into context and operational content,” Frommer said.

What makes ESG Matters stand out from the crowd is that it incorporates environmental Internet of Things (IoT) with dashboard solutions.

“Our smart city solutions combine two disciplines – sustainability and information technology,” Frommer explained. “There are a lot of IT companies and environmental consultancies in the market; yet, not many offer one-stop environmental and digital services to the public and private sectors like we do.”

One example is the company’s flagship data management platform, ESG Dashboard, which facilitates effective environmental data collection and conversion, emissions calculation, as well as carbon pricing and auditing. “Quality and accuracy in collecting, analyzing and disseminating data can be labour-intensive and time-consuming. We help clients get the job done cost-effectively in the long run,” Frommer said.

While many people are becoming increasingly concerned about the environment, businesses face many challenges in today’s uncertain global climate. Some of them – especially SMEs – may

think ESG is more the responsibility of listed companies, and therefore disregard its value in favour of maximizing profits. Additionally, it is challenging for corporations and organizations to catch up with ESG comply-or-explain requirements.

In light of such issues, ESG Matters established the Matters Academy, a digital educational platform that advocates ESG practices. It aspires to equip businesses with a better understanding of the latest trends and developments in the global ESG sector. The programme also aims to promote digital tools to boost market competitiveness and stimulate the development of sectoral best practices.

And in response to the Sustainable Development Goals of the United Nations, Matters Academy recently broadened its focus to include ESG career talks, the Ocean Series, Solar Energy, Acoustics Lectures, and Supply Chain Channel. These areas address Sustainable Development Goals about life below water, climate change, sustainable cities, and industry innovation.

"ESG is a broad topic applying to different industries," Frommer explained. "Each company has its ESG issues, and is expected to have at least an understanding of ESG when running the business."

To further explore engagement channels and connections, the

company decided to join the HKGCC.

"We are glad to venture our ESG advocacy agenda into the Chamber's network this year. We appreciate the opportunity the HKGCC has given us," Frommer said. He added that the membership has helped them network with other business disciplines comprising companies of different sizes, and has facilitated the exchange of ideas as well as ESG promotion.

Looking ahead, ESG Matters will continue its work to empower environmental practice with digitalization and visualization, and to further engage businesses in the ESG sector.



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Former Secretary for the Environment Wong Kam-sing meets staff at ESG Matters' Cyberport office during a visit in 2020.

環境局前局長黃錦星於2020年到訪益思智位於數碼港的辦事處，與員工會面交流。

環境、社會及管治 (ESG) 正迅速成為投資策略不可或缺的元素，但過於複雜的框架和匯報標準令不少企業感到困惑，難以制定清晰的路向。

益思智綠色金融科技有限公司（益思智）憑藉雄厚的資訊科技實力，致力提供可持續發展諮詢服務，協助客戶實現可持續發展目標和建立應對氣候變化的能力。

創辦人馮悟文博士表示：「我們的理念建基於科技、設計思維和信心保證，這些價值一直引導我們經營業務。我們的服務和產品有助企業和項目負責人實現 ESG 和財務目標。」

益思智透過預測全球科技發展，推動企業和個人提升可持續發展績效，並因應上市公司、中小企和不同機構對可持續創效投資和綠色融資的需求，制定適切的平台方案。

「我們提供林林總總的方案，將重要的環境知識數碼化，實踐可持續的作業模式。」馮悟文說。

益思智與眾不同之處，在於把儀表板方案融入環境物聯網。

馮悟文解釋：「我們的智慧城市方案結合可持續發展和資訊科技兩個範疇。市場上的資訊科技企業和環境顧問公司多不勝數，但只有少數跟益思智一樣，為公私營界別提供一站式環境和數碼服務。」

以該公司的旗艦數據管理平台 ESG Dashboard 為例，能有效收集和轉換環境數據、計算碳排放，並處理碳定價和審計工作。馮悟文說：「收集、分析和傳遞數據要精準到位，往往需要較多人力和時間。我們從長遠角度協助客戶提升工作的成本效益。」

商界日益關注環境議題，但全球氣候反覆無常，為企業帶來了不少挑戰。部分企業（尤其是中小企）或會認為上市公司應對 ESG 負起更大的責任，而為了賺取最大利潤，往往會忽略 ESG。再者，對企業和機構來說，要緊貼「不違守則解釋」的 ESG 要求也不容易。

有見及此，益思智成立了一個倡導 ESG 理念的數碼教育平台——益思智學院，旨在協助企業了解 ESG 的最新國際趨勢和發展，並推廣以數碼工具提升市場競爭力和推動業界建立最佳實務。

為配合聯合國提出的可持續發展目標，益思智學院最近拓展其專注範疇，加入 ESG 職業講座、海洋系列、太陽能、聲學講座和供應鏈頻道，以實踐有關海洋生態、氣候變化、可持續發展城市和產業創新的可持續發展目標。

「我們提供林林總總的方案，
將重要的環境知識數碼化。」

——馮悟文
益思智綠色金融科技有限公司
創辦人



馮悟文解釋：「ESG 涉獵廣泛，適用於不同行業。每家公司都有各自的 ESG 問題，經營業務時至少要對 ESG 有所認識。」

為了進一步開拓聯繫渠道，該公司決定加入總商會。馮悟文表示：「今年，我們很高興能向總商會的會員網絡推

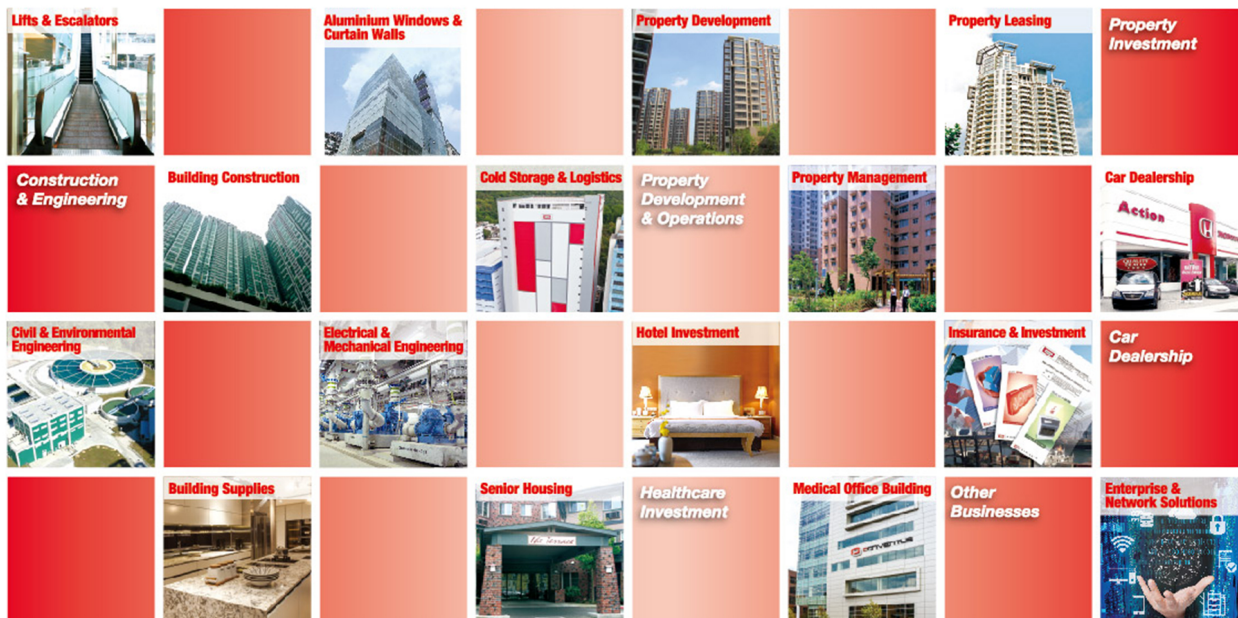
廣 ESG 議程，感激總商會提供如此良機。」他補充，加入總商會大家庭有助公司與各行各業的大小企業建立聯繫、交流意見和推廣 ESG 文化。

展望未來，益思智將繼續透過數碼技術實現環保作業，進一步推動企業實踐 ESG 理念。

Company : ESG Matters Ltd
公司名稱：益思智綠色金融科技有限公司
HKGCC Membership No. 總商會會員編號：HKE0571
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Bridging the Gap in Healthcare

填補醫療缺口

Gleneagles Hospital Hong Kong works towards a more equitable healthcare system by offering fee-transparent and innovative services

港怡醫院收費公開透明，服務創新，致力促進醫療系統均衡發展

Hong Kong's public hospitals currently account for 90% of the city's inpatient services. Coupled with the city's rapidly ageing population, rising costs of medical care, and the shortage in healthcare professionals in general, this means that both healthcare providers and patients are faced with a slew of challenges.

In 2017, Gleneagles Hospital Hong Kong was founded with the vision to make a positive impact on the development of Hong Kong's private healthcare, as well as to play a part in filling the gap between public and private hospitals by offering affordable, fee-transparent and quality healthcare.

"To alleviate the burden on the public sector, the Government has been making efforts to strengthen the roles the private sector can play in fostering a more equitable healthcare system," CEO Kenneth Tsang said.

A multi-specialty private hospital, Gleneagles provides cutting-edge medical technologies and a comprehensive range of clinical services spanning more than 35 specialties and subspecialties. As a joint venture hospital between IHH Healthcare and NWS Holdings Limited, and with The University of Hong Kong as its exclusive clinical partner, Gleneagles advocates providing high-quality and innovative

healthcare services to the public, and contributing to the training and development of healthcare professionals and advancement of clinical research.

"To bring the best care to patients, we have introduced innovative and proven treatments, specialty centres, telemedicine, technology such as robotic surgical systems, advanced diagnostic equipment and other clinical research, all geared towards bringing excellent clinical outcomes and service quality," Tsang said. "Patient first' has always been the anchor for our service developments. In addition, it is delightful to see that our approach to fee transparency has earned trust from patients."

Though the Covid outbreak has presented new challenges for the healthcare sector, it has also given the opportunity for innovations in service provisions. "People may have concerns or difficulties in seeking medical assistance physically amid the pandemic. Yet, this has provided the catalyst for the rapid development of telemedicine services in the city to allow more patients to receive timely and appropriate medical advice while staying home," Tsang explained.

During this challenging time, Gleneagles also played its part in the concerted response from the global healthcare community.



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These initiatives included providing care to patients transferred from public hospitals, offering free teleconsultation service, launching outpatient service for Covid patients, operating medical services for elderly patients at the Government's holding centres, etc. "We also formed a volunteer team to support the operation of a community testing centre in 2020, and set up a community vaccination centre in our hospital in 2021," Tsang said.

Looking ahead, Gleneagles plans to develop other creative services, via collaborations with various business partners, to provide personalized and convenient healthcare for patients. "This is one of the reasons we joined HKGCC," Tsang said. "We hope to connect with people from different sectors of the business community, and gain insights and inspirations from experts and leaders from various industries."

Gleneagles also intends to further develop robotic surgery services in various specialities. "By making robotic surgeries accessible to more patients, they can benefit from higher-precision surgery, excellent clinical outcomes and faster recovery," Tsang said.

香港的公立醫院現時提供全港九成的住院服務，加上本地人口急速老化、醫療成本上漲和醫護專業人手短缺，為醫療服務提供者和病人帶來了種種挑戰。

港怡醫院於 2017 年創立，致力推動香港私營醫療發展，務求以可負擔、收費公開透明的優質醫療服務，填補公營和私營醫院之間的缺口。

執行總裁曾慶廉表示：「為減輕公營醫療系統的壓力，政府一直積極加強私營醫療服務的角色，以促進醫療系統更均衡發展。」

港怡是一所提供多個專科醫療服務的私營醫院，配備先進的醫療技術，提供全面的臨床服務，涵蓋超過 35 個專科及分科。作為香港大學的教學醫院，港怡由 IHH 醫療保健集團和新創建集團有限公司合作投資，專注為市民提供優質嶄新的醫療服務，為培育醫護專才、促進人才發展和提升臨床研究水平出力。

「為使病人得到最適切的照顧，我們開設專科中心、提供遙距診症服務、引入經驗證的創新療法、手術機械人等技術及先進的診療設備，並進行臨床研究，力求帶來卓越的臨床治療成效和服務質素。」曾慶廉續道：「『以病人為先』素來是我們的服務宗旨。我們亦很高興看到本院透明的收費制度獲得病人的信任。」

新冠病毒疫情為醫療保健業帶來新挑戰，同時亦是革新醫療服務的契機。曾慶廉解釋：「在疫情期間，市民外出求

醫時可能會有所顧慮或遇到困難。然而，這正好促進遙距診療服務在港迅速興起，讓更多病人安在家中也能獲得及時適切的醫療意見。」

在這嚴峻時期，港怡採取了多項措施與全球同業共同應對時艱。這些措施包括接收由公立醫院轉介的病人、推出免費視像問診服務、新冠患者門診服務、為政府暫託中心的新冠確診長者提供醫療服務等。「我們還於 2020 年組成義工團隊，支援社區檢測中心的運作，並於 2021 年在院內設立社區疫苗接種中心。」曾慶廉說。

展望未來，港怡計劃夥拍不同業務夥伴，開發其他特色的創新服務，為病人提供個人化和便利的醫療服務。曾慶廉指出：「這是我們加入總商會的原因之一。我們希望與各行各業的人士聯繫交流，了解不同行業專家和領袖的看法，從中得到啟發。」

港怡亦有意為不同專科進一步開發手術機械人服務。「機械人手術可提高手術的精準度和術後復原速度，臨床結果理想，希望這種手術能惠及更多病人。」曾慶廉說。

Company: **Gleneagles Hospital Hong Kong**

公司名稱：港怡醫院

HKGCC Membership No. 總商會會員編號：HKG0654

Established 創辦年份：2017

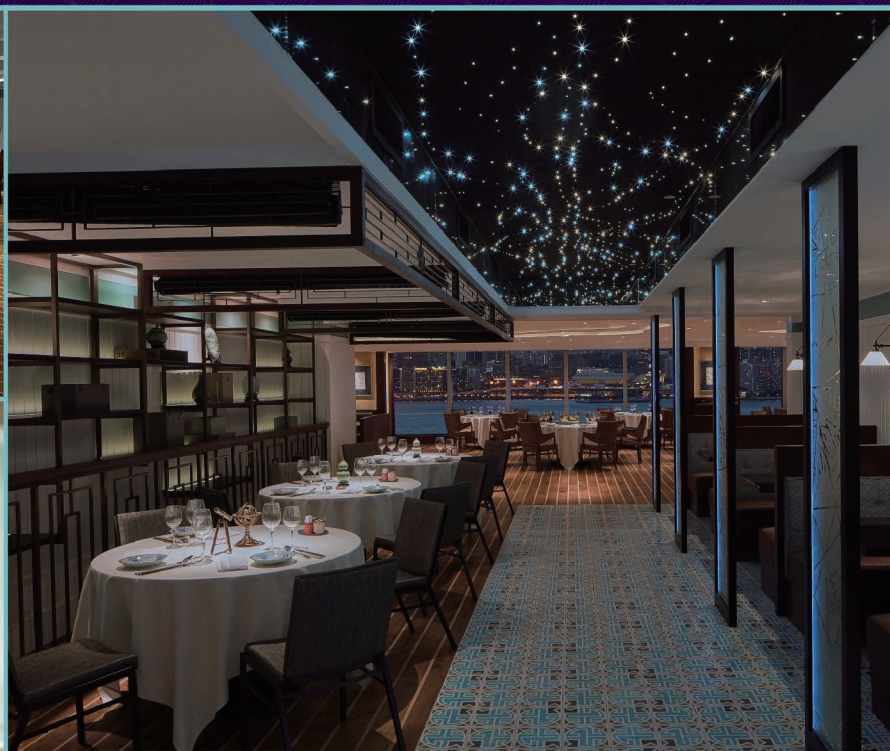
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Key Highlights of Xi's Speech

習主席講話重點

In his opening remarks at the 20th National Congress, President Xi – who begins a historic third term as leader – emphasized commitment to build China into a modern socialist country

國家主席習近平在中共二十大會議後開展歷史性第三任期，強調全面建設社會主義現代化國家

At the opening ceremony of the 20th National Congress of the Chinese Communist Party (CCP), President Xi Jinping gave a speech that offered clues on the policy direction for a wide swathe of issues – ranging from economic development to technology and diplomacy – that the Mainland would pursue over the next five years.

There is no question that the world we live in right now is substantially different from that five years ago. The Covid-19 pandemic and the war in Ukraine have pushed inflation to levels unseen for a generation, effectively ending the era of cheap money. At the same time, geopolitical tensions continue to grow, with countries across the world becoming increasingly insular and inward-looking.

For an economy that has benefited massively from globalization since its entry into the World Trade Organization in 2001, the Mainland will be confronted with unprecedented challenges amidst a rapidly evolving global landscape. As noted by President Xi in his speech, the past five years have been “extremely unusual and extraordinary.”

A key takeaway from the President's remarks is that Beijing will continue to stick to its existing approach to managing the pandemic with “unswerving insistence on dynamic zero.”

Xi emphasized that China's commitment to stamp out infections had “significant positive results for economic and social development,” notwithstanding weak GDP numbers. In its latest world economic outlook update, the International Monetary Fund expects a slowdown in Chinese growth to 3.2% this year compared to the 8.1% recorded in 2021.

Trade-wise, the Mainland is expected to continue to reduce its dependence on overseas markets and foreign technology, with priority given to enhancing domestic consumption and expanding domestic manufacturing capacity. This is understandable, given rising political tensions that have spilled over into the economic arena. However, it does not mean that the Mainland would be disengaging from the rest of the world, as international trade and investment will continue to play a critical role in promoting the

domestic economy under the “dual circulation” model.

On the technology front, state-led spending is expected to rise over the next five years to develop strategically important technologies. As the U.S. has imposed further restrictions to limit China's access to such cutting-edge technologies as advanced semiconductors, the President has committed the Mainland to chart a course that would “accelerate the realisation of a high level of technological self-sufficiency.”

It is perhaps more important than ever for China to improve its supply chain resilience and ensure security in the areas of food, energy and critical supplies. With intensifying competition between China and the U.S. and escalation in cross-strait tensions, there has been notable use of words such as “security” and “fight” in the President's speech.

Although uncertainties abound, the President has declared that the “central task” of the CCP going forward was to achieve the “second centenary goal of building China into a great modern



socialist country in all respects, and to advance the rejuvenation of the Chinese nation on all fronts through a Chinese path to modernization.”

On economic policy, Xi said that development was the party’s “top priority” and pledged to grow China into a “medium-developed country” by 2035 – an ambition that would require the economy to double in size from 2020 levels.

Meanwhile, the Work Report reiterated the concept of “common prosperity” and the objective to achieve “high-quality development,” which suggests that

the Central Government would continue its effort to address economic inequality despite the consequence of slower growth, as has been the case over the past couple of years.

A notable development was what appears to be a quiet abandonment of the principle that “housing is for living, not for speculation,” a policy stance that was first unveiled by the President at the 19th National Congress. This comes against the backdrop of rising interest rates, sluggish demand and a fall in property prices. As the property

sector accounts for more than one-fifth of China’s GDP, it is important to avoid a full-blown crisis.

Xi also stressed the importance of “one country, two systems,” which he described as the optimal institutional arrangement for the running of the Special Administrative Regions of Hong Kong and Macao. The assurance that Hong Kong should continue in its existing role as a bridge between East and West provides clarity and certainty amidst an otherwise increasingly turbulent and fragmented world.

國家主席習近平在中國共產黨第二十次全國代表大會開幕式上發表講話，為內地未來五年在經濟發展、科技、外交政策等方面的施政方向提供線索。

無疑，現今世界與五年前已經截然不同。新冠病毒疫情和烏克蘭戰爭將通脹推高至一代人未曾見過的水平，意味着資金泛濫的時代正式告終。與此同時，隨着全球各國政策趨向保守內向，地緣政治緊張局勢持續升。

內地自 2001 年加入世界貿易組織以來，大大受益於全球化，如今將要面對環球形勢急劇變化帶來的空前挑戰。正如習主席在講話中指出，過去五年「極不尋常、極不平凡」。

習主席在報告中提出一大重點，就是國家在管控疫情方面將繼續「堅持動態清零不動搖」。國際貨幣基金組織最新公布的《世界經濟展望》報告預測，中國今年經濟增長將從 2021 年的 8.1% 放緩至 3.2%。儘管經濟數據表現疲弱，但習主席強調全力杜絕病毒傳播，令「經濟社會發展取得重大積極成果」。

貿易方面，預料內地將繼續減少依賴海外市場和外國科技，優先要務是推動國內消費和提升產能。這做法可以理解，畢竟地緣政局升溫已蔓延至經濟領域。然而，這並不代表內地會退出參與全球市場；在「雙循環」發展格局下，國際貿易及投資對推動內地經濟將繼續發揮重要作用。

科技方面，未來五年國家主導的資源投放估計會有所增加，以開發重要戰略科技。鑒於美國進一步限制向中國出口先進半導體等尖端技術，習主席承諾「加快實現高水平科技自立自強」。



對中國來說，現在比任何時候更需要改善供應鏈韌性，以及確保食品、能源和關鍵物資等供應充足。隨着中美競爭加劇，兩岸關係緊張，習主席在演說期間多次使用「安全」和「鬥爭」等字詞。

儘管未來充滿變數，習主席明言中國共產黨的「中心任務」是「全面建成社會主義現代化強國，實現第二個百年奮鬥目標，以中國式現代化全面推進中華民族偉大復興」。

經濟政策方面，習主席表明發展是黨的「第一要務」，並承諾到 2035 年把中國建成「中等發達國家」；為實現這一願景，國家的經濟規模要從 2020 年的水平翻倍。

此外，工作報告重申「共同富裕」理念和實現「高質量發展」的目標，可見中央政府將繼續着力解決貧富不均問題——儘管過去數年有關措施拖慢經濟增長。

值得注意的是，面對利率上升、需求疲弱和房價下跌，中央似乎調整政策立場，在十九大會議上首次提出的「房住不炒」原則並未在今次提及。房地產佔中國經濟比重超過五分之一，故有必要避免爆發全面危機。

習主席亦強調「一國兩制」十分重要，是香港和澳門特別行政區穩步發展的最佳制度安排。這番話肯定了香港作為連接東西方的橋樑角色，在反覆無常、日益分化的外部環境中提供清晰明確的方向。



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Attracting Young Talent to the GBA

吸引年青人才到大灣區發展

Motivating youths to work in Mainland cities in the Greater Bay Area is vital to the region's growth, which will also benefit Hong Kong

鼓勵青年到大灣區內地城市工作，對區內發展十分重要，香港亦可從中受惠

No one would dispute that the Greater Bay Area (GBA) is full of economic potential. Various publications have repeatedly reported statistics pointing to a rapid development of the large-scale and vibrant economy in the region. It is important for the Hong Kong community to understand the opportunities and take part in the development of the GBA region, as the growth of the region is expected to further benefit Hong Kong. The question is how we can encourage Hong Kong residents, especially the youth, to explore the opportunities in Mainland cities in the GBA.

To develop effective strategies for encouraging youths to move

to live and/or work in Mainland GBA cities, we draw on migration literature in social sciences. For a number of decades, migration has been a major topic of investigation for anthropologists, economists, geographers, political scientists and sociologists. Studies in general suggest that moving to live and/or work in another location is a major decision for most individuals. According to the migration literature, people decide to move when they see the benefits of migration outweigh the costs.

Their decision is affected by, first, the information they received about potential destinations and, second, their evaluation of the information they received based

on their situation. However, the cost of migration can be reduced in two major situations. One is when the potential migrant has social networks or interpersonal ties with people at the destination. The other is when the potential migrant is familiar with the culture and social arrangement of the destination society. Based on this understanding of migration, we suggest three aspects that may facilitate the youth in Hong Kong to consider moving to live and/or work in Mainland GBA cities.

First, the accessibility to social networks at destination can substantially reduce the cost of such migration for the youth in Hong Kong. According to a recent



study conducted by Yingtong Lai, Kumiko Shibuya, and Eric Fong (2022), having family members, relatives or friends working in the Mainland is significantly and positively related to the intention of working-age adults in Hong Kong to move to Mainland GBA cities.

While individuals may feel uncertain and sometimes insecure about such a move, having friends, relatives, or colleagues who are living or working in the Mainland can help them reduce their uncertainty as well as possible anxiety. More importantly, these potential migrants know that they can rely on people in their network for information and help after their move. They can also expect that the time, energy and money required for their adjustment to the new environment can be reduced with the help of their social network. As a result, the cost of migration is reduced for those who have social networks at the destination.

Therefore, helping the youth in Hong Kong to develop social networks or strengthen existing networks with people in the Mainland can enhance their interest in moving to live and/or work in Mainland GBA cities.

Professional associations and companies should organize events to help youths develop their social and professional networks in the Mainland. Such an opportunity should be offered to both those who are considering a move as well as those who have already moved there. For potential migrants, having social networks at the

destination would allow them to better plan for their possible move, thereby reducing the cost of migration and enhancing the benefit of migration. For those who are already there, having access to the local social networks would help them better adjust to the new environment, thereby increasing their likelihood to stay at the destination.

Second, and related to the first point, familiarity with the destination society and the

It is crucial to organize activities to provide information not only about policies and regulations in Mainland GBA cities but also operations of the institutions. For example, we suggest that the Government and companies set up mobile applications to supply young people with comprehensive information on settlement matters so that they can find relevant information easily.

The provision of a one-stop service, instant online support, and inquiry chat box are important

Helping the youth in Hong Kong to develop social networks or strengthen existing networks with people in the Mainland can enhance their interest in moving to live and/or work in Mainland GBA cities.

general knowledge of local government policies in Mainland GBA cities can raise the intention of the youth in Hong Kong to move to live and/or work there. Familiarity with the local environment includes knowing social institutions and culture at the destination. Such knowledge can help newcomers to navigate through the unfamiliar and new environment. It also makes it easier for newcomers to blend into the local system and culture.

features of such applications. These can also be tailored to serve the different needs of people, providing information by specific industry, occupation, or company. Equally important, these activities can facilitate communication between people already in Mainland GBA cities and youths in Hong Kong, leading to efficient information sharing among them of first-hand experiences about their daily lives in Mainland GBA cities. The latter type of information

can help the youth to translate their knowledge of policies and regulations into practical applications if they move to a Mainland GBA city. These activities should also be organized for those who have already moved so that they can make sense of their current experience and smoothly adjust to the local environment.

Third, improving the understanding of specific policies and regulations in the Mainland regarding business operations and financial transactions can raise the intention of people to move to work in Mainland GBA cities. Many people working in these cities may not be familiar with the policies and regulations. Furthermore, many of them do not know where to seek help on these matters, and have difficult experiences as a result. The story of their difficulties and negative experiences can influence the decision of the youth in Hong Kong who are considering a move to Mainland GBA cities.

Therefore, efforts have to be made to help those who have already moved to Mainland cities in the GBA have better access to such essential information, so that they can have a positive experience with staying there. In turn, their favourable experience with adjusting to the new environment can shape the intention of youngsters in Hong Kong who are considering such a move.

Finally, setting up mentorship programs for young people in a new workplace is important for their

adaptation to a new environment as it is always useful to have colleagues with experience to consult with. However, these mentorship programs should begin before people move to a Mainland GBA city. The programs should include meetings and other activities with a mentor to establish clear understanding of the new working and living environment. This relationship with the mentor should continue even after the move, and mentors can continue providing support and encouragement to those who have started working in the Mainland GBA city.

Although we are aware that some mentorship and internship programs have recently become available, we have to emphasize that the scale of such programs should be large enough to encompass more youths in Hong Kong considering moving to live or work in Mainland GBA cities.

In summary, providing the youth in Hong Kong with more information about Mainland GBA cities, reducing uncertainty associated with migration, and helping them to become familiar with the destination society and its culture are effective strategies for increasing young people's intention to move to live and/or work in Mainland GBA cities. Having more young people work in Mainland GBA cities would benefit both individuals looking for opportunities and the economy in Hong Kong.



大灣區的經濟潛力毋庸置疑，多項報告的統計數據均顯示區內經濟規模龐大、發展迅速，而且活力十足。大灣區向前邁進將進一步惠及香港，我們應把握箇中機遇，積極參與區內發展。然而，如何能鼓勵更多港人（尤其是青年）發掘大灣區內地城市的機遇？

為制定有效鼓勵青年移居大灣區生活及／或工作的策略，我們可參考社會科學的移民研究。過去數十年來，移民一直是人類學、經濟學、地理學、政治科學和社會學的重點研究領域。這些研究一般指出，對大部分人來說，移居外地生活及／或工作是一個重大決定，但當他們認為效益高於成本時便會選擇移民。

這個決定受兩大因素影響：一是有關移居目的地的資訊，二是根據自身狀況對資訊作出評估。不過，移居外地生活及／或工作的成本會在兩種情況下降低；其一是移居目的地擁有社交網絡或人際聯繫，其二為熟悉移居目的地的文化和社會環境。據此，我們可從三方面入手，鼓勵香港的年青專才考慮到大灣區內地城市生活及／或工作。



協助港青建立社交網絡 或與內地居民加強聯繫， 有助吸引他們到大灣區 生活及/或工作。

首先，在目的地建立社交網絡可大大減低香港青年的移民成本。賴映彤、涉谷久美子及方偉晶（2022）近期進行的一項研究顯示，有家人或親友在內地工作這個因素，與移居大灣區內地城市的意欲呈明顯的正向關係。

由於移居外地生活及/或工作會令人感到擔憂，若有在內地生活或工作的親朋或同事，相信可在移居後滿足不同的需求，從而幫助消除擔心。更重要的是，移居後可透過社交網絡獲得資訊和支援，適應新環境所需的時間、精力和金錢可望減少。由此可見，在目的地的社交支援有效降低移居成本。因此，協助港青建立社交網絡或與內地居民加強聯繫，有助吸引他們到大灣區生活及/或工作。

專業協會和企業可以舉辦活動，協助有意或已經移居的年輕人在內地建立

社交和專業網絡。這些網絡有助青年就移居作出規劃，以減低成本和提升效益；而身處內地的青年參與當地社交網絡，亦有助適應新環境，增加長期定居的可能性。

第二點與第一點息息相關，就是了解目的地的社會環境和政府運作。認識當地環境，包括社會制度和文化，有助新移民應對陌生的新環境，以便融入當地制度和文化。

為有意或已移居的青年舉辦活動時，除了可介紹內地大灣區城市的政策和法規，亦可講解不同機構的運作。舉例說，我們建議政府和企業開發流動應用程式，為年輕人提供全面資訊，協助他們輕鬆應付生活所需。

此類應用程式可提供一站式即時網上支援及查詢服務，亦可加入特定行業、職業或企業的資訊，以滿足不同用戶

的需要。此外，促進香港青年與內地港人的交流同樣重要。內地港人分享當地生活體驗，為在港青年提供實用的第一手資訊，有助他們在移居後將政策和法規知識學以致用。這類活動的對象亦應包括現居於內地大灣區城市的港人，讓他們交流生活點滴，進一步融入當地環境。

第三點是加深認識內地商業運作和金融交易的相關政策規定。不少在大灣區內地城市就業的人士可能都不諳當地的政策法規，求助無門，甚至處處碰壁，因此對大灣區產生負面看法，左右他們遷往區內的決定。

因此，當局可加強協助已移居當地的人士掌握有關資訊，讓他們產生正面的觀感，從而吸引更多香港青年到大灣區內地城市生活或工作。

最後是推出師友計劃，鼓勵初入職的年青人與資深同事分享交流，以助適應新環境。不過，這類計劃宜早在移居人士遷往大灣區前開展，讓他們透過與導師會面和進行其他活動，加深對新工作和生活環境的認識。在青年移居內地後，這種師友關係應當一直延續，繼續為他們提供支持和鼓勵。

最近不同機構推出了一些師友計劃和實習活動，但要強調一點，就是這些項目應具有相當規模，讓更多有意前往內地大灣區生活或工作的港青有機會參與其中。

總的來說，為港青提供更多有關內地大灣區城市的資訊、減少移居的不確定性，以及協助他們認識當地社會和文化，都能有效提高青年前往區內生活及/或工作的意欲。更多年青人到區內就業，對尋求機遇的人士和香港經濟發展皆有裨益。

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Seeking foreign investment in China 中國招商引資

China Committee Vice Chairman Felix Lee attended a seminar on Opportunities for Foreign Investment in China: Policies of Comprehensive Deepening Reform and New High-Standard Opening-up in China, which was organized by InvestHK, on 14 October.

Jiang Yi, Deputy Director-General of Department of Comprehensive System Reform, National Development and Reform Commission, the People's Republic of China, briefed entrepreneurs on China's high-standard market system, which serves to optimize the business environment for foreign investment. Meng Huating, Deputy Director-General of Department of Foreign Investment Administration, Ministry of Commerce, the People's Republic of China, introduced the opportunities arising from China's new high-standard opening-up policy for foreign investment.

中國委員會副主席李家聰於 10 月 14 日出席由香港投資推廣署舉辦的「外商投資中國的機遇：解讀中國全面深化改革和新一輪高水平對外開放政策」宣講會。

會上，國家發展和改革委員會體制改革綜合司副司長蔣毅簡介中國的高標準市場體系如何完善商業環境，促進外來投資；商務部外國投資管理司副司長孟華婷則介紹中國新一輪高水平對外開放政策帶來的外商投資機遇。

Tapping GBA opportunities 把握大灣區機遇

Eric Fok, Chamber General Committee member and Chairman of the China Committee, represented the Chamber at the GBA Investment Opportunity Forum on 21 October. Vincent U, Acting President of the Macao Trade and Investment Promotion Institute (IPIM), introduced the business environment and investment landscape of Qianhai, Hengqin and Nansha. Entrepreneurs from different industries shared how to leverage Hong Kong's advantages to tap into the opportunities in the GBA.

The event was jointly organized by the Commercial Office of the Economic Affairs Department of the Liaison Office of the Central People's Government, Department of Commerce of Guangdong Province, InvestHK and Macao Trade and Investment Promotion Institute.

總商會理事及中國委員會主席霍啟山於 10 月 21 日代表本會出席「大灣區投資機遇交流會」。會上，澳門貿易投資促進局代主席余雨生介紹前海、橫琴及南沙的營商及投資環境，各行各業的企業家則分享如何善用香港優勢，探索大灣區機遇。

是次活動由中聯辦經濟部貿易處、廣東省商務廳、香港投資推廣署和澳門貿易投資促進局合辦。

Stepping up to the challenges thrown up by the pandemic, China is working hard to build greater influence in Asia and around the globe. To help members prepare for and benefit from China's new global engagement and strategies, the Chamber held the first seminar in its China's National Day Celebration Series on 21 October, when Dr Jinyue Dong, Chief China Economist, BBVA Research, shared her insights.

中國積極應對疫情挑戰，着力在亞洲和世界各地提升影響力。為協助會員做好準備，把握中國全球參與新模式和戰略帶來的機遇，總商會於 10 月 21 日舉辦研討會，並邀得 BBVA Research 首席中國經濟學家董晉越博士就此分享見解。是次活動為總商會「慶祝中華人民共和國國慶」系列的首場研討會。



GBA Working Group 大灣區工作小組



The Chamber organized a visit on 13 October to K11 ATELIER 11 SKIES, a mixed-use project at the Hong Kong International Airport SKYCITY. Members toured the office towers and amenities at the site. With its airport location and proximity to the Hong Kong-Zhuhai-Macao Bridge, it is poised to be the new gateway to the Greater Bay Area and the world.

總商會於10月13日率團前往位於香港國際機場航天城的綜合用途項目 K11 ATELIER 11 SKIES，參觀辦公大樓和各項設施。項目鄰近機場和港珠澳大橋，勢將成為通往大灣區和世界各地的新門戶。

Petrina Tam, GBA Working Group Convenor, met with Aniel Kerkvliet, Chief Representative, Netherlands Business Support Office Shenzhen (NBSO) and Betty Liu, Senior Commercial Officer, Consulate General of the Kingdom of the Netherlands on 14 October to discuss the role of the China Committee and the NBSO in promoting economic, trade and investment cooperation between China and the Netherlands. They also discussed opportunities in the Greater Bay Area, and exchanged views on promoting Dutch companies in the green industry in the Mainland market.

大灣區工作小組召集人譚唐毓麗於10月14日與荷蘭貿易促進委員會深圳代表處首席代表 Aniel Kerkvliet 及荷蘭總領事館高級商務主任廖莉莉會面，討論雙方在促進中荷經貿投資合作方面的角色及大灣區機遇，並就如何在內地市場推廣荷蘭綠色企業交流意見。



Americas Committee 美洲委員會



與秘魯簽署合作備忘錄加強聯繫

美洲委員會主席 Evaristo Trevino Berlanga 與秘魯出口商協會 (ADEX) 會長 Julio Pérez Alvín 於 9 月 28 日簽署合作備忘錄，以加強香港秘魯兩地企業的合作。雙方亦期望為兩地企業搭建交流平台。

ADEX 環球商業經濟研究中心董事 Edgar Manuel Vasquez Vela 表示，2021 年秘魯出口香港的農業食品大增，當中以葡萄、牛油果、芒果和柑等鮮果為主，魚類和礦產出口亦增長強勁。

安永秘魯稅務合夥人 Fernando Tori 介紹當地的營商投資環境及法律和規管框架，以吸引更多企業投資秘魯。

2021 年是秘魯與中國建交 50 周年，兩國正加緊協商完善雙方於 2009 年簽署的自由貿易協定，務求推動雙邊關係更上層樓。秘魯總領事 Enrique Carlos Cardenas Arestegui 認為，雙方將繼續在貿易投資等不同領域加強合作。

Asia & Africa Committee 亞洲及非洲委員會



與印尼建立聯繫

印度尼西亞共和國總領事李吉於 9 月 21 日在港島香格里拉大酒店主持午餐會，招待來自各大商會、貿易、金融和款待業的賓客，亞洲及非洲委員會主席林偉全應邀出席活動。會上，李吉介紹印尼的最新商業趨勢，並邀請賓客參與 2022 年第 37 屆印尼貿易博覽會。

Building Connections with Indonesia

Asia and Africa Committee Chairman Jonathan Lamport attended a luncheon hosted by Consul General of the Republic of Indonesia Ricky Suhendar on 21 September at the Island Shangri-La Hotel. Addressing guests from business associations and the trading, finance and hospitality sectors, Suhendar gave a presentation on the latest business trends in his country, and invited guests to participate in the 37th Trade Expo Indonesia 2022.

MOU to Foster Closer Ties with Peru

HKGCC's Americas Committee in Hong Kong and the Association of Exporters (ADEX) in Peru signed a Memorandum of Understanding (MOU) on 28 September to strengthen collaboration between Hong Kong and Peruvian businesses. Signed by Committee Chairman Evaristo Trevino Berlanga and ADEX President Julio Pérez Alván, both parties expressed their hopes to work closely together and provide a platform for Hong Kong and Peruvian businesses to connect.

Edgar Manuel Vasquez Vela, Director of the Global Business and Economy Research Center of ADEX, said Peruvian agri-food exports to Hong Kong surged significantly in 2021, with fresh fruits such as grapes, avocado, mango and mandarin being the main exports. Peru's fish and minerals exports to Hong Kong also recorded strong growth.

Fernando Tori, Tax Partner at EY Peru, shared his insights on Peru's business and investment environment, as well as the legal and regulatory framework to encourage more businesses looking to invest in Peru.

As Peru and China marked the 50th anniversary of the establishment of diplomatic relations in 2021, the countries are also speeding up negotiations on upgrading the free trade agreement signed in 2009, aiming to take bilateral ties to a new level. Consul General of Peru Enrique Carlos Cardenas Arestegui said he believed both sides will continue to deepen the cooperation in various fields such as trade and investment.

HKGCC x INACHAMHK Joint Happy Hour

總商會與香港印尼商會合辦歡樂時光聚會

It was a full house for HKGCC's and the Indonesia Chamber of Commerce in Hong Kong's (INACHAMHK) joint happy hour on 6 October at Tai Kwun. Asia & Africa Committee Chairman Jonathan Lamport and Director of INACHAMHK Tony Ho welcomed members from both chambers as well as representatives from the Indonesian Consulate General, including Consul Ayu Wulan Sagita, who spoke about the upcoming Trade Expo to be held in late October in Indonesia.



Members from both chambers took the opportunity to make new connections and catch up on the latest developments of Hong Kong-Indonesia business over canapés and free-flowing drinks.

總商會與香港印度尼西亞商會（香港印尼商會）於10月6日在大館合辦歡樂時光聚會，全場座無虛席。亞洲及非洲委員會主席林偉全及香港印尼商會會董何震東歡迎一眾會員和印尼總領事館的代表，領事 Ayu Wulan Sagita 則介紹於10月底在印尼舉行的貿易博覽會。

當晚，雙方會員邊享用美酒小吃，邊分享港印兩地的最新商業動向，把握機會建立新聯繫。

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
Mr James Tong
唐偉邦先生



Digital, Information &
Telecommunications
Committee
數碼、資訊及電訊委員會
Ms Elsa Wong
黃玉娟女士



Economic Policy
Committee
經濟政策委員會
Mr Jim Taylor
戴樂生先生



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
Mr Nick Chan
陳曉峰先生

Strengthening Bonds with Malaysia

Yazrin Syakhairi Mahlan, the new Trade Commissioner of the Consulate-General of Malaysia, paid a courtesy visit on Asia and Africa Committee Chairman Jonathan Lamport on 27 September. Yazrin introduced Malaysia's potential growth in sectors such as sustainability, digitalization and trade, and said that the country was a strong supporter of the Belt and Road Initiative.

As Hong Kong gradually eases social distancing and quarantine rules, both sides expressed the wish for more face-to-face activities to help businesses better understand the rapidly growing Malaysia market and to strengthen connections between the regions.

與馬來西亞加強聯繫

最近履新的馬來西亞駐香港總領事館貿易專員 Yazrin Syakhairi Mahlan 於9月27日到訪總商會，由亞洲及非洲委員會主席林偉全接待。Yazrin 介紹馬來西亞在可持續發展、數碼科技和貿易方面的增長潛力，並表示該國全力支持「一帶一路」倡議。

隨着香港逐步放寬社交距離和檢疫規定，雙方冀能舉辦更多實體活動，以助企業了解迅速增長的馬來西亞市場，並加強兩地聯繫。



Economic Policy Committee 經濟政策委員會

Carlos Casanova, Senior Asia Economist at UBP, shared with members the latest developments and outlook for Hong Kong's economy during a meeting on 27 September.



瑞聯銀行亞洲高級經濟師 Carlos Casanova 出席9月27日的會議，分享香港經濟的最新發展及展望。

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

To achieve carbon neutrality by 2050, the transport sector is actively exploring alternative fuels as it charts a path towards sustainable mobility. At a seminar on 13 October, Adam Leishman from Bravo Transport and Jack Lam from Arup discussed the decarbonization of the transport sector from land to sky through the use of hydrogen as an alternative green fuel. They were joined by Professor Minhua Shao from HKUST Energy Institute, who shared the latest developments in building a more durable and cost-effective hydrogen fuel cell.

This was the third in a series of seminars on "Decarbonizing Hong Kong 2050," which focused on how the Government, businesses and communities are working towards Hong Kong's goal of achieving carbon neutrality by 2050.

為了在2050年前達成碳中和的目標，運輸界正積極探索替代燃料，邁向交通可持續發展。匯達交通行政總裁譚利民及奧雅納代表 Jack Lam 出席10月13日的研討會，探討陸空運輸以氫作為替代綠色燃料，從而減少碳排放。香港科技大學能源研究院院長邵敏華教授亦分享開發高性能長壽命氫燃料電池的最新進展。

這是「2050 香港零碳」系列的第三場研討會，該系列致力探討政府、商界和社區如何合力推動香港在2050年前實現碳中和。



Europe Committee 歐洲委員會



Central Europe's Economic Dynamism 中歐經濟動力

Speakers from the Czech Republic, Hungary and Poland introduced members to the business potential of the three economies at a Chamber seminar on 30 September.

Anna Dupalová, Head of Economic and Commercial Section, Consulate General of the Czech Republic, explained that the Czech Republic is the second-most industrialized country in the European Union, with more than half of its industrial production being exported. She also noted that the country is a pioneer in plastic recycling in Europe and places a strong emphasis on renewable energy sources, including biomass, wind and photovoltaics.

Krisztina Dóra Koletár, Trade Commissioner, Consulate General of Hungary, said the country is an open and growing economy, with GDP growth of 7.1% in 2021. This year, Hungary's economy grew by 8.2% in Q1 and 6.5% in Q2. She added that the country has a strong automotive ecosystem and is poised to become a "superpower" in the production of EV batteries.

Blanka Gołębiowska, Consul and Trade Commissioner, Consulate General of the Republic of Poland, pointed out that Poland ranked among the top three destinations in the EU for FDI, with 423 new projects in 2021. She noted that the country – which serves as the centre point of the main European transport corridors – counts processed meat products and pork casings among its main exports to Hong Kong.

在總商會 9 月 30 日的研討會，來自捷克共和國、匈牙利和波蘭的講者向會員講解三地的商業潛力。

捷克駐港總領事館經濟及商業部主管 Anna Dupalová 解釋，捷克是歐盟第二大的工業化國家，其工業產品過半出口外地。她又指出，捷克是首個提倡塑膠回收的歐洲國家，而且十分重視生物質能、風能、光伏發電等可再生能源。

匈牙利總領事館商務專員 Krisztina Dóra Koletár 指出，匈牙利經濟開放，發展蓬勃，去年錄得 7.1% 的增幅，今年第一和第二季度亦分別增長 8.2% 和 6.5%。她又稱，該國擁有強大的汽車生態系統，有望成為生產電動車電池的「超級大國」。

波蘭共和國總領事館領事兼貿易專員 Blanka Golebiowska 指出，波蘭是歐盟三大海外直接投資目的地之一，在 2021 年開展了 423 個項目。她又指出，波蘭位於歐洲各大運輸走廊的交匯點，向香港輸出的貨品以加工肉類和豬腸衣為主。

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
Ms Agnes Chan
陳瑞娟女士



Real Estate & Infrastructure Committee
地產及基建委員會
Mr Eric Ma
馬紹祥先生



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 Mark Slade
司馬文先生



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



Taxation Committee
稅務委員會
Mr Wayne Lau
劉穎先生



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



Women Executives Club
卓妍社
Ms Tammy Wu
吳丹女士



Young Executives Club
卓青社
Ms Olivia Kung
龔海欣女士

Connecting Hong Kong and Dutch Businesses 連繫香港與荷蘭企業

Lucille Merks, Deputy Consul General of the Netherlands in Hong Kong SAR and Macao, Senior Commercial Officer Betty Liu and Economic Officer Polyee Tang visited the Chamber on 30 September, where they were welcomed by Chamber CEO George Leung and PR & Programs Director Malcolm Ainsworth. Merks, who took up the position in August 2022, said she hopes to cooperate with the Chamber to help Dutch companies connect with both Hong Kong and Mainland businesses to explore new opportunities. Green technologies, innovation, fin-tech as well as art and design are some of the industries in which the Netherlands excels.

She also proposed helping members to get ready for a new EU supply chain law. The draft European Supply Chain Act requires EU companies to audit their suppliers along the entire global supply chain, including all direct and indirect business relationships. Leung agreed it was important to inform businesses early so that they can understand and prepare for the law. The Chamber will be organizing talks on the law, which is part of the EU's sustainable economy plans.



荷蘭駐港澳特區副總領事 Lucille Merks、高級商務專員 Betty Liu 和經濟主任 Polyee Tang 於 9 月 30 日到訪，由總商會總裁梁兆基和公共關係及項目總監麥爾康接待。

於今年 8 月履新的總領事 Merks 表示希望與總商會合作，協助荷蘭公司與中港兩地企業建立聯繫，拓展商機。綠色科技、創新、金融科技、藝術與設計等行業都是荷蘭的優勢產業。

她還建議協助會員為歐盟供應鏈新法例做好準備。歐盟供應鏈法草案規定，歐盟企業須對整個供應鏈上的各地供應商（包括所有有直接和間接業務往來）進行審核。梁兆基認同有必要及早知會企業，以便為新法例做好應對準備。新法例是歐盟經濟可持續發展方案的一部分，總商會將就此舉辦講座。



探索港意合作機會

意大利駐港總領事 Carmelo Ficarra、隨員副總領事 Antonietta Cornacchia 和貿易專員 Gioia Gatti 於 10 月 13 日到訪，由總商會總裁梁兆基、歐洲委員會主席戴偉德、副主席 Alfonso Ballesteros 和公共關係及項目總監麥爾康接待。

在 2022 年 9 月履新的 Ficarra 期望在港推廣當地商機，為意大利招商引資；為此，該領事館將增聘人手。

Gatti 建議港企到意大利參加貿易展，藉以開拓客源和深入了解當地的商貿環境。有見今年 3 月舉辦的商業配對活動圓滿成功，雙方同意進一步探討如何協助會員與意大利和當地企業建立聯繫，拓展業務。

Exploring Hong Kong-Italy Collaboration

Carmelo Ficarra, Consul General of Italy in Hong Kong, and his colleagues Deputy Consul General Antonietta Cornacchia and Trade Commissioner Gioia Gatti visited the Chamber on 13 October, where they were welcomed by the Chamber's CEO George Leung, Europe Committee Chairman Davide De Rosa, Europe Committee Vice Chairman Alfonso Ballesteros and PR & Programs Director Malcolm Ainsworth.

Ficarra, who assumed the role in September 2022, said he hopes to promote more business opportunities in Hong Kong and attract

investors to Italy. As part of this, the Consulate would hire more staff, which also demonstrates their commitment to the city.

Gatti recommended that Hong Kong businesses attend tradeshows in Italy to generate more leads and learn more about the trading and business environments. Both sides agreed to further explore ways to help members connect and develop business with Italy and Italian firms on the back of the successful business matching collaboration in March this year.

Chamber Outlines Policy Address Submission

At a press conference on 26 September about the Chamber's submission for HKSAR Chief Executive the Hon John KC Lee's Policy Address on 19 October, HKGCC Chairman Betty Yuen and CEO George Leung said Hong Kong needs to fully reopen our borders, including with the Mainland, as soon as possible.

Addressing a range of issues, including land and housing, financial services, retail and tourism, and innovation and technology, the submission outlined the Chamber's thoughts on challenges, opportunities and policy measures that could help Hong Kong's recovery and future development. The proposals were the result of extensive discussions with industry-specific committees and experts, and views expressed by members in three brainstorming forums.

The announcement of the "0+3" quarantine arrangement for visitors on 23 September, which came into effect on 26 September, was hugely welcomed by businesses and the public alike as a step towards full normalcy. The Chamber hopes that the 0+0 arrangement will be introduced and all existing local anti-epidemic measures would be lifted as soon as possible, enabling Hong Kong's economy and society to get back to normality.

Following years of severe disruptions as a result of the pandemic and growing geopolitical conflict, Hong Kong's economy has faced unprecedented challenges to uphold its status as an international financial and business centre. While the city has implemented strict quarantine control regulations and kept the borders closed, the world has already fully opened up. Not only is business being lost to competitors, but also talent along with their valuable expertise and skills.

The city risks falling behind its competitors if normal operations are unable to resume, and once international businesses and talent have left Hong Kong, it would be difficult to convince them to return. According to a Chamber survey conducted previously, 30% of enterprises have already adopted plans or are making plans to relocate away from Hong Kong. A return to normalcy as soon as possible is necessary to contain this trend.



總商會簡述施政報告建議

總商會主席阮蘇少涓及總裁梁兆基於9月26日召開記者會，概述總商會就香港特區行政長官李家超於10月19日發表的《施政報告》所提出的建議，並指出香港需要儘快全面恢復通關，包括與內地的往來。

建議書涵蓋多項議題，包括土地及房屋、金融服務、零售及旅遊，以及創新科技，剖析本港面對的挑戰及機遇，並提出一系列的政策措施，協助香港復蘇，促進未來發展。本會早前與旗下各行業委員會和專家進行廣泛諮詢，並為會員舉行了三場集思會，其後把討論所得歸納為政策建議。

政府於9月23日公布0+3入境檢疫安排，並於9月26日生效。新政策廣受企業和市民歡迎，是邁向全面復常的一大步。總商會希望當局下一步能推出0+0安排及撤銷所有現行的本地防疫措施，令香港經濟和社會儘快回復正常。

在疫情和地緣政治衝突升溫造成的嚴重干擾下，香港經濟近年面臨前所未有的挑戰，要維持國際金融及商業中心的地位實不容易。在香港實施嚴格的檢疫管制規定和持續封關的同時，世界各地已全面開放；這種情況除了會令業務流向競爭對手，本地專業人才連帶他們的寶貴知識和技能亦會一併流失。

假如香港仍然未能復常，恐怕會落後於其他競爭對手。國際企業和人才離港轉投其他市場後，我們將難以吸引他們回流。總商會早前一項調查顯示，有三成企業計劃或已經遷離香港，只有及早全面復常，方能遏止這個趨勢。



IP-Backed Financing Working Group 知識產權融資工作小組

Working Group Convenor Richard Wong shared highlights from his recent trip to the Mainland with the group's members on 5 October. The presentation included meeting with key stakeholders to promote the concept of IP-backed financing and identifying potential candidates for a pilot programme. Members also discussed other initiatives, which included potential partnerships with government agencies to develop policies to grow Hong Kong into a hub for IP trading and financing.

工作小組召集人黃廣林在10月5日分享最近到內地交流的體驗，包括與主要持份者開會，推廣知識產權融資的概念，並物色人選參與先導計劃。成員亦討論其他項目的進展，包括計劃與政府機構合作制定政策，推動香港發展為知識產權貿易及融資中心。



Legal Committee 法律委員會

Nick Chan, Committee Chairman and Director of the Asian-African Legal Consultative Organization (AALCO) Hong Kong Regional Arbitration Centre, updated the committee on current and upcoming initiatives, including the centre's role in developing Hong Kong as a legal dispute resolution hub, at a meeting on 29 September. The centre, which opened in May, is the sixth of its kind set up by AALCO, an intergovernmental organization comprising 47 member states.

委員會主席兼亞洲-非洲法律協商組織（亞非法協）香港區域仲裁中心主任陳曉峰出席9月29日的會議，介紹該中心當前和即將開展的工作，包括促進香港發展為法律爭議解決中心。亞非法協為跨政府組織，共有47個成員國，其在香港設立的第六家區域仲裁中心已於今年5月開幕。



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



Tony Wong, Deputy Government Chief Information Officer from the Office of the Government Chief Information Office (OGCIO), spoke on the latest development of data centres in Hong Kong when the committee convened on 5 October. He was joined by Dr Anthony Lo from CLP, Raymond Tong from SUNeVision, Leo Liu from Alibaba Cloud, and Ruihua Chang from ESR, for a panel discussion on the prospects and challenges of building and operating data centres in the city.

政府資訊科技總監辦公室副政府資訊科技總監黃志光出席10月5日的會議，介紹香港數據中心的最新發展。其後，他與中電代表盧志華博士、新意網代表湯國江、阿里雲代表劉彬星及ESR代表張瑞華進行小組討論，探討在本港設立和營運數據中心的前景和挑戰。

Recommendations on enhancing Hong Kong's land and housing supply as developed by the Land and Housing Supply Working Group have been incorporated into the Chamber's Policy Submission, which was submitted to the Chief Executive of the HKSAR the Hon John KC Lee on 9 September.

土地及房屋供應工作小組就增加香港土地和房屋供應提出的建議已獲納入總商會《施政報告》建議書，並於9月9日提呈香港特區行政長官李家超。

Retail & Tourism Committee 零售及旅遊委員會

The Hon Perry Yiu, Legislative Council Member for the Tourism Functional Constituency, shared with members the pandemic's impact on Hong Kong's tourism sector at the Retail & Tourism Committee meeting on 21 September. He also offered suggestions on restoring the sector's economic health by diversifying its portfolio to include ecotourism and heritage tourism as and when the city reopens.



立法會旅遊界功能界別議員姚柏良出席 9 月 21 日的零售及旅遊委員會會議，討論疫情對香港旅遊業的影響，並建議業界在香港重新開放後發展多元旅遊，包括推動生態和文物旅遊，藉以重拾經濟活力。



On 29 September, Retail & Tourism Committee members and the Chamber's Women Executives Club visited The Fullerton Ocean Park Hotel, the first Fullerton Hotel in Hong Kong and the first Fullerton Resort worldwide. In addition to taking in scenic views of the South China Sea, the delegation also learned about the hotel's commitment to the environment through such practices as reducing single-use plastics, and the use of eco-bricks from up-cycled plastic waste. The hotel is also the sponsor of a coral conservation and restoration project.

零售及旅遊委員會及卓妍社於 9 月 29 日率團參觀香港富麗敦海洋公園酒店，它是香港首間富麗敦酒店及全球首間富麗敦度假酒店。期間，團員除了飽覽南中國海的優美景色，還了解到酒店各項環保措施，包括減少即棄塑膠用品、採用由塑膠廢料升級再造而成的環保磚，以及資助珊瑚保育及活化計劃。

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

Christine Wai, Assistant Director, General (Industries Support), Trade and Industry Department, attended the SME Committee meeting on 6 October and briefed members on the Government's latest support measures for SMEs, including the BUD Fund and Export Marketing Fund. Also at the meeting, Grace Tang, Partner, Tax & Business Advisory Services, Ernst & Young gave a talk on the two-tiered profits tax rates regime in Hong Kong and the recent development of case law on director liability.



工業貿易署助理署長（工商業支援部）衛懿欣出席 10 月 6 日的會議，介紹政府支援中小企的最新措施，包括 BUD 專項基金和中小企業市場推廣基金。安永稅務與商務諮詢合夥人鄧卓敏亦有與會，講解香港的利得稅兩級制，並剖析公司董事法律責任的最新案例。

Talent Development 人才發展

Make your ESG Report More Relevant ESG報告編寫訣竅



While environmental, social and governance (ESG) investing has become vital for investors from a wide range of companies, preparing ESG reports can be an onerous task.

At a seminar on 26 September, Karen Ngai, Senior Manager, ESG, Tricor Hong Kong, shared with the participants several efficient ways to create reports that are relevant and strong. She also explained

the HKEX ESG boundary and common pitfalls, and taught the audience useful skills in tracking and monitoring ESG targets.

隨着環境、社會及管治 (ESG) 成為各行各業的投資新趨勢，編寫 ESG 報告亦變得艱巨棘手。

在 9 月 26 日的研討會，卓佳香港環境、社會及管治高級經理 Karen Ngai 分享撰寫 ESG 報告的實用技巧及常見錯誤，並講解香港交易所所有關 ESG 匯報範圍的規定，以及如何追蹤和監察 ESG 目標的進展。

Blockchain Technologies and NFT Seminar 為非科技專業人員而設的區塊鏈技術及 非同質化代幣研討會

Andrew Ma, Director & Co-founder of Steam Building, gave a talk on blockchain technologies and NFTs at a seminar for non-tech professionals on 27 September. Through various examples and case studies, Ma explained how such technologies have been adopted in manufacturing industries around the world. Participants gained basic understanding of blockchain and NFTs, and also got some hands-on experience in trying them out.

Steam Building 董事及共同創辦人馬文藻出席 9 月 27 日的研討會，向非科技專業人員介紹區塊鏈技術及非同質化代幣 (NFT) 的基本概念，並利用不同案例講解有關技術在全球各地製造業的應用。



Taxation Committee 稅務委員會

Taxpayers will have to adapt to the refined foreign source income exemption (FSIE) regime, which will come into force on 1 January 2023 in response to the European Union's concerns over Hong Kong's treatment of offshore passive income. To help members understand and prepare for such a change, Sarah Chan and Kwan Yu, Tax Partners at Deloitte China, shared insights into anticipating and navigating challenges arising from such legislative reforms at a seminar on 21 September.



為釋除歐盟對香港處理離岸被動收入的疑慮，香港即將修訂離岸收入豁免徵稅機制，於 2023 年 1 月 1 日正式生效。為協助會員了解有關變動並做好準備，德勤中國稅務合夥人陳嘉華和 Kwan Yu 出席 9 月 21 日的研討會，講解如何應對法例改革帶來的挑戰。

Women Executives Club 卓妍社

Tammy Wu was elected WEC Chairman for the coming year at the Executive Committee's meeting on 27 September, while Christabel Lee and Diana Wong were each reelected Vice Chairmen. The members thanked former WEC Chairman Nikki Ng for her leadership and support over the past three years. They also discussed plans for the club's events in the fourth quarter of 2022 during the meeting.

在 9 月 27 日的會議，吳丹當選卓妍社新一屆主席，李尚玉及王淑筠獲選連任副主席。會上，成員感謝前主席黃敏華在過去三年的領導和支持，並商討今年第四季的活動計劃。

In a special collaboration with Roger Vivier, one of our member companies, WEC went on an exclusive tour of the brand's Landmark boutique in Central on 6 October. They got a peek at a special pop-up installation showcasing the latest Autumn/Winter 2022 collection, "The Secrets of the Swan" – footwear and accessories encapsulating beauty, femininity and the arts – and enjoyed a catch-up over canapés and drinks.

卓妍社於 10 月 6 日與會員公司 Roger Vivier 合辦獨家活動，帶領會員參觀該品牌設於中環置地廣場的「天鵝秘境」主題陳列室。期間，會員邊享用飲品小吃，邊欣賞集美感、女性魅力與藝術於一身的 2022 年最新秋冬系列鞋履及手袋。

Young Executives Club 卓青社



YEC members went on a fun tour of the FC Barcelona APAC Office and its on-site mini-museum in Central on 20 October, and learned about the club's business, storied history and La Masia, Barca's famous youth academy that trains future football stars.

卓青社會員於 10 月 20 日參觀位於中環的巴塞羅那足球俱樂部亞太區辦事處及附設的小型博物館，了解球會的業務和歷史，並認識培育未來足球巨星的拉瑪西亞青訓營。

YEC's young business leaders gained an insight into society's role in helping children in need during a visit to Heep Hong Society on 21 October. Established in 1963, Heep Hong Society is a leading education and rehabilitation organization offering professional assessment, guidance, training and family support services.

卓青社會員於 10 月 21 日參觀協康會，了解該會如何幫助有需要的兒童。這家領先教育和康復機構成立於 1963 年，提供專業的評估、指導、培訓和家庭支援服務。

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HKGCC x INACHAMHK Joint Happy Hour

總商會與香港印尼商會 合辦歡樂時光聚會

Over 60 members attended HKGCC's and the Indonesia Chamber of Commerce in Hong Kong's (INACHAMHK) joint happy hour on 6 October at Tai Kwun.

Asia & Africa Committee Chairman Jonathan Lamport and Director of INACHAMHK Tony Ho welcomed members from both chambers as well as representatives from the Indonesian Consulate General.

Lamport said the event was a breath of fresh air after the monotony of Covid restrictions and virtual events, and encouraged members to take the opportunity to reconnect with old friends and build new relationships. He added that apart from the oft-cited exciting developments and emerging opportunities in Indonesia in the past few years, he found there was a lot of interest from Indonesia in the Greater Bay Area, in which Hong Kong plays a crucial role.

Consul Ayu Wulan Sagita (right) also gave a brief speech, in which she introduced to members the upcoming 37th Trade Expo Indonesia to be held in late October. She emphasized that Hong Kong was one of Indonesia's most important



bilateral partners, both in trade and investment, and noted the fact that Hong Kong was Indonesia's second-largest source of foreign direct investment in 2021.

Members from both chambers took the opportunity to make new connections and catch up on the latest developments of Hong Kong-Indonesia business, all the while enjoying canapés and free-flowing drinks.





總商會與香港印度尼西亞商會（香港印尼商會）於10月6日在大館合辦歡樂時光聚會，共有60多位會員參與。

亞洲及非洲委員會主席林偉全及香港印尼商會董何震東歡迎一眾會員和印尼總領事館的代表。

林偉全表示，防疫限制和網上活動已持續一段日子，是次聚會正好讓人鬆一口氣，並鼓勵會員趁機與新朋舊友聯誼交流。他指出，過去幾年印尼發展迅速，機遇處處，而當地企業亦對

大灣區深感興趣，香港能從中發揮重要作用。

領事 Ayu Wulan Sagita（右）向會員介紹於10月底舉行的第37屆印尼貿易博覽會。她強調，香港是印尼最重要的雙邊貿易和投資夥伴之一；在2021年，香港為印尼第二大的外來直接投資來源地。

當晚，雙方會員邊享用美酒小吃，邊分享港印兩地的最新商業動向。



Cheers Mexico, Chile! 墨西哥、智利乾杯！



The Chamber held another productive joint chambers happy hour on 20 October, this time with the Mexican Chamber of Commerce in Hong Kong (MexCham), and the Chile Hong Kong Chamber of Commerce (ChileHKCham), to help members develop contacts and business between Hong Kong, Mexico and Chile. We were also honoured that the Consul General of Mexico Pablo Macedo and Consul General of Chile Osvaldo

Alvarez attended to make it an even better evening of networking.

HKGCC Americas Committee Chairman Evaristo Trevino Berlanga, MexCham Chairman Mauricio Lozano, and ChileHKCham President Carlos González welcomed distinguished guests and fellow members and proposed a toast to closer cooperation in the coming year. Our next happy hour will be with the Spanish Chamber on 17 November. Maybe we will see you there?





總商會於10月20日聯同香港墨西哥商會及智利香港商會攜手舉辦歡樂時光聚會，協助會員在香港、墨西哥和智利三地拓展人脈和業務。當晚，墨西哥總領事 Pablo Macedo 及智利總領事 Osvaldo Alvarez 亦有出席活動，與會員暢談交流。

本會美洲委員會主席 Evaristo Trevino Berlanga、墨西哥商會主席 Mauricio Lozano 及智利商會會長 Carlos González 歡迎一眾貴賓和會員，並舉杯祝酒，冀望來年加強合作。下一次的歡樂時光聚會將於11月17日與西班牙商會合辦，期望屆時與各位見面！



Greening the Blue 綠化海洋

Chamber visit to The Fullerton Ocean Park Hotel
總商會參觀富麗敦海洋公園酒店

The Fullerton Ocean Park Hotel Hong Kong opened its doors in July in Southern district beside Ocean Park Water World. The waterfront resort, which overlooks the South China Sea, is the first Fullerton Hotel in Hong Kong and the first Fullerton resort worldwide.

On 29 September, members of the Chamber's Retail and Tourism Committee and Women Executives Club were taken on a guided tour of the resort's guest rooms, dining outlets, outdoor swimming pool and children's play areas.

The delegation learned about the hotel's commitment to the environment by incorporating sustainability into its design and operations, such as reducing single-use plastics in guest rooms, and using eco-bricks from up-cycled plastic waste. The hotel is also the sponsor of "CORAL REEFStorage," a local coral conservation and restoration project that uses 3D-printed terracotta tiles to help corals anchor and grow.

To support the Government's "Invigorate Island South" initiative, the hotel offers adventure excursions and activities for hotel guests, including sampan rides, night-time biodiversity discovery trips, abseiling and zip line adventures.





毗鄰海洋公園水上樂園的香港富麗敦海洋公園酒店於7月開幕，為香港首家富麗敦酒店及全球首家富麗敦度假酒店，坐擁南中國海的美景。

總商會零售及旅遊委員會和卓妍社會員於9月29日參加導賞團，參觀度假酒店的客房、餐廳、戶外泳池和兒童玩樂區。

團員亦了解到酒店如何致力履行環保責任，在設計和營運層面實踐可持續

發展，例如減少客房的即棄塑膠用品，以及採用由塑料廢物升級再造而成的環保磚。此外，酒店亦支持本地珊瑚保育及活化計劃「活化珊瑚行動」，利用3D打印的赤陶製珊瑚礁盤，協助珊瑚依附和復育。

為響應政府的「躍動港島南」計劃，酒店推出一系列探索冒險活動，讓酒店賓客登上舢舨小船、探索夜間生態，以及體驗繩降和高空滑索。



The Secrets of the Swan Revealed

探索天鵝秘境

In an exclusive collaboration with Roger Vivier, one of our member companies, a delegation from the Women Executives Club visited the brand's Landmark boutique in Central on 6 October.

Members were shown around the shop and learned about the label's history, as well as the design inspiration and concepts behind their products. Those in attendance also got a peek at a special pop-up installation showcasing the latest Autumn/Winter 2022 collection, "The Secrets of the Swan" – footwear and accessories encapsulating beauty, femininity and the arts.

The visit was hosted by newly elected WEC Chairman Tammy Wu. At the end of the evening, everyone received a pink swan-shaped diffuser holder and a bottle of essential oil as a gift.

Members enjoyed the opportunity to see the boutique and indulge in some shopping while learning about the story behind Roger Vivier. They also caught up with fellow members from a range of businesses.

卓妍社與會員公司 Roger Vivier 於 10 月 6 日合辦獨家活動，帶領會員參觀品牌設於中環置地廣場的陳列室。

期間，會員了解到品牌歷史、產品設計靈感和概念，更有機會一探期間限定的 2022 秋冬系列「天鵝秘境」主題陳列室，欣賞集美感、女性魅力和藝術於一身的鞋履和手袋。

卓妍社新任主席吳丹主持當晚活動。在活動結束時，各人獲贈一份粉紅色天鵝擴香瓶連精油禮品以作留念。

會員在參觀陳列室和了解 Roger Vivier 品牌故事的同時，也盡情享受購物樂趣，並與來自各行各業的會員歡談暢聚。



FOR LEASE

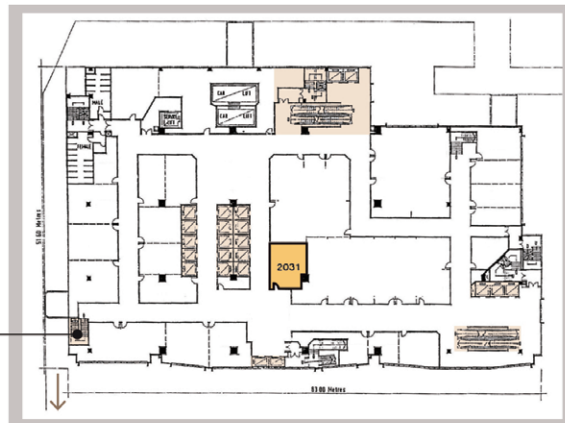
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**The Hong Kong Business Community Welcomes
The Hon John KC LEE,
The Chief Executive of the Hong Kong Special Administrative Region**

Nov 9 12:30 - 2:00 pm
Nov 11 11:30 am - 2:00 pm (Youth Session)

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

HKCSI EXECUTIVE

Nov 10 10:00 am

IP BACKED FINANCING WORKING GROUP

Nov 11 10:00 am

SHIPPING & TRANSPORT

Update on InvestHK's strategies to support business investment in Hong Kong and the Greater Bay Area

Nov 14 3:00 pm

DIGITAL, INFORMATION & TELECOMMUNICATIONS

The Government's follow-up measures to implement the Telecommunications (Amendment) Ordinance 2021

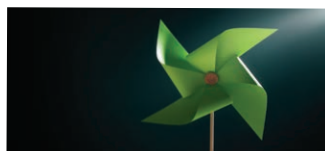
Nov 16 4:00 pm

AMERICAS

Update on business sentiment of American companies collaborating with China, as well as US-China bilateral relations

Nov 29 9:00 am

WEBINARS (Visit website for full details and to register)



ESG DEVELOPMENT AND OUTLOOK IN HONG KONG

Nov 1 11:00 am - 12:15 pm



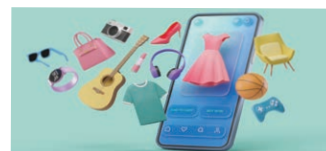
ACHIEVING EFFICIENCY IN UNPRECEDENTED TIMES – DISSOLUTION OF INACTIVE COMPANIES

Nov 2 11:00 am - 12:30 pm



WHAT TO EXPECT FROM THE INLAND REVENUE DEPARTMENT'S ETAX IMPLEMENTATION

Nov 3 11:00 am - 12:30 pm



FRICTIONLESS FUTURE – TRANSFORMING CUSTOMER EXPERIENCE THROUGH PAYMENT DIGITALISATION

Nov 3 3:30 - 4:30 pm



MENTAL HEALTH: COPING WITH STRESS UNDER COVID-19

Nov 7 3:00 - 4:00 pm



DIGITAL STRATEGY: HOW TO ADAPT TO STAFF SHORTAGE

Nov 18 11:00 am - 12:30 pm



PRACTICAL TIPS ON INCIDENT RESPONSE AND SECURITY PROTECTION

Nov 23 3:00 - 4:30 pm



MEETING THE CHALLENGES AND REAPING THE BENEFITS OF THE BLUE ECONOMY AND MARITIME DECARBONISATION

Nov 24 2:00 - 3:00 pm

SITE VISITS

BREAD RUNNER – COLLECTING SURPLUS BREAD TO REDUCE FOOD WASTE

Join our bread run and help local charity Feeding Hong Kong prevent food waste. Participants will collect surplus bread from a designated shop at closing time and deliver it to Feeding Hong Kong's food bank in Yau Tong. All ages welcome!

Nov 8 7:00 - 10:00 pm

VISIT TO META: DISCOVERING BUSINESS OPPORTUNITIES IN THE METAVERSE

At the offices of Meta, Facebook's parent company, Director and Head of Industries Anita Lam will discuss the new era of digital connectivity and potential business opportunities offered by the metaverse.

Nov 18 3:00 - 4:30 pm

VISIT TO ECOBRICKS: TRANSFORMING PLASTIC WASTE INTO GREEN CONCRETE

Local start-up EcoBricks is now able to upcycle all seven types of plastic that are impossible to recycle into sustainable construction materials, offering a viable solution to urban plastic waste.

Nov 29 3:00 - 4:30 pm

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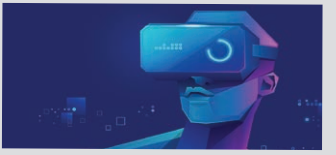
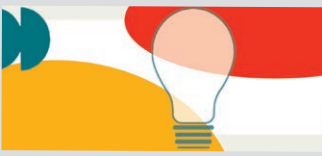
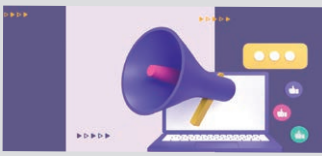





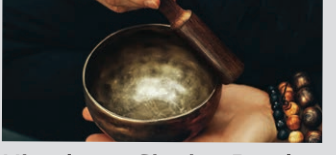
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TRAINING & SEMINARS (Check website for details)

 <p>Power of Storytelling for Effective Communication Nov 1 2:30 - 5:30 pm</p>	 <p>Effective Time Management Nov 3 9:30 am - 12:00 pm</p>	 <p>Elevating Digital Presence to Get Leads and Build Authority Nov 3 2:30 - 4:00 pm</p>	 <p>Mediation for Employment Disputes at the Workplace Nov 4 9:30 am - 5:00 pm</p>
 <p>HKGCC x PRPA Applied Corporate Communications Course Workshop 3: Knowing the New Media Landscape Nov 9 2:30 - 5:15 pm</p>	 <p>CEPA: Opening the Door for Business Development in the Mainland Nov 10 11:00 am - 12:00 pm</p>	 <p>Employers' Strategies in Dealing with Abolition of MPF Offsetting Arrangement: Legal and Practical Nov 11 2:00 - 5:00 pm</p>	 <p>HKGCC x PRPA Applied Corporate Communications Course Workshop 4: Building your Brand in the Metaverse Nov 15 2:30 - 5:30 pm</p>
 <p>Be Innovative in Problem Solving with Design Thinking Nov 16 2:30 - 5:30 pm</p>	 <p>Effective Negotiating Nov 17 9:30 am - 5:30 pm</p>	 <p>Legal Aspect of Debt Collection & Effective Asset Recovery Practices Under the Covid-19 Pandemic Nov 17 3:00 - 5:30 pm</p>	 <p>CASH Selling Nov 18 2:00 - 6:00 pm</p>
 <p>Decarbonising Hong Kong 2050: How to Bridge ESG Gaps in Hong Kong's Real Estate Sector? Nov 21 4:00 - 5:30 pm</p>	 <p>HKGCC x PRPA Applied Corporate Communications Course Workshop 5: Digital PR in Practice Nov 22 2:30 - 5:15 pm</p>	 <p>Creative Problem Solving and Decision Making Skills Nov 24 9:30 am - 12:30 pm</p>	 <p>Himalayan Singing Bowl Experience Workshop Nov 30 5:30 - 7:00 pm</p>

NETWORKING (Check website for details)



YEC HAPPY HOUR
Nov 3 6:15 - 8:00 pm



JOINT HAPPY HOUR WITH SPANISH CHAMBER OF COMMERCE IN HONG KONG
Nov 17 6:30 - 8:30 pm

DO YOU REALLY KNOW YOUR BUSINESS PARTNERS IN HONG KONG?



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WE CERTIFY

- **Business Registration Certificate**
- **Key Directors**
- **Business Address**
- **Business Nature**
- **Annual Turnover**
- **Employment Size**
- **Corporate Bank Account**
- **Tax Return**
- **Trademark**
- **License**
- **Qualification**
- **Other Company Particulars**

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我們值得您的信任



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提升管理者決策能力
有效地分配工作和任務
增加團隊的效率及業績

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