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July 2023

HKGCC: The Voice of Business in Hong Kong

# bulletin

工商月刊



## DEVELOPING THE DIGITAL ECONOMY 數碼港元：推動數碼經濟發展

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## Closing the Gaps in Talent Shortages

The Government's move to import workers in some industries will greatly help Hong Kong's critical manpower shortage but a lot more needs to be done



### 填補人才缺口

政府為部分行業輸入勞工，將有助紓緩香港人手嚴重不足的問題，但仍要加倍努力

香港正處於邁向復蘇的關鍵時刻，要維持競爭力，吸引和挽留人才是我們面對的一大挑戰。本港作為全球服務型經濟體，必須加大力度增加人力資源，才能推動增長和領先競爭對手。

政府宣布推出輸入勞工計劃，支援建造、航空和運輸等水深火熱的行業，向前邁出了積極一步。此舉將有助紓緩本港人手嚴重不足的問題，同時保障本地勞工。我希望計劃在未來將擴展至其他面臨人力短缺的行業。

總商會上月發表的「人才短缺調查 2023」結果顯示，各行各業均受到人才短缺問題困擾，影響遍及銀行和金融、地產、會計、工程、酒店和製造等行業。逾八成受訪公司表示情況已持續一年以上，令人堪慮。

香港的勞動人口在 2019 年初至 2022 年底減少了 21 萬，其中單在 2022 年流失超過 94,000 人。尋求更高的薪酬（近 80%）為員工離職的首要原因，但移民（70%）和尋求工作與生活平衡（51%）亦是導致勞動力萎縮的重要因素。調查亦顯示初級和中級管理職位最缺人才，應對這個問題刻不容緩。

為遏止人才流失現象，政府已推出多項人才計劃，業界反應熱烈。新推出和經優化的計劃在今年首五個月合共接獲逾 8 萬份申請，合資格類別亦由 13 項專業擴大至 51 項，有效應對不同行業人手緊絀的問題。與此同時，港企正設法吸引和挽留人才；逾八成受訪公司提供更佳的薪酬待遇，另有過半數着力促進員工發展。

政府和商界正積極應對這個問題，但仍需加倍努力，才能維持香港的長遠發展，並確保公共服務不受影響。

此外，本會總裁梁兆基將於本月底退任。我謹衷心感謝他在過去三年竭誠服務總商會和一群會員，縱使面對疫情下的種種挑戰，他仍然悉力以赴，迎難而上，使總商會在這段時期不斷發展，日益壯大。我們祝願他未來一切順利。

我亦希望藉此機會歡迎總商會下一任總裁楊偉添，他曾服務太古集團和國泰航空有限公司達 37 年，先後出任港龍航空行政總裁等多個要職。這些豐富的本地及國際經驗，將有利於總商會的未來發展。

Attracting and retaining talent has become one of Hong Kong's biggest fights to stay competitive as we seek recovery at this critical time. As a global services economy, we must redouble our efforts to shore up human capital to boost growth and outpace our competitors.

In a positive move, the Government has announced a plan to import workers from outside the city in struggling sectors such as construction, aviation and transport. The measures will help to ease the city's severe labour crunch and protect the jobs of the domestic workforce. I hope that in time, the scheme will also be expanded to other industries facing manpower shortfalls.

Last month, the Chamber's Talent Shortage Survey 2023 showed that companies from various industries – including banking and finance, property, accounting, engineering, hospitality and manufacturing – are suffering. It is sobering to note that more than 80% of the respondents suffering from shortages had faced a labour crunch between one or more years.

Hong Kong's workforce shrank by 210,000 between the start of 2019 and the end of 2022. Over 94,000 people left in 2022 alone. Significantly, while a desire for bigger salaries (nearly 80%) was still among the top reasons, emigration (70%) and a better work-life balance (51%), were two big factors contributing to people leaving the workforce. The survey also showed that there currently is a gaping chasm in junior- and mid-level management which needs to be addressed urgently.

To address the brain drain, the Government launched several talent schemes that have received

a positive response. These new and upgraded programmes received over 80,000 applications in the first five months of the year. The eligible categories have also been extended from 13 professions to 51 to effectively tackle the shortages across many sectors. Meanwhile, Hong Kong companies are doing their part to attract and retain talent. Of those surveyed, more than 80% are offering better remuneration packages, while over half are focusing on employee development.

While many steps are being taken both by the authorities and businesses to mitigate the problem, it must be stressed that much more needs to be done to sustain Hong Kong's long-term growth, and ensure that services to the public remain unaffected.

On a separate note, our CEO George Leung will be leaving the Chamber at the end of this month. I want to express my sincere gratitude to him for his hard work and service to the HKGCC as well as its members in these past three years, which were fraught with the challenges of the pandemic. Thanks to his unwavering dedication and effort, the Chamber went from strength to strength during this time. We wish him every success in his future endeavours.

I would also like to take this opportunity to welcome the Chamber's incoming CEO Patrick Yeung, who worked with The Swire Group and Cathay Pacific Airways for three decades, and served as CEO of Dragon Airlines, among other high-profile roles. His broad commercial experience will undoubtedly be of great value to the growth and development of the Chamber.

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Any advertisement of a political nature does not necessarily imply endorsement by the Chamber

Published By:  
The Hong Kong General Chamber of Commerce  
22/F United Centre, 95 Queensway, Hong Kong  
Tel: 2529 9229 Fax: 2527 9843  
[www.chamber.org.hk](http://www.chamber.org.hk)

Printed By: OMAC Production House Ltd  
21/F Kiu Yin Commercial Building,  
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本會並非政治組織，任何帶有政治意味的廣告均不代表本會立場。

出版：香港總商會  
香港金鐘道統一中心廿二樓  
電話：2529 9229  
圖文傳真：2527 9843  
網址：[www.chamber.org.hk](http://www.chamber.org.hk)

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## Jul 2023

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《工商月刊》刊載的文章內容乃個別作者意見，並不反映香港總商會立場。

## e-HKD: DEVELOPING THE DIGITAL ECONOMY

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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

The Hong Kong General Chamber of Commerce has been representing and safeguarding the interests of business in Hong Kong since 1861.  
自1861年起，香港總商會一直代表香港商界，致力捍衛企業的權益。



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仁愛行為無家者送暖



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





# Importing Workers to Resume Normalcy

The Greater Bay Area can become a significant source of manpower for Hong Kong as it seeks to replenish its diminished labour market



## 引入外勞 推動復常

大灣區可成為香港補充人力的重要來源

疫情平穩，百業待興，惟香港目前行行缺人。勞動力不足是經濟發展的絆腳石，倘不解決勞工短缺問題，復常只是紙上談兵。

香港不僅是國際金融中心，以各種專業服務聞名，亦是廣受各地遊客喜愛的旅遊熱點，有「購物天堂」、「美食之都」的美譽。然而，餐廳不夠侍應、零售店舖銷售員不足、旅遊巴士公司請不到司機、酒店缺乏房務員，都影響香港這顆東方之珠在疫後能否回復璀璨，經濟能否迅速再度騰飛。

再者，本港要發展北部都會區及其他大型基建，建造和運輸業亦需要大量勞工，在人手極度緊絀的情況下，縱有滿腹大計亦難大展拳腳。

香港總商會上月發表的人才短缺調查報告顯示，近七成半受訪企業正面對人才短缺問題，逾六成公司人才短缺的情況已持續一至三年。雖然政府已推出各種輸入人才計劃，惟八成企業未有參與，

另有逾半企業認為政府的計劃並不適用於公司所需的工種。

即使政府已推出「優秀人才入境計劃」及擴闊人才清單等措施，仍未能解決各行各業前線及基層職位人手不足的問題，可見在引入人才及勞工的制度方面仍有改善空間。

我一直就香港人才流失、勞工短缺問題與政府保持溝通及提出建議。要舒緩人手不足，除了長遠要培育本地人才，短期內放寬現有輸入人才計劃的申請資格及精簡程序，同時為人手嚴重短缺的行業直接輸入勞工等，都是不少企業認為政府可優先考慮的措施。

大灣區人口超過 8,600 萬，可成為香港補充人力的重要來源。政府可參考澳門和新加坡的做法，探討輸入鄰近地區的勞工，並為他們提供住宿等生活配套支援，以增加來港工作和定居的吸引力。

With the Covid-19 pandemic now behind us, various industries in Hong Kong are gradually getting back on their feet. Despite this, a broad range of sectors remain in dire need of manpower. The acute labour shortage is an obstacle hindering economic growth, and if left unaddressed, the resumption of normalcy could be nothing more than empty talk.

Hong Kong is not only an international financial centre that offers a full range of professional services, it is also a popular tourist destination, a shopping paradise and a culinary capital. However, with scores of restaurants, retail outlets, tourist coach operators and hotels still wrestling with labour shortages, this will inevitably affect whether the Pearl of the Orient can restore its lustre, and how quickly the economy will take off again.

Worse still, the construction and transport sectors need a substantial injection of labour, especially in the development of the Northern Metropolis and other major infrastructure planned around the city. The severe labour crunch could impede the implementation and fruition of these plans.

According to the findings of the Chamber's talent shortage survey last month, almost three-quarters of the respondents said they were wrestling with a shortage of talent, with more than 60% facing a crunch between 1 to 3 years and 22% for more than three years. Although the Government has launched various talent schemes to help alleviate the shortfall, 80% of the businesses revealed that they did not apply for these schemes, with more than half of

the respondents saying that the job categories covered were not relevant to their businesses.

Notwithstanding such measures as the introduction of the Quality Migrant Admission Scheme and the expansion of the talent list, the issue of understaffing in frontline and elementary positions still remains unresolved, which indicates that there is room for improvement in the talent and labour admission system.

I have been communicating with the Government and providing input on the challenges of the brain drain and acute labour shortage facing Hong Kong. To relieve the manpower pressure, nurturing local talent is crucial in the long run. However, many businesses believe that priority should also be given to broadening the criteria and simplifying the processing of current talent schemes, which will serve to attract more non-local talent. Directly importing workers for sectors experiencing acute manpower shortage should also be top of the list in the short term.

The Greater Bay Area, which is home to a population of over 86 million, can become an important source of manpower for Hong Kong as it seeks to replenish its workforce. Taking reference from the practices adopted by Macao and Singapore, the Government could consider importing talent from neighbouring regions and providing them with ancillary support like accommodation. This would enhance the attractiveness of our city as a favourable place for expatriates to live, work and thrive.

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## An Amazing Three Years

As I step down as CEO, I wish HKGCC every success as it continues as the indomitable "Voice of Business" in Hong Kong



## 豐富精彩的三年

退任在即，我謹祝總商會會務興隆，繼續為香港商界發聲

加入總商會三年多後，我將於本月底退任總裁一職。能夠為全港歷史最悠久、最具影響力的商業機構服務，實在與有榮焉。過去幾年，我有幸能與城中具遠見卓識、勤勉幹練的業界巨擘、企業家、跨國集團乃至創意橫溢的中小企業並肩攜手，合力推動商界發展。

我亦很榮幸有機會服務總商會的廣大會員，各位一直以來的支持，使我工作上匡助良多。我謹此向全體理事和一眾委員會領導致以由衷謝意，他們不吝分享真知灼見，讓總商會過去162年輝煌的歷史能夠傳承下去，繼續帶領商界邁步向前。

我要特別感謝現任主席阮蘇少涓及前任主席王冬勝，他們在過去數年以堅韌不拔的決心和高瞻遠矚的視野，引領總商會跨過社會動盪、新冠疫情等種種前所未有的挑戰。我亦在任內經歷了總商會這段艱難時刻，在某程度上總算是維持了總商會的穩定運營及對外的可靠信譽。

政策倡議是總商會的核心工作；過去三年疫情的困擾，令世界各地尤其是香港的經濟發展停滯不前，因此我們積極向政府陳情建言，例如敦促當局放寬防疫相關措施，以及為處於水深火熱的企業提供各種財務支援等。

我們亦全力以赴，協助香港社會走出疫境。在疫情期間，總商會推出了全城疫苗幸運大抽獎，送出總值達4,300萬元的豐富獎品，是次活動大舉成功，令本港疫苗接種率大為提高。

我們亦向基層市民派發4,800份抗疫物資和食品包，總值超過360萬元，又舉辦會慶慈善高爾夫球賽，為保護兒童籌得30萬元的善款。

為慶祝總商會創會160周年，本會特設立了八個獎學金，獎勵表現卓越的大學生，並提供超過1,600個企業實習機會。除此之外，成功舉辦了會慶全城攝影比賽，以彰顯香港的商業形象。隨着政府開始放寬限制，我們圓滿舉行了多項旗艦活動，包括城中官商雲集的「160+1周年會慶晚宴」，以及闊別已久的「總商會商業高峰會」，皆好評如潮。

此外，本會不時就各項社經議題進行會員調查和發表傳媒聲明，對政策發展起着舉足輕重的作用，並且獲媒體廣泛報導和引述。在此，我非常感謝各會員積極參與這些調查，讓我們的「商界之聲」更有力量。

不過，即使當下成果豐碩，我們也不能安於現狀。要鞏固香港作為國際商業中心的地位和競爭力，我們務必同心協力，扶持苦苦奮鬥的各行各業，應對如人才短缺等問題，從而促進經濟加快復蘇。

作為香港「商界之聲」，我謹祝總商會百尺竿頭，繼續確保商界的需要得到重視和回應。最後，我衷心感謝總商會全體員工在過去三年的不懈努力，還有一眾會員的堅實支持。希望我的繼任人亦能承蒙各位鼎力相助，帶領總商會邁上新台階。

After over three years as Chamber CEO, I will step down from my role at the end of this month. It has been a privilege to serve the HKGCC, which is Hong Kong's oldest and most influential business organization. I have had the honour of working shoulder to shoulder with the city's aspiring, hardworking business community, from titans of industry and entrepreneurs to multinational corporations and SMEs.

I also had the pleasure of serving the Chamber's varied membership, who have played an invaluable part in supporting my work. I would like to thank members of the General Committee and the committees' leadership, whose collective expertise and knowledge as business leaders ensures that the Chamber continues to uphold its storied 162-year history as a leading business organization.

I am especially grateful to current Chairman Betty Yeun and former Chairman Peter Wong, who have striven to lead the Chamber with fortitude and foresight in the face of unprecedented challenges these past few years. While I was at the helm, I would like to believe that I have succeeded in some way towards maintaining the stability and credibility of the Chamber during such critical moments.

Advocacy and policy work lie at the very heart of everything the Chamber stands for. While the pandemic-induced disruptions of the past three years threw a spoke in the wheels of economic progress around the world and especially in Hong Kong, we continued to actively lobby the Government on various issues, from easing pandemic-related measures to providing financial support for struggling firms.

We also redoubled our efforts to help the Hong Kong community recover. We conducted a highly successful HK\$43 million city-wide vaccination lucky draw, which helped boost the job rate remarkably. We handed out

4,800 anti-pandemic and food packages worth more than HK\$3.6 million to the underprivileged, and hosted an anniversary charity golf tournament that raised HK\$300,000 for the protection of children.

Eight scholarships for brilliant students were introduced to celebrate our 160<sup>th</sup> anniversary, and over 1,600 internship positions have been provided to local undergraduates. We also organized our annual photography competition to showcase the city's appeal as a business city. As restrictions were eased, we held many well-received signature events – including the successful 160+1 Gala Dinner featuring Government and business leaders, and the long-awaited HKGCC Business Summit.

Our member surveys and press statements made a huge impact on various economic and social issues, and were widely reported in media. I would like to thank everyone who responded, as this helped consolidate our position as the "Voice of Business."

While we managed to achieve many successes, we cannot afford to rest on our laurels. For the city to cement its status as a competitive global business hub, we have to work together to uplift struggling sectors and address issues including the talent shortage to seek swift economic revival.

As the indomitable "Voice of Business" in Hong Kong, I wish the Chamber every success as it ensures that the needs of the business community are heard and met. Last but not least, I would like to sincerely thank the Chamber's staff for their hard work, as well as all our members for their loyal support these past three years, which I am sure will also be extended to my successor, allowing him to lead the Chamber as it rises to the next level.

**George Leung**  
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# e-HKD: Developing the Digital Economy

The Bulletin discusses the e-HKD Pilot Programme with HKMA's Chief Fintech Officer Nelson Chow, plus the benefits and challenges of launching a digital Hong Kong dollar

**Digital money is gaining wide currency around the world, thanks to huge strides in state-of-the-art technology and a slowdown in the use of cash. Besides the sand dollar in the Bahamas – the first country to launch a Central Bank Digital Currency (CBDC) – and the eNaira in Nigeria, over 100 countries are exploring the implementation of CBDC. China, for example, already has a successful e-CNY pilot programme up and running that extends to 260 million people.**

The Hong Kong Monetary Authority (HKMA), which has been exploring CBDC since 2017, announced its policy stance on e-HKD in September last year. The e-HKD Pilot Programme was commenced in mid-May this year to examine the use cases, as well as implementation and design issues relating to e-HKD.

As a new electronic form of central bank money, e-HKD could potentially have a major impact on Hong Kong, boosting the city's role as an international financial centre and its competitiveness in the global payment arena. However, there are challenges to consider too, such as legal, cybersecurity and data protection.





# 數碼港元： 推動數碼經濟發展

《工商月刊》與金管局首席金融科技總監周文正討論數碼港元先導計劃，以及推出數碼港元的效益和挑戰

Sixteen firms from the city's financial, payment and technology sectors are participating in the first round of pilots for 2023. The participants, some in groups, are working on 14 pilots spanning six major categories, including full-fledged payments, programmable payments, offline payments, tokenised deposits, settlement of Web3 transactions and settlement of tokenised assets.

"These innovative use cases proposed by the industry truly open our eyes to new possibilities of what central bank money can do, and how e-HKD can potentially benefit the general public and businesses in Hong Kong," said Nelson Chow, Chief Fintech Officer, HKMA. "We aim to share the key learnings of the Pilot Programme at this year's Hong Kong FinTech Week in November."

The possible introduction of e-HKD into the city's financial system could bring far-reaching benefits to the city's fintech development. In fact, future-proofing Hong Kong for CBDCs is one of the five focus areas put forward by the "Fintech 2025" Strategy, unveiled by the HKMA in June 2021 to drive fintech development in Hong Kong, dovetailing with the needs of a rapidly digitalizing economy.

“The e-HKD has the potential to make payments faster and more efficient while supporting the digital economy. **With appropriate functionalities and attributes, e-HKD could help position our city for possible challenges from new forms of money.**”



—Nelson Chow,  
Chief Fintech Officer, HKMA



“The e-HKD has the potential to make payments faster and more efficient while supporting the development of digital economy. With appropriate functionalities and attributes, e-HKD could help position our city for possible challenges from new forms of money,” Chow explained. He also pointed out that the potential programmability aspect of e-HKD could also enable innovative applications like smart contracts.

“Being ‘programmable’ means that commands can be executed based on pre-set conditions, which allows broader use cases of e-HKD to be developed,” he elaborated.

Chow also explained the differences between e-HKD and other stored value facilities (such as Octopus, Alipay and WeChat Pay). Referring

to the HKMA’s discussion paper titled “e-HKD: A Policy and Design Perspective” published in April last year, he said that e-HKD would be an electronic form of central bank money and part of the monetary base like notes and coins in circulation.

“The e-HKD would be a liability of the central banking institution, while commercial money like stored value facility float is the liability of the commercial entity. There is a fundamental difference,” he pointed out. “The HKMA is exploring e-HKD mainly as a potential means to fuel innovation in a digital economy. Given the already vibrant retail payment landscape in Hong Kong, we understand clearly that the decision to implement e-HKD would

very much depend on whether it can make payment more efficient and convenient than the existing payment methods, and whether it can open up new business opportunities.”

Chow reiterated that the experiences from the Pilot Programme would be crucial in informing the HKMA’s policy decision. “We are exploring with retail payment market participants whether and how e-HKD can fill any gaps that might be present in the existing market,” he stated.

However, there are several challenges and aspects to consider when launching a retail CBDC (rCBDC). “The e-HKD is not and should not be merely a technology project. Its possible implementation would entail far-reaching implications on a wide



range of issues relating to areas such as legal, regulatory, policy, financial stability, privacy, cybersecurity and interaction with existing payment methods,” Chow said, adding that careful and extensive studies are required before deciding whether to launch e-HKD, and if so, what the road map should be.

When asked if customers can feel safe about using e-HKD, he said that rCBDC is a digital form of physical coins and notes issued or backed by a central banking institution. It is recorded in the central banking institution’s account and therefore is free of credit risk.

“That said, there are potential risks of implementing rCBDC,” Chow added. “In the context of Hong Kong, we will need to make sure that

adequate safeguards are imposed to address those risks so that e-HKD, if implemented, would be a safe form of money in the eyes of the public.”

Regarding the timeline for subsequent pilot programmes, Chow said an iterative process would be followed, with each iteration lasting for about a year. It is expected that more rounds of pilots with the industry will be conducted in the future.

The HKMA is also planning to establish a CBDC Expert Group to foster closer government-industry-academia collaboration on CBDC research. The plan is to bring together leading professors from local universities, with top-notch experts coming from different fields,

such as computer science, business and law.

“Going forward, the HKMA will work with these experts to study important issues such as privacy protection, cybersecurity and interoperability, as well as other technical and business aspects surrounding CBDC. While members of the Expert Group do not hold any formal advisory role, they will provide us with valuable insights and contribute to our future deliberations on CBDC.”

On the question of when e-HKD will finally be introduced, Chow said that while no decision has been made on whether and when to introduce e-HKD, the HKMA has been paving the way for possible implementation of e-HKD in the future through a three-rail approach.

隨着先進科技取得長足發展，現金使用率下降，數碼貨幣在世界各地愈趨普及。巴哈馬率先發行沙元，成為全球首個發行央行數碼貨幣的國家，其後尼日利亞亦推出 eNaira，另有百多個國家正研究推行央行數碼貨幣。舉例說，中國已正式開展數字人民幣試點計劃，現有2.6億名用戶。

香港金融管理局（金管局）自2017年起一直研究央行數碼貨幣，並於去年9月發布文件闡述對「數碼港元」的政策立場。為了探索數碼港元的應用場景及有關的執行和設計事宜，數碼港元先導計劃已於今年5月中啟動。

數碼港元是全新的電子形式央行貨幣，或有助鞏固香港作為國際金融中心的地位，以及提升在全球支付領域的競爭力，影響深遠。同時，我們亦需考慮法律、網絡安全和數據保障方面的挑戰。

本港16間來自金融、支付和科技界的入選公司會組成隊伍，於2023年內進行首輪14項試驗，深入研究數碼港元在六個範疇的潛在用例，包括全面支付、可編程支付、離線支付、代幣化存款、第三代互聯網（Web3）交易結算和代幣化資產結算。

金管局首席金融科技總監周文正表示：「業界早前提交的創新用例擴闊了我們的視野，讓我們看到央行貨幣發展的更多可能性，以及數碼港元可如何惠及香港市民和企業。我們期望於今年11月舉行的香港金融科技周與公眾分享從試驗汲取的經驗。」

將數碼港元引入香港金融體系，或能促進本港金融科技的長遠發展。事實上，加深央行數碼貨幣研究亦是金管局於2021年6月公布的「金融科技

## 「數碼港元具備潛力令支付更快捷高效，同時支持數碼經濟發展。如功能和特點設計得宜，數碼港元將有助香港作出部署，應對新型貨幣可能帶來的挑戰。」

—— 香港金融管理局首席金融科技總監周文正

2025」策略的五大主要範疇之一，旨在配合經濟急速數碼化帶來的需求。

周文正說：「數碼港元具備潛力令支付更快捷高效，同時支持數碼經濟發展。如數碼港元的功能和特點設計得宜，將有助香港作出部署，以應對新型貨幣可能帶來的挑戰。」他亦指出如數碼港元具備「可編程」的特點，就可實現智能合約等創新應用。

他解釋：「『可編程』是指透過預設條件執行程序指令，有助數碼港元開拓更廣泛的應用場景。」

周文正亦解釋了數碼港元與其他儲值支付工具（例如八達通、支付寶和微信支付）的分別。根據金管局於去年4月發布的《從政策及設計角度看數碼港元》討論文件，數碼港元作為電子形式的央行貨幣，是貨幣基礎的組成部分，跟目前流通的紙幣及硬幣一樣。

「數碼港元是央行機構的負債，而儲值支付工具的儲值金額等商業貨幣

則為商業機構的負債，兩者本質不同。金管局研究數碼港元旨在探索如何為數碼經濟注入更多創新動力。香港零售支付市場百花齊放，我們明白如要推出數碼港元，它必須比現有的支付方式更有效便捷，同時可開拓新的商機。」

周文正重申，先導計劃的經驗是金管局作出決策的重要依據。「我們現正與零售支付市場參與者共同探討數碼港元能否及如何填補現有市場可能存在的空隙。」

然而，要推出零售層面央行數碼貨幣，需面對種種挑戰和考慮不同因素。周文正表示：「數碼港元不只是技術項目，亦不應局限於技術層面。數碼港元若正式推出，將會牽涉多個領域，例如法律、監管、政策、金融穩定、私隱、網絡安全，以及與現行支付方式的互動。」他又補充，在決定是否推出數碼港元前，必須先經過周詳及全面研究，方能勾劃未來路線圖。



被問及消費者能否安心使用數碼港元時，周文正表示：「零售層面央行數碼貨幣等同數碼形式的硬幣和紙幣，都是由央行機構發行或提供支持，並記在央行機構的帳簿內，所以不存在信用風險。」

「儘管如此，推出零售層面央行數碼貨幣或會涉及一些潛在風險。」他續道：「就香港的情況而言，如正式推出數碼港元，我們必須先制定足夠的保障設施，妥善應對相關風險，讓公眾可安心使用數碼港元。」

當被問到下一輪先導計劃的時間表，周文正表示金管局將反覆進行試驗，每輪試驗將歷時約一年，預期未來會與業界聯手進行更多輪試驗。

金管局正計劃成立央行數碼貨幣專家小組，旨在促進政府、業界和學術界在央行數碼貨幣研究方面的合作。他表示：「透過成立專家小組，我們希望匯聚來自本地大學不同學科的頂尖學者，包括計算機科學、商學和法律專家。」

「展望未來，金管局將與專家小組成員攜手合作，研究私隱保障、網絡安全和互聯互通等重要事項，以及圍繞央行數碼貨幣的其他技術和商業事宜。專家小組成員雖然不會擔任任何官方顧問角色，但他們的真知灼見有助我們未來進一步探索央行數碼貨幣。」

至於數碼港元何時推出，周文正表示，雖然當局尚未決定會否或何時推出數碼港元，但金管局一直採取三軌道方式，為將來可能推出數碼港元作出準備。



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## CBDC: The Evolution of Money 央行數碼貨幣：引領貨幣變革

As a native form of payment in a digital economy, central bank digital currencies are changing the way the world thinks about money, writes **Bojan Obradovic, Chief Digital Officer Hong Kong at HSBC**  
央行數碼貨幣作為數碼經濟的原生支付形式，正在改變世界對貨幣的認知 **滙豐香港區數字化總監博揚**

**With the Hong Kong Monetary Authority (HKMA) working to lay the foundations for the potential implementation of a central bank digital currency (CBDC), 16 firms, including HSBC, will conduct a series of pilots in an effort to deep-dive into proposed use cases under the HKMA's e-HKD Pilot Programme. The programme allows HKMA to collaborate with the industry to examine innovative use cases and maximize Hong Kong's readiness for a potential e-HKD.**

HSBC plans to conduct two pilots in the coming months. One is a hypothetical e-HKD payment ecosystem at The Hong Kong University of Science and Technology (HKUST), leveraging the university's research and its campus environment. HSBC will invite hundreds of participants to perform real-time transactions to prove various potential social and economic benefits, such as reduced fraud, improved rewards mechanism, and a more efficient payment rail.

The second is an initial tokenized deposit capability through collaboration with Visa and Hang Seng, studying the viability, key design considerations and

interoperability of commercial bank-backed deposit tokens as an additional mean of issuing digital currencies.

Since the announcement, there has been notable interest in the subject with numerous questions raised. This article tries to address some of the most frequently asked ones.

### **What is a Central Bank Digital Currency (CBDC)?**

A CBDC is a digitized form of banknotes and coins, also referred to as fiat money, issued by the central bank of a market and accessible by the public. It can, and often does, use Distributed Ledger Technology (DLT) – blockchain is one such example – but other types of technology can also be used. Its value is equivalent to existing currency, as it is issued by and a direct liability of the central bank.

### **How are CBDCs different from other digital currencies, including cryptocurrencies?**

There are multiple types of digital currencies, each with unique characteristics. It is worth noting that there isn't yet a single standard model of a CBDC implementation, which can vary from market to market.

CBDCs and cryptocurrencies are different, although they can use the same underlying DLT technologies. Cryptocurrencies are privately issued and often decentralized, while CBDCs are fully regulated by a central authority and backed by the central bank. CBDCs are formal market currency, intended to be used for payments and be managed by the existing financial system. Cryptocurrencies have a range of use cases, including payments and/or other utilities. They have also been the focus of speculative investment by their users, which is why the value of a cryptocurrency can fluctuate, often significantly, depending on market forces.

On the other hand, the value of a CBDC is equivalent to existing currency value.

Another form of digital currency are stablecoins, which are a specific type of private, stabilized cryptocurrency often pegged to another currency or financial instrument with the goal of maintaining a 1:1 value with the applicable currency. Stablecoins are a liability of a private entity issuing them (e.g. Circle for USDC) and remain subject to risks associated



with the backing assets that maintain the stablecoin value.

**How are CBDCs different from digital forms of payment, such as digital wallets, credit cards, FPS etc.?**

Financial institutions and payment providers supplement physical money with a model that records balances and transactions digitally, for example through bank accounts or digital wallets like PayMe or Octopus.

A CBDC would be different because a CBDC would be a liability of a central bank, whereas digital money is a liability of a commercial

bank (e.g. HSBC) or an institution providing digital payment services (e.g. Octopus).

In addition, CBDCs can potentially offer several unique features, primarily leveraging the new technologies that underpin digital currencies:

- **Programmable money:** digital currencies can be programmable to be purpose-bound and/or time-bound, or to be used or transferred under specific terms and conditions. This capability can be applied to a variety of scenarios, such as preventing fraud or improving the impact of government subsidy distribution.

- **More efficient payment rail:** CBDCs could provide faster finality of payments, with more capability to support automation on chain rather than batch jobs, remove some intermediary services involved in servicing electronic payments.

- **Offline payments:** An offline CBDC offers users benefits such as enhanced resilience and better accessibility features. It enables transactions without the internet while still allowing online purchases when internet connectivity is available.

- **Financial inclusion:** CBDCs have the potential to bank unbanked populations and boost financial inclusion.

### Would the widespread adoption of CBDCs be an evolution or a revolution for how we think of currency?

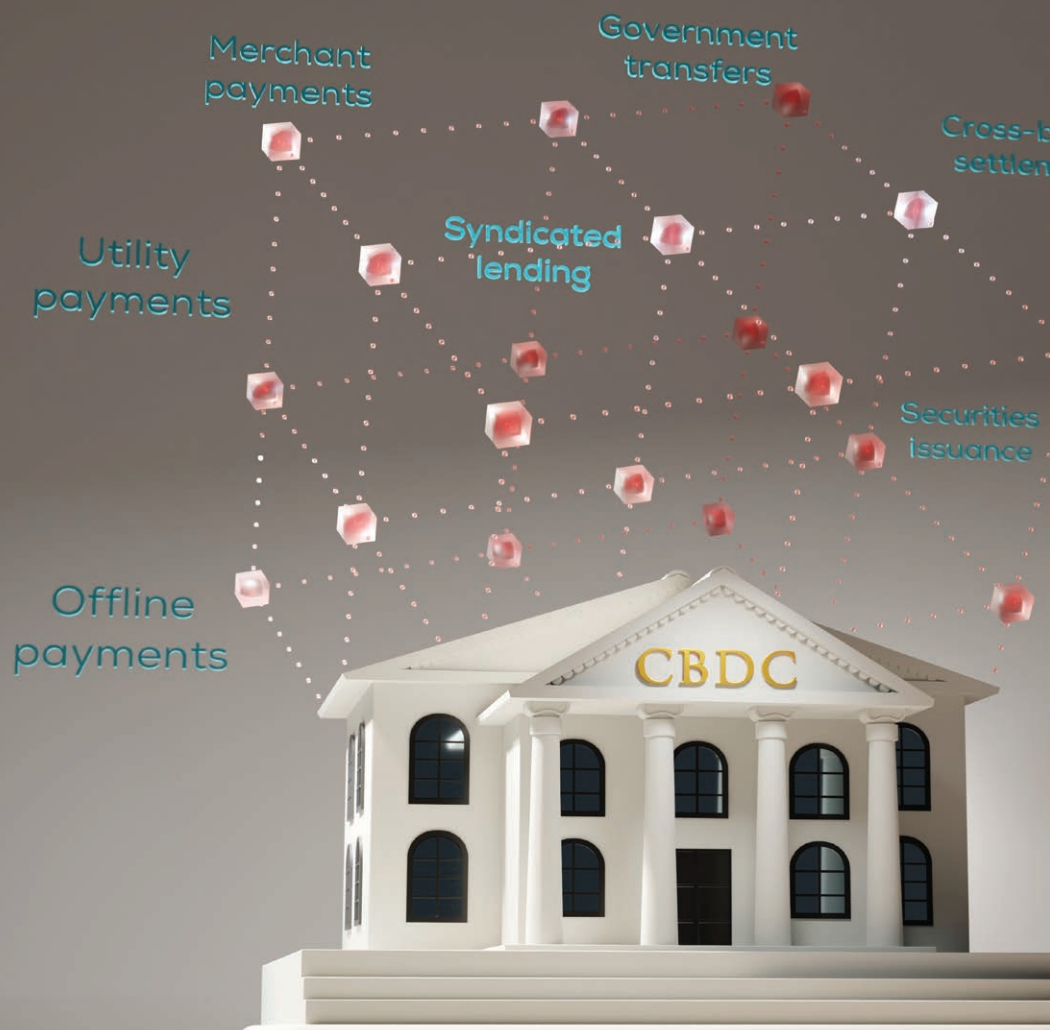
Broadly speaking, it will be an evolution of how we think of money, as central banks are taking a very prudent approach towards CBDCs. Among their considerations, financial stability in the system is paramount. Fundamentally, CBDCs would be used as the safest form of payment, just like today's currency is. However, it may be a significant change in the way public money is issued and managed, as it uses fundamentally different technology with unique features (e.g. programmability) that today's currency does not have.

### How can a CBDC empower small businesses compared to today's solutions?

Among the biggest beneficiaries could be SMEs, the engine for economic growth in much of the world. The burden of today's long settlement times often falls disproportionately on smaller enterprises, squeezing cash flow and blunting their competitiveness. If well designed, CBDCs payment approaches could help ease some of these pressures.

Firstly, the underlying technology can allow for instant settlement and a more efficient payment rail. This may also result in lower fees paid by small businesses to e-payment solutions available today, thus making it a preferred choice for accepting payments.

Secondly, the programmable features of CBDCs mean merchants may have the ability to issue coupons in real-time and monitor the use of



those coupons in real-time, but also to reduce fraud. We will be testing these hypotheses in the HKUST ecosystem.

### How are CBDCs addressing privacy concerns?

Central Banks are looking to strike a balance between offering adequate levels of data privacy to users and providing authorities with the information necessary to conduct, for example, anti-money laundering or know-your-customer checks. What matters are governance structures, and trust that data is not being mishandled or misused.

香港金融管理局（金管局）現正為可能推出央行數碼貨幣奠定基礎，為此，包括滙豐在內的16家機構將參與金管局的數碼港元先導計劃，透過進行一系列試驗，深入研究應用數碼港元的建議方案。計劃讓金管局與業界攜手探索創新案例，為日後推出的數碼港元做好準備。

滙豐計劃於未來數月進行兩項試驗，其中之一是借助香港科技大學（科大）的研究成果和校園環境，試用模擬數碼港元生態系統。滙豐將邀請百多位參加者進行實時交易，以驗證數碼港元對社會和經濟的潛在裨益，包括減少欺詐、改善獎勵機制及提升支付軌道的效率。

第二項試驗是與Visa和恒生銀行展開代幣化存款的合作，研究以銀行存款代幣作

Cross-border settlements

Domestic interbank

Securities issuance

P2P payments

為發行數碼代幣的額外途徑，並了解其可行性、主要設計考慮因素及互用性。自計劃公布以來，這個議題已引起廣泛興趣和疑問，本文將嘗試解答部分常見問題。

## 甚麼是央行數碼貨幣？

央行數碼貨幣是數碼形式的紙幣和硬幣（又稱法定貨幣），由中央銀行發行並開放予公眾使用。央行數碼貨幣一般使用分布式分類賬技術（DLT），區塊鏈便是其中之一，但亦可採用其他類型的技術。央行數碼貨幣由央行發行，屬於央行的直接負債，因此其價值與現有貨幣相同。

## 央行數碼貨幣與其他數碼貨幣（包括加密貨幣）有何不同？

不同類型的數碼貨幣各有獨特之處。值得注意的是，推出央行數碼貨幣並無單一的標準模式，視乎個別市場的情況。

DLT技術可同時應用於央行數碼貨幣和加密貨幣，但兩者大不相同。加密貨幣由私人機構發行，通常具有去中央化的特性，央行數碼貨幣則由中央機構全面監管，並由央行支持。央行數碼貨幣是用於支付的官方貨幣，由現行金融體系管理。加密貨幣可作廣泛用途，包括支付及／或其他功能，亦被用戶視為投機工具，使其價值在市場力量的影響下大幅波動。

另一方面，央行數碼貨幣的價值與現有貨幣價值相同。

另一種私人數碼貨幣——穩定幣則通過與貨幣或金融工具掛鉤，確保其價格與目標貨幣維持在1:1的水平。穩定幣是私人發行機構（舉例說，USDC的發行商為Circle）的直接負債，支持穩定幣並維持其價格的資產亦會令穩定幣面臨風險。

## 央行數碼貨幣與電子錢包、信用卡和轉數快等電子支付方式有何不同？

金融機構和支付工具供應商透過銀行戶口或電子錢包（例如PayMe和八達通），將結餘和交易紀錄數碼化，藉以補充實體貨幣。

央行數碼貨幣則有所不同，央行數碼貨幣是央行的負債，而電子貨幣是銀行（如滙豐）或電子支付服務供應商（如八達通）的負債。

此外，數碼貨幣採用的嶄新科技可讓央行數碼貨幣具備多項特性：

■ **可編程貨幣**：數碼貨幣可透過程式指令來限制用途及／或設定時限，或在符合特定條款及條件的情況下使用或轉賬。這項特性可應用於不同場境，例如防止欺詐或提升政府發放補貼的成效。

■ **更高效的支付軌道**：央行數碼貨幣支援整個交易流程的自動化，與批量處理交易相比，能減少電子支付過程的中介服務，從而加快完成支付。

■ **離線支付**：央行數碼貨幣更具抗禦力，除了在離線狀態下進行交易，亦可連接互聯網作網上付款，為用戶帶來更大的便利。

■ **普惠金融**：央行數碼貨幣讓銀行可以為沒有銀行賬戶的市民提供銀行服務，有助推動普惠金融。

## 廣泛應用央行數碼貨幣會否徹底改變我們對貨幣的看法？

概括而言，我們對貨幣的看法將出現顯著改變。央行對央行數碼貨幣採取十分審慎的態度，而維持金融體系穩定對央行至關重要。央行數碼貨幣與大家目前使用的實體貨幣將同樣被視為最安全的支付方式。不過，央行數碼貨幣採用截然不同的技術，亦有其獨特之處（例如可編程性），或會對發行及管理法定貨幣的方式造成重大影響。

## 央行數碼貨幣對小型企業有何益處？

中小企作為全球大部分經濟體的主要增長動力，或會成為最大得益者。現時，漫長的結算時間對中小企構成不合比例的負擔，導致現金流受限和競爭力受損，而設計完善的央行數碼貨幣支付方式將有助舒緩壓力。

首先，新技術能夠實現即時結算，提升付款軌道的效率，並降低小型企業使用電子支付方案的費用，使央行數碼貨幣成為首選收款方式。

其次，央行數碼貨幣的可編程特性，意味着商戶可實時發放優惠券、監察使用情況及減少欺詐個案。我們會在科大的模擬支付生態系統中驗證這些假設。

## 央行數碼貨幣如何釋除私隱疑慮？

央行既要充分保障用戶的數據私隱，又要向監管機構提供足夠資訊，以便進行打擊洗錢和「認識你的客戶」等工作。要在兩者之間取得平衡，重點在於建立良好治理架構和信任，避免數據處理不當或被誤用。

# Businesses Taxed by Labour Crunch

## 勞動力短缺困擾企業

A survey conducted by the Chamber in April revealed that a significant number of companies in Hong Kong are still wrestling with manpower shortages  
總商會於4月進行的問卷調查顯示，大量港企持續受到人才短缺問題困擾



**The current talent shortage in Hong Kong has severely affected almost three-quarters of all businesses across a broad range of sectors, according to the findings of the HKGCC Talent Shortage Survey 2023.**

Sharing the survey's findings at a press conference on 6 June, Chamber CEO George Leung said emigration was one of the main factors for the talent shortage, and that the authorities need to find a solution to address the issue.

Increasing wages and competition to retain employees would only cause a vicious cycle in the labour market, thus impacting productivity, he added.

A total of 74% of respondents surveyed said they were struggling with a shortage of talent. Of these, 61% said they had faced a labour shortage for one to three years. The results showed that the biggest dearth in talent was for junior-level management at 59% (annual base salary range

of HK\$200,000-HK\$500,000). However, the level least affected was senior management (annual base salary range of HK\$1.5 million-HK\$2 million), with only 1% of respondents reporting a lack of talent.

The pandemic caused an outflow of talent that resulted in the workforce shrinking by 210,000 between the beginning of 2019 and end-2022. A total of 94,100 people left the workforce in 2022 alone. The top three reasons for staff resignations

among respondents was the desire for higher pay (79%), emigration (70%), and desire for a better work-life balance (51%). This was followed by a desire for a more senior title/position (37%) and moving to a different career field (34%) (figure 1).

With the city's business competitiveness depending on talent, the brain drain needs to be urgently stemmed. Difficulty in hiring the required talent to drive businesses forward might force companies to relocate part or all of their operations out of Hong Kong.

On 16 May, the Government expanded the talent list from 13 to 51 job types under the Quality Migrant Admission Scheme, the General Employment Policy and the Admission Scheme for Mainland Talents and Professionals. This was a positive move as the survey



showed that 80% of respondents had not applied for the schemes, with 52% saying that the job categories covered were not relevant to their companies, while 21% were uncertain about which scheme to apply for (figure 2).

To address the loss of talent, most companies interviewed said that they have resorted to offering better remuneration packages (83%). Next came investing in employee development (58%), demonstrating the importance of re-skilling and up-skilling to keep employees engaged and unleash their potential. Investing in automation to reduce the company's reliance on manpower (49%) came third, while 21% said they had relocated part or all of their operations out of Hong Kong. Only 3% said they were considering closing down operations in the near future, while 12% said they would reduce the scale of their operations (figure 3).

Top short term measures for alleviating manpower shortages included recruiting talent from the Greater Bay Area (44%), with respondents stating that a wider and simplified criteria for the talent schemes would attract more non-local talent to Hong Kong.

Figure 1 圖一



And 37% of those polled said additional government incentives and subsidies should be introduced to assist companies to retain, retrain and attract talent, while 29% believed direct importation of labour for sectors experiencing serious manpower shortage was required.

For long-term measures, targeted education and training initiatives would be needed to assist companies to retain, retrain and attract talent (47%), as well as better facilitation of cross-border commuters from the Greater Bay Area (39%), and more favourable immigration and taxation policies to attract overseas talent (38%). And 28% favoured promoting and facilitating women's participation in the workforce by increasing the supply of affordable day care centres for children and the elderly (figure 4).

Regarding economic growth, the Chamber raised its 2023 forecast for Hong Kong from 3.8% to 4.2%. The Chamber also revised its estimate for exports to a 2% contraction from the 4.5% growth predicted in early 2023, citing weak global demand. Leung said retail sector growth is expected to slow down while exports continue to be weak, making it difficult to achieve significant economic growth.

Figure 2 圖二

### Top Reasons Majority of Companies Have Yet to Apply for Government Schemes 大部分受訪企業未曾申請政府計劃的原因

Please indicate the top reason why your company did not apply for talent admission under current Government schemes:  
請註明貴公司未有申請政府現有的輸入人才計劃的最主要原因：

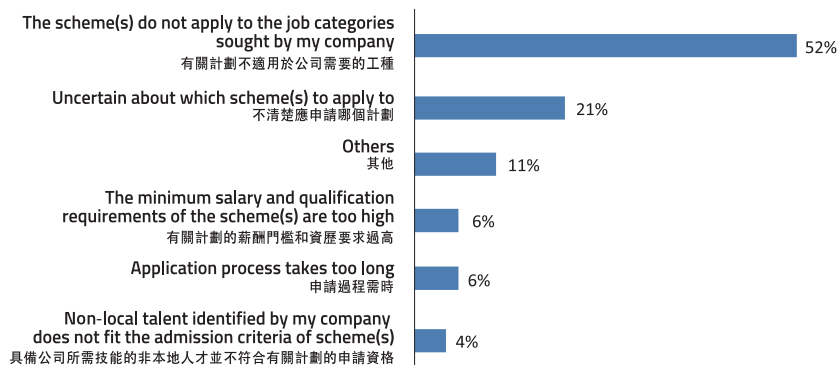
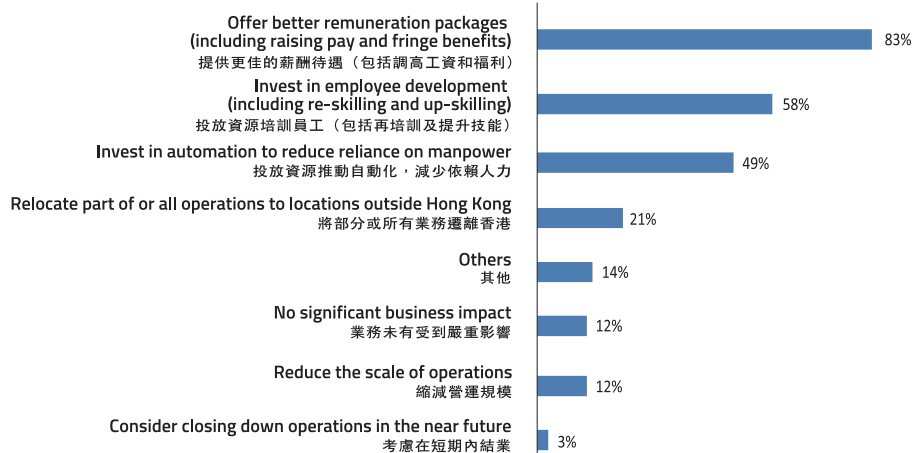


Figure 3 圖三

### Companies Take All Measures to Retain Staff 企業積極應對人才短缺

How is your company addressing the business impact of talent shortage? (Choose all that apply)  
貴公司如何應對人才短缺對業務造成的影響？（請選擇所有適用項目）



#### About the survey

A total of 196 HKGCC companies responded to the survey, which was conducted in April. Of these, 54% employed more than 200 staff while 28% employed 50 or fewer staff.



## 總商會進行的「人才短缺調查2023」結果顯示，接近四分之三的受訪香港企業持續受到人才短缺問題困擾，影響遍及各行各業。

總商會總裁梁兆基在6月6日的記者招待會上發表調查結果時表示，移民是導致人才短缺的主因之一，當局需要設法應對這個問題。不過，提高薪酬以爭相挽留員工，只會令勞工市場陷入惡性循環，導致生產力受損。他補充，財力有限的小型公司和社會企業將會首當其衝。

合共74%受訪公司表示正面對人才短缺問題，其中61%表示情況已持續一至三年。調查結果亦顯示，年均底薪水平介乎20萬至50萬港元的初級管理職位最缺人才（59%），高級管理職位（年均底薪水平介乎150萬至200萬港元）所受的影響則最輕微，只有1%受訪企業面對人手短缺問題。

疫情導致香港出現人才外流現象，勞動人口在2019年初至2022年底減少了21萬，其中單在2022年底流失94,100人。員工離職的三大原因分別為尋求更高的薪酬（79%）、移民（70%）和尋求工作與生活平衡（51%），其次是尋求更高的職位（37%）和轉行發展（34%）（圖一）。

人才與香港的商業競爭力息息相關，因此應對人才流失問題刻不容緩。難以招聘合適人才推動業務發展，或會促使企業將部分或所有業務遷離香港。

調查結果反映政府推出的輸入人才計劃涵蓋的工種未能切合企業的需要（52%），加上企業不清楚應申請哪個計劃（21%），故八成受訪公司未曾申請有關計劃（圖二）。為此，政府已於5月16日擴大「人才清單」，將「優秀人才入境計劃」、「一般就業政策」及「輸入內地人才計劃」涵蓋的專業由13項增加至51項，向前邁出了積極一步。

面對人才流失，大多數受訪企業選擇提供最佳的薪酬待遇（83%），其次依序為投放資源培訓員工（58%），可見再培訓和提升技能對保持企業生產力及發展員工潛能十分重要；以及投放資源推動自動化，減少依賴人力（49%），另有21%公司表示已將部分或所有業務遷離香港。只有3%受訪企業考慮在短期內結業，12%表示將縮減營運規模（圖三）。

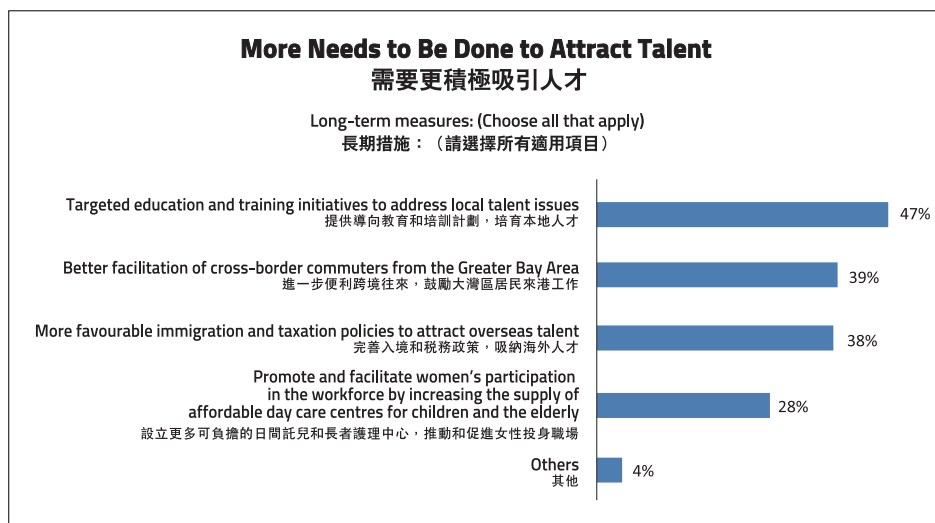
為紓緩人手不足，招攬大灣區人才是企業優先考慮的短期措施，有44%的受訪公司認為擴大和簡化現有輸入人才計劃的標準，有助吸引更多非本地人才來港。另有37%公司表示政府應推出額外優惠和補貼，協助企業挽留、再培訓和招攬人才，29%認為有需要為人手嚴重短缺的行業

直接輸入勞工。

至於長期措施方面，當局需要提供專業導向教育和培訓計劃，協助企業挽留、再培訓和吸納人才（47%）；進一步便利跨境往來，鼓勵大灣區居民來港工作（39%）；完善入境和稅務政策、吸納海外人才（38%）；以及設立更多可負擔的日間託兒和長者護理中心，推動和促進女性投身職場（28%）（圖四）。

此外，總商會將2023年的香港全年實際經濟增長預測由3.8%上調至4.2%，出口增長預測由年初的+4.5%下調為-2%，原因是環球需求疲弱。梁兆基預料零售增長將會放緩，加上出口持續疲弱，本港經濟將難以錄得顯著增長。

Figure 4 圖四



### 關於調查

總商會在4月進行的調查合共收回196份問卷，其中54%受訪企業聘用超過200名員工，有28%公司的員工人數為50人或以下。

# Rate Rise Dulls Property Allure

## 利率上升 樓市淡靜

Hong Kong home prices are forecast to decline in the second half of the year, after an initial surge due to the border reopening and new launches  
恢復通關和新項目帶動香港住宅價格急升，惟下半年預料將會下跌

**Just when we thought we would see some relief from the U.S. Fed's interest rate hikes, Hong Kong's banks decided to raise their rates, and not at the best of times. April's Private Domestic Property Price Index, released by the Rating and Valuation Department, climbed 0.54% to 354.2 – marking the fourth consecutive monthly increase and a seven-month high.**

The Hong Kong residential market's cumulative growth in the first four months of the year reached 5.83%, driven primarily by small and medium-sized homes. After also weighing the impact of high interest rates and stock-price volatility, Colliers has adjusted its forecast for the year-on-year increase of small and medium-sized home prices to a 1% to 4% range, which could see residential prices reverse their positive H1 trend and decline in H2.

Four key factors fuelled the Q1 surge in market sentiment – the border reopening, ramped-up new launches selling at close to market price, changes to the stamp duty, and an expectation that US interest rate hikes would slow. However,

entering Q2, that positive energy had dissipated and the market slowed significantly. According to property agency data, April transactions fell 33% month-on-month to 5,755. As of 25 May, 4,581 transactions had been recorded.

The residential market's performance is inversely tied to the interest-rate trajectory. According to the *Hong Kong Economic Journal*, the Hong Kong Interbank Offered Rate (Hibor) had risen for three consecutive days by 16 June, on the Hong Kong banking system's low balance and the looming end of H1. The one-month Hibor related to the property mortgages went up by 0.2181% from the previous day (15 June) to 4.96774%, rising for eight straight days and hitting a half-year high. The analysis estimates that before the end of the month, the one-month Hibor will climb further, to more than 5%.

The rising Hibor will increase mortgage repayments for homebuyers and homeowners alike. Furthermore, the rising costs of general loans will also affect



residential market sentiment. For example, business operators who need to secure loans to run their businesses will be more circumspect when allocating funds, and all the more likely to hold off on unnecessary purchases. Their caution will indirectly take purchasing power from the property market. In addition, investor preference is changing. Given the attractive interest rates, they pay more attention to short-term deposits with high interest rates or



Kathy Lee, Head of Research, Colliers  
高力研究部主管李婉茵



corporate debts, leaving less money for real estate acquisitions.

It is also worth noting that the Hang Seng Index contracting earlier this year has negative ramifications.

As Hong Kong's real estate market always takes its cue from the Hang Seng, buyers may exercise prudence in home purchases depending on its performance.

Lastly, homeowners have been more aggressive with asking prices due to the earlier positive sentiment, buoyed by the positive

factors mentioned earlier.

However, the price difference between primary and secondary homes is narrowing, and newer homes have higher resale value, which is why secondary homes are lagging. Secondary home sales require a longer time to reach completion which, coupled with developers actively launching stock, dampens the joy of lived-in homes. Prices of secondary homes will gradually adjust to meet market prices to get deals done

faster, thus affecting overall home prices.

Analysts are looking to a future influx of residents under the Government's various talent recruitment schemes to drive demand. However, it will be some time before they settle in and consider purchasing a home. With mounting emigration pressure, many sellers may cut prices, especially in the second and third quarters (the traditional peak seasons for leaving the city), further weighing on market sentiment.

在美聯儲加息步伐放緩之際，香港銀行決定調高利率，這個消息可說是來得不合時。差餉物業估價署公布4月份私人住宅樓價指數上升0.54%至354.2，升勢已持續四個月，同時創下七個月新高。

指數於今年首四個月的累計升幅達5.83%，中小型物業繼續成為主要動力，惟考慮到高利率及股市波動的影響，高力已將全年中小型私人住宅價格預測調整至按年上升1%至4%，住宅價格在上半年的升勢或會於下半年逆轉。

市場情緒於第一季顯著向好主要受四大因素——恢復通關、發展商貼近市價積極推售新項目、調整印花稅階及預料美國減慢加息步伐所帶動。不過，市場氣氛於第二季轉淡，交投活動顯著放緩。地產代理行的數據顯示，4月份交投數量為5,755宗，按月下跌33%，在5月份進一步下跌至4,581宗。

住宅物業市場的表現與利率走勢呈反比。《信報財經新聞》的報導指出，香港銀行體系結餘處於低位，加上上半年尾聲將至，截至6月16日，香港銀

行同業拆息已連續上升三天。與物業按揭貸款相關的一個月拆息較上一交易日（即6月15日）上升0.2181%至4.96774%，錄得連續八個交易日上升，更創下半年以來的新高。分析估計一個月拆息將於月底前進一步上升至5%以上。

銀行同業拆息上升將導致住宅買家和業主的按揭還款額增加。此外，整體貸款成本上升亦會影響住宅物業市場氣氛。舉例說，需要貸款作經營業務之用的企業經營者將更審慎運用資金，並暫緩非必要開支，間接減弱物業市場的購買力。從投資角度來說，具吸引力的利率環境亦會令投資者傾向短期的高息定期或企業債券，導致樓市的資金來源減少。

值得一提的是，恒生指數於年初下挫屬利淡因素。物業市場往往滯後反映恒生指數的變動，買家或會參照恒生指數的表現，更審慎考慮是否購置物業。

最後，受上述的利好消息影響，市場情緒一片樂觀，令業主定價更為進取。不過，二手物業價格趨近一手物業，而樓齡較新的物業轉售價值較高，令二手物業的銷情落後於一手物業。二手物業的交易時間延長，加上發展商積極推售存貨，導致二手物業市場受挫。為加快成交，預料二手物業價格將逐漸調整至市場水平，從而影響整體物業價格。

分析師預計，各項招攬人才計劃將有效吸引各地人才來港發展，帶動住宅物業的需求上升。不過，人才來港後需時適應和考慮置業，而第二季至第三季為離境高峰期，賣家在移民壓力下或會下調售價，市場氣氛將進一步轉淡。



The advertisement features a blue sky background with a white dove in flight. At the top right is the CPP logo, which includes a green recycling symbol and the text '清潔生產 Cleaner Production Partnership Programme 伙伴計劃'. The main title 'Cleaner Production Partnership Programme 清潔生產伙伴計劃' is centered in a bold, sans-serif font. Below the title, the English text reads 'Help You Save Energy, Reduce Emissions, Waste# and Material Consumption, and Optimise Efficiency', with 'Waste#' and 'Material Consumption' in orange. The Chinese text '助你節能、減排、減廢#、降耗、增效益' is positioned below the English text. A small note states '# Starts receiving funding project applications for solid waste reduction in industrial processes from 1 June 2023' and its Chinese equivalent. At the bottom left, there is a QR code and contact information for enquiries, including phone numbers for Hong Kong and Shenzhen, an email address, and a website URL. The bottom right corner shows a stylized illustration of green trees.

**Cleaner Production Partnership Programme**  
**清潔生產伙伴計劃**

Help You Save Energy, Reduce Emissions,  
Waste# and Material Consumption,  
and Optimise Efficiency

助你節能、減排、減廢#、降耗、增效益

# Starts receiving funding project applications for solid waste reduction in industrial processes from 1 June 2023  
#由2023年6月1日開始接受減少由工業工序產生的固體廢物的資助項目申請

**查詢 Enquiries:**  
☎ (852) 2788-5588 (香港 Hong Kong)  
(86 755) 8615-6942 (深圳 Shenzhen)  
✉ enquiry@cleanerproduction.hk  
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# Linking Professionals Around the World

## 連繫全球專才



LinkedIn provides a range of diverse business solutions while connecting millions of people in the global workforce  
LinkedIn 聯繫世界數以百萬計的勞動人口，提供廣泛的商業方案

**As the world's largest professional network with over 900 million members and offices in over 30 cities, LinkedIn strives to connect the world's professionals to make them more productive and successful, as well as transform the ways companies hire, market and sell.**

"Our vision is to create economic opportunities for every member of the global workforce," said Mei Mei Ng, Head of Talent & Learning Solutions, Hong Kong and Taiwan.

Providing diverse business solutions which cover hiring, corporate learning, marketing and sales, LinkedIn is a professional platform for people to enrich their career experience.

"We are different from other social media. On LinkedIn, people are not just creating content for the sake of entertainment. They also initiate conversations rooted in knowledge and insights that help others to move forward in their careers, as well as helping the economy to grow and become more globally competitive," Ng explained.

LinkedIn has always worked hard to help maintain Hong Kong's competitiveness. For instance, with talent shortage one of the city's biggest issues, LinkedIn conducted several analyses to identify affected industries and the skills lost. Using the results, the company has partnered with the business community and clients to develop a skills-first hiring approach to fill the gap, along with training and development strategies to retain the existing workforce. To further assist individuals and companies to stay ahead of the game,

LinkedIn also offers more than 20,000 courses through its comprehensive online platform LinkedIn Learning. "By equipping business decision makers with data insights, we hope to channel the right resources to bridge the existing gap, and thus optimize business outcomes. Ultimately, we believe that the problem of talent shortage can be solved, and that Hong Kong will become more competitive and flourish," Ng added.

Looking ahead, LinkedIn will continue to collaborate with the business community to



put effort into skills-first hiring, as well as to integrate talent development with internal mobility. "This is one of the reasons we joined HKGCC. It provides a great platform for us to identify first-hand information from industry leaders, so that we would be able to adjust our plans in the Hong Kong market," said Ng.

LinkedIn 作為全球最大的專業網絡，在超過 30 個城市設有辦事處，擁有逾 9 億會員。該公司致力連結世界各地的專業人士，藉此提高他們的生產力和成就，並改變企業的招聘、營銷和銷售方式。LinkedIn 香港及台灣地區人才方案主管及總經理吳薇薇說：「我們的願景是為全球勞動人口創造機遇。」

LinkedIn 提供招聘、企業培訓、營銷推廣等商業方案，是豐富

用戶職場經驗的專業平台。吳薇薇解釋：「有別於其他社交媒體，LinkedIn 除了可供用戶分享輕鬆有趣的內容，亦可促進他們交流知識和見解，有利事業發展，同時有助推動經濟增長，提升國際競爭力。」

LinkedIn 致力協助香港維持競爭力。舉例說，人才短缺是本港面對最嚴峻的人力挑戰之一，該公司就此進行了多次分析，以確定哪些行業受到影響

及哪類技術人才正在流失。該公司根據研究結果，與商界及客戶攜手合作，透過以技術優先的招聘方式填補職位空缺，並加強培訓和發展策略，全力挽留人才。為進一步協助個人用戶和企業保持領先，該公司亦利用其全方位網上平台 LinkedIn Learning，以 11 種語言提供超過二萬個課程。吳薇薇補充：「透過協助商業決策者掌握和分析數據，我們希望資源能用得其所，以填補現有的缺口，從而發揮最大的績效。我們相信，人才短缺問題終可解決，香港將更具競爭力、更欣欣向榮。」

展望將來，LinkedIn 將繼續與商界合作，推廣以技能優先的招聘方式，並結合人才發展與員工內部流動。吳薇薇說：「這是我們加入總商會的其中一個原因。總商會為我們提供良好的平台，向業界領袖取得第一手資訊，再調整我們在香港市場的策略。」

**“On LinkedIn, people initiate conversations rooted in knowledge and insights that help others to move forward in their careers”**

—Mei Mei Ng,  
Head of Talent & Learning Solutions,  
Hong Kong & Taiwan, LinkedIn

**「LinkedIn 可促進用戶交流知識和見解，有利事業發展。」**

—— 吳薇薇  
LinkedIn 香港及台灣地區人才方案主管及總經理

Company 公司名稱: LinkedIn Hong Kong Ltd  
HKGCC Membership No. 總商會會員編號: HKL0578  
Established 創辦年份: 2012  
Website 網站: hk.linkedin.com

# On the Road to Success

## 邁向成功之路



A strong customer-centric approach gives TBR Global an edge as a leader in international ground transportation

TBR Global 秉持以客為本的方針，力求在國際地面運輸業保持領先

**Established in 1991, TBR is a global ground transportation provider operating in over 3,000 cities worldwide that combines cutting-edge technology with award-winning expertise to providing customers with safe and high-quality service.**

"With a solid team based in seven offices across the UK, Americas, Middle East and Asia, we work together with the common goal of being internationally renowned for customer excellence," said Craig Chambers, Group CEO. "We devote ourselves to

being the leading premium brand by ensuring our teams have the right tools to provide personalized service for our customers and passengers," Chambers added.

Over the years, the company has worked to deliver convenient, safe and personalized worldwide services in an effort to exceed customer expectations.

"Our global online booking platforms allow bookers to obtain real-time quotations, and place multiple bookings whenever and wherever possible," said Chambers. "The systems have complied

with GDPR and PDPA data protection requirements. All trade transactions are processed through a secured third-party electronic payment gateway, and our licensed chauffeur services are strictly managed by experienced supply chain professionals."

Such customer-oriented approaches have helped TBR build long-term relationships with clients, serving to reinforce its reputation. For over five years, in partnership with one of its strategic global partners based in Switzerland, TBR has been

providing executive chauffeur and project management services for world leaders, diplomats, corporate executives, and international investment banks attending the annual World Economic Forum in Davos.

With the goal of increasing customer satisfaction, TBR is dedicated to supporting staff to thrive personally and professionally. Despite the critical issues since the Covid-19 outbreak began, such as insufficient cash flow for payroll and vehicle maintenance, the company has continuously invested



in talent development by offering external and internal trainings to strengthen the skills and capabilities of staff.

“After the restrictions were lifted, we expect global travelling would bounce rapidly, it is important for us to be prepared for any upcoming challenges,” explained Chambers.

For instance, in 2020, TBR put enhanced pathways and stronger learning and development at the top of its agenda to increase employees’ career longevity within the business. “While average retention rates have weakened, we aim to create a dynamic working environment and expand our employee offering, with individuals benefitting from staying with us beyond the modern-day norm,” Chambers said.

Looking to the future, TBR is seeking to achieve net-zero carbon emissions by 2050. “We are committed to a binding target by expanding our Electronic Vehicle Fleet globally to achieve net-zero carbon emission by 2050,” said Chambers.

He added that one of the reasons TBR joined the HKGCC was to connect with the rest of the business community. “HKGCC provides a great platform for us to make new business contacts and networking opportunities. By joining the events, we hope to expand the business circle, as well as increase the company’s visibility.”



**全球地面運輸服務供應商 TBR 於 1991 年成立，致力結合先進技術和屢獲殊榮的專業知識，為客戶提供安全可靠的優質服務，業務現已遍布全球 3,000 多個城市。集團行政總裁 Craig Chambers 表示：「我們在英國、美洲、中東和亞洲設有七個辦事處，身處各地的團隊成員緊密合作，共同締造享譽全球的卓越客戶體驗。我們作為領先高級品牌，一直全力確保團隊設備齊全，能為客戶和乘客提供個人化服務。」**

多年來，該公司在全球各地提供安全便捷的個人化服務，力求超越客戶的期望。Chambers 解釋：「客戶可透過我們的全球網上預約系統獲取實時報價，並隨時隨地作出多項預約。系統符合《通用數據保護條例》及《個人資料保護法》下的資料保護要求，而且所有交易均經由安全穩妥的第三方電子支付平台處理。此外，持牌轎車服務由經驗豐富的供應鏈專家嚴密管理。」

以客為本的方針有助 TBR 與客戶建立持久關係，從而鞏固公司聲譽。在過去五年來，TBR 與來自瑞士的全球戰略夥伴合作，為前往達沃斯參與年度世界經濟論壇的多國領袖、外交家、企業高管和國際投資銀行代表提供轎車和項目管理服務。

為提升客戶滿意度，TBR 着力支援員工在個人和專業層面上不斷進步。儘管自疫情爆發以來面對嚴峻挑戰，例如現金周轉困難影響支薪和汽車保養，該公司仍持續投放資源培育人才，為員工提供外部和內部培訓，協助他們提升技能和能力。

Chambers 解釋：「防疫限制現已解除，預料全球旅遊將會迅速反彈，我們要做好準備，迎接未來可能面臨的挑戰。」

舉例說，TBR 於 2020 年以完善晉升路徑和加強學習發展為優先要務，着力促進員工在公司的長遠職涯發展。Chambers 表示：「有見平均留任率有所下降，我們正積極營造活力充沛的工作環境，並提升僱員待遇，讓年資較長的員工受惠。」

展望未來，TBR 計劃在 2050 年前實現淨零碳排放。Chambers 說：「我們正在全球各地拓展電動車車隊，決心在 2050 年前達致淨零排放。」

Chambers 補充，與商界建立聯繫是 TBR 加入總商會的原因之一。「總商會提供有效的平台，讓我們建立新業務聯繫及聯誼交流。我們希望透過參與不同活動拓展商業網絡，並提升公司的知名度。」

Company 公司名稱：TBR Global (Hong Kong) Ltd  
HKGCC Membership No. 總商會會員編號：HKT0813  
Established 創辦年份：2019  
Website 網站：www.tbrglobal.com

# Consumption Leads China Growth

## 消費帶動中國經濟增長

Recovery in the Mainland remains driven by consumption, while authorities look to tackle unemployment and the real estate sector  
消費增長帶動中國的復蘇較預期佳，但失業和房地產問題仍待解決

**With private consumption as the main driver of recovery since China reopened to the world, the country's real GDP growth in the first quarter of 2023 exceeded expectations. China's GDP grew 4.5% year-on-year, up from 2.9% in the preceding quarter and higher than market expectations.**

The sectoral breakdown suggests that higher growth was mainly driven by the services sector, while activity in agriculture, manufacturing and construction moderated in the opening quarter of the year. Other monthly indicators also suggest a stronger-than-expected trade balance (i.e. resilient exports but still weak imports). There now seems even clearer room for an upside revision to our 2023 real GDP growth forecast of +5%.

Although such forecast is in tune with the Government's guidance, the main driver of the recovery, private consumption, is expected to outpace and grow by +8.2% this year. Revenge spending can be expected in the early stages of reopening; however, the strength of the consumer rebound could be mitigated by factors such as the labour market, which has yet to be normalized; depleting excess

savings; and no strong reversal trend in sight for the real estate sector.

The recovery story remains focused on consumption, though it is likely to be mostly domestic – firms operating in China benefiting more than those exporting to China – and the largest impulse from pent-up demand is likely to be felt in the first half of the year. Structural issues such as the real estate sector and youth unemployment will take consumer spending longer than it did in 2021 to return to pre-pandemic levels.

Authorities are looking to tackle these structural issues, albeit this could come at the expense of policy support. On the fiscal front, the target for new issuance of local government special bonds was set at RMB3.8 trillion this year, a level lower than expected. This suggests a likely moderate pace of infrastructure investment as the government aims to reduce fiscal deficit. On the monetary policy front, an easing bias is likely to be retained this year, with support specifically provided to some industries and firms such as SMEs. PBOC's rate cut in Reserve Requirement Ratio in mid-March probably highlighted

authorities' willingness to support market sentiment in view of a conservative growth target for 2023 and concerns stemming from the banking sector abroad.

China's prolonged lockdowns during the pandemic affected supply chains and input prices greatly. Combined with slower growth and demand, expiring state support schemes and the war in Ukraine, all these will play a part in driving business insolvencies up worldwide. After two years of decline during the pandemic years (-14% in 2020 and -11% 2021), Allianz Trade's Global Insolvency Index estimates global insolvencies to jump by +21% and +4% this year and next. In China alone, despite successfully keeping insolvencies at bay in 2022 (-13%), the number is expected to go up by +4% this year and +5% further in 2024, largely due to the risks that remain in the real estate and construction sectors.

Our research published in March this year revealed that global working capital requirements (WCR) for listed companies increased by +9 days to 72 days of turnover in 2022. This is the largest annual increase since 2008, following an increase of +3

Paul Flanagan, Regional CEO at Allianz Trade in Asia Pacific  
安聯貿易亞太區行政總裁 Paul Flanagan



days in 2021. The rise in WCR is explained by lower growth, higher inflation, the higher cost of financing and more non-payments. In Asia Pacific, WCR rose by +10 days to 77 days of turnover, where all countries but Singapore faced increases, ranging from +2 days in Japan to +12 days in India and +15 days in China. Overall, 22% of Asia Pacific companies are paid after 90 days.

In view of the complex global operating environment, it is essential to employ credit risk management tools to protect your credit risk from trading with current and newly developed partners. Trade credit insurance is one of the more popular credit risk mitigating tools that protects

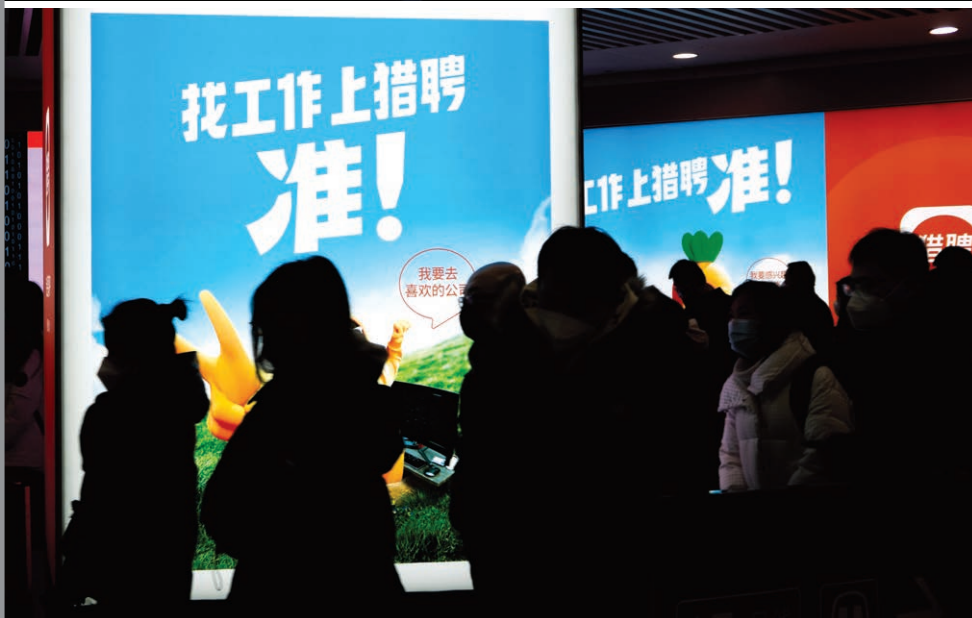
businesses from non-payment of commercial debt.

Simply put, if you do not receive what you are owed due to a buyer's bankruptcy, insolvency or other issues, or if the payment is very late, the insurance policy will reimburse you for a majority of the outstanding debt. This helps you protect your capital, maintain your cash flow and secure your earnings while extending your competitive credit terms and helping you access more attractive financing.

The biggest advantage of trade credit insurance is that companies are empowered to trade on open terms with guaranteed protection from non-payment or unpaid invoices. Leveraging on Allianz Trade's database that monitors over 80

million companies amassed over 120 years in the business, we have a deep understanding of how firms across the world behave in terms of payment behaviour. This is particularly valuable for exporters planning on penetrating new markets and customers in the post-pandemic world.

With trade credit insurance, you can reliably manage the commercial and political risks of trade that are beyond your control. It can help you feel secured in extending more credit to current customers or pursuing new, larger customers that would have otherwise seemed too risky. Our role of a trade credit insurer is not just to indemnify losses from a business default, but to provide businesses with knowledge and support, and to steer away from foreseeable losses in the first place.



隨着中國恢復對外開放，報復式消費帶動個人開支增加，內地在 2023 年第一季度的實質經濟增幅超出預期，按季及按年增長分別達 2.2% 和 4.5%，而上一季度的按季和按年增長分別為 0.6% 和 2.9%。

從行業細分來看，較高的增長主要是由服務業推動，而農業、製造業和建造業的活動在今年首季度有所放緩。其他月度指標也顯示出貿易差額比預

期大（即出口表現韌性，但進口仍然疲軟）。現在看來，我們對 2023 年實質經濟增長 5.0% 的預測有更明確的上調空間。

儘管這一預測與官方指引相近，惟我們預計今年經濟復蘇的主要推動因素——個人消費的增速更快，達到 8.2%。當然，在重新開放的初期預料會出現報復式消費，但消費反彈的力度可能會因以下因素而減弱：勞動力

市場尚未恢復正常；過剩儲蓄枯竭；房地產市場沒有明顯逆轉跡象。

復蘇主要還是依賴消費，儘管可能以國內消費為主（即在中國經營的公司比向中國出口的公司受益更多）。隨著壓抑的需求得到釋放，最強勁的消費復蘇勢頭或在今年上半年顯現。由於受到房地產市場和青年失業等結構性問題困擾，消費開支將要比 2021 年更長的時間才能回復到疫情前水平。

內地當局正在着力解決這些結構性問題，但換來的可能是失卻政策支持。財政方面，今年地方政府專項債券新增發行目標定為人民幣 3.8 萬億元，低於預期。這表明政府致力減少財政赤字，投資基建的步伐可能會放緩；在貨幣政策方面，今年可能會保持寬鬆，特別向一些行業和企業（如中小企）傾斜。中國人民銀行於 3 月中下調存款準備金率，可能凸顯出中央政府在 2023 年保守的增長目標和海外銀行業受壓的環境下，提振市場情緒的意願。

中國在疫情期間長期封關，嚴重影響了供應鏈和原材料價格。加上增長和需求放緩、國家支援計劃結束及烏克蘭戰爭等，這些都是推高全球企業破產數量的原因。根據我們專有的「全球破產指數」，估計全球企業破產個案在疫情期間連續兩年下跌後（2020 年下跌 14%，2021 年下跌 11%），今明兩年將分別躍升 21% 和 4%。僅就中國而言，儘管在 2022 年成功控制破產數字（下跌 13%），我們預計數字今年將上升 4%，2024 年將進一步增加 5%，這主要是由於房地產和建造業的風險仍然存在。

我們在今年 3 月發布的研究報告顯示，2022 年全球上市公司的營運資本需求增加了 9 天，周轉天數達到 72 天；這是自 2008 年以來最大的年

度增幅，而此前 2021 年增加了 3 天。營運資本需求上升的原因是增長放緩、通脹上升、融資成本增加和未收款項增多。在亞太區，營運資本需求增加了 10 天，周轉天數達到 77 天，除新加坡外，所有國家都出現了不同程度的增幅，其中日本增加 2 天，印度增加 12 天，中國增加 15 天。總體而言，亞太區 22% 企業的回款時間為 90 天以上。

鑒於全球營運環境複雜，在與現有及新客戶交易時，使用信用風險管理工具來保障自己至關重要。貿易信用保

險是一種較常用的信用風險對沖工具，可以保障企業免受商帳拖欠的影響。簡而言之，如果您因買方破產、資不抵債或其他問題而未有收到欠款，或者買方付款逾期甚久，您將可憑保單獲償大部分未清欠款。這有助於保護資本、維持現金流及保障收入，同時延長具競爭力的信用期限，並助您獲得更好的融資條款。

貿易信用保險的最大優勢在於企業可自行選擇進行除銷交易，同時確保企業免受拒付或未付發票的影響。安聯貿易的數據庫監察逾 8,000 萬家公司

在過去 120 年來的業務運作，讓我們深入了解世界各地企業의 支付行為模式。對計劃在疫後新世界開拓新市場和客戶的出口商來說，這些數據提供了寶貴的見解。

投保後，您除了可以妥善管理無法控制的貿易商業和政治風險，還可安心向現有客戶提供更多信貸，或與原本風險過高的新客戶或大客戶展開合作。貿易信用保險公司的角色，不僅是賠償因企業違約造成的損失，還會向企業提供知識和支援，從一開始就避免可預見的損失。

## 僱傭模式種類多 勞工權益知清楚

### Labour Rights under Different Employment Patterns

所有受《僱傭條例》保障的僱員，不論「全職」或「兼職」工作及其工作時數，都享有條例的一些基本保障，例如工資的支付、扣薪的限制及放取法定假日等。

All employees covered by the Employment Ordinance, whether full-time or part-time and irrespective of their hours of work, are entitled to basic protection under the Ordinance e.g. payment of wages, restrictions on wage deductions and the granting of statutory holidays, etc.



《僱傭條例》適用於所有僱員\*，包括全職、兼職、散工、替工或臨時工  
The Employment Ordinance is applicable to all employees\*, whether they are designated as full-time, part-time, casual, substitute or temporary employees.

\* 法例指明的若干人士除外  
Except for those to whom the Employment Ordinance does not apply



僱員連續受僱於同一僱主 4 星期或以上，而每星期最少工作 18 小時的，便屬連續性合約。他們可享有更多權益，例如休息日、法定假日薪酬、有薪年假、疾病津貼、生育保障、侍產假、遣散費及長期服務金等。

An employee who has been employed continuously by the same employer for 4 weeks or more, with at least 18 hours worked in each week is regarded as being employed under a continuous contract. They are entitled to further benefits such as rest days, pay for statutory holidays, paid annual leave, sickness allowance, maternity protection, paternity leave, severance payment and long service payment, etc.

詳情請瀏覽上載至勞工處網頁的「僱傭模式種類多 勞工權益知清楚」小冊子  
Please refer to the publication "Labour Rights under Different Employment Patterns" available on the Labour Department's website for details.



## China Committee 中國委員會

The Global Trade and Investment Promotion Summit 2023 was held on 24 May in Beijing, under the theme “Bolster Confidence in Building Together an Open World Economy Through Win-win Cooperation.” Vice-Premier He Lifeng delivered the speech at the opening ceremony. The event, which members attended virtually, was organized by the China Council for the Promotion of International Trade.

中國貿促會於5月24日在北京舉行2023年全球貿易投資促進峰會，主題為「堅定信心合作共贏，共建開放型世界經濟」，國務院副總理何立峰為開幕式致辭，總商會多位會員以線上形式參會。



Chamber Deputy Chairman Agnes Chan attended the Promotion Meeting of the 2<sup>nd</sup> Conference of Global Economic Development and Security Forum of Boao Forum for Asia Annual Conference 2023 on 29 May, held under the theme “An Uncertain World: Solidarity and Cooperation for Development amid Challenges.” HKSAR Chief Executive John Lee gave the keynote address.

總商會常務副主席陳瑞娟於5月29日出席博鰲亞洲論壇全球經濟發展與安全論壇第二屆大會推介會，今屆年會的主題為「不確定的世界：團結合作迎挑戰，開放包容促發展」，香港特區行政長官李家超於會上致辭。



中國委員會副主席姚逸明於5月29日出席青島—香港經貿合作交流會。青島市委副書記及青島市市長趙豪志介紹青島與香港在經濟發展、產業構建、城市建設和開放優勢四個方面的合作機遇。

Edmond Yew, Vice Chairman of the China Committee, attended the Qingdao-Hong Kong Economic and Trade Cooperation Conference on 29 May. Zhao Haozhi, Deputy Secretary of the Qingdao Municipal Party Committee and Mayor, introduced

many opportunities for cooperation between Qingdao and Hong Kong under four aspects: economic development, industrial construction, urban construction, and open advantages.

Yang Xiaomei, Director of the Ganzhou Bureau of Commerce, led a delegation to the Chamber on 30 May, where they were received by Petrina Tam, Convenor of the GBA Working Group.

An old revolutionary base in Jiangxi Province, Ganzhou is famous for its production of rare earth metals. Currently, the focus is on implementing new economic measures to attract foreign investment. Yang noted that Hong Kong accounted for 80% of foreign investment in the city. She also invited members to the 32<sup>nd</sup> World Hakka Conference in November, which will be held in Longnan County, home to about 370 historic Hakka villages.



贛州市商務局局長楊小妹於5月30日率團到訪總商會，由大灣區工作小組召集人譚唐毓麗接待。贛州是位於江西省的革命老區，以出產稀土金屬馳名，該市正着力推出新經濟措施以吸引外資。楊小妹指出，香港佔贛州外來投資總額的80%。她亦邀請會員於11月出席在贛州市龍南縣舉行的第32屆世界客屬懇親大會，當地約有370個客家古村。

Chamber CEO George Leung attended the Shandong Cooperation Promotion Event on High Quality Development and Opening-Up on 30 May, where representatives of Shandong Province, leading associations and members of the Hong Kong business community gathered to discuss and promote cooperation.

總商會總裁梁兆基於5月30日出席山東高質量發展開放合作推介會，來自山東省、香港商界組織和企業的代表聚首一堂，討論兩地如何加強合作。

Petrina Tam, Convenor of the GBA Working Group, attended the Shandong-Hong Kong-Macao Industrial Cooperation Conference on 31 May. The event was organized by Shandong Province's Department of Industry and Information Technology, and the Taiwan, Hong Kong and Macau Affairs Office of the Shandong Provincial Government. Nine major projects were signed involving new energy and materials, the industrial internet, industrial talent cooperation, etc., adding to a total of RMB 9.3 billion.

大灣區工作小組召集人譚唐毓麗於5月31日出席「聯通魯港澳 合作促共贏」魯港澳產業合作對接交流會。是次活動由山東省工業和信息化廳及山東省人民政府台港澳事務辦公室合辦，為九項重大專案舉行簽約儀式，涉及新能源和新材料、工業互聯網以及產業人才合作等領域，總金額達到人民幣93億元。



Chamber General Committee member Emil Yu was among the officiating guests at the Shibe District-Hong Kong Promotion Conference on 1 June, organized by Shibe District People's Government of Qingdao, where a host of cooperation projects were signed.

理事于健安於6月1日出席由青島市市北區人民政府主辦的青島市市北區港澳推介會，並擔任主禮嘉賓，見證合作項目簽約儀式。



China Committee Vice Chairman Felix Lee and six members joined a mission to Dongguan on 13 June, organized by the China Council for the Promotion of International Trade. The delegation visited several places to learn about the latest developments in urban construction in the city, including the Dongguan Songshan Lake High-tech Industrial Development Zone, the Binhai Convention & Exhibition Center, Binhai Bay Hong Kong and Macao Youth Home Innovation and Entrepreneurship Base, Genzon Science Park Exhibition Center, Songshan Lake Science City Exhibition Hall, and Songshan Lake Hong Kong and Macao Talent Base.

中國委員會副主席李家聰及六位會員於6月13日參加由中國貿促會主辦的香港經貿代表團，參觀東莞松山湖高新技術產業開發區、濱海灣展示中心、濱海灣港澳青年之家創新創業基地、正中科學園展示中心、松山湖科學城展覽館及松山湖港澳人才基地，了解東莞城市建設的最新發展。

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## Americas Committee 美洲委員會

### Payment Gateways in the Digital Era 數碼時代的支付網關

Arnold Chan, General Manager of Hong Kong & Southeast Asia, Airwallex, gave members an interesting update on payment gateway developments in the digital era. Speaking at the Americas Committee meeting on 8 June, Chan said that a key advantage of payment gateways is that it allows merchants to avoid falling into currency conversion traps when trading across borders, which can reduce ecommerce retailers' gross margins by as much as 10%. Payment gateways and online banks can also make it easier for businesses to quickly set up accounts so that they can start trading as soon as possible. Another advantage is that around 50% of online transactions today are conducted with electronic wallets, like Alipay. He explained that if online retailers only accept credit card payments, they could be losing sales on a significant proportion of online transactions.

At the same meeting, Evaristo Trevino Berlanga and Mark Michelson were re-elected as Chairman and Vice Chairman respectively, while Susana Munoz Enriquez was newly elected as Vice Chairman.



Airwallex 香港及東南亞區域總經理陳君洋出席 6 月 8 日的會議，向會員介紹數碼時代的支付網關發展。陳君洋表示，跨境交易的「匯兌陷阱」或會使電子商貿零售商的利潤減少達一成，而支付網關的一大好處在於協助商戶避免

這個情況。支付網關和網上銀行亦使企業能迅速開設帳戶並開展業務。此外，現時約半數網上交易透過支付寶等電子錢包進行，造就使用支付網關的另一優勢。他解釋，假如網上零售商只接受信用卡付款，來自網上交易的營業額或會大受影響。

會上，Evaristo Trevino Berlanga 和麥高誠分別獲選連任主席和副主席，穆思思則當選副主席。

## Asia & Africa Committee 亞洲及非洲委員會



### Fostering Connections with Egypt

Jonathan Lamport, Chairman of the Asia & Africa Committee, attended a lunch reception on 29 May, held in honour of Waleid Gamal Eldien, Executive Chairman of the General Authority for the Suez Canal Economic Zone. In his keynote speech, Eldien highlighted Egypt's huge growth potential and unique positioning as the gateway to Sub-Saharan Africa and the MENA region. He also shared about the investment opportunities in the Suez Canal Economic Zone, in particular the ports and logistics field.

### 與埃及加強聯繫

亞洲及非洲委員會主席林偉全於 5 月 29 日出席由蘇伊士運河經濟區管理局主席 Waleid Gamal Eldien 主持的午餐會。Eldien 發表主題演講時指出埃及發展潛力龐大，亦是通往非洲及中東地區的門戶。他亦分享蘇伊士運河經濟區在港口和物流領域的投資機遇。

## Lunch Meeting with Dr Jerry Sambuaga 與Jerry Sambuaga博士共晉午餐

Dewan Saiful Alam, Vice Chairman of the Asia & Africa Committee, attended a lunch meeting on 20 June hosted by the Consulate General of Indonesia and Indonesia's Ministry of Trade, where he met Dr Jerry Sambuaga, Indonesia's Vice Minister of Trade. A panel of experts discussed the country's latest developments – Indonesia's economy performed well in 2022, achieving a year-on-year growth of 5.3%, and is seen as one of the bright spots amid global economic gloom.

亞洲及非洲委員會副主席 Dewan Saiful Alam 於 6 月 20 日出席由印尼駐香港總領事館及印尼貿易部舉行的午餐會，並與印尼貿易部副部長 Jerry Sambuaga 博士會面。多位專家講者討論印尼經濟的最新發展，該國經濟於 2022 年表現良好，按年增長 5.3%，在全球經濟前景黯淡的環境下成為一大亮點。



## Hong Kong-Korea Business Luncheon 香港—韓國商業午餐會

The 19<sup>th</sup> Hong Kong/Korea Business Roundtable Keynote Luncheon was held on 20 June. Jonathan Lamport, Chairman of the Asia & Africa Committee, met with Korean companies looking to form new connections with Hong Kong partners.

第 19 屆香港—韓國商業圓桌會議及主題午餐會於 6 月 20 日舉行，韓國企業代表與亞洲及非洲委員會主席林偉全會面，並表示有意與香港夥伴建立新聯繫。

## HKCSI – Executive Committee 香港服務業聯盟—執行委員會



At the HKCSI – Executive Committee meeting on 1 June, Raymond Fan, Deputy Director-General of OASES, gave members an introduction to the Office for Attracting Strategic Enterprises. Fan also outlined the investment landscape of the four strategic sectors key to OASES. James Tong was re-elected Chairman at the meeting.

引進重點企業辦公室（引進辦）副主任范偉明出席 6 月 1 日的會議，向會員介紹引進辦的工作，並概述四個重點行業的投資環境。會上，唐偉邦獲選連任委員會主席。

## 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  
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法律委員會  
Mr Nick Chan  
陳曉峰先生

## Health & Wellness Working Group

### 醫療與健康工作小組

At the Health and Wellness Working Group meeting on 9 June, Professor David Siu, Honorary Clinical Professor, Department of Medicine, HKU, Centre Medical & Telehealth Centre, led a seminar on combating cardiovascular disease. Roy Ng was re-elected Convenor of the Group.

香港大學醫學院內科學系名譽臨床教授蕭頌華於6月9日主持研討會，分享他對抗心血管疾病的臨床經驗。會上，伍俊達獲選連任工作小組召集人。

## Manpower Committee

### 人力委員會



Professor Eric Fong, Chair in Sociology and Head of Department of Sociology of the University of Hong Kong, shared his insights on the recent emigration wave in Hong Kong and its impact on talent shortage at the Manpower Committee meeting on 6 June. Committee member Dr. Bessie Chong, Director – Group Human Resources and Organizational Development at Esquel, gave a presentation on how empowerment can propel digital transformation to unlock the potential of talent. Jeff Tang was elected Chairman and Hayly Leung and Teddy Liu were re-elected Vice Chairmen at the meeting.

香港大學社會學系系主任及教授方偉晶出席6月6日的會議，就香港近年的移民潮分享見解，並剖析這個現象對人才短缺問題的影響。溢達集團人力資源及組織發展部總監及委員會成員莊珮珊分享提升賦權如何推動數碼轉型，從而釋放人才的潛力。會上，鄭添之當選委員會主席，梁小玲和廖國泰則獲選連任副主席。



HKGCC CEO George Leung, and Emil Yu, HKGCC Representative of the Labour Advisory Board and a member of the General Committee, attended a meeting with the Minimum Wage Commission on 13 June to convey the Chamber's views on the enhancement of the Statutory Minimum Wage review mechanism.

總商會總裁梁兆基以及總商會勞工顧問委員會代表兼理事于健安於6月13日出席最低工資委員會諮詢會議，反映總商會對優化法定最低工資檢討機制的意見。

## Small & Medium Enterprises Committee

### 中小型企業委員會

On 26 June, SME Committee Chairman Angela Lee attended the launch of EasyBUD, a simplified application track under the BUD Fund. Officiating at the launch ceremony, Algernon Yau, Secretary for Commerce and Economic Development of the HKSAR Government, said the use of EasyBUD would help to expand business coverage and promote the development of Hong Kong's businesses and industries.

中小型企業委員會主席李慧賢於6月26日出席「BUD專項基金—申請易」啟動儀式。香港特區政府商務及經濟發展局局長丘應樺為啟動儀式擔任主禮嘉賓，他致辭時表示「申請易」將有助香港工商界拓展業務版圖，促進產業蓬勃發展。

Bernard Chan, Under Secretary for the Commerce & Economic Development Bureau (CEDB), shared at the SME Committee meeting on 12 June how the CEDB assists Hong Kong enterprises to enter emerging markets, while obtaining funding and business assurance. Mandy Lam, Senior Solicitor from the Legal Services Division of Companies Registry, explained the Companies (Amendment) Ordinance 2023 to the members. Angela Lee was elected Chairman, taking over from Norman Yeung, who stepped down after three years of service. Thomas Su was re-elected Vice Chairman alongside newly elected Vice Chairmen Simon Hui and Vicky Tam.

商務及經濟發展局副局長陳百里出席6月12日的會議，分享當局如何協助進入新興市場的港企獲取資金和業務保障。公司註冊處法律事務部高級律師林敏萱亦有與會，向會員講解《2023年公司（修訂）條例》。會上，李慧賢當選新一屆主席，接替已服務委員會三年的卸任主席楊敏健，蘇裕康獲選連任副主席，許雅賢及譚秀芳則當選副主席。



## Taxation Committee 稅務委員會

The Chamber submitted feedback to the Financial Services and the Treasury Bureau on 7 June regarding the Refinements to Hong Kong's FSIE Regime for Foreign-sourced Disposal Gains.

總商會於6月7日就財經事務及庫務局的「就外地處置收益優化香港的外地收入豁免徵稅機制」諮詢提交回應。

## Women Executives Club 卓妍社



Caroline McNally, Executive Partner, Head of Family and Divorce Practice at Gall Solicitors, shared her expertise on various aspects of family law at a seminar held by the Women Executives Club on 14 June. Moderated by WEC Vice Chairman Christabel Lee, the discussion covered a range of interesting topics – among them the legality of pre- and post-nuptial contracts, how a gift or an inheritance from parents is viewed in the event of divorce, and the unique challenges expatriate families face in Hong Kong.

高嘉力律師行合夥人兼家庭及離婚事務主管麥凱琳出席卓妍社6月14日的研討會，就家庭法不同範疇分享專業建議。是次研討會由卓妍社副主席李尚玉主持，議題包括婚前和婚後協議書的合法性，離婚時如何處理父母的饋贈或遺產，以及海外僱員家庭在香港面臨的獨特挑戰。

## COMMITTEE CHAIRMEN 委員會主席



**Manpower Committee**  
人力委員會  
Mr Jeff Tang  
鄭添之先生



**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  
Prof 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  
Ms Angela Wai Yin Lee  
李慧賢女士



**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

## Talent Development 人才發展



## Art of Storytelling in Business Presentations

### 商務簡報中說故事的藝術

A powerful business presentation requires the speaker to draw and hold the attention of the audience while being clear and concise. Gary Lo, Managing Director and Principal Instructor of GLO Consulting, led an interactive workshop on business presentation on 14 June, where participants learned about the practical skills that go into delivering a convincing presentation through a storytelling framework, one of the widely applicable techniques for better audience engagement and to make a strong impression.

講者要吸引和留住聽眾的注意力，同時保持內容清晰簡潔，才能成就出色的商務簡報。為此，說故事是其中一個用途廣泛的技巧，能夠提升聽眾的投入感，並留下深刻印象。GLO Consulting 董事總經理兼首席導師 Gary Lo 於 6 月 14 日主持互動工作坊，參加者了解到如何運用故事框架，以及增強簡報說服力的實用技巧。



## Sustainability in Human Resources

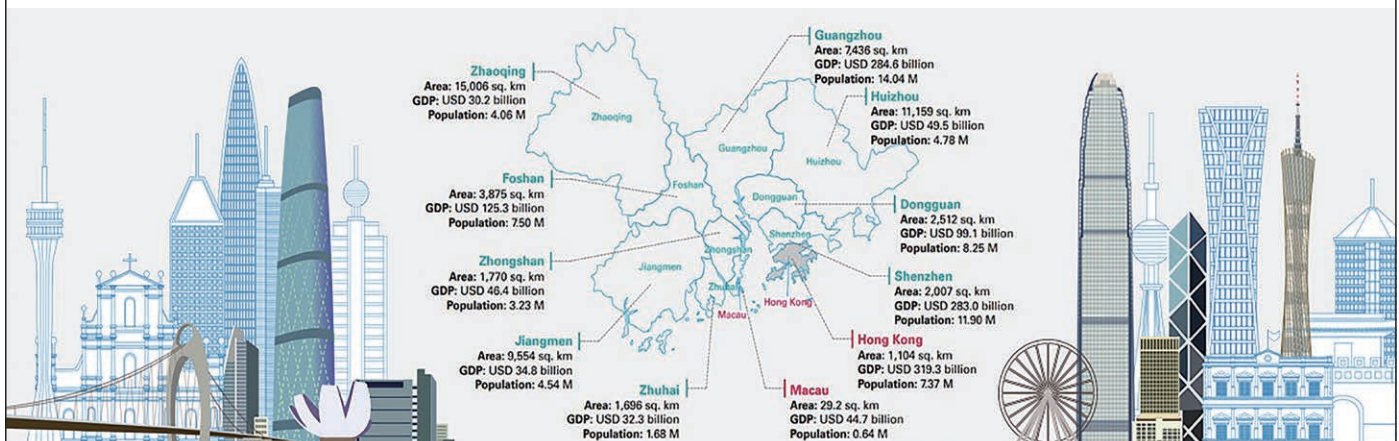
### 人力資源可持續發展

Human resources management reflects the ability of a company to recruit and retain talents while maintaining work productivity and overall business outcomes. At a seminar on 8 June, Joyce Lau, Executive Director of Business Services, and Bono Lee, Head of Human Resources and Administration, Tricor Hong Kong, discussed the importance of sustainable management and ways to kick-start and improve employee engagement.

人力資源管理關乎公司能否成功招聘和挽留人才，同時提升生產力和業務成果。卓佳香港商業服務部執行董事劉家儀及人力資源和行政主管李家傑出席 6 月 8 日的研討會，討論可持續管理的重要性，並分享企業如何提高員工投入度。

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## Cheers Europe! 為歐洲乾杯！

It was great to see so many European Consuls General and members at the Chamber's cocktail reception at the Hong Kong Club's Garden Lounge on 31 May. The reception, which was hosted by Europe Committee Chairman Davide De Rosa, aimed to give members and dignitaries a platform to learn and share information about Europe and expand their business networks. Deputy Chairman Agnes Chan made a toast and thanked all the CGs and senior Consulate representatives who joined for being so generous with their time.







總商會於5月31日假香港會花園廳舉行酒會，歐洲多國總領事和  
一眾會員聚首一堂。是次酒會由  
歐洲委員會主席戴偉德主持，為  
會員和政要提供平台，讓他們了  
解和分享歐洲的最新發展，以及  
拓展商業網絡。常務副主席陳瑞  
娟舉杯祝酒，並感謝所有總領事  
和領事館高層代表撥冗出席。



# China Committee Cocktail Reception

## 中國委員會交流酒會



**It was a full house at the China Committee's cocktail reception at Hong Kong Club on 26 June to celebrate the 26<sup>th</sup> anniversary of Hong Kong's return to China. More than 160 members and guests enjoyed a fantastic evening of networking and exploring business opportunities in the Mainland.**

China Committee Chairman Eric Fok welcomed the guests, and invited Wang Guannan, Chief Representative, China Council for the Promotion of International Trade (CCPIT) Representative Office in Hong

Kong, to share her insights on the economic and trade cooperation outlook for the year. Wang said that members should expect greater trade and investment ties with various Mainland cities in the future.

Chamber Chairman Betty Yuen, along with Chamber and China Committee leadership, proposed a toast to strengthening connections between the Mainland and Hong Kong.

The evening's officiating guests were Xu Xiaolin, Deputy Director General, Coordination Department, Liaison Office;

Guo Shaowei, Deputy Director General, Economic Affairs Department of the Central People's Government in the HKSAR; and Wang Qi, Director (Counselor), Office of the Commissioner of the Ministry of Foreign Affairs of the People's Republic of China in the HKSAR. Over 20 representatives from different Mainland cities and provinces also attended.





中國委員會於6月26日假香港會舉行交流酒會，慶祝香港回歸祖國26周年，全場座無虛席，160多名會員和賓客一邊歡聚聯誼，一邊探索內地商機。

總商會主席阮蘇少涓與總商會和中國委員會領導一同舉杯祝酒，祝願中港兩地進一步加強聯繫。中國委員會主席霍啟山歡迎一眾來賓，並邀請中國國際貿易促進委員會

駐香港代表處首席代表王冠男就年內經貿合作展望分享見解。王冠男預期會員與內地不同城市的貿易和投資聯繫在未來將愈趨緊密。

交流酒會的主禮嘉賓包括中聯辦協調部副部長徐小林、經濟部副部長郭韶偉及中華人民共和國外交部駐香港特區特派員公署國際部主任王琪，另有20多位來自內地各省市的代表出席。



# Visit to Link Sustainability Lab

## 參觀領展可持續未來館

**Sustainability has become increasingly critical not only for organizations but also individuals if they want to remain relevant and competitive in today's world.**

On 20 June, a group of Chamber members went on a guided tour of Hong Kong's first sustainability education and collaboration platform, Link Sustainability Lab, where they learned about sustainable development and low-carbon living through thematic exhibitions and interactive games.

The 6,800-square-foot lab in Lok Fu Place also features a sustainable Cha Chaan Teng demonstration unit, which showcases an eco-operation model for F&B tenants, as well as Food Angel's first green mart to promote eco-consumerism and raise awareness about food waste.



要緊貼時勢和保持競爭力，推動可持續發展對組織和個人日益重要。

為此，總商會在6月20日安排會員參加領展可持續未來館導賞團，透過專題展覽和互動遊戲，了解可持續發展和低碳生活。

位於樂富的展館佔地約6,800呎，是香港首個可持續發展教育和協作平台。館內設有「綠續冰室」示範單位，展示餐飲租戶的環保營運模式，以及惜食堂首間環保概念店「米仔站」，旨在推廣環保消費和提高市民對食物浪費問題的認識。



# FOR LEASE

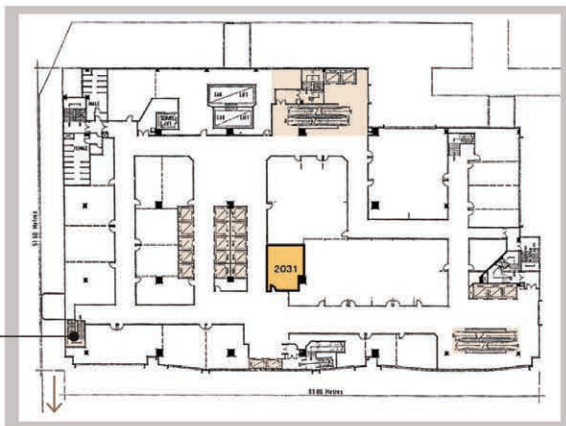
Shop 2031, 2/F, United Centre, 95 Queensway, Hong Kong



## OVERVIEW



Staircase leading to Pacific Place pedestrian bridge



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# HKGCC x Dior Father's Day Workshop

## 總商會與 Dior 合辦父親節工作坊

The Chamber and House of Dior commemorated Father's Day on 8 June with a fragrance and cocktail pairing workshop at 1881 Heritage in Tsim Sha Tsui. Dior specialists, accompanied by a professional sommelier, introduced members to the men's fragrance Sauvage Parfum, which was paired with three cocktails inspired by the perfume collection. Participants also tried out some newly launched grooming products, got practical tips on using perfume in one's daily grooming routine, and received a Dior Iconic Fragrance & Grooming Discovery Kit as a souvenir.



總商會與 House of Dior 於 6 月 8 日假尖沙咀 1881 合辦香薰美酒工作坊。Dior 專家和侍酒師帶領會員一邊探索 Sauvage 男士香薰系列，一邊品嚐三款以此為靈感的雞尾酒。參加者亦有機會試用全新推出的身體護理產品，聽取在日常護膚流程中使用香薰的實用心得，並獲贈 Dior Iconic 香薰及身體護理體驗套裝乙份。





# Kindness Walk

## 仁愛行為無家者送暖

Members of the Young Executives Club spent a day in Sham Shui Po distributing food and necessities to street sleepers and those experiencing homelessness. The Kindness Walk, held on 2 June, was organized by ImpactHK, an NGO committed to building community connections and increase awareness about the underprivileged.

After ImpactHK founder Jeff Rotmeyer introduced the work

and vision of the organization, members packed and distributed supplies such as eggs, biscuits, tissue and fruit to the homeless in Tung Chau Street Park.

While Hong Kong is one of the most prosperous cities in the world, homelessness remains a pressing social problem. According to recent data shared by the Social Welfare Department, there were over 1,500 street sleepers in 2020-2021.

卓青社會員於 6 月 2 日在深水埗參與同路舍「仁愛行」走訪活動，向露宿者和無家者送上食物和日用品。非牟利組織同路舍致力建立社區聯繫，以及增進大眾對弱勢社群的認識。

同路舍創辦人 Jeff Rotmeyer 介紹該機構的工作和願景，其後會員合力包裝物資，包括雞蛋、餅乾、紙巾和水果，並前往通州街公園轉贈無家者。

香港是全球最繁榮的城市之一，但亦受到無家的社會問題困擾。社會福利署的最新數據顯示，2020 至 2021 年的露宿者人數超過 1,500 人。

## CEO'S FAREWELL COCKTAIL RECEPTION

Jul 19 6:00 - 8:00 pm



### COMMITTEE MEETINGS

Check with secretariat for details

### SHIPPING & TRANSPORT

Schemes facilitating trade and clearance, Trade Single Window, policy updates related to the Mainland  
Jul 6 10:30 am

### FINANCIAL & TREASURY SERVICES

Updates on Hong Kong's Family Office Initiatives  
Jul 7 4:00 pm

### SMART CITY WORKING GROUP

Towngas' Pilot Hydrogen Extraction Programme for Heavy Transport Fuel  
Jul 13 10:30 am

### EUROPE

Jul 14 4:30 pm

### ECONOMIC POLICY

Jul 17 3:00 pm

### DIGITAL, INFORMATION & TELECOMMUNICATIONS

The future of HK's data centre market  
Jul 17 10:00 am

### INDUSTRY & TECHNOLOGY

HKTDC's upcoming campaigns and projects to support I&T development  
Jul 18 10:30 am

### REAL ESTATE & INFRASTRUCTURE

Jul 27 11:00 am

### TRAINING

Visit website for full details and to register



### WHO STOLE MY TIME?

Jul 4 9:30 am - 12:30 pm



### HANDLING EXTREMELY CONTROVERSIAL EMPLOYEES' LEAVE ENTITLEMENTS – LEGAL & PRACTICAL

Jul 14 9:30 am - 5:30 pm



### INCOTERMS 2020 IN GLOBAL BUSINESS

Jul 20 2:30 - 5:00 pm



### EXPERIENCE DESIGN SERIES – GAMIFICATION

Jul 26 2:30 - 5:30 pm



### PITCHING WITH IMPACT

Jul 6 9:30 am - 5:30 pm



### EFFECTIVE INFLUENCING SKILLS

Jul 18 9:30 am - 12:00 pm



### HOW TO AVOID TRADE TRAPS BETWEEN THE MAINLAND AND HONG KONG? PRINCIPLES OF THE CHINA CONTRACT LAW THAT YOU NEED TO KNOW

Jul 21 2:30 - 5:30 pm



### ART OF BRANDING IN ATTRACTING TALENTS

Jul 27 9:30 - 11:30 am





### WORKSHOPS & SEMINARS

Visit website for full details and to register



#### MARKET OUTLOOK AND CORPORATE CASH MANAGEMENT IN AN "AFTERSHOCK ECONOMY"

Jul 10 12:30 - 14:00 pm



#### POLICY ADDRESS: CHAMBER FOCUS GROUP DISCUSSION (ENGLISH) – SESSION 1

Jul 10 10:00 - 11:30 am



#### PRIORITIZING IN A CHANGING WORLD THROUGH ADAPTIVE LEADSHIP

Jul 11 9:30 am - 12:00 pm



#### AI 2.0: THE RISE OF GENERATIVE AI AND THE FUTURE OF BUSINESS

Jul 11 3:45 - 5:00 pm



#### POLICY ADDRESS: CHAMBER FOCUS GROUP DISCUSSION (CANTONESE) – SESSION 2

Jul 12 3:30 - 5:00 pm



#### ARE YOU READY FOR THE NEW ERA OF DIGITAL ECONOMY – E-HKD?

Jul 18 3:00 - 5:00 pm



#### MAKE YOUR ESG MORE RELEVANT

Jul 19 2:30 - 4:00 pm



#### HOW TO IMPROVE WORK EFFICIENCY WITH CHATGPT

Jul 20 10:00 am - 12:00 pm



#### REALISING HONG KONG'S I&T POTENTIAL WITH THE NORTHERN METROPOLIS

Jul 26 10:30 am - 12:00 pm

### NETWORKING

Visit website for full details and to register

#### DIGITAL, INFORMATION & TELECOMMUNICATIONS COMMITTEE COCKTAIL RECEPTION

Jul 17 5:00 - 6:30 pm

#### REAL ESTATE & INFRASTRUCTURE COMMITTEE NETWORKING RECEPTION

Jul 27 12:30 - 1:30 pm



# TRAINING & DEVELOPMENT

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## Gamification 遊戲化營銷

Gamification is the application of game elements to non-game problems, such as business and social impact challenges.

This workshop is designed to give you a basic understanding of gamification: the mechanisms of gamification, why it has such tremendous potential, and how to use it effectively.

We'll look at many real-world examples, and delve into related issues of design, psychology, and more.

### Outline:

- What exactly is gamification? Game vs play
- Think like a game designer
- Gamification design framework: GAME
- The PBL (points, badges, leaderboards) triad
- Flow in gamification
- Case studies & group discussions

遊戲化是指將遊戲元素應用於非遊戲範疇，例如商業和社會影響方面的挑戰。

是次工作坊旨在讓參加者掌握遊戲化的基本知識，包括遊戲化的機制和龐大潛力，以及如何有效運用這項策略。

講者將剖析多個真實案例，探討設計和客戶心理等相關議題。

### 大綱：

- 戲化是甚麼？遊戲與玩耍的差異
- 模仿遊戲設計師的思考方式
- 遊戲化設計框架：GAME
- PBL三大要素：積分、徽章、排行榜
- 遊戲化的流程
- 案例分享及小組討論

📅 26/07/2023 (2:30 – 5:30 p.m.)

🗣️ Cantonese 廣東話

💰 Member 會員 \$850 / Non-member 非會員 \$1,050



Trainer 導師：  
Daryl Choy 蔡伯偉，  
Author, Experience Wave  
《體驗曲線》作者

## Effective Influencing Skills

Successful and resourceful people know how to influence others be they politicians, business directors, advertising executives or football managers. They know what it takes to persuade others to support them and to adopt their ideas, and this workshop examines how they do it.

Participants will experiment with internationally recognized strategies and techniques within the context of the local environment.

### Content:

- How to influence others when you don't have much authority
- Accelerating the process of developing trusted relationships
- Understanding the power of social influence, and how to use it
- Increasing personal power of persuasion "across-the-table"
- Principles and theories
- Application of strategies and processes

### Learning Outcomes:

To equip participants with the techniques to influence others in the workplace, including colleagues, clients, stakeholders etc.; as well as to increase business opportunities, improve productivity and team collaboration.

📅 18/07/2023 (9:30 a.m. – 12:00 p.m.)

🗣️ Cantonese 廣東話

💰 Member 會員 \$750 / Non-member 非會員 \$950

## 有效提升影響力的技巧

機智的成功人士深明影響他人之道。無論是政治家、業務總監、廣告主管或球會領隊，他們都擅長說服他人支持並採用其構思。本工作坊將探討如何發揮影響力，並讓參加者嘗試在實際情景中應用國際認可的策略和技巧。

### 內容：

- 如何在權力有限的情况下影響他人
- 加快建立信任關係的過程
- 了解社會影響的力量及如何運用
- 提升個人在談判桌上的說服力
- 原則與理論
- 策略和流程的應用

### 學習成果：

讓參加者掌握在職場上影響他人（包括同事、客戶和持份者）的技巧，藉以開拓商機、提高生產力及改善團隊合作。



Trainer 導師：  
Tony Ngo 吳家騰，  
Senior Partner,  
Connect Communication  
資深合夥人

## Art of Branding in Attracting Talent 建立品牌與吸納人才的藝術

When it comes to sourcing and hiring people, gauging whether the candidates come with the right techniques and culture suited to an organization is only part of the story. As talent is being actively sought after everywhere, the right appeal does not just come with tangible terms and offers, but also how hiring managers brand themselves and their organization, which is often a key component missed out in a lot of interviews.

This session aims at working with hiring managers and HR professionals to explore how to select facts and stories to brand themselves as well as the organization during interview sessions in an authentic way that matches the core values of the candidates.

In short, this workshop will teach you how to attract the right candidate after identifying him or her as the right fit for you and your organization.

### Learning Outcome:

Examine the art of branding oneself as a hiring manager as well as branding your organization for job applicants during interviews.

判斷應徵者是否具備合適技能及能否融入機構文化，只是招聘人才的其中一環。全球各地正積極招攬人才，除了具體的薪酬待遇，招聘經理和所屬機構的形象亦有助吸引應徵者，而這往往是面試過程中被忽略的重要元素。

本課程為招聘經理及人力資源專才而設，探討如何於面試過程中分享資訊和故事，從而建立與應徵者核心價值觀匹配的個人和機構形象。

簡而言之，是次工作坊將教授參加者為機構物色合適的應徵者後，應如何吸引他們加入。

### 學習成果：

招聘經理將能夠在面試期間向應徵者宣傳個人和機構品牌形象。

📅 27/07/2023 (9:30 a.m. – 11:30 a.m.)

🗣️ Cantonese 廣東話

💰 Member 會員 \$600 / Non-member 非會員 \$800

Trainer 導師：  
Elly Zee 徐慕琴，  
Founder, E Zee Learning  
創辦人



Training course venue: HKGCC Theatre, 22/F United Centre | 培訓課程地點：金鐘統一中心22樓香港總商會演講廳



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### Flexible Space

Our rooms provide a variety of options to suit your exact needs, from meeting, training to cocktail reception.



### Well-equipped facilities

LCD Projectors+Screens, Podium Mic, Table Mics, Hand-held Wireless Mics, Clip Mics, Internet Access / Wi-Fi, Laser Pointer, Whiteboard / Flipchart, Reception Area, Self-service Café Bar.

### Ms Looby Ho

📞 2823-1228

✉️ [venuerental@chamber.org.hk](mailto:venuerental@chamber.org.hk)

The Hong Kong General Chamber of Commerce  
22/F United Centre, 95 Queensway, Hong Kong  
(Admiralty MTR Station, Exit D)



For full details and rates,  
please visit [www.chamber.org.hk/rental](http://www.chamber.org.hk/rental)

# DO YOU REALLY KNOW YOUR BUSINESS PARTNERS IN HONG KONG?



## CERTIFICATE OF BUSINESS IDENTITY

Allows third parties to quickly and easily verify if they are dealing with a company legitimately registered to operate a genuine business in Hong Kong.

### 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

Established in 1861, the Hong Kong General Chamber of Commerce is the largest issuer of Certificates of Origin and sole guarantee body for ATA Carnets. We have been certifying trade and business documents, and our certification is widely recognized by traders, investors, customs administrations, consulates and banks around the world.

### WE BUILD TRUST



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