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美國加息背後的關鍵

The Key Behind a US Rate Hike

水耕有法 復興本地農業

Hydroponics: the Way to Revive Local Farming

HK\$20

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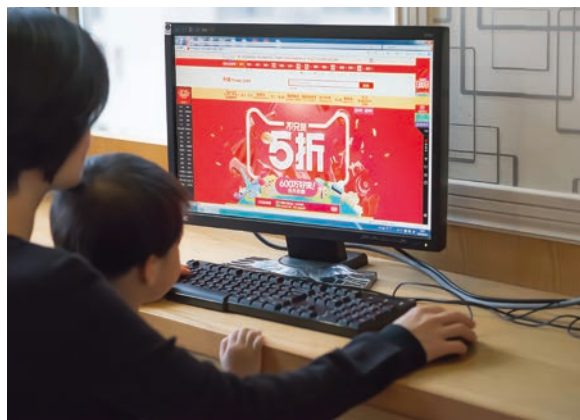


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港商可積極參與 “一帶一路”建設

HONG KONG BUSINESSES CAN ACTIVELY PARTICIPATE IN “ONE BELT AND ONE ROAD” CONSTRUCTION

隨着國家“一帶一路”建設逐步開展，將帶動區域經濟邁向更深層次合作，工商界也將迎來前所未有的商機。本港企業應積極發揮靈活高效的特質，並善用香港專業服務的獨有優勢，特別是在金融、專業管理與支援等範疇作更具體參與。中總亦將與政府和相關機構緊密配合，為企業開拓“一帶一路”市場給予適當支援。

發揮金融與專業服務獨特優勢

“一帶一路”涵蓋60多個國家，經濟發展狀況不同，推動區內以至跨區域大型基建自然成為聯繫和開拓“一帶一路”市場的關鍵。不少意見指出，香港以中小企業為主，難以參與龐大的基建工程。然而，我們認為企業即使未能直接參與，也可借助香港國際金融中心優勢，為沿線基建項目提供多元化的投融資服務。

目前，香港是最大的人民幣離岸中心，去年亦是全球新股集資額最大市場；香港的金融機構在處理發債、上市集資、資產和財富管理方面亦有相當口碑。我們相信，結合香港優勢和金融業強項，將有效促進香港成為基建投融資的重要平台，長遠更為香港離岸人民幣建立新的循環機制。金融管理局正籌備成立基建融資促進辦公室，相信日後能更有系統地為金融業界、工商企業和投資者尋找投融資機會。我們亦期待香港能成功加入亞投行，並爭取在港成立區域財務營運和管理中心，為“一帶一路”沿線提供專業和高效率的投融資與管理服務。

除金融服務外，香港在建築測量、工程設計、項目管理等專業服務領域也達到世界一流水平，不少企業均有參與海外工程管理、技術支援與顧問諮詢的經驗；本港大型運輸的管理模式更廣受國際社會認同，例如港鐵積極輸出鐵路建設及管理服務並獲不俗口碑，港口及機場營運管理水平亦是領先全球。香港企業在參與“一帶一路”基建工程的管理、項目監管與支援工作絕對可提供優質的專業服務。

另一方面，香港法律體系完備，律師既熟悉普通法，對大陸法也有了解，可為內地與“一帶一路”沿線國家提供合適的法律支援與仲裁服務。月前，基本法委員會副主任梁愛詩擔任本會講座嘉賓時指出，香港可藉法律服務的獨有優勢，爭取成為解決商務合同爭議與法律糾紛的處理中心，並推動培育更多國際法律人才，為提供“一帶一路”法律服務做好準備。

為工商企業提供資訊與協助

“一帶一路”市場潛力龐大，惟企業始終對部分沿線市場較陌生，商會正可發揮網絡聯繫優勢，協助企業了解市場訊息和加強合作。事實上，中總定期舉辦考察及研討活動，探討海內外經貿形勢與市場最新發展；我們亦將繼續與香港貿發局、中國貿促會及各地行業協會加強聯繫，協助企業應對“一帶一路”建設進程遇到的問題。

上月，中總參加由中國工業經濟聯合會牽頭成立的“一帶一路”工商協會聯盟並擔任始創成員，我們將積極配合聯盟的工作，促進各地工商協會攜手合作，為工商企業提供適切協助。我們亦會全力配合特區政府的“一帶一路”工作，積極與當局即將成立的督導委員會和專責辦公室保持溝通，為企業提供市場諮詢與營商支援。

張德江委員長在5月訪港時明確指出，中央支持香港主動對接“一帶一路”，打造綜合服務及投融資平台。在國家全力支持和特區政府積極推動下，本港企業定能發揮所長，在“一帶一路”機遇中找到合適定位；中總亦將發揮商會網絡優勢，為企業拓展業務擔當“超級聯繫人”角色。🔗

“企業即使未能直接參與，也可借助香港國際金融中心優勢，為沿線基建項目提供多元化的投融資服務。

Direct participation may not be possible, businesses can draw on Hong Kong's strengths as an international financial center to provide a wide range of investment and financing services for the infrastructure projects along the "One Belt and One Road". ”

With the country's gradual construction of the "One Belt and One Road" driving regional economies towards deeper cooperation, the business community will also see unprecedented opportunities. Hong Kong businesses should leverage their nimbleness and high efficiency to capitalize on the unique strengths of Hong Kong's professional services, participating in areas such as finance, professional management and support in particular. The Chamber will work closely with the HKSAR Government and relevant agencies to give appropriate support for businesses to tap the "One Belt and One Road" market.

Capitalizing on the unique strengths of financial and professional services

The "One Belt and One Road" involves more than 60 countries which are in different stages of economic development. Naturally, promoting regional and inter-regional large-scale infrastructure construction has become the key to connect and open up the "One Belt and One Road" market. Many people pointed out that as Hong Kong's economy is dominated by SMEs, it is difficult for them to participate in large-scale infrastructure projects. Nevertheless, we believe that while direct participation may not be possible, businesses can draw on Hong Kong's strengths as an international financial centre to provide a wide range of investment and financing services for the infrastructure projects along the "One Belt and One Road".

Hong Kong is currently the largest offshore RMB centre and it was the world's largest market in terms of funds raised via IPO last year. Hong Kong's financial institutions are highly reputable in bond issuance, IPO financing, and asset and wealth management services. We believe that combining Hong Kong's advantages and the strengths of its financial sector will effectively promote Hong Kong as an important platform for infrastructure investment and financing, and, in the long run, will establish a new circulation mechanism for Hong Kong's offshore RMB operations. We believe that the Infrastructure Financing Facilitation Office (IFFO), which will be established by the Hong Kong Monetary Authority shortly, can more systematically seek investment and financing opportunities for the financial sector, industrial and commercial enterprises, and investors in the future. We also look forward to Hong Kong successfully joining the Asian Infrastructure Investment Bank (AIIB) and setting up a regional financial operations and management centre in order to provide professional and highly efficient investment, financing and management services to the "One Belt and One Road" countries.

Besides financial services, Hong Kong has also attained world-class standards in professional services such as building surveying, engineering design and project management. Many Hong Kong businesses have overseas experience in engineering management, technical support and consultancy. Hong Kong's management model for large-scale transportation is also widely recognised by the international community; for example, the MTR's external railway

construction and management services are highly reputable, and Hong Kong is a global leader in terms of port and airport operations management standards. Hong Kong businesses unequivocally can provide high-quality professional services when participating in the management, supervision and support of "One Belt and One Road" infrastructure projects.

On the other hand, because Hong Kong has a sound legal system and its lawyers are familiar with both common law and civil law systems, they are able to provide appropriate legal support and arbitration services to the Mainland and other "One Belt and One Road" countries. At a forum hosted by the Chamber recently, Elsie Leung, Deputy Director of the HKSAR Basic Law Committee, pointed out that Hong Kong can leverage its unique strengths in legal services to serve as a centre for resolution of commercial contract disputes and legal disputes; it can also drive the nurturing of more international law talents in preparation for providing "One Belt and One Road-related" legal services.

Providing information and assistance to businesses

While the "One Belt and One Road" has huge market potential, businesses are relatively unfamiliar with some of the markets along the "One Belt and One Road". Therefore, the Chamber can use its networking channels to help them understand the markets and strengthen cooperation. Indeed, the Chamber has been regularly organizing visits and seminars to discuss domestic and overseas economic and trade situations and the latest developments in the markets. We will continue to strengthen ties with the HKTDC, CCPIT and various industry associations to help businesses deal with any issues that may arise during the "One Belt and One Road" construction.

Last month, as a founding member, the Chamber joined the Belt and Road Industrial and Commercial Alliance (BRICA) initiated by the China Federation of Industrial Economics (CFIE). We will actively support the BRICA on its tasks to promote cooperation among industrial and commercial organizations worldwide and provide appropriate assistance to businesses. We will also fully cooperate with the HKSAR Government on its efforts for the "One Belt and One Road", actively maintaining communication with the soon-to-be-established steering committee and office to provide market consulting services and business support for businesses.

During his visit in Hong Kong in May, NPC Chairman Zhang Dejiang clearly stated that the Central Government will support Hong Kong's proactive alignment with the "One Belt and One Road" to build platforms for integrated services and for investment and financing. Given the country's full support and driven by the HKSAR Government, Hong Kong businesses are definitely well-positioned to leverage their strengths to find the right positioning in the opportunities arising from the "One Belt and One Road" construction. The Chamber will maximize its strengths in networking to play a "super connector" role for businesses to expand their operations. 🔄



香港零售業陷入低潮，今年第一季度零售業銷貨額按年下跌12.5%，市場一片淡風；有謂香港零售的出路在於科技，只要掌握大數據、物聯網等嶄新科技，可為傳統的零售業帶來生機。

Recording a 12.5% year-on-year drop in retail sales in Q1 2016, Hong Kong's retail industry is evidently catching a downturn in a lackluster market. Some suggests that technology may be an exit for Hong Kong's retail. If big data, the internet of things and innovative technologies are embraced, new business opportunities may emerge in the traditional retail industry.



朱偉傑 Ricky Chu



劉淑芬 Tania Lau



廖振為 Bobby Liu

朱偉傑： 零售科技開拓生財捷徑

香港零售科技商會主席朱偉傑具多年互聯網經驗，他認為商戶及早應用零售科技方為上策。“我認識很多零售商，當中有些已積極尋找出路，設法掌握零售科技。”到底大數據、物聯網、流動支付、O2O 等科技策略如何為業界帶來生機？

流動支付：非只為方便結賬

“有人以為流動支付只是一種更利於客戶付款的手段，但我認為這不是重點。”朱偉傑表示，市場從來不缺方便付款的手段，例如八達通、信用卡，故不見得流動支付於這方面有重大突破。流動支付的關鍵在於數據收集，透過登記賬戶、填寫個人資料，客人在不知不覺間被商戶收集了大數據。他補充，收集的前提是提供流動支付服務的供應商，願意分享數據予商戶作戰略制定。

大數據：分析消費者心理

零售商得到大數據又有何作用呢？朱偉傑指出，很多商家早已設有會員制度，惟大部分徒具制度，卻未能執行大數據分析。“這類會員系統，往往

流於推廣新優惠的層次。這不獨見於小公司，不少大公司也是如此。”他理解，零售商生存困難，利潤不多，要維持薄利已是力竭筋疲，沒心思收集數據亦是人之常情。

“舉個極端例子：一間日本零食專賣店乍看客似雲來，其實只賺到1% 盈利。假設其全年生意額有20億元，實際只賺取2,000萬元。”但朱偉傑指出，只要善用大數據分析，扭轉劣勢亦非不可能。“例如你經營零食生意，有兩間分店，可惜均景況不佳。運用大數據分析，得知甲店客人鍾愛日本貨，乙店客人喜歡韓國貨，你便可重新分配貨物，扭轉敗局。”

朱偉傑續以例子闡釋：“大數據甚至能預測客人的購買行為。”外國曾有零售商發現不少30來歲的男顧客會同時購買啤酒與尿片，兩者本是風馬牛不相及，但原來這群父親晚上看球賽前常預先到超市買啤酒，又因孩子需要尿片，故一併購買。該零售商還發現有一群20來歲的小伙子，他們選購啤酒以後也會為女友買衛生用品。“這時候可以捆綁產品，例如客人每買三瓶啤酒，贈送一包衛生棉條。這便是銷售戰略，非靠直覺，而是透過大數據分析，了解客戶消費行為。”

物聯網與 VR

物聯網英文原為“IoT”，即 internet of things。現在也有另一說法“IoE”，即 internet of everything。因為當所有東西都連上網絡，自然可為商家提供很多情報。朱偉傑以一家國際時裝品牌為例：“店舖的衣服上有個防盜扣，這個扣並不是待衣物送到店舖才裝上，而是在衣物生產後便裝上，因為它還有定位功能，讓相關人員了解貨物的物流狀況。”他指出，防盜扣還應用於零售智慧層面，如客人傾向觸碰店內哪個貨架的衣物，防盜扣都能記錄起來。

O2O 將線上網絡結合線下真實世界，較常見的策略包括透過網上宣傳吸引客人到實體店消費。朱偉傑提到，現在還有一個新的領域——VR（虛擬現實）。“如最近一家專營日本旅遊公司推出了VR 體驗，讓情侶透過VR 眼鏡的360度互動影片，事先賞覽外國的婚禮場地。”當然，這只是初步的VR 應用，技術上不難處理，但重點是VR 在未來顧客體驗旅程與購買路徑中必將擔當重要的角色。

發展電商 大勢所趨

朱偉傑對各種銷售策略瞭如指掌，推動零售科技更是不遺餘力。他指出，

今天已到了所有商戶都應該適應科技的時代。“曾經有位管理商場的朋友跟我說，飲食業是實體店的最後堡壘，任憑世界再虛擬，大家還是會到餐廳、酒樓光顧。”但如今已有 foodpanda、deliveroo 等飲食界電商，他說已找不到任何拒絕應用零售科技的理由。“當然轉型總是困難。但慶幸科技日臻成熟，至少提供商戶轉型的機會，使他們投資時更踏實，少走冤枉路。”

劉淑芬： 電商優勢毋庸置疑

隨着內地電商發展蓬勃，近年香港愈來愈多人談大數據、物聯網、電子支付。不過，早在16年前，香港一家企業已看準這個商機，密鑼緊鼓希望一步一步搶佔市場。雅虎香港於2000年推出的“Yahoo 拍賣”，正是本港C2C的先驅。雅虎香港市場及傳訊部高級總監劉淑芬表示，電商的發展潛力不可估量。

由“Yahoo 拍賣”說起

“最初只是一心想幫助本地網民解決問題，創造空間，使買賣雙方得以聯繫。”劉淑芬指我們不時有物件想轉讓，但難以在傳統媒體賣廣告，反而網絡空間更為合適。她形容，拍賣的特性是使買賣雙方有議價機會，讓他們自行溝通和完成交易，整個過程會更有意思。“Yahoo 拍賣”可視為香港的“電商1.0”。

團購興起之時正是香港電商進入2.0時代，那大概是2009至2010年，當時世界熱切討論這種新興購物模式。劉淑芬憶述，Groupon以初創姿態席捲全球，根據當時雅虎香港的資源和流量，加上有十年“Yahoo 拍賣”的經驗，並擁有一群熟客，雅虎香港具備進入這個市場的條件，遂於2011年推出“Yahoo 團購”。

雅虎香港這種入門網站，一直以來的強項是集百家之大成，由搜尋引擎到



雅虎香港是本地 C2C 的先驅。
Yahoo! Hong Kong is a pioneer of C2C in Hong Kong.



新聞，再到答疑問難，無一不是以合作夥伴和用戶提供的內容為基礎發展。在團購方面，雅虎香港的策略亦是聯合數間佔有一定市場份額的團購網站，充實自身的競爭力。“流量穩定是我們優勢，與當時得令的本地團購網站合作，市場份額在半年內便超越 Groupon，成為本港市場佔比最大的團購平台。”劉淑芬說。

網內網外 相輔相成

團購興起前，港人還未能跨越網上支付的心理關口。劉淑芬指，團購使港人開始習慣於網上付費，加上安全措施日益穩妥，使過去保守心態逐漸消失。“研究顯示，用戶以網上支付完成整個交易的比例，較2014年增加了68%，在流動裝置上直接交易的亦大幅成長，增加了32%，是劃時代的轉變。”時代變得很快，團購亦面臨調整階段，嶄新的“Yahoo Store”應運而生，它容納超過100家商戶，提供多達三萬件的多元化產品，在網上24小時無間斷服務網民。

傳統與網上銷售，策略不可同日而語。若抓準時機，兩者甚或可以相輔相成，提高彼此的成本效益。劉淑芬說：“網上銷售的成本比傳統銷售低，例如租金，入場門檻亦相應下降，商戶有更大空間調節營銷策略。”她續指，網上銷售對顧客的反饋回應更快，投放資源更加精準，減少浪費。而且，由於雅虎香港能結合內容營銷和媒體力量產生協同效應，更能引導顧客到他們需要的產品。

準備迎接新一浪

劉淑芬相信，隨着電子錢包投入服務，電商界將迎來電商3.0時代。據報 Apple Pay 今夏登陸香港，她相信這正好象徵新一浪已然來臨。她表示，數年前經雅虎香港三大購物平台網購的用戶，仍有八至九成以桌面電腦為媒介。但這個比率正逐年大幅下降，流動裝置顯然更為吃香。

然而，劉淑芬指本港於電商的進程仍落後於區內其他國家，例如日本和台灣的電商業務已甚具規模。“目前本港

的流動電話服務滲透率已達230%，即平均每人有超過兩張電話卡，足以在世界名列前茅。”她透露，雅虎在這些地區的電商利潤已遠遠超越廣告。

“無論零售業前景如何，電商優勢毋庸置疑，傳統銷售於未來難以望其項背。”劉淑芬指，雅虎香港目前正在準備整合全渠道 O2O 虛實整合電子商貿模式發展，以每個消費者為單位，連結線上及線下資訊，使消費者有更佳用戶體驗。

廖振為： 網購新時代注重客戶體驗

電子商貿並不算新話題，但高端消費品市場一直未有全力轉戰線上。周大福作為香港主流珠寶品牌之一，早於2010年就開始着力電子商貿發展。作為幕後推手，周大福珠寶集團執行董事廖振為直言一切來之不易。

當初決定進攻電子商貿，因廖振為觀察到未來市場走向年輕化趨勢，隨着眾多電商平台開始成熟，以往大家熟悉的“淘寶”也開始轉型，創造了“天貓”這個 B2C 的平台，對品牌商來說開展電商的好時機。

確保線上線下質素一致

廖振為說：“當初大家也不知道該如何經營，是摸着石頭過河。一路走來，從原本什麼也不懂，到現在我們了解貨物如何上架、如何運用客戶服務、如何了解物流供應鏈、如何把貨物完美地送給客人等，我們稱為‘e-fulfillment’，我們通過這些過程不斷學習、優化。”

電商和傳統業務確有不同之處，唯一相同是產品和服務本身。廖振為表示，無論線上、線下，品牌的產品和服務都要一致，至於其他方面的理念則不盡相同，“最重要是做到全渠道的‘e-fulfillment’，讓顧客得到最貼身的體驗，至於採用哪種平台、銷售方法，對品牌來說沒甚分別。”



周大福於前海開設實體店，讓消費者同時享受於實體店購物的樂趣。
Chow Tai Fook set up an O2O shopping centre in Qianhai which offering consumers the pleasure of shopping in a physical store.

有些人始終覺得購買奢侈品，要和伴侶、家人、朋友一起選購，這個過程是一個體驗。“消費者常有的想法是：上萬元的產品連碰也沒碰過，便在網上購買是否欠缺一些體驗呢？”廖振為則指出，其實很多消費者在購物前都會先上網搜集資料，甚至花時間與網上客戶服務溝通以了解產品資訊，但最終未必購買。因此，只要顧客願意透過線上或線下去尋找“心頭好”，對品牌來說就是雙贏。

電商布局不斷檢討優化

羅馬非一天建成，周大福的電子商貿布局也不是一蹴而就。廖振為表示，該公司的電子商貿發展主要分為三個階段。

第一階段是創業期，建成專門團隊從頭學習整個電子商貿的運作，包括陳列貨品、客戶服務、物流及結算等；第二階段是優化期，隨着電子商貿體系開始成熟，乘着幾次關鍵活動嘗試優化整個運作面；當前正進入第三階

段，探討如何利用大數據制訂更佳策略，如提升效率、優化產品以及如何令累積了的客戶再次消費等。

廖振為指出，公司處於第一階段時，正值“淘寶”旗下的B2C平台“天貓”準備啟動，“天貓”為電商提供很多資源，帶動網上用戶人流，故當時銷情不俗，但卻面對物流的問題，“我們發現用戶對公司的評分大跌，由產品資訊、客戶服務的運作鏈、物流鏈等整個‘e-fulfillment’都未如理想。



新華社 Xinhua

實體店；第二個‘O’是online，即是網上分店；第三個‘O’是others，指正在崛起的其他新形態銷售渠道。”

有見及此，周大福不斷嘗試新模式，探討跨界別合作及開發新渠道。廖振為表示，線上渠道是彌補線下渠道的不足，可能會影響實體店的人流，但相信這是互相優化的過程。

廖振為坦言，珠寶行業亦有其優勢，當顧客選購一些單價高的產品，他們都會到實體店看看產品實物，因就算用盡AR、VR等虛擬技術，極其量都是一個圖像，始終無法感受箇中質感及配戴效果。“如何令顧客網購後仍舊逛傳統的商場？這是一個值得研究的課題，內地很多商場亦在探討為顧客提供更多嶄新體驗。”

Ricky Chu: Retail technologies create new sources of revenues

Ricky Chu, Chairman of Hong Kong Retail Technology Industry Association, has years of experience with the internet. He believes that merchants should adopt retail technologies as early as possible.

Mobile payment: more than checkout convenience

According to Chu, convenient payment methods, such as Octopus and credit cards, are never in shortage in the market. He, therefore, does not think mobile payment is making any major breakthrough in this aspect. The essence of mobile payment, instead, is data collection. By providing personal data during account registration, customers are indeed contributing to the big data of merchants.

Big data: an analysis of consumer behavior

What do retailers do with their big data? Chu pointed out that while many merchants have established their own membership programs for a very long time, most of them only have a system without actually conducting big data analysis. Making good use of big data analysis can often help merchants turn the current adverse situation around. Chu said, “Let’s say you are operating two snack food shops,

but none is doing well. Through big data analysis, you find out Shop A customers prefer Japanese products while Shop B customers are fond of Korean ones. You can therefore redistribute the product mix in the shops to improve the sales situation.”

Chu explained further with another example: A retailer once noted that their twenty-something customers usually put feminine hygiene products for their girlfriends in their shopping carts when they buy beers. “A product bundling opportunity is available in this situation, such as offering a free pack of tampons as a free gift for three bottles of beers. This is an informed sales strategy – instead of relying on intuition, big data analysis helps understand customer behaviors.”

IoT and VR

“IoT”, short for internet of things, is now also known as “IoE”, i.e. internet of everything. Since everything is connected to the internet, merchants are naturally offered with lots of intelligence.

In addition to connecting the online internet to the offline real world, O2O now has a new scope of business – virtual reality (VR). Chu said, “To quote an example, a couple looking for an overseas wedding venue can access 360-degree interactive videos of their venues using VR headsets.” VR will undoubtedly play an important role in the customer’s experiential journey and path to purchase.

e-commerce development: an inevitable trend

Chu reckoned we have now reached an era that all merchants should get used to technologies. There is no reason to decline the application of retail technologies. He said, “Certainly, the process of transformation is always difficult. Maturing technologies are, however, silver linings for merchants, as they offer opportunities for transformation, provide more confidence to their investments and shorten unnecessary detours.”

Tania Lau: No doubt about the advantages of e-commerce

Yahoo! Auctions, launched by Yahoo! Hong Kong in 2000, is a pioneer of C2C in Hong Kong. **Tania Lau, Head of Marketing at Yahoo! Hong Kong**, said that the potential of e-commerce is immeasurable.

因見銷情好，我們只想到爭取更多生意，但物流鏈未能相應配合，結果物流‘塞車’，拖延送貨服務，收到很多顧客的投訴。”經此一役，周大福立刻檢討並重新理順整個電商流程。

線上線下互相優化

“一般人定義O2O是如何將線上顧客帶到線下。我們的定義是如何讓顧客全程體驗一個品牌的服務。”廖振為認為，O2O應該是3個‘O’的概念，“第一個‘O’是offline，即是傳統的

About Yahoo Auctions

Lau said, "Initially, we only wanted to help local netizens solve problems by creating space for buyers and sellers to make contact." She explained that the feature of auctions is to provide opportunity for buyers and sellers to bargain, enabling them to communicate and complete the transaction on their own so that the whole process is more meaningful.

The emergence of group purchase coincided with e-commerce's entry into the 2.0 era in Hong Kong. Lau recalled that Groupon swept the world by storm as a start-up, and Yahoo Hong Kong launched Yahoo Deals in 2011.

For Yahoo Deals, Yahoo Hong Kong's strategy is to strengthen its competitiveness by teaming up with several group purchase sites that have established a certain market share. As a result, its market share surpassed that of Groupon within half a year to become the platform with the largest market share in Hong Kong.

Online and offline are mutually complementary

Lau pointed out that Yahoo Deals set the Hong Kong people on the path of getting accustomed to online payment, and the increasingly sound security measures also helped gradually change their past conservative mentality. As the wheel of time runs fast, Yahoo Deals had to undergo adjustments, which led to the emergence of the new Yahoo Store. This service has the capacity to enable over a thousand brands to sell products online 24 hours a day.

Lau added that the costs of online sales, such as rent, are lower than those of traditional sales, and as the entry threshold is also lower correspondingly, businesses have more room to fine-tune their marketing strategies. With online sales, businesses can respond faster to customer feedback and more accurately allocate resources, thereby cutting back on wastage.

Getting ready for a new wave

Lau is confident that e-wallet services will propel e-commerce into the 3.0 era. It has been reported that Apple Pay will come to Hong Kong this summer, which Lau believes is symbolic of the arrival of the next wave. She said that mobile devices are obviously more popular today.

However, Lau noted that Hong Kong's progress in e-commerce still lags behind other countries in the region. In many

other regions outside Hong Kong, Yahoo generates far more profits from e-commerce than advertisements.

Lau noted, "Regardless of the outlook of retailing, there is no doubt about the advantages of e-commerce. It will be difficult for traditional sales to hold a candle to online sales in the future." She further pointed out that Yahoo Hong Kong is currently preparing to integrate the development of omni-channel e-commerce by linking the online and offline information of each consumer to give them a better user experience.

Bobby Liu: New online shopping era focuses on customer experience

While the high-end consumer market has yet to make its best efforts to go online, Chow Tai Fook started to focus on developing its e-commerce business as early as in 2010.

At the beginning, the decision to hop onto the e-commerce bandwagon was driven by **Bobby Liu, Executive Director of Chow Tai Fook Jewellery Group**, when he observed that the market trend was moving towards younger consumers, and with so many e-commerce platforms beginning to mature, it was a good time for brand owners to launch their online business.

Ensuring consistency of online and offline quality

Liu said: "From knowing nothing initially, we now know how to display and sell our products, how to make use of customer service, how to understand the logistics and supply chains, and how to deliver goods perfectly to customers. We called this 'e-fulfillment'. Through these processes, we continue to learn and improve."

Liu said that regardless of online or offline, the brand's products and services must be consistent, while the idea for the other aspects is not the same, "the most important thing is to implement omni-channel 'e-fulfillment' so that customers can enjoy the most personal experience."

Some people have always felt that they should have their partners, family members or friends with them when shopping for luxury goods. Liu said, "Consumers often ask: won't they be missing out on some experience if they buy products worth at least HK\$10,000 online without touching them?" Liu then pointed out that many



consumers will in fact gather information on the internet before shopping, but they may not make any purchases eventually. Therefore, as long as customers are willing to look for what they really want online or offline, it is a win-win for the brand.

Constantly reviewing and improving the e-commerce business

According to Liu, the company's e-commerce development is divided into three stages. The first is starting up the business by building a dedicated team to learn the entire e-commerce operation from scratch, including display of goods, customer service, logistics and billing. The second is optimizing the entire operation through several key activities as the e-commerce system begins to mature.



中國電子商貿迅速發展，有利本港企業拓展內地市場。

The rapid development of China's e-commerce helps Hong Kong companies to open up the Mainland market.

Currently, the company is entering the third stage, which is to explore the use of Big Data to develop better strategies.

Liu noted that the company's first stage coincided with Taobao's launch of its B2C platform Tmall.com. Tmall.com provided a lot of resources for e-commerce operators to drive online user traffic. Hence, their sales performance was impressive at that time, but they were faced with logistics problems. He said, "We discovered that user ratings for the company had tumbled. The entire 'e-fulfillment', from product information, customer service operations to the logistics chain, was unsatisfactory. Because sales had been strong, we only thought of getting more business, but the logistics chain failed to provide the corresponding

support. As a result, there was a logistical congestion." After this incident, Chow Tai Fook immediately reviewed and streamlined the entire e-commerce process.

Mutual optimization between online and offline

Liu noted, "Our definition of O2O is how to give the customer an end-to-end experience of a brand's services." Also, in his view, O2O should be a 'triple O' concept, "the first 'O' is offline, i.e. the traditional brick-and-mortar stores; the second 'O' is online, i.e. the online stores; and the third 'O' is others, i.e. the other emerging new forms of sales channels."

In view of this, Chow Tai Fook constantly tries out new models to explore cross-

sectoral cooperation and development of new channels. Liu said that because the purpose of online channels is to make up for the inadequacy of offline channels, they may affect the shopper traffic at the brick-and-mortar stores, but he believes that this is a process of mutual optimisation.

Liu admitted that the jewellery industry has its advantages. When customers shop for some high-priced products, they would take a look at the physical products at a brick-and-mortar store, because what virtual technologies such as AR and VR can show, at best, is only an image. He said, "How can we make the customer still go shopping at a traditional shopping mall after shopping online? This is a subject worthy of study." 🔄

中小企網店因時地制宜

Success of SME e-shops Counts on Timing and Location

近年網購大行其道，國際品牌相繼分一杯羹。本地中小企能否在競爭激烈的網購市場佔一席位？發展時又有何策略？

對於目前網購發展蓬勃，**本會選任會董、國際專業發展聯盟主席李賢勝**認為，相較傳統實體商店，網店具備不少優勢：網店透過網上展示商品，提供訂購，以至安排運送，消費者無時

無刻都可以瀏覽商品與光顧，年青消費者更可“一click 到位”比對貨品與價格。網店24小時“營業”的特點，適合不同作息時間的消費者。最重要的是，網店的入場門檻比實體店低得多，適合創業者小試牛刀。他又表示，香港物流配套成熟，香港郵政與順豐速運都是本地物流表表者，而不少國際快遞公司亦落戶本港，網店可應用他們的服務，而不需自設車隊，有利成本控制。

不同市場 挑戰迥異

縱然大有可為，世上亦沒有穩賺的生意，李賢勝就分享1999年蘋果速銷18個月虧損逾億港元的失敗經驗予後來者借鏡。當年蘋果速銷首推網購超市，概念領先，但香港超市林立，購物方便，市民使用網購的誘因不大；同時，港人喜好新鮮食材，網購運貨亦未必是最佳選擇。另外，當時互聯網未如現時普及，因此蘋果速銷後來倒退至電話訂購，需要額外人手；短短18個月就多次改變經營模式，又傳因供應商受壓而停止供貨，兩者皆顯示經營者有欠審慎考慮。



實際上，每個市場領域所面對的挑戰皆截然不同。內地網購市場固然興旺，但監管要求、稅收及競爭性極大的經營環境，俱可能對香港網購店帶來巨大挑戰。至於海外市場，商家需要克服的兩大挑戰，其一是外國消費者對內地網購平台始終有所保留，背後原因不外乎語言鴻溝、產品安全成疑、質量未具保證、假貨充斥等問題，因此使用內地平台經營網店的本地商戶亦受影響；而另一考慮就是運送貨物的費用與時間，都會因為地域距離而增加。

從消費者角度審視問題

經營者必須了解消費者的顧慮，才能尋求方法解決問題，讓消費者放心購物。所以第一步就是由消費者角度審視自己的網店，過程中不妨問自己幾個問題：作為消費者，對商品的品質有否充足信心？商品的訂價是以消費者慣常使用的貨幣釐定嗎？交貨方式和交貨日期，以至售後服務，都有於網頁明確說明嗎？對於交易中獲取的消費者個人資料，有否清晰說明用途？網店的支付系統是否獨立而可靠？若商品售後出現問題，網店有否售後服務提供協助？

建立品牌 突圍而出

如自問仍有不足，李賢勝建議有志讓業務更上層樓的網店經營者可尋求一個獨立、可信的機構為網購店認證及監管，確保消費者得到保障，提高可信性。消費者如有不滿亦可向獨立機構投訴，由其跟進調解。另外，針對每個想打入的目標市場，網店應該選擇當地消費者所熟知及常用的獨立支付系統，以便利交易操作。

李賢勝總結，建立品牌對網購公司十分重要，不管網店本身是經營自家品牌，又或國內外品牌的代理商，商戶本身都必須評估自己產品於市場上的定位，確定競爭上的優勢。想當然爾，商戶如擁有獨有的品牌以至產品，自然無往而不利。👉

Online shopping has become immensely popular recently, which has attracted international brands to get a share of the market. Can local SMEs acquire their shares in this highly competitive online market? What strategies can they employ in developing the market?

Commenting the upsurge of e-shops, **Leslie Lee, the Chamber's Committee Member and Chairman of International Union of Professional Development Institutions**, thought that they have a lot of advantages compared with their "offline" counterparts: e-shops display their product, accept orders and arrange delivery through internet allowing customers to browse their website and place orders anytime. The comparison of price and quality of different products can be done with just one mouse click. In Lee's view, the most important factor is that the operating costs of an e-shop are much less than those of a physical store. Hence, it is suitable for start-ups to try it out on a small scale. In addition, the integrated logistic support of Hong Kong is a huge benefit to e-shops, as they can utilize the services of local and international logistic companies instead of setting up their own logistic team, which allows better cost control.

Challenges vary with markets

However, there is no such thing as guaranteed profits in business. Lee shared an example on the failure of adMart in 1999, in which it suffered a loss of millions of Hong Kong dollar in 18 months. AdMart was the first to introduce the concept of online supermarket, which is a remarkable idea. But shopping is convenient in Hong Kong as supermarkets are all over the city; there is very little incentive for people to do shopping through online supermarket. In addition, Hong Kong people love fresh food, so online ordering and delivery may not be the best choice for food. At that time internet was not as popular as it is now. AdMart later had to step back to accepting orders by phone calls, which requires extra manpower. The frequent changes of business model in just 18 months and the rumour that suppliers were under pressure not to provide goods to adMart show the operator's lack of a sensible business plan.

In fact, different markets present different challenges. Although the Mainland online market is prosperous, its supervision, tax and competitiveness can be a great challenge to investors from Hong Kong. Overseas markets, on the other hand, present two challenges. First, overseas

consumers lack confidence in Chinese online shopping platform due to language barrier, questions on product safety and quality, and problems of counterfeit goods. This affects local firms which employ Mainland platforms to run their online businesses. Another concern is the increase in time and cost of delivery due to the geographical distance between buyers and sellers.

Looking at the challenges from the perspective of consumers

It is essential for operators to understand the concerns of consumers in order to create an environment in which customers can enjoy shopping. Operators can review their online shops and ask themselves these questions: As a consumer, do you have enough confidence on the product quality? Are the prices calculated in the local currency of the customers? Are the delivery duration and method as well as the after-sales service clearly stated in the website? Are the terms of use of the personal data collected from customers clearly stated? Is the payment system of the online shop reliable? In case of the product having problems after sales, will the shop provide any assistance?

Branding is the key to breakthrough

If there is still room for improvement, Lee suggested that operators who aspire to get ahead should seek an independent and reliable organization to certify and supervise their shop, and provide better assurance to the customers. Should there be any dissatisfaction from the customers, they are able to complain to such organizations for follow-up action. Moreover, to cater for the uniqueness of every new market, online shops should choose a payment system familiar to the target customers to facilitate the purchase process.

Lee concluded that branding is important for online shops. No matter the shops are having their own brands or acting as agents for domestic or foreign brands, it is essential for the operators to assess their positioning in the market and determine their competitive advantages. Naturally, the operators almost always gain an advantage if they have their unique brands or products.👉



中國跨境電子商務的現狀與機遇 Status and Opportunities of Cross Border e-commerce in China

近年來，隨着互聯網的不斷滲透，支付與物流等支援服務的完善，以及國家逐步出台利好政策，中國跨境電商正快速發展。

In recent years, cross border e-commerce business has been growing rapidly against the backdrop of penetrating internet, improving supporting payment and logistics services, and introduction of favourable national policies.

據 海關總署統計，2014年跨境電子商務試點已突破30億元，出口方面，業務價值約20.4億元；進口方面，在包括上海、重慶、杭州、寧波、鄭州、廣州、深圳的7個保稅進口試點城市（“試點城市”）開展的進口業務的價值約10.1億元。於2015年，跨境

電子商務出口和進口同比分別增長了4.9倍和16倍。

進口跨境電商的現狀

新興跨境電商目前主要有兩種模式。第一種是只允許在八個試點城市（上述七個城市及2015年底獲批的天津）與13個跨境電子商務綜合試驗區

（“綜試區”，包括八個試點城市和重慶、合肥、成都、大連、青島及蘇州）進行的“保稅進口”模式，電商企業先在保稅區備貨，待消費者下單後，向海關申報並辦理通關發貨，商品狀態在入區時為“貨物”，而出區時為“物品”。第二種的“直郵模式”則不限於上述的八個試點城市和13個綜

試區，消費者先下單，電商再集中發貨至保稅區，最後以個人物品出區，商品狀態全程被定為“物品”。這兩種模式均徵收行郵稅（“行李和郵遞物品進口稅”），消費者可委託電商平台代為繳納，實現“陽光通關”。

近期政府出台了跨境電子商務零售進口稅收政策，並同步調整行郵稅稅率，自2016年4月8日起實施。新政策對跨境電商零售進口商品按照貨物徵收關稅和進口環節增值稅、消費稅，不再徵收行郵稅，並取消人民幣50元免徵額。新政策設置單次交易限值人民幣二千元，個人年度交易限值人民幣二萬元。限值內，關稅為零，進口環節增值稅、消費稅按法定應納稅額70%徵收。超過限值均按照一般貿易方式全額徵收關稅、增值稅和消費稅。此外，行郵稅稅率也由原先的10%、20%、30%和50%四檔，調為15%、30%和60%三檔。

新政生效後，跨境電商零售進口的綜合稅負有升有降，可能對以低價暢銷商品為主（例如母嬰產品）的保稅模式產生一定衝擊。而原先行郵稅稅率較高的商品（例如服裝）通過跨境電商進口的數量預計會逐漸增加，商品種類更加豐富。

海外供應商借力跨境電商進入中國市場

目前越來越多的外國品牌正通過跨境電商進入中國。以天貓國際為例，截至2015年底，天貓國際共引進了全球53個國家和地區的5,400個海外品牌，其中超過八成的海外品牌為首次進入中國市場。相比於外國品牌獨立拓展中國市場需投入的大量成本及相關政策制約，選擇與成熟的電商平台合作有許多好處，例如外國品牌無須在中國設立實體亦可以掌握自營權，並利用平台的集聚效應吸引消費者。同時，外國品牌應考慮相應的成本，對不同模式進行成本測算，也需針對中國消費者的消費模式來制定合適的營銷策略，提升品牌知名度。

內地跨境電商如火如荼的發展，也為香港企業開拓內地市場創造了新機會。例如，香港周大福集團已經建立了名為“CTFHOKO”的電商平台，主要提供以香港商品為代表的全球商品，並且在深圳前海設立了保稅體驗中心，讓公眾既可以體驗實體店購物的樂趣，也能享受通過跨境電商平台選購海外商品的便利。

跨境電商惠及多個行業

跨境電商的迅猛發展，亦帶動了相關支援服務的快速增長，特別是物流和支付行業。以保稅進口為例，物流倉儲企業可以為跨境電商平台提供從國外運輸到國內保稅區備貨發貨等一站式服務。支付機構也緊跟趨勢，不斷優化支付手續，為消費者帶來更便捷的購物體驗，也帶動商戶提升網站轉化率。此外，包括電商運營、APP開發、大數據分析、市場營銷等多個行業也在繁榮發展。

總括來說，跨境電商的規模將繼續擴大，並保持高速增長，這不僅為品牌商和經營平台帶來商機，也為其他行業開拓了潛力巨大的市場。若要充分把握機遇，除了要積極迎合消費者的需求，亦需留意政府的政策變化，及時調整策略，贏得優勢。➡

A ccording to Customs statistics, in 2014, the value of pilot cross border e-commerce trade topped RMB 3 billion, exports reached RMB 2.04 billion and imports from seven pilot bonded-import cities including Shanghai, Chongqing, Hangzhou, Ningbo, Zhengzhou, Guangzhou and Shenzhen (“pilot cities”) were valued at approximately RMB 1.01 billion. In 2015, exports and imports of cross-border e-commerce grew 4.9 times and 16 times respectively compared with the previous year.

Status of cross border e-commerce imports

Currently, there are two models for the emerging cross border e-commerce business. The first one is the Bonded-import Model which is only permitted in eight pilot cities (that is the seven pilot

cities plus Tianjin which was approved at the end of 2015) and 13 comprehensive pilot zones (that is the eight pilot cities plus Hefei, Chengdu, Dalian, Qingdao and Suzhou) where companies store goods in the bonded zones in advance, then declare to the Customs and complete clearance procedures for delivery after customers place orders. Products are recorded as “goods” when they enter the bonded zones and as “personal articles” when they leave the zone. The second model is Direct Mail, which is not limited to the above eight pilot cities and 13 comprehensive pilot zones. Under this model, e-commerce companies will arrange to transport the products from overseas to China, only after receiving orders from consumers. The status of the products remains “personal articles” throughout the entire process. Both models are subject to the personal postal articles tax (“luggage and postal articles import tax”) which can be withheld by e-commerce platforms on behalf of consumers to achieve “transparent clearance”.

The government has recently promulgated new tax policies on cross border e-commerce retail imports, and simultaneously adjusted the tax rates for personal postal articles which come into effect on 8 April 2016. Under the new policies, duties, import value added tax (VAT) and consumption tax are imposed, while the personal postal articles tax and waiver for tax amounts below RMB 50 are scrapped. The new policies set a limit of RMB 2,000 for a single transaction and RMB 20,000 for annual transactions. Transactions within the limits enjoy a zero percent duties rate, but are still subject to import VAT and consumption tax, which are charged at 70 percent of the statutory taxable amounts. Transactions exceeding the abovementioned limits are treated as general trade with full amounts of duties, import VAT and consumption tax charged at their normal rates. In addition, the tax rates of personal postal articles tax are revised from the previous four levels of 10%, 20%, 30% and 50% to three levels: 15%, 30% and 60%.

After the new policies take effect, the tax burden for different categories of imported products via cross border e-commerce may increase or decrease as compared to the time when personal postal articles tax was applicable. The change of tax policy will, to some extent, have an impact on the popular daily consumer products, such as maternity and infant care products. Whilst, the import of products with high personal postal articles tax rates (such as clothing)

via the cross border e-commerce channel is expected to rise, as the import tax can be lower than before.

Overseas suppliers enter China market through cross border e-commerce

More and more foreign brands are entering China market through the cross-border e-commerce channel. For instance, Tmall had introduced 5,400 foreign brands from 53 countries and regions as at the end of 2015. Among these foreign brands, 80% of them enter China market for the first time. Considering the huge costs required for developing business independently in China, and the constraints imposed by related policies, the cooperation with e-commerce platforms brings many advantages. For examples, foreign brand companies can control their operations without establishing a physical entity in China, and take advantage of agglomeration effect of e-commerce platforms in attracting consumers. In the meantime, foreign brands should consider corresponding costs,


estimate costs of different operating models, as well as formulate marketing strategies in light of the consumption pattern of Chinese consumers to enhance brand awareness.

The development of cross border e-commerce in full swing also presents new opportunities for Hong Kong companies to develop business in China. For instance, Chow Tai Fook has established an e-commerce platform named “CTFHOKO”, offering goods from all over the world, represented by Hong Kong products, and set up an Offline to Online (“O2O”) shopping centre in Qianhai, Shenzhen. This offers consumers the pleasure of shopping at a physical store and the convenience of purchasing foreign products via a cross border e-commerce platform.

Benefits for various industries

The swift development of cross border e-commerce also drives the growth of related supporting services, especially logistics and payment sectors. For Bonded-import Model, logistics and warehouse companies can provide one-stop services

to cross border e-commerce platforms, from overseas transportation to storage and delivery in the domestic bonded zones. Following the trend, payment institutions continue to refine payment procedures to give consumers more convenient shopping experience and increase the website conversion rate. In addition, e-commerce operation, application development, big data analysis and marketing sectors all prosper.

Overall, the cross border e-commerce business is expected to keep growing at a high speed with expanding size. This not only brings opportunities to brands and platform operators but also a potentially enormous market for other sectors. To grasp these opportunities, companies should meet the needs of consumers while keep on paying close attention to government policies in order to promptly make adjustments and gain advantages. 

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“一帶一路”與香港法律服務

“One Belt and One Road” and Hong Kong’s Legal Services

特首在《施政報告》多番提及“一帶一路”發展之後，如今相關話題已廣為大眾談論。新國策蘊藏無窮機遇，對本地法律界而言，當然亦不例外。

Following the Chief Executive’s repeated mention of the development of “One Belt and One Road”, the related topics have been the subject of considerable public discussion. The new policy bears endless opportunities for all, and Hong Kong’s legal profession is, of course, no exception.

梁愛詩 Elsie Leung





香港國際法律糾紛解決機制健全公正，完全與國際慣例接軌。
Hong Kong's sound and fair international legal dispute resolution which are fully in line with international practice.

在邁向大國的路途上，實施“一帶一路”國策是重要的一步。基本法委員會副主任梁愛詩認為，大國不應只在乎船堅砲利，更應關注文化水平、政法制度、人民質素等。“一帶一路”國策配合開放型經濟體系，推進民主法治，深化文化體制改革，改善民生，完全符合大國崛起的步伐。

“一帶一路”獨特之處

梁愛詩指，從前區域合作上中國每每處於被動位置，“一帶一路”使中國變得主動。原因首先在於它沒有預設的規章，只要雙方同意，毋須多方面的協調。而且，“一帶一路”理念開放包容，互利互贏，不設門檻、不排他。

因此，“一帶一路”沿線國家和中國合作的領域甚為多元化，包括基建、金融、服務、能源、環保、航運、物流、科技等，而絲路基金、亞投行、TPP、國際金融機構和開發性的金融基金，可為這些國家按需要提供其缺乏的資金和技能。這些活動不只为這

些國家帶來發展和機遇，對中國來說，亦極為重要。

體現一國兩制

在一國兩制原則下，梁愛詩指出香港享有不少優點：它既與國家一體，又實行不同的政治、經濟、法律和社會制度，並成為國際金融中心，當中也包括了人民幣離岸中心。香港也是中西方文化橋樑，具培育創意產業的新優勢。在此基礎下，梁愛詩深信國家“一帶一路”建設和“走出去”戰略是香港法律界的重大機遇。

香港法律優勢明顯

在可見將來，國家在“一帶一路”概念下發展，過程必然會涉及大量合同。梁愛詩認為，憑藉香港既有法律地位，可以爭取合同的適用法，爭取香港法院和其他機構成為合同糾紛解決地，與內地和他國同行一道，貢獻本地律師的智慧和努力。

她續指，香港律師對中西法律細節嫻熟，而且自70年代以來，香港的法

律服務已對外開放，世界各國的律師多在香港設有分行，客戶隨時取得外國法律諮詢。他們也藉香港踏入內地市場。香港律師不僅對普通法系國家比較了解，對大陸法系也不生疏，包括對伊斯蘭國家的法律體系和融資方式，也漸有認識。而且香港律師還有雙語的便利，他們有能力對合同雙方不同要求精準分析，並與中國客戶分享，協助他們作出準確的判斷。

此外，梁愛詩更提到香港律師在與各國商界交往過程中，大量接觸到各地商人，明白其需要，故他們是優質中介，其參與可以避免雙方誤解、增進相互理解，有效地促成雙方的談判。

她更讚揚香港國際法律糾紛解決機制健全公正，程序規則齊全，案件處置嚴謹、按章辦事，完全與國際慣例接軌。故香港有力為國家“一帶一路”和“走出去”大戰略，構建國際社會普遍接受的法律糾紛解決中心。她建議，香港可建立專門服務“一帶一路”的法律糾紛處理中心。

放眼未來 尋覓機遇

前瞻未來，梁愛詩認為大家不應該期望“一帶一路”能迎來即時利益，因為只有業界本身才最了解如何利用這次機遇。她期望各行業提出建議，提請政府納入《施政報告》，並要求中央政府把建議納入“十三五”規劃，然後再予推動。情況一如 CEPA，有賴大家主動尋找機會。📍

E Isie Leung, Deputy Director of the HKSAR Basic Law Committee, believes that as a world power, China should pay close attention to its cultural standing, political and legal systems, and the quality of its people. The “One Belt and One Road” national policy advances the democratic rule of law, deepens the cultural system reform and improves people’s livelihood, which is fully in line with the rise of a world power.

The uniqueness of “One Belt and One Road”

Leung noted that since the “One Belt and One Road” has no preset rules, it enables China to become proactive. Moreover, the concept has a win-win approach without any threshold and is open, inclusive, mutually beneficial and non-exclusive.

Thus, the areas of cooperation between China and other countries along the “One Belt and One Road” are much diversified, while the Silk Road Fund, AIIB, TPP, international financial institutions and development-oriented financial funds can provide the capital and skills for these countries as required.

Embodiment of One Country, Two Systems

Under the principle of “One Country, Two Systems”, Hong Kong is a part of China while having different systems. It has also become an international financial centre as well as a bridge between the Chinese and Western cultures. On this basis, Leung is convinced that China’s “One Belt and One Road” development initiative and “going global” strategy present major opportunities for Hong Kong’s legal profession.

Hong Kong’s laws have obvious advantages

The country’s development will inevitably involve a large number of contracts. Leung believes that by relying on its existing legal

status, Hong Kong can strive to make its laws as the applicable law for the contracts and for its courts and other institutions to become the place for contract dispute resolution, thereby contributing the wisdom and efforts of its lawyers.

She added that Hong Kong’s lawyers are not only adept at the details of both Chinese and Western laws, but also gaining deeper understanding of the legal systems and financing methods of Islamic countries. Furthermore, as Hong Kong’s lawyers are bilingual, they are able to accurately analyze the different requirements of the contracting parties, and share their analyzes with Chinese customers to help them make accurate judgements.

Leung also pointed out that because Hong Kong’s lawyers are in constant contact with a large number of businesspeople from around the world and understand their needs, they are high-quality intermediaries whose participation can prevent misunderstandings and effectively contribute to the negotiations between the contracting parties.

She also commended Hong Kong’s sound and fair international legal dispute resolution mechanism, complete procedural rules, and stringent by-the-book disposal of cases, which are fully in line with international practice. Therefore, Hong Kong is well-positioned to build a legal dispute resolution centre that is generally accepted by the international community. She suggested that Hong Kong should establish a legal dispute resolution centre specialised in serving the “One Belt and One Road” initiative.

Looking ahead to seek opportunities

Looking into the future, Leung looks forward to the various sectors submitting recommendations to the HKSAR Government for inclusion in the *Policy Address*; she also requested the Central Government to include the recommendations in the “13th Five-Year” Plan for implementation. As in the case of the CEPA, it depends on our proactivity to seek opportunities. 📍



科技創新引領蘇港合作 Technological Innovation Leads the Way for Jiangsu-Hong Kong Collaboration



張雷（前排右七）Zhang Lei (seventh from right, front row)

江蘇省的經濟總量約佔全國十分之一，區域創新能力連續七年位居全國首位。在“十三五”規劃中，江蘇將致力發展為在世界具有影響力的產業科技創新中心、具有國際競爭力的先進製造業基地。

Jiangsu province contributes about 10% to the total economic capacity of China and has ranked first for its ability to innovate regionally for seven consecutive years. According to the “13th Five-year” Plan, Jiangsu will strive to develop into a globally influential center for industrial technology innovation, and an internationally competitive advanced manufacturing base.

“+” 三五”時期來臨，預期江蘇在科技創新方面有新發展。為探尋蘇港合作新機遇，本會早前組團赴江蘇訪問，先後到南京、蘇州、常州市考察，拜會省市領導，並參觀科技及文創企業、工業園區及與當地企業家

交流，探討蘇港在“十三五”規劃及“一帶一路”建設等帶來的合作機遇。

代表團榮譽團長、本會副會長李德麟表示，江蘇省的經濟發展蓬勃，經濟總量、生產總值等均居全國前列，尤其是蘇南地區。香港可發揮在金融、

專業服務、商貿服務等方面的優勢，與江蘇加深在現代服務業領域的合作，將蘇港優勢結合，共同“走出去”。代表團團長、本會副會長馬忠禮則指，此行走訪三市，感受到江蘇在生態文明建設、經濟發展等各方面呈現新氣象，本會將一如既往尋求新的合作機遇，推動蘇港合作再上一層樓。

把握機遇促進蘇港合作

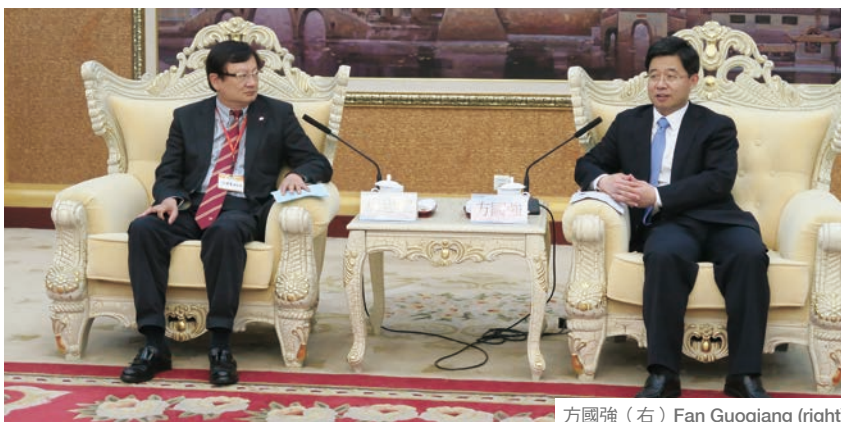
會見本會代表團時，幾位省市領導均對蘇港合作大表支持。江蘇省副省長張雷表示，香港是江蘇發展中的最重要平台，為江蘇發展提供很多支持。本會不少會員企業在改革開放之初就到江蘇投資，參與和見證了江蘇的快速發展，促進蘇港多領域合作。他指出，創新驅動和對外開放是江蘇轉型升級的重要推動力量，希望本會把握蘇南國家自主創新示範區建設和“一帶一路”建設的機遇，加強雙方在多領域的合作。



繆瑞林（右）Miao Ruilin (right)



曲福田（右）Qu Futian (right)



方國強（右）Fan Guoqiang (right)

江蘇三市新氣象

江蘇省內，各大城市特色不同，其商機亦變化多樣。南京市市長繆瑞林指，該市正積極優化產業結構，推動新興產業發展，大力發展創新型、服務型、樞紐型、開放型、生態型的五型經濟，並抓緊“一帶一路”和長江

經濟帶等戰略機遇，為經濟發展打開新局面。

蘇州向來與香港有良好合作傳統。蘇州市市長曲福田表示，今年是“一帶一路”建設承前啟後的重要一年。香港作為重要節點，在開放合作等許多

方面具有獨特優勢，希望雙方進一步加強合作，特別是在“一帶一路”建設中謀求新的合作機會。

常州既是歷史文化名城，也是長三角地區的工業名城，考察團在常州期間參觀了專門研發電子散熱產品的高新技術企業，對當地的技術發展留下深刻印象。常州副市長方國強期盼通過本會，擴大和加深兩地交流合作的領域和深度。

此行代表團考察了中新蘇州工業園區，並到台資文創企業、高新技術企業、港商項目等參觀，深受啟發。從不同角度、多方位了解江蘇的發展新趨勢及新商機，對下一階段的蘇港合作有新體會，收穫甚豐。

The Chamber formed a delegation to Jiangsu earlier and visited three cities, namely Nanjing, Suzhou, and Changzhou. They met with provincial and municipal leaders and visited technological and cultural and creative companies; they also went to an industrial park and exchanged views with local entrepreneurs.

William Lee, the delegation's Honorary Leader and the Chamber's Vice-chairman, reckoned that Hong Kong can ride on its competitive edges in finance, professional services, as well as trade and commerce services to deepen its collaboration with Jiangsu in the scope of modern services; the two locations could integrate their strengths and join up in “going global”. **Lawrence Ma, the delegation's Leader and the Chamber's Vice-chairman**, pointed out that the Chamber would seek new cooperation opportunities as always to take Jiangsu-Hong Kong collaboration to new levels.

Seizing the opportunity to promote Jiangsu-Hong Kong collaboration **Zhang Lei, Vice Governor of Jiangsu**, said that promoting technological innovation and opening up to foreign investment are the major driving forces for Jiangsu's transformation and upgrade. He hopes that the Chamber could seize the opportunities of the construction of the Sunan National Independent Innovation Demonstration Zone and “One Belt and One Road”, and strengthen bilateral cooperation in different areas.

Three Jiangsu cities take on new look

Miao Ruilin, Mayor of Nanjing, pointed out that Nanjing is currently actively optimizing the municipality's industrial structure, promoting development of emerging industries and seizing the strategic opportunities made available by "One Belt and One Road" and the Yangtze River Economic Belt, aiming to open up new grounds in economic development.

Qu Futian, Mayor of Suzhou, explained that this is a crucially important year for the construction of "One Belt and One Road" to leverage on past success and to open up new ones. As Hong Kong is a major node, he wishes both sides could further strengthen their cooperation. **Fan Guoqiang, Deputy Mayor of Changzhou**, hopes that the breadth and depth of bilateral cooperation between Hong Kong and Changzhou could be further expanded

through the Chamber. During its stay in Changzhou, the delegation visited high-tech companies that specialize in the research and development of electronic cooling products. They were impressed with the technological advancements of the city.

The delegation also visited China-Singapore Suzhou Industrial Park, and toured around some Taiwan-funded cultural and creative companies, high-tech enterprises and Hong Kong-funded projects, etc. 





蘇州工業園對接“一帶一路”

Aligning Suzhou Industrial Park with “One Belt and One Road”

本會常董、長三角委員會主席謝湧海

Tse Yung-hoi, Standing Committee Member and Chairman of YRD Committee of the Chamber

行程其中一站是到蘇州工業園區參觀考察，據園區負責人介紹，在過去短短的22年，蘇州工業園區從無到有、從小到大，在發展過程中創造了一個又一個奇蹟。其成功經驗已在“一帶一路”沿線國家中廣泛流傳和借鑒，外國考察團紛至沓來，與園區建立經貿合作和經驗交流，被譽為兩國政府間投資合作之典範。

蘇州工業園區是中國政府和新加坡政府間的重要合作項目，全區規劃面積278平方公里，其中，中新合作區80平方公里。2015年該區GDP為340億美元，人均國民收入高達4萬美

元，已與香港持平。外貿出口總額更超越800億美元，多年來一直被評為“中國城市最具競爭力開發區”榜首。故此，它成為了“一帶一路”沿線國家爭相學習和研究的對象。

四大體系成楷模

- **優秀行政管理和服務體系**
蘇州工業園區以中新合作公司形式對園區進行規劃管理，以市場為導向，以法規為保障，摒棄政府的行政干預，實現小行政大市場的經營和服務模式。
- **科學、嚴格的規劃建設管理體系**
蘇州工業園建園之初就實施高標

準、高起點的環境保護，區內單位GDP能耗僅為江蘇省均值的一半。實現了“園在城中，城在林中”的人類宜居“產居林一體化”區域建設。

- **完善招商體系**
截至2015年底，區內集聚外資企業5,000多家，全球500強企業有92家在區內投資154個項目，其中145個均為上億美元投資項目。區內已形成以電子訊息、機械裝備為主導的高端製造業格局。
- **先進人力資源供給體系**
蘇州工業園以先進產業吸引人才，



Suzhou Industrial Park is a major collaboration project between the governments of China and Singapore. For many years, it has earned the first place as “the most competitive development area in a Chinese city”. As such, it has become a target for learning and research amongst “One Belt and One Road” countries.

Four exemplary systems


- Excellent administrative management and service system**
 Suzhou Industrial Park has adopted an operation that does not involve the administrative interference of the government to achieve the operation and service model of “small government, large market”.
- Scientific and stringent management system for planning and construction**
 The Park has realized the construction of “an integrated livable area with manufacturing, residential and forest” and the goal of “a park in the city; a city in the forest”.

- Comprehensive system to attract business investment**

As at end of 2015, 92 Fortune 500 companies have invested in 154 projects in the Park. A high-end manufacturing layout mainly led by electronic information, machinery and equipment is formed in the area.

- Advanced human resources supply system**

Research and development expenses of Suzhou Industrial Park make up 3.35% of its GDP. It has 86 invention patents per 10,000 people, or six times the provincial number.

According to the person-in-charge of the Park, Suzhou Industrial Park is already trading with 63 countries along “One Belt and One Road”, generating a total export value of USD 14 billion as of end of last year. 20 “One Belt and One Road” countries have invested a total of USD 15 billion in the projects in the park. Some tenants of the park have invested in 20 projects in 8 “One Belt and One Road” countries. These activities show that countries along “One Belt and One Road” are becoming more and more influential. 

以優良的軟環境留住人才、以科研投入培養人才。園區內40.12%的就業人員具大學以上學歷，每年科研開支佔GDP的比重高達3.35%，萬人發明專利擁有量達86，為全省的六倍。

據園區負責人介紹，截至去年底，蘇州工業園區已與“一帶一路”沿線63個國家有貿易往來，出口總額達140億美元。“一帶一路”範圍內已有20個國家在園區內有投資項目，總額約150億美元。園區內企業在“一帶一路”中的8個國家有20個投資項目，可見在“一帶一路”沿線的影響力不斷擴大。

Suzhou Industrial Park has created a miracle in a relatively short period of 22 years. Its success story has been widely circulated and benchmarked by many countries along “One Belt and One Road”. The Park has been heralded as a role model of investment cooperation between two governments.



基於傳統經濟學的理论，當經濟過熱或通脹過高，可透過加息加以紓緩，但美國首季經濟增長只錄得0.8%，通脹亦不見高企，美國何以頻頻放風加息？

美國加息望賣出國債

石鏡泉分析，加息背後的原因是要將聯儲局持有的國債回售予市場，以防下一波經濟衰退時有充裕資金作出應對。“2008年金融海嘯後，為挽救當地經濟，美國聯儲局購入美國政府債券和按揭抵押債券，總額達3.5萬億美元。債券價跟利息成反比走向，現時利息偏低，意味債券價格高，市場根本無人願意承接。因此，美國加息就是要讓聯儲局更容易將手頭的國債出貨。”

美國加息背後的關鍵 The Key Behind a US Rate Hike

美國加息一直只聞樓梯響，每有動靜即引起全球關注，而香港經濟日報副社長兼研究部主管石鏡泉對美國加息背後的關鍵自有一套見解。

As US rate hike has so far remained all talk but no action, every move in this regard will immediately attract global attention. **Shek Kang-cheun, Associate Publisher and Head of Research Department of Hong Kong Economic Times**, has his opinions on the key behind a US rate hike.

有人視美國加息如洪水猛獸，覺得一旦加息即股市大跌，石鏡泉強調，股市“炒不起”並非絕路，他更看重公司的盈利增長，只要有盈利就不愁無人青睞。石鏡泉坦言，“美國加息，全世界安寧”，他闡釋，若不加息，到時美債真的無人問津，情況就如玻璃廠生產了一批玻璃杯，卻苦無訂單，最後唯有摔破所有玻璃杯，屆時對全球金融市場造成的衝擊將難以想像。

中小企乃經濟之本

歸根究柢，要市場好景首要搞好經濟，強生、蘋果這些大型企業固然重要，但石鏡泉認為中小企業對經濟發展同樣重要。他指出，克林頓擔任美國總統期間，最大功績是支援中小企業的發展。“中小企業強於營商實務，卻不善於與銀行周旋借貸，要麼聘請專業人士協助，但所費不菲。於是，克林頓在每個州設立支援中小企業的辦事處，專門協助中小企業撰寫向銀行借貸的文件。此舉既不需要政府直接借款予企業，企業成功獲得銀行貸款後可擴充業務，繼而創造更多職位，入息稅或利得稅的收入增加，政府自然有盈餘。”石鏡泉更認為，這項舉措甚為值得香港借鏡。

人民幣國際化另類體現

石油於世界經濟一直扮演重要角色，隨着近年供求格局的轉變，中國在石油市場的話語權日漸增強。石鏡泉指出，美國曾經是石油最大買家，但自從美國自行生產石油幾近自給自足，現在中國便成為最大的石油輸入國。

石油一向以美元計價，中國作為最大買家，亦嘗試向沙地阿拉伯等石油供應國提出以人民幣交易的要求。石鏡泉說：“對中國來說，當然以人民幣交易較划算。俄羅斯因受美國制裁，又賣不去歐洲，故亦接受中國以人民幣購買石油。今年4月，俄羅斯輸出中國的石油比去年同期增加50%，同期沙地阿拉伯輸出中國的石油卻下跌22%，最終沙地阿拉伯都要接受人民幣及美元各半的交易形式。”這可謂人民幣國際化的另類體現。

向世界展示中國實力

談及人民幣的走勢，石鏡泉預計美元兌人民幣漸升到6.8至7，意味人民幣有貶值空間，到2020年美元兌人民幣可望返回5.8水平，但大前提是內地新一輪改革開放要有所成果。“中國的生產力依然是賣點，雖然近年美國、日本積極鑽研機械人、虛擬等技術，但很多機械、配件不是靠3D技術就可以打印出來，到頭來還是需要實業，環顧世界，目前還有製造業、手作技術工藝的國家就只有中國和德國，論水平德國暫時仍然領先，因此中國必須乘着新一輪改革，着力提升技術水平。”

2016年央視春晚的節目中，其中一個環節是350個機械人跳舞，這個看似尋常的表演，看在石鏡泉眼內卻是中國向世界展示其機械人技術。“其實中國在很多領域都默默在做，只是世界不知曉，現在中國開始展示實力，有經濟實力自然匯價升，人民幣升值可期。”

Traditional economic theory has it that when the economy is overheating or inflation is too high, it can be alleviated by raising interest rates. But why has the US repeatedly hinted at a rate hike when the US economy grew only 0.8% and inflation remained low in the first quarter of the year?

US rate hike to sell Treasury bonds

Shek explained that the rationale behind raising interest rates is to sell the US Federal Reserve's Treasury bonds back to the market in order to have sufficient funds to ride the next wave of recession. He said, "During the 2008 financial crisis, the Fed purchased US Treasury bonds and mortgage-backed bonds in order to save the local economy. As bond prices move in opposite direction to a change in interest rates, the current low interest rates mean that bond prices are high, which the market is simply unwilling to undertake."

Some people think that a rate hike will lead to a stock market crash, but Shek stressed that it is not a disaster if the stock market cannot be propped up. He places more value on corporate earnings growth. Shek admitted that "the world will be calm should



a US rate hike take place". He explained that in the absence of a rate hike, if there are really no buyers of US bonds, the impact on global financial markets would be unthinkable.

SMEs are the foundation of economy

All things considered, the most important task for achieving a thriving market is to improve the economy. Shek pointed out that Bill Clinton's biggest achievement during his tenure as US President was supporting the development of SMEs, and said, "SMEs are not good at dealing with banks to obtain loans. Accordingly, Clinton set up offices in every state to specialize in helping SMEs prepare documents to apply for bank loans. This does not require the government to directly provide loans to SMEs. With the bank loans, the



enterprises can expand their business and the government will gain from the increase in job opportunities and tax revenue.” Shek believes that this initiative provides a very valuable example for Hong Kong to follow.

An alternative embodiment of RMB internationalization

In the wake of the changes in the supply and demand landscape for oil in recent years, China has an increasingly bigger say in the oil market. Shek noted that China is now the largest oil importer since the US has become virtually self-sufficient in oil.

Shek said: “Oil prices have always been denominated in US dollars, but for China, it is certainly more cost-effective to transact in RMB. Russia accepts China’s payments for oil in RMB because of US sanctions and it also cannot sell to Europe. In April

this year, Russia’s oil exports to China increased by 50% over last year, but Saudi Arabia’s oil exports to China decreased by 22% over the same period. Eventually, Saudi Arabia has to accept oil payments in a mixture of RMB and US dollars.” This can be said to be an alternative embodiment of RMB internationalization.

A showcase of China’s strength to the world

Turning to the trend of the RMB, Shek expected the US dollar to gradually rise from 6.8 to 7 against the RMB, which means that there is room for RMB’s depreciation. By 2020, the US dollar is likely to return to the level of 5.8 against the RMB, but the premise is that the Mainland’s new round of reform and opening up will show some results. He said, “Although the US and Japan have been actively delving into

robotics and virtual reality technologies in recent years, many machines and parts still need commercial undertakings. Currently, China and Germany are the only major countries still offering manufacturing and manual technical processes. In terms of standards, Germany still leads for the time being. Therefore, China must strive to improve its technical standards through the new round of reform.”

Shek believes that the 350 dancing robots at this year’s CCTV Spring Festival Gala were a showcase of China’s robotics technology to the rest of the world. He noted, “In fact, China is quietly working on many areas, but without the rest of the world noticing. China is now beginning to showcase its strength. Since a country’s currency is determined by the strength of its economy, the RMB can be expected to appreciate.” 



吳八駿 Michael Ng

水耕有法 復興本地農業 Hydroponics: the Way to Revive Local Farming

本地農業式微多時，菜蔬供應僅佔市場的2%。政府於2015年《施政報告》提出應用高科技推動本地農業，雖暫只聞樓梯響，但私營企業不乏成功例子。Farm Direct屬箇中表表者，另闢蹊徑以室外水耕方式種植蔬果，更進一步囊括零售批發業務。早前落戶誠品書店開立分店掀起市民熱議，但負責人吳八駿着眼的，卻是蔬菜與生活的關係。

Agriculture is no longer a major industry in Hong Kong. Though, local venture Farm Direct aims to make a difference via indoor hydroponics. Its new outlets at the Eslite bookstores have created much buzz among the public recently, but the focus of **Director Michael Ng** is on the relationship between vegetables and life.

Farm Direct 前身為 Happy City Farmer，專售園藝用品，推廣在家中的細小空間，種植可供食用的植物。吳八駿表示，業務轉變始於三年前，當時本港出現不少食品安全問題，他認為問題一大因由是外地進口食品把關不夠嚴謹，奈何本地產品所佔市場份額又偏少。他留意到近年主打健康食品的商舖如雨後春筍，社區上亦屢有復耕聲音，由此萌生一個想法：既然公司本身亦有教授種植技術，何不親身投入農產？

節水九成 產能五倍

坊間農法多樣，除了傳統常規耕作之外，尚有有機耕作等方式，吳八駿與股東研究後則選定水耕種植。水耕

的特色是在種植過程中不需土壤，以水輸送養分予作物生長。但若因此以為水耕大量耗水，事實卻恰好相反。Farm Direct 採用管道式種植法，以管道輸水，透過閉環系統，包含肥料的水不斷循環灌溉，水流到尾又再被回收、過濾、重用。相比在土壤表面灑水施肥受大雨、蒸發及其他流失影響，水耕在減省用水方面最高可達90%，而肥料的節約亦同理。

此外，水耕對空間的使用亦更具效率。Farm Direct 應用土地最佳使用法，根據植物的不同生長周期，安排不同種植密度，例如作物於菜苗階段可種得較密集，至接近收割時則移植至較廣闊的位置，盡用空間，土地產能可增至五倍或以上。2013年6月開業至今，Farm Direct 的蔬菜產量已發展至可達每天一噸。

室外農場 硬件不菲

坊間不少水耕農場於舊工廠大廈培植作物，但吳八駿則認為種植始終需要不少天然因素，堅持選址室外農場。Farm Direct 位於粉嶺和錦田的三個農場外圍以透風紗網包圍，保持空氣流通，但就足以防止雀鳥啄食及大型昆蟲產卵；而上蓋則使用透明膠幕架設保護棚，遮風擋雨的同時容許日光透射。

如果說效率是水耕的最大優勢，其軟肋就是前期硬件的投資以及對相關技術的了解、應用。雖然吳八駿笑言現在一個住宅單位可能還貴過一整個農場，不過建立農場的管道與室外保護棚皆所費不菲。他稱開始時公司資金有限，猶幸股東經驗搭救，讓公司省卻研究測試的時間，甫一起步便“直接到位”，比不少同業發展順利。水耕的另一困難，則是本港的惡劣天氣，炎熱潮濕的氣候對戶外農場造成極大挑戰，尤其是節能方面。

選址誠品的“不可能”

Farm Direct 囊括種植、冷鍊與零售三大範疇，吳八駿認為包攬產供銷有利保證食品安全，雖然一旦出現問題，



Farm Direct 標榜本地種植。
Farm Direct promotes local planting.



位於太古城誠品的分店。
Selling Point at Eslite in Taikoo Shing.



於地鐵站開立分店是 Farm Direct 的主要策略。
Increasing outlets at the MTR stations is a key strategy of Farm Direct.

須一力承擔責任，但亦較容易追蹤及解決問題。

吳八駿早年從事零售服務行業，替客人籌謀門市營銷策略。他認為產供銷三者之中，零售的不可控因素最多，產品的類別、定價、定位、經濟環境、市道俱對盈利影響極大。在他眼中，選址為箇中關鍵。Farm Direct 就視地鐵站為發展上的重要據點，窺準其人流多、購物方便的優勢。

然而，要數最“另類”的選址，則非星光行及太古城誠品書店的兩大分店莫屬。對此，吳八駿笑言：“有人認為在書店賣菜簡直是瘋了，但很多人也說在香港種菜不可能，那我何不做更多‘不可能’的事？”他形容誠品概念“貼地”，重視生活與書籍的融合，不少書籍圍繞養生、慢活的主題，甚至市民走入書店亦會放慢節奏，變相願意花更多時間了解產品，雙方“相輔相成”。

圍繞核心 搜羅名產

Farm Direct 客源年齡層分佈廣闊，批發對象亦包括酒店、醫院、學校、銀行飯堂及超市。不過坊間出售同類產品的競爭者眾，吳八駿認為突圍而出的優勢有三：其一是店內出售的水耕蔬菜於農產品安全系數名列前茅；其二是受惠管道式種植法，作物吸收營養均一，味道質素以至產量皆相對穩定；其三就是價格全年如一，售價相對同類型產品便宜。吳八駿自言經營 Farm Direct 沒有謀取暴利的打算，只希望推廣本土種植、健康安全的蔬果。

他與同事又走訪各地，引入本地及外國的農產品及相關副產品，包括屢獲殊榮、年產僅二萬枝的意大利橄欖油。吳八駿形容搜羅商品的策略“始終以蔬菜為核心，圍繞這一點橫向深化擴展，盡可能一次過滿足顧客製作一道餐點的需求”。除了食材，Farm Direct 亦推出蔬果雪糕與即打果昔等產品，務求吸引不同消費者。



Farm Direct 農場有別於溫室，透風且採納日光。
Unlike greenhouse, farms of Farm Direct maintain ventilation and adopt natural sunlight.

暫停擴展 伺機而起

對於未來發展，吳八駿坦言生意已接近回本，但認為公司在短短三年間開設 12 家分店，擴充偏快，有需要審視產品銷量、調整心態及營運模式。考慮到租金的下調空間，他稱今年上半年已暫停再開分店的步伐，但仍有物色合適舖位。吳八駿一直跟進增加效益的農業技術，預期兩年內在節能效果與投資成本方面將出現革新，因此公司正把握這段真空期擴充業務，搶佔市場份額。此外，他透露，有海外公司提出合作，希望可輸出農業技術、管理模式甚至公司品牌，未來會在此方面尋求更多合作機會。

吳八駿樂見 Farm Direct 已漸見品牌效應，但否定以付費廣告催谷的宣傳方式。他認為，畢竟蔬菜有別於奢侈品，產品售價與成本的差額不大，不

希望過度投資於市場推廣。他指出，公司門市選址已是市場推廣方式的一種，讓市民更易於留意，而於誠品開業亦增加媒體曝光率。另外，透過 Facebook、舉辦講座與接受訪問增加覆蓋的方法亦行之有效，目前沒打算作出改變。

農夫不易做 貴乎用心

近年不少年青一代萌生復興本地農業的興趣，但吳八駿提醒他們必須注意“由興趣改變為職業的使命與責任差距”。他指出，做農夫遠比想像中辛苦，炎炎夏日農場氣溫可高達攝氏 50 度，農夫都曝曬得猶如“黑炭頭”一樣。他淡淡表示：“種植講求心機，過程辛苦，風險亦偏高。但只有用心對植物，才可種出好的蔬菜。”



Farm Direct



種子亦是店內主要商品。 Seeds are other major products.

Farm Direct originated from Happy City Farmer, which specialises in selling gardening supplies and promotes growing edible plants in the small space at home. Ng said that the mushrooming of stores focusing on healthy foods and the frequent voices in the public in support of reviving farming in recent years had triggered an idea: Since the company is already teaching farming techniques, why not engaged in agricultural production?

90% saving on water and fivefold increase in production capacity

After careful research, Ng and the company's shareholders chose hydroponics among the many diverse farming methods available. Hydroponics - growing plants without soil - delivers nutrients to crops via water. Farm Direct distributes water via pipes. Through a closed loop system, the pipes are continuously irrigated with water containing fertilizers. The water is recycled, filtered and reused in a loop. Hydroponics uses up to 90% less water and fertilisers.

In addition, hydroponics is more efficient in the use of space. Through land optimization, Farm Direct is able to increase the production capacity of the land at least fivefold by applying different planting densities according to the growth cycle of the plants. Since its opening in June 2013, Farm Direct's vegetable output has increased to as much as one tonne per day.

Expensive hardware for outdoor farms

There are many hydroponic farms cultivating crops in old factory buildings, but Ng sticks to outdoor farms as he believes that farming needs a lot of natural elements. At Farm Direct's three farms in Fanling and Kam Tin, vegetables are grown under plastic-netting shelters, which not only maintain good ventilation, but also keep birds and large insects out. At the top, a transparent plastic canopy protects the plants from rain and wind while letting natural sunlight through.

While jesting that one residential unit now may cost more than a farm, Ng revealed it really costs a lot of money to set up a farm's pipes and outdoor protective sheds. He said that the company had limited financial resources at the beginning. Fortunately, the shareholders' experience came to the rescue and managed to set the business on the right path immediately. Another difficulty for hydroponics is Hong Kong's bad weather. Our hot and humid climate

poses a great challenge to outdoor farming, especially in terms of energy efficiency.

The "impossibility" of opening outlets at Eslite

One distinguishing feature of Farm Direct is that it is engaged in three major areas: farming, cold chain and retailing. Ng believes that covering production, supply and sale will help ensure food safety. While the company must solely take responsibility for any problems that may arise, it is easier to track and solve the problems.

In Ng's view, among production, supply and sale, retailing is exposed to the most number of uncontrollable factors: product categories, pricing, positioning, economic environment and market conditions all have great impact on earnings. To him, site selection is the underlying key. Farm Direct is actively increasing its outlets at the MTR stations, which Ng regards as a stronghold for development as he sets his sights on their heavy pedestrian traffic and shopping convenience.

However, the most unique site selection is none other than the outlets at the Eslite bookstores. He said that Eslite's concept is "close to the ground" since it stresses on the integration of life and books. It offers many books on maintaining good health and slow living. People who walk



即打果昔是其中一款最新產品。
Freshly made fruit shake is a new product of Farm Direct.



來自意大利的優質橄欖油是 Farm Direct 搜羅的海外名品之一。
Prize-winning olive oil brought into Farm Direct from Italy.

into the bookstore will slow down and thus spend more time to find out more about the products. Therefore, both sides are mutually complementary.

Staying focused to look for products

Farm Direct's customer base has a wide age distribution, and its target wholesale customers include hotels, hospitals, schools, banks' canteens and supermarkets. Ng believes that there are three advantages that make Farm Direct excel in market competition: first,

hydroponic vegetables sold at the outlets are ranked top in terms of safety factor for agricultural products; second, taste quality and yield are relatively stable; and third, prices are consistent throughout the year and are cheaper than other products of the same type. According to Ng, Farm Direct does not intend to reap huge profits. Instead, it aims to promote fruits and vegetables which are locally planted as well as healthy and safe.

Ng and his colleagues travel around the world to bring in local and foreign

agricultural and related products. Ng said that their strategy for product search is "setting vegetables as core product, around which going for in-depth horizontal expansion, and as far as possible satisfying the customer's needs to prepare a meal at one stop." Besides food ingredients, Farm Direct has launched products such as fruit/vegetable ice cream and fruit shake to appeal to the taste buds of different consumers.

Putting expansion aside till time is ripe

With regard to future development, Ng admitted that the company is close to breaking even, but he believes that it has expanded too fast and needs to examine product sales to adjust mindset and mode of operation. Ng is always looking out for agricultural technology that improves efficiency. He expects innovation in terms of savings on energy and investment costs within two years. Therefore, the company is using this vacuum period to expand its business to capture market share. He also disclosed that some overseas companies have proposed cooperation with Farm Direct on its agricultural technology, management model, and even brand. The company will seek more opportunities for cooperation in this regard in the future.

Ng is pleased to see that the Farm Direct brand is gradually showing results, but he disapproves of using paid advertisements to drive sales. In his view, unlike luxury goods, the prices of vegetables are not much higher than their costs, so he does not want to over-invest in marketing. He pointed out that the company's site selection for its outlets is already a marketing approach, and its outlets at Eslite have increased media exposure. In addition, Facebook, talks and interviews are also effective methods for increasing exposure.

Farming is not easy and attentive care is important

In recent years, many young people have become interested in reviving local farming, but Ng reminded them to pay attention to "the gap from turning interest into professional mission and responsibilities". He pointed out that a farmer's life is much harder than imagined. In the heat of summer, farm temperatures can rise to as high as 50 degrees Celsius. He said: "Farming requires great effort. The process is hard and risks are high. But vegetables can only grow well with great attentive care." 🌀

職場讚美與批評的藝術

The Art of Giving Praise and Criticism in the Workplace

香港人際口才學會創辦人黃桂林
Terence Wong, Founder of Hong Kong COMMA Society



職場中的讚美與批評是兩面刃，若運用得宜，它不但促使工作順暢，而且有助員工成長。

Giving praise and criticism in the workplace is a double-edged sword: proper application does not only smoothen the workflow, but also helps promote staff's personal development.

僱主或上司在給予下屬讚賞及批評時，都是一項意見表達的陳述，因此認真的態度至為重要。表揚對方做得好，這是正面讚賞；若對方有不足，就得予以批評。

給予意見時，應站在對方立場和角度，需要具體、明確、有真實數據或事例。上司一般最容易流於武斷，甚至語帶輕視。

表達讚賞三大基準

- **整理恰當內容**
讚賞前的內容準備十分重要，切勿使下屬覺得上司信口開河。應該清楚指出值得企業欣賞的員工表現重點，有具體數據和事實，用辭恰當，避免過份誇張，而失卻誠意。
- **值得學習之處**
讚賞員工除了令下屬明白企業要求，更希望其他同事從中學習。因此在讚賞內容中，同時點出員工值得學習的地方，掌握處理工作技巧，從而提升眾人工作水平。
- **選擇適當場合**
到底選擇在公司會議還是企業周年晚會作出表揚，如何令讚賞內容適當傳達，都是值得考慮的地方。

若員工的表現並非異常優越，上司卻在大小不同場合多次表揚，這會令讚賞變質，也令受讚賞者懷疑管理層的用意。因此，讚賞也要適可而止！

提出批評的基準和步驟

向別人提出批評的時候，我們必先清楚人人都難免犯錯，也有不同的意見，明白批評的技巧，也就是一種學習成長的方式，有助達至雙贏局面。陳述時，宜以平穩的聲音、恰當的聲量，大方得體地運用有關措詞，才可產生交流互惠的成效。

一般的批評可分為“善意、惡意”、“公平、不公平”、“有根據、無根據”、“清楚、含糊”等。提出批評時，如同時建議一些改善措施，而每次只針對一個問題是最為有效。假如下屬就讚賞或批評而回應，主管須有明確態度，例如表示理解、同意、不同意、保留意見等。若不能夠明確表達自己，只會更易產生誤會。

善用批評的效果

人當然喜歡別人的讚賞，但從“說話目的”的角度來看，讚賞和批評都具有相同的效果，就是希望個人能從中認識自己，這個“自我醒覺”的過程，可以反省自身的處事態度。如果再配合行動，更能令自己在職場崗位上發揮得更好。

上司應該善於運用批評，而且在企業內發揮積極作用，令對方清楚知道公司的期望和標準，減少猜疑和誤會，增進同事間的了解，建立信任，增進工作效率，有助企業建立開明、公正的組織文化。正確的批評有助員工提升個人的修養、減低工作壓力。👉

The praise and criticism that employers or line managers offer to their subordinates are indeed a statement of opinion. As such, taking it seriously is of utmost importance. When you give an opinion, you should consider the standpoint and perspective of the recipient. The opinion given must be specific, concise and supported by facts or figures.

Three points to note on giving praise

- **Organizing the right content**
It is important to prepare your content before giving praise. Do not make your subordinates feel that you are only casually saying it. The staff's commendable performance should be clearly pointed out and supported by concrete facts and figures. Carefully consider your choice of words and avoid exaggeration, which could be perceived as insincere.
- **Highlighting exemplary behaviors**
Giving praise does more than affirming your staff's understanding of corporate requirements; it also highlights exemplary behaviors that other colleagues can learn from. As such, the content of the praise must spell out what is learning-worthy and how can others master the skills applied in handling the work situation. This could help raise the overall work standard.
- **Doing it in the right place**
Consider whether you would like to give praise at a corporate

meeting or at the annual dinner, and how to convey the message properly.


If a staff who has not performed extraordinarily is commended multiple times in different locations, the praise could turn sour. The recipient may also doubt the intention of the superior. So, remember, do not overdo your praises !

Points to note and steps to take when you criticize

When you give criticism, use a steady voice, a proper volume and appropriate words; this is the only way to really get the message across and benefit both sides. If you are also giving suggestions on certain improvement measures, it is most effective if you address just one issue at a time. Failing to express yourself clearly may end up in misunderstanding.

Leverage on the outcome of a criticism

Praise and criticism share a common goal: that a person can learn more about himself. Through this "self-awakening" process, your staff can reflect on his attitude towards handling different situations.

Line managers should make good use of criticism and generate positive effect within the corporation. Expectations and standards of the company should be communicated clearly to the recipient in order to minimize any misunderstanding. All these could help improve mutual understanding amongst your staff members, establish trust and enhance work efficiency. 



批評三大準則 Points to note when criticizing

目的清楚

Spell out the purpose

在提出批評的時候，必須讓對方知道上司對他有何期望，要實際具體、可衡量和雙方同意的。

When you give criticism, make sure your recipient understands his superior's expectations, which should be specific, pragmatic, measurable and agreed by both sides.

時機恰當

Do it at the right time

若事件剛發生，最好能夠第一時間盡快把握時機提出批評，千萬別採取拖延政策，時間拖得太久，批評效果會大打折扣。

If an incident happened very recently, it is best to give criticism as soon as practicable. Do not delay. The longer it takes, the less effective would be your criticism.

內容具體

Be specific

- 直接說出問題所在；
Directly point out where the problem is;
- 說出就對方表現或事件的感受；
Tell your staff about how you feel with the performance or matter;
- 實際地要求對方如何改善；
Be pragmatic and list out improvement requirements;
- 肯定對方價值，相信他有能力改變。
Recognize the value of your staff and have faith that he can change for the better.

批評三大步驟 Steps to take when criticizing

表示關注

Spell out the purpose

表達管理層在事情中，對員工的關注及明白其感受。

Express management's concern and understanding about the staff's feeling in the matter.

分析內容

Analyze your contents

分析有關評語有否事實根據，避免含糊其辭。先了解清楚，才可作出精準批評。

Analyze whether the comment made is based on facts. Do not be vague. Understand the matter thoroughly before giving concise criticism.

評審意義

State the significance of your criticism

當你相信批評是有意義及根據時，便應該肯定它的價值，並提出可改進的方向、改善的方法及提供相應的行動配合。

When you believe your criticism is meaningful and informed, you should recognize its value and propose directions and methods for improvement. You should also provide support to facilitate such improvement to take place.

祝賀本年度榮獲勳銜 及獲委太平紳士之中總成員

Congratulations to CGCC's Recipients of Honours and Title of JP in 2016



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陳家廚坊 傳承“食經”

Passing on A Heritage: The Chan's Kitchen Book of Cuisine

2008年，有出版社邀請陳紀臨、方曉嵐撰稿，那時剛好金融風暴後，香港經濟低迷，二人抱着玩票心態，原想寫一本教人如何用50元做三個菜的食譜。但出版社希望陳氏伉儷集中寫家傳的菜。雖然香港商務印書館曾出版過陳紀臨父親陳夢因的著作《食經》，但他主要寫所見所聞和文化源流，沒有食譜和做法。

承父業開展寫食譜之路

翌年，他們終於寫成第一本著作《真味香港菜》，介紹香港漁民家庭的

今年9月，以出版文化藝術飲食優質書籍的著名英國出版社 Phaidon Press，將有矚目新書面世——*China: The Cookbook*。為求出版此書，該社當初物色經年，終在香港覓得最合適的作者人選，那就是近年致力發揚中國傳統飲食文化的陳紀臨、方曉嵐伉儷。出版社對此書寄望甚殷，期待能成為中菜界的聖經。

Leading British publisher Phaidon Press is launching *China: The Cook Book*. This book expected as the food bible of Chinese cuisine is written by **Chan Kei-lum** and **Diora Fong**, a couple dedicated to the inheritance of traditional Chinese food culture.



陳紀臨、方曉嵐
Chan Kei-lum and Diora Fong

菜，此書至今仍然再版，它的成功令陳氏伉儷深受鼓舞，寫作興趣漸濃。隨後的《回家吃飯》長期在書店排行榜首、《外婆家的潮州菜》兩度獲得最受歡迎中學生讀物獎。

“之後我們一本一本寫下去，一年出版兩本，大概花一個月做研究，並親自去潮州、揚州和江浙一帶考察，再花3至4個月寫作。很多廚師都參考我們的書，我們是毫無保留寫出來。老爺說寫書不為賺錢，要向讀者負責，我們一直堅持這個精神。”方曉嵐說。

建成1,200道菜資料庫

過去30年，陳氏伉儷走遍中國遊歷和覓食，甚至專門逛街市、與人交流，繼承了陳夢因的作風。此外，因陳紀臨出身於IBM，具備電腦知識，將收集到的1,200道菜的珍貴資料建成數據庫。他們表示，Phaidon Press要求寫800道菜，逾700多頁，名廚和學者都感到困難，但對他們來說卻沒有什麼難度，一年半便寫好，並坦言這是一個十分難得的機遇。有外國著名出版商主動出版中國食譜大全，他們

希望藉此將博大精深的中國傳統飲食文化精髓匯集，讓海外讀者也能領略當中奧妙。

為了此書，他們花了许多心力，寫每道菜都會煮一次，更要令外國人也看得懂。陳紀臨說：“材料的翻譯是一個問題，中國菜的醬料種類繁多，但有些名實不符，例如甜麵醬，有人翻譯為bean sauce，事實上醬料並沒有豆，是麵粉發酵，所以我們翻譯時用tian mianjiang。”方曉嵐續道：“我們做了1,200道菜，最後選出800道，按每個省的菜系條理分明的寫出來。過程中我們得益不少，能盡力以自己的知識為中國做一點事情，是我們的榮幸。”

傳承乃創新之本

談起中國菜的傳承，陳氏伉儷去年應邀到台灣一間科技大學演講，聽眾是全台幾百名烹飪老師，他們的題目是：“我們應該看不起中菜嗎？”方曉嵐慨嘆：“若烹飪老師都看不起中菜，他們如何教學生呢？談什麼傳承呢？可悲的是，目前世界各地日本菜、韓國菜都打敗中菜，但她們的文

化都很淺，現在人人講創新，但我們對老祖宗認識有幾深？中國飲食文化有厚重的歷史沉澱，如身為中國人卻不重視中菜，視為老套，着實是對中國歷史文化了解太淺。”他們深感有責任將中國文化保存及傳承下去，最佳方法是文字紀錄。事實上，有些中國菜式已失傳，例如蜜汁火方，就是陳家和張大千發掘出來，再經陳家改良並撰寫食譜。

銘記父親“用心做菜”宗旨

陳夢因對二人影響很深。陳紀臨小時候饞嘴，經常出入廚房，8歲那年，有一次父親請客，他有機會幫忙做菜，任務是在家的天井用炭爐燒鴨。由於心急，鴨還未熟就以為做好。父親沒有罵他，只說：“做菜要用心來做，不是用手來做”，讓他一輩子受益，也成了他們夫妻的宗旨。“父親不是廚師，但他見得多、吃得多，更喜歡請客，想出很多做菜的方法。他常帶我去那些老牌酒家吃飯，喜歡和大廚聊天，當時我吸收了不少飲食文化的知識，猶如播下了種子。”少年時代的陳紀臨與大哥坐船到美國留學，同船的有美心集團老闆伍舜德的

兒子和女兒。到了加州，陳一邊唸書一邊在餐館打工賺學費、生活費，有豐富的下廚經驗，父親則是理論多，要求高。

“逼出來”的高超廚藝

陳夢因70年代退休後移居加州，仍舊經常在家請客，座上沒白丁，貴客包括畫家張大千、將領張發奎等。早年由於他是著名戰地記者，故在國共兩黨廣結朋友。陳紀臨夫婦住得不遠，經常要到父親家幫忙入廚，鮑參翅肚什麼大菜都要做，積累不少實戰經驗。

方曉嵐年輕時在家連雞蛋都不用煎，嫁給食家的兒子後才要接受“軍訓”。“老爺請客頻繁，我們幫忙做菜20多年，他什麼菜都敢試，我們要出盡法寶，每次做新菜要想辦法解決問題，不斷嘗試、改良，更要把材料量化和科學化，廚藝就這樣逼出來。”

陳紀臨說，不少人以為吃好東西一定要上菜館，其實不然。只要懂得煮，也不用花太多錢，最重要是多回家吃飯，家庭和諧，社會也祥和。方曉嵐笑說，他倆都是理科出身，菜譜都寫得具體詳細，多年來也沒收到投訴。

對於即將出版的 *China: The Cookbook*，陳氏伉儷形容為人生的亮點，父親陳夢因臨終前87歲高齡仍堅持寫稿，他們亦將秉持這種精神，在中國飲食文化這個浩瀚大海中繼續學習和研究。

In 2008, Chan Kei-lum and Dora Fong were invited by a publisher to write a book. The financial crisis had just ended and Hong Kong was still struggling with weak growth. Just for fun, they wanted to write a book to show readers how to prepare three dishes on a small budget of \$50, but the publisher wanted them to concentrate on famous family recipes.

Writing cook books in his father's footsteps

In the following year, their first book *Hong Kong Cuisine Classics* was finally completed. This book that presents

homemade dishes of Hong Kong's fishing community is still being reprinted today. Its success gave Mr and Mrs Chan great encouragement and they developed a passion for writing. Fong said, "It just took off from there and we wrote one book after another. We shared with readers everything we knew with no reservations. My father-in-law used to say making money was not the object and we must be accountable to the readers. We have stuck to this value all along."

A database of 1,200 dishes

Mr and Mrs Chan have travelled far and wide in China on epicurean discoveries over 30 years. Adhering to Chan Mong-yan style, they went to food markets across the country and talked to the local people. Chan Kei-lum even built a database that contains valuable information for some 1,200 dishes. When Phaidon Press approached them, the idea was to write a cook book of 800 dishes, more than 700 pages altogether. The couple thought it was no challenge at all and cherished this rare opportunity. They wanted to bring together the essence of traditional Chinese cuisine so overseas readers can appreciate its subtlety and sophistication.

To write the cook book, the couple physically prepared each and every dish, and they made sure foreign readers would understand the recipes. Chan said, "Translating all the ingredients to English is a challenge. We have so many sauces and condiments in Chinese cooking and some have very deceiving names." Fong

added, "We tried out 1,200 dishes and finally selected 800 for the book. These dishes are presented orderly under different provincial cuisines."

Inheritance is the cradle of innovation

While on the topic of passing on Chinese cuisine, Fong recalls a trip to Taiwan. The couple was invited by a university to give a talk titled "Should We Look Down On Chinese Cuisine?" to local cooking instructors. Fong lamented, "How can cooking instructors teach students to cook Chinese dishes when they look down on this cuisine? How can they pass on this food culture? Everyone is talking about innovation nowadays but how much do we know about our ancestors?" They have a strong sense of duty to preserve and hand down Chinese culture, and the best way to do this is to make written records.

Embracing father's motto of "Cook with Your Heart"

The couple is deeply influenced by Chan Mong-yan. Chan worked in the kitchen quite early as a child. On one occasion when the family was entertaining at home he helped out to roast a duck over the charcoal oven in the courtyard. Being in a hurry, he served the duck before it was done. His father did not scold him and just said, "Cooking is done by heart, not by hand." That comment has benefited him for life. It is also a principle that he and his wife adhere to. "My father was not a chef but he had observed and tasted a great



deal. He loved to entertain and he came up with many cooking techniques. He used to take me to famous old restaurants to have dinner. He liked to chat with the chefs. I learned a lot about gourmet art in those days. It's like sowing a seed." Chan went to the US to study in his teens. He and his eldest brother sailed there on a liner. While studying, Chan took part-time kitchen jobs to pay for school fees and living expenses. That gave him very good hands-on experience. His father, on the other hand, was a discerning theorist.

Involuntarily hard-earned culinary skill

After moving to California upon retirement in the 70's, Chan Mong-yan kept his habit of entertaining at home. A well-known war correspondent, he has many friends in both the KMT and CPC camps. The couple lived close by and they often helped out in his father's house when he had dinner guests. They had to prepare classic dishes like abalone, sea cucumber, shark's fin and fish maw. It gave them excellent practical experience.

Fong never had to cook anything at home before, not even frying an egg. After marrying the son of a gourmet she received "military training". Fong said, "My father-in-law had dinner guests very often and we were helpers at kitchen for 20 years. He's never afraid to try any dish and we had to oblige in whatever ways we could. Every time we experimented with a new dish we had to find solutions for problems. We kept on trying, improving and quantifying the ingredients scientifically. Quite involuntarily, we developed good culinary skills."

Chan says many people believe dining out is the only way to enjoy good food. That is not true. As long as you know how to cook, a decent meal does not really cost that much. More importantly, having dinner at home more often makes the family and thus the society more harmonious. Fong says half-jokingly that their recipes are specific and detailed because both she and her husband were science students. They have never received any complaint for all these years.

The couple describes the upcoming *China: The Cook Book* as a highlight of their lives. Chan Mong-yan insisted on writing even in old age until he passed away at 87. They will uphold this spirit and continue to learn and explore in the vast universe of Chinese cuisine. 🍴

飲食文化陳氏一門三傑

Three Culinary Experts of the Chan Family

陳夢因 Chan Mong-yan

筆名“大記者”、“大編輯”，曾任戰地記者，走遍大江南北，交遊廣闊，嚐盡各省美食，是首位在香港報章上連載食經的專欄作家。1951年起任《星島日報》總編輯，開始在報上用“特級校對”筆名撰寫《食經》，對香港飲食文化影響深遠。

With pen names like Big Reporter and Big Editor, Chan was a war correspondent with friends across all sectors. Having sampled fine food from all Chinese provinces, he was the first columnist to write newspaper food series in Hong Kong. He became Editor-in-Chief of Singtao Daily in 1951. Since then, he had been writing the *Food Column* under the pen name Super Proofreader.



陳紀臨 Chan Kei-lum

陳夢因次子，傳承父親對飲食的興趣，加上個人對飲食的認識和烹飪實踐經驗，故能領悟其父真傳之烹飪訣竅。陳氏曾任職 IBM 公司近 30 年，分別在加州、香港和北京定居。90 年代中退休後致力研究中國飲食文化，與太太著書立說。

The second son of Chan Mong-yan has inherited his father's love of gourmet food. Combining knowledge of food and practical cooking experience, he has acquired his father's true culinary expertise. After retiring in the 90's, he has been dedicating himself to the study of Chinese cuisine and co-authored many books with his wife.



方曉嵐 Diara Fong

陳紀臨夫人，早年從事影視工作。婚後在家翁 20 年的指導和影響下愛上廚藝和中國文化。從商多年，與丈夫跑遍大江南北，退休後一起潛心鑽研烹飪及飲食文化之道，組成廚藝及寫作的最佳拍檔。曾出版多部烹飪專著，長期暢銷。

After becoming Mrs Chan Kei-lum, Diara developed a passion for cooking and Chinese art under her father-in-law's guidance and influence over two decades. Now in retirement, she and her husband delve deep into culinary and gastronomic arts. They are great partners in cooking and writing.



賀馬來西亞中總 95 周年華誕 Celebrating ACCCIM's 95th birthday

本會早前應馬來西亞中總邀請，由永遠名譽會長蔡冠深率領，組團赴吉隆坡參加該會 95 周年會慶活動，並出席世界華商大會組織會議及 2016 全球經濟大會。

代表團先出席世界華商大會顧問委員會及召集人組織會議，蔡冠深並於會上代表致辭。隨後並參加馬來西亞中總周年會慶晚宴，慶賀該會 95 周年華誕。

2016 馬來西亞中總經濟大會以“地緣政治、經濟、科技新常態”為主題，集合了來自國內外相關領域的專家，與參加者分析引領改變地緣政治、經濟及科技的元素，以及如何在這新常態中尋找有利於自己的定位。蔡冠深為主講嘉賓之一，他認為商會網絡無遠弗屆，若好好利用，將有助增進區域合作。過去香港中總一直扮演如此角色，藉此協助商家抓緊機遇。

另外，代表團亦參觀了皇家雪蘭莪錫器廠，那是馬來西亞最大的錫器工廠。此品牌始於 1885 年，如今已成世界最大和產量最多的錫鑼公司。(28-31/5) 📍

Invited by the Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM), the Chamber formed a mission to Kuala Lumpur for participating ACCCIM's 95th birthday celebration activities. Led by Permanent


Honorary President Jonathan Choi, the delegation also attended meetings of World Chinese Entrepreneurs Convention (WCEC) and SERC Global Economic Conference.

The delegation first attended WCEC's meetings of advisory board and conveners and Choi was invited as guest to address. Afterwards, a celebration dinner reception was hosted for ACCCIM's 95th birthday.

The main theme of 2016 SERC Global Economic Conference was "Geopolitics, Economy, Technology, The New Normal". Experts from different countries were gathered for analyzing the reasons for transformation of geopolitics, economy and technology. They also provided information for the participants to explore a favourable new role. As one of the speakers, Choi said the business associations can leverage on

their extensive business network to deepen regional integration. Over the past few years, the Chamber has played an active role for helping businessmen to grasp the huge opportunities.

The delegation also visited Royal Selangor,

which is the largest tin factory in Malaysia. Since 1885, the brand has been developed as the world's foremost name in quality pewter. (28-31/5) 





敬老粵劇慶回歸 Cantonese Opera for Seniors as Celebration of Reunification Anniversary



本會會員聯絡委員會及愛心行動委員會假新光戲院聯合舉辦“會員慶回歸暨愛心敬老粵劇欣賞”。中聯辦港島工作部部長吳仰偉、勞工及福利局副局長蕭偉強應邀擔任主禮嘉賓，並聯同本會副會長袁武、莊學山、馬忠禮，與逾千名長者一同欣賞由名伶蓋鳴暉及吳美英主演的劇目《搶新娘》。(20/6) 📍

The Chamber's Liaison Committee and "We Care • We Share" Committee jointly organized a Cantonese Opera show for the elderly as celebration of the return at Sunbeam Theatre. **Director General of the Hong Kong Island Sub-office of the Central Government's Liaison Office in the HKSAR Wu Yangwei and Under Secretary for Labour and Welfare Stephen Sui** were invited to officiate at the ceremony. **The Chamber's Vice-chairmen Yuen Mo, Chong Hok-shan and Lawrence Ma** also joined with over 1,000 senior citizens, to enjoy the Cantonese opera show performed by Ming Chee Sing Chinese Opera, which were led by famous actresses Koi Ming-fai and Ng Mei-ying. (20/6) 📍







青委考察廈門 促進兩地交流


Young Executives Visit Xiamen to Foster Exchanges



本會青年委員會近20人以“青年創業、兩岸貿易”為題，組團考察廈門，拜會廈門市領導，並與當地青年企業家深入交流，實地了解福建自貿區廈門片區、青年創業基地的發展前景。

廈門市政協主席張健接待代表團時表示，廈門在“一帶一路”中充分發揮港口城市優勢，加強與“海上絲綢之路”沿線國家和地區合作，而廈門片區設有國家第四個國際航運中心，將為廈港兩地帶來更多商貿交流機遇。廈門市委統戰部部長黃菱則提到，中總與廈門交往密切，在港合辦培訓班已逾11年，着力加強廈門人才培訓。她又期望青年發揮愛國愛港精神，為兩地和諧穩定作出貢獻。

在自貿區廈門片區考察期間，本會副會長曾智明關注區內產業扶持政策，並對“廈蓉歐”物流通道的開通充滿期待，深信有助貫通“海上、陸上絲綢之路”，促進沿線各地貿易發展。青委會主席黃楚恒則認為，廈門為“海上絲綢之路”的戰略支點和核心區域，而香港一直是廈門、乃至福建省企業“走出去”的橋樑，今後將有更大合作空間。

代表團又獲廈門市港澳辦主任李嘯萍及市青年聯合會主席王中等接見，並參觀兩岸青年創業創新創客基地及廈門軟件園，與多家青創企業、新興產業及高端服務業代表深入交流，了解行業發展。(26-28/5) 



張健（右五）Zhang Jian (fifth from right)



黃菱（前排中）Hunag Ling (middle, front row)



Young Executives' Committee of the Chamber formed a delegation entitled "Youth Entrepreneurship and Cross-strait Trade" to Xiamen. The delegation visited the leaders of Xiamen, communicated with local young entrepreneurs and visited the Xiamen Subdistrict of Fujian Free-Trade Zone, understanding the development of the start-up base.

Chairman of Xiamen Municipal Committee of CPPCC Zhang Jian commented the role of Xiamen in the "One Belt and One Road" initiative in a meeting with the delegation. He stated that Xiamen can exert their advantage as a port city and foster the cooperation with countries along the Maritime Silk Road. The set-up of the fourth international shipping centre of Mainland in Xiamen Subdistrict also provides opportunity for both Xiamen and Hong Kong.

United Front Work Department Director of CPC Xiamen Municipal Committee Hunag Ling praised the Chamber for being a long-term partner in personnel training for over 11 years. She expects youths to love their mother country and contribute for the harmony and stability of the two cities.

When studying at the Xiamen Subdistrict, the industrial support policies had drawn the attention of **the Chamber's Vice-chairman**

Ricky Tsang. He expected the opening of New Silk Railway Xiamen will be able to connect areas along the Silk Road and strengthen commerce. **Chairman of Young Executives' Committee Stanley Wong** described Xiamen as the strategic pivot and core region of the Maritime Silk Road. Being the bridge of enterprises in Xiamen and even Fujian to "going global", he thought Hong Kong has lots of opportunities to cooperate with Xiamen.

The delegation also met **Director of Hong Kong and Macao Affairs Office of Xiamen Municipal People's Government Li Xiaoping** and **Chairman of Xiamen Youth Federation Wang Zhong**. During the visit to the Cross-strait Youth Innovation and Entrepreneurship Base and Xiamen Software Park, they exchanged ideas with representatives from youth start-up companies, new industries and high-end service sector. (26-28/5) 📍

諮詢退保 坦誠交流

Frank Communication on Retirement Protection



本會與多家商會合辦退休保障諮詢論壇，邀請政務司司長林鄭月娥及勞工及福利局局長張建宗就退休保障與強積金對沖議題交流討論。(24/5)

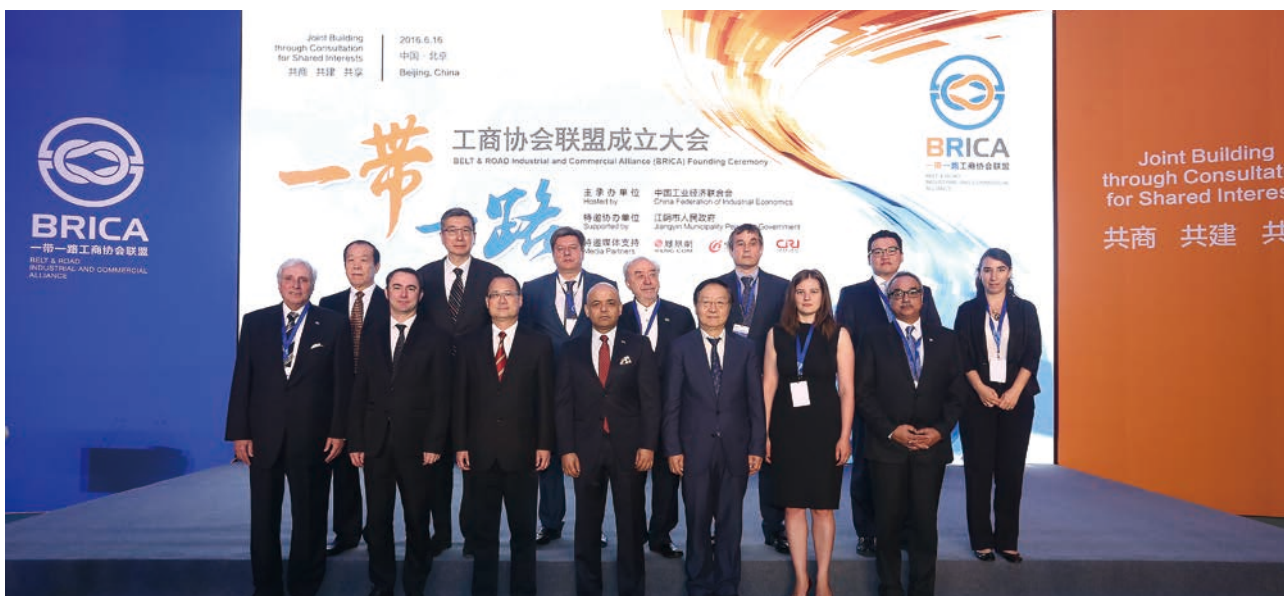
The Chamber co-organized an advisory forum to discuss the issue related to retirement protection and offsetting of MPF. **Chief Secretary for Administration Carrie Lam** and **Secretary for Labour and Welfare Matthew Cheung** were invited as guests. 🌀

同賀“一帶一路” 工商協會聯盟成立

Celebrating the Establishment of Belt & Road Industrial and Commercial Alliance

本會為創始成員之一的“一帶一路”工商協會聯盟於北京釣魚台國賓館舉行成立大會，本會永遠名譽會長蔡冠深代表出席及演講，共同為促進各國合作努力。(15-16/6)

The establishment ceremony of Belt & Road Industrial and Commercial Alliance was held at Diaoyutai State Guesthouse, Beijing. As a founding member, **Permanent Honorary President Jonathan Choi** represented the Chamber to attend the ceremony and to deliver a speech. 🌀





國務院僑務辦副主任王曉萍（前排中）表示，僑辦響應國家創新發展戰略，進行“萬僑創新”行動，調動海外僑胞的聯動性，為“一帶一路”戰略實施服務，把香港和海外的優勢與國內的發展結合起來。（15/6）

Wang Xiaoping (middle, first row), **Deputy Director of Overseas Chinese Affairs Office of the State Council**, stated that the Office launches the plan “Innovation of Overseas Chinese” under “One Belt and One Road” initiative, for fostering the connection among overseas Chinese and for combining the advantages of Hong Kong and overseas with the development of the Mainland.



1. 最高人民檢察院涉港澳工作辦公室主任郭興旺（前排右四）（27/6）
Guo Xingwang (fourth from right, first row), Director of the Hong Kong and Macau Affairs Office of the Supreme People's Procuratorate of PRC

2. 商務部投資促進事務局副局長李勇（左）（28/6）
Li Yong (left), Deputy Director of China Investment Promotion Agency of Ministry of Commerce

3. 上海市松江海外聯誼會會長李群策（中）（17/6）
Li Qunce (middle), Chairman of Shanghai Songjiang Overseas Friendship Association



1. 聯絡委員會邀請申訴專員劉燕卿出席午餐交流會，簡介公署職能及運作，與70位參加者交流認識。(10/6)

Ombudsman Connie Lau was invited to attend a luncheon to introduce the role and operations of the Office and to share views with 70 attendees.

2. 珠三角委員會舉辦橫琴自貿區優惠政策及投資商機介紹會，與近50位出席者分享自貿區最新情況。(7/6)

PRD Committee organized a seminar introducing the preferential policies and investment opportunities of Hengqin Pilot Free Trade Zone for nearly 50 attendees.

3. 婦女委員會舉辦“半邊天的煩惱”專題午餐會，邀請家庭醫學專科醫生朱偉星分析城市人常見病及保健方法，近60位出席者獲益良多。(6/6)

The Ladies' Committee held a luncheon and invited **Family Medicine Specialist Daniel Chu** to analyze common health risks of urban people and possible precautions for nearly 60 attendees.

4. 青年委員會組隊出戰慶回歸乒乓球大賽2016，同賀回歸19周年之餘，亦透過運動強身健體，增進友誼。(12/6)

The Young Executives' Committee participated in a ping pong competition in celebration of the 19th anniversary of Hong Kong's reunification with its Motherland.



會員活動 Members' Activities

