

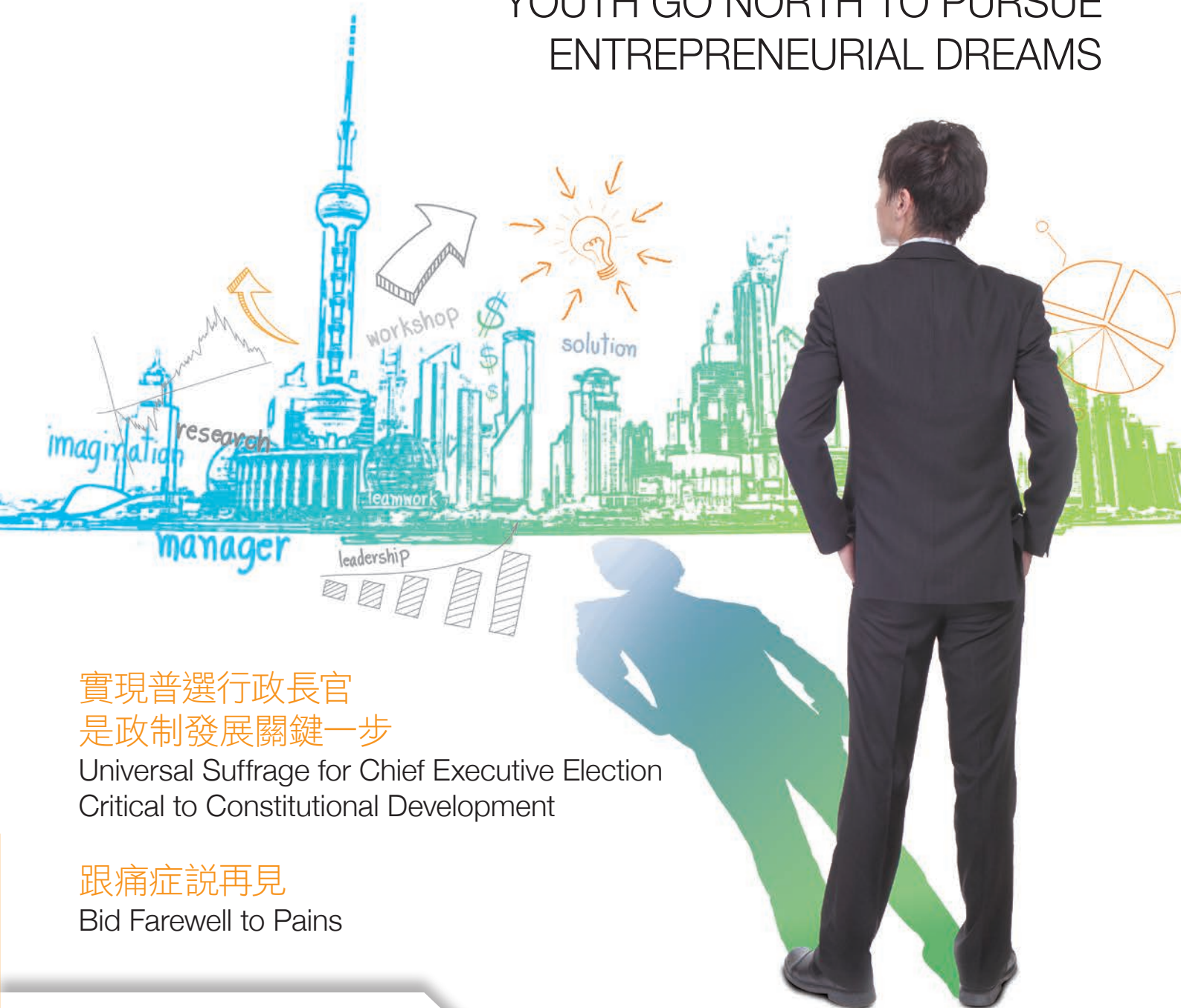
商 叢

CGCC VISION

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青年北上創業夢

YOUTH GO NORTH TO PURSUE
ENTREPRENEURIAL DREAMS



實現普選行政長官
是政制發展關鍵一步

Universal Suffrage for Chief Executive Election
Critical to Constitutional Development

跟痛症說再見

Bid Farewell to Pains



香港中華總商會

The Chinese General Chamber of Commerce

目錄 CONTENTS

MAR 2015



商管 CGCC VISION



會長的話

Chairman's Message

- 4 冀羊年本港經濟與政制發展向前邁進
Forging Progress in Economic and Constitutional Development in the Year of the Goat

環球視野

Global Vision

- 6 青年北上創業夢
Youth Go North to Pursue Entrepreneurial Dreams
- 18 實現普選行政長官是政制發展關鍵一步
Universal Suffrage for Chief Executive Election Critical to Constitutional Development
- 24 “自願醫保計劃”平衡公私營醫療
VHIS Balances Public and Private Healthcare

立會點評

Voice in LegCo

- 30 保社會穩定 全力抗“拉布”！
Say No to “Filibustering” for Social Stability

創富之道

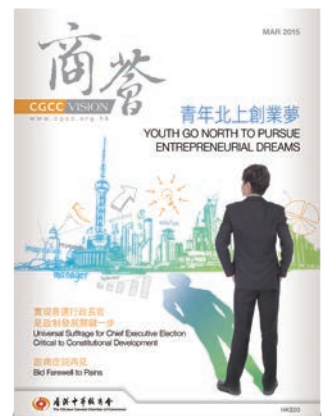
Fortune Making

- 34 強積金制度15年回顧成果 展望將來
MPF System Entering Its 15th Year - Achievements and Future

品味生活

Taste of Life

- 38 跟痛症說再見
Bid Farewell to Pains
- 44 好書推介：《江水悠悠》
Book Recommendation: The River Flows



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商會快拍

CGCC Snapshot

- 48 梁振英：成立創科局有助發展
C Y Leung: ITB Drives Development
- 50 春節酒會冠蓋雲集
Spring Cocktail Reception
- 52 老友賀年喜洋洋
New Year Party for Elderly
- 55 春茗團拜賀新歲
Lunar New Year Gatherings
- 56 參觀深圳龍華線
Visit to Shenzhen Longhua Line
- 58 接待嘉賓
Reception of Guests
- 60 會員活動
Members' Activities



楊釗 博士
Dr Charles Yeung

冀羊年本港經濟與 政制發展向前邁進

Forging Progress in Economic and Constitutional Development in the Year of the Goat

羊年伊始，財政司司長為全港市民帶來了一份兼顧經濟發展與改善民生的預算案，為本港長遠穩定和持續發展注入動力。與此同時，特區政府就2017年普選行政長官的第二輪公眾諮詢於本月初結束，香港政制發展“五步曲”亦即將進入關鍵的第三步。我衷心希望，社會各界在羊年能夠和衷共濟，積極配合預算案各項政策措施，並支持政改方案順利通過，達致政通人和，延續香港社會穩定和諧與繁榮發展。

支持擴大對中小企支援並推動產業多元發展

鑒於今年外圍經濟仍存在不明朗因素，我們歡迎預算案推出惠及企業營商的支援措施，特別是擴大對中小企的財政資助，紓緩經營成本上升的壓力，對穩定就業市場亦有幫助。長遠而言，我們建議特區政府可研究進一步寬減中小企的利得稅率，減輕企業的經營負擔。預算案亦特別向受佔領行動影響的行業提供短期支援措施，體現了特區政府對工商界的關懷，也為中小企創造更理想的營商環境。

預算案亦提出鞏固金融、旅遊、貿易物流以至工商專業等傳統支柱產業發展的相關措施，進一步加大對創新科技、時裝業等文化創意和新興產業的支援，並配合國家“一帶一路”的發展策略。中總將全力配合特區政府推動本港經濟邁向更多元和高增值發展的大方向，並期望當局探討為業界提供更具體支援，例如進一步放寬有關創新及科技基金和其他相關行業基金的申請限額，以及搭建“一帶一路”交流平台，加強內地與香港企業的互動，攜手開拓東盟等沿線地區的龐大商機。

攜手努力實現行政長官普選

除積極配合本港經濟多元發展的步伐外，中總亦相當關注本港政制發展的情況。我們認同普選行政長官必須嚴格按照《基本法》和全國人大常委會《8.31決定》，這樣才能在憲制架構下有效執行《基本法》關於行政長官的憲制責任和要求，為推動行政長官普選提供法律基礎和依據。

事實上，中總在過去一段時間為推動政制向前發展亦做了不少工作，例如籌辦論壇研討活動，促進特區政府與工商界交流政改意見；我們亦透過發表聲明、參與簽名運動等，明確表達反對“佔中”、支持依法落實普選行政長官的立場。早前，我們亦就《行政長官普選辦法》的諮詢，向政制及內地事務局遞交了意見書。

如期實現2017年行政長官普選，是中央政府、特區政府和絕大多數香港市民的共同願望，不少民意調查均顯示，主流民意是希望政改能順利通過，以推動香港政制發展向前邁進，這對香港社會整體發展都有好處。因此，我們期望社會各界能支持符合《基本法》和全國人大常委會《決定》的方案，包括提名委員會的構成和產生辦法應按照現行選舉委員會的相關安排不變，這做法已實施多年並行之有效，廣泛涵蓋社會各階層。至於入閘提名門檻可考慮降低，以鼓勵社會上更多不同界別人士參與，惟參選人必須獲得提委會全體委員過半數支持才可出閘成為行政長官候選人，以體現“少數服從多數”的集體意志。

此外，我們認為在“一人一票”的普選階段，應採用“得票最多者當選”的方式，無須一定要取得過半數選票，有關安排操作簡便，選民容易理解，行政成本亦較低。

總括而言，中總在羊年將繼續支持行政長官和特區政府依法施政，並積極強化商會網絡功能，協助推動香港經濟穩步發展。我們更希望社會各界能以香港整體利益和長遠福祉為依歸，抱着雙贏的宗旨，按照《基本法》和全國人大常委會《決定》，以理性務實態度討論和推動落實政改方案，攜手實現2017年“一人一票”普選行政長官，為香港政制發展譜寫光輝一頁，令香港社會在羊年真正“喜氣洋洋”、全港市民“洋洋得意”。👉

At the beginning of the Year of the Goat, the Financial Secretary presented a *Budget* that can address both economic development and improvement in people's livelihood, injecting impetus for Hong Kong's long-term stability and on-going development. Meanwhile, with the HKSAR Government's second round public consultation on the 2017 Chief Executive (CE) election by universal suffrage ended early this month, the "Five-step Process" of constitutional development is moving towards the critical third step. I sincerely hope that in the Year of the Goat, all sectors in society can be in harmony to support policy measures in the *Budget* and endorse the constitutional reform package, striving for effective governance and social harmony - which is essential to the social stability and harmony of Hong Kong as well as its prosperous development.

More Support for SMEs and Further Industry Diversification

We are pleased to see the *Budget* proposing measures to support businesses amid external economic uncertainties. In particular, the expansion of fiscal support for SMEs can not only relieve their pressure from operating cost hikes but also help stabilize the job market. For the long run, we suggest the HKSAR Government explore further cuts on the profits tax rate for SMEs to ease their operational burden. Moreover, by offering special short-term measures that help industries hit by the occupy movement, the *Budget* evidences the HKSAR Government's concern for business sectors and can create a SME-friendly environment.

Also proposed in the *Budget* are measures on consolidating the growth of traditional pillar industries such as finance, tourism, trade, logistics and commercial and professional services and on enhancing support for cultural & creative and budding industries like innovative technology and fashion. Meanwhile, there are proposals complementing the national development strategies of "One Belt and One Road". While CGCC will fully support the HKSAR Government's policy direction of promoting the more diversified and high value-added development of Hong Kong's economy, the authorities are expected to provide more concrete support for industries. For instance, the application limits for innovation and technology funds and other related industry funds can be further relaxed. A "One Belt and One Road" exchange platform can be set up to encourage interaction between the Mainland and Hong Kong enterprises in tapping huge business opportunities in places along the belt and the road, such as ASEAN.

Cooperating Towards Universal Suffrage for CE Election

Besides supporting Hong Kong's economic diversification, CGCC also pays close attention to Hong Kong's constitutional development. We agree that the CE election by universal suffrage must be in strict accordance with the *Basic Law* and the NPCSC's "August 31 Decision". Only by this can the *Basic Law* obligations and requirements with respect to CE be effectively fulfilled within the constitutional framework, so that a legal basis can be formed for promoting the CE election by universal suffrage.

In fact, CGCC has done a lot to push forward Hong Kong's constitutional development. Forums and seminars have been held to facilitate exchange of views between the HKSAR Government and the business community. Through issuing public statements and taking part in signature campaigns, we have expressed our opposition against the Occupy Central movement, as well as our support for the CE election by universal suffrage. Earlier, we have presented a position paper to the Constitutional and Mainland Affairs Bureau on the Consultation Document on the Method for Selecting CE.

It is the common aspiration of the Central Government, the HKSAR Government and most Hong Kong people to see universal suffrage for the CE election happen in 2017. Many opinion polls have shown that the mainstream public opinion is in favour of the passage of a constitutional reform package, as a step forward in Hong Kong's constitutional development will be conducive to the Hong Kong society's overall development. Therefore, we hope all sectors in society will support a reform package that complies with the *Basic Law* and the NPCSC Decision, in which the composition and formation method of the Nominating Committee (NC) shall follow the related arrangements of the existing Election Committee. The arrangements are already in force for years and proved to be effective with a wide coverage over all social strata. The authorities may consider lowering the nomination threshold to encourage the participation of more people from various sectors, provided that a person must have the endorsement of more than half of the NC members before becoming a CE candidate, so as to reflect the collective will of "majority rules".

Furthermore, we recommend that in the "one-person-one-vote" election, the "first past the post" voting system, which does not require more than half of the total number of votes, should be adopted. This arrangement is simple to operate, easy for voters to understand, and involves lower administrative costs.

To sum up, in the Year of the Goat, CGCC will remain supportive to CE's and the HKSAR Government's administration according to the law. As a chamber of commerce, we will strength our network and roles in promoting the steady development of Hong Kong's economy. Furthermore, we hope all sectors in society can put the overall and long-term interests of Hong Kong first, and work towards a win-win result by discussing and facilitating the implementation of a constitutional reform package in a rational, pragmatic manner according to the *Basic Law* and the NPCSC Decision. Let's join hands to realize a "one-person-one-vote" CE election by universal suffrage in 2017, writing a significant chapter for Hong Kong's constitutional development. This is how we can make the Year of the Goat a truly jubilant one for the Hong Kong society and its people. 🍀



青年北上 創業夢

內地市場龐大，黃金遍地，無數港商早已在此得嚙甜頭。既是眾多前人經驗可供借鏡，有志創業的本地青年自是不甘囿於一隅。然而，北上發展，挑戰重重，一群商場上的初生之犢，應如何自處？



鄧良順： 按部就班 北上尋金

北上還是“不上”？

社交網站 facebook 已成為全球無數人每天的“必到之地”，如今其市值逾 1,900 億美元，創辦者朱克伯格卻只是剛屆而立之年；在中國，手機應用程式“超級課程表”於高校生間迅速竄紅，最近甚至獲阿里巴巴數千萬美元的投資，又有誰料到它的 CEO 余佳文是個“90 後”？

正所謂“莫欺少年窮”，年輕人活力無限，創意澎湃，從來是商界不容忽視的一路異軍。香港不少年輕人相信“工字不出頭”，認為把握年輕光陰，創一番事業，才算不枉青春。面對毗鄰內地這個優勢，他們又怎會不心動？然而，礙於經驗，囿於資金，有志北上創業的本地年輕人，往往裹足不前。

先立根基 後謀發展

香港青年協會督導主任鄧良順接觸本地青年創業者不計其數，據其觀察，他們全都看到內地機遇無限，但遠離成長地，人生路不熟，貿然北上恐怕會“一鋪清袋”，因此不少暫且抱持觀望態度。就鄧良順所見，目前敢於北上創業的年輕人，基本上都是在香港早已幹出一定成績，穩住陣腳才準備進一步發展。



鄧良順
Gary Tang



分子雪糕店 Lab Made
Molecular ice-cream store Lab Made





豆花妹撈米線
DFM Fusion Noodles



按照這樣的軌跡，鄧良順寄語創業者如欲北上掘金，宜先專注本地，在最熟悉的環境打出一片天，累積一定實力。如前所述，北上成敗，往往繫於資金是否充裕。另外，內地營商生態與香港大相逕庭，年輕人必須在語言、國情、市場心理等方面虛心學習，因地制宜，方能有望減少困阻。

靈活變通 唯勤是岸

他以在2013年獲得“匯豐青年創業大獎”銀獎的分子雪糕店 Lab Made 為例，兩位創辦者在英國嚐過分子雪糕，便決定將之移植香港，結果在2012年創業，首月已達收支平衡，一年後更開設分店。2014年中，生意正式打入內地，在上海田子坊成立內地分店。鄧良順指，創辦者在上海經營其實不無障礙，例如在香港大受歡迎的口味，可能在上海根本乏人問津。所以，他強調“力不到，不為財”，創業者必須勤懇面對市場，了解不同地方消費者需求，才能懂得如何隨機應變。

鄧良順續以上例剖析，該分子雪糕店甫至內地，便選擇以較遠的上海落腳，很大程度因為人脈配合。所以，他認為創業者不妨“廣結善緣”，擴闊圈子，建立人脈一定有助業務拓展。例如不妨參與一些商界舉辦的交流團，除了交朋結友之外，更可增廣見聞，認識不同地方市場。

善用支援服務

曾經在電視台的創業節目亮相，近年聲名鵲起的“豆花妹撈米線”，開業短短一年，已迅速開設八家分店，可謂成績彪炳。鄧良順回憶，兩位年輕創業者當初亦曾向香港青年協會徵詢意見。在協會穿針引線下，二人得到上電視的機會，最終亦能成功把握，打出名堂。所以，鄧良順指年輕創業者應多加善用創業支援服務。

香港常被視為內地面向世界的橋頭堡，於內地發展，本地創業者眼界相對廣闊，其實可視為優勢。例如目前本地北上創業者中，飲食業的發展情況不俗，正因他們能把握內地消費者水準提高的趨勢，明白到這批群眾也渴望見識更廣闊飲食天地的心理，因而造就商機。證諸其他行業，創業者如能善用既有優勢，配合努力不懈，神州機遇將是取之不竭。

區玉輝： 香港青年創業氛圍漸佳

過去不少研究顯示香港的創業率偏低。根據2009年的《全球創業觀察》報告，香港成年人口的整體創業活動比率為6.53%，遠低於內地的36.66%和美國的13.68%。香港中文大學創業研究中心主任區玉輝表示：“各地的創業氛圍有異，若論發達經濟體，香港的創業率雖然低於英美，卻高於日本。”他闡述，土生土長的香港人久處於注重貿易、炒賣的經濟環境，較少考慮創業；況且香港有許多大企業，製造大量就業職位，令青年人毋需靠創業謀生。他並指出，香港着重考試的教育制度不利於創業，卻造就了大量專業人士，孰優孰劣難以簡單論斷。

及至去年，該中心發表的《香港創業生態系統》報告指出，環球金融危機後，院校、創業孵化器、共享工作間及其他支援組織興起，估計本地支援創業的單位在五年間增多最少三倍。此外，根據香港青年協會與香港貿發局於同年發



區玉輝
Kevin Au

表的報告，青年人口中創業的比例為5%，比2011年同類調查上升2%。數字反映香港創業氛圍改善，青年的創業積極性提高。

內地科技市場蓬勃，為香港青年人帶來創業商機。

The booming technology market in the Mainland presents entrepreneurial opportunities for Hong Kong youth.



科技創業闖內地

然而，本地市場規模小，發展空間始終有限。區玉輝認為，香港是一個很好的試驗市場，但創業者要“做大”，便需進軍內地或海外市場。事實上，隨着內地與香港交流日益頻繁，北上學習和工作的青年增多，不少青年希望嘗試到內地闖出屬於自己的事業，在科技行業更不乏成功例子。

區玉輝表示：“近年不少香港青年從事科研，但本地社會傳統上不太重視科技，內地則有龐大市場，北上自然成為他們發展的重要途徑。”例如，科技園“創業培育計劃”下的“創新英雄”之一郭光正，是一位在香港就讀中學、大學的“80後”，2000年他與兩名同學開發電郵營銷系統“Radica”，十年後其公司雷克系統已成為香港最大的電子郵件營銷企業。“Radica”於2008年打進內地市場，與不同網絡企業合作，現時已成為全國第三大數據管理電郵服務供應商。大疆創新公司是另一成功典範，該公司創辦人之一汪滔於2003年由內地到香港科技大學攻讀電子與電腦工程學，2005年與同學研究無人駕駛飛行技術，兩年後更在深圳成立大疆。公司於2012年推出的微型一體機“Phantom”行銷全球；根據報道，其研發的小型無人機銷量佔全球一半。

導師作明燈

從這些例子可見，北上創業成功並非兩、三年之事。要踏上青雲路，該如何起步？了解內地市場、資金充足等因素當然不在話下。區玉輝特別提及“人”的重要性：“除人脈外，最好還要有導師。矽谷有不少創業導師；現時熟悉內地的導師亦漸多，他們可帶領創業青年拓展內地市場。”

但他補充，“成功的企業家未必是創業良師，他們必須明白創業者的需要，亦要懂得如何將自己多年前的成功經驗以合適的方法傳授給年輕一代。”他還提醒青年人，即使有周詳的創業計劃，還需謹記計劃是動態的，若不知變通，往往失敗收場。

不論是否青年、是否北上，創業都被公認為高風險的事業。區玉輝認為結業不等於失敗，“創業者必需經過學習階段，當發覺業務發展大失所望，毅然結束是正確之舉。最重要是從中學學習，日後重新上路。切忌受挫折後變得膽怯，日後即使有機會亦不敢把握，這才是真正失敗。”

政府間接推動

近年社會對創業的支援明顯增加，當中有些更以青年為對象。區玉輝認為，不論有否支援，創業畢竟要靠自己。對於政府的角色，他認為因應青年科技創業的風氣，鼓勵創新、推動科技發展以至成立創新科技局，都有間接幫助。不過，以政策直接鼓勵創業卻不容易。他舉例解釋，目前政府採購科技產品時，許多外國公司因具備在大市場的銷售歷史而佔上風，本地新設科技公司便相對吃虧。“一些政府為扶植本土科技公司，會傾向選擇購買他們的產品。但香港崇尚市場公平公開，政府須小心考慮政策改變會否影響現有企業。”

至於工商界，區玉輝呼籲企業重視研發，“貿易、投資炒賣的增值不高，對創業土壤幫助不大。”他並指出，青年創業是新興議題，期望工商界及商會投放資源加以研究，並培訓更多企業家成為導師，為有志創業的青年引路。

北上創業有門路

在最新的《施政報告》中，特首提及成立三億元的“青年發展基金”協助年輕人創業。早前，阿里巴巴創辦人馬雲更決意擲十億助港青創業。就此形勢看來，本地年輕人創業可謂欣逢其時。除此以外，香港還有以下針對北上創業的支援服務：

- **工貿署 BUD 專項基金**

資助個別香港企業推行有關發展品牌、升級轉型和拓展內銷的項目，從而提升他們在內地市場的競爭力，促進他們在內地市場的發展。



前海深港青年夢工場
Qianhai Shenzhen-Hong Kong Youth Innovation and Entrepreneur Hub

- **前海深港青年夢工場**

由前海管理局、深圳青聯及香港青年協會合辦，為青年提供資金、場地等支援，讓香港、深圳以至全球具創新意念的青年人在夢工場實踐創業計劃。



Facebook 創辦人朱克伯格：青年創業家的典範。
Facebook founder Mark Zuckerberg, an icon of young entrepreneurship.

Youth Go North to Pursue Entrepreneurial Dreams

The vast Mainland market abounds with opportunities. Myriads of Hong Kong businesses have gained from the market, setting examples that inspire many young people to look beyond the city for starting business. Yet, going north can be a bumpy ride, how should young entrepreneurs cope with it?

Gary Tang:

Going North Step by Step

Going North or Not?

The social networking website Facebook has already become a daily “must visit” for countless people around the world, with its market value exceeding US\$190 billion. Yet, the founder of the website, Mark Zuckerberg, has just turned 30 years old. In China, the mobile application “Super Timetable” is an instant hit with high school students. It has recently received an investment of tens of millions of yuan from Alibaba. Legendarily, the CEO of the mobile app company, Yu Jiawen, is a young man from the post-90s generation.

With their unbridled energy and innovative spirit, the youth are indeed a force that should not be overlooked in the

business world. In the eyes of many young people in Hong Kong, job means “just over broke”. They want to develop their own entrepreneurial careers in the prime of their lives. The neighboring Mainland market is luring them to turn their aspirations into reality. Still, they hesitate to make a northward move, due to the lack of experience and capital.

Gaining Foothold First

Gary Tang, Supervisor of the Hong Kong Federation of Youth Groups (HKFYG), has met many young local business starters who can see the boundless opportunities in the Mainland. But according to him, they hold a wait-and-see attitude, worrying that they may end up in total loss in the unfamiliar market. From his observation, the young entrepreneurs heading north are generally those who have first gained a foothold in Hong Kong and then seek expansion.

Therefore, Tang suggests starters first focus on and build up their strength in the Hong Kong market before expanding to the Mainland because, as mentioned above, capital adequacy is often critical to business success in the Mainland market. Moreover, as the Mainland business environment differs much from that of Hong Kong, young people have to get familiarized with the languages, situations and business mentality of different places in the Mainland, so that they can avoid difficulties.

Being Adaptive and Diligent

Tang cites the molecular ice-cream store Lab Made, winner of the Silver Award in the 2013 HSBC Youth Business Award, as an example. After trying molecular ice-cream in the UK, the two founders decided to introduce the dessert to Hong Kong and started a business in 2012, which broke even within one month. The duo opened another store in the city a year later, and got presence in the Mainland in 2014 by establishing a store in Tianzifang, Shanghai. Tang says Lab Made's Shanghai venture has not been a bump-free move; for instance, the popular tastes in Hong Kong might not be preferred by Shanghai people. By this case, Tang reminds entrepreneurs to be attentive and adaptive to markets and to understand consumer needs in different places.

The ice-cream company chose the relatively distant Shanghai for its first foray into the Mainland because, in part, of people connections. Tang encourages entrepreneurs to try to build an extensive social network, which is helpful in business expansion. For example, they may participate in exchange tours organized by business sectors to make friends and know more about different markets.

Leveraging on Support Services

DFM Fusion Noodles, an eatery featured in a TV program on entrepreneurship, has risen to fame in recent years. It has made an extraordinary achievement by opening eight outlets within a year. The two young founders of the company had sought advice from HKFYG and received its support in securing the TV appearance that helped them to earn success and fame. Tang recommends that young entrepreneurs make good use of support services.

Hong Kong is seen as China's gateway to the world. With a broader outlook, Hong Kong entrepreneurs enjoy advantages in business development in the Mainland. Among the industries with Hong Kong players going north, the food and beverage is doing quite well in the Mainland. Tang attributes this to the players' ability to grasp business opportunities by responding to the rising consumption standards among the Mainland people who are eager to open their eyes to different foods. The same applies to other industries: when entrepreneurs make full use of their strength and work hard, there are boundless opportunities in the Mainland for them to tap into.

Kevin Au:

Entrepreneurship Spirit Improving among Hong Kong Youth

Many studies in the past have found that Hong Kong's entrepreneurship rate was on the low side. According to the *Global Entrepreneurship Monitor* report in 2009, the rate of the overall entrepreneurial activity among Hong Kong's adult population was 6.53%, much lower than the Mainland's 36.66% and the US's 13.68%. **Kevin Au, Director of the Centre for Entrepreneurship of the Chinese University of Hong Kong**, says, "Entrepreneurial atmosphere varies in different places. Among developed economies, the entrepreneurship rate in Hong Kong is lower than in the UK and the US; it is higher than in Japan though." He explained that living in an economic environment fixated on trade and speculation, people born and bred in Hong Kong are less likely to consider starting a business. Moreover, there are many large firms creating abundant job opportunities in Hong Kong - that means young people need not make a living by entrepreneurship. He further notes that, though not conducive to entrepreneurial spirit, the examination-oriented education system in Hong Kong does help create a large number of professionals, so it is difficult to say whether it is good or not.

Support for Starting Business in the Mainland

In the latest *Policy Address*, Chief Executive proposed to set up a HK\$300 million Youth Development Fund to assist young people in starting their own business. Earlier, Alibaba founder Jack Ma decided to give HK\$1 billion to support young entrepreneurship in Hong Kong. It seems that local youth are blessed with the time for business startup. Apart from these, there are some services supporting Hong Kong entrepreneurs planning to go north:

- **BUD Fund of Trade and Industry Department**

It provides funding support for individual Hong Kong enterprises in undertaking projects to develop brands, upgrade, restructure and develop sales in the Mainland market, so as to enhance their competitiveness and facilitate their business development in the Mainland market.

- **Qianhai Shenzhen-Hong Kong Youth Innovation and Entrepreneur Hub**

The Qianhai Management Authority, Shenzhen Youth Federation and HKFYG jointly provide funding, workspace and other services, for innovative young people from Hong Kong, Shenzhen and around the world to pursue their entrepreneurial plans.

Last year, the *Entrepreneurship Ecosystem of Hong Kong* report published by the centre revealed that institutions, incubators, co-working spaces, and other support organizations flourished after the worldwide financial crisis, with their total number tripling in five years. According to a report published by HKFYG and the HKTDC in the same year, the proportion of new entrepreneurs among young adults was 5%, up by 2% comparing to a similar survey from 2011. These figures indicate improvements in the entrepreneurial atmosphere of Hong Kong, as well as the entrepreneurial spirit among the local youth.

Tech Start-ups Expand to the Mainland

But after all, Hong Kong is too small a market for business growth. Au, who sees the city as an excellent test market, reckons that companies have to look at the Mainland or overseas markets in order to expand. As a matter of fact, with the increasingly frequent exchanges between the Mainland and Hong Kong, more and more young Hong Kong people go northward to study and work in the Mainland, and many of them may wish to launch a business there. There have been many successful examples in the technology industry.

“In recent years, quite a number of young people in Hong Kong are doing in scientific research. But the local society traditionally does not value science and technology highly, whereas there is a huge market in the Mainland. Going north naturally becomes

an important means for them to develop.” An example is Francis Kwok, one of the “Innovation Heroes” under the HKSTP Technology Business Incubation Programme. A young man from the post-80s generation, Kwok studied at local secondary school and university. In 2000, he developed the “Radica” e-mail marketing system with two of his classmates. A decade later, their company Radica Systems became the leading email marketing company in Hong Kong. “Radica” entered the Mainland market in 2008. Collaborating with various internet companies, it is currently the country’s third-largest data management and e-mail service provider. Dajiang Innovation Technology (DJI) is yet another successful example. Wang Tao, one of the founders of the company, arrived from the Mainland in 2003 to study electronics and computer engineering at the Hong Kong University of Science and Technology. In 2005 he and two classmates began to study unmanned flight technology, and two years later, he founded DJI in Shenzhen. The Phantom drones launched by the company in 2012 sell briskly worldwide. According to reports, small drones developed by DJI takes up half of the global market share.

Mentors as Beacons

As seen from these examples, it takes quite many years for northward entrepreneurial adventures to flourish. So basically, how can a business starter set himself on the path to success in the Mainland? Things like thorough understanding of the

market and adequate capital are, needless to say, a must. Au sees “people” as a particular important factor. “Besides connections, it would be most desirable to have a mentor. There are a lot of start-up mentors in Silicon Valley. At present, mentors who are familiar with the Mainland are increasing. They can lead young starters to tap the Mainland market.” But he adds, “A successful businessman may not necessarily be a good mentor. He must not only understand the needs of starters, but know how to effectively pass on his successful experience of many years ago to the younger generation.” Furthermore, Au reminds young starters that their business plans should be not only detailed but dynamic; a stick-in-the-mud is likely end in failure.

Entrepreneurship is always recognized as a high-risk undertaking. But in Au’s eyes, ending a business does not mean failure. “Business starters must go through a learning process. If they find their business looks bleak, it is a right move to end it decisively. The most important thing is to learn lessons for the future. Don’t lose nerve after setbacks and shy away from opportunities in future - that would truly be a failure.”

Indirect Promotion by Government

In recent years, much more business start-up support services are available in society, some of which are for young people. Au believes that whether or not there is support, business start-ups

have to be self-reliant. Regarding the government’s role, he sees encouraging innovation, promoting technological development and setting up an innovation and technology bureau as indirect catalysts as far as technological entrepreneurship among the youth is concerned. Having said that, Au thinks it is not easy for the administration to provide direct policy incentives for entrepreneurship. For example, he explains, in the government’s procurement of technology products, foreign companies having sales histories in large markets tend to have the upper hand over the newly-established local tech companies. “To support local technology companies, some governments in foreign places would prefer to purchase their products. However, Hong Kong is positioned as a fair and open market, so the government is very cautious as to whether policy changes will affect existing businesses.”

As for the business community, Au looks forward to enterprises placing more importance to R&D. “Trade and investment speculation has low added value and are of little help to improve the entrepreneurship atmosphere.” He also hopes the business community and chambers of commerce can invest in studying young entrepreneurship, which is a new subject, and train more businessmen to become mentors for young business starters. 🔄



實現普選行政長官 是政制發展關鍵一步

特區政府於1月初正式展開政制發展第二輪公眾諮詢，就2017年普選行政長官辦法廣納各界意見，工商界深表關注。2月初八大商會合辦論壇，讓工商界人士就普選行政長官及本港政制發展等相關議題，與政府官員直接交流，表達意見。

本會聯同香港總商會、香港工業總會、香港中華廠商聯合會、香港地產建設商會、香港中國企業協會、香港中華出入口商會及香港中國商會舉辦“香港工商界政制發展諮詢論壇”，邀得政務司司長林鄭月娥、政制及內地事務局局長譚志源及副局長劉江華出席，與逾400位工商界人士交流意見。

林鄭月娥：落實普選有利香港長遠發展

正如今次諮詢文件的口號“2017機不可失”，林鄭月娥形容今次是推動

香港政制向前邁進的難得機會，當普選行政長官實現後，普選立法會亦指日可待，一旦錯失這次機會，便造成“雙失”局面，同時錯失普選行政長官及立法會的機會，至於能否在可見將來再次啟動政改的工作，她坦言“說不準”，若今次政改方案不獲通過，2017年行政長官選舉便要沿用2012年的方法，換句話說就是原地踏步。

林鄭月娥強調，今次政改方案並非終極方案，日後仍可在《基本法》及全國人大常委會決定的框架下繼續優

化。她深信，落實普選行政長官對香港的政治生態、管治文化都有正面影響，由普選產生的行政長官無論在其競選期間的選舉綱領，以至當選後的施政方針，都會更加貼近民意，有利香港社會、經濟、民生的長遠發展。

工商界支持政制循序漸進發展

本會會長楊釗代表各主辦商會致歡迎辭時指出，工商界十分支持香港政制循序漸進發展，並按照《基本法》及全國人大常委會決定，盡快落實2017年普選行政長官，並期望社會各界能尊重主流民意對落實普選行政長官的



意願，充分把握第二輪政改諮詢的機會，求同存異，共同討論出一個大多數人接受的可行方案。

參與論壇的工商界人士踴躍發言及提問，就提名委員會的構成和產生辦法、行政長官候選人的提名程序、如何加強對泛民議員的游說工作、普選對香港管治及經濟長遠發展的意義等

不同範疇各抒己見，三位官員亦逐一闡釋回答，並強調會繼續透過不同途徑，聽取社會各界不同聲音，尋求共識。🌀

本會提交意見書 The Chamber's Position Paper

本會早前向政制及內地事務局提交《行政長官普選辦法》意見書，重申普選行政長官必須按照《基本法》和全國人大常委會《8.31決定》。意見重點如下：

- 提委會構成和產生辦法維持不變，任期維持五年。
- 提名門檻可降低至十二分一（即100名委員提名）。每名提委會委員只可推薦一人。
- 參選人必須獲過半數提委會委員支持，才可成為行政長官候選人。
- 提委會委員以“一人2至3票”方式不記名投票，不可重複投選同一人，由得票過半數的前2至3名的參選人成為行政長官候選人。
- 普選行政長官只舉行一輪投票，獲最多票數者當選，無需取得過半數選票。



The Chamber has earlier submitted a position paper to the Constitutional and Mainland Affairs Bureau on the Method for Selecting CE by Universal Suffrage. In the paper, the Chamber reiterated that the CE election by universal suffrage must be in accordance with the Basic Law and the NPCSC's August 31 Decision. The key points raised in the paper are as below:

- The composition and formation method of the Nominating Committee (NC) should remain unchanged, with its five-year term of office remaining in existence.
- The nomination threshold may be lowered to one-twelfth (nomination from 100 NC members). Each NC member should nominate only one person.

- A person seeking for nomination must secure the endorsement of more than half of the NC members before becoming a candidate for the CE election.
- Each NC member should elect 2 to 3 persons by secret ballot and should not elect the same person more than once. The 2 to 3 persons who obtain the highest number of votes should become candidates for the CE election.
- Only one round of voting should be held, and the “first past the post” voting system, which does not require more than half of the total number of votes, should be adopted.

Universal Suffrage for Chief Executive Election Critical to Constitutional Development



In early January, the HKSAR Government launched the second round of the constitutional development consultation to solicit public views on the method for electing the Chief Executive (CE) by universal suffrage in 2017. In early February, eight major chambers of commerce in Hong Kong jointly held a forum for the business community to directly talk with government officials and express their views on the issue.

CGCC joined the Hong Kong General Chamber of Commerce, Hong Kong Federation of Industries, Chinese Manufacturers' Association of Hong Kong, Real Estate Developers Association of Hong Kong, Hong Kong Chinese Enterprises Association, Hong Kong Chinese Importers and Exporters Association and Hong Kong Chinese Chamber of Commerce in organizing

the Hong Kong Business Community's Forum on Constitutional Development Consultation. **Carrie Lam, Chief Secretary for Administration; Raymond Tam, Secretary for Constitutional and Mainland Affairs, and Lau Kong-wah, Under Secretary for Constitutional and Mainland Affairs**, were invited to the forum to exchange views with more than 400 businessmen.

Carrie Lam: Universal Suffrage Positive to Long-term Development

Echoing the slogan "2017: Seize the Opportunity" of the consultation, Lam said a rare opportunity to push forward Hong Kong's constitutional development is presented now, as the election of the Legislative Council (LegCo) by universal suffrage can be expected soon after

universal suffrage for the CE election is achieved. In other words, missing the chance will mean a “double loss”. She also said candidly that “it is uncertain” as to whether a constitutional reform will start again in the foreseeable future after the present opportunity is gone. If no constitutional reform package is passed on this occasion, the CE election in 2017 will have to follow the method used in 2012 - that means a standstill.

Lam stressed that the proposal for the 2017 CE election arrangements will not be an ultimate one and it can be improved in future in accordance with the *Basic Law* and in the contexts of the National People’s Congress Standing Committee (NPCSC) decisions. She firmly believes universal suffrage for CE election will be positive not only to Hong Kong’s political environment and governance but to the long-term

progress of its society, economy and people’s livelihood, saying that it can make the election platforms of CE candidates and the policy objectives of a CE more responsive to public opinions.

Business Supports Gradual and Orderly Constitutional Development

In his welcome message on behalf of all the organizers, **Charles Yeung, CGCC Chairman**, indicated the business community’s strongly support for the gradual and orderly development of Hong Kong’s constitutional system. He said businessmen are eager to see the arrangements for the 2017 CE election by universal suffrage can be confirmed in accordance with the *Basic Law* and NPCSC decisions. Yeung hopes all sectors in society can respect the mainstream public aspiration for the CE election by universal suffrage and seize

the opportunity of the second round of consultation to seek consensus towards a feasible proposal acceptable to the general public.

The businessmen attending the forum were active to voice opinions and raise questions on, among other topics, the composition and formation method of the Nominating Committee, the procedures for nominating CE candidates, how to lobby for support from the pan-democratic legislators, and the significance of universal suffrage on Hong Kong’s governance and economic development in the long run. While answering the questions, the three officials stressed that the government will keep attentive to different voices in society and strive to forge consensus. 🗣️

論壇答問精華 Extract of Q&As at the Forum

若 2017 年普選行政長官最終無法落實，2022 年可否再重啟政改五步曲？

If the CE election by universal suffrage cannot be implemented for 2017, can the "Five-step Process" of constitutional development start again for 2022?

林鄭月娥 如今次方案不通過，意味 2017 年行政長官將繼續由 1,200 名選舉委員會委員選出，而這位行政長官會否在其任內就 2022 年行政長官選舉辦法啟動工作，實在難以預料。本屆政府為處理政改已投放大量精力，社會亦產生分歧，難免影響拓展經濟、改善民生的工作。因此，下一任行政長官如何審時度勢？會否再次啟動富爭議的政改工作？我對此有所保留，所以我一直強調 2017 絕對是機不可失。

Carrie Lam If no reform package can be passed on this occasion, it means CE will still be selected by the 1,200 members of the Election Committee in 2017. It is difficult to predict whether the then selected CE will initiate the work on the method for CE election for 2022 during his term of office. The current government has already put much effort on constitutional reform, and the differences in public opinions would inevitably affect its work on developing the economy and improving people's livelihood. I have reservations as to how the next CE would view and assess the issue and whether or not he would initiate the controversial work of constitutional reform. So I stress all along that the 2017 opportunity is not to be missed.



林鄭月娥
Carrie Lam

提名委員會的構成框架已定，就是 1,200 人及設有四大界別，四大界別之下再設分組，如何在現有提委人數的情況增加新的分組？

The framework for the Nominating Committee (NC) composition has been set. That means there will be 1,200 members from four sectors, which will further be divided into subsectors. How can new subsectors be added given the existing NC membership?

譚志源 全國人大常委會已決定提名委員會的人數及界別分組，若要現階段增加新的分組，就要情商現有 38 個分組“忍痛割愛”。不過，提委會的構成並非永遠不變，有關制度可以在落實普選後繼續優化，屆時提委名額增加，便有空間增加分組。

Raymond Tam As NPCSC has made decisions on the membership and subsectors of NC, new subsectors can only be added at the expense of the existing 38 subsectors. However, the NC composition will not be unchangeable and the relevant systems can further improve after the realization of universal suffrage. When the NC membership enlarges, there will be room for additional subsectors.



譚志源
Raymond Tam

有政黨提出如 2020 年取消立法會功能組別，或考慮同意接受政改方案，政府對此有何立場？

Some political parties have suggested that if the functional constituencies of the Legislative Council are abolished in 2020, they may consider accepting a reform package. What is the government's position on this?

林鄭月娥 立法會選舉辦法最快要到 2020 年方可作出改變，並且必須建基於 2017 年能夠落實普選行政長官。屆時要在合適時候啟動五步曲及開展廣泛諮詢，故目前談論取消功能組別是言之尚早，政府亦不會在毫無基礎下，為了爭取幾張支持票而與任何政黨、議員作任何交易。

Carrie Lam The method for electing the LegCo can only be changed in 2020 at the earliest. And it must be based on the successful implementation of universal suffrage for the CE election in 2017. By then, the "Five-step Process" and extensive consultation will start in due course. Therefore, any talk on abolishing the functional constituencies now is premature. Without any basis, the government will not make any deal with any political parties or LegCo members in order to win a few votes.



劉江華
Lau Kong-wah

反對聲音高呼只接受“真普選”，
怎樣才算是“真普選”？
Dissenting voices say they will
only accept “true universal
suffrage”. What is “true universal
suffrage”?

劉江華 對市民來說，有票投就是真，沒票投就是假；對重視法治的人來說，依法就是真，違法就是假。在“一國兩制”的香港，如不按照《基本法》、全國人大常委會決定推行普選，那就不是真。事實上，每個國家都有自己一套選舉制度，最重要是依法而行。

Lau Kong-wah For the public, having a vote is true universal suffrage whereas not having a vote is false universal suffrage. For people who emphasize the rule of law, abiding by the law is true universal suffrage whereas violating the law is false universal suffrage. Under the “One Country, Two Systems” principle, if Hong Kong fails to implement universal suffrage in accordance with the *Basic Law* and NPCSC decisions, it is not true universal suffrage. In fact, every country has its own electoral system; the most important thing is to act in accordance with the law.

若今次政改方案不通過，對香港長遠發展有何影響？
If no constitutional reform package is passed, what will be the impact on
Hong Kong's long-term development?

譚志源 政改爭論纏繞香港多年，去年更經歷佔中的黑暗時期，打擊營商及投資信心。若每隔幾年我們都要經歷一次循環，只會損害香港的發展、擾亂市民的生活；反之若能落實普選行政長官，並以此基礎繼續優化制度，對香港長遠發展、市民安居樂業更有好處。

劉江華 不是說一人一票選出行政長官就萬事大吉，但普選行政長官的認受性必然較高，有助推動行政、立法的關係。若可解決普選的問題，將困擾香港多年的政治包袱放低，讓政府和社會各界可聚焦發展經濟，才可維持香港的競爭力。就像踢足球，現時政改已進入禁區內的小禁區，距離龍門只是一步之遙，射得入就全場鼓掌，射不入便噓聲四起。

Raymond Tam Hong Kong has been troubled by the controversy over constitutional reform for many years and experienced the “Occupy Central” movement last year, which undermined business and investment confidence. These, if repeating themselves every few years, will only do harm to Hong Kong's development and its people's lives. Conversely, if universal suffrage for the CE election is implemented and the system continues to improve on this basis, Hong Kong's long-term development and its people's livelihood will benefit.

Lau Kong-wah It does not mean that everything will be fine after a CE is elected on a “one-person-one-vote” basis. But, for sure, the acceptability of an elected CE will be higher, which will help forge better relationship between the executive and legislative bodies. If the universal suffrage issue is resolved, Hong Kong can cast off the political baggage that has troubled it for years, and the government and the public can focus on economic development. Only by this can Hong Kong keep competitive. Just like in a football match, Hong Kong's constitutional reform has now entered the goal area in the penalty area, with the goal-mouth just a step away. A successful shot into the net will bring the house down, whereas a miss will be greeted with hisses and boos.



“自願醫保計劃”

平衡公私營醫療

政府提出的“自願醫保計劃”的對象並非基層市民，其目的是為有能力而願意購買醫療保險的市民提供可靠的個人住院保險選擇。政府期望，此計劃能在香港公私營醫療系統平衡發展中，擔當重要角色。

過去20年來，政府曾多次就醫療改革諮詢公眾意見。雖然市民普遍認同需要改革，但未能就改革方案達成共識。然而，香港公營醫療系統的可持續性問題不能不予正視。**食物及衛生局局長高永文**表示：“現時政府明白，若推行翻天覆地的醫療改革，成功機會很微。因此，今後的改革將着重確保公、私營醫療系統平衡而可持續地發展。”

收費應加卻難加

達至平衡的方法之一是收費。高永文透露，2002年公立醫院急症室設立收費，目的並非收回成本，而是為調節使用量。“當時普通科私家醫生收費約150元，所以急症室收費100元，藉以促使病人轉往私家診所求診。現時普通科收費已達200多元，急症室收費理應調節，但政治上難以實行。”此外，政府近年推動公

私營醫療協作，為部分公立醫院病人提供津貼，鼓勵他們轉往私家醫院就醫，藉此減輕公營醫療系統的負擔，成效不俗。例如，十多年前，公立醫院白內障手術的輪候時間為七年，現時只需少於兩年。

顯然，政府醫療改革的一大方針，是推動經濟能力較佳的人士多轉投私營醫療系統。於本月16日完成公眾諮詢的“自願醫保計劃”，同樣是為願意及有能力使用私營醫療服務的市民而設。

12要求作保障

提出“自願醫保計劃”建議前，政府已考慮市民在投購醫保時面對的不少難題。例如，高風險人士遭拒絕受保、續保，或須支付高昂附加保費；病人因保額不足而需再掏腰包，或被逼到公營醫院就診。此外，不少保單中有關住院的規定有不善之處。高永文舉例：“磁力共振、電腦掃描及內窺鏡等檢查通常無須住院，但為符合保單要求，有些接受此類檢查的病人會不必要地留院一晚，浪費資源。”

高永文
Ko Wing-man





為確保在“自願醫保計劃”下的個人住院保險產品物有所值，政府建議規定保險公司必須提供一個符合“最低要求”的“標準計劃”，以供消費者選擇。“最低要求”包括：保證續保且無須重新核保、不設“終身可獲保障總額上限”、承保範圍須包括須住院及／或以訂明的非住院程序治療的病症、保障限額須達至訂定水平、標準保單條款及條件，以及提供具透明度的保費資料等，共12項。

催促、鼓勵兼備

針對高風險人士難受保的問題，政府建議在“最低要求”中規定保險公司須有必定承保而附加保費率上限為200%的安排。換言之，“標準計劃”下的醫保費用上限為標準保費的三倍。不過，就某些高風險人士而言，保險公司即使收取三倍保費，亦未可抵銷須支付的索償額，形成“剩餘風險”。就此，政府建議注資設立高風險池，以承擔“剩餘風險”，讓高風險人士也可獲得住院保險。“自願醫保計劃”推行首年內，高風險池將承接所有合資格的保單，由第二年開始

則只承接40歲或以下人士的合資格保單。“這項規定是要催促年輕人考慮投購醫保的問題。”高永文坦言，“自願醫保計劃”並非強逼市民購買醫保，而是強逼他們選擇是否購買。

但另一方面，為鼓勵市民及家人購買醫保，政府建議為所有符合“最低要求”的醫保保費提供稅項扣除，讓納稅人可就本身或其受養人的保單獲得免稅額。高永文相信，免稅額對初投身工作的年輕人不太吸引，但當他們成為中產階級時，免稅額將有助抵銷部分保費加幅，故有一定的吸引力。

保費料升9%

由於“自願醫保計劃”規定終身續保，保費必然上升。政府估計保費將提高約9%，遠低於業界所估計的四成。高永文解釋：“我們估計計劃推出後，將有更多人投購醫保，令風險分攤更為平均，因此保費上升幅度有限。其次，日後保單將統一格式、用詞，加上透明度提高，有助市民比較不同保險公司，促進業內競爭，降低保費。”





VHIS Balances Public and Private Healthcare

The government-proposed Voluntary Health Insurance Scheme (VHIS) aims to provide an alternative for reliable individual hospital insurance for those who are able and willing to use private healthcare services, rather than the grassroots. The government hopes the scheme can play an important role in the balanced development in the public and private healthcare systems of Hong Kong.

Over the past 20 years, the government has conducted many public consultations on healthcare reform. While the public was generally supportive of the need for reform, opinions on different reform options varied and no general consensus was reached. Still, the sustainability of Hong Kong's public healthcare system is an issue that deserves serious attention. **Ko Wing-man, Secretary for Food and Health**, says, "Now the government understands

that any overhaul of the healthcare system would have little chance of success. Therefore, future reforms will focus on ensuring the balanced and sustainable development of the public and private healthcare systems."

Charge Should Have been Raised

One of the means to achieve that balance is through fees collection. Ko

reveals that the charge for Accident and Emergency (A&E) services at public hospitals levied from 2002 was not intended to recover the costs; instead, it was used to moderate usage. "Back then, the charge at a private general practitioner's clinic was about \$150. That was why the A&E charge was set at \$100 as a step to encourage patients to seek medical treatment at private clinics. Private general practitioners now usually charge more than \$200, so A&E charge

should be adjusted; that is not politically practicable though.” Furthermore, the government has been promoting collaboration between public and private medical service sectors in recent years. Subsidies have been provided for some public hospital patients to incentivize them to go to private hospitals. These have been done to help alleviate the burden of the public healthcare system, and results have been good. For example, about a decade ago, the public hospital queue for cataract surgery was seven years. The same queue has now been shortened to less than two years.

Apparently, one of the main directions in the government’s healthcare reform is to promote the change to the private healthcare system among those with better financial means. By the same token, VHIS, a scheme that completed its public consultation on 16 March, is

proposed for those who are able and willing to use private healthcare services.

12 Requirements to Improve Accessibility

In making the VHIS proposal, the government had factored in the problems that the public faces when purchasing health insurances. For example, high-risk individuals may not be accepted for policy renewal, or they may need to pay high premium loading. Due to inadequate coverage, some patients need to shell out extra for private medical services or they may leave with no choice but return to public hospitals. On top of these, certain requirements for hospitalization in quite many policies are not that sensible. Ko gives an example, “Check-ups like MRI, CT scan and endoscopy do not normally require hospitalization. But to meet the requirements of insurance policies,

patients who need to have these check-ups may choose to stay in the hospital for a day, which is unnecessary and a waste of resources.”

To ensure individual hospital insurance products under VHIS are value-for-money, the government proposes that insurers must offer a “standard plan” that meets a list of “minimum requirements” as an option for consumers. There are a total of 12 “minimum requirements”, including guaranteed renewal without re-underwriting, no “lifetime benefit limit”, benefit coverage including medical conditions requiring hospital admissions and/or prescribed ambulatory procedures, benefit limits meeting prescribed levels, standardized policy terms and conditions, and transparent information on premiums, etc.


Urging and Encouraging

To address the difficulty of high-risk persons to get insured, the government proposes in the “minimum requirements” that insurers must offer guaranteed acceptance with premium loading capped at 200% of standard premium. In other words, the health insurance premium a “standard plan” is capped at three times the standard premium. However, for certain high-risk persons, insurers may not be able to collect adequate premium income to offset the claims payout, even if they are charging tripled premiums. This gives rise to “residual risks”. In this light, the government proposes to fund and establish a high-risk pool to bear the “residual risks”, such that the high-risk individuals can also be protected by hospital insurance. The high-risk pool will be open to all eligible applicants in the first year upon the VHIS implementation

and limited to those aged 40 or below thereafter. “This requirement is to urge the youth to consider purchasing health insurance.” Ko candidly adds that VHIS is not designed to compel citizens to purchase health insurance, but to compel them to choose whether or not they should buy one.

On the other hand, the government proposes to offer tax deduction to insurance premiums that meet the “minimum requirements”, as an incentive for the public to purchase health insurance for themselves and their family members. Ko thinks the tax deduction, while not be very attractive for young people who just start their careers, can help offset part of the increase in premium when they move into the middle-income group.

Premium Expected to Rise by 9%

Given the “guaranteed renewal for life” requirement of VHIS, premium hikes are inevitable. The government anticipates that insurance premium will rise by about 9%, which is much lower than the 40% estimated by the insurance industry. Ko explains, “We expect that as more people subscribe to health insurance after the launch of the scheme, risks would be more evenly spread. This could limit the increase in premium. Secondly, the format and wording of policies would be standardized in future to enhance transparency. All these could help the public to compare the products offered by different insurers and thus promote competition in the trade, which could in turn drive premium down.” 

保社會穩定 全力抗“拉布”！

立法會功能界別商界（第二）議員 廖長江

泛民議員在立法會內發起“不合作運動”，把議會推向癱瘓邊緣，令社會大眾焦急。議會內必須有足以與之抗衡的力量，以保障社會穩定。

最近泛民議員為爭取其政治訴求而肆意立法會內發起的“不合作運動”，正不斷把議會推向癱瘓邊緣。政府眾多有待審批的撥款申請已經“大擠塞”，即使排期、再排期，最多只能擠上會議的議程，根本未能展開討論，更遑論獲批。這個亂局已經導致許多重要的基建工程延誤，大量民生項目亦受到阻延。如果問題長期僵持不下，更會造成社會發展停滯、妨礙政府有效施政，為香港的經濟及整體社會帶來更多深遠的負面影響。

社會大眾看到議會這個僵局都很焦急，但又愛莫能助，因為對於泛民議

員來說，這個局面正中他們下懷，縱使面對千夫所指他們仍然誓不放手，當中更有人坦承他們正正是想“拖秤”政府，來脅迫當局向他們讓步。

但他們的“理想”卻恰恰是社會上其他人的“噩夢”！泛民議員這樣行為無異“玩火”，萬一立法會及特區政府真的全面癱瘓，香港進入無政府狀態，推倒一切既有秩序，屆時治安、法治、社會安定都會毀於一旦，天下大亂。為防事情演變至一發不可收拾的地步，立法會必須有足以與之抗衡的力量，來建立起一道有力的緩衝，

以保障社會穩定，我與其他建制派的立法會同僚亦因此而被泛民議員視為“攔路虎”，但是從社會整體利益角度而言，他們罵得越兇，便證明我們做得越對。

玩忽議會憲制責任

平情而論，無論是立法會走向偏激，或是弄至這樣壁壘分明，放棄對話、合作，都絕非社會之福。更何況，泛民議員現時玩忽的，正是非常嚴肅的議會憲制責任。



根據《基本法》第七十三條，立法會的職能包括“(一)根據本法規定並依照法定程序制定、修改和廢除法律；(二)根據政府的提案，審核、通過財政預算；(三)批准稅收和公共開支；(四)聽取行政長官的施政報告並進行辯論；(五)對政府的工作提出質詢”等等，這些都是涉及公眾利益的重要憲制責任，現時卻竟然被泛民議員當作是脅迫政府的手段。

削弱議會功能

為求達到向政府“施壓”的目的，他們提出大量瑣碎無聊的修正案或動議、不斷要求點算開會的議員人數、冗長發言等，以阻延會議順利進行。有議員辯稱他們“拉布”是因為政府提出的項目很具爭議性，所以要用非常手段，來監督政府使用公帑。亦有議員說他們是“質詢”不是“拉布”，他們只是行使議員“最基本的提案權和質詢權”。但這些都是一些自欺欺人的說法，騙不到社會大眾。

亦有人說，外地議會也有“拉布”，我有兩點回應。第一，外國議會不會無休止“拉布”，而且到最終都要以民意及社會的整體利益為依歸。第二，外國雖有“拉布”，但亦有“剪布”機制。我並不接受只需數名議員便可藉“拉布”而癱瘓議會履行憲制職能的舉措。

現時被“拉布”的議案並不限於那些具重大爭議性的議案項目。這樣濫用“拉布”的後果是：無論你有多麼充足的理據或獨到的見解來行使你的提案權及質詢權，都會被淹沒在排山倒海的“拉布”動議及表決動議程序當中，根本無法進行實質的辯論。而因為缺乏實質、理性的辯論，市民根本無法得知你質疑的理據是什麼，確實反對什麼。其他議員即使有正常疑問想提出，亦會望而卻步。結果令市民只聽到議會內嘈吵聲音，卻聽不到任何理性討論，反而削弱了議會監察政府的功能。

更何況這樣長年累月濫用“拉布”，社會習以為常，議會內外也不會有

認真看待你的訴求。這樣的議會運作方式，試問可以為市民帶來什麼好處呢？

製造危機

反而，“拉布”就已經一而再、再而三地把社會帶進危機。在近這兩年，在議會審議《預算案》時，“拉布”都把香港“拉”向“財政懸崖”。社會大眾都還記得，去年的《撥款條例草案》在6月4日才獲得通過，比5月中這條“死綫”延誤了3個星期，臨時撥款已不足支付5月後的公共開支，在社會上造成一片恐慌，政府還率先暫緩向醫管局、立法會和高等院校發放6月份的撥款，要他們動用本

身的儲備應急，聽聞醫管局便曾經考慮要變賣資產來應急。今年的《預算案》很快又會提交上立法會，是否又要市民大眾“食驚風散”？

道理很簡單，“拉布”這種玉石俱焚的策略，不會有贏家，只有輸家。若泛民真心為香港好，不應再強“拉”社會困於死胡同，而是應懸崖勒馬，重回對話正途。👉

如對上文內容有任何意見，歡迎向廖長江議員反映。

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Say No to “Filibustering” for Social Stability

Martin Liao, Legislative Council Member, Commercial (Second) Functional Constituency

The general public is worrying that the “non-cooperation movement” initiated by the pan-democratic lawmakers is pushing the Legislative Council’s operation to the verge of paralysis. For the sake of social stability, there should be countervailing forces in the council to end filibustering.

Advancing their political appetites recklessly, the 27 pan-democratic legislators launching “non-cooperation movement” in the Legislative Council is paralyzing the council. An array of government funding proposals pending approval has been left piling up. Even with repeated scheduling and re-scheduling, the funding requests can only be squeezed into the Legislative Council meeting agendas at most. Scarcely can they be put into discussion, let alone to be approved. The chaotic situation has impeded

and procrastinated a large number of major public infrastructure projects and livelihood-related works. If the stalemate persists, local social development and governance and efficiency of the Hong Kong Government will be hindered, and Hong Kong’s economy and society as a whole will suffer even more significant harm.

Dismayed and anxious about the stagnation of the Legislative Council, the public feel powerless to do a thing but condemn filibustering. But this

is what the pan-democrats hope for, and that is why they refuse to let it go. Some of them have even admitted they are exactly trying to “drag down” the Government, aiming at posing a threat to the Administration.

Yet, their “aspirations” are in fact the “nightmares” of the majority of society. The political tactics of the pan-democratic lawmakers are no different from “playing with fire”. In case the Legislative Council and the HKSAR Government are really paralyzed, Hong Kong will be sent to anarchy with every established order overturned. And its social order, legal system and social stability will all be wiped out. That will be complete chaos. To prevent the situation getting out of control, there must be countervailing forces against these irresponsible actions in the Legislative Council. An effective buffer should be set up to protect our social stability. Therefore, I and other pro-establishment Legislative Council members are regarded by the pan-democratic members as stumbling blocks. Yet, as far as the interest of the whole society is concerned, the harsher are their comments, the better we can prove our actions right.

Neglecting Constitutional Duties

In all fairness, it is not in the interest of society to have the Legislature getting radical or split into distinct camps of no mutual dialogue and cooperation. Worse still, what the pan-democratic lawmakers doing is neglecting their solemn constitutional duties they vow to the council.

According to Article 73 of the *Basic Law*, the functions of the Legislative Council include “(1) to enact, amend or repeal laws in accordance with the provisions of this Law and legal procedures; (2) to examine and approve budgets introduced by the government; (3) to approve taxation and public expenditure; (4) to receive and debate the policy addresses of the Chief Executive; (5) to raise questions on the work of the government, etc. All these important constitutional duties which involve public interest are now used by the pan-democratic legislators as a weapon to threaten the Administration.

Legislative Council’s Function Weakened

In the midst of filibustering, the pan-democrats have raised a large number of trivial and nonsense amendments or motions, frequently requested for quorum and made lengthy speeches. To justify

their political moves, some lawmakers argued that the government proposals are so controversial that special tactics should be used to monitor public money. Others say claimed their actions merely “questioning” rather than “filibustering”, exercising the “most basic power to propose bills and make inquiries”. These self-deceiving arguments can hardly fool the public but themselves.

Some would say “filibustering” also exists in the legislatures of other countries. In response, I would like to make two points. First, “filibustering” in other countries’ legislatures is not unrestrained and endless as such. At the end of the day, lawmakers of other countries will respect the public opinions and safeguard the overall social interests. Second, “filibustering” in other countries co-exists with “closures”, mechanisms to end “filibustering”. It is unacceptable that just a few “filibustering” legislators can undermine the Legislature’s constitutional function.

So far, not just highly controversial proposals are being “filibustered” but it applies to all. The consequences of such an abusive tactic are profound. No matter how rational or insightful your policy suggestions, your exercising the power to propose bills amendments

and make inquiries are, they will all be drowned in the overwhelming filibuster of amendments, motions and voting procedures. In the end, Members in the Legislative Council will never undergo any concrete and rational debates. How can the public get to know what are the grounds of your inquiries and reasons of your opposition. This will discourage lawmakers from making attempts of raising sensible questions. In consequence, the public can hear no rational debate but only noises in the Legislative Council, and this will in turn erode the function of the law-making body in monitoring the Government.

Even worse, if “filibustering” occurs so frequently that the public sees it as a norm of the Legislative Council, no one would take the lawmakers’ deliberations seriously. What good can this kind of Legislature do to the public?

Making Crises

As a matter of fact, “filibustering” has time and again brought the whole society into crises. Over the past two years it pushed Hong Kong to towards a “public fiscal cliff” when the Legislative Council was examining the Government’s Fiscal Budgets. Our citizens could remember clearly that last year’s Appropriation Bill was approved only on 4 June - suffering a three-week delay from the mid-May “deadline”. As the temporary Appropriation then was inadequate to pay the public expenditures for after May, society was deeply worried. The Government postponed its June funding to the Hospital Authority, the Legislative Council and tertiary institutions, and requested them to use their own reserves for contingency. It was heard that the Hospital Authority had once considered selling its assets to meet urgent needs. This year’s Budget will

soon be presented to the Legislative Council. Is the public going to worry about another looming crisis soon?

Truth be told, the destructive tactic of “filibustering” will result in an all-lose situation. If the pan-democrats really care about the well-being of Hong Kong, they should stop pushing society to a dead alley by “filibustering” and return to the right path of dialogue. 📍

Should you have any comments on the article, please feel free to contact Mr Martin Liao.

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強積金制度15年 回顧成果 展望將來

踏入2015年，強制性公積金（強積金）制度正邁向15周年。過去十數年間，強制性公積金計劃管理局（積金局）一直致力改善強積金制度，令制度得以發揮作為退休保障制度其中一根重要支柱的角色。

積金局行政總監陳唐芷青接受本會訪問，分享制度過去的發展，並談及強積金制度在整個退休保障模式中的獨特角色。

世界銀行的多支柱模式

陳太指出，人口老化的問題非香港獨有，全球各地也正設法應對。香港社會對退休保障的關注，也非今天才出現。事實上，自60年代開始，香港已出現有關成立強制性退休保障制度的討論。



陳唐芷青
Diana Chan

她續說，世界銀行（世銀）於90年代提倡以三大支柱模式處理安老保障問題。當時香港的決策局考慮到本地的人口特徵、香港人的傳統理財及儲蓄習慣，以及本港穩健完善的金融體系，認為世銀提倡的強制性退休儲蓄計劃（即第二支柱）十分適合香港。強積金制度遂於2000年12月開始實施。陳太表示：“香港是其中一個率先應用世界銀行倡議的多支柱退休保障模式的地區。”

陳太提到，世銀到2005年，因應運作經驗，把退休保障模式擴展至五大支柱。不過，不論是三大支柱抑或五大支柱，強積金制度仍然屬於第二支柱，亦即以職業為本，強制性供款並由私營機構管理的退休保障制度。

強積金漸見成效

陳太表示，強積金制度發展了十數年，已逐漸發揮作用。

強積金制度實施前，本港只有三分之一就業人口有退休保障。制度實施後，近九成勞動人口已在強積金或其他退休計劃的涵蓋範圍內。截至2014年12月，強積金供款連投資回報已增長至5,651億元。扣除費用及收費後，過去十數年間的投資回報為1,330億元，年率化內部回報率為4%，而同期通脹年增長率只是1.8%。

陳太表示：“這些數字顯示，強積金制度令大部分就業人口的退休生活得到一定保障，協助他們增加退休儲蓄。”

強積金角色獨特難取代

陳太認為，隨着香港人口老化問題日益嚴重，社會對退休保障的關注將有增無減。最近，有關退休保障的討論又再次變得熾熱。

去年8月底，周永新教授及其團隊公布其《香港退休保障的未來發展》報告，並建議政府考慮設立給予全港65歲及以上永久性居民一種定期發放的老年金。另一邊廂，行政長官亦在年初發表的施政報告中，公布扶貧委員會擬於今年下半年就退休保障議題啟動公眾諮詢，探討未來的路向。

社會上有聲音支持落實“全民退休保障制度”，亦有人對此有所保留。行政長官亦在施政報告中指出，有意見支持周永新教授及其團隊的老年金建議，但亦有相當多意見反對此方案，並提出財務可持續性和“誰來付鈔”等關鍵問題。



世界銀行 — 退休保障的五大支柱

- 零支柱：** 無須供款、由政府資助及管理
- 第一支柱：** 強制性供款、由政府管理
- 第二支柱：** 以職業為本，強制性供款、由私營機構管理
- 第三支柱：** 自願性儲蓄（例如個人儲蓄及保險）
- 第四支柱：** 非正規支援（如家庭支援）、其他正規社會保障（如醫療及房屋）、其他個人資產（如自置物業）

不少人談論退休保障制度時，或會觸及強積金制度。陳太提醒大家，不應忘記強積金制度的定位和角色：“按世銀五大支柱的構思，各支柱要相輔相成。我們不應把零支柱或第一支柱的財政來源，與個人作出的強積金供款混淆。”

她表示，強積金制度是退休保障的其中一根支柱，應與其他退休收入來源（例如政府的社會保障計劃及市民的儲蓄安排）相輔相成。她續稱：“不同支柱需要互相配合，共同運作，才能為本港整體人口提供充分的退休儲蓄。若單靠任何一根支柱，則難以達致有效的解決方案。”

放眼未來，陳太相信，不論香港最終採納哪個退休保障模式，強積金制度應該繼續扮演重要角色，協助就業人口累積退休儲蓄；而積金局亦將繼續致力改革和完善強積金制度。她表示：“強積金制度對累積退休儲蓄發揮着獨特作用，難以被取代。退休保障制度須經過40年，亦即待計劃成員就整個就業生涯作出供款後，才步入發展成熟的階段。我們相信，假以時日，強積金制度定能為香港就業人口的退休保障作出更大貢獻。”

MPF System Entering Its 15th Year - Achievements and Future

This year marks the 15th anniversary of the Mandatory Provident Fund (MPF) System. For more than a decade, the Mandatory Provident Fund Schemes Authority (MPFA) has been enhancing the MPF System, with the goal of bringing into full play its role as a key pillar of Hong Kong's retirement protection system.

Speaking to the CGCC, **MPFA Managing Director Mrs Diana Chan** shared her thoughts on the development of the System and the unique role it plays in Hong Kong's retirement protection system.

The World Bank's Multi-pillar Approach for Retirement Protection

Hong Kong is not alone in facing the challenges of an ageing population, Mrs Chan pointed out. Places around the globe are looking for solutions for an ageing population. In fact, Hong Kong has been examining the issue of retirement protection for years. Since the 1960s, debates and discussions have been taking place on the viability of setting up a mandatory retirement system.

Mrs Chan explained that in the 1990s, when the World Bank recommended a three-pillar approach for retirement protection, policy makers in Hong Kong concluded that given the nature of the population of Hong Kong, the traditional financial and saving habits of its people, and its sound, well-established financial infrastructure, a mandatory retirement saving scheme, recommended by the World Bank as the Second Pillar, was a good fit. The MPF System was subsequently implemented in December 2000. “Hong Kong is one of the pioneers in applying the World Bank’s multi-pillar approach for retirement protection,” Mrs Chan said.

She added that in 2005, the World Bank expanded its retirement protection framework from three pillars to five in light of operational experience in different countries. The MPF System – an employment-based, mandatory, contributory, privately managed retirement protection system – is the Second Pillar under both frameworks.

The MPF System’s Achievements

Mrs Chan said after more than ten years of development, the System is now playing an increasingly important role in helping scheme members prepare for their retirement.

Before the MPF System was implemented, only one-third of the working population in Hong Kong was covered by retirement protection schemes. Today, nearly 90% of Hong Kong workers are covered by the MPF System or other retirement schemes. The contributions plus investment returns (i.e. assets under management, or AUM) in the MPF System had grown to \$565.1 billion as at 31 December 2014, and the System had generated an investment return of \$133 billion, net of fees and charges. This translates into an annualized internal rate of return of 4% for the System as a whole, which is much higher than the inflation rate of 1.8% per year over the same period.

Mrs Chan said, “These figures are evidence of the substantial contribution the MPF System has made to retirement savings, and thus retirement protection, for the majority of the work force.”

The Irreplaceable Role of the MPF System

As the Hong Kong population continues to age, Mrs Chan foresaw that the retirement protection issue would attract growing attention. In fact, the debate has heated up again recently.

In August 2014, Professor Nelson Chow and his team released a report entitled “Future Development of Retirement Protection in Hong Kong”. The report recommended that the Government seriously consider whether to set up a kind of demo-grant¹ for all Hong Kong permanent residents aged 65 and above. In his 2015 Policy Address delivered earlier this year, the Chief Executive (CE) said the Commission on Poverty would launch a public consultation in the second half of this year on the way forward for retirement protection.


The World Bank’s Five-pillar Retirement Protection Framework

Zero Pillar:	Non-contributory, publicly financed and managed
First Pillar:	Mandatory, contributory and publicly managed
Second Pillar:	Employment-based, mandatory, contributory and privately managed
Third Pillar:	Voluntary savings (e.g. personal savings and insurance)
Fourth Pillar:	Informal support (e.g. family support), and other formal social programmes (e.g. health care and housing) and individual assets (e.g. home ownership)

While some advocate the introduction of a universal retirement protection system, others have reservations about it. As the CE pointed out in his Policy Address, some support the demogrant proposal put forward by Professor Chow and his team, but a considerable number of people oppose it and raise crucial questions, such as whether it would be financially sustainable and who would pay.

In discussions of retirement protection, the MPF System is often touched upon. Mrs Chan emphasized that we should not forget the function and role of the MPF System. “The underlying principle of the World Bank’s five-pillar framework is that the five pillars should complement each other,” she said. “Therefore, the funding of the Zero or First Pillar should not be confused with private MPF contributions.”

She stressed that the MPF System is just one of the pillars of retirement protection, complementing the other sources of retirement income, such as Government-funded social security programmes and personally funded individual savings plans. “The different pillars should complement each other,” she explained. “Together they should be able to provide adequate retirement protection for the entire population of Hong Kong. None of the pillars on its own can be an effective solution.”

Looking forward, Mrs Chan concluded that regardless of which retirement protection model Hong Kong adopts in the end, the MPF System would continue to play a vital role in helping members of the working population accumulate savings for their retirement. She stressed that the MPFA would continue to work on reforming and improving the System. “The MPF System has a unique and irreplaceable role to play in helping the working population accumulate wealth for retirement,” she said. “It takes 40 years for a retirement protection system to mature; that is, when participants have made contributions throughout their full career. We are confident that over time, the MPF System will progressively make an even greater contribution to the retirement protection of the people of Hong Kong.” 

¹ A pension scheme which pays the same flat-rate amount to all pensioners regardless of their earnings history or other sources of income

強積金 — 你不能不知的改革 MPF Reforms that You Should Know



基金收費高？積金局有對策 Driving down MPF fund fees

降低收費有利於計劃成員，故積金局一直積極促使收費下調，包括加強披露收費資料、實施僱員自選安排、簡化行政程序、要求受託人提供低收費基金，以及與受託人商討，把效率較低的計劃和基金合併。

現時強積金市場上共有 173 隻低收費基金。強積金的平均基金開支比率已由 2008 年 1 月的 2.1% 下降兩成至 2015 年 1 月的 1.65%。

Reducing MPF fund fees can benefit scheme members. Thus, the MPFA has been implementing measures to drive fees down. These measures include enhancing fee disclosure, introducing the Employee Choice Arrangement, streamlining administrative procedures, urging trustees to offer low-fee funds, and working with them to consolidate MPF schemes and funds that are less efficient.

There are now 173 low-fee funds in the MPF market. The average Fund Expense Ratio of all MPF funds has dropped by 20% from 2.1% in January 2008 to 1.65% in January 2015.

提取強積金欠彈性？ 積金局有方案

Increasing flexibility in withdrawing benefits

假如你年滿 65 歲，卻未需要一筆過提取強積金，你可能會希望保留部分或全數強積金在制度內，以繼續賺取投資回報。積金局建議修例，容許成員在退休後以分階段提取強積金這種較靈活的方式，從而配合個別人士的不同需要。草案已於 2015 年 1 月獲立法會通過，積金局正與受託人籌備實施有關修訂。

If you are already 65 and do not need to withdraw your MPF benefits in one go, you may want to retain part or all of your benefits in the MPF System to increase your investment return. The MPFA earlier proposed amending the law to introduce more flexibility, allowing phased withdrawal of MPF benefits upon retirement to meet different needs. The Legislative Council passed the amendment in January 2015. The MPFA is now working with MPF trustees to prepare for implementation.

難以作出投資決定？ 積金局助你選擇

Providing better investment solutions

基金種類繁多，某些計劃成員可能覺得難以選擇。積金局去年建議推出“核心基金”，作為所有強積金計劃的劃一及低收費預設基金，協助不懂、不想或沒有時間作出投資選擇的計劃成員平衡風險與回報。積金局已就有關建議進行了公眾諮詢，正考慮各方的意見，以爭取在 2016 年推出“核心基金”。

Some scheme members may find it difficult to make a fund choice among the various types of MPF funds. Last year, the MPFA proposed launching the “core fund” as a standardized, low-fee default fund for all MPF schemes. The proposed “core fund” can help scheme members who do not have time, do not want to or do not know how to choose an MPF fund to balance their long-term risk and returns. A public consultation was launched on the “core fund” proposal, and the MPFA is now consolidating the views collected. The “core fund” is expected to be launched in 2016.

跟痛症說再見

鐵不冶煉不成鋼，人不運動不健康。運動有益，老生常談，無人不曉。問題在於，我們一提到運動就有百樣藉口：要麼太忙，要麼沒伴。如果有一種簡易運動，能獨個兒練習，每天花上十數分鐘，便可舒筋活絡，甚至驅除痛症，閣下又可願一試？



你有 i-Pain 嗎？

腰酸背痛，如今已非由長者“獨享”。漸有年輕一族，長期因使用電子產品而患上各種痛症。醫學界將之戲稱為“i-Pain”，可見問題已日趨普及。事實上，不時有調查亦反映頸椎病、肩周炎、脊柱病等痛症一直

困擾大眾。如何治癒相關疾病，甚或更積極地防患於未然，頓成時下都市人關注焦點。

因緣際會 拯救頸椎

對於痛症，香港各界文化促進會榮譽會長、瑞安集團主席羅康瑞亦未能倖

免。他自稱，於十多年前曾患上嚴重頸椎痛症，既影響工作，又干擾生活，可謂不勝其煩。為之治療，施行手術風險甚高，物理治療又效果未彰，正值惆悵之際，未料一次公幹卻為事情帶來轉機。



“練功十八法” 在香港

“練功十八法”由上海著名醫師莊元明所創，希望患者受到醫治的同時，能透過操練一套規範動作，得到自我推拿的效果，從而鞏固和提高療效，縮短療程，並疏通氣血，調節神經，增強病人體質。

結合中國古代武術及多年臨床經驗，“練功十八法”療效顯著，有口皆碑，現在已成上海市非物質文化保護遺產。香港各界文化促進會是本地的主要推廣團體，通過出版專著、舉辦各類示範交流活動，會方希望這套功夫能為更多港人認識，將健康獻給社會。

香港各界文化會目前備有《練功十八法》及《續十八法（益氣功）》香港版供有興趣者訂購，並與香港少林武術文化中心合辦武術課程及度假營。欲知詳情，可瀏覽以下網址：

香港各界文化促進會：www.hkca.org.hk

香港少林武術文化中心：www.shaolinc.org.hk

正因獲益匪淺，羅康瑞更覺應將“練功十八法”廣傳，以期惠及人群。繼2011年後，他再度應邀到本會主持講座，介紹“練功十八法”的基本訣竅。會上，羅康瑞強調：“這套功夫上手不難，但關鍵在於動作正確，並須每日練習，才能發揮功效。”因此，他與“助教”藍鴻震即場指導動作，參加者亦把握機會，認真學習。

多項特點 適合港人

“練功十八法”在防治頸肩腰腿痛與四肢關節痛等疾病方面，療效顯著。即使無病者，勤加練習亦可達強身之效。與其他健身拳操比較，“練功十八法”之有以下特點：

- **針對性強**：“練功十八法”針對不同發病部位和病情而創編，每一節的動作都有其特定的主要活動部位和鍛鍊要求。
- **配合中醫理論**：根據中醫學說，人體四肢百骸、五臟六腑無不仰經脈運行之氣血以充養，來維持正常生命活動。修習“練功十八法”講求“內勁”，發揮人體內在的真氣運行功能，以推動病變部位“氣行則血行”，消除疼痛。

- **動作幅度大**：要有效防治頸肩腰腿等痛症，必須活動幅度大，以消除關節活動功能障礙，改善病變部位的血液循環和新陳代謝。“練功十八法”動作幅度較大，有助舒緩關節周圍軟組織痙攣，甚至深層的粘連。
- **緩慢連貫**：由於不少痛症患者未能如一般人接受快速激烈的動作，“練功十八法”動作講求緩慢連貫，切合患者需要，更可避免意外損傷。
- **配合呼吸**：練習“練功十八法”，必須配合深長呼吸，有助橫膈膜升降幅度加大，不僅有助呼吸系統和心血管系統功能得到改善和提高，胸腹部的呼吸升降動作對內臟器官亦有按摩保健之效。
- **靈活易學**：“練功十八法”動作分節，初學者固然可以全套學習，如欲根據自己體質、病情等具體情況選擇相關動作練習，亦無不可。而且，練功不受場地限制，絕對適合忙碌的香港人。👉

羅康瑞回憶，他在一次上海公幹，透過一位高官得悉“練功十八法”有助舒緩痛症，便依言試行。數個月來，每日練習十數分鐘，頸椎頑疾竟不藥而癒，此後便每日堅持練習。直至現時，哪怕工作繁忙，練習這套功夫仍使他精神奕奕。

Bid Farewell to Pains

“Health is wealth” may sound clichéd, but it is common knowledge that exercise is vital to maintaining physical fitness. Yet, we seem to have hundreds of excuses whenever the subject is brought up - we are either too busy or we need a companion to work out with us. If there is a simple exercise regime that you can do on your own, and spending 10 minutes or more per day can help relieve your aches, why not give it a go?



Back pain is no longer a “privilege” of the elders. It is increasingly common among the younger generation, especially those who spend long hours on using electronic devices. Such pain is so popular that the medical profession dubs it “i-Pain”. In fact, surveys have revealed that many urban people have long suffered from neck pain, frozen shoulders,

and spinal problems. They are eager to know how to treat or prevent them.

Neck and Spine Pains Get Cured
Lo Hong-shui, Honorary President of the Hong Kong Culture Association and Chairman of the Shui On Group, suffered from acute neck and spine pains more than 10 years ago, with his

work and life both affected. Treating them through surgery posed high risks and physiotherapy was not effective. Miraculously, a trip turned his life around.

When he was on a business trip in Shanghai, he learned from a government official that an exercise routine known as “Liangong in 18 forms” could help relieve

pains and aches. He then tried it out, practicing some 10 minutes per day. After a few months, his long-lingering neck and spine pains were cured. Since then, he has been persistent in doing the exercise routine every day, which keeps him spirited despite his busy work schedule.

As a beneficiary of the exercise routine, Lo is eager to promote “Liangong in 18 forms”. Following his health talk in 2011, he was once again invited to a CGCC seminar to share the basic skills of “Liangong in 18 forms”, where he stressed that, “This routine is not difficult to grasp, but the key is to perform the moves correctly. And daily practice is needed for it to become effective.” He and his “teaching assistant” David Lan demonstrated the routine to the participants at the seminar.

“Liangong in 18 Forms” in Hong Kong

“Liangong in 18 forms” was invented by renowned Shanghai doctor Zhuang Yuanming. The doctor hoped that by doing a standardized routine, patients could not only get treated but achieve the effects of self-administered naprapathy. He believed the exercise routine could enhance the efficacy and shorten the duration of the treatment, and thus facilitate “qi” and blood circulations and maintain the health of the nervous system.

Combining traditional Chinese martial arts and years of clinical experiences, “Liangong in 18 forms” offers noticeable curative effects. It has become an intangible cultural heritage of Shanghai. The Hong Kong Culture Association is a main promoter for the routine in Hong Kong. Through publication of titles and organizing various demonstrations and exchanges, the association hopes to let more Hong Kong people know about this routine and bring health to society.

The Hong Kong version of *Liangong in 18 Forms* and *The Extended 18 Forms (Yiqigong)* are now available for order at Hong Kong Culture Association. Classes and camps of the routine are also co-organized with the Hong Kong Shaolin Wushu Culture Centre. For further information, please visit the following sites:

Hong Kong Culture Association: www.hkca.org.hk

Hong Kong Shaolin Wushu Culture Centre: www.shaolincc.org.hk


Suitable for Hong Kong People

“Liangong in 18 forms” is particularly effective in preventing pains on the neck, shoulder, low back, legs and joints. Even for those without these problems, practicing the routine diligently can help strengthen overall fitness. Comparing to other fitness boxing regimens, “Liangong in 18 forms” has the following features:

- **Targeted effectiveness:** It addresses different body parts and different clinical conditions. Each set of movements is designed for specific parts and comes with unique training requirements.
- **Complements Chinese medicine theories:** According to Chinese medicine principles, the limbs, skeleton, and internal organs of the human body are supported by the “qi” and blood circulation. With an emphasis on “neijing” (internal strength), “Liangong in 18 forms”

enhances the flow of qi within the human body, which can in turn promote blood circulation at problem areas and hence eliminate pain.

- **Large range of movements:** To effectively prevent aches on the neck, shoulder, low back and legs, the range of movements must be large enough to overcome the functional barriers in joint movement, so that blood circulation and metabolism in the problem areas can be improved. The large-range movements also help relieve the muscle spasm of the soft tissues around the joints, or even adhesions in deeper layers.
- **Slow and connected:** Since many patients suffering from pains find it difficult to move quickly and strenuously, the slow and connected movements of “Liangong in 18 forms” are thus suitable for them and help prevent injuries.

- **Work with breathing:** The practice of “Liangong in 18 forms” is punctuated by deep long breaths, which help increase the rising and lowering range of the diaphragm. The chest and abdomen movements associated with the breathing do not only help enhance the functioning of the respiratory and cardio-vascular systems, but serve as massages to the internal organs.
- **Easy to learn:** Movements in “Liangong in 18 forms” are divided into segments. Beginners can either learn the whole routine, or they can choose specific segments that suit their physical conditions. What is more, the exercise can be done anywhere, making it particularly suitable for the busy Hong Kong people. 

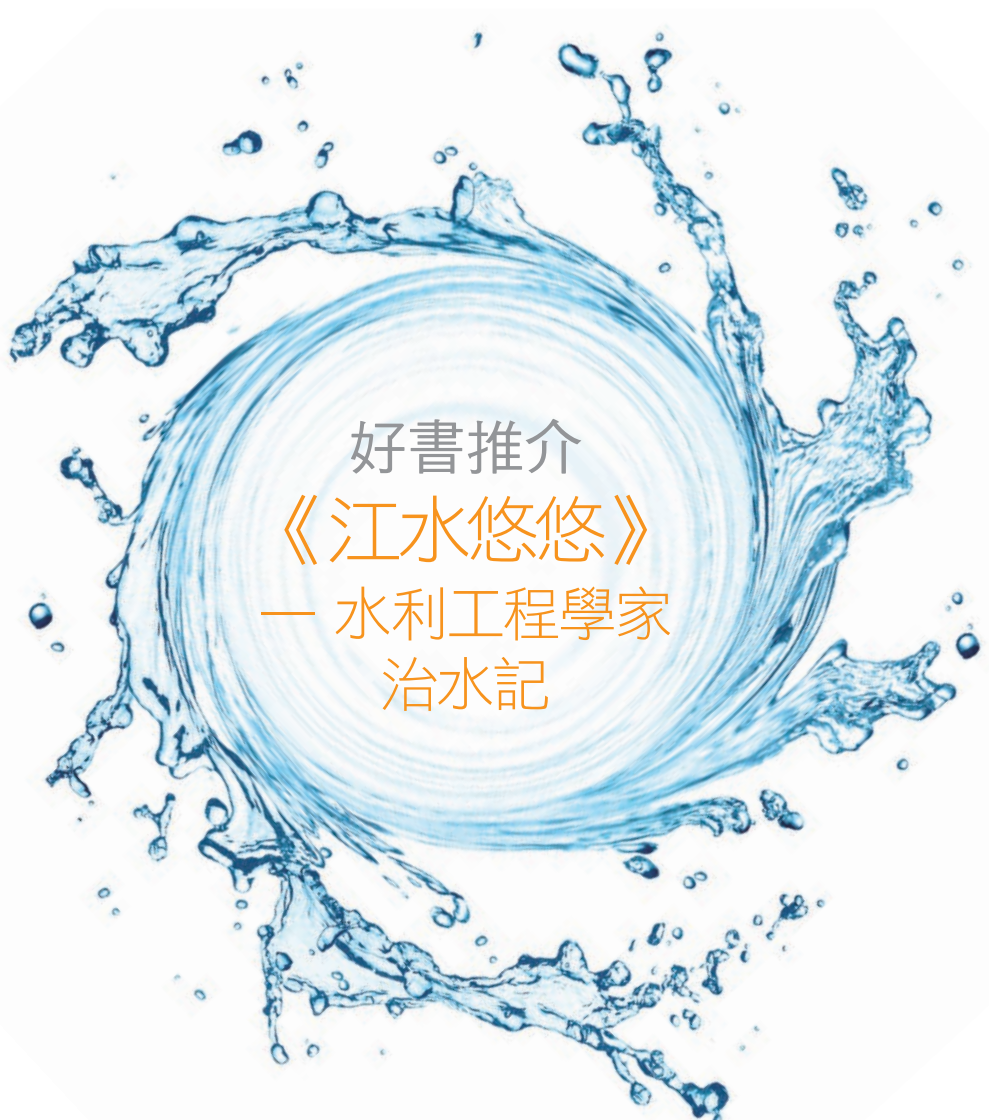
水能載舟 亦能覆舟

遠古以來，人類逐水草而居。自大禹治水以來，中華民族社會狀況與治水問題關聯甚深。黃河治理得當與否，往往判決國運興衰，甚至昭示朝代更迭。隨着近年中國蓬勃發展，對電力和水的需求日益增加。在此情勢下，環境與水資源管理成了內地發展關鍵一環，間接影響香港以至全球經濟，故其重要實在不言而喻。

水力學大師沈學汶蜚聲國際，是河流動力學權威。這位美國加州大學柏克萊分校土木工程學系榮譽教授，一生與水結緣。過去50年，一直從事水利教學研究及工程項目實踐，更曾為聯合國及世界銀行擔任水利顧問，參與近20個國家的水利工程。

水資源管理與水利工程

既是一生與水結下不解之緣，有朝一日著書當然以此為題，《江水悠悠——水利工程學家治水記》亦因此而生。



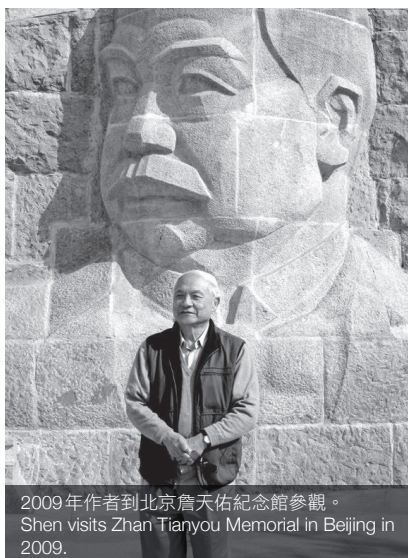
《江水悠悠》 The River Flows

作者：沈學汶
Author: Shen Hsieh-wen

商務印書館（香港）有限公司，2015年
Commercial Press (Hong Kong) Ltd, 2015

全書分兩部分，作者首先談及水資源管理與水利工程。從全球宏觀角度檢視世界水資源狀況之餘，亦有為洪水、乾旱、水壩等議題另闢章節。此

外，作者亦專門針對內地河川議題分析，並展望未來發展，足以反映他對內地的重大水利工程，一直念茲在茲。



2009年作者到北京詹天佑紀念館參觀。
Shen visits Zhan Tianyou Memorial in Beijing in 2009.



作者的導師：漢斯·阿爾伯特·愛因斯坦教授。
Shen's mentor: Professor Hans Albert Einstein.



控制泥沙冲刷管理。
Sediment erosion control.



德國水利實驗室黃河下游的水利模型實驗俯視圖。
Aerial view of the German hydraulic laboratory's experimental hydraulic engineering model at downstream Yellow River.

除了客觀描述，作者更有主觀評論及期許。例如作者談及多項水利工程，如何在經濟效益、環境生態及風險多方面取得平衡。讀者閱後，自能對水利工程有比較全面的認識。此外，沈氏的河川管理經驗，以及對人水和諧的信念，透過不同國家和年代的案例，得以立體呈現。

名門之後 留洋心聲

在一輪專題分析過後，書的後半部則展現濃厚自傳色彩。作者回憶早年負笈美國留學及工作的歲月，也有專章提及自己縱橫國際交流考察的經驗。不說不知，作者的外祖父原來是有“中國鐵路之父”之稱的近代著名工程師詹天佑。其留美就學與工作的經歷，可謂與先祖一脈相承。因此，作者憶述舊日的同時，亦寫下了幾代華人赴美求學的經驗，反映不同時代留美華人學生的生活實況與心聲。

沈學汶以治水為志業，孜孜不倦寫作此書，目的無非是希望喚起大眾對水利工程多加關注。水利學家驀然回首，驟見斜暉脈脈，江水悠悠，他的分析與回憶，必定值得讀者再三咀嚼。

Book Recommendation

The River Flows — Water Management Career of a Hydraulic Engineer

Water Could Change Society

Since time immemorial, people have moved from place to place in search of water and grass. In ancient China, ever since the legendary flood control program carried out by Daiyu, society had been closely correlated with water works. Training of the Yellow River often dictated national well-being, or even the change of dynasties. China's economic boom in recent years has come with growing demand for power and water. In fact, environment protection and

water resources management are key components of Mainland China's development today. It is an important issue that has indirect economic impacts on Hong Kong and indeed the world.

Shen Hsieh-wen is a world-renowned master of hydraulics and a river dynamics pundit. An honorary professor of civil engineering at UC Berkeley, Shen has been connected with water all his life. He has taught hydraulics and implemented engineering projects for 50

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years. Serving as a hydraulics consultant to the United Nations and World Bank, he has also taken part in water works in nearly 20 countries.

Water Resources Management and Works

Well-versed in knowledge of water, Shen has written *The River Flows — Water Management Career of a Hydraulic Engineer*. The book, in two parts, discusses water resources management and hydraulic engineering. While looking at the current status of global water resources from a macro point of view, it examines issues like flood, drought and water dams in separate chapters. A focus of the book is an analysis on Mainland rivers and their future development.


In addition to objective discourse, the book also includes the author's

subjective comments and expectations. For example, he talks about how to strike a balance between economic and environmental efficiency as well as risks, so as to give readers a broader understanding of hydraulic engineering. Shen's rich experience in river management and his vision for harmonious co-existence of man and water are revealed in water projects at different eras in different countries depicted in the book.

Grandson of Famous Chinese Engineer

Following a series of thematic analyses, the second half of the book takes the form of a biography. The author recollects the early days when he studied and worked in the US. There are also chapters about his international exchange and study tours. One little known fact is that Shen's grandfather

was Jeme Tien-yow, a famous contemporary Chinese engineer who was lauded as the "Father of China Railway". Indeed, Shen followed his footpath to study and work in the US. For this reason, the book looks back on Shen's early days in the country and shares stories of Chinese students. Readers can come to understand the lives and feelings of overseas Chinese students then and now.

A dedicated expert in hydraulic engineering, Shen Hsieh-wen has put in great effort to write this book to raise public awareness for water projects. What makes book worth reading are not only the insightful analyses, but the personal recollections of the hydraulic engineering master. 

梁振英： 成立創科局有助發展

C Y Leung:
ITB Drives Development



梁振英
C Y Leung

本會與多家商會合辦午餐會，邀請行政長官梁振英闡述其第三份《施政報告》。梁振英指，香港經濟多元化有賴本地創新產業集中而有效地發展。政府將致力與業界、學術界及研究部門合作，以期在研發、知識產權及科技等各方面，為創新產業發掘機遇。

“創科局將成香港創新產業的重要推手。”梁振英強調，支持創新產業，為他們出謀獻策、協助加強溝通，有助香港力爭上游。“商務及經濟局轄下兩部門歸入創科局後，料可更為集中地處理商貿經濟事宜，例如研究在國家‘十三五’規劃之下，粵自貿區將至之時，香港應如何有效準備。”(9/2)



The Chamber co-organized with many fellow chambers of commerce the Joint Business Community Luncheon 2015, in which **Chief Executive C Y Leung** was invited to expound his third Policy Address. Leung stressed that the government firmly believed in diversifying the local economy. To harness Hong Kong's innovation more collectively and effectively, the government will work with industry, academia and the research sector. It can create new opportunities in research and development, intellectual property, and science and technology.

“Innovation and Technology Bureau (ITB) would be the key driver for Hong Kong's innovation in the years to come.” For Hong Kong to remain competitive, Leung emphasized the need to provide dedicated strategic leadership and co-ordination on innovation activities. “When the two departments move across to the new ITB, the leadership of the Commerce and Economic Development Bureau will be able to focus more on matters such as strategizing our positions under the 13th Five-Year Plan and in the new Free Trade Zones in Guangdong.” (9/2) 🇭🇰





春節酒會冠蓋雲集

Spring Cocktail Reception





本會假香港君悅酒店舉行“乙未年春節酒會”，行政長官梁振英、中聯辦主任張曉明、外交部駐港副特派員胡建中、解放軍駐港部隊副政委蔡永中、政務司司長林鄭月娥、立法會主席曾鈺成、原全國人大常委曾憲梓應邀擔任主禮嘉賓，聯同本會首長向在場近 600 名來賓祝酒，共慶新春。(24/2)

Held at Grand Hyatt Hong Kong, the Chamber's Spring Cocktail Reception was officiated by **C Y Leung, Chief Executive; Zhang Xiaoming, Director of the Liaison Office of the Central Government in the HKSAR; Hu Jianzhong, Deputy Commissioner of the Commissioner's Office of the Foreign Ministry in the HKSAR; Cai Yongzhong, Vice Political Commissar of the People's Liberation Army Hong Kong Garrison; Carrie Lam, Chief Secretary for Administration; Jasper Tsang, President of the Legislative Council; and Tsang Hin-chi, former NPC Standing Committee Member.** The officiating guests joined the Chamber's Chairmen to propose a toast to nearly 600 guests at the reception. (24/2)





老友賀年喜洋洋

New Year Party for Elderly

本會“愛心行動”假香港會議展覽中心舉辦“老友賀年喜洋洋”活動。應邀主禮的嘉賓包括：政務司司長、扶貧委員會主席林鄭月娥；扶貧委員會委員及前社會參與專責小組主席黃友嘉；前社會參與專責小組副主席紀文鳳；關愛基金專責小組副主席陳振彬；民建聯主席譚耀宗、副主席李慧琼及委員陳克勤，以及香港會議展覽中心董事總經理梅李玉霞。他們聯同本會成員與近300位獨居長者一起享用豐富自助午餐，並向出席長者派發利是，為迎接羊年送上祝福。



此外，本會會長楊釗預備了近400個賀年美食愛心福袋，送予出席的長者。今年適逢本會成立115周年，他更特別購置115,000袋香米，派發給各區有需要的市民。活動上，舉行了一個簡單的贈米啟動儀式。除自助餐外，活動亦安排了精彩歌舞表演，如小朋友與老友記合演牛仔舞、特色中國舞。不少長者更與財神合照，並獲贈書法揮春。

本會亦為2015及2016年度“愛心行動”及慈善公益、教育扶貧等項目籌募得超過3,000萬元，其中會長楊釗捐贈500萬元，副會長曾智明捐贈200萬元，副會長袁武、李德麟、莊學山、林樹哲、盧文端、王國強及馬忠禮、名譽會長楊孫西及莊紹綬各捐100萬元。為答謝他們慷慨捐助，當日活動特別請林鄭月娥向部分贊助人及代表頒贈感謝狀。(8/2)

The Chamber's "We Care·We Share" Campaign hosted a New Year party for the elderly. Invited to officiate the event were: **Carrie Lam, Chief Secretary for Administration and Chairperson of the Commission on Poverty (CoP); David Wong, CoP Member and Chairperson of**



the former CoP Societal Engagement Task Force (SETF); **Leonie Ki, Vice-Chairman of the former CoP SETF; Bunny Chan, Vice-Chairperson of the CoP Community Care Fund Task Force; Tam Yiu-chung, Chairman of Democratic Alliance for the Betterment and Progress of Hong Kong (DAB); Starry Lee, DAB Vice-chairman; Chan Hak-kan, DAB Central Committee Member; and Monica Lee-Müller, Managing Director of the Hong Kong Convention and Exhibition Centre.** They joined the Chamber's members to enjoy a lunch buffet with nearly 300 singleton elderly people, who were also given red packets from the hosts and officiating guests.

Moreover, **Charles Yeung, the Chamber's Chairman,** sent nearly 400 gift packs containing New Year foods to the participating elderly. In particular, as this year marks the 115th anniversary of the Chamber, Yeung had purchased 115,000 packs of rice, which will be distributed citizens in need in different districts. A brief ceremony was held during the party to launch the rice-giving campaign. Apart from the buffet, the party was also featured by exciting dancing and singing performances. Many of the guests also had photos taken with the Gods of Fortune and received Chinese calligraphy fai-chun.

Besides, the Chamber has raised \$30 million for the "We Care·We Share" Campaign as well as its other charity, education and poverty alleviation programs. Chairman Charles Yeung and **Vice-chairman Ricky Tsang** have sponsored \$5 million and \$2million respectively; while each of **Vice-chairmen Yuen Mo, William Lee, Chong Hok-shan, Lam Shu-chit, Lo Mantuen, Wong Kwok-keung and Lawrence Ma, Honorary President Jose Yu, and Alan Chuang** has sponsored \$1 million. At the party, Carrie Lam was invited to present some of the sponsors with certificates of appreciation. (8/2) 🍀





元老春茗上，一眾資深會員聚首一堂，並偕同本會首長向會員拜年。(28/2)
Accompanied by the Chamber's Chairmen, senior members extend New Year greetings to all CGCC members at the spring gathering for veterans.

春茗團拜賀新歲

Lunar New Year Gatherings

羊年伊始，本會舉行多場春茗、團拜等活動，一眾會員共賀新歲，本會上下喜氣洋溢。

At the beginning of the Year of the Goat, the Chamber held a number of spring gatherings for members to celebrate together.

青委會團拜氣氛熱鬧，得獎幸運兒滿載而歸。(25/2)

The New Year gathering of the Young Executives' Committee was filled with excitement.



婦委會團拜上，本會首長、婦委成員與一眾嘉賓舉杯同賀。(3/3)

At the New Year gathering hosted by the Ladies' Committee, the Chamber's Chairmen, the committee's members and guests joined together to celebrate the auspicious occasion.



參觀深圳龍華線 Visit to Shenzhen Longhua Line



會員服務委員會與珠三角委員會合辦活動，參觀港鐵深圳4號線（龍華線）及其周邊項目，冀使會員了解深港交通連結的最新動態。

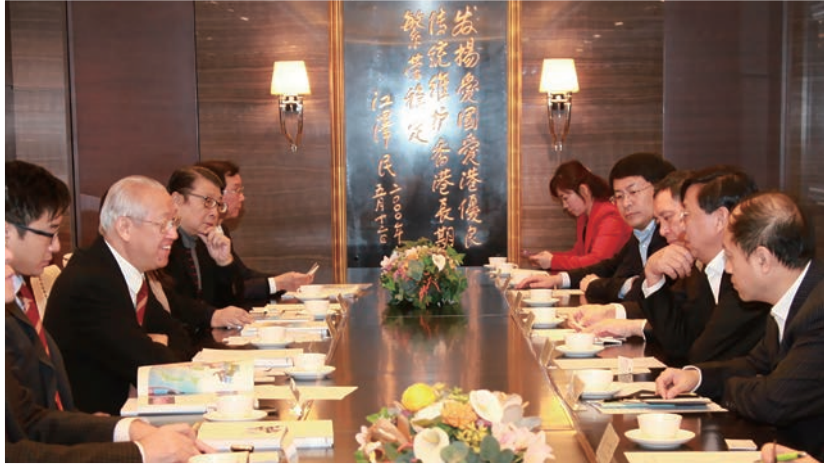
龍華線是深圳城市軌道交通網絡的骨幹路線，南起福田口岸，與港鐵落馬洲站連接，北達福田中心區，將深港兩地的城市鐵路網無縫連結起來，有利於兩地在經濟、社會等各方面加強合作。龍華線二期項目由港鐵公司旗下的“港鐵（深圳）公司”投資及建設，是根據 CEPA 香港企業在內地建設、運營和管理的城市軌道交通系統項目，將深港合作由以往的貿易投資，拓展至城市管理、社會服務範疇。(30/1)



The Members' Services Committee and the PRD Committee jointly organized a visit to Line 4 of Shenzhen Metro (Longhua Line) and the neighboring construction projects, aiming to keep the Chamber's members abreast of the transport connection between Shenzhen and Hong Kong.

A major line in Shenzhen's city rail network, Longhua Line runs northward from Futian Checkpoint, which is adjacent to the Lok Ma Chau station of the Hong Kong MTR, to the central district of Futian. It provides seamless connection between the city rails of Shenzhen and Hong Kong, thus facilitating the two cities' further economic and social cooperation. The second phase of Longhua Line was invested and built by Shenzhen Metro, a subsidiary of the MTRC of Hong Kong. It is a project in which a Hong Kong enterprise builds, runs and manages a city rail in the Mainland under the CEPA, signifying that Shenzhen-Hong Kong partnership has gone beyond trade and investment to the areas of city management and social services. (30/1) 🌀





吉林省延邊朝鮮族自治州副州長藍公海（右二）（9/2）
Lan Gonghai (second from right), Deputy Governor of Yanbian Korean Autonomous Prefecture of Jilin Province

接待嘉賓 Reception of Guests



廣州市貿促會會長王旭東（右二）（12/2）
Wang Xudong (second from right), President of China Council for the Promotion of International Trade Guangzhou Committee

南沙區政協港澳台僑聯絡委員會主任蘇茂慶（左一）（22/1）
Su Maoqing (first from left), Director of Subcommittee for Hong Kong, Macao and Taiwan Compatriots and Overseas Chinese of CPPCC Nansha District Committee

會員活動

Members' Activities



1. 婦委會拜訪香港城市大學，了解該校近年發展狀況，並參觀其邵逸夫創意媒體中心及“人間淨土 走進敦煌莫高窟”3D 作品展覽。(12/2)

The Ladies' Committee visited the City University of Hong Kong to know more about its latest development. The committee members also visited the university's Run Run Shaw Creative Media Centre, as well as the 3D exhibition "Pure Land - Inside the Mogao Grottoes at Dunhuang" held there.



2. 本會七區聯絡處合辦“羊年新春行大運”，遊覽慈山寺、啟德遊輪碼頭及饒宗頤文化館等香港特色景點，歡聚聯誼。(1/3)

The seven District Liaison Groups jointly organized a spring excursion to local attractions including Tsz Shan Monastery, the Kai Tak Cruise Terminal and the Jao Tsung-I Academy.



3. 九龍東、油尖旺、深水埗及新界區聯絡處合辦風水運程講座，邀請會董關惠明剖析羊年運程。(10/2)

The Kowloon East, Yau Tsim Mong, Sham Shui Po and New Territories District Liaison Groups jointly held a feng shui talk, inviting **Committee Member Anthony Kwan** to analyze the fortune of the Year of the Goat.