

# 商 叢

CGCC VISION

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## 大灣區青年創業攻略

### YOUNG ENTREPRENEURS' GUIDE TO STARTING A BUSINESS IN GREATER BAY AREA



環保飲管 2.0  
Eco-Friendly Straws 2.0

郊野公園之父看城市發展  
The Father of Country Parks on  
Urban Development

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DEC 2019



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ID: CGCCHK  
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ID: CGCCINFO  
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### 出版人 Publisher

香港中華總商會 (於香港註冊成立的擔保有限公司)  
The Chinese General Chamber of Commerce (Incorporated in Hong Kong and limited by guarantee)

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### 香港辦事處 Hong Kong Office

香港中環干諾道中24至25號4字樓  
(港鐵中環站A出口或香港站C出口)  
4/F, 24-25 Connaught Road, Central, Hong Kong  
(MTR Central Station Exit A / Hong Kong Station Exit C)  
Tel: (852) 2525-6385  
Fax: (852) 2845-2610  
E-mail: cgcc@cgcc.org.hk  
Website: www.cgcc.org.hk

### 廣州代表處 Guangzhou Office

廣州南沙區港前大道南162號中總大廈801室  
Room 801, 162 South Gangqian Road, Nansha, Guangzhou  
Tel: (8620) 3991-2168  
Fax: (8620) 3468-3839  
E-mail: info@gzo.cgcc.org.hk

### 特約供稿 Article Contributor:

香港經濟日報專輯組  
Hong Kong Economic Times – Supplement Team

### 廣告查詢 Advertising Enquiry:

Link-Up Design Ltd  
李先生 David Lee  
Tel: (852) 2151-0886  
Email: david@linkupdesign.com

### 承印人 Printed by:

奧華印刷設計公司 Ora Printing & Design Centre

### 地址 Address:

香港柴灣利眾街40號富誠工業大廈15字樓A1-A2室  
Flat A1-A2, Block A, 15/F, Fortune Factory Building,  
40 Lee Chung Street, Chai Wan, Hong Kong

售價 Price: HKD20



蔡冠深 博士  
Dr Jonathan CHOI

# 放眼內地及 周邊區域合作新機遇

## EXPLORING NEW COOPERATION OPPORTUNITIES IN THE MAINLAND AND THE REGION

**修**訂《逃犯條例》引發的社會爭議持續多月，加上中美貿易摩擦等外圍不確定因素，對香港經濟和營商環境帶來的影響已逐步浮現。特區政府推出多項短期紓困措施，無疑為工商企業應對當前困境提供“及時雨”。長遠而言，香港作為細小而高度開放的自由經濟體，積極融入國家發展大局並強化與周邊區域合作，始終是推動本港經濟持續發展的不二法門。香港工商界應時刻留意周邊區域經貿最新情況，積極探索多元發展空間，而近期一些區域經貿發展新形勢是值得我們關注。

### 拓展大灣區服務業市場

國家商務部與特區政府早前簽署 CEPA 服務貿易修訂協議，在多個重要服務業領域落實更廣泛的開放措施，進一步降低香港企業和專業人士進入內地市場的門檻，例如取消香港律師事務所與內地合夥聯營的最低出資比例限制、延緩建築及相關工程服務在內地的專業資格互認安排，進一步便利香港服務提供者在內地開展業務。

此外，粵港澳大灣區建設領導小組早前公佈 16 項新措施，當中包含多項便利香港專業服務界別赴大灣區發展的政策措施。相信隨着 CEPA 政策不斷深化，再配合大灣區各種“先行先試”的便利措施，大大增加香港服務業走進內地市場、深化參與粵港澳大灣區建設的吸引力和競爭力，締結更全面的業務發展良機。

### 抓緊內銷市場發展空間

除了大灣區的重大發展契機，上月舉行的第二屆中國國際進口博覽會取得空前成功，對港商拓展內銷市場也提供重要支持平台。今屆進博會無論在參展商數目、參會國家和地區分佈、累計進場人次等均超越去年，當中既有世界 500 強企業，也有地區中小企，展示各式各樣產品、技術和服務。今年香港企業有近 200 家參展，較去年增加約 20%，展區總面積更擴大 70%。

隨着國家進一步開放、國民生活水平提升，對海外優質商品和服務的需求也持續增加，為企業帶來巨大商機。中央政府一直透過不同優惠政策支持港商參與內地發展，近年特區政府也不斷優化“BUD 專項基金”等資助計劃，助力中小企拓展內銷市場。相關政策不僅協助業界推廣本港優質產品和服務，也鞏固香港作為連繫內地與海外市場的轉口港角色，港商可善用本港自由貿易、資金流通等制度優勢，協助國家引進各地商品服務，發揮香港“引進來、走出去”橋樑功能，推動與“一帶一路”沿線市場更緊密合作。

### 開拓東亞區域合作新商機

不久前，國家與東盟十國及日本、韓國、澳洲、紐西蘭完成了長達 7 年的《區域全面經濟夥伴關係協定》(RCEP) 談判，有望於明年正式簽署作實，意味佔全球生產總值近三成、世界最大的自由貿易市場快將誕生，標誌着多邊合作發展邁出重要新里程。

事實上，香港與 RCEP 各創始成員國一直保持良好的經貿關係與緊密往來。特區政府應積極研究協助工商界抓緊 RCEP 的龐大發展商機，透過加強人手與資源靈活調配，整合現時涉及不同政府部門發放的經貿資訊，讓企業通過一站式資訊及支援平台，更快和更準確地掌握 RCEP 區域合作的最新情況，並就拓展當地市場提供更全面支援措施。長遠而言，當局可主動尋求中央政府和更多東盟國家支持香港加入 RCEP，進一步強化“超級聯繫人”角色，並為本港產品及金融、專業服務等優勢產業爭取更有利的市場准入條件。

當前的政經局勢與社會環境，無疑為香港發展帶來挑戰，惟香港在國家發展進程中始終扮演重要角色，隨着國家開放大門越開越大，進一步與全球夥伴消除合作壁壘，香港也應更主動參與其中、貢獻所長，特別是利用粵港澳大灣區和“一帶一路”等區域發展平台，建立多元化市場網絡，繼續發揮作為國家進出門戶的要塞功能。📍



“香港在國家發展進程中扮演重要角色，隨着國家開放大門越開越大，香港也應更主動參與其中、貢獻所長，建立多元化市場網絡，繼續發揮作為國家進出門戶的要塞功能。

*Hong Kong plays a significant role in the transformation of the country, it should leverage its strengths and proactively seek to take part in the country's development, while continuing to bolster its global network and serve as the springboard for the country to connect with the rest of the world.* ”

**T**he impact of the months-long social unrest triggered by the now withdrawn *Fugitive Offenders Ordinance* amendments proposal as well as external factors including the ongoing Sino-US trade conflict is making itself felt on Hong Kong's economy and business prospect. Inevitably, Hong Kong's integration into national development and strengthened cooperation with other regional economies are key to the city's long-term economic growth. It is crucial for the Hong Kong business sector to closely follow the economic and trade developments in the region and strive to diversify. In particular, there are a few recent development trends that should draw our attention.

### Tapping into the service market in the Greater Bay Area

The Ministry of Commerce and the HKSAR Government have recently signed the Agreement Concerning Amendment to the Mainland & Hong Kong Closer Economic Partnership Arrangement (CEPA) Agreement on Trade in Services. The agreement introduced new liberalization measures in several important services sectors, and made it easier for Hong Kong service suppliers and professionals to set up businesses and practice in the Mainland respectively.

Meanwhile, the Leading Group for the Development of the Guangdong-Hong Kong-Macao Greater Bay Area (the Greater Bay Area) has announced 16 new measures which included multiple facilitation measures for Hong Kong service professionals to develop in the Greater Bay Area. All these, together with the various existing facilitation measures, will surely increase the appeal for businesses and individuals from Hong Kong's services sectors to enter the Mainland market and help enhance their competitiveness.

### Seizing opportunities to expand into the Mainland market

The second China International Import Expo, which was successfully staged last month, provided an important platform for Hong Kong businesses to tap into the Mainland market. Featuring a number of Fortune Global 500 companies as well as small and medium-sized enterprises from around the region, the expo showcased a wide variety of products, technologies and services. Among the participants were around 200 Hong Kong enterprises, 20% more than last year, with the Hong Kong exhibiting area 70% bigger than in the inaugural edition.

Over the years, the Central Government has been encouraging Hong Kong businesses to partake in Mainland development through a string of favorable policies. In recent years, the HKSAR Government has also been upgrading the “BUD Fund” and other funding schemes continuously to help SMEs tap into the Mainland market. These policies help to consolidate Hong Kong's role as an entrepot connecting the Mainland with overseas markets. Leveraging the systemic advantages enjoyed by Hong Kong, Hong Kong businesses can introduce products and services from other parts of the world to the Mainland. It will not only allow Hong Kong to further function as a bridge but also promote closer cooperation among the “Belt & Road” countries.

### Expanding cooperation opportunities in East Asia

Not long ago, China had finalized the Regional Comprehensive Economic Partnership (RCEP) negotiations after seven years with member states of the Association of Southeast Asian Nations (ASEAN), Japan, South Korea, Australia and New Zealand. Upon the signing of the official agreement, which is hoped to take place next year, the world's biggest free-trade market which comprises about 30% of the world's GDP will be born, and a new milestone in regional cooperation erected.

While Hong Kong maintains good economic and trade relations with the founding countries of the RCEP, the HKSAR Government should actively explore how to help the Hong Kong business sector capture the enormous opportunities presented by the RCEP, and allow businesses to obtain the latest information regarding RCEP cooperation through a one-stop information and support platform, supplemented by more comprehensive support measures. In the long run, the HKSAR Government can seek the support of the Central Government and more ASEAN countries to endorse Hong Kong's participation in the RCEP, which will strengthen the city's role as a “super connector” and secure better conditions for Hong Kong products as well as financial and professional services to enter other markets.

The current geopolitical climate and local social atmosphere have no doubt presented challenges to Hong Kong. Nevertheless, Hong Kong plays a significant role in the transformation of the country, and with the latter further opened up and building closer ties with other countries and regions, Hong Kong should leverage its strengths and proactively seek to take part in the country's development, while continuing to bolster its global network and serve as the springboard for the country to connect with the rest of the world. 🌐

# 大灣區青年創業攻略

## Young Entrepreneurs' Guide to Starting a Business in Greater Bay Area

隨着粵港澳大灣區藍圖逐步推展，內地潛力無限的龐大市場吸引一眾銳意創業的港澳青年冀北上圓夢。惟人生路不熟，他們應該如何踏出第一步？

As the blueprint for the Guangdong-Hong Kong-Macao Greater Bay Area is gradually being rolled out, many young aspiring Hong Kong and Macao entrepreneurs are attracted to the Mainland to realize their dreams in a market with unlimited potential. However, amid an unfamiliar environment, how should they take the first step?



## 楊全盛：支援初創企業 掌握內地創業門路

Eric Yeung: Supporting Startups by Understanding the Path to Starting a Business in Mainland China



楊全盛 Eric Yeung

隨着粵港澳大灣區規劃出台，內地的創業生態可謂商機處處，不少本地年青人都希望透過在內地創業，讓自家品牌能夠進軍內地，搶飲大灣區市場的“頭啖湯”。然而，土生土長的香港人對於內地的營商環境認識有限，創業初期或會遇上不少困難。有見及此，香港青年聯會與民政事務局於2019年推出“深圳創業服務試行計劃”（下稱計劃），協助香港青年創業家克服內地創業的困難。

談到設立計劃的初衷，香港青年聯會主席楊全盛表示，眼見不少年青人到內地創業時，都會遇到某些行政問題：例如不懂如何申請營業戶口、尋找相應的創業資助等。計劃遂應運而生，旨在為創業青年提供多方面的支援，使他們的創業路更為順利。

### 了解政策方向 融入內地市場

在楊全盛眼中，香港青年創業家具國際視野，對市場拓展抱有遠見，在市場推廣方面亦見靈活，但對內地生活及文化的認識仍略嫌不足：“所以不少成功的創業個案，均會邀請當地人加入團隊，或與當地團隊合作，以收事半功倍之效。”

計劃為香港青年創業家配對導師，提供一對一指引，協助他們了解現時內地的商業登記程序及各項行政手續。楊全盛指，內地現時亦有很多不同的政策、措施及基金支持初創企業。例如南山區、深圳市以至整個廣東省都有相應支持青年創業的措施及基金，奈何個別政策較為複雜，申請過程難免遇上困難。楊全盛希望計劃能讓香港的青年創業家了解如何利用內地資源，更可透過參加創業比賽，從中獲得創業資金。

### 進駐創業基地 發展漸見苗頭

除了行政方面的支援，計劃亦會定期舉辦交流活動，凝聚本地及內地的初創團隊，協助香港青年創業家更容易融入當地的文化。楊全盛闡述，計劃選了三個位於深圳的創業基地讓香港青年創業家進駐，分別是南山智園深港青年創新創業基地、尚創峰及福田區深港青年創新創業基地。這些創業基地一般都有較多內地初創團隊進駐，為兩地青年創業家提供交流機會。楊全盛認為，直接的交流有助香港青年創業家更快融入當地圈子。計劃亦針對已具有一定基礎的初創公司，協助他們進一步拓展業務。

計劃開展至今已近一年，楊全盛喜見參與計劃的企業在內地穩步成長。某些公司更找到投資者，得以透過融資擴展規模。他指出，參與計劃的初創公司並非全部都與科技有關。“有的主打婚紗設計，有的建立求職平台，亦有透過應用科技推出3D LED展示器。”他透露，這些公司的技術已陸續被內地政府相關部門採用。

### 建電子平台 列初創資訊

展望未來，楊全盛期望擴展計劃規模，並更深入了解香港青年創業家在內地創業的難題，以提供支援。他亦希望與時並進，建立電子平台，上載所有內地支持初創企業的政策及措施等資訊，方便香港青年創業家查閱，為其進軍內地之路掃除障礙。

As plans for the Guangdong-Hong Kong-Macao Greater Bay Area continue to emerge, the startup ecosystem in the Mainland is bursting with opportunity, and many young people from Hong Kong are aiming to start businesses in the Mainland as a means of establishing their own brands in that market and taking an early share of the pie. However, lifelong residents of Hong Kong sometimes have a limited understanding of the business environment in the Mainland and consequently find that their businesses run into difficulty in the early stages. For this reason, the Hong Kong United Youth Association (HKUYA) and the Home Affairs Bureau (HAB) joined forces in 2019 to launch the Shenzhen Startup Services Pilot Scheme, which helps young Hong Kong entrepreneurs overcome the difficulties of starting a business in the mainland.

When the conversation turns to the subject of the Scheme's mission, Eric Yeung, Chairman of HKUYA, replies that he has seen many young Hong Kong people encounter a range of administrative issues when starting businesses in the Mainland. Examples include how to apply for a business bank account and identify the appropriate startup grant programmes. The creation of the Scheme was therefore intended to provide a variety of different forms of support for young entrepreneurs at this critical juncture, in order to smooth their path to startup success.

### Understanding government policy and integrating into the Mainland market

As Yeung sees it, Hong Kong's young entrepreneurs have an international outlook and are farsighted in terms of market development, as well as exhibiting a good degree of flexibility in terms of marketing and promotion; however, they often lack awareness of the life and culture in the Mainland. "For this reason, a lot of successful startups hire locals to join their team or work with local partners, enabling to achieve far more with much less hassle." The Scheme works by assigning each young Hong Kong entrepreneur a mentor, who will provide one-on-one guidance and help them to gain an understanding of the business registration process and numerous administrative procedures currently in use in the Mainland. Yeung noted that there are also many policies, measures and funds available to support startups in the Mainland. For example, Nanshan District, Shenzhen Municipality and indeed the entire province of Guangdong all have a range of measures and funds in place to support young entrepreneurs, but the individual policies are complicated and the application processes can be something of a minefield. Yeung hopes that the Scheme will enable young Hong Kong entrepreneurs to find out how to make use of resources in the Mainland, as well as entering entrepreneurship competitions, to obtain funding for their budding businesses.

### Moving into startup centres and seeing the first shoots of growth

Besides providing administrative support, the Scheme also regularly hosts forums and other events that bring together people involved in startups in Hong Kong and the Mainland, helping young Hong Kong entrepreneurs to get in touch with the local culture. Yeung explained that three startup centres in Shenzhen were selected as part of the Scheme, so that young Hong Kong entrepreneurs can base their businesses locally. The three centres are Shenzhen-Hong Kong Youth Innovation Entrepreneurship Base in Nanshan Yungu Innovative Industry Zone, Upperpoint (Shangchuangfeng) Guangdong-Hong Kong Youth Innovation Entrepreneurship Base in Luohu District, and Futian District Shenzhen-Hong Kong Youth Innovation Entrepreneurship Base. These centres have attracted a lot of Mainland startups and provide excellent opportunities for entrepreneurs and teams from Hong Kong to interact with their peers from the Mainland. Yeung believes that communicating directly helps young Hong Kong entrepreneurs to integrate themselves into local business circles more quickly. The Scheme is also targeting startups that have already achieved a certain level of success by helping them to develop their business further.

The Scheme has been up and running for almost one year, during which time Yeung has been pleased to see steady growth in the number of companies participating. Some companies have even ended up finding investors that have provided funding and enabling them to expand and scale up their businesses. Yeung also commented that by no means all the startups involved in the Scheme are tech businesses. "There are companies doing wedding dress design, building job-seeking platforms, and even using technology to create 3D LED displays." He explained that the technologies of some of these companies have already been adopted by Chinese government departments and agencies.

### Creating online platforms for startup information

Looking to the future, Yeung hopes that the Scheme will continue to expand and gain a better understanding of the difficulties facing young Hong Kong entrepreneurs founding businesses in the Mainland, so that they are in a better position to provide support. He also hopes that the Scheme will move forward with the times and establish an online platform where people can upload information on the numerous mainland policies and measures to support startups, providing a convenient reference for young Hong Kong entrepreneurs, and helping to remove obstacles from their path as they move into the Mainland.





## 林惠斌：天河設創業基地冀助港澳青年 Lam Wai-pan: Start-up Base in Tianhe to Help Hong Kong and Macao Youths



林惠斌 Lam Wai-pan

兩年前成立的廣州市天河區港澳青年之家（下稱青年之家），透過提供各項註冊支援、共享辦公室，以至青年公寓的創業平台，協助香港青年在廣州實現創業夢，為進軍大灣區市場奠下穩固根基。

作為大灣區內首批支援港澳創業青年的服務平台，**港澳青年之家主任林惠斌**指出，青年之家於2017年獲天河區政府支持，由一批在當地的港澳人士推動成立，並得到天河區投資基金管理公司支援。他們首期已獲得5,000萬元人民幣，並建立創新創業基金，優先資助港澳青年創新創業項目。

### 搭建平台 實現創業夢想

青年之家旨在通過資源整合、經驗分享及專業諮詢等多管齊下，協助兼具理想與實力的港澳創業青年進軍內地市場，減省創業成本，並提升營運效率。

林惠斌認為，港澳創業青年一般充滿創業熱誠與毅力，但因欠缺資金和經驗，加上對內地市場不熟悉，難免對他們的大灣區創業夢造成一定阻力。他坦言，萬事起頭難，港澳創業團隊在內地最先遇到的難題，離不開對

註冊、稅務及法律事宜的不了解。他們會擔心自行從網絡蒐集資訊以至道聽途說未必準確，或影響註冊未能成功，甚至誤墮法網，故感到舉步維艱。

### 專業支援 協助開拓市場

因此林惠斌強調，青年之家着重為創業團隊提供一站式專業諮詢和支援服務，廣及工商註冊、稅務、銀行開戶、員工招聘，以及法律事務（如勞動法）等範疇，令他們及早解決內地創業必然遇到的問題，進而可聚焦於產業市場分析及業務開展，以便盡快在內地市場站穩陣腳。

林惠斌續指，青年之家同時設有創業基地、青年公寓及實習基地，在廣州天河區支援有志創業或實習的港澳青年。截至目前，青年之家曾服務的港澳青年已逾6,000人次，並協助70多家港澳創業團隊落戶廣州。其中約有四成從事互聯網或互聯網+業務，另亦涵蓋設計、金融及商貿等傳統業務。

### 知己知彼 洞悉市場現況

隨着大灣區各個城市的利好惠民政策陸續出台，林惠斌預期北上就業及創業的港澳人士將大幅增加。廣州是其中一個最具吸引力的城市，去年已開啟2.0時代的青年之家，將繼續做好平台建設工作，如增設創業基地及加強與不同企業合作。

林惠斌建議，港澳創業團隊應充分掌握內地不同城市特設的優惠政策。“例如廣州會為合資格的港澳人士提供創業培訓補貼，加上稅務優惠，誠為上佳的創業起步點。”他並寄語有志北上創業的港澳人士務必做足準備，除了學好普通話，更必須深入了解內地市場現況及前景，確保所從事的業務能獲得當地市場接納，並有能力吸納一定客源。否則，即使得到政府一時支持，長久而言也難以生存。



Founded two years ago, Guangzhou Tianhe Hong Kong and Macao Youth Association helps Hong Kong youths realize their entrepreneurial dreams in Guangzhou by providing an entrepreneurship platform that offers registration support, co-working spaces and youth apartments, thus laying a solid foundation to enter the Greater Bay Area market.

**Lam Wai-pan, Director of Guangzhou Tianhe Hong Kong and Macao Youth Association**, said that as one of the first service platforms in the Greater Bay Area to support young entrepreneurs from Hong Kong and Macao, the Youth Association was established in 2017 by a group of people from Hong Kong and Macao with the support of the Tianhe District Government and Tianhe District Investment Fund Management Co Ltd. Having received RMB50 million in the first round of funding, they set up an innovation and entrepreneurship fund that gives priority to financing Hong Kong and Macao youths for their innovation and entrepreneurship projects.

### Building a platform to realise entrepreneurial dreams

Through a combination of resource integration, experience-sharing and



professional consultation, the Youth Association aims to help young Hong Kong and Macao entrepreneurs with both ideals and strengths enter the Mainland market by reducing start-up costs and improving operational efficiency.

Lam believes that young Hong Kong and Macao entrepreneurs are generally full of entrepreneurial enthusiasm and perseverance, but they will inevitably face obstacles while trying to attain their entrepreneurial dreams in the Greater Bay Area due to lack of funds and experience as well as unfamiliarity with the Mainland market. As everything is difficult at the beginning, Lam said that the initial snags Hong Kong and Macao entrepreneurial teams have to address in the Mainland are their lack of understanding of registration, tax and legal matters. They will worry that the information they have gathered from the internet or through hearsay may not be accurate and could result in their failure in obtaining registration or even getting on the wrong side of the law, so they feel straitjacketed.

### Professional support to help open up markets

Therefore, Lam stressed that the Youth Association is focused on providing one-

stop professional consultation and support services to entrepreneurial teams in areas such as business registration, taxation, bank account opening, staff recruitment and legal affairs (such as labour law) so that they can solve the problems inherent in starting a business in the Mainland at an early stage, and can then concentrate on industry and market analysis and business development in order to gain a firm foothold in the Mainland market as soon as possible.

Lam added that the Youth Association also has a start-up base, youth apartments and an internship base to support Hong Kong and Macao youths who want to start a business or do internship in Tianhe District, Guangzhou. To date, the Youth Association has served over 6,000 Hong Kong and Macao youths and assisted over 70 Hong Kong and Macao entrepreneurial teams to settle in Guangzhou. About 40% of them are engaged in internet or internet+ businesses, while others are in traditional businesses such as design, finance and commerce.

### Gaining insights into the current market situation

Lam expects the number of people from Hong Kong and Macao going

to the Mainland for employment or entrepreneurship will increase significantly as the various Greater Bay Area cities roll out favourable policies for the benefit of the people. Guangzhou is one of the most attractive cities. It opened the 2.0-era Youth Association last year and will continue to build platforms, such as setting up additional start-up bases and strengthening cooperation with different enterprises.

Lam suggested that Hong Kong and Macao entrepreneurial teams should fully make use of the preferential policies put in place in different cities in the Mainland. "For example, Guangzhou grants subsidies for entrepreneurship training in addition to tax incentives to eligible Hong Kong and Macao personnel, which is a good starting point for entrepreneurship." He also advised Hong Kong and Macao people who aspire to start a business in the Mainland to be fully prepared. Besides learning Mandarin, they must also gain an in-depth understanding of the current situation and prospects in the Mainland market and ensure that the business they are engaged in is acceptable to the local market and able to attract certain customers. Otherwise, even with the temporary support of the Government, it will be difficult for them to survive in the long run.



## 陳升：摸石頭過河 圓創業夢想

### Chan Sing: Exploring the Way Carefully to Fulfill Entrepreneurial Dream



陳升（右）Chan Sing (right)

九年前，一群懷着創業夢的年輕人，列隊奔赴當時仍是荒蕪的港深合作試驗田，進駐深圳前海園區一嘗追夢的滋味。學學科技服務（深圳）有限公司行政總裁陳升，便是當年首批走進園區實現夢想的人。營運至今，其業務已由電商服務平台，逐漸轉型為創業孵化服務，為由香港赴內地的初始創業者提供支援。

陳升這位香港80後在英國名牌大學時裝系畢業，回港後沒有在服裝設計行業發展，卻加入國際保險集團工作。當時，其公司正研究發展內地業務，並與內地大專院校合作，故陳升不時要往返香港和內地，令他認識了不少內地青年人。這次經歷，為他日後的前海創業之路埋下伏筆。

#### 不斷調整經營方向

陳升漸漸萌生創業念頭，並開始組織團隊。他計劃成立教育配對平台，容許學生上載履歷，平台負責提供相應的就業建議與工作坊，提升他們在職場的競爭力。這個意念後來成為具體的計劃書，陳升與團隊亦於2015年成功進駐前海深港青年夢工場，成立了學學科技。

學學科技創立不到一年，即獲首輪融資5,000萬元人民幣，過程看似順利，但背後其實遇過不少挫折。陳升憶述，最初尋找投資者時，他們都因其公司流動資金不足而缺乏信心。後來陳升發現前海有很多商家正尋找如零食等貨源，於是便把業務轉型為物流配送平台，為這些商家提供貨源。

陳升坦言，創業的首半年是試水溫，需要不斷嘗試和尋找適合當地市場的商業模式，與團隊花了九個月時間不斷尋找投資者，過程中不斷改進，始能獲得首輪融資，公司的業務和規劃才漸漸走上軌道。

#### 有優勢還須靠努力

“為何我會選擇深圳前海？”陳升解釋，深圳雖與香港鄰近，但大家對深圳了解不多，若他不是身處當地，根本不曉得當地人尋找海外供應商原來如此困難，這正好為香港人帶來機遇。

他續指出，香港與世界市場接軌，企業或商家尋找海外合作夥伴較為容易及常見，如759阿信屋、零食物語等進口商店就是例子，但在內地卻不

然。“香港與世界接軌，便於獲得世界各地的資訊，所以香港人在內地發展很具優勢。”

儘管商機就在眼前，但也要懂得掌握方能成事，陳升也是在跌跌碰碰中成長，過程遇到不少問題，如不了解內地的政策和市場。慶幸得到前海深港青年夢工場提供的協助，個人也付出相當努力，“我熟讀內地法規，嘗試了解當地市場和需求。”他和團隊的努力終獲肯定，更曾被安排與國家主席習近平會面，令他的創業路更加順暢，加強客戶的信心。

#### 吃虧也是一種投資

很多人在創業時怕被佔便宜，但在陳升眼中，吃虧也是一種投資。他認為，市場競爭激烈，一定要有一方退一步、願意吃虧，“要肯把原來十元的產品賣八元，才有空間合作。”

最後，陳升建議創業者不要把內地人當成競爭對手，反而應該視他們為合作夥伴。始終他們是最熟悉內地環境與趨勢的人，就讓他們帶領香港的年輕人走進內地市場。

Nine years ago, a group of young people moved to Qianhai in pursuit of their entrepreneurial dream. A test bed for Hong Kong-Shenzhen cooperation, Qianhai was still underdeveloped at that time. **Chan Sing, CEO of Ekstech Limited**, was one of the first to move to Qianhai to realize his dream. To date, his business has evolved from an e-commerce platform into a startup incubator supporting Hong Kong entrepreneurs in the Mainland.

Chan, a post-1980er from Hong Kong and a fashion graduate from a prestigious British university, joined an international insurance group instead of the fashion design industry upon returning to Hong Kong. At that time, his company was exploring to expand its business and collaborating with tertiary institutions in the Mainland. Hence, from time to time, Chan had to travel between Hong Kong and the Mainland where he got to know many young people. This experience set the stage for his future entrepreneurial venture in Qianhai.

## Continuously adjusting business direction

The idea of entrepreneurship gradually germinated in Chan's mind and he began to form a team. He initially planned to set up an education matching platform for students to upload their resumes and the platform would provide employment advice and workshops to enhance their competitiveness in the workplace. This idea later became a concrete plan. In 2015, Chan and his team successfully moved into Qianhai Shenzhen-Hong Kong Youth Innovation and Entrepreneur Hub (E-hub) where they set up Ekstech.

Within a year after its establishment, Ekstech received RMB50 million in the first round of funding. While it seemed to have progressed smoothly, there were many setbacks on the way. Chan recalled that initially, potential investors did not have confidence in his company due to its lack of liquidity. Later, Chan discovered that many businesses in Qianhai were looking for sources of goods such as snacks. So, he transformed his business into a logistics and distribution platform to provide sources of goods for these businesses.

Chan admitted that in the first six months of the business, he was testing the water and needed to constantly try and find a business model suitable for the local market. He and his team spent nine months continuously looking for investors. They had to keep improving before obtaining first-round funding to get the company's operations and plans on track.

## Hard work is still the key despite having advantages

"Why did I choose Qianhai, Shenzhen?" Chan explained that people didn't know much about Shenzhen even though it is close to Hong Kong. If he wasn't there himself, he wouldn't have known that it was so difficult for locals to find overseas suppliers, which precisely presented an opportunity for people from Hong Kong.

He added that as Hong Kong is connected to worldwide markets, it is easy and common for Hong Kong businesses to find overseas partners, as in the case of importers such as 759 Store and Okashi Land, but not in the Mainland. "Hong Kong's connection to the rest of the world means that it is easy to obtain information from all over the world. Therefore, Hong Kongers have a strong advantage for development in the Mainland."



Although business opportunities are right in front of us, we still must know how to capture them in order to succeed. Chan experienced lots of knocks and falls while growing his business, during which he encountered many problems, such as not understanding the Mainland's policies and market. Fortunately, thanks to the assistance provided by E-hub and his own considerable efforts, "I got myself familiar with the Mainland's regulations and tried to understand the local market and needs." His efforts and those of his team were finally affirmed and honoured with a meeting with President Xi Jinping, making his entrepreneurial path smoother and enhancing customer confidence in his business.

## Losing out is also an investment

Many people fear being taken advantage of when starting a business, but in Chan's view, losing out is also an investment. He believes that in a highly competitive market, one of the parties has to give in and be willing to lose out, "There is room for cooperation if we are willing to sell a 10-dollar item at eight dollars."

Finally, Chan advises entrepreneurs not to regard Mainlanders as competitors, but rather as partners. Ultimately, they are the ones most familiar with the Mainland's conditions and trends, so we should let them lead Hong Kong's young people into the Mainland market. 🔄



# 大灣區青年創業錦囊

## Tips for Greater Bay Area Young Business Starters

### 青年發展基金

#### The Youth Development Fund

今年3月，青年發展委員會旗下的“青年發展基金”推出“粵港澳大灣區創新創業基地體驗資助計劃”及“粵港澳大灣區青年創業資助計劃”，為在香港與大灣區城市創業的青年提供更到位的支援及孵化服務，包括落戶創業基地及協助解決創業初期的資本需要等。

Set up by the Youth Development Commission, the Youth Development Fund introduced the Funding Scheme for Experiential Programmes at Innovation and Entrepreneurial Bases in the Guangdong-Hong Kong-Macao Greater Bay Area and the Funding Scheme for Youth Entrepreneurship in the Guangdong-Hong Kong-Macao Greater Bay Area in March this year. These two programs offer start-up assistance and incubation services that befit the needs of young people who are about to start their businesses in Hong Kong and in other cities of the Greater Bay Area, including helping them settle in entrepreneurial bases and further helping them meet their initial capital needs.

<https://www.ydc.gov.hk/tc/programmes/startup/fund.html>

### 港澳青年創業基地

#### Entrepreneurship bases for Hong Kong and Macao youths

大灣區內擁有眾多青年創業基地，為有意在大灣區創業的青年，提供各類型支援，當中包括：

There are many youth entrepreneurship bases in the Greater Bay Area that provide a wide range of support services to young business starters. These include:

- 深港青年創新創業基地

##### Shenzhen-Hong Kong Youth Innovation Entrepreneurship Base

成立於2013年，位於深圳市南山區智園，採用“政府引導、香港團隊營運”的模式，為有志到深圳創新創業的港澳青年提供優惠的辦公場地、完善的配套設施和專業諮詢服務，可實現創新創業“拎包入住”。

Set up in 2013, this base in Nanshan iPark, Nanshan District, Shenzhen, is run by Hong Kong operator with government policy support. It provides office space at discounted rent, necessary facilities and professional consultation services for young entrepreneurs from Hong Kong and Macao who wish to start a business in Shenzhen. With everything looked after, they can “move in with a suitcase”.

[http://www.szns.gov.cn/mlns/nsgk\\_113865/lechuang/201710/t20171024\\_9407339.htm](http://www.szns.gov.cn/mlns/nsgk_113865/lechuang/201710/t20171024_9407339.htm)

- 前海深港青年夢工場

##### Qianhai Shenzhen-Hong Kong Youth Innovation and Entrepreneur Hub (E Hub)

成立於2014年，位於深圳市前海片區，以現代物流、資訊服務、科技服務、文化創意產業及專業服務為重點，為青年和初創企業提供場租減免、稅務優惠、財政支援、創業基金、通訊移動、住房配套等一站式專業創業及營商服務。

Established in 2014, E Hub in Qianhai area, Shenzhen, focuses on modern logistics, information services, technology services, cultural and creative industries, and professional services. It provides one-stop business services to young people and start-ups, such as office space at concessionary rates, tax concession, financial support, seed money, mobile communications and accommodation facilities.

<http://ehub.hkfyg.org.hk>

- 粵港澳（國際）青年創新工場

##### Nansha Guangdong-Hong Kong-Macao (International) Youth Entrepreneur Hub

由南沙香港科技大學霍英東研究院成立，重點面向港澳青年大學生和初創團隊，擁有有香港科大教授、國家“千人計劃”專家、知名企業家等組成的顧問導師團，並為入駐的創業團隊在南沙發展提供工商註冊、財稅、人事、法律、知識產權等創業支援。

Founded by the HKUST Fok Ying Tung Research Institute, this hub is backed by a strong team of advisors and instructors of HKUST professors, “1,000 Talents Plan” experts and eminent entrepreneurs to provide focused services to young university graduates and startup teams from Hong Kong and Macao. Startup teams developing in Nansha can also enjoy all-round support for setting up a new business, including business registration, finance and tax, human resources, legal compliance and intellectual properties.

<http://fytri.cn>

# 樂韻悠揚大灣區

## Let Music Play in the Greater Bay Area



回憶固然不在話下。即使在嚴肅音樂領域，華洋薈萃的香港早已吸引到不少世界著名音樂家與樂團來港獻技。這多年的經歷，足堪成為日後大灣區音樂發展之鑑。至於樂團方面，香港管弦樂團、香港中樂團及香港小交響樂團均譽滿藝壇。其中香港小交響樂團今年更是適逢改組後的20週年，剛舉行過亞洲巡演，甚獲好評。

### 了解觀眾 因材施教

明年，香港小交響樂團音樂總監葉詠詩行將卸任。執指揮棒16載，葉氏推廣古典音樂不遺餘力，亦曾帶領樂團走訪世界各地。當然，內地以至部份大灣區城市，亦曾飄蕩過其棒下樂音。然而葉詠詩指，在其他地方廣受好評的音樂演出，也不代表可以在任何地方照樣搬演如儀。她舉例，今年巡演其中一套節目來自史達拉汶斯基的作品，在香港上演過兩趟，也曾在上海世博期間帶到了當地。她說，當時觀眾反應兩極：欣賞的認為夠創新，不欣賞的覺得為何將樂曲改頭換面得那麼厲害。所以她的心得是，必須了解當地觀眾的口味、程度與接受能力，方選擇合適的作品去演出。“不是說他們喜歡甚麼就故意遷就，但也不能離他們太遠，要找到一個平衡點。”她說道。

提到粵港澳大灣區，相信一般人只會想到政治經濟領域。可有想過，區內音樂發展其實已在萌芽？

Most of us would associate the Guangdong-Hong Kong-Macao Greater Bay Area (the Greater Bay Area) with the political or economic sphere. Has it ever occurred to you that the music industry is burgeoning there?

**大**灣區中西文化長期交匯共存，在《粵港澳大灣區發展規劃綱要》中其實已提及過“共建人文灣區”。當中包含了“塑造灣區人文精神”、“共同推動文化繁榮發展”及“推動中外文化交流互

鑒”等發展方向。透過彼此合作，期望創新人文交流方式，豐富文化交流內容，提高文化交流水平。

論音樂發展，香港流行曲膾炙人口，無數作品已成為香港內外華人的集體

### 廿載改變 翻天覆地

她憶述，自己早在1984年已初嚐與廣州樂團合作。她說自己當年在美國還未完成學業，純粹是暑假回港碰巧遇着機會。那些年的內地樂團，與今天自是不能同日而語——場地條件差，樂團成員水準參差，且因為文革關係久未接觸西方作品。“同一首樂曲，倫敦的交響樂團排練半天就可以，但那次我好像排練了十天。”她聽到滾瓜爛熟的貝多芬、莫扎特，對內地樂手來說都是新鮮事物。





至於聽眾更是不在話下，演奏時“熱鬧”非常，吃花生、開汽水的嘈雜聲音不絕於耳，應有禮儀欠奉。可幸，葉詠詩亦讚揚當時的內地樂團雖然能力有限，但卻認真無比，非常有心把演出做好。但她亦指，基於不同習慣，內地樂團的成長過程亦充滿阻力。例如曾經因為沒有外匯，他們無法購買樂譜，更不曉得樂譜具有版權，不能隨便複印的概念。這一切，葉詠詩指在過去合作，例如擔任廣州交響樂團的首席指揮時都要多費唇舌曉之以理。

不過後來，葉詠詩指多得非常支持藝術的原廣東省副省長李蘭芳，在退休之前堅持向藝團撥予充足經費，廣州交響樂團方得以有條件發展。除此以外，李氏更留下一塊好地予樂團創建會址，建立大樓，現時廣州最好的星海音樂廳亦在其旁。本着這樣的條件，廣州交響樂團發展步伐如像內地經濟發展那般一日千里。她甚至指，不少現在香港小交響樂團請不起的藝術家，廣州交響樂團也能請得到了。

### 文化硬件 日趨精良

至於大灣區的其他城市，葉詠詩坦然以前的條件當然非常一般。例如深圳，在20年前都只能在一些舊式劇場演出；在東莞，就更加只能在戲院拿走銀幕，配上咪高峰權充演出場地；在中山、珠海情況也是類似。時至今日，場地水準雖仍以廣州最令她滿意。但在其餘城市的情況已大為改善，例如佛山已經有大型的演出場地。音響方面或許未臻國際水準，但如東莞的玉蘭大劇院，單是建築特色其實已值得欣賞。



葉詠詩坦言，目前赴內地演出仍不無困難，因為彼此想法各異，制度上亦有所掣肘。然而她也認為內地的藝術家和行政人員適應力強，學習能力亦高，所以總體來說進步仍然很快。身為藝術家，自有責任多認識周遭環境，加強對外接觸，達致藝術交流與成長。

**T**he Greater Bay Area has always been a region where east meets west. As stated in the *Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area*, a cultured bay area is being developed by joint effort. The goal is to introduce new means of cultural engagement to promote the quantity and quality of cultural exchange.

On the musical front, Hong Kong is famous for her Cantopop. Even in the more solemn discipline of classical music, many world-class musicians and orchestras have come to give performance in this cosmopolitan city. The Greater Bay Area can avail itself on this rich heritage when developing its music industry. Hong Kong has also earned international acclaim for her orchestras, including the Hong Kong Philharmonic Orchestra, the Hong Kong Chinese Orchestra and the Hong Kong Sinfonietta. In particular, the Hong Kong Sinfonietta

is celebrating its 20th anniversary after re-organization and just completed a highly successful Asia tour recently.

### Understand the audience and offer the right musical programs

**Yip Wing-sie, Music Director of the Hong Kong Sinfonietta**, will leave office next year. As principal conductor for 16 years, Yip led the Hong Kong Sinfonietta on tour to many parts of the world, not to mention visits to many Mainland and Greater Bay Area cities where she displayed her musical flair.

Yip points out that musical performances that are successful in one region may not be so in another, so it is not wise to stage programs indiscriminately. She cites the example of a concert of works by Igor Stravinsky. This show which was presented in Hong Kong twice was brought to Shanghai during the Shanghai World Expo. She said audience response was highly divergent. Those who appreciated the idea thought it was very innovative, while those who disliked the make-over of musical compositions. From this experience, she has learned that it is imperative to understand the taste of local audience and their degree and ability of accepting new things before selecting musical programs for musical tours. She said, "I don't mean unprincipled accommodation, but we must not depart from audience preferences too much. We have to strike a balance."

## Two decades of overwhelming change

She recalls her first collaboration with orchestras in Guangzhou in 1984. The Mainland orchestral scene in those days were very different from today — poor venues, highly variable quality of orchestra musicians, and lack of exposure to western music due to the Cultural Revolution. “A philharmonic orchestra in London would only need to rehearse a given composition for half a day, while we rehearsed for ten days in Guangzhou.”

The audience was even worse. People were very “lively” during the performance and had no regard for classical music concert etiquette. Having said that, Yip does compliment Mainland orchestras’ conscientious attitude even though resources were limited in those days. Due to different practices, the developments of orchestral music on the Mainland were full of obstacles. For example, they did not have foreign currencies to buy sheet music, and had no idea that sheet music was copyrighted material which should not


be reproduced. Yip says she spent a lot of time explaining issues like these when she worked with Mainland peers, such as during her service as principal conductor of Guangzhou Symphony Orchestra.

Luckily, things changed for the better. According to Yip, Li Lanfang, former Vice-Governor of Guangdong Province, was very supportive of art and stood firm to allocate sufficient funds to art organizations before he retired. The Guangzhou Symphony Orchestra was thus given room to develop. Moreover, Li also left a good land lot for the orchestra to build its premises. Today, Xinghai Concert Hall, the best music venue in Guangzhou, stands right next to the Guangzhou Symphony Orchestra building. Yip says that nowadays the Guangzhou Symphony Orchestra can even get artists and musicians whom the Hong Kong Sinfonietta cannot afford to present.

## An increasingly sophisticated cultural hardware

As for other cities in the Greater Bay Area, Yip says frankly that conditions were

nothing more than basic in the past. For instance, orchestral music was played in old theatres in Shenzhen 20 years ago, while in Dongguan as well as Zhongshan and Zhuhai, screens were removed and microphones were installed in cinemas to hold concerts. Today, while Guangzhou has the best venues, other cities had also come a long way. For example, there are large venues in Foshan. Although the sound systems are not up to world standard, recognition must be given to the architectural beauty of these concert halls and theatres. Dongguan Yulan Theatre is a prime example.

Yip admits that given the different concepts and mindsets, as well as policy limitations, performing on the mainland remains challenging. Nevertheless, she feels that Mainland artists and executives are developing quickly because they are adaptable fast learners. As an artist, she has a sense of duty to explore neighboring regions and establish stronger connections to advance artistic exchange and growth. 





## 完善醫保為香港未雨綢繆

### VHIS: Getting it Right to Prepare Hong Kong for a Rainy Day

香港是全球最富有的地區之一，但對比其他先進城市，本港的醫保制度卻顯然未臻完善，以致收費低廉的公立醫院經常出現“逼爆”的情況。今年4月，政府正式推出自願醫保計劃，透過提供規範的住院醫保產品，為完善醫保制度踏出新一步。

The Government introduced the Voluntary Health Insurance Scheme (VHIS) in April this year, offering regulated in-patient medical insurance products to make foray into optimizing the voluntary health insurance system.

**自**願醫保計劃醞釀多時，至今年4月終正式推行。食物及衛生局局長陳肇始表示，計劃目的是提供規範的住院醫保產品，為市民提供多一個選擇，長遠更希望減輕公營醫療的壓力，“雖然香港的公營醫療體系十分完善，但透過自願醫保，部分病人可分流到私家醫院，公立醫院便可騰出空間，服務有需要的市民。”



陳肇始  
Sophia Chan

陳肇始強調，政府的角色不是提供保險產品，而是通過與保險公司合作，過程中擔任認證、監督的角色，確保所有產品都具有信心保證，“計劃推出以來，已有28間保險公司獲批提供認可產品，涵蓋大部分知名的大、中、小型保險公司，政府會嚴格把關，確保產品質素，希望吸引更多市民投保。”

### 投保可退稅 保到一百歲

為加強計劃的吸引力，政府更加入了退稅優惠。凡購買計劃下的認可產品，每位受保人最高可獲8,000元稅務扣減，而為指定親屬投保，同樣可獲扣減。假設每年繳付保費為3,000元，而稅率為15%，則共可節省稅款450元；若每年繳付保費12,000元，稅率同15%，按稅務扣減上限為8,000元，故可節省稅款為1,200元。

除扣稅優惠外，陳肇始指出，自願醫保尚有眾多吸引之處，包括保證續保到100歲及不可重新核保、不設終身保障限額及擁有21日冷靜期等，而部分保障更是“只此一家”，“例如投保時未知的已有疾病、先天性疾病、日間手術及在本港進行的精神科住院治療等，皆非一般保險計劃涵蓋的保障，是我們很努力向保險公司爭取回來。”

### 透明度高 無懼“魔鬼細節”

香港市面上的醫保產品可謂琳瑯滿目，種類極為繁多，但保障範圍不一，保費水平亦因人而異，加上條款



繁複，市民很容易誤墮“魔鬼細節”而不自知。而自願醫保的好處，就是將產品的保障範圍規範化，且規定保險公司必須公佈詳細的保費表、保單條款及細則，令市民可一目了然，方便比較不同的產品之餘，亦無懼“魔鬼細節”。

“保險公司參與自願醫保計劃時，必須嚴格遵從政府制定的業務守則，否則不可在產品上使用‘自願醫保’的名字。例如須根據政府公佈的稅項扣減細節，向消費者解釋產品的稅務扣除資格；須採用一致的核保程序和準則，以確保公平；以及須向投保人解釋投保申請結果，並按要求提供書面解釋，確保市民可在公開透明的原則下，選擇心儀的產品。”

### 十年規劃 持續優化

陳肇始透露，政府早前委任獨立顧問為自願醫保計劃作評估，估計計劃推出首兩年，購買認可產品的人數可達約100萬，佔個人償款住院保險市場約40%份額；而長遠而言，預計計劃

推出十年後，人數更可達約250萬，即覆蓋全港三分之一人口，並佔約80%市場份額。

“當然這是較樂觀的估算，在這十年社會氣氛的轉變會否影響市民投保的意欲，還待觀察；我們會與保險公司緊密磋商並收集市民的意見，持續檢視和優化計劃，進一步完善產品，提升對市民的保障。”

After a long formative stage, VHIS finally came into operation this April. According to **Sophia Chan, Secretary for Food and Health**, the Scheme aims to provide regulated in-patient medical insurance products to let off steam for the public health service in the long run. “Under VHIS, some patients can be diverted to private hospitals to make available more public hospital beds to serve the needy.”

Chan stresses that the Government is not a provider of insurance products. Instead, it works with insurance companies and assumes a certification and supervisory role to ensure that all products are trustworthy. “Since the launch of VHIS, 28 leading



insurance companies of all sizes have been granted approval to offer certified plans. The Government will ensure product quality and maximize public participation.”

### Tax deduction and guaranteed renewal up to 100

To make VHIS more attractive, the Government has enhanced it with tax concession. Each insured person of a certified plan under the Scheme may claim up to HKD8,000 of tax deduction. Specified relatives of the policyholder can also enjoy this benefit.

Chan points out that apart from tax concession, voluntary health insurance is attractive in many other ways, such as guaranteed renewal up to 100 and no re-underwriting, no lifetime benefit limit and a 21-day cooling-off period. “There are also unique benefits not offered by any other policies, such as unknown pre-existing conditions, congenital conditions, day case procedures, psychiatric inpatient treatments in local hospitals, etc. All these are not covered by ordinary insurance plans and we lobbied really hard with the insurance companies for these inclusions.”

### Highly transparent with no worrying small prints

There are scores of medical insurance products on the market. They come in many different forms and highly differed coverage. The premiums also vary from one insured person to another, and there are complicated conditions and small prints that consumers easily overlook. The advantage of voluntary health insurance is that the policy coverage is regulated and insurance companies are required to publish detailed premium schedules as well as policy terms and conditions to rule out any worrying small prints.

“To use the name ‘VHIS’ in their products, VHIS providers must adhere to the code of practice promulgated by the Government. For example, these insurance companies must explain the tax deduction eligibility of their products to consumers according to tax deduction rates published by the Government. They should also use uniform underwriting procedures and criteria to ensure fairness. Moreover, they should inform policy applicants of their application results and provide written explanation if so requested. The object is to ensure openness

and transparency so that members of the public can choose the products they like.”

### Continuous optimization over a ten-year term

Chan says that the Government commissioned independent consultants earlier to conduct an assessment for VHIS. It is estimated that about 1 million people will take out certified plans in the first two years of the Scheme, representing about 40% share of the individual indemnity hospital insurance market. Long term projection shows that the figure will rise to about 2.5 million after VHIS has been in operation for ten years, i.e. covering one third of Hong Kong’s population, or a market share of 80%.

“These are relatively optimistic estimates, of course. It remains to be seen whether changes in social atmosphere in the coming decade would affect public sentiment for taking out health insurance. We will maintain close dialogue with insurance companies and seek feedback from the public, while reviewing and optimizing the Scheme on an ongoing basis so as to further enhance the products on offer to give the public adequate protection.”



# 經濟風險可控 香港仍難取代

## Hong Kong Still Difficult to Replace Economic Risks Still Controllable



2019年對內地與香港是風起雲湧的一年：先有中美貿易摩擦，繼而有修例風波在後。在此情況下，香港經濟與市場前景將何去何從？

2019 is a year of turmoil for the Mainland and Hong Kong: first came trade conflicts between China and the US, followed by the Extradition Bill crisis. Under these circumstances, what is going to happen to the economy and market prospects of Hong Kong?





謝國樑  
Tse Kwok-leung

### 港全年經濟將現負增長

**在** 兩件大事衝擊下，香港經濟形勢無疑面臨着相當大的挑戰。**中銀香港經濟及政策研究主管謝國樑**表示，政府的紓困措施及時，可提升香港經濟增長率1.5%至2%，惟全年經濟仍將無可避免出現0.5%至1%的負增長。

他指出，中美貿易摩擦及本地修例風波的疊加影響，加上香港經濟下行壓力。第三季本地生產總值按年下跌2.9%，其中零售銷售、訪港旅客等數字跌幅尤為顯著，進出口及本地投資的跌幅也在擴大，反映本港內外需求持續疲弱。特區政府年內推出三輪紓困措施，合共支出約達850億港元。第三季政府開支較去年同期增加5.3%，可提升經濟增長率1.5%至2%。

### 中美貿易談判有進展

受到貿易戰的影響，今年國際貨幣基金組織五次下調全球經濟增長率，從原來預計的3.9%下調至3%。而國際貨幣基金組織亦預計，經貿摩擦將進一步制約全球經濟增長，投資勢將持續疲弱。但謝國樑指，雖然美國聯儲局減息、歐洲央行重啟量化寬鬆等因素將令低息環境長期化，惟港元預期仍將跟隨美元維持強勢。

此外，謝國樑預計中美雙方在首階段協議後的貿易談判依然艱巨。第一階段貿易協議將草擬完成，並隨即展開

第二階段磋商，可能還會有第三階段。第一階段協議反映中美在關鍵議題上有基本共識，但依然有很多事情需要努力。他指出，美國將貿易戰與選舉掛鉤，視之為競選籌碼。而中國則會堅持底線思維、堅定維護自身發展利益與權利，無懼與美方打持久戰。

### 香港金融市場相對穩定

談到本地金融市場，謝國樑指修例風波爆發以來，香港金融市場的表現較預期穩定。年內恆生指數高低波幅為16%，起落總體不算太大，最近恆指徘徊在27,000點，仍高於去年底水平。以目前香港面對的環境，股市的穩定實在超乎預期。

他續指，港元匯率、利率及跨境資金流動未有異常波動，銀行體系結餘一直維持在540億港元，顯示香港並沒有出現資金外流，反映投資者不認為修例風波會動搖國家對港澳實行“一國兩制、港人治港、高度自治”的基本方針。另外，內地經濟及社會保持繁榮穩定，是香港社會及信心最重要的穩定器；歐美基金沒有撤離股市，歐資企業百威亞太更於9月底成功在香港上市。

### 風險存在 幸仍可控

謝國樑認為修例風波肯定會為香港市場帶來潛在風險。假若糾紛未能平息，經濟及市場將陷入較長期蕭條，失業率飆升，“三大中心”功能受損，企業、資金及人才亦告外流。加上美國對香港實施制裁，香港國際聲譽受創，資金外流，國際投資力量趁機做空香港，有機會引發股市、樓市下跌。

但他相信，香港面對修例風波衝擊的風險依然可控；內地新一輪改革開放將有力促進經濟發展與提升，與世界開展更廣泛的投資與合作，內地企業仍有巨大的離岸金融服務需求，香港作為亞洲區國際金融中心、轉口貿易及航運樞紐的綜合地位及優勢，其他城市將難以取代，香港仍可以繼續在國家新時期發展中扮演重要及獨特角色。🌀



### Negative economic growth in 2019 expected for Hong Kong

**S**tricken by two major incidents, Hong Kong's economic landscape is undoubtedly faced with considerable challenges. According to **Tse Kwok-leung, Head of Economics & Policy Research of Bank of China (Hong Kong)**, the government's relief measures were rolled out just in time to lift the city's economic growth by 1.5% to 2%. However, a shrink by 0.5% to 1% is still inevitable for the year.

He pointed out that the accumulated impact from China-US trade conflicts and the Extradition Bill crisis of Hong Kong has further driven the downside pressure for the local economy. Hong Kong's GDP for Q3 fell 2.9% year-on-year. In particular, figures for the retail sector and the number of inbound visitors, etc. have plummeted significantly. The drop in the volume of import and export, as well as local investment has also widened, indicating that both domestic and foreign demands have remained weak in Hong Kong. The HKSAR



Government rolled out three rounds of relief measures over the past year, involving a total expense of HKD85 billion. The government's expenses increased by 5.3% comparing to the same period over the last year, which could drive the year's economic growth by 1.5% to 2%.

### China-US trade negotiations making progress

Noting the impact of the trade wars, the International Monetary Fund (IMF) has slashed its global growth forecast five times this year from 3.9% to 3%. The IMF also foresees that economic and trade conflicts will further restrict global economic growth, and investment will inevitably remain weak. However, Tse commented that although factors such as the interest rate lowered by the Federal Reserve of the US and quantitative easing relaunched by European central banks would lengthen the low interest rate environment, HKD is expected to stay strong alongside USD.

Furthermore, Tse expects that trade negotiations will continue to be extremely

difficult after the first phase of the partial agreement is signed between China and the US. The draft of the first phase of the trade agreement is about to complete, and the negotiation for the second phase would follow. There could be a third phase too. While the first phase of the agreement reflects fundamental consensus on critical topics between both parties; however, efforts are still needed in many aspects. Tse pointed out that the US is linking the trade war to its election, seeing this as a leverage for the election. China, on the other hand, would uphold its bottom-line mindset, firmly protect its own development interests and rights, without any fear to fight a long-lasting war with the US.

### Hong Kong's financial market is relatively stable

Speaking of the local financial market, Tse highlighted that since the Extradition Bill crisis broke out, the performance of Hong Kong's financial market has been more stable than expected. The fluctuation of Hang Seng Index (HSI) is about 16% - an overall range that is not too big. The HSI

has been hovering around the 27,000 mark, which is still higher than the end of last year. Given the current situation faced by Hong Kong, the stock market is indeed more stable than expected.

He further pointed out that abnormal movement in the exchange rate and interest rate of HKD and unusual cross-border capital flow are yet to be observed. The bank balances have stayed around the HKD54 billion level, indicating that massive capital outflow has not taken place in Hong Kong and reflecting that investors do not think the Extradition Bill crisis is going to shake the fundamental approach of "one country, two systems", "Hong Kong people ruling Hong Kong" and "a high degree of autonomy" in Hong Kong and Macau. On the other hand, the prosperity and stability of the Mainland economy and society is the most important stabilizer for the Hong Kong society and its confidence. European and American funds have not retreated from the stock market, and the European company Bud APAC successfully went public in Hong Kong in late September.

### Persistent risks are somehow contained

Tse thinks that the Extradition Bill crisis will unquestionably bring potential risks to the Hong Kong market. If the conflicts cannot be calmed down, the economy and the market will fall into a rather long depression; unemployment rate will rocket and the function of the "three centers" will be compromised. Companies, capital and talents will also leave the city. Coupled with the US sanctions on Hong Kong, the city's international reputation will suffer; there will be capital outflow, and international investments would seize the opportunity to drain every cent they could from Hong Kong, which could trigger a slump in the stock market and the real estate market.

Yet, he believes that the risks of the Extradition Bill crisis that Hong Kong is facing are still under control. The new round of reform and opening of the Mainland will strongly promote the development and upgrade of the economy, and there will be broadened investments and cooperation from different parts of the world. Mainland companies are still in great demand for offshore financial services. As a financial center and an entrepot trade and shipping hub of Asia, Hong Kong's position will be difficult to replace. Hong Kong is still able to play a crucial and unique role in China's development in the new era. 🔄



# 果斷另闢途徑 增加土地供應

## Find Alternative Ways to Increase Land Supply



立法會功能界別商界（第二）議員 廖長江

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

面對嚴峻的土地及房屋短缺問題，政府須提升效率，加快落實《施政報告》內的相關措施。

Faced with severe shortages of land and housing, the government needs to increase efficiency and expedite the implementation of the relevant measures in the *Policy Address*.

**近** 半年以來，香港社會承受着無止境的暴力所威嚇，特區政府竭力地止暴制亂，但社會上的深層次矛盾仍需積極有為地處理。尤其很多市民面對因土地缺乏，以致房屋供應不足、樓價高企而無法“上車”和“上樓”的嚴峻民生問題。今年《施政報告》繼續把重點放在房屋和土地供應方面的工作，是對症下藥的做法。房屋不是簡單的商品，是市民的適切居所，亦是社會和諧穩定的基礎，這也是現屆政府的房屋政策定位。

### 議會停頓無法審議撥款

然而，立法會綜合大樓於7月1日遭到暴徒大肆破壞後，議會內大量工作被迫停頓下來，包括數十項涉及社會民生的撥款申請，當中涉及約1,000公頃的交椅洲人工島，預計可提供約15萬至26萬個房屋單位，七成為公營房屋的“明日大嶼願景”填海工程研究撥款，至今未有提交日程。立法會恢復會議後，雖然已經首要處理涉及社會民生的撥款申請，但其他涉及土地供應和建立土地儲備的建議，在其他會議討論時早已遭到拖延，預料在財務委員會獲得撥款並不容易。因此，若要盡快解決市民居住問題，就必須另闢途徑，果斷處理。

### 新發展區供應難救近火

現時，本港有約1,300公頃棕地，當中有逾58%即約760公頃是散佈在新界鄉郊各處，分佈不但零散，且形狀大小不一、缺乏基建支援。如要發展，需時回收和清理。政府已經規劃和正在推展的項目，例如新發展區古洞北和粉嶺北、洪水橋及元朗南合共約340公頃，以及新界北策略發展區約200公頃棕地。可是，新發展區最快於2023-2024年才可供首批私營房屋居民入住，公營房屋居民則最快於2026-2027年才能遷入。對於急欲“上車”和“上樓”的市民來說，可謂“遠水不能救近火”。

根據土地供應專責小組報告，發展棕地普遍獲得市民的支持，政府可以藉着於今年底前完成的新界棕地

作業的分佈及現況的研究報告，盡快優先確定新界北約200公頃棕地的發展可行性，以及盡快物色約760公頃棕地之中，具發展潛力和可供優先發展的棕地群。除了全速推進棕地發展之外，有關洪水橋新發展區和元朗南以多層大廈容納棕地作業的發展亦應盡快展開。

### 保棕地作業者生存空間

面對棕地作業者質疑有關物流等行業不宜在多層大廈運作，以及租金負擔較一般棕地高昂，直接影響他們的生存空間，政府應要果斷透過財政支援措施，以及利用法定權力收回包括棕地在內的私人土地，用作公共用途，以加快推展洪水橋新發展區前期工程及第一階段工程，以發展安置屋邨和多層大廈。《施政報告》提出引用《收回土地條例》為公共用途而收回所需的私人土地，可以讓市民知道政府在短、中及長期開拓土地的計劃。

另外，去年我提議政府推出“公私營合作發展新界農地先導計劃”，建議政府可以考慮在公私合營的項目中將“港人首置上車盤”擴大至整體公營房屋的興建策劃。及後，行政長官在《施政報告》提出“土地共享先導計劃”，其中的發展方向和原則，包括不少於六至七成須用作興建以資助出售房屋為主的公營房屋。然而，輪候公屋時間已長達5.4年，最新公佈的申請數字更升至25.75萬宗，若要追近三年“上樓”的原定目標，就必須大刀闊斧把“先導計劃”用作興建公營房屋的數字定於不少於七成。

### 土地共享可更大膽進取

政府早前公佈了“先導計劃”的框架，預計將於2020年初起接受申請。但“先導計劃”以150公頃私人土地為可批核上限，對比目前各大型私人發展商擁有的不少於1,000公頃的新界農地，先導計劃可以再大膽進取一些。由於所有城規和其他法定和行政程序繼續適用於“先導計劃”，現又多了一個顧問小組全面審視申請，土地何時可供發展以紓緩港人“上樓”需求，仍然不太明朗。

面對嚴峻的土地及房屋短缺問題，政府須提升效率，加快落實《施政報告》內的相關措施，主導發展在短中期內覓得更多可以興建公營房屋的土地，同時透過“運輸基建先行”的原則，盡快釋放土地的發展潛力。👉

**H**ong Kong society has been threatened by continuing violence for the past six months, but despite the HKSAR government making every effort to stop violence and curb disorder, the deep-rooted social conflicts will require positive action to resolve. This is particularly true in terms of the severe difficulties faced by many citizens who find it impossible to purchase their first flat or be allotted a public renting housing (PRH) unit as a result of housing shortage and high property prices caused by Hong Kong's lack of land. This year's *Policy Address* continues to focus on housing and land supply, which is the right antidote. Housing is not just a commercial product, but rather about providing people with a suitable place to live; as such, it is the foundation of social harmony and stability, and the current government has therefore oriented its housing policy towards addressing this issue.

### Suspension of Legco prevents deliberations on funds

On 1 July, the Legislative Council Complex was damaged recklessly by rioters, forcing the Legco to suspend many of its activities, including work on dozens of applications to allocate funds related to people's livelihood. These include funding for the studies of the Lantau Tomorrow Vision land reclamation project, which consists of 1,000 hectares of artificial islands near Kau Yi Chau, providing approximately 150,000 to 260,000 housing units, 70% of which is public housing. This has not been put on the agenda yet. Since the Legco has resumed its meeting, its first priority has been to deal with funding applications related to people's livelihood. However, debates on other recommendations involving the supply of land and the creation of land reserves have already met with delays in other meetings, and obtaining funding from the Finance Committee is expected to be far from easy. For this reason, it will be necessary to look at alternative routes and take resolute, unconventional measures to address the housing issue for Hong Kong residents as quickly as possible.

### Development of new areas cannot meet short-term needs

Hong Kong currently has a total of around 1,300 hectares of brownfield sites, more than 58% of which, or approximately 760 hectares, are in rural areas of the New Territories. However, the sites are scattered throughout the areas, involve a hodgepodge of different sizes, and lack infrastructure support. If they are to be developed, it will take time to reclaim and clear them. The government has already planned and is currently proceeding with projects covering a total of 340 hectares, including the New Development Areas in Kwu Tung North, Fanling North, Hung Shui Kiu and Yuen Long South, as well as a further 200 hectares in the New Territories North strategic development area. However, the first residents will not be able to move into private housing in these New Development Areas until at least 2023-2024, while the public housing is not expected to be available for residents to move in until 2026-2027 at the soonest. For Hong Kongers desperate to purchase their first flat or move into a PRH unit, this is “water afar off quenches not fire”.

According to the report produced by the Task Force on Land Supply, there is widespread support among Hong Kong residents for developing brownfield sites, while a research report on the distribution and status quo of brownfield site operations in the New Territories will also be completed by the end of the year. The first order of business for the government should therefore be to use these resources to determine the feasibility of developing the 200 or so hectares of brownfield sites in the New Territories, as well as going through the total of 760 hectares of brownfield to identify a group of sites that have development potential and can be prioritized. Besides promoting brownfield development at the earliest possible opportunity, the government should also proceed with creating tower blocks that can accommodate brownfield businesses in the Hung Shui Kiu New Development Area and Yuen Long South as soon as possible.

### Leaving space for operators in brownfield areas to survive

Businesses in brownfield sites often harbour doubts with regard to the suitability of tower blocks for their logistical and other needs, while rents can also prove less affordable than ordinary brownfield areas, directly affecting their ability to survive. The government should take resolute action to provide financial support and use statutory powers to reclaim private land, including brownfield sites, for public use, in order to



expedite preliminary and first-phase work on the Hung Shui Kiu New Development Area in order to develop housing estates and tower blocks. The *Policy Address* proposed using the *Lands Resumption Ordinance* to take back private land needed for public use, letting Hong Kong residents know that the government is proceeding with land planning for the short, medium and long term.


In my proposal last year for the introduction of a Pilot Project for Public-Private Partnerships to Develop Farmland in the New Territories, I suggested that the government could consider expanding the Starter Homes Pilot Project for Hong Kong Residents in terms of public-private partnerships to cover all newly-built public housing initiatives. Later in the *Policy Address*, the Chief Executive referred to the Land Sharing Pilot Scheme, the development direction and principles of which mandate that at least 60-70% of land is used for the construction of public housing to be offered by means of subsidized sale. However, the wait for public housing is already as long as 5.4

years, while the most recently published figures show an increase to around 257,500 applications. If we are to get close to the original goal of getting people into public housing within three years, we must take drastic action to ensure that the proportion of newly-built public housing in such “pilot projects” is no less than 70%.

### **Bolder action could be taken for land sharing**

The government announced a framework for “pilot projects” some time ago and expects to receive the first applications in early 2020. However, pilot project approvals are subject to an upper limit of 150 hectares of private land, so bolder action may be needed in terms of pilot projects with regard to the major private developers, each of which owns at least 1,000 hectares of farmland in the New Territories. As town planning and other statutory and administrative procedures still apply to pilot projects, and the government has also created a new consultancy taskforce to comprehensively review applications, there is an ongoing lack of clarity in terms of when land will actually be made available to

relieve the pressure of housing demand on Hong Kong residents.

In order to confront the issue of severe land and housing shortages, the government must increase efficiency, expedite the implementation of the relevant measures in the *Policy Address*, and take charge of efforts to identify more land that can be used to build public housing in the short-to-medium term, as well as unleashing the development potential of land by “according priority to transport infrastructure”. 

This is a free translation. For the exact meaning of the article, please refer to the Chinese version.

如對上文內容有任何意見，歡迎向廖長江議員反映。

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

#### **地址 Address:**

香港中區立法會道1號立法會綜合大樓703室  
Rm 703, Legislative Council Complex,  
1 Legislative Council Road, Central, Hong Kong

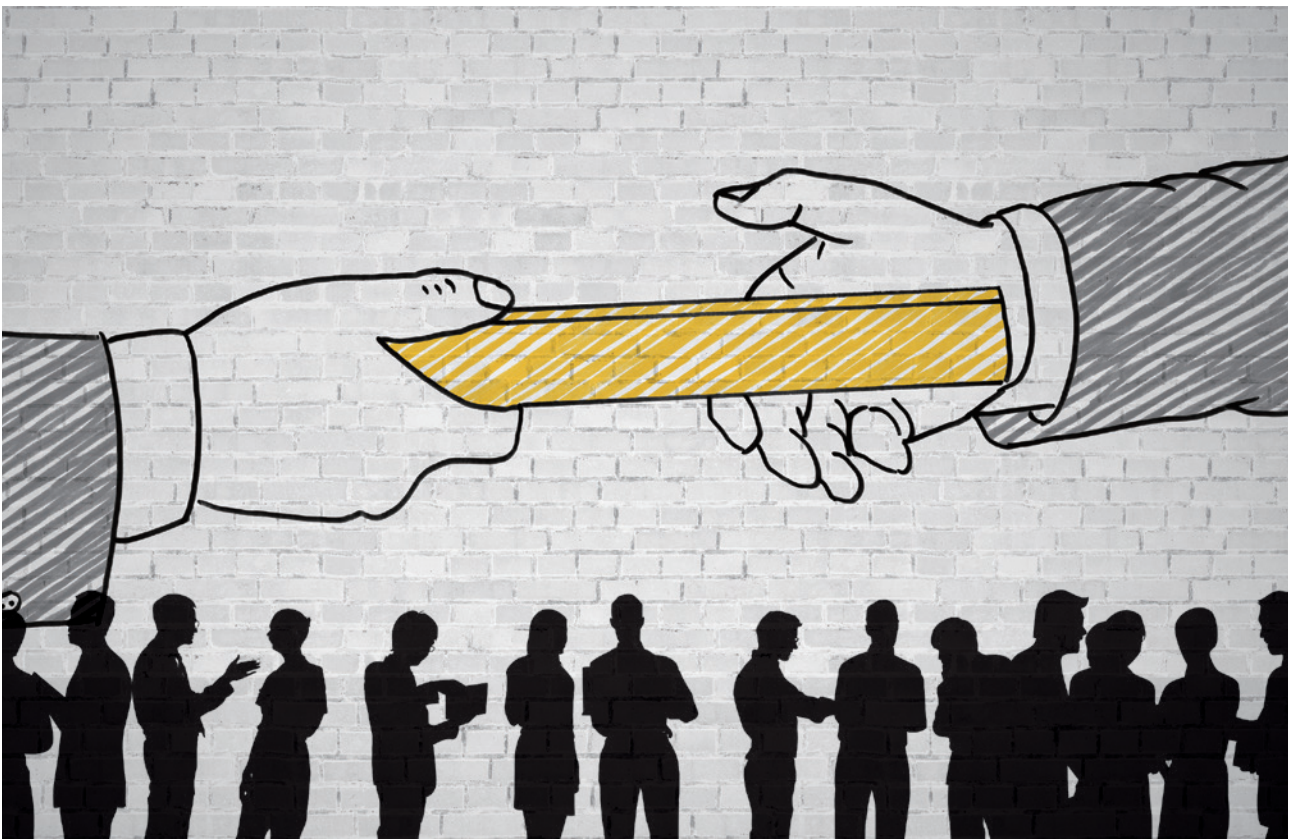
電話 **Tel:** 2576-7121

傳真 **Fax:** 2798-8802

電郵 **Email:** legco.office.liao@gmail.com

# 家族企業傳承 與社會創造共享價值

## Inheriting Family Businesses and Creating Shared Social Value



家族企業向來予人保守的印象，但時至今日若仍抱持舊有的一套“成功哲學”，恐怕難以追上時代洪流。陞域集團主席鄧耀昇，從父親“舖王”鄧成波手上接棒後，不滿足於當一名守業者，通過引入創新元素，銳意革新舊有經營模式，為家族生意注入新動力之餘，更期望惠及社會。

Family businesses generally conjure up a somewhat conservative image, but adhering to a historic “philosophy of success” is unlikely to enable companies to keep up with the times in today’s fast-paced world. Not content to rest on the company’s laurels, **Stan Tang, Chairman of Stan Group**, has brought in innovations to revolutionise the company’s business model, with the goal of not only injecting new dynamism into the family business, but also benefiting society as a whole.





**陸** 域集團的標誌是兩個相互交集的漣漪，漣漪由圓形漸變成方形，層層向外擴散，象徵“修身齊家治國平天下”的儒家理念。鄧耀昇認為，營商和社會息息相關，做好本份之餘，也期望將集團的價值帶到社會，尋求一個共同的價值理念，達致 Creative Shared Value(CSV)，就像標誌上的兩個漣漪，緊握雙手，攜手創造未來。

故此，當鄧耀昇接手家族生意時，已不斷思考如何達到與社會的共享價值，“如香港繼續只聚焦地產，雖可能立於不敗之地，但與社會的關係脫節。現今社會問題的根源在於資源分配不均，解決之道應要先‘做大個餅’，繼而更公平地分配。”他指出，無論是家族生意還是香港經濟都有轉型的需要。

### 擺脫舊思維 創新助轉型

鄧耀昇透過嶄新的營運概念及手法、靈活應對行業所需及資產轉型，並引入更多合適的專才，成功令集團轉型並急速壯大，資產規模由2013年初接手時的120

億元，大幅增加至超過600億元。而員工人數也由約50人大增至1,700人，並持續擴張中。

而創新思維在企業轉型過程中至為關鍵。2013年，鄧耀昇負責一個酒店活化項目，當時其父說：“酒店有多難？就是打開門，這邊廁所那邊床，就此而已。”但鄧耀昇認為從營運角度看，是否真的如此簡單呢？收入不可單純用房間面積去計算。因此，他在酒店加入零售、泳池等各種元素，並以嶄新的旅遊和火車站主題作包裝，成功令物業估值由5億元，大幅提升至23億元。

集團涉足的業務亦愈見廣泛，除了老本行地產，還包括酒店餐飲、通訊、金融、安老及創新等業務，跳出過去地產主導的框框。鄧耀昇透露，未來業務將更多元化，盡量參與在不同的經濟層面，探討香港的真正需要，從而最終達到與社會一同創造價值、共享價值。

### 堅持儒商理念 達則兼善天下

為實現與社會創造共享價值的目

標，鄧耀昇表示，其集團設有社會創新業務(The STILE)，強調創造利潤的同時，亦要回應社會所需，協助解決社會問題。“例如我們的‘The Wave’創業家平台，正在培育200多個創業團隊，他們可透過集團的商業平台，運用創意開發創新業務，過程中還會有資金和指導支援，至今效果不俗。”

“我們又協助青年創業，為年青人提供多一個選擇，他們創業成功變相是推動經濟、增加就業機會；香港正面對人口老化問題，發展養老產業既可改善長者的照顧和生活質素，還可減輕醫療系統及照顧者的壓力，並可鼓勵港人留在本地養老，減少財富外流。”鄧耀昇認為，這就像漣漪效應一樣，效益層層推展，惠及社會更多層面。“有人認為營商者最終目的還是看盈利，但營商賺錢與回饋社會可同時共存，賺錢之餘又可以改善社會環境，何樂而不為。”

Stan Group's logo consists of two interlocking sets of ripples, with the ripples drawn in a rectangular rather than circular design and radiating outward to symbolize the Confucian philosophy of “first improve yourself, then you can manage your family, govern your country, and conquer the world.” Tang believes that business and society are closely connected, and therefore aims not only to do his own job well, but also to bring the company's value to society through its creating shared value (CSV) philosophy.



For this reason, when he took over the reins of the family business, he thought long and hard about how he could share its value with society. “The root of today’s social problems is the unequal distribution of resources, so the solution has to start with ‘making a bigger pie’ and then sharing it more fairly.”

### Breaking with dated thinking and innovating for transitions

Tang has adopted a radically new business philosophy and methods to more flexibly adapt to industry needs and asset transitions, as well as bringing in more specialist talent with the abilities needed to successfully transition and rapidly strengthen the group. As a result, the value of the company’s assets has soared from HKD12 billion to over HKD60 billion since he took over in early 2013. The company’s staff has also expanded from 50 to around 1,700 employees and continues to grow.

Innovative thinking has been a critical part of the process of this corporate transition. When Tang was managing a hotel revitalization project in 2013, his father asked him: “How difficult can a hotel be? You just have to open the door, put the bathroom over here and the bed over there, and that’s all there is to it.” However,

Tang wondered whether it was really that simple from an operational perspective. Revenue should not be accumulated and calculated purely on the basis of rooms. He therefore added retail, swimming pools and other elements to the hotels, and also created travel and train station theme packages. Thanks to these efforts, the estimated value of the property rocketed from HKD500 million to HKD2.3 billion.

The company has also diversified the sectors in which it is involved from the confines of the real estate-based portfolio of the past into businesses including hospitality, telecoms, finance, elderly care and innovation. Tang reveals that the future of the business will be even more diversified, with the company participating at as many different economic levels as possible, exploring what Hong Kong truly needs, and ultimately creating and sharing value with society.

### Upholding Confucian values and sharing the fruits of success with the world

Tang indicates that, in order to achieve the goal of jointly creating and sharing social value, the group has established a social innovation business known as “The STILE”,

which is focused not only on creating profit, but also on responding to social needs and helping to solve social problems. “For instance, our entrepreneurial platform ‘The Wave’ is cultivating a team of over 200 entrepreneurs. They are able to leverage the group’s business platforms to innovate and creatively develop businesses, and there is funding, guidance and support available throughout the process. The results so far have been impressive.”

“We help young entrepreneurs, and their success in turn stimulates the economy and creates employment opportunities. Hong Kong is facing an aging population problem, so developing the elderly care industry enables us to improve the level of care and quality of life of elderly people, as well as reducing pressure on the medical system and carers. It also encourages Hong Kong people to continue spending their retirement in Hong Kong, thereby reducing the outflow of wealth.” Tang believes that the results will spread out through the ripple effect, stimulating and benefitting society at many different levels. “Some people think that running a business is still ultimately all about making a profit, but it’s possible to do business profitably at the same time as giving something back to society, so if you are in a position to improve the social environment while also making money, why not do so?”





適合咖啡等熱飲使用的紙飲管。  
Paper straws for coffees and other hot beverages.

## 環保飲管 2.0

### Eco-Friendly Straws 2.0

**隨**着“走塑”風起，愈來愈多食肆開始減少使用塑膠飲管，或以其他質料的飲管代替。然而，某些連鎖快餐店採用的紙飲管，因為材質太厚而未能回收循環再造，最終變成一般垃圾棄置，與推行環保的原意背道而馳。香港環保品牌 Soilable 有見及此，經過兩年終成功研發新一代紙飲管，無論是物料、環保性和耐用程度都更勝一籌。

**Soilable** 創辦人溫志榮強調，若要環保成功推行，“看得見”很重要。他曾銷售生物可降解添加劑（生物可降

新一代紙飲管無論是採用物料、環保程度、耐用程度都向前邁進一大步，照顧用家體驗之餘，亦協助商家提升綠色形象。

The new generation of paper straws has made significant improvement in terms of materials, eco-friendliness and durability. They can now maximize user experience while helping merchants enhance their green images.

解意指由微生物把物質以化學分解成自然元素，常用於環保產品），但對一般消費者而言始終有點距離，他們最看重還是一些“貼地”、“看得見”的

產品。若產品不獲顧客青睞，概念再好也是徒然。溫志榮遂萌生自行研發產品的想法，期望能生產出人人皆可用的環保產品。





溫志榮 Don Wan

### 兼顧耐用與省紙

事實上，紙飲管並非新鮮事物，早在60年代塑膠飲管興起前已是主流。但由於塑膠飲管的製作成本低，生產速度快，推出不久即大受歡迎。然而隨着環保風盛，近年商家又逐漸採用紙飲管。

不過，傳統紙飲管使用一段時間後會變軟甚至溶化，質量欠佳者更會影響飲品味道甚至浸出紙屑，未免令顧客及食肆為之卻步。如若為了延長使用時間而增加紙張用量，這又是本末倒置。產品痛點既在，溫志榮埋首鑽研兩年，終研發出“紙飲管2.0”。

傳統紙飲管利用食用級膠水固定，但膠水會溶於熱飲及酸性飲料。溫志榮參考紙杯做法，完全不用膠水，採用超聲波焊接，避免膠水溶解而令飲管潰散。此外，他採用了耐水性較高的紙，再加以生物基防水塗膜處理，增加防水效果。為了大幅減少紙飲管的用紙量，溫志榮放棄了傳統紙飲管的高密度螺旋紋設計，改為將經過塗膜處理的紙張屈曲成型，省下20%至30%用紙。

“最傷腦筋是生產。”化工行業出身的溫志榮對物料選擇應付裕如，但新產品與傳統紙飲管製作流程有別，並沒現成機器可以批量生產。故他只得物色工程師，專門設計工業化生產的相關機器。

### 針對實況 推陳出新

雖然紙飲管的製作成本較高，但溫志榮仍覺充滿商機。“塑膠飲管與紙飲管的售價相差十倍，但採用更環保的紙飲管可以提升品牌效應。”為此，他們更協助商家在紙飲管印上商標或所需圖案，增加宣傳效力。

溫志榮亦留意到市面上的紙飲管難以應用在港人喜愛飲用的手搖飲品和檸檬茶中。因此，他們研發出質地較堅硬，孔徑較粗（10毫米內徑）的紙飲管，方便使用者戳破手搖飲品的封口膠膜，或用以搗壓檸檬果肉。他也利用相若的技術，設計了內徑只有五毫米，可用於紙包飲品的飲管。這款飲管可彎曲及戳破紙包飲品的封口，亦可跟紙包裝一起回收。此外，他亦諮詢過身邊咖啡愛好者，發現木棒未能完全替代塑膠攪拌棒，因後者能同時當熱飲飲管，便利駕駛者及怕影響牙齒顏色的人。為此，溫志榮又設計出適合咖啡的紙飲管。

溫志榮坦言，不要重複舊路，並要從思考盲點出發，正是經營這門生意最大的挑戰和樂趣。展望未來，他們

在不同類型的紙飲管陸續推出後，將圍繞餐飲業繼續開發其他環保新產品。

As “say no to plastic” becomes all the rage, more and more eateries are beginning to reduce their use of plastic straws or to employ straws made of other materials. However, the paper straws used by some fast food chains have been disposed of like common wastes because the materials used are too thick and non-recyclable – the outcome is indeed the opposite of its original intent to be eco-friendly. In the light of this, Soilable, a local brand that advocates environmental awareness, developed a new generation of paper straws after two years of dedicated research. The new version has improved much in terms of materials, eco-friendliness and durability.

According to **Don Wan, Founder of Soilable**, environmental initiatives must “be seen” to become successful. He used to sell bio-degradable additives which facilitate the decomposition of substances into natural elements by microbes and are often applied on eco-friendly products. However, for the general consumers, these sound slightly distant – they attach most importance to something more “down-to-earth”, products that can “be seen”.



另一系列的紙飲管能使用超過四小時而不會變軟和變形。  
Another paper straw series that can last more than four hours without turning soft or deformed.



Products that do not catch the eyes of customers can only fail, no matter how great the concepts behind them are. Wan therefore came up with the idea of developing their own products, in hopes that eco-friendly products that can be used by everyone can be made.

### Durable yet paper-saving

As a matter of fact, paper straws are not something new. As early as in the 1960s, paper straws were mainstream before plastic straws emerged. Yet, since plastic straws are cheaper and quicker to produce, they soon gained much popularity. When people become more ecologically conscious, however, merchants are gradually changing back to paper straws.

That said, traditional paper straws soften or break apart quite soon after use. Low-quality ones may even affect the taste of the drinks or release pulp during use. No wonder customers and eateries have hesitation about them. On the other hand, increasing the weight of paper to prolong usage time is a confusion of cause and effect. Knowing the pain points, Wan dedicated two years on research and development, and “paper straws 2.0” was born.

Traditionally, food-grade glue was used to keep paper straws in form. Yet, this kind of glue would melt in hot beverages



and acidic drinks. Wan took reference from the production of paper cups, which uses no glue at all. By fusing the paper seam ultrasonically, there is no glue to dissolve and straws can maintain their forms. Besides, he is also using more water-resistant paper, which is coated with a bio-based waterproof material for enhanced water resistance. To significantly reduce the use of paper for his straws, Wan abandoned the spiral designs of traditional paper straws and mold the coated paper into the required form, saving about 20%-30% of paper usage.

“Production is the most brain-raking.” Coming from the chemical industry, Wan is well equipped to choose the right materials. Yet, the production process for the new product differs much from that of traditional paper straws. In other words, there is no ready-made machine for mass production. Wan could only commission engineers to design a purpose-built machine for industrial production.

### New products that target real-life requirements

Wan thought that the paper straw market is full of opportunities, despite the higher production cost. “Although paper straws are 10 times more expensive than plastic ones, they are greener and can help improve a brand’s image.” As such, Soilable also helps merchants to print their logos or required patterns on paper straws to enhance the promotional impact.

Wan also noted that paper straws currently available on the market are not at all applicable to market darlings of Hong Kong such as hand-mixed beverages and lemon teas. Therefore, the company has developed more sturdy paper straws with a wider diameter (10mm inner diameter). These are made in a way that users can easily break the plastic cover of hand-mixed drink containers and mash lemon pulps with the straw. He also uses similar technology to design a version with a 5mm inner diameter, making it usable for Tetra Pak drinks. This type of straws can be bent and be used for breaking the tiny hole on the pack. These are all recyclable with the drink carton. Besides, he has also consulted the opinions of coffee lovers, who voiced out that a wooden stirrer cannot fully replace plastic ones, which can work as a stirrer and a hot-beverage straw. The feature is in fact very convenient for drivers and is raved by people who do not want to stain their teeth. Knowing of these requirements, Wan also designed paper straws that can be used for coffees.

Wan candidly shared that he does not want to repeat an old path, and he must make a new beginning from his blind spots. He believed that this is the biggest challenge and the best fun in conducting this line of business. Going forward, they are going to develop other eco-friendly products for restaurants following the launch of different types of paper straws. 🔄



# 郊野公園之父看城市發展

## The Father of Country Parks on Urban Development



世界上鮮有城市像香港那般，都市景觀五光十色，卻在不遠處有郊野公園、遠足徑，更有被列入聯合國教科文組織名錄的世界地質公園。都市發展無可避免，如何同時保育自然，一直是政府必須面對的課題。

Very few cities are similar to Hong Kong, where colorful metropolitan scenes and more tranquil country parks and hiking trails are within close proximity – there is even a UNESCO global geopark in the city. Although urbanization is inevitable, the Government must address the issue of conserving nature in parallel.

“都 市和自然變得親密，人類也會生活得更開心。”  
前漁護署助理署長王福義如是說。香港雖是彈丸之地，但約四分之三的土地為郊野，生態資源相當豐富。而令香港人引以為傲的郊野公園，從其規劃伊始，王福義已參與其中，絕對應記一功。

### 半生之緣 郊野公園長繫心

由中一時遇上地理啟蒙老師，到後來考進港大修讀地理，畢業後又在漁農





王福義 Wong Fook-ye

處任職（現時的漁農自然護理署），及至退休後在中大及港大地理系執教鞭……王福義長年參與規劃和建設郊野公園，一生與大自然結下不解之緣，難怪有“郊野公園之父”的美譽。

追本溯源，香港政府在1976年制定《郊野公園條例》，1977年開始規劃，1979年已劃定了21個郊野公園。“早在新市鎮發展之前，我們已將郊野規劃好，這樣都市發展才不會亂來。”王福義十分慶幸當時把重要的生態地方都劃進郊野公園範圍，而且直到今天依然良好地保存着。

### 費盡心思 平衡發展與保育

半生傾注郊野公園，讓王福義走遍了香港許多山頭。他極力避免城市發展破壞自然，其中有不少片段令他記憶猶新。王福義憶述：“話說當年興建由香港島通往元朗的三號幹線，整條幹線若穿過大欖涌比較方便快捷，但此舉會影響郊野公園。因此我提議把公路轉為隧道，使其不影響郊野公園。”

他又說，將軍澳發展成新市鎮時，供電需要由屯門踏石角中電發電站輸送到將軍澳，惟過程中須經郊野公園。於是王福義等人細心研究，最終決定將高架電纜沿着較迂迴曲折的路線建在郊野公園不太顯眼的地方，以免影響獅子山的景觀。

另一個經典例子是赤鱸角興建新機場時，須從大埔工業邨運送煤氣到機

場。然而，煤氣管道若經市區的話，掘路工程會引致塞車，經過的民居也構成潛在危險。因此，王福義等人最後決定將煤氣管道埋在地下，由大欖郊野公園的地下經過，工程完成後，更於路面上重新植樹。

### 人與自然 夥伴關係兩相安

“有時大家視為理所當然的東西，其實背後有很多人為之付出。”王福義認為，香港人對大自然可分為兩種態度：一種是將大自然視為工具，例如有些人經常挑戰山林，計算用多少時間走幾多公里，利用大自然去證明自己的能力；另一種是將大自然視為超級市場的人，索取水源，索取空氣，索取土地。

他又指不少人喜歡說“以人為本”，但如果這句話套用在大自然中，就成了破壞的源頭。王福義認為大自然本身有其價值，不需人類賦予。至於有些人推崇“生態為本”，認為大自然的一切皆不可侵犯，他覺得又是另一種極端。

王福義認為，人與大自然有幾種關係，包括相關、相繫及相依。他說，人不能獨立生存，應視大自然是夥伴，互相關懷。不應當大自然是工具或超市，更不可以當大自然是奴隸，為所欲為。他慨嘆，過往香港人對環境不太重視，當大自然只是旅遊、玩樂之地。近年慢慢變得懂得欣賞之餘，還開始着力保育，總算令人欣慰。

### 綠化大地 漸成世界大趨勢

放眼香港以外，其實現時很多新都市都強調城市與大自然融合。王福義舉例，倫敦今年成為全球第一座國家公園城市，致力增加綠色土地，目標是把倫敦逾半面積變成綠化帶，將城市變成公園。

內地亦同樣關注到大自然的對人類的重要性，開發的新區以營建綠色生態為主要考慮。如河北雄安、貴州貴安、廣東橫琴和南沙、四川天府等，發展均以不破壞自然、保持生態穩定



為前提。王福義樂見其成：“當城市空氣差、水源變得不潔，人的精神也會受到很大壓抑。”

“The closer is the city and nature, the happier are humans,” said **Wong Fook-ye, former Assistant Director of Agriculture, Fisheries and Conservation Department.** While Hong Kong is a very small place, it is blessed very rich ecological resources as three-fourths of its land belongs to the countryside.

### Connected to country parks through his career

Having participated in the planning and construction of country parks for years, the



life of Wong is intertwined with nature. This is probably why he is reputed as the “Father of Country Parks”.

Here is a short history of Hong Kong’s country parks. The *Country Parks Ordinance* was enacted by the Hong Kong Government in 1976. Planning began in 1977, and 21 country parks were demarcated in 1979. Wong is particularly glad that important ecological areas were included in country parks back then; they are still well preserved as of today.

### **Meticulously balancing development with conservation**

Devoting most of his career on country parks, Wong has visited many mountains around Hong Kong. He has tried his very best to avoid destruction to nature caused

by urban development. He still remembers many anecdotes. Wong recollected, “Years ago when plans were made to construct Route 3, which connects Hong Kong Island with Yuen Long, I suggested to use a tunnel in place of a highway, such that country parks would not be affected.”

Wong also mentioned that when Tseung Kwan O was developing into a new town, they studied carefully and eventually decided to construct the overhead cable along a more winding route, where it is less conspicuous in the country parks and the views of the Lion Rock would not be affected.

Another classic example took place when the new airport was built at Chek Lap Kok. Gas had to be transferred from Tai Po Industrial Estate to the Airport. However,

if gas pipes go through downtown, excavation work would cause traffic congestion and there would be potential hazards for the residential areas in the vicinity. In light of this, Wong and his team eventually decided to move the gas pipes underground, routing under Tai Lam Country Park. After the project completed, new trees were planted on the ground level.

### **Harmonious partnership between human and nature**

“There are many things that we have taken for granted. In fact, lots of effort were put into them.” Wong thought that Hong Kong people have two different attitudes towards nature. Some people see nature as a tool – they calculate the time needed to walk distances and use nature to prove their abilities. Others only take water, air and land from nature.

Discussing the popular phrase “people-oriented”, Wong said that it becomes a source of destruction if applied on nature. Wong thinks that nature is valuable on its own and does not require value addition from human. As for the “ecology oriented” approach, which advocates that the integrity of nature should not be infringed, Wong also sees this as another extreme.

Wong believes human and nature are interrelated, interconnected and interdependent. He said that humans cannot live on their own and therefore should consider nature their partner. Nature should not be a tool or a supermarket; nor should it be a slave and be deprived of. In recent years, humans have gradually learned to appreciate nature, and they have begun to conserve it – the new attitude is gratifying.

### **Greening has become a global trend**

Outside Hong Kong, many new cities are stressing integration of urban and nature. Wong quoted London as an example. The British capital has now become the world’s first National Park City and working very hard to increase the proportion of green land.

The Mainland also pays much attention to the importance of nature to humans. The construction of green ecology is a major consideration in new development zones. Wong is glad to see the results. He said, “People’s energy will be much depressed when the air quality in the city deteriorates and water sources becomes unclean.” 🌿





好書推介 一

## 《走進中亞三國》 綿亘絲路說不盡的故事

Book Recommendation:  
*A Tour in Three Central Asian Countries*  
Tales of the Boundless Silk Road

**烏** 茲別克斯坦、吉爾吉斯斯坦、哈薩克斯坦，這三個國家的名字，對一般港人來說雖未至於聞所未聞，但也肯定非常陌生。但若說到郭靖、國泰航空公司和李白呢？原來這些異域，也與我們耳熟能詳的人和事有所關連。

中文系出身，致力推動文學教育的作者馮珍今，近年愛上遊走四方。她深

信路上有人，就有風景。絲路萬里，六千里在中亞。馮氏在三個我們看來冷門的國家遊歷過，知悉其中故事後，終成《走進中亞三國》一書。

**烏茲別克斯坦：  
射雕英雄 商旅要衝**

烏茲別克斯坦其實離其東面的中國新疆並不遠——兩地最接近處相距僅200公里左右。而它的故事，你總有

所聞：比如阿拉伯的名著《天方夜譚》中一千零一夜的故事，很多就取材於此；“阿里巴巴與四十大盜”就是來自烏國西南部城市布哈拉的童話；而金庸的小說《射鵰英雄傳》中郭靖成為金刀駝馬的地方，就在烏國第二大城市撒馬爾罕。

世界上有兩個“雙重內陸國家”，也就是指被其他內陸國家所包圍的內陸



## 《走進中亞三國》 A Tour in Three Central Asian Countries

作者 Author:  
馮珍今 Fung Chun-kam

商務印書館（香港）有限公司，2018  
The Commercial Press (Hong Kong) Limited, 2018

國家：一個是列支敦士登，另一個就是烏茲別克斯坦。烏國地理位置非常優越，處於連接東西方和南北方的中歐中亞交通要衝的十字路口。在古代，它曾是重要商隊的匯合點。張騫、法顯、玄奘、成吉思汗……都曾於此留下足跡。由於毗鄰新疆，故它也傳頌着伊斯蘭傳說人物阿凡提的故事，國家境內還有阿凡提騎着毛驢的雕像。

書中提到，烏茲別克斯坦至今仍稱中國人作“契丹人”（Khita）。其實是由於蒙古的欽察汗國自13世紀至15世紀長期是歐洲的霸主，而蒙古人稱中國北方為契丹，後該詞泛指中國，影響到斯拉夫語及突厥語等國家用上此稱呼。後來在英語中，由“Khitan”演變而來的“Cathay”也是中國的雅稱，國泰航空公司（Cathay Pacific Airways）的名字即由此而來。

### 吉爾吉斯斯坦： 山區遊牧 詩仙之鄉

吉爾吉斯斯坦八成以上的國土都位於海拔1,500米的山區，接連天山山脈和帕米爾的阿賴山脈。以前的吉爾吉斯人過着遊牧生活，現在仍然有一半人口過着半遊牧的生活。

在烏茲別克斯坦，隨處可見的是他們的民族英雄帖木兒，但是在獨立後的吉爾吉斯斯坦，最常看到是列寧的雕像。每每看到，仿佛時光倒流，回到了昔日的蘇聯時代。

提到吉爾吉斯斯坦，不得不提詩人李白。“碎葉城”被認為是唐代大詩人李白的出生地，其遺址即在吉爾吉斯斯坦首都比什凱克以東的托克馬克市附近。“碎葉城”處於“絲綢之路”的交匯處，是中西商人、東西使者的必經之路。在唐朝時，“碎葉城”附近仍是中國領土，但後來清政府在1864年簽訂了《中俄勘分西北界約記》後被俄國侵佔。

### 哈薩克斯坦： 星海旋律 異鄉聆聽

哈薩克斯坦是中亞最大的國家，也是世界上最大的內陸國，國土面積相當於美國的一半。該處住民自古就是遊牧民族，他們的服飾更是色彩斑斕：草原碧綠、天空蔚藍、落日火紅、月光暖黃……將大自然的色彩融入服飾。

意想不到的，在阿拉木圖竟然有一條“洗星海大街”，街道盡頭還矗立着洗星海紀念碑。洗星海是中國作曲家、鋼琴家，其作品中《黃河大合唱》最廣為人知。

原來二戰時在蘇聯的洗星海回國受阻，無奈之下只能從莫斯科輾轉流落到阿拉木圖，後來得到當地音樂家拜卡達莫夫收留。洗星海就在這裏度過了人生的最後一段時光，創作了很多音樂作品，其中最出名的是以哈薩克斯坦為題材的英雄交響詩《阿曼蓋爾德》。

絲路萬里，六千里在中亞。中亞與中國的關係，萬縷千絲。在《走進中亞三國》，作者用自己的腳步丈量歷史，並以細膩文字及精美照片，向讀者介紹當地的歷史文化。浩瀚古城，璀璨傳說，頃刻躍然紙上。📖

資料來源：知書

**U**zbekistan, Kyrgyzstan and Kazakhstan – three countries that are unfamiliar if not totally unheard of to most people in Hong Kong. What about Guo Jing, Cathay Pacific Airways and Li Bai, then? Did you know that many people and events that we know well are associated with these exotic countries?

Fung Chun-kam, with a major in Chinese language, is an author who actively promotes literature education. Finding pleasure in visiting places all across the globe in recent years, she visited three countries not chosen by many. After learning their stories, she penned the book *A Tour in Three Central Asian Countries*.

### Uzbekistan: Home of Condor Heroes and hub for traveling merchants

Uzbekistan lies quite near to Xinjiang, China, to its east. You must have heard one of its many stories. For example, many tales in the famous classic *Arabian Nights* are set in this country, while Ali Baba and the Forty Thieves is a fairy tale from Bukhara in southwestern Uzbekistan. Guo Jing, a key character in famous novel *Legends of the Condor Heroes* by Jin Yong, became husband of the Mongolian



princess in Samarkand, Uzbekistan's second biggest city.

Uzbekistan is excellently placed geographically. It is a communications stronghold for central Europe and central Asia that provides east-west and north-south links. In ancient times, it was a meeting point for important merchant caravans. The Islamic legend of Afanti is well known in Uzbekistan, given its proximity to Xinjiang. There is a statue of Afanti on a donkey in Uzbekistan.

Fung says in her book that even today Chinese are called "Khita" in Uzbekistan. As a matter of fact, the English word "Cathay", another name for China, is developed from "Khatan", and inspired the name of Cathay Pacific Airways.

### Kyrgyzstan: Mountain nomads and home of Immortal of Poetry

More than 80% of Kyrgyzstan is mountainous terrains over 1,500m above sea level. The country borders on the Tian Shan mountain range of China and the Alai mountain range of Pamir.

National hero Timur can be seen everywhere in Uzbekistan. In Kyrgyzstan, on the other hand, Lenin statues are most common after the country's independence. It is like traveling back in time to the old USSR.

The city of Suyab is said to be the birthplace of the distinguished Tang poet Li Bai. Ruins of this ancient city can be found near Tokmok to the east of Bishkek, capital of Kyrgyzstan. Suyab was an intersection on the Silk Road. It was a pass for every Chinese and western merchant as well as envoy of the east and west.


### Kazakhstan: Listening to Sinn Sing Hoi in a foreign land

Kazakhstan is the biggest country in central Asia, and the biggest inland country in the world. It is half the size of the USA.

Surprisingly, there is a street named after Sinn Sing Hoi in Almaty, with a memorial for him at the end. Sinn was a Chinese composer and pianist. *The Yellow River Cantata* is his most famous piece of work.

During WWII, Sinn was prevented from returning to China from the USSR. Left with no choice, he traveled on from Moscow

and eventually arrived in Almaty, where local musician Bakhytzhon Baikadamov gave him shelter. Sinn spent the last years of his life there and composed many pieces of great music.

Central Asian countries and China are intricately connected. In *A Tour in Three Central Asian Countries*, the author covers history with her feet and presents the local heritage with exquisite text and beautiful images. The great ancient cities and colorful legends seem to come alive before your eyes. 

Source: NowBook

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# 享美酒佳餚 話土國商機

## Invest and Travel in Turkey The Promotion Event



在本會與土耳其領事館合辦之投資及旅遊推介會上，領事館代表向參加者介紹當地投資機會、旅遊景點，並安排了豐富的土耳其美食、紅酒、咖啡及茶。席間更設抽獎活動，由土耳其航空送出機票。(13/11)

**C**o-organized with Turkish Consulate General in Hong Kong, the Chamber held an event for promoting investment and travel in Turkey. Representatives from the Consulate General introduced investing opportunities and tourist attractions in the country. Participants were served with Turkish delicacy, red wine, coffee and tea. As a highlight, Turkish Airline gave airline ticket as the prize of the lucky draw in the event. (13/11)





# “劍轟風” 奪中總盃

## “Mister Monte” Won CGCC Cup

“香” 港中華總商會盃”賽假沙田馬場舉行，賽駒“劍轟風”奪魁而回，馬主獲本會副會長劉鐵成頒贈獎盃。是次活動獲會董、會員數十人出席，場面熱鬧。(1/12) 📱

The Chinese General Chamber of Commerce Cup race was held at the Shatin Racecourse. “Mister Monte” claimed the first place and **Brandon Liu, Vice-chairman**, presented the Cup to the horse owner. Among the spectators were other Committee Members. They shared an entertaining moment together. (1/12) 📱





# 接待嘉賓 Reception of Guests



1



2



3



4



5

1. 中聯辦經濟部副部長兼貿易處負責人劉亞軍（右五）、中國駐印尼使館公使銜經商參贊王立平（左五）、中國駐緬甸使館經商參贊譚書富（左四）、中國駐孟加拉使館經商參贊劉振華（右四）(22/11)  
Liu Yajun (fifth from right), Deputy Director-General of Economic Affairs Department and Head of the Commercial Office of the Liaison Office of the Central People's Government in the HKSAR; Wang Liping (fifth from left), Minister-Counsellor of Economic and Commercial of the Embassy of the PRC in Indonesia; Tan Shufu (forth from left), Economic and Commercial Counsellor of the Embassy of the PRC in Myanmar; Liu Zhenhua (forth from right), Economic and Commercial Counsellor of the Embassy of the PRC in Bangladesh
2. 天津市政協副主席魏大鵬（左五）(27/11)  
Wei Dapeng (fifth from left), Vice-chairman of the Chinese People's Political Consultative Conference of Tianjin
3. 中國貿促會副會長陳建安（右五）(21/11)  
Chen Jianan (fifth from right), Deputy Director of the China Council for the Promotion of International Trade
4. 美國駐港總領事史墨客（左）(4/12)  
Hanscom Smith (left), Consul-General of the USA in HKSAR
5. 土耳其駐港總領事 Peyami Kalyoucu（左）(20/11)  
Peyami Kalyoucu (left), Consul-General of Turkey in HKSAR





## 會員活動 Members' Activities

1. 港島東區聯絡處舉行大閘蟹聯歡晚宴，並設卡拉OK及抽獎環節助興。(28/11)

Island East District Liaison Committee organized a hairy crab theme dinner gathering. Karaoke and lucky draw sections were the highlights of the event.

2. 港島西區聯絡處到訪灣仔、中區及西區警署，為警隊加油打氣。(28/11、26/10)

Western District Liaison Committee visited Wan Chai, Central and Western Police Station to express solicitude for the Hong Kong Police Force.

3. 公益事務委員會及港島西區聯絡處舉辦“愛心行動-情獻愛心耆樂宴”，招待逾180位長者聯歡聚餐。(30/11)

Community Affairs Committee and Western District Liaison Committee hosted a dinner for over 180 senior citizens.

