

商 睿

CGCC VISION

www.cgcc.org.hk

香港智慧城市藍圖 2.0

HONG KONG'S SMART CITY BLUEPRINT 2.0

企業“疫”境求變：數碼轉型
Businesses Seeking Changes Amid
Pandemic: Digital Transformation

推動樂齡科技 迎接銀髮商機
Promoting Gerontech to Embrace Silver
Market Opportunities



目錄 CONTENTS

APR 2020



www.cgcc.org.hk
中總網站



ID: CGCCHK
中總微信服務號



ID: CGCCINFO
中總微信訂閱號

會長的話 CHAIRMAN'S MESSAGE

4 迎難而上 應對疫境 Riding out the Pandemic

政經縱橫 SPOTLIGHT



7 香港智慧城市藍圖2.0 Hong Kong's Smart City Blueprint 2.0



13 陳茂波：預算案支援企業振興經濟 Paul Chan: Budget Support Enterprises and Stimulate Economy

同心抗疫 FIGHTING VIRUS TOGETHER

15 企業“疫”境求變：數碼轉型 Businesses Seeking Changes Amid Pandemic: Digital Transformation

19 善用支援 齊心抗疫 Make Use of Support Schemes to Fight Pandemic

28 調查顯示：受疫情影響企業 對前景感憂慮 Survey Findings: Businesses Worry About Outlook Due to Pandemic

32 萬眾一心 攜手抗疫 Fighting the Virus Together

立會匯報 VOICE IN LEGCO

35 財政儲備宜投資未來 Fiscal Reserves Should Be Invested in Future

商海導航 TALKING BUSINESS

39 推動樂齡科技 迎接銀髮商機 Promoting Gerontech to Embrace Silver Market Opportunities

44 商廈天台 與君種菜 Rooftop Farming in Commercial Buildings

閒情逸致 LEISURE



49 包機服務大解構
Air Charter Services Q & A

好書推介 BOOK RECOMMENDATION



52 《流浪地球》
The Wandering Earth

商會快拍 CGCC SNAPSHOT

55 津港網上聯合推介會
Tianjin-Hong Kong Online Promotion Conference

56 接待嘉賓
Reception of Guests
會員活動
Members' Activities

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)

會長 Chairman

蔡冠深 Jonathan CHOI

副會長 Vice-Chairmen

袁 武 YUEN Mo 曾智明 Ricky TSANG 劉鐵成 Brandon LIU 王惠貞 Connie WONG
李應生 Tommy LI 楊華勇 Johnny YU 胡曉明 Herman HU 陳仲尼 Rock CHEN

傳訊及出版委員會 Communication and Publications Committee

主席 Chairman

范仁鶴 Philip FAN

副主席 Vice-Chairmen

黃楚基 Bonnie WONG 梁香盈 Sabrina LEUNG 周雯玲 Irene CHOW

委員 Members

葉成慶 Simon IP 何超蓮 Maisy HO 李濟平 Li Jiping 黃楚恒 Stanley WONG
陳 耘 Cora CHAN 胡劍江 Michael WOO 黃進達 Jason WONG 林智彬 Lawrence LAM
李惟宏 Robert LEE 羅頌宜 Bella LO 陳楚冠 CHAN Chor-koon 廖永通 LIO Weng-tong
吳旭洋 Paul NG 李令德 Maggie LEE 陳建年 Kenneth CHAN

香港中華總商會(“本會”)保留本刊一切內容之版權。如欲轉載本刊文章，須經本會允准。本刊所載之廣告內容及外界文章所發表之言論及意見並不一定反映本會的立場。而來稿一切內容及聲明所涉及之責任概由客戶及作者負責。本會雖竭力確保本刊所載的資料準確可靠，惟不對使用該等資料所引起的任何損失或損害承擔責任。

Copyright in all material in this publication is retained by the Chinese General Chamber of Commerce (“the Chamber”). Reproduction of articles in this publication is subject to the permission of the Chamber. The content of advertisement and the views expressed by outside parties in the articles of this publication do not necessarily represent the positions of the Chamber. All responsibilities and liabilities relating to the contents and statements in the contributed articles shall be held by the clients and authors. The Chamber endeavors to ensure the accuracy and reliability of the information provided in this publication, but accepts no liability for any loss or damage arising from the use of the information.

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

迎難而上 應對疫境

RIDING OUT THE PANDEMIC

新型冠狀病毒疫情持續蔓延，截至4月中全球累計確診感染人數已超過200萬，本港確診個案亦突破1,000宗。疫情對全球經濟活動的負面影響漸見浮現，本港工商各業經營亦承受着不同程度的衝擊。面對“疫境”，我們必須沉着應對，既做好短期業務應變計劃，配合特區政府防疫抗疫工作，並善用當局推出的紓困措施，長遠要探討完善本港營商環境、強化產業競爭力，為疫情過後的業務營運做好準備，積極開拓新商機。

疫情打擊企業經營

為了解疫情對工商企業帶來的影響，我們於3月份向會員進行問卷調查。八成多受訪會員預期本年公司營業額將會下跌，當中三成的跌幅更超過一半；四成多受訪企業表示會縮減業務規模，更有5%需要暫停營業。在內地設廠的會員業務運作也受到疫情嚴重影響，他們預期在現時經營環境下，將無可避免延誤交貨時間，增加毀約風險，訂單亦會減少甚至流失；即使疫情逐步緩和，短期內出口前景仍難以樂觀。

調查結果顯示，受訪會員對今年經濟前景相對悲觀。九成認為本港經濟增長、營商環境、公司業務表現、以及就業情況均較2019年為差。目前，疫情已發展成“全球大流行”，各國採取嚴格旅遊及檢疫限制措施，金融市場急劇波動，嚴重削弱消費及投資意欲，打擊環球經濟增長。相信海外市場的需求要待疫情受控，才會慢慢恢復。

紓困措施解燃眉之急

大部分受訪企業歡迎特區政府推出300億元“防疫抗疫基金”，新一份財政預算案更公佈大規模紓困措施，相信有助減輕市民經濟負擔、改善社會氣氛，協助經營困難的行業和商戶渡過難關。目前，中小

企業普遍面對現金流緊張的問題，政府的針對措施無疑對緩解企業資金周轉壓力產生一定作用。期望業界深入研究並用好有關支援，當局亦應盡量簡化申請和審批程序，讓企業盡快受惠。

早前，我們在中總網站特設“抗疫資訊”專頁 (www.cgcc.org.hk/2020anti-epidemic/)，適時更新疫情發展的相關訊息，並涵蓋政府、其他企業和團體推出的各項資助計劃內容，讓會員及工商各界透過一站式平台，更容易了解與本身行業相關的計劃內容和申請程序等。專頁亦介紹本會在推動支援防疫抗疫的各項工作，包括捐款、協助搜購和派發口罩等防疫物資。本會將繼續組織成員、工商企業和相關團體上下一心、攜手抗疫，同心協力共渡難關。

為疫情過後做好準備

疫情對本港經濟無疑帶來沉重打擊。然而，本港經濟基調仍然穩固。香港擁有“一國兩制”獨特優勢，國際金融、航運、貿易與物流中心的地位並沒有因為疫情而被削弱。我相信，只要香港社會能團結一致，在當前困境中自我裝備、鞏固本身獨有優勢和提升競爭力，加快融入國家發展大局，積極參與粵港澳大灣區和“一帶一路”等區域合作建設，擴大香港經濟發展腹地 and 市場規模，香港定能在疫情平復過後迅速走出陰霾。

我們亦期望特區政府密切留意未來的經濟走勢，並加強與工商各界溝通互動，了解營商環境變化和業界面對的經營困境，適時加大對企業支援力度，更全面和廣泛出台提振經濟措施，為推動香港經濟長遠持續發展邁出新的一頁。🌀

“面對“疫境”，我們必須沉着應對，
為疫情過後的業務營運做好準備，積極開拓新商機。”

*In the face of the crisis, we must stay levelheaded,
lay the groundwork for post-pandemic recovery and identify new opportunities.*”

The adverse impact of the ongoing coronavirus pandemic on worldwide economic activities is slowly emerging. In Hong Kong, businesses are now facing a series of challenges. In the face of the crisis, we must stay levelheaded and lay the groundwork for post-pandemic recovery, by focusing on ways to enhance the local business environment and the competitiveness of our industries, and identifying new opportunities.

The pandemic deals a heavy blow to businesses

In March, we conducted a questionnaire survey among our members to gauge the impact of the coronavirus pandemic on local businesses. Of those surveyed, over 80% foresee a revenue drop in 2020, with 30% expecting at least a 50% decrease; more than 40% are going through downsizing, with 5% having to suspend their operation altogether. Members who have factories in the Mainland are found to have been gravely affected. Delivery delays are inevitable, raising the risk of contract violations, not to mention a decrease if not complete loss of orders. It will be too optimistic to expect the import and export trade to recover in a short time after the pandemic.

The survey also revealed a pessimistic outlook on the economy among our members. About 90% of them consider 2020 much worse than 2019 in terms of economic growth, business environment, revenue performance and employment.

Relief measures mitigate pressure on businesses

Most of the businesses covered in the survey welcome the 30-billion Anti-epidemic Fund set up by the HKSAR government and the numerous relief measures announced in the latest Budget, which are expected to alleviate the financial burden faced by the public and improve social morale. The measures also mitigate the pressure caused by a tight cashflow on many SMEs. We hope that the business sector will leverage these measures, and that the authorities will simplify the application and approval procedures wherever possible.

Earlier, we have created a dedicated webpage (www.cgcc.org.hk/2020anti-epidemic/) on the CGCC official website to not only disseminate useful updates about the pandemic, but also introduce various subsidies schemes launched by the government, companies and various organizations. The webpage also outlines the CGCC's work in promoting and supporting disease prevention. We pledge to mobilize our members, businesses and other partners to combat the pandemic through concerted effort.

Preparing for the day when the pandemic is over

The “One Country, Two Systems” principle gives Hong Kong a distinctive advantage. The city's status as an international financial center as well as aviation, shipping, trade and logistics hub cannot be easily weakened by the pandemic. I believe so long as society stands in solidarity, and works toward consolidating our city's unique edge and opening up the economic hinterland and markets, Hong Kong will be able to bounce back quickly when the pandemic is over.

We also hope the HKSAR government will closely follow the movement of the economy, and deepen communication with the business sector to better understand the changes in the business environment and challenges faced by businesses. And we look forward to seeing strengthened support for businesses and more comprehensive measures when necessary to promote the long-term economic growth of Hong Kong. 

香港智慧城市藍圖2.0

Hong Kong's Smart City Blueprint 2.0



世界各地都在致力推動智慧城市發展，作為國際城市的香港，雖擁有一流的基建、金融中心、專業人才、法律體系等眾多優勢，但在發展智慧城市方面，卻顯然未如理想，究其原因何在？

With the development of smart cities earnestly underway around the world, Hong Kong, as an international city, is evidently trailing behind despite its many strengths in terms of first-class infrastructure, financial center, professionals and legal system. Why is that?

周憲本：勿為智慧而智慧

Hugh Chow: Don't be Smart Just for the Sake of It

瑞士洛桑國際管理發展學院去年10月公佈“2019 IMD全球智慧城市指數”，評價各地城市的設施及服務有否善用科技來改善市民生活，結果新加坡冠絕全球102個城市，而香港僅排37位。香港和新加坡規模相近，但在智慧城市發展方面，新加坡似乎已遙遙領先，香港卻仍在摸石過河。

以人為本 平衡各方

香港應用科技研究院行政總裁周憲本指出，數碼轉型是必經階段，關鍵在於轉型過程中，到底香港想如何走。“別為智慧而智慧，應以人為本。”這論調便回歸到科技發展的原意：為了造福人群，推動社會發展，為大眾提供更便捷的生活，提高產業的競爭力。

周憲本認為，香港的數碼轉型推得太快未必是好事，應尋求一個可以平衡各方的做法，確保社會能穩健發展。“有些新興城市雖然轉型速度很快，但過程中產生許多錯誤或未如理想的情況。香港一向注重信譽，不能為推而推，必須尋求平衡點，讓香港保持信譽之餘，亦能提高市民生活水平與不同產業的質素和效率，強化香港的競爭力。”

人才難覓窒礙發展

智慧城市的背後是智慧科技，要推動智慧科技發展，除了資金及技術的投入，人才是不可或缺的因素。對北美和大中華市場有深入認識、在科技界擁有近25年經驗的周憲本指出：“不獨香港，全世界都面對人才荒問題，即使在內地、歐美，頂尖的研發人才永遠供不應求。”

新一份財政預算案涵蓋創新科技、培訓人才及智慧城市等篇幅，政府過去三年亦推出多項政策，提供逾千億元發展創科。根據2019年全球創新指數，在基礎設施排名中，香港在129

個經濟體中名列第四，在硬件及資源配合下，香港具備能力在世界上走得更前。

即使投放的資源、資金不少，但香港年輕人仍然輕視創科產業。周憲本強調，“政府不只要投放資金，更重要是培育更多本地人才，讓他們感受到從事創科產業是充滿前景，並能為社會帶來正面影響，不要只着眼於金融行業。”在周憲本眼中，每個創科項目都可應用於社會，改善及促進生活的便利，甚至成為隨處可見的必需品，箇中的滿足感實在難以言喻。

便利與私隱如雙面刃

有人憂慮發展智慧城市，或衍生私隱風險，提倡數據道德便顯得十分重要。在追求生活便利與顧及市民私隱之間，又該如何平衡？周憲本坦言，擔心私隱問題是無可厚非，“有市民擔心個人資料被應用在不希望被應用的地方，但有些人卻不介意以少許個人資料去換取方便，重點都是在於平衡各方想法。”

他以一把刀比喻私隱和大數據，指刀有很多用途，可以切菜、刮鬍子，但又可用來做壞事，一切視乎政府能否以有效法制去保障，而使用者又是否遵循。“如同應科院的存在只是推動科技發展，研發和製作一把最鋒利和最適合香港使用的‘刀’，如何尋求平衡點、如何恰當使用、如何推動政策配合才是關鍵所在。

The IMD Smart City Index 2019 released by the International Institute for Management Development in Lausanne, Switzerland last October ranked Singapore the smartest city out of 102 cities in the world in terms of how technology was used in facilities and services to improve people's lives. Hong Kong ranked only 37th. Hong Kong and Singapore are similar in size, but Singapore



周憲本 Hugh Chow

seems to be far ahead in terms of smart city development, while Hong Kong is still feeling its way around.

Be people-oriented and balance all interests

Hugh Chow, CEO of Hong Kong Applied Science and Technology Research Institute (ASTRI), said that digital transformation is a necessary stage and the key lies in how exactly Hong Kong wants to move forward in the transformation process. “We should adopt a people-oriented approach instead of developing a smart city just for the sake of it.” This idea reverts to the original intent of technological development: to provide the general public with a more convenient life and improve industrial competitiveness for the benefit of the people and promote social development.

Chow believes that as it is not necessarily a good thing to bring about digital transformation in Hong Kong too quickly, a balanced approach should be sought to ensure the sound development of society. “Some emerging cities have made many mistakes or obtained disappointing results while transforming rapidly. Hong Kong has always attached importance to credibility. It cannot push digital transformation just for the sake of doing it. A balance must be found between maintaining Hong Kong's credibility and improving the living standards of the people and the quality and efficiency of various industries, thus strengthening Hong Kong's competitiveness.”

Shortage of talents hinders development

Smart cities require smart technologies. For the development of smart technologies, talents are an indispensable factor besides capital and technology investments. Chow, who has an in-depth knowledge of the North America and Greater China markets



and nearly 25 years of experience in the technology sector, said: “Not only Hong Kong, but the entire world is facing a shortage of talents. Even in the Mainland, Europe and the US, top R&D talents are forever in shortage.”

The new *Budget* covers areas such as innovation and technology (I&T), training of talents and smart cities, and the Government has also rolled out a slew of policies in the past three years to provide over HKD100 billion for I&T development. According to the Global Innovation Index 2019, Hong Kong ranked fourth out of 129 economies in terms of infrastructure. With the support of hardware and resources, Hong Kong has the ability to move ahead in the world.

However, Hong Kong’s young people still undervalue the I&T industries despite the huge amounts of resources and funds

being invested. Chow stressed, “The Government not only must allocate money. More importantly, it must also nurture more local talents, letting them see that working in the I&T industries has promising prospects and can have a positive impact on society, instead of limiting themselves to the financial sector. In Chow’s view, every I&T project can be used for society to improve convenience in life or even become a necessity that can be seen everywhere. The sense of satisfaction in it is beyond words.

Convenience and privacy are a dilemma issue

Amid concerns that smart city development may lead to privacy risks, it is very important to advocate data ethics. How should we balance the pursuit of convenience in life and the privacy of the people? Chow said that worrying about

privacy is understandable, “Some people are concerned that personal data will be used for purposes other than those for which they were intended, but there are others who don’t mind exchanging a little personal data for convenience. The key is balancing the thinking of all parties.”

Using a knife as a metaphor to compare privacy and big data, he said that while a knife can be used to cut vegetables or shave a moustache, it can also be used to do bad things. It all hinges on whether the Government can impose safety measures with an effective legal system and whether users will comply with the measures. “Just like ASTRI exists only to drive technological development, the key to the R&D and production of the sharpest and most suitable ‘knife’ for Hong Kong is how to find a balance, how to use it appropriately and how to drive policy support.”

楊文銳：政策推動成關鍵

Gary Yeung: Putting Policies into Action is Critical



楊文銳 Gary Yeung

2017年底推出香港首份的《香港智慧城市藍圖》，涵蓋70項措施，勾勒未來五年的發展計劃，銳意將香港建設為世界領先的智慧城市，經過三年相關措施逐步落實。智慧城市聯盟會長楊文銳坦言，數年前甚少聽到坊間討論智慧城市的話題，但自藍圖公佈後，各項措施陸續出台，本港各界聚焦於智慧城市的關注度及討論氣氛均較前熱烈，形成良好氛圍。

創新指數高 整體仍落後

楊文銳引述巴塞隆拿 IESE 商學院全球化與戰略中心於2019年公佈的全球智慧城市年度名單，指香港在80個國家及165個城市中，連續兩年排名第9，較2017年的第42位，大幅攀升了33位。

“有關排名是根據不同城市的經濟及社會指標，計算出其表現得分。”楊文銳稱，IESE對香港在技術發展上給予甚高評價，尤其是創新指數方面，當中主要建基於香港幾乎百分百的人口擁有智能手機，而寬頻網絡覆蓋率亦很高，政府並正計劃於今年第四季推出“智方便”一站式個人化數碼服務平台（前稱eID，後易名為iAM Smart及“智方便”）系統，市民可透過此平台使用逾100項政府網上服務。不過，香港在建構智慧城市的整體進

程上，仍見落後於早着先機的歐美國家，以至近年發展迅速的新加坡及台北等亞洲地區，如何急起直追，楊文銳認為，當中離不開政府的推動，特別是政策支持。

盼全民關注 與生活融合

“首份藍圖為香港建設智慧城市奠下基礎，稍後公佈的《香港智慧城市藍圖2.0》是一個新契機。”楊文銳期望，當中構思的各項政策制定及新措施，除有助企業捉緊數碼新時代下的商機外，更應讓市民感受到香港朝着智慧城市的方向發展，並與他們的生活息息相關，特別是提供便利省時等切合所需的優勢，令更多人樂於支持及採用相關項目及服務，隨之再度引發社會各界以至普羅大眾對智慧城市的討論和關注，如此方能在有關項目的推展上事半功倍。

楊文銳補充，以快速支付系統“轉數快”為例，其成功關鍵正在於由香港金融管理局發動，並獲得銀行業界支持，以致能覆蓋全港不同銀行系統，讓市民可免費使用跨銀行的轉賬服務及支付項目，故推出以來，其應用人數得以穩步上升。

另一方面，共享開放數據亦被視為邁向智慧城市的必備元素，政府繼去年預留3億元推動社會更廣泛應用空間數據，由今年起分階段推出高質素的全港三維數碼地圖，以及於2022年底前全面啟動空間數據共享平台後，今年財政預算案再預留6,000萬元設立首間地理空間實驗室，鼓勵民間開發應用空間數據的流動應用程式。

推共享數據 抗疫見成果

近年政府積極推展使用開放數據，以支持創科發展，楊文銳認為，此舉對推動是次防疫工作，亦發揮重要作用。“發展局、地政總署、衛生署、政府資訊科技總監辦公室等多個政府

部門，聯同智慧城市聯盟於2月初合作推出“互動地圖儀表板”，以便能第一時間反映本地最新疫情，當中除顯示確診、死亡及出院人數外，從儀表板中央的地圖，更可看到確診個案居住的大廈位置，以至急症室的輪候時間等，並每15分鐘更新一次，協助市民通過創新科技掌握疫情最新資訊。推出至今已錄得逾1,000萬瀏覽次數。”他強調，從中獲得的經驗及成果，對日後應用於智慧城市的發展大有裨益。

為進一步探索粵港澳大灣區帶來的新機遇，楊文銳認為，香港可借助本身在專業服務、鐵路運輸、項目管理經驗及法制穩健等優勢，加上作為全球財富管理中心的良好根基及經驗，在未來爭取成為區內的數據管理中心，以迎接新世代的發展機遇。📍

The city's first *Smart City Blueprint for Hong Kong*, launched in late 2017, determined that Hong Kong should be built into a world-leading smart city, and three years later, the relevant measures are gradually being put in place. **Gary Yeung, President of the Smart City Consortium (SCC)** noted that since the publication of the blueprint, people from all walks of life in Hong Kong have paid more attention to smart cities and debate on the relevant issues has been passionate, creating a very positive atmosphere.

Hong Kong scores highly on innovation indices, but lags behind overall

Yeung cites figures on the number of smart cities worldwide from the Center for Globalization and Strategy at Barcelona's IESE Business School, which show that Hong Kong was ranked 9th out of 165 cities in 80 countries for the second consecutive year in 2019, representing a 33-place jump on its 2017 ranking of 42nd.

Yeung commented that IESE has given Hong Kong high marks for its technological development, particularly in terms of the innovation index, with almost one hundred percent of the population owning a smartphone and a very high broadband coverage rate. In the fourth quarter of this year, the government also plans to launch “iAM Smart”, a one-stop personalized

digital service platform through which residents can access over 100 government online services.

However, Hong Kong's overall progress in smart city construction still lags behind some countries in Europe and North America, as well as Asian regions including Singapore and Taipei. As to the question of how to narrow the gap quickly, Yeung believes that ultimately it's all about government action to promote change, particularly in terms of executive support.

Hopes that the public's attention will focus on integration with everyday life

Yeung hopes that the various policies and new measures that have been considered and formulated will give residents the sense that Hong Kong is developing into a smart city and that this is relevant to their everyday lives, so that more people will be happy to support and use the relevant projects and services, resulting in further discussion and interest in smart cities in all walks of society and among the general public.

He cited the example of the Faster Payment System (FPS). The key to the success of FPS was that it was initiated by the Hong Kong Monetary Authority (HKMA) with support from the banking industry, enabling it to cover different banking systems across Hong Kong, while residents were able to use it without additional charges. For this reason, the number of users has been steadily climbing since the launch.

Sharing open data has also been deemed an essential element of the transition to a smart city, and the government has this year begun a staged rollout of a high-quality, Hong Kong-wide, 3D digital map, which will culminate in the launch of a spatial data sharing platform in 2022. The government has also set aside HKD60,000,000 in this year's budget to set up the first geospatial laboratory, in order to encourage private development of mobile apps that utilise spatial data.

Promoting data sharing is having results in the fight against COVID-19

This year, the government has actively promoted the use of open data to

support the development of innovative technologies. Yeung believes that this effort will also play an important role in promoting work to combat the coronavirus epidemic. "In early February, a number of government departments, together with the SSC, jointly launched the Interactive Map Dashboard, which reports the latest epidemic information in the local area as soon as possible and is updated every 15 minutes, helping Hong Kong residents use innovative technology to obtain the latest epidemic information. Since the launch, the site has recorded over 10 million page views." He emphasises that the experience and results obtained will be of great benefit to the future development of smart cities."

In order to further explore the opportunities presented by the Guangdong-Hong Kong-Macao Greater Bay Area, he believes that Hong Kong can leverage its inherent strengths and its strong foundations and experience as a global financial management centre as it strives to become a regional centre for data management, and welcomes the development opportunities of this new era. 🔄



陳茂波：預算案支援企業振興經濟

Paul Chan: Budget Support Enterprises and Stimulate Economy



本會聯同多家商會合辦“財政預算案網上研討會”，邀請財政司司長陳茂波闡述本年度《財政預算案》。

陳茂波表示，香港經濟今年面臨重大挑戰，他預期今年經濟增長在負1.5%至正0.5%之間。“過去一年風高浪急、荊棘滿途，尚要渡過一段困難時期方有望情況好轉。”他形容在新型冠狀病毒疫情下，世界局勢正急速轉變。

陳茂波指本年度財政預算案以“撐企業、保就業、振經濟、紓民困”為重

心，政府將回應各界訴求，善用財政儲備協助企業及市民渡過難關。他並指，香港必須發展多元經濟，在鞏固現有優勢產業之



餘，創科亦是推動未來經濟發展的重要動力，必須予以推動。

對於政府的財政狀況，陳茂波預計明年的財赤預計為1,391億元，為歷來最高，相等於本地生產總值4.8%。面對如此情況，他說未來考慮新增開支時，會更注意財政上的可持續性，量入為出。(26/3)

The Chamber joined a number of chambers to host the Joint Business Community Budget Speech Webinar. **Paul Chan, Financial Secretary**, was invited to expound the Government's Budget this year.

Chan said Hong Kong's economic is facing enormous challenges this year. He forecasted that the Hong Kong economy will grow by -1.5 percent to 0.5 percent in 2020. "The situation would get worse before it can get better." He described the worldwide situation is evolving rapidly under coronavirus pandemic.

In preparing this Budget, Paul Chan put the focus on "supporting enterprises, safeguarding jobs, stimulating the economy and relieving people's burden". The



government is well aware that making good use of fiscal reserves to support enterprises and relieve people's hardship is certainly in line with the people's expectations towards the Government under the current difficult environment. Apart from strengthening the industries with competitive edges, Paul Chan said he sees the need to identify new growth engines by actively enhancing innovation and technology.

For the Government's financial position, Chan said he forecasts the deficit to increase to a record-high level of HKD139.1 billion in the coming year, accounting for 4.8% of GDP. In facing the challenges, Chan said it should be more mindful of long-term affordability and in line with increase in revenue for future spending increase. (26/3)



企業“疫”境求變： 數碼轉型

Businesses Seeking Changes Amid Pandemic: Digital Transformation

新冠肺炎肆虐，不少企業為求減低感染風險，紛紛安排員工 Home Office，令遙距辦公成為熱門的抗疫話題。企業通過遠端桌面、視像會議及雲端存取等方法，令業務在緊張疫情下繼續進行，亦締造數碼轉型契機，長遠提升企業競爭力。

Amid the ravaging novel coronavirus (COVID-19) pandemic, many businesses have arranged home offices for their employees to reduce the risk of infection, making home offices a trending topic in the fight against the pandemic. Businesses are continuing their operations during the intense pandemic situation through remote desktop, videoconferencing and cloud access, which also creates opportunities for digital transformation to enhance their competitiveness in the long run.



黎少斌 Edmond Lai

政府一直鼓勵企業作數碼轉型，以提升競爭力，惟不少企業因種種原因，不願意踏出第一步。直到突如其來的疫情，令形勢發生一百八十度轉變。香港生產力促進局首席數碼總監黎少斌表示，“因抗疫需要，不少機構都實行遙距工作安排，嘗試後發現並不如想像般困難，以前不懂遙距桌面的員工，現在也逼着學懂了。一場疫症，變相加速了香港的數碼轉型。”

說到數碼轉型，一般認為是通過創新科技帶動業務發展，但事實上不只如此。黎少斌解釋，真正的數碼轉型，是要令整體業務、營運模式發生本質上蛻變，“企業的數碼轉型就如一條毛蟲蛻變成蝴蝶，整個形態和過去截然不同，但若企業卻步改變，頂多是爬得較快的毛蟲。”

抗疫加速轉型 成業務拓展契機

黎少斌續指出，因應疫情發展，來自企業的查詢明顯增多。例如曾有瑜伽導師查詢，如何在疫情下利用新科技繼續業務？“我們建議用 Webinar 的形式授課，雖然無法現場指導動作，但至少可維持與學員的溝通。其實坊間有很多健康軟件，如配合最新的科

技，其實是一個轉型的契機，令客戶接觸面擴大，在疫情過後更有助拓展業務。”

其實遙距辦公尚有眾多好處，例如通過各種遙距辦公軟件，就算不在公司，甚至身處外國亦能處理公務，並即時作出決策，這對管理層而言尤其重要；此外，遙距辦公更打破聘請人才的界限，如數據科學家這類適合遙距辦公的職位，該人是否居港並不重要，“如招聘範圍局限在香港，選擇較少，如把目光放遠到內地或外國，靈活性將大大增加。”

黎少斌解釋，不同企業對數碼轉型的需求不同，但大體來說數碼轉型可分為三個層次：首先是減少紙張使用，把所有文件電子化，令業務可通過電子形式進行；第二是最重要的數碼化，令整套工序可通過遙距形式進行，使營運更具效率，甚至改變整套商業模式；而第三個層次，就是公司的人才和文化需積極配合轉型。“當然企業如有疑問，可隨時與生產力局聯繫，我們會因應企業的具體情況，給予轉型的建議。”

科技減省成本 善用政府支援

實行遙距辦公，不少企業最擔心是成本問題。黎少斌指出，應用新科技，其實反而有助減省成本。“香港的租金高昂，不少銷售、客戶服務員大部分時間在外工作，是否真的需要每人一個座位？加上一些遙距工作的員工，座位的使用比例可縮小，例如100名員工，只需設60個座位，變相節省租金成本。”

隨着科技的發展，科技基建的開支已大大降低，很多雲端服務都可以月租的形式獲得。而政府的

創新及科技基金亦設有多項資助計劃，例如科技券計劃，支援企業更新硬件和軟件，上限40萬元；而企業支援計劃(ESS)則支援企業的科技研發，申請上限1,000萬元；再工業化及科技培訓計劃(RTTP)則資助本地僱員接受高科技培訓，可資助認可課程的三分之二費用，每間合資格企業在每一個財政年度的資助上限為50萬元。

黎少斌期望，企業可善用各項資助，加速數碼轉型，而政府亦會加強推廣，令企業更容易取得支援，“過去我們大多透過企業的查詢，再作出支援，形式比較被動。今年初我們‘中小企資援組’(SME ReachOut)的支援小隊開始投入服務，主動拜訪各大商會、機構，以Road Show的形式宣傳各項資助計劃，期望更多中小企可從中受惠。”

Although the Government has always encouraged businesses to embrace digital transformation, it was only after the sudden onset of the COVID-19 pandemic that they really act on it. Edmond Lai, Chief Digital Officer of the Hong Kong Productivity Council (HKPC), said that “because of the need to fight the pandemic, many organizations enable remote-working for their employees and then find out that it’s not as difficult as imagined.”

He explained that true digital transformation essentially changes the overall business and operating models, “Digital transformation is like a caterpillar morphing into a butterfly, rather than a caterpillar that crawls faster.”

Pandemic-induced accelerated transformation is an opportunity for business expansion

Lai added that there has been a marked increase in queries from

businesses due to the pandemic. For instance, a yoga instructor asked about how to use new technology to continue teaching amid the pandemic. “We recommend teaching via Webinar, at least to maintain communication with students. This is actually an opportunity for transformation to not only broaden customer engagement, but also help business expansion after the pandemic is over.”

In fact, home offices have many benefits, e.g. employees can use home office software for office work even when in a foreign country, which is particularly important for management. Moreover, home offices break down the boundaries of hiring talents. For roles that are suitable for remote working, such as data scientists, it does not matter whether the employee resides in Hong Kong or not. If we look farther to the Mainland or abroad, we would have much greater flexibility.

Lai noted that digital transformation can generally be divided into three levels: The first is to reduce paper

usage; the second is to digitise so that the entire set of processes can be carried out remotely; and the third is to actively adapt the company’s personnel and culture to the transformation. “Of course, businesses can contact the HKPC whenever they have questions, and we will advise them on their specific circumstances.”

Make good use of government support as technology helps cut costs

Many businesses are most worried about costs when it comes to home office. Lai pointed out that the application of new technology actually helps reduce costs. “Given that rental in Hong Kong is very expensive and a large number of sales and customer service staff work outside most of the time, do they really need one seat per person in the office?” Reducing the average number of seats per person will indirectly cut rental costs.

He added that many cloud services can be subscribed on a monthly

basis. The Government has also set up several funding schemes to support businesses in upgrading their hardware and software, while the Enterprise Support Scheme is designed to support businesses in R&D and the Reindustrialization and Technology Training Programme subsidises local staff for training in advanced technologies.

Lai hopes that businesses will draw on the subsidy schemes to accelerate digital transformation. The Government will step up publicity and make it easier to obtain support, “Our past approach was more passive as we mostly acted on queries before giving support. We launched the ‘SME Reach Out’ initiative early this year. Through a newly set up task force, we proactively reach out to major chambers of commerce and organisations, holding roadshows to make more SMEs aware of the various funding schemes and benefit from them.”



HKPC

善用支援 齊心抗疫

Make Use of Support Schemes to Fight Pandemic

面 對新冠肺炎疫情，特區政府、大型機構及銀行等陸續推出抗疫紓困措施，協助各行各業度過難關。特區政府先後推出金額達1,600億元共兩輪的“防疫抗疫基金”，以提升政府各部門及其他相關各方應對疫情的能力，並向受疫情重創的企業及市民提供援助。此外，本地銀行如中銀香港及工銀亞洲亦推出一系列企業支措施，協助本地中小企紓緩經營及資金壓力。

Amid the novel coronavirus (COVID-19) pandemic, the HKSAR government, large organizations and banks have rolled out anti-pandemic relief measures to help businesses overcome difficulties. The HKSAR Government has launched two rounds of the Anti-epidemic Fund worth HKD160 billion to enhance the capability of various government departments and other relevant parties in combating the COVID-19 pandemic, and to provide assistance or relief to enterprises and members of the public hard hit by the pandemic. In addition, banks in Hong Kong such as Bank of China Hong Kong (BOCHK) and ICBC Asia have introduced a slew of business support measures to help alleviate the operating and funding pressures on local SMEs.



shutterstock

特區政府“防疫抗疫基金”資助計劃

Subsidy schemes under HKSAR Government's Anti-epidemic Fund

提升防疫抗疫能力	Enhancing anti-epidemic capability
本地口罩生產 <ul style="list-style-type: none"> 資助私人機構設立本地外科口罩生產線，每間廠房首條生產線資助 300 萬元，每額外設多的生產線可獲額外資助 200 萬元。 每條生產線須每月至少生產 50 萬個口罩。 資助上限為 20 條生產線，計劃將於 2020 年底結束。 政府承諾向每條生產線每月採購最多 200 萬個口罩，為期一年。 若有餘額，必須在本地銷售並不作出口。剩餘的口罩須售予法定團體、醫療機構、教育機構、公共運輸公司、其他私人公司等。 <p>申請詳情 Application details: https://www.hkpc.org/zh-HK/our-services/additive-manufacturing/latest-information/hkpc-mask-production-support</p> <p>申請日期 Application Period: 2020.3.2 (3:00pm) - 2020.12.31</p>	Local mask production <ul style="list-style-type: none"> This scheme offers subsidies to private entities to set up production lines on surgical masks in Hong Kong, a subsidy of up to HKD3 million will be provided to each factory for setting up one production line of surgical masks, plus an additional subsidy of up to HKD2 million for each additional production line in the same factory. Each production line shall produce at least 500,000 masks per month. The subsidy is offered for a maximum of 20 production lines and the subsidy scheme will run till end of 2020. The Government will commit to a one-year order from each production line of up to two million masks per month. Any surplus production over the yearly order must be for local consumption and not be exported. The surplus stock should be sold to statutory bodies, medical institutions, education institutions, public transport companies, other private companies.
採購防護裝備 <p>在全球直接採購個人防護裝備。</p>	Procurement of protective equipment <p>This scheme is for global procurement of personal protective equipment.</p>
重用口罩科技 <p>資助可重用口罩相關的應用科技方案。</p>	Mask reusability technology <p>This scheme provides funding for technology applications that enable masks to be reusable.</p>

支援建造業	Support for construction industry
<ul style="list-style-type: none"> 向合資格的承建商、分包商和顧問公司提供 5 萬元補助金。 向合資格的註冊建造業工人提供 1,500 元的補助金。 	<ul style="list-style-type: none"> A subsidy of HKD50,000 for each eligible contractor, subcontractor and consultant. A subsidy of HKD1,500 for each eligible registered construction worker.
<p>申請詳情 Application details: http://www.cic.hk/chi/main/anti_epidemic_fund/</p> <p>申請日期 Application Period: 2020.2.24 - 2020.8.31</p>	

向企業提供援助	Assistance for enterprises
<p>飲食界</p> <ul style="list-style-type: none"> 向普通食肆、水上食肆及工廠食堂提供 20 萬元資助。 向小食食肆、食物製造廠、烘製麵包餅食店、新鮮糧食店及燒味滷味店提供 8 萬元資助。 	<p>Food business sector</p> <ul style="list-style-type: none"> A subsidy of HKD200,000 for eligible general restaurants, marine restaurants and factory canteens. A subsidy of HKD80,000 for eligible light refreshment restaurants, food factories, bakeries, fresh provision shops, and siu mei and lo mei shops.
<p>申請詳情 Application details: https://www.fehd.gov.hk/tc_chi/events/Anti-epidemic_Fund/index.html</p> <p>申請日期 Application Period: 2020.3.5 (9:00am) - 2020.5.4 (5:00pm)</p>	

<ul style="list-style-type: none"> 向餐飲處所提供一次過資助，由 25 萬元至 220 萬元不等，分兩期發放。最少 8 成資助額用以支付僱員薪酬（須承諾領取資助後 3 個月內不會裁員），亦不能同時申請“保就業”計劃資助； 卡拉 OK、酒吧／酒館和夜總會，可額外獲發一次過 5 萬元資助； 公眾街市內的熟食／小食攤檔承租人可獲發一次過 5 萬元資助。 	<ul style="list-style-type: none"> A one-off subsidy ranging from HK\$250,000 to HKD2.2 million for catering outlets. The subsidy will be disbursed in two tranches. At least 80% of the subsidy must be used to pay employees' salaries. A licensee has to undertake that there would be no redundancy of staff for three months after obtaining the subsidy and it will not apply for subsidy under the Employment Support Scheme; Karaoke establishments, bars/pubs and nightclubs can get an additional one-off subsidy of HKD50,000; A one-off subsidy of HKD50,000 for tenants of cooked food/light refreshment stalls at public markets.
--	--

旅遊業	Travel industry
<ul style="list-style-type: none"> 向每間持牌旅行代理商發放現金資助，由 2 萬元至 20 萬元不等。 向每名旅行代理商職員、自由作業持證導遊及領隊提供每月 5,000 元津貼，為期半年。 向每間持牌酒店發放 30 萬元 / 40 萬元現金資助。 向每名以接載旅客為主的旅遊巴士司機發放一次過 1 萬元津貼。 為啟德郵輪碼頭營運商提供為期半年的每月固定租金及管理費寬免。 資助郵輪公司，讓其於各郵輪碼頭入境服務暫停期間取消航次的泊位訂金在重新預訂泊位時提供退款。 	<ul style="list-style-type: none"> A cash subsidy ranging from HKD20,000 to HKD200,000 for each licensed travel agent. A monthly subsidy of HKD5,000 for six months for each travel agent's staff and active freelance tourist guides and tour escorts holding a valid pass. A cash subsidy of HKD300,000/HKD400,000 for each licensed hotel. A one-off subsidy of HKD10,000 for each coach driver who mainly provides transport services for tourists. A waiver of monthly fixed rent and management fees for the operator of Kai Tak Cruise Terminal for six months. A refund of berth deposits for cruise lines for cancelled ship calls during the suspension of immigration service when they schedule a prospective ship call.

航空界	Aviation sector
<ul style="list-style-type: none"> 每架在港註冊大型飛機提供 100 萬元補助金，小型飛機 20 萬元。 航空支援服務及貨運設施營運商：每間可獲最多 300 萬元（僱員人數 100 人或以上） / 100 萬元（僱員人數少於 100 人）補助金。 	<ul style="list-style-type: none"> A one-off subsidy of HKD1 million for each large aircraft registered in Hong Kong and HKD200,000 for each small aircraft registered in Hong Kong; Aviation support services and cargo facilities operators: A one-off subsidy of up to HKD3 million for each operator with 100 employees or above/up to HKD1 million for each operator with less than 100 employees.

<p>運輸業</p> <ul style="list-style-type: none"> 石油氣的士及小巴可獲每公升一元石油氣折扣，為期12個月。 發還汽油的士及柴油小巴三分一燃油支出，為期12個月。 發還專營巴士、持牌渡輪及電車三分一燃料 / 電費支出，為期12個月。 為每輛持牌非專營巴士提供2萬元的非實報實銷補貼。 為每輛貨車、學校小巴、出租汽車及商用船提供一萬元非實報實銷補貼。 向每艘跨境渡輪提供100萬元非實報實銷補貼。 	<p>Transport sector</p> <ul style="list-style-type: none"> A HKD1.00 discount per litre of liquefied petroleum gas (LPG) for LPG taxis and public light buses for 12 months. A reimbursement of one-third of the actual fuel cost for petrol taxis and diesel public light buses for 12 months. A reimbursement of one-third of the actual fuel/electricity cost for franchised buses, licensed ferries and tramways for 12 months. A non-accountable subsidy of HKD20,000 for each licensed non-franchised bus. A non-accountable subsidy of HKD10,000 for each goods vehicle, school light bus, hire car and commercial vessel. A non-accountable subsidy of HKD1 million for each cross-boundary ferry.
<p>運輸署向營辦商 / 車主發信通知有關詳情 The Transport Department will send a notification to operators/owners about the details</p>	
<p>客運業</p> <ul style="list-style-type: none"> 合資格常規的士及紅巴司機，每月6,000元津貼，為期6個月；非常規但符合一定條件則獲發放一筆過7,500元津貼。 向每輛的士和紅巴登記車主發放一次過3萬元津貼。 為每輛持牌非專營巴士、學校私家小巴及出租汽車登記車主提供一次過3萬元的津貼。 全數發還專營巴士公司、專營或持牌渡輪營辦商及香港電車有限公司實際常規維修費用及保費，為期6個月。 	<p>Passenger transport sector</p> <ul style="list-style-type: none"> A monthly subsidy of HKD6,000 for six months for each eligible active taxi and red minibus driver; a one-off subsidy of HKD7,500 for taxi and red minibus drivers who cannot meet all the eligibility requirements of an active driver but can fulfill certain conditions. A one-off subsidy of HKD30,000 for the registered owner for each taxi and red minibus. A one-off subsidy of HKD30,000 for the registered owner for each non-franchised bus, school private light bus and hire car. Reimbursement of 100% of the actual regular repair and maintenance costs and insurance premium for six months for franchised bus companies, franchised/licensed ferry operators and Hong Kong Tramways Limited.
<p>會展業</p> <ul style="list-style-type: none"> 本地中小企參與貿發局展覽和主要會議，可獲資助50%費用，以1萬元為限，為期12個月。 向所有在會展中心及亞博館舉辦展覽和國際會議的主辦機構提供相等場地租金的全額資助，為期一年。 	<p>Convention and exhibition industry</p> <ul style="list-style-type: none"> Local SMEs participating in the HKTDC's exhibition and major conventions will be subsidised 50% of their participation fee, subject to a cap of HKD10,000, for 12 months. All organizers of exhibitions and international conventions at the Hong Kong Convention and Exhibition Centre (HKCEC) and Asia World-Expo (AWE) will be offered a 100% subsidy of the venue rental for one year.
<p>申請詳情 Application details: https://event.hktdc.com/fair/hkgiftspremiumfair-en/s/12337-General_Information/HKTDC-Hong-Kong-Gifts-and-Premium-Fair/GovernmentSubsidyScheme.html</p>	
<p>建造業</p> <ul style="list-style-type: none"> 向合資格的建造業工友發放一次過7,500元資助； 向合資格承建商、專門承造商和供應商，及主要建造業行業商會的公司會員發放一次過2萬元資助； 向合資格小型工程承建商、註冊電業承辦商、註冊氣體工程承辦商、註冊升降機 / 自動梯承辦商、升降機及塔式工作平台註冊承建商、消防裝置承辦商及建造相關的合資格機械設備租賃供應商發放1萬元資助。 	<p>Support for construction industry</p> <ul style="list-style-type: none"> A subsidy of HKD7,500 for each eligible registered construction worker; A subsidy of HKD20,000 for each eligible contractor, specialist contractor and supplier, and company member of major construction-related trade associations; A subsidy of HKD10,000 for each eligible registered minor works contractor, registered electrical contractor, registered gas contractor, registered lift/escalator contractor, registered contractor under the Builders' Lifts and Tower Working Platforms (Safety) Ordinance, registered fire service installation contractor and each eligible supplier of construction-related machineries and equipment rental.

<p>創意產業</p> <ul style="list-style-type: none"> • 電影院資助計劃：每塊銀幕 10 萬元，每條院線最多可獲 300 萬元資助； • “元創方”：提供 2,500 萬元資助，維持元創方營運及豁免租戶租金； • 印刷及出版業：全數資助合資格參加者參與下一屆“香港書展”，每位參加者最高可獲 10 萬元資助。 	<p>Creative industries</p> <ul style="list-style-type: none"> • Cinemas subsidy scheme: A subsidy of HKD100,000 per screen, subject to a cap of HKD3 million for each cinema circuit; • PMQ: A subsidy of HKD25 million for upkeeping PMQ's operation and waiver of its tenants' rental; • Printing and publishing sector: Full subsidy for the participation fees of eligible participants in the next Hong Kong Book Fair. The maximum amount of subsidy for each participant is HKD100,000.
<p>培訓機構</p> <p>向僱員再培訓局委任的培訓機構提供特別補助（於 2020 年 2 月至 5 月開辦培訓課程應獲撥款的 30%）。</p>	<p>Training bodies</p> <p>A special subsidy for training bodies appointed by the Employees Retraining Board (30% of the funding shall be allocated to training courses organized from February to May 2020).</p>
<p>寬免租戶租金</p> <p>向科學園、創新中心、工業邨及數碼港的初創企業、培育公司、共用工作間用戶、辦公室租戶、夥伴企業、提供專業服務的公司及商戶，提供租金寬免，面積 1 萬平方呎為上限。</p>	<p>Rental waiver</p> <p>Rental waivers for start-ups, incubatees, co-working space users, office tenants, partner companies, professional services companies and merchant outlets at the Science Park, InnoCentre, industrial estates and Cyberport, subject to cap of 10,000 square feet.</p>
<p>補習學校</p> <p>發放一次過 4 萬元資助。</p>	<p>Tutorial schools</p> <p>A one-off relief grant of HKD40,000.</p>
<p>學校及專上學院的服務提供者及供應商</p> <p>提供一次過資助：</p> <ul style="list-style-type: none"> • 餐飲供應點（即小賣部、食堂及餐廳）：8 萬元 • 飯盒供應商：1 萬元資助（以每一學校計） • 校巴司機、學校私家小巴司機及保姆：1 萬元 • 在學校擔任導師、教練、培訓人員及興趣班營辦者：7,500 元 	<p>Service providers and suppliers for schools and post-secondary education institutions</p> <p>One-off relief grant:</p> <ul style="list-style-type: none"> • Catering outlets (namely, tuck shops, canteens and restaurants): HKD80,000 • Lunchbox providers: HKD10,000 (per school) • School bus drivers, school private light bus drivers and nannies: HKD10,000 • Instructors, coaches, trainers and operators of interest classes engaged by schools: HKD7,500
<p>幼兒中心</p> <ul style="list-style-type: none"> • 向 258 間受資助幼兒中心提供特別津貼，每月 2,100 萬元，為期四個月。 • 向 299 間非資助幼兒中心提供特別津貼，每月 3,400 萬元，為期四個月。 	<p>Child care centres</p> <ul style="list-style-type: none"> • A special grant of HKD21 million per month for 258 aided child care centres for four months. • A special grant of HKD34 million per month for 299 non-aided child care centres for four months.
<p>社署已於 2 月 27 日發出電郵邀請有關機構申請津貼。 The Social Welfare Department has sent an email on 27 February inviting the relevant organizations to apply for the subsidy.</p>	
<p>歷史、藝術、文化</p> <p>資助受影響的藝術文化團體。</p>	<p>History, arts, culture</p> <p>Subsidy for affected arts and culture groups.</p>
<p>申請詳情 Application details: http://www.hkadc.org.hk/?p=29895&lang=tc</p>	
<p>申請日期 Application Period: 2020.3.6 起 / From 2020.3.6</p>	
<p>向從事歷史文化的 12 個非牟利營運機構提供一次過 300 萬元資助。</p>	<p>A one-off subsidy of HKD3 million for the 12 non-profit-making organizations engaged in history and culture projects.</p>



<p>須全面和局部關閉的行業</p>	<p>Businesses forced to close fully or partially</p>
<p>支援受政府頒布的保障公共衛生措施而全面和局部關閉的行業，包括遊戲機中心、商營浴室、健身中心、遊樂場所、公眾娛樂場所、麻將/天九耍樂處所、會址、美容院、按摩院、康樂及體育設施，按不同類別、面積大小等獲3至10萬元不少一次過津貼（臨時公眾娛樂場所：2萬元）。</p>	<p>A one-off subsidy of HKD30,000 to HKD100,000 for businesses that have to be closed fully or partially due to public health measures issued by the Government, including amusement game centres, commercial bathhouses, fitness centres, places of amusement, places of public entertainment, mahjong/Tin Kau premises, club houses, beauty parlours, massage establishments, and sports and recreational facilities, depending on the size of the premises. (Temporary public entertainment venues: HKD20,000).</p>
<p>註冊體育教練</p> <p>每名提供一次過7,500元補助金。</p>	<p>Registered sports coaches</p> <p>A one-off relief grant of HKD7,500 each.</p>
<p>社會福利署資助機構興趣班導師</p> <p>每名提供一次過7,500元補助金。</p>	<p>Instructors of interest classes for organizations subvented by the Social Welfare Department</p> <p>A one-off relief grant of HKD7,500 each.</p>
<p>合資格私人廢物收集商</p> <p>每個提供一次過8,000元津貼。</p>	<p>Eligible private refuse collectors</p> <p>A one-off relief grant of HK\$8,000 each.</p>
<p>本地漁農生產者</p> <p>每名提供一次過1萬元補助金。</p>	<p>Local primary producers</p> <p>A one-off relief grant of HKD10,000 each.</p>
<p>交易所參與者</p> <p>每所提供5萬元資助。</p>	<p>Exchange participants</p> <p>A subsidy of HKD50,000 each</p>
<p>證監會持牌人</p> <p>每名提供2,000元資助。</p>	<p>SFC licensed individuals</p> <p>A subsidy of HK\$2,000 each.</p>
<p>地產代理業界個人持牌人</p> <p>提供一次過24個月相關牌照費現金津貼。</p>	<p>Licensed individuals of the estate agency sector</p> <p>A one-off cash subsidy amounting to 24 months of relevant licence fees.</p>

800 億元 “保就業” 計劃	HKD80 billion Employment Support Scheme (ESS)
<p>工資補貼</p> <ul style="list-style-type: none"> 提供工資補貼予有為僱員供強積金的僱主，補貼以五成工資作為基礎計算，每人每月上限 9,000 元，為期 6 個月，分兩期支付。僱主須承諾不裁員。 向強積金計劃沒有完全涵蓋的飲食、建造及運輸業（主要為的士及紅色小巴司機）僱主提供支援。 向自僱強積金供款人士提供一筆過資助。 	<p>Wage subsidy</p> <ul style="list-style-type: none"> Wage subsidy for employers who have been making Mandatory Provident Fund (MPF) contributions for employees. The wage subsidy, to be disbursed in two tranches, is calculated based on 50% of the monthly salary and is capped at HKD9,000 per employee for month, for a period of six months. Employers have to undertake that they will not lay off staff. Support for employers in the catering, construction and transport (mainly taxi and red minibus drivers) sectors which are not completely covered by the MPF scheme. A one-off subsidy for self-employed persons who made MPF contributions.
<p>支援失業人士</p> <p>放寬申領綜援的資產審查，資產限額提高一倍，為期六個月。</p>	<p>Support for the unemployed</p> <p>Relaxation of the Comprehensive Social Security Assistance Scheme's asset limits: the asset limits will be increased by 100% for six months.</p>
<p>創造職位</p> <p>未來兩年投放 60 億元，在公營及私營機構創造約 3 萬個不超過 12 個月的職位。</p>	<p>Job creation</p> <p>Allocation of HKD6 billion to create around 30 000 time-limited jobs (up to 12 months) in the public and private sectors in the coming two years.</p>

紓緩企業及個人現金流轉困難	Easing the cash flow of businesses and individuals
<ul style="list-style-type: none"> 優化“中小企融資擔保計劃”下的特別擔保產品，額外提供 300 億元信貸保證承擔額。百分百信貸擔保金額由 200 萬元提高至 400 萬元。為八成及九成的擔保貸款提供為期 1 年不超過 3% 特惠利息。 政府物業租金及收費寬免。 港鐵於 2020 年 7 月 1 日至 2021 年 1 月 1 日六個月期間，提供 20% 車費折扣。 2020 年 7 月至 12 月六個月期間，“公共交通費用補貼計劃”每月開支水平由 400 元放寬至 200 元。 為所有學生貸款還款人自動提供兩年免息延長還款期。 為今年 4 月至 6 月應繳交薪俸稅、個人入息課稅及利得稅納稅人，自動延期 3 個月。 	<ul style="list-style-type: none"> Improvement of the special guarantee products under the SME Financing Guarantee Scheme, providing additional guarantee commitment of HKD30 billion. The maximum loan amount under 100% guarantee is increased from HKD2 million to HKD4 million. Concessionary interest at a rate up to 3% for one year will be provided for loans under 80% and 90% guarantee. Rental and fee concessions for government premises. MTRCL will provide a temporary 20% fare reduction for six months between 1 July 2020 and 1 January 2021. Temporary relaxation of the monthly threshold under the Public Transport Fare Subsidy Scheme from HKD400 to HKD200 for six months between July 2020 and December 2020. Automatic interest-free deferral of loan repayment for two years for all student loan repayees. Automatic deferment of payment of salaries tax, personal assessment and profits tax due for payment in April, May and June 2020 by three months.

<ul style="list-style-type: none"> 部份項目待政府公佈詳情。 Details of some items to be announced by the Government in due course. 相關內容以政府最終公佈為準。 Information related to the Fund is subject to the latest Government's announcement.

中銀香港抗疫防疫金融服務支援措施**BOCHK's financial support schemes amid the epidemic****物業按揭貸款延期還本安排****Principal moratorium for mortgage loans**

為紓緩受疫情影響個人及工商客戶的每月供款壓力，包括但不限於從事或受僱於零售、餐飲、運輸、旅遊酒店、娛樂服務等行業，由即日起至2020年6月30日，於中銀香港供款一年或以上且過去12個月還款紀錄正常的按揭客戶，可就其物業按揭貸款申請延期還本，為期六個月，期滿後可因應情況申請再延長六個月，即最多12個月暫緩償還本金，只需繳付利息，同時豁免相關手續費。

This scheme aims to relieve the pressure of making monthly repayments for individual and commercial customers who are affected by the COVID-19 pandemic, including but not limited to those in the retail, food and beverage, logistics, tourism, hospitality and entertainment industries. From now till 30 June 2020, customers may apply for principal moratorium of up to 6 months if they have made repayments to BOCHK for one year or more and have normal repayment records in the past 12 months. Upon expiration, customers may apply to extend for another 6 months, subject to a maximum of 12 months in total. They only have to make interest payments during such period. The relevant handling fees will also be waived.

中小企抗疫專項貸款計劃**Special loan scheme for SMEs to relieve pandemic impact**

為支援中小企應對疫情，由即日起至2020年6月30日，將為符合貸款條件的客戶提供綠色審批通道，安排特快貸款審批。客戶無須提供任何抵押品，最快可於一日內完成審批，三日內落實提款。該計劃提供特優利率，免貸款手續費，貸款金額最高為港幣200萬元，還款期長達60個月。

This scheme aims to support SMEs amid the pandemic. From now till 30 June 2020, eligible customers may apply for such express loans without collaterals. Such loans will be approved as soon as within one day with cash available for withdrawal within three. The scheme offers preferential interest rates and a handling fee waiver. The maximum loan amount is HK\$2 million, with a repayment period of up to 60 months.

此外，中銀香港繼續透過“中小企融資擔保計劃(SFGS)”或“中小企業信貸保證計劃(SFGS)”為中小企客戶提供適切的支援，經中銀香港參加SFGS或SGS項下貸款可申請延期還本六個月，期滿後可申請續期一次，即最多12個月暫緩償還本金，只需繳付利息。經中銀香港新申請參與SFGS及SGS的貸款客戶，可享免貸款手續費及開立賬戶手續費；而新申請SFGS貸款則可獲擔保費回贈，上限港幣10萬元。

In addition, BOCHK continues to provide support to SME customers through the SME Financing Guarantee Scheme (SFGS) or SME Loan Guarantee Scheme (SGS). Customers who apply for the SFGS or SGS through BOCHK may apply for principal moratorium of up to 6 months. Upon expiration, customers may apply to extend one time, subject to a maximum of 12 months in total. They only have to make interest payments during such period. New applicants under the SFGS and SGS through BOCHK will enjoy a handling fee waiver for loan application and account opening. New applicants under the SFGS will enjoy a guarantee fee rebate of up to HKD100,000.

支持保障抗疫物資供應**Support for ensuring supply of medical resources**

針對生產和經營衛生防疫、醫藥產品等防護抗疫設備和物品的工商企業，提供資金支援以提升產能及營運，支援保障抗疫物資供應。為共同抗擊疫情提供金融服務便利，協助客戶優先辦理與採購抗疫物資相關的開戶、全球匯款、支付結算和捐贈，一律免收手續費。

This scheme aims to ensure the supply of medical resources for protection against the pandemic. BOCHK will provide financial support to enterprises that manufacture medical and anti-epidemic supplies, protection equipment and pharmaceuticals to help them increase production capacity. To facilitate the provision of financial services to fight the pandemic together, BOCHK will give priority to customers in processing account opening, global remittance, payment settlement and donation related to the purchase of medical supplies. All handling fees will be waived.

延長到期保費寬限期及增加額外保障**Insurance grace periods and additional protection**

若客戶未能如期繳交中銀人壽指定人壽保險計劃的保費，保費寬限期可延長至2020年6月30日。此外，由即日起至2020年4月30日，中銀人壽推出“新型冠狀病毒”優化保障及服務，並簡化理賠手續，安排優先理賠審批。任何個人保險保單的受保人於保障期內如不幸確診“新型冠狀病毒”，中銀人壽將提供額外每日500港元的住院現金保障、將“新型冠狀病毒”納入“傳染病保障 - 隔離病房”保障內、一次性2,000港元的額外強制隔離現金津貼予“住院現金保障”客戶等。

BOCHK will extend the grace period for premium payment to 30 June 2020 if customers are unable to pay on time their premium of the designated life insurance plans of BOC Life. In addition, from now till 30 April 2020, BOC Life is offering extended cover that optimises protection and services in view of the COVID-19 pandemic, with simplified claims procedures and priority claims approval. In the unfortunate event that the insured under personal insurance policies has been diagnosed with COVID-19 during the coverage period, BOC Life will offer a number of benefits, including an additional daily hospital cash payment of HKD500, the inclusion of COVID-19 in the “Infectious Disease Protection – Isolation Ward” benefit, and a one-time mandatory quarantine cash allowance of HKD2,000 to “Hospital Cash Benefit” customers.

提供費用優惠或豁免	Fee concessions or waivers
<p>為配合社區防疫工作，中銀香港推出多項電子服務費用優惠，方便客戶使用手機、網上及電話銀行等電子渠道。此外，在目前非常時期，客戶如因特殊情況未能依時償還按揭、私人貸款及信用卡貸款，可向中銀香港申請豁免相關罰息、利息及逾期還款手續費。</p>	<p>This scheme aims to support community efforts against the pandemic. BOCHK has introduced a number of fee concessions for its electronic services in order to facilitate customers' use of electronic platforms such as Mobile, Internet and Phone Banking. In addition, during this critical time, customers may apply for waivers of relevant penalties, interests and late payment fees if they fail to repay their mortgages, personal loans and credit card on time due to special circumstances.</p>
<p>查詢電話 Tel: 3988-2128</p> <p>申請日期 Application Period: 由 2020.2.6 / From 2020.2.6</p>	

工銀亞洲協助本地中小企紓困措施	ICBC Asia's relief measures for local SMEs
<p>申請“中小企業融資擔保計劃”費用優惠</p> <p>具良好還款紀錄的中小企業，由即日起至 2020 年底經工銀亞洲申請“中小企業融資擔保計劃”(SFGS)，即可代繳首年保費及豁免申請手續費。</p>	<p>Fee concession for SFGS application</p> <p>From now until the end of 2020, for SMEs with a good repayment track record applying for the SME Financing Guarantee Scheme (SFGS) through ICBC Asia, the bank will pay for the first-year premium and waive the application fees.</p>
<p>延長中小企業循環貸款還息週期安排</p> <p>受疫情影響導致還款壓力較大的中小企業，由即日起可申請延長循環貸款還息週期至三個月或六個月，按揭分期商業貸款還可申請為期六個月的“還息不還本”計劃。</p>	<p>Extension of revolving loan repayment period for SMEs</p> <p>SMEs under heavy pressure of making repayments due to the COVID-19 pandemic can now apply for extension of the revolving loan repayment period to three or six months. For mortgage installment and business loans, they can also apply for the six-month “principal moratorium” scheme.</p>
<p>進口貿易融資寬限還款期</p> <p>針對貿易行業，工銀亞洲現為貿易融資貸款提供特別支援服務，符合資格客戶，本年 4 月 30 日或之前到期的進口貿易融資，客戶可申請延長 30 天還款期，當中不設額外費用或罰息，客戶亦可選擇如期還款。</p>	<p>Grace period for repayment of import trade finance</p> <p>For the trade sector, ICBC Asia now provides special support services for trade finance loans to eligible customers who may apply for an extension of the repayment period by 30 days for import trade finance due on or before 30 April of this year, without additional charges or penalties. Customers may also opt to repay as scheduled.</p>
<p>為支援抗疫物資供應商提供便利金融服務</p> <p>在對抗疫情期間，工銀亞洲積極支援防疫、醫藥產品、治療設備生產和貿易之工商客戶，提供優惠和彈性的金融服務方案。</p>	<p>Convenient financial services for suppliers of anti-epidemic supplies</p> <p>During the fight against the pandemic, ICBC Asia will provide preferential and flexible financial service solutions to support commercial and industrial customers engaged in the production and trading of medical and anti-epidemic supplies and therapeutic equipment.</p>
<p>查詢電話 / 電郵 Tel / Email: 3510-8668 / ivan.to@icbcasia.com</p> <p>申請日期 Application Period: 由 2020.2.13 / From 2020.2.13</p>	

調查顯示： 受疫情影響企業對前景感憂慮

Survey Findings: Businesses Worry About Outlook Due to Pandemic

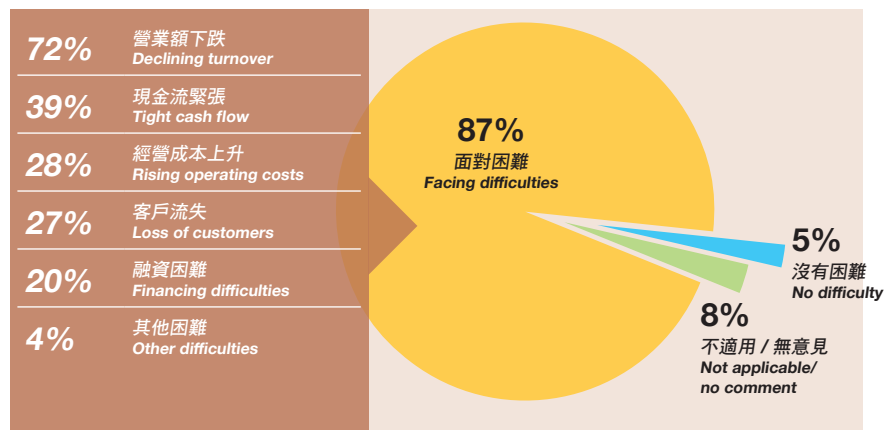
為 了解新型冠狀病毒疫情對中總會會員業務的影響，本會於3月透過問卷訪問了83位會員。

In March, the Chamber surveyed 83 members to understand the impact of the novel coronavirus (COVID-19) pandemic on the business operations of its members. Government's Budget this year.

近九成 (87%) 受訪會員表示，疫情持續令他們面對不同的經營困難，包括營業額下跌 (72%)、現金流緊張 (39%)、經營成本上升 (28%) 等。

Nearly 90% (87%) of the members surveyed indicated that the pandemic continued to expose them to various operational difficulties, including declining turnover (72%), tight cash flow (39%) and rising operating costs (28%).

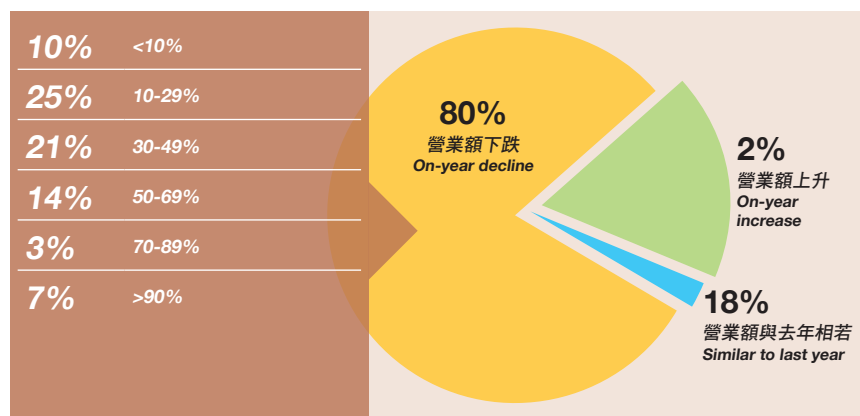
在疫情下，貴公司主要面對甚麼困難？
What are the main difficulties your company faces amid the pandemic?



八成受訪企業表示營業額下跌，當中近一半的跌幅達30%或以上，近四分之一 (24%) 受訪會員的跌幅更達50%或以上。

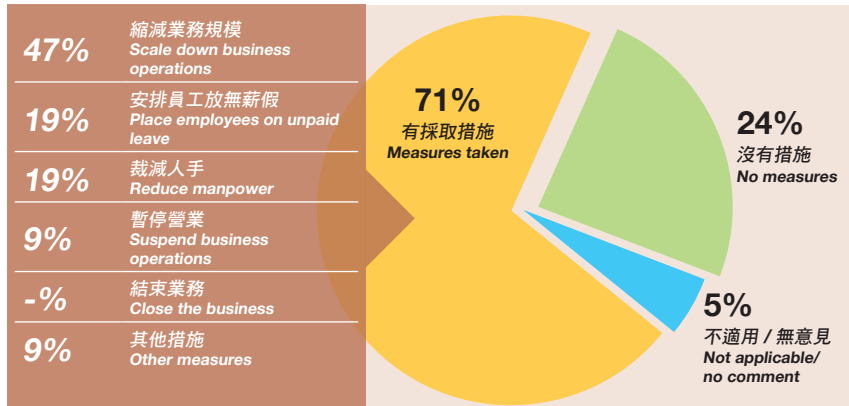
80% of the members surveyed indicated a decline in turnover, nearly half of which declined by 30% or more and nearly a quarter (24%) declined by 50% or more.

疫情爆發以來，貴公司營業額至今有否受到影響？
Has your company's turnover been affected since the onset of the pandemic?



貴公司有否採取措施應對疫情可能帶來的經營困境？

Has your company taken any measures to deal with the operational difficulties that the pandemic may cause?

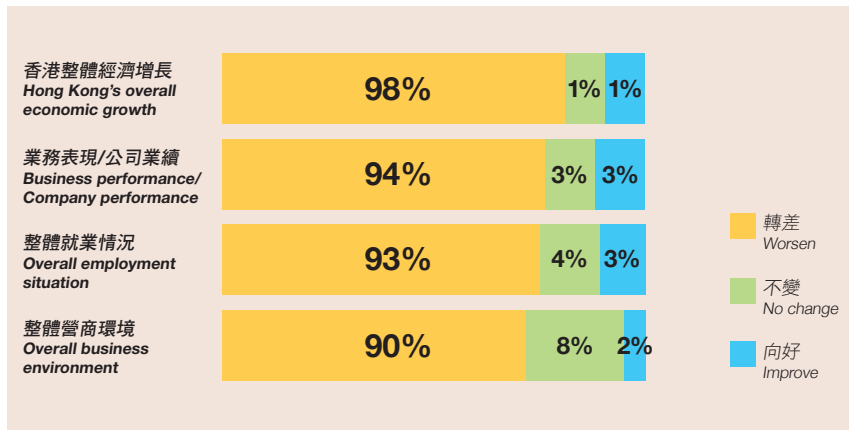


71% 受訪會員表示有採取措施應對疫情帶來的困境，近半 (47%) 縮減業務規模，約兩成安排員工放無薪假 (19%) 甚至裁減人手 (19%)，更有近一成 (9%) 表示會暫停營業。

71% of the members surveyed indicated that they have taken measures to deal with the difficulties caused by the pandemic, with nearly half (47%) scaled down their business, about 20% placed employees on unpaid leave (19%) or even reduced manpower (19%), and nearly 10% (9%) indicated that they would suspend business operations.

與2019年相比，你預期今年香港整體經濟環境會出現甚麼變化？

What do you expect to happen to Hong Kong's overall economic environment this year compared to 2019?

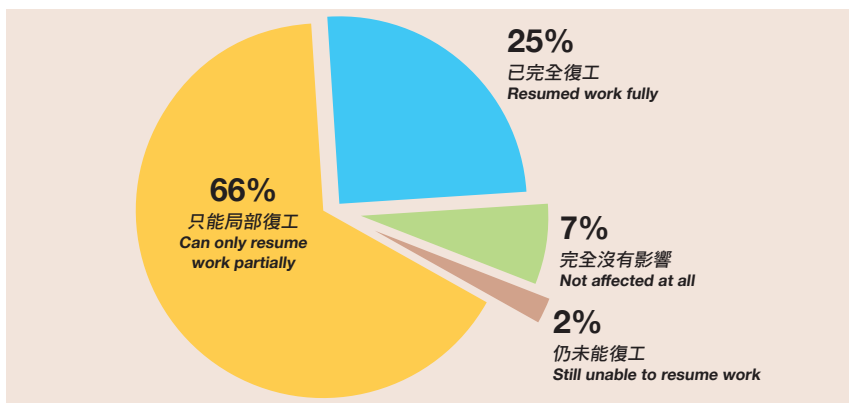


面對疫情肆虐，受訪企業普遍對整體經濟及公司業務抱持負面看法。超過九成受訪會員預計今年香港經濟增長、營商環境、業務表現 / 公司業績、以及就業情況均較2019年為差。

Members surveyed generally hold negative views on the overall economy and business operations amid the rampant pandemic. Over 90% of the members surveyed expect Hong Kong's economic growth, business environment, business performance/company results and employment situation to be worse this year than in 2019.

在疫情下，貴公司於內地廠房／業務的復工情況有否受到影響？

Has your company's resumption of factory/business operations in the Mainland been affected amid the pandemic?



在內地有經營業務的受訪會員同樣受到疫情嚴重影響。三分二 (66%) 在受訪期間表示只能局部復工，僅7%表示復工安排沒有受到影響。

Of the members surveyed, those with operations in the Mainland are also severely affected by the pandemic. During the survey, nearly two-thirds (66%) indicated that they could only resume work partially, while just 7% indicated that work resumption had not been affected.

延遲復工或未能復工的原因主要是員工受交通限制未能按時返回工作地點 (63%)，部份也因為企業所在地要求外來員工返崗後隔離 (37%)、員工所在地不允許離鄉 (37%)、以及防疫物資短缺導致復工困難 (23%)。

Delay or inability in resuming work was mainly due to employees not being able to return to their work place because of transportation restrictions (63%), employees from other places being required by the local authorities to isolate themselves upon returning to their jobs (37%), employees not being allowed to leave their hometown (37%), and shortage of anti-pandemic supplies making it difficult to resume work (23%).

貴公司於內地的廠房／業務延遲復工或仍未能復工的主要原因？
What is the main reason for your company's delay or inability in resuming factory/business operations in the Mainland?

原因 Reasons	佔受訪會員百分比 (%) Percentage of members surveyed (%)
受交通限制，員工未能按時返回 Employees are unable to return on time due to transportation restrictions	63%
員工所在地不允許離鄉 Employees are not allowed to leave their hometown	37%
企業所在地要求外來員工返崗後隔離 Employees from other places are required by the local authorities to isolate themselves upon returning to their jobs	37%
防疫物資短缺，難以復工 Shortage of anti-pandemic supplies makes it difficult to resume work	23%
其他原因 Other reasons	10%

超過八成 (85%) 受訪會員預期內地廠房或業務將會受疫情影響，包括延誤交貨時間導致毀約風險增加 (70%)、訂單減少和流失 (64%)、供應鏈受限甚至中斷影響產品及服務供應 (39%)、以及裁員、倒閉壓力增加 (18%)。

Over 80% (85%) of the members surveyed expect their factory or business in the Mainland to be affected by the pandemic, including increased risk of breach of contract due to delays in delivery (70%), reduction and loss of orders (64%), supply of products and services affected by supply chain restrictions or even disruptions (39%), and increased pressure to lay off employees or shut down the business (18%).

在疫情下，你預期貴公司於內地廠房／業務的前景會有甚麼影響？
How do you expect the outlook for your company's factory/business in the Mainland would be affected amid the pandemic?

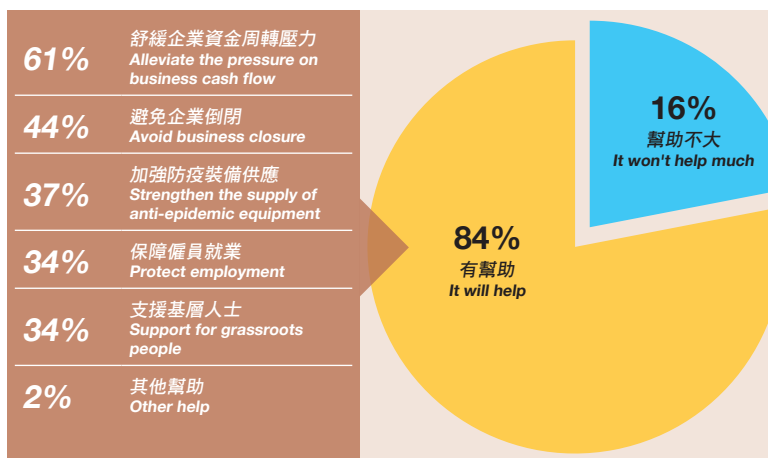
所受影響 Impact	佔受訪會員百分比 (%) Percentage of members surveyed (%)
延誤交貨時間，增加毀約風險 Increased risk of breach of contract due to delays in delivery	70%
訂單減少、流失 Reduction and loss of orders	64%
供應鏈受限甚至中斷，影響產品／服務供應 Supply of products/services affected by supply chain restrictions or even disruptions	39%
裁員、倒閉壓力增加 Increased pressure to lay off employees or shut down the business	18%
其他影響 Other impact	6%

為提升應對疫情的能力，特區政府成立300億元“防疫抗疫基金”，向受疫情重創或受防疫抗疫措施影響的企業和市民提供援助。84% 受訪會員認為基金有助支援香港經濟或企業經營，包括在紓緩企業資金周轉壓力 (61%)、避免企業倒閉 (44%)、以及加強防疫裝備供應 (37%) 等方面。

To enhance Hong Kong's ongoing work in the fight against the pandemic, the HKSAR Government has set up a HKD30 billion Anti-epidemic Fund to provide support and assistance to industries and members of the public affected by the pandemic or anti-epidemic measures. 84% of the members surveyed believe that the Fund would help support Hong Kong's economy or business operations, including in alleviating the pressure on business cash flow (61%), avoiding business closure (44%) and strengthening the supply of anti-epidemic equipment (37%).

政府成立“防疫抗疫基金”，你認為基金對支援香港經濟／企業經營有否幫助？

Do you think the Anti-epidemic Fund set up by the Government will help Hong Kong's economy/business operations?



然而，會員普遍認為在個別範疇如零售業資助計劃、食物業界別資助計劃、運輸業界補貼、旅行代理商資助計劃，以及全球採購個人防護裝備等資助額度未必足夠業界應對當前困境，建議政府須考慮提供更多支援。

總括而言，疫情持續無可避免影響本港工商企業營運，不少廠商被要求暫停出貨甚至取消訂單，業界普遍對今年出口業務表示憂慮。是次調查也顯示受訪會員對今年香港經濟及公司業務表現前景並不樂觀。

疫情導致企業營業額大幅下跌、現金流緊張。業界歡迎特區政府果斷推出措施，向受疫情嚴重打擊的企業和行業提供應急支援，有助減輕中小企負擔，惟個別範疇的支援仍有不足，期望當局密切留意未來的經濟走勢，因應實際情況和需要，適時加碼為企業提供更多支援，攜手共渡難關。🌀

However, members generally believe that the subsidies provided under the Retail Sector Subsidy Scheme, Food Licence Holders Subsidy Scheme, Subsidy for the Transport Sector, Travel Agents Subsidy Scheme, and Global Procurement of Personal Protective Equipment may not be sufficient for businesses to cope with the current difficulties. They suggested that the Government must consider providing more support.

In summary, the ongoing pandemic inevitably affects the operations of Hong Kong's businesses. Many manufacturers have been asked to suspend shipments and even cancel orders. The business community has generally expressed concern about export operations this year. The survey also showed that the members surveyed are not optimistic about the outlook for Hong Kong's economy and business performance this year.

The pandemic has led to a significant decline in business turnover and tight cash flows. The business community welcomes the resolute measures taken by the HKSAR Government to provide emergency support to enterprises and industries severely affected by the pandemic, which will help reduce the burden on SMEs. However, there is still inadequacy in the support for individual areas. We look forward to the government closely monitoring future economic trends and provide additional support to enterprises in a timely manner to overcome difficulties together. 🌀

萬眾一心 攜手抗疫 Fighting the Virus Together



新冠肺炎疫情持續，本會及香港工商界婦女分別各盡其力，與全港市民一起對抗疫情。

As the novel coronavirus epidemic has continued to spread, the Chamber and the ladies from industrial and business sector contributed their efforts to fight the virus.

贈口罩予社福機構

本會繼早前向公眾、會員及社福機構多次派送口罩後，日前再度向七家疾病互助團體及長者服務機構送贈總數一萬個口罩，支援弱勢社群。**本會副會長李應生、公益事務委員會副主席鄧楊詠曼、龍子明及莊家豐**出席並代表致送。是次受惠機構包括：香港馬凡氏綜合症協會、肺積塵互助會、關心您的心、香港卓護義工協會、天主教勞工牧民中心、香港肌健協會及香港糖尿聯會。(30/3)

Donating masks to social welfare organizations

After distributing surgical masks to public and members, the Chamber has donated 10,000 surgical masks to seven social welfare organizations again. **Tommy Li, the Chamber's Vice-chairman; Sophia Dan, George Lung and Edwin Chong, Vice-chairmen of Community Affairs Committee** have participated the presentation activity. The beneficiaries include: Hong Kong Marfan Syndrome Association, Pneumoconiosis Mutual Aid Association, Care for Your Heart, Hong Kong Credible Care Volunteers Association Limited, Catholic Diocese of HK Diocesan Pastoral Centre for Workers, Hong Kong Neuro-Muscular Disease Association and Diabetes Hongkong.

婦女抗疫短片首播會

香港工商界婦女紀念“三八”國際婦女節籌備委員會則舉行“巾幗同心抗疫情”短片首播會。籌委會邀請了行政長官林鄭月娥，中聯辦副主任仇鴻，全國政協副主席梁振英夫人梁唐青儀，外交部駐港特派員公署謝鋒特派員夫人王丹，全國人大常委會基本法委員會副主任譚惠珠，全國政協常委、本會會長蔡冠深，食物及衛生局局長陳肇始，原全國人大常委范徐麗泰，原全國人大常委會基本法委員會副主任梁愛詩等多位主要嘉賓，聯同籌委會主任委員蔡關穎琴、多個國家的駐港女總領事、社團機構及專業團體代表，攜手參與短片拍攝，為內地同胞、香港市民及各地人民，特別是所有前線醫護人員打氣。(19/3) 🔄

Virus fighting short film premiere ceremony

Preparatory Committee of Women in the Business and Industry Sector in Hong Kong in Commemoration of the International Women's Day has organized a premiere ceremony for the short film about fighting coronavirus. **Carrie Lam, the Chief Executive of the HKSAR; Qiu Hong, Deputy Director, Liaison Office of the Central People's Government in the HKSAR; Regina Leung, wife of Vice Chairman of the CPPCC National Committee CY Leung; Wang Dan, wife of Commissioner of the Ministry of Foreign Affairs of the People's Republic of China in the HKSAR Xie Feng; Maria Tam, Deputy Director of the Basic Law Committee of NPC Standing**



Committee; Jonathan Choi, Standing Committee Member of the CPPCC National Committee and the Chamber's Chairman; Sophia Chan, Secretary for Food and Health; Rita Fan, the former Standing Committee Member of the National People's Congress; Elsie Leung, the former Deputy Director of the Basic Law Committee of NPC Standing Committee were invited to show up in the short film together with **Janice Choi, Chairman of the Preparatory Committee; Female**

Consul Generals in Hong Kong and other representatives from several social and professional organizations to cheer up for all people from all over the world especially the frontline medical workers. (19/3) 🔄

如欲觀看短片，請到 YouTube 搜尋“巾幗同心抗疫情”，或輸入網址：

Link of the short film:

www.youtube.com/watch?v=aMX8iUySgLM



財政儲備宜投資未來

Fiscal Reserves Should Be Invested in Future



香港經歷了2019年大半年的中美貿易磨擦和社會暴亂，經濟已有所放緩。踏入2020年至今的首個季度，全球正受到新型冠狀病毒肺炎的疫情影響。香港的零售、餐飲及旅遊等行業早已被黑暴重創，刻下所面對的境況更是雪上加霜，陷入冰封時期。企業若不是停業防疫，就紛紛縮短營業時間、鼓勵員工無薪休假，甚至裁員，更甚是倒閉。香港經濟出現跳崖式下跌，猶如陷入黑暗隧道，至今仍未見盡頭，遑論一線曙光，市民坐困愁城。

疫情重創多個行業

曾經繁華喧鬧的街道已變得蕭條，旅遊旺區的商店更是門堪羅雀，疫情重創旅遊業，也對零售業帶來即時而直接的衝擊。2020年1月訪港旅客數字只有320萬人次，按年下跌超過五成，2月份更按年下跌逾九成六，跌幅仍未見底。而2020年3月公佈的1月臨時估計零售銷貨價值約378億元，不但按年下跌21.4%，更是連續12個月下跌。按零售類別分類計，珠寶首飾、鐘表、藥物及化妝品的類別成為重災區。

有別於2003年沙士和過往多次的金融危機，新型冠狀病毒肺炎的傳染力強，市民要減少外出，加上疫情肆虐全球，人口跨境流動被嚴格限制。影響所及，任何涉及人與人密切接觸和密集往來的行業，例如航空和酒店業都遭到前所未有的重創。疫情對多個行業的衝擊甚於沙士和金融危機，甚至拖累全球經濟，更帶來衰退危機。

積穀良久開倉派糧

航空業削減客運航班，貨運班次亦要縮減。即使內地工廠能夠逐步復工，廠商仍要面對人手短缺、材料供應鏈及交通物流等方面的困難，使已陷入

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

面對疫情倒灌的衝擊，預期對經濟和社會的破壞更大和更廣，特區政府應在財政方面有更多準備，在春夏之間迎戰寒風冽冽的經濟嚴冬。

As the epidemic is striking home from abroad, it is expected to wreak even greater economic and social damage. The HKSAR Government should make more financial preparations to stave off the bitter economic winter during the spring and summer months.

困境的本地貿易、物流及相關行業叫苦連天。

在中美貿易磨擦、社會暴亂及疫情夾擊下，香港經濟已經七癆八傷。在經濟低迷、人心渙散、疫情陰霾籠罩的環境下，特區政府公佈的新一份財政預算案，大灑金錢推出1,200億元一次過紓困措施，其中動用超過700億元，向18歲或以上香港永久居民派錢一萬元，更是目前社會動盪加上疫情嚴峻下的非常措施。今次遇上宏觀經濟受到重大衝擊甚至陷入衰退，憑藉香港財政儲備超過萬億元，才有這次積穀良久而開倉派糧之舉。

中小企需急切支援

早前政府統計處公佈“2020年2月中小型企業業務狀況統計調查”，反映不同行業業務收益現況的“現時動向指數”由1月的44.1，下滑至2月的20.3，是有記錄以來新低，反映中小企對營商環境感到悲觀。預算案公佈大半多月後，歐美疫情發展快速，超乎想像。香港面對疫情倒灌，經濟再受衝擊，中小企經營更見困難。特別叫人困擾是不知疫情持續到何時？中小企亟需得到急切支援，才有力支撐下去。

財政預算案提出“中小企融資擔保計劃”下的百分百特別擔保產品，由政府提供總數200億元的信貸保證承擔額，每間企業的最高貸款額為有關企業的六個月僱員薪金及租金的總和，或200萬元，還款期最長三年，有關措施有助中小企紓緩資金周轉困難。由於計劃由按揭證券公司承擔貸款，並支付貸款機構按貸款收取貸款辦理費和供款管理費，以及就拖欠貸款展開的追討行動開支。因此，政府理應督促貸款機構盡快完成審批，好讓中小企盡早獲得貸款。

投資未來有利收入

財政預算案雖然大手筆紓困，但亦揭示了政府財政是否出現結構性問題，即經常性開支增長太快或超過經常性收入。可是，預算案對如何擴大收入着墨不多。

此外，預算案動用財政儲備於經濟及社會發展方面異常空洞，並非可持續之舉，而投資未來有利於將來的公共財政收入，民生和公共開支才可持續。但在疫情肆虐下，至今仍看不到香港在產業上有哪些新的火車頭，可以帶動經濟復甦，繼而能夠真正維持

Hong Kong experienced China-US trade frictions and social unrest for the larger part of 2019, and the economy was already slowing. In the first quarter of 2020 to date, the world has been plagued by the COVID-19 pandemic. Hong Kong's retail, catering and tourism industries have already been hit hard by unlawful violence, and the situation we face is growing worse as we are plunged into an economic ice age. Businesses have either shut up shop to prevent the spread of the pandemic, or else are shortening business hours, encouraging employees to take unpaid leave, and even going so far as to lay off staff and shut down their businesses altogether. Hong Kong's economy has taken a precipitous fall, as though it has entered a dark tunnel with no end yet in sight. With dawn yet to break, the citizens of Hong Kong are grieving in their city.

Pandemic hits multiple industries

The once bustling streets are now desolate and the shops of tourist districts lie empty. The pandemic has hit the tourism industry hard and it has had an immediate and direct impact on the retail industry. The number of visitors to Hong Kong in January 2020 was only 3.2 million, a drop of more than 50% from the previous year. February saw a 96% drop in visitor numbers from the previous year, and it continues to decline. The provisional estimated retail sales value for January published in March 2020 is approximately HKD37.8 billion, which is not only down 21.4% year-on-year, but is also down for the 12th consecutive month. In terms of retail categories, jewelry, watches, medicines and cosmetics have been the hardest hit.

Unlike the SARS epidemic in 2003 and the many previous financial crises, COVID-19 is highly contagious and citizens are required to stay in their homes as much as possible. Combined with the global pandemic, the movement of people across borders is now severely restricted. The impact on any industry involving close people-to-people contact and interaction between

香港經濟發展的動力，確保政府在未來有足夠的資源去應付逆境。

面對疫情倒灌的衝擊，預期對經濟和社會的破壞更大和更廣，特區政府應在財政方面有更多準備，在春夏之間迎戰寒風冽冽的經濟嚴冬。🌀

groups of people, such as aviation and hotels, is unprecedented. The impact of the epidemic on many industries is worse than that of SARS and the financial crises. It has gotten to such a stage that the global economy has been brought to its knees and a recession crisis now looms.

Reserves to the Rescue

The aviation industry has cut passenger flights and the number of freight flights has also reduced. Even if factories on the Mainland are able to resume work gradually, manufacturers will still face difficulties such as manpower shortages, and problems with material supply chains and transportation logistics, thus adding to the woes of local trade, logistics and related industries.

Hong Kong's economy has already been devastated by China-US trade frictions, social unrest and the coronavirus epidemic. In an environment of economic downturn, demoralization and the cloud of the epidemic hanging over all, the HKSAR Government has announced a new fiscal budget proposal in the form of a HKD120 billion one-time bailout measure. Over HKD70 billion will be distributed in handouts of HKD10,000 to Hong Kong's permanent residents aged 18 years or over – an extraordinary measure in light of the current social unrest and the severity of the epidemic. Faced with this major macroeconomic shock and even a recession, only by virtue of Hong Kong's fiscal reserves in excess of HKD1 trillion is Hong Kong able to support its people in this way.

SMEs need urgent support

Earlier, the Census and Statistics Department released the Monthly Survey on the Business Situation of Small and Medium-sized Enterprises for February 2020. The current diffusion index, which indicates business receipts of various industries, dropped from 44.1 in January to 20.3 in February, a record low that reflects SMEs' pessimistic attitude towards the business environment. More than two weeks after the budget was announced, the outbreak

in Europe and the United States has grown faster than expected. Hit hard by the epidemic that is striking home from abroad, Hong Kong is experiencing further economic shocks, making it even more difficult for SMEs to operate. The question that people find particularly troubling is: How long will the epidemic last? SMEs need urgent support to sustain them.

The *Budget* proposes a 100% special guarantee under the SME Financing Guarantee Scheme, with a total credit guarantee commitment of HKD20 billion provided by the Government. The maximum loan per business is the sum of six months' employee salaries and rents, or HKD2 million, whichever is lower, with a repayment period of up to three years. This measure will help SMEs to alleviate the difficulties they face in terms of capital turnover. The plan involves loans being undertaken by the Hong Kong Mortgage Corporation, which also pays loan handling fees and contribution management fees charged by the lender according to the loan, as well as recovery action expenses for defaulted loans. The Government should


therefore urge lenders to approve loans quickly so that SMEs can obtain loans as soon as possible.

Investing in future is conducive to revenue

Though the *Budget* is generous in relieving people's burden, it also reveals if there are any structural problems in the government's finances, that is, if the growth of recurrent expenditure is too fast or exceeds the recurrent income. However, the *Budget* does not do much to increase revenues.

Moreover, the measures that the *Budget* uses with its fiscal reserves for economic and social development is just an empty gesture and is unsustainable. Investment in the future is conducive to future public revenue, and only by doing that will people's livelihoods and public expenditure be sustainable. While the epidemic continues, however, it remains unclear what new industry powerhouses Hong Kong has that could bring about an economic recovery, and which in turn could truly sustain the momentum of Hong Kong's

economic development and ensure that the Government has sufficient resources to deal with adverse situations in the future.

As the epidemic is striking home from abroad, it is expected to wreak even greater economic and social damage. The HKSAR Government should make more financial preparations to stave off the bitter economic winter during the spring and summer months. 

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

推動樂齡科技 迎接銀髮商機

Promoting Gerontech to Embrace Silver Market Opportunities

“樂齡”是對60歲以上年齡段的別稱。顧名思義，這稱呼表達出退休歲月的和樂。在這人生新階段中，科技又可以扮演怎樣的角色？

Gerontechnology, as the name suggests, refer to technological products targeted for the 60+ age group. In a new stage of life, what role does technology play to delight the retired?



鄭永平：多功能提升安老服務

Zheng Yongping: Elderly Care Service Enhanced with Multi-purpose Technology

香港正面對嚴峻的人口老化問題，將安老服務與創新科技結合的樂齡科技則能為長者、照顧者、院舍以至整個社會帶來好處。香港理工大學工程學院生物醫學工程學系系主任、賽馬會智齡匯總監鄭永平認為，雖然香港社會對樂齡科技的需求龐大，但成功例子並不多，歸根究柢有兩方面的原因：首先技術提供者未必能準確了解使用者的真正需要，開發的產品未夠方便實用；其次，使用者面對眾多產品，不懂得選擇合適的種類，或未能輕鬆地將產品應用於生活或工作中。

有見及此，香港理工大學生物醫學工程學系（下稱學系）希望建立一個跨領域的“智齡網絡”，“賽馬會智齡匯”計劃（下稱計劃）遂應運而生。學系於2017年獲香港賽馬會慈善信託基金撥款，推行為期五年的計劃，並在2018年成立“賽馬會智齡匯”體驗中心（下稱中心）及多所示範院舍。

為示範院舍選購及研發產品

計劃的第一個重點，是為合作的安老院舍選購、研發合適的樂齡科技產品，以科技提升院舍服務質素。鄭永平稱他們已經為四間合作院舍在市面上物色合適的產品，如電動輪椅護理床，亦會因應個別院舍的服務需要，為他們自行研發針對性的樂齡科技產品。合作的院舍均樂意接待其他院舍職員參觀，讓業界可以具體了解樂齡科技產品對院舍日常照顧工作有何作用。

鄭永平以針對認知障礙症人士提供日間中心服務和住宿服務的合作夥伴賽馬會耆智園為例，在與院舍職員的溝通過程中，鄭永平與團隊留意到患有認知障礙症的院友沒有太多表情，較難與人交流或溝通，但他們會對一些刺激產生反應。因此，他們設計出一款造型與娃娃相似的智能互動機械

人，利用機械人身上的不同感應器，感應長者的動作，從而有所反應。此外，團隊亦參考院舍職員的意見，設計出各種互動遊戲，從而喚起院友對日常生活技能的記憶；機械人同時具備互聯網連接功能，方便治療師利用機械人與多名長者一同進行分組的復康訓練遊戲。

助照顧者減壓

“樂齡科技除了要關心長者的需要外，更要推展到照顧者身上。”鄭永平認為以院舍為例，服務對象眾多，但人手不足，工作非常忙碌，未必有時間學習使用新的產品。加上院舍職員亦出現老齡化的趨勢，所以能夠減輕照顧者工作壓力的樂齡科技非常重要。他指出，院舍對團隊研發的實時智能離床監測系統 eNightLog 裝置需求殷切，四間合作院舍均有設置相關系統。在有需要時，系統會為照顧者提供實時警報，讓照顧者能夠及時提供支援，從而達到預防長者游走、夜間離床或跌倒的情況。開發團隊同時為裝置開發了手機應用程式，讓照顧者能夠隨時隨地遙距監測。

鄭永平認為，樂齡科技產品的研發過程需要與用家不斷溝通，才能研發出符合用家需要的產品，然而技術提供者卻鮮少有機會能夠與用家交流磋商產品的設計。有賴學系有豐富的技術及專才，同時與安老院舍建立友好合作關係，而研發成本亦得到香港賽馬會的全力資助，所以能夠專注地為院舍設計出具針對性的樂齡科技產品。他坦言：“一般的初創公司將產品推出市場時需要考慮成本、產業化、長遠發展等問題，因此在設計上會遇上不少掣肘。”

全方位推廣

計劃除了與院舍合作外，另一重點是居家安老的推廣和普及。位於理大的



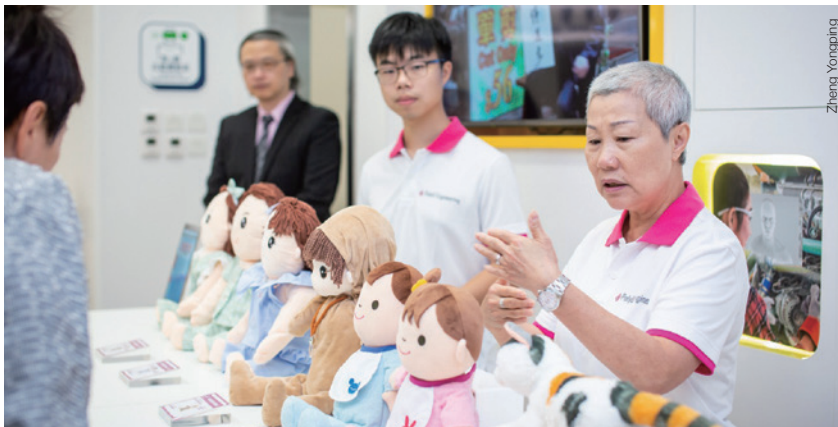
鄭永平 Zheng Yongping

“賽馬會智齡匯體驗中心”便擔當着連結社區的角色，中心不但作為一個基地讓各持份者交流溝通，同時以公眾教育的方式，向社區人士傳遞將智齡科技融入生活的信息。

中心定期舉辦參觀導賞團、不同主題的講座和工作坊，並邀請學生助理和長者義工擔任“智齡大使”為來訪者導覽。“讓學生參與其中，能夠讓他們了解長者的需要；長者義工則可分享自身經驗。”計劃團隊更在中心設計出一比一的智能家居示範單位，展示樂齡科技如何融入家居生活，讓來訪者能夠具體地了解產品的用途。同時，中心更設有樂齡科技產品庫，以衣食住行等分類，展示世界各地的樂齡科技產品；互動體驗區則示範嶄新的樂齡互動遊戲，藉此讓更多公眾能親身體驗善用樂齡科技的好處。

鄭永平期望中心能成為樂齡科技樞紐，將所有與樂齡科技相關的持份者，包括長者、照顧者、安老服務提供者、技術提供者、醫護人員、學者等匯聚一起。

According to Zheng Yongping, Head of the Department of Biomedical Engineering, at PolyU and Director of Jockey Club Smart Ageing Hub, there are two reasons for the limited number of successful gerontechnology cases in Hong Kong. First of all, technology providers may not accurately understand what users really need. Secondly, users may not know how to choose products that suit their needs, or



體驗中心邀請長者義工擔任“智齡大使”和學生助理一起為參觀者介紹不同的樂齡科技產品。
The Day Experience Centre invites elderly volunteers to act as “Smart Ambassadors”, who join student volunteer to introduce various gerontech products to visitors.



合作院舍會接待其他院舍職員作實地考察，推動院舍之間彼此交流和分享。
To promote exchanges and sharing, partnering residential care homes welcome field visits by the staff of fellow participants.

they may not be able to make use of these products in their everyday life or work.

In light of this, the Department of Biomedical Engineering Hong Kong Polytechnic University envisioned to build a cross-discipline gerontech cluster, and the “Jockey Club Smart Ageing Hub” project rose to the occasion. The five-year project was rolled out by the department, and the “Jockey Club Smart Ageing Hub” Day Experience Center, as well as several Real-life Hostels, were set up in 2018.

Procuring and developing products for residential care homes

The first focus of the project is to procure and to develop suitable gerontech products for partnering elderly care homes, so as to improve their service quality through

the greater use of smart technology. Zheng said that suitable readily available products have already been identified for four partnering homes. At the same time, targeted gerontech products would also be developed to meet the specific service requirements of individual homes. All partnering homes welcome visits by the staffs of fellow participants.

Zheng quoted an example of a partner which provides service for people suffering from dementia. As he communicated with the staff of that home, Zheng and his team noted that it is quite difficult for certain dementia residents lacking in facial expressions to communicate with others. However, these residents do respond to some stimuli. Therefore, the team designed a smart interactive doll, which could use various sensors to observe the movements of elders and respond accordingly.

Alleviating the stress of caregivers

Zheng quoted residential care homes as an example. With many service recipients and inadequate manpower, work is always very busy, and the staff may not have the time to learn how to use new products. Coupling with the fact that residential care home staffs are also aging, gerontech that can alleviate the stress of caregivers are particularly important. He pointed out that residential care homes have a strong demand for eNightLog, a real-time bed-leaving monitoring system developed by the team that detects bed-leaving of elders. When the situation arises, real-time system alarms are sent to caregivers such that timely assistance can be offered. The development team has also built a mobile app for caregivers so that they can remotely monitor the bed-leaving situation anytime, anywhere.

Zheng reckoned products that truly meet the needs of users can only be developed through constant communication with users over the development cycle. However, technology providers rarely have the chance to discuss with users about product design. Thanks to the wealth of technology and expertise in the department, the amicable partnership established with residential care homes, as well as the research and development fully funded by the Hong Kong Jockey Club, the team could focus on designing gerontech products targeted for residential care homes.

All-direction promotion

Situated in the campus of PolyU, the “Jockey Club Smart Ageing Hub Day Experience Centre” plays the role of connecting with the community. The Centre is not only a base that facilitates communication, but also offers public education.

The Centre host regular guided tours, lectures and workshops. Student assistants and elderly volunteers are invited to act as guides. The project team also designed a 1:1 smart home show flat at the Centre to demonstrate how gerontech is integrated into the household, such that visitors can better understand the purpose of products. A product gallery is also set up at the Centre where gerontech products from around the world are categorized and shown according to their functions. An interactive experience zone, on the other hand, demonstrates novel interactive games for elders.

Zheng hopes that the Centre can become a hub that converges all gerontech stakeholders.

張梓昌：樂齡產品商機無限

Lawrence Cheung: Infinite Opportunities in Elderly Products

香港人口愈趨老化，長者服務需求亦漸見殷切。有效運用科技，足以提升長者的生活水平。在本地，香港生產力促進局（下稱生產力局）期望通過“智齡”，為用家和服務供應商締造共用平台，從而推動本地創新產業多元化和樂齡科技市場的發展。

Ageing Asia 曾發表一項《銀髮商機指數》報告，在15個亞太地區中，根據60歲以上人士的存款、人口、壽命等計算，香港排行第二。而2020年亞太區的銀髮經濟更將達3.3兆美元，可見樂齡產業的商機無限。

人口老化迎來新機遇

香港生產力促進局首席創新總監張梓昌認為，樂齡科技產業機遇處處。世界各地正致力將創新科技融入安老服務，希望可以令樂齡人士活得更舒適，亦可為照顧者帶來方便。

張梓昌舉例，“智能助聽眼鏡”就是借用流動應用程式的電子語音接收功能，配合智能眼鏡上的骨傳導耳機來

增強佩戴者聽力。局部拾音及擴音功能，讓佩戴者可以保持社交互動和改善生活質素。而為社福機構安老院舍研發的“樂齡護理監察系統”，則利用物聯網通過指定的應用程式和智慧便攜設備，實時收集院友的健康數據，並以智能傳感器來追蹤院友的實時位置，確保院友安全，提高院舍的管理效率。

在張梓昌看來，隨着科技、醫學及生活條件的進步，樂齡市場對產品和服務的要求會相應提高。市場對樂齡產品的需要，不再局限於意外處理及預防產品，而會更着重全方位提升生活質素，如安全與健康、社交連繫、日常生活管理等。

逾百機構組產業聯盟

本地業界研發出新技術和新產品後，如何測試和調整？院舍等服務機構對於樂齡產品的需求如何配對？從海外引入產品和服務如何本地化？以上種種問題，均是“智齡”平台關注的重點。張梓昌期望“智齡”平台能促進



張梓昌 Lawrence Cheung

香港樂齡科技產業各持份者的溝通和交流，協助尋找資金、填補文化及市場規模的差異、提供產品測試平台。更理想的是打破產品開發者、使用者及服務提供者之間的隔閡，並將技術應用於與樂齡人士相關的產品和服務，發揮良好的協同效應。

張梓昌補充，現時已有超過100間機構加入“智齡”，參與機構的層面非常廣泛，包括政府部門及半官方機構、社福機構、衛生醫療機構、行業協會、研發及教育機構、製造業界，以及初創企業，非常多元化，涵蓋了官、產、學、研四方面，組成了香港首個樂齡科技產業聯盟。

定期交流 激發思維

為促進各界對樂齡科技的交流，“智齡”在過去一年舉辦了超過10個樂齡科技會議、論壇及集思會，邀請行業人士交流及探討樂齡科技發展帶來的挑戰和機遇、樂齡科技產業如何紮根香港等。平台的代表亦在不同的大型展覽中擔任講者，在行業發展、政策和基礎設施領域等方面激發思維及尋找新機會。

“智齡”透過定期活動交流行業資訊，令行業相關的產品和服務不斷提升和持續改善。同時，他們亦致力成為香港樂齡科技的先導者，與各界合作，研發為本地銀髮市場而設的產品，開創用家、服務機構和社會的三贏局面。

展望未來，張梓昌期望平台能繼續發揮聯盟角色，善用生產力局在科技知



樂齡護理監察系統收集院友的實時健康資訊，利用智能傳感器追蹤院友的實時位置，確保院友安全。The Gerontech Health Care Monitoring System collects real-time health data of elderly home residents. Smart sensors are also used to track and trace the real-time location of residents to ensure their safety.

識上的優勢，針對業界的痛點，提供樂齡科技產品測試平台服務，協助剛研發成功的產品在特定場景中試用，評品產品是否安全、可靠，以及用戶體驗如何。此外，平台更準備設立服務中心，為業界提供一站式及端到端服務，協助開發樂齡科技產品的中小企及應用方配對，並建立樂齡科技知識資料庫，為產品研發及商品化打好重要基礎。🔗

As the Hong Kong population ages, demand for elderly service is also growing strong. Effective use of technology can improve elders' quality of living. Locally, Hong Kong Productivity Council hopes to create a shared platform for users and service providers through the "GeronTech Cluster", so as to facilitate diversification in the local innovation industry and to promote growth of the gerontech market.

As reported by Ageing Asia, the silver economy in the Asia-Pacific region would reach USD 3.3 trillion by 2020, indicating Business opportunities are infinite in the ageing market.

New opportunities amidst ageing population

Lawrence Cheung, Chief Innovation Officer of Hong Kong Productivity Council sees ample opportunities in the gerontechnology sector, as the world is committed to integrate innovative technology with elderly care service so that elders can live more comfortably and caregivers can enjoy more convenience.

Cheung quoted the "Smart Glasses for Better Hearing and Reading" as an example. Leveraging on the electronic voice function of a mobile app, wearers' hearing is enhanced through the bone-conduction headphone embedded in the smart glasses. "The Gerontech Health Care Monitoring System" developed for NGO residential care homes, on the other hand, collects health data of residents in real-time and makes use of smart sensors to trace the real-time location of elders. These work together to ensure their safety and to improve the management efficiency of residential care homes.

As noted by Cheung, the market's demand for elderly products is no longer confined to products that handle and prevent accidents. Instead, more emphasis would

be placed on enhancing the quality of living from all directions, covering the aspects of safety and health, social connection, management of everyday living, etc.

An industrial alliance with over 100 members

Cheung hopes that the "GeronTech Cluster" platform can facilitate the communication and exchange amongst the stakeholders of the gerontechnology industry in Hong Kong, helping them to locate funding, filling the gaps in culture and market size, and providing stakeholders with a product testing platform. More ideally, the cluster could help break the barriers amongst product developers, users and service providers, so that technologies can be applied to products and services related to the elders and synergy can be achieved more effectively.

Cheung added that more than 100 organizations have already joined the "GeronTech Cluster". Participation in Hong Kong's first gerontech industrial alliance has come from a broad spectrum, covering governmental, industrial, academic and research communities.

Regular exchanges encourage new ideas

To promote exchanges in gerontechnology from different sectors, "GeronTech Cluster" has organized more than 10 conferences, forums and brainstorming sessions over the past year to foster exchange and

discussion around the challenges and opportunities brought about by gerontech development. Delegates from the platform have also been speaking at large-scale exhibitions to inspire ideas and to encourage seeking of new opportunities.

Through regular events, industrial information is communicated amongst members of the "GeronTech Cluster" to foster continuous upgrades and enhancement to the products and service related to the sector. Meanwhile, the cluster also strives to be a pioneer in Hong Kong's gerontechnology, partnering with various sectors on researching and developing products that are designed for the local silver hair market, so as to achieve an all-win situation amongst users, service organizations and the society.

Going forward, Cheung hopes the platform can continue to put its role as an alliance into full play, riding on the strengths of HKPC in technological know-how to offer testing platform service for gerontech products, helping newly-developed products to test run in specific scenarios and to evaluate the safety and user experience of the products. Furthermore, the platform is preparing to set up a service to help with pairing users with SMEs developing gerontech products. A gerontech knowledge base is also in the pipeline such that a strong foundation can be built for product development and marketization. 🔗



生產力局轄下的汽車科技研發中心提供技術支援，讓輪椅使用者在駕駛時亦可將輪椅自助存放於車頂。
Hosted by the HKPC, the Automotive Platforms and Application Systems R&D Centre offers technical assistance such that wheelchair users could help themselves to store their wheelchairs on top of their cars.

商廈天台 與君種菜

Rooftop Farming in Commercial Buildings



有沒有想過下班回家時，公事包中除了手機、錢包與公司文件外，還可以有一份閣下親自栽種的蔬菜？

What if you could take home more than your mobile phone, wallet and documents in your briefcase, and include some vegetables that you personally grew?

中

環寫字樓租金連年貴絕全球，對港人來說已不是甚麼新鮮事。在這樣“寸金尺土”的地方，理應榨盡每滴空間價值方符合經濟效益。但偏偏有人不按牌理出牌，斗膽得要在這裏種菜。受維



徐伽 Andrew Tsui

港清風吹拂的菜心會否特別清甜，“雲耕一族”聯合創辦人徐伽不敢說。但他相信，石屎森林中的一點綠，對都市人身心健康其實非常重要。

彼邦經歷 催人成長

有另類想法的人，多半出於過去的另類經歷。自初中隨家人移民新加坡的徐伽，自言十數載的獅城歲月令他改變不少。他說：“可算是由男孩變成男子漢的過渡。”人居異域，文化語言重新適應之餘，更需入鄉隨俗當兵從軍。說是戎馬生涯，也許誇張。但當兵的幾年，對徐伽來說卻是難得經驗。因為從中他學會獨立、團隊合作，以至培養出一份服務社會的心。

及後任職地產管理公司，也是一份機緣。當時徐伽的工作牽涉到房產中的可持續發展項目，當中他見識到外國的都市耕作模式，使他耳目一新。例如美國某些超級市場偌大的天台可以種植，農產品可直接在樓下超市發售；又例如受美國制裁的古巴發展全民種植，甚至成為了發展有機農業最成功的國家。徐伽不禁想：這些做法其實是否亦堪香港借鏡？我們的都市為何不可以變得更綠？

綠色新風 締造多贏

在幾位志同道合的夥伴合作下，“雲耕一族”終於成立。他們希望透過提倡城市耕作，改善居住甚至工作的環境，促進社會共融和城市綠化。然



Mark Teo

而社企不是依靠捐款及贊助的慈善機構，他們必須以商業手段自給自足，才可以談如何實踐社會目標。

徐伽留意到地產界掀起綠風，環保建築在香港日漸得到重視，紛紛把這些綠色元素注入物業作賣點。因此，他們的機構正可以為發展商提供顧問服務，指導他們如何將樓宇變得更綠。有別於傳統綠化，徐伽不希望綠化就等於在平台安置若干植物就當完事，他期待綠色能真正融入生活。所以他們在商廈的平台、天台開設園圃，吸引都市人捲起衣袖親嘗種植。

“我們希望創造多贏局面。”徐伽說，其機構協助發展商開設園圃，也聯繫了本地農夫幫忙打理，在自己賺取營利的同時，也協助本地農夫增闊收入渠道。此外，發展商旗下物業格調提升、形象改善，同時也令都市人生活的環境改善，甚至可以吃到自己栽種的農作物。如此多贏局面，是“雲耕一族”理想中的願景。

與危機共舞

徐伽自言，長年居於都市的他對耕種一竅不通。農耕知識，全是機構成立



Mark Teo



Mark Teo

後邊學邊做積累而來。而機構成立至今，當然不無風浪。例如香港城市大學2016年的天花倒塌事件，肇事地點正巧曾實施綠化工程。事件雖然與徐伽的機構無直接關連，但他也明白客戶難免有所疑慮，故立即晝夜趕工，務求及時釋除客戶對天台耕作可能出現的疑慮。他說：“我要客戶明早查電郵時已收到我們的訊息。”結果，那次事件不但沒有嚇怕客戶，反而令客戶對其機構信心倍增，甚至擴闊原有綠化範圍。

近來疫情打擊本地經濟，對香港各行各業均有影響，徐伽的機構自然未能例外。然而，徐伽卻指危中亦有機：“大家開始更明白健康可貴，對免疫系統維護願意認識更多。”如是者，都市人更願意接觸大自然，肯嘗試接受有機產品，其實也是在蘊釀變革。天台農場雖然面積不大，但徐伽更看重的是其象徵意義。他相信更多都市人願意親手翻一次泥土，吃一碟自己栽種的菜心，我們的都市將會慢慢變得更美更宜居。🌱

As the world's most expensive places to rent for years, every square inch of an office in Central can literally cost you a fortune. Yet, **Andrew Tsui, Co-founder of Rooftop Republic**, dares to grow vegetables here, believing that something green in our concrete jungle is indeed highly important to the physical and psychological wellbeing of urbanites.

Overseas experience sped up growth

Tsui emigrated to Singapore with his family when he was still a junior form student. The years that he spent there changed him much. Living in a different place did not only mean the need to adapt to the culture and language, he also had to be enlisted like every other national. The few years of military service proved to be very valuable, because Tsui learned to become independent, to cooperate with a team, and most importantly, to have nurtured a spirit to serve the community.

From the sustainable projects that he worked on at a property management company, Tsui became acquainted with urban farming practiced overseas. For example, fresh produce grown on the vast rooftops of some supermarkets in the U.S. can be sold “farm-to-cashier” downstairs. Cuba, on the other hand, developed urban agriculture throughout the country and became the most successful nation in



Mark Teo

terms of organic farming while it was under U.S. sanction. Tsui could not help but think, can Hong Kong take reference from these practices?

Multiple-wins actualized in new green wave

Thanks to the joint efforts of a few like-minded friends, Rooftop Republic was founded. The team hope to promote urban agriculture to improve the environment that we live and work in. They also hope to foster social inclusion and urban greening. Yet, a social enterprise is not a charitable organization that can rely on donation and sponsorship. They must attain self-sufficiency through commercial means.

Noting the increasing importance people attach to eco-friendly architectures in Hong Kong, Tsui realized Rooftop Republic could develop in the direction of a consultant for developers and offer guidance to clients on how to make projects greener. Tsui's vision is rather different from traditional greening – he looks forward to integrating green


elements into everyday life. Therefore, farms are set up on the rooftops of commercial buildings to draw urbanites' interest in rolling up their sleeves and getting involved in farming.

According to Tsui, Rooftop Republic is actualizing their vision of multiple-wins. The rooftop farm plots that they helped developers set up have become an additional income source for local farmers enlisted to assist in the day-to-day operation. Furthermore, the image of properties is also upgraded, and the living environment for urbanites is improved. People may now enjoy self-grown produce.

Dancing with crises

Tsui confessed that as a long-term urbanite, he knew very little about farming and has only accumulated relevant knowledge after founding Rooftop Republic, which has weathered certain difficulties since its establishment. For example, the collapse of the rooftop at the City University of Hong Kong in 2016 happened after some recent

works on greening. Although the incident did not directly link to Tsui's organization, he did understand the inevitable anxiety of his clients. They worked all day and night in hopes that their clients' possible worries about rooftop farming can be mitigated in a timely manner. In the end, customers' confidence in their company was boosted, and some of their customers even chose to expand the original green space.

Commenting on the difficulties faced by the local economy amidst the recent novel coronavirus outbreak, Tsui pointed out that opportunities can always be uncovered in crises. "People begin to understand the preciousness of health and are more willing to learn more about how to safeguard their immunity systems." As a result, urbanites are more eager to get in touch with nature and are more ready to accept organic products. In other words, a reform is emerging. Although rooftop farms may only be humbly sized, their symbolic significance is dear to the heart of Tsui. 



包機服務 大解構

Air Charter Services Q & A

在普羅大眾心目中，乘坐私人飛機是富豪的專利，彷彿是遙不可及的夢想。其實包機服務的範圍十分廣闊，價錢也非想像般昂貴，**Air Charter Service (ACS)** 私人飛機部總監占士萊斯，為你解構包機服務的方方面面。

In the minds of the general public, taking a private plane is the exclusive preserve of the rich, and almost seems like an unattainable dream. In reality, charter flights cover a very wide range of services, with prices far from the incredible amounts one might imagine. **James Royds-Jones, Director of Private Jets at Air Charter Service (ACS)**, is here to explain all about charter flight services for us.

問：包機給普羅大眾的感覺是昂貴與奢侈，是富豪方能享用的服務。其實包機服務的收費大概是多少？

答：在亞洲地區，包機服務予人印象就是私人飛機租用，乃富豪所需要的服務。事實上，包機並非富豪的專利，普羅大眾同樣可以享用，而且人數方面也極具彈性，少至20人以內，或多至1,000人亦可。



價錢方面，由於受眾多因素如飛機種類、行程距離、使用機場和處理費用等影響，收費難以一概而論。或許我們可以舉一些實質例子，讓讀者有個概念。例如從香港乘坐挑戰者605（12座位）到泰國清邁，單程費用約為47,000美元；從香港飛到泰國布吉，來回費用則為86,000美元。

問：一般來說，包機包含哪些種類的服務？甚麼旅客會選擇包機？

答：除了普通的私人飛機包機外，還有更靈活的直升機、救護專用的空中救護車、短途旅程的空中的士、配備多種設備的行政客機等，適合不同旅程需要的旅客。事實上，很多租用包機的旅客都有實際需要，例如大型樂團會租用包機給團隊作全球巡迴演出；企業或機構組織大型的員工旅行；公司派員前往偏遠地區工作等。

問：包機服務有甚麼好處？

答：一般商旅飛機只會在各大城市的指定機場升降，並且有指定的航班時間，但包機則可選擇較偏遠

的機場升降而毋須轉機，接載時間也可因應旅客的需要而調整，極具靈活性。此外，包機公司會提供專屬登機地點及服務，為乘客節省排隊辦理登機手續和安全檢查的時間。旅客甚至可攜同寵物一同乘搭，並享有更大的私隱度。當然，包機本身亦是一種舒適的享受，乘客可體驗非一般的空中旅程。

問：包機有沒有甚麼限制？

答：基本上，包機的目的地並沒有限制，但在某些國家和機場，飛機升降需要得到當地政府的許可。因此，如旅客有計劃使用包機，宜盡早向包機供應商聯絡，讓客戶經理早作安排，以免延誤行程。

問：旅客乘坐包機前，需要準備甚麼資料？

答：客戶經理會根據旅客提供的出發地、目的地、乘客人數及出發時間等，為旅客搜尋最佳的出發及抵埗機場。此外，旅客如有大型樂器、高爾夫球或滑雪裝備等特別行李、有寵物需攜同上機，或

對機上設施有特殊要求，也宜盡早提出。當然，客戶經理會因應旅客的預算，提供建議及方案。

問：包機服務一般流程是怎樣？

答：客戶經理會先了解旅客的需求，然後提供不同的服務選項，當中會詳列各種飛機和機場的種類、設施、安排及價格等。當旅客選定了服務後，客戶經理會將航班詳細資料、登機路線等信息提供給旅客，旅客根據指示在出發當日登機便可。當然如有任何疑問，也可隨時向客戶經理查詢。

問：如在香港登機，一般手續為何？

答：我們會安排旅客在香港國際機場附近的香港商用航空中心登機，旅客在登機時只需向接待員提交身份證明，我們便會代為處理，因此毋須提早抵達辦理登機手續，大約在起飛前15分鐘內到達便可。

問：不少公司會選擇包機讓員工一起旅行，你們會提供一條龍協助及籌劃嗎？

答：我們會與相關公司緊密聯繫，提供一切有關飛機租賃事宜的專業知識。我們亦可度身訂造各種公司的專屬服務或產品，例如專屬候機室、機組人員制服，以及各種飛機用品等，甚至連飛機的外觀也可根據公司的要求作修飾。這些服務除可讓員工享有一趟愉快旅程外，亦可提升品牌知名度及企業形象。

Q: Roughly how much do charter flight services cost?

A: Actually, chartering a plane is by no means the preserve of the rich, and

services are very flexible in terms of the number of people, with anything from less than 20 up to as many as 1,000.

In terms of pricing, with the effects of different factors such as the model of aircraft, the travel distance, the airports used, and the handling fees, it is hard to generalize about costs. For example, if you take a Bombardier Challenger 605 (12 seats) from Hong Kong to Chiang Mai, Thailand, a one-way trip would cost approximately USD47,000, while a return ticket from Hong Kong to Phuket in Thailand would cost USD86,000.

Q: What services are included when chartering a flight? What types of travelers tend to go for charter flights?

A: Besides conventional private plane chartering, there are also the more flexible helicopters, air ambulances for medical transportation, air taxis for short-haul flights, and executive airliners with various facilities. Many travelers that rent charter planes have a particularly need. For example, large music groups may charter a jet for a world tour; companies or organizations may be organizing a large-scale company trip; or companies maybe sending employees to work in a remote region.

Q: What are the benefits of charter flight services?

A: Most business flights only take off and land at specific airports in major cities, and they have set flight times. However, with a charter, you can take

off or land at more distant airports with no need to change planes, and the pickup time can be adjusted to the passengers' needs. Moreover, charter companies provide exclusive boarding locations and services that save time. Passengers can even bring pets onboard, and of course chartering a plane is a comfortable experience to enjoy in itself.

Q: Are there any restrictions on chartering a flight?

A: Basically no. That said, government permission is required for planes to take off and land in certain countries and at certain airports. For this reason, you should contact the charter flight provider as early as possible if you are planning to charter a plane.

Q: Is there any information that passengers need to prepare before taking a charter flight?

A: The customer manager will identify the optimal departure and arrival airports for travelers based on their place of departure, destination, number of passengers, and departure time. In addition, if the passengers have any special luggage or pets that they wish to bring on board, or any specific requirements in terms of onboard facilities, they should mention them at the earliest opportunity.

Q: What is the general process for charter flight services?

A: First, we will find out the passengers' requirements, then offer a range of

service options, each of which will include details of the type, facilities, arrangements and prices for the aircraft and airports. The customer manager will then provide the travelers with detailed flight information and boarding routes, and the passengers just need to board the aircraft on the day of departure in accordance with the instructions.

Q: If one is boarding in Hong Kong, what is the usual procedure?

A: We will arrange for travelers to board at Hong Kong Business Aviation Centre, which is close to Hong Kong International Airport. In terms of boarding, passengers only need to show the receptionist their identity documents, so you can arrive around 15 minutes before takeoff.

Q: Many companies choose to charter flights so their employees can travel together. Do you provide one-stop-shop assistance and plans for this?

A: We stay in close contact with the companies involved, and provide specialist expertise that covers everything to do with chartering planes. We can also offer exclusive services that are tailored to the customer's requirements, for example by including exclusive lounges, crew uniforms, and a variety of items for onboard use; even the exterior appearance of the plane can be embellished as the company requires. Besides making your employees' trip more enjoyable, all of this helps improve your brand popularity and corporate image. ☎



James Royds/Corbis

《流浪地球》中國科幻新紀元

The Wandering Earth A New Era in Chinese Sci-Fi

早在劉慈欣以《三體》拿下雨果獎躋身國際科幻大家之前，他的短篇創作已經廣受歡迎。這本選集主要收錄了劉慈欣六篇新舊作品，反映他的創作原點。以下選出其中部分，淺談我的看法。

〈流浪地球〉(2000)

這故事從頭到尾瀰漫遊子漂泊不定的氛圍，是劉慈欣第一部被改編成電影公映的作品。本文展示了他架構宏大壯麗工程的能力，在在表現出硬底子的工程師背景，而“你想像一個巨大的宮殿，有雅典衛城上的神殿那麼大……而你，是那巨大宮殿地板上的——一個細菌。”這種精準的文字和比喻，則屬於科幻小說作家的獨特想像。

不過，我更為欣賞的是故事中“遠日點”和“近日點”的設計。人類要逃出生天竟要經歷冰火五重天的劫難，但即使逃離到木星之外，人類仍未抵達天堂，反而陷入大規模戰爭的地獄裏。這部小說篇幅不長，卻隱然有史詩式氣勢，為日後創作《三體》埋下伏筆。

〈鄉村教師〉(2000)

這個故事雙線敘事，它最與眾不同之處，就是其中一條線竟然以鄉村為背景，寫來有傷痕文學的味道；另一條線，卻在離地球五萬光年的銀河系中心。

然而，故事最有趣的不是這個雙線反差下的敘事美學，反而是另一情節：鄉村裏一個剛把牛頓力學塞進腦袋的學生，給外星族群誤打誤撞找到，原來他才是人類文明避免毀滅的關鍵！此一黑色幽默藏在一個調子悲情的故事裏，意義非凡，引發“悲中有喜，喜中有悲”的效果。



《流浪地球》 The Wandering Earth

作者 Author:
劉慈欣
Liu Cixin

香港中和出版社有限公司
Hong Kong Open Page
Publishing Co Ltd



〈黃金原野〉(2018)

這是劉慈欣睽違八年的新短篇，也是在《三體》三部曲後沉澱多時的首作，反映了他最近的創作狀態。此篇原是應 MIT Technology Review 的短篇集 *Twelve Tomorrows* 而寫。經過《三體》的洗禮，〈黃金原野〉故事說得更流暢，也更有電影感。為方便翻譯，主角取洋名。文中的“冬神”是一種藥物，但故事鋪排劉慈欣用一貫的“工程系小說”來處理。故事最後提及的大饑荒時代，難免讓人想起〈鄉村教師〉裏提及的“旱年”。

對中國科幻的影響

我一直認為劉慈欣對中國科幻的影響，相當於日本作家綾辻行人之於日本推理。後者的《殺人十角館》於1987年推出時，被評為人物設計單

薄，但這部沿襲古典推理“暴風雪山莊”（又稱“孤島模式”）的作品實則蘊藏巨大的創意，為日本推理小說帶來翻江倒海的巨大改變，令本格推理復興，1987年也因此被視為“新本格元年”。

同理，劉慈欣的短篇不重人物心理描寫，在於他要顧及的世界太宏大，要處理的往往不是人與人之間的關係，而是人類和外星族群的關係。他用字的質樸無華也讓讀者心無罣礙，專注在科幻設定上。他的文學創作成就已獲公認，而《流浪地球》電影大收旺場，亦可謂締造了“中國科幻電影元年”。👉

文章作者：香港科幻小說家譚劍（小標題為編者所加）
資料來源：知書

This is a collection of six works by Liu Cixin, both old and new, which reflect his creative origins. Below is a selection of these works with some words about each from me.

The Wandering Earth (2000)

This story is filled with a sense of wandering from beginning to end, and is Liu's first book to be adapted into a film for public release. The book demonstrates his ability to construct magnificent projects on a grand scale whilst revealing his solid background in engineering.

In the story, in order to escape to a new paradise, humanity must undergo terrible devastation. Even after escaping beyond Jupiter, however, humanity finds no paradise, but instead becomes embroiled in the hell of a massive war. This novella is not long, but the style is epic, a foreshadowing of *The Three-Body Problem* that Liu would later write.

The Village Schoolteacher (2000)

This story has a dual-line narrative. What sets it apart from other works is that one narrative is set against a rural background, while the other is set at the center of the Galaxy, 50,000 light years from Earth.

However, the most interesting part of the story is that a student living in the village who has been cramming his head with Newton's mechanics is found by accident by a race of aliens, and he turns out to be the key to avoiding the annihilation of human civilization! Liu's use of black humor hidden inside this sad story is extraordinary.

Fields of Gold (2018)

This is Liu's new short story after eight years and reflects his most recent creativity. Having undergone the baptism of *The Three-Body Problem*, *Fields of Gold* is a much more fluid and cinematic tale. The "Winter" mentioned in the book is a drug, but the layout of the story follows Liu's usual "engineering fiction" formula. The final reference to the era of famine in the story inevitably reminds one of the "drought" in *The Village Schoolteacher*.

Influence on Chinese Sci-Fi

I have always believed that Liu's influence on Chinese science fiction is equivalent to Japanese writer Yukito Ayatsuji's influence on mystery writing in Japan. When Ayatsuji's *The Decagon House Murders* was brought out in 1987, its character design was rated as flimsy, but in fact, it concealed a tremendous creativity that

ended up bringing about a seismic shift in Japanese detective fiction.

By the same token, Liu's short stories do not focus on the psychology of his characters because the world he is trying to create is too vast. The words that Liu uses are simple, and his writing keeps the reader focused on his sci-fi settings. His literary achievements have been recognized. The film adaptation of *The Wandering Earth* has achieved tremendous success and has arguably ushered in "the first year of Chinese Sci-Fi Films' Era".

Author of the article: Hong Kong sci-fi writer Albert Tam (article revised by the editors)

Source: NowBook

如欲收聽《品牌成功7R法》的解讀錄音，請即下載知書APP。
If you would like to listen to a commentary of *Successful 7R Brand Secrets*, please download the "NowBook" APP (Chinese version only).



8折 購買《流浪地球》

Enjoy 20% off for purchasing *The Wandering Earth*

《商薈》讀者凡於超閱網購買《流浪地球》實體版，付款時輸入優惠碼 **nowbook5**，即可享8折優惠。

CGCC Vision readers can enjoy a special 20% off discount at Super Book City when they purchase the paperback copy of *The Wandering Earth*. Simply enter "**nowbook5**" in the discount code box at checkout.

- 此優惠只適用於購買上述書籍，不可兌換現金及與其他優惠同時使用。
- 如有任何爭議，超閱網保留此優惠之最終決定權。
- 上述優惠有效期至2020年5月31日
- The offer is only applicable to purchasing the aforementioned title. It cannot be exchanged for cash nor used with other offers.
- In case of dispute, the decision on the offer of Super Book City shall be final.
- The offer is valid until 31 May 2020.

超閱網 Super Book City:

<http://www.superbookcity.com/9789888570171>





津港網上聯合推介會

Tianjin-Hong Kong Online Promotion Conference

本會與天津市政府聯合舉辦網上推介會，介紹天津自貿區營商環境和最新政策、以及天津國企混合所有制改革項目。

本會會長蔡冠深表示，在新冠病毒疫情影響下，希望通過網上交流會，繼續協助會員和工商界尋找合作機會。隨着“京津冀協同發展”和“一帶一路”不斷深化，配以天津自貿區建設，津港經貿合作空間廣闊，香港在金融、專業服務、科研等方面都可與天津加強合作。

天津市副市長金湘軍指出，津港兩地交往源遠流長，截至2019年，香港累計在天津投資設立企業約11,000家，佔全市合同外資六成以上，香港多家知名企業多年來落戶天津，為天津高質量發展不斷注入新活力。

推介會吸引近百名來自不同行業的工商界人士參加，包括本會副會長王惠貞，永遠榮譽會長李德麟，常董蔡關穎琴、邱建新，會董鍾立強、樊敏華等，多名參加者並即時向天津自貿區代表提問交流。(31/3) 📺

The Chamber and Tianjin Municipal Government jointly held an online promotion conference to introduce the business environment and the latest policies of the Tianjin Free Trade Zone, as well as the Tianjin state-owned enterprise reform project.

Jonathan Choi, the Chamber's Chairman, said that under the impact of the Covid-19 epidemic, he hopes to assist members and the business community in finding cooperation opportunities through online conference. With the continuous development of “Beijing-Tianjin-Hebei Coordinated Development” and “Belt and Road”, as well as the construction of Tianjin Free Trade Zone, there's great potential for economic cooperation between Tianjin and Hong Kong. Hong Kong can strengthen cooperation with Tianjin in finance, professional services and scientific research.

Jin Xiangjun, Vice Mayor of Tianjin, pointed out that the exchanges between Tianjin and Hong Kong have a long history. As of 2019 Hong Kong has invested around 11,000 enterprises in Tianjin, accounting for more than 60% of the contractual foreign investment in the city. Many well-known Hong Kong companies have settled in Tianjin for years, continuously support the high-quality development of Tianjin.

The conference attracted about 100 participants from different business sectors, including **the Chamber's Vice-chairman Connie Wong; Life Honorary Chairman William Lee; Standing Committee Members Janice Choi and Qiu Jianxin; Committee Members Chung Lap-keung and Fan Minhua**. Some participants asked questions and exchanged idea with the representatives of the Tianjin Free Trade Zone. (31/3) 📺

接待嘉賓 Reception of Guests



中聯辦協調部副部長王雲波（前排左三）(12/3)

Wang Yunbo (third from left, front row), Deputy Director of the Coordination Department of the Liaison Office of the Central People's Government in the HKSAR



1



2

1. 婦女委員會邀得香港中律協會會長陳曼琪律師，介紹立法會功能界別選舉情況及相關的法律知識，並鼓勵與會者履行公民責任，於立法會選舉投票。(19/3)

Chan Man-ki, President of the Small Medium Law Firms Association of Hong Kong, was invited by the Ladies' Committee to introduce the Legislative Council's functional constituency election and related legal details. Participants were encouraged to vote in the Legislative Council election.

2. 婦女委員會邀得立法會飲食界代表張宇人議員擔任講者，以網上直播向會員介紹政府抗疫基金對飲食業支援的詳情，以及其他相關援助政策，並分享飲食業的防疫須知。(27/3)

Cheung Yu-yan, Representative of the Catering functional constituency in the Legislative Council, was invited by the Ladies' Committee to introduce government's Anti-epidemic Fund in the perspective of the catering industry. In the webcast, he has shared anti-epidemic instructions of the industry as well.

會員活動 Members' Activities