

商 卷

CGCC VISION

中東經濟多元化 香港優勢拓商機

HONG KONG TAPS INTO BUSINESS
OPPORTUNITIES AMID ECONOMIC
DIVERSIFICATION IN MIDDLE EAST

KUWAIT



中美博弈成常態
商界宜靈活應對

Staying Agile in Response to
Normalized China-US Competition

UAE



QATAR



ChatGPT:
當紅炸子雞 孕育新商機

ChatGPT: The Latest Craze that
Breeds New Business Opportunities



香港中華總商會

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深化工商界在“一帶一路”的功能角色

STRENGTHENING THE ROLE OF HONG KONG'S BUSINESS SECTOR IN THE "BELT AND ROAD" INITIATIVE

今年是國家主席習近平提出“一帶一路”倡議的十周年。多年來，“一帶一路”沿線國家及地區合作不斷加強，涵蓋範疇亦愈益多元化。在中央和特區政府大力支持下，香港工商界在“一帶一路”市場參與程度更深更廣。上月，中總組織商務考察團赴中東科威特、卡塔爾、阿聯酋三國訪問，拜訪多個政商界別，更與當地商會簽署多份合作備忘，為深化彼此經貿互動合作、進一步探索“一帶一路”市場商機發揮積極作用。

加強中東聯繫交流

中東地區是“一帶一路”的重要節點，近年積極推動經濟多元發展，特別在金融科技、基礎建設等範疇加大發展力度，為“一帶一路”以至環球市場提供龐大新機遇。中央已跟20個阿拉伯國家簽署共建“一帶一路”合作文件，達成200多個大型合作項目。行政長官今年二月訪問中東，亦交換了13份合作備忘或意向書，涵蓋金融、創科、商務、專業、交通和能源等範疇，為深化推進香港與中東合作開啟新里程。這次中總考察團深刻感受到中東國家對“一帶一路”的熱情響應，以及對香港和內地市場興趣濃厚。

香港一直發揮連通內地與國際的“超級聯繫人”角色，在金融、專業服務、投資、法律、風險管理等領域提供高標準服務支援。特區政府可積極鼓勵內地和中東企業在香港設立區域總部，利用香港投融资和專業服務優勢，推動“一帶一路”項目發展，並提供商業仲裁和爭議解決服務。香港貿易發展局可主導成立商貿聯絡及服務中心，提供商務諮詢、企業註冊等一站式服務，支援內地與中東國家等“一帶一路”沿線地區雙向投資。

中總亦分別與科威特及迪拜商會簽署合作備忘錄，推動工商企業透過商貿資訊交流、合作舉辦展覽會、座談交流等活動，全面加強彼此合作。迪拜商會已表示將在香港設立辦公室，為彼此企業與鄰近市場構建交流平台。

發揮香港金融優勢

近年，中東積極吸引投資、鼓勵創新、發展科技，讓經

濟展現較大韌性和潛力。今次訪問團對中東營商環境的觀感十分正面，當中與科威特最大集團之一 Alghanim 進行交流，了解該集團涉足的領域廣泛，令人印象深刻。

香港作為國際金融中心，在助力中東等“一帶一路”投融资項目安排可發揮重要功能。香港的中資銀行可扮演牽頭角色，設立以人民幣計價的“一帶一路”項目貸款安排，並期望國家亦可支持香港發行“一帶一路”主題債券，吸引“一帶一路”沿線重大項目利用香港資本市場籌集資金。

此行我們拜訪的中東大型企業和主權基金，他們都在北京、上海和香港開設投資機構，對內地尤其粵港澳大灣區的投資機遇深表興趣。香港應積極運用與內地市場互聯互通的獨特優勢，吸引中東企業來港上市，推動發行綠色債券，打造香港成為“一帶一路”綠色金融發展樞紐。

攜手拓展創科商機

中東近年積極推動科創發展。以科威特為例，該國提出“2035 科威特願景計劃”，透過建立知識經濟發展戰略，全力支持人工智能、再生能源、環保等科研發展。香港基礎科研實力雄厚，國家明確支持香港建設國際創科技中心，通過與大灣區強強聯手，着力建設全球科創新高地。香港科創平台可為中東企業提供全方位科研支援，協助當地初創企業開拓環球市場。

大灣區亦致力推進高新科技與先進製造業發展。香港可協助包括中東地區在內的“一帶一路”沿線工商企業在大灣區探索創科投資機會、設立生產基地，推動將科研成果商品化，並把產品推廣至大灣區以至全國銷售。

總括而言，今次中東商務考察團對深化香港與中東地區交流合作、探索“一帶一路”市場發展空間發揮積極作用。中總將繼續透過組織內地與海外考察交流活動，與內地和“一帶一路”地區的政商各界加強聯繫，積極發揮“內聯外通”作用，講好中國和香港故事。📍

“ 今次中東商務考察團對深化香港與中東地區交流合作發揮積極作用。中總將繼續透過組織考察交流活動，與內地和“一帶一路”地區的政商各界加強聯繫。

CGCC's business delegation to the Middle East has been useful in promoting exchange and cooperation between Hong Kong and the Middle East. Through similar delegations and exchange activities, the Chamber will continue to strengthen ties with the political and business sectors in the Mainland and the B&R regions. ”

It was 10 years ago when President Xi Jinping put forward the “Belt and Road” Initiative (B&R). Since then, the Hong Kong business sector's involvement in the B&R markets has been ever-increasing. When it comes to promoting trade cooperation and identifying business opportunities in the B&R markets, CGCC plays an active role. Just last month, we organized a trade delegation to three Middle Eastern countries, namely Kuwait, Qatar and the United Arab Emirates.

Fostering ties and exchange with the Middle East

The Middle East is an important node in the B&R. The region's intensified efforts to promote diverse economic development in recent years have created massive new opportunities for B&R and even worldwide markets. To date, the Central Government has signed B&R cooperation documents with 20 Arab countries and carried out over 200 joint large-scale projects. Meanwhile, the HKSAR Chief Executive's visit to the Middle East back in February brought relations between Hong Kong and the Middle East to new heights. Indeed, during CGCC's delegation last month, we experienced the zealous support of the Middle Eastern countries for the B&R Initiative and their interest in the Hong Kong and Mainland markets.

Capitalizing on Hong Kong's “super connector” role, the HKSAR Government can try to attract Mainland and Middle Eastern businesses to set up their regional headquarters in Hong Kong, and make use of the city's strengths in investment, financing and professional services to promote B&R projects. The Hong Kong Trade Development Council can contribute by supporting two-way investments between the Mainland and the B&R regions which cover the Middle East.

CGCC has signed memoranda of understanding with Kuwait and the Dubai Chamber of Commerce, with a view to strengthening cooperation on all fronts between our respective business communities through exchange of trade information, joint exhibitions, talks, and other activities. The Dubai Chamber of Commerce has expressed plans to set up an office in Hong Kong, which will provide a new communication platform for businesses in both cities and nearby markets.

Leveraging Hong Kong's strengths in finance

In recent years, the Middle East region has been actively attracting investments to enhance economic resilience and potential. Our impression of the region's business environment during the recent trip is a highly positive one. We were especially

impressed by our exchange with Alghanim, one of the biggest companies in Kuwait, which offered us a glimpse into the company's wide-ranging businesses.

Hong Kong can certainly take up an important role in supporting the investments and financing of projects in the B&R including the Middle Eastern markets. For instance, the Chinese banks in Hong Kong can pioneer RMB-denominated loans for B&R projects. We hope the Central Government will also support the issuing of B&R bonds in Hong Kong, which will attract fund-raising by big B&R projects in Hong Kong's capital market.

The large corporations and sovereign wealth funds that our delegation visited in the Middle East all showed great interest in the investment opportunities in the Mainland, and in particular, the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area). Hong Kong should proactively appeal to Middle Eastern companies to get listed in Hong Kong. It should also promote green bonds to turn Hong Kong into the green financial hub under the B&R.

Expanding I&T business opportunities in partnership

In recent years, the Middle East has stepped up promoting the growth of innovation and technology (I&T). “Kuwait Vision 2035”, for example, promises strong support for scientific and technological development. Given Hong Kong's high capability in basic research, the city's I&T platforms can team up with their counterparts in the Greater Bay Area to provide all-round research support for Middle Eastern businesses and help their start-ups to tap into the global market.

With the Greater Bay Area focused on promoting the developments of advanced technology and advanced manufacturing, Hong Kong can help businesses from the B&R regions explore I&T investment opportunities and set up production sites in the Greater Bay Area, promote the commercialization of scientific research results, and sell products in the Greater Bay Area and even the entire China.

To conclude, CGCC's business delegation to the Middle East has been useful in promoting exchange and cooperation between Hong Kong and the Middle East and in identifying opportunities in the B&R markets. Through similar delegations and exchange activities, the Chamber will continue to strengthen ties with the political and business sectors in the Mainland and the B&R regions. 



穩中躍進 凝聚力量 拼經濟 惠民生

IMPROVING ECONOMY AND PEOPLE'S LIVELIHOOD THROUGH STEADY PROGRESS AND CONSOLIDATED STRENGTH

廖長江 Martin LIAO GBS, SBS, JP
立法會功能界別商界（第二）議員
Legislative Council Member, Commercial (Second) Functional Constituency

固本培元促經濟復甦

預算案將超過八成的資源用於市民和中小企，特別是在資源有限情況下，仍推出消費券、寬減稅款及差餉等一次性紓緩措施，照顧有需要的市民。經濟復甦過程中難免出現不確定因素和起伏，繼續支持中小企，協助中小企站穩陣腳，是應有之義。更重要的是，要根據新時代發展趨勢，支持中小企數碼轉型，並回應業界訴求，在“BUD 專項基金”下推出“申請易”，以及撥款一億元，在未來五年加強中小企資援組的服務，協助中小企走好經濟復甦之路。

推動經濟高質量發展

經濟高質量發展需要更好地將“有為政府”與“高效市場”相結合，作出適時、前瞻部署。預算案分五個年度向貿發局增撥5.5億元，有利於適時協助企業把握“一帶一路”倡議和粵港澳大灣區發展機遇。此外，預算案多項促進香港數字經濟、綠色經濟及第三代互聯網發展的措施，方向正確，關鍵是要促進政策落地和成效。發展數字經濟更要借助市場、企業的力量，避免政府閉門造車。在這次特區政府與立法會進行大灣區訪問的過程中，便有業界領先的公司欲與香港探討合作空間，發展數碼產業及數據中心。

另一方面，香港經濟高質量發展需要更好地融入國家發展大局，增強發展動能。對於“十四五”規劃所確立的香港八大中心，預算案對每個中心都制訂了具體對接措施。以重點領域國際創新科技中心為例，撥出60億元成立以生命健康科技為主題的研究院，以及預留30億元加強人工智能、量子科技等前沿領域建設，均涉及及龐大的財政支出，未來需要政府作更多的解說工作，特別是選取研究項目，以及投資前沿科技領域項目的準則和監察工作，以合理運用公帑。對於預算案中表明打算設立的微電子研發院，特區政府可積極探索與粵港澳大灣區的相關企業和高校攜手，採取比利時 IMEC（校際微電子中心）模式，共

同確立研究方向和項目，組建研發團隊，共享知識產權、共同培養人才，以及共同承擔研發費用和風險。

突破土地、房屋困局

預算案提出具體措施，落實《施政報告》提出的“北部都會區”及“交椅洲人工島”填海的計劃，有望突破本港的發展困局。

坊間一直擔心政府同時推展“北部都會區”及“交椅洲人工島”計劃，會引發財政危機。本港基建嚴重超支及延期並非沒有先例，人工島造價已經上升，賣地收益則下降。大眾的擔心不無道理，不過人工島成本雖然非常昂貴，但政府可以採取公私營合作、發債、鐵路物業項目等不同的融資方式，進行建造工程，避免政府的財政負擔過重。當然，政府還需多向市民解釋，釋除他們的疑慮。

在房屋問題上，預算案指已覓得足夠土地應付未來十年約30萬個公營房屋單位的需求，但造地需時，公屋建屋量仍是頭輕尾重，因此過渡性措施對正在輪候公屋的市民至為重要。雖然簡約公屋被批評建造成本較高，但計劃所帶來的社會效益更大，政府應該在作好選址和成本控制的基礎上，加快推行。此外，可以考慮適當延長過渡性房屋項目的租期，以及加快研究將檢疫設施改為過渡性房屋的可行性，增加容量，避免市民不斷搬遷。

Consolidate strengths to promote economic recovery

Allocating over 80% of resources to benefit the general public and small and medium-sized enterprises (SMEs), the Budget introduced one-off relief measures such as consumption vouchers, tax breaks and rates concession. It is only right to continue supporting SMEs as uncertainties and ups-and-downs will inevitably arise in the process of economic recovery. More importantly, to support the digital transformation of SMEs according to

“今年的財政預算案是本屆特區政府的第一份財政預算案，亦是香港擺脫疫情困擾，恢復與國際及內地通關後的首份預算案。這份預算案對於重啟疫後經濟，以及開啟香港“由治及興”至關重要。

This year's *Budget* is Hong Kong's first one since its emergence from the COVID-19 pandemic overhang and resumption of normal cross-border travel with mainland China and the world. This *Budget* is critical to reigniting the post-pandemic economy. ”

the development trend of the new era, it launched “BUD Easy” under the BUD Fund and allocated HKD100 million to strengthen the services of SME ReachOut to assist SMEs in embarking on the path of economic recovery.

Promote high-quality economic development

High-quality economic development requires a better integration of a “capable government” and an “efficient market” to act in a timely and forward-looking manner. The *Budget* allocated additional funding of HKD550 million in total to the HKTDC over five financial years, which will help assist Hong Kong businesses in seizing opportunities arising from the “Belt and Road” Initiative and the Guangdong-Hong Kong-Macao Greater Bay Area development. In addition, the *Budget* introduced several measures to promote the development of Hong Kong's digital economy and green economy. While this is the right direction, the key is to ensure policy implementation and effectiveness. The development of the digital economy must rely on the power of the market and businesses so that the Government can avoid acting without regard to the real situation. During the visit of the HKSAR Government and the Legislative Council to the Greater Bay Area, some leading companies wanted to discuss cooperation with Hong Kong to develop digital industries and data centers.

Furthermore, Hong Kong's high-quality economic development needs to be better integrated into the overall national development. In this regard, the *Budget* has formulated specific measures for each of Hong Kong's eight centers and hubs. Taking the key International Innovation and Technology Centre as an example, it set aside HKD6 billion to set up thematic research centers related to life and health technology and earmarked HKD3 billion to strengthen the development of frontier technology fields such as artificial intelligence and quantum technology. All of these involve huge fiscal expenditures and need the Government to do more explaining and monitoring to ensure rational use of public funds going forward. Regarding the plan to set up the Microelectronics Research and Development Institute indicated in the *Budget*, the HKSAR Government can explore teaming up with relevant enterprises and universities in the Greater Bay Area and adopt the model of Belgium's IMEC to jointly establish research directions, nurture talents, and bear R&D costs and risks.

Overcoming the land and housing conundrum

The *Budget* put forward specific measures to implement the Northern Metropolis and the Kau Yi Chau Artificial Islands reclamation projects mentioned in the *Policy Address*, which are set to overcome Hong Kong's development predicament.

The public has been concerned that the Government's concurrent implementation of the two projects would trigger a fiscal crisis. The public's concerns are not unfounded. However, although the cost of the artificial islands is very high, the Government can avoid excessive fiscal burden on itself by adopting different methods of financing for the construction. Of course, the Government still needs to explain more to the public.

On the housing issue, the *Budget* stated that sufficient land has been identified to meet the demand for about 300,000 public housing units in the coming decade. However, as land creation takes time, transitional measures are of utmost importance to those who are waiting for public housing. Although Light Public Housing has been criticized for its high construction costs, the social benefits brought by the project are greater. The Government should speed up the implementation on the basis of good site selection and effective cost control. In addition, it can consider appropriately extending the lease period of transitional housing units and expedite the study on the feasibility of converting quarantine facilities into transitional housing in order to increase housing availability so that people do not have to keep relocating. ↻

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

如對文章內容有任何意見，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.

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考察中東

開拓深度經貿合作

VISIT TO THE MIDDLE EAST TO PROMOTE IN-DEPTH
ECONOMIC AND TRADE COOPERATION



當前中東各國經濟發展漸趨多元化，中東同時是“一帶一路”的重要節點，憑藉香港優勢，料可與中東達成合作共贏之局。早前本會會長蔡冠深率領香港商界考察團訪問中東，推動香港與中東深度合作。

Hong Kong is well-positioned with its strengths to work with the Middle East for win-win outcomes. Recently, **Jonathan Choi, the Chamber's Chairman**, led a Hong Kong business delegation to visit the Middle East to promote in-depth cooperation between Hong Kong and the Middle East.



考 察團於五月初啟程前往中東進行為期八天的考察訪問，先後前往科威特、卡塔爾和阿聯酋，與當地的商會、經貿機構及著名企業會面交流，深化彼此在粵港澳大灣區、中東地區以至“一帶一路”市場的合作機遇。

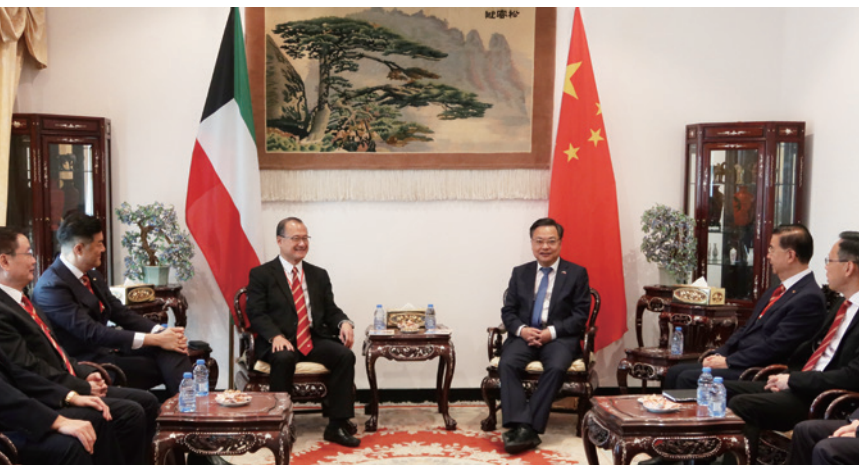
首站科威特 加強港科經貿聯繫

在科威特期間，考察團分別拜訪中國駐科威特大使館、科威特工商會、科威特投資局及科威特直接投資促進局，並與科威特工商會簽署合作備忘錄，為推動兩地業界交流合作提供更廣泛支援。

中國駐科威特大使張建衛與考察團成員會面時強調，中科戰略合作伙伴關係不斷鞏固，雙方在政治、經濟、文化等各領域交流合作持續深化，科方對華合作意願進一步增強，並為香港與科威特合作提供亮麗前景。蔡冠深表示，中總將利用此行積極加強前期調研工作，為推動中科關係深入發展貢獻“香港力量”。

科威特工商會、投資局、直接投資促進局分別向考察團介紹當地營商環境、經貿投資最新情況及“2035科威特願景計劃”。為吸引更多國際跨境企業到當地投資，科威特政府積極優化外資企業相關法規、給予優惠政策和簡化審批手續，推動建設自由貿易區和自由貿易港，並對物流、製造業、再生能源、環保、科研等多個領域發展給予支持。蔡冠深則向當地政商界闡釋大灣區發展情況，並邀請科威特投資局到香港設立辦事處，更好利用香港作為投資大灣區、內地以至全球的重要平台。

此外，本會與科威特工商會簽署合作備忘錄，進一步推動香港與科威特工商企業加強在貿易、投資、創科領域的合作，包括兩地商貿資訊交流、合辦展覽會、座談交流等活動，深化彼此經貿互動合作。考察團一行亦應科威特最大集團之一 Alghanim 的家族成員邀請進行交流，該集團業務涉及建築、國防、航運交通、汽車零售、國際貿易、醫療及房地產投資等不同領域。



■ 拜會中國駐科威特大使張建衛（右三）
Calling on Zhang Jianwei, China's Ambassador to Kuwait (third from right)



■ 與科威特工商會簽訂合作備忘錄
Signing a memorandum of cooperation with the KCCI

■ 訪科威特直接投資促進局
Visiting the KDIPA





■ 訪科威特投資局
Visiting the KIA

The delegation set off for an eight-day study visit to the Middle East in early May, where it visited Kuwait, Qatar and the United Arab Emirates (UAE) in succession to meet and network with local chambers of commerce, economic and trade organisations, and well-known companies.

First stop in Kuwait to strengthen Hong Kong-Kuwait economic and trade ties

While in Kuwait, the delegation visited the Chinese Embassy, the Kuwait Chamber of Commerce and Industry (KCCI), the Kuwait Investment Authority (KIA) and the Kuwait Direct Investment Promotion Authority (KDIPA), and signed a memorandum of cooperation with the KCCI to provide more extensive support for promoting exchanges and cooperation between the business communities of the two places.

Zhang Jianwei, China's Ambassador to Kuwait, met with members of the delegation, where he stressed that Kuwait has further strengthened its willingness to collaborate with China as the two countries continually consolidate their strategic partnership. Choi said that the Chamber will use this trip to actively strengthen the preliminary

research work to contribute to the “power of Hong Kong” in promoting in-depth development of China-Kuwait relations.

The KCCI, the KIA and the KDIPA respectively introduced the local business environment, the latest economic, trade and investment developments, and the “Kuwait Vision 2035” to the delegation. To attract more international cross-border enterprises to invest locally, the Kuwaiti government actively improves the relevant laws and regulations for foreign-funded enterprises and pushes forward the construction of free trade zones and free trade ports. Choi explained the development of the Guangdong-Hong Kong-Macao Greater Bay Area to the local political and business communities, and invited the KIA to set up an office in Hong Kong.

In addition, the Chamber signed a memorandum of cooperation with the KCCI for further promotion of cooperation between Hong Kong and Kuwait business enterprises in the fields of trade, investment, and innovation and technology (I&T). The delegation, upon invitation, also met with family members of Alghanim, one of the largest groups in Kuwait.

■ 與科威特最大集團之一 Alghanim 的家族成員會面
Meeting with family members of Alghanim, one of the largest groups in Kuwait





■ 訪卡塔爾商會
Visiting the QCCI



■ 拜會中國駐卡塔爾大使館代辦陳越（左五）
Calling on Chen Yue, Chargé d'Affaires at the Chinese Embassy in Qatar
(fifth from left)

赴卡塔爾探尋金融合作機遇

隨後考察團轉赴卡塔爾多哈，拜訪中國駐卡塔爾大使館和卡塔爾商會，並分別與卡塔爾投資管理局和金融中心管理局交流，探討加強香港與卡塔爾工商經貿聯繫，特別在推動金融領域等合作商機。

中國駐卡塔爾大使館代辦陳越會見考察團時指出，今年是中卡建交 35 周年，雙方一直保持良好關係。卡塔爾通過舉辦世界盃，全面提升國家形象，現正處於戰略發展機遇期和經濟上升期，將為海外投資者帶來龐大發展商機，並強調香港尤其在金融與專業服務可為深化中卡經貿合作發揮關鍵作用。

在拜訪卡塔爾商會期間，蔡冠深向與會的第一副主席 **Mohamed bin Ahmed bin Twar Al-Kuwari** 及該會多位領導、企業代表介紹香港及內地，特別是粵港澳大灣區的投資環境和機遇。卡塔爾商會代表指出，他們亦十分重視與香港工商界加強合作，並建議中總在當地設立辦事處，攜手開拓當地以至“一帶一路”市場發展機遇。

卡塔爾投資管理局和卡塔爾金融中心管理局代表分別向考察團團詳細介紹當地的營商和投資環境最新情況。卡塔爾投資管理局表示，香港作為進軍內地市場的橋頭堡，該局十分重視與香港在投融資和金融服務支援等方面的全方位對接。卡塔爾金融中心管理局商務發展副總監陳宛笙及 **Senior Associate Hamad Al Nasr** 指出，卡塔爾金融中心作為當地吸引海外投資的重要平台，自 2019 年起進一步推出多項加大對外資開放的新政策，除少部分如銀行、保



■ 訪卡爾投資管理局
Visiting the QIA

險等仍受管制的行業外，海外投資者在大部分行業均可持有百分百股權，並可投資於當地兩個自由貿易區，這些都是便利港資和華資企業赴卡爾經營投資的安排。

Visit to Qatar to explore opportunities for financial cooperation

After that, the delegation went to Doha, Qatar, where it visited the Chinese Embassy and the Qatar Chamber of Commerce & Industry (QCCI), and met with the Qatar Investment Authority (QIA) and the Qatar Financial Centre Authority (QFCA) separately to discuss about strengthening business, economic and trade ties between Hong Kong and Qatar, especially in the promotion of cooperation opportunities in the financial field.

Chen Yue, Chargé d'Affaires at the Chinese Embassy in Qatar, met with the delegation, where he pointed out that this year marks the 35th anniversary of the establishment of diplomatic relations between China and Qatar, and the two countries have always maintained good relations. Qatar is now in a period of strategic development opportunities and economic

upswing, which will bring huge business opportunities for overseas investors. He stressed that Hong Kong can play a key role in deepening China-Qatar economic and trade cooperation.

During the delegation's visit to the QCCI, Choi introduced Hong Kong and Mainland China to **the QCCI's First Vice Chairman Mohamed bin Ahmed bin Twar Al-Kuwari** and several of its leaders and company representatives. Representatives of the QCCI said that they attach great importance to strengthening cooperation with the Hong Kong business community, and suggested that the Chamber set up an office in Qatar to jointly explore opportunities.

Representatives of the QIA and the QFCA respectively briefed the delegation on the latest developments of the local business and investment environments. The QIA stated that it attaches great importance to the all-round connection with Hong Kong in investment, financing and financial service support. **Chen Wansheng, the QFCA's Business Development Deputy Director and Hamad Al Nasr, Senior Associate** said that since the Qatar Financial Centre (QFC) further introduced several new policies in 2019 to further open up to foreign capital, overseas investors can now hold a 100% stake in companies in most industries and invest in two local free trade zones, which will help facilitate Hong Kong-funded and Chinese-funded enterprises in this regard.

■ 訪卡爾金融中心管理局
Visiting the QFCA





阿聯酋 UAE



■ 拜會中國駐阿聯酋大使張益明（前排左三）
Calling on Zhang Yiming, Chinese Ambassador to the UAE (front row, third from left)



■ 拜會中國駐迪拜總領事李旭航（前排右三）
Calling on Li Xuhang, China's Consul General in Dubai (front row, third from right)

推動香港與阿聯酋互補共贏

考察團再移師阿聯酋繼續考察行程，拜訪中國駐阿聯酋大使館及駐迪拜領事館。訪問團亦與迪拜商會就深化推進阿聯酋與內地和香港的經濟及商貿交流簽署合作備忘錄。訪問團此行亦與香港駐迪拜經濟貿易辦事處舉行交流午宴，並於阿布扎比進行多個商務及文化考察。

中國駐阿聯酋大使張益明會見考察團時，祝賀中總海灣三國訪問成功。是次考察團是繼習主席來訪、行政長官李家超中東訪問後的來訪，可說及時掌握先機，進一步推動香港工商界對阿聯酋的認識，並指阿聯酋採取一系

列政策措施，打造全面開放、包容、創新的營商環境，力求與世界接軌。中國駐迪拜總領事李旭航亦表示，迪拜已成功由資源型經濟轉為服務型經濟，政府服務意識及效率為海灣國家之冠，有利營商環境。他提醒投資者需仔細研究當地法規法例，避免因疏忽了解而引致政府罰款。

在拜訪迪拜商會期間，蔡冠深向**迪拜商會主席兼行政總裁 Mohammad Lootah** 及多位領導介紹粵港澳大灣區投資環境和機遇。雙方更於會上簽署合作備忘錄，全面加强在經貿投資、創科等領域合作；迪拜商會更表示將在香港設立辦公室，為企業開拓彼此及鄰近區域市場構建交流平台。

在香港駐迪拜經濟貿易辦事處與中總考察團舉辦交流午宴上，**處長李國雄**樂見香港和內地企業在中東地區蓬勃發展，再次證明香港確實是“一帶一路”倡議的關鍵紐帶和功能平台。蔡冠深感謝經貿辦致力為香港企業拓展中東市場提供資訊及支援。

考察團亦拜訪阿布扎比全球市場金融服務監管局。該局行政總裁 **Emmanuel Givanakis** 介紹當地金融自貿區的



■ 與迪拜商會簽署合作備忘錄
Signing a memorandum of cooperation with the DCC



■ 與香港駐迪拜經濟貿易辦事處舉行交流午宴
Holding a networking luncheon with the Dubai ETO

營商環境，強調區內擁有獨立的立法和司法權，民事和商事糾紛亦採用普通法，有助吸引香港和內地等海外企業到當地投資。

在阿布扎比期間，考察團拜訪了阿布扎比穆巴達拉發展公司，就當地營商和投資環境、企業合作交流意見，並參觀阿布扎比羅浮宮、大清真寺和總統府等多個景點，親身體驗當地風俗文化。

Promoting mutual reinforcement and win-win between Hong Kong and the UAE

The delegation then went to the UAE to continue its trip and visited the Chinese embassy in the UAE and the Chinese Consulate in Dubai. The delegation signed a memorandum of cooperation with the Dubai Chamber of Commerce (DCC) on deepening the UAE's economic, business and trade exchanges with Mainland China and Hong Kong. The delegation also held a networking luncheon with the Hong Kong Economic and Trade Office in Dubai (Dubai ETO) and went on several business and cultural visits in Abu Dhabi.

When **Zhang Yiming, China's Ambassador to the UAE**, met with the delegation, he said that the UAE has adopted a series of policies and measures to create a fully open, inclusive and innovative business environment that is in line with the world. **Li Xuhang, China's Consul General in Dubai**, said

that Dubai has successfully transitioned from a resource-based economy to a service-oriented economy, and its government's service awareness and efficiency are the highest among the Gulf countries. He reminded investors to judiciously study the local laws and regulations to avoid government fines.

During the visit to the DCC, Choi introduced the Greater Bay Area's investment environment and opportunities to the **DCC's President and CEO Mohammad Lootah** and several of its leaders. At the meeting, the two sides signed a memorandum of cooperation and the DCC stated that it will set up an office in Hong Kong.

At the networking luncheon held between the Dubai ETO and the Chamber's delegation, **Damian Lee, Director-General of Hong Kong Economic and Trade Affairs in Dubai**, said that Hong Kong is indeed a key link and functional platform of the "Belt and Road" Initiative. Choi thanked the Dubai ETO for its dedication to providing information and support for Hong Kong businesses to tap into the Middle East market.

The delegation also visited the Financial Services Regulatory Authority (FSRA) of Abu Dhabi Global Market (ADGM). **Emmanuel Givanakis, CEO of the FSRA of ADGM**, introduced the business environment of the local financial free trade zone, stressing that the zone has independent legislative and judicial powers, which will help attract overseas companies such as those from Hong Kong and Mainland China to invest in the local area.

While in Abu Dhabi, the delegation visited the Mubadala Development Company, where they exchanged views on the local business and investment environments, and business cooperation. The delegation also visited several scenic spots.

■ 訪阿布扎比全球市場金融服務監管局
Visiting the FSRA of ADGM



蔡冠深： 中東團成果豐碩 凸顯中總橋樑功能

Jonathan Choi: Fruitful delegation to Middle East highlights the Chamber's function as a bridge

風塵僕僕，八天內走訪科威特、卡塔爾及阿聯酋三國，馬拉松式與當地政商界作商務洽談、聯誼交流，行程十分緊湊。回港後，蔡冠深即接受《商薈》專訪，分享是次中東之行成果。雖說風塵僕僕，卻絲毫不見疲態，其魄力和幹勁，着實令人佩服。

中東之行乃響應國策

甫開首，蔡冠深即闡釋此次中東訪問團的緣起。“去年中國與多個阿拉伯國家舉辦首屆‘中阿峰會’，國家主席習近平在會上作出重要講話，於國際上帶來廣泛回響；今年二月行政長官李家超亦出訪中東，推動香港和中東地區的經貿合作。中總作為工商團體，自有責任響應國策、充分發揮在工商界的橋樑功能，本次中東之行便由此而來。”

近年中國與中東地區貿易關係發展迅速，不但購入大量石油、天然氣，同時透過“一帶一路”積極投資當地發電廠、機場、公路等基建；早前更成功斡旋沙特阿拉伯和伊朗兩大“世仇”和解，在在反映中國在中東地區的角色日益重要，中總此番出訪，可說適逢其時。

商貿交流 成果豐碩

蔡冠深以“成果豐碩”四字作為此行的總結。他認為此行充分發揮中總的橋樑角色。“考察團除中總外，尚包括粵港澳大灣區企業家聯盟及香港中國企業協會的成員，雲集了香港企業、駐港國企和央企、大灣區企業家三大範疇，可說極具代表性。”

同時，中總作為工商團體，此行一大目的是與當地工商界交流，並建立友好關係。蔡冠深說：“訪問團所到之處皆獲當地大使館、領事館高規格接待，並與當地工商團體全面對接，探討在傳統商貿、投資、科技、專業人

士服務等領域加強合作。期間我們更與科威特工商會及迪拜商會簽署了合作備忘錄，為往後合作奠下更穩固的基礎。”

香港是國際金融中心，蔡冠深認為與中東地區在金融領域具有廣闊合作空間。早前行政長官李家超訪問中東時，亦積極與當地主權基金溝通接洽。因此，是次中總亦分別與科威特、卡塔爾及阿布扎比的主權基金會面，不遺餘力推廣香港優勢。“我們介紹了香港的超級聯繫人角色，解釋若以香港作為基地，可便捷地投資內地及東盟的廣闊市場，得到對方十分正面的回應。其中迪拜商會更已落實在港開設辦事處。”

難忘中東商界務實作風

在與當地商界人士接觸過程中，蔡冠深坦言對其務實、進取的營商作風印象深刻。“當地商界人士對香港、內地情況瞭如指掌，故雖初次見面，客套話無需贅言，直接可進入商務洽談；加上普遍英語水平甚高，溝通可謂毫無障礙。”而歷訪之三國中，皆設有多個金融開發區、經濟特區，區內均採用普通法和英語，與香港、新加坡等地無縫對接；並設有專門法庭處理商業訴訟，為海外企業到當地投資提供最大便利，在招商上之積極取態可見一斑。

蔡冠深強調，未來中總將繼續組織不同類型訪問團，前往內地、東南亞、歐洲等地考察，發揮好橋樑作用、善用香港超級聯繫人功能，為國家、為香港拓展對外聯繫、招商引資的同時，亦積極說好香港故事，中國故事。📍

Choi shared the results gained from the Middle East trip with CGCC Vision in an exclusive interview immediately after returning to Hong Kong. He showed no tiredness at all despite travelling such long distances.

Middle East trip is a response to national initiative

At the start of the interview, Choi explained the reason for forming the delegation to visit the Middle East. “Following President Xi Jinping’s important speech at the first ‘China-Arab States Summit’ last year, Chief Executive John Lee visited the Middle East in February this year. As a business group, the Chamber naturally has the responsibility to respond to this national initiative.”

China’s trade ties with the Middle East have developed rapidly in recent years. Through the B&R, it has actively invested in local infrastructure such as power plants, airports, and roads. In addition, it successfully mediated the restoration of diplomatic



relations between Saudi Arabia and Iran recently. Therefore, the Chamber's trip to the Middle East has been at the right time.

Business networking delivered fruitful results

Choi summed up the trip as "fruitful". In his view, the trip fully showcased the Chamber's role as a bridge. "The delegation, which also included members of the Guangdong-Hong Kong-Macao Bay Area Entrepreneurs Union and the Hong Kong Chinese Enterprises Association, was very well represented."

At the same time, the main purpose of the Chamber's trip was to network with the local business communities and establish friendly ties. Choi said: "The delegation, which was given high-level receptions wherever it went, fully connected with local business groups to discuss strengthening cooperation in a variety of fields. During the trip, we also signed memoranda of cooperation with the Kuwait Chamber of Commerce and Industry and the Dubai Chamber of Commerce to lay a more solid foundation for future cooperation."

In Choi's view, Hong Kong and the Middle East have broad prospects for cooperation in the financial field. Chief Executive John Lee actively communicated with the local sovereign wealth funds during his recent trip to the Middle East. Therefore, the Chamber also met with the sovereign wealth funds of Kuwait,

Qatar and Abu Dhabi respectively, sparing no effort to promote Hong Kong's strengths. "Our presentation of Hong Kong's super-connector role received a very positive response from them, including the Dubai Chamber of Commerce's confirmation to open an office in Hong Kong."

Pragmatic style of Middle East business communities left a deep impression

Choi said that he was deeply impressed by the pragmatic and enterprising business style of members of the local business communities while interacting with them. "They know the situations in Hong Kong and Mainland China like the back of their hands, and generally have a very high level of English proficiency, so there has been no obstacle to communication." The three countries visited all have several financial development zones and special economic zones. These zones, which use common law and English, have special courts to handle commercial litigation, which provide the greatest convenience for overseas companies to invest in the local areas, so they are very proactive in attracting investment.

Choi stressed that going forward, the Chamber will continue to organise different types of delegations to visit Mainland China, Southeast Asia and Europe to perform its function as a bridge and tell the good stories of Hong Kong and China. 🌀

中東經濟多元化 香港優勢拓商機



HONG KONG TAPS INTO BUSINESS OPPORTUNITIES AMID ECONOMIC DIVERSIFICATION IN MIDDLE EAST

中東市場過往一直被港商忽視，但隨着歐美等傳統市場受疫情及俄烏衝突影響，其需求亦減弱。加上近年國家“一帶一路”倡議成果顯現，中國與中東的經貿往來加深，今天中東市場對港商來說，絕對是一塊有待琢磨的寶玉。

The Middle East market has always been neglected by Hong Kong businesses in the past, but economic and trade ties between China and the Middle East have deepened as “Belt and Road” Initiative (B&R) has delivered results in recent years. Today, the Middle East market definitely looks promising to Hong Kong businesses.



丘應樺 Algernon Yau

配合國策 把握機遇

Dovetail with National Policies to Secure Opportunities

中東近年成為廣受注目的新興市場，行政長官李家超早前亦率領官員和商界代表訪問沙特阿拉伯和阿聯酋，終與兩地機構代表合共簽署13份合作備忘錄或意向書，涵蓋金融、創科、商務、交通、能源等領域。商務及經濟發展局局長丘應樺是中東訪問團成員之一，他在行程中了解到沙特阿拉伯和阿聯酋均希望實現經濟多元化、可持續發展和加強對外投資等，他相信香港若能參與其中，定能互惠共贏。

盼可互惠共贏

香港是國際貿易中心和金融中心，也是專業服務樞紐，丘應樺認為，香港可在金融、物流、創新科技、城市及基礎建設管理、建築設計和工程、法律及商貿仲裁等領域，參與及協助中東和“一帶一路”相關國家開展項目，分享經驗。他續指，中東商界對於粵港澳大灣區發展深感興趣，而香港擁有優秀的專業服務業和國際化優勢，中東企業可利用香港作為跳板走進大灣區，開拓內地更大的市場，這正好展現香港的吸引力。

合作淵源深厚

香港與中東淵源並非近年才建立，丘應樺稱早於40多年前，香港和中東國家已有航空業務聯繫。在商貿方面，香港與中東國家早已建立非常緊密的貿易關係。他以阿

聯酋為例，指出該國是“一帶一路”倡議的堅定夥伴，而香港在2021年已是阿聯酋第七大出口市場。雙方更在2019年簽訂促進和保護投資協定，協定在2020年全面生效。

他稱行政長官率團出訪中東後，特區政府亦已宣佈香港和沙特阿拉伯啟動促進和保護投資協定的正式談判，旨在加強兩地的投資者信心及增加雙邊投資流動。同時，特區政府自2021年起於阿聯酋最大城市迪拜設立香港駐當地經濟貿易辦事處，深化與該國以至中東區內貿易夥伴的聯繫。

籌辦論壇 連結兩地

丘應樺透露，今年適逢共建“一帶一路”倡議十周年，特區政府現正密鑼緊鼓籌辦第八屆“一帶一路高峰論壇”，為內地、海外及本港企業對接提供最大和最重要的“一帶一路”商貿投資平台，配合倡議下“五通”的融合，即是政策溝通、設施聯通、貿易暢通、資金融通和民心相通。他相信有關論壇可進一步強化香港與“一帶一路”經濟體的合作，促進人文交流和開拓商機。

隨着國家成功斡旋並協助沙特阿拉伯和伊朗恢復建交，標誌着國家在中東的政經影響力上升。丘應樺強調，中東是國家“一帶一路”倡議的重要節點之一，為配合國家發展戰略，特區政府將好好把握“一帶一路”倡議帶給香港的無限機遇，積極融入國家發展大局。他表示，今後特區政府將持續推進香港參與共建“一帶一路”的工作，促進與中東國家在經貿、金融和專業服務等多方面的合作，強化香港作為國際循環下國家與世界其他地方的連接平台，同時促進香港參與區域經濟融合，為香港企業帶來更多商機。



The Middle East has become an emerging market attracting wide attention in recent years. Chief Executive John Lee led a team of government officials and business representatives to visit Saudi Arabia and the United Arab Emirates (UAE) recently, and eventually signed a memorandum of understanding or letter of intent on cooperation with representatives of organizations in the two countries. **Algernon Yau, Secretary for Commerce and Economic Development**, was one of the members of the delegation to the Middle East. During the trip, he learned that both Saudi

Arabia and the UAE want to achieve economic diversification, sustainable development, and stronger foreign investments. He is convinced that Hong Kong's participation in them will lead to mutually beneficial and win-win outcomes.

Hoping for mutually beneficial and win-win cooperation

In Yau's view, Hong Kong can participate in and assist the Middle East and B&R countries in carrying out projects in the fields of finance, logistics, innovation and technology (I&T), and urban and infrastructure management. He further said that the business community in the Middle East is deeply interested in the development of the Guangdong-Hong Kong-Macao Greater Bay Area. They can use Hong Kong as a springboard to enter the Greater Bay Area and tap into the larger Mainland market, which precisely demonstrates the appeal of Hong Kong.

Deep and strong cooperation relationship

Hong Kong's relationship with the Middle East was not established in the past few years. Yau said that Hong Kong and Middle Eastern countries had business ties in the aviation industry as far back as over 40 years ago. On the commerce and trade front, Hong Kong has long established very close trade relations with Middle Eastern countries. Using the UAE as an example, he said that Hong Kong was the UAE's seventh largest export market in 2021. The two sides even signed an agreement on promotion and protection of investments in 2019, which came into full effect in 2020.

He said that after the Chief Executive led a delegation to visit the Middle East, the HKSAR Government announced that Hong Kong and Saudi Arabia have started formal negotiations on an agreement to promote and protect investments. Meanwhile, the HKSAR Government has set up a Hong Kong economic and trade office in Dubai since 2021 to deepen trade ties in the region.

Preparation for summit for stronger bilateral connections

Yau revealed that the HKSAR Government is now intensively preparing for the 8th "Belt and Road" Summit to provide the largest B&R business investment platform for business matching in support of the five-pronged approach (policy coordination, connectivity of infrastructure and facilities, unimpeded trade, financial integration, and closer people-to-people ties) under the initiative. He is convinced that the summit can further strengthen Hong Kong's cooperation with the B&R economies to promote people-to-people and cultural ties and tap into business opportunities.

China's successful mediation and assistance in restoring diplomatic relations between Saudi Arabia and Iran marks an increase in the country's political and economic influence in the Middle East. Yau stressed that the HKSAR Government will leverage the unlimited opportunities brought by the B&R to Hong Kong to actively integrate into overall national development. He said that going forward, the HKSAR Government will continue to advance Hong Kong's participation in the joint construction of the B&R, facilitate cooperation with Middle Eastern countries in various aspects such as economy, trade, finance and professional services, and promote Hong Kong's participation in regional economic integration.



薛冠楠 David Sit

中東經濟增長迅速 銳意加強聯繫中國 Middle East Economies Show Rapid Growth and Want to Strengthen Ties with China



根據國際貨幣基金組織（IMF）的資料，中東及北非在2022年的錄得5.3%的GDP增長，較2021年增長了1個百分點，當中以沙特阿拉伯及阿聯酋為首的海灣合作組織（GCC）成員國是推動區內經濟強勁增長的主要動力。IMF預計中東及北非於2023年GDP增長將放緩至3.1%，2024年則有望錄得3.4%。香港貿易發展局助理首席經濟師（亞洲及新興市場研究團隊）薛冠楠表示，由於2022年全球油價受地緣政治衝突影響而急升，帶動產油國家經濟急速增長，但隨着2023年油價回落，區內GDP增幅因此減慢，增長幅度雖不及中國及其他亞洲國家，但總體來說仍然保持活力。

追求經濟多元化

事實上，國家成功斡旋沙特阿拉伯和伊朗，除體現靈活外交手腕，也向外國展示了不可忽視的國際影響力。中東各國也希望擺脫過往過度依賴歐美政經力量，嘗試建立自主發展路線。薛冠楠表示，阿聯酋和沙特阿拉伯早已有計劃發展產油以外的經濟。他說，兩國分別公佈了We the UAE 2031及Saudi Vision 2030，近年亦積極引進國際資金。他以阿聯酋為例，指出近年產油相關淨

收入佔該國的GDP比例不高（按世界銀行的數據，阿聯酋於2020年的相關收入佔全年GDP的11.5%），最大城市迪拜不但積極發展成為中東的金融中心，也着力發展旅遊、區域供應鏈管理和資訊科技等產業，與香港在亞洲的角色類近。

經濟多元 實例湧現

他以在香港發跡的Jacky's Group of Companies為例，指出該公司由當初只經營郵購業務，時至今日已發展以迪拜為第二採購和貿易中心，業務涵蓋電子產品零售、商業解決方案、分銷、物流和有機食品領域，市場遍及亞太、中東和東非。此公司見證了迪拜經濟多元化的步伐，為當地的數碼轉型和可持續發展經濟貢獻不少。

另外，他又以在中東多國經營燈飾生意的Crystal Palace Lighting為例，指出近年因顧客對中國製造及設計的產品水準認識日深，推動公司增加採購中國製造的產品，結果成功開拓中國市場。他引述公司的卡塔爾業務負責人稱，香港的會議展覽業、金融業、覆蓋全亞洲的強大商業網絡，以至香港人的中英雙語能力，均有助促進中東與中國以至亞洲的商業聯繫。

中東在求變 香港迎機遇

有份跟隨中東訪問團出訪的薛冠楠，稱讚中東企業勇於接受新事物。他透露，隨團的一位香港建築師向沙阿兩國官員及企業代表介紹由其創辦的公司，並講解綠色建築設計時，對方表現雀躍，隨即成功與兩國方面簽署合作協議。

薛冠楠明言，看好中東與國家政經關係將日益密切，對於實行“一國兩制”的香港而言，更是發揮獨特優勢的黃金機會。🔗

According to IMF data, the Middle East and North Africa recorded a one percentage point higher growth rate in GDP in 2022 compared with 2021, and member states of the Gulf Cooperation Council (GCC), led by Saudi Arabia and the UAE, were the main drivers of the strong

economic growth in the region. **David Sit, Assistant Principal Economist (Asian and Emerging Markets Research Team) of the Hong Kong Trade Development Council (HKTDC)**, said that as oil prices fall in 2023, oil-producing countries will see a slowdown in GDP growth rates as a result, but overall, they will still maintain vitality.

In pursuit of economic diversification

In fact, China's successful mediation between Saudi Arabia and Iran is a demonstration of its global influence to foreign countries. Countries in the Middle East also want to try to establish an independent development route. Sit said that the UAE and Saudi Arabia have already planned to develop economies other than oil production. Taking the UAE as an example, he said that oil production-related net income has not accounted for a high proportion of the country's GDP in recent years. Dubai, its largest city, is not only actively developing into a financial centre in the Middle East, but also focusing on developing industries such as tourism, regional supply chain management and information technology, which is similar to Hong Kong's role in Asia.

Emergence of instances of economic diversification

Using Jacky's Group of Companies, which made its mark in Hong Kong, as an example, he said that the company was only operating a mail order business at the beginning, but today it has expanded into Dubai, which is now its second procurement and trading centre, with markets covering the Asia-Pacific, the Middle East, and East Africa. This company has witnessed the pace of Dubai's economic diversification,

contributing a lot to the local digital transformation and sustainable economic development.

In addition, he used Crystal Palace Lighting, which operates a lighting business in several countries in the Middle East, as another example. He said that its customers have become more aware of the quality of products made and designed in China in recent years. This has driven the company to source more made-in-China products. As a result, it has successfully tapped into the Chinese market. Quoting the person in charge of the company's business in Qatar, he said that Hong Kong's strong business network and Hong Kongers' bilingual skills in Chinese and English will help facilitate business ties among the Middle East, China and wider Asia.

Hong Kong embraces opportunity as the Middle East seeks change

Sit, who followed the delegation to visit the Middle East, praised the Middle East companies for their courage to embrace new stuff. He revealed that a Hong Kong architect accompanying the delegation introduced the company founded by him to government officials and business representatives of Saudi Arabia and the UAE, and successfully signed a cooperation agreement with the two countries eventually.

Sit stated that he is optimistic that the political and economic relations between the Middle East and China will become increasingly close. For Hong Kong, which adheres to the "One Country, Two Systems" principle, it is a golden opportunity to showcase its distinctive strengths. 🌀



從瑞信事件看 香港金融前景

WHAT THE CREDIT SUISSE INCIDENT REVEALS ABOUT HONG KONG'S FINANCIAL PROSPECTS



有超過167年歷史，被視為“大到不能倒”的瑞士第二大銀行瑞信出現嚴重虧損而陷入困境。在瑞士和美國當局周旋下，結果瑞信在48小時內閃電式被瑞銀收購，才使危機不至於蔓延至國際金融系統。但在全球金融一體化的今天，事件對環球以至香港預示着怎樣的挑戰？

Credit Suisse, the second largest bank in Switzerland, was in trouble with heavy losses. As a result, it was acquired by UBS in a flash within 48 hours in order for the crisis not to spread to the international financial system. What kind of challenges does the incident herald for the world and Hong Kong?



(左起) 李智穎、陳浩濂及李惟宏
(from left) Eva Lee, Joseph Chan and Robert Lee

受 俄烏戰事及美國聯儲局加息影響，歐美銀行爆發2008年金融海嘯後以來最大信心危機。其中美國矽谷銀行、簽名銀行、第一共和銀行倒閉，以及瑞信銀行危機均於短短兩個月內發生，嚴重影響銀行存戶及投資者信心，更令人憂慮歐美銀行事件引發全球金融危機。亞洲若然未能獨善其身，身為國際金融中心的香港，又應如何應對？

陳浩濂：財庫局將致力確保市場穩健有序發展

股票市場活躍、債券樞紐地位領先、保險市場開放，再加上全球最大離岸人民幣中心，種種條件均使**財經事務及庫務局副局長陳浩濂**認為香港作為國際金融中心，具備相當優勢。因此他相信歐美銀行雖然危機乍現，對香港仍然不至造成很大衝擊。

陳浩濂指出，本港財政穩健，截至今年三月底，外匯儲備為4,300億美元，相當於香港流通貨幣1.8倍。國家“十四五”規劃亦一如既往支持香港提升國際金融中心地位，強化香港作為全球離岸人民幣業務樞紐、國際資產管理中心及風險管理中心。他又提到，本港將持續優化金融科技基建，並透過推行不同計劃培養金融科技人才，政府亦透過跨機構合作及各種先導計劃，致力發展綠色金融。他強調，財庫局將致力與所有持分者合作，確保市場穩健有序發展和保障投資者利益，為本港金融服務業尋求更多機遇。

李惟宏：銀行興衰有時 毋須過分敏感

關於瑞信事件及近月銀行倒閉現象，**本會常董、立法會金融服務界議員李惟宏**引述美國聯邦存款保險公司(FDIC)數據指，在2001至2023年間美國共有564家銀行倒閉，故不算罕見。他甚至指出單是在2010年

更有157家倒閉，因此今次個別銀行出現問題亦毋須過分敏感。

李惟宏續表示，銀行倒閉事件固然會引起政府及監管組織關注。但他認為，香港具備一套與國際接軌的監管制度，透明度高且有秩序，目前風險不至於構成系統性問題。同時，新一屆特區政府與立法會良性互動，發揮正能量，亦正積極推動家族辦公室業務，助力人民幣國際化，並一站式吸引金融創新人才，凡此種種令李惟宏對未來國家和香港的金融發展充滿信心。

李智穎：投資佈局宜多元化

瑞銀投資總監辦公室董事總經理李智穎指出，銀行業動盪帶來新風險，利率觸頂時間或提早。當前，更多貨幣市場基金停泊在美聯儲，導致企業的信貸可得性下降。對於美國銀行板塊，基於擔憂宏觀環球趨弱，故她對此並不看好，並建議投資者宜謹慎，因為融資成本高企及信貸壓力上升均不利盈利表現。

至於香港銀行板塊，李智穎認為會無可避免受累於海外銀行業動盪，但幸在與區域銀行相比，香港銀行的財務狀況和資本充足率較為有利。短期投資策略方面，她建議投資者可在美股和成長股之外進行多元化佈局，可選擇投資新興市場股票，亦可關注持續性相關的長期投資主題，包括ESG股票策略與綠色債券等。

上述內容為本會會員服務委員會舉辦的“從瑞信事件看環球金融前景”專題講座之撮要。

The collapse of Silicon Valley Bank, Signature Bank and First Republic Bank of the US, and the Credit Suisse Bank crisis all occurred within just two months, seriously affecting the confidence of bank depositors and investors. How should Hong Kong respond if Asia is unable to remain unscathed?

Joseph Chan: FSTB will strive to ensure steady and orderly development of the market

In the view of **Joseph Chan, Under Secretary for Financial Services and the Treasury**, Hong Kong has considerable advantages as an international financial centre. Therefore, he is certain that although a crisis is looming over European and US banks, it will not have a great impact on Hong Kong.

Chan pointed out that Hong Kong's finances are stable. As of the end of March this year, Hong Kong's foreign exchange reserves stood at USD430 billion, equivalent to about 1.8 times

its monetary base. As always, our country's "14th Five-Year" Plan continues to support Hong Kong in its efforts to raise its standing as an international financial centre and strengthen its functions as a global offshore RMB business hub. He also mentioned that Hong Kong will continue to improve its financial technology (fintech) infrastructure and the Government is also committed to green finance development. He stressed that the Financial Services and the Treasury Bureau (FSTB) will strive to collaborate with all stakeholders to ensure the steady and orderly development of the market and protect the interests of investors.

Robert Lee: No need to be overly sensitive to occasional rise and fall of banks

Citing data from the US Federal Deposit Insurance Corporation (FDIC), **Robert Lee, the Chamber's Standing Committee Member and Member of Legislative Council - Functional Constituency (Financial Services)**, said that there were 564 bank failures in the US between 2001 and 2023, so they are not uncommon. He even pointed out that there were 157 bank bankruptcies in 2010 alone, so there is no need to be overly sensitive to the isolated cases of banks facing difficulties this time.

Lee further said that Hong Kong has a regulatory regime that is in line with international standards and currently the risk would not constitute a systemic problem. Meanwhile, the new-term HKSAR Government, which interacts positively with the Legislative Council, is actively promoting family office business and helping RMB internationalisation. All these fill Lee with confidence in the financial development of our country and Hong Kong going forward.

Eva Lee: Investments should be diversified

Eva Lee, Managing Director at UBS Global Wealth Management's Chief Investment Office, said that with the turmoil in the banking sector bringing new risks, interest rates may peak sooner than expected. Currently, more money market funds are parked at the US Federal Reserve, resulting in reduced credit availability for businesses. Regarding the US banking sector, she is not optimistic about it and suggested that investors should be cautious because high financing costs and rising credit pressure are not conducive to earnings performance.

As for the Hong Kong banking sector, in Lee's view, Hong Kong banks currently have better financial status and capital adequacy ratio than regional banks. In terms of short-term investment strategies, she suggested that investors can choose to invest in emerging market stocks, or pay attention to sustainability-related long-term investment themes, including ESG stock strategies and green bonds. 

This is an abstract of the seminar on "What the Credit Suisse Incident Reveals about Global Financial Prospects" held by the Members' Services Committee of the Chamber.



中美博弈成常態 商界宜靈活應對

STAYING AGILE IN RESPONSE TO NORMALIZED CHINA-US COMPETITION

自 2018 年貿易爭端以來，中美兩國博弈未見止息，更逐漸擴大到金融、科技等不同領域。市場普遍預期，在往後一段較長時間，兩國博弈勢將成為新常態。所謂有危自必有機，商界宜擁抱變化，以靈活手腕應對，在各大新範疇和新國策指引下探尋新機遇、新發展。

The competition between China and the US, as generally expected by the market, will become a new normal for quite some time in the future. Businesses should embrace the changes, stay agile and explore new opportunities.





周洪禮 Nathan Chow

近年美國對華政策逾趨強硬，已是公開秘密。美國總統拜登即將簽署新的行政命令，限制美資對中國高科技領域的投資，涵蓋量子計算、人工智能、半導體三大範疇，為兩國

關係再添波瀾；早前白宮亦邀請了韓國、菲律賓總統訪美，意欲拉攏兩國對華採取強硬立場，並宣佈在菲律賓新增數個軍事基地，劍指中國，彰彰明甚。

政局雖緊繃 貿易創新高

星展銀行（香港）高級經濟師周洪禮表示，美國的類似舉動，未來出現頻率將越來越高，預期中美於各範疇的競爭將更為激烈。“儘管如此，由特朗普年代開始的中美摩擦已持續五年，但今年兩國貿易額卻創下歷史新高。玩具、運動用品、電腦、手機設備等領域均錄得增長，其中玩具相關板塊過去四年更增長了50%，正好驗證了“有危便有機”。

國策轉變 催生新機遇

面對中美博弈常态化，周洪禮認

為，中國一直沉着應對，並提出了“雙循環”發展策略。其中外循環方面，中國正積極擴大與東盟、中東等“一帶一路”沿線國家的貿易聯繫，以減低對西方國家的依賴。“如近年中國與沙特阿拉伯的關係便相當不俗，兩國在物流、能源、醫療、光伏等範圍有不少合作。而最近中石化更宣佈探討達100億美元對沙特的天然氣投資。”

內循環方面，周洪禮指出，2018年啟動的海南自貿港就是因應國際形勢變化而提出，近年發展勢頭相當不錯，最近的一五黃金週，旅遊及消費均十分暢旺。“預計2025年整個海南島將正式‘封關’，成為一個新的經濟特區，蘊含商機無限。至今當地超過七成的FDI（外商直接投資）都是來自香港，註冊的香港公司數目也已超過2,000家。港人商業觸覺向來敏銳，由此可見一斑。”

擁抱變化 靈活應對

周洪禮坦言，中美關係恐難以在短期內改善，對商界而言，上上之策應是擁抱變化，並在新形勢下尋求出路。例如捲入中美博弈的華為，早年遭美國制裁後業務雖受重創，但去年銷售卻仍錄得增長。究其原因，是華為近年轉攻電動車、無人駕駛及雲計算等業務，並在相關領域取得領導地位，這正是靈活變通的最佳例子。

而在國家推動內循環、刺激內需的國策下，內地人民的消費模式也發生改變，轉為更多在國內消費或網購。“在此形勢下，各大企業、品牌也要作出相應變化，如LV將在海南、深圳、上海、北京等大城市設立新店。對香港而言，內地遊客恐難以重返往日高峰水平，對店舖租金、旅遊業相關板塊帶來深遠影響。因此，本地商界需要適應變化，及早謀劃應對之道。”





The US has been taking an increasingly firm line on China in recent years. The new executive order to restrict US investment in China's high-tech sector, which will soon be signed by US President Joe Biden, will further disrupt the relationship between the two countries. Earlier on, the White House had invited the presidents of Korea and the Philippines to visit the US, intending to win over these two countries to adopt a tough stance toward China.

Trade breaks records despite political tension

Nathan Chow, Senior Economist of DBS Bank (HK), expects the competition between China and the US will intensify in all areas. "Skirmishes between China and the US have been lingering for five years since the Trump era. Yet, opportunities do exist in dangerous times, as illustrated by the record-high trade volume this year."

New opportunities unleashed by changing national policy

Noting the normalizing Sino-US competition, Chow reckons China has been responding calmly by putting forward the "dual circulation" development strategy. As part of the international circulation and to minimize its dependence on Western countries, China is actively expanding trade ties with countries under the "Belt and Road" Initiative, including those from ASEAN and the Middle East.

As for domestic circulation, Chow points out that the Hainan Free Trade Port launched in 2018 was proposed in response to changes in the international landscape. Development of the Free Trade Port has been quite impressive over the past few years. "Hainan is expected to officially become a new special economic zone by 2025, where abundant business opportunities await. To date, more than 70% of the local FDI (foreign direct investment) has come from Hong Kong, and more than 2,000 Hong Kong companies have registered there."

Embracing changes and responding with flexibility

Chow candidly commented that the relation between China and the US is unlikely to see improvement in the short term. The business sector should seek a way out under the new circumstances. Huawei, for example, was hard hit after being sanctioned by the US. By flexibly diverging its businesses to electric vehicles, unmanned driving and cloud computing, the company manages to grow its sales.

He added that under the state's national policy of promoting domestic circulation, mainlanders are spending more at home or online. "In this case, major companies and brands must also adapt to the changes. Unlike the last peak period, Hong Kong may not be welcoming as many mainland tourists as before, meaning shop rents and tourism-related sectors will suffer. Therefore, local businesses must make early plans to cope with these changes." 🔄

青年謀發展 《藍圖》助圓夢

YOUTH DEVELOPMENT BLUEPRINT HELPS FULFILL DREAMS

去年底公佈的《青年發展藍圖》(《藍圖》)，是政府首次為推動青年發展而制訂的重要文件，整全地勾劃政府就未來青年發展工作的理念、願景及方針。

The Youth Development Blueprint (the “Blueprint”) announced late last year is the Government’s first ever important document on youth development. It gives a comprehensive picture of its philosophy, vision and approach for future youth development initiatives.

各界共同推動青年發展

行 政長官李家超強調，期望透過《藍圖》令青年工作更有系統，同時凝聚社會各界的力量，讓青年展現潛能，發揮所長，貢獻社會。《藍圖》同時為政、商、民各界共同推動青年發展工作提供清晰方向。另一邊廂，政府亦推行了大量青年交流項目，亦於18區成立“地區青年社區建設委員會”及“地區青年發展及公民教育委員會”，積極回應及解決青年問題。





梁宏正 Clarence Leung

他強調，《藍圖》並非只是注重青年人於大灣區發展，而是協助及推動青年融入國家發展大局，為青年帶來更廣闊的發展空間。

梁宏正亦提到為了提升地區與青年人的關係及培養青年人的正向思維、認識國家，政府將於今年暑假後推出“香港青年節”，活動將與各大團體合辦，詳情有待公佈。梁宏正誠邀本會青年委員會屆時共同合辦，一起推動青年發展。

Calling on all sectors to drive youth development

John Lee, Chief Executive of the HKSAR, stresses that the Blueprint aims to make youth work more systematic, while coordinating all sectors into a concerted effort to support young people in realizing their full potentials and making contributions to society. The Blueprint also provides clear direction for the Government, the business sector and the community to collaborate in youth development initiatives. In parallel, the Government has rolled out many youth exchange programs and set up committees in 18 districts to make positive response and address youth issues.

Celebrating its 50th anniversary, the Chamber's Young Executives' Committee cordially invited **Clarence Leung, Under Secretary for Home and Youth Affairs**, to join its first "50th Anniversary Series" special luncheon to deliver a presentation on the Blueprint and the Government's policy direction on youth development.

本會青年委員會為慶祝成立50周年，特別邀請民政及青年事務局副局长梁宏正出席首場“50周年系列”專題午餐會，闡述《藍圖》及香港青年發展的施政方向，讓青年團體及成員能更進一步了解並配合特區政府策略，為推動青年發展而共同努力。

政府愈加重視青年工作

梁宏正先從政府架構談起，他提到如今的民政及青年事務局（民青局）是從以往民政事務局重組而成。他認為，從名稱的轉變已可看出新一屆特區政府更為重視青年工作。除此以外，政府更特意將民青局專責青年事務的副秘書長改設為“青年專員”，以統籌政府各範疇的青年工作，並代表政府聯繫各界，共同推動青年發展工作。就他所見，一眾政府部門對青年事務相關工作甚具熱誠，期待合作。

談及去年底公佈的《藍圖》，梁宏正指當中簡單來說可分兩大部分：一是政府對青年發展的態度，二是政府未來有何措施協助青年發展。

在政府態度方面，梁宏正指，《藍圖》涵蓋逾160項措施，旨在“啟發”、“扶持”及“擁抱”青年人。他闡釋，“啟發”是指協助青年探索個人興趣及志向，支持青年選擇合適自己的道路；“扶持”是透過多項措施增加不同行業，為青年創造發展空間，同時裝備他們具備追夢的能力；“擁抱”則是期望包容不同志趣與種族的本地青年。梁宏正更強調，希望未來青年工作告別碎片化，轉變為持續跟進，以期更有效扶掖青年。

四大篇章 支持發展

具體措施方面，梁宏正指《藍圖》分四個篇章開展工作，分別為鼓勵探索，裝備未來的“探索篇”；燃點希望，助力追夢的“希望篇”；抗逆自強，全人發展的“自強篇”，以及聚焦青年參與，建設社會的“建設篇”。他期望，通過這四大範疇，民青局可以協助及引導青年展現潛能，建立國家觀念，正確認識國家和香港的歷史，以使他們能夠把握國家“十四五”規劃、粵港澳大灣區發展和“一帶一路”的策略。惟

Government attaching greater importance to youth work

Leung began by explaining the Government's youth work framework. According to Leung, the Deputy Secretary for Home and Youth Affairs was designated as the Commissioner for Youth for good reasons. The Commissioner can co-ordinate youth work in various areas within the Government and represent the Government in liaising with different sectors. From what he has observed, all Government departments are preparing for youth work with great enthusiasm and look forward to active engagement.


Commenting on the Blueprint announced late last year, Leung points out that it comprises two parts, i.e. the Government's attitude towards youth development and youth development support measures in the pipeline. Regarding the Government's attitude,

Leung says the Blueprint puts forward more than 160 measures that aim to "inspire", "support" and "embrace" youths. He explains that "inspire" means helping young people to explore their interests and aspirations; "support" means mulling measures to equip youths to realize their dreams; and "embrace" means striving for inclusiveness towards local youths of different inclinations and ethnic backgrounds. Leung stresses that he hopes youth initiatives will no longer be fragmented and augmented by long-term follow-up actions in the future.

Bolstering development on four fronts

Speaking more specifically of Blueprint measures, Leung says there are four different chapters to guide efforts, namely, "Exploration": encouraging exploration, preparing for the future; "Hope": instilling hope, fulfilling dreams; "Empowerment": resilience building and

self-reliance for holistic development; and "Contribution": youth engagement and contribution to society. He hopes the HYAB can follow the Blueprint's four guiding principles to assist and lead Hong Kong's younger generation to fully develop their potentials and establish a sense of national identity, so that our youths will have a correct understanding of China and Hong Kong's history and take advantage of the opportunities offered by our country.

Leung mentions that the Government is launching the Hong Kong Youth Festival after the summer holidays, featuring events jointly presented with various groups and organizations. Details will be announced in due course. Leung has also invited the Chamber's Young Executives' Committee to take part in organizing activities for the festival to promote youth development. 

ChatGPT: 當紅炸子雞 孕育新商機

ChatGPT:
THE LATEST CRAZE THAT BREEDS
NEW BUSINESS OPPORTUNITIES

生成人工智能技術近年迅速發展，早陣子 ChatGPT 的熱潮更席捲全球多個地區，其概念股亦備受追捧。究竟 ChatGPT 為何能廣受歡迎？相關技術推展，又為 AI 發展及普及應用帶來哪些啟示？

Why is ChatGPT so widely popular? How does the debut of this new technology reveal the development and popular application of AI?



陳珊珊 Cally Chan

元宇宙概念之後，ChatGPT 成為科技領域的另一個“當紅炸子雞”，市場普遍預期可帶來新一波的商機。**Microsoft 香港及澳門總經理陳珊珊**引用國際市場調查公司 International Data Corporation (IDC) 的調查數據指出，亞太地區與中國對 AI 需求殷切，相信與香港情況相同。Microsoft 預期企業客戶對 AI 服務的需求勢將持續增加，其中亞太地區至 2026 年在 AI 系統（包括硬件、軟件和服務）上的支出，料將增至 466 億美元（與 2022 年相比增長 126%）；而中國將佔亞太地區 AI 支出的主要部分，預計至 2026 年將達到近 266 億美元。

適用不同行業 應用範疇廣泛

“我們留意到本地企業對 Microsoft 提供的 Azure OpenAI 服務 * 反應熱烈，特別是 GPT、ChatGPT，推出僅一個多月已獲快速採用。”陳珊珊闡述，在公司的香港企業客戶中，逾八成已積極探討使用以 AI 為基礎的解決方案，務求釋

放商業價值。如金融、零售行業用於增加客戶互動及優化營運效率，至於公營機構則利用 AI 整合大量資訊。與此同時，約六成來自中小企的雲端服務查詢與 AI 應用相關，內容廣及專業服務、電子商務、客戶溝通、優化內部 IT 服務等，可見不同行業及規模的企業，同樣對 AI 有一定需求。

提到 ChatGPT 的魅力，陳珊珊認為，作為一種生成式人工智慧模型，ChatGPT 可通過學習大量的自然語言文本，理解上文下理，生成有意義的回覆，並通過訓練來變得個性化。“由於它可理解用戶的語言，同時以用戶的語言回覆，故尤其適合用作與人類自然對話，其應用範疇可廣及對話系統、自然語言處理、機器翻譯等多元領域。”

簡化業務流程 降低成本投入

“事實上，AI 應用改變了人類的辦公和生活模式，在每個行業同樣具有影響力。現時已被企業視為不可忽視的工作副

手，以提升員工工作效率，加快公司營運流程。”陳珊珊指出，以 Microsoft 合作夥伴 KBQuest 為例，該企業發現過往處理一項投訴，總要花上近兩星期，影響業務流程。自推出建基於 Azure OpenAI 服務及生成式 AI 的投訴管理解決方案後，AI 只須十秒時間，已可總結投訴內容重點，並根據其嚴重程度，分類及分配至相關部門，同時自動產生回覆內容及內部數據供員工參考，有助簡化流程並減低成本。

陳珊珊喜見在疫情期間，不少中小企皆利用了相關數碼解決方案作為試點，藉此成功進行數碼轉型，使他們能在後疫情的經濟復甦時代率先掌握“先行者優勢”，全面捕捉多重商機。

保障敏感資料 加速數碼轉型

在預防風險方面，陳珊珊直言企業運作時難免會處理不同的敏感資料，廣涉客戶、財務、員工、研究和開發資料等，更有可能會被用於詐騙、盜竊身分、勒索或其他非法活動，因此需要得到保護。“企業在使用 ChatGPT 時，必須採取多項相應措施來減輕風險。例如使用企業級雲端平台保護敏感資料，以確保其安全和隱私、制定網絡安全手冊，改善敏感資料的處理流程、培訓員工對網絡安全的認知，了解保障公司敏感資料、以及負責任使用 AI 的重要性等。”

踏入 AI 時代，人工智能技術無處不在，陳珊珊認為無論任何行業、企業，甚至個人皆應盡早開始部署及善用有關科技，以便協助提升生產力。“由於數

碼轉型趨勢，過往採用雲服務的企業已不斷增加，加上以數據為中心的理念正是數碼轉型的關鍵。因應人工智能發展，企業應加快‘上雲’速度以獲取‘先行者優勢’，早着先機。”

* 註：Azure OpenAI 服務旨在為企業及開發人員提供 AI 模型，包括 GPT、ChatGPT、Codex、DALL·E 2 及其他大型語言模型，以及 Microsoft Azure 的 AI 架構，讓他們開發專屬的解決方案。

It is market consensus that ChatGPT will unleash a fresh wave of business opportunities. Quoting research data, **Cally Chan, General Manager of Microsoft Hong Kong and Macau**, pointed out that, just like Hong Kong, there is robust demand for AI services in Asia Pacific and China. Microsoft expects demand from business

clients for AI services will continue to grow. In particular, corporate spending on AI systems in Asia Pacific will increase to USD46.6 billion by 2026 (up 126% on 2022) and the biggest share belongs to China where AI spending is estimated to come close to USD26.6 billion by 2026.

Well-suited to all industries for a wide range of applications

“We have seen an overwhelming response from local businesses to Microsoft’s Azure OpenAI service*, especially GPT and ChatGPT. These services were quickly adopted in only a month after their launch.” Chan explained that more than 80% of Microsoft’s Hong Kong corporate clients are seriously looking into using AI-based solutions to boost business value. Moreover, about 60% of cloud service enquiries



from SMEs are related to AI. Apparently, companies of all sectors and sizes have considerable demand for AI.

Chan believes ChatGPT can understand contexts and generate meaningful replies by learning large amounts of natural language texts. It can also be trained to give personalized responses. “Its wide scope of application covers dialogue systems, natural language processing and machine translation, to name but a few.”

Simplifying business processes to reduce cost

“In fact, AI application has changed people’s work and life style. For many companies, it is now an indispensable work assistant that can improve the operation efficiency of their workforce.” Chan took KBQuest, a partner of Microsoft, as an example. The company has found that, while it took nearly two weeks to handle a complaint in the past, their new generative AI complaint

management solution can summarize key points of a complaint in 10 seconds. The system then classifies the case and forwards it to the relevant department according to seriousness. A reply to the complainant and internal reference data are automatically generated.

Chan indicated it is encouraging that many SMEs launched digital transformation successfully during the pandemic, empowering themselves to gain “first-mover advantage” in the post-COVID economic recovery era. These companies are poised to capture multiple business opportunities.

Protecting sensitive information and accelerating digital transformation

As for risk prevention, Chan admitted companies will unavoidably process sensitive information of various natures. This poses risks of fraud, identity theft, extortion and other illegal activities. Such data must be well protected. “When

using ChatGPT, businesses must take adequate precautions to minimize risks. These include preparing a cybersecurity handbook, enhancing processing procedures for sensitive information, providing training to raise cybersecurity awareness and ensuring that employees know how to protect sensitive corporate information.”

In this modern AI age, artificial intelligence is everywhere. Chan feels that all businesses, industries and even individuals must make prompt and necessary deployments to make the best use of these new technologies. “As the digital transformation trend advances, we have been seeing an increasing number of enterprises using cloud service. Now that AI is here, businesses should quicken their pace to join the cloud community to get a head start.” 

*Note: Azure OpenAI service aims to provide companies and developers with AI models, including GPT, ChatGPT, Codex, DALL·E 2, other large-scale language models and the AI framework of Microsoft Azure, so they can develop their bespoke solutions.



蔡冠深 Jonathan Choi



李引泉 Li Yinquan



王紹基 Ivan Wong

資助大專生 內地交流

SPONSORSHIP FOR MAINLAND INTERNSHIP



本會今年再度舉辦“香港中華總商會大專院校學生實習交流計劃”，撥款約100萬元，資助本港五家專上院校舉辦交流計劃。125名大專院校學生將透過親赴內地參與貿易、金融服務、網絡科技、傳媒、媒體製作等多個領域的實習交流，了解國家最新發展情況。於早前的啟動儀式，民政及青年事

務局副局長梁宏正、教育局副局長施俊輝、本會會長蔡冠深，以及副會長楊華勇、張學修、李引泉、教育及培訓委員會主席王紹基，香港浸會大學副校長周偉立、職業訓練局執行幹事唐智強，聯同各院校代表、學生等逾100人，共同揭開交流活動序幕。(4/5) [🔗](#)





The Chamber is going to allocate HKD 1 million to sponsor internship programs of 5 local institutes. Through the scheme, 125 students will do placements in the Mainland. Their working fields include: trading, finance, network technology, media and media production. It is hoped that the participants will have a better understanding to the recent development of China. At the activation ceremony, **Clarence Leung, Under Secretary for Home and Youth Affairs; Jeff Sze, Under Secretary for Education; Jonathan Choi, the Chamber's Chairman; Johnny Yu, Charles Cheung and Li Yinquan, Vice-Chairmen; Ivan Wong, Chairman of the Chamber's Education and Training Committee** as well as **Albert Chau, Vice-President of HKBU** and **Donald Tong, Executive Director of VTC** joined other Committee Members and the representatives and students from the institutes to present the launch of the campaign. (4/5) 

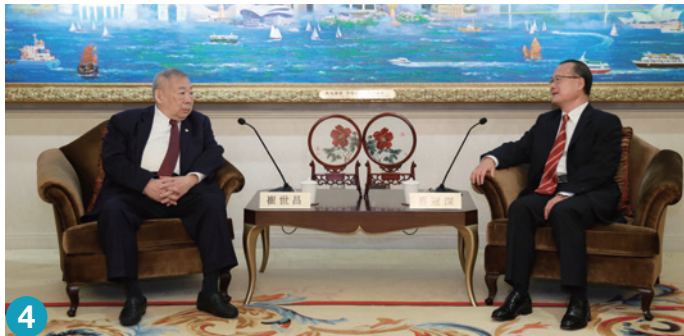


接待嘉賓

RECEPTION OF GUESTS



1



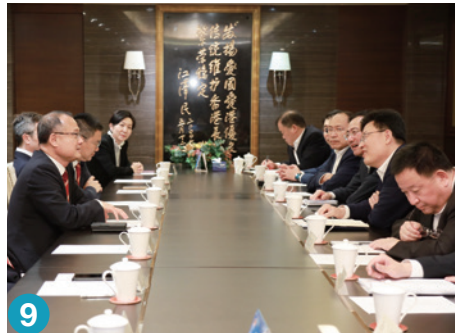
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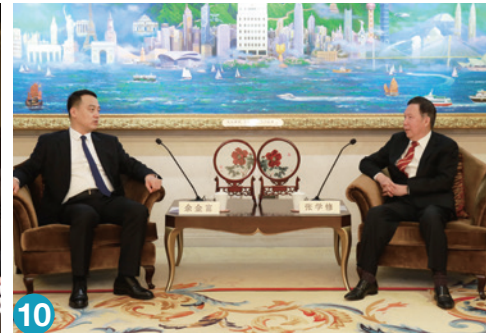
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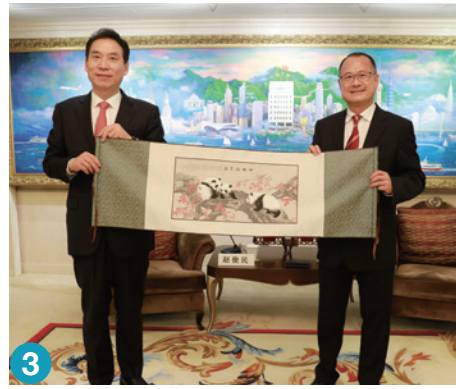


10



14

1. 河南省省長王凱（左二）（15/5）
Wang Kai (second from left), Governor of Henan Province
2. 天津市委常委、市委統戰部部長冀國強（前排左三）（14/5）
Ji Guoqiang (third from left, front row), Standing Committee Member and Director General of the United Front Work Department of the Municipal Committee of Tianjin
3. 四川省省委常委、統戰部部長趙俊民（左）（31/5）
Zhao Junmin (left), Standing Committee Member of the Provincial Committee and Director General of the United Front Work Department of Sichuan
4. 澳門中華總商會會長、全國政協常委崔世昌（左）（4/5）
Chui Sai Cheong (left), Chairman of the Macao Chamber of Commerce and Member of the Standing Committee of the CPPCC
5. 博鰲亞洲論壇秘書長李保東（左）（28/5）
Li Baodong (left), Secretary General of Boao Forum for Asia
6. 中國駐阿聯酋大使張益明（中）（30/5）
Zhang Yiming (middle), Ambassador of the PRC to the United Arab Emirates
7. 山東省商務廳廳長陳飛（右一）（11/5）
Chen Fei (first from right), Director General of the Commerce Department of Shandong Province
8. 烟台市委副書記、市長鄭德雁（左）（31/5）
Zheng Deyan (left), Deputy Secretary of the Municipal Committee and Mayor of Yantai



- 9. 淄博市市委副書記、市長趙慶文（右二）（29/5）
Zhao Qingwen (second from right), Deputy Secretary of the Municipal Committee and Mayor of Zibo
- 10. 陽江市市委副書記、市長余金富（左）（25/5）
Yu Jinfu (left), Deputy Secretary of the Municipal Committee and Mayor of Yangjiang

- 11. 寧波市委統戰部副部長、市僑辦主任傅岳炳（左二）（29/5）
Fu Yuebing (second from left), Deputy Director of the United Front Work Department and Director of the Overseas Chinese Affairs Office of the Municipal Committee of Ningbo
- 12. 浙江省工商業聯合會副主席林建良（右一）（22/5）
Lin Jianliang (first from right), Vice Chairman of the Zhejiang Federation of Industry and Commerce
- 13. 江蘇省僑聯副主席陳峰（右）（25/5）
Chen Feng (right), Vice Chairman of the Federation of Jiangsu Returned Overseas Chinese
- 14. 河北省雄安新區改革發展局副局長丁進軍（左）（15/5）
Ding Jinjun (left), Deputy Director of the Reform and Development Bureau of Xiong'an New Area of Hebei
- 15. 漳州市長泰區委書記胡濱（左三）（23/5）
Hu Bin (third from left), Secretary of the Chang Tai District Committee of Zhangzhou

接待嘉賓

RECEPTION OF GUESTS



16



17



18



19



20



21

- 16.** 蘇伊士運河經濟特區管理局主席 Waleid Gamaleldien (前排左五); 埃及駐港總領事 Baher Sheweikhi (前排左七) (30/5)

Waleid Gamaleldien (fifth from left, front row), Executive Chairman of the General Authority for Suez Canal Economic Zone, Baher Sheweikhi (seventh from left, front row), Consul-General of Egypt in HKSAR

- 17.** 大韓貿易投資振興公社香港代表處館長魚載善 (左) (29/5)

Jaesun Uh (left), Director General of KOTRA Hong Kong

- 18.** 日本中華總商會常務副會長徐志敏 (左) (31/5)

Xu Zhimin (left), Executive Vice Chairman of the Chinese Chamber of Commerce in Japan

- 19.** 香港付貨人委員會主席林宣武 (左二) (11/5)

Willy Lin (second from left), Chairman of The Hong Kong Shippers' Council

- 20.** 香港金融管理局金融基建發展處金融基建部高級經理彭俊文 (右四) (18/5)

Pang Chun-man (fourth from right), Senior Manager of Financial Infrastructure Department of Financial Infrastructure Development Division of the HKMA

- 21.** 香港商報執行總編輯羅興輝 (左三) (18/5)

Luo Xinghui (third from left), Executive Chief Editor of Hong Kong Commercial Daily



暢遊海洋公園 支持疫後復常

ENJOYING OCEAN PARK TO SUPPORT POST-PANDEMIC RECOVERY



張學修 Charles Cheung

李應生 Tommy Li



本會會員服務委員會與地區事務委員會合辦“中總會會員日 - 海洋公園繽紛樂”，招待會員親子同遊海洋公園，加強會員凝聚力與歸屬感，身體力行支持疫後復常活動，並為本港旅遊業打氣。活動由同為立法會議員的本會永遠榮譽會長陳仲尼、常董譚岳衡蒞臨主禮，會長蔡冠深視像致詞，副會長張學修致歡迎詞，永遠榮譽會長李應生簡介地區會務。出席者尚包括本會首長、常會董、會員及親友逾300人。(20/5)

The Chamber's Members' Services Committee and the District Affairs Committee of jointly organized an activity day, inviting members to visit Ocean Park with their families. The event aimed to strengthen the cohesion and sense of belonging among members, and to actively support post-pandemic recovery efforts while boosting the local tourism industry. The event was presided over by two LegCo Members, including **Rock Chen, the Chamber's Life Honorary Chairman** and **Tan Yueheng, the Chamber's Standing Committee Member**. **Jonathan Choi, the Chamber's Chairman**, gave a speech through video; **Charles Cheung, the Chamber's Vice-Chairman** delivered a welcome speech and **Tommy Li, the Chamber's Life Honorary Chairman**, introduced the district affairs of the Chamber. Over 300 attendees included the Chamber's Office Bearers, Standing Committee Members, Committee Members, Members, their relatives and friends. (20/5)



會員活動

MEMBERS' ACTIVITIES



1



2



3

1. 婦女委員會舉辦“完善地區治理方案”專題講座，由本會副會長、婦女委員會專責會長王惠貞以其個人實際經歷簡介方案重點；當天婦委會亦在本會大堂擺設簽名街站，爭取市民支持。(17/5)

The Ladies' Committee invited **Connie Wong, Vice-Chairman of the Chamber and Office Bearer in Charge of the Committee**, to introduce the government's proposals for "Improving Governance at District Level" based on her personal experience. In addition, a signature station was set up at the ground floor of the Chamber to seek public support for the proposals. (17/5)

2. 地區事務委員會邀請中西區民政事務處助理專員謝穎嘉簡介“完善地區治理建議方案”內容，闡釋新方案如何優化區議會的職能。(10/5)

The District Affairs Committee invited **Tse Wing-ka, Assistant District Officer of the Central and Western District Office**, to introduce the proposals for "Improving Governance at District Level" and elaborate on how they can enhance the functions of the District Council. (10/5)

3. 婦女委員會參觀香港海關總部，並由海關關長何珮珊介紹海關工作、職能及總部最新設施。(17/5)

The Ladies' Committee visited the Headquarters of the Customs and Excise Department, where they were introduced to the Department's work, functions, and latest facilities by **Louise Ho, the Commissioner of the Department**. (17/5)

會員活動

MEMBERS' ACTIVITIES



- 4. 文化委員會舉辦“敦煌文化及音樂導賞”專題講座，邀請香港天籟敦煌樂團創辦人紀文鳳及駐團作曲及藝術統籌甘聖希暢談敦煌文化藝術及敦煌音樂。(16/5)

The Culture Committee organized a lecture, inviting **Leoni Ki, Founder of the Hong Kong Gaudeamus Dunhuang Ensemble** and **Kam Shing-hei, Composer-in-residence and Artistic Coordinator of the Ensemble** to discuss Dunhuang's cultural and artistic heritage, as well as Dunhuang music. (16/5)



- 5. 青年委員會舉辦“50週年系列”專題午餐講座，由青年組第一屆副主任、第二至第四屆主任、榮譽常董黃守正擔任演講嘉賓，分享青委會成立的初衷及往事。(30/5)

The Young Executives' Committee organized a "50th Anniversary Series" luncheon with **Wong Sau-ching, the 1st Deputy Director, 2nd and 4th Director of the Committee and Honorary Standing Committee Members of the Chamber**, as the guest speaker, sharing the founding purpose and history of the Committee. (30/5)