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袁武 先生
Mr YUEN Mo GBS, JP

抓緊新時代新機遇

SEIZING NEW OPPORTUNITIES IN THE NEW ERA

在中總成員鼎力支持下，本人十分榮幸擔任第52屆會長一職，深感任重道遠。當前世界正處於百年未有之大變局，中總更應有新作為、大擔當。我與新一屆會董將秉持中總愛國愛港的優良傳統、與時俱進、不斷創新，協助會員及工商界在後疫情時期和國際政經新形勢下應對各種挑戰，積極融入國家發展大局，探索多元發展新機遇。

協助會員探索新商機

今年以來，中美摩擦不斷加劇，加上新冠病毒疫情肆虐，香港工商各業均面對沉重經營壓力。因應經濟環境的新變化，我們將密切留意世界局勢發展，全方位配合特區政府推動各項有利工商經濟和社會民生的政策措施，並進一步發揮中總網絡優勢，積極與內地及各地政府、本港和海外內外工商團體緊密配合，協助會員了解市場最新情況，適應未來營商環境新轉變，探索市場發展商機。

積極融入國家發展大局

五中全會審議通過制定第十四個五年規劃和2035年遠景目標建議，提出堅持創新在國家現代化建設全局中的核心地位，把科技自立自強作為戰略支撐；同時也明確指出要保持港澳長期繁榮穩定，進一步支持香港鞏固提升競爭優勢。此外，習近平主席在深圳經濟特區建立40周年慶祝大會上亦強調，國家將在更高起點上推進改革，堅定不移全面擴大對外開放，並推進內地經濟高質量發展，加快形成國內國際“雙循環”發展新格局，將是國家未來經濟政策的重要目標和着力點。

當前香港正面對不少挑戰，加快融入國家發展大局是必然選擇。憑藉“一國兩制”優勢和有祖國作為強大後盾，香港定能在新形勢下找到新定位，特別是香港近年致力推動科技創新，正好配合國家全面創新和現代化建設的發展步伐。我們將全力配合特區政府在促進創科產業發展的相關政策，推動業界深化與粵港澳大灣區創科領域協同發展，加強港深在創新技術應用與科研成果商品化等範疇全方位合作。

強化商會橋樑功能

國家推進創新與深化改革開放帶來巨大發展契機，我亦將積極帶領中總繼續發揮作為香港工商界參與國家發展的重要橋樑，善用商會與內地網絡聯繫優勢，通過舉辦論壇、組織內地考察和交流活動等，深化港商與內地企業合作，協助中總會員拓展內地市場，對接國家“雙循環”重大政策發展。

我們也會推動會員進一步參與粵港澳大灣區建設，特別是透過發揮香港金融和專業服務等強項，加強與毗鄰深圳全方位合作，互補優勢，在國家堅定改革開放、推進大灣區建設和內外“雙循環”發展道路上扮演重要的角色，並積極連繫海南自由貿易港發展部署，與內地企業以至海外華商攜手探索東盟等區域合作空間，輻射“一帶一路”市場，共同開拓更多元化發展商機。

此外，年輕人對推動社會邁向創新發展舉足輕重，我們也將繼續把青年培育工作列為中總重點政策，透過促進政商合作，推動工商界為年輕人提供更多就業和實習機會，並積極協助提升青少年國家觀念與國民身份認同，為青年人融入國家宏大發展藍圖給予適當支援。

總括而言，新一屆會董會將繼續秉持中總百多年來的優良傳統，貫徹服務工商界、積極參與香港和國家經濟建設。我們也會努力推動會務革新，結合前輩先賢的寶貴經驗和年青一輩的創新思維，進一步提升中總品牌實力和影響力，為促進會務及工商經濟發展作出更大承擔。📍

With the support of our members, I am deeply honored to be elected as the Chairman of the 52nd term of office and endowed with important responsibilities. As our world is undergoing changes unseen in a century, CGCC is obliged to set higher targets and achieve more. The new term board and I pledge to carry on the fine tradition of CGCC in serving the country and Hong Kong with passion. We will strive to keep in step with the times by continuously innovating, and assist our members and the business sector in coping with various challenges in the post-

“ 新一屆會董會將繼續秉持中總百多年來的優良傳統，
貫徹服務工商界、積極參與香港和國家經濟建設。

The new term board will uphold the century-old tradition of CGCC and fully dedicate itself to serving the business sector and making contributions to the economy of Hong Kong and China. ”

pandemic world where global political and economic situations have changed drastically, and in integrating into the country's development framework where diverse opportunities await.

Helping our members to identify new opportunities

Since the beginning of this year, Sino-US tension has been escalating. Added to this is the COVID-19 pandemic, resulting in heavy pressure on local businesses. We are going to closely monitor the development of economic conditions and support the HKSAR government in promoting policies and measures that are beneficial to the local economy and people's livelihood. Leveraging CGCC's extensive network, we will work closely with the Mainland and Hong Kong authorities and other governments, as well as business organizations in Hong Kong and elsewhere to provide our members with latest market intelligence, thereby helping them to adapt to the changing business environment and find new opportunities.

Actively integrating into the country's development framework

The Fifth Plenum of the 19th CPC Central Committee has set the development targets for the 14th Five-Year Plan and proposed the long-term targets through 2035. It was declared a priority to uphold the central role of innovation in the country's modernization drive and to enhance technological self-reliance. It was also stressed that the long-term prosperity and stability of Hong Kong and Macao must be maintained and that the country would further support Hong Kong to sharpen its competitive edge. Meanwhile, at the grand gathering celebrating the 40th anniversary of the establishment of the Shenzhen Special Economic Zone, President Xi Jinping stressed the country's commitment to promote reform at a higher starting point and take firm steps to expand opening-up in an all-round manner. To promote the high-end development of the domestic economy, accelerating the establishment of a "dual circulation" development pattern becomes a key goal and focus of the country's economic policy.

Given the numerous challenges it is facing, Hong Kong should accelerate its integration into the country's development framework. Benefiting from the "One Country, Two Systems" principle, with the backing of the motherland, Hong Kong will surely be able to reposition itself in the new era. The city's effort in promoting innovation and technology (I&T) is indeed in line with the country's direction toward full-scale innovation and modernization. Aligning with the HKSAR government's I&T policies, CGCC will encourage local business sector to deepen synergized I&T development in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area), and

strengthen all-round cooperation between Hong Kong and Shenzhen in such areas as I&T application and research commercialization.

Strengthening CGCC's role as a bridge

The country's goal to accelerate innovation and deepen reform and opening-up has given rise to tremendous opportunities. CGCC will continue serving as a bridge for Hong Kong businesses to take part in the country's development. Through CGCC's network in the Mainland, we will organize forums, delegations and exchange activities with a view to deepening collaboration between Hong Kong and Mainland businesses, and help our members tap into the Mainland market by aligning their businesses with the country's "dual circulation" strategy.

Furthermore, we are committed to encouraging the participation of our members in the development of the Greater Bay Area. In particular, we will foster greater cooperation and synergy with Shenzhen by leveraging Hong Kong's advantages in finance and professional services. With the two cities' complementary strengths, Hong Kong will be able to play an important role in the country's reform and opening-up, the construction of the Greater Bay Area, and the realization of the "dual circulation" strategy. We will also proactively partake in the planning regarding the development of the Hainan Free Trade Port, and join hands with Mainland and overseas Chinese businesses to uncover diverse opportunities in the ASEAN countries and other emerging markets along the "Belt & Road".

Since young people are the driving force of social innovation, nurturing the young generation is a priority for the new term board. To this end, we will urge for government-business collaboration that will allow the business sector to provide more employment and training opportunities for young people. We will also strive to nurture their national identity and sense of belonging to the motherland, and give them necessary support to thrive under the development framework of the country.

To summarize, the new term board will uphold the century-old tradition of CGCC and fully dedicate itself to serving the business sector and making contributions to the economy of Hong Kong and China. We will also strive for innovation within the Chamber and seek to combine the wisdom and experience of our predecessors with the innovative thinking of the younger members, so as to reinforce our branding and strengthen our influence. We are committed to undertaking greater responsibilities in promoting Chamber affairs and economic development. 

5G 網絡全面接通 創造無限機遇

5G Networks Going Live Creates Unlimited Opportunities

香港5G網絡今年4月全面接通，不但拓闊網絡頻寬、提升速度，更可配合人工智能技術、物聯網等各項新技術，提升各行各業的科技應用之餘，亦可鞏固香港固有優勢，為未來經濟發展帶來無限機遇。

Hong Kong's 5G networks went live in April this year, which not only expanded network bandwidths and increased speed, but can also work with new technologies such as artificial intelligence and the Internet of Things to enhance the application of technologies in various industries while consolidating Hong Kong's inherent strengths, thereby bringing unlimited opportunities for future economic development.

許志光：5G 遠超你所想

Hui Chi-kwong: 5G Goes Far Beyond What People Think



許志光 Hui Chi-kwong

提升：第一是更快的傳輸速率，是現時4G的100倍；第二是迅速的反應速度，較傳統4G提高50至100倍；最後是多接入，相對4G每公里約可接入幾萬台設備，5G每公里則可接入多達100萬台，讓萬物互聯成為可能。”

許志光表示，5G應用在流動電話網絡，只是其眾多用途的冰山一角，其更大作用在於工業和商業範疇上。他強調，這些因素讓5G的發展潛力，遠遠超越人們對娛樂的即時需求，它將改變人類生活的各個方面。

他闡釋，5G技術憑藉傳輸高速、低時延及優良連接性，有助不同產業突破原來的運作模式。“5G最大的應用領域在於垂直市場，比如工廠、物流、智慧出行。透過5G可進行大範圍的資料上傳，或利用低延遲實現遠端操控機器人、雲遊戲、雲手機平台等。而未來將出現更多5G應用的場景，比如成熟的AR技術，遠端醫療等。”

智慧出行 顛覆想像

“目前應科院研發的應用，包括多個智慧出行場景，如利用5G支援自動駕駛汽車；利用車聯網技術提升道路

安全。”許志光認為，基於超低延時的特性，5G的強大功能將在車聯網技術中開闢出新道路。“我們的流動車聯網（C-V2X）技術能提升道路安全，當其他汽車或附近行人對聯網汽車構成影響時，系統會向駕駛者發出警示。”這項技術將於2021年初在沙田市中心14公里道路範圍內進行測試，將會是本港最大型的地區性流動車聯網試行計劃。

另一發展方向則是自動駕駛汽車，“我們研發的自動駕駛汽車通常停泊在應科院位於科學園的辦公大樓外面，乘客上車後只要在儀錶板上的顯示器點選目的地，就可坐下來享受是次旅程。”許志光相信，這項研發是實現未來完全無人駕駛的早期里程碑。

網絡鋪設 連結未來

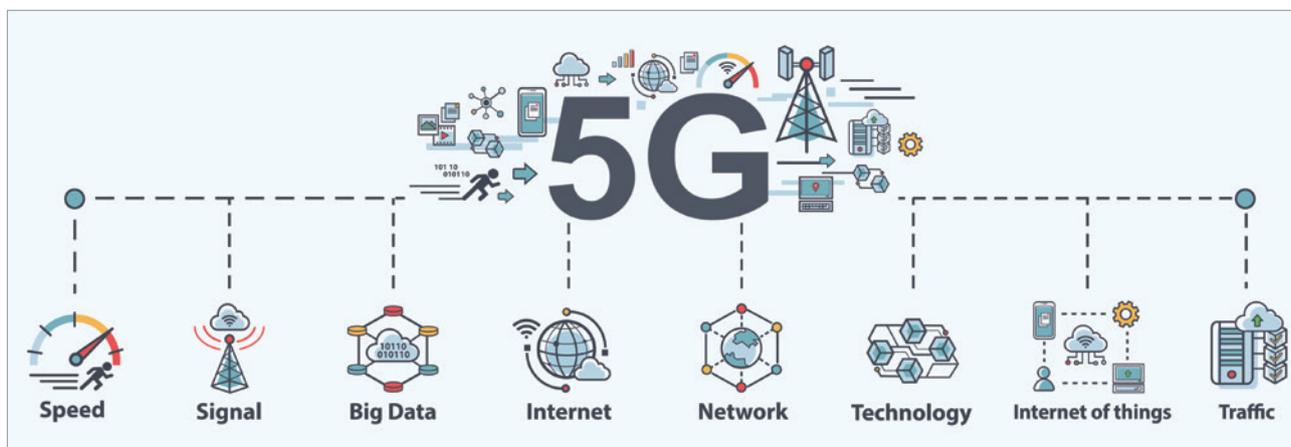
現時香港正使用低頻來鋪設5G網絡，其特點是鋪設相對簡單，且因波長較長，可作大範圍的覆蓋。隨着商業及生活要求不斷提高，亦開始發展中頻及高頻結合、共同作用的網絡頻段。

目前香港已發放的5G頻譜，包括3.3/3.5/4.9/26-28GHz。許志光指

提起5G，相信大家即時想到是網速的提升，香港應用科技研究院（應科院）首席技術總監許志光以一個簡單例子說明：“使用5G下載8GB高解析度電影只需要約4秒；而使用3G和4G下載，則分別需要26小時和6分鐘。”與此同時，他更指在交通、電網管理、公共安全等多方面，均能藉5G網絡實現智慧化管理和運作，有助推動城市可持續發展。

5G 三大優勢

“與4G相比，5G在三個方面有顯著



5G 將改變人類生活的各個方面。
5G will change every aspect of human life.



5G 支援自動駕駛汽車。
5G supports autonomous vehicles.



5G 技術憑藉傳輸高速、低時延及優良連接性，有助不同產業突破原來的運作模式。
5G technology helps different industries go beyond their existing modes of operation through high-speed transmission, low latency and excellent connectivity.

出，其中3.5GHz在沙田、大埔與衛星站附近，存在可能干擾的問題。但香港除3.5GHz外，尚有多個頻段可作商用，因此並不影響5G在香港的整體發展。政府正着手與業界尋求3.5GHz干擾問題的解決方案，而應科院也積極與政府及各持份者，探討3.5GHz在大埔及沙田的5G室內方案可能性，務求將潛在影響降到最低。

展望未來，許志光認為5G技術不但有助製造業的生產運作變得更靈活，並可兼顧效率、提高安全性並降低維護成本。此外，隨着金融機構越來越關注行動裝置的推廣，5G技術有望運用在單向及雙向的服務，令香港的固有優勢更上一層樓，推動香港成為全球領先的智慧城市。

Speaking of 5G, people would immediately think of the increase in network speed. **Hui Chi-kwong, Chief Technology Officer of Hong Kong Applied Science and Technology Research Institute (ASTRI)**, explained with a simple example: “Downloading an 8GB high-definition movie takes only about 4 seconds with 5G, while downloading the same movie takes 26 hours and 6 minutes with 3G and 4G, respectively.” Hui also said that 5G networks can be used to achieve smart management and operation in other areas.

5G has three main advantages

“Compared with 4G, 5G has significantly improved in three aspects: The first is faster transmission rate, the second is rapid response speed, and the third is high capacity. Compared with 4G which can support several dozen thousand connected devices, 5G can support up to one million connected devices per square km.”

Hui said that 5G’s greater role lies in the industrial and commercial sectors and it will change all aspects of human life.

“5G’s biggest application area is in the vertical market, where 5G enables extensive data uploading or low-latency remote control of robots, cloud games, cloud mobile platforms, etc. More 5G application scenarios will emerge in the future, such as mature AR technology and telemedicine.”

Smart travel subverts imagination

In Hui’s view, based on its ultra-low latency characteristic, 5G’s powerful functions will open up new paths in Internet of Vehicles (IoV) technologies. “Our Cellular Vehicle-to-Everything (C-V2X) technology can improve road safety. The system will alert the driver of the connected vehicle when other vehicles or nearby pedestrians affect it.” This technology will be tried out at a 14km stretch of road in Sha Tin district in early 2021. It will be the largest regional C-V2X pilot project in Hong Kong.

Another development direction is autonomous vehicles, “The passenger only needs to select the destination on the dashboard display in the vehicle

before sitting back to enjoy the journey.” Hui is convinced that this R&D project is an early milestone towards a completely driverless future.

Network deployment to connect the future

Hong Kong is now deploying 5G networks on low-band frequencies, which are relatively simple and can cover a wide range due to long wavelengths. As business and living needs continue to rise, Hong Kong has also begun to develop network frequency bands with a combination of medium and high frequencies.

Of the 5G spectrum allocated in Hong Kong currently, the 3.5GHz band is near the satellite earth stations in Sha Tin and Tai Po, which could cause interference. Nevertheless, Hong Kong still has several other frequency bands besides 3.5GHz available for commercial use, so it does not affect its overall 5G development. The government is working with the industry to find a solution to the 3.5GHz interference problem, while ASTRI is actively exploring other options with the government and stakeholders to minimize the potential impact.

Looking ahead, Hui believes that 5G technology can help the manufacturing sector balance efficiency, improve safety and reduce maintenance costs. In addition, 5G technology could be used in financial institutions’ one-way and two-way services, taking Hong Kong’s inherent strengths to the next level and driving it to become a leading smart city in the world.

洗漢迪：5G 普及有賴政府及業界共同推動

Hendrick Sin: 5G Adoption Depends on Joint Efforts by Government and Industry

本港的5G網絡於今年4月全面接通，惟在應用上未見普及，令公眾未能分享有關技術躍進所帶來的種種便利。**互聯網專業協會會長洗漢迪**表示，這與基站鋪設困難有莫大關係，期望政府能提供適切支援，藉此加快普及5G應用。

隨着業界共同努力，洗漢迪喜見香港的5G網絡幾經波折下終告開通，而政府亦積極推廣5G應用，如在第二輪“防疫抗疫基金”推出鼓勵及早使用5G技術資助計劃，資助業界應用5G技術。但他坦言，雖然香港電訊商早已開始部署5G服務，其進度在全球運營商中已達前10%，但基於若干阻礙，令5G應用在港尚未完全普及。

增設基站推動5G服務

“業界目前面對的重大挑戰，不僅在於3.5Ghz頻譜資源在‘5G禁區’（即衛星所在範圍的周邊地區）內，與衛星相互干擾而無法有效提供5G服務，還有是基站鋪設困難所致。”洗漢迪稱，5G網絡使用的電磁波頻率比4G高，傳輸信號時衰減較快，要達到與4G一樣的信號覆蓋效果，電訊商便要設立更多基站。

然而，他指香港高廈林立，大部分屬私人樓宇，受私人物業及大廈公契的約束，加上不少市民認為基站所產生的輻射會影響健康，對電訊供應商安裝基站感抗拒，而向政府申請的程序亦見繁瑣，不少電訊供應商均表示在設立基站時遇到很大困難，影響普及進度。

多管齊下為業界鬆綁

至於5G技術何時在港逐步普及，洗漢迪引述香港於2013年由3G開始走向4G年代，至最近一兩年4G普及化，歷時約六年。然而，他認為科

技的迭代與普及化速度會隨着市民在接受程度、價格降低等因素而不斷加快，他保守估計5G的普及化將於三至四年後出現。

“5G普及速度很大程度建基於政府推廣5G的決心，以及電訊商鋪設網絡的力度。”他補充，當局可透過在新建樓宇的大廈公契列明需預留空間建設基站，簡化業界申請流程，配合將支持業界進行5G研究應用的資助常态化、推出類似“科技券”模式的資助計劃，以配對方式鼓勵業界進行5G應用研發等，皆是可行方法。

智能家居產業可受惠

隨着5G網絡逐步推廣，洗漢迪認為，從事智能家居產品，如家居監控系統、智能家電、可穿戴裝置，以及生產智能水錶，智能電錶等與物聯網(IoT)相關的產業，因配合5G技術後而大為提升表現，這些都是市民日常生活經常接觸的服務，讓他們較易感受到5G應用帶來的改變，應可率先受惠。“5G的極速體驗，料可帶動用戶對優質手機應用程式的需求，為產業發展升級奠下穩固基礎。”

但他亦指出，5G應用涵蓋三大範疇，包括增強型流動寬頻(eMBB)、超可靠低時延通訊(URLLC)，以及大規模機器型通訊(mMTC)，但大多數市民只認識具體顯現在上網速度提升的eMBB，故現時電訊供應商向客戶推廣5G時，亦只會提及與速度相關的優點，如下載影片速度更快、觀看網上串流媒體的影片等，對如何利用5G配合IoT帶來更多便利，卻鮮有提及，冀未來可加以改進。

5G應用優化醫療服務

“隨着市民對5G的理解日漸加深，配合更多應用令技術更加‘落地’，特別在醫療應用上，可利用5G技術實



洗漢迪 Hendrick Sin

現遠程會診甚至手術，使居於偏遠地區的市民能獲得更優質的醫療服務，相信日後5G技術可為市民的日常生活帶來更多便利。”

此外，本港社會日趨老齡化，洗漢迪預期未來各種結合5G技術的智能家居監測系統及應用，可為獨居長者帶來更多照顧，有助降低服務成本，亦可在一定程度上解決本港醫護人手不足的問題。展望5G前景，洗漢迪期望業界可發掘更多機遇，而當局亦應把握契機，藉此加速智慧城市的發展步伐。

Hong Kong's 5G networks have not yet been widely adopted in terms of applications. **Hendrick Sin, President of Internet Professional Association (iProA)**, said that this has much to do with the difficulty of deploying base stations, and he hopes for appropriate support from the Government.

Sin is pleased to see that Hong Kong's 5G networks have finally gone live, but he said that although Hong Kong's telecom operators have already started deploying 5G services and are among the top 10% of operators worldwide in terms of progress, 5G is not yet widely adopted due to several obstacles.



Deploy more base stations to boost 5G services

“The major challenges facing the industry are not only due to the 3.5Ghz spectrum being used in 5G restriction zones, which interferes with satellites and cannot effectively provide 5G services, but also the difficulty of deploying base stations.” Sin said that 5G networks use higher electromagnetic frequencies than 4G, which means attenuation is faster, so telecom operators have to deploy more base stations to achieve the same coverage as 4G.

However, he said that private buildings in Hong Kong are resistant to telecom operators installing base stations due to the deeds of mutual covenant of private properties and buildings and many residents’ perception that the radiation generated by base stations will affect their health. Moreover, the procedure for telecom

operators to apply to the Government for installation is cumbersome. Many telecom operators have stated that they encountered great difficulties in setting up base stations.

Multi-pronged approach to ease restrictions on the industry

Regarding when 5G technology will gradually be widely adopted in Hong Kong, Sin believes that the rate of technology iteration and adoption will continue to accelerate along with such factors as public acceptance and price reduction. According to his conservative estimate, wide adoption of 5G will appear in three to four years’ time.

“The pace of 5G adoption is largely dependent on the Government’s determination to promote 5G and telecom

operators’ efforts on network deployment.” He added that the authorities could mandate that the deeds of mutual covenant of new buildings must set aside space for installation of base stations and simplify the application procedure for the industry in addition to regularising the funding support for the industry in 5G research and applications, rolling out a subsidy scheme that is similar to the “Technology Voucher Programme”, and encouraging the industry to conduct R&D on 5G applications on a matching basis. All these are feasible measures.

Smart home industries can benefit

In Sin’s view, industries engaged in smart home products, such as home monitoring systems, smart home appliances and wearable devices, are best-placed to benefit from greatly improved performance with 5G technology. “5G’s ultra-high speed is set to boost user demand for premium mobile apps, laying a solid foundation for industry development and upgrading.”

However, he also pointed out that although 5G applications cover many aspects, most residents are only aware of the enhanced mobile broadband that is specifically manifested in the increase in Internet speed. Consequently, telecom operators will only mention speed-related advantages and rarely mention how to use 5G in conjunction with the Internet of Things to bring more convenience. He hopes for improvement in this regard in the future.

5G applications improve medical services

“As the public’s understanding of 5G deepens and the technology becomes more beneficial as more applications emerge, especially in medical applications, 5G technology can be used for remote medical consultation and even surgery. 5G technology is set to bring more convenience to residents in their daily lives.”

In addition, as Hong Kong’s society ages, Sin expects a variety of 5G-enabled smart home monitoring systems and applications to provide better care for elderly people living alone, which should help ease the shortage of medical personnel in Hong Kong to some extent going forward. Regarding the prospects for 5G, Sin hopes for the industry to explore more opportunities and the authorities to take the opportunity to accelerate smart city development.

鄭啟良：積極投入5G研發 建設智慧城市

Alex Cheng: Actively Invest in 5G R&D for Smart City Development



鄭啟良 Alex Cheng

根據 OFCA 發佈的統計資料，4G 網絡在 2012 年推出，2016 年前只有少於 50% 的手機客戶使用，直到 2017/2018，使用率才開始超過 75%。中國移動香港公司首席工程師鄭啟良因此預計，5G 普及也需要數年時間，未來五年（2020 到 2025）應是 5G 發展期。“相比之下，現時 5G 更早投入端到端生態鏈的研發，5G 手機加快推出市場，相信能令 5G 更快普及，讓市民盡早享受更多 5G 服務帶來的好處。”

協同大灣區提升競爭力

鄭啟良認為，香港在 5G 發展具有兩方面的優勢。首先，香港受惠國家在 5G 技術發展的領先地位，把內地的新技術和應用適時引入香港，例如智慧醫療、物聯網應用、智慧交通、智慧安防和智慧港口等；同時，香港可依托大灣區城市互相協作，打造完備的 5G 產業鏈，提升整體競爭力，並推動大灣區發展成為國際科技創新中心。

早在 2018 年，中國移動香港設立 5G 聯合創新中心香港開放實驗室，積極與通訊及垂直行業夥伴合作，構建跨行業 5G 生態。該中心遷至香港科學

園後，更進一步與一眾創科機構拉近距離，加速科研發展。在 2019 年 8 月，中國移動香港亦與廣東移動、廣東通訊業聯會及澳門 CTM 一同推動成立“大灣區 5G 產業聯盟”，目的是建立資源分享及交流的平台，聯同各行業的精英，共同研究 5G 行業解決方案，促進大灣區智慧城市發展。

促進智慧城市發展

智慧城市的概念是近年的熱門話題，而物聯網和 5G 技術的成熟，亦促進了智慧城市的發展。鄭啟良認為：“5G 網絡不單只應用於日常流動通訊服務，更是智慧城市應用的基礎。基於 5G 技術主要有三大應用場景：增強移動寬頻服務（eMBB）、高可靠低時延通訊（uRLLC）、大量機器通訊（mMTC），能有效支援物聯網的發展。”在他看來，5G 就如空氣中的光纖網絡，是其他技術（AICDE）的催化劑，5G 提供基礎網絡能力，配合其他技術，支持智聯萬物、智慧型城市建設、工商企業服務及營運智能化。

5G 生態圈的建立能夠促進智慧城市的發展，故中國移動香港積極與不同行業及機構組織合作，發展和研究 5G 相關應用和配套。“我們與香港應用

科技研究院和香港科技園公司，合作研發多個 5G 項目，當中包括已成功完成的智能駕駛測試。”此外，他們又與信和集團攜手，於奧海城二期完成全港首個商場 5G 體驗展，而信和集團旗下住宅及商場物業，也會採用中國移動香港的窄頻物聯網（NB-IoT）解決方案，包括智能家居、智能商場以及智能物業管理應用，以提升市民生活質素。

作好準備 迎接新時代

5G 帶來智慧城市發展，亦帶動各行各業的創新服務，如智慧穿戴、智慧出行、智慧家居、智慧醫療、智慧旅遊、智慧金融、智慧園區、智慧辦公、智慧能源等。早期的 5G 服務會是一些需要高速度、大容量、低時延的應用，因此鄭啟良相信，娛樂、交通物流、安防、金融、製造業等行業在 5G 發展上會較具備優勢。他建議，企業如有意邁向 5G 時代，可先考慮現時企業的運營及服務上，在哪些方面可提升自動化、即時化、標籤化、AR/VR/MR 化等，利用 5G+AICDE 優化或創新運營及服務，同時也需提高員工及客戶對 5G 科技應用的認知。🔄

Alex Cheng, Principal Engineer at China Mobile Hong Kong (CMHK), expected that it would take several years for 5G to become widely adopted and the next five years (2020 to 2025) should be a 5G development period. “The accelerated launch of 5G mobile phones on the market would make the adoption of 5G faster, allowing residents to enjoy more benefits of 5G services as soon as possible.”

Collaboration with Greater Bay Area to enhance competitiveness

According to Cheng, Hong Kong has two advantages in 5G development. First, Hong Kong can benefit from the country's leading

position in 5G technology development, bringing new technologies and applications from the Mainland into Hong Kong in a timely manner. At the same time, Hong Kong can rely on collaboration with Greater Bay Area cities and promote the development of the Greater Bay Area into an international technology and innovation (I&T) center.

CMHK set up the 5G Joint Innovation Centre Hong Kong Open Laboratory as early as 2018. The center is now closer to a wide range of I&T institutions after moving into Hong Kong Science Park. In August 2019, CMHK, together with Guangdong Mobile, Communications Association of Guangdong and CTM of Macao, drove the establishment of the Greater Bay Area 5G Industry Alliance with the purpose of setting up a platform for resource sharing and interaction, jointly studying 5G industry solutions for smart city development in the Greater Bay Area.

Facilitating smart city development

The maturity of the Internet of Things and 5G technologies has contributed to the development of smart cities. Cheng believes that: “5G networks not only are used for daily mobile communication services, but also provide the foundation for smart city applications. “In his view, 5G is like a fibre-optic network in the air acting as a catalyst for other technologies (AICDE). 5G provides basic network capabilities to support intelligent connectivity, smart city development, business services, and smart operations in conjunction with other technologies.

As the establishment of a 5G ecosystem can facilitate smart city development, CMHK actively joins forces with different industries and organizations to research and develop 5G-related applications and supporting services. “We have partnered with Hong Kong Applied Science and Technology Research Institute and Hong Kong Science and Technology Park Corporation to develop a number of 5G projects, including the successfully completed smart driving trial.” They have also partnered with Sino Group to complete Hong Kong’s first in-mall 5G Experience Showcase at Olympian City 2, while Sino Group’s residential and shopping mall properties will use CMHK’s Narrowband Internet of Things (NB-IoT) solutions.

Get ready for the new era

5G not only boosts smart city development,



“中國移動5G聯合創新中心”香港開放實驗室開幕儀式。
Opening ceremony for “China Mobile 5G Joint Innovation Centre” Hong Kong Open Laboratory.



於香港科學園展開的智能駕駛測試。
Smart driving trial at Hong Kong Science Park.

but also drives innovative services in various industries. Early 5G services will be applications that require high speed, large capacity, and low latency. Hence, Cheng believes that industries such as entertainment, transportation and logistics will have advantages in 5G development. He suggested that for businesses intending to move into the 5G era, they can first

consider where to improve automation, immediacy, labelling, AR/VR/MR, etc. in their current operations and services. They can then use 5G+AICDE to improve or innovate their operations and services. At the same time, they need to raise their employees’ and customers’ awareness of 5G technology applications. 📶

祝賀本年度榮獲勳銜 及獲委太平紳士之中總成員

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雪蘭莪：跨境電商新焦點

Selangor: New Nucleus for Cross-border e-Commerce



雪

蘭莪是馬來西亞 13 州中最發達及最多人口的州屬，吉隆坡和布城這兩個聯邦直轄區亦在其中，擁有良好的基礎設施。由於雪蘭莪生活水平高，經濟發展快速，創造了不少就業機會，近幾十年吸引了不少移民，強大當地消費力，並推使電子商貿急速發展。近年當地推出多項措施以加強企業電子數碼化。

工業 4.0 數碼化轉型

2018 年底，馬來西亞推出的工業 4.0 政策，協助馬國製造業及其相關服務的數碼化轉型。檳城、柔佛及雪蘭莪等州屬之工業用地獲外資流入，前景看好。雪蘭莪投資局行政總裁 **Dato' Hasan Azhari Bin Hj Idris** 表示，雪州為馬國經濟火車頭，貢獻全馬 24% 國內生產毛額。雪州基礎建設完善，坐擁兩個國際機場、12 個貨櫃碼頭，並已設立了 160 多所高等教育學府，每年輸出逾六萬名畢業生，能為投資者提供優質人力資源。可見該州為投資人提供有利營商且具競爭力的投資環境，當中更包括提供科技通訊便利、創新與製造業中心等。

乍聽“雪蘭莪”這名字你也許只道是馬來西亞某處地方，但其實這是馬來西亞最發達的州屬，首都吉隆坡亦在其中。近年當地加強企業電子數碼化後，迎來無窮投資新機遇。

The name “Selangor” may ring a bell of somewhere in Malaysia. In fact, it is the most developed state of the southeast Asian country, and the home to its capital Kuala Lumpur. Local companies in Selangor have been strengthening their digitization in recent years and welcoming an abundance of new investment opportunities.

他續指，馬來西亞政府為鼓勵國內製造業及相關服務業朝向工業 4.0 轉型提供多項新租稅優惠。相關優惠適用於特定產業，包含如製造業、生物技術、伊斯蘭金融、創業投資等。租稅優惠措施包含提供長達 10 年之免稅期、投資抵減、加速資本減免等。此外，受疫情影響之下，馬國更推出短期經濟復甦計劃以促進外商投資，例如投資額在三至五億馬幣與投資額在五億馬幣以上的製造業新進投資，可分別獲十年及 15 年的全額免稅。他



Dato' Hasan Azhari Bin Hj Idris



Fahmi Ngah



邱偉宗 Hew Wee Choong



Roni Shah Mustapha

續指，不少國際著名企業在雪州投資多時，而雪州投資部門亦一直與包括本會在內的多個香港商界團體屢有交流，期盼在未來隨着疫情緩和，加上馬國政府的優惠外商政策，能吸引更多港商前往該州投資興業。

智慧城市 精明雪州

如同世界一眾城市，面對城市化進程不斷推進，馬來西亞城市人口不斷增長之下，在交通、住房、教育、醫療以及就業方面承受着越來越大的壓力，故如何在現有資源下提高城市管理水準、構建城市智慧框架成為必須面對的問題。**精明雪州傳遞單位常務理事 Fahmi Ngah** 指，雪蘭莪是進入東盟市場的門戶，期待在數位化、資訊化以及構建智慧城市方面能走在整個東盟地區的前列。

Ngah 透露，為了要在 2025 年成為東盟第一個智慧州，雪州政府提出三年期計劃，涵蓋包括智慧政府、智慧數位基礎建設及智慧交通等 12 個智慧領域，逐步邁向精明管理和數碼經濟的轉型目標。

他舉例，多個雪州政府皆推出網上服務，推出自動服務機加速處理公眾事務，減少公眾排隊輪候時間。而當地人民亦漸可透過各地方政府應用程式及社交媒體直接與市議員及官員溝通，又可使用電子繳費系統繳交各種帳項。尤其過去一年經歷了疫情，民眾剎那間對線上事務變得更為熟悉。故未來期望在商業上可進一步電子化，例如鼓勵電商發展。

年輕人口有利電商發展

馬來西亞數位經濟發展局副總裁邱偉宗 則指，目前馬來西亞電子商務市場規模逾 30 億美元，預計在 2025 年達到 110 億美元，佔馬來西亞互聯網經濟市場規模約 42%。而且馬來西亞的互聯網普及程度很高，有大約 1,760 萬電子商務使用者，在馬來西亞 35 歲以下的年輕人中，約有 85% 的人會使用網購。對於外商而言，馬來西亞無疑是在東南亞發展跨境電商的潛力國家。

邱偉宗透露，馬國政府為順應電子商務發展趨勢，已為郵政和快遞產業建立一個新的願景和策略計劃。相關政府機構致力透過各種措施，例如與綜合的國際電子商務支持機構建立夥伴關係，推動馬國企業間的跨境電子商務服務。加上近期政府開始推動“國家技術創新沙盒”融資計劃，供馬國科技初創企業提供融資，更反映馬來西亞值得外商在此發展數碼經濟。

馬國矽谷 賽城潛力

在雪蘭莪之中，特別值得一提還有賽城。該城距首都吉隆坡約 50 公里，是馬來西亞多媒體超級走廊計劃下的核心科技城市，與聯邦政府的行政中心布城毗鄰。**Cyberview Sdn Bhd 商業、城市及通訊部總監 Roni Shah Mustapha** 說，為求成為全球信息和通信技術中心之一，賽城被政府規劃為具有高科技基礎設施的智慧型城市。賽城吸引了眾多海外跨國企業入駐，成為高科技產業特區中樞，因而有“馬來西亞矽谷”美譽。

Mustapha 續指，作為馬來西亞首個以科技資訊為主題的城市，賽城在過去吸引了超過 800 家擁有多媒體走廊地位的公司，在賽城設立據點。此外，該城高等學府林立，人口年輕，將為科技產業提供源源不絕的人才。除了科技配套之外，不少購物中心進駐的賽城亦非常宜居，所以外企人才都選擇居於此地。當地政府亦成立了投資服務中心，為外來投資者解疑答難，期待吸引更多外資考慮進駐。

上述內容為本會對外事務委員會主辦網上講座“馬來西亞雪蘭莪產業及機遇”之撮要。

Boasting well-developed infrastructure, Selangor is the most developed and most populated amongst the 13 states of Malaysia. It has attracted a strong flow of immigrants, who have fortified local consumption and promoted the rapid development of e-commerce over the past few decades. Of late, many initiatives were rolled out to foster digitization amongst the state's companies.

Digital Transformation to take place in Industry 4.0

The Industry 4.0 policy put forward by Malaysia at the end of 2018, for example, has been helping to promote the digital transformation of the country's manufacturing sector and their relevant services. According to **Dato' Hasan Azhari Bin Hj Idris, Chief Executive Officer of Invest Selangor**, the state contributes 24% to the national GDP. Built with comprehensive infrastructures, Selangor has 160 higher education institutes that provide more than 60,000 graduates every year, generating premium human resources for investors. Undoubtedly, Selangor offers investors a competitive investment

environment that is very favorable for business operation.

He highlighted that the Malaysian government is providing many tax incentives to encourage the manufacturing sector and relevant service sectors at home to embrace the transformation of Industry 4.0. Some of these include a 10-year tax exemption period, investment tax credit, accelerating capital allowance, etc. Amidst the current pandemic, Malaysia has rolled out a short-term economic recovery plan to promote foreign direct investment. For instance, investments that amount to MYR 300 to 500 million, and new foreign direct investments over MYR 500 million in the manufacturing sector, would enjoy full tax exemption for 10 and 15 years, respectively. He added that the investment departments of Selangor have been communicating with many Hong Kong business associations, including CGCC, and hopes to attract more Hong Kong businesses to invest in Selangor in the future.

Intelligent Selangor and its smart cities

Fahmi Ngah, Managing Director of Smart Selangor Delivery Unit pointed out that Selangor is the gateway for tapping into the ASEAN market. The state envisions to be an ASEAN pioneer in terms of digitization, information transformation, as well as the construction of smart cities.

Ngah said that in order to become the first smart state in ASEAN by 2025, the Selangor government proposed a three-year plan that covers 12 areas, including smart governments, smart digital infrastructures and smart transport, etc.

He quoted some examples from the local governments of Selangor, which launched an array of online services, such as automatic service counters, to speed up the processing of public matters. Locals can now make use of the apps of their local governments and the social media to directly communicate with city councilors and government officials, while electronic payment systems are in place for settling different bills. In particular, during the year-long COVID-19 pandemic, people have instantly become much more familiar with online affairs. As such, it is hoped that businesses can be further digitized in the future. For example, development in e-commerce could be encouraged.

A young population that favors e-commerce development

Hew Wee Choong, Vice President of



Malaysia Digital Economy Corporation noted that at present, the size of Malaysia's e-commerce market amounts to over USD 3 billion; the number is expected to reach USD 11 billion by 2025. In Malaysia, the use of the internet is highly widespread. Amongst young Malaysians under 35, about 85% are online shoppers. For foreign companies, Malaysia is undoubtedly a high potential Southeast Asian country for developing cross-border e-commerce.

Hew revealed that the Malaysian government had already formulated a new vision and strategic plan for its postal and courier industry. The relevant authorities strive to foster the development of cross-border e-commerce services amongst Malaysian companies through various initiatives. The "National Technology and Innovation Sandbox" financing scheme that has been recently rolled out by the government, on the other hand, will provide financing for Malaysian start-ups. All these indicate that digital economy development in Malaysia is worth considering by foreign companies.

Cyberjaya – the Malaysian Silicon Valley with tremendous potentials

In Selangor, Cyberjaya is a place that should not go unmentioned. According to **Roni Shah Mustapha, Head of**

Business, City & Communications of Cyberview Sdn Bhd, the government has made a plan for Cyberjaya to be a smart city with high-tech infrastructure such that the country can be taken to the next level and become a global information and communication technology center. Cyberjaya has drawn the interest of many overseas multinationals. The special hub for high-tech industries, thus, has earned its name as "Silicon Valley of Malaysia".

Mustapha added that Cyberjaya has attracted more than 800 companies with Multimedia Super Corridor status to set up their foothold there. Besides, there are many tertiary institutes in the city, which is resided by a young population. All these will provide an endless supply of talents to support the technology sector. In addition to housing technological amenities, Cyberjaya is also a highly livable city with many shopping centers, making it a preferred residential destination for many executives of foreign companies. The local government has set up an investment service center to respond to the questions of foreign investors, hoping to attract even more foreign ventures to establish their presence in the city. 🌐

This is an abstract of the Chamber's External Affairs Committee Webinar "The Industries and Opportunities in Selangor, Malaysia".

袁武： 定必竭盡所能 冀盼毋負支持

Yuen Mo: Committed to Reward Member's Support with Best Efforts



擔任六屆副會長後，袁武此刻肩負第52屆會長重任，自言定必竭盡全力，毋負中總成員信任。任期伊始，袁武欣然接受《商薈》專訪，暢談未來會務方針。

After being CGCC Vice-Chairman for six terms, Yuen Mo is now assuming the important role of CGCC Chairman for the 52nd term of office. He promises to spare no efforts in his work and to live up to the trust of CGCC members. At this early stage of his office, Yuen gladly met with *CGCC Vision* to share his plans on the Chamber's future undertakings.

非常時期 任重道遠

加入中總已近30寒暑的袁武，當中有12年擔任副會長，長年為會務傾注時間和心力。是次出任會長，他表示非常榮幸得到中總成員信任，但同時深感任重道遠。領導這家百年老牌商會，他自言定必竭盡全力，以免辜負中總的金漆招牌。

袁武坦言，在此非常時刻接棒，“為會員做事”挑戰甚多。蓋因過去一年，先是香港經歷修例風波，繼而國家遇上與美國的貿易摩擦，後來全球更因新冠疫情而使經濟大受影響，舉世處身多事之秋。故他認為，此刻最重要的課題是對抗疫情，冀待經濟早日復甦，好讓大家重新出發。

盼健康碼助經濟復甦

“我們一直希望政府能推出健康碼，實現粵港通關，恢復兩地人員往來，經濟復甦方見出路。”袁武指出，目前香港急需拯救經濟，健康碼之推行定必可以協助沉寂多時的香港經濟重新變得活躍。他續指，中總會會員包括百業商家，最近一年生意肯定艱難，所以他身為會長，定必會極力向政府反映意見，希望政府早日成功抗疫，持續做到本地個案“清零”，為重啟經濟締造必要前提。

袁武更提到，疫情雖然為未來帶來不少變數，但香港卻有背靠祖國的優勢，實在危中藏機。“深圳經濟特區成立40年的成績有目共睹，習近平主席早前亦強調要在更高起點上推進

改革開放，開創新局面。”所以他認為一河之隔的香港絕對有條件可以乘勢而上，尤其創科方面更有可為。袁武以創科公司大疆為例，這家立足深圳，如今雄霸無人機市場的公司，其創業構想亦是源於香港科技大學，反映兩地合作已有成功例子，將來想必亦大有可為。

活用科技 維持聯繫

中總長年以來扮演橋樑角色，袁武認為這是重要資產。透過多年以來建立的網絡，中總可以發揮聯繫作用，協助會員探尋商機。雖然目前受疫情所限，舊日常規商務交流暫難完全回復也是事實。但袁武認為，過去一年眾多商家對視像會議已逐漸適應，配合新興5G科技，世界理應更是無遠弗屆，溝通再無局限。而中總年內亦舉辦了無數網上會議及座談會，以後亦可應用相關科技維持與外界聯絡。

同樣道理，網絡科技除了容許我們“背靠祖國”，更可以“面向世界”。中總多年來重視與世界接軌，近年更為配合“一帶一路”國策而努力不懈。袁武指出，前任會長蔡冠深為此貢獻良多。在此基礎下，未來中總理應延續傳統，繼續舉辦各項聯繫全球華商的活動。此外，身兼招商局集團有限公司顧問的袁武亦以其任職機構與白羅斯合作發展工業園區為例，指出香港可藉國家商務部協助聯繫做到“面向世界”。他相信，中總亦將可發揮類似的橋樑作用，而這一切更不應因疫情而中斷。

關顧基層 扶掖青年

經濟不景氣，基層生活艱難，袁武認為此刻他們更需要支援與關懷。他指出，如欲經濟邁步向前，還須仰賴社會和諧，而中總一直深明此理，故在“愛心行動”等公益事務上一直不遺餘力，例如早前在疫情最嚴峻的時候，中總一眾首長亦有聯同成員派發防疫用品，與市民同心抗疫。袁武強調，關顧基層的雪中送炭，在疫情下更應繼續，故未來中總將持續與一眾社團機構合作，攜手為社會送暖。



2019年，袁武隨本會代表團訪京時與全國政協主席汪洋（右）握手。

In 2019, Yuen shook hands with Chairman of the CPPCC National Committee Wang Yang (right), during the Chamber's delegation to Beijing.

香港需要新機遇，香港青年也需要新機遇。袁武認為，青年工作是重中之重，故中總除了關顧弱勢社群之外，亦關心本地青年成長。少年太空人體驗營、大學生實習交流計劃等中總品牌項目將一如既往繼續舉辦。“所謂百聞不如一見，香港青年應該親身到內地看一看社會發展情況。”袁武更指，香港青年到內地實習交流正好響應習近平主席對粵港澳三地青少年廣泛交往、增強對祖國的向心力的呼籲。他更期望未來可善用中總會員網絡，提供更多實習及就業機會，協助本地青年解決就業問題，以增加社會凝聚力。

團結一致 薪火相傳

同樣道理，袁武對中總的新一代亦寄予厚望。他指出，中總青年委員會近年辦得有聲有色，活動豐富多姿，期盼這份活力可以延續，使中總更能與時俱進。此外，袁武認為中總應該繼續多加宣傳及做好研究工作，令中總

形象更能深入人心之餘，也能協助會員以至社會各界尋覓機遇，重新出發。

展望未來，袁武深信全體會員將會一如以往，團結一致。他希望各位對新班子能多加支持，亦盼大家不吝提點，多加溝通，冀在不明朗的政經環境下仍能續寫中總輝煌。🔗

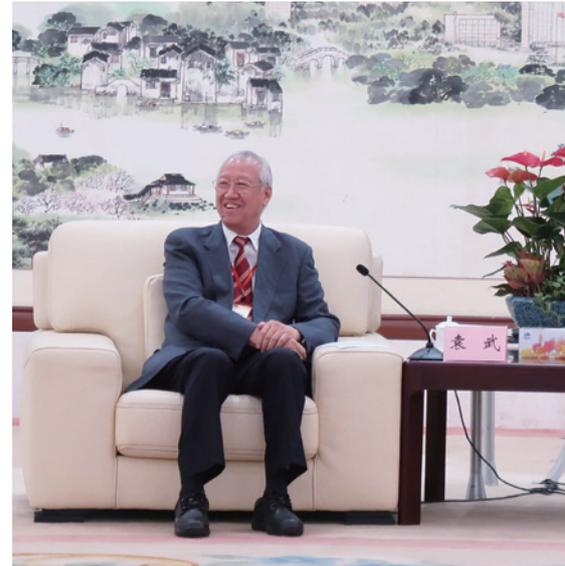
Great responsibilities during extraordinary times

Speaking about his new role as Chairman, Yuen said that he was extremely honored to be trusted by CGCC members. He also promised to do his best in leading our century-old chamber of commerce.

Yuen was aware of the many challenges in this term, as Hong Kong did not only experience the turmoil arising from protests against the amendment of the *Extradition Law* during the past year, it was also gravely affected by the trade conflicts between China and the US, as well as the



2019年，袁武隨本會代表團訪粵時與廣東省省委書記李希（右）握手。
In 2019, Yuen shook hands with Secretary of CPC Provincial Committee Li Xi (right), during the Chamber's delegation to Guangdong.



袁武（左）率團考察東莞濱海灣新區規劃，並與當地領導會面。
Yuen (left) led a delegation to the Binhai Bay New Area in Dongguan to meet with local officials.

subsequent global havoc wreaked by the coronavirus pandemic. Yuen believed that it is now paramount to contain the virus and to strive for early economic recovery.

Health code may help with economic recovery

“We do hope the government can launch the ‘health code’ to actualize clearance between Guangdong and Hong Kong.” According to Yuen, the implementation of the health code will definitely help invigorate the stagnant Hong Kong economy. As CGCC Chairman, he understands the diversity of members’ operating sectors, and promises to do his best to reflect CGCC’s views to the government. He hopes that the government can soon succeed in combating COVID-19 and lay down the requisite groundwork for revitalizing the economy.

Yuen also noted that with backing from the Motherland, Hong Kong is in an advantageous position to uncover the opportunities hidden in this crisis. “The spectacular accomplishments made by Shenzhen Special Economic Zone since its establishment forty years ago are undeniable. Chairman Xi Jinping had also stressed the need to break new grounds.” Yuen reckoned Hong Kong has what it takes to excel from such strength and quoted Da-Jiang Innovations as an example. This company that dominates the drone market, in fact, originated from the Hong Kong University of Science

and Technology. This is a strong case that reflects enormously successful collaboration between Shenzhen and Hong Kong.

Making good use of technology to stay connected

Riding on the network established throughout the past years, CGCC can serve as a connector and help members explore business opportunities. While everyone is restricted by COVID-19, Yuen pointed out that merchants are now gradually accustomed to video conferencing. Coupled with the emerging technology of 5G, online communication is now unbounded. CGCC had organized countless online conferences and webinars in 2020, and the relevant technologies can be applied to maintain external connections.

Similarly, network technology does much more than enabling our advantage with the backing of Motherland – it is also a tool to link up with the world at large. Yuen commended former CGCC Chairman Jonathan Choi for his tremendous contribution in this area. Building on this strong foundation, CGCC should extend the tradition and carry on with organizing events that connect Chinese merchants from around the world. Yuen believed that CGCC can exert its connector’s function, which should not be hindered by the current pandemic.

Caring for the underprivileged and supporting local youth

As underprivileged families are having a hard time to keep up with their livelihood under the current adverse economic conditions, Yuen believed that support and care are much needed for the time being. The Chamber has always been committed to charitable efforts, as demonstrated by the “We Care • We Share” Campaign. Recently, the office-bearers of CGCC had joined up with members to hand out anti-virus supplies. Yuen underscored the importance of continued care for the underprivileged in times of adversity, and therefore, CGCC will continue to work with different community organizations in the future.

Yuen believed that youth work is also of utmost importance. CGCC-branded projects, including the Young Astronaut Training Camp and Internship and Exchange Program for Tertiary Students, will be organized as usual. Yuen commented that Mainland internships and exchanges of Hong Kong youths are in fact echoing with Chairman Xi’s appeal for broadened communication for the youths in Guangdong, Hong Kong and Macao. He also hoped that the network of CGCC members can be better leveraged to provide even more internship opportunities to help local youths with their employment and to strengthen social cohesion.

Passing on the torch in unison

Yuen expects highly of the new CGCC generation. He praised the Young



袁武（右一）代表本會出席中國蘭州投資貿易洽談會。
On behalf of the Chamber, Yuen (first from right) attended the China Lanzhou Investment and Trade Fair.

Executives' Committee for creating strong visibility in recent years and hoped to see a continuation of its energy. Yuen also looked forward to more promotion and strengthened research at CGCC. He believed these efforts could establish a stronger presence for the CGCC brand and

help members, or even different sectors of our society, to identify different opportunities for moving on in adversity.

Going forward, Yuen strongly believed that all CGCC members will be as united as they have always been. He hoped that members

will continue to show their support for the new term of office-bearers. Yuen welcomes members' feedback and encourages more frequent communication. He envisions to carry on with the glorious achievements of the Chamber amidst political and economic uncertainties. 🌀



袁武（右七）在“慶祝70周年國慶暨愛心慈善專場”上與一眾嘉賓合照。
Yuen (seventh from right) poses with the guests at the performing arts show in celebration of the 70th anniversary of the founding of the PRC.

把握粵港澳大灣區機遇 加強與深圳互利合作

Capture Opportunities in Greater Bay Area to Strengthen Mutually Beneficial Cooperation with Shenzhen



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

香港與深圳是“雙城記”，共同建設粵港澳大灣區，配合國家戰略佈局，運轉“內循環”和“雙循環”。香港把握粵港澳大灣區的新機遇，在貢獻國家之餘，亦能為本港經濟發展持續注入新動力，何樂而不為？

Hong Kong and Shenzhen are like “twin cities”, working together to develop the Greater Bay Area to facilitate “internal circulation” and “dual circulation” in support of the country’s strategic initiative. By capturing the new opportunities in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area), Hong Kong can contribute to the country while continuing to inject new impetus into its own economic development, so why not go ahead with it?

或 家主席習近平在深圳經濟特區建立40周年慶祝大會上高度肯定深圳的發展成果，並給予深圳厚望，將其作為“中國特色社會主義先行示範區”和“粵港澳大灣區的重要引擎”，以形成全面擴大開放新格局，並豐富“一國兩制”事業發展新實踐。

該講話引發了對香港地位的猜想，部分人士解讀為中央想以深圳取代香港，甚至將香港作為深圳的衛星城，服務深圳。但香港和深圳並非直接競爭關係，而是各有優勢，可以互補互利，共同促進粵港澳大灣區發展，配合國家戰略佈局。在中美戰略競爭的新格局及經濟全球化倒退的情況下，逆水行舟，不進則退。作為國家改革開放的最前沿，且成功轉型為科技中心的深圳，自然肩負着完善具有中國特色的社會主義市場經濟體制的責任，是“一國兩制”事業發展中優化社會主義制度的部分。香港無須過分擔心或妄自菲薄，“一國兩制”是基本國策，國家不會放棄香港。危中有機，香港萬萬不能故步自封，繼續蹉跎歲月吃老本，而應認清自身優勢，確立進步空間，將眼光放長，將眼界放寬，把握住粵港澳大灣區的歷史機遇，加強與深圳的互利合作。

發揮香港獨特優勢

在“一國兩制”和《基本法》下，香港作為國際金融中心和自由港，在中國對外開放中具有特殊地位和獨特優勢。百年來建立的與國際接軌普通法法統、金融市場制度與人才儲備，使香港勝任人民幣離岸中心，並且最有條件爭取成為數字人民幣跨境先行實驗地，是人民幣國際化發展的橋頭堡。作為引入外資的窗口，自2009年以來十餘年，中國六至七成的外資均經由香港，香港發揮着“內外雙循環”中外循環的重要作用。除協助內地企業到香港上市之外，香港亦可引入資金幫助深圳的高新科技公司集資，形成資金鏈。

粵港澳大灣區內擁有兩種制度、三個司法管轄區，發展的關鍵在於規則與



機制的銜接。特區政府表明正在研究“港資港法港仲裁”的可行性，即在大灣區的港資企業可選用香港法律作為民商事合同的適用法律，並在香港就合同爭議等進行仲裁。若能成功落實，無疑將吸引更多企業在大灣區投資，促進大灣區的蓬勃發展。香港亦能進一步鞏固亞太區國際法律及解決爭議服務中心的地位。

把握粵港澳大灣區機遇

在提升空間方面，香港應積極融入國家“十四五”的發展全局，把握粵港澳大灣區的歷史機遇，加強與深圳的互利合作。粵港澳大灣區是中國成熟度最高的灣區，開放程度最高，經濟活力最強，具備建成國際一流灣區和世界級城市群的條件。2019年粵港澳大灣區的GDP總量已達到11.6萬億人民幣，較2018年增長6.7%，經濟總量已與東京灣、紐約灣、三藩市灣區旗鼓相當。隨着灣區內交通網絡的

完善和機制的銜接，人流、物流、資金流、信息流將愈加互聯互通，發展前景廣闊。香港與大灣區內各城市攜手深度合作、錯位協調發展，建設好河套港深創新合作區，不僅有利於實現香港經濟的多元化和產業的升級轉型，更能將大灣區的餅做大，使9加2大於11。

香港作為高度依賴外部因素的經濟體，需要與周邊經濟體的有機結合，在粵港澳大灣區市場一體化進程中，香港的固有優勢產業，例如金融業、物流業、專業服務業和創意產業等，在作出貢獻的同時，亦可共享灣區發展成果。若香港繼續自拖後腿、不珍惜大灣區的新機遇，只會“蘇州過後無艇搭”，最終被邊緣化，淪為二流城市。

青年發展 重中之重

目前，香港有50萬人移居內地，25



萬港人在內地工作，另有約16,200名香港學生在內地高等院校就讀。每年教育局提供約十萬個交流名額，供學生在中、小學階段最少各獲一次到內地交流的機會。然而，大部分香港青年人對內地認識有偏差，對祖國有抗拒。青年人是社會的未來，加強《憲法》和《基本法》教育，包括國歌及國家安全教育工作，實在刻不容緩。粵港澳大灣區城市間的語言和文化相近，利用好粵港澳重大合作平台，增進青年間交流和交往，有利於增強祖國的向心力。香港的年輕人亦應將眼光放遠一點，利用自己的專長，在灣區內創造一新天地。

香港與深圳是“雙城記”，共同建設粵港澳大灣區，配合國家戰略佈局，運轉“內循環”和“雙循環”。香港把握粵港澳大灣區的新機遇，在貢獻國家之餘，亦能為本港經濟發展持續注入新動力，何樂而不為？

At a grand gathering marking the 40th anniversary of the establishment of the Shenzhen Special Economic Zone (SEZ), President Xi Jinping highly affirmed Shenzhen's achievements and expressed high hopes for the city, calling on it to build itself into “a pilot zone for socialism with Chinese characteristics” and “an important engine for the Greater Bay Area” to form a new pattern to expand opening-up on all fronts, as well as enrich the new realities of the development of “One Country, Two Systems”.

President Xi's speech sparked speculation about Hong Kong's status, which some people interpreted as the central government's desire to replace Hong Kong with Shenzhen, or even to use Hong Kong as a satellite city to serve Shenzhen. However, Hong Kong and Shenzhen do not have a direct competitive relationship. Rather, each has its own strengths that can complement and mutually benefit each other for the development of the Greater Bay Area in support of the country's strategic initiative. Against the backdrop of the new landscape of strategic competition between China and the US and the weakening of economic globalization, Hong Kong will fall back if it stops moving forward. As a frontier of the country's reform and opening-up and having successfully transformed into a science and technology hub, Shenzhen naturally bears the responsibility of improving the socialist market economy system with Chinese characteristics and plays a part in improving the socialist system in the development of “One Country, Two Systems”. Hong Kong does not have to worry too much. Nor should it undervalue itself. The country will not abandon Hong Kong as “One Country, Two Systems” is a fundamental national policy. Every crisis comes with opportunities. Hong Kong must not be complacent and continue to be stuck in the old ways for years to come. Instead, it should recognize its own strengths, establish its path for progress, look farther ahead, and broaden its horizons. It should capture the historic opportunities in the Greater Bay Area and strengthen mutually beneficial cooperation with Shenzhen.

Leveraging Hong Kong's unique strengths

Under “One Country, Two Systems” and the *Basic Law*, Hong Kong as an international financial center and a free port has a special status and unique strengths in China's opening-up to the rest of the world. Since its common law regime, financial market

system and talent pool established over the past century are in line with international standards, Hong Kong is up to the task of being an offshore RMB center. It is also best positioned to become a pilot site for cross-border digital RMB experiments and is a bridgehead for RMB internationalization. Hong Kong is a window to attract foreign capital. For more than a decade since 2009, 60-70% of China's foreign capital has been channeled through Hong Kong, which has been playing an important role in the “dual circulation” between China and the rest of the world. Besides helping Mainland enterprises to get public listed in Hong Kong, Hong Kong can also bring in funds to help Shenzhen's high-tech companies raise capital and form a funding chain.

As the Greater Bay Area has two systems and three jurisdictions, the key to its development lies in the alignment of rules and mechanisms. The HKSAR Government has indicated that it is studying the feasibility of “adoption of Hong Kong's laws for Hong Kong enterprises”, whereby Hong Kong enterprises in the Greater Bay Area may choose to use Hong Kong's laws as the applicable law for civil and commercial contracts, and for the arbitration of contract disputes to be conducted in Hong Kong. If successfully implemented, it will undoubtedly attract more businesses to invest in the Greater Bay Area, thus boosting its prosperity. Hong Kong can also further consolidate its status as an international legal and dispute resolution service center in the Asia-Pacific region.

Capture opportunities in the Greater Bay Area

Regarding expansion of space for development, Hong Kong should actively integrate into the development landscape under the country's 14th Five-Year Plan and capture the historical opportunities in the Greater Bay Area to strengthen mutually beneficial cooperation with Shenzhen. As the most mature bay area in China and armed with the highest degree of openness and the strongest economic dynamism, the Greater Bay Area is well positioned to become a top international-class bay area and world-class city cluster. The Greater Bay Area's GDP reached RMB11.6 trillion in 2019, an increase of 6.7% over 2018. Its economic aggregates were comparable to those of the Bay of Tokyo, New York Bay and San Francisco Bay Area. It has broad prospects for development as the flow of people, goods, capital and information in the area will become more interconnected with the improvement of its transportation networks and alignment of its mechanisms. Hong Kong and the

other cities of the Greater Bay Area work hand in hand to deepen cooperation and coordinated development, and build the Shenzhen-Hong Kong Science and Technology Innovation Cooperation Zone in Hetao District, which will not only facilitate Hong Kong's economic diversification and industrial upgrading and transformation, but also expand the Greater Bay Area's achievements, making the sum of its parts greater than the whole (9 + 2 > 11).

As an economy highly dependent on external factors, Hong Kong needs to integrate organically with the surrounding economies. In the process of market integration in the Greater Bay Area, Hong Kong's inherent competitive industries, such as finance, logistics, professional services and creative industries, can contribute while getting a share of the Greater Bay Area's development achievements. Hong Kong will miss the boat if it continues to hold itself back and does not cherish the new opportunities in the Greater Bay Area, and it will not only be marginalized, but may even be reduced to a second-rate city.

Youth development is top priority

Currently, 500,000 Hong Kong residents have moved to live in the Mainland, 250,000 Hong Kong residents are working there, and 16,200 Hong Kong students are attending the Mainland's institutions of higher learning. Every year, the Education Bureau offers about 100,000 exchange places for students to join at least one Mainland exchange programme in their primary and secondary stages of education. However, most young people in Hong Kong have a biased perception against the Mainland and resist the motherland. As young people are the future of our society, it is imperative to strengthen education on the Constitution and the *Basic Law*, including the national anthem and national security. The languages and cultures of the cities in the Greater Bay Area are similar, so leveraging the major cooperation platforms of the area to enhance communication and interaction among young people will help strengthen their inclination towards the motherland. Hong Kong's young people should also look farther ahead and use their expertise to open up new horizons in the Greater Bay Area.

Hong Kong and Shenzhen are like "twin cities", working together to develop the Greater Bay Area to facilitate "internal circulation" and "dual circulation" in support of the country's strategic initiative. By capturing the new opportunities in the Greater Bay Area, Hong Kong can contribute to the country while continuing to inject new impetus into its own economic development, so why not go ahead with it? 

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.

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企業捕捉雲端發展機遇 Opportunities in Cloud Technology Await

雲端運算技術日新月異，企業如能有效運用，不但能降低資訊科技支出，更能轉化為業務增長的動力，以至實質收益。

Companies that could make effective use of advancing cloud computing technologies will benefit not only from reduced I&T costs, but also, the new momentum generated to drive business growth, or even real income.

雲 運算技術雖然發展多年，過去不少企業對將軟件及資料置於雲端平台仍存有疑慮。但雲端與流動運算專業人士協會會長陳家豪表示，近年網絡攻擊及病毒事件頻生，特別是2017年的勒索病毒“WannaCry”事件，終令大部分企業意識到將資料存放在公司電腦內的危機。陳家豪指出，企業若運用雲端



陳家豪 Emil Chan

服務，基本網絡安全由服務供應商負責，加上大型供應商的系統符合國際標準，對企業而言亦是優點。

助企業拓新商機

近日的焦點5G也是推動雲運算普及的催化劑。5G高速及低延遲的特性，加快工序自動化及人工智能取代人力的進程，對應用物聯網及人工智能技術的企業尤有幫助。陳家豪闡釋，“5G令人工智能系統透過雲端平台實時採集、儲存及分析大量非結構性數據，能引發新的應用可能性。未來5G結合雲運算，預計為不同行業帶來革命性的影響及商機，特別是交通及基建。”

網購盛行亦令雲端平台應用更為廣泛。現今的新建網站都以“流動優先”為設計標準，網上及流動支付已成趨勢。本地便有新晉電商平台推出雲端服務，讓中小企可在雲平台上建立網店，方便管理之餘，因雲平台已內建流動裝置優化及流動支付系統支援，中小企不用另行申請。

物色合作對象宜花心

陳家豪指出，新冠肺炎疫情的確加速企業的“雲轉型”進程，但他們不少對於如何選擇合適可靠的雲端服務供應商感到困難。“市場上能夠提供大型雲基礎建設方案的服務供應商雖然不多，惟基本上它們的服務已相當可靠；至於提供雲應用服務的供應商則



選擇較多，企業不妨以‘拍散拖’的心態，從而物色不同的合作夥伴。因為要實際‘相處’過後，才認清哪個才是符合要求的‘結婚’對象。”

企業成功“上雲”，只是雲旅程的起點，陳家豪強調，雲運算的最大優勢是共享，若雲平台缺少共享這一環便等同失去大部分的價值。陳家豪指出，現時本港企業多數傾向建立自己的企業雲，相互之間沒有連接，長遠來說造成資源浪費，如巴士公司各自研發的到站系統應用程式，其背後的技術基本都是相同的。

雲轉型須調整心態

如何進一步推動公私雲的結合和發展，陳家豪強調，這便需要政府牽頭加上企業支持，他期望特區政府亦要加快公用雲的建設和應用，至於企業則應視乎業務性質，可考慮應用公用雲，並與私有雲作出適當的整合和資料互通，從而建立可持續發展的共享生態。

雖說雲端商機無限，但關鍵在於企業管理層樂於嘗試及推動。陳家豪坦言擔任企業培訓導師期間，見過很多高級行政人員奉自己多年來的做法為“金科玉律”。企業要將平台放上雲端是一個大舉措，如要產生最高價值甚至需要將建立多年的系統和流程推倒重來，故企業的管理層和決策層抱持甚麼心態，是企業能否掌握雲端發展機遇的一大關鍵。

According to Emil Chan, Chairman of the Association of Cloud and Mobile Computing Professionals,

most companies are now aware of the risks of storing information on corporate computers in the light of web attacks and computer virus incidents that occurred in recent years. Chan pointed out that if companies adopt cloud services, basic network security would be taken care of by their service providers. The fact that sizeable vendors must comply with international standards is also an advantage for service users.

Helping companies exploit business opportunities

5G, the global focus of late, is also a catalyst for popularizing cloud computing. Chan explained, “Thanks to the enabling of 5G, AI systems can now collect, store and analyze a huge volume of non-structured data in real time through cloud platforms, which could trigger new possibilities in applications. In the future, the integration of 5G and cloud computing is expected to bring about revolutionary impacts and business opportunities for different industries, in particular, for transportation and infrastructure.”

In this day and age, websites are designed to prioritize mobility, and online and mobile payment are now major trends. Emerging local e-commerce platforms have rolled out cloud services, on which SMEs can develop webstores on their cloud platforms. On top of convenient management, the cloud platforms are also embedded with optimization for mobile devices and mobile payment system support. These are saving SMEs much

efforts as they do not need to apply for each service separately.

Be selective with business partners

Chan pointed out that the process of “cloud transformation” in companies are undoubtedly speeded up amidst the COVID-19 pandemic. He opined that service providers that are able to offer sizeable cloud infrastructure solutions are basically very reliable. As for vendors who provide cloud applications, since there are quite many choices in the market, companies may as well consider short-term collaboration to seek different partners.

Chan stressed that since the sharing capability is the biggest advantage of cloud computing, a cloud platform lacking so has most of its value lost. However, he noted that most Hong Kong companies tend to build their own corporate cloud with very little connection amongst one another. This could result in resource wastage in the long run.

Paradigm shift is a requisite for cloud transformation

Chan hopes that the HKSAR government could accelerate the construction and application of public cloud. As far as companies are concerned, they should consider making use of public cloud as their business nature sees fit. Consolidation and information change should also be adjusted with their private clouds such that a sustainable shared ecology can be developed.

While opportunities are abundant in the cloud sphere, the keenness of corporate management to take up and drive cloud adoption is key. Chan candidly commented that to put a company’s platform on cloud is a major move. To maximize the value of doing so may require a complete overhaul of the systems and processes built over the years. Therefore, whether a company can capitalize on cloud development depends much on the mindset of its management and decision-making personnel. 



師承國際名廚 踏上法廚之路 Training to be a French Chef under Tutelage of Top International Chefs

擺盤精美如藝術陳設的法國菜，向來是不少美食愛好者的心頭好！食而優則煮，由煤氣烹飪中心與 Disciples Escoffier 法國廚師會合辦的“法國烹飪藝術文憑課程”及“法國糕餅烹飪藝術文憑課程”，正以專業作招徠，除導師俱由國際知名大廚以至米芝蓮星級名廚出任外，學員修畢課程並通過考試，更可獲頒法國廚藝訓練第五級證書，取得在法國開設餐廳的資格，有機會踏上名廚之路。

Students of the diploma course in French cooking offered by Towngas Cooking Centre in partnership Disciples Escoffier, a French association of chefs, learn from internationally renowned chefs or Michelin-starred chefs. Graduates who have completed the course and passed the examination will be awarded the “Level 5 National Diploma in French Cuisine” and are qualified to open restaurants in France.

這個課程的最大特色是將架構完整的傳統法國烹飪課程引入香港，讓一眾愛煮人士身在香港，也可跟隨來自法國廚師會的國際名廚研習專業廚藝，烹調出各種法國菜式或甜品，與摯愛親朋同享美食，以至實現成為大師級名廚甚或赴法國開餐廳的夢想。

由零開始 學煮法國菜

曾在法國公司任職人力資源管理工作的孔子人，因家有精於廚藝的母親，故從小到大幾乎沒有走進家裏的廚房，惟數年前母親突然患病離世，傷痛之餘，也希望為生活帶來一些轉變，故毅然決定參加“法國烹飪藝術文憑課程”，嘗試越級挑戰自己一向喜愛的法式美食，希望能與母親一



不少美食愛好者均鍾情於擺盤精緻而又色香味俱全的法國菜，更期望可將愛好變為專業。
Many epicures have a great passion for French food due to its exquisite taste, smell and appearance. They also aspire to turn their passion into a career.

樣，可在日常生活中將美食帶給家人及朋友。

一切由零開始，初學烹飪即接觸色香味俱全的法國餐點，孔子人坦言並不容易，初期連拿刀及將煮食材料“落鑊”等步驟也感到“驚心動魄”，既怕“切到手”，又擔心被油彈，自然錯漏百出，常有“蝦碌”情況。“曾試過因手腳較慢，為免延誤完成菜式的時間，或是上菜時不夠熱，故用上攝氏200度的高溫加熱，結果一不小心便燙到了。”

精進廚藝 領略珍惜食材

幸而經過初班的導師悉心教導及親身示範，漸漸孔子人將困難克服，並逐步掌握烹調基本功。而隨着熟習廚房流程，也成功煮出一些拿手菜式，他開始體會到煮食的喜悅和滿足感，特別是美如藝術品而又味美的法國名菜，無論是閒時煮來獨享，又或是家庭及朋友聚會時展現一下廚藝，獲得眾人讚賞，同樣為生活增添更多樂趣

和驚喜。“學了逾100個菜式後，我最為喜愛的是油封鴨腿，在專業名廚的教導下，我發現慢煮的方式較油浸更為健康，在聚會中也很受歡迎。”

完成整個課程共用了540小時，孔子人憶述，從中不但學習到法國菜的烹調技巧，知識更廣及廚房管理、食材供應、食譜製作等不同範疇，若日後有志加入或開設法國餐廳，肯定大有幫助。“星級名廚導師不只關心學員的廚藝，亦十分重視我們在廚房管理及食材處理等各方面的掌握，如大廚就曾說我的工作恰如同動物園，提醒我身為廚師，要時刻保持枱面整潔，因衛生最為重要；他又曾檢查我的垃圾桶，當發覺我批薯仔不夠乾淨，很多薯肉連皮丟棄時，也語重心長指出即使廚藝多好，也必須珍惜食材，若過於浪費，開餐廳一定結業。”

服務長者 廚藝大派用場

從高班學成畢業後，孔子人不只廚藝大為精進，也學會尊重廚房每個煮食空間及珍惜食材，受用良多。雖然暫未有擔任全職廚師或進軍法國開餐廳的打算，但他仍將對母親的孝心，延展至其他長者身上，透過為獨居長者煮食，發揚“老吾老以及人之老”的精神。“曾遇到有一位長期病患者，她很想食蠔，卻因要遵守很多飲食禁忌而未能如願，我遂請教課程導師，為她烹調了一味老少平安的菜式，外面特別用蠔葉包裹，以帶出蠔的味道，看到她吃得開心，家人也感高興，令我更有使命感。”

孔子人更決定利用在課程中學到的專業知識，為推廣公平貿易的婦女團體所出售的食材，撰寫食譜，冀能協助她們增加產品的吸引力，實行以所學回饋社會，令這段學習經歷變得更有意義。

The biggest feature of this course is that it brings a fully structured traditional French cooking class into Hong Kong so that Hong Kong residents can learn professional culinary skills from



同學合力設計並烹調一頓完整的法國餐，除考驗廚藝外，也學懂分工合作。
The students designed and cooked a full French meal together. Not only does it test their culinary skills, but they can also learn about teamwork.

international renown chefs to cook a variety of French dishes or pastry, thus fulfilling their dream of becoming a master chef or even opening a restaurant in France.

Learning French cuisine from scratch

The mother of **Lawrence Kung**, who used to work in human resource management at a French company, was skilled in cooking. Her sudden passing away due to illness a few years ago led him to make up his mind to take the “Disciples Escoffier Diploma in Culinary Arts” course to challenge himself on learning French cuisine that he has always loved. Just like his mother, he wanted to bring gastronomy to family and friends in everyday life.

Having to start from scratch, Kung admitted that it has not been easy getting exposed to French cuisine as a beginner in learning cooking. In the early days, even holding a knife and putting the ingredients into the pan were frightening steps for him, as he worried about cutting his fingers or getting splattered by hot cooking oil, so naturally he made lots of mistakes.

Learning to cherish ingredients while refining culinary skills

Fortunately, guided by the attentive instructors during the early classes, Kung gradually overcame the difficulties and succeeded in mastering some specialty dishes, which won him praises from everyone, adding more fun to life. “After learning over a hundred dishes, my favourite

is French duck confit. Under the guidance of professional chefs, I found that slow cooking is healthier than immersing in oil, and it is also very popular at parties.”

Having spent 540 hours completing the entire course, Kung recalled that he not only learned French cooking techniques, but also acquired a broader knowledge of different areas such as kitchen management, ingredient supply, recipe making, etc, which would definitely help if he wants to join or open a French restaurant in the future. “The star-rated chef instructors not only care about the students’ cooking skills, but

also attach great importance to kitchen management. For example, a chef once remarked that my workbench was like a zoo, reminding me to keep it tidy and clean at all times as hygiene is the most important thing. He also inspected my trash can and when he found large chunks of potatoes on the potato skins I had peeled off and discarded, he warned me that if I continue to be so wasteful, I will certainly have to close my restaurant down should I have opened one.”

Culinary skills come in handy to serve the elderly

Although he has no intention of becoming a full-time chef or opening a restaurant in France for the time being, Kung still extends his filial piety to his mother to other elderly people, “I once met a chronically ill patient who wanted to eat oysters, but she was unable to do so because she had to abstain from certain foods. After consulting the course instructor, I cooked her a dish of soft tofu with fish paste, especially wrapping it with oyster leaves to bring out a slight salty taste that highly resembles oysters. Seeing her enjoying the food and the happy faces of her family, it made me feel more fulfilled.”

Kung also decided to use the expertise he acquired during the course to prepare recipes for the ingredients sold by women’s groups that promote fair trade, with the aim of helping them enhance the appeal of their products. In so doing, he wants to give back to society with what he has learned and make the learning experience more meaningful. 🔄



課程導師不乏米芝蓮星級大廚，除廚藝精湛外，對開設星級餐廳及廚房運作亦具有實踐經驗。
Quite a few course instructors are Michelin star chefs. Not only are their culinary skills remarkable, but they also have practical experience of running restaurants and managing kitchens.

百年當舖解密

Uncovering the Mystery of Centuries-old Pawnshops

曾幾何時，到當舖找“二叔公”，是升斗市民的日常。但時移勢易，現在說起當舖，每每給人一種神秘的感覺，一塊遮醜板，隔絕了外部的窺探；高高在上的櫃檯，更令人望而生畏。但一位中學教師，卻不甘被蒙在鼓裏，不惜花上三年時間，走遍全港大大小小當舖，力求揭開這個古老行業的神秘面紗。

Pawnshops often seem mysterious to many people, but a secondary school teacher devoted three years of his life visiting various pawnshops of different sizes across Hong Kong, with the aim to uncover the mystery of this old industry.

“香 港人習慣叫當舖，但若細心留意，會發現當舖的招牌並沒有‘當’字，而是清一色‘押’字。兩者是有分別的，當中是以物品的典當年、息率作區分，而‘當’的年期和息率均較‘押’高。”說起當舖的知識，香港歷史文化研究者徐振邦可謂如數家珍，皆因他可能是唯一一位曾走遍全港當舖的人。

“機緣巧合下，我接觸到一個有關當舖的出版計劃，當時覺得饒有趣味，二話不說便參與了。”但他覺得要真正了解這門古老行業，必須身體力行，於是下定決心，走遍全港大小當舖。一邊親身體驗典當過程，一邊與“二叔公”閒聊，收集第一手資料。“當舖充滿了老一輩港人的生活記憶，我前後出版了兩本專著，算是為香港當舖留下時代的紀錄。”

遮醜板後的世界

說起當舖，予人的印象是正在式微的夕陽行業。但據徐振邦統計，原來香港運作中的當舖尚有180多間，且仍不時有新舖開張。而這些遍佈全港的當舖，最為人熟悉的设计大概就是遮醜板。“香港的當舖中，遮醜板幾乎是必備。在舊時，進當舖意味着為財所困，不是一件光彩的事，加上中國



傳統當舖多為全棟多層物業，但城市發展下，已所剩無幾。
Traditional pawnshops were mostly housed in multi-storey buildings, but not many of them are left due to urbanization.



徐振邦 Chui Chun-pong

人愛面子，因此不想被別人知道。是故遮醜板的設計，其實也是為顧客着想。”

“有一次我到荃灣的當舖做研究，本身不是為典當。但因我的學校在葵涌，當我步出時，發現一位行人很像某位家長，我立時感到有點尷尬。可見去當舖，的確帶來某種心理壓力。”至於那個比人還要高的櫃枱，據說是讓“二叔公”有高高在上的感覺，令客人自覺有求於人，議價能力自然降低。但徐振邦認為，高櫃枱的設計其實更多是出於防盜考慮。“高大的櫃枱、前面架有鐵支，具備高效的防盜功能；而二叔公身處的高位，不但可俯瞰店內全貌，更能窺看街道情況。相反店外人的視線則會被遮醜板所



巨型的“蝠鼠吊金錢”押字招牌，是當舖最醒目的標誌。
The most eye-catching symbol of a pawnshop is a huge sign of a bat holding a coin.

擋，無法得知內裏情況，實在是非常巧妙的設計。”

當舖的生存之道

當舖的最大特點是必須要有實物，才可‘當’得金錢。目前香港典當業受《當舖條例》規管，規定月息最高為3.5%，而每筆典當的上限是10萬

元，即每當100元的物品，一個月後贖回，需支付3.5元的利息，如此類推。但如當舖單靠利息收入，恐怕難以生存，因此當舖的大部分利潤，其實是靠出售“流當品”。

“如顧客逾期不贖回典當品，叫做‘斷當’，物品便歸當舖所有，那就是‘流當品’。假設有人當一隻手錶，當舖以市價六折收貨，如客人‘斷當’，當舖再以八折轉售，便可賺取可觀利潤。這也解釋了，為何當舖一定會‘壓價’，因它要承擔客人‘斷當’的風險。”

此外，當舖亦要承擔物價波動的风险。例如金價的波動大，因此當舖的估價必須十分準確，否則隨時招致虧損。“還有就是手機，現時當舖也普遍接受，雖然價格也會波動，但因電子產品銷路甚廣，就算最壞情況，也可賣到第三世界國家，頂多少賺一點。某些相熟的電子產品買手，更會定時到當舖查詢，看能否買到平貨。”



當舖是贖回典當品的憑證，舊式當舖票（右）皆以毛筆書寫。
A pawn ticket is the proof for redeeming a pawned item. In the past, information on an old pawn ticket (right) was written with a brush.

時移勢易 轉攻外傭

徐振邦指出，以前當舖的客源甚廣，包括各階層的市民，人們一旦周轉不靈，第一時間想到的就是當舖。但現時借貸方式甚多，例如信用卡、銀行、財務公司等，已越來越少機會接觸當舖。“當舖也有缺點，就是一定要有實物，對老一輩來說，他們大多會擁有一點金器之類，但對年輕人來說，身邊最值錢的可能只有手機，但他們一定不會拿去當。因此當舖的顧客中，我已算相當年輕。”

徐振邦續指出，其實當舖也意識到危機，並一直“與時並進”，積極開拓新的客源。“現在每逢周末，若留意中環一帶的當舖，會發現出入的大多是外傭。對不少當舖來說，外傭甚至已成為了主要客源。”徐振邦認為，這是因為外傭以勞工身份來港，未必可申請香港的信用卡，也難以經銀行借錢，貸款選擇不多。且不少外傭需負擔全家的生計，一旦需金錢應急，要麼就是找“大耳窿”，那便倒不如光顧當舖。談及當舖的前景，徐振邦相信當舖短期內不會消失，因始終有

一定需求，加上不少當舖屬自置物業，因此儘管生意不多，也不至於倒閉。但若要進一步發展，就要迎合社會的需要。🔄

“Hong Kong people are accustomed to calling pawnshops ‘Dong Pou’ (當舖), but all the pawnshops’ signboards do not have the character ‘Dong’, but the character ‘Aat’ (押) instead. This is distinguished by the pawn periods and interest rates for the pawned items, and the pawn periods and interest rates of ‘Dong’ are longer and higher than ‘Aat’.” **Chui Chun-pong, a researcher of Hong Kong history and culture**, is a rare find as far as knowledge of pawnshops is concerned, because he may be the only person who has visited all the pawnshops in Hong Kong.

“By chance, I came into contact with a publishing plan about pawnshops, and I took part in it without hesitation.” So he made up his mind to visit all the pawnshops in Hong Kong. While experiencing the pawning process in person, he chatted with ‘Ji Suk Gung’ (a worker who identifies and appraises the pawned items) to gather first-hand information. “I have published

two monographs, which are a record of the times for Hong Kong pawnshops.”

The world behind the shield

Pawn brokerage gives people the impression that it is a sunset industry in decline. However, according to Chui, there are still more than 180 pawnshops in operation in Hong Kong, and new ones would emerge from time to time. The most familiar design in pawnshops all over Hong Kong is probably “the shield” (a shield standing in front of the main gate, used to hide the inside of the shop). “The shield is actually for the sake of customers. In the old days, entering a pawnshop meant being in financial difficulties, and Chinese people wanted to hide it from others as they didn’t want to lose face.”

“Once, when I was walking out of a pawnshop after my research visit, I saw a passer-by who looked very much like a parent of one of my students. I immediately felt a little embarrassed. It is evident that visiting a pawnshop does bring some kind of mental stress.”

Regarding the counter of the pawnshop, which is typically taller than the average person, it is said that this design is meant to stress the superior status of the pawnbroker and make the customers feel they are there to seek help, which naturally reduces their bargaining power. However, Tsui believes that the design of the counter is actually more motivated by anti-robbery considerations. “The reason for the high countertop is that the pawnbroker can not only have a good view inside the shop, but also what is going on outside the shop. In contrast, people outside the shop will have their view blocked by the shield, so they cannot see what is going on inside. It is really a very clever design.”

Pawnbrokers’ way of survival

The most important feature of pawn brokerage is that there must be a physical item to pawn for money. The pawn brokerage industry in Hong Kong is currently regulated by the *Pawnbrokers Ordinance*, which provides that the interest rate charged shall not exceed 3.5% per lunar month for an amount not exceeding HKD100,000, i.e. an interest of HKD3.50 has to be paid when redeeming a HKD100 item after one month, and so on. However, a pawnshop cannot survive on interest income alone, so it actually gets most of its profits from selling pawned items that were not recovered by their owners within the deadline for loan repayment.



當舖的遮醜板，可減少典當者的尷尬。
A pawnshop's shield can reduce the embarrassment felt by its customers.



有當舖直接在隔壁開設零售店，轉售流當品。
Some pawnshops opened retail stores next door to sell pawned items that were not redeemed by their owners.



每逢周末，中環一帶當舖前皆不乏外傭身影。
There is no shortage of FDHs in front of the pawnshops in Central every weekend.



“If a customer fails to redeem the pawned item before the expiry date, it will be owned by the pawnshop. Suppose someone pawns a watch and the pawnshop accepts the item at a 40% discount to the market price. If the customer fails to redeem the pawned item, the pawnshop can resell the item at a 20% discount, thus making a considerable profit. This also explains why pawnshops will always push the value of the items down, i.e. they have to bear the risk of customers failing to redeem their pawned items.”

In addition, pawnshops have to bear the risk of price fluctuations. For example, as the price of gold fluctuates greatly, pawnshops must be very accurate in appraising the value of the items brought in for pawning, otherwise they will incur losses. “Another example is mobile phone, which is now generally accepted by pawnshops. Some familiar buyers of electronic products will check at pawnshops regularly to see if they can buy cheap items.”

Switching focus to FDHs as time and situation change

Chui noted that increasingly fewer people are going to pawnshops as there are now many borrowing methods available, such

as credit cards, banks, finance companies, etc. “For young people, the most valuable thing they have is probably just their mobile phone, which they will certainly not pawn for money. Hence, I am considered quite young among the customers of pawnshops.”

Chui added that pawnshops are actually aware of the predicament and have been exploring new sources of customers. “It can be seen that foreign domestic helpers (FDHs) have become a major source of customers for the pawnshops in Central.” Chui believes that this is because FDHs have limited options to borrow money as they may not be able to apply for a Hong Kong credit card and banks are unlikely to lend them money. Moreover, many FDHs have to shoulder the burden of earning a livelihood for the entire family, so they might as well patronize a pawnshop when they urgently need money. Chui is convinced that pawnshops will not disappear in the near term because there is always a demand for them, and many pawnshops own properties, so even though there is not much business, they are unlikely to go so far as to closing down. However, the needs of the society must be met in order to develop further. 🔄

頒發會董 長期服務獎 Presentation of Long Service Awards

為 表揚一眾為本會長期貢獻的資深會董，本會早前頒發“會董長期服務獎”，並由本會會長袁武、副會長曾智明、王惠貞、李應生、楊華勇、陳仲尼、謝湧海擔任頒獎嘉賓。同場亦向兩位會董頒發“51屆會董會出席鼓勵獎”，並由本會副會長張學修頒獎。(5/11) 📷

The Chamber presented the “Long Service Awards” to praise the Committee Members who has made long term contributions to the Chamber, and the awards were presented by **Yuen Mo, Chairman of the Chamber; Ricky Tsang, Connie Wong, Tommy Li, Johnny Yu, Rock Chen and Tse Yung-hoi, Vice-Chairmen of the Chamber.** In addition, two Committee Members were awarded the “51st Term Board Attendance Award”, and it was presented by **Charles Cheung, Vice-Chairman of the Chamber.** (5/11) 📷

30-39年會董長期服務獎 Long Service Award of 30 to 39 Years



左起：劉宇新、袁武、朱蓮芬、馬忠禮
From Left : Lau Yue-sun, Yuen Mo, Chu Lien-fan, Lawrence Ma



左起：王啟達、蔡偉石、潘大全、王惠貞、陳鴻基、孫大倫
From Left: Dickson Wong, Choy Wai-shek, Poon Tai-chuen, Connie Wong, Chan Hung-kee, Sun Tai-lun



左起：張俊勇、周娟娟、陳仲尼、邱建新
From Left: Thomas Cheung, Chow Kuen-kuen, Rock Chen, Qiu Jianxin

20-29 年會董長期服務獎
Long Service Award of 20 to 29 Years



左起：曹國昌、關惠明、于善基、袁武、李沛成、李歡、盧文端
 From Left: Cho Kwok-cheong, Anthony Kwan, Joseph Yu, Yuen Mo, Wilson Lee, Lee Fuen, Lo Man-tuen



左起：林增榮、曾智明、林廣兆、高敏堅
 From Left: Alex Lam, Ricky Tsang, Lam Kwong-siu, Mickey Ko



左起：李銘深、吳連烽、范仁鶴、李應生、蔡冠深、李惠民
 From Left: Lee Ming-sum, Ng Lin-fung, Philip Fan, Tommy Li, Jonathan Choi, Eddy Lee



左起：何掌邦、霍建康、李國雄、楊華勇、曾智明、劉鐵成
 From Left: Ho Chang-pong, Fok Kin-hong, Li Kwok-hung, Johnny Yu, Ricky Tsang, Brandon Liu



左起：李國強、康家恩、林振永、謝湧海、趙志鴻、林志鴻
 From Left: Edward Lee, Hong Ka-yan, Lam Chun-wing, Tse Yung-hoi, Chiu Chi-hung, Arnold Lam

51 屆會董會出席鼓勵獎
51st Term Board Attendance Award



左起：林振永、張學修、陳光明
 From Left: Lam Chun-wing, Charles Cheung, Johnny Chan

接待嘉賓 Reception of Guests



歐盟駐港大使高宇馳（左二）到訪中總，表示歐盟是繼內地後在港擁有最多企業的投資者，香港繼續保持自由開放及有效法治，對歐盟企業來說至為重要。他亦指出，不少歐盟企業對大灣區的發展潛力深感興趣，期望內地與香港盡快通關，以便歐盟企業可善用香港作為進入內地市場的平台。（27/10）

Thomas Gnocchi (second from left), **Head of the Office of the EU to Hong Kong**, said EU is Hong Kong's second largest investor with most enterprises after the Mainland. It is essential for EU enterprises to see Hong Kong obtaining freedom and effective rule of law. He also stated that many EU enterprises are interested in the developmental potential of the Greater Bay Area. From the perspective of the EU enterprises, it is hoped that immigration clearance between Hong Kong and the Mainland will resume as soon as possible in order to allow those enterprises to enter Mainland market through Hong Kong. (27/10)