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香港抓緊 RCEP 機遇

Post-Pandemic Era:

Hong Kong to Secure RCEP Opportunities

用鐵閘說好城市故事

Shopfront Shutters –
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出版人 Publisher

香港中華總商會 (於香港註冊成立的擔保有限公司)

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承印人 Printed by

奧華印刷設計公司 Ora Printing & Design Centre

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40 Lee Chung Street, Chai Wan, Hong Kong

售價 Price

HKD20

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袁武
YUEN Mo GBS, JP

為全面通關復常做好準備

GEARING UP FOR THE FULL RESUMPTION OF NORMAL TRAVELER CLEARANCE

特區政府上月放寬入境檢疫安排，為全面恢復跨境往來走出重要一步。香港作為聯繫國家與世界的橋樑，恢復正常通關至為重要。我們期望當局在推動對外連接的同時，亦要積極與內地盡快恢復正常通關往來，讓香港聯通內地與國際的“超級聯繫人”角色得以全面有效發揮，助力增強香港發展動能，融入國家發展大局，加快疫後經濟全面復甦。

既聯通海外也對接內地

國家主席習近平在七一重要講話中強調，香港必須保持獨特地位和優勢，拓展暢通便捷的國際聯繫。香港屬於開放型經濟，要保持競爭優勢，必須與世界和內地保持緊密聯繫，才能吸引資金、人才來港發展，鞏固香港國際金融、貿易、航運中心地位。隨着本地疫情漸見平穩，大部分病例只屬輕症，香港絕對有條件放寬入境限制，加上越來越多國家陸續放寬或取消入境限制，工商及社會各界亦殷切期待能盡快恢復對外正常聯繫，為本港與海外的經貿和民生往來重新注入活水。

特區政府下一步亦要根據疫情變化和平衡香港經濟實際情況，積極推動與內地逐步實現正常通關往來，包括就“逆隔離”措施與內地達成共識，便利港人在港完成隔離進入內地，重新打開對接內地與國際的大門，重啟聯通海內外的獨特中介功能，助力本港經濟重拾發展動力。

重啟“超級聯繫人”功能

事實上，恢復對外連接能為深化香港“超級聯繫人”角色、增強發展動能創造有利條件，配合國家“雙循環”新時代發展步伐。對外方面，香港可進一步提升在“一帶一路”的功能，爭取成為“一帶一路”項目投資、評級、商業仲裁和爭議解決服務中心，也可通過盡快加入《區域全面經濟夥伴關係協定》(RCEP)，促進高端製造業發展，開拓新商機。

香港更可充分利用粵港澳大灣區作為切入點，在金融、創科、高端服務等領域與大灣區內地城市互補優勢。香港可推動離岸人民幣投資和資產管理服務發展，爭取成為數字人民幣跨境電子支付重要平台。財經事務及庫務局與深圳市前海管理局早前聯合發佈《關於支持前海深港風投創投聯動發展的十八條措施》，促進深港金融及科技領域創新合作，推動兩地風險投資與管理聯動發展；相關措施有助拓寬香港資本市場融資渠道，促進跨境雙向投融資便利化，助力鞏固香港以至大灣區國際資產管理中心發展。

恢復通關助搶人才、留人才

行政長官表示將在新一份《施政報告》提出向全球“搶人才”的相關措施。事實上，香港在過去數年錄得人口淨流出情況，尤其是新冠疫情下，香港較為嚴謹的防疫政策令不少企業招聘海外專才遇到一定困難，部分跨國企業也減少在港的僱員人數。不少企業均認同盡快恢復與其他各地通關是提升香港對人才吸引力的重要元素之一。

此外，香港正積極投放資源大力推動創新科技產業發展，而有效吸引創科企業和人才彙聚更是成功與否的關鍵。我們期待特區政府清晰制訂開放便利的境外人才引進制度，包括給予特別簽證、提供快速簡便的簽證通道，並就目前人才引進計劃的申請準則、配額及審批流程等作出優化安排，以及研究為外來人才提供稅務及房屋等優惠措施，為人才留港提供誘因。

總括而言，面對後疫情時期的“新常態”發展，香港必須在疫情風險與經濟發展作出平衡，推動與國際和內地有序復常通關，才能做好聯通國內國際的橋樑角色，向海外講好中國故事和香港故事，發揮香港最大優勢。📍

“香港必須在疫情風險與經濟發展作出平衡，
推動與國際和內地有序復常通關，才能發揮香港最大優勢。”

Hong Kong will have to ensure that quarantine-free travel with both sides will resume in a progressive and orderly manner, with a fine balance between the risks posed by the epidemic and the urgency for economic development.”

The HKSAR government's decision to relax quarantine arrangements for inbound travelers starting from late September represented a big step toward the full resumption of quarantine-free travel. As the local authorities promote travel between Hong Kong and the world, we hope they will also make all endeavors possible to achieve normal traveler clearance with the Mainland as soon as possible, so that Hong Kong can fully leverage on its role as the “super connector” between the Mainland and international markets, and speed up post-pandemic economic recovery.

Connected to both the Mainland and international markets

President Xi Jinping asserted that Hong Kong should maintain its distinctive status and edges, and continue to facilitate and expand its exchanges with the world. For Hong Kong to stay competitive, it must maintain close connection with both the Mainland and the rest of the world, which is a prerequisite for bringing in capital and professional talent. Now that the local epidemic situation has stabilized, Hong Kong is certainly in the position to relax quarantine arrangements for travelers. In fact, many countries have relaxed or even canceled restrictions on inbound travel. The local business sector and the community at large are also keen to see the resumption of normal travel.

The next step now would be for the HKSAR government to seek to progressively resume quarantine-free travel with the Mainland, based on domestic epidemic and economic conditions. It can kick start the process by finalizing talks and reaching a consensus with the Mainland authorities regarding “reverse quarantine”, which will allow Hong Kong residents to enter the Mainland by fulfilling quarantine requirements within Hong Kong.

Reactivating the “super connector” function

The reopening of Hong Kong's borders to the outside world will provide favorable conditions for the city to reinforce its “super connector” role and generate new impetus for growth. For instance, Hong Kong will be able to better assert its role in the “Belt and Road” (B&R) initiative, and continue working towards becoming a service center for investment, rating, commercial arbitration and dispute resolution relating to B&R projects. It will also be able to continue its bid to join the *Regional Comprehensive Economic Partnership*

Agreement (RCEP), which will facilitate the development of the local high-end manufacturing industry.

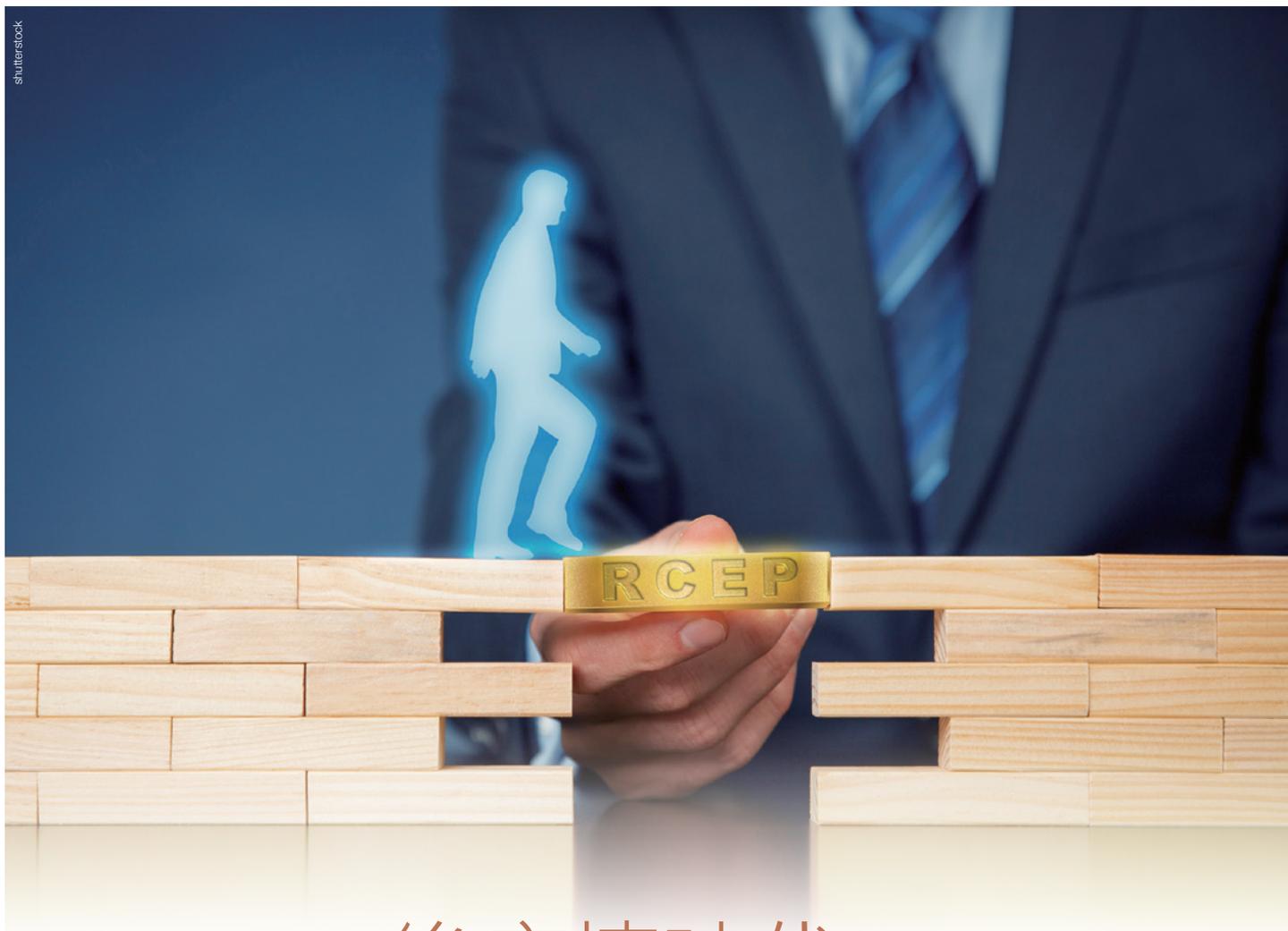
Leveraging the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area) as a springboard, Hong Kong can attain complementarity with the Mainland cities in the Greater Bay Area in various industries, particularly finance, innovation and technology (I&T), and high-end services. And by promoting the development of offshore RMB investment and asset management services, Hong Kong can strive to become an important platform for cross-border payments using digital RMB. Earlier, the Financial Services and the Treasury Bureau of the HKSAR and the Shenzhen Qianhai Authority jointly announced new measures to foster Shenzhen-Hong Kong cooperation in finance and I&T. These measures will help expand financing channels in Hong Kong capital markets, and promote facilitation of two-way cross-boundary investment and financing.

Attracting and retaining talents through reopening borders

The Chief Executive said that he would propose measures to attract global talents in his upcoming *Policy Address*. Over the past few years, Hong Kong has recorded sustained net outflow of permanent residents. Some multinational companies have also downsized their operations and reduced the number of employees in Hong Kong. The truth is many businesses agree that a key factor to increase the appeal of Hong Kong to talents is the resumption of quarantine-free travel.

Hong Kong is currently investing a lot of resources to drive the growth of the I&T industry. To draw in talent, we are eager to see the HKSAR government develop a clear, open and convenient non-local talent admission mechanism, while launching further enhancement measures for the existing talent admission schemes in terms of eligibility criteria, quotas and processing procedures, and look into providing non-local talent with incentives in areas like tax and housing.

Under the post-pandemic “new normal”, if Hong Kong wants to play its role as a bridge between the Mainland and the world fully and effectively, it will have to ensure that quarantine-free travel with both sides will resume in a progressive and orderly manner, with a fine balance between the risks posed by the epidemic and the urgency for economic development. 🌀



後疫情時代： 香港抓緊 RCEP 機遇

Post-Pandemic Era: Hong Kong to Secure RCEP Opportunities

過去兩年多疫情令全球經濟市場和供應鏈陷入低潮，世界各地的商貿活動因疫情而加速數碼化的進程，香港作為世界經濟一員亦要面對疫情帶來的挑戰。若香港能盡早爭取加入 RCEP，相信可在後疫情時代重振對外經貿的動力，並有助香港進一步抓住粵港澳大灣區的發展機遇。

The COVID-19 pandemic over the past two years has led to a slump in global economic markets and supply chains, while resulting in an acceleration of digitization in business and trade activities around the world. Hong Kong will likely be able to revive foreign trade momentum in the post-pandemic era if it can strive to join the RCEP as soon as possible.

梁海明：RCEP 締造全球貿易新重心

Liang Haiming: RCEP Creates a New Centre of Gravity for Global Trade

區域全面經濟夥伴協定 (RCEP) 於今年1月1日正式生效實施。有專研“一帶一路”及熟悉內地與亞洲發展的學者表示，香港是15個成員國的重要商貿平台，現階段可擔當與世界“物理通關”，以及與內地“軟通關”的“雙接軌”角色；待加入RCEP後，將可望結合粵港澳大灣區的優勢，逐步發展成為RCEP的四大中心。

海南大學“一帶一路”研究院院長及絲路智谷研究院院長梁海明指出，截至今年首八個月，中國與RCEP其他14個成員國的貿易額達8.32萬億元，佔內地外貿總額的30.5%。其中在相關優惠關稅下進口381億元，減讓關稅8.8億元；而優惠關稅出口則為1,433億元，享進口國關稅減讓9.1億元，反映RCEP生效實施紅利日益凸顯。

過去兩年多的疫情令全球經濟和供應鏈陷入低潮，市場普遍期望這個全球最大的超級經濟圈可帶來新機遇。梁海明稱，聯合國相關部門曾發佈一份研究報告指出，RCEP成員國的GDP總量約佔全球的30.5%，遠超北美自貿協定（28%）、歐盟（17.9%）、非洲大陸自貿區（2.9%）和南方共同市場（2.4%），預期RCEP將以其經濟規模和貿易活力，締造全球新貿易重心。

“RCEP是目前唯一以發展中經濟體為中心的區域自貿協定，並非一味追求更高程度的開放；而是本着以‘發展’為核心的利益訴求，務求最大程度實現成員國的經濟利益平衡。”梁海明補充，RCEP旨在推動簽訂全面、互惠的經濟夥伴關係協定；《RCEP談判指導原則和目標》亦表明會透過設立開放准入條款，為有意加入RCEP的國家或地區敞開大門。凡此種種，皆有助促成RCEP在未來成為全球新的貿易重心。

打造 RCEP 四大中心

從地理位置來看，香港幾乎是RCEP各成員國的中心點。梁海明強調，若香港乃至整個粵港澳大灣區能抓住RCEP所帶來的發展機遇，未來可望進一步發展為RCEP的中心灣區、中心城市，並打造成為四大中心。“其一是區域人民幣結算中心。落實RCEP的關鍵之一是需要協調區內金融政策，通過使用穩定的貨幣，以避免資金幣種、時間及使用錯配等問題。香港作為國際金融中心及全球最大的離岸人民幣樞紐，完全有實力、有能力發展成為RCEP的人民幣結算中心，試點推動與區內成員間貿易使用人民幣結算。”

“其二是教育服務貿易中心。服務貿易屬RCEP的重要組成部分，既是發達經濟體發揮自身優勢、擴大出口的重要方式；也是發展中經濟體充分利用全球服務、改善自身經濟產業結構的重要載體。”梁海明表示，中國作為區域所有國家最主要的貿易夥伴和最大進口國，未來料可吸引更多RCEP成員國的民眾前來留學及深造。而擁有多間國際頂尖大學的香港，正可把握此良機，積極參與建設粵港澳大灣區國際教育示範區。

最後兩個中心分別是區域國際人才中心和國際仲裁中心。梁海明指出，針對RCEP各成員國涵蓋23億人口，香港可採取更寬鬆的出入境、工作簽證和訪學簽證政策，鼓勵其科技企業高管、科研機構的專家學者，以及擁有世界各知名大學本科學位或以上的專業人士，前往香港短期甚至長期工作和訪學，讓更多人才來創造“大灣區夢”，藉此聚集經濟發展、科技進步的力量，助力粵港澳大灣區打造成為國際科技創新中心。“作為全球唯一擁有中英雙語普通法體系的司法管轄區，香港在亞太區國際法律和爭議解



梁海明 Liang Haiming

決服務方面，也可為企業跨境投資與交易提供法律保障。”

港宜擔當雙接軌角色

提到香港的角色，梁海明教授認為，隨着香港防疫、檢疫政策逐步放寬，香港在加入RCEP前，最適合擔當與世界“物理通關”，以及與內地“軟通關”的“雙接軌”角色。他闡釋，通過在後疫情時期與世界實現“物理通關”，香港亦可與包括RCEP的15個成員國在內的全球各國人員恢復往來，而藉着與內地“軟通關”，則可讓物流、資金流、信息流等要素更加暢通。

梁海明指出，香港這個“雙接軌”角色既可為RCEP的15成員國提供投資內地的平台，又能帶給香港更多元的資金，藉此鞏固香港作為國際金融中心的地位。同時，香港可繼續擔當內地國際融資中心的角色，滿足內地相關產業更多融資需求，以此支持內地的經濟發展。所謂“大河有水，小河滿”，梁海明強調，內地經濟穩定發展，亦可惠及香港的全面發展。

According to some academics, as Hong Kong is an important trading platform for the 15 RCEP member countries, at the current stage, it can play a “dual connection” role for “physical border-opening” with the wider world and “soft border-opening” with the Mainland. After

joining the RCEP, it could then leverage the strengths of the Greater Bay Area to gradually develop into four main hubs under the RCEP.

Liang Haiming, Chairman of the China Silk Road iValley Research Institute and Dean of the Belt and Road Research Institute at Hainan University, said that trade between China and the other 14 RCEP member countries reached RMB8.32 trillion in the first eight months of this year, representing 30.5% of the Mainland's total foreign trade. That includes RMB38.1 billion in imports with a tariff cut of RMB880 million and RMB143.3 billion in exports with a tariff cut of RMB910 million under the relevant preferential tariffs, reflecting the increasingly prominent benefits from the implementation of the RCEP.

Amid a slump in the global economy and supply chains caused by the pandemic over the past two years, the market generally looks to the world's largest super economic circle bringing new opportunities. Liang said that according to a study published by a relevant UN unit, the combined GDP of RCEP member countries represented about 30.5% of the world's total, and the RCEP bloc's economic size and trade dynamism are set to make it a new center of gravity for global trade.

"As currently the only regional free-trade agreement that is centered on developing economies, the RCEP strives to maximize the balance of economic interests among member countries based on development-focused interests." Liang added that the RCEP aims to promote the signing of a comprehensive and mutually beneficial economic partnership agreement, and that the *Guiding Principles and Objectives for Negotiating the Regional Comprehensive Economic Partnership* indicated that the RCEP will open the door for countries or regions interested in joining it by establishing open access clauses.

Development of four main hubs under RCEP

Hong Kong is geographically situated almost in the center of the RCEP member countries. Liang stressed that Hong Kong could further develop into a central city of the RCEP and become four major hubs in the future if it is able to secure the opportunities for development. "Firstly, it can be a hub for regional RMB settlement. One of the keys to the implementation of the RCEP is the need to coordinate financial policies in the region and avoid



problems such as mismatches in currencies, timing and use of funds through the use of a stable currency. Hong Kong is well positioned to develop into a hub for RMB settlement under the RCEP to pilot the use of the RMB for settlement of trade transactions among members in the region."

"The second is a hub for trade in education services. Trade in services is an important way for developed economies to leverage their strengths and expand their exports. It is also an important vehicle for developing economies to make full use of global services and improve their own economic and industrial structures." Liang said that going forward, China will likely be able to attract more people from RCEP member countries to its shores to study or further their studies. And Hong Kong can actively participate in developing the Greater Bay Area into an international demonstration zone for education.

The last two are a regional hub for international talents and another one for international arbitration. Liang said that Hong Kong can adopt a set of more relaxed policies concerning entry and exit visas, work visas, visitor visas and student visas for the 2.3 billion people in the RCEP member countries to encourage more of them to come to the Greater Bay Area, thereby developing a pool of talents for economic development and technological progress.

"As the only jurisdiction in the world with a bilingual common law system in both Chinese and English, Hong Kong can also offer companies with legal safeguards for cross-border investments and transactions."

Hong Kong should take on a dual connection role

Referring to Hong Kong's role, Liang believes that following the gradual relaxation of its anti-epidemic and quarantine measures, before joining the RCEP, Hong Kong can realize "physical border-opening" with the wider world in the post-pandemic era. It can also resume personnel exchanges with countries around the world, including the 15 member countries of the RCEP. In addition, its "soft border-opening" with the Mainland can enable a smoother flow of factors such as materials, capital and information.

Liang noted that Hong Kong's "dual connection" role can both provide a platform for the RCEP's 15 member countries to invest in the Mainland and bring more diverse funds to itself, thus further cementing its status as an international financial center. At the same time, Hong Kong can support the Mainland's economic development by continuing to serve as an international financing center for the latter to meet more of the funding needs of its relevant industries.

趙永礎：未來可望助港奠定轉口樞紐地位

Wing Chu: RCEP Likely to Help Hong Kong Establish Status as Hub for Re-exports



趙永礎 Wing Chu

隨着《區域全面經濟夥伴關係協定》(RCEP)正式實施，符合RCEP原產地要求的貨物可享關稅減免優惠，業界普遍期望可把握當中的生產或採購優勢，並透過拓展市場空間獲得不同機遇。香港貿易發展局研究部的商務諮詢團隊為此亦進行了一系列研究項目，全面探討RCEP對區域供應鏈影響等廣受關注的重點議題，協助業界早着先機。

從貿易數據來看，香港貿易發展局經貿研究商務諮詢主管趙永礎指出，自RCEP於今年1月1日生效以來，中國與RCEP其他14個成員國的進出口往來，採用相關產地來源證及關稅優惠的比例持續上升，猶如在疫情之中為區域貿易加添了強化劑，不但提升各成員國在貿易投資領域的自由化和便利化，對保持亞太地區的供應鏈暢通與穩定也有一定幫助。

掃除貿易障礙 提升亞洲生產力

“踏入後疫情時期，全球不同國家及地區的交通運輸往來逐步回復正常，料可帶動貿易率先走出‘疫’境。”趙永礎表示，多年以來，宏觀整個亞太地區主導全球幾近一半的供應生產量；單

是RCEP15個成員國已佔約四成。因此，除了預期關稅優惠可帶動區域的貿易增長，以至協助轉移生產線至成本更低的成員國外，市場同樣關注伴隨RCEP而來的貿易便利化措施，期望可一併解決窒礙區內貿易發展的若干問題。

趙永礎補充，當中包括加快統一或認可各成員國的衛生及產品標準、促進電子認證與電子簽名的互認，以及加強保障彼此的知識產權等，期望在亞洲經濟不斷增長的同時，更能進一步提升區內的生產力。

港爭取加入RCEP 進一步拓展商機

香港與RCEP成員國的經貿往來一向頻繁。2021年，香港出口至的相關地區的商品總值達到4,518億美元，其中98.8%為轉口貿易。趙永礎認為，雖然香港尚未加入RCEP，惟透過香港海關實施的“自由貿易協定中轉貨物便利計劃”(中轉易)，其服務範圍已覆蓋由RCEP成員國經香港轉往內地的貨物，以及由內地經香港轉至韓國和澳洲的貨物。換言之，各貿易商只要取得由香港海關簽發的“中轉確認書”，確認貨物符合未再加工規定及條件，即等同符合直接運輸要求以享有RCEP的關稅優惠。

“現時香港海關亦繼續與包括RCEP成員國在內的貿易夥伴商談進一步合作，協助更多企業能利用RCEP的優惠拓展商機。”趙永礎強調，香港已於今年一月中申請加入RCEP，並預期約於18個月後可正式成為會員。屆時

各行業便可受惠於減免關稅優惠及取消貿易壁壘等有利條件，料有助全面發揮香港作為轉口港及國際金融中心的優勢，在加強推動再工業化並提升自身競爭力之餘，更能透過會計、法律及融資等多元專業服務，爭取在未來成為RCEP各成員國的教育、服務和調解仲裁中心，以至區域人民幣結算中心。📍

Since the RCEP came into force, goods meeting the agreement's rules-of-origin criteria are eligible for preferential tariff treatment in the form of duty reduction or exemption. Industries generally look to leveraging Hong Kong's strengths for such an opportunity. To this end, the HKTDC Research Department has conducted a series of research to fully explore issues such as the RCEP's impact on regional supply chains to help industries get ahead of the curve.

According to **Wing Chu, Head of the HKTDC Research Department's Business Advisory Section**, since the RCEP came into force on 1 January this year, imports and exports between China and the other 14 RCEP member countries using relevant certificates of origin and tariff preference treatment have continued to rise in proportion, which has not only made it better for member countries in terms of liberalization and facilitation of trade and investment, but also helped maintain the smooth flow and stability of supply chains in the Asia-Pacific region.

Removal of trade barriers boosts productivity in Asia

“Trade is set to be the first to exit the pandemic as normal transportation gradually resumes between countries and regions around the world.” According to Chu, the entire Asia-Pacific region has contributed to nearly half of global supply and production volumes for many years,

with about 40% coming from the RCEP's 15 member countries alone. Hence, besides looking to preferential tariff treatment to drive trade growth in the region, the market also pays attention to trade-facilitation initiatives that come with the RCEP, targeting to overcome some problems that hinder regional trade development together.

Chu added that these include accelerating the unification or recognition of member countries' hygiene and product standards, facilitating the mutual recognition of electronic authentication and electronic signatures, and strengthening the protection of each other's intellectual property rights in order to further boost the productivity of the region.

Hong Kong strives to join RCEP to further tap into business opportunities

In Chu's view, although Hong Kong has not yet joined the RCEP, through the Hong Kong Customs and Excise Department's (HKCED) "Free Trade Agreement Transshipment Facilitation Scheme", its service scope now covers transshipments via Hong Kong from all RCEP member countries to mainland China and those from mainland China to South Korea and Australia. In other words, a trader only needs to obtain a "certificate of non-manipulation" issued by the HKCED to confirm the goods in question comply with the requirements and conditions of not having undergone any further processing and therefore qualify as a direct consignment for RCEP preferential tariff treatment.

Chu stressed that Hong Kong has submitted an application to join the RCEP in mid-January this year and its membership is expected to be enacted about 18 months after that. When it materializes, it will benefit various industries and help fully leverage Hong Kong's strengths to step up the promotion of re-industrialisation and improve their own competitiveness, and through a diverse range of professional services, strive for Hong Kong to become a hub for RCEP member countries in education, services, mediation and arbitration, as well as a regional RMB settlement centre. 🌀



香港新選舉制度的實踐

Implementing Hong Kong' New Electoral System



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新冠疫情雖未完全過去，但過去兩年香港由亂到治的局面不斷鞏固，香港國安法之頒佈與新選舉制度之推行，可謂至為關鍵。

While Hong Kong is not fully through with COVID, it has been continuously strengthening its overall situation from chaos to order over the past two years. The promulgation of National Security Law and the implementation of the new electoral system are both key to this progress.



譚耀宗 Tam Yiu-chung

在 新選舉制度下，選委會及立法會選舉均取得成功，此後“拉布”和無謂政治爭拗於立法會絕迹，議會回歸致力建設、理性論政，向社會展現了立法會應有面貌。全國人大常委譚耀宗剖析，新選舉制度的多項特點，換來了近年立法會的新氣象。

新選舉制度的四大優勢

港澳辦主任夏寶龍去年底一次公開發言指，新選舉制度彰顯了廣泛代表、政治包容、均衡參與及公平競爭四大優勢。譚耀宗認為，立法會是民意代表機關，新選舉制度吸引更多不同背景人士參選，故更能代表香港社會不同階層；此外隸屬不同政治團體的候選人擴闊了政治光譜，亦體現新選舉制度的最大開放包容程度。

譚耀宗續指，新的選舉制度將立法會議席分為三大板塊，優化組成結構，確保了政治參與的均衡度，也確保了利益兼顧；而且，今屆立法會更加理性、公平、有序，更加注重民生和發展議題，90個席位都有競爭，實乃香港回歸以來從未有過。

“愛國者治港”乃關鍵所在

新選舉制度以“愛國者治港”為核心，譚耀宗認為這點非常關鍵。他指出，香港舊有選舉制度沒有設立“選舉安全”制度框架非常危險，有心者每每有機可乘，利用制度漏洞進入制度內推翻制度。他舉例，希特拉就是藉助魏瑪憲法的民主選舉程序實施選舉而奪權。他又指出在國家安全方面，香港一直處於不設防狀態，故“反國教”、“佔中”到修例風波才輪



番出現。如此漏洞務必堵塞，國家安全與領土完整方能保障。

譚耀宗引述鄧小平昔日發言，強調“港人治港”必須由以愛國者為主體的港人來治理香港，不損害香港的繁榮和穩定。早前國家主席習近平亦指，香港管治權必須牢牢掌握在愛國者手中，因為這是保證香港長治久安的必然要求，任何時候都不能動搖。明乎此，“愛國者治港”實乃“一國兩制”最重要組成部份，也是長治久安的必要條件。

至於現行制度中，譚耀宗指出《基本法》第104條及香港國安法第六條均提及參選或就任公職者必須依法宣誓擁護《基本法》及效忠中華人民共和國香港特別行政區，這屬於“愛國者治港”的體現。

有助香港社會迎來新發展

譚耀宗坦言，在新選舉制度實施前立

法會亂象頻生，社會發展大受影響。多項民生政策未能落實，更拖累了基層市民生活。但隨着“民主派”議員在2020年12月總辭，立法會已經重回正軌，多項關乎民生的法案和撥款獲得認真處理。2021年，立法會在休會前通過了46項政府法案，是過去四個立法年度平均通過約20項法案的一倍多。譚耀宗認為如此下來，立法會才會是解決問題、重民生、重發展、重建設的議會。

他並指，理性化的行政立法關係將有助於堅持與完善行政主導體制，使特區政府能集中精力解決諸如就業、住房及社會保障等本地民生難題。此外，香港的行政主導體制將更加有效地促進“十四五”規劃中的涉港內容以及中央惠港政策的及時“落地”，為香港經濟社會帶來新的發展。🔗

上述內容為本會教育及培訓委員會舉辦之國情研習班：“香港新選舉制度的實踐”之撮要。

Following the successfully held elections for the Election Committee and the Legislative Council under the new electoral system, constructive and rational discussion of political matters has returned to the LegCo. **Tam Yiu-chung, NPC Standing Committee Member**, explained attributed the new scene of the LegCo to the characteristics of the new electoral system.

Four strengths of the new system

In his public address at the end of last year, Director of the Hong Kong and Macao Affairs Office of the State Council Xia Baolong pointed out that the new electoral system is a manifestation of four strengths, namely broad representation, political inclusiveness, balanced participation, and fair competition. Tam believed that the new electoral system has attracted people from a more diverse background to stand in for election to support LegCo as a body that represents public opinion. As a result, our legislature is now more representative of different sectors of Hong Kong. Besides, candidates belonging to different political groups are truly demonstrating the inclusiveness and openness of the new electoral system.

Tam added that the new electoral system has created three main categories for the seats of the LegCo. The composition is optimized to ensure the balance of political participation. Competition existed in all 90 seats of this term of office, which

had never happened since Hong Kong's reunification.

“Patriots administering Hong Kong” is key

The core of the new electoral system is to ensure that Hong Kong would be administered by patriots. Tam saw that as the most crucial, pointing out that the old electoral system of Hong Kong was in grave danger as there was no “election safety” framework in place. The system loophole was taken advantage of by radical politicians, who became part of the system just to overturn it. He also opined that Hong Kong had no defense in terms of national security, and this must be remedied.

Tam quoted Deng Xiaoping, who emphasized “Hong Kong people ruling Hong Kong”, which means Hong Kong must be governed by Hong Kong people who are patriotic, and who would not damage its prosperity and stability. Earlier on, State President Xi Jinping also said that the governing power of Hong Kong must be firmly held in the hands of patriots. Understanding this principle, “patriots administering Hong Kong” is in fact the most important component of “One Country, Two Systems” and the requisite for the territory's long-term stability.

Tam pointed out that under the current system and as mentioned in Article 104 of the *Basic Law* and Article 6 of National Security Law, persons who stand for

election or assume public office shall take an oath to uphold the *Basic Law* and to swear allegiance to the Hong Kong Special Administrative Region of the People's Republic of China in accordance with the law. This requirement is a demonstration of “patriots administering Hong Kong”.

Favorable for embracing new development

Tam frankly commented that the LegCo was chaotic prior to the implementation of the new electoral system. After the collective resignation of “democratic” legislators in December 2020, the LegCo is now back on the right track. In 2021, the LegCo passed 46 government bills prior to the summer break. The number has more than doubled the annual average of 20 bills over the past four legislative years.

Tam also noted that rational administration and legislative authorities are favorable for upholding and perfecting an administration-oriented system, enabling the HKSAR government to focus on resolving livelihood issues. Furthermore, Hong Kong's administration-oriented system can foster the new development for the territory's economy and society more effectively, as supported by the “14th Five Year” Plan and the timely launch of policies that are conducive for Hong Kong's growth. 

This is an abstract of “Implementing Hong Kong's New Electoral System”, the National Studies Class held by the Chamber's Education and Training Committee.



強積金對沖取消 完善退休保障

Perfecting Retirement Protection with Abolition of MPF Offsetting

今年六月，立法會通過取消“強積金對沖”安排，這個討論歷時十年的議題終於塵埃落定。取消“對沖”安排影響深遠，如何在廣大打工仔的退休保障及僱主的權益之間取得平衡，是本次立法的關鍵所在。

The “MPF offsetting arrangement” was passed by the Legislative Council in June 2022. As the arrangement will have a profound effect, the key of the relevant legislation is to strike a balance between retirement protection for the working population and the interest of employers.



孫玉菡 Chris Sun

所謂強積金對沖，是指僱主需向員工支付遣散費或長期服務金時，可使用員工強積金戶口內的僱主供款部分，來“對沖”（抵銷）相關金額。此安排自2000年強積金制度實施以來一直存在，勞工界及商界就此議題時有爭論。

今年六月，隨着立法會通過《2022年僱傭及退休計劃法例（抵銷安排）（修訂）條例草案》，強積金對沖將於2025年取消，同時政府亦公佈一系列後續安排，為強積金制度開啟新篇章。

取消對沖 回歸強積金初心

強積金制度原意，是讓一眾打工仔退休後可擁有基本保障。但在強積金對沖安排下，僱員一旦因裁員而遭

解僱或不獲續約，其強積金戶口內之結餘將因而減少，變相削弱了其退休保障。故此，取消對沖的呼聲一直不絕。**勞工及福利局局長孫玉菡**指出，在經歷多年討論、充分考慮及平衡不同持份者的意見後，政府決定以立法形式取消強積金對沖。

“取消對沖後的新安排將於2025年實施，具體日子會稍後決定，是為轉制日；在轉制日後，僱主的強積金強制性供款，將不可再用作對沖遣散費和長服金；但其為僱員所作的自願性供款及約滿酬金，則可繼續用作對沖。而新安排並不具追溯力，即僱主不論是轉制日前、當日或之後的強積金供款，亦不論是強制性或自願性供款，其累算權益仍可繼續用作對沖。

25年緩衝期 300億資助額

孫玉菡坦言，取消對沖是強積金制度的重大變革，茲事體大，因此設立了25年緩衝期，並提供合共332億元資助，以協助僱主適應新安排。他闡釋，香港大部分企業為中小企，員工人數不多，逾九成企業每年遣散費和長服金支出不多於50萬元。

故此，政府推出的資助方案以此為界線，首50萬元的遣散費和長服金，

僱主在轉制後首三年只需負擔當中的50%，而每宗個案的支出上限只是\$3,000；而往後僱主的負擔比率和支出上限將逐步增加，直至轉制後25年，方需負擔全額遣散費和長服金。

孫玉菡續指出，對僱主而言，取消對沖後始終增加了額外開支，難免有不滿聲音。但隨着老齡化來臨，政府也需審時度勢，為廣大市民的退休保障籌謀。“如繼續維持對沖安排，基層打工仔的強積金將無法持續累積，影響其退休保障；惟政府亦明白商界的憂慮，因此設立了長達25年的過渡期，給予僱主充足時間適應。期望社會各界從大局出發，支持此新安排，為香港共建更好退休保障。”

上述內容為本會董會講座“取消強制性公積金制度下的‘對沖’安排”之內容撮要。

MPF offsetting refers to the use of the accrued benefits of employers' mandatory contributions under the Mandatory Provident Fund (MPF) System to offset severance payment (SP) and long service payment (LSP). This has been an ongoing controversial topic for the labor sector and the business sector.

Following LegCo's passing of the bill in June, MPF offsetting will be abolished in

2025 (the transition date). At the same time, the government announced a series of subsequent arrangements, which will mark the beginning of a new chapter for the MPF system.

Preserving the original intent of MPF

The MPF system was set up to provide basic retirement protection for the working population. Yet, under the MPF offsetting arrangement, employees' MPF account balance would shrink when they are dismissed or when their contracts are not renewed. This would lead to weakened retirement protection. According to the **Secretary for Labour and Welfare Chris Sun**, the government's decision on abolishing the MPF offsetting arrangement was based on years of discussions.

"New arrangements for the abolition of the offsetting would be rolled out in 2025. By then, employers' mandatory contributions can no longer be used to offset SP or

LSP. However, employers' voluntary contributions and gratuities can continue to be used to offset SP or LSP. The new arrangement has no retrospective effect. Employers can continue to use the accrued benefits of MPF contributions for offsetting, irrespective of whether the contributions are made before, on or after the transition date.

HKD30 billion to support 25-year subsidy period

Sun candidly commented that abolishing the offsetting arrangement is a major reform for the MPF system. Therefore, a buffer period of 25 years has been set up. During this time, subsidies worth HKD33.2 billion will be provided to help employers cope with the new arrangement. Sun explained that as most Hong Kong companies are small-to-medium enterprises that do not have a sizeable staff, more than 90% of all companies would be paying less than HKD500,000 per year in SP and LSP.

The government's subsidy scheme is based on this line. For the first HKD 500,000 of the SP and LSP, employers would only need to bear 50% of the amount, which is capped at HKD3,000 per case. The ratio to be borne by employers will gradually increase from then on. In other words, employers will have to bear all SP and LSP 25 years later after the transition date.

Sun added that as there will be additional costs for employers following the abolition of the offsetting arrangement, grievances are unavoidable. However, the government must also make time-critical plans to address our aging population's retirement protection. Sun commented, "The government understands the concerns of the business sector, which is why there is a 25-year transition period. We hope all sectors can consider the bigger picture of our society, and join hands to provide better retirement protection for Hong Kong." 

This is an abstract of the Chamber's Committee Members' Seminar "Abolishing the 'offsetting' arrangement under the MPF system".



綠色金融 機不可失

Green Finance - Opportunity Is Knocking

為應對全球氣候變化的衝擊，各國於2015年簽署的《巴黎協定》，銳意在2050年實現碳中和的目標。各國為此紛紛公佈低碳轉型路線圖，令提倡環保和可持續發展的綠色金融，成為當前最炙手可熱的投資課題。

The *Paris Agreement* has kickstarted a global goal to become carbon neutral by 2050. As countries around the world announce their roadmaps for low-carbon transition, green finance is the hottest investment topic today.



(左起) 許懷志、陳維民、梁偉耀
(from left) Kenneth Hui, Darryl Chan, Frank Leung

陳維民：綠色金融蘊含龐大機遇

全球氣候變化為地球帶來深遠影響，如極端天氣增加、海平面上升等，為不少行業帶來巨大挑戰。隨着《巴黎協定》簽署，中國亦定下“雙碳”目標，力爭2030年碳達峰、2060年實現碳中和；而香港也制定《香港氣候行動藍圖2050》，目標在2050年前達至碳中和。

由此衍生出的是近年興起的綠色金融概念。簡而言之，金融業在投融資決策過程中，需考慮如何促進環保和可持續發展，並引導資金流向資源節約和環境保護的產業。**香港金融管理局助理總裁（外事）陳維民**指出，要在內地和香港達到碳中和，銀行業需加大扶持新的生產方式，例如潔淨能源、可再生能源等；而在減碳過程中，企業需為綠色轉型投入大量資金，這也為銀行業帶來機遇。

他續指出，粗略統計內地未來30年投放在氣候相關的投資，將達到100萬億元人民幣，而香港一直扮演內地與海外資金的聯繫人角色，銀行業貸款中逾40%是內地相關的借貸；而最近公佈的《大灣區規劃綱要》中，也將香港定位為大灣區的綠色金融中心，可預示本港銀行業將迎來龐大綠色機遇。

許懷志：發展綠色金融首選香港

香港作為亞洲區內重要的金融中心，在多個金融領域處於全球領先地位，對發展綠色金融具明顯優勢。**香港金融管理局市場發展處主管許懷志**指出，香港是全亞洲最大的國際資產管理中心、債券發行中心和銀行中心，而在綠色金融範疇發展最迅速的正是綠色債券、貸款和財富管理。

“香港另一大優勢，是充當連接內地和海外的門戶角色，多年來內地的外商直接投資（FDI）和對外直接投資（ODI）有三分之二是經香港進行；而境外投資者透過香港參與內地



債券市場，金額也佔總成交逾一半。”許懷志表示，金管局作為外匯基金管理人和全球最大投資者之一，對促進綠色金融發展扮演獨特角色，長遠而言會在兩方面努力。“首先，我們一直積極物色及投資於具可持續特點的項目，例如可再生能源及獲綠色認證的建築物等，對環境帶來正面影響之餘，也希望可發揮示範作用。”此外，金管局也擔當市場促進者的角色，如至今已協助政府發行逾90億美元綠色債券，深受投資者歡迎之餘，也為企業利用香港進行綠色融資提供重要示範作用。

梁偉耀：適當監管 推動綠色金融

綠色金融於投資領域而言，是相對新穎的概念。金管局作為銀行監管機構，在促進其發展之餘，也有責任確保可持續發展。**香港金融管理局銀行政策主管梁偉耀**指出，金管局會在三方面下工夫。第一，金管局去年12月制定了《監管政策手冊》新單元GS-1“氣候風險管理”，並規定銀行須於12個月內落實有關措施，以加強應對氣候風險能力。

第二方面是鞏固綠色生態系統。梁偉耀闡釋，金管局正探討有助銀行識別、評估及監控氣候風險的技術方案，並參與國際結算銀行創新網絡（BISIH）的相關工作；同時亦着手制定“銀行專業資歷架構”下有關“綠色及可持續金融”的新單元，協助銀行應對數據和技能上的挑戰。



此外，去年國際可持續金融平台 (IPSF) 發表了《共通綠色分類目錄》，提升內地與歐盟兩套綠色分類法的互換性。梁偉耀指出，金管局正與其他監管機構合作，探討建立本地綠色分類框架，以銜接《目錄》為目標，確保香港與內地及國際接軌，促進綠色資金融通。🔄

上述內容為本會教育及培訓委員會舉辦之國情研習班：“綠色和可持續金融在香港的進程”之撮要。

Darryl Chan: Immense potential in green finance

Global climate change has far-reaching and vital bearings on our world. It also poses great challenges to many industries. Upon signing the *Paris Agreement*, China has set its carbon peak and carbon neutrality targets, and Hong Kong has announced a climate action plan that strikes for carbon neutrality by 2050.

This sustainability trend has ushered in the green finance concept. **Darryl Chan, Executive Director (External) of HKMA**, points out that the banking sector plays a decisive role in the Mainland and Hong Kong's carbon neutral journey. Banks must offer strong support to promote new production methods. As we reduce carbon emissions progressively, businesses need to invest heavily for their green transition. This demand presents great business opportunities to the sector.

Chan also makes a rough estimate that the Mainland's climate-related investments in the next 30 years will amount to RMB100 trillion. It is worth noting because mainland-related facilities account for over 40% of Hong Kong banks' total loans. Moreover, the recently published *Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area* has positioned Hong Kong as the region's green finance center. The green finance opportunity is huge.

Kenneth Hui: Hong Kong is the ideal location for developing green finance

Hong Kong has clear advantages for developing green finance. According to **Kenneth Hui, Head of Market Development Division of HKMA**, Hong Kong is Asia's biggest international asset management center, bond issue center and banking center. Given

that green bond, green loan and green wealth management are the fastest growing segments of the green finance market, Hong Kong has a good edge.

“Hong Kong’s another advantage is her portal role that connects the Mainland with the rest of the world. For years, two third of foreign direct investments and external direct investments have been executed through Hong Kong, while more than half of Mainland bond trading transactions by foreign investors are also done via the SAR.” Hui indicates that HKMA plays a unique role in promoting green finance. In the long run, it will focus efforts on two fronts. “Firstly, we have been actively identifying and investing in sustainability linked projects, making positive environmental impacts on one hand and setting a leading example on the other.” HKMA is also a market facilitator. Hitherto, it has assisted the government to issue over USD9 billion of green bonds. These issues are important guiding models for businesses.

Frank Leung: Support green finance development with adequate regulation

Green finance is a relatively new idea and HKMA has a duty to ensure its sustainable development. **Frank Leung, Division Head (Banking Policy) of HKMA**, reveals that HKMA

will deploy efforts in three aspects. Firstly, HKMA drew up the new Supervisory Policy Manual GS-1 module on Climate Risk Management in December 2021 which requires banks to take forward applicable measures to build climate risk resilience within twelve months.

The second line of action is to strengthen the green eco-system. Leung explains that HKMA is examining viable technical solutions to help banks identify, assess and monitor climate risks. It is also engaged in BIS Innovation Hub initiatives, and drafting of the “Green and Sustainable Finance” new module under the Enhanced Competency Framework (ECF) for Banking Practitioners is now underway to help the banking sector overcome data management and capacity challenges.

In addition, with a view to boost interchangeability between taxonomies of China and the European Union, HKMA published the *Common Ground Taxonomy* (CGT) at the International Platform on Sustainable Finance last year. Leung points out that HKMA is currently working with other regulators to explore setting up a local green taxonomy framework that aligns with CGT. The aim is to ensure docking between Hong Kong, China and the international society to drive green financing. 

The above is an abstract of “Progression of Green and Sustainable Finance in Hong Kong”, the National Studies Class organized by the Chamber’s Education and Training Committee.

強化及鞏固香港國際金融中心地位 提升香港競爭力

Strengthen and Consolidate Hong Kong's Status as International Financial Center for Better Competitiveness



立法會功能界別商界（第二）議員 廖長江

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

面對其他金融中心的激烈競爭，香港要有危機意識，持續強化和鞏固香港國際金融中心地位，萬不能“大安旨意”，以為疫情散去，流失的人才和生意自動會失而復得。

Amid intense competition from other financial centers, Hong Kong must have crisis awareness and continue to strengthen and consolidate its status as an international financial center. It must not indulge in a false sense of security, thinking that it will automatically regain the talents and business it has lost when the pandemic fades away.

《基本法》第109條列明，特區政府須提供適當的經濟和法律環境，以保持香港的國際金融中心地位。國家主席習近平在七一重要講話中強調，中央政府完全支持香港長期保持獨特地位和優勢，鞏固國際金融、航運、貿易中心地位，維護自由開放規範的營商環境，保持普通法制度，拓展暢通便捷的國際聯繫。

一直以來，香港健全的普通法制度、資訊和資金自由流通，以及與國際接軌的監管體系等，都是促成香港成為國際金融中心的重要因素。經過多年發展，香港是全球第三的國際金融中心，成績斐然，金融服務業亦為香港經濟作出傑出貢獻。但無可否認，香港過去一段日子經歷內憂外患，中美大國博弈、防控疫情策略等因素，均為香港國際金融中心的地位迎來不少挑戰。面對全球複雜多變的局勢、各經濟體之間的激烈競爭，香港必須要有危機意識，保持獨特的“背靠祖國、聯通世界”地位和優勢，同時加大力度推動本港金融體系升級，朝多元化和可持續性方向發展。

人才流失已響警號 宜盡快制訂通關路線圖

首先，疫情反覆無常、傳染力更強的變種病毒不斷出現，特區政府為兼顧中外需求，採取相對嚴格的抗疫策略及隔離政策，削弱了出入香港的便利，為香港作為跨國企業亞太區域總部的角色帶來考驗，並造成人才流失。部分企業和員工遷移至新加坡或迪拜發展，也很多外資金融機構選擇派員工長駐內地處理業務，免卻往返香港和內地的檢疫隔離程序。

這情況亦反映在瑞士洛桑國際管理發展學院最新發佈的全球競爭力報告中，香港的“勞動市場”排名由去年的第八位急跌至第20位。特區政府宜盡快制訂通關路線圖保競爭力，適度放寬海外入境檢疫安排，並在進一步處理好本地疫情管理的基礎上，與內地商討以“閉環式”、“點對點”的方式開啟通關。與此同時，政府必須更積極推廣香港，搶回生意，例如

加入《區域全面經濟伙伴關係協定》(RCEP)後，招攬東南亞企業來港上市。香港萬不能“大安旨意”，自以為疫情散去後，流失的人才和生意自動會失而復得。

推動離岸人民幣業務、綠色可持續金融發展

其次，面對其他金融中心的激烈競爭，香港要有危機意識。打鐵還需自身硬，挽回流失的企業和人才的最佳辦法，是要持續增強香港的競爭力。這不僅需要特區政府加大力度推動本港金融體系，朝多元化和可持續方向發展，亦需要數字基建、稅務制度和人才政策的配合。本人認為可深入探討兩個主要發展方向，分別是離岸人民幣業務及綠色可持續金融。

在離岸人民幣業務方面，目前香港是全球最大離岸人民幣業務樞紐，擁有中國內地以外最龐大的人民幣資金池，規模超過9,000億元人民幣。未來在國際貿易方面，特別是與東盟國家之間的貿易，香港應推動以人民幣進行結算；在投資方面，香港應打造更多以人民幣計價的投資工具和渠道，並進行人民幣國際資產中心和風險管理中心制度建設，以及在資本市場落實港股通南向以人民幣交易，鼓勵發行人民幣債券；在儲備方面，金管局應逐步減持美元資產，增加人民幣資產。此外，香港應爭取成為數字人民幣國際跨境支付的試點，並在東盟進行區域性適用實踐，擴大數字人民幣的國際影響力。

在綠色可持續金融方面，香港必須解決綠色金融無統一標準的痛點，也應積極培養相關的人才，積極把握亞洲未來30年高達逾500萬億港元的氣候投資機遇，並探索建立大灣區碳交易市場，配合支持國家於2020年定下的“3060”的雙碳目標。

最後，面對國際地緣政治的影響，除了抓住中概股回流的機遇之外，作為全開放的金融中心，特區政府必須前瞻性地考慮應對金融戰的方案，維護香港金融安全。🌀

Article 109 of the Basic Law stipulates that the HKSAR Government shall provide an appropriate economic and legal environment for maintaining Hong Kong's status as an international financial center. In his important speech delivered on 1 July, President Xi Jinping stressed the Central Government's full support for Hong Kong in its efforts to maintain its distinctive status and strengths, to cement its status as an international financial, shipping and trading center, to keep its business environment free, open and regulated, to maintain the common law, and to expand and facilitate international ties.

Hong Kong's sound common law system, free flow of information and capital, and regulatory system that is in line with international standards have all been important factors in its emergence as an international financial center. After many years of development, Hong Kong has made remarkable achievements and now ranks as the world's third international financial center, with its financial service industries making outstanding contributions to its economy. Nevertheless, it is undeniable that Hong Kong has experienced internal troubles and external uncertainties for some time, with factors such as the China-US rivalry and anti-epidemic strategies presenting challenges to its status as an international financial center. Amid the complex and volatile international situation and intense competition among various economies, Hong Kong must have crisis awareness to maintain its unique position and strengths arising from the motherland's strong backing and its own connection with the wider world, while stepping up efforts to drive the upgrading of its financial system towards diversification and sustainability.

Early border-opening roadmap needed to address alarming brain drain

First of all, to meet the requirements of both China and foreign countries, the HKSAR Government has adopted relatively strict anti-epidemic strategies and quarantine policies to cope with the unpredictable resurgence of COVID-19 and continued emergence of stronger infectious variants. Consequently, entering and leaving Hong Kong is less convenient than before, thus putting to test Hong Kong's role as the Asia-Pacific regional headquarters for multinational corporations and leading to a brain drain. Some companies and employees have relocated to Singapore or Dubai, while many foreign financial

institutions have decided to station their employees in the Mainland to handle their business, thereby avoiding the quarantine procedures for travelling between Hong Kong and the Mainland.

This situation is reflected in the latest World Competitiveness Yearbook, an annual report published by the Swiss-based International Institute for Management Development (IMD) in Lausanne. According to the report, Hong Kong's ranking in "labor market" dropped sharply from eighth last year to 20th. The HKSAR Government should formulate a border-opening roadmap as soon as possible to ensure Hong Kong's competitiveness, appropriately easing quarantine arrangements for inbound travelers from overseas and discussing with the Mainland to start border opening in a "closed-loop" and "point-to-point" manner on the basis of further improvement in local epidemic management. At the same time, the Government must be more proactive in promoting Hong Kong and recapturing business, such as attracting Southeast Asian companies to Hong Kong for public listing after joining the *Regional Comprehensive Economic Partnership Agreement* (RCEP). Hong Kong must not indulge in a false sense of security, thinking that it will automatically regain the talents and business it has lost when the pandemic fades away.

Drive development of offshore RMB business and green sustainable finance

Secondly, Hong Kong must have crisis awareness amid intense competition from other financial centers. As the saying goes, "it takes a good blacksmith to forge good tools". The best way for Hong Kong to win back the companies and talents it has lost is to continue enhancing its competitiveness. This not only requires the HKSAR Government to step up efforts to push the development of Hong Kong's financial system towards diversification and sustainability, but also needs the support of digital infrastructure, taxation system and talent policies. In my view, there are two main development directions that can be explored in depth, which are offshore RMB business and green sustainable finance.

Regarding offshore RMB business, Hong Kong, which is currently the world's largest offshore RMB business hub, boasts the largest RMB capital pool outside Mainland China, with a scale of over RMB900 billion. Going forward, for international trade, especially trade with ASEAN countries, Hong Kong should push for settlement in



RMB. With regard to investment, Hong Kong should create more RMB-denominated investment vehicles and channels, and carry out formulation of institutional arrangements for an international RMB asset center and risk management center, as well as enable trading of shares in RMB via the southbound Stock Connect link and encourage the issuance of RMB-denominated bonds in the capital markets. In terms of reserves, the HKMA should gradually reduce its holdings of USD assets and increase its holdings of RMB assets. In addition, Hong Kong should strive to become a pilot area for international cross-border payments in digital RMB, and put them into actual regional applicable practice in ASEAN to expand the international influence of digital RMB.

Regarding green sustainable finance, Hong Kong must solve the pain point that there is no unified standard for green finance and should also actively nurture relevant talents to capture the HKD500 trillion of climate investment opportunities in Asia over the next 30 years. It should also explore the establishment of a carbon trading market in the Greater Bay Area to support the

country's targets of achieving carbon emissions peaks in 2030 and carbon neutrality in 2060 it set in 2020.

Finally, given the impact of international geopolitics, besides capturing the opportunities arising from the return of Chinese concept stocks, the HKSAR Government must consider ways in a forward-looking manner to deal with the financial war to safeguard the financial security of Hong Kong as a fully open financial center. 🔄

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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虛擬廚房 掀餐飲業變革

Virtual Kitchens: a Disruptor of the Catering Sector

幾近三年的疫情對全球經濟造成沉重打擊，尤以飲食業首當其衝。為了收復失地同時減少營運風險，飲食業積極尋求轉型以覓生機，加上外賣消費大行其道，預計虛擬廚房將會成為業界未來的新出路。

After being hit by the pandemic for almost three years, the catering sector is actively seeking transformation. Takeaway food is now a market favorite, while virtual kitchens will pave new directions for the industry.

林樂兒：餐飲業界是時候重振旗鼓 Chloe Lam: Time for Reinvigoration



林樂兒 Chloe Lam

受 疫情持續拖累，香港飲食業今年首季表現疲弱。據政府統計處早前公佈的數字，2022年第二季食肆收益價值臨時估計為220億港元，按年下跌5.5%，當中四月食肆總收益價值同比臨時下跌15.2%。

畢馬威戰略服務副總監林樂兒擁有多年餐飲業諮詢服務的經驗，目睹疫情對業界帶來的種種挑戰，但亦正因為疫情，為業界帶來發展新業務模式的契機，趁機重振旗鼓，做好品牌發展定位與重整營運結構，更好地迎合已日益改變的數碼消費時代。

林樂兒舉例，Just Kitchen於2019年在台北開設，其中虛擬廚房商業模式深受市場青睞，短短兩年內於加拿大、德國上市，全球擁有31家分店，其中兩家分店在香港，並在星馬、菲律賓、泰國等地陸續開拓市場。她認為虛擬廚房雖在市場出現短短數年，但其成功已廣受關注，皆因它的營運模式正好解決餐飲業的普遍痛點，能夠大幅節省經營成本，並分散營運風險。

虛擬廚房解決食肆經營痛點
食肆經營成本不外乎人工、租

金、食材，實體店的營運痛點在疫情下更為明顯。“防疫措施推行下，減低消費者堂食意欲，家中用餐變成首選，加上內地供港食材運費及運輸時間短時間內倍增，員工流失率加劇等挑戰，均大大增加食肆營運成本。”

如大型餐飲集團可建立中央廚房負責前端做餐流程，包括食物烹製及衛生處理等，初步料理完成後送至各區的衛星廚房，完成餐點最後的加工或加熱流程，然後經由外賣平台送出。林樂兒表示，這種虛擬廚房的Hub & Spoke模式既可確保食物新鮮又能大量出餐，亦可節省大量的人力聘請資源，將利潤達到最大化。

至於有營運壓力的餐廳品牌，林樂兒建議可與不同虛擬廚房夥伴合作，租賃料理空間或自家廚房來運作，透過以外賣為主的餐飲營運模式，降低成本，擴大業務線。“每個餐飲品牌均各有其痛點，需對症下藥，而虛擬廚房則可解決食肆普遍面對的營運挑戰。”

虛擬廚房同時適合幅員遼闊、市場龐大的內地市場，林樂兒表示，現時中國亦是擁有最多虛擬廚房的國家，建議本地飲食業將眼光放遠，透過各地的虛擬廚房開拓更廣闊的市場。

預料健康飲食受追捧

即使進入後疫情時期，仍有58%消費者表示日後仍會以外送餐飲習慣為主，可見消費者已形成對外賣的需求和習慣，“當然實體店仍有其經營價值，但估計消費者對堂食餐點要求將會提高，餐廳定位需有所轉變。”

除了帶來營運的便利外，隨着數碼科技及大數據的應用，林樂兒指出，商戶對消費者的用餐時間、點餐喜好將更為了解，配合點餐及送餐系統的推行，節省人力成本之餘，亦有利集中資源作業務重點發展。“健康、素食的餐點需求日漸殷切，未來業界應提升品牌的多樣化、提供食材來源等健康資訊，以迎合健康飲食的潮流。”

Dragged by the continued epidemic, Hong Kong's catering industry performed weakly during the first quarter of 2022. According to the data published by the Census and Statistics Department, the value of total restaurants receipts in the second quarter of 2022, provisionally estimated at HKD22 billion, decreased by 5.5% over a year earlier.

According to **Chloe Lam, Associate Director of Strategy & Performance of KPMG Advisory (Hong Kong) Limited**, while the pandemic has certainly brought about challenges to the catering sector, new opportunities to develop new business models have also emerged. If the sector seize these opportunities and work on proper brand development and repositioning, and reorganize their operation structures, they will certainly be better prepared for embracing the digital consumption era.

Lam quoted Just Kitchen as an example. The brand first opened in Taipei in 2019 and has been running the highly-favored virtual kitchens model. The company went public in Canada and Germany within two years' time. Amongst its 31 branches around the world, two are located in Hong Kong. Lam called virtual kitchens a notable success. Although they only emerged a few years ago, virtual kitchens have managed to



solve the general pain points of the catering sector by cutting down operating costs and diversifying operational risks.

Overcoming pain points

Wages, rent and food ingredients make up the operating costs for a restaurant. The pain points of running a physical eatery become very evident under the pandemic. "Eating at home is the preferred choice amidst anti-epidemic measures. Restaurants overheads become much higher as the transportation costs for importing Mainland's food ingredients soared within a short time."

A large restaurant chain may work on food preparation in a centralized kitchen and have semi-ready dishes sent to satellite kitchens in various districts for final processing or reheating. The cooked food can then reach customers

through takeaway platforms. Lam said that this model can ensure freshness and facilitate mass production. It could also cut down on manpower resources, thus maximize profit.

For restaurants with operation pressure, Lam suggested they could partner with different virtual kitchens to reduce costs and expand business lines through a model that focuses on takeaway service. "Restaurant brands must target their solutions to address their specific pain points. Virtual kitchens can resolve the general operation challenges faced by them."

Virtual kitchens are also suitable for the massive mainland market. Lam said that China is the country with the biggest number of virtual kitchens. She suggested that the sector should look further and expand into a broader market.

Healthy food to become more sought after

While the end of the pandemic is in sight, 58% of the consumers said that takeaway services will remain a primary choice. "Certainly, physical eateries will still have their operation value, but consumers will expect higher standards for dining-in. Restaurants may need to re-position themselves."

Lam reckoned caterers are now more knowledgeable about consumers' preferences on mealtimes and food options, thanks to big data. Such information, when incorporated into food ordering and food delivery systems, will be conducive to focusing resources on targeted business development. "The demand for healthy, vegetarian options is gradually growing. The sector should look at brand diversification to respond to new trends."

趙焯南：虛擬廚房突破實體店局限 Matthew Chiu: Virtual Kitchens Break Limits



趙焯南 Matthew Chiu



近年疫情重擊飲食業，外賣異軍突起，成為社會“飲食新常態”。有集團看準商機，在港創辦主打虛擬廚房的 Freshlane，去年在西營盤開設首間廚房門店，至今已陸續進駐北角、灣仔、荃灣，團隊亦由最初的五人快速擴展至逾 25 人，為飲食業同行提供基礎設備和市場戰略顧問服務，協助他們低成本擴充餐飲業務。

Freshlane 營運經理趙焯南表示，虛擬廚房主攻外賣服務，入場門檻低，省卻租用門店、裝潢、員工聘請等龐大支出及待開業的真空期，合作夥伴只需添置廚房爐具及聘請數名員工即可“拎包入住”，預計只需兩至四周即可開業，接收來自網絡外賣平台的訂單，可大幅提高利潤。

“西營盤廚房共有 29 個廚房，現時該址共經營約 60 個餐飲品牌，

廚房夥伴可依循市場需要及發揮其產品靈活性，多元化發展虛擬餐飲品牌，為市民提供更多選擇的同時，亦有助他們吸納新客源，擴闊客戶群圈子，跳出地域與實體店單一餐飲的局限。”

平台數據精準客戶需要

餐飲品牌置身網絡虛擬世界，要有吸引的門面才能客似雲來。“因應個別租戶不諳網絡營運，我們有專業團隊提供品牌商標設計、餐單設計等上線開業準備提供建議。配合合作夥伴提供電腦軟件，可整合外賣訂單、紀案及工作數據，定期可向餐廳匯報整體品牌銷售，預測需求並評估出貨高峰時段，務求能夠精準對應消費者的需求。”

近年外賣市場擴張迅速，虛擬廚房大行其道，不乏提供類近服務的競爭者。趙焯南認為，他們的

賣點是門檻低且局限少，無論是連鎖餐飲品牌還是個別小餐戶均可入場，與個別主攻精選餐飲品牌方可入場的虛擬廚房品牌有所不同，有助中小餐飲品牌建立及開拓新客源，為餐飲市場注入多元活力，市民亦有更多選擇。

主攻香港市場 冀精益求精

縱使未來市場瞬息萬變，但趙焯南相信虛擬廚房業務前景樂觀，“目前中短期目標是在香港這市場站穩，穩打穩紮，逐步部署及改進服務，完善整個業務，包括多元的外送平台合作、廚房設備、食材購買等，助廚房合作夥伴無後顧之憂，集中發展餐飲品牌，提高食品質素。”

回顧開業至今，曾在傳統酒店餐飲店工作的趙焯南表示當中挑戰不少，包括如何確保場內各個

廚房通風流通，符合食環和消防條例及各項法規，並要兼顧外賣物流服務流暢，強調一直虛心學習，與廚房合作夥伴保持良好溝通，聽取實際使用者意見，完善硬軟件服務，打造更好的廚房環境，期望“下一間門店比上一間更好”。🔗

Under the heavy blow by the pandemic in the past few years, takeaway is rising to become “the new normal of the catering industry”. A business group saw this opportunity and founded Freshlane to provide its restaurant peers with a virtual kitchen infrastructure and advisory service on market strategy so as to help them expand their catering business with low costs.

According to **Matthew Chiu, Freshlane Operation Manager**, as virtual kitchens mainly cater for takeaway services, they have a low market-entry threshold, which requires only some stoves and utensils plus a few recruits. A virtual kitchen may be up and running in two to four weeks' time and be ready to take orders from takeaway platforms and earn some strong profit margins.

“We have 29 kitchens in our Sai Ying Pun facility, running about 60 restaurant brands. Kitchen partners can provide what the market needs and ride on the agility of their products. The model can help them attract new customers, break geographic limits and rise above the one-restaurant-one-specialty restraint of a physical eatery.”

Accurate platform data helps target customer needs

The “face” of a restaurant brand plays a key role in attracting customers. “We have a professional team to advise on branding, logo, menu design and other preparation for online operations. The computer applications provided by our partners, on the other hand, can be used for consolidating takeaway orders and work data. These are regularly reported to the restaurants so that they can make informed forecast on customer demands and identify peak periods.”

As virtual kitchens are taking the market by storm, competition is inevitable. Chiu believes that their selling point is a low market-entry threshold and very few limitations,

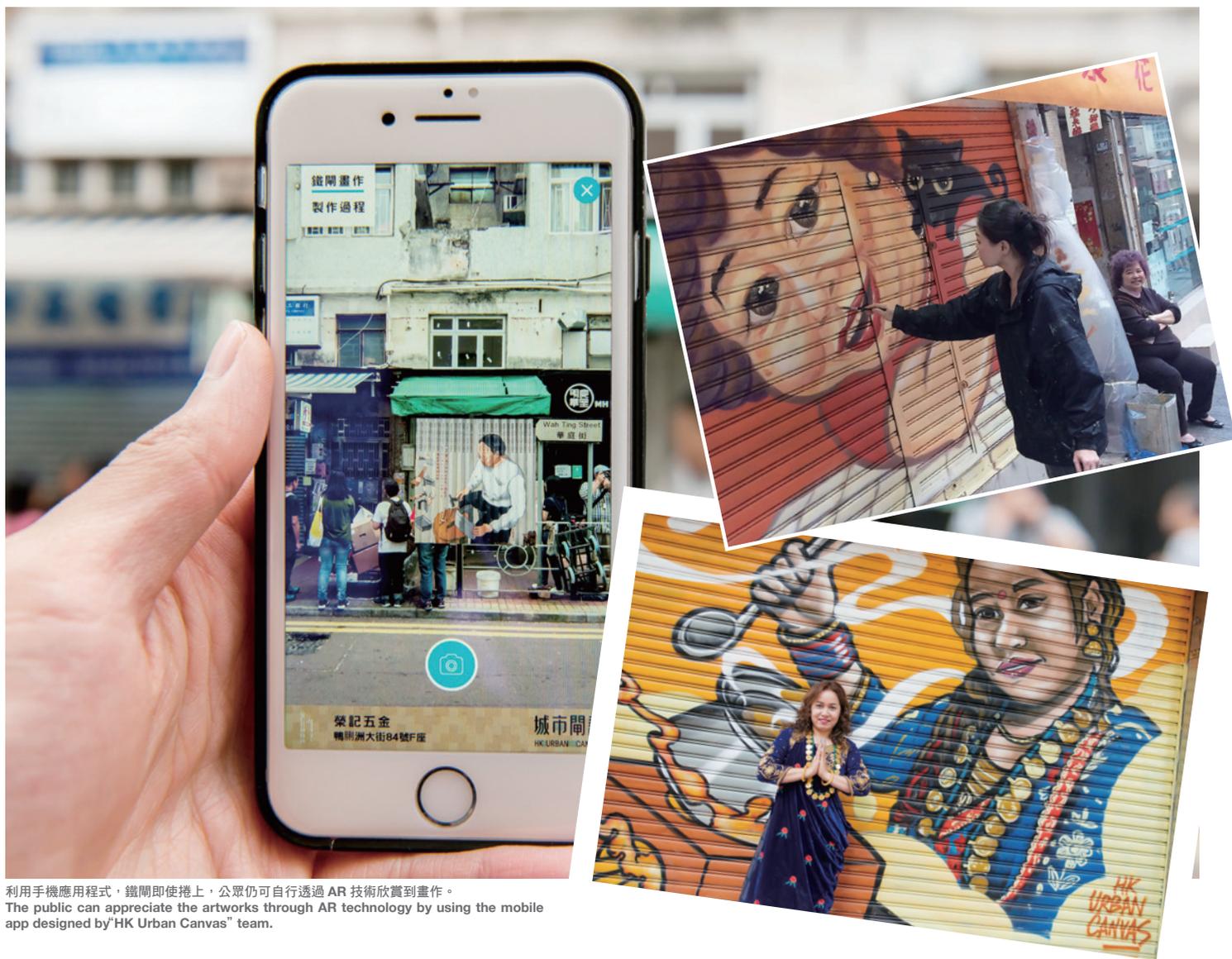
which makes Freshlane uniquely different from other virtual kitchens that only welcome established restaurant brands with selected menus. Freshlane can help small to medium restaurant brands build and expand new customer sources, and the public is provided with more choices.

Striving for excellence with a focus on HK market

Chiu is optimistic about the prospects of virtual kitchens. “Our short-to-medium term goal is to set a strong foot in Hong Kong and to gradually perfect the business. We envision to offering our kitchen partners a hassle-free journey, so that they can focus on developing their catering brand and on improving food quality.”

Chiu recalled the challenges since opening. Freshlane had to ensure ventilation of all the kitchens in the facilities, to comply with legal requirements, and to keep the logistics of the takeaway service smooth. He stressed that he has always been a humble learner and is communicating closely with his partners, hoping that “the next eatery will be even better”.🔗





利用手機應用程式，鐵閘即使捲上，公眾仍可自行透過 AR 技術欣賞到畫作。
The public can appreciate the artworks through AR technology by using the mobile app designed by "HK Urban Canvas" team.

用鐵閘說好城市故事 Shopfront Shutters – Canvas for the City

沒有你不能做，只有你不敢想。要求商店借出鐵閘作畫，用來記載城市故事？如此看似無助生意的舉動，卻真的一次又一次出現在最錙銖必較的香江街頭。

Although lending out shopfront shutters for painting stories of our city may not be lucrative, colorful artworks can be spotted here and there along the very money-oriented streets of Hong Kong.



曾慧敏 Wendy Tsang

恍若午後的一杯紅茶與幾片曲奇，街頭彩繪存在於水泥鋼筋森林之中，足教都市人暫且停下匆匆步伐，聆聽城市回聲。香港青年藝術協會總監曾慧敏深明此理，遂帶領協會推行“城市閒誌”社區藝術計劃，實行將店鋪鐵閘權充畫布，記錄香港故事，留住集體回憶。

無心插柳 鬧上作畫

曾慧敏透露，“城市閒誌”的概念，是由香港青年藝術協會主辦的大型藝術展覽脫胎而來。2016年在機構安排下，幾位藝術家於土瓜灣的店鋪鐵閘上繪畫，活現區內故事。由於反應良好，曾慧敏與機構團隊認為類似的活動可嘗試擴展至全港，“城市閒誌”社區藝術計劃因而逐漸成型。由2017年起，計劃遍及多區，藝術團隊已在深水埗、灣仔、佐敦、鰂魚涌等九區創作了83道鐵閘畫作。

繪畫鐵閘的創意可以天馬行空，但塗抹色彩前的準備功夫則必須按部就

班。曾慧敏說，“城市閒誌”選定區域之後，必須先與專業人員確定該區主題。“就像深水埗，許多人聯想到飲食，但我們經過研究得知它曾經開滿製衣廠，又是不少成衣原材料集中地，故決定以製衣為該區主題。”待決定主題後，才與團隊落區物色可以合作的店舖。

靠意念成畫 憑經驗做事

“團隊女成員與店主洽談通常較為順利！”曾慧敏笑指，團隊多年實戰已累積不少經驗，例如在舊區向地舖店主要求繪畫鐵閘，女成員的成功率總是較高。當然，她不諱言也有不少店主對計劃完全不感興趣，立時被拒的情況也是司空見慣。因此，團隊也學懂了靠地區組織幫忙說項。“例如在佐敦我們會聯絡玉器商會幫忙。”有了“地頭蟲”協助，事情方能水到渠成。

當萬事俱備之後，只待委派合適的街頭藝術家在鬧上作畫。曾慧敏坦言，繪畫內容不是隨心而為，他們盼望畫作能帶出地區店舖特色，更盡量希望把店東容貌繪上。“店舖日間要營業，藝術家每每只能在深夜待店舖關門後方能作畫。”曾慧敏補充，噴畫通常一兩晚可完成，繪畫則要三至四晚。

鬧上畫作有故事，成畫背後卻難免有事故。“城市閒誌”闖蕩街頭多年，試過有店舖答允合作，本已即將事

相 比起放置於守衛森嚴的教堂藝廊，藝術滲入街頭更顯可人可親。所以街頭彩繪塗鴉從來不是新鮮事：德國柏林圍牆“東邊畫廊”固然世界知名，甚至像首爾梨花洞、重慶黃桷坪，或是台中彩虹眷村，本來平平無奇的尋常地，經過彩繪加持，一樣可以成為遊人爭相到訪的打卡熱點。



成，店主卻突然因風水問題而拉倒。但曾慧敏說，也試過有店主夜晚煮糖水慰勞藝術家，亦有藝術家與店主成了好友，計劃完成後還不時到店舖幫忙。這些意外的緣份與人情味，也構成了他們回憶中的一塊重要拼圖。

畫鐵閘只是第一步

“城市閒誌”也曾舉辦過導賞團，邀請區內街坊擔任導賞員，冀透過道道鐵閘串連起多團別具特色的本地遊。他們也想到店舖日間營業，鐵閘若只能夜晚露臉着實可惜。於是團隊設計了手機應用程式，讓公眾即使在沒有導賞團的情況下，仍可自行透過 AR 技術欣賞到畫作，了解到背後故事。

在曾慧敏與“城市閒誌”團隊眼中，繪畫鐵閘其實只是第一步。由彩繪引發出不同活動，使港人更加留意自己身處的社區，促進本地遊，繼而帶旺社區經濟，才是他們的終極目標。他們期盼，路人哪怕摩肩接踵，行色匆匆，也有機會張開心靈，細賞城市。圖像無聲，觀者有情，緣分就是始於街頭的一閘色彩斑斕。📍



“城市閒誌”舉辦的導賞團
Guided tours organized by “HK Urban Canvas”

Colorful murals or graffiti are not something new. Ihwa-dong in Seoul, Huangpingjue in Chongqing, and the Rainbow Village in Taichung, for example, have all been graced with vibrant art, showing how ordinary locations could be transformed into camera-ready attractions.

Wendy Tsang, Hong Kong Youth Arts Foundation (HKYAF) Director, knew very well that colorful street-side paintings in concrete jungles can often provide a reason to pause our hectic urban life. This was why she started the “HK Urban Canvas” at HKYAF. Under this community art project, shopfront shutters are used as urban canvas to record the stories of Hong Kong.

Shopfront shutters as canvas

Tsang shared how the HKYAF project began in 2016, when a few artists were invited to paint on the shopfront shutters of a few stores in To Kwa Wan to tell the stories of that community. The good reception of the project prompted Tsang



“城市閒誌”舉辦的展覽
Exhibition organized by “HK Urban Canvas”

and the HKYAF team to try to bring similar activities to different parts of Hong Kong. One year later in 2017, the community art project “HK Urban Canvas” began to take shape and has since been extended to all corners of the city. The art team has now created 83 shopfront shutter paintings in nine districts in Hong Kong.

Tsang explained that an “HK Urban Canvas” project begins with district selection. The team next works with professionals and defines a theme. “Let’s take Sham Shui Po as an example. While it is often associated with food, our research revealed it used to be a place for garment factories. We therefore selected so as the theme of the district.” With a finalized theme, Tsang and the team would then visit the district to liaise with shops that are interested in joining the project.

Painting with ideas, working with experiences

Tsang was glad about the team’s experience

gained over the years. They have learned that in an old district, a female team member is more likely to get the green light from a street-level store owner for painting on the shopfront shutters. Certainly, instant declines have also been common as some owners are not at all interested in the project. As such, the team has also learnt to rely on the help of local organizations to convince owners.

After everything is set, they would engage a suitable artist to paint on the shutters, with an objective to bring out the unique character of a local store. “The shops are open for business during daytime, meaning artists usually work late at night after close of business.”

As the “HK Urban Canvas” team paint stories on shopfront shutters and decorate the streets of Hong Kong, it too has its own stories to tell. In one of these stories, a store that had initially agreed to take part withdrew at the last minute because of

fengshui concerns. In another unexpected yet heart-warming and memorable story, as Tsang recalled, a shop owner brought artists home-made desserts to thank them for working so late at night.

Only the first step

“HK Urban Canvas” had organized guided tours in which residents of the neighborhood were invited to act as local guides. Considering the paintings are only visible after day-time business hours, the team designed a mobile app such that the public can appreciate the artworks through augmented reality.

Tsang and the “HK Urban Canvas” team believe that shutter painting is only a first step. Their ultimate goal is to inspire a spectrum of activities through the colorful artworks, such that Hong Kongers could take a closer look at their communities, which in turn would promote local tourism and reinvigorate the community’s economy. 



The Chamber hosted the CGCC golf tournament at Hong Kong Golf Club again this year. The kickoff ceremony was officiated by **Brandon Liu, the Chamber's Life Honorary Chairman; Derrick Yip, the Chamber's Chairman of External Affairs Committee; William Fu, the Chamber's Committee Member and the Champion of the Individual Cup in 2019** and **James K Kang, Honorary Chairman of the Korean Chamber of Commerce in Hong Kong**. Apart from members of the Chamber, representatives from consulates and chambers of commerce from the USA, Australia, Denmark, Egypt, the EU, Ireland, Jordan, Korea, Qatar, Singapore, Spain, Thailand, Turkey, Vietnam and Yemen also actively participated in this meaningful event. 9 teams were formed by a mix of guests and hosts to compete in the tournament. Attendees enjoyed a feast together and communicate in a relaxing ambience. (11/10)





香港工商界婦女舉行 慶祝國慶及賀回歸大會

Hong Kong's Women Commercial & Industrial Circles Celebrate Dual Anniversaries of PRC and HKSAR



梁君彥 Andrew Leung



蔡關穎琴 Janice Choi

香港工商界婦女慶祝國慶籌委會舉行“慶祝中華人民共和國成立73週年暨香港回歸祖國25週年大會”，邀請立法會主席梁君彥作主講嘉賓，以“見證議會變遷進入良政善治新篇章”為題發表演講。香港特別行政區行政長官夫人李林麗嫻、全國政協梁振英副主席夫人梁唐青儀、中國外交部駐港特派員公署劉光源特派員夫人彭玉英、本會會長袁武、房屋局局長何永賢、民政及青年事務局局長麥美娟、全國政協常委林淑儀、本會副會長及全國政協提案委員會副主任王惠貞、原全國人大常委范徐麗泰、原全國人大常委會基本法委員會副主任梁愛詩、本會副會長及港區全國人大代表李應生、港區全國人大代表陳曼琪以及中聯辦協調部處長陳鐵英應邀擔任主禮嘉賓。籌委會主任委員、本會婦女委員會主席蔡關穎琴聯同主禮嘉賓和籌委會委員及顧問，與一眾嘉賓共賀國慶。她在發言時提到希望香港工商界婦女繼續堅持擁護“一國兩制”這好制度，共同創造中華民族偉大復興。(26/9)

In celebrating PRC's 73rd Anniversary and HKSAR's 25th Anniversary, a reception was held by the preparatory committee of women in the Hong Kong business community. **Andrew Leung, Chairman of LegCo**, was invited as the guest speaker to share his views on the council after the improvement of the electoral system. Invited to officiate the reception were **Janet Lee, wife of the Chief Executive; Regina Leung, wife of Vice-Chairman of CPPCC C Y Leung; Peng Yuying, wife of Commissioner of the Ministry of Foreign Affairs of the PRC in HKSAR Liu Guangyuan; Yuen Mo, Chairman of the Chamber; Winnie Ho, Secretary for Housing; Alice Mak, Secretary for Home and Youth Affairs; Lam Suk-ye, Standing Committee Member of CPPCC; Connie Wong, the Chamber's Vice-Chairman and Vice Chairman of the Committee for Handling Proposals of CPPCC; Rita Fan, former Standing Committee Member of NPC; Elsie Leung, former Deputy Director of Hong Kong Basic Law Committee of the Standing Committee of the NPC; Tommy Li, the Chamber's Vice-Chairman and NPC Deputy; Maggie Chan, NPC Deputy and Chen Tiewing, Director-General of the Coordination Department of the LOCPG. **Janice Choi, the Preparatory Committee's Chairman and Chairman of the Chamber's Ladies' Committee**, joined the members and advisers of the preparatory committee to celebrate the dual anniversaries with the attendees. In her welcoming remarks, Choi hopes the members of Hong Kong's Women Commercial & Industrial Circles will uphold "One Country, Two Systems" faithfully for sparking the great rejuvenation of the Chinese nation. (26/9)**



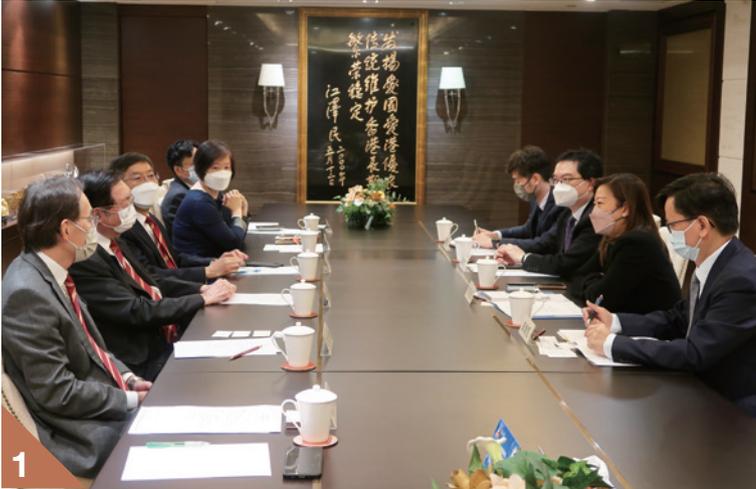
“盈嵐”勇奪中總盃
“Handsome Twelve” Won CGCC Cup



“香 港中華總商會盃賽”假沙田馬場舉行，賽駒“盈嵐”奪魁而回，馬主獲本會首長頒贈獎盃。是次活動獲會董、會員多人蒞臨支持。(9/10) 🔄

The Chinese General Chamber of Commerce Cup race was held at the Shatin Racecourse. “Handsome Twelve” claimed the first place and the horse owner received the Cup from the Chamber Office Bearers. Among the spectators were other Committee Members, they shared an entertaining moment together. (9/10) 🔄





接待嘉賓 Reception of Guests

1. 勞工處處長陳穎韶（右二）（13/10）
Chan Wing-shiu (second from right), Commissioner for Labour
2. 四川省委統戰部副部長、省僑辦主任文甦（左）（22/9）
Wen Su (left), Deputy Director of the United Front Work Department and Director of the Overseas Chinese Affairs Office of Sichuan Province
3. 美國高級商務專員 Bradley Harker（右三）（7/10）
Bradley Harker (third from right), Senior Commercial Officer of the US in HKSAR
4. 日本出口推廣顧問柳生政一（左四）（16/9）
Masakazu Yagyu (forth from left), Export Promotion Adviser (F&B) of Consulate-General of Japan in HKSAR





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會員活動 Members' Activities

1. 本會參觀招商局倉碼運輸有限公司，了解其紅酒公倉、紅酒窖、大米倉等運作情況。該公司目前為本港最大規模大米及紅酒窖儲存貨倉。(21/9)

The Chamber has visited the China Merchants Godown, Wharf & Transportation Co., Ltd to learn about the operation of its difference warehouses. The company currently owns the largest rice and wine warehouses in Hong Kong. (21/9)
2. 教育及培訓委員會舉辦第五堂“國情研習班”，由原全國人大代表劉佩瓊主講《中國共產黨的發展歷程》，詳細介紹及分析中國共產黨的創立歷程及理念。(17/9)

Education and Training Committee has organized another lessons of National Studies Class, **Priscilla Lau, Former Standing Committee Member of the NPC**, has expounded the founding process and idea of the CCP in the lesson. (17/9)
3. 工商及社會事務委員會邀請德勤中國稅務及商務諮詢合夥人尹佩儀擔任講座嘉賓，分析政府提出的“完善源自外地的離岸收入豁免 (FSIE) 制度”的主要特點及相關合規要求，讓在港企業為新制度做好準備。(9/9)

For allowing the local enterprises to be well prepared for the latest FSIE system, **Polly Wan, Deloitte China Tax and Business Advisory Partner** was invited by the Commerce, Industry and Social Affairs Committee as the guest speaker to introduce the system. (9/9)



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