

APR 2017

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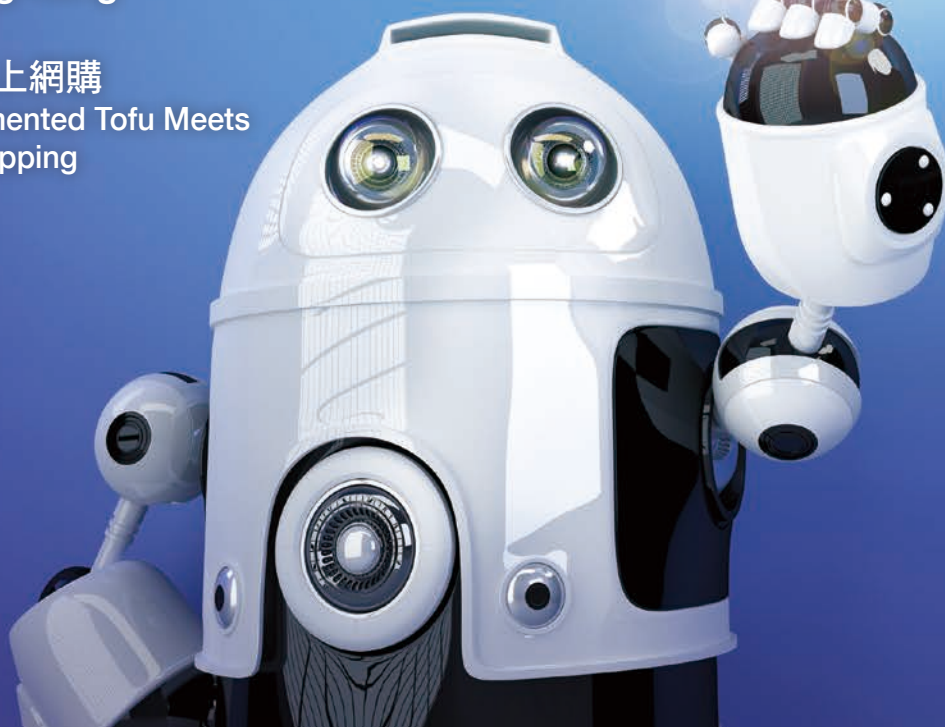
Hong Kong - Shenzhen
InnoTech Park Unlocks
Future Opportunities for IT

為國獻策 為港建言

Offering Advice for the Country
and Hong Kong

當腐乳遇上網購

When Fermented Tofu Meets
Online Shopping



HK\$20

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APR 2017



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蔡冠深 博士
Dr Jonathan CHOI

打造粵港澳大灣區 成為世界級城市群

BUILDING THE GUANGDONG-HONG KONG-MACAU GREATER BAY AREA INTO A WORLD-CLASS CITY CLUSTER

李克強總理在今年“兩會”首次把粵港澳大灣區發展寫入《政府工作報告》，強調要發揮港澳獨特優勢，提升在國家經濟發展和對外開放的地位與功能。過去數年，我一直有就建設粵港澳大灣區呈交政協提案，從深化產業支援與合作、到提升交通基建便利化等提出建議。我相信，強化珠三角城市群合作可提升粵港澳大灣區整體競爭力和發展動力，打造媲美大東京灣、紐約都會區和三藩市灣區的國際知名大都會圈。

發揮香港金融服務領先優勢

香港是海外和內地企業“引進來、走出去”的重要金融平台。隨着粵港澳大灣區不斷發展，對投融資項目、企業發債、上市集資、銀團貸款等金融服務需求勢將顯著增加，粵港澳應積極加強三地跨境企業融資和金融服務合作，善用香港在全球新股上市集資市場的領先優勢，為區內提供更全面的投融資安排。香港亦應爭取中央政府支持建立人民幣雙向流動機制，並在前海、南沙、橫琴自貿片區先行先試，為促進粵港澳大灣區與周邊東盟地區、“一帶一路”沿線國家推廣人民幣貿易與投資往來做好準備。

香港更可探討與深圳加強金融創新發展，結合傳統金融服務與創新支付和風險管理模式，並透過“深港通”平台進一步加強股票市場互聯互通。與此同時，李克強總理提到今年擬在港推出“債券通”，容許外資透過香港買賣內地債券，加上香港早前獲接納成為亞投行新成員，這些均有助進一步鞏固香港金融服務的中介功能，長遠可帶動整個粵港澳大灣區成為參與內地金融市場和“一帶一路”基建融資的超級聯繫平台。

強化區內產業優勢互補

粵港澳大灣區擁有多元化產業群，各具優勢，如香港金融和專業服務、澳門會展及商務旅遊、深圳高新科技、佛山和東莞更有製造業和運輸物流業，為大灣區發展提供重要的經濟基礎，惟必須要確立自身定位、互補優勢，避免重覆發展，造成資源浪費。

粵港澳政府可探討藉着財政支援與政策協調，鼓勵三地企業加強合作，形成優勢互補、分工合理、佈局優化的產業

群，例如通過落馬洲河套區“深港創新及科技園”的發展，推動灣區內創科企業與傳統工業合作；澳門亦可加強在葡語系國家的商貿與旅遊業務聯繫，配合香港專業服務、市場推廣、貿易融資等優勢，共同拓寬灣區內的市場發展空間。

加快“一小時生活圈”建設

粵港澳大灣區發展將帶動跨境人流物流的快速增長，對打造“一小時生活圈”有迫切需求。隨着港珠澳大橋和廣深港高鐵相繼落成，加上深中通道工程於去年展開，區內貿易和人才流動將會更為緊密。

然而，完善的基建硬件亦要有良好軟件配合，期望粵港澳可積極考慮簡化口岸通關手續，並探討放寬私家車申請跨境牌照的限制、實施過境私家車一次性特別配額等措施，惟過程中宜詳細研究外來汽車對道路承載能力和交通安全等問題。

設立大灣區統籌委員會

鑒於粵港澳大灣區涉及不同範疇的協調與管理，期望中央政府可研究設立由中央有關部門和粵港澳官員組成的粵港澳大灣區建設統籌委員會，為推動大灣區建設制訂政策措施，包括考慮以相互持股或合組上市公司等形式管理區內金融與基建重點設施，打破因行政區劃造成的管理障礙。當局亦可推動組建由三地政府牽頭，包含相關職能部門和各大商會參與的聯席會議，協助提供意見和落實推廣。

統籌委員會亦應探討成立運輸基建協調中心，推動粵港澳三地機場、港口、鐵路進行協調分工，更合理和有效運用彼此的資源及優勢，全面提升大灣區交通樞紐的功能與效率。

總言之，粵港澳大灣區建設是突破三地經濟發展瓶頸的關鍵，為區內帶來龐大新機遇和經濟增長新亮點。粵港澳必須抓緊機遇，着力發揮自身優勢，深化彼此合作關係，定能將粵港澳大灣區發展成為推動國家以至全球區域經濟增長的一顆閃耀明珠。

“ 粵港澳大灣區建設是突破三地經濟發展瓶頸的關鍵，
為區內帶來龐大新機遇和經濟增長新亮點。”

*The construction of the Guangdong-Hong Kong-Macau Greater Bay Area
is the key to breaking through the bottleneck of economic development
of the three regions.* ”

Over the last few years, I have been submitting CPPCC proposals regarding the construction of the Guangdong-Hong Kong-Macau Greater Bay Area. My recommendations span from deepening industrial support and collaboration to enhancing the convenience of transport infrastructure, etc. I believe that strengthening the cooperation amongst cities in the Pearl River Delta cluster can improve the overall competitiveness and development impetus of the Greater Bay Area.

Turning Hong Kong's leading position in financial services to an advantage

Hong Kong is an important two-way financial platform for overseas and Mainland enterprises. Guangdong, Hong Kong and Macau should proactively reinforce their cooperation in cross-border corporate finance and financial services, leveraging on the leading position of Hong Kong as a global financing market for initial public offerings to provide more comprehensive investment and financing arrangements for the area. Hong Kong should also seek support from the Central government in establishing a two-way flow mechanism for RMB, which can be piloted in the free trade zones of Qianhai, Nansha and Hengqin.

Hong Kong can also consider working more closely with Shenzhen to further foster the development in financial innovation, combining traditional financial services and novel payment and risk management models, as well as strengthening the inter-connection and mutual access of the stock markets through the "Shenzhen-Hong Kong Stock Connect" platform. At the same time, "Bond Connect" would allow foreign investors to trade Mainland bonds through Hong Kong. Added to the fact that Hong Kong has just been accepted as a new member of the Asian Infrastructure Investment Bank, we would be able to drive the entire Guangdong-Hong Kong-Macau Greater Bay Area to become a super connecting platform to take part in the Mainland's financial market and financing for "Belt and Road" infrastructure projects in the long run.

Enhancing complementary industrial advantages in the area

The Guangdong-Hong Kong-Macau Greater Bay Area has a diversified cluster of industries, each with its own edge. However, these industries must clearly position themselves to offer complementary advantages to each other to prevent duplicated development and waste of resources.

The governments of Guangdong, Hong Kong and Macau can investigate how to encourage companies of the three regions to cooperate more closely to form industrial clusters that complement each other's strengths with reasonable division of work and an optimized layout through financial support and policy coordination. For example, the cooperation between innovative and technological companies and traditional industries in the Lok Ma Chau Loop can be promoted. Macau can also work on strengthening the business connection in trade and tourism with Portuguese-speaking countries.

The three regions can work together to expand the room for market development within the Bay Area.

Accelerate construction of the "one-hour living circle"

The development of the Guangdong-Hong Kong-Macau Greater Bay Area will stimulate the rapid growth in cross-border flows of people and goods, which will create imminent demands for the construction of the "one-hour living circle". With the successive completion of the Hong Kong-Zhuhai-Macao Bridge and the Guangzhou-Shenzhen-Hong Kong Express Rail Link, as well as the commencement of the Shenzhen-Zhongshan Corridor project last year, more frequent trade and talent movement is expected in the area.

However, the comprehensive hardware of an infrastructure can only work with good software. We hope that Guangdong, Hong Kong and Macau can take the initiative to consider streamlining customs clearance at various boundary crossings, and explore measures like relaxing the application restrictions for the license of cross-border vehicles and the implementation of a one-off special quota for those cars.

Setting up a coordination committee for the Greater Bay Area

In the light of the fact that the Guangdong-Hong Kong-Macau Greater Bay Area involves coordination and management across different disciplines, we hope that the Central government can look into setting up a coordination committee for the construction of the Greater Bay Area to facilitate its policy formulation and to remove management roadblocks arising from administrative subdivisions. The authorities can also drive the setting up of a joint conference spearheaded by the three local governments to help with providing inputs, implementation and promotion.

The coordination committee should also look into establishing a transport infrastructure coordination center to promote the coordination and division of work for the airports, ports, and railroads in Guangdong, Hong Kong and Macau, so that the three regions can make use of the resources and competitive edge of each other in a more sensible and effective manner, thus fully maximizing the function and effectiveness of the Greater Bay Area as a major transportation hub.

All in all, the construction of the Guangdong-Hong Kong-Macau Greater Bay Area is the key to breaking through the bottleneck of economic development of the three regions. It will bring into the area ample new opportunities and new exciting spots for economic growth. Guangdong, Hong Kong and Macau must seize the opportunities and zealously press home their unique advantages to deepen the collaborative relationship. By doing so, the Guangdong-Hong Kong-Macau Greater Bay Area can surely develop into a sparkling pearl that drives the regional economic growth at the national and even the international level. 🌐



為國獻策 為港建言

Offering Advice for the Country and Hong Kong

本會多位首長身兼全國人大代表或全國政協委員，他們上月出席“兩會”，就國家以至香港的經濟發展、社會民生等議題發表己見，積極參政議政。

Several CGCC office bearers serve as NPC Deputies or CPPCC National Committee Members. At the “Two Sessions” held last month, they offered their views and advice on the country’s and Hong Kong’s issues such as economic development and people’s livelihood, actively participating in the discussion of national affairs.



蔡冠深 Jonathan Choi



林樹哲 Lam Shu-chit



曾智明 Ricky Tsang



王國強 Wong Kwok-keung



王惠貞 Connie Wong



霍震寰 Ian Fok



楊釗 Charles Yeung



王敏剛 Peter Wong



李德麟 William Lee



盧文端 Lo Man-tuen

蔡冠深：粵港澳大灣區為港締造發展良機

今

年總理李克強的《政府工作報告》，首度寫入粵港澳大灣區，是繼香港與內地更緊密經貿關係安排（CEPA）、泛珠三角區域合作之後，內地政府再度向香港提出的經濟合作計劃。本會會長蔡冠深（全國政協教科文衛體委員會副主任、全國政協委員）感到振奮，因這意味着議論多年的粵港澳大灣區發展設想，終於被列入國家的經濟發展戰略。他表示已連續三年向全國政協提交有關加快大灣區建設的提案，喜見如今終獲採納。

蔡冠深指，粵港澳大灣區超級城市群的建設，是香港以及澳門、廣東突破經濟發展瓶頸的關鍵。這一區域不但有條件成為“一帶一路”的戰略樞紐，媲美三藩市灣區、紐約灣區和東京灣區，更可以成為國家下一步社會經濟發展最重要的試驗區，成為引領國家以至周邊區域的火車頭。粵港澳大灣區將有助振興民族，實現中國夢。

此外，蔡冠深亦認為今年最高人民法院及最高人民檢察院的工作報告，均主動提到了預防和糾正冤假錯案，反映出依法治國正在不斷深化，提倡公平公義，顯示內地司法機關認錯糾錯的決心和魄力。另外，《總理報告》對中國創造、中國質量、中國品牌的強烈要求，蔡冠深對此十分認同。他認為，說明單純追求增長速度的時代已經過去，中國人如今所追求的，是工匠精神，符合人類發展潮流的可持續發展。

林樹哲：為製造業中小企鬆綁減負

總結今年“兩會”經驗時，本會副會長林樹哲（全國政協常務委員）表示，剛剛過去的2016年是“十三五”規劃開局之年，也是推進結構性改革的攻堅之年。而就在“供給側改革”深入推進之際，各行各業的企業經營面臨巨大壓力與挑戰，“減稅降費”已成今年政府工作重點之一。“國務院總理李克強於《政府工作報告》中開宗明義把‘降低企業稅負’列為政府去年主要工作之一，並實現所有行業稅負只減不增，充分顯示中央政府深明企業經營環境之艱難現狀，並已決心加大支持、扶助企業的健康發展，同時也提醒我們未來要做好打硬仗的全面準備。”

林樹哲引用古語“歲收儉薄雖中熟，民得蠲除已小蘇”，直言在當前實體經濟企業中，製造行業經營最為困難。他提到，人力成本不斷上漲、市場競爭嚴酷都是箇中原因，其中又以中小型製造企業最為舉步維艱。在內地投資辦廠逾35年，他形容對此“感同身受”，遂於今年以〈為中小型製造業企業減負鬆綁激發活力〉為題向全國政協提案。他建議，除了直接降低企業的所得稅外，有關部門也應考慮降低企業在社保五險的承擔比例，以及改革一些未能跟上形勢變化的固有政策，如作為員工福利的職工宿舍應免予課稅（土地使用稅和房產稅）等，紓緩企業的經營壓力。此外，林樹哲亦提議中央政府研究修訂勞動合同法，為企業鬆綁，提供更大的自行協商空間予企業與勞動者。

展望本港未來，林樹哲衷心希望，社會各方集中精神謀求自身更好發展，求同存異，維護社會穩定，把握香港的獨有優勢，與內地發展相結合，向更有利於香港未來的方向發展。

曾智明：香港可成兩岸橋樑

本會副會長曾智明（全國政協委員）認為，香港回歸祖國以來，港台人員往來、經濟合作、文化交流俱更為密切，在兩岸關係上可發揮橋樑作用。目前港台互為對方第四大貿易夥伴，2014年兩地貿易總額就高達490億美元，比2008年的230億美元增長一倍有餘。兩地之間又已建立三大交流合作機制，包括台北經濟文化辦事處、雙城交流論壇，以及俗稱“小兩會”的香港港台經濟文化合作協進會與台灣台港經濟文化合作策進會交流機制，凡此種種皆顯示，在“一個中國”原則下港台的密切關係。

曾智明建議，未來維持港台現有三大溝通渠道，促進信息交流及爭取台灣民意，為兩岸關係突破積累能量。與此同時，他希望國家能繼續支持愛國愛港的香港社團與台灣各階層積極聯繫，尋求轉化。他表示，未來兩岸應維持經濟合作的必要格局，國家推動“一帶一路”戰略過程中，可鼓勵港台兩地企業家共同組織合資、合營公司，發揮各自的優勢積極參與。青年交流亦是未來關係破冰的關鍵，曾智明建議，通過香港組織更多兩岸三地青年交流活動，以便台灣青年了解兩岸關係，以及內地和香港情況，達成民心相通。

王國強：深港合作發展創科

“十三五”規劃中的港澳專章明確提到：“支持香港發展創新及科技事業，培育新興產業”。香港近年銳意發展創新科技產業，國家科研產業發展亦一日千里，尤其是深圳的創新科技產業更取得舉世矚目的成就，甚至被譽為“最像硅谷的城市”。本會副會長王國強（全國政協文史和學習委員會副主任、全國政協委員）認為，深港合作能互補不足，於河套地區發展的港深創新科技園更可作為載體，推進兩地發展。

王國強指出，河套港深創新科技園能否取得成效，關鍵在於人才。他認為，在本地人才培育上，港深兩地教育部門應在課程規劃及資源投放上配合河套發展，大幅增加與創科相關的學位課程和資源，加強兩地高校合作，甚至可研究設立兩地合辦的課程，以及在區內興建大學研究中心。吸納國外人才亦屬必要，王國強建議，河套區可制定優惠政策，為在園區內工作的內地人員在稅務、入境、簽證、教育以至生活配套等方面提供便利措施，以吸引更多國際人才進駐。

目前深港兩地制度不同，對共同發展創科無疑造成阻礙。王國強指出，可定期邀請學界、業界代表參與座談會，研究解決各種行政掣肘，令兩地企業合作更加順暢。另外，為幫助年青人實現初創夢想，王國強認為可考慮於園區內劃出部分地方，作為予年輕人設立初創企業的“初創園區”，並研究由兩地政府成立創投基金，為兩地年青人提供財政及技術支援。

王惠貞：部、省、港合作助青年就業

為推動本港年青人向上流動機會，本會副會長王惠貞（全國政協委員）建議內地與本港透過不同層級合作，為年青人往內地就業創業提供更好支援服務。本港亦可與省級部委建立合作機制，鼓勵兩地青年合作創業，政府則在政策層面扶持，形成互創互利的格局。此外，有見於內地青年來港工作定居後亦可報考政府工作，而目前本港青年尚無報考內地政府職位之渠道，她建議於未來設立香港青年報考中央國家機關與省級機關公務員的優惠政策，拓寬就業方向，同時亦促進內地和香港交流。

香港為世界三大金融中心之一，王惠貞認為金融與科技結合屬大勢所趨，本港有需要加強此方面發展。她建議金融科技的開發分工明確，金融相關問題由銀行或證券公司解決，技術問題則交予科技公司，但兩者融合需要加強。如未來欲進一步發展，她認為可借鑒內地線上支付統一清算平台（簡稱網聯）的開發經驗，透過金融機構與科技巨頭的通力合作，更切身的照顧到用家需求，造就平台甫推出便已大獲成功。

近年微信支付等新興網路支付方法已成為內地居民日常生活的一部分，但香港尚處起步階段。去年香港金管局發出儲值支付工具牌照，王惠貞認為香港可借鑒內地經驗，通過推廣、豐富互聯網支付手段改善現有支付環境，逐步培養用戶支付使用習慣，亦鼓勵第三方支付企業加強業務創新，推出更多便利香港居民生活的新型金融服務。另外，有鑒於內地及香港的網絡支付尚未全面互通，她建議於未來進一步優化內地和香港的支付環境，便利跨境消費。

霍震寰：“粵港澳大灣區”勢成粵港合作新引擎

委員長張德江與香港代表團座談時，充分肯定香港成就，同時總理李克強亦首度將港澳發展納入國家對城市的統一規劃中。本會永遠榮譽會長霍震寰（全國人大代表）預期，今後粵港澳合作將更上層樓。隨着“粵港澳大灣區”上升為國家戰略，香港有望獲得更多國家政策紅利。



新華社 Xinhua

霍震寰指出，中總一貫秉承推動粵港合作的優良傳統，現在也應該當仁不讓，號召和引導會員及香港各界，積極參與粵港澳大灣區城市群建設，幫助香港更好地融入國家經濟、文化及社會體系，為香港拓展發展與就業空間。同時致力推動粵港兩地政府盡早在具體事務上達成共識，為灣區內科技、經濟、金融、物流、人才等方面的自由流動創造條件。

他表示，今年提交了“青年共建共享助粵港澳大灣區騰飛”提案，建言粵港澳三方憑着觀念創新與機制創新，將粵港澳大灣區打造成一個由粵港澳青年共同開發、利益共享、責任分擔、資源高效整合的平台，通過實務互動提升港澳青年對內地的支持和認同。藉着粵港共同開發落馬洲河套地區、廣州南沙自貿區的機會，為香港企業和人才搭建創科平台，打造粵港科技與服貿合作高地和青年創業創新產業基地，建設粵港澳優質生活圈，充分發揮香港在現代服務業、先進製造業和科技創新領域對粵港澳大灣區的引領作用，並探索粵港

“共同開發，共同受益”的合作新模式。他強調，此際適逢其會，香港更應勿忘初心，為香港經濟繁榮齊心協力。

楊釗：擴闊視野 提倡文明

所謂“大國崛起，教育先行”，在改革深化之年，教育、文化是與會代表的熱門話題。本會永遠榮譽會長楊釗（全國政協委員）今年赴會，在教育方面呈交了提案。

楊釗認為，自2012年起，中央實施香港學生免試升讀內地63所大學，成效顯著，制度廣受歡迎。因此他建議：擴大“內地高校免試招收香港學生”的政策，實施內地中學免試招收香港學生，讓香港的年輕人早日到內地學習，增進彼此理解。他認為，此舉有助培養跨境學童的國民身份認同，又可加快身居內地港人子女與祖國融合。同時，香港學生如能提早到內地學習，將可擴展視野，提升他們對國

情的認識。楊釗深信，計劃若能推行，日久就能累積一批對國家具相當認識的人才，有助“一國兩制”推行。

對於國家有遊客在國外旅遊時不文明的表現，楊釗亦有就此在會上發言。他希望國家旅遊局制定相關規定和指引，規範和引導國民出外旅遊時的言行。他期待國民質素提高後，每個人出國都可成為中華文化的傳播者，以至中國發展的宣傳者。他續指，必須嚴格加強認定和管理導遊，使之成為遊客文明行為的引導者。

總結今次“兩會”，楊釗對總理《政府工作報告》的準確總結與清晰前瞻深有感受。他認為，民主不是空談，“兩會”協商性質正好體現到如何切實地推行民主概念。同時，他亦深感國家對香港非常重視，工商界務必發揮毗鄰祖國優勢，好好迎接機遇。

王敏剛：多方面配合“一帶一路”發展

本會永遠榮譽會長王敏剛（全國人大代表）在今年“兩會”提出九個提案，包括“一帶一路”、法律、宣傳、經濟及老兵待遇等方面。在“一帶一路”發展方面，王敏剛建議用好現有機制及平台，減少重複建設，以免造成資源浪費。此外，他提倡成立“絲綢之路大學聯盟”培訓人才，以及推動“一帶一路”文化旅遊，利用文物古跡轉化為文化產業。同時，他建議國家定期發佈“一帶一路”基建專案進程，使兩岸四地民營企業有所追隨。

法律方面，王敏剛期盼國家可以注重基層法律服務，完善其行業規章。身為《基本法》諮詢委員的他亦建議人大常委會回顧和檢討《基本法》不足之處，使特區司法權真正公平體現，使《基本法》能與時俱進。在宣傳方面，王敏剛希望中央政府可以在香港有適當大氣空間，以正確宣傳政策。同時，他也認為影視傳播教育收效甚宏，故應扶持優秀作品，使之能遍及大眾。

經濟方面，王敏剛特別提到旅遊業。他認為旅遊業對GDP和就業、扶貧均有重要貢獻，應當有所扶持。因此，他希望旅遊業稅收應當減少，以提高旅遊行業利潤。至於老兵待遇方面，王敏剛一直心繫於此。今年，他提出應盡快迎接滯留緬甸的中國遠征軍陣亡將士遺骸回國。他認為，此舉能贏得公眾讚許，也為烈士後代所感激，充分展現大國之責任感。

李德麟：港黃金市場與“一帶一路”對接

今年“兩會”繼續聚焦“一帶一路”構想的落實。本會永遠榮譽會長李德麟（全國政協委員）指出，香港的黃金市場位居世界前列，可作為香港與“一帶一路”對接的可利用市場。香港無論在黃金的現貨或期貨方面都可發揮

功能，內地利用香港黃金市場的窗口，有助推動國家黃金市場國際化的進程。他亦支持國家增加黃金儲備，認為以中國如此龐大規模的經濟體，當前的黃金儲備不足以反映國家的真實實力，故應在適當時候持續增加黃金儲備。自2015年“黃金滬港通”啟動以來，發展勢頭良好，李德麟對“黃金滬港通”的評價是“有序”：發展有序、開放有序、建設有序，並認為仍有相當大的發展空間。

宏觀來看，李德麟多番強調香港必須與國家一同“走出去”，特別在響應“一帶一路”國家戰略方面，香港不要掉隊。他表示，全國政協主席俞正聲在其報告中，對港澳的發展着墨加多，特別是圍繞港澳同胞和海外僑胞如何在“一帶一路”下發揮作用。在“走出去”過程中，李德麟建議要循序漸進，切忌冒進，可重點與傳統的資格老、資歷深的企業合作，要在安全的前提下“走出去”，避免受外圍市場亂象影響國家發展的內控節奏。

盧文端：提升外交部長政治地位適應大國外交

中國日益被外界視為與美國並駕齊驅的外交大國，外交部的作用越來越重要，本會永遠榮譽會長盧文端（全國政協外事委員會副主任、全國政協委員）認為要適時提高外交部長的政治地位，方能適應國家大國外交的需要。他指出，中國新時期的大國外交，將更為有效地維護和增進自身國家利益，將更積極推動國際秩序的變革和完善，深入參與全球治理進程，負責任地承擔與自身實力相稱的大國責任，這是中國作為一個國際地位越來越吃重的大國應有的責任擔當，也是國際社會對中國發展的一種期待。

“一帶一路”是中國新時期的全面對外開放的戰略，盧文端強調，要確保順利推進“一帶一路”戰略，關鍵取決於能否處理好與各國的合作關係，當中涉及大量外交工作，包括推動簽署合作備忘錄或合作規劃，建立完善雙邊聯合工作機制，研究推進“一帶一路”建設的實施方案、行動路線圖等。如外交部長具有較高的政治地位，才可更好地肩負起與各國“謀發展、打交道、解紛爭”等重任。

他指出，新中國成立以來大部分時間，外交部長多由國家領導人兼任，但此做法在近20年來未能延續，盧文端建議延續由國家領導人兼任外交部長的做法，參照國防部長、公安部長由國務委員兼任的安排，由國務委員兼任外交部長，並使這種“高配”成為不變的規例，以提升外交部長的政治地位，適應大國外交及“一帶一路”的戰略需要。

部份相片由永遠榮譽會長胡經昌拍攝



Jonathan Choi: Guangdong-Hong Kong-Macau Greater Bay Area creates good opportunities for Hong Kong's development

In this year's *Government Work Report*, Premier Li Keqiang for the first time mentioned the Guangdong-Hong Kong-Macau Greater Bay Area. This is another economic cooperation plan put forward by the Central Government for Hong Kong, following the Closer Economic Partnership Arrangement (CEPA) and the Pan-PRD Regional Co-operation. **Chairman Jonathan Choi** (Deputy Director of the Committee of Education, Science, Culture, Health and Sports of the CPPCC National Committee and CPPCC National Committee Member) was excited as this means that the development plan for the Guangdong-Hong Kong-Macau Greater Bay Area, which has been talked about for many years, is finally included in the country's economic development strategy. Having proposed to the CPPCC National Committee to speed up construction of the Greater Bay Area for three years in a row, he is glad that the proposal is finally adopted.

Choi pointed out that the development of the super-city cluster in the Guangdong-Hong Kong-Macau Greater Bay Area is the key to overcoming Hong Kong's, Macau's and Guangdong's economic development bottlenecks. This area not only is well-positioned to be a strategic hub for the "Belt and Road" Initiative to rival other bay areas such as those around San Francisco, New York and Tokyo, but also can be the most important pilot area in the country's next step towards social and economic development and act as a locomotive fostering development of the country and surrounding regions. The Greater Bay Area will help rejuvenate the Chinese nation and realize the China Dream.

In addition, Choi believed that mention of prevention and correction of miscarriages of justice in the work reports of the Supreme People's Court and the Supreme People's Procuratorate this year reflects a deepening of the rule of law to uphold fairness and justice and shows the determination and courage of the Mainland judiciary authorities to acknowledge and correct mistakes. Choi also very much concurred with Premier Li's strong requirements for Chinese creation, Chinese quality and Chinese brands in his work report. He believed this indicates that the era of simply pursuing growth rate is over. What the Chinese people are now pursuing is craftsmanship, which is in line with the trends of sustainable human development.

Lam Shu-chit: Ease the burden on manufacturing SMEs

Summing up his experience at the "Two Sessions", **Vice-Chairman**

Lam Shu-chit (CPPCC National Standing Committee Member) said that this past year of 2016 was not only the first year of the "13th Five-Year Plan", but also a crucial year to promote structural reforms. Business operations in various trades and industries face enormous pressure and challenges as supply-side reforms deepen. Hence, cutting taxes and costs has become a government priority this year. "In the *Government Work Report*, Premier Li stated that one of the government priorities is to reduce the corporate tax burden, and it will ensure that the tax burden will only decrease and not increase for all industries. This fully demonstrates that the Central Government perfectly understands the difficulties in the business environment and is determined to step up support and help the healthy development of enterprises. It also reminds us to properly prepare for a tough battle ahead of us."

Citing an old saying, "Earning a meager income though reaping a moderately good harvest, citizens getting a tax break already experience a little relief", Lam stated outright that the manufacturing sector currently faces the most challenging situation among the enterprises in the real economy. He mentioned that rising labour costs and harsh market competition are the underlying reasons, and small and medium-sized enterprises (SMEs) in the manufacturing industry face the greatest difficulties. Lam, who has more than 35 years of experience investing and operating factories in the Mainland, said that he has deep appreciation of their plights. Hence, he submitted proposals to the CPPCC National Committee this year on reducing the burden and removing the shackles on manufacturing SMEs in order to revitalise them. He suggested that in addition to directly reducing corporate income tax, relevant authorities should consider reducing enterprises' contribution ratios for the five types of social insurance (pension, medical, unemployment, work injury and maternity), as well as changing those existing policies that have failed to keep up with the latest situation, such as exempting staff quarters for employees from taxation (land use tax and property tax) to ease operating pressure



on enterprises. Lam also proposed that the Central Government consider amending the *Labour Contract Law* to remove the shackles that are holding enterprises back by providing a greater space for self-negotiation between them and workers.

Looking into Hong Kong's future, Lam sincerely hopes that all communities of society would focus on better development by seeking common ground and putting aside differences to maintain social stability in order to capitalize on Hong Kong's unique strengths and integrate with the Mainland's development to progress towards a direction that is more conducive to Hong Kong's future.

Ricky Tsang: Hong Kong can be a bridge in cross-strait relations

Vice-Chairman Ricky Tsang (CPPCC National Committee Member) believes that as Hong Kong and Taiwan have become closer in terms of contacts between people, economic cooperation and cultural exchanges since Hong Kong's return to the Motherland, Hong Kong can play the role as a bridge in cross-strait relations. Hong Kong and Taiwan are currently the fourth largest trading partner of each other. In 2014, trade between the two places totalled as much as USD49 billion, more than double the USD23 billion in 2008. Three exchange and cooperation mechanisms have

been set up between the two places, including the Taipei Economic and Cultural Office, the Taipei-Hong Kong City-to-City Forum, and the commonly known "Mini Two Sessions" that comprises the Hong Kong-Taiwan Economic and Cultural Co-operation and Promotion Council and the Taiwan-Hong Kong Economic and Cultural Cooperation Council. All these demonstrate the close relationship between Hong Kong and Taiwan under the "One China" principle.

Tsang suggested maintaining the existing three communication channels between Hong Kong and Taiwan to promote information exchange and strive for Taiwan's public consensus in order to build up energy for a breakthrough in the cross-strait relations. At the same time, he hopes that the country will continue to support Hong Kong communities that love the country and Hong Kong to actively interact with all sectors of Taiwan in order to seek transformation. Looking ahead, he said that both sides of the Straits should maintain the necessary pattern of economic cooperation. While promoting the "Belt and Road" initiative, the country could encourage entrepreneurs from both Hong Kong and Taiwan to set up joint ventures to capitalize on their respective strengths. Youth exchanges are also the key to icebreaking going forward. Tsang suggested that more youth exchanges among the Mainland, Hong Kong and Taiwan should be organized through Hong Kong so that Taiwan youths can better understand cross-strait relations and the situations in the Mainland and Hong Kong in order to achieve mutual understanding.

Wong Kwok-keung: Shenzhen and Hong Kong can co-develop innovation and technology

In the “13th Five-Year Plan”, the statement “Support Hong Kong’s development of innovation and technology and nurturing of new industries” is clearly mentioned in the chapter dedicated to Hong Kong and Macau. In recent years, Hong Kong has committed to the development of innovation and technology industries, while the country’s development of research industries is flourishing. In particular, the innovation and technology industries in Shenzhen have made remarkable achievements, which give the city a reputation as “the city most similar to Silicon Valley”. **Vice-Chairman Wong Kwok-keung** (Deputy Director of Committee for Learning and Cultural Historical Data of the CPPCC National Committee and CPPCC National Committee Member) believes that Shenzhen and Hong Kong’s cooperation can help overcome the inadequacies of each other and the Hong Kong-Shenzhen InnoTech Park (HKSZITP) in the Lok Ma Chau Loop Area can also be used as a carrier to promote the development of the two places.

Wong pointed out that whether the HKSZITP can achieve results hinges on talents. He believes that for nurturing of local talents, the education departments of Hong Kong and Shenzhen should tie in with the development of the Loop Area in curriculum planning and resource allocation by substantially increasing degree courses and resources related to innovation and technology, stepping up cooperation between institutions of higher learning of both places, considering to offer courses co-organized by both places, and establishing an university research centre in the area. As it is also necessary to attract foreign talents, Wong suggested that the Loop Area can formulate preferential policies to provide facilitation measures in tax, immigration, visa, education and living facilities for Mainland staff working in the park and to attract more international talents.

At present, Shenzhen and Hong Kong have different systems, which undoubtedly hinder the co-development of innovation and technology. Wong pointed out that they can regularly invite academics and industry representatives to participate in forums to explore ways to overcome the various administrative constraints so that cooperation between businesses of both places can progress more smoothly. In addition, in order to help young people realize their dreams, Wong believes that some areas in the park can be allocated as a “start-up park” for young people to set up start-ups, and the governments of both places can set up a venture capital fund to provide financial and technical support for their young people.

Connie Wong: Ministries, provinces and Hong Kong should cooperate to help youth employment

To promote the upward mobility of young people in Hong Kong, **Vice-Chairman Connie Wong** (CPPCC National Committee Member) suggested that Mainland and Hong Kong should provide better support services for young people to work in the Mainland through different levels of cooperation. Hong Kong can establish a cooperation mechanism with the various provincial ministries and commissions to encourage cooperation among the young people of the two places. Also, the governments can provide support at

the policy level, thus forming a co-entrepreneurship and mutually beneficial pattern. In addition, given that Mainland youths may apply for government jobs after settling in Hong Kong while there is still no channel for Hong Kong youths to apply for positions in the Mainland government, she proposed setting up preferential policies for Hong Kong youths to apply for positions to work as civil servants in the central state organs and provincial authorities in the future. This will broaden the direction of employment and promote exchanges between the two places.

Hong Kong is one of the world’s three major financial centres. Wong believes that as integrating finance and technology is now a general trend, Hong Kong needs to strengthen development in this area. She suggested that the development of financial technology, also known as FinTech, should have a clear division of labour, with banks or securities firms addressing financial related issues and technology companies dealing with technical issues, but the two needs to step up integration. For further development in the future, she believes that Hong Kong can learn from the Mainland’s experience in developing a unified online payment clearing platform to take better care of user needs through cooperation between financial institutions and technology giants. This will create an environment in which the platform can be a big success at its launch.

In recent years, emerging online payment methods such as WeChat Pay have become a part of the daily lives of Mainland residents, but they are still in their infancy in Hong Kong. Last year, the Hong Kong Monetary Authority granted a batch of stored value facility licenses. Wong thinks that Hong Kong can learn from the Mainland’s experience and improves its existing payment environment by promoting and increasing the variety of online payment methods to gradually develop users’ habits of using them, and encourages third-party payment enterprises to strengthen business innovation and launch more new types of financial services for the convenience of Hong Kong residents. In addition, in view of the fact that online payment methods in the Mainland and Hong Kong have not yet been fully interoperable, she suggested further optimising the payment environment in both places to facilitate cross-border consumption.

Ian Fok: Greater Bay Area set to be new engine for Guangdong-Hong Kong cooperation

NPC Chairman Zhang Dejiang fully affirmed Hong Kong’s achievements when in discussion with the Hong Kong delegation. Premier Li Keqiang also for the first time integrated development of Hong Kong and Macau into the country’s unified plans for its cities. **Life Honorary Chairman Ian Fok** (NPC Deputy) expected Guangdong-Hong Kong-Macau cooperation to move to a higher level from now on. Following the Guangdong-Hong Kong-Macau Greater Bay Area’s upgrade to the national strategic level, Hong Kong is set to receive more national policy support.

Fok pointed out that the Chamber will continue the excellent tradition of promoting Guangdong-Hong Kong cooperation. It will call on and guide members and Hong Kong’s communities to actively participate in the construction of the city cluster of the Greater Bay Area and help Hong Kong better integrate into

the country's economic, cultural and social systems in order to expand Hong Kong's space for development and employment. The Chamber will also help the governments of Guangdong and Hong Kong to reach a consensus on specific matters as soon as possible so as to create the right conditions for free flow of technology, economic activities, finance, logistics and talents in the Greater Bay area.

In his proposal on “co-building and co-sharing by young people to help the Guangdong-Hong Kong-Macau Greater Bay Area takeoff” this year, he suggested the three places transform the Greater Bay Area into a platform co-developed by young people with shared responsibilities and benefits as well as efficient integration of resources based on conceptual innovation and mechanism innovation so that the young people of Hong Kong and Macau can improve their support and recognition of the Mainland through practical interaction. By capturing the opportunities arising from Guangdong and Hong Kong's joint development of the Lok Ma Chau Loop Area and the Nansha free trade zone in Guangzhou, we can build an innovation and technology platform for Hong Kong's enterprises and talents, create a base for Guangdong-Hong Kong technology and service trade cooperation, construct an industry base for youth entrepreneurship and innovation, and set up a high-quality Guangdong-Hong Kong-Macau living hub, fully making use of Hong Kong's leading role in the modern service industry, advanced manufacturing industry and technological innovation for the Greater Bay area, as well as exploring a new cooperation model for co-development and mutual benefits between Guangdong and Hong Kong. He stressed that we are lucky to be present at this precious occasion and should not forget our original intentions to work together for Hong Kong's economic prosperity.

Charles Yeung: Broaden horizons to promote civilised behaviour

As the saying goes, “education is a prerequisite for the rise of a big country”, education and culture were still hot topics among delegates in the year of deepening reform. **Life Honorary Chairman Charles Yeung** (CPPCC National Committee Member) submitted proposals on education at this year's sessions.

Yeung believed that the Central Government's policy to allow Hong Kong students to enroll in the Mainland's 63 universities without having to sit for any additional examination is well received and showing significant results since 2012. Therefore he suggested expanding the policy to allow Hong Kong's young people to start their study in the Mainland and strengthen mutual understanding as soon as possible. In his view, this would help nurture the national identity of cross-boundary students and speed up the integration of Hong Kong's children who live in the Mainland with the Motherland. At the same time, if Hong Kong's students can start their study in the Mainland earlier, they will be able to expand their horizons and improve their understanding of the nation's current state. Yueng is convinced that if the scheme is implemented, over time we will have a group of people with considerable knowledge of the country, which will help advance the “One Country, Two Systems” principle.

At the sessions, Yeung also touched on the uncivilised behaviour of some Chinese nationals when travelling abroad. He hoped that the China National Tourism Administration would formulate relevant regulations and guidelines for Chinese nationals when travelling



abroad. He looked forward to an improvement in the civic qualities of our people so that when we are abroad, each of us can spread Chinese culture as well as publicize China's progress. He added that tour guides must be more strictly certified and managed so that they can guide the civilised behaviour of tourists.

Summing up the “Two Sessions”, Yeung had a deep appreciation of the accurate summary and clear foresight of Premier Li's report. He believed that democracy is not empty talk, and the consultative nature of the “Two Sessions” precisely reflects how the concept of democracy is being effectively implemented. He also genuinely felt the great importance the country attaches to Hong Kong. The business community must make use of its advantages of being in close proximity to the Motherland to capture the opportunities.

Peter Wong: Tie in with the “Belt and Road” development from various aspects

At this year's “Two Sessions”, **Life Honorary Chairman Peter Wong** (NPC Deputy) submitted 9 proposals on areas such as the “Belt and Road”, law, publicity, economy and the welfare of war veterans. With regard to the “Belt and Road”, Wong proposed

that existing mechanisms and platforms should be efficiently used to reduce duplication of construction so as to avoid waste of resources. He also proposed setting up the “University Alliance of the New Silk Road” for personnel training, as well as promoting the “Belt and Road” cultural tourism, turning cultural relics into cultural industries. He also suggested the country regularly publish the progress of the “Belt and Road” infrastructure projects so that private enterprises of the cross-strait four regions can keep abreast with the latest developments.

Regarding law, Wong looked forward to the country focusing on grassroots legal services and improving industry regulations. As a member of the Basic Law Advisory Committee, he also recommended the NPC Standing Committee to review the inadequacies of the *Basic Law* so that the HKSAR’s judicial power is truly fair and that the *Basic Law* can keep pace with the times. For publicity, Wong hoped that the Central Government could have appropriate broadcast channels in Hong Kong to properly publicize its policies. He also believes that as education through films and TV broadcast is very effective, it should support excellent works so that they can spread throughout the public.

On the economic front, Wong specifically mentioned the tourism industry. He believed that the tourism industry should be supported as it has an important contribution to GDP, employment and poverty alleviation. He therefore hoped that taxes on the industry can be reduced in order to improve its profits. As for the welfare of war veterans, it has always been Wong’s concern. This year, he proposed bringing back the remains of soldiers from the Chinese Expeditionary Force who died in Myanmar to their Motherland as soon as possible. He believed that this will not only win public approval, but also gain the gratitude of our martyrs’ descendants, fully demonstrating the sense of responsibility of a big country.

William Lee: Aligning Hong Kong’s gold market with the “Belt and Road”

This year’s “Two Sessions” continued to focus on the implementation of the “Belt and Road”. **Life Honorary Chairman William Lee** (CPPCC National Committee Member) pointed out that as Hong Kong’s gold market is at the forefront of the world, Hong Kong can use it to align with the “Belt and Road”. Whether in spot gold or gold futures, Hong Kong can play a role. The Mainland can use Hong Kong’s gold market as a window to promote internationalization of the country’s gold market. He also supported the country in increasing its gold reserves. He believed that for such a huge economy like China, its current gold reserves are not enough to reflect the country’s true strength. It should therefore continue to increase its gold reserves when appropriate. Since its launch in 2015, the Shanghai-Hong Kong Gold Connect scheme has gained a strong development momentum. Lee’s appraisal of the scheme was “orderly”: orderly development, orderly opening up and orderly construction. He believed that there is still considerable room for development.

From the macro perspective, Lee repeatedly stressed that Hong Kong must “go global” together with the Mainland. In particular, Hong Kong must not fall behind in responding to the the “Belt and Road” national strategy. He said that Yu Zhengsheng, Chairman of the CPPCC National Committee, had put more emphasis on

Hong Kong’s and Macau’s developments in his report, especially focusing on how Hong Kong and Macau compatriots and overseas Chinese can play a role in the “Belt and Road”. Lee suggested that the process of “going global” should be gradual and by all means avoid undue haste. We should focus on partnership with traditional well-qualified, highly experienced enterprises and “go global” with safety as the prerequisite in order to prevent external market chaos affecting the internal control of national development.

Lo Man-tuen: Raise Foreign Minister’s political status to adapt to big country diplomacy

As China is increasingly seen by the outside world as a diplomatic powerhouse on a par with the US, the role of the Ministry of Foreign Affairs is becoming increasingly important. **Life Honorary Chairman Lo Man-tuen** (Deputy Director of the Committee of Foreign Affairs of CPPCC National Committee and CPPCC National Committee Member) believed that the Foreign Minister’s political status should be elevated in a timely manner to meet the needs of our big country diplomacy. He pointed out that China’s big country diplomacy in the new era will be more effective in maintaining and enhancing its national interests. It will more actively promote the reform and perfection of the international order, more fully participate in the global governance process, and assume the responsibility as a big country that is commensurate with its strength. This is not only the responsibility that China should assume in view of its growing international status, but also the expectation of the international community for China’s development.

The “Belt and Road” is China’s strategy for comprehensively opening up to the outside world in the new era. Lo stressed that to ensure the smooth progress of the initiative, the key lies in dealing with partnership with various countries. This involves a lot of diplomatic work, including signing of memorandums of understanding on partnership, formulating partnership plans, setting up sound mechanisms for bilateral partnerships, and developing implementation plans and action road maps for constructing the “Belt and Road”. With a high political status, the Foreign Minister can better shoulder heavy responsibilities such as seeking development, interacting and settling disputes with various countries.

He pointed out that since the founding of new China, the Foreign Ministry has been headed by state leaders most of the time, but this practice was not followed in the past 20 years. Lo suggested continuing the practice of appointing a state leader to serve concurrently as Foreign Minister. Drawing reference from the arrangement that the posts of Defense Minister and Public Security Minister are held by State Councilors, the Foreign Minister can also be a State Councilor. Such an arrangement where this ‘high-ranking match’ becomes an established norm will improve the Foreign Minister’s political status, which will better adapt to the needs of big country diplomacy and the “Belt and Road” strategy. 🔄

Some photos taken by Life Honorary Chairman Henry Wu

落實港深創科園 前瞻創科未來機遇

Hong Kong - Shenzhen InnoTech Park Unlocks Future Opportunities for IT



早前特區政府與深圳市政府簽署《關於港深推進落馬洲河套地區共同發展的合作備忘錄》，將於佔地落馬洲河套地區共同發展“港深創新及科技園”。此舉將為本港創科企業帶來甚麼契機？港深兩地的創科合作又如何取長補短？

The HKSAR Government and the Shenzhen Government reached an agreement earlier to develop Hong Kong - Shenzhen InnoTech Park (HK-SZ InnoTech Park). What opportunities will this new project bring to Hong Kong's innovation and technology industry? In collaboration, how should Hong Kong and Shenzhen use each other's strengths to compensate for inadequacies?



楊偉雄 Nicholas Yang

楊偉雄： 把握河套優勢 開闢創科無人之境

港深創新及科技園的落實無疑為香港的創科產業發展帶來契機，但背後還需有具潛力和活力的創科產業群作後盾。**創新及科技局局長楊偉雄**指出，目前香港創科生態已有改善，初創企業有2,000多間，較2015年增加25%，其中35%創業家來自外地。他強調，數字上雖不及美國矽谷或以色列，亦有相當大的學習空間，但仍是令人鼓舞的成績。

創科園發揮凝聚效果

是次港深合作可互補不足。楊偉雄表示，深圳優勢在於本身是移民城市，雲集全國精英，人才源源不絕；香港的優勢則在於國際化，如上所述2,000多間初創企業中有近四成來自海外。若能夠有充裕土地空間、配套凝聚人才和企業，港深創科產業合作是大有可為。有謂香港已有科學園，何以還需要創科園？楊偉雄解釋，主要是土地面積問題，河套區面積是科學園的四倍，建築面積亦有三倍之多，相信日後香港的創科園區更能發揮凝聚效果。

楊偉雄認為，用落後於人來形容香港創科發展並不公平，雖然香港的確起步較遲，但經濟底子厚，全球創科形勢瞬息萬變，香港只要把握機遇亦可“發



圍”。與深圳相比，深圳早於1996年已成立創委會，大力發展後來成為深圳創科界核心的南山區；反觀香港至2015年才成立創新及科技局，相距足足19年。“可幸的是，我們成立後做了很多功夫，並非紙上談兵，亦成功促成與深圳今次的合作。”

事實上，業界對落實港深創科園的反應相當正面，楊偉雄說道：“業界本以為要再商討多時方可成事，豈料年初已達成協議。不少企業都希望在香港設立公司，利用港深兩地優勢，至今我們已收到不少公司的查詢。”

急起直追 再工業化

目前香港已出現去工業化的跡象，楊偉雄提出，香港必須推動再工業化，尋回工業的重心。他強調，



“港深創新及科技園”是香港歷來最大的創科平台。

Hong Kong-Shenzhen InnoTech Park will be the largest innovation and technology platform ever established in the history of Hong Kong.

所謂再工業化並非鼓吹香港走回頭路，走低增值路線，而是要集中研究開發 (R&D) 的發展。

楊偉雄指出，現時 R&D 只佔 GDP 約 0.76%，私人企業在 R&D 的投資更低至近乎零，反觀內地、美國、新加坡等地的私人企業在 R&D 的投資是政府的三倍，他期望未來可透過政策提升 R&D 的質和量。他並建議，R&D 的投放要符合市場和社會兩方面的需求，故日後創科園區亦集中火力發展四大重點領域，包括機械人技術、生物醫藥、智慧城市、金融科技。

楊偉雄在去年《商薈》4月號訪問中指出：“香港熟悉西方標準，能幫助國家設立更接近西方的標準。希望有一天，中國的標準就是全世界的標準。”他

重申，香港的優勢在於一個“信”字，香港不會走低價路線，是 compete on value 不是 compete on cost。

開關創科無人之境

最後楊偉雄把創科發展提升到哲學的討論，引用前任美國國防部部長 Donald Rumsfeld 的概念：“終極目標就是找出 We Don't Know What We Don't Know，就是進入一種前人從未踏足的無人之境。”河套區創科園能否達到楊偉雄所說的這種境界，是未來值得期望的事。



徐立之 Tsui Lap-Chee

徐立之： 港深創科園 能成為中國矽谷嗎？

創科產業是世界各國發展大勢，面對如此機遇，香港亦不怠慢。今年初，特區政府與深圳市政府落實共同發展“港深創新及科技園”，將是香港區內最大型的創科平台。港科院院長徐立之表示，香港結合內地，兩者互補長短，可產生重大機遇。

結合香港人才和深圳技術

創科發展除了着眼於經濟價值，更重要是建立適合創科產業的生態圈。他指出，完整的生態圈需具備上游、中游及下游三大環節，三者環環相扣、緊密合作，創科園正好發揮內地和香港創科平台的優勢。“以足球隊為喻，球隊必須齊備前鋒、中場、後衛、守門員，即使湊齊人腳，但球員之間貌合神離亦無助賽事，所以合作和默契是致勝關鍵。”他認為，香港人思維創新、科學理論根基好，多為上游人才；深圳企業技術出眾、擅於實踐，多為下游專才，兩地各有可取優勢。

簡言之，創科園可望成為香港和深圳的接觸面，讓各方人才、技術互相交流。徐立之加以解釋，香港不乏專業的技術人才，但儀器配套不及深圳成熟，

故香港可借助深圳的力量發展創科產業。同樣地，香港亦有吸引深圳之處，就是對知識財產的完善保障，令不少內地企業選擇來港設立研究基地。

政府要有發展決心和力度

為吸引更多人才聚集園區，徐立之建議政府考慮向園區的創科人員批發兩地過關的特快通行證。除了這些便利的措施外，他認為更重要是特區政府要有發展的決心和力度，抓緊機遇。“既然推動創科發展是政府的願景，她更加要加大力度、加多把勁，創科園佔地87公頃，對土地短缺的香港來說已是面積最大的創科基地，反觀深圳可發展土地充足，隨時可撥出土地供創科產業發展。”



因此，徐立之期望下屆特區政府對發展創科產業切勿掉以輕心，政府可透過撥出資金、投放資源、推出合適政策來扶助產業發展，同時要積極推動官產學研四方合作。他特別提到，香港的大學之間因存在競爭而鮮有合作，期望創科園能創造空間容讓不同大學的合作和交流，共同促進香港的創科產業發展。

不要想着複製另一個矽谷

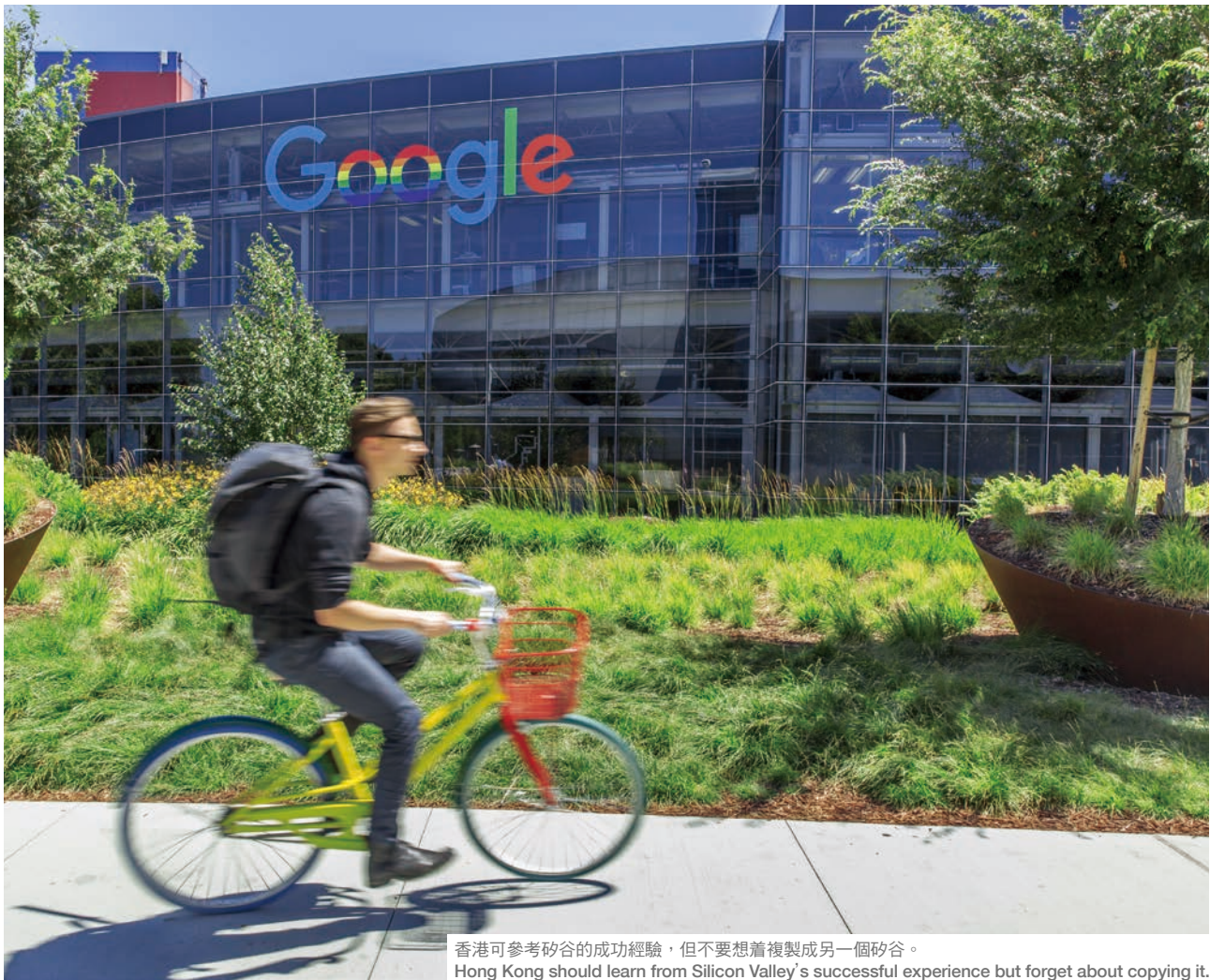
大家都對港深創科園期望甚殷，更認為兩地可攜手打造“中國矽谷”。徐立之對此不以為然，認為歷史的確會重演，但重演只是大方向，箇中細節不會重複。“矽谷的成功在於全美國人才聚集一地，互相交流，達到良性競爭。香港單在人才數量、市場規

模已不能同日而語。”他強調，香港擁有很多傑出科學家，但人數始終難以與美國相提並論，除非香港能夠吸引全國甚或全球華裔科研人才聚合，但這就取決於香港對發展創科基地的眼光和投資。

徐立之奉勸，香港可以參考矽谷的成功經驗，但不要想着複製另一個矽谷。他指出，很多地方都曾立志成立另一個矽谷，但最終只有以色列做出成績。“以色列是個有趣例子，因美國很多傑出科學家都是猶太裔，故他們都願意回流以色列為當地創科產業盡一分力。”他表示，香港如想模仿以色列的成功經驗，先要問問自己：河套園區有號召全球華裔科研人才的魅力嗎？👉



香港可藉深圳的力量發展創科產業。
Hong Kong can develop her IT industry with the aid of Shenzhen's strengths.



香港可參考矽谷的成功經驗，但不要想着複製成另一個矽谷。
Hong Kong should learn from Silicon Valley's successful experience but forget about copying it.

Nicholas Yang: Capitalize on the Loop's advantages and trailblaze in uncharted inno-tech territory

With HK-SZ InnoTech Park officially off the drawing board, Hong Kong's inno-tech industry ushers in a new horizon of development possibilities. However, an industrial cluster of innovation and technology with great potential and vigor is essential backup. **Nicholas Yang, Secretary for Innovation and Technology**, points out that Hong Kong's innovation and technology ecology has improved. And while it lags behind the US Silicon Valley or Israel in figures and there is still a lot to be learned, achievements to date are encouraging.

Cohesive effect of HK-SZ InnoTech Park

The current cooperation between Hong Kong and Shenzhen is inter-complementary. Yang points out that Shenzhen's strength lies in its nature as a city of migrants where human resources from across the country come together. Hong Kong, on the other hand, enjoys an edge of being an international metropolis. Given adequate land resources and supporting facilities to retain manpower and

enterprises, there are great prospects for collaboration between Hong Kong's and Shenzhen's inno-tech industries. Yang explains that land area is a crucial advantage, as the Loop has a site area quadruple that of Hong Kong Science Park and triple its floor area. He believes the future HK-SZ InnoTech Park will bring together more worthy players.

Yang does not think it is fair to describe Hong Kong as a laggard in innovation and technology. Although a late starter, Hong Kong has a sound economic foundation. The global inno-tech market is a place of rapid changes. Seizing the right opportunities, Hong Kong can break through. Shenzhen established its Science and Technology Innovation Commission very early in 1996. Major efforts were made to develop Nanshan district into a hub of the innovation and technology industry. By contrast, Hong Kong set up the Innovation and Technology Bureau much later in 2015. "Fortunately, we are not armchair strategists. We have put in a lot of effort since the bureau came into operation and helped bring about this collaboration with Shenzhen."

In fact, implementation of the HK-SZ InnoTech Park project is well received by the industry. Yang said, "The industry thought it would

take some time for the two governments to finalize the deal but they promptly reached an agreement earlier this year. Many businesses want to set up presence in Hong Kong so that they can benefit from the advantages of both cities.”

Time to catch up by re-industrialization

Hong Kong is already showing signs of de-industrialization. Yang suggests promoting re-industrialization, and rediscovering the essence of industry. He stresses that re-industrialization does not mean advocating Hong Kong resume its low value-added old path, but rather focusing on supporting research and development (R&D).

Yang points out that R&D currently accounts for only 0.76% of GDP, and private enterprises make almost no R&D investment. He anticipates the government can enhance R&D both in quality and quantity through policy measures. He also suggests that R&D investments should cater to market and social needs. For this reason, the future HK-SZ InnoTech Park will comprise four major disciplines: robotics, biomedicine, smart city and FinTech. These will be the core development programs.

In the April 2016 issue of *CGCC Vision*, Yang pointed out that, “... because of its familiarity with Western standards, Hong Kong can help the country more closely align with them. I hope that China’s standards are the world’s standards one day.” He reiterates that Hong Kong’s competitive edge is built on “integrity”. Hong Kong will not take a low-price approach and we “compete on value”, not “compete on cost”.

Opening up uncharted territory of innovation and technology

Lastly, Yang elevates inno-tech development to a level of philosophical discourse. He quotes a concept from Donald Rumsfeld, former US Secretary of Defense, “The ultimate goal is to find out what ‘we don’t know what we don’t know’. That means going into uncharted territory that nobody has explored before.” Will HK-SZ InnoTech Park in the Loop reach such lofty heights envisioned by Yang? It is something worth looking forward to.

Tsui Lap-Chee: Can HK-SZ InnoTech Park become China’s Silicon Valley?

Early this year, the SAR Government and the Shenzhen government agreed on the development of HK-Shenzhen InnoTech Park. It will be the biggest innovation and technology platform within Hong Kong. **Tsui Lap-Chee, President of the Academy of Sciences of Hong Kong**, says Hong Kong and the Mainland are an inter-complementary combination that can create ample and tremendous opportunities.

Amalgamating Hong Kong talent with Shenzhen technology

While economic value is a goal of innovation and technology development, it is more important to build an ecosphere suited to the inno-tech industry. He points out that a complete ecosphere should be made up of three core components: upstream, midstream and downstream. HK-SZ InnoTech Park can precisely bring advantages of this inno-tech platform of the Mainland and Hong Kong into full play. “Using a soccer team as a metaphor, it must have forwards, midfielders, defenders and goalkeeper. Even if all the positions are filled, a seemingly united yet contrary-minded team is not productive. That’s why teamwork and tacit understanding are keys to victory.” He feels that Hong Kong people have creative thinking and sound knowledge of scientific theories, so the local pool is primarily upstream talent. Shenzhen is outstanding in enterprise technology and implementation, and downstream professionals are the majority. Both places have their own strong points.

Tsui explains that Hong Kong does not lack technology professionals but is less sophisticated in terms of ancillary equipment. Hong Kong can therefore develop her innovation and technology industry with the aid of Shenzhen’s strengths. Likewise, Hong Kong has got something that Shenzhen finds attractive, which is adequate protection for intellectual property — the very reason why many mainland enterprises set up their research bases in Hong Kong.

Determination and strong efforts on the part of the government

To engage more high-caliber professionals to promote the development of HK-SZ InnoTech Park, Tsui suggests the government issue express cross-border passes to inno-tech professionals working in the Park. In addition to convenience measures, he thinks it is more important for the SAR Government to have determination and use its best endeavor for development. “To land-hungry Hong Kong, the 87-hectare HK-SZ InnoTech Park is already the largest innovation and technology base. Contrarily, Shenzhen has sufficient land resources for development and can readily designate lots for innovation and technology development.”

For this reason, Tsui hopes the next SAR administration would not take a casual attitude towards the development of the innovation and technology industry. The government can support growth of the industry by providing funding, allocating resources and introducing suitable policies. It should also actively promote collaboration between government, industry, academia and research institutes. In particular, he mentions that universities in Hong Kong operate in a competitive environment and seldom work together. He hopes HK-SZ InnoTech Park can create space for cooperation and exchange between universities. Their joint efforts will further the development of Hong Kong's innovation and technology industry.

Forget about duplicating Silicon Valley

Everyone has high hopes for HK-SZ InnoTech Park, anticipating Hong Kong and Shenzhen build a “China's Silicon Valley” together. Tsui does not agree. He says, “The success of Silicon Valley lies in bringing American talent across the country together. That exchange creates healthy competition. Hong Kong is no match at all either in manpower or market scale.” He stresses that Hong Kong has many outstanding scientists, but the number is much smaller than their US counterparts unless Hong Kong can attract quality scientific researchers from across the country or even the global Chinese community. However, that hinges on our acumen and investment in developing an innovation and technology base.

Tsui's advice is that Hong Kong should learn from Silicon Valley's successful experience but forget about copying it. He points out that many cities have been resolved to build another Silicon Valley but only Israel has enjoyed a fair amount of success. “Israel is an interesting example because many outstanding US scientists are of Jewish ancestry and are therefore willing to return to Israel to make contributions to its inno-tech industry.” He says if Hong Kong wishes to imitate Israel's success, we should first ask ourselves: “Does the Loop have the allure to attract outstanding Chinese scientific researchers from around the world?” 



陳茂波：預算案兼顧各方需要 Paul Chan: Budget Caters Needs of Various Parties



陳茂波 Paul Chan

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

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

發言之初，陳茂波引述了貿發局數字，指今季出口指數已由去年第四季的34升至47，誠為本地經濟好兆頭。他預料，香港今年經濟將增長2%至3%。他並強調，本地經濟無可避免會受外圍因素影響，包括美國經濟，因特朗普政府經濟政策未明朗，市場憂慮美國會推出保護主義貿易措施，聯儲局未來加息步伐亦可能較預期快，容易影響環球貿易和資金流向，亦會影響本地資產和房地產價格。



對外方面，陳茂波指政府將進一步拓展促進和保護投資協定網絡（IPPA），目前正與墨西哥、伊朗及俄羅斯洽談加盟。他續指：“政府亦會鞏固《內地與香港關於建立更緊密經貿關係的安排》（CEPA），將與東盟及在“一帶一路”之下的格魯吉亞及馬爾代夫商討自由貿易協定。”

陳茂波表示希望成立稅務政策組，以研究能夠增強行業競爭力的稅務政策。此外他亦提倡中小企應運用科技提升競爭力，於去年尾推行的“科技券計劃”正是政府協助中小企的一項措施。他強調：“中小企的活力與營商實力，對經濟發展至關重要。” (21/3) 🔄

At the beginning of his speech, Chan quoted the statistics from HKTDC to show that it is a good start to the year, as the Export Index rebounded from 34 in the fourth quarter of last year to 47 through the first quarter of 2017. Therefore, he forecasted the Hong Kong economy to grow by 2 to 3% this year. Chan emphasized that the Hong Kong economy will be inevitably influenced by external forces. That includes the economy of the US. As the new administration's economic policy agenda remains unclear, there is increasing market concern over whether it will

roll out trade protection measures. Under the policies of the US Federal Reserve, the forthcoming interest rate hikes could be faster than expected. This will in turn affect global trade, investment and financial flows, as well as local equity and property prices.

Externally, Chan said the Hong Kong Government will continue to expand the free trade agreements and Investment Promotion and Protection Agreement (IPPA) networks, negotiations with Mexico, Iran and Russia are ongoing. “At the same time, we will continue to explore further expansion and enhancement of CEPA, and carry on with the negotiation of free trade agreements with ASEAN, as well as Georgia and Maldives under the ‘Belt and Road Initiative’.” He added.

Chan proposed to set up a tax policy unit to study ways to foster development of Hong Kong's industries through tax measures. He also advocated the SMEs to adopt IT for enhancing their competitiveness. The Technology Voucher Programme launched in the late last year is one of the examples for the government to support SMEs. He restated, “SMEs' vitality and business prowess are of crucial importance to the development of our economy.” (21/3) 🔄

中美貿易角力與香港契機

Sino-US Trade-Wrestling and Opportunities for Hong Kong

中銀香港經濟研究處主管謝國樑預期美國退出跨太平洋夥伴關係 (TPP) 或令中國主導的“區域全面經濟夥伴關係協定”(RCEP) 有更大發展空間，配合“一帶一路”戰略的推進，中國企業在國際市場拓展商機的機會將越來越多。

Tse Kwok-leung, Head of Economic Research Division, Bank of China (Hong Kong), expected that the US exit from the Trans-Pacific Strategic Economic Partnership Agreement (TPP) may create bigger room for development for the Regional Comprehensive Economic Partnership (RCEP) spearheaded by China. Complementing the progress of the “Belt and Road” strategy, Chinese enterprises will have increasing opportunities to expand their business across international markets.

特朗普施政有何核心理念？謝國樑認為，他期望透過放鬆管制、增加投資、市場保護，以創造更多就業機會，從而扭轉中低階層收入下降的趨勢。因此甫上任，他便優先處理稅務改革、基建投資和放寬對能源開發限制及金融管制等國內經濟議題，安內以後再下一步才處理對外的事務。

先安內而後攘外

特朗普要落實施政，謝國樑認為，他必須得到共和黨掌控的國會的支持，故不能偏離共和黨的政策大方向。他估計，其減稅及金融鬆綁計劃可行，因與共和黨方向基本一致；反之基建較難落實，因由籌備至競投需時，而且美國對基建發展限制較多。值得期待的是，特朗普重視實體經濟，着力解決目前歐美國家普遍存在的“產業空洞化”問題，謝國樑表示，美國在農業加工和清潔能源具備優勢，且產業植根美國，加以推動必大有可為。

談及美國政府的理財策略，謝國樑估計特朗普不會減少政府赤字，反而想方設法增加開支，與奧巴馬政府的分別只在他用於推動經濟，故他預計美國已高達20億美元的財赤將持續上升。

中美角力機遇與風險並存

外界一直關注特朗普上場後，中美關係有何轉變。謝國樑推斷，雖然特朗普有意抑制中國崛起，但相信其對華政策基調不會大變。未來

中美角力應不至於引起實際干戈，但貿易戰似乎在所難免。他指出，去年美國對華貿易逆差近4,000億美元，但中美貿易都是在世界貿易組織框架下進行，美國難以挑起全面貿易戰，特朗普聲稱要對中國所有產品徵收45%關稅之舉措亦缺乏理據，惟不排除中美可能出現局部貿易產品摩擦。

自去年底特朗普當選以來，道瓊斯指數攀升3,000多點，市值增加近3萬億美元，反映市場對特朗普執政抱有期望。謝國樑指出，一旦美國減稅及為金融業鬆綁取得成效，美國市場的投資及經營環境可望改善，如此或對中國投資環境的國際競爭力構成壓力。

內地經濟發展方面，2016年的宏觀數據顯示內地實體經濟表現合格、去產能、去庫存已見一定成效，但謝國樑指出，貨幣供應過大是目前諸多經濟結構問題的根源，導致人民幣貶值、高槓桿及地產泡沫等問題。然而，他深信未來中國在國際舞台上大有可為，隨着美國退出 TPP，中國主導的 RCEP 將有更大發展空間，提升中國在東南亞經濟的主導地位，配合“一



謝國樑
Tse Kwok-leung



帶一路”戰略的推進，內地企業在國際市場拓展業務的機會越來越多。

香港穩健基礎無懼波動

中美關係走向對香港經濟影響深遠。謝國樑指出，本港出口貿易是香港經濟的重要部分，去年第四季經濟增長勝於預期，正是受惠於貿易顯著改善。因此，若中美貿易出現磨擦，香港貿易將無可避免受到影響。可幸是香港經濟基礎穩健、就業市場穩定，這種起伏對整體經濟影響不至太大。

謝國樑特別提到，特朗普與新興產業談不上攏，倒給予內地創新科技產業發展空間，他鼓勵香港大力推動創新科技的發展，並配合國家在此領域的需要。同時，因應美國稅務改革，他

認同香港亦有革新稅制的需要，以保持香港的競爭優勢。他總結道，香港金融業有競爭優勢，作為財資中心及發展創科產業亦勢頭良好，深信香港有足夠彈性應對中美經貿關係出現的波動。

What are the core philosophies in Trump's administration? As Tse sees it, Trump expects to create more job opportunities by relaxing regulatory standards, increasing investments and market protection, which, he hopes, will reverse the trend of reduced income amongst the middle to low income class. This is why he has given priority to domestic economic issues such as tax reform, infrastructure investment and relaxation on energy development and the financial regulatory standards soon after he took office.

“America first” foreign policy

Tse believes that Trump must gain the support of the Parliament, which is very much in the hands of the Republicans, if he is to truly implement his policies. Therefore, he cannot deviate from their overall political direction. As such, Tse expected the tax reduction and regulation relaxation would work, but the infrastructure policy would be difficult to materialize because it takes time from planning to tendering and there are more limitations. Trump places much emphasis on the real economy and he has put much effort in resolving the problem of “hollowing-out”. According to Tse, the US has a strong edge in agricultural processing and clean energy. As these industries are rooted in America, it is highly possible to promote their growth.

Speaking of the fiscal strategy of the US government, Tse estimated that Trump will increase spending to promote economic



growth. Therefore, he expected the USD 2 billion budgetary deficit of the country will continue to rise.

Opportunities and risks in China-US contention

The market is concerned with the changes in the Chinese-US relation. Tse deduced that the political tone to suppress China's rising would stay more or less the same. The future contention between China and the US would probably not end up in a real war, but a trade war is inevitable. He pointed out that the US trade deficit with China was close to USD 400 billion last year. Yet, it would be difficult for America to trigger a full-blown trade war under the WTO framework. Trade conflicts in some areas between the two countries, however, shall not be precluded.

The Dow Jones Index has surged more than 3,000 points since Donald Trump was elected as the new US president, indicating the market has high expectations on his administration. Tse pointed out that both the investment and business environments of the US market are expected to improve when the US succeeds in tax reduction and in relaxing financial regulatory standards.

Pressure would in turn be exerted on the global competitiveness of the Chinese investment environment.

Regarding the economic development in the Mainland, macroeconomic data of 2016 show satisfactory performance in the real economy of the Mainland. Yet, Tse highlighted that the oversupply of money is the root to a number of economic structural issues, including RMB depreciation, high leverage and the real estate bubble. Moreover, he firmly believed that with the American exit from TPP, RCEP will enjoy bigger room for development and China will have a stronger leading position in the Southeast Asian economy. Riding on the progress of the "Belt and Road" strategy, Mainland enterprises will have more and more opportunities to expand their business across global markets.

Robust foundation keeps Hong Kong steady amidst fluctuations

The directions of Chinese-US relations have profound impact on the economy of Hong Kong. Tse pointed out that Hong Kong's better-than-expected performance in export trade in the fourth quarter of last year

shows the benefit it has gained from the trade boom. Therefore, if conflicts between Chinese-US emerge, Hong Kong will unavoidably be affected. Fortunately, Hong Kong has a sound economic foundation and a stable employment market. Such fluctuations would not pose too big an influence on the overall economy.

Tse specifically mentioned that as Trump does not relate much with emerging industries, the Mainland has more room for development in this area. He encouraged Hong Kong to promote development of innovative technologies to meet the needs of China. At the same time, as the US is undergoing a tax reform, Tse acknowledged that Hong Kong does need to update its taxation system. He concluded that Hong Kong has a competitive edge in the financial industry and as a treasury center; the developmental momentum in the innovation and technology industry is quite promising. He believes that Hong Kong has the adequate flexibility to cope with the instability arising from Chinese-US economic relations. 🔄



香港“帶路”邁向富強

Hong Kong Leading the Way Towards a Stronger Future



謝湧海
Tse Yung-hoi

中國政府公佈“一帶一路”規劃至今已約有兩年，至今仍然廣受談論。然而，尋求機遇不能人云亦云。清晰了解背景，才能準確瞻未來。

It has been two years since the announcement of the “Belt and Road” initiative, which remains a widely-discussed topic. Yet, we cannot simply follow the herd in the pursuit of opportunities. Accurate forecast of future development relies on a clear understanding of the context.

或 家主席習近平在哈薩克及印尼演講時，分別提出“新絲綢之路經濟帶”與“21世紀海上絲綢之路”的概念。及至2015年3月，中國政府正式公佈“一帶一路”規劃，成為國家未來發展其中一條主要路線。對這個炙手可熱的題目，閣下對此認識又有多少？

三多一少 尋求出路

本會常董、中銀國際英國保誠資產管理公司董事長謝湧海認為，站在港商立場，清楚了解“一帶一路”的來龍去脈，有助認清香港定位，繼而拓展機遇。

謝湧海指出，“一帶一路”其來有自。世貿多哈談判自2001年至今，仍未取得實質發展，妨礙全球化進程。同時，區域合作發展日趨蓬勃，影響全球貿易投資格局成為主流。中國在2001年加入世貿之後，逐步成為第二大經濟體。因此，美國試圖以“3T”，也就是TPP（跨太平洋夥伴關係協定）、TTIP（跨大西洋貿易和投資協定）及TISA（全球服務貿易協定）對華圍堵。在此情況下，中國必須加強與周邊國家開展外交、經貿和其他往來，積極參加區域合作和雙邊合作。

此外，中國亦面對資源短缺的問題。中國耕地面積不到世界人均水平三分之一，礦產資源不少，但卻多為貧礦。而且，中國三分之二城市供水不足，全國森林覆蓋率亦不足，另外又須不斷進口鐵礦石和原油。中國資本充裕、技術進步，產能過剩，卻是資源短缺，成為經濟進一步增長的瓶頸。資源豐富的“一帶一路”國家，正好可與中國互補，紓緩中國“三多一少”的困局。

實施情況與風險

自2015年起，“一帶一路”計劃陸續推展。新疆與福建，分別被確立為“絲綢之路經濟帶”與“21世紀海上絲綢之路”的核心區域。同時，中國亦已和56個國家簽署投資貿易合作備忘錄和經貿合作發展規劃，並建設



多條經濟走廊，增強衛星通訊，形成“三廊一星”發展情況。國際方面，中國亦在鐵路、公路、天然氣管道及石油管道方面與他國建立更多的聯繫。在金融先行的原則下，亞投行與絲路基金應運而生，而且中國亦接連對外成立合作基金，協助促進“一帶一路”沿線投資建設。

謝湧海闡釋，目前國際環境變數甚多，領導人變換、政策改動、宗教文化差異、匯率轉折等，均會對“一帶一路”發展亦構成一定風險。例如美國特朗普上場、歐洲的各項不穩定因素、中國周邊國家在鄰海問題方面的爭議，以及中東戰亂，都有可能為國際局勢帶來不少影響。

香港如何“帶路”？

既有危，亦有機。中國改革開放30多年，香港為內地引進外資，以及實現人民幣國際化均貢獻良多。謝湧海認為，香港在“一帶一路”中可以在區位、制度、人才及市場上發揮“超級聯繫人”的優勢。

他指出，香港可以提供多元化的融資管道，例如港交所上市集資、銀團貸款及私募基金等。此外，若香港能早日以非主權經濟體的身份加入亞投行的話，將可望在其中發揮作用。同時，他認為香港應加快與前海的融合，以鞏固香港的離岸人民幣樞紐地位，發揮“走出去”的跳板作用。

香港在金融、保險、地產及會計等領域專才眾多，正好可以為“一帶一



新華社 Xinhua

路”提供專業服務，協助參與項目談判、簽約及管理，為項目融入當地的擔任公關。在地理優勢之下，香港亦可為國家提供通達全球的國際航運服務。香港作為中國第二大貿易夥伴，與“一帶一路”沿線國家均有轉口貿易往來，亦可充當轉口貿易中心。

按部就班 前景樂觀

前瞻未來，謝湧海認為“一帶一路”前景樂觀，值得期許。若包含中國的話，“一帶一路”沿線國家多達65個，共計人口45億，國民生產總值高達23萬億美元，貨物出口額亦達七萬億美元。數字反映出這些國家結合起來，在全球力量舉足輕重。

謝湧海指出，目前中國需要和平的發展環境，故必須營造睦鄰關係，與周

邊國家建設共享共贏。預計中國經濟穩步上揚，在約30年之後將可進入發達國家行列。期間，若人民幣可以在“一帶一路”眾國中廣泛使用，必將有利國家金融安全。

謝湧海續指，“一帶一路”在各國規劃基礎上整合各種資源，在平等互利的情况下促進投資，提升貿易，加強金融合作。預計20年後，“一帶一路”國家在國民生產總值及貨物出口量均將佔全球一半份額，形成“絲路半球”。在中國的帶動下，“一帶一路”區域將成為全球經濟增長的引擎。香港作為國家對外窗口，前面機遇定必無限。🌀

In March 2015, the Chinese government formally announced the “Belt and Road” Initiative, which has since become a major direction for the country’s future development. How much do you know about this hot topic?

In search of an exit amidst “three highs and one low”

Tse Yung-hoi, the Chamber’s Standing Committee Member and Chairman of BOCI-Prudential Asset Management Limited, reckoned that, from the standpoint of Hong Kong businesses, clear understanding of the whole picture of the “Belt and Road” can help clarify Hong Kong’s position, from which opportunities can be developed.

Tse explained below the origin of the “Belt and Road”. Since China’s accession to WTO in 2001, the country has gradually become the world’s second largest economy. In the light of the nation’s rising, the US attempts to put China under siege with “3T” (i.e.TPP, TTIP and TISA). Under such circumstances, China must strengthen its diplomatic, trade and other connections with surrounding countries and actively take part in regional collaboration and bilateral cooperation.

Besides, China also faces the problem of resource shortage. China does not have a large area of arable land, meaning there are much mineral resources, though many are low grade ore. On the other hand, two-thirds of all Chinese cities have inadequate water supply. The national forest coverage ratio is also less than adequate. Resourceful countries along the “Belt and Road” and China can complement each other and help China escape from the predicament of “three highs and one low”.

Implementation and Risks

The “Belt and Road” has been gradually rolling out since 2015. Xinjiang and Fujian are now positioned as the core regions of “the Silk Road Economic Belt” and “the 21st century Maritime Silk Road”, respectively. Meanwhile, China has signed memoranda of understanding on investment and trade cooperation, as well as trade and cooperation development plans with 56 countries. Many economic corridors are built, and the satellite communication is strengthened. Globally, China has established stronger connections in railroads, highways, natural gas pipes

and oil pipes with other countries. The Asian Infrastructure Investment Bank (AIIB) and the Silk Road Fund have come along as a result. Furthermore, China has repeatedly established cooperation funds with foreign countries to help promote the investment and construction along the “Belt and Road”.

Tse explained that there are many variants in the international environment. The changes in the heads of state, the modifications of policies, religious and cultural differences, exchange rates issues, etc., could all pose certain risks to the development of the “Belt and Road”.

How can Hong Kong lead the way?

When there is risk, there is opportunity. Tse reckoned that Hong Kong can exert its strengths as the “super connector” of the “Belt and Road” in the aspects of location, system, talents and market.

According to Tse, Hong Kong can offer diversified financing channels. Besides, if Hong Kong can join the AIIB as a non-sovereign economy soon, it may be able to play a part in the initiative. At the same time, he thought that Hong Kong should accelerate its integration with Qianhai to fortify its position as an offshore RMB hub, and to serve as the springboard for “going out”.

Hong Kong has a wealth of professionals in the disciplines of finance, insurance, real estate and accounting, who are well equipped to offer professional services to the “Belt and Road”. Leveraging on our geographical strength, Hong Kong can also provide international freight services that connect to every corner of the world.

Taking one step at a time towards a bright future

Going forward, Tse believes that the future of the “Belt and Road” is promising and

worth waiting. He expected the Chinese economy to grow steadily. In about 30 years’ time, it will become a developed country. During this time, the wide circulation of RMB along the “Belt and Road” will be favorable for national financial security.

Tse added that the “Belt and Road” would be integrating various resources based on the planning of different countries, so that investment and trade can be promoted under fair and mutually beneficial conditions. The “Belt and Road” region spearheaded by China will become the locomotive for global economic growth 20 years later. As the external gateway of China, Hong Kong will be enjoying boundless opportunities. 🌀

加強規管不良財務中介

Step Up Regulation of Unscrupulous Financial Intermediaries



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

市民向財務公司借貸卻跌入一些不良財務中介公司的圈套，蒙受重大金錢損失，甚至有長者痛失“棺材本”或自住物業，這種非法詐騙行為確實令人難以容忍。

Members of the public have fallen prey to unscrupulous financial intermediaries and suffered heavy economic losses when they borrowed money from finance companies. Some elders even lost their life savings or self-occupied property. Such illegal scams are indeed intolerable.

巧立名目收費高昂

現行法例不容許中介公司向借貸人收費，然而不良中介公司的招數五花八門。例如把中介費融入貸款利息或直接向借貸人收取現金，避免白紙黑字的紀錄，藉此逃過政府的追查；亦有中介公司撇清與放債人的關係，成立專業服務公司提供“債務紓緩”和“結餘轉戶”服務，或巧立名目地提供“微型破產”或“債務重組”等看似專業的服務，藉此收取高昂的所謂服務費而避開監管。根據警方數字，由2013年起不足四年內，中介公司非法收取的中介費用高達二億元。

政府在放債人牌照要求上，已增加了多項新規定，透過規管財務公司來加強規管中介公司。例如，在新規定下，放債人必須確定其委任的中介公司不會向借款人收取任何費用或簽署任何協議，且須以視像和錄音記錄，向借款人清楚解釋貸款協議的全部條款。借款人如果透過中介公司借錢，就需向放債人提供中介協議副本以作紀錄，放債人和中介公司的關係亦會被公開，公眾可以向放債人註冊處查閱有關紀錄。這些措施既增加了放債人的責任，亦增加了借貸過程的透明度，防範不良中介公司和放債人合謀，讓警方可以就不法行為更容易舉證。

引入發牌制度需時

對於修訂《放債人條例》將其監管範圍擴大至經營與放債相關業務的公司，及設立財務中介牌照制度的建議則值得商榷。撇除修例和引入新發牌制度需時且較複雜，《放債人條例》已明文禁制與放債人有關連的各方，及與放債人共謀的人士向借款人收取任何費用，意味條例的規管範圍實際上已經涵蓋了中介公司。況且在新規定下，中介公司須先得到財務公司的委任並受其監察，不能向借款人收費或鑽空子制訂協議等，顯示財務中介並非“無皇管”。

涉及刑事有法可依

至於建議政府要求財務公司牌照申請人須備有一定的註冊資本，及將營運者的操守納入發牌及續牌的考慮因素之內，對財務公司行業的經營無疑是更加嚴厲。但對打擊不良中介公司，實際效用卻成疑。反之，如果有個案涉及刑事成分而須嚴厲處理，現時執法機構可以按《刑事罪行條例》和《盜竊罪條例》跟進處理，並不需要落此重藥。

如果因此把新規定形容為“治標不治本”，未免過早論斷。事實上，政府承諾在新規定實施後半年檢討。不過，政府可以考慮以下的一些建議，盡量完善相關規定。更重要的是保障市民，避免墮入不良財務中介公司的圈套。

納入金管局監管範圍

目前，有數間信貸公司是由銀行持有。同時經營樓宇按揭業務，理論上應受到香港金融管理局全面監管，需遵守樓宇按揭成數的指引和進行還款壓力測試等。但以放債人牌照經營的信貸公司，卻不受金管局監管。這種身份重疊的情況在監管上造成灰色地帶，如果政府把放債業務納入金管局的監管範圍，應有助解決問題。另可仿效現時保險業為保單持有人設立冷靜期，規定貸款協議須設有冷靜期條款，加強保障借款人，也值得政府研究和跟進。

Charging exorbitant fees under different pretexts

The existing legislation does not allow intermediaries to charge borrowers. However, unscrupulous intermediaries have all sorts of tricks up their sleeve, e.g. including the intermediary fee in the interest charged on the loan, or directly collecting cash from the borrower to avoid leaving a record in black and white in order to escape government investigation. Some intermediaries also concealed their relationship with money lenders by setting up professional services companies to offer ‘debt relief’ and ‘balance transfer’ services, or operated under the

pretext of providing seemingly professional services such as ‘micro-bankruptcy’ or ‘debt restructuring’, so as to impose exorbitant so-called service charges on borrowers while circumventing regulation. According to police figures, intermediaries had illegally collected as much as HKD200 million intermediary fees in less than four years since 2013.

The Government has already imposed additional licensing conditions on money lenders in order to more stringently regulate intermediaries through regulating the finance companies. For example, under the new measures, the money lender must ensure that its appointed intermediary will neither charge the borrower any fees nor sign any agreement with the borrower, and all the terms of the loan agreement must be explained to the borrower, with video and sound recordings made for the whole process. Any debtor borrowing money through an intermediary must provide a copy of the intermediary agreement to the money lender. The relationship between the money lender and the intermediary will then be disclosed, and the record included in the Company Registry’s Money Lenders Unit for public inspection. These measures have not only increased the liability of money lenders, but also improved the transparency of the lending process to prevent collusion between unscrupulous intermediaries and money lenders, so that the police can more easily give evidence of any wrongdoing.

Introducing a licensing regime takes time

It has been proposed to amend the *Money Lenders Ordinance* to extend its regulatory scope to cover companies operating money lending-related businesses and to set up a licensing regime for financial intermediaries, but it deserves further discussion. Putting aside the fact that amending the Ordinance and introducing a new licensing regime is both time-consuming and complex, the Money Lenders Ordinance already expressly bans all parties connected to money lenders and any person who works with money lenders from charging borrowers any fees, which means that the regulatory scope of the Ordinance indeed already covers intermediaries. Moreover, under the new measures, intermediaries must first be appointed by finance companies and subject to their supervision, and they can neither charge borrowers any fees nor exploit loopholes and formulate

any agreements. This shows that financial intermediaries are not unregulated.

There are laws to enforce when crime is involved


As for the proposal for the Government to require applicants for a license to operate a finance company to have a certain amount of registered capital, and to incorporate operators' conduct into the licensing and renewal considerations, it will undoubtedly make the operating environment of finance companies more hostile. However, its actual effectiveness in cracking down on unscrupulous intermediaries is questionable. On the contrary, if there are cases involving criminal elements and must be dealt with severely, law enforcement agencies may currently follow up in accordance with the Crimes Ordinance and the Theft Ordinance without resorting to such a heavy dose of medicine.

It is too early to conclude that the new measures are only palliatives. In fact,

the Government has promised to review the new measures six months after their implementation. Nevertheless, the Government may consider the following recommendations to optimize the relevant measures. More important is to protect the public from falling prey to unscrupulous intermediaries.

Put under HKMA's regulatory ambit

At present, there are several credit companies that are owned by banks which also conduct mortgage business. Theoretically, they should be subject to the HKMA's full regulation and must comply with its guidelines on mortgage ratios and conduct repayment stress tests, etc. However, credit companies operating under a money lender license are not subject to the HKMA's regulation. This overlapping of identities is a grey area in regulation. If the Government puts the money lending business under the HKMA's regulation, it should help solve the problem. Another

way is to emulate the insurance industry's cooling-off period for policyholders, i.e. better protect borrowers by stipulating that loan agreements should have a cooling-off clause. This is worthy for the Government to consider and follow up. 

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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當腐乳遇上網購

When Fermented Tofu Meets Online Shopping

Ztore 網上立戶經營零售，除一般常見商品外，亦致力支持本地原創，冀藉此凝聚優質小眾產品，實踐理念，為顧客帶來“多一種選擇”。

Ztore, an online retail business, offers common general merchandise goods, but also supports locally created, original products to bring in high-quality niche products giving customers another option.

踏入電商時代，機遇處處，不少人趨之若鶩，三位80後也乘此良機，聯手創立炙手可熱的網上士多。**Ztore 創辦人 Danny** 之一指出：“電商是擋不住的浪潮，但亞馬遜、阿里巴巴等第一個浪潮已經過去，下一個浪潮要懂得為自己的品牌創造價值。”站在時代浪潮的轉捩點，Ztore 希望以自身的經

驗帶動香港電商發展，改變大眾的消費模式。

本來從事軟件事業的 Danny，有感行業發展已接近瓶頸，於是考慮投資 B2C (Business to Customer) 模式，抓緊時機，夥拍負責融資的 Clarence 和擅於採購的 Jack 創立 Ztore。Ztore 提供超過6,000件貨品，其中四成貨

品為超市難覓的佳品，包括：本土老字號的辣椒油、香港製造的手工啤酒，社會企業的蒜頭醋、有機清潔劑及公平貿易咖啡豆等；六成為傳統超市貨品，方便市民。

軟磨硬泡 動之以誠

“你能想像堂堂公司老闆登門造訪，連一張卡片都沒拿到就被掃地出門



Clarence (右) 及 Danny

嗎？”萬事起頭難，在籌錢集資方面更甚。普羅大眾對電商信心偏低，歷史悠久的老字號也不例外，Ztore 為此吃了不少閉門羹。

“觀塘的大仔腐乳、西營盤余均益辣椒醬、元朗超香園等，不管地方多麼偏僻，他們的忠實粉絲要光顧，往往不惜長途跋涉。”兩位老闆續道，有些品牌已到第二代甚至第三代傳人手上，仍然堅持自己督導生產。他們相信“有麪自然香”，這些老字號，根本不需怎樣宣傳已經客似雲來。

Danny 說要打動老字號，首先要了解他們的故事，站在他們的角度，才能“同聲同氣”，切合所需。“老字號講人情味，我們也是。”他們選擇最老實的方法，不惜軟磨硬泡，最終成功簽下一個接一個的老字號。

使 Clarence 最感動的是，這些老字號看着老顧客拄着拐杖遠道而來，實在不忍，便主動奉上 Ztore 單張，建議他們囑子女替他們在網上訂購，省卻舟車勞頓，有些甚至幫忙介紹 Ztore 的其他貨品。這份買賣中難得的人情味，對三位老闆來說，是一份超越賺取金錢的滿足感，更是 Ztore 繼續奮鬥的動力泉源。

貨到付款建信心

“老字號靠口耳相傳，不少產品根本沒有電腦條碼。”軟件公司出身的 Danny 熟悉數碼技術，便不計成本，為這些產品逐一製作條碼，借助科技力量將傳統產業標準化，也為這些產品邁向市場踏出一大步。

他點出問題癥結：“我們需要改變普羅大眾的消費模式。”大部分市民未能脫離“觸得到的消費”，對虛擬的

網絡世界始終存有戒心。對此，Ztore 提供貨到付款的服務，讓客戶感覺實在，建立信心，才能慢慢改變網上購物的模式。他形容，這是一件繼往開來、任重道遠的事情。

“曾有顧客來電查詢購物步驟，這是我們樂見的。同事會耐心指導他們完成每一個步驟，幫助他適應新消費模式。”Danny 認為，網購已非新鮮事，部分人欠的只是一些帶引。

堅持“最後一公里”

目前 Ztore 與順豐速遞合作，Ztore 亦對顧客許下即日送貨的承諾，更投入很多公司礙於成本而卻步的“最後一公里服務”。所謂“最後一公里服務”是指送到家門口，目前 Ztore 的送貨範圍幾近遍及全港，即使是汽車難以駛入的村屋，需下車步行 20 分鐘的住所也不例外。他們更承諾做到中午

12:00前下單，晚上12:00前送貨，旨在方便勞碌一天，無力為柴米操心的上班族。

幾位創辦人認為，Ztore 與對手定位不同，不怕競爭。Danny 說：“現在電商在市場佔有率不到1%，可見有待開發的市場十分龐大。未來期待更多電商加入，創造更多價值，服務消費群。”

競爭促使進步，但有時候商戶為了招攬生意不惜減價促銷，兩位老闆則表示歡迎良性競爭，但拒絕減價戰。Danny 指，減價戰等惡性競爭能把貨品價格壓低，但商戶盈利不減，最終受害的還是供應商。“Ztore 以維護供應商品牌的價值和利益為先，會以回贈產品的方式來送出優惠。”Clarence 說，幸好顧客群也明白這種理念，消費主要是為了一份價值，不會太在意與超市相差的一塊幾毫。

Like many people who are attracted by the abundant opportunities in the era of e-commerce, three members of the post-1980 generation grabbed the chance to jointly set up an online grocery store which has now become very popular. **Ztore co-founder Danny** pointed out that: “E-commerce is an unstoppable tide. The first wave involving Amazon, Alibaba and others has passed. In the next wave, we must know how to create value for our brands.”

Danny, who was previously engaged in the software industry, felt that the development of the industry was close to the bottleneck, so he considered investing in the B2C model. He took the opportunity and partnered with Clarence, responsible for financing, and Jack, expert at purchasing, to set up Ztore. Ztore offers more than 6,000 items, of which 40% are high-quality products rarely found in supermarkets, including chili oil of a well-established local brand, handmade beer produced in Hong Kong, garlic vinegar of a social enterprise, organic cleaning agents, and fair trade coffee beans. The other 60% are traditional supermarket products for the convenience of the public.



Attracting businesses with persistent cajoling and sincerity

It is always difficult to get things started, even more so when raising funds. The general public has a low confidence in e-commerce. Well-established brands with a long history are no exception. For this reason, Ztore was frequently given the cold-shoulder treatment.

Danny said, “Loyal fans of Tai Ma fermented tofu in Kwun Tong, Yu Kwen Yik chili sauce in Sai Ying Pun and Chiu Heung Yuen in Yuen Long will often travel long distances to patronise them no matter how remote the place is.” These well-established brands have an endless stream of customers even without much publicity.

Danny said that in order to impress these brands, they had to first understand their story and see things from their standpoint so that he can meet their needs. They chose the most sincere approach by persistently cajoling them until they signed up.

Payment on delivery to build confidence

Having worked at a software company, Danny is familiar with digital technology. Hence, regardless of the costs involved, he created bar codes for these traditional products and standardised the businesses with the help of technology to move the products one big step towards the market.

Most people are still wary of the online virtual world as they remain attached to the

touch-and-feel approach of consumption. In this regard, Ztore provides payment-on-delivery services so that customers have something to see and touch, and gain confidence in slowly shifting to the mode of online shopping.

Sticking to ‘last-km service’

Currently in partnership with SF Express, Ztore promises same-day delivery service for customers. It also invests in offering “last-km service” which has deterred many companies because of the prohibitive costs. “Last-km service” refers to delivery to the doorstep. They are also committed to delivery by 12:00 midnight for orders placed before 12:00 noon for the convenience of office workers who are too tired to worry about such mundane stuff after a busy day at work.

The co-founders are not afraid of competition as Ztore has different positioning from its rivals. However, sometimes businesses resort to price promotions in order to attract customers. Nevertheless, the two bosses said they welcome healthy competition but reject price wars. Danny pointed out that while vicious competition such as price wars can push down the prices of merchandise, ultimately suppliers are the victims if businesses are to maintain the same level of profits. Clarence said that fortunately consumers also understand this concept; they are not too concerned about the dollar-and-cents difference from the supermarkets as they focus on value.



科技券助中小企提升生產力 Technology Vouchers Help SMEs Improve Productivity

去年《財政預算案》宣佈撥出五億港元推出科技券計劃，資助中小企使用科技服務和方案，以提高生產力或升級轉型，資助總額高達20萬元。

Last year's Budget announced a HK\$500 million allocation for the launch of the Technology Voucher Programme (TVP), which subsidizes SMEs on the use of technological services and solutions to improve productivity, or upgrade or transform their business processes. Each eligible SME could receive a subsidy of up to HK\$200,000.

為 協助會員企業了解有關資助計劃詳情，本會會員服務委員會聯同創新科技署特別舉辦簡介會，由創新科技署副署長黃宗殷、助理署長（資助計劃）夏國鋒、高級經理（創新及科技基金）李志邦介紹計劃的申請資格、資助範圍、評審標準及申請常見問題等。

申請資格與資助範圍

符合申請資格的企業，必須為根據《商業登記條例》在香港登記的企業，以及在本港有最少一年實質業務運作。至於規模，僱用少於100人的製造業，或僱用少於50人的非製造業，均符合申請資格。

申請企業最多可獲批三個項目，累計資助上限為20萬港元。計劃以2:1的配對模式，向每家合資格的企業提供資助。相關企業須投入不少於核准項目總成本三分之一的資金。待項目完成後，政府將根據項目實際成本，向申請企業發還不多於核准項目總成本三分之二的資助。為確保企業專注推



行項目，企業同一時間只可進行一個科技券計劃項目，每個項目推行期不多於12個月。

資助款項可用以支付科技顧問服務，訂製或現成的設備、硬件、軟件及科技服務或方案，以至項目審計。然而必須留意，一般營運成本例如樓宇租金、員工薪金及相關開支等將不獲資助。

申請程序及評審

科技券計劃全年接受申請，有意者可於“科技券計劃管理系統”註冊為用戶，透過系統提交申請及所需文件即可。

科技券計劃委員會會就項目是否與申請企業的業務有關、預算及執行細節是否合理，以及科技顧問或服務提供者有否不良紀錄作評審。成功申請資助的企業，須事先簽署資助協議。任何修改項目範疇、或增加核准項目總成本、或增加項目的資助總額的要求，將不獲受理。在項目完成後兩個月內，企業須提交項目最終報告，待

項目最終報告獲創新科技署接納後便可獲發還款項。

To help CGCC member enterprises learn more about the subsidy program, our Members' Services Committee jointly organized a briefing session with the Innovation and Technology Commission (ITC). Representatives from the ITC, including **Deputy Commissioner for Innovation and Technology Johann Wong**, **Assistant Commissioner (Funding Schemes) Bryan Ha**, and **Senior Manager (Innovation and Technology Fund) Colin Lee**, introduced the eligibility criteria, funding coverage, assessment criteria, and frequently asked questions during application.

Eligibility criteria and funding coverage

Enterprises applying for TVP funding must be registered in Hong Kong under the Business Registration Ordinance and with at least one year of substantive business operation in Hong Kong. As for the size of the applicant enterprise, a manufacturing business employing fewer than 100 persons or a non-manufacturing business employing fewer than 50 persons would be eligible for applying the funding.

Subject to the cumulative funding ceiling of HK\$200,000, up to three projects from an enterprise may be approved. Under the program, funding to each eligible enterprise is provided on a 2:1 matching basis. The applicant enterprise must contribute no less than one-third of the total approved project cost in cash. In other words, the government will provide funding on no more than two-thirds of the total approved project cost to an applicant enterprise on a reimbursement basis based on the actual project cost. To ensure proper focus on project implementation, an enterprise is not allowed to undertake more than one TVP project at the same time and each project should normally be completed within 12 months.

The approved funding can be used to cover technology consultancy, customized or off-the-shelf / readily available equipment, hardware, software and technological services or solutions, as well as project auditing. It should be noted that normal business operation costs, such as rental of premises, staff salary, and other related expenses, will not be funded under the program.

Application procedures and assessment

TVP is open for application throughout the year. An enterprise should register as a user and submit its application with required documents through the TVP Funding Administrative System.

The TVP Committee will assess the relevance of the proposed project to the applicant enterprise's business, the reasonableness of the budget and of the implementation details, as well as any adverse record of consultants and/or service provider(s). Successful applicant enterprises are required to enter into a funding agreement with the Government. Any request for change in project scope, or increase in the total approved project cost or the total amount of funding for the project will not be entertained. Within 2 months after completion of the TVP project, the applicant enterprise should submit a final project report to ITC. Disbursement of the approved funding will be made upon ITC's acceptance of the final project report.

欲進一步了解科技券計劃詳情，請瀏覽網頁：

For further information about the Technology Voucher Programme, please visit the website: <https://tvp.itf.gov.hk>

金庸筆下的英雄與佳人

Heroes and Beauties in Jin Yong Novels

資深文化工作者楊興安

Seasoned Cultural Worker Yang Hsing-an



金庸的小說世界引人入勝，當中故事主人翁不乏英雄與佳人，各具性格、面貌，無論觀之於書籍或大銀幕，都令人難以忘懷。

The world of Jin Yong novels is fascinating. Many of the protagonists are charismatic heroes and great beauties with striking personalities and good looks. Whether in the original written form or adapted for the silver screen, these central characters are always unforgettable.

金 庸筆下美女之多，美女之動人，使人怦然心動，眼花撩亂。一提及女角，總讓人泛起柔情美貌，嬌俏動人小姑娘的影子。以讀者眼光看來，究竟誰最美麗，誰最可愛呢？今且細看金庸筆下怎樣描述那儀采風姿、令人心神俱醉的女子。

美人胚子 眼花撩亂

《碧血劍》：阿九

“青青聽她吐語如珠，聲音又是柔和又是清脆，動聽之極，向她細望了幾眼。見她神態天真、雙頰暈紅，年紀雖幼，卻是容色清麗、氣度高雅，當真比畫兒裏摘下來的人還要好看，想

不到盜夥之中，竟會有如此明珠美玉一般俊極無儔的人物。”

作者借一個美女之口，衷心讚歎另一個美女之美，自愧不如。阿九之美，清暉之中，帶着人間高雅貞潔。一般人形容美女只談樣貌，但作者在這兒

卻繪聲繪影、美人胚子，恍至眼前，真箇掩卷猶香。

《射鵰英雄傳》：黃蓉

“只見船尾一個女子持槳盪舟，長髮披肩、全身白衣，頭上束了條金帶，白雪一映更是燦然生光。……只見那女子方當韶齡，不過十五六歲年紀，肌膚勝雪、嬌美無匹、容色絕麗、不敢逼視。”

黃蓉女裝打扮出現。嬌俏精靈，又高貴華艷，不愧黃藥師掌上明珠之描繪，少年遇之莫不色授魂與。莫怪歐陽公子見之寧棄盡身邊全部姬妾。

《神鵰俠侶》：李莫愁

“但眼前此人除了改穿道裝之外，卻仍是肌膚嬌嫩，宛如昔日好女。她手中塵拂輕輕揮動，神態甚是悠閒。美目流盼，桃腮帶暈，若非素知她是個殺人不眨眼的魔頭，定是位帶髮修行的富家小姐。”

作者將一個成熟美女寫得淋漓盡致，桃花風姿、艷光流射。縱是殺人魔鬼，天下男士均有親而後快的感覺。金庸說女性之美，意態神采，無不令讀者動容，上文只列舉三人而已。而世間男子均知好色而慕少艾，最漂亮的女子，是否最可愛呢？也許是，但絕大多數時卻不是。因為一個女性之美，不光是容顏，容顏只不過是皮相。還有氣質、儀形、心性，這樣的美人，才能征服出類拔萃的男子。簡單來說，還要看一個人的性格。

江湖兒女 三種性格

金庸 15 部小說中女角當然不少。看來可以歸納出三種明顯的性格。

第一種是美貌溫柔，對戀人傾慕依戀，情深一片。金庸筆下的女角幾乎都有這些性格。這種性格比較平板，欠缺一點獨特個性。早期作品女角大抵如是。如翠羽黃衫霍青桐、香香公主喀絲麗、《碧血劍》的青青，均是此輩。依筆者看來，還應加上後來仙氣縈繞的小龍女、和目下最多人

喜愛的雙兒。雙兒無嗔無怨，有愛無恨，全為韋小寶而生，平板得可以。後來《笑傲江湖》的任盈盈亦同屬一脈。

金庸筆下第二種女角也有情深溫婉的特色，但除了貌美與武功外，本領心計出眾。她們幹練能耐，都是出類拔萃的，身影招展於江湖之間。“射鵰”所以為金庸的成名作，是多了個可喜可愛的黃蓉，黃蓉便是此中人物，金庸寫黃蓉，其實寫得比郭靖深刻跳脫得多。黃蓉能烹調一手江南美食，惹得老饕洪七公也親近親近，這便是她特別的本領。但說到心計幹練，似乎以“倚天”中趙敏（趙明）第一。趙敏率統群雄，誅少林、滅武當。對一切常態或突變形勢，都成竹在胸，應付游刃有餘。

這裏尚有武學大辭典的王語嫣（筆者極喜愛這個名字，認為金庸把王玉燕改為王語嫣改得最好），亦具一家之長。說到本領，毒手藥王當然非同小可，小藥王程靈素的本領絕不可小覷，江湖豪俠個個聞之色變，驚懼崇敬，兼而有之。

金庸筆下第三種女角屬情深無奈，情天難補，甘為愛侶犧牲一切的癡情女子。寫得最動人的，是讀來胸臆難平，淚沾衣襟枉死的阿朱。阿朱無辜受愛郎蕭峰霹靂雷霆一掌，何能活命？難道阿朱事前計算不到嗎？非也！非也！她不想忤逆愛郎旨意，為消除愛郎孽障，唯有以生命延續愛郎生命的光輝。情癡偉大，有情人為之失聲痛哭。為愛侶犧牲性命的還有程靈素以一命換一命，捨生救治胡斐，也極哀痛動人，令人欣賞同情。

此輩甘於自我犧牲，成全愛侶的還有甘心遠赴波斯作聖女，救助心上人於危難之中的小昭。金庸寫兩人相離，極有電影感：

“但見小昭俏立船頭，怔怔向張無忌的座船望着，……終於海上一片漆黑，長風掠帆，猶帶嗚咽之聲。”

筆者掩卷而歎，但感到二人殷殷珍重，再會無期，逝者如斯，恍如滿紙嗚咽，長空遺恨。

刻畫男角 體系相沿

金庸寫了近二十年小說，可知其筆下男角身世遭遇一脈相沿。先說首部作品《書劍恩仇錄》陳家洛，一介貴胄書生，雖然背負着稀有的重擔，但是擁有世間令人羨慕的榮華富貴和本領，是典型的白馬王子，少女的夢寐人物。隨後的《碧血劍》中的袁承志身分非凡，名將之後，性情易於與人接近，平凡外形中擁有高深武功，使人震驚懾服，闖蕩江湖，無往不利。

跟着是《雪山飛狐》和《飛狐外傳》的胡氏父子。胡氏一脈是闖王李自成貼身衛士，武功和地位絕超然。後來“射鵰”主角是郭靖和楊康，兩人雖然是草莽名門之後，但身世與稱雄一時霸主、邊疆名將，當今天子血緣關係已降一大截。及至張無忌、令狐沖，一個個愈見悲劇性格，一個個出身更坎坷，身分也愈見卑微。張無忌目睹父母雙亡，哀痛欲絕，令狐沖是個棄養孤兒，身世可憐。到了壓卷之作《鹿鼎記》，金庸把主角身世降到最卑賤，是個生父不知是誰，姨子養大的小雜種。

這十多二十年的筆耕，金庸從童話中的王子，沿脈絡而下變成市井小廝，能不奇哉怪也？金庸筆下英雄的嬗變，有三大特色。一是男角的身分由極尊降至極卑；二是男角由先天性的優越成功，漸次變為因後天的努力而成功；最後是男角的遭遇愈來愈悲鬱失意。

十餘年來寫作風格的改變，當然是十餘年來生活經驗的感受。看來這位當今文壇武林盟主，要從雲端走進人間，也和我們說，人生多挫折，庸人多厚福了！👉

Jin Yong says demeanor and radiance constitute the essence of feminine beauty. Are the most good-looking women necessarily the most adorable? Not quite. This is because feminine beauty is not only skin deep. Looks are merely superficial. Disposition, bearing and temperament are also important. Only a beauty with all these qualities can conquer a distinguished man.

Ladies of the kung fu world: three types of characters

The first type is attractive and gentle. She adores her lover and stays devoted to him. Such a disposition is found in almost all female characters in Jin Yong's novels. They are rather monotonous, without distinct personality. Most female characters in his early works belong to this class. Examples are the turquoise-feathered yellow-robed Huo Qingtong, Fragrant Princess Hasli, and Qingqing in *The Sword Stained with Royal Blood*. I personally think that the list should also include the ethereal beauty Little Dragon Maiden in one of his later novels, as well as Shuang'er, who is the most well-liked these days. Shuang'er has no temper, grievance or hatred, only love. She lives solely for Wei Xiaobao and is all too humdrum. Ren Yingying in *The Smiling, Proud Wanderer* is another typical example.

The second type of women in Jin Yong novels are loving and tender, too. But these beautiful kung fu adepts are also canny schemers. Capable, talented and tenacious, they are outstanding characters active in the world of martial arts. *The Eagle-shooting Heroes* is the work that helped Jin Yong shoot to fame, and its success should in large measure be attributed to the pleasant and lovely Huang Rong, who is a fine example of this character type. Jin Yong depicts Huang Rong in much finer detail than Guo Jing, presenting her as clever, free and easy. With her irresistible Jiangnan cuisine, she successfully draws Hong Qigong the glutton near her. That is her special ability. But when it comes to calculating and scheming, it seems nobody beats Zhao Min (Zhao Ming) in *The Heaven Sword and the Dragon Sabre*. Leading a force of different kung fu factions, she raided and destroyed Shaolin and Wudang. Normalcy and sudden changes alike are handled with confidence and ease.

Also belonging to this class is the walking martial arts encyclopedia Wang Yüyān (I like this name very much, which means 'sweet voice and smiles'). I believe Jin Yong has done a most excellent job by changing to this from the original Wang Yùyàn, which means 'jade swallow'). She is a cut above the rest. As for exceptional abilities, the King of Venoms is the undisputed champion, but his disciple Cheng Lingsu is not to be overlooked. Her name sends shivers up the spine of everybody in the kung fu world. She is feared and respected at the same time.

The third type of female character created by Jin Yong is helplessly trapped in love and willing to sacrifice everything for her man. The most moving and stirring example must be Azhu, who dies in vain with a broken heart. Hit by the lethal thunder palm of her lover Xiao Feng, she meets a tragic death. Is there no way for Azhu to foresee such an end? Surely she could have foreseen it! She just does not want to go against her lover's will. To compensate for his sins, she gives her life to extend the glory of her lover's life. It is so overwhelming it will bring tears to all who cherish love. Also sacrificing herself for love is Cheng Lingsu, who gives her life in exchange for Hu Fei. It is a touching story that gains admiration and sympathy.

Xiaozhao is another female character who comes to her lover's rescue. To support the man she loves, she volunteers to go to Persia as the sacred virgin. Jin Yong's description of their parting is dramatic and cinematic:

"Standing at the bow, Xiaozhao stares blankly at Zhang Wuji's ship.... Eventually, the sea is pitch dark. A persistent wind cuts across the sails, seeming to have let out a whimper."

I am extremely moved by these lines. Their farewell and parting are for good. Words seem to be weeping to lament the bitter separation.

Male characters: gradual transition of backgrounds

During his writing career of nearly two decades, Jin Yong has effected a gradual change for the background of his male characters. Take the first novel *Book and Sword, Gratitude and Revenge* as an example, in which Chen Jialuo is an

aristocratic scholar. While shouldering extraordinarily onerous burdens, he has enviable wealth and abilities. A typical prince charming of every young woman's dream. Yuan Chengzhi in the next novel *The Sword Stained with Royal Blood* is also an eminent figure from the family of a decorated general. Though with only a mediocre appearance, he is approachable and highly skilled in martial arts, and always has the upper hand and brings the whole kung fu world into submission.

Next come the Hu father and son in *Flying Fox of the Snowy Mountains* and *The Young Flying Fox*. The Hu family are personal guards to Li Zicheng the Dashing King, characterized by brilliant kung fu skills and superior social status. In *The Eagle-shooting Heroes*, Guo Jing and Yang Kang are descendants of famous outlaws, but they are nothing like the overlords or famous frontier warriors. Their blood relation with the emperor is also drastically reduced. In later novels, protagonists like Zhang Wuji and Linghu Chong are all tragic characters. They have rough upbringing and a much lower social status. Zhang Wuji has witnessed and is shattered by his parents' deaths, and Linghu Chong is a poor abandoned orphan. Then in *The Duke of Mount Deer*, which is a great finale for Jin Yong, he brings the main character's origin to a new low level. Wei Xiaobao is a boy brought up by a prostitute and does not know who his blood father is.

Over more than a decade of novel writing, Jin Yong has transformed his male characters from fairy-tale princes to street ruffians. Isn't that strange? The transformation of Jin Yong heroes has three main features. Firstly, the male protagonists' backgrounds change from extremely noble to awfully humble. Secondly, the cause of their success gradually changes from innate superiority to strenuous effort. Lastly, the experiences of his male characters get increasingly miserable.

The change in writing style over more than a decade is of course inspired by real life experiences. Looks like this lord of the kung fu world has descended to the earthly world from his place in the clouds. He is telling us life is full of setbacks, and mediocrity is a great blessing! 🍀



金雞千歲 喜迎春 Dinner Reception for the Year of the Rooster



張建宗 Mathew Cheung



蔡冠深 Jonathan Choi



李應生 Tommy Li



孫大倫 (中) Sun Tai-lun (middle)

本會愛心行動委員會舉辦“金雞千歲喜迎春”活動，招待逾600位長者品嚐美味晚宴、欣賞精彩表演，並送贈福袋及利是，共賀新春佳節。政務司司長張建宗及勞工及福利局局長蕭偉強蒞臨主禮，張建宗、會長蔡冠深、副會長李應生及愛心行動委員會主席孫大倫分別於儀式上致詞。
(1/3) 🔄



蕭偉強 (左) Stephen Siu (left)



In celebration of the Year of the Rooster, the Chamber's "We Care · We Share" Committee organized a dinner reception for over 600 senior citizens. Participants enjoyed variety shows and were presented gift packs and red packets. The dinner reception was officiated by **Chief Secretary for Administration Matthew Cheung** and **Secretary for Labour and Welfare Stephen Siu**. **Matthew Cheung**, the Chamber's **Chairman Jonathan Choi**, **Vice-chairman Tommy Li** and **Chairman of "We Care · We Share" Committee Sun Tai-lun** delivered speeches respectively. (1/3)





美酒佳饌
話南非
South Africa
Cocktail
Reception



Harris Madoda Ntshinga

適逢新任南非駐港總領事 **Harris Madoda Ntshinga** 到職，本會與南非領事館合辦酒會，與會員共聚聯誼，繼續推動兩地交流及合作。會上備有南非紅酒及鮑魚，透過美酒美食，使參加者進一步認識當地最新發展及投資機會。(8/3) 🌐

As New **Consul-General of South Africa in Hong Kong Harris Madoda Ntshinga** assumed office, the Chamber co-organized a cocktail reception with South Africa Consulate for gathering and enhancing mutual communication and cooperation. In the cocktail reception, abalone and red wine from South Africa were served. Participants were able to know more about South Africa's latest developments and investing opportunities. (8/3) 🌐



1

接待拜訪 Reception and Visit



2



3



4



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7



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9



廣州市市長溫國輝（前排左五）表示，在粵港澳大灣區的建設，穗港兩地可以一起研究在粵港澳城市群中的合作。而在“一帶一路”戰略中，近幾年廣州有不少“走出去”的項目，這些廣州企業希望可在前期獲得香港企業法律諮詢，以及後期營運支持。此外，南沙被定位為高水平對外開放的門戶樞紐，他希望穗港聯手，把南沙建設得更好。（22/3）

Wen Guohui (fifth from left, first row), **Mayor of Guangzhou**, said as Guangdong-Hong Kong-Macau Bay Area is constructing, cooperation between Guangzhou and Hong Kong, in terms of Guangdong-Hong Kong-Macau Metropolitan Area, can be explored. Under the “Belt and Road Initiative”, there are many “going out” projects in Guangdong recently. It is hope that those Guangzhou enterprises can seek legal advices from Hong Kong enterprises in early stage and operational support at later stage. As Nansha is positioned as a high-level international hub, Wen hoped that two cities can work together to build a better Nansha.



1. 天津市僑務辦公室主任周路（左六）（23/3）
Zhou Lu (sixth from left), Director of the Overseas Chinese Affairs Office of Tianjin Municipal People's Government
2. 廣東省商務廳廳長鄭建榮（右）（23/3）
Zheng Jianrong (right), Director General of Guangdong Provincial Bureau of Commerce
3. 葫蘆島市市長王力威（左六）（10/3）
Wang Liwei (sixth from left), Mayor of Huludao
4. 北京市投資促進局副局長蘇宏（右二）（19/3）
Su Hong (second from right), Deputy Director of Beijing Municipal Investment Promotion Bureau
5. 遼寧省外事辦公室副主任趙冰冰（左二）（27/3）
Zhao Bingbing (second from left), Deputy Director of the Foreign and Overseas Chinese Affairs Office of Liaoning Province
6. 江西省商務廳副廳長朱元發（左三）（10/3）
Zhu Yuanfa (third from left), Deputy Director of Sichuan Provincial Foreign Investment Administrative Office

7. 海南省貿促會副會長陳鴻亮（右二）（30/3）
Chen Hongliang (second from right), Chairman of China Council for the Promotion of International Trade Hainan Committee
8. 遼寧省經濟合作局副局長樂樺（中）（13/3）
Luo Hua (middle), Deputy Director of Bureau of Economic Cooperation of Liaoning Province
9. 香港會計師公會會長陳美寶（右二）（29/3）
Mabel Chan (second from right), President of Hong Kong Institute of Certified Public Accountants
10. 緬甸駐港總領事 Zaw Zaw Soe（右）（15/3）
Zaw Zaw Soe (right), Consul-General of Myanmar in Hong Kong
11. 印尼駐港總領事 Tri Tharyat（左）（15/3）
Tri Tharyat (left), Consul General of Indonesia in Hong Kong



紀念“三八”
婦女節
Commemorating
International
Women's Day



香 港工商界婦女紀念“三八”國際婦女節籌備委員會舉行紀念“三八”聯歡宴會，籌委會主任委員、本會婦委會主席周莉莉致歡迎辭。宴會邀請行政長官夫人梁唐青儀，全國婦聯副主席、書記處書記張曉蘭，中聯辦副主任殷曉靜，全國人大常委范徐麗泰，勞工及福利局常任秘書長譚贛蘭，食物及衛生局副局長陳肇始及原中聯辦副主任陳鳳英主禮，與場內近 600 位嘉賓歡聚，席間更設精彩歌舞表演助興。(22/3) 🎵

The Preparatory Committee of Women in the Business and Industry Sector in Hong Kong for the Commemoration of the International Women's Day hosted a dinner reception. The **Preparatory Committee's Chairperson Lily Chow**, who is also **Chairman of the Ladies' Committee of the Chamber**, delivered a welcome speech. Officiating the ceremony of the reception attended by some 600 guests were **Regina Leung, the wife of the Chief Executive**; **Zhang Xiaolan, Vice-President and Member of the Secretariat of the All-China Women's Federation**; **Yin Xiaojing, Deputy Director of the Liaison Office of the Central Government in the HKSAR**; **Rita Fan, Member of the Standing Committee of the National People's Congress**; **Annie Tam, Permanent Secretary for Labour and Welfare**; **Sophia Chan, Under Secretary for Food and Health** and **Chen Fengying, former Deputy Director of the Central Government's Liaison Office in the HKSAR**. Song and dance performances brought extra delight to the event. (22/3) 🎵



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會員活動 Members' Activities



2

1. 青年委員會與15家商會及社團的青年委員會合辦“香港青年工商界新春聯歡晚宴”，共聚聯誼，促進交流。(14/3)

Young Executives' Committee co-organized "Hong Kong Youth Business Community Spring Festival Gala Dinner" with the youth committees from 15 chambers of commerce and associations.

2. 地區事務委員會參觀東莞稻香物流中心及稻香飲食文化博物館，了解食品製作流程及世界飲食文化。(12/3)

For understanding food production process and worldwide food culture, District Affairs Committee visited the Centralized Food Processing and Logistics Centre and Diet Culture Museum of Tao Heung Group in Dongguan.

3. 本會青年委員會與多家商會及社團的青年委員會合辦黃昏聚會，50多位與會者輕鬆交流，促進彼此聯繫。(2/3)

To enhance mutual communication, the Chamber's Young Executives' Committee co-organized evening gathering with youth committees of various chambers of commerce and associations.

4. 港島東區聯絡處為鼓勵健康生活，組織“寶馬山行山樂”活動，一眾會員親友又於暢遊寶馬山後茶聚聯誼，增進感情。(5/3)

For promoting healthy lifestyle, Island East District Liaison Group organized a hiking trip to Braemar Hill. Participants enjoyed tea gathering after the walk.



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