

商 叢

CGCC VISION

www.cgcc.org.hk

區塊鏈融入金融生態 BLOCKCHAIN INTEGRATION INTO FINANCIAL ECOSYSTEM

杜拜：開拓“一帶一路”
重要節點

DUBAI: IMPORTANT B&R NODE
TO TAP INTO

斲琴工藝薪火傳

PASSING ON
THE ART OF ZHUOQIN

目錄 CONTENTS

JUL 2019



www.cgcc.org.hk
中總網站



ID: CGCCHK
中總微信服務號



ID: CGCCINFO
中總微信訂閱號

會長的話 CHAIRMAN'S MESSAGE

- 4** 抓緊機遇 攜手前行
Seizing the Opportunities and Progressing Together

政經縱橫 SPOTLIGHT



- 7** 區塊鏈融入金融生態
Blockchain Integration into Financial Ecosystem

- 22** 發揮創科優勢打造工業及企業 4.0
Achieving Industry and Enterprise 4.0 through I & T



- 17** 杜拜：開拓“一帶一路”重要節點
Dubai: Important B&R Node to Tap into

立會匯報 VOICE IN LEGCO

- 27** 請停一停、想一想
讓香港重新上路
Take a Break
Help Hong Kong Start Afresh

商海導航 TALKING BUSINESS

- 31** 了解知識產權 有利鴻圖大展
Understanding IP Rights Helps
Drive Success
- 35** 善用政府資源突破業務瓶頸
Leveraging Government Resources
to Overcome Bottlenecks

中華點滴 SOMETHING CHINESE

- 39** 斲琴工藝薪火傳
Passing on the Art of Zhuoqin

商會快拍 CGCC SNAPSHOT



44 酒酣舞翩阿根廷
Argentina Wine Tasting Night

46 婦委考察京津新貌
Ladies' Committee Visits Beijing and Tianjin

49 接待嘉賓
Reception of Guests

52 會員活動
Members' Activities

出版人 Publisher

香港中華總商會 (於香港註冊成立的擔保有限公司)
The Chinese General Chamber of Commerce (Incorporated in Hong Kong and limited by guarantee)

會長 Chairman

蔡冠深 Jonathan CHOI

副會長 Vice-Chairmen

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

傳訊及出版委員會 Communication and Publications Committee

主席 Chairman

范仁鶴 Philip FAN

副主席 Vice-Chairmen

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

委員 Members

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

香港辦事處 Hong Kong Office

香港中環干諾道中24至25號4字樓
(港鐵中環站A出口或香港站C出口)
4/F, 24-25 Connaught Road, Central, Hong Kong
(MTR Central Station Exit A / Hong Kong Station Exit C)
Tel: (852) 2525-6385
Fax: (852) 2845-2610
E-mail: cgcc@cgcc.org.hk
Website: www.cgcc.org.hk

廣州代表處 Guangzhou Office

廣州南沙區港前大道南162號中總大廈801室
Room 801, 162 South Gangqian Road, Nansha, Guangzhou
Tel: (8620) 3991-2168
Fax: (8620) 3468-3839
E-mail: info@gzo.cgcc.org.hk

特約供稿 Article Contributor:

香港經濟日報專輯組
Hong Kong Economic Times – Supplement Team

廣告查詢 Advertising Enquiry:

Link-Up Design Ltd
李先生 David Lee
Tel: (852) 2151-0886
Email: david@linkupdesign.com

承印人 Printed by:

奧華印刷設計公司 Ora Printing & Design Centre

地址 Address:

香港柴灣利眾街40號富誠工業大廈15字樓A1-A2室
Flat A1-A2, Block A, 15/F, Fortune Factory Building,
40 Lee Chung Street, Chai Wan, Hong Kong

售價 Price: HKD20



蔡冠深 博士
Dr Jonathan CHOI

抓緊機遇 攜手前行

SEIZING THE OPPORTUNITIES AND PROGRESSING TOGETHER

踏入7月，我們迎來了香港回歸祖國22周年。回看今年上半年，外圍政經局勢、中美貿易摩擦等不明朗因素，加上《逃犯條例》修訂等爭議，為本港經濟營商及社會穩定帶來影響。惟國家積極深化改革開放發展步伐，特別是粵港澳大灣區和“一帶一路”全面推進，都給予香港無限發展新契機。作為工商界一份子，中總將充分發揮商會網絡功能優勢，在“一國兩制”框架下進一步深化與內地和國際市場聯繫，協助抓緊區域合作發展新商機。

區域合作商機無限

國家主席習近平出席上月底舉行的G20峰會時表示，將進一步推出多項對外開放重大舉措，包括增設自由貿易試驗區、自主降低關稅水平、持續改善營商環境、給予外資企業平等待遇、以及大力推動落實區域經貿合作協定等，有助加強多邊貿易體制，形成對外開放新局面。

事實上，年初正式出台的《粵港澳大灣區發展規劃綱要》，明確把香港定位為推動灣區在國際金融、航空、專業服務、創新科技和法律仲裁領域起引導作用的中心城市，讓香港的獨特優勢得以充分發揮。粵港澳大灣區更是推動“一帶一路”發展的重要平台和有力支撐，隨着“一帶一路”市場對基建融資需求愈趨殷切，香港正好發揮國際金融中心和全球最大人民幣離岸結算中心功能，配合完善法治、與國際接軌的監管制度，為“一帶一路”沿線提供優質金融及風險管理服務。

大灣區建設領導小組已通過八項便利港澳居民在灣區工作、生活、創業和發展的政策措施，副總理韓正更預告今年將出台30項促進灣區人流、物流、資金流便利措施。月前，廣東省財政廳、省稅務局公佈大灣區境外高端和緊缺人才稅務差額補貼細化安排，為香港專業人才赴大灣區工作和創業提供更大誘因，也為在大灣區全面實現“港人港稅”安排踏出關鍵一步，有助包括港商在內的大灣區企業吸引人才，促進產業加快升級轉型發展。

轉化挑戰成為機遇

中美兩國元首在G20峰會會晤，決定重啟貿易談判，相信有助緩和近期中美貿易摩擦的緊張氣氛，但事態發展仍有待進一步觀察。香港作為高度外向型經濟體，整體經濟下行壓力及港商面對的經營風險仍然日益增加。

全國政協主席汪洋今年5月會見中總高層訪京團時指出，中美貿易摩擦縱使帶來損失，但卻有助推動中國創新驅動、經濟轉型，進一步推動中國改革開放，促進中國成為雙邊、多邊貿易推動者。香港正好發揮“一國兩制”優勢，善用國際網絡及專業優勢，與內地企業一同“走出去”。他更勉勵中總要抓住粵港澳大灣區、共建“一帶一路”等重大機遇，助力推動香港加快融入國家發展大局。

事實上，由行政長官林鄭月娥領導的特區政府，在促進香港參與大灣區建設和“一帶一路”發展一直不懈努力，並透過成立專責部門，為本港工商界提供廣泛支援。此外，當局在改善民生、促進經貿發展方面亦做了大量務實工作，包括致力為本地企業創造有利的營商環境、引入兩級制利得稅、增加企業研發資助、並在融資和市場拓展方面給予政策支持。

中總亦積極善用商會網絡優勢，為香港、內地和海外企業搭建交流平台。近年，我們先後在埃及、阿聯酋、法國、印尼、越南、日本等地舉辦“一帶一路”和粵港澳大灣區工商論壇，也在香港舉辦“中總世界華商高峰論壇”，邀請內地和香港政府官員、世界各地華商和工商專業精英，探索“一帶一路”和粵港澳大灣區發展機遇。

今年是祖國70歲誕辰，明年中總也迎來成立120周年的大日子。粵港澳大灣區和“一帶一路”已成為國家新時代改革開放的重大戰略，今明兩年也是全力推進相關區域合作關鍵之年。中總將一如既往，全力支持行政長官和特區政府依法施政，並努力發揮橋樑作用，團結會員及社會各界，為香港持續發展貢獻力量，配合國家深化改革開放和促進區域合作的大局，與祖國“同發展，共進步”。📍

“中總將一如既往，全力支持行政長官和特區政府依法施政，並努力發揮橋樑作用，與祖國‘同發展，共進步’。

CGCC will continue to support the Chief Executive and the HKSAR Government in its governance pursuant to the law. We will also continue to act as a bridge to contribute to the sustainable development of Hong Kong and ‘progress together’ with the country.”

We have now entered the month of July, which marks the 22nd anniversary of Hong Kong reunification with the Motherland. Looking back on the first half of the year, Hong Kong's business environment and social stability have been impacted by a string of factors, from uncertainties in the global political and economic landscape and Sino-US trade friction, to the more recent debates and contestations over the *Fugitive Offenders Ordinance* amendments. At the same time, however, Hong Kong is benefiting from the vast new opportunities created by China's deepened reform and opening up, especially the steadfast development of the Guangdong-Hong Kong-Macao Bay Area (Greater Bay Area) and the “Belt and Road Initiative” (B&R). As a key member of the business community, CGCC is committed to helping the business sector capture regional co-operation opportunities under the “One Country, Two Systems” principle, by capitalizing on our extensive network and strengthening our connections in the Mainland and international markets.

Unlimited business opportunities through regional co-operation

At the G20 Summit held in late June, President Xi Jinping announced that China is going to put forward various major measures, such as setting up new pilot free trade zones and reduce the overall tariff level, with a view to upholding multilateralism and further opening up the Chinese market.

Hong Kong's unique edge will come into full play in the light of the new measures. Hong Kong is clearly positioned as a core city that will assume a leading role in promoting international finance, among other areas, in the *Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area* published early this year. The Greater Bay Area is indeed going to be a significant platform for promoting the development of B&R, and being an international financial hub and the world's largest offshore RMB center, Hong Kong can provide the B&R countries and regions with world-class international asset management and risk management services.

At present, the Leading Group for the Development of the Greater Bay Area has already passed eight policy measures that offer Hong Kong and Macao residents greater convenience in working and residing in the Greater Bay Area. Han Zheng, Vice-Premier, revealed that 30 more measures will be implemented this year to further promote the mobility of people and the flow of goods and capital in the region. Last month, the Department of Finance of Guangdong Province and the Guangdong Provincial Tax Service announced the details regarding tax relief for overseas high-end talents and urgently needed talents working in the Greater Bay Area. The policy not only provides greater incentive for Hong Kong professionals to seek

employment and start businesses in the Greater Bay Area; it also signifies an important step toward a “Hong Kong taxation for Hong Kong people” system in the Greater Bay Area, helping enterprises there including Hong Kong businesses to attract talents, thereby accelerating the transformation and development of the industries.

Turning challenges into opportunities

The decision to recommence trade negotiations by the presidents of China and the US at the G20 Summit is expected to alleviate the growing tension caused by trade friction between the two countries. At a meeting with the CGCC delegation to Beijing in May, Wang Yang, Chairman of CPPCC National Committee, said that despite the damage it has caused, Sino-US trade friction has driven innovation and economic restructuring in China. Thanks to the “one country, two systems” principle, Mainland and Hong Kong enterprises can go global hand in hand. Wang encouraged CGCC to capture all the opportunities available and help expedite Hong Kong's integration into China's development landscape.

In fact, the tireless effort of the HKSAR Government, led by Carrie Lam, Chief Executive of the HKSAR, to promote Hong Kong's involvement in the Greater Bay Area and B&R has provided extensive support for Hong Kong's business community. The HKSAR Government has also endeavored to improve people's livelihood and foster trade development through practical measures, such as the creation of a favorable business environment and the introduction of the two-tiered profits tax rates regime.

Meanwhile, CGCC has been actively building exchange platforms for Hong Kong, Mainland and overseas businesses by leveraging our network. In recent years, we have organized business forums focusing on the B&R and the Greater Bay Area in different parts of the world, and hosted the “CGCC World Chinese Entrepreneurs Summit” in Hong Kong for Mainland and Hong Kong officials, as well as Chinese entrepreneurs and business professionals from around the world to explore co-operation opportunities.

This year marks the 70th anniversary of the establishment of the People's Republic of China, whereas CGCC is celebrating its 120th anniversary next year. As the Greater Bay Area and the B&R become vital strategies in the new phase of reform and opening up, it is crucial to promote co-operation among the cities under the initiatives during these two years. CGCC will continue to support the Chief Executive and the HKSAR Government in its governance pursuant to the law. We will also continue to act as a bridge to unite our members and all social sectors. By keeping pace with reform and opening up and the regional co-operation framework, we vow to contribute to the sustainable development of Hong Kong and “progress together” with the country. 



區塊鏈融入金融生態

Blockchain Integration into Financial Ecosystem

去年金融管理局與銀行業界攜手推出“貿易聯動”，為本港銀行業首個大型應用區塊鏈技術的貿易融資互享平台，未來並計劃與歐洲最大的數碼貿易融資平台“we.trade”簽署諒解備忘錄。可以預視，區塊鏈技術將對金融業帶來重大革新。

Last year, the Hong Kong Monetary Authority (HKMA) joined forces with the banking sector to launch “eTradeConnect”, Hong Kong’s first large-scale blockchain-based trade finance platform. It also planned to sign a memorandum of understanding with “we.trade”, Europe’s largest digital trade finance platform. It is foreseeable that blockchain technology will bring about major transformation in the financial sector.

鮑克運：金管局貿易聯動 服務創新多元化

Colin Pou: HKMA's eTradeConnect for Service Innovation and Diversification



鮑克運 Colin Pou

香港金融管理局（下稱“金管局”）與銀行業去年攜手推出“貿易聯動”，是香港銀行業首個大型應用區塊鏈技術的貿易融資互享平台，為相關技術融入本港金融生態系統，踏出重要一步。金管局指現階段正研究將“貿易聯動”與其他相關平台連接起來，冀讓更多有需要的中小企、微企獲得融資機會，並繼續推動業界採用區塊鏈等新科技，在妥善保障消費者權益的大前提下，帶來多元而可靠的創新金融服務。

“貿易聯動”由香港12間主要銀行組成的聯盟全額出資創建，金管局在整個成立過程中擔當促進者角色，為本港金融科技發展發揮更大的推動作用。香港金融管理局助理總裁（金融基建）鮑克運指出，這個平台於去年10月正式推出第一個版本，屬最簡可行產品。

連接電貿平台 貸款審批更順暢
“‘貿易聯動’推出後，參與銀行即透過收集所得的用家意見，開展一系列優化平台的工作，包括加強連接不同貿易參與單位的功能；利用開放應用程式介面（開放API），提升平台的擴展性等。‘貿易聯動’推出短短日子，在發展上已進入新的階段。”鮑克運指出，金管局現正探討連接“貿易聯動”與電子貿易服務機構等相關

平台，使銀行更能善用採購單及報關資料等貿易數據，令貸款審批流程更為順暢、省時，務求進一步增加中小企、微企獲得融資的機會。

他鼓勵對有關融資方法感興趣的企業，可主動接洽“貿易聯動”的成員銀行，獲取更多實用資訊。而隨着各項改進工作完成後，“貿易聯動”亦將開展新一輪的客戶上線工作。

力促跨境貿易 亞歐數碼化互通

早前“貿易聯動”與歐洲最大的數碼貿易融資平台“we.trade”簽署諒解備忘錄，鮑克運坦言，這是為亞洲和歐洲之間的跨境貿易走廊數碼化鋪路。“將兩個大型商用區塊鏈平台對接是全球首例，故此舉亦對不同區塊鏈平台之間的互通性，提供了良好的引領及示範的作用。”

目前在實際應用區塊鏈技術方面，鮑克運指全球仍處於起步階段，大部分地區的焦點，依然集中於技術研究層面。“金管局早於2016年已展開分布式分類帳技術（Distributed Ledger Technology, DLT）研究，並先後發表兩份公佈研究成果的白皮書。該白皮書主要探討DLT在金融服務的潛在應用，並提出這項技術在管治、風險管理、合規、法律，以至落實解決方案等各方面可能出現的挑戰。此外，白皮書雖然確認DLT的發展潛力，特別應用於國際支付及匯款、結算和交收等層面，但亦指出DLT並不能通盤適用於所有金融業務。”

從金融到商業 區塊鏈應用廣泛

鮑克運補充，藉着白皮書的研究成果，有助業界加深對區塊鏈技術的認識。而香港金融機構亦正逐步將區塊鏈技術應用到商業範疇。“除了建立‘貿易聯動’平台外，現時也有本地銀行利用區塊鏈技術改善按揭流程，確保估值資料在傳輸過程中不會遭到



竄改，以及減少人為錯誤等。此外，有本地銀行和金融機構應用區塊鏈技術以提供匯款和汽車保險認證等服務。”

“區塊鏈技術具有防竄改^{註1}、高透明度^{註2}及去中心化等特點，可應用於不同金融業務，並對金融服務的安全性 and 效率有廣泛推動作用。然而，使用區塊鏈技術亦有其挑戰，如須解決連接不同區塊鏈技術平台的兼容性問題等。”鮑克運強調，身為監管機構，金管局一貫鼓勵業界使用區塊鏈等高科技，提供更多創新金融服務。在金融科技發展過程中，金管局亦將繼續肩負重任，維持創新所需要的靈活性，同時確保消費者權益得到妥善的保障。

Last year, the Hong Kong Monetary Authority (HKMA) joined forces with the banking sector to launch “eTradeConnect”, Hong Kong’s first large-scale blockchain-based trade finance platform. According to the HKMA, it is currently looking at connecting



“eTradeConnect” with related platforms to give more SMEs and micro-enterprises access to financing opportunities, while continuing to promote the adoption of new technologies such as blockchain.

Fully funded by a consortium of 12 major banks in Hong Kong under the facilitation of the HKMA, “eTradeConnect” further boosts fintech development in Hong Kong. **Colin Pou, Executive Director (Financial Infrastructure Department) of the HKMA**, said that the first version of the platform, which was officially launched last October, commenced as a minimum viable product (MVP).

Connection with e-trade platforms for smoother loan approval

“Since the launch of ‘eTradeConnect’, the participating banks have been working on improving the platform based on collected user feedback, such as improving the connection of different trade participants and making the platform more scalable through open APIs.” Pou added that the HKMA is now exploring ways to link “eTradeConnect” with e-trade service providers and other related platforms to enable banks to better use trade data such as purchase order and customs clearance information so that the loan approval process is smoother and less time-consuming, thus further increasing the financing opportunities for SMEs and micro-enterprises.

He encouraged enterprises interested in relevant financing methods to reach out to the member banks of “eTradeConnect” for more practical information. With the completion of the various improvements, “eTradeConnect” will start a new round of getting customers online.

Promoting cross-boundary trade and Asia-Europe digital interconnectivity

Earlier, “eTradeConnect” signed a memorandum of understanding with “we.trade”, Europe’s largest digital trade finance platform, which paved the way for the digitalization of cross-boundary trades in the Asia and Europe trade corridor, according to Pou. “The connection between two large-scale blockchain trade finance platforms is the first in the world, and will serve as a good reference for future interconnectivity of different blockchain platforms.”

Pou noted that the practical application of blockchain technology is still in its infancy worldwide, with most regions remaining

focused on technical research. “The HKMA conducted a study on Distributed Ledger Technology (DLT) in 2016 and published the results in two white papers. The white papers mainly explored the potential application of DLT in financial services and identified the challenges that may arise in the areas of governance, risk management, regulatory compliance, law and deployment. In addition, while acknowledging DLT’s potential, especially for international payment and remittance, clearance and settlement, the white papers pointed out that DLT is not fully applicable to all financial services.”

Wide blockchain applications in finance and commerce

Pou added that the research results published in the white papers will help deepen businesses’ understanding of blockchain technology. Hong Kong’s financial institutions are also gradually applying blockchain technology in the commercial sphere. “At present, some local banks are using blockchain technology to improve the mortgage process to ensure that valuation data will not be tampered with during transmission and to reduce human errors. In addition, some local banks and financial institutions are applying blockchain technology to provide services such as remittance and auto insurance certification.”

Blockchain technology can be applied to different financial services because of its tamper-proof^{Note 1}, high-transparency^{Note 2} and decentralisation characteristics. It can also contribute widely to the security and efficiency of financial services. Nevertheless, there are challenges in using blockchain technology, such as the need to address compatibility issues associated with connecting different blockchain technology platforms.” Pou stressed that as a regulator, the HKMA always encourages businesses to use new technologies such as blockchain to provide more innovative financial services.

註1：區塊鏈上每項新交易均須網絡參與者確認，一經確認，有關紀錄均不能改動或刪除。

註2：由於所有交易都是公開和可供追溯，並永久儲存於區塊中，故區塊鏈透明度非常高，也可為紀錄的真確性提供保證。

Note 1: The authenticity of each new transaction on the blockchain must be verified by the blockchain network. Once verified, the relevant record can neither be altered nor deleted.

Note 2: Since all transactions are open and traceable, and permanently stored in blocks, blockchain has very high transparency and can provide assurance about the authenticity of the records.



新華社 Xinhua

戴紹龍：區塊鏈發展 促港金融科創

George Tee: Blockchain Promotes HK's Innovative Fintech

本港金融業推動區塊鏈應用的步伐逐漸加快，繼去年10月，香港金融管理局與銀行業界攜手推出的“貿易聯動”，港交所行政總裁李小加亦表示，正研究在“滬、深港通”北向交易引入區塊鏈技術，香港科技園公司首席科技總監戴紹龍認為，上述兩項發展足見香港區塊鏈於金融業的應用向前邁進一大步，並期待區塊鏈技術可進一步促進跨境貿易。

開放 API 數據共享

“香港關於區塊鏈的政策較為靈活，為技術的開拓和應用提供空間，特別在銀行業、金融業的應用極具潛力，

相關技術可望走在世界前列。”戴紹龍指出，數年前香港的區塊鏈主要應用於加密貨幣範疇，近年已廣泛應用於銀行之間的結算系統、跨境支付、供應鏈金融、房地產按揭、保險業等。今年初，銀行業界更推出第一階段應用程式介面（Application Programmable Interface，簡稱API）的開放，讓第三方機構可向銀行獲取其產品及服務的資訊，為市民提供更便利、創新的金融服務。

目前有超過16間銀行參與第一階段的API開放，是香港推動數據共享的重要里程碑，戴紹龍強調，數據共享與

區塊鏈更可互相補足，“數據共享與區塊鏈結合，可讓數據擁有者管理訪問數據的權限，令數據獲得更好的保護；同時，基於區塊鏈的可追溯性特點，數據擁有者可隨時追溯何人何時瀏覽及如何應用有關數據，如此便能更有效地管理有價值的數據，以及就數據的應用制定更細緻的收費模式。”

鼓勵業界開發和創新

區塊鏈在香港仍處於起步階段，要推動區塊鏈在金融業的創新和普及應用，戴紹龍認為，合適的應用場景和人才培育相當重要。“在創造理想應用場景方面，我們需要讓業界了解區塊鏈帶來的變革和效益，並鼓勵業界的領導者擁抱新技術、新事物。”他續指，本港需要培育更多區塊鏈技術人才，加快開發切合金融業、銀行業



戴紹龍 George Tee

等實體經濟需要的技術，從而降低應用相關技術的門檻。

戴紹龍歡迎監管部門提出任何適切而符合區塊鏈發展的監管政策，為有關技術的進一步發展提供路向及指引，“現時金管局及證監會都分別設立了‘沙盒’，讓業界在其採用金融科技的产品及服務正式推出市場前，預先在受限制的監管環境下進行測試，從中收集數據及客戶意見，並作相應改善，此舉有助促進相關產業的發展。”

戴紹龍強調，政府在區塊鏈產業的發展可擔當牽頭角色，於各種適用的政府平台應用和推廣區塊鏈，提升社會對創新方案的信任，同時引導區塊鏈在實體經濟方面的發展，並透過資金援助區塊鏈初創企業，使其能夠專注於技術開發。

廣泛應用於實體經濟

為了促進區塊鏈更全面的應用和發展，戴紹龍表示，香港科技園公司積極連結不同夥伴，如與香港應用科技研究院及分子區塊鏈中心合作，推出全港首項區塊鏈創企加速器計劃。“今年初，我們亦與騰訊簽訂合作備忘錄，騰訊將分享其在支付系統、電子錢包、數據保安、物聯網、區塊鏈、人工智能及雲計算等範疇的資源及科技專長，支援園區企業及開發各項金融創新科技。”

戴紹龍表示，目前較為成功的區塊鏈應用主要集中金融領域，但如何更廣泛應用於實體經濟，為實體經濟帶來效益、為傳統經濟模式帶來積極的變革，都是值得深思的問題。

The adoption of blockchain applications in Hong Kong's financial sector is gathering pace. Following the “eTradeConnect” unveiled by the HKMA and the banking sector last October, Charles Li, Chief Executive of Hong Kong Exchanges and Clearing Limited (HKEX), said that HKEX is exploring the use of blockchain technology for processing of northbound trades under the “Stock Connect” scheme with the Mainland. In the view of **George Tee, Chief Technology Officer of Hong Kong Science and Technology Parks Corporation (HKSTP)**, these two developments show that blockchain applications have taken a big step forward in Hong Kong's financial sector.

Open up API for data sharing

“Blockchain applications have great potential in Hong Kong's banking and financial sectors as its policy on blockchain is flexible.” Tee said that in Hong Kong, blockchain applications were mainly used in cryptocurrencies a few years ago, but in recent years, they have been widely used in inter-bank settlement systems, cross-border payments, supply chain finance, real estate mortgages, and insurance, etc. Early this year, the banking sector launched the first phase of the opening up of application programmable interface (API) functions, which allow third-party access to information about the banks' products and services to offer more convenient and innovative financial services to the public.

Over 16 banks are currently participating in the first phase of API opening up. This is an important milestone for data sharing in Hong Kong. Tee stressed that data sharing and blockchain can complement each other. “Data sharing and blockchain integration enables data owners to manage access to data and better protect data. In addition, based on blockchain's traceability features, data owners can trace back by who, when and how their data are viewed or used at any time, which allow for more efficient management of valuable data and a more detailed charging model for data usage.”

Encourage businesses to develop and innovate

Tee believes that suitable application

scenarios and talent training are very important for promoting innovation and wide adoption of blockchain applications in the financial sector. “We need to make businesses aware of the transformation and benefits brought about by blockchain and encourage business leaders to embrace new technologies.” He added that Hong Kong needs to nurture more blockchain technology talents and accelerate the development of technologies that meet the needs of the real economy, such as the financial and banking sectors, thus lowering the threshold for applying related technologies.

Tee welcomes any regulatory policies that are appropriate and in line with the development of blockchain to provide direction and guidance for the further development of relevant technologies. “At present, the HKMA and the SFC have respectively set up ‘sandboxes’ to allow businesses to test their fintech-enabled products and services in a restricted regulatory environment before launching them in the market, which will help the development of relevant industries.”

Tee stressed that the government can apply and promote blockchain across a variety of applicable government platforms to boost the public's trust in innovative solutions while guiding the development of blockchain in the real economy, and providing funding support for blockchain start-ups.

Apply extensively to real economy

According to Tee, HKSTP actively links up different partners, e.g. collaborating with Hong Kong Applied Science and Technology Research Institute (ASTRI) and Molecular Hub (Mhub) to launch the first blockchain start-up accelerator scheme in Hong Kong. “Early this year, we signed a memorandum of cooperation with Tencent, where Tencent will share its resources and technical expertise in areas such as payment systems, electronic wallets, data security, Internet of Things, blockchain, artificial intelligence and cloud computing to support the enterprises in the park and develop various innovative fintech solutions.”

Tee said that the more successful blockchain applications are mainly those in the financial sector, but it is worth considering how to apply blockchain more widely in the real economy to bring benefits and bring about positive changes to the traditional economic models.

張俊勇：區塊鏈建立商界信任

Thomas Cheung: Blockchain Builds Trust in Business Community

早日部署 應對形勢

提起區塊鏈，一般人每每想起比特幣等虛擬貨幣，但是，這其實只是區塊鏈技術應用的一隅，區塊鏈更重要功用是“建立信任”。本會常董、香港區塊鏈學會主席張俊勇指出，區塊鏈技術可應用於各種電子文件及其相關資產建立紀錄和認證，改變經濟的運作方式，處理商界的信任問題。普及使用區塊鏈技術，會為香港未來金融發展邁出重要一步。

張俊勇指，最近連 facebook 亦已發佈自家虛擬貨幣 Libra 的白皮書，預料這個擁有 27 億帳戶的巨型社交媒體入局，將會加速普及區域鏈在金融方面的應用。因此，他認為香港以至內地不應落後於形勢，應早日訂立相關法規及制度，以便發展區域鏈於金融方面的應用。

香港具優勢 推動莫遲疑

他闡釋，香港在數字經濟領域具有巨大的競爭優勢。首先在制度方面，“一國兩制”的政治制度讓其法制體系與發達國家無縫銜接，也讓香港的經濟環境在全球化的金融及貿易體系充分成為楷模；人文地理方面，香港的國際化環境使其成為各地人才爭相湧入的職場聖地，而且非常大比例的專業人才同時精通中文和英文兩種世界主要商業用語；金融中心方面，香港作為內地及亞太地區和國際市場貿易銀行和資本市場的超級聯繫樞紐，匯集了區內最多國際資金和金融服務機構。他相信，香港理應積極發展並採用金融科技，以防落後於新加坡等地，確保成為數字經濟的國際金融中心。

然而，張俊勇亦形容健全的體系是雙面刃，雖然它為香港帶來穩健的基礎，但在金融發展方面亦難免造成安舒、慣性，導致政府及本地業界未必

敢於實施大刀闊斧的改革，加快區塊鏈的應用步伐。所以，他建議政府各單位應與業界正面積極互動，以便政府能更深入了解產業發展新動向、更有效推出相關政策。此外，也可以考慮設立生態投資基金，專注投資於證券通訊產業等技術行業龍頭，以求盡快取得相關金融科技的技术標準制定權。既為傳統資本市場金融業提供高效工具，也為數字經濟中的資本市場創新奠定基礎。

培育人才 持續發展

張俊勇續指，背靠祖國的香港在“一帶一路”和粵港澳大灣區的國策下，香港有望制定區塊鏈的全球統一標準。他認為大灣區為香港提供了更廣闊市場，有助鞏固香港的地位，使區塊鏈在法律層面可能實現更大的創新，而在區塊鏈等技術的標準、協議等方面，有望制定全球統一的協議，引領區塊鏈的創新。

對於人才發展，張俊勇亦有看法。他說，要推動區塊鏈在本地金融方面發展，除了在外地引入專才，亦必須思考如何培育本地新秀。在本地多個區塊鏈學會擔任要職的張俊勇透露，學會成立目的就是希望從大學生到技術專業人士中，發掘及培養一群熱衷於區塊鏈技術、密碼學和加密貨幣的人，冀能於香港更普及應用區塊鏈技術。他亦期待，政府可以加強推廣教育工作，使一般市民對區塊鏈應用方面有更多認識，以利未來普及，以及推廣區塊鏈的應用。🔗

Deploy early to deal with the situation

When talking about blockchain, most people would think of virtual currencies such as Bitcoin, but this is only a glimpse of blockchain applications. The more important function of blockchain is to “build trust”. **Thomas**



張俊勇 Thomas Cheung

Cheung, the Chamber's Standing Committee Member and Chairman of the Hong Kong Blockchain Society, said that blockchain technology can be used to establish records and certifications for various electronic documents and related assets, change the way economy operates and deal with the trust issues in the business community, which are an important step for Hong Kong's future financial development.

Cheung pointed out that Facebook has recently published a white paper on Libra, its virtual currency. The entry of this massive social media, which boasts 2.7 billion accounts, is set to accelerate the adoption of blockchain applications in finance. Therefore, he believes that Hong Kong and the Mainland should not lag behind the times and must enact relevant laws and regulations early for the development of blockchain-based financial applications.

Promote without hesitation since Hong Kong has an edge

He explained that Hong Kong has a strong competitive edge in the area of digital economy. First, at the institutional level, the political system of “One Country, Two Systems” not only provides a seamless link between Hong Kong's legal system and developed countries, but also makes its economic environment a model in the global financial and trading system. At the human geography level, Hong Kong's international environment makes it a workplace well sought after by talents from all over the world, and a very large proportion of its professionals are proficient in both Chinese and English, the world's two main business languages. As a financial centre, Hong Kong serves as a super hub connecting the banks and capital markets in the Mainland, Asia



Pacific and international markets, bringing together the largest number of international capital and financial services institutions in the region. He believes that Hong Kong should actively develop and adopt financial technology (fintech) to avoid falling behind others such as Singapore and ensure that it become an international financial centre for the digital economy.

However, Cheung also said that a sound system is a double-edged sword. Although it provides a firm foundation for Hong Kong, it inevitably creates comfort and inertia in financial development. As a result, the Government and local businesses may not dare to implement drastic reforms and speed up the adoption of blockchain applications. Hence, he suggested that government units should interact positively with local businesses to gain a deeper understanding of new industry developments and launch relevant policies more effectively. In addition, the Government can consider setting up an eco-investment fund to focus on investing

in leading technology industries, such as the securities communications industry, in order to obtain the right to formulate technical standards for relevant fintech as soon as possible. This will not only provide an efficient tool for the traditional capital markets and financial sector, but also lay a foundation for capital market innovation in the digital economy.

Nurture talents for sustainable development

Cheung added that backed by the motherland and given the national strategies of the “Belt and Road Initiative” and the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area), Hong Kong could formulate global blockchain standards. In his view, the Greater Bay Area provides Hong Kong with a broader market, which helps to consolidate Hong Kong’s position and makes it possible to achieve greater innovation in blockchain at the legal level. Moreover, in terms of standards and protocols for technology

such as blockchain, it could develop globally unified protocols to lead blockchain innovation.

Cheung also has opinions on talent development. He said that to drive the development of blockchain in the local financial sector, apart from bringing in foreign expertise, it is also necessary to think about how to nurture new local talents. Cheung, who holds various prominent positions at several local blockchain societies, revealed that the objective of the societies is to discover and train a group of people who are passionate about blockchain technology, cryptography and cryptocurrencies from university students to technical professionals in the hope that blockchain technology will become more widely adopted in Hong Kong. He also hopes that the Government can step up its outreach and education efforts to increase the general public’s awareness of blockchain applications so that they can become more widespread in the future. 🌐

區塊鏈如何在金融領域建立信任？

How can Blockchain Build Trust in the Financial Sector?

在金融領域中，以往在交易過程需要一個中心化的平台撮合交易雙方。交易過程的穩定，就是靠平台控管。然而，其前提是假設此平台必須公正誠實。

區塊鏈有着近年最創新的概念：去中心化。皆因它有分散式架構的資料運算與儲存平台，同時具備特殊的點對點特性。它的出現，使中心化平台無法實行非法行為，因為交易雙方已不需透過任何中心化平台直接交易，不僅解決信任問題，而且減少交易過程中所需的關卡，效率亦得以提升。

區塊鏈技術的應用十分廣泛，金融科技是最主要的應用領域，除了可以提升金融服務的整體效率，其運作原理“前後區塊，互相關聯”還能夠保證系統的安全，不像中心化平台可能會被駭客入侵，可望被用來解決銀行系統出錯與被駭客攻擊的問題。

In the financial sector, from the past, a centralized platform is needed to bring the transacting parties together during the transaction process. The stability of the transaction process is managed and controlled by the platform. However, the premise is that this platform must be fair and honest.

Blockchain has the most innovative idea in recent years: decentralization. All because it has a decentralized data computing and storage platform and allows point-to-point connections. Its emergence makes it impossible to carry out illegal activities like on a centralized platform because the transacting parties no longer need to transact through any centralized platform, which not only overcomes trust issues, but also reduces the hurdles required in the transaction process, thus making it more efficient.

Blockchain technology has very extensive applications, and fintech is the most important application area. In addition to improving the overall efficiency of financial services, its operating principle of “sequentially linking blocks of information from the back to the front” can also ensure system security, unlike centralized platforms which could be hacked. Therefore, it can be used in the banking system to overcome errors and hacking attacks.

杜拜：開拓“一帶一路”重要節點

Dubai: Important B&R Node to Tap into



杜拜是中東地區的經濟和商業中心，位處東西交匯點，亦是通向世界的重要樞紐，被視為“一帶一路”的重要節點。

As the economic and business center of the Middle East region, Dubai is not only where East meets West, but also a major gateway between the region and the world – a prominent node of the “Belt and Road Initiative” (B&R).

2 017年，阿聯酋提出《2030願景》，提倡經濟多元發展、積極吸引海外及私人投資，與國家倡議的“一帶一路”可謂兩相契合、互利共贏。事實上，近年中國與杜拜的雙邊貿易呈快速增長，在杜拜投資、營商的內地企業亦與日俱增。

為加深與中東工商界的聯繫，向其推廣香港工商專業的優勢，並共同探討

“一帶一路”的合作機遇，國家商務部與香港特區政府商務及經濟發展局於6月16日在阿聯酋杜拜合辦交流午宴，本會及內地-香港一帶一路工商專業委員會為合辦機構之一，本會並組織代表團赴杜拜出席。

交流午宴上，阿聯酋經濟部副部長 **Abdullah Ahmed Al Saleh**、商務部

台港澳司司長孫彤、商務及經濟發展局副局長陳百里及本會會長蔡冠深亦分別發言，交流意見。

Abdullah Ahmed Al Saleh 高度評價近年中阿雙方經貿合作的成果，未來將積極推動兩國的企業充分發揮各自優勢，不斷探索合作新模式，探討在基建、技術創新、智慧城市等領域的合作，阿聯酋政府將繼續完善相



Abdullah Ahmed Al Saleh



孫彤 Sun Tong



陳百里 Bernard Chan



蔡冠深 Jonathan Choi

關法律和監管體系，提供更多的便利和支援措施。

孫彤表示，近年中阿高層互訪頻繁，兩國政治互信日益增強、經貿合作不斷擴大、合作水平穩步提升。他強調，杜拜是中東地區的明珠，香港是東方之珠，期望杜拜和香港能夠充分發揮“超級聯繫人”的作用，促進中阿經貿務實合作，共同參與“一帶一路”的建設。

陳百里向與會者介紹香港作為環球金融中心和人民幣離岸中心的優勢，鼓勵內地及阿聯酋的“一帶一路”項目利用香港作為融資平台。他續指，香港匯聚世界級專業人才，精於處理跨境商業交易，以至解決法律及商務糾紛，相信能為“一帶一路”項目提供優質的專業服務和意見。

香港除了是杜拜以至海外企業拓展內地龐大市場的理想平台，蔡冠深指出，隨着越來越多內地企業於中東地區投資及參與“一帶一路”的項目，當中不少都是採用香港提供的專業服務，包括基建融資、項目管理、商業仲裁等。他期望，內地、香港及阿聯酋的企業抓緊“一帶一路”建設的契機，發揮各方所長，開展強強合作，建立更緊密的合作聯繫。

為進一步鞏固香港與阿聯酋的經貿聯繫，香港特區政府與阿聯酋簽訂《促進和保護投資協定》，增強投資者的

信心並擴大兩地投資流動，本會代表團亦應邀出席儀式見證。

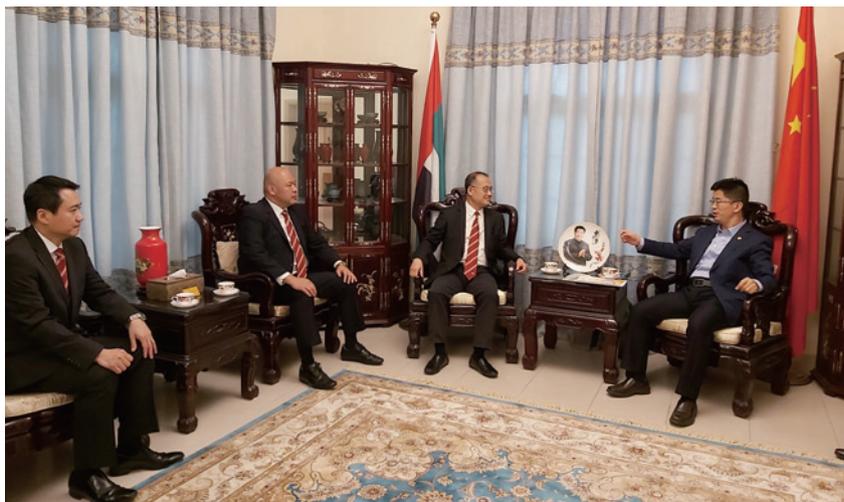
在杜拜期間，代表團分別與中國駐杜拜總領事李旭航、杜拜商會主席 Majid Al Ghurair 會面交流。李旭航表示，杜拜正全力打造成為中東地區的自由港及交通樞紐，並借鏡香港的成功經驗，同時期待未來吸引更多中國的資金和人才；Majid Al Ghurair 則指出，香港和杜拜存在許多相似之處，杜拜與非洲、拉丁美洲的市場有緊密聯繫，深信香港和杜拜能有廣闊的合作空間。此外，代表團拜訪了杜拜伊斯蘭經濟發展中心總裁 Abdullah Al Awar、杜拜經濟發展部副總裁 Ali Ebrahim，並與在當地投資的央企交流。

Since the UAE proposed the Vision 2030 in 2017 to advocate development towards economic diversity, the country has been actively attracting overseas and private investment. The move tallies with China's B&R and the two directions could be mutually beneficial for the two countries. In fact, the bilateral trade between China and Dubai has registered rapid growth in recent years. The number of Mainland enterprises investing and conducting business in Dubai are also increasing by the day.

To deepen the connection with the business sector of the Middle East, to promote the competitive edge of Hong Kong's industrial and commercial professions, as well as to explore cooperation opportunities of B&R, the Ministry of Commerce of China and the Commerce and Economic Development



Bureau of the HKSAR Government hosted an exchange luncheon in Dubai, UAE, on June 16. The Chamber and the Mainland China-Hong Kong Belt and Road Business and Professional Services Council also co-organized the event, and the Chamber formed a delegation to attend the luncheon. The exchange luncheon saw the presence of **Abdullah Ahmed Al Saleh, the UAE's Undersecretary for Ministry of Economy; Sun Tong, Director-General of the Department of Taiwan, Hong Kong and Macao Affairs of the Ministry of Commerce; Bernard Chan, Under Secretary for Commerce and Economic Development; and Jonathan Choi, the Chamber's Chairman.** They all spoke at the occasion to share their views.



李旭航（右一） Li Xuhang (first from right)

Abdullah Ahmed Al Saleh highly commended the outcomes of China-UAE economic and trade cooperation in recent years. In future, the strengths of Chinese and UAE companies will be put into their full play, so that new cooperation models, as well as cooperation in the scopes of infrastructure, technology innovation, smart city, etc can be constantly explored. The UAE government will continue to perfect the relevant laws and the regulatory system to provide more convenient and support measures.

Noting the frequent exchange visits by the senior officials of the two countries in recent years, Sun reckons that the political trust between China and the UAE is



Majid Al Ghurair（右四） (fourth from right)



increasing continually, economic and trade cooperation is expanding steadily, and the level of cooperation is rising constantly. Stressing that Dubai is the pearl of the Middle East region while Hong Kong is the Pearl of the Orient, he hopes that the two places can function fully as “super connectors” to promote the pragmatic economic and trade cooperation between China and the UAE, and to join up to participate in the construction of B&R.

At the luncheon, Chan highlighted Hong Kong’s advantages as a global financial center and an offshore RMB hub. He encouraged B&R project owners from the Mainland and the UAE to make use of Hong Kong’s role as a financial platform. He added that Hong Kong is a place where world-class professionals converge. These professionals are very skilled in processing cross-border commercial trades as well as resolving legal and business disputes. He believes that Hong Kong could offer B&R projects with quality professional services and opinions.

Hong Kong is much more than an ideal platform for Dubai and other overseas companies expanding into the vast Mainland market. According to Choi, with more and more Mainland enterprises investing in the Middle East region and taking part in B&R projects, many of them have made use of the professional services offered by Hong Kong, including infrastructure financing, project management, commercial arbitration, etc. He hopes that companies in the Mainland, Hong Kong and the UAE could seize the opportunities in the construction of B&R, exerting their own strengths and beginning to establish strong cooperation to develop closer cooperation ties.

To further consolidate the economic and trade connections between Hong Kong and the UAE, the HKSAR Government and the UAE have entered into an Investment Promotion and Protection Agreement to boost investors’ confidence and to enhance two-way investment flows. The Chamber’s delegation was also invited to witness the signing ceremony.

During their stay in Dubai, the delegation met and exchanged ideas with **Li Xuhang, Consul General of the PRC in Dubai**, and **Majid Al Ghurair, Chairman of the Dubai Chamber of Commerce and Industry**. Li said that Dubai is currently building itself as a free port and transportation hub of the Middle East. It is also learning from the successful experience of Hong Kong and looking to attract more capital and talents from China in future. Majid Al Ghurair pointed out that there are many similarities between Hong Kong and Dubai. Dubai has very close connections with the markets of Africa and Latin America, and he believes that there is ample room for cooperation between Hong Kong and Dubai. Furthermore, the delegation also visited **Abdullah Al Awar, CEO of Dubai Islamic Economy Development Centre**, and **Ali Ebrahim, Deputy Director General of Dubai’s Department of Economic Development**, as well as exchanged views with China’s state-owned enterprises investing in Dubai. 



發揮創科優勢打造工業及企業 4.0

Achieving Industry and Enterprise 4.0 through I & T

面對不穩定的全球貿易形勢，香港生產力促進局（生產力局）致力推動香港企業再工業化，轉型升級至“工業 4.0”及“企業 4.0”，為拓展粵港澳大灣區及“一帶一路”市場做好準備。

In the face of the unstable global trade landscape, Hong Kong Productivity Council (HKPC) is striving to drive the re-industrialization of Hong Kong enterprises to prepare them for transforming and upgrading to “Industry 4.0” and “Enterprise 4.0”, as well as for expanding into the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area) and “Belt and Road” markets.

中 美貿易磨擦對香港產業供應鏈所帶來的影響日趨顯著。香港生產力促進局主席林宣武表示，在近日中美貿易糾紛下，產業鏈被打斷，港廠商首當其衝，營商環境再次面對挑戰，生產力局期望透過推廣先進技術和創新服務，協助企業轉型升級。

香港生產力促進局總裁畢堅文指出，該局在過去數月已透過“BUD 專項基金”、“中小企一站通”等平台，加強企業支援，並與各個商會交流，向



林宣武 Willy Lin



畢堅文 Mohamed Din Butt



黎少斌 Edmond Lai

企業推廣該局所提供的支援措施，亦積極舉辦各種交流活動，如大灣區系列研討會、東盟主題講座和實地考察團，協助港商開拓新市場。

致力科研合作 培育科技人才

近年香港銳意發展創科產業，生產力局亦致力完善香港創科生態圈。香港生產力促進局首席數碼總監黎少斌指出，除與本地工商界和大學科研中心等保持緊密聯繫外，局方亦與包括美國麻省理工學院、德國弗勞恩霍夫生產技術研究所在內的國際頂尖科研機構合作，支援本港企業應用創新科技，提升行業競爭力。

由於各行各業均可受惠於“工業4.0”及“企業4.0”的發展，生產力局目前已推出多個再工業化及科技培訓資助課程，並大力支持本地STEM教育，為香港培育科技人才，配合企業升級轉型的需要。

善用科技抓緊灣區機遇

隨着《粵港澳大灣區發展規劃綱要》於今年初正式出台，黎少斌認為，廣深港澳四地將攜手建設科技創新走廊。為加強四地融合，發揮更大的協同效應，生產力局去年聯同中國生產力促進中心協會、廣東省生產力促進中心及澳門生產力暨科技轉移中心，共同成立“粵港澳大灣區生產力促進服務聯盟”，全方位提升大灣區工商企業的生產力和競爭力。

目前生產力局於深圳及東莞均設有辦事處，透過推動5G技術應用、開發

智能製造、人工智能、大數據和環保科技等項目，為大灣區的中小企和初創企業，提供綜合支援服務和交流平台；並計劃與當地政府合作成立技術試驗中心及舉辦培訓課程等，期望利用創新科技優勢，全面助力港商把握大灣區機遇。

全方位支援企業升級轉型

與此同時，生產力局亦通過多項新措施，推動香港企業應用創新科技。例如，為企業提供每年最高50萬元的政府資助，用以培訓“工業4.0”專才；BUD基金協助企業拓展東盟市場和內銷，相關項目分別可獲高達100萬港元資助；針對大灣區方面，東莞企業升級轉型的輔導資助提升至60萬元人民幣，而對中山和珠海企業的資助則同為39萬元人民幣；該局亦為企業提供一站式資訊，其中“中小企一站通”提供與貿易衝突有關的支援措施和最新資訊，亦將繼續舉辦一系列東盟實地考察團，地點包括泰國、越南和柬埔寨。

為進一步推廣香港的再工業化、智慧生活和智能製造業的發展，早前生產力局推出新的機構形象，以及兩大全新的主題展區：“Digital@HKPC”（智能製造）與“Living@HKPC”（智慧生活）。

科研成果獲國際肯定

透過人工智能、機械人、大數據分析等先進技術，可協助企業設立智能生產線及推出各種智慧生活方案。黎少

斌指出，該局在最近舉行的“第47屆日內瓦國際發明展”榮獲13項殊榮，當中包括大金獎。

科研成果獲得國際肯定，標誌着香港的創科技術達到世界級水平。展望未來，生產力局將繼續服務本地中小企和社會大眾，發揮創新科技優勢，吸引海內外投資者，為香港邁向國際創新中心作出貢獻。

The influence of Sino-US trade friction on the industrial supply chain of Hong Kong is becoming more and more evident. Noting that Hong Kong manufacturers are the first to bear the brunt amidst the recent trade conflicts, **Willy Lin, Chairman of Hong Kong Productivity Council**, explained HKPC's plans to help companies transform and upgrade through advanced technologies and innovative services.

According to **Mohamed Din Butt, Executive Director of Hong Kong Productivity Council**, HKPC has been strengthening its support for enterprises in the past few months through the platforms of the “BUD Fund”, “SME One” and the like. It has also been exchanging views with various chambers of commerce and promoting HKPC's support initiatives to enterprises, actively hosting different exchange events to help Hong Kong merchants expand into new markets.

Collaborating in technological research and in grooming technology talents

HKPC is committed to perfecting the innovation and technology ecology of



Hong Kong. **Edmond Lai, Chief Digital Officer of Hong Kong Productivity Council** pointed out that HKPC has been working closely with the local business circle and technology and research centers of universities. It has also been working with the world's top technological research institutes, including the Massachusetts Institute of Technology of the US, Fraunhofer IPT of Germany, etc. to support Hong Kong companies in adopting innovative technology to enhance their industrial competitiveness.

As the advancements of "Industry 4.0" and "Enterprise 4.0" are beneficial for every sector, HKPC has already launched a number of subsidized programs on re-industrialization and technology training. It is also actively supporting STEM education in Hong Kong to help groom more local technology talents to meet the needs of upgrading and transformation of companies.

Seizing opportunities of Greater Bay Area by making good use of technology

Edmond Lai believed that Guangdong, Shenzhen, Hong Kong and Macao will be joining up to construct a technology and innovation corridor, following the launch of the *Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area* at the beginning of the year. To create greater synergy, HKPC worked with China Association of Productivity Promotion Centers, Guangdong Productivity Promotion Center and Macau Productivity and Technology Transfer Center last year and founded the "Guangdong-Hong Kong-Macao Greater Bay Area Productivity Promotion Service Alliance". The initiative

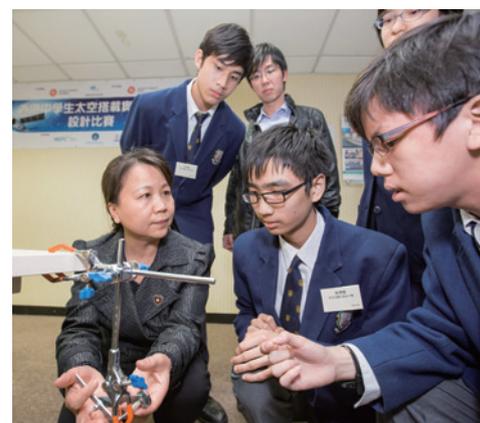
aims at improving the productivity and competitiveness of industrial and commercial enterprises in the Greater Bay Area from all directions.

Currently, HKPC has offices in Shenzhen and Dongguan. By promoting the application of 5G technology, and developing such projects as smart manufacturing, artificial intelligence, big data and green technology etc., SMEs and startups in the Greater Bay Area are offered with integrated support service and an exchange platform. HKPC is also planning to work with local governments to set up a technology test center and to host training programs, etc.

Supporting upgrading and transformation of enterprises from all directions

Meanwhile, HKPC has also been encouraging Hong Kong companies to adopt innovative technologies through various initiatives. For example, companies can receive a maximum government subsidy of HKD500,000 every year for developing "Industry 4.0" talents. The "BUD Fund", on the other hand, helps companies expand into the ASEAN markets and drive domestic sales. Relevant projects are entitled to a subsidy of up to HKD1 million. As for the Greater Bay Area, the aid for the upgrading and transformation of Dongguan companies has been raised to RMB 600,000, while the subsidy for Zhongshan and Zhuhai companies is raised to RMB 390,000. HKPC is also offering one-stop information to companies through its "SME One" platform.

To further promote re-industrialization, smart living and the development of



intelligent manufacturing in Hong Kong, HKPC has launched a new organization image together with two new thematic exhibition halls, namely "Digital@HKPC" (featuring smart production) and "Living@HKPC" (featuring smart living).

Technology and research accomplishments gained international recognition

Lai noted that HKPC received 13 awards at the recently held "47th International Exhibition of Inventions of Geneva", including the top grand prize.

The international recognition earned by technology and research achievements demonstrates that Hong Kong's innovative technology has reached a world-class level. Going forward, HKPC shall continue to serve local SMEs and the public by putting our strengths in innovative technology to play. It will contribute to Hong Kong's journey to become an international hub for innovation. 🌀

請停一停、想一想 讓香港重新上路

Take a Break Help Hong Kong Start Afresh

近月香港因為一場社會簡稱的“修例風波”，一時間令不少人覺得頗陌生，甚至或多或少有點恐懼，因為每天不知道又會有哪一條馬路、哪一個建制機關會被成千上萬的示威者圍堵、衝擊和辱罵。立法會、政府總部、金鐘政府合署、灣仔稅務大樓、入境處大樓，甚至是象徵了整個社會秩序的警察總部都先後受到衝擊，以致有傳媒形容香港進入了“無政府狀態”；我雖然並不贊同這個描述，但如果社會的狀況給予市民如此感覺、若果政府每天的運作都要圍繞着示威者的怒氣轉，香港實在不堪設想。

反修例示威滲暴力

回看這場風波，它源起於社會對政府修訂《逃犯條例》的建議出現嚴重意見分歧，支持與反對修例者僵持不下，各自積極表達訴求。遺憾的是，反對修例的示威者在6月12日圍堵立法會和政府總部的示威行動變了質，有人以磚頭、鐵枝和鐵馬，使用暴力衝擊警方防線。行政長官及相關官員見到事件在社會造成重大撕裂和紛爭，迅速停止有關的修例工作，並且就修例工作做得不足向公眾真誠道歉。不過，反對修例者“不收貨”，據報道他們大致提出了所謂“五大訴求”，並不斷把行動升級，包括隨意衝擊目標機構，癱瘓政府部門運作等，以求迫使政府就範。

問題是，縱使社會是想對這些年輕人展示包容，但亦不能對他們的訴求作出毫無原則的忍讓，更不能因此犧牲香港的核心價值，在法治方面妥協。

例如這些反對修例者要求政府明確撤銷6月12日警民衝突的“暴動”定



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

大家縱有分歧，應該同舟共濟，共謀出路，而不是拆毀現有制度。

People should work together, despite their differences, to find a solution instead of demolishing the existing system.

性、停止檢控及釋放被捕的示威者。但是政府已經澄清從未有把6月12日整個示威行動定性為“暴動”。香港司法獨立，執法部門的拘捕行動、律政司的檢控決定以致法庭的裁決，都要按照法律、按照證據、按照程序而行。若單憑個人或群眾的政治訴求，就可以決定某些活動是否“暴動”、某些嫌疑人要釋放或撤銷控罪，很明顯這不是法治，而是“人治”，違反了我們的核心價值，絕不能接受。

年輕人傷人也傷己

反對修例者又提出要“追究開槍責任”，但是警方收到的數十宗相關投訴還正待投訴警察課跟進調查及監警會監察，如果證實有不當、濫權以及違法的部分，有關的處罰機制，以至司法程序必然會公正處理。否則未審先判，現時已經假定“開槍”就是濫權、要“追究”“黑警”，試問公正何在？大批仇警情緒高漲的示威者在6月21日還包圍警察總部約16小時，違法用鐵馬圍封各出入口，限制警務人員的行動和工作，不理警察是社會上除暴安良的最後一度防線，置社會安危於不顧，實在是非常危險的做法。

此外，反對修例示威又要求政府正式“撤回”有關草案，以及行政長官下台。對於前者來說，社會上確是有聲音表示既然政府會讓有關草案隨本屆立法會期完結自動失效，不妨多行一步“撤回”草案以息眾怒。問題是即使政府“撤回”了草案，會否仍然有反對修例者不滿意政府隨時可以再提修例？屆時政府又要怎樣做呢？至於後者，行政長官是具有“雙首長”的重要憲制身份，既是香港特別行政區行政機關的首長，也是香港特別行政區的首長，其選舉、任命、罷免都有憲制規定，說到是否“下台”是一個事關重大、嚴肅的決定，不應該亦不可能按照部分群眾的訴求來輕率決定。

息風波須放下歧見

社會大眾愛護年輕人的純真和熱誠是可以理解的。但是現時這些年輕的示威者為了向政府施壓，公然正面挑戰

維護香港治安的警權、漠視法治和憲制，不斷以身試法，傷人也傷己，不但嚴重影響公共秩序，更在社會上不斷散播猜疑和對立。就是在不少家庭中，亦可以見到年輕人與長輩因此爭執不和，實在令人十分心痛。

香港一直是港人引以為傲的家，我們有在世界上名列前茅的法制、自由的經濟、多元包容的社會；有賴警方的努力，我們更是世界上數一數二最安全的城市之一。大家縱有分歧，應該同舟共濟，共謀出路，而不是拆毀現有制度。謹此希望大家停一停、想一想，放下歧見，重建互信，讓社會回復和諧，香港也可以重新上路。🕊

Recently, the uproar over the amendment of the *Fugitive Offenders Ordinance* in Hong Kong has made many people feel unaccustomed and even more or less dreadful, because they couldn't know which roads or pro-establishment institutions would be blocked, hit and abused by thousands of demonstrators every day. The Legislative Council Complex, Central Government Offices, Queensway Government Offices, Revenue Tower, Immigration Tower, and even the Police Headquarters, which symbolizes social order as a whole, had been hit so hard that some media outlets described that Hong Kong had fallen into a "state of anarchy". Although I do not agree with this description, it would be catastrophic for Hong Kong should the public have such an impression of the social situation and if the Government's daily operation has to revolve around the anger of the demonstrators.

Anti-amendment demonstration was mixed with violence

Looking back, the uproar stemmed from deep public disagreement over the Government's proposed bill regarding extradition to amend the *Fugitive Offenders Ordinance*, with the support and opposition camps locked in a stalemate, each actively expressing their own demands. Regrettably, the anti-extradition bill protests on June 12, which blocked the Legislative Council Complex and government headquarters, deteriorated into violence when some people used bricks, metal bars and mills

barriers to charge at the police line. In view of the major division and strife in the society caused by the incident, the Chief Executive and relevant government officials quickly stopped the extradition bill and sincerely apologised to the public for the inadequacy of the bill. However, opponents of the extradition bill were still not satisfied. Reportedly, they made what are known as the "five demands" and kept escalating their actions, including hitting at targeted institutions and crippling the function of government departments, in order to force the government to give in.

The problem is that even if the society wants to show tolerance towards these young people, it cannot allow their demands to be tolerated without any principle, let alone sacrifice Hong Kong's core values and compromise on the rule of law.

For example, the opponents of the extradition bill are asking the government to retract all references to the clash between the police and members of the public on June 12 as a "riot" and to release and not to charge the arrested demonstrators. However, the government has clarified that it has never referred the entire demonstration on June 12 as a "riot". As Hong Kong's judiciary is independent, the law enforcement agencies' arrest actions, the Department of Justice's prosecutorial decisions and the courts' ruling decisions must be subject to the law, based on evidence and follow procedures. Deciding on whether certain activities are "riots" and whether certain suspects are to be released or acquitted based on the political demands of individuals or the masses alone is clearly not the rule of law. Instead, it is "rule of man", which violates our core values and must not be accepted.

Young people not only hurting themselves, but also others

Opponents of the extradition bill have also demanded to "pursue the accountability for the shooting", but the dozens of related complaints received by the police are still pending investigation by the Complaints Against Police Office and review by the Independent Police Complaints Council. The relevant punishment mechanism and judicial process will deal with them fairly if there is any evidence of impropriety, abuse of power and violations of the law. Otherwise, where is justice if we are to assume the "shooting" is abuse of power and pursue "black police" even before there is a trial? A large number of demonstrators with heightened animosity against the police surrounded the police

headquarters for about 16 hours on June 21. They illegally blocked the entrances and exits with metal barriers to restrict the movement and work of police officers, ignoring the fact that the police are the last line of defence against violence and disregarding public security. This is extremely dangerous.

In addition, opponents of the amendment to the *Ordinance* demanded the government to formally “withdraw” the extradition bill and the Chief Executive to step down. For the former, some people indeed said that since the government will allow the bill to automatically lapse when the current Legislative Council’s term ends, it might as well take one more step forward and “retract” the bill to appease the public. The question is that even if the bill is “retracted”, will the opponents still be dissatisfied that the government can propose amendments again at any time? What will the government do then? As for the latter, the Chief Executive has an important constitutional status as head of both the HKSAR and its government. The election, appointment and dismissal of the Chief Executive are

governed by constitutional laws. Therefore, the decision to “step down” is an important and serious one, and should not and cannot be taken lightly according to the demands of some segments of the public.

Differences must be put aside to end the uproar

It is understandable that the public cherish the innocence and enthusiasm of our young people. However, these young demonstrators openly challenged the police’s authority to maintain public security and disregarded the rule of law and constitution to put pressure on the government. Their continuous defiance of the law caused harm to themselves and others. They not only seriously affected public order, but also spread suspicion and antagonism in the society. It is also heart-breaking to see young people and their elders in many families arguing and disagreeing with each other because of this.

Hong Kong people always take pride in Hong Kong as their home. We have one of the best legal systems in the world, a free

economy and a pluralistic and inclusive society. Thanks to the efforts of the police, we are also one of the safest cities in the world. Despite their differences, people should work together to find a solution instead of demolishing the existing system. I hope that everyone will pause and think, putting aside their differences to rebuild mutual trust so that the society can return to harmony and Hong Kong can get back on track. 🌀

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

如對上文內容有任何意見，歡迎向廖長江議員反映。

Should you have any comments on the article, please feel free to contact Mr Martin Liao.

地址 Address:

香港中區立法會道1號立法會綜合大樓703室
Rm 703, Legislative Council Complex,
1 Legislative Council Road, Central, Hong Kong

電話 Tel: 2576-7121

傳真 Fax: 2798-8802

電郵 Email: legco.office.liao@gmail.com

了解知識產權 有利鴻圖大展

Understanding IP Rights Helps Drive Success

隨着業務發展，不少商家都開始積累若干生意資產，其中亦包括無形資產如商標、專利或者版權等。營商日子越長，難免遇上糾紛。若商家沒有及早管理知識資產，萬一公司名下的知識產權受到威脅，輸掉官司，多年積累資產可能就此付諸東流。**通訊事務管理局主席、資深大律師兼知識產權法專家譚允芝**認為，知識產權本身並非艱深，但商家必須對此有基本理解，方可保障自身權益，亦免誤墮法網。

商標、版權及專利權

譚允芝指，商家首要認識的是知識產權種類，包括商標、版權及發明品專利權。商標可經過註冊而受到保護，但她以蘋果電腦為例，其商店之白色主調、陳設裝潢等，雖屬品牌一部分，但這種“商業標記”卻不能註冊。所以商家必須理解哪些標記在認可範圍，並按貨品及服務類別註冊，以取得註冊商標所賦予的保護。

至於版權則是保護作品免受抄襲，譚允芝指目前法律以一個負面的方法界定。例如某人擁有一首歌曲的版權，就是意味着除非他授權，否則第三者不可以將歌曲抄襲或使用。譚允芝說，版權目前情況比較複雜及技術性，因為版權不是用來保護意念。她比喻，如有人哼出一首歌或吟出一首詩，但沒有正式記載下來，將無法得到版權保護。此外，有些情況是作者本身屬僱員，將作品售予出版社，但出版社仍有責任列明作者是何人，除非作者本身同意隱去角色。她還指出，在生意上版權可以保護工業設計，而版權本身已隨同作品賦予，在此情況下不須另行註冊。

而發明品專利權，則是保護設計原則。譚允芝闡釋，發明品專利權是保



知識產權是寶貴資產，身為商界中人，對此不可忽視。認識知識產權保護的法律體系，有助商家大展鴻圖，獲得知識產權帶來的經濟利益。

As members of the business community, we cannot overlook the fact that intellectual property (IP) rights are a valuable asset. Understanding the legal system of IP protection will help businesses achieve great success and financially benefit from IP rights.

障那些創新商品，用以解決前人所未能解決的問題。至於外觀不同，但技術上並無創新者，則不在專利保護之列。她認為，因為產品每每行銷各國，故發明品專利權必須在各國註冊，而且建議商家有系統管理圖紙，

並按時申請延續專利權，以免因過期而導致專利權失效。

大灣區發展 聘專才管資產

以目前大灣區的情況下，譚允芝指註冊屬於一項專門而重要的工作，故商



家宜物色專人專責此項目。她提到，現時香港知識產權署提供資產經理的培訓，協助商家管理相關檔案，以有效維護知識產權。她建議，商家必須聘請此類人才以保障自身權益。

科技發展一日千里，人工智能應用廣泛，許多商家也許已利用電腦人工智能出產某些產品。譚允芝指出，目前世界許多地方的知識產權法，仍然認定發明一項新技術或寫出一篇新作品的必須是“自然人”，此議題亦是當前國際法律界的討論熱點。在她看來，目前法律界定版權持有者須為“自然人”亦屬合理，因法律旨在鼓勵大眾創新，必須保障創作者免受抄襲問題困擾，以免打擊創新動力。

謹慎立約 調解為先

譚允芝續指，正是因為科技日新月異，知識產權法難以臻完善。相關問題將會不斷出現，亦未必及時得到滿意答案，知識產權需要各國專家共同商討，以求日漸進步。因此，她提醒商家，必須小心訂立合約條款，避免他日知識產權法改變而損害應有權益。

在商言商，有時爭議亦是無法避免。面對爭議，譚允芝建議宜先考慮調解，此為最快捷而和氣的解決方式。否則，以仲裁方法處理亦屬可取，因仲裁仍能將商業資料繼續保密，免致洩露予競爭對手。若無法仲裁，才到法院解決糾紛。若在內地打官司，亦



須物色懂得相關工程技術及中文的專才處理，以免因溝通問題而得不到合理的判決。

As their business develops, many companies begin to amass certain business assets, including intangible assets such as trademarks, patents or copyrights. If businesses fail to manage their intellectual assets early, they might lose what they have accumulated over the years should the IP rights in the company's name be threatened. **Winnie Tam, Chairman of the Communications Authority, Senior Counsel and a specialist in IP laws**, believes that IP itself is not complicated, but businesses must have a basic understanding of it in order to protect their rights and interests, as well as avoid falling foul of the law.

Trademarks, copyrights and patents

Tam pointed out that it is most important for businesses to know the different types of IP, including trademarks, copyrights and invention patents. Trademarks can be

protected through registration. However, citing Apple as an example, Tam said that the white tones, furnishings and décor of Apple Stores cannot be registered as business marks even though they are part of the brand. Therefore, businesses must understand which marks are within the approval scope and register them according to the category of the products or services in order to protect them as registered trademarks.

As for copyrights, they protect works from plagiarism. Tam said that the law is now based on a negative approach. For example, if a song is protected by copyright, any third party cannot plagiarise or use it unless authorized by the copyright owner. Tam said that copyright is currently complicated and technical as it is not used to protect ideas. As an analogy, she said that if a person hums a song or reads a poem, the song or poem will not have copyright protection until it has been officially recorded. In addition, in some cases where the author is an employee and sells his or her work to a publisher, the publisher still has the responsibility to specify who the author is unless the author agrees otherwise. Tam added that

copyright can protect industrial designs, in which case no separate registration is required as the copyright is granted along with the works.

With regard to invention patents, they aim to protect design principles. Tam explained that invention patents are for protecting innovative products for solving problems that have not been solved before. For those that look different but offer nothing new technically, they are not covered by patent protection. In her view, because products are often sold to many different countries, invention patents must be registered in these countries. She also recommended businesses to systematically manage their drawings and promptly renew their patents before they expire and become invalid.

Engage specialists to manage assets in the Greater Bay Area

Given the Greater Bay Area's current situation, Tam pointed out that registration is a specialized and important job, so businesses should engage specialists in this area. She mentioned that Hong Kong's

Intellectual Property Department currently provides training for asset managers to assist businesses in managing their relevant records to effectively protect their IP rights. She suggested that businesses must engage such talents to protect their rights and interests.

With the rapid advancement of science and technology and wide applications of AI, many businesses may have been using computers and AI to produce certain products. According to Tam, the IP laws in many parts of the world still set out that the inventor of a new technology or the author of a new piece of work must be a "natural person". This is currently a hot topic in the international legal community. In her view, it is reasonable for the law to specify that a copyright holder must be a "natural person" because the law aims to encourage the public to innovate and it is necessary to protect the creators from plagiarism.

Be cautious with contracts & opt for mediation

Tam added that it is precisely because

of the rapid development of science and technology that IP laws are hardly perfect. Experts from various countries need to come together to discuss IP rights in order to make progress. Therefore, she reminded businesses to be careful when formulating contract terms to prevent their rights and interests from being undermined due to changes in IP laws.

From a business perspective, sometimes disputes cannot be avoided. Should a dispute arise, Tam suggested considering mediation first as it is the quickest and most amiable solution. Otherwise, it is advisable to deal with it through arbitration as business information can still be kept confidential. If arbitration is impossible, resolving the dispute in court can be used as a last resort. To file a lawsuit in the Mainland, it is necessary to engage a specialist who understands the relevant engineering technology and the Chinese language so that communication problems will not be the reason for failing to get a reasonable verdict. 🔄

善用政府資源 突破業務瓶頸

Leveraging Government Resources to Overcome Bottlenecks



當前外圍環境波動難測，對本地中小企業的經營和發展無疑是百上加斤。特區政府為此推出不同支援計劃，協助中小企業穩住陣腳，繼而拓展業務。

The current unpredictable fluctuations in the external environment undoubtedly add burden to local SMEs' operation and development. To this end, the HKSAR Government has rolled out various support schemes to help SMEs secure their footing and expand their businesses.



前中小企業的經營可謂困難重重，其中融資便是重要一環，政府中小企融資擔保計劃於2011年由香港按揭證券有限公司推出，至2018年起業務已轉移至香港按揭保險有限公司。**中銀香港工商金融部高級經理周富明**指出，中小企融資擔保計劃與中小企信貸保證計劃會因應企業所需提供貸款擔保，有助業務拓展。



提高擔保比例

中小企融資擔保計劃旨在協助本地中小企業及非上市企業從參與計劃的貸款機構取得融資，以應付業務需要，提升生產力與競爭力。周富明表示，中小企融資擔保計劃只適用於在港有一年以上業務營運紀錄的企業，但限於未有上市的企業，而持有本港商業登記證的海外註冊公司則同樣適用。他又補充，資金用途必須用作營運資金或購置與企業業務有關的設備或資產等多個不同範疇，但不可用於償還、整合或重組現有債務。

至於企業最關心的計劃擔保額，周富明指出，額度已由最初50%增至目前的80%，上限亦提升至1,500萬元，

其餘的擔保額則由佔一半股權以上的股東、股份持有人以私人擔保形式提供。他強調，由於貸款不限於定期貸款或循環式貸款，換句話說，中小企業可從銀行取得循環額度以應付需要。值得注意的是，參加計劃的中小企業需向政府繳付保險費，惟相關費用目前已大幅降低，由過往0.5%至3.2%降至0.45%，進一步減輕企業的負擔。

周富明表示，中小企業可向參與計劃的貸款機構申請貸款，貸款機構在審閱其貸款申請後，會向按揭保險公司提交擔保申請表及相關證明文件，批核結果則會通知貸款機構，上述提及的保險費則必須先行支出。



功能互補切合業界所需

而中小企信貸保證計劃則由工業貿易署推出，對象只限中小企業，由於沒有經營年期限限制，初創企業亦可受惠。信貸保證額為貸款額的50%，僅限於定期貸款，周富明指出，由於此計劃不需支付保險費，對於已上軌道、擔保額不大的企業較具吸引力，可見政府是因應不同規模的企業的不同營運需要，提供切合所需的計劃。

對於正在考慮選擇哪個計劃的企業，周富明強調，兩者最大分別在於中小企信貸保證計劃在清還首次貸款後，可再次申請相同計劃下的擔保一次；而中小企業融資擔保計劃則可循環多次使用，並建議企業可先後申請兩個計劃，例如透過政府中小企融資擔保計劃借款一次，清還以後申請中小企信貸保證計劃，兩者相加年期已合共十年，足夠應付不少企業所需。他強調，如能善用政府資源，中小企業除可順利度過難關，亦可積極拓展業務，突破發展瓶頸。

SMEs currently face challenges in many areas, the most important of which is financing. **Rudy Chau, Senior Manager of Industrial and Commercial Finance Department of Bank of China (Hong Kong)**, said that the SME Financing Guarantee Scheme (SFGS) and the SME Loan Guarantee Scheme (SGS) would help enterprises expand their businesses by providing loan guarantees to cater to their needs.

Wider guarantee coverage

The SFGS aims to help local SMEs and non-listed enterprises to obtain financing from participating lenders. According to Chau, the SFGS only applies to businesses that have been in operation for at least one year, but listed companies are not eligible, and the same applies to overseas registered companies with a Hong Kong business registration certificate. He added that the loans must be used for providing working capital or acquiring equipment or assets in relation to the enterprises' business, but not for repayment, consolidation or restructuring of existing debts.

As for the guarantee coverage that is of most concern to enterprises, Chau said that it has increased from the initial 50% to the current 80%, with the maximum facility amount also raised to HKD15 million. The rest of the guarantee coverage for the loan shall be provided in the form of personal guarantee by individual shareholder(s) whose shareholding is more than 50% of the equity interest of the corporate

applicant. He stressed that SMEs can obtain revolving credits from banks to meet their needs since the scheme is not limited to term loans or revolving credit facilities. It is worth noting that SMEs participating in the scheme are required to pay the government a guarantee fee, which has been substantially reduced from 0.5% to 3.2% in the past to the current 0.45%.

Chau said SMEs should contact the participating lenders to apply for the loan. The lenders will review the application before submitting the guarantee application form and relevant supporting documents to the Hong Kong Mortgage Corporation Limited for review and approval, and the lenders will be notified of the outcome of the application. The aforementioned guarantee fee must be paid upfront.

Functional complementarity suits business needs

The SGS, launched by the Trade and Industry Department, aims only at SMEs. Start-ups can also benefit from it since length of operation is not a requirement.

The loan guarantee amount is 50% of the loan amount and is limited to term loans. Chau said that since the SGS does not require a guarantee fee, it is more attractive to enterprises that are already on track and do not need a big guarantee amount.

For enterprises that are considering which scheme to choose, Chau emphasized that the biggest difference between the two is that under the SGS, enterprises could apply for guarantee one more time under the same scheme after the initial loan is fully repaid; whilst for the SFGS, it can be used multiple times on a revolving basis. He recommended enterprises to apply for the two schemes in succession, e.g. apply for a loan under the SFGS and after the loan is fully repaid, apply under the SGS. Both schemes when combined will last for a total of 10 years, which should be enough to meet the needs of many enterprises. He stressed that SMEs can overcome development bottlenecks and expand their business in addition to successfully tiding over difficulties if they put government resources to good use. 



蔡昌壽工作室的牆上掛滿他親斲的琴。
The walls of Choi Chang-sau's studio are covered by Qin crafted by himself.

斲琴工藝薪火傳

Passing on the Art of Zhuoqin

“伯牙鼓琴，志在高山。”琴，一直是文人雅士抒發心聲的樂器，並因其悠久歷史而被稱作“古琴”。原來與古琴相關的藝術除了演奏外，還有琴譜解讀和造琴，合稱“琴、譜、斲”。斲（音“琢”），有斫削之意，而斲琴，就是擇良木斫削成琴的藝術。

The qin has always been an instrument for cultured scholars to give vent to their feelings, and because of its long history it is called the Guqin, “ancient qin”. Actually, apart from performance, the art of the guqin also includes interpreting the qin score and making the qin, collectively called “Qin, Pu and Zhuo”. “Zhuoqin”, or qin making, is the art of choosing quality wood and crafting it into a qin.

自 古以來，“琴、譜、斲”三者俱擅長的人不多，大多只專注其中一二，而浙江的徐文鏡則三者俱善。1949年，徐文鏡因治療眼疾而來港定居，機緣之下，將斲琴的藝術傳授予蔡福記中西樂器製造廠的少東蔡昌壽。浙派徐氏一脈的斲琴藝術亦在蔡昌壽的手裏紮根香港，至今蔡昌壽已將斲琴技藝傳授予50多人了。

非琴人不教 口傳心授

一輩子都與樂器作伴，蔡昌壽最為鍾愛始終是古琴。在90年代初重疾痊



蔡昌壽在工作室指導徒弟製琴。
Choi in his studio guiding his apprentices in making Qin.

癒後，蔡昌壽在琴友謝俊仁的鼓勵下，向琴人傳授斲琴工藝，而“非琴人不教”更是蔡昌壽一直堅持的原則：“不懂得彈琴，就不會懂得分辨琴的優劣。”

當年，徐文鏡以手代目，確認琴面的弧度，又以叩聽琴坯不同部位的音色來指導蔡昌壽，口傳心授他斲琴的要領。“口傳心授”四個字卻是多年來技藝凝煉的精華，蔡昌壽親斲逾250餘床琴，修復歷代老琴逾百，當徒弟遇上各種問題時，他一一從旁解說，引領他們追求更高深的技藝。

通曉“九步九通制”才滿師

“世上沒有兩塊完全相同的木頭，所以斲琴人要變通，發揮木材的特性，斲成有人性的作品。”這就是蔡昌壽的理念。

跟隨蔡昌壽學習斲琴20多年的徒弟，蔡昌壽斲琴學會副會長關嘉匯亦補充：“我們選擇以一個群體傳承的模式，延續蔡師父的教育，稱為‘九步九通制’。按‘斲琴九步’分類，同學需達到九個‘通’，才算初步滿師。”所謂“通”，就是能夠在該斲琴步驟靈活變通，並得到全體長輩的一致認

可。不恥下問，正是這種群體傳承的方法：“不通”的學生向“通”的長輩、同學求教，達到“通”的就有責任指教其他同學。

資料庫程式：口傳課本

蔡昌壽斲琴學會成立於2011年，致力延續和保育斲琴古法。其後於2015年，獲衛奕信勳爵文物信託資助，拍攝紀錄片《蔡昌壽師傅送給廿二世紀斲琴人的六十課》。歷時三年，就在紀錄片完成那年，國家文化和旅遊部公佈“第五批國家級非物質文化遺產代表性傳承人”，蔡昌壽正是其中一位。

“我們拍下了60課的實況，撰寫成一套供下一代斲琴導師參考的‘口傳課本’。這是一部‘活’的課本，是一代導師傳給下一代導師的見解及論述，內容將會不斷增加。”關嘉匯解釋，“口傳課本”的骨幹是一個電腦資料庫程式，將60天攝錄的片段詳細標籤、分類、註釋，讓日後的導師得以參考前人的觀點，並可新增新的註釋。拍攝三年間，其實我早已為每課的錄影片段作了初步註釋。

關嘉匯強調，斲琴不是簡單的工藝，需要窮一生時間精神磨練學習，並在工作枱上親歷種種挫折及接受導師的批評，才能融會貫通。因此，我們只開放“口傳課本”給斲琴導師，並嚴禁未通曉技藝的學生觀看，“我們希望，未來的學生不是一知半解、錯漏百出的網上學藝一族。”在他看來，“九步九通”並不是終點，而是享受斲琴藝術的起點。

透過電影覓古琴知音

古琴文化也許有點曲高和寡，但靠著一輩又一輩的古琴狂熱分子，依然傳承至今，而蔡昌壽與一眾徒弟正合力點起這一支長明的火炬。蔡昌壽斲琴學會除了為斲琴導師製作傳承的“口傳課本”外，更將60課實況的部分內容製作成同名電影。該電影在今年5月，先後放映了兩次，並陸續將中英雙語字幕的電影光碟派予全港大學、中學圖書館。

關嘉匯補充：“我們目前還在製作電影的國際版本（包括日語、法語版本），打算於今年9月起向全球推廣。今年9月，我們又將與祖師爺徐文



蔡昌壽於80年代中期製“大休”琴，此琴鑑有《鏡齋十二琴銘》第六首《大休》。大休法師是蘇州天平山和尚，是徐元白（1893-1957）、徐文鏡兄弟的古琴老師。
In the mid-1980s, Choi crafted the “Daxiu” Qin, which is engraved with the sixth Daxiu of the *Jingzhai Shi'er Qinming*. Venerable Daxiu, a monk of Tianpingshan in Suzhou, was the Guqin teacher of brothers Xu Yuanbai (1893-1957) and Xu Wenjing.

尋	剔	挖	鏤	合	灰	磨	漆	絨
面板木	磨刀	磨琴壺 未通	岳山 承露	絃眼	磨鹿角	地板砂	通漆	琴砂
底板木	琴式	面槽腹	護軀	題字	篩灰	粗水砂	煮熟漆	絨到
紋向	紙樣	底槽腹	軀池	葛布	生漆	幼水砂	顏料	繩頭
陰陽	弧度	項實	雁足	竹釘	混灰漆	直尺	布球	鋼絃
厚薄	隱問	納音	龍齶	扎帶	角批	試絃絃	手推	絃絃
節眼	徽位	足池	冠角	髮刷	畫刀		墊板	試音
除釘	雁足位	舌穴 鳳舌	齶托	破腹	漆盤		舊水砂	取名
蟲柱	龍池	聲池 韻沼	托尾	槽腹塗漆	烏煙		麻油 瓦灰	銘刻
拼木	鳳沼	天地柱	琴徽	假納音	朱砂		襯光	
百納	琴額	琴壺	麵粉 生漆	麵粉 生漆	八寶灰		齶托坑	
隱問	斧頭	平壺	豬皮膠	豬皮膠	灰胎		通絃眼	
開木	長刨	小刨	虎舌銼		豆皮		小毛刷	
鋸木	蝴蝶刨	單線刨	馬牙銼		清理		清潔	

“九步九通制”進度表，將斲琴的九個步驟細分成100個技術項目。
The Nine-step Passage schedule, which breaks down the nine Zhuoqin steps into 100 skill items.

鏡先生及徐元白先生的孫兒——當代浙派琴家徐君躍、徐燕飛及徐思杭，一起在杭州徐元白先生的故居同門團聚，而電影的普通話版本首映亦將同時舉行，希望能覓得更多知音人。”

Qin players” is all the more a principle that he upholds.

encounter problems, he explains to them personally one by one, leading them to pursue higher skills.

From ancient times, there have not been many skilled in “Qin, Pu and Zhuo”, and mostly people specialize in one or two of these, but Xu Wenjing of Zhejiang was an expert in all three. In 1949, Xu came to live in Hong Kong to have an eye complaint treated, and as it happened, passed on the art of Zhuoqin to **Choi Chang-sau**, the young master of Choi Fook Kee. Hence, Xu’s Zhejiang school of Zhuoqin art took root in Hong Kong through Choi, and Choi has passed on his Zhuoqin skills to over 50 people.

During those years, Xu used his hands to identify the curvature of the Qin, and by tapping to listen to the timbre of different parts of the Qin body, he showed Choi the key essence of Zhuoqin through oral transmission with heart. “Oral transmission with heart” has been the essence of a skill refined over many years; Choi has crafted over 250 Qin and restored over a hundred antique Qin. When his apprentices

Understanding the Nine-step Passage is the only way to become a Master

“There are no two completely identical pieces of wood in the world, so the Zhuoqin master must be flexible, give play to the characteristics of the wood, and craft it into a piece of artefact that embodies

The art of Zhuoqin shall only be taught to Qin players; Oral transmission with heart

Accompanied by musical instruments all his life, Choi has always loved the Guqin most of all. After recovering from a serious illness in the early 1990s, Choi began to teach the art of Zhuoqin to Qin players, and “the art of Zhuoqin shall only be taught to



已故國學大師饒宗頤為蔡福記中西樂器製造廠題字。
The late Chinese Studies Master Jao Tsung-i's inscriptions for Choi Fook Kee



徐文鏡 Xu Wenjing



60年代，蔡昌壽接手蔡福記中西樂器製造廠後，為古琴立項。
In the 1960s, after taking over Choi Fook Kee, Choi initiated a Guqin project.

human attributes.” This is Choi’s philosophy. **Kelvin Kwan, Vice Chairman of the Choi Chang Sau Qin Making Society**, who have learned the art of Zhuoqin from Choi for over 20 years, added: “We have chosen a model of community succession. Based on the Nine-step Passage, a student must achieve nine ‘tong’ (through) before passing preliminary apprenticeship.” ‘Tong’ means to be able to flexibly adapt to the Zhuoqin step, and to gain unanimous recognition from all the elders. Don’t be afraid to ask; this is the way of community succession: Students who are ‘butong’ (not through) learn from elders and students who are ‘tong’. Those who have achieved ‘tong’ have the responsibility of tutoring their fellow students.

Database application: Treatise of oral transmission

Founded in 2011, the Choi Chang Sau

Qin Making Society is committed to continuing and protecting the ancient skills of Zhuoqin. In 2015, funded by The Lord Wilson Heritage Trust, it filmed the documentary *Choi Chang-sau’s Present to the Qin Makers of the 22nd Century*. It took three years, and in the year when the documentary was completed, the Ministry of Culture and Tourism announced the fifth batch of national-level intangible cultural heritage representative inheritors, of which Choi Chang-sau was one.

“Containing the actual footage of the 60 lessons, the ‘Treatise of Oral Transmission’ can be used by the next generation of Zhuoqin tutors as a reference; it is one generation’s insights and expositions to be passed on to the next generation of tutors.” Kwan explained that the ‘Treatise of Transmission’ is backed by a computer database application that labelled, classified and annotated the video clips filmed over

60 days so that future tutors can refer to earlier views and add new notations.

Kwan stressed that Zhuoqin requires a lifetime of efforts in training and studying; one must go through various setbacks and accept the tutor’s criticisms before becoming well-versed in it. So we open the ‘Treatise of Oral Transmission’ only to Zhuoqin tutors, and strictly forbid students who have not understood its skills to watch it. In his view, the Nine-step Passage is not the end, but rather the beginning of enjoying the art of Zhuoqin.

Looking for Guqin enthusiasts through a film

The Choi Chang Sau Qin Making Society, apart from passing on the “Treatise of Oral Transmission”, has made a film of the same name using the actual footage of its 60 lessons. The film was screened twice this May, and will be distributed in DVDs with Chinese and English subtitles to the libraries of Hong Kong’s universities and secondary schools.

Kwan added: “We are still making international versions for the film (including Japanese and French versions) which we hope to release globally in September.” This September, we will reunite with Grand Master Xu Wenjing and Xu Yuanbai’s grandsons - contemporary Zhejiang Qin players Xu Junyue, Xu Yanfei and Xu Sihang, together at Xu Yuanbai’s old home in Hangzhou; and the premiere of the Mandarin version of the film will also be held, for which we hope to find more enthusiasts. 📺



酒酣舞翩阿根廷

Argentina Wine Tasting Night





阿 根廷不但是探戈之鄉，且是南美洲最大的葡萄酒生產地。阿國擁有超過 400 年釀造葡萄酒歷史，結合了傳統與現代釀酒術，風味別具一格。早前，本會與阿根廷領事館合辦品酒會，邀請到阿根廷餐廳及酒商提供試食及品酒，另有旅行社介紹當地名勝觀光資訊，更有探戈舞表演。(11/6) 🍷

As the origin of tango and the largest wine exporter in South America, Argentina has a rich history of wine brewing dating back more than 400 years. With unique taste, the Argentina wine is a great combination of traditional and modern. Earlier, the Chamber co-organized a wine tasting event with Consulate General of Argentina in Hong Kong. During the event, Argentinian restaurants, vintner and travel agency were invited to provide snacks, wine and travel information. A highlight of the event was the tango show afterwards. (11/6) 🍷





夏杰 (前排中) Xia Jie (middle, front row)



冀國強 (右) Ji Guoqiang (right)

婦委考察 京津新貌

Ladies' Committee Visits Beijing and Tianjin



本會婦女委員會早前由主席蔡關穎琴率團赴北京、天津考察，先後拜訪中華全國婦女聯合會、天津市委統戰部、天津市政協、濱海新區統戰部、天津市婦女聯合會、天津市工商聯雅愛社及香港特區政府駐京辦事處，與全國婦女聯合會副主席夏杰及天津市委常委、市委統戰部部長冀國強等各機構領導和成員會面交流。隨後，團員參觀了新華國際金融中心、天津市多個具有歷史文化價值的景點及被譽為“濱海之眼”的濱海新區圖書館，全方位認識天津的最新情況。(27-30/6) 



Led by **Janice Choi, Chairman of Ladies' Committee of the Chamber**, the Committee organized a study trip to Beijing and Tianjin. The delegation visited All-China Women's Federation, United Front Work Department of CPC Tianjin Municipal Committee, Tianjin Municipal Committee of CPPCC, United Front Working Department of Tianjin Binhai New Area CBD, Tianjin Women's Federation, Ya Ai Foundation of Tianjin Federation of Industry and Commerce and Beijing Office of HKSAR Government for meeting with **Xia Jie, Vice-Chairman of All-China Women's Federation** and **Ji Guoqiang, Standing Committee Member and United Front Work Department Director of CPC Tianjin Municipal Committee**, among other leaders and members. The delegation also visited Tianjin Sunwah International Finance Centre and several historical attractions in Tianjin including Tianjin Binhai Library. (27-30/6)





接待嘉賓 Reception of Guests



1. 廣東省陽江市委書記焦蘭生（前排左五）（19/6）
Jiao Lansheng (fifth from left, front row), Secretary of CPC Committee of Yangjiang
2. 湖北省商務廳廳長秦軍（中）（12/6）
Qin Jun (middle), Director of the Department of Commerce of Hubei Province
3. 四川省委統戰部副部長、四川省工商聯黨組書記、常務副主席陳泉（左）（31/5）
Chen Quan (left), Vice Minister of the United Front Work Department of Sichuan, Secretary of the Leading Party Members' Group and Executive Vice President of Sichuan Federation of Industry and Commerce
4. 廈門市會議展覽事務局局長王瓊文（右四）（25/6）
Jeoven Wong (fourth from right), Director General of Xiamen Municipal Bureau of Convention & Exhibition Affairs





5. 山西省僑聯主席王維卿（前排中）（25/6）
Wang Weiqing (middle, front row), Chairman of Shanxi
Provincial Federation of Returned Overseas Chinese



6. 香港美國商會會長 Tara Joseph（右四）（31/5）
Tara Joseph (fourth from right), President of the American
Chamber of Commerce in Hong Kong



1

會員活動 Members' Activities



2



3

1. 青年委員會邀請練馬師蘇偉賢擔任專題午餐會講者，介紹從化馬場規劃，以及整個大灣區馬術產業的發展。(31/5)

Young Executives' Committee invited **Horse Trainer Chris So** as guest speaker of a luncheon session. The main theme is the introduction of the Conghua Racecourse and the overall development of the horse racing industry in the Greater Bay Area.

2. 地區事務委員會為慶祝回歸，舉辦從化品荔兩天團，遊覽蓮麻小鎮、三桠塘幽谷等景點，並品嚐嶺南佳果荔枝。(14-14/6)

District Affairs Committee organized a tour to Conghua, walking through tourist spots including Lianma Town and Sanyatang Valley.

3. 港島東區聯絡處舉辦潮汕觀光美食三天團，遊覽汕頭開埠文化陳列館、淡浮院及廣濟橋等景點，並品嚐當地特色美食。(9-11/6)

Island East District Liaison Committee hosted a trip to Chaozhou and Swatow. Participants visited local museum, Danfu Courtyard and Guangji Bridge etc.

4. 港島東區與九龍西區聯絡處分別舉辦交流會，與東區民政事務處及區議會、油尖旺、九龍城及深水埗民政事務處加強認識及溝通。(20、21/6)

Island East and Kowloon West District Liaison Committee organized exchange meeting respectively. They met with Eastern District Council, District Office of Eastern, Yau Tsim Mong, Kowloon City and Sham Shui Po District for enhancing understanding and communication.



4

