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IN THE FACE OF ADVERSITY - SURVIVAL STRATEGIES FOR BUSINESSES

抗疫初見成效 切忌掉以輕心

Never Let Guard Down Despite Anti-pandemic
Efforts Yielding Results

化身樹醫生、樹偵探

A Doctor and Inspector for Trees

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走出低谷 重振經濟

LEADING ECONOMY OUT OF THE WOODS

本港新型冠狀病毒疫情漸趨穩定，為過去數月抗疫工作付出的努力帶來鼓舞。鑑於疫情可能仍會反覆，我們必須時刻保持警覺，做好防疫準備，同時也要積極部署，讓經濟活動逐步重啟，推動工商業務恢復正常營運。長遠而言，疫情或對經濟及營商環境帶來轉變，香港必須更積極融入國家發展大局，充分善用內地和周邊區域合作發展帶來的機遇，為香港開拓新增長點。

平衡抗疫與經濟運作

隨着本港確診數字大幅回落，更連續多天錄得“零確診”，特區政府應考慮放寬部分防疫和限制措施。惟歐美等地疫情未退，世衛亦警告病毒可能將與人類長期共存，香港仍須嚴防外來輸入病例，防疫工作也要進入常態化。在未來一段日子，當局需要在做好防疫與恢復經濟活動之間取得適當平衡。

內地各省市已因應疫情回落而陸續復工復市，不少港商及管理層，以及與內地有業務往來的專業人士，對往返內地有着迫切需要。特區政府早前宣佈新增豁免從內地抵港商務人士強制檢疫，期望當局密切留意疫情進展，在適當時候盡快撤銷強制檢疫安排，並同時向內地有關部門爭取放寬商務人士進入內地需檢疫隔離的安排，讓業界往返兩地處理業務有更大彈性。

特區政府推出兩輪防疫抗疫基金和多項紓困措施，為企業應對當前逆境提供“及時雨”，惟長遠也要着眼令公司業務在疫情過後盡快重回正軌。今次疫情讓我們有若干觀察。首先，疫情重塑了經濟活動和消費行為，凸顯科技應用的重要性，並為相關行業帶來商機。在家工作及學習令社交通訊軟件需求大增，市民減少外出，紛紛轉向網上購物。特區政府可因應企業營商模式和需求的改變，探討推動透過貿發局等相關機構，為不同行業提供多元化網上銷售、配對平台，協助企業對接潛在客戶與零售供應商。

此外，疫情全球大流行，海外市場需求大幅減少，港商面對大量訂單取消，生意銳減。當局可加大力度協助企業拓

展市場，包括進一步優化 BUD 專項基金、中小企業市場推廣基金等資助計劃，簡化申請手續、縮短審批時間、放寬個別開支項目的資助比例限制等。我們亦建議可研究將 BUD 專項基金延伸至“一帶一路”地區，以助港商開拓更多市場發展商機。

把握大灣區及“帶路”商機

事實上，中美貿易摩擦令全球保護主義抬頭，新冠疫情更進一步衝擊全球化發展步伐。香港作為高度開放的外向型經濟體，必須抓緊國家深化改革開放的發展步伐，特別是粵港澳大灣區和“一帶一路”建設的重大發展機遇，發揮自身優勢，全面加強與內地互利合作。

今年3月，我提交了多份政協提案，當中涉及推動大灣區和“一帶一路”發展的建議。粵港澳合作打造大灣區科技創新中心，重點提升技術創新、成果轉化和市場應用，將促使大灣區成為創新發展的前沿陣地，孕育優秀初創企業，引領區內新技術、新產業、新商業模式發展。我建議設立“大灣區國際科技創新委員會”，統籌制訂切合粵港澳三地創科發展的長遠規劃，並推動成立大灣區科技發展銀行和基金，為區內大型創科基礎設施佈局、促進創科與科研項目發展提供財政支援。

“一帶一路”方面，內地企業在全球各地設有百多個工業園區或境外經貿合作區。這些獲國家商務部認可的工業園區，於資金、園區營運者等方面已達到一定要求，為參與的企業提供更好的支援和營商保障。香港企業可探討與內地企業在這些工業園區攜手發展產業鏈和工業集群。特區政府亦可加強與內地相關部委和企業聯繫，組織“一帶一路”經貿考察團，並讓香港企業參與其中，共同開拓“一帶一路”更多市場發展商機。

總括而言，疫情無可避免為今年全球經濟帶來衝擊。內地經濟有條件率先走出困境，香港擁有背靠祖國的獨特優勢，只要我們攜手努力，乘着國家經濟長期持續向好的發展勢頭，必定可以盡快走出困境，重拾經濟增長步伐。🚀

“只要我們攜手努力，乘着國家經濟長期持續向好的發展勢頭，必定可以盡快走出困境，重拾經濟增長步伐。

By working in solidarity, Hong Kong can be expected to ride out the storm and get back on track soon.”

It is encouraging to see that the persistent, concerted effort of the local community to combat COVID-19 over the past few months has allowed the situation in Hong Kong to stabilize. We must, however, stay alert at all time in the face of the volatility of the disease, as we plan for the resumption of normal businesses operation in the meantime. Since the epidemic is likely to leave a far-reaching impact on the economy and business landscape, there is all the more reason for Hong Kong to integrate into the country's development framework and seek out new opportunities.

Balancing disease prevention and economic activities

As the number of confirmed COVID-19 cases in Hong Kong drops significantly, it is time the HKSAR government considered relaxing certain prevention measures and restrictions, while guarding against imported cases as the disease is still raging in Europe and America. There is also the need to regularize prevention effort. In short, it is important for the authorities to ensure a balance between disease prevention and the resumption of economic activities.

With the spread of COVID-19 now under control in the Mainland, most Chinese provinces and cities have gradually allowed businesses to restart. As a result, many Hong Kong business owners and executives urgently need to travel to the Mainland for work. We hope the authorities will closely monitor the development of the epidemic and lift the mandatory quarantine arrangements when the situation allows. We also hope the HKSAR government will discuss with Mainland officials the possibility of relaxing quarantine measures for business professionals and giving the business sector greater flexibility to travel across the border.

Whereas the HKSAR government has twice injected funds to the Anti-epidemic Fund and launched a number of relief measures, the focus should shift to helping businesses get back on track as soon as the epidemic is contained. To this end, we have made several observations. Firstly, the epidemic has demonstrated that the application of technology helps to create new business opportunities for various sectors. With many people working and studying from home, the demand for social communication apps and online shopping has soared. In light of this, the HKSAR government can explore the development of B2B and B2C platforms for different sectors to engage potential customers and partners.

Secondly, the dwindling demand from overseas markets has left many Hong Kong businesses with cancelled orders and shriveled

revenues. In this regard, the authorities should help businesses tap into new markets by such means as enhancing the various funding schemes and simplifying the related application and approval procedures. We also suggest the extension of the BUD Fund to cover the Belt & Road Initiative (B&R) regions so that Hong Kong businesses can expand into new markets.

Capitalizing on business opportunities in the Greater Bay Area and B&R

Being a highly open export-oriented economy, Hong Kong should work in tandem with the country's policy of deepening reform and opening-up. In particular, the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area) and the B&R promise tremendous opportunities. To benefit from these initiatives, Hong Kong needs to fully leverage its inherent advantages and strengthen cooperation with the Mainland.

In March, I submitted a number of proposals to CPPCC, highlighting the promotion of the Greater Bay Area and B&R developments. In view of the cooperation among Guangdong, Hong Kong and Macao on developing an international innovation and technology (I&T) hub in the Greater Bay Area, which will forge the area into the forefront of I&T development, I recommended the establishment of an international I&T committee to coordinate the long-term planning of I&T development in Guangdong, Hong Kong and Macao, and the setting up of a dedicated bank and fund to provide financial support for the development of large-scale I&T infrastructure as well as I&T and research and development (R&D) projects in the Greater Bay Area.

As for the B&R Initiative, the economic zones endorsed by the Ministry of Commerce of the PRC are equipped with sufficient capital and qualified operators, thus providing participating businesses with greater support and protection. Hong Kong and Mainland businesses can join hands to develop the supply chain and industrial clusters, while the HKSAR government can organize B&R trade missions for Hong Kong businesses to take part and explore new opportunities in the markets along the B&R.

Inevitably, the COVID-19 outbreak this year has dealt a blow to the global economy. Thanks to its resilience, the Mainland economy is among the first to emerge from the crisis. By working in solidarity and riding on the country's sustained economic growth, Hong Kong, which enjoys unique ties with the Mainland, can be expected to ride out the storm and get back on track soon. 🌀

企業逆市求生攻略

In the Face of Adversity - Survival Strategies for Businesses



歷經中美貿易戰、社會氣氛緊張，以至近期新冠肺炎疫情陰影籠罩，令香港經濟雪上加霜，旅遊業近乎停頓，零售業、飲食業及服務業等更飽受重創。面對當前困境，究竟品牌及企業如何自救，由危轉機？

Harsh realities of the Sino-US trade war, social tension and the more recent COVID-19 pandemic have put extra pressure on Hong Kong's sluggish economy. The travel and tourism industry grinds to a halt; retail, catering and services are hard hit. In this time of hardship, how can brand names and businesses save themselves and turn crisis into opportunity?

關家明：應對消費低迷 百業抗疫求變

Nicholas Kwan: Businesses Seek Changes Amid Pandemic to Cope with Consumption Downturn



關家明 Nicholas Kwan

香港貿發局早前公佈今年首季的出口指數僅錄得16，屬2006年有紀錄以來的新低，反映各行業對未來數月的出口前景甚感悲觀。歷年留意指數變化的香港貿易發展局研究總監關家明表示，有關指數源於蒐集六大行業逾500名廠商就三至五個月的出口展望所得，當中包括電子產品、服裝、玩具、珠寶、機械及鐘錶，今年首季調查在今年二月進行。當時本港開始出現新冠肺炎疫症，加上此前中美貿易戰及香港的社會事件，已為產品出口構成若干負面影響，再遇疫情衝擊，令廠商對復甦的信心更見低迷。

限聚少外出 珠寶需求減

芸芸行業中，關家明指按數據顯示，以珠寶行業對出口前景最感悲觀。相信是基於去年整體行業的出口全部告跌，僅受中美貿易戰影響較少的珠寶業尚有輕微升幅，故當疫情掩至，珠寶出口大減，廠商從中感受的反差自然更大，加上疫情短期難見緩和，令他們倍覺憂心。

“珠寶需求在疫情下大幅減少亦有跡可尋，因亞洲、歐美等不少國家及地區均為避免疫情蔓延，皆實施封關、關閉娛樂場所及限聚等防疫措施，市

民減少外出，對珠寶飾品的消費需求亦會減低，使出口大受影響。”關家明續說，預期要待疫情趨向緩和，各地民眾逐步恢復正常社交活動，對產品的需求量才會再度回升。

疫情遍全球 影響更深遠

回顧沙士經驗，關家明稱當時疫情主要集中於亞洲地區，經歷時間亦較短。疫情過後，很多行業的銷售情況在短時間內皆見反彈；但是次新冠肺炎影響所及的範圍及深度均比沙士大得多，歐美疫情至今仍未平息，令消費需求大為減少，對行業出口構成重大打擊。

“相對而言，本港的疫情漸見緩和，相信主打本地消費市場的行業企業，可望較快迎來復甦；而一貫以歐美市場為主的行業，料所受影響將較深遠，復甦需時亦較長。”關家明強調，與2008至09年金融海嘯時期相若，環球市場同受影響，引致大量企業縮減規模甚或倒閉。而目前已有許多與旅遊及零售相關的企業，陸續透過推行減薪、放無薪假及裁員等措施，舒緩經營壓力，惟新冠肺炎疫情若持續超過半年甚至一年，相信會有更多企業因難以承受壓力而結業，同時導致失業問題加劇。

覓各方支援 拓網上平台

是次新冠肺炎疫情的影響廣泛且深遠，關家明相信，政府及工商界等各方面的支援，對扶助企業渡過難關尤為重要。“政府提供逾40項資助計劃，適用範疇廣及技術、生產及銷售等領域，可供企業申請，企業宜與商會保持溝通，及早掌握所需資訊及申請手續，對取得資助料有幫助。”他續指，香港貿發局、香港生產力促進局等公營及半官方機構，亦提供不同類型的支援方案，與企業攜手共渡時艱。

關家明補充，因應多個大型展會取消或延期，香港貿發局早前特別推出“春季網上採購展”，涵蓋科技、家庭用品、生活時尚、時裝美容等多個主題，至今已吸納逾22,000個供應商參與。“網上展銷料會成為企業尋找商貿夥伴及拓展銷售網絡的新趨勢，我們亦為中小企推出一系列廣及網上支付、增加曝光率及提升網絡安全的培訓活動，助他們掌握所需技術。”

針對行業出口或銷售市場方面，關家明坦言，預期歐美地區的疫情需要較長時間才可穩定下來，廠商或企業不應只聚焦於這些傳統銷售對象，宜考慮開拓一些受疫情影響較低而購買力逐步上升的地區，如大灣區、亞洲及南美地區的新興市場等，為業務尋找新出路。“中長線而言，期望更多國家及地區在疫情緩和後，可透過商討及加強合作，將現時進出口貿易的限制盡量減少，如降低關稅及進口配額等，助環球經濟及各行業盡快復甦。”

The Export Index for 1Q20 announced earlier by the Hong Kong Trade Development Council (HKTDC) was just 16. This marks the lowest reading for the Index since its introduction in 2006, an indication of high degree of pessimism across all industries about Hong Kong's export prospects in the coming months. **Nicholas Kwan, Director of Research of the HKTDC**, who has been following the movements of the index over the years, said that the survey for the index was conducted in February this year. The onset of the COVID-19 pandemic in Hong Kong at that time, combined with the China-US trade war and the public incidents in Hong Kong, further depressed confidence in recovery.

Decline in jewellery demand amid social distancing

Kwan said that the jewellery industry is most pessimistic about export prospects. It could be because the jewellery industry, which was just slightly affected by the China-US trade war, saw a small increase even though various industries as a whole saw a decline in exports last year. Therefore, when the pandemic broke out, jewellery exports fell sharply and jewellery

manufacturers naturally felt a bigger impact in contrast.

“There is a reason for the sharp fall in demand for jewellery amid the pandemic. Consumer demand for jewellery and accessories will decrease when members of the public go out less often, which will greatly affect exports.” Kwan added that the demand for products will only pick up again when the pandemic starts to ease.

Global pandemic has a far-reaching impact

Looking back at the SARS experience, Kwan said that sales in many industries rebounded within a short period of time as the pandemic was mainly concentrated in Asia and did not last long. However, the impact of the COVID-19 pandemic is much greater in scope and depth than that of SARS.

“Industries that have always focused on the European and American markets will likely be affected in a far-reaching manner and recovery will take longer.” Kwan stressed that markets across the world are all affected, causing many businesses to scale down or even close down. Moreover, many tourism- and retail-related businesses have taken measures such as wage cuts, unpaid leave and layoffs to alleviate operating pressure. However, if the COVID-19 pandemic lasts for more than six months or even a year, more businesses will have to close down, thus exacerbating unemployment.

Support from all parties needed while online platform rolled out

Kwan believes that support from the Government and the business community is especially important to help businesses get through the tough times. He also said that public institutions and quasi-government corporations such as the HKTDC and the Hong Kong Productivity Council (HKPC) offer various support schemes to work with businesses to tide over the hard times.

Kwan added that the HKTDC has recently launched the Spring Virtual Expo to deal with the cancellations or postponements of large-scale exhibitions and conventions. “Online expos are set to become a new trend for companies looking for business partners and expanding their sales networks.”

With regard to the export or sales markets, Kwan said that as the pandemic in Europe and the US could take a long time to



stabilise, manufacturers should consider opening up new avenues for business in regions less affected by the pandemic and where purchasing power is rising, such as the emerging markets in the Greater Bay Area, Asia and South America. “For the

medium and long term, I hope that after the pandemic eases, more countries and regions will minimize the current restrictions on import and export trade to help revive the global economy and various industries as soon as possible.”

張天秀：疫情帶來改變港人消費模式的契機

Baniel Cheung: COVID-19 Presents an Opportunity to Change Consumption Habit in Hong Kong



張天秀 Baniel Cheung

17年前，港人經歷沙士一役後，香港經濟陷入低谷，為重振香港經濟，中央政府推出自由行政策，其後每年內地訪港旅客的人次逐年增加，對酒店、旅遊、零售等服務行業尤有裨益。但17年後的今天，疫情再現香港，甚至蔓延全球，依賴內地旅客的行業頓時跌入谷底，疫情亦直接影響本地消費者的信心，可謂雙重打擊。

疫情只是打擊零售業近因

香港大學經濟及工商管理學院客席助理教授張天秀指出，疫情固然是打擊零售業的近因，但遠因是社會經濟“不自然”地發展，“近年零售業的規模或多或少由政策上的配合和偏頗而形成，若產業純粹因應市場需求而自然發展，萬一遇上危機、考驗時未至於出現如此巨大的衝擊。”

張天秀坦言，香港不能夠單靠某些行業賴以生存，此舉除了加劇香港的貧富懸殊，長遠來說也窒礙經濟的健康發展。即使疫情過後，他認為，香港也幾乎不可能像當年沙士後靠自由行政“打救”催谷經濟。

宜趁機革新營運模式

疫情嚴峻，人人都害怕出門；加上關口罩荒，政府又呼籲減少外出，市民

外出消費意欲下降，消費習慣亦隨之改變，紛紛由過往於實體店購物轉為網上購物。似乎網絡行銷成為零售企業的求生出路。

到商場消費購物向來是香港人假日的指定動作，他們亦較習慣於實體店購物。張天秀表示，現在是最好時機改變他們的消費習慣，讓他們在疫情期間漸漸適應這種購物模式，習慣一旦形成，日後亦會繼續樂於選擇網上購物模式。“當整個市場環境不斷變化，消費模式、消費者類型亦轉變，如企業的營運模式不變，便難以生存下去。”他續指，對比中小企業和大型企業，前者的營運模式較靈活，較容易因應市場變化而作出改變；反而後者則相對困難，因大型企業有既定的管理架構和營運模式，改變往往需時。

審視經營狀況 轉型刻不容緩

社會消費模式逆轉，傳統行業會否出現“大洗牌”？“不至於洗牌，洗牌是要連根拔起，以新代舊，但香港市場無法做到，有些行業不會因市場改變而連根拔起。”因此，企業的生存關鍵還在於及時轉型。

張天秀提出三點，供企業在轉型過程中思考箇中的輕重。“一、是否繼續現有的營運模式；二、在現有營運模式下，能否作出一些額外改變，如加強線上和線下銷售的整合、增加產品種類等；三、現有營運模式能否在市場保持長遠競爭力？”他強調，當業務不能達到預期回報，便要思考是否繼續經營相關業務。

雖然當前香港經濟的確面臨重大挑戰，但張天秀坦言，期望藉此危機可以改變香港經濟結構，給予空間讓不同行業有所發展，並重新思考和建立



與時並進的營運模式，這樣不僅惠及零售業，香港的長遠經濟才有長足的發展。

17 years after the SARS outbreak, Hong Kong and the rest of the world are confronted with another epidemic. Industries heavily reliant on mainland visitors hit the bottom as COVID-19 directly dampens local consumer confidence. It is a crippling double blow.

Epidemic only a proximate cause of retail weakness

Baniel Cheung, Adjunct Assistant Professor of Faculty of Business and Economics of the University of Hong Kong, points out that while the epidemic is a proximate cause of retail weakness, the remote cause is “unnatural” social and economic development. “To a certain extent, the considerable size of the retail



sector in recent years is resulted by advantaged policy and bias.”

Cheung says frankly that Hong Kong cannot survive merely on certain industries. That would worsen wealth disparity and in the long run create headwind for healthy economic growth.

Seize opportunity to reform business models

With the epidemic posing serious threat and the government urging the public to stay home, consumer sentiment has dropped significantly. Consumption habit is also taking change. Many shoppers are switching from conventional brick-and-mortar stores to online shops. Internet marketing seems to be a survival route for retailers.

Traditionally, Hong Kong consumers always spend time in shopping malls on public holidays, and they are accustomed to shopping in brick-and-mortar stores. Cheung says now is the best time to change

this consumption model. Once a habit is developed, people will continue to shop online in the future. He continues to say that comparing to large corporations, SMEs are more versatile in their business models and thus more flexible to make changes as market conditions require. On the contrary, it is hard for large corporations to do likewise because they have very established management frameworks and business models. Changes tend to take a long time.

Review current state of operation and respond with prompt transformation

As the general consumption model changes, will there be a big shuffle in traditional industries? Cheung said, “A big shuffle is unlikely, as that means complete uprooting which is not viable in the Hong Kong market.” For this reason, the key to business survival lies in timely transformation.

Cheung raises three points that businesses should consider during the transformation

process. “Firstly, should they continue with the existing operation model? Secondly, is it possible to make some changes under the existing operation model, such as further amalgamation of online and offline sales and offering a wider choice of products? Thirdly, can the existing operation model ensure sustainable competitiveness?” He stresses that when a business cannot realize expected return, one has to consider if the operation should continue.

Although we are experiencing an extremely challenging time for the local economy, Cheung says frankly that he hopes this crisis will present an opportunity to change Hong Kong’s economic structure so different sectors have their own space for growth. It would also enable businesses to rethink and develop business models to keep abreast of the times. Such evolution will benefit not only the retail industry, but the long-term sustainable economic growth of Hong Kong as a whole.

吳秋全：創新求變戰勝經營寒冬

Charles Ng: Innovate and Change to Overcome Business Downturn



吳秋全 Charles Ng

香港經濟在短時間內先後受到三波嚴重衝擊：中美貿易戰、社會運動及新冠肺炎疫情，百業蕭條，各行各業的經營更見艱難。**MCL 品牌顧問有限公司**創辦人兼首席品牌顧問吳秋全認為，香港承受連環衝擊後，預期將陷入經濟衰退的階段，“中美貿易戰主要影響貿易和出口業，但去年的社會運動則各行各業無一倖免，將香港自開埠以來累積的雄厚資本、世界聲譽、城市品牌等一下子打破，是非常嚴重的內耗。”近日疫情在全球蔓延，使環球經濟活動全面停擺，令香港經濟雪上加霜。

經營須另闢蹊徑

大企業尚有充足資源捱過短期衝擊，但一些中小企或初創公司又如何戰勝當前逆境？“短期的應急方案，只能依靠政府的抗疫防疫基金提供援助，期望捱得過這幾個月的苦況。但長遠來說，各行各業的公司，不論規模大小，都應重新審視經營模式，認真思考經營方針。

吳秋全坦言，以往的成功方程式在現今經營環境已不管用，“香港由漁港蛻變成工業、商業、金融中心，近年積極打造為旅遊城市、國際都會，各行業百花齊放。經過多年發展，香港的

經營環境與商業發展已非常成熟，各行業都達致高水平，入場門檻愈來愈高，創業者欲加入並不容易。”以飲食業為例，以往創業者可在街上推車仔賣魚蛋，但現在經營餐廳需申請不同牌照及通過多項檢測才可營業。

危機中尋突破

因此，企業要在已飽和的商業環境中求存，必須備有強勁的創價資本，在身處的行業創造新價值，“以往香港的消費生態圈依靠人流，有人就有生意。但現在的經營環境已不能再靠實體人流支撐，公司必須創新。未必一定是科技創新，可以是經營方向、求生方法、盈利模式等層面創新，例如零售業發展網購，餐廳轉做外賣等。企業唯有發掘更多突圍而出的方案，才可持續經營。”

疫情爆發確實令各行各業承受巨大經營壓力，但有危才有機。吳秋全認為，疫情後最快復甦的將是提供解決各種問題方案的企業，“最顯而易見的是關乎健康與衛生的行業，因經此一疫，全球民眾都會增加防疫意識、注重健康，為相關行業創造商機。”

此外，凡是能夠應對社會、經濟、健康、生活等議題的企業，若可提出突

破性的解決方案，都會更具能力在未來的經營環境下站穩。“以我們公司為例，因感疫情對各國民眾帶來了無比傷痛，便決定設計不同造型及字體的T恤，為全球受影響的地區及國家打氣。”吳秋全指，首批T恤設計已涵蓋50個國家或地區，希望藉同理心引發大家無分國界、種族的關愛共融，為各地民眾表達一點心意。

轉型再出發

至於目前仍在所屬行業努力掙扎的企業，吳秋全認為，不要再眷戀企業過去的輝煌歷史，重新建立品牌，為企業展開新一頁。他指出，企業可參考“品牌成功7R法”，因應自身的行業結構，尋求最合適的轉型，“7R分別是Redesign（重新設計）、Revitalization（活化）、Revamp（形象重塑）、Reconfiguration（重整梳理）、Rejuvenation（更新）、Repositioning（重新定位）及Reinventing（再造），藉此重新審視行業發展趨勢，方可與時並進，突圍而出。”

“就好像舊式涼茶舖推出樽裝涼茶，打造年輕形象，成功開拓年青人市場；有藥油公司則研發不同氣味的藥油，廣受消費者購買使用。肯去‘改變’就是企業在不明朗經濟環境下的必要任務。”吳秋全強調，現時香港各行各業正處於臨界點，企業要探索自身優勢，勇於求變，才有望重新出發。🔄

Charles Ng, Founder and Chief Brand Consultant of Maxi Communications Limited, believes that Hong Kong is set to fall into a recession after a series of shocks. In addition, economic activities across the world have recently ground to a halt amid the global spread of the COVID-19 pandemic, making it worse for the Hong Kong economy.

Different approach is needed for business operation

How can SMEs or start-ups overcome

the current adversity? “In the short term, they can only rely on the Government’s Anti-epidemic Fund. In the long term, all industries should review their business models.

Ng said that past formulas for success are no longer useful in today’s business environment, “The business environment and commercial development in Hong Kong are very mature, so it is not easy for entrepreneurs to get in as the barriers to entry are getting increasingly higher. “The F&B industry is case in point. In the past, entrepreneurs could sell fish balls on carts on the street, but restaurants now have to apply for different licences and pass multiple tests before they can open for business.

Seek breakthroughs amid crisis

Companies must therefore be equipped with strong capital to create new value in the industry they are in, “In the past, wherever there are people, there is business. But now companies must innovate. For example, the retail industry’s

development of online shopping services, restaurants’ switch to take-out services, etc. Businesses must find more solutions to excel if they are to operate sustainably.”

Ng believes that companies offering solutions to various problems will recover the fastest post pandemic, “The most obvious are the health and hygiene-related industries, because people around the world will be more aware of disease prevention and health conscious after the pandemic experience, thus creating business opportunities for relevant industries.”

In addition, businesses that can deal with social, economic, health and life issues will be better equipped to gain a footing in future business environments if they can come up with breakthrough solutions. “Take our company as an example. We have designed T-shirts with different styles and fonts to spread cheer to affected regions and countries around the world.” Ng said that the first batch of T-shirts are designed to express our regards to people across 50 countries or regions.

Starting anew through transformation

As for businesses that are still struggling in the industry they are in, Ng believes that instead of being nostalgic about the good old days, they should re-establish their brand and start a new chapter for themselves. He said that businesses can take reference from the seven R’s for brand success to look for the most suitable transformation according to their industry structure, “Through the seven R’s including Redesign, Revitalization, Revamp, Reconfiguration, Rejuvenation, Repositioning, and Reinventing, they can review the industry development trends in order to keep pace with the times and stand out from the competition.”

“It’s like an old herbal tea shop launching bottled herbal tea or a medicinal oil company developing various scented medicinal oils. Willingness to ‘change’ is a necessity for businesses in an uncertain economic environment.” Ng stressed that with all industries in Hong Kong now at a critical juncture, businesses must explore their own strengths and dare to change before they can hope to start afresh. 🔄





抗疫不裁員 香港再出發

Hong Kong Restarting: No Lay-offs During Pandemic

早前“香港再出發大聯盟”（大聯盟）舉行“同心抗疫不裁員”發佈會，本會會長蔡冠深聯同多個企業代表支持疫情期間不裁員，與員工同舟共濟、共渡時艱。

大聯盟鼓勵工商界承諾疫情期間不裁員，至今有近200家港資企業和4,000多間中資公司支持。蔡冠深在會上代表港資企業發言時指出，員工是公司最珍貴資產、面對疫情更加要珍惜，故承諾不會在此艱難時刻離棄他們。

大聯盟由全國政協副主席董建華、梁振英擔任總召集人，全國人大常委譚耀宗任秘書長，全國人大常委會基本法委員會副主任譚惠珠等11人，包括本會副會長王惠貞擔任副秘書長，蔡冠深、本會副會長袁武、曾智明、劉鐵成、李應生、楊華勇、胡曉明及陳仲尼，永遠榮譽會長陳有慶、霍震寰、楊釗、何世柱、黃宜弘、胡經昌、林廣兆、林銘森、陳幼南、方文雄、李德麟、林樹哲、盧文端及馬忠禮，聯同全港1,500多位社會各界人士擔任共同發起人。大聯盟宗旨是堅持“一國兩制”，推動香港戰勝艱難，重新出發，再創輝煌。

Earlier, in the press conference organized by Hong Kong Coalition, the Chamber's Chairman Jonathan Choi and some big names have agreed to avoid making lay-offs during the coronavirus pandemic.

The Coalition has encouraged the business sector to make the jobs pledge. It is supported by nearly 200 Hong Kong and 4,000 mainland Chinese companies in the city. On behalf of the local enterprises, Choi has promised to let the staff keep their jobs as they are the most valuable asset of the company.

Tung Chee Hwa and CY Leung, Vice-Chairmen of the CPPCC, are the Co-Conveners of the Coalition while **Tam Yiu-chung, Standing Committee Member of the NPC**, is the Secretary-General. **Maria**

Tam, Standing Committee Member of the Basic Law Committee under the NPC and Connie Wong, the Chamber's Vice-Chairman are the Deputy Secretary-Generals among 11 members. The coalition also counts several leading tycoons among its 1,500 members, including Choi, the Chamber's Vice-Chairmen **Yuen Mo, Ricky Tsang, Brandon Liu, Tommy Li, Johnny Yu, Herman Hu and Rock Chen**; Life Honorary Chairmen **Robin Chan, Ian Fok, Charles Yeung, Ho Sai-chu, Philip Wong, Henry Wu, Lam Kwong-siu, Lam Ming-sum, Ian Chan, David Fong, William Lee, Lam Shu-chit, Lo Man-tuen and Lawrence Ma**. The coalition issued a joint declaration calling for upholding “One Country, Two Systems” and helping Hong Kong overcome difficulties and start again.





抗疫初見成效 切忌掉以輕心

Never Let Guard Down Despite Anti-pandemic Efforts Yielding Results

香港雖屬全球最早錄得新冠肺炎病例的地區之一，但因曾經歷“沙士”洗禮，早在疫情爆發之初已嚴陣以待，至今未有爆發大型社區感染。但外地疫情尚未受控，病毒仍有反撲危險，市民絕不宜掉以輕心。

Seared by its SARS experience, Hong Kong has been highly vigilant since the early days of the COVID-19 pandemic. As a result, it has not yet experienced major outbreaks of community-based infections even though it was one of the earliest places in the world to have COVID-19 cases. Nevertheless, the public should never let their guard down since there is still the danger of a resurgence of the disease as the pandemic is still out of control in other places.



邱騰華 Edward Yau

新冠肺炎疫情短短數月席捲全球，波及範圍之廣、影響人數之多，均為傳染病史上所罕見。**商務及經濟發展局局長邱騰華**指出，香港雖屬全球最先爆發疫情的地區之一，惟市民自發佩戴口罩、做好個人衛生管理，政府亦及時採取一系列應對措施，令香港至今未有爆發大型社區感染，成為全球抗疫表現最佳地區之一。

雙線作戰 抗疫全球化

邱騰華形容今次疫情應對是一場“Twin Battle”：香港市民同時面對兩場硬仗。第一場是戰勝新型冠狀病毒之戰；第二場是對抗疫症造成的經濟後遺症。“第二場仗的影響更為深遠，試想像當全球經濟受衝擊、大量企業倒閉、失業率飆升，可以造成極可怕的連鎖負面影響，這可說是自上世紀初大蕭條以來，最嚴重的全球經濟危機。但當前首務還是要戰勝第一場仗，否則一切都無從談起。”

當前疫症已演變成全球性事件，邱騰華強調，各國已不可能單靠閉關自守而獨善其身，即使一個地方的疫情受控，病毒依然可能從外部再輸入，故必須從全球的宏觀角度思考，才能取得勝利。舉例說，內地在疫情穩定後主動向各國供應防疫物資；而在取得病毒 DNA 圖譜後，內地也即時通報，

讓各國可進行科學研究。“面對當前形勢，沒有比攜手合作更加重要，如因政治原因而妨礙國際間的合作，這對抗疫毫無幫助。”

圍堵抗疫 科學為本

而香港在這場全球抗疫之戰上，扮演着先行者的角色。早於去年 12 月，特區政府已率先委託四位國際衛生專家：梁卓偉、福田敬二、袁國勇及許樹昌，就政府的抗疫策略提供專業意見，並確立要以圍堵政策為策略核心。邱騰華解釋，圍堵政策是指堵截病毒擴散的一系列措施，包括隔離處理所有確診個案，並進行詳細的接觸者追蹤，找出所有曾與患者接觸的人，再為他們作醫學檢查或家居隔離。

要成功圍堵病毒，保持社交距離這配套政策必不可少，包括戴口罩、食肆座位間保持一定距離、暫時關閉部分社交場所等。邱騰華承認，某些行業的經營難免因此受影響，但在醫學上，這是應對疫症的不二法門。“某些國家因早期應對不足，後期要實行極端的人員隔離措施，包括封閉整個城市、不可多於兩人聚集、除了購買食物外不許外出等。慶幸我們前期應對尚可，成功把疫情壓制住。”



調整心理 長期作戰

因疫苗尚需時研發，邱騰華表示，是次疫情對經濟、民生、生活有多大影響仍是未知之數。而且疫情往往反覆，港人絕不能掉以輕心。他指出，香港的疫情在短短數月間也有多次起伏，最初病毒由內地輸入，再到本地爆發，之後再經歷海外輸入，再如日本、新加坡等地早期表現不錯，但最近疫情再度緊張，就是最好的警示。

新冠肺炎的特性是人口越稠密、發展越繁榮、交通越頻繁的地方，所受影響就越大。邱騰華曾經向外國媒體說過“it's a test of resolve rather than a test of resource”，意旨這不是擁有資源、金錢就可解決的考驗，決心、努力來得更加重要。“病毒不會一時三刻就消失，市民要有長期作戰的準備，在心理和生活上作出相應的調整。只要大家齊心合力，堅持下去一定能見到曙光。”

編按：上述內容為本會網上講座“與工商企業攜手抗疫”撮要。

The pandemic has swept across the globe in just a few months. **Edward Yau, Secretary for Commerce and Economic Development**, said that although Hong Kong was one of the first

places where COVID-19 broke out, it is also one of the best performers around the world in the fight against the pandemic due to the public's spontaneous wearing of masks and the Government's timely response measures.

Fighting on two fronts amid need for global anti-pandemic efforts

Yau said that people in Hong Kong are confronted with two tough battles simultaneously. The first battle is against COVID-19; the second battle is against the economic fallout caused by the pandemic. "The second battle has a more far-reaching impact and is arguably the worst global economic crisis since the Great Depression early last century. However, the priority now is to win the first battle."

Yau stressed that countries can no longer rely solely on closed doors to defend themselves. Instead, they must think from a global macro perspective in order to achieve victory. For example, the Mainland proactively supplied anti-epidemic materials

to various countries after the stabilisation of the pandemic. It also promptly published the sequenced genome of the virus. "Nothing is more important than working together amid the current crisis."


Science-based pandemic containment

And Hong Kong plays a pioneering role. As early as last December, the HKSAR Government had appointed four international health experts to provide professional advice on its anti-epidemic strategy and established that containment should be at the core of the strategy. Yau explained that containment refers to a series of measures to stop the spread of the virus, including isolating all confirmed cases and conducting detailed contact tracing.

Social distancing is essential to the success of virus containment. Yau acknowledged that some industries are inevitably affected by this, but medically, this is the only way to deal with the pandemic. "Fortunately, we managed to contain the pandemic by effectively responding to it early."

Adjust mindset for a long-lasting battle

As vaccines take time to develop, Yau said that it is still uncertain how much impact the pandemic will have on the economy, people's livelihood and life. Moreover, pandemics often have their ups and downs, so people in Hong Kong must remain vigilant.

A characteristic of COVID-19 is that it has a bigger impact on places that are more densely populated, more prosperous and busier in terms of traffic. In Yau's view, this is not a challenge that can be overcome with resources and money alone. Determination and hard work are more important. "The virus will not disappear in a moment or two. The public must be prepared for a long-lasting battle and make adjustments to their mindset and life accordingly. We will see the light at the end of the tunnel as long as we stick together." 

P.S. This is an abstract of the Chamber's webinar about business sector overcoming the outbreak of COVID-19.

疫情衝擊經濟 港難獨善其身

Hong Kong Unlikely Be Spared from Economic Impact of Pandemic



新型肺炎疫情不僅奪去不少寶貴生命，對環球經濟的打擊亦屬前所未見，全球各地紛紛出台救市措施，務求減低疫情的衝擊。香港雖在疫情應對上表現不俗，惟在全球經濟衰退陰霾下，亦恐難獨善其身，復甦之路，尚屬漫漫。

The COVID-19 pandemic has not only claimed many precious lives, but also hit the global economy like never before. Various bailout measures have been introduced around the world to reduce the impact of the pandemic. Amid the overhang of a global economic recession, Hong Kong might not be spared even though it has performed well in dealing with the pandemic. The road to recovery is still long and uncertain.



謝國樑 Tse Kwok-leung

為 應對疫情的衝擊，特區政府先後推出兩輪抗疫紓困措施，總金額達2,900億元，佔本地生產總值約10%。中銀香港經濟及政策研究顧問謝國樑坦言，對於本港措施力度之大感到始料未及，“年初公佈的《財政預算案》推出1,200億元紓困措施，力度已相當大。未料到第二輪措施力度更猛。”

香港抗疫起步早而力度大

相比起新加坡、韓國、歐洲等地，謝國樑表示，香港應對疫情表現不俗，至少目前為止並無發生大規模的社區感染，社會仍維持基本運作。而且香港在抗疫紓困上亦走得較前，令社會更快重回正軌，“因應上年發生的社會事件，其時政府已推出一系列紓困措施，令後來的疫情衝擊得以減輕。”

“去年反修例事件持續多月，零售業已飽受衝擊，零售業指數連跌13個月，二月份的跌幅更超過四成，估計未來兩個月情況將更壞。但因政府及時推出800多億元保就業措施，力度相當大，令失業率不至嚴重惡化。雖預期未來失業率還會上升，但只要升幅保持溫和，尚可維持接受水平。”

內地有效防控 最壞時期已過

至於內地疫情方面，謝國樑認為，不論在疫情控制還是經濟恢復上，內地均屬全球前列。過去數月，內地已摸索出一套有效防疫措施，包括保證醫療設施供應充足、封城、隔離、檢測排查、戴口罩、保持社交距離等。他

預期，內地不會重現如武漢般的大爆發，最壞時期已過去。但他亦提醒，由於疫情仍在歐美等地擴散，絕不能掉以輕心。

謝國樑續指，內地首季經濟收縮已是預期之中，估計負增長5%至10%恐難避免。但預料第二季將出現強勁反彈，至於反彈程度則視乎環球經濟形勢，“從三月份中國採購經理指數來看，不論工業還是服務業，均出現了V形反彈。但由於全球經濟陷入深度衰退，製造業供應鏈斷裂，外需持續不振。即使內地全面復工復產，仍難以擺脫衰退的陰霾，難以保持全年6%增長目標。”

全球經濟惡化 港難獨善其身

國際貨幣基金組織及世界銀行均指出，全球經濟今年將陷入大衰退，經濟學人智庫估計，衰退幅度將達2.5%，但真正衰退程度還看疫情的發展。謝國樑分析，香港雖在疫情防控上表現不俗，但由於其開放外向型經濟特質，將難以在環球衰退下獨善其身。“今年香港具有溫和反彈的條件，但已難以靠內在動力實現正增長，問題是衰退的程度而已，估計負2%至3%是較可能出現的情況。”

To cope with the impact of the pandemic, the HKSAR Government has rolled out two rounds of anti-epidemic relief measures, totalling HKD290 billion, or about 10% of GDP. **Tse Kwok-leung, Head of Policy and Economic Research at BOCHK**, admitted that he did not expect the intensity of Hong Kong's measures to be so strong, “The HKD120 billion relief deal rolled out in the Budget earlier this year already has considerable intensity. Yet the second round of measures was even more intense.”

Hong Kong's anti-pandemic efforts have been early and strong

Tse said that Hong Kong has done well in dealing with the pandemic and maintaining basic operations. Moreover, Hong Kong has moved early in terms of relief measures to combat the pandemic, thus getting back on track faster, “The series of relief measures rolled out by the Government to

cope with last year's public incidents have reduced the impact of the subsequent pandemic.”

“The retail sector has been hit hard due to last year's anti-amendment incident which lasted for many months. The situation will likely be even worse in the next two months. However, the unemployment rate has not deteriorated severely due to the Government's timely employment retention measures. While unemployment is expected to rise at some point, a moderate rise will still be acceptable.”

The worst is over in the Mainland following effective control

In Tse's view, the Mainland is ahead of the world in pandemic control and economic recovery. The Mainland has mapped out a set of effective anti-pandemic measures over the past few months. He does not expect a major outbreak like that in Wuhan to be repeated in the Mainland, so the worst is over. Nevertheless, he cautioned that we must never let our guard down since the pandemic is still spreading in Europe and the United States.

Tse added that the Mainland's economy has been projected to contract in 1Q20, with an unavoidable decline of 5% to 10%. But a strong rebound is expected in 2Q20 and the extent of the rebound hinges on the global economic situation, “China's Purchasing Manager Index in March showed a V-shaped rebound. However, the deep global recession makes it difficult to keep the annual growth target of 6% even if work and production resume fully in the Mainland.”

Hong Kong unlikely be spared from global economic deterioration

Both the International Monetary Fund and the World Bank have noted that the global economy will fall into a major recession this year, but the real extent of the recession will depend on the development of the pandemic. Tse explained that although Hong Kong has performed well in controlling the pandemic, it will unlikely be spared from the global economic recession because it is an open and export-oriented economy. “Hong Kong is in reasonable shape for a moderate rebound this year, but it can no longer rely on its own strengths to drive growth. The only question is the extent of the decline, which is likely to be 2% to 3%.”



中銀升級支援 中小企及時雨

BOCHK enhances timely relief measures for SMEs



莊芳毅 Johnson Chong

新冠肺炎疫情對本地經濟構成沉重打擊，不少大型銀行、機構均推出一系列紓困措施，協助本地中小企業渡過難關。中銀香港工商金融部副總經理莊芳毅指出，中銀早於二月初已率先推出支援措施，是首間推出類似措施的銀行，涵蓋貸款支援、抗疫物資保障、費用寬免等範疇。

With the COVID-19 pandemic hitting the Hong Kong economy hard, many large banks and organizations have introduced relief measures to help local SMEs overcome difficulties. **Johnson Chong, Deputy General Manager of Commercial Banking Department at BOCHK**, said that BOCHK was the first bank to roll out such relief measures. The measures it rolled out in early February include those for loan support, guaranteed anti-epidemic supplies, and fee waivers.

中銀香港抗疫防疫金融支援措施

BOCHK's financial support schemes amid the epidemic

物業按揭貸款延期還本安排

Principal moratorium for mortgage loans

為紓緩受疫情影響之個人或工商客戶的每月供款壓力，包括但不限於從事或受僱於零售、餐飲、運輸、旅遊酒店、娛樂服務等，可就其按揭貸款申請延期還本，為期六個月，期內只需繳付利息。

This scheme aims to relieve the pressure of making monthly repayments for individual and commercial customers who are affected by the COVID-19 pandemic, including but not limited to those in the retail, food and beverage, logistics, tourism, hospitality and entertainment industries. Customers may apply for principal moratorium of up to 6 months. They only have to make interest payments during such period.

中小企抗疫專項貸款計劃

Special loan scheme for SMEs to relieve pandemic impact

為支援中小企應對疫情，為符合貸款條件的客戶提供綠色審批通道，安排特快貸款審批。計劃提供特惠利率，免貸款手續費，最高貸款額為200萬元，還款期長達60個月。

This scheme aims to support SMEs amid the pandemic by providing eligible customers with express loans. The scheme offers preferential interest rates and a handling fee waiver. The maximum loan amount is HKD2 million, with a repayment period of up to 60 months.

支持保障抗疫物資供應

Support for ensuring supply of medical resources

協助客戶優先辦理與採購抗疫物資相關的開戶、全球匯款、支付結算和捐贈，一律免收手續費。針對生產和經營衛生防疫、醫療產品等防護抗疫設備和物品的工商企業，提供資金支援。

BOCHK will give priority to customers in processing account opening, global remittance, payment settlement and donation related to the purchase of anti-epidemic supplies. All handling fees will be waived. BOCHK will provide financial support to enterprises that manufacture or are engaged in medical and anti-epidemic supplies, protection equipment and pharmaceuticals.

申請詳情

Application details

申請時間：截至2020年6月30日

Application period: Till 30 June 2020

申請資格 Eligibility:

- 於中銀供款一年或以上
- 過去12個月還款紀錄正常
- 個人客戶、公司客戶、空殼公司
- Made repayments to BOCHK for one year or more
- Normal repayment records in the past 12 months
- Individual customers, corporate customers, shell companies

申請時間：截至2020年6月30日

Application period: Till 30 June 2020

申請資格 Eligibility:

- 營運半年或以上中小企業
- SMEs operating for 6 months or more

申請時間：即日起至另行通知

Application period: From now till further notice

申請資格 Eligibility:

- 所有個人客戶及企業客戶
- 匯款收款人為“指定慈善機構”或匯款用途與抗疫有關
- All individual and corporate customers
- The remittance recipient is a “designated charity” or the purpose of the remittance is anti-pandemic-related

延長到期保費寬限期**Insurance premium payment grace period**

若客戶未能如期繳交中銀人壽指定人壽保險計劃的保費，保費寬限期可延長至2020年6月30日。其中因逾期繳費而失效的保單，如遇索償情況將照常賠付。另外，客戶可於保費寬限期前申請復效，並獲豁免健康申報及逾期交保費利息。

BOCHK will extend the grace period for premium payment to 30 June 2020 if customers are unable to pay on time their premium of the designated life insurance plans of BOC Life. For insurance policies that have lapsed due to overdue payment, compensation will be paid as usual in the event of a claim. In addition, customers can apply for reinstatement before the premium payment grace period and get exemption from health declaration and interest on overdue premiums.

申請時間：即日起至2020年6月30日

Application period: From now till 30 June 2020

申請資格 Eligibility:

- 指定中銀人壽保單
- Designated BOC Life policies

提供費用優惠或豁免**Fee concessions or waivers**

推出多項電子服務費用優惠，方便客戶使用手機、網上及電話銀行等（例如：Boc Bill）。此外，客戶如因特殊情況未能依時償還按揭、私人貸款及信用卡貸款，可申請豁免相關罰息、利息及逾期還款手續費。

BOCHK has introduced a number of fee concessions for its electronic services in order to facilitate customers' use of electronic platforms such as Mobile, Internet and Phone Banking (e.g. BOC Bill). In addition, customers may apply for waivers of relevant penalties, interests and late payment fees if they fail to repay their mortgages, personal loans and credit card loans on time due to special circumstances.

申請時間：截至2020年12月31日

Application period: Till 31 December 2020

支援分期貸款**Supportive installment loans**

推出支援分期貸款，協助受疫情影響的客戶改善現金周轉需要。計劃針對零售、飲食、運輸、旅遊、酒店及娛樂等客戶，豁免所有申請手續費。

BOCHK has rolled out supportive installment loans to help customers affected by the pandemic improve their cash flow. This scheme waives all application fees for customers in the retail, food and beverage, logistics, tourism, hospitality and entertainment industries.

申請時間：截至2020年6月30日

Application period: Till 30 June 2020

申請資格 Eligibility:

- 無最低月入要求
- 包括零售、餐飲、運輸、旅遊（包括酒店）、娛樂（如戲院、卡拉OK等）等從業員
- No minimum monthly income requirements
- Including people engaged in the retail, food and beverage, logistics, tourism (including hospitality) and entertainment (e.g. cinemas, karaoke) industries

特區政府“中小企融資擔保計劃”**HKSAR Government's SME Financing Guarantee Scheme**

為協助各行各業應對2019新冠肺炎疫情影响，特區政府為合資格企業的獲批貸款提供100%信貸擔保。

最高貸款額為六個月僱員薪金及租金總和或400萬元，以較低者為準，年利率為香港最優惠利率減2.5%（或等值）。還款期最長三年，為減輕還款壓力，申請貸款企業可選擇首六個月還息不還本。

The HKSAR Government will provide 100% guarantee coverage for eligible enterprises' approved loans to help them cope with the impact of the COVID-19 pandemic.

Businesses can borrow up to the total amount of rent and wages for 6 months, or HKD4 million, whichever is lower. The annual interest rate would be 2.5% less than Hong Kong's prime lending rate (or equivalent). The loan has to be repaid within the maximum period of 3 years. To reduce the burden of repayment, applicants may opt for a principal moratorium for the first 6 months.

申請時間：截至2021年4月19日

Application period: Till 19 April 2021

申請資格 Eligibility:

- 企業在2019年12月底前，必須已營業至少3個月
- 申請人須證明自2020年2月起的任何單月營業額較2019年任何季度的平均每月營業額下跌30%或以上。
- Businesses must have been operating for at least 3 months before the end of December 2019.
- Applicants are required to demonstrate that they have suffered at least a 30% decline in sales turnover in any month since February 2020 compared with the monthly average of any quarter in 2019.

香港中華總商會會員查詢專線

CGCC Member' Enquiry Hotline: 3982-6533 / 3982-6801

如欲申請以上計劃：請致電3988-2128或親身到全線中銀香港分行

To apply for the above schemes: Please call 3988 2128 or visit any BOCHK branch

編按：上述內容為本會網上講座“疫情下經濟及中小企抗疫支援措施”撮要。

P.S. This is an abstract of the Chamber's webinar about COVID-19 supporting measures for SMEs.



固本清源 養生抗疫

Stay Strong Against the Pandemic

中醫治療傳染病已有 1700 年歷史，自有一套獨特的防疫理論。《皇帝內經》有云：“正氣內存，邪不可干”，要有效抵禦疫症，必先從鞏固“正氣”，提升自身免疫力着手。香港註冊中醫學會會長陳永光以傳統中醫智慧，提出兩帖適合港人體質的預防藥方，以及三款食療湯水，望可助普羅大眾抗疫。

With more than 1,700 years of experience in treating contagious diseases, Chinese medicine certainly has a unique theory for preventing epidemics. According to *Huangdi Neijing* (The Yellow Emperor's Inner Canon), “when healthy energy is well stored inside the body, no evil can cause interference”. To effectively battle epidemics, the first step is to fortify positive energies to improve our own immunity. To help the public fight the virus, **Chairman of Hong Kong Registered Chinese Medicine Practitioners Association CHAN Wing-kwong** rode on the wisdom of traditional Chinese medicine and proposed two preventive herbal decoctions and three therapeutic soups that are suitable for Hong Kongers.

疫情之初，坊間出現不少似是而非的藥方，聲稱可治療肺炎。故此香港註冊中醫學會與大學教授合作，希望研究切合香港環境及港人體質的藥方。陳永光強調，中醫治病講求實據，須因時因地，採用不同藥方，“2003 年‘沙士’時，許多人建議用板藍根，今次我們則建議將板藍根配合其他藥材使用，效果會更佳。要鞏固‘正氣’，切忌胡亂用藥，不然會令‘正氣’虛弱，出現反效果。”

抗疫妙方 惠澤萬民

陳永光續指，目前雖尚未研發出新冠肺炎的疫苗或特效藥，但內地以中西醫結合治療，效果十分理想，中醫可說發揮了特效藥的效果。他解釋，新冠肺炎屬中醫“疫病”範疇中的“濕毒疫”，要有效預防此疫，需透過提升免疫力，激發自身的抗病和康復能力，則身體自不會受病毒影響。“不少中藥正有固本強身之效。因此我們提出了兩帖預防藥方，希望可助市民抗疫。”

第一個預防藥方（見表一），適合體質壯實的人士使用。陳永光解釋，中醫對不同體質有細緻的劃分，一般來說，本身較少病痛、消化功能較佳、

不會吃一點生冷之物便胃脹者，則多屬壯實體質。香港屬於嶺南地域，濕氣較重，而此藥方中既有健脾胃之藥，也有祛濕之藥，正有清肺解毒，祛濕化濁功效。

而第二個藥方（見表一），則適合體質偏虛寒，大便溏薄的人士。“平時面色不佳，跑一點樓梯便不夠氣，容易染上風寒者，則多屬於此類體質。新冠肺炎的特點，是會影響肺和腸胃，因此在挑選藥材上，會以增強胃部和肺部健康為本。”陳永光表示，此藥方中的黃芪、白朮、防風，在中醫古方中稱為“玉屏風散”，可增強體質和免疫力，現代藥理研究也印證這點，所以此方推出以來大受好評。

食療保健 蓮花清瘟

中醫理論有養生、保健、預防之說，要收保健之效，傳統食療湯水可謂不二之選。陳永光分析，新冠肺炎主要影響肺部，因此要潤肺；而正氣與脾臟相關，補氣必先健脾，所以在選擇湯水材料時，須以此為本。“我們建議三款食療湯水（見表二），皆甘潤平和，固本培元，可健脾潤肺，老少咸宜。脾強則臟腑健，肺清則鼻咽潤，可起到抗病、保健效果。因此即使疫情過去，日常也可飲用。”

此外，不少市面中成藥也有治療肺炎功效。陳永光指出，藿香正氣片和蓮花清瘟膠囊，皆獲國家中醫藥管理局肯定，具有預防和治療此病功效。他解釋，藿香正氣片藥方其實早在宋代《太平惠民和劑局方》已有記載，現代藥理研究亦證實，有解熱、抗炎、抗病毒、調節免疫、保護腸胃等功用。

至於蓮花清瘟膠囊，是“沙士”時期研發出來的新藥。其藥方彙集了漢代“醫聖”張仲景《傷寒論》治瘟疫的“麻杏石甘湯”、明代吳又可《溫疫論》治瘟疫用大黃，以及清代吳鞠通《溫病條辨》的銀翹散，

同時結合現代科研發現、具抗病毒、抗炎、增強免疫力等功效之中藥研製而成，對新冠肺炎、流感、咳嗽均有功效。🌀

編按：上述內容為本會網上講座“養生抗疫”撮要。

Hong Kong Registered Chinese Medicine Practitioners Association is working with university professors to develop herbal decoctions that are suitable for the Hong Kong environment and the physique of Hong Kongers. Chan emphasized that in Chinese medicine, facts and evidence are the requisites for treating illnesses. Therefore, herbal decoctions are administered according to current circumstances of the specific location.

Anti-virus decoctions to promote general fitness for all

Chan added that while vaccines or effective cures that can combat COVID-19 are yet to be developed, treatments that integrate Chinese and western medicine used in the mainland of China have shown positive outcomes. He explained that effective disease prevention is achieved by improving our immunity and invoking our own abilities to fight the disease and to recover, which could help us remain unaffected by the virus. “Many Chinese herbs have properties that strengthen our resilience. Therefore, we propose two preventive herbal decoctions and hope they can help the public stay healthy against the virus.”

The first preventive herbal decoction (see table 1) is suitable for people who are physically strong. Chan explained that physically strong people are generally those who do not fall sick easily, have good digestion, and do not feel bloated after having raw or cold food. As Hong Kong is situated in the rather damp Lingnan area, this decoction contains herbs that replenish the spleen and stomach, as well as remove dampness, which can help clear the lungs, detox, remove dampness and disperse turbidity.

The second decoction (see table 1), on the other hand, is suitable for people who tend to be weak and cold, and whose bowel is loose. “Those who do not usually look well, who feel short of breath after walking up some stairs, and who easily catch a cold



陳永光 Chan Wing-kwong

belong to this group. As COVID-19 affects the lungs and the gastro-intestinal tract, herbs are selected to strengthen the health of the stomach and the lungs.”

Stay healthy with a therapeutic diet; lotus elements can cure wide-spread disease

Traditional Chinese medicine believes in promoting and keeping good health and disease prevention. To stay healthy, traditional therapeutic soups are ideal supplements. Chan analyzed that as COVID-19 mainly affects the lungs, nourishing this organ is a must. Positive qi is related to the spleen. To invigorate qi, the spleen must be replenished. Therefore, soup ingredients must be selected based on these requirements.

Besides, quite many over-the-counter prepared Chinese medicines are effective in treating pneumonia. Chan pointed out that both “Huoxiang Zhengqipian” and “Lianhua Qingwen Jiaonang” have been recognized by the National Administration of Traditional Chinese Medicine as having properties for preventing and curing this disease.

“Lianhua Qingwen Jiaonang” is a new drug developed during the “SARS” outbreak. Combining modern discovery in science and research, it is made of Chinese herbs with anti-viral, anti-inflammatory, and immunity boosting properties. It is effective for treating COVID-19, influenza and coughs. 🌀

P.S. This is an abstract of the Chamber’s webinar about Chinese medicine against the pandemic.

(表一) 香港註冊中醫學會建議預防藥方

(Table 1) Preventive herbal decoctions recommended by Hong Kong Registered Chinese Medicine Practitioners Association

	新冠肺炎預防方一號 Decoction 1 for preventing COVID-19 (適合體質壯實，消化功能佳人士) (suitable for people with stronger physique and good digestion)	新冠肺炎預防方二號 Decoction 2 for preventing COVID-19 (適合體質偏虛寒，大便溏薄者) (suitable for people who tend to be weak and cold, and with loose bowel)
藥材 Herbs	金銀花10克，連翹10克，板藍根10克， 蘆根10克，桑白皮10克，白朮10克， 藿香8克，生甘草3克 Japanese honeysuckle flower 10g, weeping forsythia capsule 10g, isatidis radix 10g, reed rhizome 10g, white mulberry root-bark 10g, largehead atractylodes rhizome 10g, cablin patchouli herb 8g, raw liquorice root 3g	黃芪15克，白朮10克，蒼朮10克， 防風10克，藿香10克，板藍根10克， 銀花10克，連翹10克 milkvetch root 15g, largehead atractylodes rhizome 10g, atractylodes rhizome 10g, divaricate saposhnikovia root 10g, cablin patchouli herb 10g, isatidis radix 10g, Japanese honeysuckle flower 10g, weeping forsythia capsule 10g
功效 Efficacy	清肺解毒，祛濕化濁 Clears the lungs, detoxes, removes dampness and disperses turbidity	益氣固表，燥濕解毒 Invigorates qi and consolidates the exterior; alleviates dryness and dampness and detoxes
煎煮方法 (成人用量) Preparation (adult dosage)	用三碗水浸泡藥材30分鐘，大火煮沸，然後用中火再煮，保持沸騰20分鐘，隔渣取汁，約得一碗半藥汁，早晚分服，每日一劑。建議服用一個星期，可達預防效果。 Soak the herbs with 3 bowls of water for 30 minutes. Bring the mixture to a boil before lowering the heat to medium and keep boiling for 20 minutes. Sieve to obtain approximately 1½ bowl of the decoction. Divide the decoction in two halves for taking once in the morning and once at night. The decoction is recommended to be taken daily for one week to obtain preventive benefits.	

(表二) 香港註冊中醫學會建議保健食療方

(Table 2) Therapeutic soups recommended by the Hong Kong Registered Chinese Medicine Practitioners Association

	保健食療方一 (潤肺健脾湯) Therapeutic health supplement 1 (Nourishing soup for the lungs and the spleen)	保健食療方二 (滋陰潤肺湯) Therapeutic health supplement 2 (Nourishing soup for yin and the lungs)	保健食療方三 (清補涼健脾湯) Therapeutic health supplement 3 (Spleen-nourishing qingbaoliang soup)
藥材 Herbs	無花果5錢、淮山8錢、 百合5錢、沙參5錢、蓮子5 錢、北杏5錢、蜜棗1枚 Figs 5 mace, Chinese yam 8 mace, lily bulb 5 mace, coastal glehnia root 5 mace, lotus seeds 5 mace, bitter apricot kernels 5 mace, dried date 1 piece	淮山8錢、百合5錢、南杏5 錢、北杏1錢、蜜棗1粒、沙參 5錢、玉竹3錢 Chinese yam 8 mace, lily bulb 5 mace, sweet apricot kernels 5 mace, bitter apricot kernels 1 mace, date 1 piece, coastal glehnia root 5 mace, fragrant solomonsal rhizome 3 mace	淮山8錢、茨實6錢、百合6 錢、生薏米6錢、元肉5錢、 蓮子5錢、陳皮1角 Chinese yam 8 mace, fox nuts 6 mace, lily bulb 6 mace, raw coix seeds 6 mace, longan 5 mace, lotus seeds 5 mace, mandarin peel 1 slice
功效 Efficacy	固本培元，健脾潤肺，具防外感及保健作用 Fortifies existing strength and nurtures resistance; nourishes the spleen and the lungs; effective for flu prevention and as health supplement.		
煎煮方法 Preparation	將上述材料溫水洗淨後，泡進冷水20分鐘，然後大火煮沸後，小火再煲15分鐘。每天煲一次，適合四至五人家家庭飲用。 Clean and rinse the above ingredients with warm water, then soak in cold water for 20 minutes. Bring the ingredients and water to a boil and turn down the heat to low to simmer for 15 minutes. Prepare once a day. Suitable for consumption by a family of 4 to 5.		

線上有新意 藝術無疆界

Innovative Cyberspace Borderless Art



若要數2020年的關鍵詞，“遙距”想必是其中一個熱門之選。疫情之下，辦公、學習，以至聆訊、看病，統統在線上處理。在藝術界，遙距力量同樣發揮了意想不到的效果。

If we are to select a keyword for 2020, “remote” is undoubtedly one of the prospective candidates. With the present epidemic striking, various matters, from work and learning to legal hearing and medical consultation, are now handled online. In the art scene, the power of “remote” is also achieving surprising results.

疫情蔓延，對不少行業而言也許這是最壞的時代。然而對於新概念的開拓，這可能是最好的時代。人們羈困家中，帶動了不少新發展，其中一則比較有趣的新聞，就是美國紐約大都會藝術博物館特意提供40萬藝術品圖像，讓最近大熱的任天堂遊戲《動物森友會》玩家免費下載，實行寓遊戲於藝術欣賞。

線上賞藝 樹立新風

藝術圈中的新舉措，當然不只於此。



以本地為例，巴塞爾藝術展是年度香港藝壇盛事，今年的展會取消，並首度推出網上展會。結果從各個畫廊反應來看，即使改為線上模式，銷情依舊穩定，可見線上藝術買賣以至觀賞，或許有望逐漸成為新常態。

在香港三月屬藝術月，是本地藝壇重要月份。然而今年鑑於疫情，原定活動未能如期舉行。ART Power HK 推出網上平台，讓全球藝術愛好者隨時隨地感受香港藝術的活力及多樣性。期間城中多個合作夥伴將透過網上平台分享他們舉辦的各類型活動及展覽。

ART Power HK 是由本地藝術界自發合辦的非商業計劃，致力繼續推動香港藝術發展。計劃凝聚藝壇來自不同範疇的合作夥伴，以別開生面的方式呈現本地多元、開放且靈活的藝術生態。

節目豐富 形式多樣

觀其網站，目前已有不少畫廊導賞、藝術家訪談、工作室訪問，以及由收藏家及本地和國際業界名人為講者的網上講座節目。機構期望這次舉動可令本地公眾參與，令本地藝術發展不但不因疫情萎縮，甚至可以新形式蓬勃發展。ART Power HK 工作小組亞洲協會香港中心行政總監孟淑娟表示：“我們相信藝術能夠把人們連繫



起來。來自不同範疇的合作夥伴紛紛發起響應，除了反映香港人‘凡事皆可能’的處事態度，也見證了香港藝術界的力量。”

節目方面，ART Power HK 每周四透過 Zoom 舉行網上座談會，內容頗為多元化，涵蓋藝術發展、結合古跡空間、虛擬展覽等議題，請來藝術家、畫廊東主等不同人物暢談己見。此外，亦有藝術家介紹、網上讀書會、展覽、工作室等不同節目，例如：網上刺繡班、土瓜灣社區主題展覽、以中日女性的審美偏好為題的展覽等，題材獨特同時兼顧本地與國際。

ART Power HK 將繼續舉辦不同活動，如在六月，將展出曾在香港生活和工作的著名德國攝影藝術家邁克爾·沃爾夫 (Michael Wolf, 1954-2019) 的作品、多位日本藝術家的木刻版畫創作，以及本地藝術家翟宗浩的水墨作品。🌀

The spread of the epidemic may spell the worst of times for many sectors. For the advancement of novel ideas, however, it might be the best of times. Lockdown for people has facilitated many new developments. One interesting piece of related news is about the Metropolitan Museum of Art in New York, US. The institution allows players of the trending Nintendo video game Animal Crossing to download the its 400,000 artistic images for free so that people can appreciate artworks while enjoying their game.

Online viewing as a new trend

New measures in the artistic world, of course, are not limited to this. Take the local example of Art Basel, an annual major art event in Hong Kong. The exhibition for this year was canceled, and there was online viewing for the first time. From the feedback of the galleries, sales were still stable with the online mode. From this experience, it can be expected that online art sales and even viewing could become a new norm.

March is the arts month for Hong Kong and is important for the local art community. However, many events could not take

place as scheduled due to the epidemic. ART Power HK has introduced an online platform so that art lovers all over the world can feel the vibrancy and variety of Hong Kong art any time. The scheme will be extended, in which many partners in town share their various events and exhibitions via the online platform.

ART Power HK is an organically-grown, non-commercial collaborative campaign initiated from the Hong Kong art community with a desire to maintain momentum for the Hong Kong art scene. The scheme unites partners from various sectors across the art scene, striving to showcase Hong Kong's diversified, open and resilient art ecosystem.

Wide-ranging interesting events

We can see from ART Power HK's website that there are already numerous guided tours as well as artist and workshop interviews. There are also online talks by

collectors as well as local and international luminaries. The organizer expects that the campaign can attract participation from locals, so that the development of Hong Kong art does not shrivel but can even enjoy remarkable development.

S Alice Mong, Executive Director at Asia Society Hong Kong Center and a member of ART Power HK's working group, said: "We believe that the arts connect. It is testament to both the power of the arts in Hong Kong and the city's can-do attitude that partners from every sector of the industry have come on board to support the ART Power HK initiative."

As for the events, ART Power HK hosts online talks by Zoom every Thursday. The programs are rather varied, covering topics like art development, heritage spaces and virtual exhibitions, inviting artists and gallery owners to share their views. There are also various programs like artists in focus, an online book club, exhibitions and workshops. Examples include online

stitching classes, a thematic exhibition of the To Kwa Wan neighborhood, and an exhibition on the traditional feminine beauty ideal in China and Japan. Not only are the subjects unique, but they also take care of both local and international interests.

ART Power HK will continue to host various events. In June, these include several exhibitions: works by the celebrated German photographer Michael Wolf (1954-2019), who lived and worked in Hong Kong; woodblock printing works by several Japanese artists; and ink wash paintings by local artist Chak Chung-ho.

關於活動的最新詳情，可參閱 ART Power HK 的網站：

For details of recent events, please refer to ART Power HK's website:

www.artpowerhk.com/?locale=zh-HK



松木書櫃 (胡桃木色)
W42" x D14" x H72"



松木客廳櫃 (胡桃木色)
W78" x D13" x H36"



櫥木書櫃 (仿古色)
W48" x D12" x H60"



櫥木書櫃 (胡桃木色)
W40" x D14" x H36"



櫥木餐檯 (胡桃木色)
W48" x D30" x H30"

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勞資同心抗“疫”境

Concerted Effort to Combat Pandemic by Employers and Employees

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



這段艱難的時刻，勞資雙方更應團結抗擊“疫”境，若企業在首輪“防疫抗疫基金”中獲得資助得以稍為喘息，應把員工留住，盡量不要裁員。

During this difficult time, both employers and employees should be united to combat the COVID-19 pandemic. Businesses that are able to take some respite having received funding from the first round of the Anti-epidemic Fund should keep their employees and not lay off any of them.

五一勞動節迎來的五一黃金周，本來是香港旅遊業生意最旺季度之一，也為本港零售和餐飲業帶來可觀銷售額。可是，2019年下半年的黑暴襲港，旅遊、零售及餐飲業早已奄奄一息，加上在新冠病毒疫情的陰霾下，過去數個月的境況更是雪上加霜，五一黃金周亦告驟然失色。

暫且不論五一黃金周流失的旅客數字，單論去年的黑暴事件對本港旅遊、零售及餐飲業已造成重創，多項旅遊界盛事被迫被消，例如“香港龍舟嘉年華”、“香港單車節”、“香港美酒佳餚巡禮”等，連同受疫情所拖累，可以吸引大量旅客訪港的“新春國際匯演”，以及復活節長假期的旅遊旺季，經營狀況全都不復去年盛況。

旅客劇跌失業飆升

旅遊業是香港四大經濟行業之一，按就業人數分類還包括零售業和餐飲業，就業人數合共超過25萬人，佔四大經濟行業的總就業人數接近15%。雖然人數不是四大經濟行業最多，但旅遊業聘用大量基層人士，一旦旅遊業表現遜色，行業僱員首當其衝，影響人數和層面十分廣泛。

早前香港旅遊發展局公佈的首季訪港旅客數字，二月份不足20萬人次，即平均每日不足7,000人次。三月份境況更見慘淡，初步只有約8.2萬人次，按年下跌近九成九，訪港旅客由三月中之前平均每日3,000至4,000人次，急跌至三月下旬約300人次。到了四月初更不足100人。連鎖反應下，2020年一月至三月的失業率顯著上升0.5個百分點，攀至4.2%，超過九年來的高位。

裁員潮一觸即發

疫情的威脅令旅遊業陷入停頓，亦對與消費相關的行業造成沉重打擊，使到零售、住宿及膳食服務業的就業情況進一步惡化，有關行業合計的失業率急升至6.8%，就業不足率亦飆升至3.9%。其中，餐飲業的境況尤其嚴峻，失業率和就業不足率分別攀升至8.6%和5.4%。隨着人流和貨物流急跌，運輸業的就業不足率亦明顯上升。其他行業例如建造業的失業和就業不足情況亦急劇惡化，上升至8.5%及7.1%。

部分行業的失業率已經攀升至2003年沙士時的高峰水平約8.6%，是疫情下最令人關注的事情之一。早前有預測指香港整體失業率會升至約5%，在旅遊業難以短期內復甦的因素影響下，零售、酒店、食品服務及建築等行業的失業情況將會更為嚴重。數個月來，政府提出了很多加強保持社交距離的防疫措施，各行各業的營運均直接受到影響，它們的生意額大跌，很多企業尤其是中小企紛紛陷於倒閉的險境，一浪又一浪的減薪、裁員潮持續出現，大規模裁員潮更是一觸即發，隨時造成大量失業人口，更可能直接令到很多家庭陷入困境。

810億保就業創職位

面對這次史無前例的挑戰，特區政府先後推出兩輪“防疫抗疫基金”，當中不少是援助企業的措施，包括向零售商戶、持牌食肆、持牌旅行社等發放8萬至20萬元津貼、透過向僱主提供有時限的財政支援，協助保留原本會被遣散員工的810億元“保就業，創職位”計劃、向企業提供合共8億元支援以應用更多科技、優化“中小企融資擔保計劃”等，目的就是協助本港企業繼續經營，繼而保住員工的就業，從而減輕企業和市民的財政負擔。

金融管理局也提出一系列增加銀行體系流動性，紓緩中小企現金流壓力的防疫措施，包括下調銀行監管儲備

水平一半，釋放逾2,000億元借貸空間，還有以回購交易形式從美國聯儲局獲得美元，再拆借予本地銀行等，以鼓勵銀行靈活運用流動資金支援借貸。多輪措施後合共釋放約一萬億元供貸空間。

業主須與商戶共渡時艱

與此同時，商舖或商場業主亦要有所承擔，在整個社會面對困境下，不能再砌詞推搪，須響應政府的公開呼籲，與商戶共渡時艱，主動減免租金。

一如首輪金額高達300億元的“防疫抗疫基金”，立法會財務委員會火速安排會議討論第二輪基金的撥款申請。不過，有別於首輪基金於今年2月下旬獲財委會通過，政府陸續開始

The Labour Day Golden Week beginning on 1 May normally not only is one of the most prosperous seasons for Hong Kong's tourism sector, but also generates considerable sales for Hong Kong's retail and F&B industries. However, the tourism, retail and F&B sectors were already struggling feebly for survival due to the Black Terror incident hitting Hong Kong in the second half of 2019. This, coupled with the overhang of the COVID-19 pandemic, made the situation even worse in the past few months, with the Labour Day Golden Week also losing its lustre.

Putting the loss of tourist numbers during the Labour Day Golden Week aside, last year's Black Terror incident alone has dealt a severe blow to the tourism, retail and F&B sectors in Hong Kong. Many tourism events had to be called off, such as the Hong Kong Dragon Boat Carnival, Hong Kong Cyclothon, and Hong Kong Wine & Dine Festival. Coupled with the negative impact of the pandemic, the International Chinese New Year Night Parade which normally attracts a large number of visitors to Hong Kong and the Easter Long Holiday which is a high season for tourism, business conditions are not as prosperous as last year.

Tourist numbers plummeted while unemployment shot up

Tourism is one of Hong Kong's four pillar

發放資助的安排，第二輪基金通過後仍需要一些時間預備才能發放，這對時刻面對被裁風險的員工來說，難免有遠水不能救近火的感覺。

在這段艱難時刻，勞資雙方應本着同舟共濟的團結精神，同心合力抗擊“疫”境，尤其是疫情重創經濟和就業市場，撐企業、保就業已成全球各國政府的共識，加上預期香港經濟的復原過程，將較2003年沙士或2008年金融海嘯更困難和漫長，若企業在首輪“防疫抗疫基金”中獲得資助，包括零售、食物、運輸、會議展覽、持牌賓館、旅行代理商及藝術文化界等行業，它們在取得資助後得以稍為喘息，應把員工留住，盡量不要裁員。👉

economic sectors. Including retail and F&B, it employs over 250,000 people, accounting for nearly 15% of total employment across the four pillar economic sectors. Although not the highest total number of employees among the four pillar economic sectors, the tourism sector employs a large number of people from the grass roots, so once the sector performs poorly, its employees will bear the brunt, affecting a wide range of people on many different levels.

According to data announced earlier by the Hong Kong Tourism Board for the first quarter of the year, the number of visitors to Hong Kong fell below 200,000 in February, or an average of fewer than 7,000 per day. The situation was even worse in March. The initial number of visitors was only about 82,000, a year-on-year drop of nearly 90%. Visitors to Hong Kong fell sharply from an average of 3,000 to 4,000 per day before mid-March to about 300 per day in late March. The number fell to below 100 visitors per day by early April. Given the knock-on effect, the unemployment rate rose significantly by 0.5 percentage points in January-March 2020 to 4.2%, exceeding its nine-year high.

Surge in retrenchment is on the verge

The threat of the pandemic has brought tourism to a standstill and hit consumer-related industries hard, further exacerbating the employment situation in the retail,



accommodation and F&B sectors, where unemployment soared to 6.8% and underemployment to 3.9%. Among them, the F&B sector was particularly vulnerable, with unemployment and underemployment climbing to 8.6% and 5.4%, respectively. The transportation sector also saw a marked increase in underemployment amid a plummeting flow of people and goods. Unemployment and underemployment in other sectors, such as construction, also deteriorated dramatically, rising to 8.5% and 7.1%, respectively.

Some sectors saw unemployment shot up to the peak level of 8.6% during the 2003 SARS pandemic, one of the most pressing concerns amid the pandemic. Previous forecasts suggested that overall unemployment in Hong Kong would rise to about 5%, and unemployment in the retail, hotel, food service and construction sectors would be worsened by the tourism sector's difficulty in recovering in the short term. Over the past few months, the HKSAR Government has put forward many anti-epidemic measures to step up social distancing. Various industries are directly affected, with their business volumes falling dramatically. Many enterprises, especially SMEs, are at risk of closing down. Waves of wage reductions and layoffs continue to emerge and large-scale layoffs are on the verge of happening, which not only could result in massive unemployment, but also directly force many families into difficulties.

HKD81 billion for job protection and creation

Faced with this unprecedented challenge, the HKSAR Government has launched two rounds of the Anti-epidemic Fund, including many measures to assist businesses, e.g. HKD80,000 to HKD200,000 subsidies for retailers, licensed food outlets and licensed travel agencies, HKD81 billion job retention and creation scheme that provides time-limited financial support for employers to help them retain employees that would otherwise be laid off, HKD800 million support for businesses to apply more technology, and the enhanced SME Financing Guarantee Scheme, with the aim of helping Hong Kong enterprises to continue operation and safeguard employment, thereby reducing the financial burden on businesses and members of the public.

The Hong Kong Monetary Authority also rolled out a series of measures aimed at increasing the banking sector's liquidity and support SMEs in addressing cash-flow pressure, including halving the level of regulatory reserves to release a total of over HKD200 billion of lending capacity, as well as obtaining USD through repo transactions with the US Federal Reserve for lending to local banks to encourage them to deploy their liquidity buffers more flexibly to support lending. The several rounds of measures have released a total of about HKD1 trillion of lending capacity.

Property owners must tide over difficulties together with tenants

At the same time, shop or shopping mall owners must shoulder some responsibility. While the society as a whole is facing difficulties, they can no longer offer any excuses. Instead, they must respond to the Government's call and proactively reduce rents to tide over the difficult time with their tenants.

As in the case of the first round of the HKD30 billion Anti-epidemic Fund, the Financial Committee of the Legislative Council swiftly held a meeting to discuss the second round of funding applications. However, unlike the Government's arrangement to disburse funds soon after the Financial Committee approved the first round of the Fund in late February this year, the disbursement of funds in the second round will need some time for preparation, which makes it seem a slow remedy for employees who are at risk of being laid off at any moment.

During this difficult time, both employers and employees should work together to combat the pandemic in a spirit of solidarity. In particular, with the pandemic hitting the economy and job market severely, supporting businesses and safeguarding employment have become the consensus of governments around the world. In addition, Hong Kong's economic recovery is expected to be more difficult and lengthier than during the 2003 SARS pandemic and 2008 financial tsunami. Businesses that are able to take some respite having received funding from the first round of the Anti-epidemic Fund, including those in the retail, food, transportation, conference and exhibition, licensed hotels, travel agency, and arts and cultural industries, should keep their employees and not lay off any of them. 🌀

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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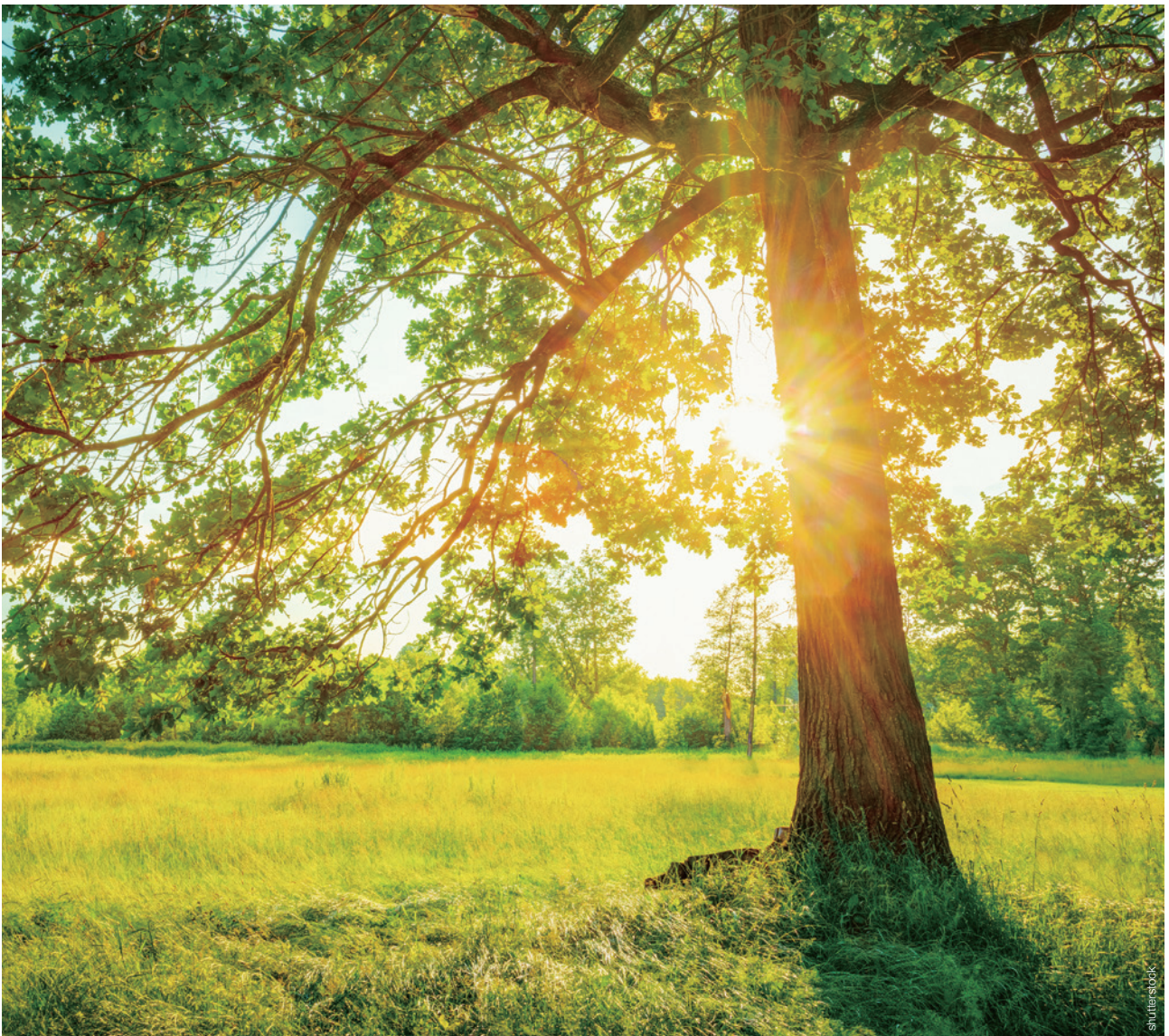
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化身樹醫生、樹偵探

A Doctor and Inspector for Trees



受強勁颱風吹襲後，街道上總是塌樹處處，工作人員都忙於清理，以便社會盡快回復正常。他們當中不乏專業的樹藝工作人士，包括樹藝師及攀樹師。究竟他們的實際工作為何？行業前景又如何？

In the aftermath of fierce typhoons, workers are always busy with cleaning up fallen trees littering our streets such that the normal operation of our society can resume as soon as possible. Amongst these workers are some arboriculture professionals, including arborists and tree workers. What exactly do they do? What is the prospect of the industry?

“樹藝師及攀樹師均是十分專業的工作，需具備專業知識、累積足夠經驗及考取相關專業資格，才能執行任務。”香港樹木學會會長李國文說。

在我們眼中，樹木都是一個樣子，但原來樹藝師需具備辨別本土生長200至300種樹木的理論知識，並要了解樹木的生長狀況、歷史、土壤環境等，同時能夠操作不同檢測儀器工具，分析樹木內部病害、倒塌風險、木質損傷程度等，為樹木進行治療及護理。

攀樹師則負責爬上樹木找出問題，清理枯枝、修剪及處理弱枝；提升樹冠，縮減樹冠，固定有危險枝幹；並掌握不同工具如手剪、手鋸、高枝剪、高枝鋸及電油鏈鋸等。兩者可謂一文一武，相輔相成，透過溝通配合共同解決樹木問題。

前綫求才若渴 累積資歷前景佳

李國文表示，現時本港有超過1,200名樹藝師和300名攀樹師，雖然樹藝工作者的數目逐年增加，但始終供不應求，因颱風不時襲港，塌樹時有發生。別以為只有在自然災害過後，樹藝工作者才有用武之地，今天的城市規劃、各項基建都重視綠化元素，郊野公園亦佔全港四成土地面積，保育樹木的工作變得愈來愈重要，對前綫人才非常渴求，樹藝行業可謂機遇處處。

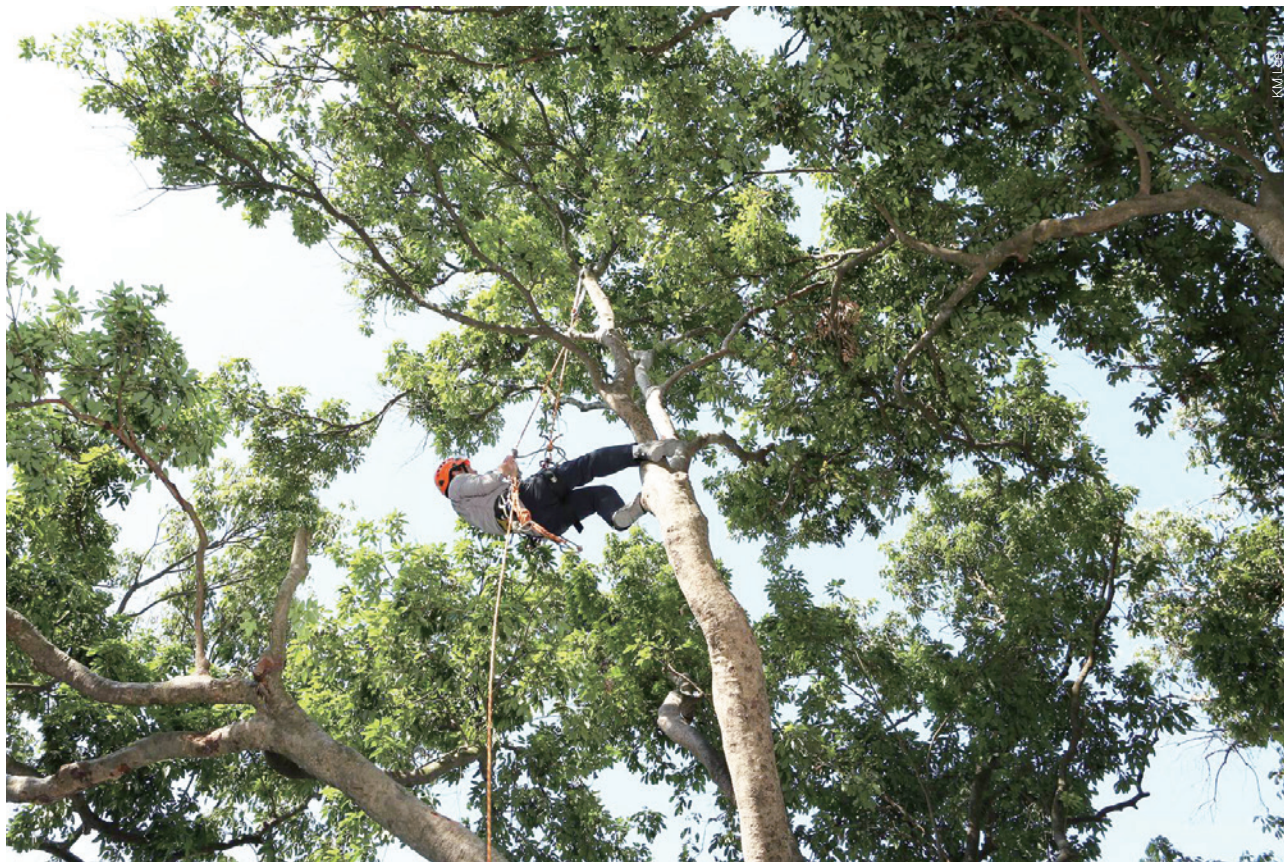
薪酬及前景方面，現時樹藝師入行起薪點約15,000港元，擁有5至6年經驗者，月薪可達30,000港元以上；攀樹師起薪點可達18,000港元，擁有3至4年經驗者薪金自然水漲船高，並可晉升至樹藝經理、項目經理等管理層，月薪可達40,000港元以上。



李國文 K M Lee

引入註冊制度 開辦課程考取認證

香港過往並無樹藝師及攀樹師的專業資格，如要成為專業註冊的樹藝師或攀樹師，便要申請報考並通過國際樹木學會 (ISA) 的考試制度。但自2005



身體推進法是樹藝工作者的攀樹常用方法。
The Body Thrust technique is commonly used for arboriculture workers for climbing trees.



聲納探測儀可以使樹藝師知道樹木內部的情况。
Using a sonic tomography, arborists can learn more about the internal conditions of a tree.



樹藝工作者在攀樹之前必先要有一套基本裝備。
Before conducting tree work, arboriculture workers must have a set of basic equipment ready to ensure safety.

年開始，李國文與中華樹藝師公會會長歐永森從美國陸續引入相關註冊制度，成為本港樹藝行業的領頭羊。

李國文亦於2007年成立香港樹木學會，開辦不同的樹藝課程，為有志投身樹藝行業的學員打好基礎，協助他們獲取職業認證。他對香港樹木學會的“電油鏈鋸使用及保養和樹木修剪證書（資歷架構第二級）”及“綜合攀樹證書課程（資歷架構第三級）”得到政府認可感到非常雀躍，更於2017年被納入政府資歷架構，並可申請持續進修基金，吸引不少有意從事樹木工作的人士報讀。而學員完成課程後可投身政府部門、綠化工程公司、園藝公司或樹藝公司等，出路十分廣泛。

入行需具經驗 無懼日曬雨淋

除香港樹木學會外，坊間教育機構如浸會大學、職業訓練局、香港專業教育學院及香港高等教育科技學院等均有開辦樹藝課程，惟李國文提醒：“這些課程以樹木管理為主，偏向後勤性質；而香港樹木學會的課程則較注重實務，亦更前綫，兩者取向不

同。事實上，樹木工作的工種從前綫到後勤都有，學員要小心選擇適合自己的課程。”

李國文補充，若想成為樹藝師或攀樹師，關鍵是要先累積前綫工作的經驗，樹藝師需有三年工作經驗，攀樹

“The work of arborists and tree workers is highly professional. To work on a commissioned task, they must be equipped with specialist knowledge, adequate experience and professional certification,” says **K M Lee, Chairman of TCHK.**

While many of us think all trees look more or less the same, arborists must possess the theoretical knowledge for identifying some 200 to 300 indigenous tree species, and at the same time, be able to operate different inspection tools for treating and caring for trees.

Tree workers, on the other hand, take charge of climbing up trees to locate issues, remove withered branches, prune

師亦需有一年半工作經驗。“工作起來並不輕鬆，因戶外日曬雨淋，樹上亦有很多蛇蟲，有時會被黃蜂螫傷；此外操作電油鏈鋸不當也很易受傷。有意入行的人士要有心理準備，最重要是注重安全和不怕辛苦；當你認真投入其中，便會發掘到它當中的趣味。”

即便如此，當談起工作意義時，李國文面上也不期然流露幾分自豪，“樹藝行業是與樹為伍的行業，我們的工作是救助樹木，同時保障市民大眾的安全。”

and treat weak branches. They must also have mastery of different tools. The two professions complement each other and solve tress issues together through communication.

Qualified frontline talents highly sought after and enjoy bright prospects

According to Lee, there are now more than 1,200 arborists and 300 tree workers in Hong Kong. While the number increases every year, arboriculture workers are still short in supply. With typhoons hitting Hong Kong from time to time, tree-falling is inevitable. Meanwhile, incorporating green elements in infrastructures is much valued in modern day urban planning. As a result,

tree conservation is increasingly important, and frontline talents are highly sought after. Opportunities abound in the arboriculture industry.

As for compensation and prospects, entry-level arborists earn about HKD15,000 a month, while those with five or six years of experience are paid up to HKD30,000 monthly. Novice tree workers earn HKD18,000 at the beginning, and the figure goes up with experience. After three to four years, one could be promoted to managerial positions like an arboriculture manager or a project manager, who are usually paid HKD40,000 or above.

Introducing registration system and organizing courses for qualification

In the past, there are no professional credentials for arborists or tree workers in Hong Kong. To become a professionally certified arborist or tree worker, one has to

pass the exams offered by the International Society of Arboriculture (ISA). Relevant registration systems, however, were gradually introduced since 2005.


Lee founded TCHK in 2007. He organizes different arboriculture programs such that students who aspire to work in arboriculture can build a strong foundation and earn professional certification. After graduating from these programs, students can be recruited by government departments, or companies engaged in greening projects, horticulture or arboriculture. A wide spectrum of job opportunities is available.

Experience and resilience to extreme weather conditions essential for landing the first job

Arboriculture programs are not only offered by TCHK, but also other educational institutes, such as Hong Kong Baptist University, the Vocational Training Council,

Hong Kong Institute of Vocational Education and Technological and Higher education Institute of Hong Kong. Lee alerted readers that, “These programs are focused on tree management and tend to be more about what is going on in the backend. The programs of TCHK, in contrast, are more practical and more frontline. Their approaches are different.”

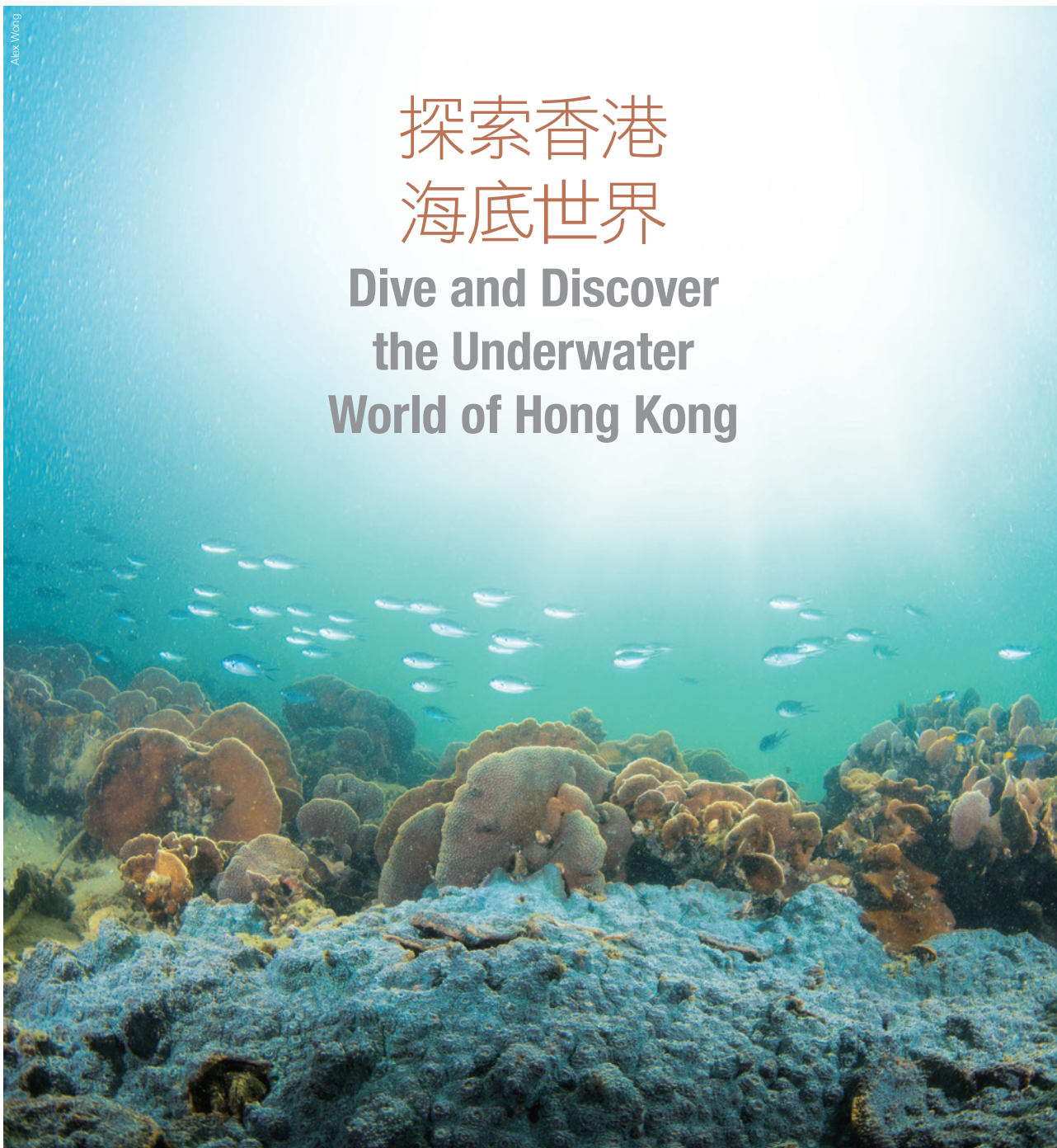
Lee added that those who want to become arborists or tree workers should be prepared to accumulate essential frontline experience. Arborists shall gain three years of work experience, and tree workers, 1.5 years. “The work is not easy at all. Those who want to join the industry should be prepared for it.”

That said, Lee did show some pride when he talked about the significance of his work. “Arboriculture is an industry to work side by side with trees. Our job is to save and help trees. We are protecting public safety, too.” 

Alex Wong

探索香港 海底世界

Dive and Discover the Underwater World of Hong Kong



或許許多欲親身一探海底世界奧妙的朋友，腦海首先浮現便是沖繩、馬爾代夫等潛水勝地。但香港潛水總會主席黃立基指出，原來潛水活動在香港相當流行，境內潛點同樣擁有優美的水下風光，有着豐富的生物多樣性，交織成多姿多采的海底世界。

According to **Alex Wong, Chairman of Hong Kong Underwater Association**, diving is a very popular activity in Hong Kong. Diving spots within Hong Kong waters offer amazing views and showcase a wealth of biodiversity.



每年香港潛水總會和漁農自然護理署會聯合舉辦香港潛攝比賽。
The annual Hong Kong Underwater Photo and Video Competition is a joint event organized by Hong Kong Underwater Association and the Agriculture, Fisheries and Conservation Department.

每逢到熱帶地區旅遊，浮潛和潛水例必成為不少旅客的必備行程，但先決條件是必須具備“潛水證”，才可自由地在海中潛水。黃立基表示，有興趣者和初學者可參加香港潛水總會屬會定期舉辦的

潛水訓練班，考獲開放水域潛水員資格。獲取資格後，便可在香港以至世界各地的潛水店租用潛水裝備或參加潛水活動。為確保安全，他建議初學者應在資深潛水員或教練的陪同下進行，累積經驗。他補充：“所有潛水活

動最少應該要二人一起進行，潛伴之間需要互相照顧，並透過特定手語在水底溝通。”

做足準備 保護生態

在享受探索神秘的海底世界之前，黃立基強調，必須做足準備及安全措施。“潛水員務必注意以下兩點：潛水儀器要每年檢查維修，還要經常留意天文台發出的告示，如有颱風及暴雨就不適宜進行潛水活動。”他解釋，恰當保養潛水裝備是潛水員的責任，即使是租用外面的潛水裝備，出發前也應作最後檢查。他又提醒，抽筋是潛水員最常見問題，故此在潛水前必須有充分休息，盡量戒除不良習慣，如吸煙、飲酒等。

如奇幻一般的海底美景是潛水運動最引人入勝之處，潛水者往往希望將美好回憶記錄下來，甚至是與海洋生物親密互動。“對我來說，潛水最大樂趣是可遠離電子媒體的干擾，一心一意地在海底漫遊，與潛伴、海洋生物一起享受海底世界的絕對寧靜。”但在享受這份寧靜時，黃立基提醒，潛



黃立基 Alex Wong



參與海岸清潔日的潛水員及義工親身體會到海洋垃圾對海洋生態的影響，身體力行為保持海洋清潔出一分力。

By taking part in the Coastal Clean-up Day, divers and volunteers witnessed how the marine ecosystem is affected by refuse in the ocean and took action to help clean up.



海洋生物有機會被棄置於海床的漁具所困，因此定期清潔海床有助改善海洋環境，存儲海洋資源。
Abandoned fishing gear on the seabed may trap marine life. Regular seabed cleaning helps to improve the marine environment and preserve marine resources.

水者不應在海底觸摸任何海洋生物，以免破壞生態，或對自己構成危險。

他坦言，初學者和進行水底攝影的潛水者較容易破壞海底的珊瑚，一不留

神或將蛙鞋觸碰到海床或珊瑚表面。水底攝影的潛水者在拍照時，為了穩定身體，而忘記蛙鞋在身後亂踢、亂刮，甚至不自覺用手扶着水底的珊瑚來保持平衡，都對珊瑚造成破壞。此外，香港水域中可能棲息着有危險性的海洋生物，觸摸或試圖觸摸不但會傷害牠們，亦有可能傷及自己。

本地潛點選擇多

香港三面環海，海岸綫長達325公里，有超過200個島嶼，境內海域共有29個潛點。黃立基表示，位於九龍半島東北水域的潛點因交通相對方便，且水域能見度較高，故較受歡迎。在眾多潛點中，他推薦初學者可到橋咀洲。該處與西貢距離較近，可在西貢碼頭乘搭街渡前往。橋咀洲是香港地質公園之一，水底環境比較簡單，而且有珊瑚群落，十分適合初學者及訓練者。另一個推介地方是甕缸灣，黃立基指甕缸灣是香港海岸公園之

一，水質較為清澈，同時亦有較多珊瑚及魚類棲息，水下風景十分優美。

除了可親身欣賞香港的水底景觀外，有不少人亦喜歡用相機鏡頭記錄海底世界。黃立基表示，香港潛水總會亦會定期舉辦“香港潛攝比賽”。“我們每年會和漁農自然護理署合辦這項比賽，希望透過參賽者的相片，展示香港水底生物的多樣性。賽後我們更會舉辦攝影展，希望讓公眾認識香港的水底生態，從而喚起廣大市民重視環保意識。”

“Diving certification” is a requisite for snorkeling and scuba diving. Wong advised that novice divers interested in obtaining so can consider taking a diving class organized by the Hong Kong Underwater Association to obtain the Open Water Diver certification. This is the license for diving in Hong Kong and different parts of the world. Wong

suggested that beginners should only dive in the company of a more experienced diver or a coach to ensure safety and to accumulate the needed practice.

Be well prepared and conserve the ecosystem

Wong stressed the importance of preparation and safety measures before venturing into the mystic underwater world. "Diving gears must be inspected and serviced every year. Announcements made by the Hong Kong Observatory must also be noted." He explained that proper maintenance of diving equipment is the responsibility of a diver. Even if the diving equipment is rented from a vendor, a final check must be conducted prior to the dive. He also reminded readers that cramps are one of the most common issue faced by divers. Therefore, divers must rest well before they dive.

"For me, the best fun of diving is how it takes us away from the disruption of electronic media. We get to enjoy absolute tranquility of the underwater world with our


diving companions and marine creatures." Wong reminded divers that they should not touch any marine life, or they may do harm to the ecosystem or put themselves in danger.

He commented candidly that beginners and underwater photographers are more prone to damage deep sea corals. To stabilize themselves, underwater photographers kick around much in the sea. They may have forgotten about their flippers, or they may unknowingly hold onto corals to maintain their balance, causing damages to the sea creatures. Besides, certain marine creatures can be dangerous. Touching or trying to touch them does not only harm marine life, but also injure the diver.

Great choices for local divers

The coastline of Hong Kong measures 325 km and there are 29 diving spots to choose from in our waters. Wong said that diving spots in the northeastern part of Kowloon peninsula are more popular because they are easily accessible, and there is high visibility in the waters.

Amongst the many diving spots, Wong recommended Sharp Island for beginners. The location is quite close to Sai King and it can be reached by taking a kaito ferry from Sai Kung Public Pier. Sharp Island is located within Hong Kong Geopark. The relatively simple underwater environment makes it the home to coral clusters and an ideal choice for beginners and diving training. Ung Kong Wan, also situated in Hong Kong Geopark, is another recommended diving spot. The clear water here makes it a habitat for a variety of corals and fish, and offers delightful underwater views.

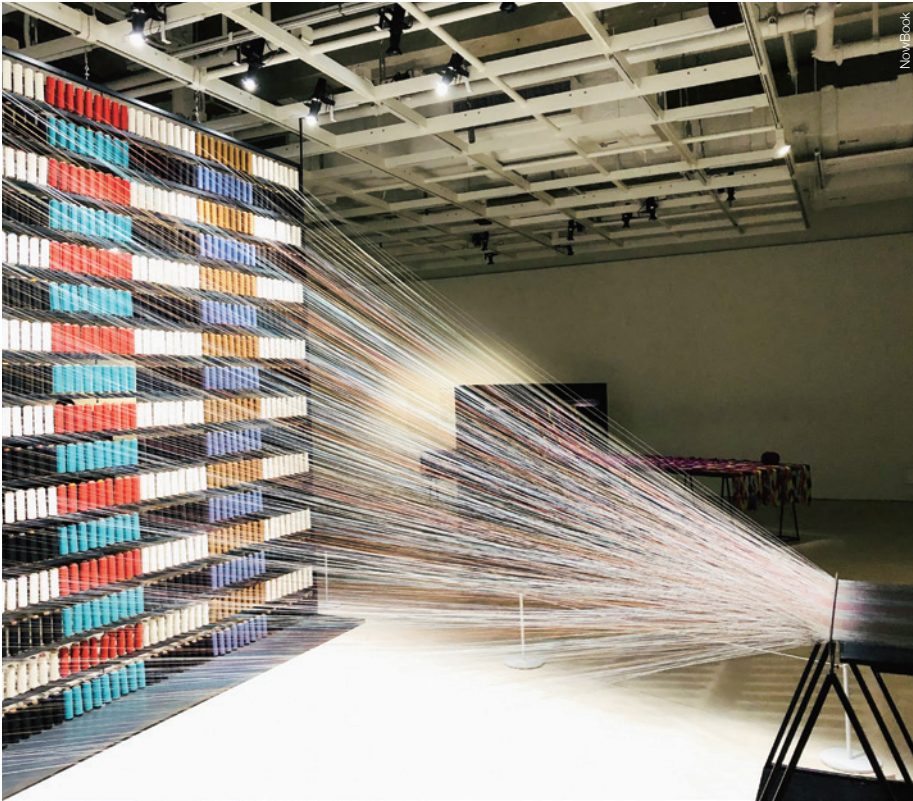
Wong talked about the Hong Kong Underwater Photo and Video Competition. "Hong Kong Underwater Association organizes this contest with the Agriculture, Fisheries and Conservation Department every year. Our objective is to show the diversity of marine life in Hong Kong waters through entrants' submissions. We also host a post-contest exhibition so that the public can learn more about the local underwater ecosystem and be inspired about conserving our environment." 



《地方營造 — 重塑社區肌理的過去與未來》

*Place Making:
The Past and Future of Reshaping Communities*





《地方營造》源自兩年前香港設計中心與新城電台一個介紹香港設計的電台節目“生活就是設計”。這個節目有三輯，其中第三輯的內容輯錄成書，成為這本《地方營造》。

打造有意思的空間

何謂“地方營造”？無論室內還是室外，都存在很多空間，建築物和建築物之間就有空間，如何讓這些空間變得有意思，而不只是所謂的 leftover space？一定要有人透過設計精心營造出來，並加以良好管理，這才是一個“地方”。香港、外國都有眾多好例子，還看大家有否留心原來這些地方背後都有人精心營造、設計。

這本書分成幾個部分，介紹不同形式的地方營造：有些是從無到有；有些是本來就有，再加以優化，變成更好的地方；有些是具歷史背景，可能是活化的舊建築物或舊建築物群。

“自由約”新體驗

書中提到的從無到有的例子如西九文化區，土地是填海而來。目前西九文化區尚未全部建成，現有戲曲中心和M+，對面還有一個空間名為“自由約”的 free space，全部都是從無到有創造出來。

空間或公園這樣的地方，香港有很多，但何以“自由約”這個地方特別值得一提？首先，它的位置很特別，恰好在海邊。第二，它真的很自由。自由的意思是你可在裏面做很多平時在公園做不到的事。例如：踩草地、野餐、遛狗、聽音樂，甚至可以在草地睡覺，這些都是康文署公園不被鼓勵的。正因有“自由約”這個地方，我們能有更多新體驗，因此也聚集了很多人。

香港的生活空間向來狹小，提供多些有質素的戶外空間變得十分重要。“自由約”看來只是一塊平平無奇的草地，但設計師着實花了很多心思。如何策劃草地的空間、陽光朝向哪



《地方營造 — 重塑社區肌理的過去與未來》 Place Making: The Past and Future of Reshaping Communities

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邊，甚至戶外演唱會的喇叭方向擺位都是計算在內。因此，好的設計絕不是偶然，令置身其中的人能夠享受這個空間之餘，同時不會影響旁人。

在乎人的參與

書中提到，進一步要將空間轉化成地方，最重要是人的參與。早年公共屋邨，家家戶戶的廚房都設於屋外走廊，雖然或許衍生很多不便，但那條走廊便成為情感的生活場景，可見之於左鄰右里融洽互助，沒油沒鹽隨時可借。

因此，空間的大小不成問題，最重要是如何營造具質素的空間，期望透過這本書談及的一些例子，引發讀者以至社會多討論這個城市的地方營造課題，認真探討香港的城市空間規劃。

資料來源：知書

“Place Making” originated two years ago with a radio program called “Life Is Design” by the Hong Kong Design Centre and Metro Radio. There were three episodes, the third of which was turned into this book, “Place Making”.

Create interesting spaces

What is “Place Making”? When someone uses design to carefully create a space and manages it well, it becomes a place. There are many good examples in Hong Kong and foreign countries. It is about paying attention to the fact that there are people behind places who have carefully built and designed them.

This book is divided into several sections that describe different forms of place making: some are created from nothing; some already exist but are optimized; and some have historical backgrounds and revitalize old buildings or clusters of old buildings.

The new experience of Freespace

The book mentions examples of places that come from nothing, such as the West Kowloon Cultural District, which is built on reclaimed land. The West Kowloon Cultural

District is not yet finished, but the Xiqu Centre and M+ Pavilion have been built, and there is a space opposite them called “Freespace”, all of which were created from nothing.


Why is Freespace worth mentioning? First of all, it is unique, and it happens to be right on the harbour. Second, it’s truly free. That freedom means you can do a lot of things there that you could not normally do in a park. For example: you are allowed on the grass and to have picnics, which are both discouraged at LCSD parks. This “Freespace” offers new experiences.

Living space in Hong Kong is limited, so providing more quality outdoor spaces has become important. “Freespace” just looks like a flat area of grass, but the designer has put a lot of thought into it. How to Plan Good design is certainly no accident, as it allows those who are in it to enjoy the space without affecting others.

Care about people’s participation

The book mentions that the most important element of transforming spaces into places is human participation. In the early years of public housing estates, household kitchens

were situated in open-air corridors. Despite the inconvenience, the corridors were filled with life as neighbours interacted, borrowing ingredients from one another and generally living in harmony.

As such, the size of a space is not the issue; the most important thing is how to create a quality space. I hope that some of the examples in this book will inspire readers and society to discuss the issue of building places in this city and to consider Hong Kong’s urban spatial planning. 

Source: NowBook

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