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香港中華廠商聯合會

The Chinese Manufacturers' Association of Hong Kong



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香港工業再展翅 · 締造輝煌新一頁



**KOL (網紅) 如何吸「金」**

How Does KOL Operate?



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「網紅」是近年新興風靡全球的熱門職業。「網紅」全稱「網絡紅人」，英文簡稱 KOL (Key Opinion Leader)，顧名思義就是透過網路所創造出來的意見領袖。他們可以是 YouTuber、突然爆紅的路人、Blogger、明星、專業人士，甚至是動物也可以成為網紅！他們在特定領域、議題、群眾中有着強大的影響力及發言權，並透過網路擴散、傳遞不同的資訊，從而吸引群眾關注、互動、甚至追隨。他們的意見受到追隨者的認同及尊重，更足以推動或改變群眾的決定。網傳一位接受 BBC 邀請拍攝紀錄片的內地網紅曾公佈自己的年收為 3 億人民幣，在「人人都是網紅的時代」，究竟 KOL 是如何經營運作，賺取收入呢？

### YouTube

一般人認為 YouTube 只是個可以免費觀看影片及發佈影片的地方。事實上，YouTuber 靠着廣告所賺取的收入超乎想像。不少網紅會申請成為 YouTube 合作夥伴計劃的頻道，為自己的影片啟用盈利功能，在 YouTube 上賺取收益，一般而言，YouTube 會在影片前或影片中途插播廣告，而每次的廣告插播 YouTuber 都會有收入分成，達到一定的觀看次數，就會獲得一定的回報。簡單來說，愈多的訂閱人數及觀看次數，所獲得的收益愈多。

當中亦有分不同類型的 KOL，例如：教化妝的美妝 KOL、分享旅行資訊的旅遊 KOL、分享每日穿搭的 KOL，甚至有專門表演吃播的大胃王 KOL 等。另外，某些 KOL 的影片需要付費訂閱，他們上傳的影片只開放給付費觀眾觀看，這些多為知識型 KOL。

### 廣告代言

接廣告應該是 KOL 最廣為人知的收入來源，從 KOL 的影片、相片、博客 (Blog) 或是社交平台上的貼

文中看到的品牌，通常都是為了「賣廣告」。廣告商利用話題性高的 KOL 以「名人效應」作宣傳，宣傳產品也五花八門，包括：藥妝、零食、衣服、餐廳等，廣告費成為 KOL 額外的收入。

### 直播打賞

現時網上有不少平台提供直播功能，網紅直播主要透過這些平台去吸引觀眾。直播內容豐富，或是清談，或是唱歌，或是打機。粉絲們透過直播平台贊助、送禮、打賞給自己喜歡的網紅直播主換取跟他們互動的機會，這是 KOL 比較新式的收入來源。

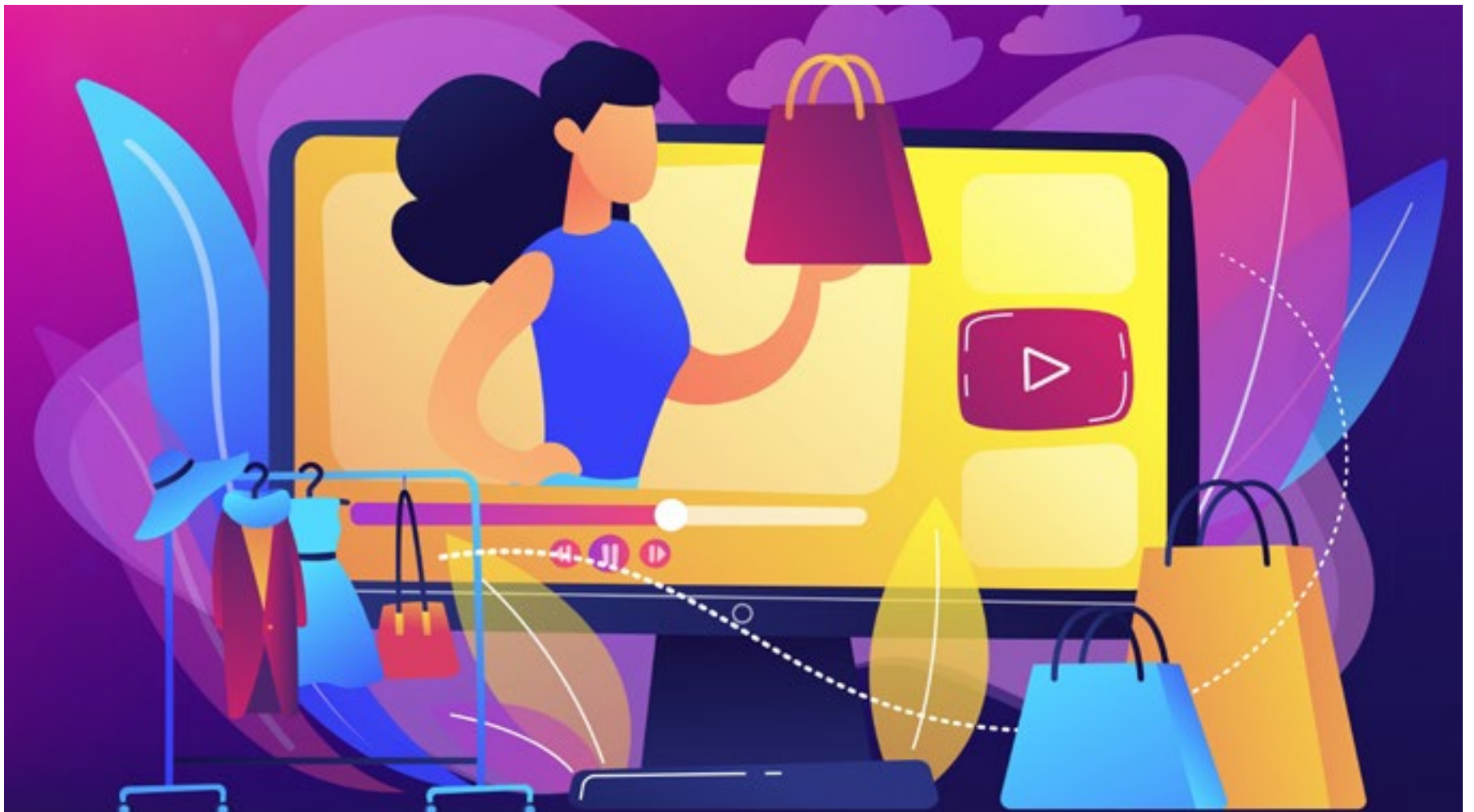
### 周邊商品

部份 KOL 會利用自身的名氣出周邊商品，甚至會自創品牌。近年就有不少服飾品牌推出「網紅聯名」款的商品，KOL 除了可從中賺取收入還可增加曝光度，提升知名度。

KOL 普遍透過以上幾個方式，經營運作自己的「網紅事業」，但真的每一個都做到月入億元嗎？根據「中國網路主播生態調查報告」對內地多家知名直播平台超過一千名主播的調查，有超過六成的主播平均月收入不到三萬。其實，網紅跟其他一般的職業一樣，只要找對屬於自己的專業市場，收入就有無限的可能性。

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KOL is a popular occupation that has been taking over the world by storm in recent years. KOL is short for Key Opinion Leader, as its name implies, it is an opinion leader created by the internet. KOL could be a YouTuber, a random person who suddenly gained fame, a blogger, a celebrity, a professional, or even an animal! They have a huge influence and say in a particular field, issue, or with a group of audiences, and would spread and convey various information through the internet to attract the audience's attention, interaction, or followers. Their opinions are recognised and respected by their followers and could facilitate or change the decision of the audience. A KOL from the Mainland, who was invited by the BBC to film a documentary, had previously revealed that her yearly income amounted to RMB 300 million. In an age when everyone can be a Key Opinion Leader, how exactly do KOLs operate their business and generate income?

#### **YouTube**

The general public would regard YouTube as merely a platform to view and upload videos for free. In fact, YouTuber's income generated by advertisement is beyond imagination. A lot of KOL's channels had joined the Youtube Partnership Programme in order to unlock the profit function of videos and earn income from YouTube. Generally, YouTube would insert advertisements before or during videos, and the YouTuber would be able to earn a commission for each time an advertisement is played. In short, the more subscribers and views, the higher the income. There are various genres of KOLs, such as Beauty KOLs who teach make-up skills, Travel KOLs who share travel information, KOLs who share everyday outfit, even binge-eating KOLs who specifically stream themselves consuming food. Moreover, videos of certain KOLs, who are usually knowledge-based KOL, require a subscription fee and their uploaded videos are only available to paid audiences.

#### **Advertising Spokesperson**

KOLs' most commonly-known source of income is taking on advertisements. The brands featured in KOL's videos, photos, blogs, or social media posts are usually "for advertising". Advertisers make use of buzz-generating KOLs for promotions with "celebrity effect", and the products are of a wide variety, including beauty products, snacks, clothing, restaurants, etc., and advertisement fee has become an extra source of income for KOLs.

#### **Tip from live streaming**

Currently, quite a number of online platforms provide a live streaming function, and KOL live streamers would attract audience through these platforms. The plentiful content of live streaming includes talk show, singing, or video gaming. Fans would sponsor, send gifts, or tip their adored KOL live streamers through the platform in exchange for a chance to interact with the KOLs. This is a relatively new source of income for KOLs.

#### **Merchandises**

Some KOL would launch merchandise with their own fame, or even create their own brand. In recent years, quite a number of clothing brands launched cross-over products with KOLs. Aside from earning income, KOLs could also gain more exposure and recognition through this arrangement.

In general, KOLs run their own "KOL career" through the above means, but could everyone of them earn millions each month? According to the "China KOL Census Report", a research featuring over 1000 KOLs on various well-known live streaming platforms in Mainland, over 60% of the KOLs could not earn an average monthly income of more than \$30,000. In fact, KOL is the same as any other occupation, as long as you would find your own professional market, there is an infinite possibility of income.



\*Some content in this article had drawn reference from the internet.



# 工廈改裝過渡房屋 須拆牆鬆綁

## Removing Barriers to Reactivate the Revitalization Scheme for Industrial Buildings



### 文稿提供：

立法會『工業界「第二」』

議員吳永嘉先生，BBS，太平紳士

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The Hon **Ng Wing Ka, Jimmy**, BBS, JP

Legislative Council Member (Industrial-Second), HKSAR

政府去年施政報告中提出，重啟活化工廈計劃，容許工廈改裝為過渡性房屋。當時業界普遍表示歡迎，但經過一年的實踐，目前竟然未有成功個案，即是一個工廈過渡單位仍未有。當然，問題絕對不是出自業界，而是政府跟進落實政策的思維僵化，根本未有急民之所急。

據政府解釋，政策未能成功「落地」，是因為遇到技術及業權問題。具體而言，工廈原本構造並非居住用途，改建涉及大量成本，加上居住在混合式工廈會有一定危險，政府必須活化整幢工廈，涉及複雜的業權問題，令工廈改建進展未如理想。而我想說的是，若果政府不能提供改裝工廈的足夠誘因，並在申請階段排憂解難、開放綠燈，業界在計算投資成本及考慮不確定風險等一系列因素之後，自不然會興趣大減。

現時每個工廈單位改裝成本介乎 50 萬元至 70 萬元，由於工程需時至少一年，故目前的 5 年營運期限根本太短。而且當局並無保證可以續期，業主有可能在營運 5 年後，需要終止營運及將物業還原，屆時業主很可能連改裝的成本都難以收回。很多業界人士向我建議，政府應該將地契豁免書由擬議的 5 年延長至 10 年，確保業主有足夠時間回本。

另外，我想指出，既然工廈可以改裝成過渡房屋，理論上都可以改裝成長久房屋，

因為只要工廈符合改裝成過渡房屋的要求，包括消防安全、交通配套等，自然亦會符合改裝長久房屋的要求。故此，政府在接受工廈改裝過渡房屋申請的同時，為何不順水推舟，接受工廈改裝成為長久房屋，以至改裝成為酒店、青年旅社、安老院社等一切可供居住的房屋呢？如果政府當局能夠拆牆鬆綁、跳出框框，讓工廈的改裝申請呈現多樣化，相信可以增加改裝誘因，滿足不同群體的住屋需要，何樂而不為呢？

總之，政府應該成立工廈活化專責小組，加大力度推行相關政策，並諮詢更多業界意見，而條例上亦應作適當放寬，以百萬方呎為衡量標準，釋放更多樓面，達至規模效益，同時需考慮對後續發展有更靈活處理。

In last year's Policy Address, the Government proposed to restart the policy on revitalization of industrial buildings to facilitate wholesale conversion of industrial buildings to "transitional accommodation" use. The initiative was generally welcomed and supported by the public and the trade. However, there is still no successful case after a year of implementation. That is, no transitional unit converted from industrial buildings is available in the market. It is a confession that the Government is the chief culprit of the issue due to its rigid schemes of thought in implementing policies.

The Administration explained that the proposition cannot be successfully implemented was mainly due to technical and land title issues. In fact, reconstruction of industrial buildings for residential purposes involves many expenses. Besides, it would be dangerous to reside in mixed industrial building. Therefore, the government must revitalize the entire industrial building, which

involve complex ownership issues and makes the progress of the implementation of such policies undesirable. If the government cannot provide adequate incentives for wholesale conversion of industrial buildings and relieve relevant application process, the industry's interest would be diminished after taking investment costs and risk into considerations.

Nowadays, the cost of converting one unit in an industrial building into a transitional building is estimated to be between \$500,000 and \$700,000. Since the remodeling project takes at least one year to process, the current five-year operating period is simply too short. Moreover, the Administration does not guarantee that it can be renewed. It is possible for the landlord to terminate the operation and restore the property after 5 years of operation. At that time, the owner is unlikely to recover the cost of the modification. Many people in the industry have suggested to me that the Government should extend the land lease waiver from the proposed five-year period to ten years to ensure that property owners have sufficient time to return.

Besides, I would like to point out that since industrial buildings can be converted into transitional houses, it is theoretically possible to retrofit long-term houses, as long as the industrial buildings meet the requirements for conversion into transitional houses, including fire safety and transportation facilities, they will naturally conform to the modification of long-term houses. Therefore, while accepting the application for conversion of transitional buildings in industrial buildings, why didn't the government take this opportunity to accept the conversion of the industrial building into a long-term house, and even transform it into hotel, youth hostel, elderly home, and so on? If the Government can remove barriers and jump out of the frame to make the application for modification of the industrial building more diversified, I believe that it is possible to increase the incentives for property owners engaging in revitalization of industrial buildings and meet the housing needs of different groups.

In sum, the Government should set up an industrial revitalization task force to step up its efforts to implement relevant policies and allow for more thorough consultation with the industry. Moreover, the Ordinance should also be appropriately relaxed to release more floor space by using millions of square feet as a measure. To achieve economies of scale, it is also necessary to consider more flexible handling of subsequent developments.





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# 剖析東盟國家機遇與挑戰 助製造業拓展市場

## Guide to ASEAN Expansion Opportunities & Limitations in Manufacturing

中美貿易摩擦持續，不少廠商或有擴展海外市場的計劃，以分散業務風險。近年泰國、馬來西亞、越南等東盟國家發展迅速，但政治和經濟路向各有不同，這些新興市場對香港業界而言可謂既吸引又陌生。根據香港生產力促進局(生產力局)的一項調查發現，73%受訪港商有意在東盟增設新廠房。為協助香港廠商打開東盟市場之門，生產力局編製了《東盟製造業發展 - 機遇與挑戰》指南，剖析不同東盟國家的機遇與挑戰，可成為港商投資東盟的「盲公竹」。

東盟是 2018 年度香港第二大商品交易夥伴，總貿易額高達 1.1 萬億港元，十個成員國互相緊密合作，凝聚成一個充滿動力的經濟體。然而「各處鄉村各處例」，各國的經濟情況、營商環境和稅務體制大相逕庭。有見及此，生產力局編製的首批《東盟製造業發展 - 機遇與挑戰》指南，就其中八個東盟國家的現況，逐一羅列了當地的相關法律、稅務制度、勞動人口、科研發展、政府優惠措施和環保要求等，讓港商的投資更到位，避免碰壁。

以越南、柬埔寨和緬甸，三大最受港商歡迎的東盟國家為例，無論經濟規模或貿易政策都不一樣。

受惠於 1986 年起推行的政治經濟革新開放政策，越南在過去 30 年發展強勁，現已成為東南亞最有前途的經濟體之一。越南歡迎外商，並致力吸引外國投資者，僅少數行業限制外籍人士投資，但進出口仍然受到越南政府嚴格監管。電子產品、紡織製衣、玩具業都有意在越南設廠。

柬埔寨積極發展經濟，期望至 2030 年成為中高收入的經濟體，預計未來數年其國內生產總值(GDP)將保持強勁增長。政府開放一般對外商投資，正修訂《投資法》以創造更有利的投資環境，但某些在負面清單的行業仍限制外商投資。紡織製衣、電子產品、汽車零部件等行業也積極考慮到柬埔寨設廠。

緬甸正處於向民主政治轉變的過程中，並通過實施自由化政策對外開放貿易，例如在 2016 年頒布的新投資法，積極鼓勵外國投資。同時，緬甸亦一直放寬進出口法規，但絕大部分產品仍須取得許可證。

除了營商資訊上的掌握，港商開拓東盟市場更可申請「BUD 專項基金」的資助。「BUD 專項基金」去年新增了東盟計劃，企業



生產力局編製了《東盟製造業發展 - 機遇與挑戰》指南，剖析不同東盟國家的機遇與挑戰。  
HKPC has published a series of guidebooks, providing manufacturers with detailed information on both opportunities and limitations of doing businesses in different ASEAN countries.



生產力局近月舉辦了多場考察團到訪不同的東盟，與當地官方機構和工商團體交流，實地考察重點工業園和廠房設施，發掘合作和投資新機遇。  
HKPC has organised a number of study missions to ASEAN countries, exploring the manufacturing partnership and investment opportunities therein through exchanges with the Indonesian government officials and trade associations, as well as on-site visits to factories and industrial estates.

在這計劃下最多可獲港幣 100 萬元資助，推行最多 10 個核准項目，促進香港企業將業務擴展至東盟十國，開拓新市場、分散投資風險。今年，香港特區政府更建議將「BUD 專項基金」的資助範圍，擴大至涵蓋所有與香港簽署自由貿易協定的經濟體，與東盟計劃合

計的總資助上限增至港幣 200 萬元，建議有待立法會財務委員會通過。



As trade friction between Mainland China and the US persists, many manufacturers may seek to expand their foothold elsewhere to diversify exposure. The Association of Southeast Asian Nations (ASEAN) countries such as Thailand, Malaysia and Vietnam have seen rapid development in recent years. According to a survey conducted by the Hong Kong Productivity Council (HKPC), 73% of Hong Kong manufacturers intend to establish new production lines in ASEAN countries. These emerging markets are attractive yet unfamiliar to Hong Kong industry. To address this issue, HKPC has published a series of guidebooks, providing manufacturers with detailed information on both opportunities and limitations of doing businesses in different ASEAN countries.

The ASEAN was Hong Kong's second largest merchandise trade partner in 2018 with a total value of HKD 1.1 trillion. Its ten strongly-bonded member states form a dynamic economy; yet each member has unique economic status, business environment and taxation. From legal environment, taxation system, labour supply, R&D, government incentives to environment requirements, these guidebooks provide comprehensive information for Hong Kong manufacturers with aspirations for the ASEAN markets.

Take Vietnam, Cambodia and Myanmar, the three most popular ASEAN countries for Hong Kong manufacturers as examples, their economic sizes or trade policies are substantially different from each other.

Vietnam has witnessed strong development over the last 30 years as a result of political and economic reforms under the Doi Moi Policy initiated in 1986, and has now become one of the most promising economies in Southeast Asia. The country welcomes and attracts foreign investors. Only very few sectors

are restricted for foreigners. Electronic products, textiles and clothing, and toys industries are interested in setting up factories in Vietnam.

Cambodia is aiming to become an upper-middle economy by 2030. It is forecasted that the country will maintain a strong gross domestic product (GDP) growth over the next few years. Cambodia is generally open to foreign investments. Additionally in 2019, the government is planning to amend the Investment Law in order to create a more favourable investment climate. However, some sectors, listed in the Negative List, are still restricted for foreign investors. Manufacturers from textiles and clothing, electronic products, automotive parts and components sectors are more actively considering setting up factories in Cambodia.

Myanmar is going through a process of political transition towards democracy. The country is also opening up to international trade by implementing liberalising policies, for example a new investment law was enacted in 2016 which is a positive signal that the country is putting effort in encouraging foreign investments. In addition, Myanmar has been liberalising import and export regulations, however, the vast majority of the products are still subject to licenses.

Not only mastering market information, Hong Kong manufacturers to explore ASEAN market are also supported by the "Dedicated Fund on Branding, Upgrading and Domestic Sales" (the BUD Fund). Last year, the HKSAR Government has launched the "ASEAN Programme" under the BUD Fund with a cumulative funding ceiling of HK\$1 million and 10 approved projects for each enterprise. Such welcoming moves with consistent objectives are to encourage enterprises to expand

the businesses to ASEAN countries – helping SMEs to diversify markets and risks. This year, the HKSAR Government also has proposed the BUD Fund to cover all markets which have signed the Free Trade Agreements with Hong Kong, to increase the funding limit for the "ASEAN Programme", plus other markets in the free trade zone for each enterprise to HK\$2 million, subject to the funding approval by Finance Committee of Legislative Council.



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日期 Date : 5 / 12 / 2019  
查詢電話 Enquiry Hotline : 2851 1555



2020 粵港澳大灣區珠寶業商業投保及融資指南研討會  
Insurance and Financing of Jewellery Industry in Greater Bay Area  
日期 Date : 10 / 12 / 2019  
查詢電話 Enquiry Hotline : 2851 1555

## 2019年12月份活動 December Event

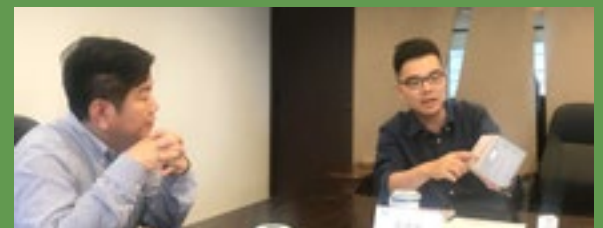
## 2020年1月份活動 January Event



「運用讀心技巧以提升銷售效益」工作坊  
Workshop on "Mind Reading Skills for Sales Professionals"  
日期 Date : 14 / 1 / 2020  
查詢電話 Enquiry Hotline : 2542 8635 (曾小姐)



會員商聚  
CMA Bar Time  
日期 Date : 待定 TBC  
查詢電話 Enquiry Hotline : 2851 1555



會員會客室  
Member's Meeting Room  
日期 Date : 待定 TBC  
查詢電話 Enquiry Hotline : 2851 1555

歡迎推薦工商友好加入廠商會大家庭

請掃描 QR Code  
下載會員入會申請表





# 智能服務機械人

## Smart Service Robot

近年，全球不少國家都受到人口老化問題的困擾。因此，研發及應用為長者而設的創新技術變得愈來愈重要。樂齡科技不但可以提升長者的生活質素，亦可協助長者服務業界應付人手短缺的問題。

物流及供應鏈多元技術研發中心 (LSCM) 近年亦積極研發及推動樂齡科技於社區的應用。而 LSCM 最新研發的一系列智能服務機械人是我們其中一項適用於長者院舍及長者中心的創新技術，可協助護理人員減輕他們的工作量。

這系列的智能服務機械人配置了多種功能，其組件模式設計令它可以輕易地安裝不同的傳感器和末端執行器以作不同用途。

智能服務機械人亦配置了為長者護理院而設的設定，包括對象定位及語音查詢系統。它亦配備不同的健康監測傳感器，例如血壓、檢測血液含氧量及人體表面溫度等，用作收集和報告長者的健康狀況；令護理人員可以記錄和檢閱長者的身體健康數據，並提供健康建議。

除了健康監測功能外，智能服務機械人亦可為長者提供不同的娛樂，如粵曲點唱機、自拍相片及卡通化相片製作等。而機械人的動力輔助驅動系統，令其可在狹小的空間內移動。

為了加深長者服務業人員對智能服務機械人及其他 LSCM 的技術的了解，我們於九月在中心一年一度的物流高鋒會及於十一月在香港社會服務聯會主辦的樂齡科技博覽暨高峰會展示智能服務機械人及其他技術；嘉賓們都認為智能服務機械人既實用又有趣。

In the recent years, the problem of ageing population is plaguing many countries all over the world. The development and application of innovative technologies is therefore increasingly important for enhancing the quality of life of the elderly and helping the elderly service sector cope with the shortage of labour.

Developing gerontechnologies and fostering the adoption of these technologies in the society has been one of the key initiatives of the Logistics and Supply Chain MultiTech R&D Centre (LSCM). The new series of Smart Service Robots developed by LSCM, which are suitable to be deployed in elderly homes and centres, is one of our latest technologies designed to lighten the workload of the caretakers.

With the modular approaches, it is easy for the Smart Service Robots to install different sensors and end-effectors for various applications. In particular, the robots have been configured for the elderly home settings by possessing the object approaching function and voice-bases querying system. Besides, they consist of several vital sign sensors, such as blood pressure monitor, SpO2 monitor and infrared thermometer. The vital sign data of the elderly can be recorded and reviewed by health professionals for providing health advice. With the assistance of the Smart Service Robots, the caretakers in the elderly home can work more efficiently.

Apart from the health monitoring functions, the robots also



provide different entertainment functions, such as Chinese Opera Juke Box, Selfie-taking and Cartoon Photo Creation, etc. And the power-assisted driving system installed in the robots enable them to move easily in tiny areas.

To enable the industry players of the elderly service sector to learn more about the Smart Service Robots, as well as other technologies developed by LSCM, they were showcased in LSCM's annual Logistics Summit in September and the Gerontech and Innovation Expo cum Summit organised by The Hong Kong Council of Social Service in November. The guests were impressed by the Smart Service Robots and found them useful and interesting.



資料及圖片提供 Information and photos provided by :  
物流及供應鏈多元技術研發中心 Logistics and Supply Chain MultiTech R&D Centre  
電話 Enquiry Hotline : 2299 0551  
電郵 Email : info@lscm.hk  
網址 Website : www.lscm.hk



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#### 溫馨提示

根據香港特別行政區政府《商品說明條例》

#### 4201 原產地標籤的規定

目前並無法例規定在本港銷售的貨品必須貼上原產地標籤。

精明消費者購買電器前先查詢產地來源，並比較其他同類貨品，不同牌子的售價及產品功能，廣告內容可能誇張或誤導，若買入物非所值的貨品就會浪費金錢及後悔。

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# 冬日窩心會員優惠特集

## 豪特保健 (香港) 有限公司 OTO Bodycare (H.K.) Limited

廠商會會員可憑會員證到 OTO 專門店以優惠價購買以下產品：OTO Quantum 按摩椅 (EQ-10)，OTO Qseat 足部按摩器 (QS-88)，OTO Power Knead 無線式錐錐爽 (PK-808)

Members could buy the below products at special prices at OTO showrooms: OTO Quantum (EQ-10), OTO Qseat (QS-88), OTO Power Knead (PK-808)

優惠日期：由 2019 年 12 月 1 日起至 2020 年 1 月 20 日

Promotional Period: From 01/12/2019 to 20/01/2020

產品查詢熱線 Tel: 2549 4611 電郵 Email: mkt1@otobodycare.com.hk  
網址 Website: <http://www.otobodycare.com/>

條款及細則：1. 以上優惠只適用於 OTO 專門店 (百貨專櫃除外)。2. 請出示此優惠券，每次使用一張。3. 此優惠券不能與其他推廣優惠同時使用。4. 如有任何爭議，OTO 保留最終決定權。5. 受有關條款及細則約束。

Terms & Conditions: 1. The above offer is only applicable to OTO Showrooms (except consignment counters at department stores). 2. Please present this coupon upon purchase. Only one coupon could be used at a time. 3. This coupon cannot be used in conjunction with other promotional offers. 4. In case of any dispute, the decision of OTO shall be final and binding. 5. Terms and conditions apply.



## Smartech International Marketing Limited

迎新優惠，以 \$998 優惠價購買 “Mini Comet” 無段變速迷你水濾吸塵機 (SRP: \$1198)，更送 “Warm Baby” 迷你搖擺陶瓷暖氣機 (SRP: \$628)。

New Year Special Offer \$998 to buy Mini Comet Variable speed Mini Water Filtration Vacuum Cleaner (SRP: \$1198), Free get "Warm Baby" Mini Oscillating Ceramic Heater (SRP: \$628).

優惠日期：由 2019 年 12 月 1 日起至 2020 年 2 月 29 日  
Promotional Period: From 01/12/2019 to 29/2/2020

電話 Tel: 2578 8813

網址 Website: [www.smartech-intl.com](http://www.smartech-intl.com)

條款及細則：1. 必須出示會員証方能享用優惠。2. 不可與其他推廣優惠、折扣或現金券同時使用。3. 優惠只適用於 Smartech 陳列室：香港鰂魚涌海澤街 28 號東港中心 12 樓 1206 室。數量有限，售完即止。5. 有效期由 2019 年 12 月 1 日起至 2020 年 2 月 29 日。6. 上述優惠如有任何爭議，Smartech 保留最終決定權。

Terms & Conditions: 1. CMA member card must be presented before bill settlement to enjoy members offers. 2. Offer cannot be used in conjunction with other promotional offers or discounts. 3. The offer is available at Smartech showroom: Unit 1206, 12/F., Eastern Harbour Centre, 28 Hoi Chak Street, Quarry Bay, Hong Kong. 4. Offer valid while stocks last. 5. Valid till 1/12/2019 to 29/2/2020. 6. All matters and disputes are subject to the final decision of Smartech International Marketing LTD.



## 駿驥首飾廠有限公司 Front Top Jewelry Manufacturer Limited

凡到駿驥首飾惠顧滿港幣 3,000 即送現金券乙張，憑券即減港幣 500；滿港幣 6,000 可減港幣 1,000，如此類推。

消費滿港幣 5,000 另加送精美禮品乙份。(送完即止)

優惠日期：由 2019 年 12 月 1 日起至 2020 年 1 月 15 日  
Promotional Period: From 1/12/2019 to 15/1/2020

電話 Tel: 2367 9001  
電郵 Email: [fronttop@netvigator.com](mailto:fronttop@netvigator.com)  
網址 Website: [www.fronttop.com.hk](http://www.fronttop.com.hk)

條款及細則：優惠券不設找續、退款或兌換現金，如客戶以信用卡支付需收取 3% 銀行手續費。



## 嘉盈珠寶有限公司 Charming Jewellery Ltd

年終特價優惠套裝，18K 金鑽石吊咀介指共二款如圖

Year end big sale promotion set, 18K gold diamond pendant and ring set, total two designs

優惠日期：由 2019 年 12 月 1 日起至 2020 年 12 月 31 日  
Promotional Period: From 01/12/2019 to 31/12/2020

電話 Tel: 2764 5948 (324)  
電郵 Email: [sze.yuen@charmingjewellery.com.hk](mailto:sze.yuen@charmingjewellery.com.hk)

條款及細則：嘉盈公司保留最終權利  
Terms & Conditions: Charming jewellery ltd all right reserved



## 冠玲瓏 Coronet

出示會員證可專享賀年價 \$788 購買冠玲瓏貴州茅台鎮特供酒 (原價 \$1388)

Present your CMA membership card to enjoy CNY special price \$ 788 in Coronet Moutai (Original price: \$1,388)

優惠日期：由 2020 年 01 月 01 日起至 2020 年 04 月 30 日  
Promotional Period: From 01/01/2020 to 30/04/2020

電話 Tel: 2334 2299  
電郵 Email: [ramsey@aaronshum.com](mailto:ramsey@aaronshum.com)  
網址 Website: [www.aaronshum.com/en/index.php](http://www.aaronshum.com/en/index.php)

條款及細則：1. 此優惠適用於減價貨品。2. 會員需出示廠商會會員證。  
Terms & Conditions: 1. Offers are applicable to discounted priced items. 2. Members must present their CMA membership cards.



## 金京發展有限公司

產品名稱：西班牙黑毛豬火腿紅藜麥蘿蔔糕 (IHRQ-TURNIP)

原價： HK\$198/ 包  
折後價： HK\$178/ 包  
(早鳥優惠價：2019 年 12 月 31 日前落單)  
\* 如 5 包或以上 HK\$150/ 包，共有 4 款口味  
< 西班牙黑毛豬火腿芋頭糕西 / 班牙黑毛豬火腿櫻花蝦蘿蔔糕 / 西班牙黑毛豬火腿紅藜麥蘿蔔糕 / 西班牙黑毛豬火腿蘿蔔糕 >

優惠日期：由 2019 年 12 月 1 日起至 2019 年 12 月 31 日

產品查詢熱線：6380 3635  
電郵：info@diverxu.com  
網址：www.diverxu.com

條款及細則：1. 送貨安排：\$800 或以上免運費，離島及偏遠地區，需收取額外附加費用。2. 取貨日期：2020 年 1 月 18 日 或 2020 年 1 月 21 日 (由於沒有防腐劑，故只可在此兩個日期發貨)。3. 落單時必須說明取貨 / 送貨之日期。4. “金京發展有限公司”保留權利。5. 所有相片只供參考如有任何爭議，“金京發展有限公司”保留決定權。





## 黑酢家

### 「健康茶選」

沖繩黑糖薑母茶(激辛), 生薑黑豆茶, 嚴選丹波紅豆茶(零售價 \$88, 廠商會員尊享 8 折優惠 \$70.4)

### 「日本海產」

沙丁魚乾, 脆蝦, 蘋果醋沙丁, 芝麻海帶(零售價 \$168, 廠商會員尊享 8 折優惠 \$134.4)

《訂購滿 \$500》

免費送工商區; 加送賀年包裝袋一個



優惠日期: 由 2019 年 12 月 1 日起至 2020 年 1 月 15 日

Promotional Period: From 01/12/2019 to 15/01/2020

whatspps 訂購 Tel: 9010 4856

訂購電郵 Email: info@kurozu.com.hk

網址 Website: www.kurozu.com.hk/

## 新順福食品有限公司

### Sun Shun Fuk Foods Co Ltd

壽桃賀年禮券買六送三

優惠一 \$65) 鮑魚麵 / 蝦子麵 / 瑤柱麵 12 個裝

優惠二 \$95) 至尊 XO 醬鮑魚麵 / 蝦子麵 / 瑤柱麵 12 個裝

Sau Tao CNY gift voucher Buy 6 get 3 free

Offer 1 \$65) Abalone/Shrimp/Scallop Noodle 12 pcs gift pack

Offer 2 \$95) XO sauce abalone/Shrimp/Scallop Noodle 12 pcs gift pack

優惠日期: 由 2019 年 12 月 1 日起至 2020 年 1 月 19 日

Promotional Period: From 01/12/2019 to 19/01/2020

換領有效期: 由 2019 年 12 月 16 日起至 2020 年 3 月 31 日

Redemption Period: From 16/12/2019 to 31/03/2020

電話 Tel: 2461 0190 電郵 Email: inquiry@sunshunfuk.com

網址 Website: www.sautao.com



條款及細則: 1. 此券只適用於有售賣以上貨品之香港百佳超級市場、FUSION、TASTE、香港惠康超級市場、Market Place by Jasons, 3hreesixty Jasons Food & Living Jasons Ichiba 及全線壽桃專門店。2. 此券不可換領其他產品或兌換現金。3. 此券如有任何損毀、塗污、遺失或逾期, 即作廢無效, 恕不補發。4. 此券不得與其他優惠同時使用。5. 此券只可使用一次, 影印本無效。6. 數量有限, 售完即止。7. 如有任何爭議, 新順福食品有限公司保留最終決定權。  
Terms & Conditions: 1.This voucher is valid in any PARKnSHOP, Fusion, Taste, Wellcome, Market Place by Jasons, 3hreesixty Jasons Food, & Living Jasons Ichiba and Sau Tao retail store in Hong Kong where the above items are sold. 2.This voucher cannot be redeemed for other products or cash. 3.This voucher cannot be used in conjunction with other offers. 4.This voucher can be used for one redemption only, the photocopies will not be accepted. 5.Offer valid while stocks last. 6.In case of any dispute, Sun Shun Fuk Food Company Limited reserves the right of final decision.

## 億基國際有限公司

### Billion Base International Limited



優惠詳情及訂購表格請參閱 Please refer to the follow link :

<https://www.cma.org.hk/uploads/ckfinder/files/billion3.pdf>

優惠日期: 由 2019 年 12 月 1 日起至 2020 年 1 月 31 日

Promotional Period: From 01/12/2019 to 15/02/2020

電話 Tel: 3568 0896 電郵 Email: bb@billionbase.com.hk

網址 Website: www.terroircellar.com

條款及細則: 1. 訂購時請提供廠商會員編號及公司名稱。2. 數量有限, 售完即止, 先到先得, 以付款確認為準。3. 優惠特價的商品不接受信用卡付款。4. 如有任何爭議, 億基國際有限公司及其附屬公司保留最終決定權。

Terms & Conditions: 1. Please provide CMA Member Number & company name when placing order. 2. Special Offer till stock last. First come first serve, subject to the confirmation of payment. 3. Discounted items not accept Credit Cards payment. 4. In case of any dispute, Billion Base International Limited and its affiliates reserve the right for final decisions.

## 妙睡寧

### TranquilAid

1. 購買妙睡寧® 有機天然軟扁蕎麥蕎麥殼睡枕, 可享 8 折;

Tranquilaid® Natural Organic Buckwheat Hull

Pillow - 20% discount

2. 凡購買妙睡寧® 睡枕, 可以 7 折

優惠價購買妙睡寧® U 形護頸枕

Get 30% discount for the U-shaped Neck

Support Roll with any pillow purchase!



優惠日期: 由 2019 年 12 月 1 日起至 2020 年 2 月 15 日

Promotional Period: From 01/12/2019 to 15/02/2020

電話 Tel: 2688 2480 電郵 Email: sales@tranquilaid.com.hk

網址 Website: <http://tranquilaid.hk/>

條款及細則: 1. 只限親臨中環總店購買, 並須出示有效的香港中華廠商聯合會會員証。2. 付款方式只限現金。3. 請提早致電預約。4. 優惠產品有限, 售完即止。5. 優惠不可與其他優惠同時使用, 亦不可兌換現金或其他貨品。6. 如有任何爭議, 加拿大妙睡寧(香港)有限公司保留最終決定權。

Terms & Conditions: 1. The offer is only applicable at Central Head Office. CMA members should present their membership card upon enjoying the offer. 2. Only cash payment is accepted. 3. Please make an appointment in advance. 4. Items are available while stocks last. 5. The offer cannot be used in conjunction with any other promotional offers or discounts, exchanged for cash or other products. 6. In case of any dispute, Tranquilaid Canada (Hong Kong) Limited reserves the right of final decision.

## 聯財有限公司

### Wealthy Yield Limited

購買任何正價產品, 即可獲 9 折優惠。

詳細產品資料及售價可在網店

[www.shopablehealth.com](http://www.shopablehealth.com) 查看

10% discount on regular-priced items, please visit

<http://www.shopablehealth.com> for product details

and price information.



優惠日期: 由 2019 年 12 月 1 日起至 2020 年 1 月 31 日

Promotional Period: From 1/12/2019 to 31/1/2020

電話 Tel: 2287 0130

電郵 Email: info@wealthyyield.com

網址 Website: [www.shopablehealth.com](http://www.shopablehealth.com)

\* 如有意洽談批發可聯絡 For wholesale trade, please contact: Wendy Kung 2287 0130

條款及細則: 1. 此優惠只適用於廠商會員, 請在訂貨時於備註提供會員編號方可享受此優惠。2. 客人請於付款前輸入促銷代碼 CMA10, 此優惠不可與其他優惠同時使用。3. 收款確認後, 方可安排送貨。4. 優惠受愛保健康用品網店條款約束。5. 如有任何爭議, 聯財有限公司保留最終決定權。

Terms & Conditions: 1. This offer is only applicable to CMA members, please provide the membership number at remark when ordering to enjoy this offer. 2. Customers shall enter coupon code "CMA10" at checkout, this offer cannot be used in conjunction with any other discounts. 3. Delivery can be arranged after payment is confirmed. 4. Offer is restricted by terms and conditions of [www.shopablehealth.com](http://www.shopablehealth.com) 5. If there's any disputes, Wealthy Yield Ltd shall have the final decision.

## 美科護膚品實業有限公司

### Beautech Industries Ltd.

Btech Derma 全線護膚品 八折

All Btech Derma Skincare products 20% off



優惠日期: 由 2019 年 12 月 1 日起至 2020 年 01 月 15 日

Promotional Period: From 01/12/2019 to 15/01/2020

電話 Tel: 3575 9880

電郵 Email: info@btechderma.com

網址 Website: [www.btechderma.com](http://www.btechderma.com)

條款及細則: 進入 [www.btechderma.com](http://www.btechderma.com) 選定產品後在結帳時打入優惠碼 CMAcny, 其他優惠不適合同時使用。

Terms & Conditions: Browse [www.btechderma.com](http://www.btechderma.com) to select your products, enter Coupon Code "CMAcny" when checking out to pay. Other discount offers cannot be used at the same time.



# 冬日窩心會員優惠特集

## 王子食品廠有限公司 Prince Foods Manufactory Limited

於王子食品集團之柴灣旗艦店購物，  
即可享有 8 折優惠  
20% off discount shopping offer in HK Prince  
Foods Holdings at Chai Wan Shop



優惠日期：由 2019 年 12 月 1 日起至  
2020 年 1 月 31 日  
Promotional Period: From 01/12/2019 to 31/01/2020

電話 Tel: 2889 0868  
電郵 Email: enquiry@princefoods.hk  
網址 Website: www.princefoods.hk

條款及細則：需出示有效之香港中華廠商聯合會會員證，即可享有購物優惠  
Terms & Conditions: Please present your valid CMA membership card to enjoy the special offer

## 富臨飯店 Forum Restaurant

廠商會會員憑會員証到富臨飯店可以優惠價  
\$1,288 (原價 \$1,888) 購買紅燒乾鮑乙罐  
CMA members can enjoy special price of \$1,288  
upon purchase Abalone in Supreme Sauce at Forum  
Restaurant (original price at \$1,888)



優惠日期：由即日起至 2020 年 1 月 24 日  
Promotional Period: From now to 24/01/2020

電話 Tel: 2869 8282 圖文傳真 Fax: 2893 0756  
電郵 Email: info@forumrestaurant1977.com  
網址 Website: www.forumrestaurant1977.com  
地址 Address: 香港銅鑼灣告士打道 255-257 號信和廣場 1 樓

條款及細則：1. 需出示廠商會會員證方可享用此優惠。2. 不可與其他優惠同時使用。3. 如有任何爭議，富臨飯店保留最終決議權。  
Terms & Conditions: 1. Offer upon presenting CMA membership card. 2. Offer cannot be used in conjunction with other promotional offers, discount or privileges. 3. In case of disputes, the decision of Forum Restaurant shall be final and conclusive.

## 德記五金發展有限公司 Tak Kee Hardware Development Limited



全線 DR.LADDER、HASEGAWA、LittleGiant、Blickle、Wicke、YUEI  
產品系列貨品八折優惠  
20% discount on all DR.LADDER, HASEGAWA,  
LittleGiant, Blickle, Wicke, YUEI product series.


優惠日期：由 2019 年 12 月 1 日起至 2020 年 1 月 31 日  
Promotional Period: From 01/12/2019 to 31/01/2020

電話 Tel: 2771 2476  
電郵 Email: sales@takkeeltd.com.hk  
網址 Website: www.takkeeltd.com.hk

條款及細則：德記五金發展有限公司保留修改本優惠條款及細則的最終權利。  
Terms & Conditions: TAK KEE Hardware Development Limited has the company's final right to modify the terms and conditions of this offer.

註：排名不分先後

## 「會員會客室」服務

 香港中華廠商聯合會  
The Chinese Manufacturers' Association of Hong Kong

為 促進會方與會員之間的了解和溝通，  
會籍部推出「會員會客室」服務，  
定期安排會員與本會不同行業領導作親身會  
晤，就各項會員服務或企業營商等問題相互  
交流意見，增進聯繫，歡迎各會員踴躍參與。

如對本服務有任何查詢，請致電會員服務  
熱線 2851 1555。





# 廠商會接待來訪機構及活動

中國出口信用保險公司 (廣東分公司) 代表團訪會



中國出口信用保險公司 (廣東分公司) 營業部部門經理余舒婷 (左四) 率領代表團一行 2 人於 10 月 29 日蒞會訪問, 由本會吳宏斌會長 (右四) 主持接待。

吉林省委統戰部代表團訪會



吉林省委統戰部王揮邁副部長 (左七) 率領代表團一行 3 人, 於 10 月 28 日蒞會訪問, 本會吳宏斌會長 (右七)、史立德第一副會長 (右六)、黃震副會長 (左六)、吳國安副會長 (右四)、楊立門行政總裁 (右二)、常董會董及行業委員會召集人等接待。

杭州市委統戰部代表團訪會



杭州市委統戰部副部長俞永明 (左六) 率領代表團一行 4 人於 10 月 17 日蒞會訪問, 由本會吳清煥副會長 (右六)、馬介欽副會長 (右五)、名譽會長及常董會董等接待。

「第 126 屆中國進出口商品交易會」開幕招待會



「第 126 屆中國進出口商品交易會」開幕招待會於 10 月 14 日假廣交會威斯汀酒店舉行, 本會鄧錦添會董 (左) 代表出席, 並與商務部部長助理任鴻斌 (右) 會面。

廠商會與廣州天河路商會簽署 MOU 儀式暨「2019 廣州國際購物節」啟動儀式



廠商會與廣州天河路商會簽署 MOU 儀式於 10 月 11 日假廣州萬豪酒店舉行。本會黃家和副會長 (前排左) 代表廠商會與廣州天河路商會會長謝萌 (前排右) 簽署合作備忘錄。「2019 廣州國際購物節」啟動儀式於同日 (11 日) 晚上假正佳廣場北廣場舉行。本會黃家和副會長出席為主禮嘉賓之一。

廈門市商務局代表團訪會



廈門市商務局黨組書記、局長黃河明 (右五) 及中聯辦經濟部副部長兼貿易處負責人劉亞軍 (左五) 率領代表團一行 7 人於 10 月 11 日蒞會訪問, 由本會吳清煥副會長 (中)、黃震副會長 (右四) 及常董會董等接待。

香港懲教署「更生先鋒計劃」互動音樂劇場《人生請揀》啟動禮 (本會合辦)



由本會與懲教署合辦的「人生請揀」互動音樂劇場啟動禮於 10 月 9 日假香港理工大學賽馬會綜藝館舉行。本會會長吳宏斌博士出席為主禮嘉賓之一及致辭 (左三), 並與主禮嘉賓教育局局長楊潤雄先生 (右四)、懲教署署長胡英明先生 (右三), 本會副會長黃震博士 (左二)、吳國安先生 (右二) 及馬介欽博士 (右一) 主持啟動儀式。

2018-19 年度「積金好僱主」嘉許典禮



由強制性公積金計劃管理局 (積金局) 主辦, 本會支持的「2018-19 年度『積金好僱主』嘉許典禮」於 10 月 9 日假香港會議展覽中心舉行。本會第一副會長史立德博士 (第二排左五) 代表出席, 並與主禮嘉賓政務司司長張建宗先生 (第一排中)、勞工及福利局局長羅致光博士 (第一排右二) 及積金局主席黃友嘉博士 (第一排左二) 等進行合照。

## 行業委員會名單:

- 食品製造業委員會
- 成衣及相關製品業委員會
- 電腦、電子及光學製品業委員會
- 紡織印染業委員會
- 橡膠及塑膠產品製造業委員會
- 中草藥及中成藥製造業委員會
- 家用電器業委員會
- 藥物業委員會
- 鐘錶業委員會
- 建築物料製造業委員會
- 玩具及電子遊戲業委員會
- 毛皮製品業委員會
- 傢俬裝飾業委員會
- 印刷業委員會
- 通用機械製造業委員會
- 鞋履及皮革業委員會
- 紙及紙製品業委員會
- 三維打印及電腦周邊設備業委員會
- 文儀體育用品業委員會
- 化妝品及美容業委員會
- 其他製造業委員會
- 珠寶及玉石業委員會
- 金屬製品製造及電鍍加工業委員會
- 石油及化學製品業委員會
- 汽車、船隻及載具製造業委員會
- 資訊科技及電貿業委員會
- 多媒體及文化創作業委員會
- 進出口貿易業委員會
- 專業服務業委員會
- 其他服務業委員會
- 資源回收及再造業委員會
- 餐飲服務業委員會
- 零售及批發業委員會
- 金融及保險業委員會
- 生物科技業委員會
- 寵物及動物用品零售業委員會

## 會員刊登

### 《企業雄才》廣告 可享 7 折優惠

《企業雄才》2019 年 11 - 12 月號邀得香港科技園公司主席查毅超博士, 分享他對實踐「再工業化」的精闢見解, 亦專訪了富士高實業控股有限公司主席楊志雄。其他精彩內容包括: 港商出租大灣區廠房須知、善用跨境知識產權服務開拓國際市場, 以及香港碩果僅存的手雕麻雀工藝。

《企業雄才》將發送到各大工商機構、企業、中港政府部門、媒體以及學術機構。誠邀各會員踴躍訂閱及刊登廣告。

網上版本:  
<http://www.cma.org.hk/hke>  
廣告查詢:  
2542 8675 (麥小姐)





## 會董晚宴



## 名人飯堂 - 吳國安副會長



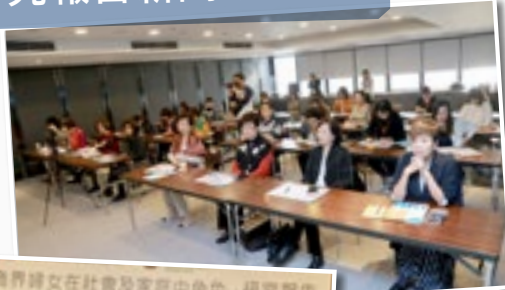
## 會員商聚





婦女委員會 - 「2019 年工商界婦女在社會及家庭中角色」

研究報告新聞發布會



青年委員會 - 上海杭州參訪團



香港中華廠商聯合會秘書服務有限公司致力提供專業和優質的公司秘書及一站式商業服務。包括成立香港及海外有限公司、法定公司秘書、註冊地址及代收郵件、虛擬辦公室、安排會計及核數服務等。

現時更推出會員價 HK\$8,720 免除成立公司服務費的成立公司全包優惠。

查詢熱線：3652 7676

買家信用報告 (Credit Report)  
會員可享 10% 折扣優惠



助企業掌握買家  
最新償付貨款能力

本會推出買家信用報告服務，協助中小微企了解買家的營運情況和財務資料，除可有效管理買家不償付貸款風險外，亦可作出準確和快速的業務合作決定。廠商會會員可享 10% 折扣優惠。

信用報告服務查詢及索取報告樣本

	普通 \$ (折扣前)	特快 \$ (折扣前)
中國 美國	3,100	3,700
其他國家	3,500	4,100

熱線：2344 3380

或瀏覽：[www.CMAcredit.com.hk](http://www.CMAcredit.com.hk)

廠商會推出  
「活動策劃中介服務」  
會員專享特別折扣優惠

香港中華廠商聯合會推出「活動策劃中介服務」，為中小企提供適切及全面的方案。現夥拍香港青少年發展聯會屬下社會企業「青雋項目策劃公司」，為中小企承辦各類活動，包括產品發佈、企業宣傳、周年慶典、員工晚宴及開業招待。服務範疇非常全面，包括項目構思及策劃以至製作和現場管理等。

歡迎聯絡本會商業服務發展部

查詢電話：2542 5710

電郵：[bsd@CMA.org.hk](mailto:bsd@CMA.org.hk)



## 「社會信用體系」知多啲！ Know more about Social Credit System

為提高全社會的誠信意識和信用水平，國務院於 2014 年出台《社會信用體系建設規劃綱要（2014—2020 年）》（以下簡稱為「《綱要》」），並計劃在 2020 年之前建立「社會信用體系」，因此，一系列政策性文件在 2019 年相繼出台，當中有關守信激勵和失信約束的獎懲機制更被視為「社會信用體系」落實的重要措施之一，「社會信用體系」作為新型社會治理工具對企業的影響也逐漸引發各方高度關注。

### 一、何為「社會信用體系」？

目的	<ul style="list-style-type: none"> <li>提高全社會的誠信意識和信用水平</li> <li>降低交易成本</li> <li>在政府職能轉變大背景下改革和優化社會治理和市場監督</li> </ul>
基本要求	<ul style="list-style-type: none"> <li>守法合規</li> <li>誠信履約（包括商業合同、勞動合同、行政合同等）</li> </ul>
基礎設施	<ul style="list-style-type: none"> <li>來自監管部門、金融機構、徵信機構等渠道的信用記錄及數據庫</li> <li>各信用數據庫的連接和數據共享</li> </ul>
組成	<ul style="list-style-type: none"> <li>政務誠信：主要針對政府及其工作人員</li> <li>商務誠信：主要針對企業及主要責任人員和個人</li> <li>社會誠信：主要針對企業及主要責任人員和個人</li> <li>司法公信：主要針對公檢法、司法行政和司法執法和從業人員</li> </ul>

### 二、如何懲戒失信？

中國正著力建立基於市場性、行業性、社會性懲戒措施的「一處失信、處處受限」的信用懲戒大格局。例如：

- 行政監管性的約束和懲戒
  - 對違法失信、風險較高的市場主體，適當提高抽查比例和頻次，依法依規實行嚴管和懲戒
  - 限制股票發行、招標投標、申請財政性資金項目、享受稅收優惠等行政性懲戒措施
  - 建立黑名單制度和市場的退出機制，在食品藥品、生態環境、工程質量、安全生產、養老托幼、城市運行安全等與人民群眾生命財產安全直接相關的領域，在一定期限內實施市場和行業禁入措施，直至永遠逐出市場
- 市場化的懲戒和約束
  - 限制獲得授信、乘坐飛機、乘坐高等級列車和席次等市場性懲戒措施
  - 依法限制失信名單當事人作為投標人參加依法必須進行招標的工程建設項目招標投標
- 行業性的約束和懲戒
  - 通過行業協會來制定行業的自律規則並監督會員遵守，對違規的失信者，按照情節輕重，對機構會員和個人會員實行警告、行業內通報批評、公開譴責等懲戒性的措施

### 4. 社會性的約束和懲戒

- 失信認定和名單公示更為透明，跨區域穿透性增強，上下游、生態圈互相監督

### 三、如何激勵守信？

為激勵守信企業，在聲譽獎勵、行政管理、公共服務及市場交易四方面制定激勵措施。例如：

- 聲譽獎勵：通過信用網站或媒體向社會推介
- 行政管理：稅務機關提供「綠色通道」或專門人員幫助辦理涉稅事項、容缺受理、減少日常監管頻次等
- 公共服務：財政性資金項目安排、招商引資配套優惠政策中優先考慮
- 市場交易：引導金融機構和商業銷售機構對誠信市場主體給予優惠和便利

### 四、如何修復信用？

企業信用修復是指對輕微和無主觀故意失信行為的信用進行修復的機制，對徹底糾正了失信行為並履行了法律責任，對於接受信用教育，主動做出信用承諾，並且履行相關社會責任的企業，可以依法依規退出「黑名單」和解除失信聯合懲戒，退出失信公示，修復和改善自己的信用，但信用記錄將依法依規予以保留。信用修復的根本是通過完善制度和流程有效防範失信行為的再次發生。

In order to raise social awareness of good credit, the State Council launched the Planning Outline for Construction of the Social Credit System (2014—2020) in 2014 (hereinafter referred to as the "Outline") and targeted to have the social credit system established by 2020. In this connection, a series of policy documents were promulgated in 2019, inter alia, the reward/penalty mechanism for encouraging good credit and discouraging bad credit is considered to be one of the important measures for materializing the social credit system. The impact of social credit system as a new kind of social governance tool on enterprises is gaining great attention from all sectors.

### I. What is "social credit system"?

Purposes	<ul style="list-style-type: none"> <li>To raise social awareness of good credit</li> <li>To reduce transaction costs</li> <li>To reform and optimize social governance and market supervision in the light of changing government functions</li> </ul>
Basic requirements	<ul style="list-style-type: none"> <li>To obey the law and comply with regulations</li> <li>To honour contracts (including commercial contracts, employment contracts and administrative contracts, etc)</li> </ul>
Infrastructure	<ul style="list-style-type: none"> <li>Credit records and databases from channels such as supervisory authorities, financial institutions and credit reference institutions</li> <li>Connections and data sharing with various credit databases</li> </ul>
Components	<ul style="list-style-type: none"> <li>Administrative integrity: Mainly applicable to government and their employees</li> <li>Commercial integrity: Mainly applicable to enterprises and their officers-in-charge, and individuals</li> <li>Social integrity: Mainly applicable to enterprises and their officers-in-charge, and individuals</li> <li>Judicial credibility: Mainly applicable to public security, procuratorate and courts; judicial administration and judiciary law enforcement, and practitioners</li> </ul>

### II. How to punish one for bad credit?

China is working on it embodying the general penalty principle of "misconduct somewhere, restrictions everywhere", such credit measure is applicable to the market, professions and society.

- Restrictions and penalties in terms of administrative supervision
  - Appropriately raise the ratio and frequency of random sampling check for high-risk market entities and those law-breaking and distrusted ones besides imposing strict governance and penalties pursuant to the law
  - Administrative penalties such as restrictions on share issuance, tendering, bidding, application for financial capital projects and the granting of preferential tax rate
  - To implement the blacklisting and market exit systems; to implement ban on access to markets and sectors within a considerable period until permanent expulsion from market takes place in sectors directly associated with the general public's life and property safety such as food, pharmaceutical products, ecological environment, works quality, safe production, elderly care, childcare and safe operation of cities
- Market-based restrictions and penalties
  - Market-based penalties include restrictions on credit extension, taking an airplane or taking upper class seats on a train, etc
  - Listed entities of bad credit are denied the right to bid in the capacity of a bidder for project works for which a tender must be held pursuant to the law
- Professional restrictions and penalties
  - Self-disciplinary rules shall be set through trade associations for supervision of members' compliance. Any rule-breaking distrusted institutional members and individual members will be warned, criticized through internal announcements of the professional circle or subject to or open censure, depending on severity of the case
- Social restrictions and penalties
  - Greater transparency for confirmation of bad credit and list disclosure in terms of cross-region transparency and mutual supervision between upper/lower streams and different ecological circles

### III. How to encourage pursuit of good credit?

Incentive measures are formulated in four aspects, namely reputational reward, administrative management, public services and market transactions, to encourage enterprises to pursue good credit, such as:

- Reputational reward: Being recommended to the general public on credit websites or the media
- Administrative management: "Green passage" offered by tax authorities, receive assistance from specialists in handling tax-related matters, be provided with 'acceptance notwithstanding temporary lack of some documents', or less frequent routine supervision, etc
- Public services: Being considered before others in financial capital project arrangements and preferential supporting policy for attracting foreign investments
- Market transactions: To guide financial and marketing institutions to provide market entities of good credit with preferential treatment and facilitation

### IV. How to reinstate good credit?

Reinstatement of corporate credit refers to the mechanism of reinstating slightly damaged credit or bad credit resulted from undeliberate distrusted acts. To reinstate and improve its credit, an enterprise must completely rectify its acts of bad credit and perform its statutory responsibilities; receive credit education; voluntarily make credit commitments and perform the related social responsibilities. By doing so, it will be "delisted" and have the joint penalties lifted, and be clarified through an announcement on removal from the bad credit list but the credit record shall be retained pursuant to the laws and regulations. The aim of reinstatement is to effectively prevent recurrence of acts of bad credit through sound system and process.

資料整理：香港中華廠商聯合會商會事務部

備註：本文稿內容以中文版為準

Collation: CMA Association Affairs Department

Remark: The Chinese version of this article shall prevail





香港中華廠商聯合會

The Chinese Manufacturers' Association of Hong Kong

# 廠商會 廣州代表處 工商支援服務中心

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為增強對會員的工商支援服務，本會於廣州設有代表處，全力支援會員遇到的營商問題。該處不但向會員發放最新工商資訊，確保會員能早著先機，更為有需要的會員向當局就營商疑難提出查詢及反映意見。歡迎聯絡廠商會廣州代表處。

地址：廣州市越秀區豪賢路102號  
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鳴門橋上可感受着「鳴門旋渦」的震撼。

## 直航德島深進四國 盡情暢歷震撼奇境

日本四國，有香川、德島、高知及愛媛 4 個縣，在今冬 12 月至 3 月，國泰將開通香港德島直航，會員朋友務必趁此黃金機會，暢遊四國。四國德島，最令人印象深刻的，是夏日祭典跳的「阿波舞」，但它的自然奇觀例如「鳴門旋渦」同樣知名，它另一奇景「大步危」更是令人震撼，橫貫四國 3 縣的吉野川，其上游溪谷兩岸岩壁被侵蝕得呈「V」字形，你可乘遊覽船深進其中，甚至可透過玻璃船底觀察河中生態。

在四國香川，近年更冒起了有日本天空之鏡美譽的「父母濱」，每逢退潮，其灘上都會出現多個小池，你用手機便可拍出像烏尤尼鹽湖般的「天空之鏡」驚人效果。除了自然景觀，香川更有四國最著名庭園「栗林公園」，它曾經歷連續 5 代松平家高松藩主的修築，園內假山、湖泊、松樹共融成不同的「立體」山水畫，一步一景，非浪得虛名。



若到德島市的阿波 Odori 會館，便可看到德島人在夏日祭典跳的阿波舞表演。



栗林公園內滿是假山湖泊，跟上千株松樹共融成「立體」山水畫。

文稿及圖片提供：



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父母濱每逢退潮，便可拍到像烏尤尼鹽湖「天空之鏡」般的驚豔效果。



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## 新會員介紹 Introduction of New Members



和輝投資有限公司  
**World Fine Investment Limited**  
代表：張華英先生 (行政總裁)  
產品：食品製造  
Representative: Mr Cheung Wah Ying (CEO)  
Product: Food production



億域有限公司  
**Mega Kingdom Limited**  
代表：方傲智先生 (董事)  
產品：皮草  
Representative: Mr Fong Ngo Chi Cyril (Director)  
Product: Fur garment



萬田商業有限公司  
**Netsphere Solution Limited**  
代表：岑浩文先生 (董事)  
產品：不間斷電源供應、整流器、汽車充電器及電池  
Representative: Mr Simon Shum (Director)  
Product: UPS, rectifier, electric vehicle charger and battery



金新華有限公司  
**Golden Sunway Limited**  
代表：鍾偉強先生 (第一副總裁)  
產品：柴油批發  
Representative: Mr Jay Chung (First Vice President)  
Product: Diesel Wholesale



量品 (香港) 有限公司  
**Tailor Made (Hong Kong) Limited**  
代表：黃炳裕先生 (經理)  
產品：量品度身訂製枕頭  
Representative: Mr Wong Ping Yue Alan (Manager)  
Product: Tailor made pillow



Itsu World (HK) Limited  
代表：曾錦良先生 (業務發展經理)  
產品：按摩椅  
Representative: Mr Tsang Kam Leung  
(Business Development Manager)  
Product: Massager chair



Asiana Trading Limited  
代表：黎家寶小姐 (董事)  
產品：皮草成衣製造  
Representative: Ms Lai Ka Po (Director)  
Product: Fur garments manufacturer





# 企業金融

— CORPORATE FINANCE —

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通，歷久致遠