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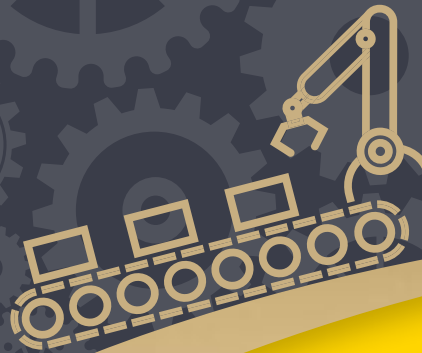


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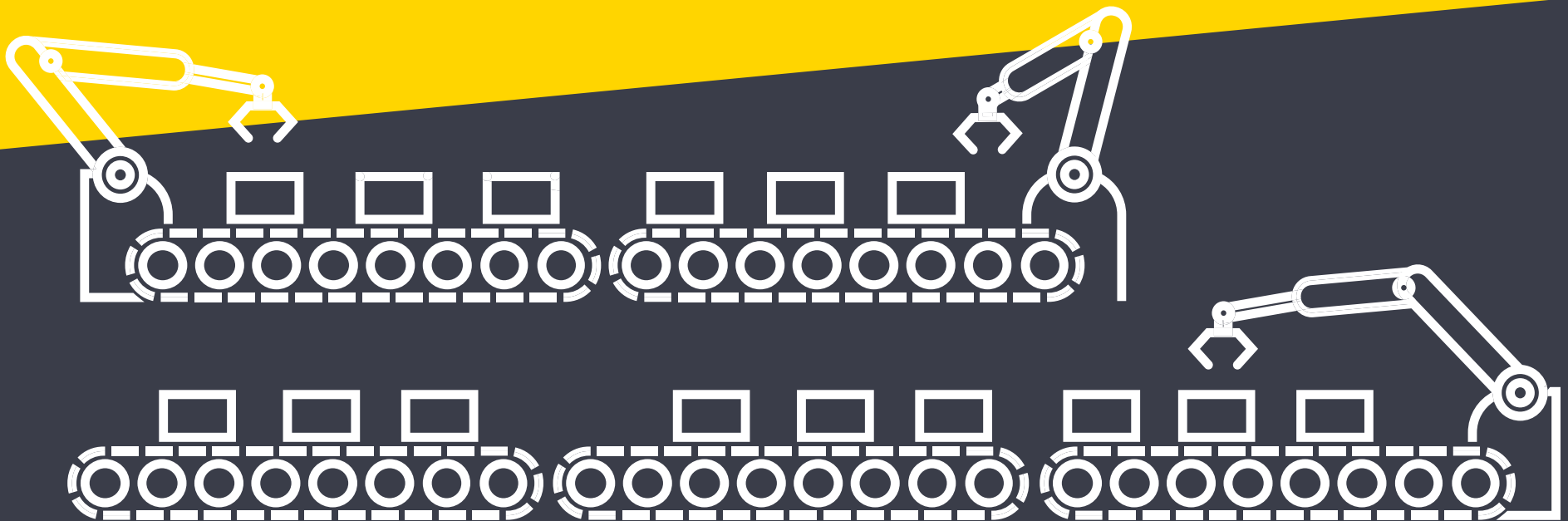
香港工業再展翅 · 締造輝煌新一頁



7 月號 July Issue 2020

廠商會、嶺大發表 「大灣區港資製造業研究報告」

Report of Consultancy Study on the Operation and Contributions of
Hong Kong-Invested Manufacturing Industry in Greater Bay Area
released by CMA and LingnanU



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The Chinese Manufacturers' Association of Hong Kong



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大綱 Index

- P.1-3 廠商會、嶺大發表「大灣區港資製造業研究報告」
Report of Consultancy Study on the Operation and Contributions of Hong Kong-Invested Manufacturing Industry in Greater Bay Area released by CMA and LingnanU
- P. 4 營造灣區矽谷 海納創科人才
The Greater Bay Area is Expected to Become the Oriental Silicon Valley and Attract IT Talents
- P. 6-7 肺炎疫情能否令「工業 4.0」加速發展？
Will Pandemic Boost i4.0 Development?
- P. 7 本會活動速遞
CMA Focus
- P. 8 香港城市大學 (City U) 突破性技術檢測早期阿茲海默症
Breakthrough technology indicates earlier detection for Alzheimer's disease
- P. 10 香港城市大學「城」就開拓計劃
City University of Hong Kong Highlight of CARer Launch Scheme (CARLS)
- P. 12-13 香港盲人輔導會 協助視障人士發揮最大潛能 促進平等參與社會
The Hong Kong Society for the Blind To help maximize the capabilities of the visually impaired, facilitate their equal participation in society
- P. 14 CMA MAKERS
- P. 15 會員工商批發告示專欄
Notice for Members' Business Wholesale
新會員介紹
Introduction of New Members
- P. 16 CMA 良倉
- P. 17 在粵港商精讀
大陸個人破產制度 深圳試水
CMA Makers Quick Notes of GD Province
Personal Bankruptcy System in the Mainland Testing the Waters in Shenzhen
- P. 18 廠商會會員尊享優惠
CMA Members' offers



為推動粵港兩地政府更重視內地港資製造業，並加強支援，以配合「粵港澳大灣區」和香港「再工業化」的發展步伐，廠商會早前獲工業貿易署 BUD 專項基金資助，委託了嶺南大學中國經濟研究部進行「粵港澳大灣區的港資製造業經營情況、對灣區經濟貢獻與實現轉型升級發展策略」的顧問研究，深入探討大灣區內港資製造業的現況，以及它們在區域發展中的角色、價值和優勢，並就企業轉型升級提出發展策略和政策建議。本會聯同嶺南大學於 6 月 17 日舉行發佈會，公佈有關的研究結果及建議。

廠商會會長吳宏斌博士在發佈會上表示，自內地改革開放以來，港資製造業企業一直以「延外發展」的模式在珠三角地區建立根基，在區內以至本港的經濟發展擔當重要角色，惟坊間一直對這些被視為「境外產業」的本港工業欠缺全面和系統性的量化研究，間接令它們的貢獻被忽視。隨着「粵港澳大灣區」將為本港製造業帶來新時代機遇，驅使工業要加快實現「轉型升級」，他期望是次研究能令有關當局全面掌握港資工業的現況，盡快制定全面且具前瞻性的工業政策，並與內地有關當局協調合作，推動業界可持續發展。

是次研究由嶺南大學中國經濟研究部總監魏向東教授領導的團隊耗時一年多進行，除了於 2019 年 3 月至 7 月期間以問卷形式，訪問了 400 間在「粵港澳大灣區」9 市設廠的港資廠商外，亦進行了 15 次深入訪談和 3 場焦點小組，對象包括廠商代表、公營機構人員和專家學者等。除了收集第一手數據，研究團隊亦通過挖掘包括國家工商總局在內的大數據的方式，希望能更具體、更仔細地反映出港資製造業在大灣區內的經營情況。是次研究顯示了港資製造業企業對大灣區的經濟貢獻、大灣區港資製造業企業對香港的經濟貢獻被低估，以及港資製造業企業的經營及升級轉型情況等。

嶺南大學魏向東教授總結是次研究時指出，多年來香港廠商的生產既有效率亦有質素保證，得到外界高度評價，如果政府能帶頭推動製造業的發展，促進業界改革創新，將有助本港經濟朝多元化發展。為此，研



究團隊借鑑了 11 個國家或地區推行新工業政策的經驗，向內地及本港政府作出了多項協助一眾港資廠商應對工業 4.0 發展需要、實現轉型升級的具針對性的對策建議。

為了引導各界思考香港工業在未來的發展方向，大會於發佈會上同場舉行「香港工業發展路向高峰論壇」，邀得多位本港及內地經濟專家和學者擔任主講嘉賓，他們包括香港科技大學經濟學系原主任、嶺南大學中國經濟研究部榮譽總監雷鼎鳴教授、香港貿易發展局研究總監關家明先生、中銀香港經濟與政策研究主管王春新博士、中山大學粵港澳發展研究院（國家高端智庫）常務副院長、港澳珠江三角洲研究中心主任何俊志教授、中山大學粵港澳發展研究院（國家高端智庫）副教授李小瑛博士，各位講者就內地港資製造業的未來發展進行交流，他們具前瞻性的真知灼見，為香港工業的整體產業發展帶來重要的啟示。

如欲回顧「大灣區港資製造業研究報告發布會暨香港工業發展路向高峰論壇」學者交流部份，請登入以下連結瀏覽：<https://youtu.be/MKRWQrZLrNg>。



In order to arouse greater attention from the Guangdong and Hong Kong governments and in turn greater support for Hong Kong-invested manufacturing industry in Mainland China to promote development of Guangdong-Hong Kong-Macao Greater Bay Area and re-industrialization in Hong Kong, CMA entrusted China Economic Research Programme of the Lingnan University to conduct a Consultancy Study on the Operation and Contributions of Hong Kong-Invested Manufacturing Industry in Greater Bay Area, and the Development Strategies of Transformation and Upgrading with funding from BUD Fund. The Study examined operation status of Hong Kong-invested manufacturing industry in Greater Bay Area, explores their roles, values and advantages in the region's development, and proposes development strategies and policies for transforming and upgrading the industry. A press conference was jointly held by CMA and Lingnan University on 17 June to announce findings of the Study and proposals.

CMA President Dr Ng Wang Pun, Dennis said at the press conference that since China implemented the reform and opening-up policy, Hong Kong-invested manufacturing enterprises have played an important role in economic development of both the region and Hong Kong by laying foundation in Pearl River Delta through "external development". Unfortunately, such Hong Kong-invested industry is considered to be "out-of-boundary industry", their contributions have been disregarded and no comprehensive and systematic quantitative study has ever conducted on them. As Greater Bay Area development turns a new page and brings new opportunities to Hong Kong's manufacturing industry, "transformation and upgrading" brood no delay. He expects the study will help the authorities fully understand Hong Kong-invested industry's current status and respond with comprehensive and forward-looking industrial policies and cooperate with Mainland authorities for promotion of the sector's sustainable development.

The Study was conducted by a team led by Professor Wei Xiangdong of the Director of China Economic Research Programme of Lingnan University. In the more than one-year study, 400 Hong Kong-invested manufacturers which run a factory in 9 cities of the Greater Bay Area were surveyed through

questionnaires from March to July 2019; besides, 15 visits were made for in-depth interviews and 3 focus sessions were held to interact with manufacturing representatives, officials from public organizations, experts and scholars. Besides collecting first-hand data, the team dug big data from various sources including the State Administration for Industry and Commerce of the people's Republic of China so as to specifically and thoroughly understand operation of Hong Kong-invested manufacturers in the Greater Bay Area. The Study reflects Hong Kong-invested manufacturers' economic contributions to the Greater Bay Area, the fact that contributions of Hong Kong-invested manufacturers which operate in the Greater Bay Area to the Hong Kong economy are being underestimated, and a picture of Hong Kong-invested manufacturers' operation, transformation and upgrading.

In conclusion, Professor Wei Xiangdong of Lingnan University said Hong Kong manufacturers always win high comments outside the sector for their efficient production and quality assurance, he believes that government-led promotion of the manufacturing industry's development would encourage innovation, which in turn would promote diversification of the local economy. In order to help Hong Kong-invested manufacturers meet the need under Industry 4.0 and actualize transformation and upgrading, the study team put forward a series of proposals to the Mainland and Hong Kong governments based on the experiences of 11 countries/regions in implementing new industrial policies.

In the afternoon of the same day, the organizer held the Future Direction of Hong Kong Industrial Development Summit Forum to guide all sectors to ponder the direction of future development of Hong Kong's industry. A number of local and Mainland economic experts and scholars were invited as guest speakers, they include Professor Francis T. Lui the Former Head of Department of Economics of the Hong Kong University of Science and Technology and Honorary Director, China Economic Research Programme of Lingnan University; Mr. KWAN Ka-Ming, Nicholas the Director of Research of Hong Kong Trade Development Council; Dr Wang Chunxin the Head of Policy & Economic Research, Bank of China (Hong Kong); Professor HE Junzhi the Associate Dean of Institute of Guangdong-Hong Kong-Macao

Development Studies, Sun Yat-sen University (High-end Think Tank), and Director of the Center for Studies of Hong Kong, Macao and Pearl River Delta, and Dr Li Xiaoying, Associate Professor of the Institute of Guangdong-Hong Kong-Macao Development Studies, Sun Yat-sen University (High-end Think Tank). All speakers exchanged views about future development of Hong Kong-invested manufacturing industry in Mainland China, their forward-looking insights provide important inspiration to Hong Kong's overall industrial development.

To review the panel discussion of the Press Conference on Research Report of Hong Kong-invested Manufacturing Industry in Greater Bay Area and Future Direction of Hong Kong Industrial Development Summit Forum, please refer to : <https://youtu.be/MKRWQrZLNg>.



營造灣區矽谷 海納創科人才

The Greater Bay Area is Expected to Become the Oriental Silicon Valley and Attract IT Talents



香港特區政府多年來一直推動「官產學研」界別的合作，並成立創新及科技基金，資助有利提升製造業和服務業創科水平的項目。另一方面，中央人民政府在去年2月公布的《粵港澳大灣區發展規劃綱要》，提出香港建設國際科技創新中心的願景。

建設國際科技創新中心，離不開平台與人才。香港具深度和流動性的資本市場可提供私募基金直接融資或通過上市籌集資本的渠道，有助推動科技成果作商業應用。而我們依託的平台是大灣區的廣茅腹地，正如特首林鄭月娥所說的，大灣區不僅具備潛力成為東方矽谷，更可以成為同時具備矽谷和華爾街的城市群。

至於人才，鑒於國際間科技人才競爭激烈，我國自2008年起亦推出俗稱「千人計劃」的引進海外高層次人才的政策，但近年來美國藉口各種理由，對於當地的華裔科學家嚴密監控並處處限制。回想建國初期，大批留美科學家選擇回國建設，例如在1955年，華裔科學家錢學森毅然離開美國，幾經艱辛經香港回到內地，並為國家的火箭、飛彈和航太計劃做出過重大貢獻，榮獲「兩彈一星」功勳獎章。時至今日，許多華裔科學家同樣希望可以回到祖國，為國家的科學研究作出貢獻。

特區政府近年銳意把香港建設成為國際創科中心，並不斷優化吸納外來人才來港工作的政策及措施，以期在國際間激烈的人才爭奪戰中保持優勢。我認為，面對中美科技角力的新形勢，特區政府應該及早做出部署，進一步將吸納的人才層級提高，包括類似中國科學院院士和中國工程院院士的頂尖人才，

而香港現有的八所研究型大學正好可以作為承接歸國科學家的聚寶盆。截至2020年4月，中國科學院香港院士31位、中國科學院香港外籍院士7位、中國工程院香港院士7位、中國工程院香港外籍院士4位。可以說，這個頂尖人才庫是香港的科學寶藏，現在還必須進一步擴大陣容，為香港儲才，為國家服務。

在創科發展上，香港坐擁雄厚科研實力、世界級的大學、國際化優勢、健全的司法和知識產權保護制度等，只要我們發揮優勢，絕對可以營造一個舉世聞名的大灣區矽谷，並有條件吸納國際頂尖科研人才。

The SAR Government has over the years been promoting the collaboration among the government, industry, academic and research sectors, and has established the Innovation and Technology Fund (ITF) to finance projects that contribute to the innovation and technology upgrading in the manufacturing and services industries. On the other hand, the Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area (Outline Development Plan) promulgated by the Central People's Government in February last year outlines the vision of developing an international innovation and technology hub.

Building an international innovation and technology hub is inseparable from platforms and talents. Hong Kong's deep and liquid capital market will promote the commercial application of technological achievements through direct financing by private equity funds or capital raising through listing. As our Chief Executive Mrs. Carrie Lam said, the Greater Bay Area has good potential to become not only the Silicon Valley of the East but also Silicon Valley and Wall Street within the same city cluster.

As for talents, in view of the fierce international competition for scientific and technological talents, the Thousand Talents Plan (TTP) was established in 2008 by the central government of China to recognize and recruit leading international experts in scientific research, innovation, entrepreneurship. Recalling the early days of the founding of the People's Republic of China, a large number of scientists studying in the United States chose to

return to China. For example, in 1955, famous Chinese scientist Qian Xuesen resolutely left the United States and returned to the Mainland through Hong Kong after many hardships. He also made significant contributions to the field of aerodynamics and established engineering cybernetics and was recognized as one of the founding fathers of Two Bombs, One Satellite. Today, many Chinese scientists are also disheartened by the US approach, hoping to return to the motherland and contribute to their countries scientific research.

In recent years, the SAR Government has been committed to developing Hong Kong into an international innovation and technology (I&T) hub, as well as continuously enhancing policies on and measures for attracting talents outside Hong Kong to come here for work, with a view to maintaining Hong Kong's edges amid the keen international competition for talents. In my opinion, in the face of the new situation of Sino-US technology wrestling, the SAR government should make an early deployment to further raise the level of talents absorbed, including top talents like the academicians of the Chinese Academy of Sciences and the Chinese Academy of Engineering. The eight research universities can happen to be the key towns for returning scientists. As of April 2020, there were 31 Hong Kong academicians of the Chinese Academy of Sciences, 7 Hong Kong foreign academicians of the Chinese Academy of Sciences, 7 Hong Kong academicians of the Chinese Academy of Engineering, and 4 Hong Kong foreign academicians of the Chinese Academy of Engineering. It can be said that this top talent pool is Hong Kong's scientific treasure. We must further expand our portfolio to serve the talents of Hong Kong and serve the country.

In terms of innovation and technology development, Hong Kong has tremendous strength in scientific research, world-class universities, the advantage of being internationalized, a robust rule of law and intellectual property rights protection systems, and so forth. As long as we take advantage of it, we can definitely create a world-famous Silicon Valley in the Bay Area, and are capable of attracting top global R&D talent.

文稿提供：

立法會『工業界「第二」』
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肺炎疫情能否令 「工業 4.0」加速發展？

Will Pandemic Boost i4.0 Development?



新型冠狀病毒疫情令全球供應鏈陷入史無前例的危機中，同時亦揭示傳統勞動密集型生產模式的弱點，引起業界對加速推行「智能製造」有更多討論。

智能製造一詞源自德國政府推行的「工業 4.0」(i4.0) 高科技項目，也被稱為「第四次工業革命」，提倡整合感應器、物聯網 (IoT)、大數據及其他數碼資訊科技，最終將整個生產和服務價值鏈連接起來，極大提高生產效率和靈活性，以滿足市場對定制產品不斷增長的需求。

「工業 4.0」發展對亞洲地區的影響

通過採用機械和先進的數碼化技術，「工業 4.0」有助製造商提高供應鏈上每個階段的生產效率。縱然這並非新概念，卻對許多發展中國家的發展模式帶來潛在憂慮，中歐和東歐地區一些國家已透過自行投資機械來應對

挑戰，例如汽車業大部份屬外資擁有的捷克、斯洛伐克和斯洛文尼亞，當地每一萬名車廠工人平均裝配機械的數量，現已超越美國或法國。這種運作似乎很湊效，因為這些地區對發達國家而言，到目前為止仍然是具吸引力的生產地。同樣地，低成本生產國如亞洲新興國家也將可能經歷類似沖擊，再加上疫情帶來的警號，無疑令更多亞洲地區的製造商重新審視及計劃生產流程，讓工序可以減少倚賴人力資源，長遠增加競爭力。

在香港，轉變亦默默地進行，一些專注於高增值活動的企業開已始投入工業化改進，例如，本地一間廚具公司在香港生產力促進局的科創中心 (THE HATCH) 的協助下，進行「工業 4.0」項目尋找選用新產品的潛在客戶，改善公司產品，並推動數碼化生產過程。另一間香港電子製造商於 2019 年成功獲香港生產力促進局和弗勞恩霍夫生產技術研究所 (Fraunhofer IPT) 頒發的「工業 4.0 1i 成熟度」

證書。與此同時，再工業化及科技培訓計劃亦開始對本地市場加大影響力，提升本地人材實力。

重塑勞動力市場

如今疫情爆發凸顯出全球製造業供應鏈極容易受到黑天鵝效應影響，只有落實執行智能製造才會令製造商得益，而且亦為勞動力市場帶來改變，將之提升至另一個新水平。

然而，「工業 4.0」是不可能完全取代工廠的勞動力，而是把人手從刻板單調的工作中釋放出來，他們將變得更靈活和富有創造力，集中於同創意和創新有關的工作，負責監察和維持生產線的正常運作，並開發和設計更多高質、高增值的產品。

The COVID-19 plunges the global supply chain into unprecedented disruption while highlighting the weakness of a traditional labour intensive manufacturing model. This led to the discussion of the acceleration of Smart Manufacturing.

Smart Manufacturing originated from a high-tech project of Germany Government "Industry 4.0" (i4.0), also known as the "Fourth Industrial Revolution", which advocates the integration of sensors, Internet of Things (IoT), big data and other technologies with digital information, connecting the entire production and service value chain. i4.0 greatly enhances production efficiency and flexibility, catering to the increasing demand for customised products.

The impact of i4.0 Development to Asia

i4.0 helps manufacturers to improve the efficiency of the production line at each stage of the supply chain with the employment of robots and advanced digitalisation technology. This is surely not a new concept and it poses a potential threat to many developing countries' growth models. In Central and Eastern Europe, some countries have responded to this challenge by investing in robots themselves. The Czech Republic, Slovakia, and Slovenia (which have large foreign-owned auto sectors) now have more robots per 10,000 workers than the US or France. Such strategy seems to be working: they remain an attractive manufacturing destination for developed countries. Similarly, low-cost manufacturing hubs, such as those in emerging Asia, may experience a similar journey, especially in the wake of the pandemic. This could serve as a wake-up call for many in the region to rethink and eventually redesign their manufacturing process for reducing its reliance on human capital and strengthen their competitiveness in long run.

In Hong Kong, the changes are taking place unnoticed. Some corporates have started joining the industrialisation evolution by focusing on higher-value-added activities. For example, a local kitchenware company participated in an i4.0 project with THE HATCH of the Hong Kong Productivity Council in identifying potential customers for the adoption of new products to improve



products and digitalise its production process. Another Hong Kong electronics manufacturer which successfully attained the "i4 maturity level" certificate of i4.0 conferred by the HKPC and the Fraunhofer Institute for Production Technology / IPT in 2019. Waves of Reindustrialisation and Technology Training Programmes have also been introduced to the market for grooming our local capabilities.

Reshape the labour market

The outbreak highlights how the global manufacturing supply chain is vulnerable to the black swan effect. Deployment of Smart Manufacturing will benefit manufacturers and reshape the labour market by taking it to the next level.

i4.0 will not fully replace factory labour, but instead liberating

human from monotonous work. Staff will become more versatile and creative. They will devote their energy to creative ideas and innovations, to monitor and maintain the normal operation of the production line, and to develop and design more high-quality, value-added products.

資料提供 Information provided by :
香港生產力促進局
Hong Kong Productivity Council
電話 Enquiry Hotline: 2788 5555
電郵 Email: service@hkpc.org

本會活動速遞 CMA Focus

7 2020 年 月份活動 July Event



「逆境下的銷售心理」網絡工作坊
Online Workshop on "Mental Status of Sales in the Predicament"
日期 Date : 22 / 7 / 2020
查詢電話 Enquiry Hotline : 2542 8635 (曾小姐)



「如何處理數碼經濟帶來的潛在稅務爭議」
網絡研討會
Webinars on "How to Deal with Potential Tax Controversy Issues in the Digital Economy"
日期 Date : 28 / 7 / 2020
查詢電話 Enquiry Hotline : 2542 8635 (曾小姐)

8 2020 年 月份活動 August Event



會員會客室
Member's Meeting Room
日期 Date : 8 月下旬 Late Aug
查詢電話 Enquiry Hotline : 2851 1555



名人飯堂 - 馬介欽副會長
CMA VIP Luncheon - VP Dr Ma Kai Yum
日期 Date : 待定 TBC
查詢電話 Enquiry Hotline : 2851 1555

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香港城市大學 (City U)

突破性技術檢測早期阿茲海默症

Breakthrough technology indicates earlier detection for Alzheimer's disease

識別阿茲海默症的棘手之處，在於人腦的早期異常，例如澱粉樣蛋白斑塊的出現，都與正常衰老情況相似。此外，早在症狀未出現前多年，大腦可能已發生病變。

由香港城市大學(城大)科學家共同領導的團隊，研發出一種嶄新非侵入式方法，有助早期檢測阿茲海默症，讓患者在未出現任何症狀前約 10 年就能接受治療。

城大生物醫學工程學系副教授陳葦恩博士及其研究團隊與美國約翰·霍普金斯大學合作，以磁力共振成像(MRI)為基礎，研發出分子成像方法，透過動態測量腦淋巴系統中葡萄糖水平的變化，對阿茲海默症作早期診斷。

早期阿茲海默症的症狀之一，是大腦淋巴系統的葡萄糖攝取及代謝出現異常。目前要評估大腦的葡萄糖攝取和新陳代謝情況，可以在醫院進行正電子放射斷層掃描(PET)。然而，這種成像方式需要注射放射性顯影劑，不僅昂貴，而且屬於侵入式檢查，因而未能作廣泛臨床應用。此外，由於顯影劑具放射性，患者不能頻繁進行這種掃描。

陳博士的團隊開發出一種基於化學交換飽和轉移磁力共振成像(Chemical Exchange Saturation Transfer MRI, CEST MRI)的新成像方法，可以無創地評估小鼠大腦淋巴系統的葡萄糖攝取及清除率。

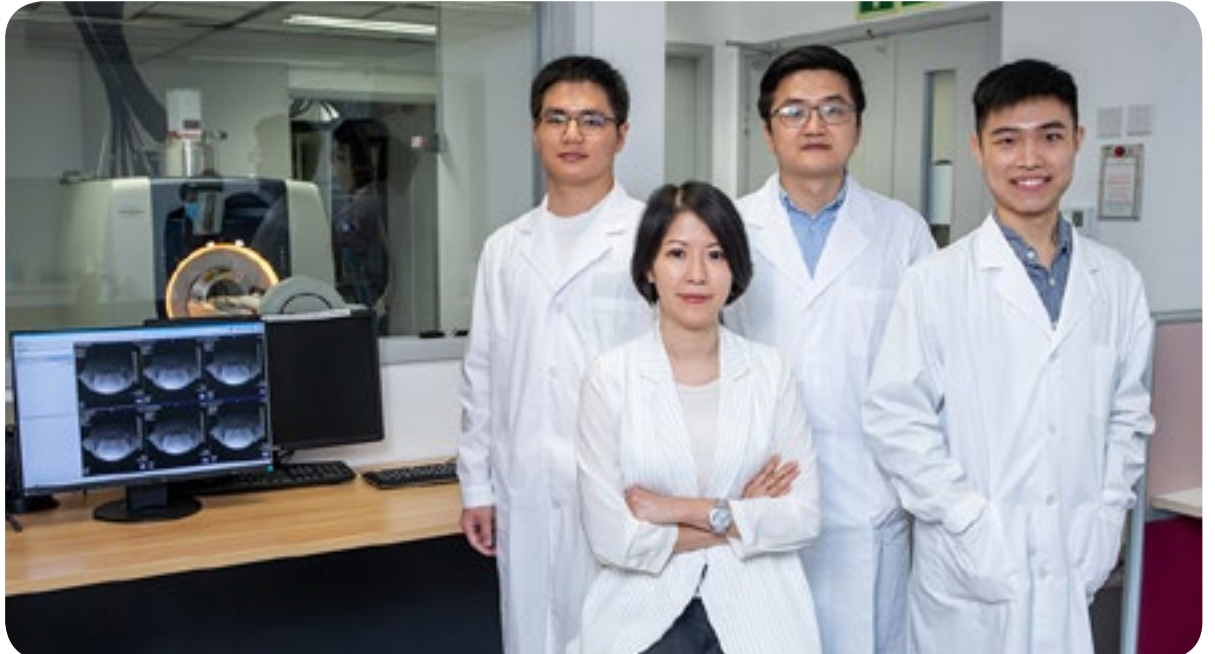
陳博士說：「CEST MRI 一向用於診斷腦腫瘤，這是首度用作評估淋巴系統的功能。」

研究團隊採用城大獨有、香港唯一的 3T 磁力共振成像動物掃描儀作實驗。陳博士說：「我們的成像方法以葡萄糖作為『示蹤劑』，於阿茲海默症早期，已能於分子層面靈敏地檢測到腦淋巴系統功能的獨特改變，協助我們將此症與正常衰老區分開來。」

研究團隊指這種對腦淋巴系統的非侵入式評估方法，可以作為成像生物標記，揭示阿茲海默症的早期病理。她補充說：「葡萄糖既天然又容易生物降解，並在醫院中常用，例如用於葡萄糖耐量測試；將它用作磁力共振的示蹤劑，既無創，又安全。」

陳博士指出，這種新成像方法可兼容於診所或醫院常用的磁力共振儀，意味着轉移到臨床應用的成本較低，技術上也較容易，她希望可以於三年之內開展臨床試驗。

這項研究成果在最新一期科學期刊《科學進展》上發表，題為「動態葡萄糖增強 MRI 檢測早期阿茲海默症腦實質和腦脊液中的 D- 葡萄糖變化」。



陳葦恩博士(前)和她的團隊(後排左起)韓雄奇、黃建攀和黎皓致以及其他科學家合作，開發出一種新的磁力共振分子成像方法，有助檢測出早期阿茲海默症。

Dr Kannie Chan (front) and her team (back row, from left) Han Xiongqi, Huang Jianpan and Joseph H. C. Lai are collaborating with other scientists to develop a new imaging approach based on CEST MRI for early detection of Alzheimer's disease.

如欲查詢有關技術資料，請與鄧智穎女士聯絡。電話：3442 7687 或電郵：cecilia.tang@cityu.edu.hk。

The tricky part in identifying Alzheimer's disease is that early abnormalities such as the emergence of protein plaques are similar to the normal ageing process seen in the human brain. Even more challenging, symptoms might appear years after pathologies in the brain occur.

A research team co-led by a scientist at City University of Hong Kong (CityU) has discovered a new, non-invasive way to detect early-stage Alzheimer's disease, helping patients get the necessary treatments around 10 years before any symptoms appear.

In collaboration with Johns Hopkins University in the US, Dr Kannie Chan Wai-yan, Associate Professor in the Department of Biomedical Engineering (BME) at CityU, and her research team have developed a molecular imaging approach based on Magnetic Resonance Imaging (MRI). The MRI approach dynamically measures changes in the levels of glucose in the brain's lymphatic system, which could provide early clues about the disease.

One of the hallmarks of early Alzheimer's disease is glucose uptake and clearance in the glymphatic system, which is the lymphatic system in the brain. Currently, glucose uptake and metabolism can be assessed using positron emission tomography (PET) in hospitals. However, PET scans with radioactive tracers are expensive and its invasive nature has hindered its general clinical application. In addition, patients cannot be scanned too frequently with radioactive tracers.

Dr Chan's team's new imaging approach based on Chemical Exchange Saturation Transfer MRI (CEST MRI) assesses the glucose uptake and clearance in the lymphatic system in the brains of mice in a non-invasive way.

"While CEST MRI has been used in the diagnosis of brain tumours before, this is the first time it has been used in assessing the function of the lymphatic system," said Dr Chan.

The team carried out the experiments using a 3T MRI animal

scanner at CityU, the only one of its kind in Hong Kong.

"By using glucose as a 'tracer', our imaging method can sensitively detect distinctive changes in the lymphatic system function at the molecular level at an early stage of the disease, helping us to differentiate from normal ageing," said Dr Chan.

The team believes this non-invasive assessment of the glymphatic system can serve as an imaging biomarker to reveal early pathology of Alzheimer's disease.

"Glucose is natural, biodegradable and commonly used in hospitals for tests such as glucose tolerance. Using it as a contrast agent for MRI is non-invasive and safe," she added.

The new imaging method is compatible with MRI machines commonly-used in clinics and hospitals, which means a low set-up cost and an easier transfer to clinical applications. Dr Chan anticipates that clinical trials can be conducted in three years.

The findings were published in the scientific journal Science Advances under the title "Altered D-glucose in brain parenchyma and cerebrospinal fluid of early Alzheimer's disease detected by dynamic glucose enhanced MRI".

If you have any enquiries related to this technology, please contact Ms Cecilia Tang at 3442 7687 or via email cecilia.tang@cityu.edu.hk.



研究團隊採用城大獨有、香港唯一的 3T 磁力共振成像動物掃描儀，在小鼠身上進行實驗。

The team carries out experiments on mice using the 3T MRI animal scanner at CityU, the only one of its kind in Hong Kong.

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香港城市大學「城」就開拓計劃

City University of Hong Kong Highlight of CAReer Launch Scheme (CARLS)

新型冠狀病毒為本港的經濟帶來前所未有的挑戰及衝擊。香港城市大學作為一所創新、全球領先及現時世界排名第 48 位的高等學府，在提升應屆畢業生的就業能力及獲取工作機會方面採取了積極的措施。城大管理層已撥出資金及人力資源，推行嶄新及雙贏的計劃，名為「城」就開拓計劃，支援城大應屆畢業生求職，並協助僱主透過計劃挑選合適及優秀的人才。

「城」就開拓計劃：

計劃為學生及僱主提供全方位的服務及支援，提高城大應屆畢業生獲取工作機會。當中城大提供的服務包括一對一就業諮詢、尋找工作、工作職位配對，以及為聘用應屆城大畢業生的僱主提供配對基金等。

職位登記期：

2020 年 6 月至 8 月

預期 2020 年畢業生人數：

4,000 名畢業生

計劃內容：

一對一就業諮詢

• 事業及就業能力顧問團隊提供專業支援，為即將畢業的學生提供一對一的諮詢：

- 1) 為畢業生進行工作配對；
- 2) 審閱履歷表及求職信；
- 3) 就業諮詢；
- 4) 面試技能培訓。

工作體驗機會

• 聯繫超過 2,000 個行業合作夥伴、僱主、校友及行業聯會，為應屆畢業生尋找就業機會。

網上職位空缺資料

• 透過城大網上就業資料庫 JobPlus 發放最新職位空缺資料。

協助僱主挑選人才

• 即時接觸及挑選能幹及稱職的城大應屆畢業生，聘請他們擔任長期或合約職位。

• 我們的事業及就業能力顧問，為僱主提供專業支援，並協助選擇最適合的人選。

• 我們為僱主提供計劃配對基金。參與計劃的僱主若聘用城大應屆畢業生，將獲得三分之一工作月薪或上限為每月



6,000 港元的配對基金，最長為期 3 個月（例如月薪為 15,000 港元時，僱主將獲得 5,000 港元的配對基金；月薪為 18,000 港元時，僱主將獲得 6,000 港元的配對基金。）

如對「城」就開拓計劃有任何查詢，歡迎電郵至 clc.careerlaunch@cityu.edu.hk 或致電 3442 6016 與香港城市大學事業及領袖策劃中心聯絡。



To support CityU graduates facing the challenges of economic downturn due to Covid-19, CityU as an innovative and global leading university that ranks 48th in the World, has taken proactive steps in boosting employability and maximising job landing of our fresh graduates 2020. CityU senior management has allocated funding and manpower resource dedicated to a new win-win initiative, CARLS, in support of our students and facilitates employer to identify fine talents from CityU for their companies.

CARLS - The Scheme:

CARLS consists of a comprehensive range services and supports for both students and employers that aim to facilitate and boost job landing of CityU Graduates 2020 in times of Covid-19. They include One-on-One Career Consultations, major campaign for job solicitation and matching, job search, and matching fund for employers of CityU fresh graduates.

Job Registration Period:

June – August 2020

Estimated Number of Graduates in 2020:

4,000 graduates

Benefits to Students:

One-on-One Career Consultation

• Dedicated support from a team of Careers and Employability Consultants (CECs) offering one-on-one consultations for graduating students on:

- 1) Job-matching for graduating students;
- 2) Covering letter and CV review;
- 3) Job application advising;
- 4) Interview skills coaching.

Work Exposure Opportunities

• Outreach to over 2,000 industry partners, employers, alumni, and trade associations for job opportunities.

On-line Job Posting (JobPlus)

• Easy access to the latest vacancies through our online careers portal, JobPlus.
• Extended career services for CityU 2020 graduates until 31st August 2021.

Benefits to Employers:

• Timely access to talented workforce for their termed or long-term posts
• Dedicated support from our Careers and Employability Consultants (CECs) on professional selection of best-fit talent for the company.
• One third (1/3) of graduates' monthly salary will be matched, or capped at HK\$6,000 per month, for a maximum of 3 months. (For example, HK\$5,000 will be matched for a monthly salary of HK\$15,000; HK\$6,000 for a monthly salary of HK\$18,000).

For enquiries, please email to clc.careerlaunch@cityu.edu or contact 3442 6016.



資料和相片提供 Information and photo provided by :
香港城市大學事業及領袖策劃中心
Career and Leadership Centre of City University of HK

維護廉潔立法會選舉

Support Clean Legislative Council Election



新一屆立法會選舉將於今年9月舉行。該項選舉是受到由廉政公署執行的《選舉（舞弊及非法行為）條例》（第554章）監管。根據此法例，選民或任何人不可在本港或其他地方：

The Legislative Council Election will be held in September this year. The election is regulated by the Elections (Corrupt and Illegal Conduct) Ordinance (Cap. 554) (ECICO) enforced by the ICAC. According to the ECICO, an elector or any person **must not** within Hong Kong or elsewhere:

- ✘ 索取或接受任何人提供的利益（包括金錢、禮物等）、飲食或娛樂，而影響自己的投票意向；
Solicit or accept any advantage (including money, gift, etc.), food, drink, or entertainment from any person for influencing his voting decision;
- ✘ 施用武力或脅迫手段，令選民在選舉中投票或不投票給某候選人；
Use force or duress against an elector to induce him to vote or not to vote for a particular candidate at an election;
- ✘ 以欺騙手段妨礙或阻止選民在選舉中投票；
Obstruct or prevent an elector by deception from voting at an election;
- ✘ 明知本身無權在選舉中投票卻在該選舉中投票，或明知或罔顧後果地向選舉事務主任提供屬虛假的資料，而其後在選舉中投票。
Vote at an election knowing that he is not entitled to do so, or vote at an election after having knowingly or recklessly given false information to an electoral officer.

例子一 Example 1

- 任何人藉提供免費飲食誘使或酬謝選民投票予某候選人，即屬違法。
It is an offence for any person to offer free meals to electors with a view to inducing or rewarding votes for a particular candidate.
- 選民接受有關飲食而影響自己的投票意向亦屬犯法。
Elector who accepts the above meals for influencing their votes will also commit an offence.



例子二 Example 2

真定假？



- 任何人以暴力威嚇選民，令他們在選舉中不投票給某候選人，即屬違法。
It is an offence for any person to use force against electors for inducing them not to vote for a particular candidate at an election.
- 任何人以欺騙手段，如發放虛假或誤導訊息，以妨礙或阻止選民在選舉中投票，亦屬犯法。
Any person who by deception obstructs or prevents an elector from voting at an election, such as spreading false or misleading messages, will also commit an offence.

例子三 Example 3

- 任何人明知本身無權在選舉中投票（例如不再具備登記為某功能界別選民的資格）卻在該選舉中投票，便會觸犯《選舉（舞弊及非法行為）條例》。
Any person who votes at an election knowing that he is not entitled to do so (e.g. he has ceased to remain qualified as a functional constituency [FC] elector) will contravene the ECICO.
- 任何人明知而向選舉事務處提供虛假的資料以登記為選民（例如以虛假學歷登記為某功能界別的選民），會觸犯選舉管理委員會規例。若該人士其後在選舉中投票，亦會觸犯《選舉（舞弊及非法行為）條例》。
Any person who knowingly provides false information for voter registration (e.g. provides false academic qualification and working experience for registration as an FC elector) will contravene the relevant Electoral Affairs Commission Regulation. If the person subsequently votes at the election, he will contravene the ECICO.



觸犯《選舉（舞弊及非法行為）條例》最高刑罰為罰款\$500,000及監禁7年。

The maximum penalty of contravening the ECICO is a fine of \$500,000 and imprisonment for 7 years.

(任何人士因為本文的內容而作出或放棄作出任何行動而招致損失，廉政公署不會負上任何責任。如對有關法例有任何疑問，請徵詢法律意見。)
(The ICAC will accept no liability or responsibility for any loss caused to any person acting or refraining from action in any way as a result of any material contained in this article. In case of doubt about the ECICO, please seek legal advice.)



香港盲人輔導會

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The Hong Kong Society for the Blind

To help maximize the capabilities of the visually impaired, facilitate their equal participation in society



香港盲人輔導會（以下簡稱本會），自 1956 年成立以來不斷為視障人士提供其所需服務，透過拓展與創新，以增加服務之全面性。協助視障人士發揮最大潛能，促進他們平等參與社會，以及提升他們的生活質素，達至和諧共融的社會。

現有服務範圍包括：

1. 眼科及低視能服務 - 本會的普通眼科及低視能中心，為社會大眾提供針對性的眼科及視光醫療護理服務，同時提供低視能視光檢查，協助視障人士善用剩餘視力來應付日常生活。
2. 復康訓練 - 為 16 歲或以上的視障及新失明人士提供綜合復康訓練。透過個別訓練及小組活動等，發展及提升視障人士的獨立生活能力。本會亦有為視聽障人士提供學習、日常生活及社交的各種所需溝通技巧訓練。
3. 就業輔導 - 協助視障人士公開就業，發揮所長，貢獻社會。本會的盲人工廠提供多元化的工作訓練，促進殘疾人士公開就業。本會兩所按摩保健治療中心聘用經由

本會或其他認可機構培訓，並取得專業資格的視障按摩師為顧客提供經絡穴位按摩及美容服務。

4. 教育及社區支援 - 本會提供點字製作服務，負責製作全港的點字讀物。同時亦設有視障人士的圖書館服務，提供點字及有聲書。另外，我們亦透過不同種類的活動及訓練，推動視障學生的全人發展，培養良好的親子關係，建立家長支援及互助網絡，推動家長關心及推展視障人士的權益。
5. 多重殘疾視障人士復康及視障長者院舍服務 - 本會設有 5 間視障長者院舍，為視障長者提供 24 小時院舍服務，按照他們的健康程度給予適當的照顧，使他們能安享晚年。另外亦設有展能中心暨宿舍服務單位及輔助宿舍，按視障智障成人的能力及需要為他們提供日間復康展能訓練、起居照顧和基本護理照顧院舍服務，及為有能力過半獨立生活的殘疾人士提供家庭式的住宿服務。
6. 輔助儀器諮詢服務及資訊科技應用 - 本會全資附屬公司香港暢道科技有限公司透過



提供專業的顧問服務及優質的無障礙設施，建構通達及共融的社區，亦為視障人士提供高品質及先進的輔助器材及用品，從而加強他們生活的獨立性，以及工作和學習的效率。

為改善服務受眾的福祉，本會將繼續以專業精神，團結各持份者，為創造平等參與及締造共融無障礙社會而努力。

資料及相片提供：香港盲人輔導會

The Hong Kong Society for the Blind (HKSB) was established in 1956. Over the years, we have developed all rounded services through expansion and innovation. Our vision is to maximize the capabilities of the visually impaired, facilitate their social participation and improve their quality of life with a view to achieving a harmonious and inclusive society.

Our services include:

1. Eye Care and Vision Screening - comprehensive ophthalmological to prevent blindness through early detection and treatment of eye diseases. As well as optometrical low vision service for the visually impaired to maximize their residual vision for everyday lives.
2. Rehabilitation - To provide comprehensive rehabilitation programmes for the visually impaired at age 16 or above through individual and group training. Consultations and referral services on learning, daily living, and social adjustment for deafblind of all ages, their caretakers, and rehabilitation workers.
3. Career Support - We are committed to help those with visual impairment in their employment by maximizing their potentials and enhance their contributions to the society. Our factory for the Blind provides comprehensive job training to enhance the employment opportunities for the disabled persons. HKSB operates two Health Massage and Treatment Centers, both of which recruited visually impaired masseurs and masseuses graduated from our own training programme or other accredited training bodies with recognized qualifications to provide professional Chinese acupressure massage and beauty services.
4. Educational and Community Support - We provide all braille production services and are responsible for the production of braille readings throughout Hong Kong. We provide a collection of Braille and talking books/periodicals through our library service for the visually impaired. HKSB also fosters a holistic development of the visually impaired students through different individual and group activities, to cultivate good parent-child relationship between sighted parents and their

visually impaired children, and to build up supportive network and mutual help among parents to care for and promote the rights of the visually impaired.

5. Multiple disabilities Rehabilitation and residential care services for the elderly - HKSB operates five homes for the aged blind, providing 24-hour residential homes services for elderlies with visual impairment, provide residential care depending on their physical health conditions.
6. Adaptive technology advisory service - Our wholly-owned subsidiary Barrier Free Access (HK) Limited renders professional consultancy service and quality products of barrier free access to foster the building of an accessible and inclusive community, and provide quality and advanced assistive equipment and aids to the visually impaired to enhance their independence in living and efficiency in learning and at work.

To improve the well-being of our service users, HKSB will continue to make the best use of its expertise to join forces with all stakeholders to strive for building up a barrier free society with equal opportunities for all.

Information and photos provided by : The Hong Kong Society for the Blind





香港名牌選舉 暨 香港服務名牌選舉

Hong Kong Top Brand Awards &
Hong Kong Top Service Brand Awards

2020

接受報名

表彰香港公司創立的傑出品牌，提升香港產品和服務的知名度。

宗旨

香港名牌十年成就獎 香港服務名牌十年成就獎
香港卓越名牌獎 香港卓越服務名牌獎
香港名牌(最多10個) 香港服務名牌(最多10個)

參賽資格

- 參賽品牌必須在香港創立或與香港有實質的密切聯繫
- 參賽品牌及附屬公司必須在香港註冊，並於香港有實質業務運作

評審標準

- 知名度(香港、中國內地及海外)
- 經營特色
- 創新意念
- 品質
- 形象
- 環保及社會責任

「香港名牌選舉」決賽評審團成員

- 香港特區政府工業貿易發展局副局長陳國治(主席評判)
- 香港中華總商會會長吳宏斌博士, GBS, MH
- 香港生產力促進局主席林宜武GBS, SBS, 太平紳士
- 香港工業總會主席吳中賢博士
- 香港品牌發展局副主席黃清煥先生
- 香港設計師協會會長葉小中先生
- 香港貿易發展局助理總經理譚國治先生

頒獎典禮

2020年選舉頒獎典禮暨慶祝晚宴定於二零二一年二月八日(星期日)在香港會議展覽中心會議廳隆重舉行，並由香港特區政府財政司司長陳國基GBM, GBS, MH, 太平紳士和其他官員擔任主禮嘉賓。

報名截止日期

2020年6月31日

有關報名詳情，請查閱品牌局網站(www.hkbrand.org)

查詢電話：2542 8634
電子郵件：info@hkbrand.org



接受報名

表彰香港公司創立的新興品牌，提升香港產品和服務的附加價值和競爭力。

宗旨

香港新星品牌(原則上以5個為限)
香港新星服務品牌(原則上以5個為限)

參賽資格

- 參賽品牌必須在香港創立或與香港有實質的密切聯繫
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香港新星品牌選舉 暨 香港新星服務品牌選舉

Hong Kong Emerging Brand Awards &
Hong Kong Emerging Service Brand Awards

2020

接受報名

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中小企抗疫自強 - 「網上展銷會攻略網絡交流會」



青年委員會 - 女鞋國創辦人「鞋佬」分享會



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。

「會員會客室」服務



會員工商批發告示專欄

Notice for Members' Business Wholesale



會籍部一直致力提升會員之間的溝通及交流，為此「會員月報」(CMA Monthly Bulletin)將新設「會員工商批發告示專欄」，免費為會員刊登工商批發徵求告示，藉著龐大的會員網絡，冀能協助促成交易，互惠互利。有興趣刊登專欄的會員，敬請填妥連結 (<http://www.cma.org.hk/uploads/ckfinder/files/sell.pdf>) 內的回條並連同一張產品相片(如有，必須 jpeg 檔及大小 2MB 或以上)，先以電郵(以 Word 檔回傳)逕交會籍部(電郵：mandy@cma.org.hk)作審批，本會將有專人聯絡及跟進。倘有垂詢，請致電會籍部服務熱線(電話：2851 1555)。

The Membership Department always endeavours to enhance the communication and exchange amongst members. In this light, the CMA Monthly Bulletin will establish a new "Notice for Members' Business Wholesale", which is free of charge for members to publish requests for business wholesale. Through the extensive membership network, it is hoped that the Notice Column could assist in forging trades and facilitating mutual benefit. Members who are interested in placing a notice should complete the reply slip in the link (<http://www.cma.org.hk/uploads/ckfinder/files/sell.pdf>), attach a photo of the product (if any, in jpeg format and file size of 2MB or above), and send an Email (in word file format) to the Membership Department (Email: mandy@cma.org.hk) for approval. CMA staff will follow-up and contact respective members. For enquiries, please call the service hotline of the Membership Department (Tel: 2851 1555).



產品名稱：型號：VR-30-1 名稱：紫外線 (UV) 空氣消毒系統
 公司名稱：其力行有限公司
 會員編號：011759
 批發數量及價格：批發 20 套起訂，unit price：HKD1,650.00/pc

產品介紹：以高能量紫外線輻射 (UV-C 波段) 可以引起微生物內的 DNA 發生不可逆轉的破壞，從而使微生物不能繁殖，並且死亡。
 詳情可參考以下網址：
<https://bit.ly/2M8d70L>

聯絡人：Wanda Lee
 聯絡電話：2470 9690
 查詢電郵：sales@cliffon.com.hk
 網址：www.cliffon.com.hk



產品名稱：意大利黑松露醬 500G
 公司名稱：鴻發號糧油食品有限公司
 會員編號：013037
 批發數量及價格：1 箱起 (每箱 12 支) / 每樽 HKD198

產品特點：來自意大利黑松露醬，是廚師的，適合素食，炒蛋，炒菜

聯絡人：Christy Cheung
 聯絡電話：2345-4491
 查詢電郵：christy@hfh.com.hk
 網址：www.hungfatho.com.hk

新會員介紹 Introduction of New Members



華輝製品有限公司
Wa Fai Products Company Limited
 代表：劉漢邦先生 (董事)
 產品：紙類包裝、印刷書籍
 Representative: Mr Rex Lau (CEO & Founder)
 Product: Book printing, packaging services and paper products



珈揚有限公司
Go Young Beauty Limited
 代表：林健峯先生 (董事)
 產品：美容產品及美容
 Representative: Mr Lam Kin Fung (Director)
 Product: Beauty products



CXA Insurance Brokers Hong Kong Limited
 代表：歐陽明欣小姐 (香港區行政總裁)
 產品：僱員福利計劃諮詢及保險顧問
 Representative: Ms Au Yeung Ming Yan Denise (CEO, Hong Kong)
 Product: Employee benefit consulting and broking



Ocean Rise Company Limited
 代表：李志強先生 (董事)
 產品：袋類
 Representative: Mr Li Chi Keung (Director)
 Product: Bags items



超恒創展有限公司
Hugo Creationary Limited
 代表：許瑞勤先生 (董事)
 產品：針織成衣製造及銷售
 Representative: Mr Kern Hui (Director)
 Product: Sweater Manufacturer & Trading





CMA良倉 購物 無界限



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



CMA良倉
e-warehouse

同時歡迎零售及批發
商機盡掌握

查詢電話: 2851 1555



華彩集團
專訪市場部總監
史昊洛先生

<http://www.brilliant-group.com>



鯉魚門紹香園有限公司
專訪負責人
劉比利先生

www.walnut.com.hk



雅暉創意產品有限公司
專訪負責人
曹漢暉先生

www.toeasepro.com.hk



黑酢家
丹波黑豆茶
www.kurozu.com.hk



CMA 良倉 宣傳短片
(主持人 Ophelia So)



CMA 良倉 宣傳短片
(主持人 Nicole)



大陸個人破產制度 深圳試水

Personal Bankruptcy System in the Mainland Testing the Waters in Shenzhen

根據國內現行法律，企業破產依據《中華人民共和國企業破產法》的規定進行，而個人破產沒有具體的法律規定，因為沒有個人破產制度，當債務人無力償債，債務人本人不能申請破產，債權人也無法申請債務人的破產，一些債權債務成為爛帳，長期困擾債權人和債務人，對雙方利益都會造成損害。

6月2日，深圳市人大發布了《深圳經濟特區個人破產條例(徵求意見稿)》(《徵求意見稿》)，國內個人破產制度在深圳破冰。在深圳經濟特區居住且參加深圳社會保險連續滿3年的自然人，因生產經營、生活消費導致資產不足以清償全部債務或者明顯缺乏清償能力，依照本條例進行破產清算。如果是違法經營或者過度消費導致不能清償債務的，不能適用本條例：

1. 債務人申請破產的條件：

在深圳經濟特區居住，且參加深圳社會保險連續滿三年的自然人，因生產經營、生活消費導致資產不足以清償全部債務或者明顯缺乏清償能力的，依照本條例進行破產清算或者和解。

2. 債權人申請債務人破產的條件：

單獨或者共同對債務人持有五十萬元以上到期債權的債權人可以向人民法院提出對債務人進行破產清算的申請。

此外，個人申請自身進入破產程序的，需要提交誠信承諾書、財產及收入說明等。而且需要申報自法院受理日向前追溯三年的一切財產變動，以供甄別申請人是否為「誠實守信而不幸的債務人」，避免惡意破產的「老賴」來鑽空子。

當債務人獲批進入破產程序，經過一定的免責考察期並完成清算，才可以得到剩餘債務的豁免。《徵求意見稿》將考察期設定為三年。在此期間，債務人都將與包括高鐵動車一等座、三星級以上賓館、新購置不動產和機動車等高消費無緣，不能擔任公司董事、監事、高管，居住面積也不得超過安居型商品房面積標準。主動移交財產並配合處置了所有確定清算的財產、遵守了所有權利限制，且沒有出現藏匿財產等行為，免責考察期屆滿，債務人可以向法院申請復權並免除剩餘債務，破產清算程序至此終結，債務人獲得了重新開始的機會。

為了避免道德風險，《徵求意見稿》當然也規定了追溯制度。債權人或者利益相關人只要發現破產申請人存在欺詐，可以申請撤銷債務免責，並且終身追責。



According to the existing law in the Mainland, bankruptcy of enterprises is governed by the regulations of "Enterprise Bankruptcy Law of the People's Republic of China", but there is no particular legal provision for personal bankruptcy. Since there is no personal bankruptcy system, debtors could not file for personal bankruptcy when they were unable to repay the debt, while creditors could not file for debtor's bankruptcy as well. This would result in bad debts that impaired both the creditors' and debtors' interest, which had long been a bother for both parties.

On 2 Jun, the Shenzhen Municipal People's Congress announced the "Personal Bankruptcy Legislation of the Shenzhen Special Economic Zone (Consultation Paper)" (hereafter "Consultation Paper"), which kicked off personal bankruptcy system in the Mainland, with Shenzhen as the testing ground. If a natural person, who had lived in the Shenzhen Special Economic Zone and participated in the Shenzhen Social Insurance for 3 consecutive years, as a result of production and business operation or personal consumption, does not have enough to pay off all the debts or is obviously incapable of clearing off the debts, shall be liquidated according to the provisions of the present Legislation. This provision is not applicable to illegal operation or excessive consumption that led to the inability to clear off the debts:

1. Eligibility of a debtor to file for bankruptcy:

A natural person, who had lived in the Shenzhen Special Economic Zone and participated in the Shenzhen Social Insurance for 3 consecutive years, as a result of production and business operation or personal consumption, does not have enough to pay off all the debts or is obviously incapable of clearing off the debts, shall be liquidated or reconciled according to the provisions of the present Legislation.

2. Eligibility of a creditor to file for bankruptcy of a debtor:

Creditors who individually or collectively owe more than \$500,000 matured claim against the debtor could apply to the People's court for liquidation against the debtor.

Furthermore, undertaking of integrity, description of property and income, etc. should be submitted for personal application

of bankruptcy. All property movements within three years prior to the People's Court's acceptance of the application should be declared so as to assess whether the applicant is an "unfortunate debtor who is honest and trustworthy", and to avoid malicious bankruptcy filed by deadbeats taking advantage of possible loopholes.

After obtaining approval to proceed to procedures for bankruptcy, debtors would only be discharged from outstanding debts provided that they have passed the stipulated Observation Period for Discharge and completed liquidation. The Consultation Paper has set the Observation Period for Discharge as three years. During this period, debtors would not be able to (i) travel first-class on the High-speed rail; (ii) stay at hotels of 3 stars or above; (iii) make purchase of high prices such as real estate and vehicles; (iv) take up the role of company director, supervisor, or senior management; and (v) live in houses exceeding the standard size of Affordable Commercial Residential Houses. Upon the end of observation period, debtors who (i) proactively transferred properties and co-operated in handling all liquidated property; (ii) observed all restriction of rights; and (iii) did not conceal properties, could apply to the Court for reinstatement of rights and discharge from outstanding debts. This would mark the end of the bankruptcy procedure and provide the debtor a chance to start anew.

In order to avoid moral hazard, the Consultation Paper had undoubtedly stipulated a retroactive system. If creditors or relevant beneficiaries discovered fraud on the part of the bankruptcy applicant, they could file for revocation of such discharge, and hold the debtor accountable for life.

資料整理：香港中華廠商聯合會內地辦事處

備註：本文稿內容以中文版為準

Collation: CMA Mainland Office

Remarks: The Chinese version of this article shall prevail

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