

HONG KONG 企業雄才  
ENTREPRENEUR

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二零零二年七月 JULY 2002

尋找振興經濟之匙  
Searching for the key  
to Economic Revival





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## 廣納賢才 促進就業

今年以來，本港的失業率急速攀升，目前已處於7.7%的高位，26多萬人失業，情況令人擔憂。

經濟低迷是造成本港失業率高企的主要原因。近期，國際經濟環境欠佳，加上內部的消費和投資活動疲弱，許多行業的職位空缺持續萎縮。另一方面，經濟結構轉型亦使本港出現結構性失業。不少從傳統行業中釋放出來的低技術勞工，難以適應新興產業的要求，形成「有工沒人做，有人沒工做」的錯配現象。

本港經濟結構在轉型過程中，出現了產業外移和消費外移的「空洞化」趨勢，亦加劇了就業機會的流失。80年代中期以來，本港的製造業受成本因素的驅動，大舉向中國內地和其他發展中國家遷移；製造業在本港經濟中的比重由80年代初的24%降為目前的6%左右，佔就業人口的比重更從40%減至8.7%。最近，不少廠商更把一些高增值的環節，例如研究開發、營銷、品質管理等，遷至內地；而越來越多的服務業，例如銀行和資訊科技業，亦開始將一些後勤工序北移。與此同時，港人的跨境消費活動蓬勃興起。根據政府2000年的統計數字，香港居民到內地的非商業旅行人數達到3,380萬人次，在內地的消費開支高達294億港元。

促進香港與內地的雙向經貿交流，能舒緩本地投資和消費的「祇出不進」的弊病，從而為解決本港的就業問題帶來契機。長期以來，香港與內地的經貿交往存在嚴重的失衡現象。例如，港人可以自由到內地投資、經商或者探親、觀光；但內地人士要到香港旅遊，不僅手續繁瑣，而且中間費用高昂；內地資金要進入香港必須經過層層審批，難上加難。

改革開放以來，國內的經濟突飛猛進，居民生活水平迅速提高，加上大批民營企業嶄露頭角，越來越多的國內居民競相到海外旅遊或者尋找發展機會。如果香港善用這些機遇，及時制定積極的人口政策，特別是放寬出境的規限，必定能夠吸引國內人士增加來港投資和消費，從而為本地的經濟、就業增添動力。

本港應大力吸納國內的「精英」，包括專業人才和企業家。香港曾在90年代中期實行「輸入內地專才計劃」，當年引進了數百名管理人員，如今他們大多已成為本港公司的業務骨幹和管理層的中堅力量。最近兩年，本港亦透過「優才計劃」和新的「專才計劃」，從內地引進了800餘名科研和金融人才。事實證明，內地專才帶來了技術、創意、以及內地的營商經驗和人脈關係，不僅沒有取代或排擠本地的就業，反而增進了公司的效益，衍生了更多的就業機會。

另一方面，內地民營企業已成為推動國內經濟發展的一支生力軍。截至去年6月底，國內的私營企業超過188萬家，註冊資金達1.5萬億人民幣；民營經濟的產值達1.8萬億人民幣，佔國內生產總值超過20%。香港是著名的國際金融、商業和航運中心，擁有嚴明的法制、廉潔的公務員隊伍、先進的金融制度、自由的資訊流通、簡單的稅制和許多方面優勢，不少國內的民營企業把香港視為進軍世界市場的重要窗口樞紐。貿易發展局的一項調查表明，目前祇有14.4%的民營企業在香港設立了辦事機構，但有19.6%表示已有計劃來港投資，54.7%則表示有興趣但暫時未有計劃。

回顧香港的歷史，50年代初期，大批內地的工業家從上海等地遷移至香港，帶來了資金、技術、生產設備，與國際市場的聯繫，奠定了香港工業的基礎，為六十年代香港經濟起飛創造了條件。毫無疑問，如果本港能夠積極吸引內地的民營企業家，允許他們以投資移民的方式來港，則必定能取得「北水南調」和「北才南用」的雙重效果，從而擴闊本地的就業前景。

對於內地的專才和企業家，本港應不限行業、不限名額，不拘一格地加以吸收；並應爭取中央政府的支持，盡可能簡化手續，縮短審批時間。特區政府可考慮對這些人士提供一定的支援，例如賦予居港權、允許攜帶家屬、以及給予投資創業者適當的財稅優惠等。

陳永棋

陳永棋  
會長

## Promoting Employment through Attracting Talents from Mainland and Overseas

Since the beginning of this year, the unemployment rate in Hong Kong has been reaching new heights. The current unemployment rate stays at a high level of 7.7%, with over 260,000 people being unemployed. The situation has aroused concerns from the public.

Economic depression is said to be the prime reason contributing to the constantly high unemployment rate. Worldwide economic downturn, coupled with weakened domestic consumption and investment activities, has resulted in a continuing shrinkage of job vacancies in various industries. Also, economic transformation has led to the structural unemployment in Hong Kong. Many low-skilled labours released from the traditional industries have failed to meet the requirements of new and emerging industries, resulting in severe job mismatch.

In the course of economic transformation, the hollowing out of industries and consumption has intensified the loss of employment opportunities. Since the mid 80's, driven by the cost factor, many manufacturers in Hong Kong have relocated their production plants to Mainland China or other developing countries. The proportion of manufacturing in Hong Kong's economy has diminished significantly from 24% to existing 6%, and from 40% to 8.7% in terms of labour force. Recently, many manufacturers have moved the high value-added segments of their production such as research and development, sales, quality control, etc to the Mainland. More and more services industries, such as banking and information technology, begin to relocate their back office northwards. Meanwhile, cross-border activities of Hong Kong people in the Mainland have been flourishing. According to the statistics released by the Government in 2000, non-commercial travelling of Hong Kong people to the Mainland reached 33.8 million times and their spending in the Mainland was as high as HK\$29.4 billion.

In order to resolve the employment problem, it is necessary to promote mutual trade and economic exchange between Hong Kong and the Mainland. The imbalance of trade and economic exchange between Hong Kong and the Mainland has long existed. For instance, Hong Kong people can go freely to the Mainland for investment, doing business, visiting relatives or sightseeing. On the contrary, mainlanders have to go through complicated procedures and pay expensive fees in order to visit Hong Kong. It is even harder for them to invest in Hong Kong, as they have to go through intricate vetting procedures.

Since the opening up of China, there has been a great leap in its economic development as well as people's living standard. Together with the rise of private enterprises, more and more mainlanders wish to travel or look for development opportunities overseas. If we can make use of these opportunities by formulating timely population policy especially on relaxing restrictions on immigration, it is for sure that we could attract more Mainlanders to invest or consume in Hong Kong, helping to bolster both the economy and employment.

We should try our very best to attract talents from the Mainland, especially professionals and entrepreneurs. The "Admission of Mainland Professionals Scheme" was carried out in the mid 90's, under which hundreds of management personnel were admitted to Hong Kong. Today, most of them have taken up core managerial roles in some local companies. In the recent couple of years, 800 research and financial talents have been admitted to Hong Kong through the "Admission of Professionals" and "Admission of Talents" schemes. As a matter of fact, mainland talents have brought technologies, creativity, business operation experiences and human relations to Hong Kong, thus creating instead of replacing local employment.

On the other hand, private enterprises have become a driving force to foster Mainland's economic developments. As at end of June last year, there were more than 1.88 million private enterprises, with registered capital of RMB\$1,500 billion and asset value of RMB\$1,800 billion, accounting for 20% of GDP of the nation. Hong Kong is known as a world financial, commercial and shipping center, with stringent laws, uncorrupted civil force, advanced financial system, free flow of information, simple tax regime and other strengths. Many enterprises view Hong Kong as a major gateway to the world market. A study by Hong Kong Trade Development Council reveals that currently only 14.4% of Mainland private enterprises have set up their office in Hong Kong. Yet, 19.6% have plans to invest in Hong Kong and 54.7% have no such plan at the moment but are interested in doing so.

Looking back, many industrialists have migrated from Shanghai and other places to Hong Kong in the 50's and have brought in capital, technologies, equipment and international contacts, laying the foundation of Hong Kong industry and paving the way for the economic take-off in the 60's. Undoubtedly, if Hong Kong can act more proactively in attracting Mainland entrepreneurs by allowing them to reside in Hong Kong as business immigrants, its employment future could be brighter.

There should be no restrictions on the number and industry of Mainland talents and entrepreneurs. The government should seek support from the Central Government by simplifying and shortening the application procedure and vetting time. Moreover, the government may also provide some kind of support to them, such as granting them residency, allowing them to bring along their families, or giving tax concessions or other incentives to investors who wish to start up their own business.

Chan Wing Kee

Chan Wing Kee, GBS, OBE, JP  
President



## 參與2002年度會員問卷調查 一開「卷」有「益」

**隨** 隨著本會2002年度會員調查「開鑼」，我們研究部的同事又迎來了一個繁忙的「旺季」。這些年來，本會每年都舉行一項大型的調研，藉以深入了解會員的營商情況。這幾乎已成了本會一項經常性的政策。也許您仍記得，本會近三年的調研項目包括會員在中國內地的投資、會員開拓內銷市場的情況、以及中小企業對電子商貿的應用等。廠商會的調查一向都強調細緻、深入、翔實，並且富有代表性；不僅本港的傳媒樂於報道或轉載調查結果，業界亦常視之為一種參考標準。

今年的「年度大調查」涉及一個新的領域，也就是會員的營商管理策略。我們之所以選定這個課題，賴因策略性企劃和管理技能對本港企業的重要性與日俱增。時逢經濟環境欠佳，廠商千方百計優化公司經營資源的配置，藉以開源節流，增進效益；管理的重要性更加不言而喻。再者，八十年代中期之後，大多數的本會會員業已將生產工序北移，經營模式和管理思維亦是滄海桑田，發生了深刻的變化。這些演變影響深遠，不但本會十分關注，不少政府部門、學術界和專業團體亦深感興趣，願知其詳。正因如此，今年的調查邀得了香港人力資源學會擔任合辦機構，成為工業界與專業界攜手提高本港企業管理水平的另一項新嘗試。

與過往一樣，今年的調查也是採用問卷的方式，計有兩頁和六個主要問題，涵蓋受訪者的行業和僱員規模、營商策略、對業

績的自我評估、管理的風格以及今後改進的方向等。在回答問卷的過程，大家會再遇到「重要性評定」這類耳熟能詳的題型，而有些問題則會要求回應者在兩個極端情景之間作出選定和評分。如果您對於這種新奇的調查方式有任何疑問，本會研究部的同事（電話：2542 8634）隨時樂意作出解答。



劉達明 Francis Lau

在七月和八月間，會員將會透過本會的郵件收到調查問卷及其重覆件；另外，亦可從本會的網站之「商會資訊」欄目直接下載。我們的工作人員可能會在稍後用電話向您作出跟進。為答謝會員的支持，本會和香港人力資源學會向每家成功填寫問卷的公司饋贈價值200港元的代用券，可用於支付兩會主辦的研討會、工作坊和其他培訓課程。

調查是本會搜集業界第一手資料的最重要途徑之一，能夠幫助本會深入了解會員的動態和需要，從而加強互動，提高本會服務的水準。除此之外，填寫一份調查問卷，實際上亦等於做一次十分有益的自我檢查。開「卷」有「益」，利人利己，何樂而不為呢？

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## Do a Multiple-Benefit Questionnaire

**F**or CMA's research staff, another busy season is setting in with the annual survey kicked off. For these years, it has become one of our constant policies to conduct an annual "mega" survey on member's business practice. As you may still remember, our previous surveys have covered a variety of topics, e.g., CMA members' investment profile, e-commerce application among SMEs, and more recently, members' domestic sales in Mainland China, etc. CMA's surveys have been commended for their representative-ness, solidness and insightfulness. Our survey findings often appear in the headlines of the local newspapers and are widely quoted as a kind of industry benchmark.

This year's "mega" survey touches upon a new area, namely, members' business and management strategies. We have deliberately chosen this topic because strategic planning and management have gained increasing importance at a time of economic downturn, when every organization is striving to step up efficiency through better deployment of their operating resources. On the other hand, since most of CMA members have been relocating their manufacturing base northwards, their managerial modus operandi has undergone a profound transformation. Such transition is so interesting a subject matter that not only the Association, but also many other governmental, academic and professional institutions are keen to know more about it. Much delightfully, Hong Kong Institute of Human Resources Management (IHRM) has joined forces with us in this survey, bringing in their professional inputs. This joint project is one of a stream

of cooperative initiatives that the two Associations have recently kicked started to boost management skills of Hong Kong SMEs.

As usual, this year's survey will take the form of questionnaire. It is in a very succinct format with only 2 pages and 6 major questions, covering surveyee's industrial profile & employment size, operating strategies, self-evaluation on performance, managerial styles and improvement directions. Apart from the familiar method of rating by importance, you sometimes are asked to grade between two extreme scenarios when filling out the questionnaire. Our research team is more than pleasant to brief you (tel. no. 2542 8634) if you have any queries on this novel methodology.

During July and August, members will receive the questionnaire and the reminder copies through the Association's mailings. Electronic copy can be downloaded from CMA's website under the "CMA Info" section. Our staff may also give you a phone call later to follow up. The Association and IHRM will give out a HK\$200 worth training coupon for every reply as a thank-you keepsake.

A good survey can reveal the first-hand information about industry and it is a good way to keep the Association abreast of how members are doing and what they need, thus facilitating interactions and the delivery of right and better services. Besides, doing a questionnaire is tantamount to doing a meaningful self-examination. What multiple benefits, why not?

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## 熱烈祝賀

名譽會長葉慶忠  
榮獲銅紫荊星章

副會長盧文端  
榮獲銅紫荊星章

副會長蔡衍濤  
榮獲榮譽勳章

會董岑永生  
榮獲榮譽勳章

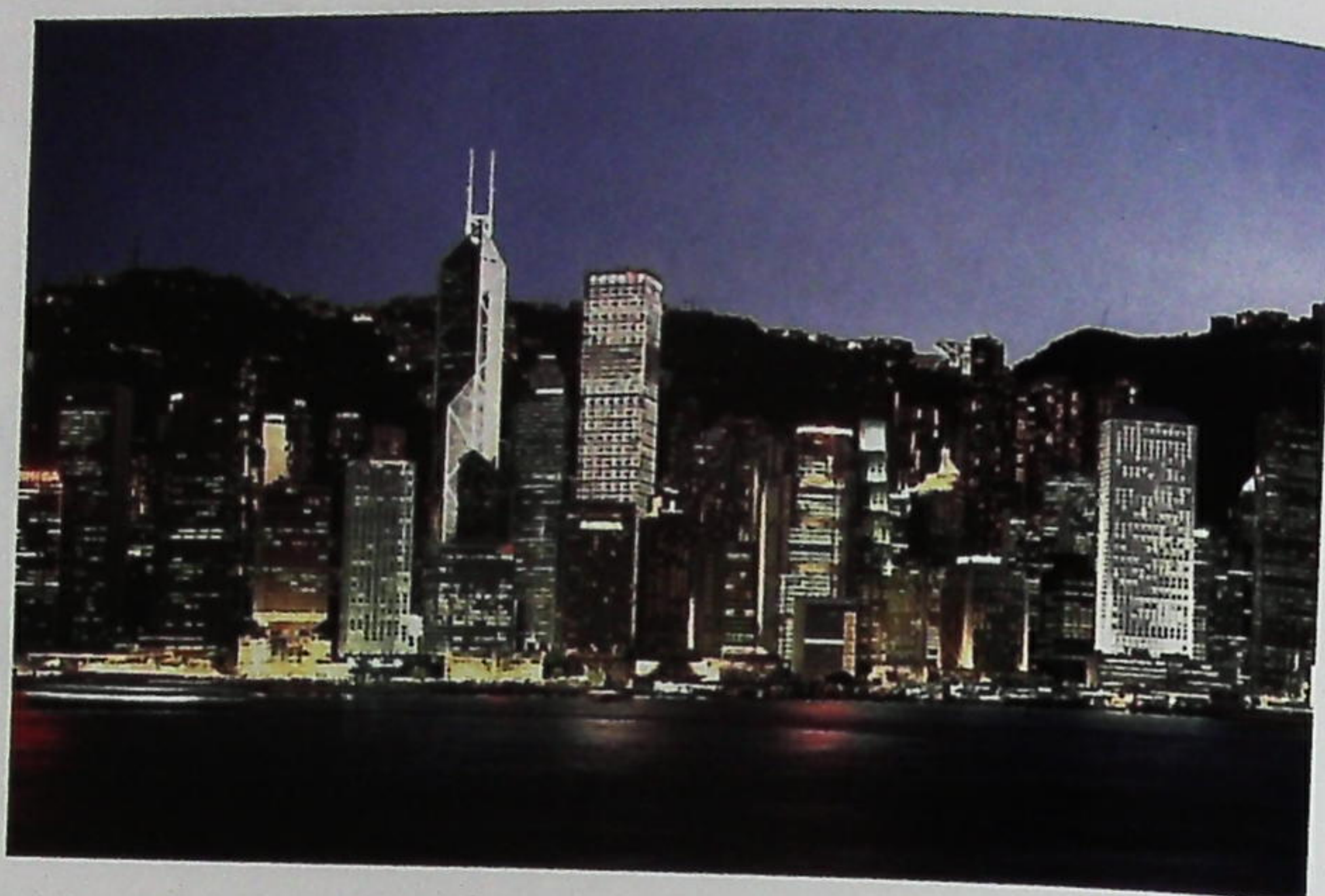


香港中華廠商聯合會  
全體同仁敬賀



# 尋找振興經濟之匙

根據政府統計處於7月發表的最新勞動人口統計數字，經季節性調整的失業率，由第一季的7%進一步上升至第二季的7.7%(臨時數字)，失業人士達到264,000，其中失業率升幅較顯著的行业包括裝修及保養工程業、飲食業、製造業、地產業、批發業、通訊業和清潔服務業。由於失業率持續高企，內部消費力大減，打擊投資意欲，拖慢經濟復甦，不利創造新職位。



## 發展本土經濟紓緩失業問題

為刺激內部消費，創造更多就業職位，政府最近積極與多個區議會及商會的代表會面，推介財政司司長於年初發表財政預算時提及的「本土經濟」。

據政府解釋，「本土經濟」範圍廣泛，與市民的生活息息相關，範疇遍及文化、康樂、消閒、飲食、個人及各類型小販服務等。本土經濟具備四大特點：(一)形式多元化；(二)具本土特色；(三)助長本地消費；(四)能提供就業機會。政府又強調不會直接參與其投資、決策或營運，政府的主要角色是鬆綁、促進和協調，包括簡化審批程序；提供土地作本土經濟用途；提供基礎設施，如交通安排、設立行人專用區、美化環境；以及協助宣傳推廣，以營造更有利於「本土經濟」活動發展的環境。

為推動「本土經濟」發展，財政司司長梁錦松親自主持一個跨部門的工作小組，並由民政事務總署及各區民政事務處擔任統籌角色，作為與各界接觸的窗口，同時負責協調政府內部的工作。

自從政府提倡要推動「本土經濟」發展，學術界及工商界人士都曾經發表不少意見。有經濟分析及學者均認為，「本土經濟」始終是小規模低檔次的經濟活動，難以創造大量職位空缺，甚至會對原有的小本生意造成惡性競爭。雖然政府多次強調「本土經濟」並非小販經濟，亦不會攤薄現有的生意，可創造額外的生意，帶來「新錢」，但目前政府未有具體計劃公佈，其效益有多大暫難估計。有分析指「本土經濟」難成為香港經濟主流實在不無道理，主要是因為收入大減的情況下自然引致消費疲弱；而珠江三

角洲低廉的產品及娛樂消閒活動亦早已吸引不少港人北上消費；一些需要特別技能的街頭表演，藝墟或健體教練又未必是普通打工一族的失業人士能夠勝任。這些都是推動「本土經濟」的種種困難。

政府已開宗明義表明不會直接參與投資來推動「本土經濟」，但創造新職位就須要投資，在現時經濟嚴峻，失業率持續攀升的情況下，只要能夠短暫紓緩失業問題的措施也應該考慮嘗試。然而，在有就業才能有消費的大前提下，政府的政策便應該以鼓勵就業為先，那麼政府應製造一個盡量低成本的營商環境，非常時期用非常手段，如以行政措施來減省一些排污費、電費及水費等成本支出也可以研究。

## 挽救經濟須吸引投資

香港在七十年代經濟起飛，製造業尤其是勞動力密集的紡織業、電子業為本港提供了大量的就業機會。隨著中國內地改革開放及實施多種投資優惠政策，不少港商便遷廠到內地。

為鼓勵製造業回流發展，本地30多間商會及機構共同發起「振興香港本土工業經濟運動」，並委託香港理工大學企業發展院向這些商會會員發出問卷調查，結果逾八成受訪的廠商表示，如特區政府能提供適當的優惠政策，或會考慮將小部分較高增值的工作遷回香港，另約六成廠家表示會在香港增聘員工。這些優惠政策包括(一)提供廠房和土地；(二)稅務優惠；(三)提供較長年期的低息貸款以購置先進設備；(四)人力資源；(五)支持企業的管理及技術改善與產品開發；(六)與中央積極商討零關稅安排；(七)增加力度在內地及國際市場推動「香港品牌」。

要成功吸引傳統工業回流及吸引高增值的科技企業來港投資，需要考慮多方面的因素。當然廉價的土地和稅務優惠會有助鼓勵本港的工業生產，但本港利得稅相較區內其他城市如新加坡已經算低，而土地價格在過去幾年亦隨著房地產價格大幅回落，可見這兩項有利工業發展的誘因已經存在，反而勞工成本是一個較難解決的問題。香港中文大學經濟系教授宋恩榮指

出，香港難以使傳統工業從珠江三角洲回流，因為華南地區的製造業正以工資成本更低的四川、新疆等地民工來取代廣東當地勞工，香港的勞工成本高昂，難以競爭。至於土地和稅務優惠，宋恩榮認為，稅務優惠並非選擇投資地區的首要考慮因素，而且亦只是對大規模企業有輕微作用，而數碼港、科學園的出租率欠佳，以及不少荒廢的工業用地和空置的工業樓宇，都顯示本港的工業用地過剩。

根據投資推廣署的資料顯示，本港截至去年6月1日共有3,237家外資公司設駐港代表，其中2,293家是地區辦事處，其餘944家為地區總部，較2000年增加7.9%。若以地區辦事處及地區性總部數目計算，最多的投資依次分別來自日本、美國、英國及中國內地。事實上，從1996年至2001年，本港的海外直接投資都有穩定性增長，但投資在製造業(電子及生物科技)及資訊科技等行業的比例仍不算高。就以2001年為例，這類行業的投資只佔整體外來投資總額的8.6%，而外資投入最多的行業是零售批發及貿易服務，其次則為商業專業服務、金融服務等。由此可見，香港對外資公司仍然是具有相當吸引力，只是在製造業方面的投資未見有大幅增長。

## 重振工業須全面檢討各項政策

據政府統計資料顯示，製造業佔本地生產總值的比重一直下降，從1980年的23.7%下降至2000年的5.9%，本港製造業工人亦從1980年的近90萬人下降至去年約20萬人。新任工商及科技局局長唐英年較早前提出在10年內把製造業佔本地總產值的比重由現水平增加至12%，若以2000年的5.9%水平來計算，即每年約提升0.6%，有經濟學者認為，以這樣的升幅達致目標屬於合理，若特區政府能以適當政策配合，應該不難達致目標。

正如唐英年自己說，工業對未來經濟增長、創造出口及就業機會將繼續提供穩固基礎。亞洲金融風暴凸顯了香港過份依賴金融、房地產等服務業的危機，並使本港意識到穩健的經濟應有一定的工業發展為支柱。

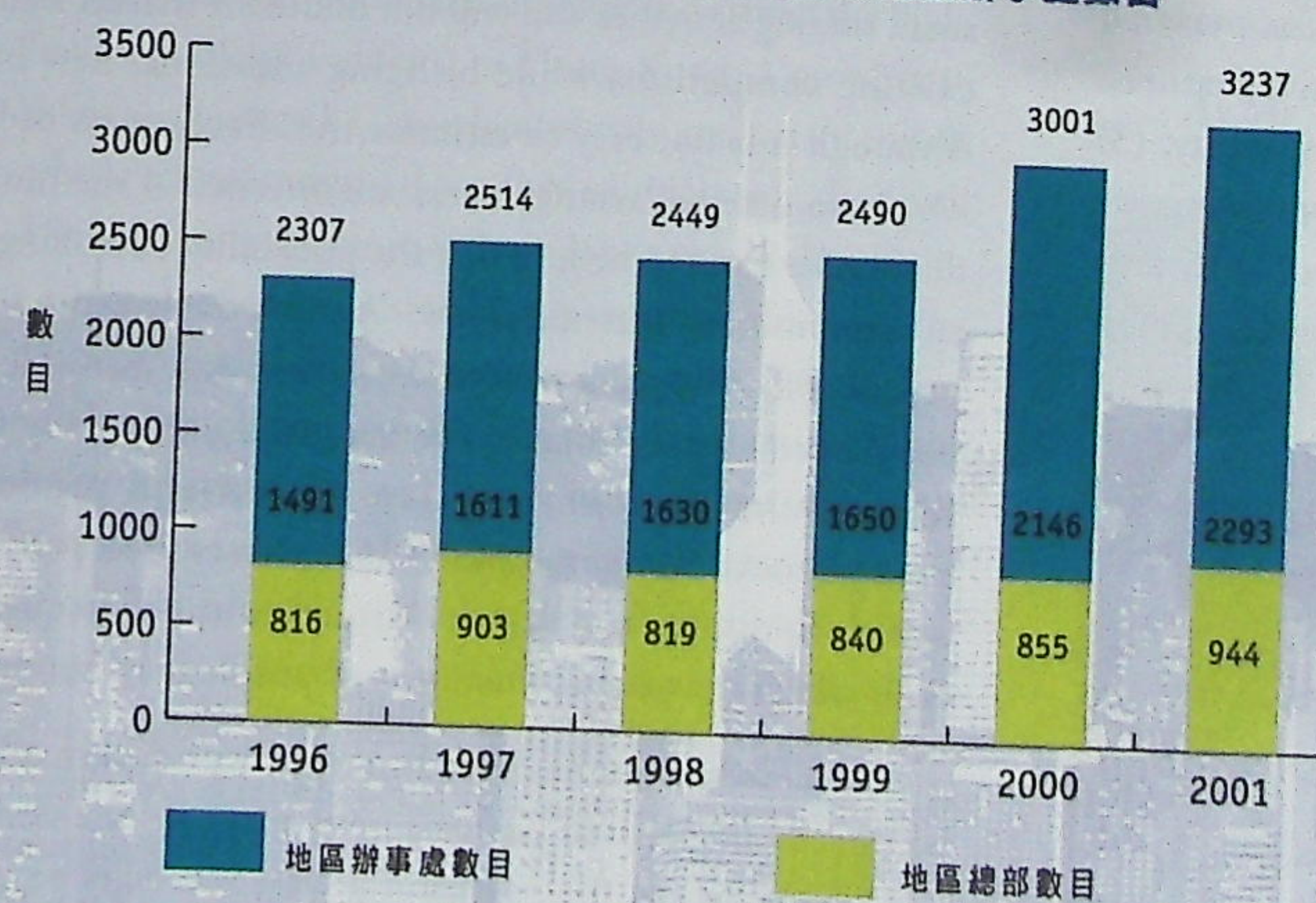
要振興工業，目前社會的主流意見都是離不開要發展科技密集及高增值製造業，另外便要鼓勵內地的香港工業回流，尤其是一些傳統工業的高增值部份。除了所謂稅務優惠和廉價土地外，發展高科技工業最重要是人才，創意科技講求知識和經驗的交流，但現時本港在這方面的人才供應確實存有問題。一項較早前的調查指出，本港300多萬的勞動人口中只有不足兩成持有大學學位，在強調知識科技的經濟發展要求，勞動人口的質素有待改善，整體教育政策要如何配合是個值得深思的問題。其次，每天150名內地新移民來港，由於他們普遍教育程度較低，難以融入香港經濟發展，加劇本港的失業問題，可見人口政策有需要重新檢討，政府最近有意限制家庭團聚的內地人士來港數目而改以切合本港經濟發展的專才人士取代也是合理的做法。若不改善勞動力的質素，高增值行業也難以吸納低學歷的基層市民。

培養高質素人才是香港發展高增值高科技工業的成敗關鍵因素，但培訓人才是長遠政策，短期來說又有什麼措施可以紓緩失業問題呢？多年前曾經有人提出在香港和深圳的交界設立邊境工業區也許值得重新考慮。

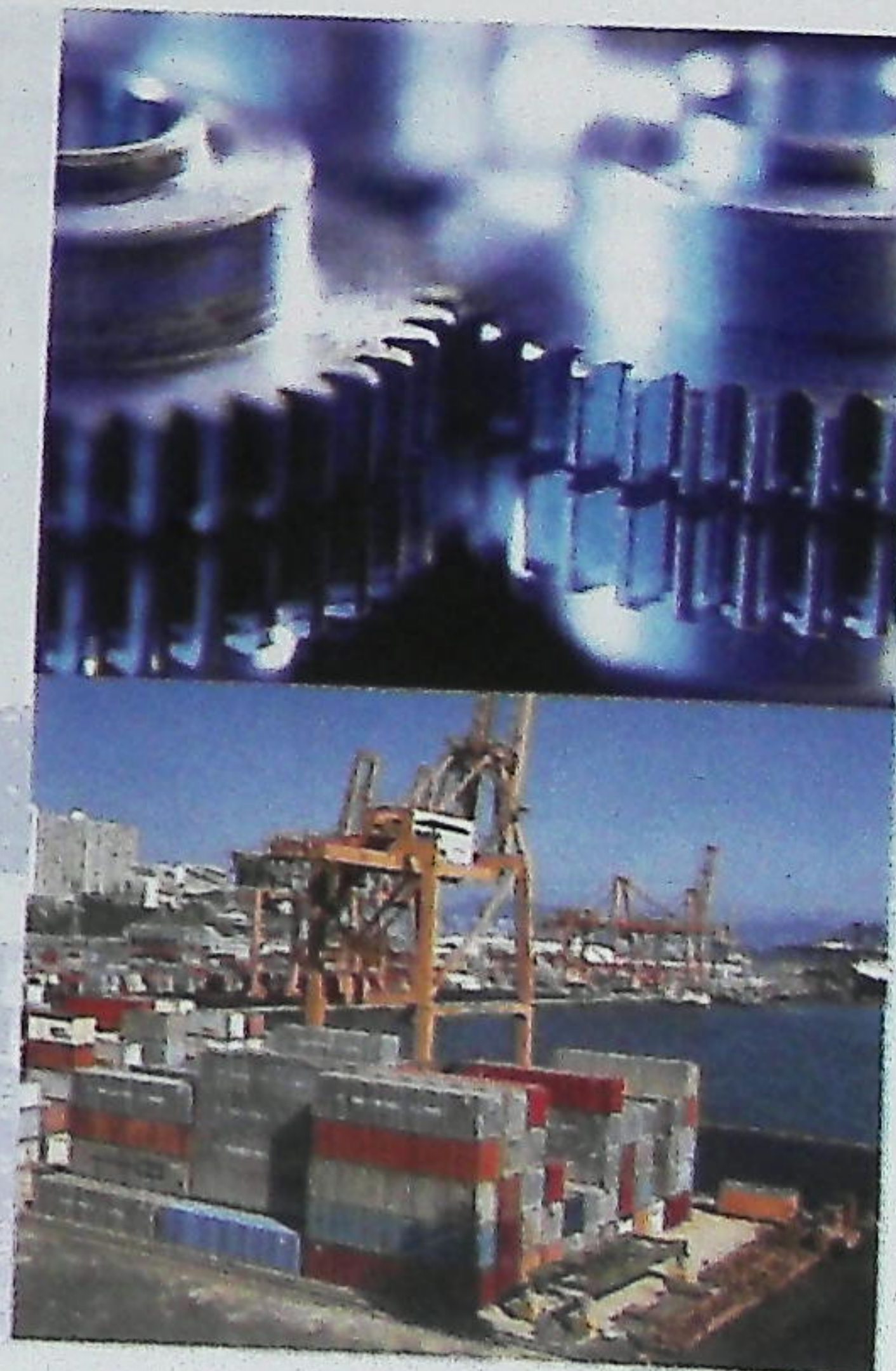
隨著中國入世，營商法規逐步規範化，對外資的優惠政策亦會取消，以達到公平競爭的環境，港商過去享有兩免三減的稅務優惠也難復得，在內地生產的成本難免因而增加，此無疑拉近內地與本港的生產成本距離，當然這並非意味內地的廠商必會全面回流本港生產，但把部分中高檔次的製品搬回港深邊境工業區生產亦非絕無可能。不少分析指出政府只要撥出邊境的空置用地，增添一些基礎建設，並規定進入邊境區的企業要聘用一定比例的本地勞工，以製造就業機會，紓緩失業率。當然，政府同時要考慮的問題就是內地勞工出入境工作的安排，會否一併研究配合較早前提出邊境24小時通關，以及內地政府已表態支持的「內地與香港更緊密經貿關係安排」，加快兩地政府的磋商，以盡快達成協議，協助港資企業產品以零關稅行銷內地，相信不僅有助恢復投資者的信心，亦可帶動兩地的經濟發展，互惠互利。

◎

1996至2001年駐港地區總部及地區辦事處數目



資料來源：政府統計處





## Searching for the key to Economic Revival

According to the latest labour force statistics released in July by the Census and Statistics Department, the seasonally adjusted unemployment rate rose further, from 7% in the first quarter to 7.7% (provisional figure) in the second quarter this year. The number of unemployed persons reached 264,000. The unemployment rate rose extensively across many economic sectors, including more notably decoration and maintenance, restaurants, manufacturing, real estate, wholesale trade, communications and sanitary services. Due to the continuous high unemployment rate and subsequent weakened consuming power, investment sentiment is weak, dragging behind the economic recovery and impeding the creation of new vacancies.



### Developing Local Community Economy (LCE) to Ease Unemployment

To stimulate domestic consumption and create more job opportunities, the government has recently taken initiatives to meet representatives of District Councils and business organizations, promoting LCE put forward by the Financial Secretary earlier this year.

According to Government's explanation, LCE is closely linked to our daily life, and covers a wide range of activities including cultural, sports, recreational, food business, personal and small trading activities. LCE has four distinctive features: (1) diversification, (2) characteristics of local community, (3) growth of domestic consumption, (4) ability of providing job opportunities. Government emphasizes that it will not be directly involved in business investment, decision and operation. The government's role is to relax rules and regulations, to promote and to facilitate the development of LCE. Examples are streamlining licensing system, suitably modifying land uses and providing infrastructural facilities such as better traffic arrangement, pedestrian zone establishment, environment beautification as well as enhancing promotion and publicity with a view to creating an environment conducive to the development of LCE.

To promote the development of LCE, the Financial Secretary has set up an inter-bureau working group to oversee the matter. Home Affairs Department together with all District Councils

will take up the coordinating role to contact all sectors of the community and coordinate various government departments concerned.

Academia and business community have already expressed various opinions about the development of LCE advocated by Government. Some economic analysts and scholars believe that LCE is mere a group of small scale and low-end economic activities which can hardly provide a large number of job opportunities but brings vicious competition for the existing small trading activities. Government tirelessly insists that LCE should not be equated with small trading activities and will not dilute the market share of the existing competitors while bringing additional new business. Although it is not easy to estimate the effectiveness of LCE for which no detailed arrangements are unveiled at the moment, it does make sense to believe that the possibility of making LCE as an economic mainstream is low. Against the backdrop of sharp pay cut and consequent weakened consumption, many Hong Kong people had already gone to the mainland particularly the Pearl River Delta, for consumption on low-end products and entertainment. Some examples of LCE such as street performances, craftwork display and fitness instructors usually require special skills which the general unemployed people may not be fit for.

Government has already openly expressed that it will not be directly involved in business investment for the development of LCE. However, the provision of new vacancies requires large investment. At this critical time of economic downturn and in view of the persistently increasing unemployment rate, any measure

that can temporarily alleviate the unemployment problem should also be taken into consideration. On the basis of consumption only coming from employment, Government's top priority is to encourage employment by all means. The government should try hard to create a low cost business environment. During this critical period, administrative measures that can save water, sewage and electricity charges for business operation should be considered.

### Draws Investment to Rescue Economy

In the 1970s, Hong Kong experienced rapid economic growth with the development of manufacturing industry in particular the labour-intensive industries such as textile and electronics, providing a lot of job opportunities. With China's opening up and the introduction of various investment incentive programmes, many Hong Kong manufacturers relocated their production operations on the mainland.

With a view to encouraging the return of Hong Kong invested industries from the mainland, more than 30 local chambers of commerce and organizations jointly organized an economic campaign of reviving Hong Kong's trade and industry. The Institute for Enterprise of the Hong Kong Polytechnic University was commissioned to issue questionnaires to members of those business organizations. According to the survey result, over 80% of the respondents may consider to move part of their relatively high-added value process back to Hong Kong if the government formulates appropriate incentive policy. Under such circumstances, about 60% manufacturers said they would further recruit more staff in Hong Kong. The incentive programmes they recommended include (1) providing plants and lands, (2) tax concessions, (3) low interest and longer term loans for purchase of advanced facilities, (4) human resources, (5) support of enterprises management, technical improvement and products innovation, (6) discussion with the Central Government for no tariff arrangement, (7) putting greater efforts in promotion of "Hong Kong brand" in the mainland and international market.

To lure back the conventional industries and attract the high-added value technology industry to Hong Kong, a number of factors need to be pondered. Cheap land supply and tax incentives will certainly help local industrial production. However, the profit tax rate of Hong Kong is comparatively lower than other major cities like Singapore, and the slump of property price over the past few years brought a sharp decline in land cost. Labour cost is a rather difficult problem to solve. "Hong Kong manufacturers with production line in the southern China will hardly move back to the territory because of the higher labour cost. Even the labour force of Guangdong is gradually replaced by cheaper labour from the north part of China such as Sichuan and Xijiang. Tax concession is not the prime concern in choosing an area for business investment as it only benefits large enterprises to a small extent. The unsatisfactory leasing of offices and facilities in Cyber-Port and Hong Kong Science and Technology Parks, abandoned industrial land and vacant factory complexes are indications of

over supply of industrial land use in the territory", Chairman and Professor Sung Yun Wing, Department of Economics of the Chinese University of Hong Kong said.

According to the Invest Hong Kong, a total of 3,237 overseas companies had regional operations in Hong Kong as at 1 June, 2001. The figure comprised 944 regional headquarters and 2,293 regional offices, representing a 7.9% growth over 2000. In terms of number of regional offices and headquarters, investment mostly came from Japan, the United States, the United Kingdom and the Mainland China. From 1996 to 2001, there was a steady growth of foreign direct investment in Hong Kong but the portion of manufacturing industry (electronics and biotechnology) and information technology was comparatively small. Take the year 2001 as an example, the investment in these two industries only accounted for 8.6% of the total foreign direct investment. Foreign investment is mostly put in the wholesale, retail and trade-related services, followed by business and professional services and financial services. In view of this, Hong Kong is still a rather attractive place for foreign investment but no exceptional growth of investment in manufacturing industry is recorded.

### Revitalization of Industry needs Comprehensive Review of Policies

According to the Census and Statistics Department, the share of manufacturing industry in Hong Kong's total Gross Domestic Product (GDP) has been declining, from 23.7% in 1980 to 5.9% in 2000. The labour size of manufacturing industry also decreased from 900,000 people in 1980 to 200,000 people last year. The newly appointed Secretary for Commerce, Industry and Technology, Mr Henry Tang Ying-yen said earlier that the government wants to raise the share of manufacturing industry in Hong Kong's total GDP from the current level to 12% within a decade with an average annual increase of 0.6% from 2000 onward. Some economists believe that the goal is achievable with such a reasonable growth rate if the government can implement appropriate policy.

As Mr Tang's saying, industry will continue to lay a sound





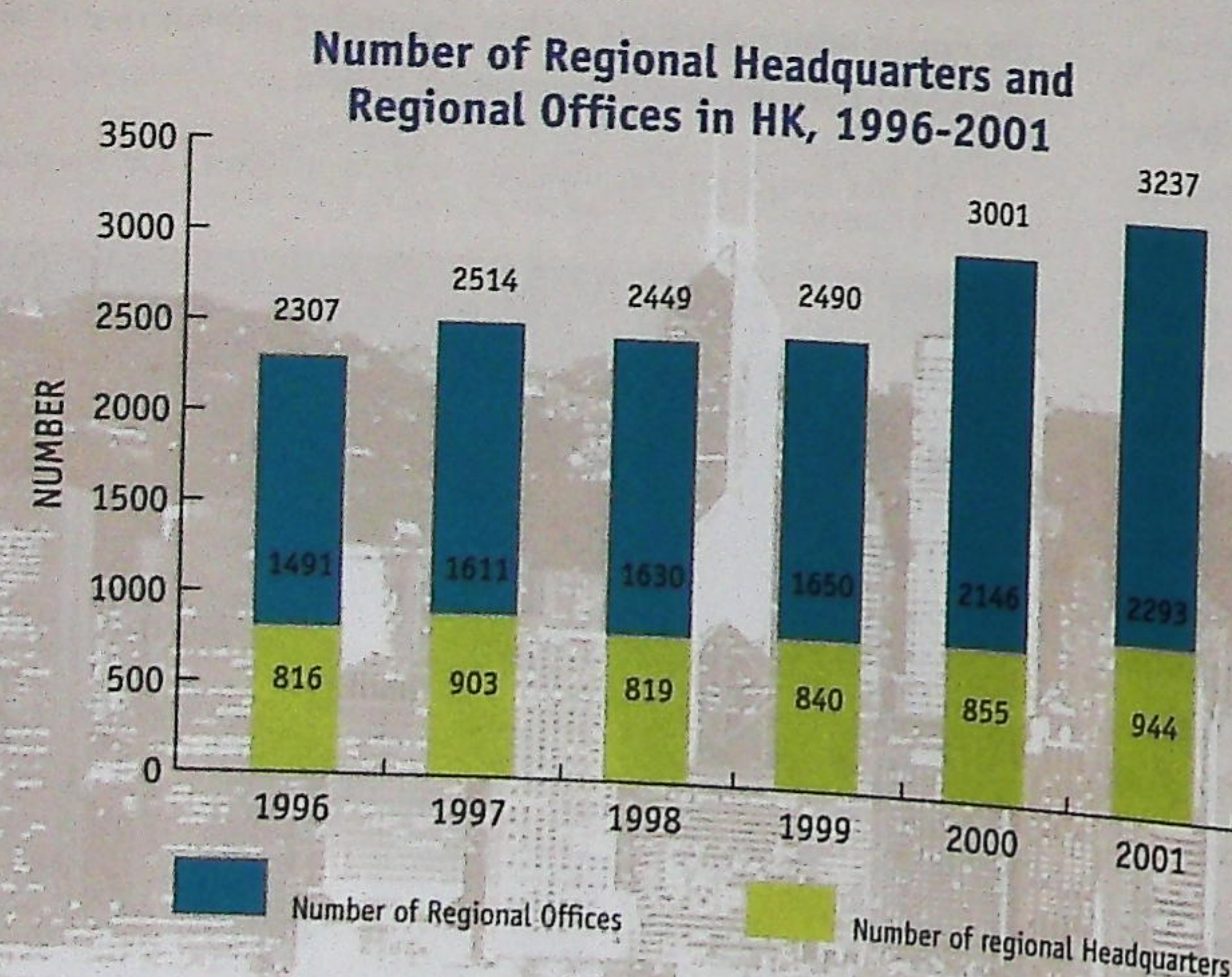
foundation for future economic growth, creating exports and employment opportunities. The Asian financial turmoil manifested the crisis of Hong Kong's over-reliance on services industry like finance and property and brought awareness of the significance of industry to healthy economy.

The mainstream of public opinions on reviving industry is inseparable from developing technology-intensive and high-added value manufacturing industry, as well as encouraging the relocation of mainland-based Hong Kong industry particularly the high-added value part. In addition to tax incentive package and cheap land supply, the most important factor in technology industry development is talents. Innovative technology demands exchange of knowledge and experiences. But currently Hong Kong is facing the problem of inadequate supply of talents. A survey released earlier points out that less than 20% of the 3 million labour force are degree holders. The quality of our labour force is required to be improved in order to meet the needs of the knowledge and technology oriented economy. It is worth pondering how the overall education policy can complement the future requirements of economic development. Moreover, the daily arrival of 150 mainland immigrants will definitely aggravate Hong Kong's unemployment problem because they are generally poorly educated and hardly adapted to our economic development. Therefore, it is essential to review our demographic policy. It is reasonable that the government plans to restrict the number of mainland immigrants for family reunion and shifts the quotas to talents that can meet the needs of Hong Kong's economic development. The high-added value industry cannot provide the low educated citizens with employment if the quality of labour force is not enhanced.

High quality talent is a crucial factor to the success of the development of high-added value and high technology industries in Hong Kong. But this is a rather long-term policy and what temporary measures the government can implement to alleviate the unemployment problem. It may be worth reconsidering the proposal of setting up of an industrial zone at the Hong Kong-Shenzhen border many years ago.

With China's accession to the World Trade Organization, the more comprehensive rules and regulations for business operation will bring the end of preferential policies to foreign investors in order to achieve a level-playing field. The mainland-based Hong Kong manufacturers will no longer enjoy the tax concession benefits which inevitably add to the production cost, narrowing the gap of production cost between Hong Kong and the mainland China. Certainly it does not necessarily mean that the mainland-based Hong Kong manufacturers will move the whole production process back to the territory. But it is still possible for them to relocate part of their medium to high end products to the border industrial zone for production. Analysts said that what the government needs to do include zoning a stretch of the abandoned land at the border, building basic infrastructure and requiring enterprises there to allocate a certain proportion of vacancies for local people. Of course, the government should also consider the arrangement for immigration and emigration of mainland workers together with round-the-clock customs at the border, as well as "Mainland /Hong Kong Closer Economic Partnership Arrangement" (CEPA). Governments of both sides should speed up negotiation to reach an agreement as soon as possible to help Hong Kong invested business to enter into the mainland market with free tariff. It does not only resume investors' confidence but also boost up the economic development of both sides for mutual benefits.

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## 香港—內地商會聯席會

Hong Kong - Mainland Joint Business Liaison Committee



提供內地經貿信息  
協助港商解決疑難

為加強香港與內地政府工商界的聯繫，香港中華廠商聯合會、香港中華總商會、香港工業總會、香港總商會與中國國際貿易促進委員會於2001年共同成立「香港—內地商會聯席會」，旨在建立一個以民間工商團體為基礎的交流渠道，協助中港企業解決經貿糾紛及信息交流。

### 聯席會四大功能：

- 諮詢** — 設立熱線電話(2117 1221)，解答有關內地經貿、稅務、海關、投資等方面的查詢。
- 聯繫** — 增進港商與內地企業及政府之聯繫，並通過聯席會的獨立網站([www.hkchinabiz.org.hk](http://www.hkchinabiz.org.hk))，提供內地法規變動及投資經商的最新消息。
- 反映意見** — 向港商收集意見，並適時向內地有關政府部門反映。
- 服務** — 為港商出現經貿糾紛或爭議時，提供仲裁、調停或其他協商的渠道。

### 聯絡資料

香港秘書處：香港中華廠商聯合會  
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聯絡人：廖建華小姐



## 中國工商銀行(亞洲) 有限公司行政總裁 朱琦

香港銀行競爭激烈，加上經濟低迷，令業界紛紛勒緊褲頭。中國工商銀行(亞洲)卻逆市而行，積極擴展業務。中國工商銀行(亞洲)行政總裁朱琦親述箇中原因。



以資產值計，中國工商銀行是國內最大的商業銀行，在國內有三萬多間分行、40多萬員工，存款和貸款於全國的市場佔有率為40%，1995年中國工商銀行成立香港分行，並在全球多處設有分行或代辦處，包括新加坡、東京、漢城、法蘭克福、盧森堡、卡薩克斯坦、倫敦、紐約及悉尼。2000年，中國工商銀行收購香港友聯銀行，改名「中國工商銀行(亞洲)有限公司」，簡稱「中國工商銀行(亞洲)」。

朱琦認為，擁有500億港幣資產、560多名員工及20家分行的中國工商銀行(亞洲)，目前的規模不大，屬中小型銀行。不過，銀行單是去年的增長已是120%，資產也有100%的增長。「這兩年在香港發展速度比較快，主要原因是香港經濟和中國連在一起，這是一個趨勢，香港和國內將有很多合作機會，」他解釋說。

如何充份利用中港兩地連在一起的優勢呢？朱琦相信，中國工商銀行(亞洲)能於短短兩年間在業內一枝獨秀，原因在於「內外聯動」的發展策略：充份利用母公司工商銀行內地龐大的分行網絡、雄厚的客戶基礎、資金實力、清算系統等優勢，以發展本港的業務。

首先，中國工商銀行(亞洲)主要幫助香港一些大企業到國內投資。有關的諮詢、財務顧問、收購事項等服務可由中國工商銀行(亞洲)提供，人民幣貸款則由國內工商銀行負責。港商



在內地投資日增，對人民幣貸款的需求殷切。中國工商銀行(亞洲)抓緊這個機會，通過國內的工商銀行助客戶取得人民幣貸款。

零售業務方面，中國工商銀行(亞洲)的「匯款通」、「按揭通」自推出以來，反應良好，稍後更推出「帳戶通」及「投資通」，令中港兩地居民投資、存款及兌換更方便快捷。

此外，越來越多台灣企業到大陸投資設廠，但兩岸的直接銀行服務仍諸多不便。本身為香港上市銀行的中國工商銀行(亞洲)，為兩岸築起橋樑，窺準商人的市場。

最後，中國工商銀行(亞洲)亦看好國內保險市場的發展潛力，已與中保國際等保險公司結成戰略合作關係，利用工商銀行國內的網絡及客戶基礎，拓展國內的保險市場。

對於香港的銀行業，朱琦認為競爭激烈。不過，香港銀行發展的空間仍然很大，特別是中國已加入世貿。至於有銀行裁員或將一些部門北移等情況，朱琦表示，中國工商銀行(亞洲)正處於高速增長：2001年的稅後利潤為3.3億港元，比2000年增長120%；貸款及存款倍增；業務及盈利增長列香港上市銀行首位，而不良貸款的比例下降，由2001年初的23.2%減到年底的6.8%。業務擴充需要大量的員工，因此沒有裁員的壓力。另外，為減低成本，該行已把數據部遷往深圳，並已開始運作。

中國工商銀行(亞洲)連繫中港兩地，對於國內的銀行業，朱琦認為經過十多年的金融改革，從前的國有銀行大部份已變成商業銀行，運作亦已制度化，而且自中國加入世貿，銀行業的競爭就更加激烈了。

不過，國內的金融市場仍有十分大的發展空間，企業和零售銀行服務兩方面皆是。至於國內銀行面臨最大的挑戰，他認為是人材，要培養高素質的員工、設立良好的體制留住他們，並且要人盡其才，這包括訂立明確的獎勵和責任制。

朱琦在香港工作了8年，對中國工商銀行(亞洲)的誕生居功不少，為中國工商銀行的香港代辦處成立分行、收購友聯銀行、合併為中國工商銀行(亞洲)、到現在銀行業務蒸蒸日上。談及銀行未來的發展大計，他平淡地說：「我希望把中國工商銀行(亞洲)建立成一家規範的商業銀行，按上市銀行及各方面的財務指標的要求，健康而快速地增長，而且致力令內部管理完善。」

## Zhu Qi, Chief Executive Officer, The Industrial and Commercial Bank of China (Asia) Limited

*Hong Kong's competitive banking environment and its sluggish economy have forced many banks to tighten their belts. But ICBC (Asia) is doing the opposite by expanding its business. The bank's CEO Zhu Qi explains how.*

In terms of total assets, the Industrial and Commercial Bank of China (ICBC) is the largest bank on the mainland. It has over 30,000 branches on the mainland, more than 400,000 staff, and a market share of 40% in terms of deposits and loans. Its Hong Kong branch was established in 1995, and now it has branches or representative offices in Singapore, Tokyo, Seoul, Frankfurt, Luxemburg, Kazakhstan, London, New York and Sydney. In 2000, ICBC acquired the Union Bank of Hong Kong and was renamed "The Industrial and Commercial Bank of China (Asia) Limited", or "ICBC (Asia)" for short.

Zhu Qi regards ICBC (Asia), which has HK\$50 billion assets, 560 staff and over 20 branches, as a small- to medium-sized bank. But last year alone, the bank grew by 120% while its assets surged by 100%. "Development has been rather swift these two years. The main reason is that Hong Kong's economy is linked to the mainland's. This is a trend; Hong Kong and the mainland will have lots of opportunities to work together," he explains.

How ICBC (Asia) can stand out from the rest in a mere two years' time, he believes, is largely due to a good strategy: fully utilizing the strengths of its mother company, ICBC. These include ICBC's huge mainland network, strong customer base, solid financial background and a well-established settlement system.

First, ICBC (Asia) mainly assists large Hong Kong companies in their mainland investments. Services such as consultation, financial advice and acquisition are provided by ICBC (Asia), whereas RMB loan services are provided by the mainland's ICBC. Seeing a rising demand for RMB loans from Hong Kong investors, ICBC (Asia) seizes the market by providing such loans through the mainland's ICBC.

The same strategy applies to the bank's retail services. Its same-day Remittance Express service and its home mortgage services were well received. Similar services that provide convenience to both Hong Kong and mainland residents will be launched soon, including an investment account service.

On the other hand, more and more Taiwanese investors are setting up factories on the mainland, but direct banking services between the straits are not readily available. As a Hong Kong-

listed bank, ICBC (Asia) captures this market by bridging Taiwan and the mainland.

ICBC (Asia) also sees a market potential for insurance on the mainland. It has formed strategic partnership with insurance companies such as China Insurance International to tap this market through ICBC's network and customer base in Mainland China.

Locally, Mr. Zhu finds that although competition is fierce among banks in Hong Kong, there is still plenty of room for development, especially now that China has joined the WTO. When asked whether ICBC (Asia) will cut its staff or relocate departments to the mainland like other local banks, he replied that ICBC (Asia) is in a stage of rapid growth: after-tax profits in 2001 reached HK\$330 million, a 120% growth from the previous year; loans and deposits have doubled; business and profit growth topped all Hong Kong listed banks, while bad debts fell from 23.2% in early 2001 to 6.8% in late 2001. More staff is needed as the bank expands its business, and therefore it has no plans to cut its staff. But to keep costs down, the bank has moved its data processing department to Shenzhen.

On Mainland China's banking industry, here are Mr. Zhu's views: after 10 years of financial reform, most state-owned banks have become commercial banks; their operations have become systematized too, and competition is fierce, especially now that China has joined the WTO.

But there is still quite a lot of room for development in both the corporate and retail banking sectors. The greatest challenge facing mainland banks, he believes, is talent: to train well-qualified staff, develop a good system to retain them, and fully utilize their potential. These include establishing a clear reward and responsibility system.

A veteran banker who has been working in Hong Kong for eight years, Zhu Qi has been looking after ICBC (Asia) from its birth to its flourishing. Talking about the prospect of the ICBC (Asia), the CEO replied in a matter-of-fact way, "I hope to build ICBC (Asia) into a systematic commercial bank, growing healthily and swiftly according to the rules of the listed bank and the requirements of all financial indexes, and strive to perfect internal management."





**重慶市政府代表團**

本會副會長尹德勝(前排右三)於5月16日主持接待重慶市政府代表團,並於會後與代表團一行合照,代表團由該市人民政府辦公廳副秘書長沈由志(前排左三)率領。

**A Delegation of the Chongqing Municipal People's Government**

The Chongqing Municipal People's Government delegation, led by its Deputy Secretary General Mr Kuang You Zhi (front row, 3rd from left), visited the Association on May 16 and was received by CMA Vice-President Mr Paul Yin (front row, 3rd from right).



**廠商會協辦「香港-重慶周」**

重慶市人民政府於6月21日至24日假香港會議展覽中心舉辦「香港-重慶周」,本會為協辦單位之一。是項活動並於6月21日舉行開幕式,本會會長陳永棋(左二)應邀為「香港-重慶周」開幕儀式及「滄海桑田」簽約儀式的主禮嘉賓之一,並與重慶市市長包敘定(中)主持開幕儀式。

**CMA Co-organized the "Week of Chongqing in Hong Kong"**

The Chongqing People's Municipal Government organized the "Week of Chongqing in Hong Kong" from June 21 to 24 at the HKCEC and the CMA was one of the supporting organizations. CMA President Mr Chan Wing Kee (2nd from left) officiated with the Mayor of Chongqing Mr Bao Xu Ding (middle) at the opening ceremony of the "Week of Chongqing in Hong Kong" and the "Contract Signing Ceremony between Chongqing and Hong Kong" on June 21.



**浙江省舟山市人民政府代表團**

本會於6月6日接待浙江省舟山市人民政府代表團,副會長陸增鏞(右四)主持接待,並致送紀念品予該市市委宣傳部部長張天龍(中)。

**A Delegation from Zhoushan of Zhejiang Province**

The Association received a delegation from Zhoushan, Zhejiang Province on June 6. CMA Vice-President Mr Eddie Lu (4th from right) presented a souvenir to Mr Zhang Tian Long (centre), Director of Propaganda Department of Zhoushan Municipal Committee of PRC.

**「香港中華廠商聯合會之十大品牌為公益」**

本會與香港公益金合辦「香港中華廠商聯合會之十大品牌為公益」慈善競技賽,分別於5月12日及5月26日舉行初賽及決賽。

本會副會長兼香港十大名牌選舉部部長尹德勝、香港公益金執行委員會主席陳祖澤及「萬眾同心公益金」籌劃委員會主席林李婉冰、廠商會代表及參賽機構組成的隊伍為5月12日的慈善競技賽揭開序幕。參賽機構為本會過往3屆「香港十大名牌選舉」其中10間得獎機構,包括中華製漆(一九四六)有限公司、四洲集團有限公司、合興食油有限公司、李錦記有限公司、和興白油藥廠有限公司、東方紅藥業有限公司、南順食品供應有限公司、威馬企業有限公司、群興有限公司及鱈魚恤有限公司。各參賽隊伍捐贈港幣8萬元善款予公益金,並分別派出隊伍聯同無線電視藝員進行競技遊戲,競逐決賽的出線權。最後四洲集團有限公司、南順食品供應有限公司及李錦記有限公司順利進入決賽。無線電視翡翠台並於5月26日播出比賽的精華片段。

初賽獲勝的3隊機構在5月26日的決賽中與即場在7間機構爭取最後一個出線權獲勝的威馬企業有限公司爭奪冠軍,結果由李錦記有限公司勇奪冠軍獎項。隨即由本會副會長尹德勝與公益金主席陳祖澤頒發冠軍獎杯,尹副會長亦聯同10間參賽機構代表一起遞交80萬港元善款之支票予公益金。



本會副會長尹德勝(前排左三)及廠商會代表與香港公益金執行委員會主席陳祖澤(前排中)於競技賽初賽上合照。  
CMA Vice-President Mr Paul Yin (front row, 3rd from left) and representatives of the CMA took a picture with Chairman of The Community Chest Executive Committee Mr John Chan (front row, centre) at the preliminary round of the telegame.



本會副會長尹德勝(前排左三)聯同十間參賽機構代表一起遞交80萬港元善款之支票予香港公益金執行委員會主席陳祖澤(前排右二)。  
Accompanied by the representatives of the participating companies, CMA Vice-President Mr Paul Yin (front row, 3rd from left) presented a cheque for HK\$800,000 as donation to the Chairman of the Community Chest Executive Committee Mr John Chan (front row, 2nd from right).

**"CMA: Top Ten Brandnames for the Chest"**

The Association, in collaboration with the Community Chest, organized the charity telegame of "CMA: Top Ten Brandnames for the Chest". The preliminary round and final round of the telegame were held on May 12 and May 26 respectively.

CMA Vice-President and Chairman of the Hong Kong Top Ten Brandnames Award Sub-committee Mr Paul Yin, representatives of the Community Chest and the CMA, and participating teams marched in the sports ground to kick off the contest on May 12. Ten participating teams were winning companies of the Hong Kong Top Ten Brandnames Awards, including the China Paint Mfg. Co. (1946) Ltd., Four Seas Mercantile Holdings Ltd., Hop Hing Oils & Fats Ltd., Lee Kum Kee Co. Ltd., Hoe Hin Pak Fah Yeow Mfy. Ltd., Tung Fong Hung Medicine Co. Ltd., Lam Soon Food Supply Co. Ltd., Goodway Electrical Enterprise Ltd., Mutual Prosper Co. Ltd. and Crocodile Garments Ltd. Making a donation of HK\$80,000 to the Chest, each participating team was formed by staff of the company and artists of Television Broadcasts Ltd. (TVB). Finally, Four Seas Ltd., Lam Soon Food Supply Co. Ltd. and Lee Kum Kee Co. Ltd. were shortlisted to enter the final round held at the "Community for the Chest" live show. The excerpts of the preliminary contest were broadcasted on Jade Channel of TVB.

Apart from the three winning teams, other teams took part in a game in the "Community for the Chest" live show to select the last winning team for the final round. Goodway Electrical Enterprise Ltd. won the last ticket to compete for the championship. Finally, after a keen competition, Lee Kum Kee Co. Ltd. won the victory. CMA Vice-President Mr Paul Yin and Chairman of the Community Chest Executive Committee Mr John Chan presented a trophy to the winner. Moreover, accompanied by the representatives of participating companies, Mr Yin presented a cheque for HK\$800,000 as donation to the Community Chest.



在競技賽初賽中,各參賽隊伍均全力以赴,務求爭取決賽的出線權。  
Exciting games in the preliminary contest.



**廠商會接待湖北省政府代表團**

本會副會長陸增鏞於5月7日主持接待一行七人之湖北省政府代表團,並代表本會與中國國際貿易促進委員會湖北省分會副會長陳一雲簽訂合作協議,會後副會長陸增鏞(左)接受湖北省副省長韓忠學(右)致送紀念品。

**A Delegation from Hubei Province**

CMA Vice-President Mr Eddie Lu received a 7-member delegation from Hubei Province and represented the Association to sign a Memorandum of Understanding with Mr Chen Yi Wen, Vice-Chairman of the China Council for the Promotion of International Trade Hubei Sub-Council on May 7. After the meeting, Mr Lu (left) received a souvenir from the Vice Governor of the People's Government of Hubei Province Mr Han Zhong Xue (right).



**吉林省對外貿易經濟合作廳代表團**

本會於6月13日接待吉林省對外貿易經濟合作廳代表團,副會長林學甫(右三)主持接待,並接受該廳副廳長賈鴻波(左三)致送紀念品。

**A Delegation from Jilin Province**

The Association received a delegation from Jilin Province on June 13. Vice-President Mr Lam Hok Po (3rd from right) received a souvenir from Mr Jia Hong Bo, Deputy Director General of Foreign Trade & Economic Cooperation Department of Jilin Province (3rd from left).



**中國外商投資企業協會代表團**

中國外商投資企業協會代表團一行四人,由該會常務副會長劉治本(左四)率領,於6月4日蒞會訪問,由副會長林學甫(左五)主持接待。雙方於會上互就中港經貿合作事宜交換意見。

**A Delegation of China Association of Enterprises with Foreign Investment**

Mr Lui Zhi Ben (4th from left), Executive Vice-Chairman of China Association of Enterprises with Foreign Investment, led a 4-member delegation to visit the Association on June 4 and was received by CMA Vice-President Mr Lam Hok Po (5th from left). At the meeting, both parties exchanged views on promoting the trade and economic cooperation between China and Hong Kong.





**青島保稅區管委會代表團**

本會常務副會長洪漢鎮(右五)於6月6日主持接待青島保稅區管委會代表團，並接受該區管委會主任王懷岳(左六)致送紀念品。

**A Delegation from Qingdao Free Trade Zone Administration Committee**

The Association received a delegation from Qingdao Free Trade Zone Administration Committee on June 6. Mr Joseph Sin, Executive Committee Member (5th from right) received a souvenir from Mr Wang Huai Yue, Director of the Committee (6th from left).



**遼寧省經貿代表團**

本會於6月12日邀請遼寧省經貿代表團(左)率領之一行14人代表團，午宴由會長陳永祺(中)主持，旁為副會長洪克強(右)。雙方於午宴上就遼港兩地的經貿情況交換意見，郭省長並邀請廠商會組織代表團赴遼寧省考察訪問。

**Lunch Reception for the The People's Government of Liaoning Province**

CMA President Mr Chan Wing Kee (centre) hosted a lunch reception for the 14-member delegation led by Mr Guo Ting Biao (left), Executive Vice Governor of the People's Government of Liaoning Province on June 12. CMA Vice-President Mr Peter Hung (right) also attended the event. At the reception, both parties exchanged views on promoting economic co-operation between the two places. Mr Guo also invited the Association to visit Liaoning Province.



**天津市人民政府濱海新區香港工商經濟研討班代表團**

本會副會長林學甫(前排右四)於6月7日接待天津市人民政府濱海新區香港工商經濟研討班一行38人，雙方互就津港經濟情況交換意見。

**Visit of Senior Officials from Tianjin Government**

CMA Vice-President Mr Lam Hok Po (front row, 4th from right) received a 38-member delegation from Tianjin Government on June 7. Opinions on economic affairs of the two places were exchanged.

**廠商會宴請香港科技大學校長朱經武教授  
CMA Dinner Reception in honour of  
Prof. Paul Ching-Wi Chu, the President of the  
Hong Kong University of Science and Technology**

本會於5月30日舉行會董會晚宴，並邀得香港科技大學校長朱經武教授為嘉賓，朱教授以「科技發展與香港前途」為題發表講話。當晚蒞臨晚宴的嘉賓尚包括香港科技大學副校長(學術)陳玉樹教授、副校長(研究及發展)林垂宙教授、理學院院長雷明德教授、工學院院長王康隆教授及工商管理學院院長陳家強教授。

President of the Hong Kong University of Science and Technology Prof. Paul Ching-Wu Chu was invited to the dinner reception of the Association on May 30. Prof. Chu delivered a speech under the topic "Technology Development and the Prospects of Hong Kong" at the dinner. Other guests included Vice-President for Academic Affairs Prof. Yuk-Shee Chan, Vice-President for Research and Development Prof. Otto Lin, Dean of Science Prof. Michael Loy, Dean of Engineering Prof. Kang Wang and Dean of Business and Management Prof. K C Chan.



朱經武校長於廠商會晚宴上致辭。  
Prof. Paul Ching-Wu Chu addressed at the CMA dinner reception.



本會會長陳永祺(左一)、陳瑞球太平紳士(右一)、香港科技大學校長朱經武教授(左二)及北京CMA President Mr. Han Chi De, Executive Vice President of Peking University (2nd from right) took a photo at the dinner reception.

**廠商會舉辦行業小組晚宴  
CMA organized Industry Group Dinner**

本會於5月28日首次舉辦行業小組晚宴，並邀請了特區政府工業貿易署副署長黎以德及貿易主任沈培澤為嘉賓，與出席會員及行業成員在晚宴前進行研討會交流意見。是次晚宴主要行業小組來自禮品業、珠寶首飾業、紙品包裝業、印刷出版業及文儀體育用品業。晚宴筵開4席，出席者包括副會長兼總務委員會主席尹德勝、副會長兼會員事務委員會主席周潤貴、財務委員會主席楊孫西常務會董、禮品業小組主席孫啟烈會董、珠寶首飾業小組主席張海鵬、紙品包裝業小組主席馬偉武、印刷出版業小組主席岑永生會董及財務委員會和會員事務委員會委員、有關行業會員及成員共40餘人，場面熱鬧。

The CMA organized the first Industry Group Dinner on May 28. Mr Joseph Lai, Deputy Director-General and Mr P S Shum, Trade Officer of the Trade and Industry Department of the HKSAR Government were invited to attend a meeting with CMA industry group members before the dinner. This Industry Group Dinner focused on five industry categories including gifts & premiums, jewellery & imitation jewellery, paper & packaging products, printing & publishing, stationery and office supplies & sporting goods. About 40 participants attended and they included Vice-President Mr Paul Yin, Chairman of the General Affairs Standing Committee, Vice-President Mr Chow Yun Sheung, Chairman of the Members Affairs Standing Committee, Executive Committee Member Dr Jose Yu, Chairman of Finance Standing Committee, General Committee Member Mr Cliff Sun, Chairman of Gifts & Premiums Sub-Committee, Mr Cheung Hoi Pang, Chairman of Jewellery & Imitation Jewellery Sub-Committee, Mr Ma Wai Mo, Chairman of Paper & Packaging Products Sub-Committee, General Committee Mr Sum Wing Sung, Chairman of Printing & Publishing Sub-Committee, members of Finance Standing Committee, Members Affairs Standing Committee and relevant industry groups.



工業貿易署副署長黎以德(左二)、副會長兼總務委員會主席尹德勝(右二)、副會長兼會員事務委員會主席周潤貴(右一)及財務委員會主席楊孫西常務會董(左一)出席研討會交流意見。  
Mr Joseph Lai (2nd from left), Deputy Director-General of Trade and Industry Department, Vice-President Mr Paul Yin (2nd from right), Chairman of the General Affairs Standing Committee, Vice-President Mr Chow Yun Sheung (1st from right), Chairman of the Members Affairs Standing Committee and Executive Committee Member Dr Jose Yu (1st from left), Chairman of Finance Standing Committee were invited to exchange views with CMA industry group members before the dinner.



**北京市工商業聯合會代表團**

本會於6月25日接待北京市工商業聯合會代表團，副會長陸增鎮(右七)主持接待，並接受該會副會長吳杰(左八)致送紀念品。

**A Delegation from Beijing Federation of Industry & Commerce**

The Association received a delegation from Beijing Federation of Industry & Commerce on June 25. Vice-President Mr Eddie Lu (7th from right) received a souvenir from the Vice President of the Federation Mr Wu Jie (8th from left).



**遼寧省投資情況說明會**

由遼寧省外經貿廳主辦、本會協辦之「遼寧省投資情況說明會」於6月13日舉行。副會長洪克強(右二)代表本會出席並致辭。其他出席者包括遼寧省人民政府常務副省長郭廷標(左二)及本會名譽會長葉慶忠(左一)。

**Liaoning Investment Symposium**

The Liaoning Provincial Bureau of Foreign Trade & Economic Cooperation organized the Liaoning Investment Symposium June 13. CMA was the co-organizer and CMA Vice President Mr Peter Hung (2nd from right) represented the Association to deliver a speech. Other guests included Executive Vice Governor of the People's Government of Liaoning Province Mr Guo Ting Biao (2nd from left) and CMA Honorary President Mr Yip Hing Chung (1st from left).



**大連經濟技術開發區香港考察培訓班代表團**

本會於6月20日接待大連經濟技術開發區香港考察培訓班代表團一行34人，副會長陸增鎮(右六)及名譽會長葉慶忠(右五)主持接待，並致送紀念品予該區管委會副主任劉國欽(左六)。

**A Delegation from the Dalian Development Zone**

The Association received a 34-member delegation from the Dalian Development Zone on June 20. Vice-President Mr Eddie Lu (6th from right) and Honorary President Mr Yip Hing Chung (5th from right) chaired the meeting and presented a souvenir to the Deputy Director of the Administrative Committee of the Zone Mr Liu Guo Chen (6th from left).





北京市區縣政協港澳台僑委幹部  
赴港澳學習考察團

(上圖)本會於6月21日設晚宴款待由北京市政協副主席張仲民(左四)率領之北京市區縣政協港澳台僑委幹部赴港澳學習考察團一行10人,由永遠名譽會長梁榮榮(中)主持接待。會上雙方互就京港兩地經貿合作事宜交換意見。

(下圖)本會邀請香港理工大學講師為研討班作專題演講。圖中學員正專心聆聽香港理工大學專業進修學院講師徐慶博士講解香港的金融概況。

#### A Study Mission from Beijing People's Political Consultative Conference

(Upper) CMA hosted a dinner reception for the 10-member study mission led by Mr Zhang Zhong Min (4th from left), Vice-Chairman of Beijing Chang Ping District Committee of Beijing CPPCC on June 21. The delegation was received by CMA Permanent Honorary President Mr Herbert Liang (centre). At the meeting, both parties exchanged views on the economic cooperation between the two places.

(Lower) Dr Xu Qin, Lecturer of School of Professional Education and Executive Development, the Hong Kong Polytechnic University, was invited to speak for the delegation on the financial issues of Hong Kong.



「二零零二年中國東西部合作與投資貿易洽談會」  
陝西省人民政府主辦之「二零零二年中國東西部合作與投資貿易洽談會」及「庚辰年清明公祭軒轅黃帝陵典禮」於4月3日至6日假西安市舉行。本會與清境會董(右)於洽談會上與陝西省常務副省長兼副書記賈治邦(左)合照。

#### "2002 Investment & Trade Forum for Cooperation between East & West China"

Organized by the Shaanxi Provincial People's Government, "2002 Investment & Trade Forum for Cooperation between East & West China" and the "Commemorative Ceremony of Xuan Yuan Yellow Emperor" were held in Xian from April 3 to 6. General Committee Member Mr Ng Ching Wun(right) posed for a photo with the Executive Vice Governor of Shaanxi Mr Jia Zhi Bang(left).

### 中華海外聯誼會第四期香港市場經濟與管理研討班 A Study Mission from the China Overseas Friendship Association



中華海外聯誼會應本會邀請,組織了一行30人的第四期香港市場經濟與管理研討班,由中華海外聯誼會副秘書長郭華(左四)及班長全國政協常委、北京大學副校長韓啟德(右三)率領,於5月22日至6月3日期間蒞港考察及訪問,並於5月23日蒞會參加研討班介紹會,由本會會長陳永棋(右四)主持接待,副會長尹德勝(左三)、林學甫(右二)、周潤贊(左二)、常務會董楊孫西(右一)及呂明華(左一)陪同接待。

Invited by the CMA, the China Overseas Friendship Association organized a 30-member study mission to visit Hong Kong from May 22 to June 3. Led by Ms Guo Hua (4th from left), Deputy Secretary of the Association and Professor Han Chi De (3rd from right), Executive Vice President of the Peking University, the study mission attended various lectures in Hong Kong. The study mission visited CMA on May 23 to attend an introductory meeting and was received by the President Mr Chan Wing Kee (4th from right), Vice-Presidents Mr Paul Yin (3rd from left), Mr Lam Hok Po (2nd from right), Mr Chow Yun Sheung (2nd from left), Executive Committee Members Dr Jose Yu (1st from right) and Dr The Hon M W Lui (1st from left).



中華海外聯誼會第四期香港市場經濟與管理研討班學員於5月27日拜訪律政司司長梁愛詩(前排左三),該及香港法律制度的特點,並於會後與梁司長合照留念。  
Delegates of the study mission visited the Secretary for Justice Ms Elsie Leung (front row, 3rd from left) on May 27 and posed for a group photo with Ms Leung afterwards.



培訓班學員於5月22日剛抵港,即由本會副會長林學甫(左一)陪同出席由全國政協副主席霍英東(右二)主持之午宴,午宴上霍副主席向研討班成員致辭,並介紹香港的發展歷程及最新經貿狀況。  
Upon arrival on May 22 and accompanied by CMA Vice-President Mr Lam Hok Po (1st from left), the study mission attended the lunch reception hosted by Dr Henry Fok Ying Tung (2nd from right), Vice Chairman of the National Committee of the Chinese People's Political Consultative Conference. At the meeting, Mr Fok delivered a speech to introduce the history and latest economic and trade developments of Hong Kong.



中華海外聯誼會第四期香港市場經濟與管理研討班學員參加於5月30日舉行之結業禮,本會會長陳永棋(左)頒發結業證書予全國政協常委、北京大學副校長韓啟德(右)。  
The study mission attended a graduation ceremony on May 30. CMA President Mr Chan Wing Kee (left) presented a certificate to Prof. Han Chi De (right), the Standing Member of the National Committee of the Chinese People's Political Consultative Conference and Executive Vice-President of Peking University.

### 廠商會宴請歐洲聯盟委員會駐香港及 澳門辦事處主任丁國煒博士 Dinner Reception in honor of Dr David Ting, Head of office, Office of the European Commission in Hong Kong, European Union

歐洲聯盟委員會駐香港及澳門辦事處主任丁國煒博士於6月27日在本會舉行的會董會晚宴上以「歐盟與大中華的貿易關係」為題發表講話。他表示,香港是個自由貿易港,貨物自由進出,港府又積極向公眾推廣知識產權,歐盟與香港的海關一直保持緊密合作,雙方的貿易關係十分良好。大中華現時為歐盟的第二大貿易夥伴,僅次於美國,其中以中國內地佔60%,香港佔21%。由1997年至2001年,歐盟與大中華地區的貿易額持續增長,其中以大陸的增幅最大,約為96%,但歐盟與香港的貿易則只有一成增長。

Head of Office of the European Union, Office of the European Commission in Hong Kong Dr David Tang spoke on the topic "EU-Great Chinese economic area trade relations" at the CMA dinner reception on June 27. He said Hong Kong is a free trade port which allows free movement of goods. The government puts efforts in promoting the public awareness of intellectual property. Customs Authorities of the European Union and Hong Kong have kept close contact with each other to maintain good bilateral trade relations. Following the United States, Greater China is the second largest trade partner of the EU, and 60% of which comes from the Mainland China and 21% from Hong Kong. From 1997 to 2001, the trade volume between the EU and Greater China continued to grow with the highest rate from mainland, about 96%, but only a 10% growth of its trade with the EU is recorded.



### 「中國加工貿易企業的內銷實務」工作坊

本會分別於3月8、9、22、23、4月26及5月24日舉行第1至6班「中國加工貿易企業的內銷實務」工作坊,邀得國內執業律師連運為講師,就中國加工貿易企業開展內銷的稅務及法規等問題進行深入講解。6班課程參加者合共300人。

#### Workshops on Domestic Sales of Processing Industries

The CMA organized 6 workshops on "Domestic Sales of Processing Industries" on March 8, 9, 22 & 23, April 26 and May 24 respectively. The workshops aimed to introduce the tax duties and laws that processing industries should note when developing domestic sales in Mainland China. The workshops invited Ms Lian Lian, lawyer from China as the speaker and had a total of 300 participants.

### 廠商會協辦「渝港合作中醫藥產業化研討會」

#### The CMA co-organized the "Symposium on Chongqing - Hong Kong Cooperation on Industrialization of Chinese Traditional Medicine"

重慶市人民政府於6月24日舉辦「渝港合作中醫藥產業化研討會」,本會為協辦單位之一,會長陳永棋應邀出席為主禮嘉賓,並於會上與重慶市副市長陳際及分別就重慶及香港兩地之中藥產業發展概況致辭。本會出席代表包括中藥產業發展委員會主席劉文雄常務會董、何煜榮會董及多家中藥業會員企業代表。

The Chongqing People's Municipal Government organized the "Symposium on Chongqing-Hong Kong Cooperation on Industrialization of Chinese Traditional Medicine" on June 24. The Association was one of the supporting organizations. At the symposium, CMA President Mr Chan Wing Kee and Deputy Mayor of Chongqing Ms Chen Ji Wa delivered speeches on the development of Chinese medicine industry in Chongqing and Hong Kong respectively. CMA representatives included Chairman of Chinese Medicine Industry Development Committee and Executive Committee Member Mr Joseph Lau, General Committee Member Mr Ho Yuk Wing and various member companies.



會長陳永棋在「渝港合作中醫藥產業化研討會」上就香港之中藥產業發展概況致辭。  
CMA President Mr Chan Wing Kee addressed at the "Symposium on Chongqing-Hong Kong Cooperation on Industrialization of Chinese Traditional Medicine".



## 赴浙江省代表團

本會組織一行八人之代表團於6月7日至9日期間赴浙江省出席「第四屆浙江投資貿易洽談會」。代表團由副會長陸增鏞率領，顧問為名譽會長周亦卿，團員包括常務董事葉志光、會董麥雄、林介明、吳清煥及小組主席陳其仁等。

代表團甫抵寧波，隨即應邀出席浙江省工商業聯合會會長鈕守章備設之晚宴，雙方互就如何加強浙港兩地的經貿合作事宜交換意見。

翌日代表團出席「第四屆浙江投資貿易洽談會」，團長陸增鏞副會長及顧問周亦卿名譽會長並應邀為台上主禮嘉賓，出席開幕式之主要領導包括全國人大常委會副委員長王光英、浙江省省長柴松岳，以及浙洽會組委會主任、副省長王永明等。代表團於開幕式後參觀會場，隨即出席寧波市工商業聯合會副會長林善明備設之午餐，雙方互就如何加強兩地經貿合作事宜交換意見。

代表團於午餐後與浙江省省長助理徐鴻道會面，雙方互就兩地的經貿發展交換意見。徐省長助理更希望廠商會日後能到浙江省西部地區考察，協助發展當地經濟。

晚上代表團出席浙江省政府備設的會酒，出席的浙江省領導包括浙洽會組委會主任、副省長王永明、副省長呂祖善、省長助理徐鴻道等。翌日早上代表團啟程返港，結束為期3天之訪問活動。



代表團於第四屆浙江投資貿易洽談會開幕式場館與浙江省工商業聯合會黨組書記夏益昌(左五)及該會副會長湯為平(右四)合照留念。  
The delegation posed for a photo with Mr Xia Yi Chang (5th from left), Secretary of Leading Party Group of Zhejiang Federation of Industry and Commerce of C.P.C. and Ms Tang Wei Ping (4th from right), Vice Chairman of Zhejiang Federation of Industry and Commerce at the Opening Ceremony of the 4th Zhejiang Investment and Trade Symposium.



團長陸增鏞副會長(左)與浙洽會組委會主任、副省長王永明(中)於浙洽會招待酒會上合照。  
Vice President Mr Eddie Lu (left) posed for a photo with Mr Wang Yong Ming (centre), Director of Organizing Committee of the 4th Zhejiang Investment and Trade Symposium and Vice Governor of Zhejiang Provincial Government at the reception banquet hosted by the Organizing Committee.

## A Delegation to Zhejiang Province

The Association organized a 8-member delegation to visit Zhejiang Province from June 7 to 9 and attended "The 4th Zhejiang Investment and Trade Symposium". CMA Vice President Mr Eddie Lu led the delegation while Honorary President Dr Chow Yei Ching was the Advisor. Other delegates included Executive Committee Member Dr Yip Chi Kwong, General Committee Members Mr Mak Hung, Mr Samuel Lam, Mr Ng Ching Wun and Chairman of Sub-Committee Mr Chan Ki Yan.

Upon arrival in Zhejiang, the delegation attended the dinner reception hosted by Mr Niu Shou Zhang, Chairman of Zhejiang Federation of Industry and Commerce. Both parties exchanged views on the economic and trade cooperation between Zhejiang and Hong Kong.

On the next day, the delegation attended the Opening Ceremony of "The 4th Zhejiang Investment and Trade Symposium" and Vice President Mr Eddie Lu and Honorary President Dr Chow Yei Ching were invited as the officiating guests on stage. Other officiating guests included Mr Wang Guang Ying, Vice-President of Standing Committee of the National People's Congress, Mr Chai Song Yue, Governor of Zhejiang Provincial Government, and Mr Wang Yong Ming, Director of Organizing Committee of the 4th Zhejiang Investment and Trade Symposium and Vice Governor of Zhejiang Provincial Government. After that, the delegation visited the Fair and attended the lunch reception hosted by Mr Lin Shan Ming, Vice Chairman of Ningbo Federation of Industry & Commerce. Both parties exchanged views on the economic and trade cooperation between Ningbo and Hong Kong.

After the lunch, the delegation was received by Mr Xu Hong Dao, Assistant Governor of Zhejiang Province. Both parties exchanged views on the economic development of the two places. Mr Xu also invited the Association to visit the western part of Zhejiang.

At night, the delegation attended the dinner reception hosted by Zhejiang Government. Other distinguished guests included Mr Wang Yong Ming, Director of Organizing Committee of the 4th Zhejiang Investment and Trade Symposium and Vice Governor of Zhejiang Provincial Government, Mr Lu Zu Shan, Vice Governor of Zhejiang Provincial Government and Mr Xu Hong Dao, Assistant Governor of Zhejiang Province. On the next day, the delegation returned to Hong Kong.



陸增鏞副會長(左六)於浙江省工商業聯合會招待酒會上代表本會致送紀念品予浙江省工商業聯合會會長鈕守章(右五)。  
Vice President Mr Eddie Lu (6th from left) presented a souvenir to Mr Niu Shou Zhang (5th from right), Chairman of Zhejiang Federation of Industry and Commerce, at the banquet hosted by Zhejiang Federation of Industry and Commerce.

## 香港工商界慶祝香港回歸祖國五周年酒會 Cocktail Reception in Celebration of the 5th Anniversary of the Reunification of Hong Kong with China by the Hong Kong Business Community



香港工商界慶祝香港回歸祖國五周年酒會於6月24日舉行，主辦機構代表與主禮嘉賓行政長官董建華(左五)、中聯辦主任姜恩柱(左四)、中國外交部駐港特派員吉佩定(右四)、廠商會會長陳永棋(右三)、中華總商會會長陳有慶(左三)、香港總商會主席鄭維志(右二)、香港工業總會副主席丁子濤(左二)、香港地產建設商會何鴻燊(左一)及香港中國協會會長劉金寶(右一)向出席嘉賓祝酒。  
A cocktail reception in celebration of the 5th anniversary of the reunification of Hong Kong with China by the Hong Kong Business Community was held on June 24. The representatives of organizers and guests of honour, Mr Tung Chee Wah, Chief Executive of HKSAR (5th from left), Mr Jiang Enzhu, Director of the Chinese government's liaison office in Hong Kong (4th from left), Mr Ji Pei Ding, Commissioner of the Chinese Commissioner's Office of Ministry of Foreign Affairs of the PRC in HKSAR (4th from right), Mr Chan Wing Kee, CMA President (3rd from right), Dr Robin Chan, Chairman of The Chinese General Chamber of Commerce (3rd from left), Mr Christopher Cheng, Chairman of The Hong Kong General Chamber of Commerce (2nd from right), Mr Kenneth Ting, Vice Chairman of Federation of Hong Kong Industries (2nd from left), Dr Stanley Ho, President of Real Estate Developers Association of Hong Kong (1st from left) and Mr Liu Jin Bao, Chairman of the Hong Kong Chinese Enterprises Association (1st from right) toasted at the cocktail reception.



本會會長陳永棋(左二)與其他主辦機構代表包括香港總商會主席鄭維志(左一)、中聯辦副主任劉山在(右二)、香港中國企業協會會長劉金寶(左三)及香港工業總會副主席丁子濤(左一)於酒會上合照。  
CMA President Mr Chan Wing Kee (2nd from left) and Mr Christopher Cheng, Chairman of The Hong Kong General Chamber of Commerce (1st from left), Mr Liu Shan Zai, Deputy Director of Liaison Office of The Central People's Government in The HKSAR (2nd from left), Mr Liu Jin Bao, President of Real Estate Developers Association of Hong Kong (3rd from left) and Mr Kenneth Ting (1st from left), Vice Chairman of Federation of Hong Kong Industries took a picture at the cocktail reception.

## 2002南京(香港)經濟信息交流洽談會 2002 Nanjing-Hong Kong Economic Exchange Symposium

南京市人民政府於6月7日假本會會議廳舉辦「2002南京(香港)經濟信息交流洽談會」，本會為協辦單位之一，副會長洪克協當日應邀出席為主禮嘉賓之一，並於會上就南京及香港兩地之經貿合作致辭。其他出席者包括本會建造業小組主席張少麟及多家會員企業代表。是次洽談會的嘉賓包括南京市人民政府對外經濟貿易局副局長曾建華、計劃委員會副主任李凌、中國貿促會駐香港代表處首席代表章曉立、印尼共和國駐香港總領事館領事柯康來、英國駐香港總領事館副領事(政治/經濟)葛舒菲、香港台灣工商協會副會長、台北貿易中心總經理洪耀騰、香港法國工商總會副主席 Hans-Gunther Herrmann、香港印度商會秘書長凌達林及香港英商會行政董事夏偉邦准將等。

The People's Government of Nanjing organized the "2002 Nanjing-Hong Kong Economic Exchange Symposium" on June 7 at the Conference Hall of the Association. The CMA was one of the supporting organizations. CMA Vice-President Mr Peter Hung delivered a speech on the trade and economic cooperation between Nanjing and Hong Kong at the symposium. Other CMA representatives included the Chairman of Sub-committee Mr Cheung Siu Lun and various member companies. Officials and guests included Deputy Director of Nanjing Bureau of Foreign Trade and Economic Cooperation Mr Jian Zeng Hua, Deputy Director of Nanjing Municipal Development Planning Commission Ms Li Ning, Chief Representative, Hong Kong Representative Office of China Council for the Promotion of International Trade Mr Zhang Xiao Li, Consul (Economic Affairs) of Indonesian Consulate General Hong Kong Mr O'Conroy Doloksaribu, British Deputy Consul General in Hong Kong Ms Sophie Gregg, Vice Chairman of Taiwan Business Association (HK) and Director of the Taiwan Trade Centre Mr Wilton Hung, Vice-President of French Chamber of Commerce and Industry in Hong Kong Mr Hans-Gunther Herrmann, Secretary of the Indian Chamber of Commerce Hong Kong Mr K Santhanam, Executive Director of the British Chamber of Commerce in Hong Kong Brig. Christopher Hammerbeck, etc.



副會長洪克協在「2002南京(香港)經濟信息交流洽談會」上就南京及香港兩地之經貿合作致辭。  
CMA Vice-President Mr Peter Hung delivered a speech on the trade and economic co-operation between Nanjing and Hong Kong at the "Nanjing-Hong Kong Economic Exchange Symposium".



## 赴黑龍江省代表團

本會應黑龍江省人民政府之邀請，於6月14日至18日組織一行11人代表團赴哈爾濱市，出席「第十三屆中國哈爾濱經濟貿易洽談會」(哈洽會)。代表團由副會長蔡衍濤為團長，常務董嚴燦枝為副團長，團員包括會董崔少全、曾金城、林介明、吳清煥、小組主席陳其仁、會員曾輝培、蔡馬愛娟等。

訪問期間，代表團出席了由「哈洽會」組委會備設之開幕式暨招待酒會，並參觀「第十三屆中國哈爾濱經濟貿易洽談會」會場，隨後與申立國副省長會面。

為推動黑龍江省少數民族教育事業之發展，團長蔡衍濤副會長更向省政府捐贈30萬元人民幣，用以資助鄂倫春族興辦學校。隨後代表團出席雙鴨山市及綏芬河市投資項目洽談會。代表團晚上出席黑龍江省政府備設的外商招待酒會，黑龍江省副省長王利民並在酒會上致詞。

代表團於6月16日上午出席綏化市及東寧縣之項目洽談會，並於中午出席由黑龍江省副書記劉東輝備設之午宴暨「黑龍江文匯經濟發展有限公司」成立揭牌儀式，蔡衍濤副會長並擔任「黑龍江文匯經濟發展有限公司」成立揭牌儀式之主禮嘉賓，其他主禮嘉賓尚包括劉東輝副書記及香港文匯報集團總經理潘一黎。代表團隨後赴哈爾濱經濟技術開發區考察，並與哈爾濱市副市長王世華進行會面。翌日團員前往太陽島及哈爾濱市內遊覽，出席由黑龍江省郵政局備設之午宴及黑龍江文匯經濟發展有限公司備設之晚宴後於6月18日返港，結束為期5日之考察。



廠商會副會長蔡衍濤(左二)、常務董嚴燦枝(左一)及香港文匯報集團總經理潘一黎(右一)與黑龍江省副省長申立國(中)合照。  
CMA Vice-President Mr Choi Hin To (2nd from left), Executive Committee Member Mr Yim Chan Chee (1st from left) and General Manager of Wen Wei Po (HK) Mr Pan Yi Li (1st from right) posed for a photo with the Vice Governor of Heilongjiang Province Mr Shen Li Guo (centre).



廠商會赴黑龍江省代表團團員攝於「第十三屆中國哈爾濱經濟貿易洽談會」。  
The delegation posed for a picture at the "13th China Harbin Fair for Trade and Economic Cooperation".

## A Delegation to Heilongjiang Province

Upon invitation by the People's Government of Heilongjiang Province, the Association organized a 11-member delegation to Harbin to attend the "13th China Harbin Fair for Trade and Economic Cooperation". The delegation was led by CMA Vice-President Mr Choi Hin To and Executive Committee Member Mr Yim Chan Chee was the Deputy Delegation Leader. Other delegates included General Committee Members Mr Chui Siu Chuen, Mr Chan Kim Sing, Mr Samuel Lam, Mr Ng Ching Wun, Chairman of Sub-committee Mr Chan Ki Yan, Members Mr Tsang Fai Pui and Mrs Choi Ma Oi Kuen.

During the visit, the delegation attended the opening ceremony and dinner reception of the "13th China Harbin Fair for Trade and Economic Cooperation" hosted by the Organizing Committee of the Fair. The delegation visited the Fair the next morning and attended the welcoming lunch hosted by the Vice Governor of Heilongjiang Province Mr Shen Li Guo.

In order to promote the educational development of the minorities in Heilongjiang province, Vice-President Mr Choi Hin To donated RMB 300,000 to sponsor the construction of a school for the Oroqen ethnic minority. In the afternoon, the delegation attended the Investment Symposium of Shuangyashan Municipality and Suifenhe Municipality. The delegation attended the dinner reception hosted by the People's Government of Heilongjiang Province. Vice Governor of Heilongjiang Province Mr Wang Li Min addressed at the dinner.

The delegation attended the Investment Symposium of Suihua Municipality and Dongning County on the morning of June 16. The delegation attended the luncheon and opening ceremony of the Heilongjiang Wen Wei Economic & Trade Development Company. Other guests included Deputy Secretary of CPC Heilongjiang Provincial Committee Mr Liu Dong Hui and Standing Committee member of CPC Heilongjiang Provincial Committee Mr Sun Qi Min. Vice-President Mr Choi Hin To and General Manager of Wen Wei Po (HK) Mr Pan Yi Li were the officiating guests of the opening ceremony. Afterwards, the delegation attended the Investment Symposium of Heilongjiang Post Bureau and visited the Harbin Economic and Technological Development Zone.

On June 17, the delegation visited the Sun Island and other scenic spots in Harbin. Delegates also attended the lunch and dinner receptions hosted by Heilongjiang Post Bureau and Heilongjiang Wen Wei Economic & Trade Development Company respectively. The delegation returned to Hong Kong on June 18.



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# 美國立法控制電池水銀含量

**在** 1998年，歐洲聯盟訂立了有關電池的指引98/101/EEC，主要針對電池內數種重金屬之含量。根據指引93/86/EEC，如電池內的重金屬含量超出限制，生產商必須清楚地顯示適當的標籤在包裝物料上。藉此，使用者可將廢棄的電池投放到適當的收集箱內。

98/101/EEC指令裏重金屬含量的規定如下：

電池和蓄電池 (以重量計)	鈕形電池 (以重量計)
水銀 ≤ 0.0005%	水銀 ≤ 0.2%
鎘 ≤ 0.00025%	
鉛 ≤ 0.4%	

在2002年，按美國聯邦規定水銀含量與充電電池管理指令，碱性鎳化、鋅炭化與氧化汞電池內禁止含有水銀。而碱性鎳化的鈕形電池亦限制每粒只可含有最多25微克的水銀成份。

康涅狄格州是美國首個全面推行有關水銀含量教育及立法控制的州。更甚於緬因州、新漢普郡和美國羅德島州的實施要求，康涅狄格州已要求在產品和包裝上加上標籤。生產商及其夥伴需自設及營運其回收系統，以確保沒有水銀物質進入康涅狄格州丟棄的廢物中。

## 標籤要求

在2004年7月1日，標籤要求將正式生效，並將實施在所有含水銀之產品上。法例豁免了電池本身的標籤，但要求其包裝和說明書上需註有水銀含量。

## 回收要求

由2003年7月1日或以後，生產商須向環境保護局局長提供本身或相關工序的回收計劃書，目的是避免所收集之舊品流進廢物管制區，地方或州政府將不負擔是項費用。如產品附有水銀添加附件，這系統必須能清除和收集這水銀添加附件或整件產品。

## 通知要求

康涅狄格州、新漢普郡和美國羅德島州將要求所有配有或含有水銀的產品提供通知書。康涅狄格州將加入成為地方資訊搜集中心，該中心名為IMERC；預算康州環境保局將頒與是項法例加強執令。

本會檢定中心在重金屬含量分析，尤其在電池水銀測試項目方面，擁有豐富的經驗及專業的人才。作為你的測試伙伴，為你提供最優質服務。查詢詳情，歡迎聯絡本中心市場拓展部，電話 (852) 2698 8198，傳真 (852) 2690 4177。

資料來源：美國玩具業協會

# Mercury Reduction Legislation of United States

In 1998, the European Union adopted the Battery Directive, 98/101/EEC, concerning the quantity of several heavy metals in batteries. If the heavy metals exceed the limit, the manufacturer ought to indicate an appropriate label on the packaging material according to 93/86/EEC. Therefore, the end-user will need to put the used batteries in special bins.

The limits of heavy metals as stated in 98/101/EEC are as follows:

Battery and accumulator (by weight)	Button Cell (by weight)
Mercury ≤ 0.0005%	Mercury ≤ 2%
Cadmium ≤ 0.00025%	
Lead ≤ 0.4%	

In 2002, under the Mercury-Containing and Rechargeable Battery Management Act of the United States, mercury is prohibited in alkaline-manganese batteries, zinc-carbon batteries and mercuric-oxide batteries. Alkaline-manganese button cell batteries are limited to 25 milligrams of mercury content per cell.

Connecticut has become the first state in the United States to enact comprehensive mercury education and reduction legislation, going beyond the requirements of Maine, New Hampshire and Rhode Island. Connecticut has added a product and package labeling requirement and a requirement that manufacturers, acting alone or in concert with others, institute a collection system, at no cost to the state, which will ensure that mercury does not enter the waste stream in Connecticut.

The labeling, collection and notification requirements are summarized as follows:

## Labeling Requirement

The labeling requirement applies to all products containing mercury as well as toys and novelties with button-cell batteries containing mercury, which will take effect from July 1, 2004. The law exempts the battery itself from labeling but requires packaging and instruction to be labeled disclosing mercury content, under regulations to be adopted.

## Collection Requirement

On and after July 1, 2003, a manufacturer, on its own or in concert with others, must submit a plan to the Commissioner of Environmental Protection for a system that enables the collection of such products to avoid them entering the waste stream; and the costs of the collection system shall not be borne by the state or local government. If a mercury-added product is a component of another product, the collection system shall provide for removal and collection of the mercury-added component or collection of both the mercury-added component and the product containing it.

## Notification Requirement

Connecticut joins Maine, New Hampshire and Rhode Island in requiring notification for all products formulated or fabricated with mercury. Connecticut will participate in the regional multi-state clearinghouse known as the Interstate Mercury Education and Reduction Clearing (IMERC). It is expected that the Connecticut Commissioner of Environmental Protection will promulgate regulations for the enforcement of the Act.

CMA Testing and Certification Laboratories has extensive experience and expertise in conducting the Heavy Metal Analysis, especially in analysing the Mercury content in button cell batteries. Being your quality partner, we will provide the best services to your company. You are welcome to contact our marketing executives at 2698 8198 for further details or enquiries.

Source: Toy Industry Association, Inc.

# 全新廠商會網頁 www.cma.org.hk



## 為你搜羅各方工貿資訊 助你掌握更多市場商機

國際互聯網的商業應用和連繫越趨廣泛，香港中華廠商聯合會現推出全新網頁，不但內容更為詳盡，而且一目了然，配合互動交流，為本港及海外工商界提供一個免費及便捷的商務平台，並藉此加強工商企業與本會的雙向溝通。

內容包括：

- 新聞快遞 - 精要報導本地／中國／外國經貿要聞及本會專訊
- 商貿中心 - 彙列廠商會員名錄、海內外的貿易及投資商機
- 工貿新知 - 刊載中國最新的工商訊息、香港政府貿易通告及科技交流廣場等
- 商會資訊 - 介紹本會舉辦的各項活動，包括研討、培訓、考察，以及對外發放的研究報告、商會新聞與服務等
- 廠商會簡介、會員服務、議事專欄、圖書館

歡迎上網瀏覽廠商會網頁 [www.cma.org.hk](http://www.cma.org.hk)，如欲於本會網址刊登廣告，請致電本會鄭衛嫻小姐（電話：2542 8641）。



# 廠商會提供《經濟導報》訂閱優惠

本會與經濟導報社合作為會員、行業小組成員提供優惠，凡親臨《經濟導報》門市購買書籍雜誌九折優惠；訂閱以下6份雜誌更可享額外優惠。

透過本會訂閱下列6份刊物的會員及行業小組成員，均可尊享七五折及九折優惠，更可獲贈百佳超級市場購物券。

編號	刊物名稱	非會員價 (年費)	行業小組 成員價 (九折優惠)	會員 優惠價 (七五折優惠)	贈品 (訂閱一年可獲)
1	經濟導報 — 提供多方面的中國及香港經濟訊息 — 中文周刊 (1年共50期)	HK\$800	HK\$720	HK\$600	百佳購物券HK\$100
2	中國經濟新聞 — 中英文周刊 (1年共50期)	HK\$2,850	HK\$2,565	HK\$2,137.5	百佳購物券HK\$100
3	中國海關統計 — 英文月刊	HK\$960	HK\$864	HK\$720	百佳購物券HK\$50
4	中國海關 每期贈送最新海關法規 — 中文月刊	HK\$500	HK\$450	HK\$375	地址簿一本
5	現代中醫藥 — 中文季刊	HK\$80	HK\$72	HK\$60	-----
6	香港經濟年鑑2001 — 中文年刊	HK\$350	HK\$315	HK\$262.5	百佳購物券HK\$50

## 「登錄網頁搜尋器」增值服務

為加強中小企網頁服務，本會推出另一項「登錄網頁搜尋器」增值服務，為客戶登錄約1,000個熱門的網頁搜尋器，讓世界各地的買家可透過互聯網查看公司業務、最新產品及價格等。

以下是部份熱門的搜尋器以供參考：

Altavista	Asia Online	Atlas	Google	Infoseek
Lycos	Hi-Tech	HotBot	OmniSearch	OrbitNet
Search4More	Searchit	Seekworld	Webcrawler	WhatSite

倘會員或行業小組成員有興趣訂閱或免費試閱一期經濟導報雜誌(刊物6不設試閱)，或查詢有關搜尋器詳情及登記手續，歡迎與本會產品發展部鍾小姐或陳小姐聯絡(電話：2542 8664；電郵：abp@cma.org.hk) 索取訂閱/試閱表格。

本會歡迎業內非會員免費登記成為行業小組成員。查詢詳情或索取登記表格，請與本會會員部林小姐聯絡(電話：2542 8600 內線827；電郵：ebm@cma.org.hk)。

# 歷史悠久 高科技研製 領導中藥業創新一頁

專訪永安藥業公司董事吳泰來



永安藥業公司董事長吳泰來。

永安藥業公司是一間歷史悠久、信譽超著的跨國公司，投資遍及美國、中國及澳洲，主要業務範圍包括藥業、地產、電子等，產品行銷世界各地。

永安藥業公司董事長吳泰來是中國愛滋病基金會顧問兼香港藥行商會董事。祖父吳榮於清朝時代在美國創立了生產銷售中藥的製藥公司「瑞福祥」，父親吳邦彥於抗日戰爭時期在香港、廣東及廣西生產代理中國中藥。吳泰來為了繼承祖輩發揚中國幾千年醫藥文化的抱負，與由美國醫藥教授組成的美國中藥研究中心合作，在廣西梧州興建了一間集科、工、貿於一體的現代化醫藥企業—瑞福祥藥業(廣西)有限公司。該公司佔地兩萬多平方米，擁有一批高素質的管理、生產及質檢人員，配合先進的設備和檢測儀器，並成立現代化的檢測中心和新產品開發部，成功生產了「鴛江牌」中國靈芝、中國猛男、特效鼻敏感丸、固本止咳膏等100多個優質品種。產品銷售到世界各地，其中80多個產品獲美國聯邦藥物管理局FDA批准進口美國銷售。2001年還通過了中國、澳洲的GMP認證。

永安藥業公司生產的產品質量有保證、功效迅速，深受消費者歡迎。然而，暢銷的產品帶來良好聲譽，同時也帶來了

煩惱，目前假冒影射「鴛江牌」的產品充斥國內外市場，為此永安藥業公司正採取新方法打擊冒牌貨以保障消費者。

隨著中國加入世貿，永安藥業公司將把握商機，把以獨特先進科技生產的產品推向全世界。目前公司除了繼續開發原有的產品以鞏固市場外，並積極研製藥品及開發廣西壯藥精華的工作，例如處方獨特、有止咳、平喘、健腎強體標本兼治的壯藥固本止咳膏和無依賴性的戒毒壯藥「新生膠囊」，就是根據壯醫「三道二路暢通」和「毒與虛改百病」的理論，從幾千個民間秘方及秘方中挑選出來研製而成的高新科技產品，這些藥品具有很大的市場潛力。廣西壯族自治區是人口多的少數民族，擁有很多非常有效的民族草藥，如加以深入研究，對治療腫瘤、愛滋病等奇難雜症會有很大貢獻。

隨著世界市場的轉化，他認為公司今後要再創新突破，必須要走新的道路，以高質量、高標準開發新的高科技產品，開拓新的市場，使企業能夠生存和發展。

儘管永安藥業公司經過多年努力取得了一定的業績，部份產品已經推向世界市場，在國內擁有完善的藥品生產基地及銷售網絡來生產開發新產品，永安藥業認為，面對高速發展的年代，本港廠商同仁應該加強交流，團結一致與國內緊密合作，利用各自優勢克服困難，共同努力使香港保持繁榮。永安藥業公司歡迎有志發展中藥事業的同行加盟共同合作，使有幾千年歷史的中國中藥在現代高科技的配合下創造世紀輝煌，造福人類。

## 新會員 New Members

### 普通會員 ORDINARY MEMBERS

#### 恆昇製衣廠有限公司

董事長：張雲華  
業務性質：製造成衣  
Sheenrise Textiles Limited  
Director: Mr Cheung Wan Wah  
Nature of business:  
Manufacture of garment

#### 南豪製帽廠有限公司

董事：吳為棉  
業務性質：製造帽類  
South Hover Headwear Design & Manufacturing Company Limited  
Director: Mr Ricky Ngo  
Nature of business:  
Manufacture of headwear

#### 環貿傢俱(實業)有限公司

董事：趙國政  
業務性質：製造傢俱  
World Mark Furniture (Industrial) Limited  
Director: Mr Danny Chiu  
Nature of business:  
Manufacture of furniture

#### 江康有限公司

董事：柳俊傑  
業務性質：地產發展  
Treasure Spot Limited  
Director: Mr Lau Chun Kit, Kevin  
Nature of business: Land development

#### Pharos International Limited

主席：倫知競  
業務性質：製造電燈  
Chairman: Mr Lun Chi King, Edwin  
Nature of business:  
Manufacture of lighting

#### 泰諾國際有限公司

董事經理：陳國明  
業務性質：製造及出入口服裝  
Trieno International Limited  
Director: Mr Chan Kwan Ming  
Nature of business:  
Manufacture, import and export of garment



# 本會對「公務員薪酬政策和制度檢討」 (第一階段研究)

諮詢文件之意見

- 除入職薪酬外，公務員的薪酬水平已有十多年未予以檢討，現時已與私人機構有相當的差距。本會支持政府分兩個階段全面檢討現行公務員的薪酬政策，精簡制度，以便更切合時宜及易於管理，並達到職位、才幹、薪酬相稱的目標。
- 有關檢討公務員薪酬政策制度及結構，政府提出了多方面的研究範圍，包括：(1)高級公務員的薪酬政策應否與其他公務員不同；(2)是否獨立處理紀律部隊的薪酬；(3)是否按私人機構的薪酬水平釐定公務員的薪酬調整幅度，還是以政府的負擔能力為首要的考慮；(4)是否需要減省或合併津貼，以淨工資計算。對以上各項，本會的意見如下：
  - 鑑於高級公務員既要承受薪酬調整的較大風險，亦有機會獲取較大的獎賞，政府對高級公務員採用的薪酬政策，應與中級和初級公務員不同；至於處理紀律部隊薪酬的政策，考慮到其工作的危險性，紀律部隊的薪酬政策亦應與其他公務員分開處理。
  - 在調整公務員薪酬時，政府應同時以私人機構的薪酬水平及政府的財務負擔能力作為主要釐定公務員薪酬調整幅度的準則；即在政府可負擔的能力範圍內，因應市場的薪酬水平，提供具競爭力薪酬招聘和留用優秀的人才。對高級公務員而言，政府更有需要以具吸引力的市場薪酬水平，招攬人才，藉此提高政府的整體服務質素。
  - 在薪津方面，政府應全面檢討公務員現有的津貼制度，廢除一些不合時宜的津貼及福利，對於合適的津貼可予以保留，不應一刀切地把所有津貼合併入基本薪金一同計算。本會強調，合併計算的原則，除減少行政成本外，更重要的是合併後的基本薪金不能較合併前的薪津總額為高。
- 政府在「公務員薪酬與私營機構大致相若」的原則下，進行私營機構薪酬趨勢調查，調查結果用以釐定公務員整體薪酬調整的幅度。本會認為，調查的機制尚欠完善，薪酬比較的對象多集中於本港的大企業或外資企業，而忽略與本港最普遍的中小企業作比較，且未能全面反映員工的薪酬與工作效率之間的關係，建議政府重新修訂薪酬調查的方法，使調查結果能如實反映私營機構薪酬的趨勢。
- 由於政府與公務員的僱傭關係不能如私人機構般具高度的靈活性，既不能隨意解僱不稱職的公務員或冗員，亦不可按個別的工作表現增減基本薪金，為引入更富彈性的管理機制，本會十分贊成以薪幅取代固定薪級的制度。取而代之的是要貫徹推行工作表現獎賞制度，引入薪效掛鈎的元素，並配以完善的評核表現機制，按員工的表現而增減薪酬，取代現時自動按年加薪的機制。除此之外，就設立工作表現獎賞制度，建議每個部門可於其薪酬開支預算內預留一筆款項作個別職員出色表現的獎賞。此外，本會贊成實施團隊獎賞制度，並建議採用精神獎勵方式獎賞員工。
- 關於把薪酬管理工作下放予各部門處理，包括對部門內職員的表現評核及薪酬調整等，本會表示贊同。本會建議首先由中央釐定各部門的薪酬開支預算，並就各職級的薪酬水平，以及每年的調整幅度設定上、下限及提供有關指引，交由各部門主管執行具體的薪酬管理工作，使其能靈活地運用部門資源及應付人手需求。

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# 中小企業資助計劃 - 你申請咗未？

政府於去年12月及本年1月先後推出4項共75億元的中小企業資助計劃，包括「中小企業營運設備及器材信貸保證計劃」、「中小企業培訓基金」、「中小企業市場推廣基金」以及「中小企業發展支援基金」。截至7月27日止，4項基金已收到超過9,700份申請，當中約8,000份申請已獲批准，涉及政府保證額及資助額超過7億元2千萬，受惠中小企業超過5,900家（未計將可透過「中小企業發展支援基金」受惠的企業）。

## 4項基金截至2002年7月27日的申請情況

	每家中小企業可獲的資助上限	接獲申請 (宗)	批出申請 (宗)	保證／資助金額 (元)	受惠中小企業數目
信貸保證計劃	100萬元 信貸保證額	1,927	1,750	6億5千6百萬	1,347
培訓基金	東主培訓：5,000元 員工培訓：1萬元	5,404	4,358	1千萬	2,667
市場推廣基金	1萬元	2,129	1,929	1千9百萬	1,929
發展支援基金	每個項目200萬元	291	39 <sup>1</sup>	4千3百萬	2
總計：		9,751	8,076	7億2千7百萬	5,943

1 除了這39份申請獲批外，工貿署現正與另外一些申請機構進一步討論其申請。最終獲批的項目數目可能高於39份。  
2 由於獲「發展支援基金」資助的項目尚未推出，所以暫時未能計算透過這個計劃受惠的中小企業數目。

假如你是中小企業，但仍未申請這些基金的話，何不認真瞭解各項基金的運作，並考慮如何利用這些基金提升競爭力？

## 你是否合資格申請？

只要你的企業符合政府的「中小企業」定義<sup>3</sup>，無論你是從事製造業或非製造業的中小企業，都有資格申請「信貸保證計劃」、「培訓基金」以及「市場推廣基金」。每家企業可同時申請這3項基金，獲得最高102萬5千元的信貸保證以及資助。

3 「中小企業」指任何從事製造業而在本港僱用少於100人的企業；或任何從事非製造業而在本港僱用少於50人的企業。就此而言，「企業」是指為了圖利而從事的任何形式的生意、商務、工藝、專業、職業或其他活動，但不包括商業登記條例內所訂明的會社，除非該會社是以圖利為目的。



申請這些基金手續簡單快捷，而工業貿易署在推行這些基金時，就各項基金的審批申請時間作出了以下的服務承諾：

基金名稱	服務承諾
信貸保證計劃	在收到貸款機構填妥的申請表格後的3個完整工作天內審理申請
培訓基金	於收到填寫妥當並附有所需證明文件的申請書當日起計的12個完整工作日內完成審批程序
市場推廣基金	於收到填寫妥當並附有所需證明文件的申請書當日起計的7個完整工作日內完成審批程序

在過去7個月所收到的9,700多宗申請中，工貿署均能在上述指定時間內完成絕大部份申請的審批工作。

「發展支援基金」供支援機構、工商組織、專業團體以及研究機關申請，用以推行有助整體或個別行業中小企業提升競爭力的項目。獲資助的項目的最終使用者是廣大中小企業。個別中小企業可以向有關商會或機構反映以及提出其行業需要，透過這些商會或機構推行有關項目。

「發展支援基金」平均每年接受兩次申請。第一次於去年12月至本年2月間接受申請，而下一次將於本年8月底至10月底接受申請。審批申請需時約3個月。

## 申請錦囊

為了協助中小企業以及合資格的機構順利申請各項基金，工貿署特別就各項基金的申請事宜，提供了一些「貼士」，供各位參考。

## 中小企業營運設備及器材信貸保證計劃

擬申請「信貸保證計劃」的中小企業首要注意的是貸款用途，因為貸款必須用於購置與申請企業在本港或境外經營的業務有關的全新或二手營運設備及器材。除一般機械外，計劃亦涵蓋工具、電腦軟件及硬件、通訊系統、文儀設備、運輸工具、傢俬以及固定裝置（如冷氣系統、壁櫃及照明系統，但不包括裝修工程）等。

其次，中小企業應注意所有信貸保證申請必須透過參與計劃的貸款機構提交。有關貸款機構的名單，可查閱中小企業資助計劃網頁（www.smefund.tid.gov.hk）或於工貿署索取。

中小企業亦須備妥貸款機關要求的文件：如擬購置的設備／器材將放置於境外的話，申請人須提交文件證明其企業與設備／器材最終使用者的關係；而成立超過18個月的中小企業在遞交申請時，有限公司須向貸款機構提交其最新的經審核帳目；其他企業則須提交其最新的帳目報表。

## 中小企業培訓基金

擬申請「培訓基金」的中小企業必須於培訓項目開始前的3個月內遞交申請。

中小企業應注意擬獲資助的培訓項目必須與申請企業現有業務有直接關係。另外，企業亦需留意培訓項目是否已獲其他公共資助計劃資助，例如：「創新科技基金」、「技能提升計劃」、「職業英語運動」、「新科技培訓計劃」或「持續進修基金」等，因為「培訓基金」並不資助已獲其他公共資助計劃資助的培訓項目。

## 中小企業市場推廣基金

擬申請「市場推廣基金」的中小企業必須於有關的出口市場推廣活動展開日期起計最少30日前遞交申請。

中小企業應注意，申請資助的出口市場推廣活動必須與申請企業所經營的業務有直接關係，並由經驗豐富及信譽良好的市場推廣機構籌辦。而申請企業必須以參展商身份參加商品展銷會和展覽，或以團員身份參加考察團。

## 中小企業發展支援基金

擬申請「發展支援基金」的機構／組織，必須為「非分配利潤」的支援組織、工商組織、專業團體或研究機關，並須為法定機構或在香港特別行政區法例下註冊的機構。所謂「非利潤分配」的機構／組織，是指不派發紅利予其董事、股東、僱員或任何人仕的機構／組織。

此外，項目的質素，是決定申請成功與否的重要關鍵。申請機構／組織在撰寫申請書時，應多加留意下列各點：

- 項目是否能提升香港整體中小企業或個別行業中小企業競爭能力；
- 項目的受惠對象是否明確；
- 計劃書內是否清楚列明推行方法及項目的成效；
- 項目是否具備周詳的計劃、時間表以及預算；及
- 申請機構是否已整合和吸納其他支援機構、工商組織以及最終受惠人仕的意見，並盡量擴大各方的參與程度。

## 查詢

對上述各項基金有興趣的中小企業及支援機構，可向工貿署、各區民政事務處及主要中小企業支援機構索取申請表格及簡介小冊子，或瀏覽中小企業資助計劃網頁（www.smefund.tid.gov.hk），亦可致電查詢熱線2398 5125。

本文由工業貿易署供稿。



# Are you a user of the SME funding schemes?

The Government launched the SME Business Installations and Equipment Loan Guarantee Scheme (BIG), the SME Training Fund (STF), the SME Export Marketing Fund (EMF), and the SME Development Fund (SDF) last December and this January respectively. The total amount of Government's commitment is \$7.5 billion. As at July 27, over 9,700 applications were received, of which about 8,000 applications were approved. The total amount of Government's approved guarantee and grant exceeds \$727 million. More than 5,900 SMEs benefited from these schemes (the number of SMEs which will benefit from projects funded by SDF is excluded).



Number of Applications for the Four Schemes as at 27 July 2002

	Maximum amount per SME	No. of applications received	No. of applications approved	Amount of guarantee/grant	No. of beneficiaries
BIG	Loan guarantee up to \$1 million	1,927	1,750	\$656 million	1,347
STF	Employers' Training: \$5,000 Employees' Training: \$10,000	5,404	4,358	\$10 million	2,667
EMF	\$10,000	2,129	1,929	\$19 million	1,929
SDF	\$2 million per project	291	39 <sup>1</sup>	\$43 million	<sup>2</sup>
	Total:	9,751	8,076	\$727 million	5,943

1 Apart from the 39 applications, TID is negotiating with a few more applicants on their applications. The total number of projects to be funded may be more than 39.

2 Since the SDF funded projects are yet to implement, the actual number of beneficiaries is not available at the moment.

If you are a SME and have not yet applied for these funding schemes, we advise you to understand more about these schemes and use them to enhance your competitiveness.

## Are you eligible to apply?

Manufacturing and non-manufacturing enterprises which fall within the Government's definition of SMEs<sup>3</sup> are eligible to apply for BIG, STF and EMF. An individual SME which is successful in applying all the three funding schemes and is granted the maximum amount of guarantee/grants will receive as much as \$1.025 million from the Government.

<sup>3</sup> "SMEs" is defined as any manufacturing businesses which employ fewer than 100 persons in Hong Kong; or any non-manufacturing businesses which employ fewer than 50 persons in Hong Kong. In this connection, "businesses" refers to any form of trade, commerce, craftsmanship, professional, calling or other activities carried on for the purpose of gain, but shall not include any club within the meaning of the Business Registration Ordinance unless the club is for the purpose of gain.

It is simple and easy to apply for the funding schemes. Also, you will not have to wait long before knowing the results. The Trade and Industry Department (TID), which administers the funding schemes, has undertaken to complete processing an application within the following timeframe:

Name of the Schemes	Performance Pledge
BIG	Upon receipt of a duly completed application for guarantee from participating lending institutions, TID will take no more than 3 clear working days to process the application.
STF	TID will complete processing an application within 12 clear working days from the date of receipt of the duly completed application (accompanied by all necessary documentation).
EMF	TID will complete processing an application within 7 clear working days from the date of receipt of the duly completed application (accompanied by all necessary documentation).

Of the 9,700 applications received in the past seven months, TID managed to handle most of them within the stated timeframe.

The SDF provides funding to industry support organisations, trade and industrial organisations, professional bodies, and research institutions for carrying out projects which aim to enhance the competitiveness of SMEs in general or SMEs in specific sectors. SMEs are encouraged to discuss your needs with trade associations or organisations to facilitate the latter to come up with proposals for SDF's consideration.

SDF normally invites applications twice a year. The first tranche of application was invited from December 2001 to February 2002. TID will invite another round of applications in late August to late October this year. It will take about three months to vet the applications.

## A few useful tips

The following tips may be useful to SMEs and eligible organisations when applying for the funding schemes:

### SME Business Installations and Equipment Loan Guarantee Scheme (BIG)

Loans under the Scheme shall only be used for acquiring new or second-hand business installations and equipment relating to the applicants' business operations within or outside Hong Kong. In addition to machinery, the loans can also be used to acquire tools, computer software and hardware, communication system, office equipment, transport facilities, furniture and fixtures (e.g. air-conditioning system, built-in cabinets and lighting system, but shall exclude decoration works).

Applications must be lodged through participating lending institutions (PLIs). A list of PLIs can be obtained from the homepage of the SME Funding Schemes at [www.smefund.tid.gov.hk](http://www.smefund.tid.gov.hk) or from TID.

It is crucial that SMEs have all the documents required by PLIs ready when applying for the Scheme. If the business installations and equipment to be acquired will be placed outside Hong Kong, the applicants have to provide supporting documents to demonstrate the relationship between them and the end users / possessors of the business installations / equipment. In addition, a SME that has been established for 18 months or more is required to submit to the PLI(s), at the time of submitting loan application(s), its latest audited accounts if it is a limited company, and its latest statement of accounts if it is an unlimited company.

### SME Training Fund (STF)

Applicants should ensure that applications are submitted within three months before the commencement of the training course.



Also, the training courses must be directly relevant to the existing business of the applicants. Furthermore, training courses which are subsidised by other public funding schemes, such as the Innovation and Technology Fund, the Skills Upgrading Scheme, the Workplace English Campaign, the New Technology Training Scheme, and the Continuing Education Fund, will not be covered by STF.

#### SME Export Marketing Fund (EMF)

Applicants should ensure that applications are submitted at least 30 calendar days in advance of the commencement date of the export promotion activity concerned.

Also, export promotion activities must be directly relevant to the businesses of the applicants, and organised by experienced and reputable export promotion organisations/companies. Furthermore, applicants should participate in trade fairs/exhibitions as exhibitors, or participate in study missions as delegation members.

#### SME Development Fund (SDF)

Only non-profit-distributing support organisations, trade and industrial organisations, professional bodies and research institutes, which may be statutory organisations or an organisation registered under the laws of the HKSAR, are eligible to apply. "Non-profit-distributing" organisation is defined as an organisation of which profits are not distributed to its directors, shareholders, employees or any other persons.

Quality is the key consideration of the Vetting Committee. Applications which meet the following requirements stand a higher chance of approval:

- whether the project will enhance the competitiveness of Hong Kong's SMEs in general or SMEs in specific sectors;
- whether the target beneficiaries of the project are specific;
- whether the methodology and the cost-effectiveness of the project are clearly set out in the project proposal;
- whether the implementation plan is effective, and whether the proposed budget and timetable are reasonable and realistic;
- whether the applicants have taken into account comments of other support organisations, trade and industry organisations and the end-users when formulating the proposal, and whether other interested parties are invited to participate for enhanced synergy.

#### Enquiries

Leaflets, application forms and guidelines of the SME Funding Schemes are available from the TID, District Offices and major SME support organisations. Also, they can be downloaded at the SME Funding Schemes homepage at [www.smefund.tid.gov.hk](http://www.smefund.tid.gov.hk). For enquiries, please call 2398 5125.

The article is contributed by Trade and Industry Department.



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# 中小企如何利用物流管理增加競爭力

前些日子,我和家人經過一間新開業的鞋店,太太嚷著要進去看看。當時店內只有三兩位顧客,我們找了幾對鞋子,當我們問鞋店的老闆有沒有合適的尺碼時,他卻摸不著頭腦,最後還是要請教老闆娘。老闆娘幾經辛苦找到了鞋子,可是,有些款式卻沒有合適的尺碼。我們再問到價錢時,老闆隨便看看鞋子的編號,略帶猶疑地說出一個價錢。我們覺得他們這樣做生意實在有點兒戲,便決定不買了。

這個簡單的實例令我想到一般中小企其實也可利用基本的物流管理的概念,來增強他們的競爭力。從以上的例子,我們可以見到幾個問題:存貨管理的問題:貨物不知存放在那裡,尺碼不足;資訊溝通出了毛病:貨物沒有適當的編碼如型號、尺碼和價錢等;顧客需求預測失當。最後,顧客苦候了,老闆的生意也做不成。

## 什麼是物流管理

物流管理是有系統地計劃、執行、管理及控制貨品及資訊,從起源(Point of Origin)到達消費者(Point of Consumption)整個流程的效率,以滿足客戶的需求。

## 物流管理的範疇

綜合以上的定義,物流管理可分為:

- 採購
- 定單的處理
- 需求的估計及計劃
- 物品、物料的處理
- 存貨控制管理
- 工廠及貨倉的選址
- 包裝管理
- 零件及維修的支援
- 退貨的處理
- 交通及運輸管理
- 貨倉及儲存管理
- 倒流物流管理
- 物流系統內各環節的溝通
- 客戶服務管理

現以一鞋店為例,說明中小企應注意在物流管理中一些比較重要的環節。

要令一間鞋店經營成功,首要條件就是要做好顧客需求的分析。每天客人的多少、他們來的時候會點的麵食等,這對整個物流計劃都很重要,這些因素不但決定我們需要訂購的物料,如粉、麵、菜及肉類的數量,也影響到我們要賣多少碗粉麵的決定。

顧客需求的分析亦決定了推動(push process)和拉動(pull process)兩個計劃的程序。前者決定麵食的生產量,後者則決定鞋店的容納量,如店舖的大小、桌椅的多少、窗戶的大小及燈

具的數量等。此外,顧客需求的分析也影響到財務的安排及人力資源的分配。

決定了以上的因素後,接下來就是採購、物料及庫存管理。

採購是一門專門的學問,是要在最適合的時間、找到最合適的供應商,並以最優惠的價錢買到最合適的數量和質量的物料,同時也要保證供應的穩定性。試問麵店怎能一天沒有雲吞?

由於麵店的客戶是有波動或季節性的,因此物料數量的安排是很重要,存貨管理於是成為物流管理中另一個很重要的環節。

存貨管理是要以最低的成本提供最高物料的供應率,並能滿足客戶的需求。在存貨管理中,我們常提到EOQ(Economic Order Quantity),即最經濟的訂貨量。麵店不用特別去理解那深奧的數式,但若能夠理解EOQ的意義,對庫存管理必有幫助。貨存得太久會把資金積壓著,而物料也易於變壞。相反,存貨太少,容易缺貨,又會令顧客不滿。

存貨率牽涉到兩種成本,訂貨成本和貯存成本。訂貨成本是每一訂單的固定成本,它不會因訂貨量而改變。以麵店為例,訂貨成本通常比較低,因為最簡單的方法莫過於拿起電話跟供應商說「一斤豬肉、五斤菜.....」。貯存成本是會因應訂貨量而變,是指在一段時間裡貯存的物料所帶來的成本,這包括資金的機會成本、倉儲的租金或因貨品損壞及折舊而帶來的成本。雖然麵店未必需要固定的貨倉,但佔用來擺放食物、醬料等的地方也有其機會成本。在平衡了固定成本和可變成本後,便產生了所謂最經濟訂貨量。掌握了這些概念,東主便能作出合適的存貨決定。

於是,麵店的老闆要考慮的問題有:各種的物料需要買多少?要準備一天、三天或一星期的消耗?要每天、每星期還是每月採購一次呢?要不要大量採購以換取折扣優惠呢?

除了採購及存貨管理,物流資訊系統也是一個不可或缺的部分。這個系統一部份是為內部溝通,如需要訂購哪些物料、物料的質量、員工的出勤、財務報告等,這些資料對內部的順利運作有很大幫助。另一部份是給顧客提供食物的種類、價格及外賣服務等。

不過,物流管理最終的目的還是要滿足顧客的要求。因此,客戶服務也是物流管理的一部份。沒有高質素的員工,事事以客為先,生意一定做不成。客戶服務已成為一專門的學問,在報章上常有探討,在這裡不再詳加分析。

從以上的例子可以看到,物流管理並不是大企業的專利,即使是一間小店舖,要考慮的物流問題也很多。中小企如能掌握其中道理,同樣可為企業帶來成功。

本文作者為英國特許公認會計師公會(ACCA)香港分會中小企業委員會委員李森耀,電話:2524 4988,電郵:[enquiry.hongkong@accaglobal.com](mailto:enquiry.hongkong@accaglobal.com)。



# 愛達荷州

## (一) 地理位置

愛達荷州(Idaho)位於美國大西北的心臟地帶，北鄰加拿大，南邊與內華達州和猶他州為界，著名的黃石國家公園在愛達荷州東部，而西邊與俄勒岡州和華盛頓州為鄰。愛達荷州雖不臨海，但卻有一個海港在路易斯頓城(Lewiston)，該港口可利用哥倫比亞河(Columbia River)直通波特蘭港及太平洋。愛達荷州氣候四季分明，全州都非常乾燥，中部及東南部氣候類型走兩極端，位於中部高山帶的史坦利(Stanley)是最常出現全州最低溫的地方，而位於北部的路易斯頓，常有暖和的氣候。全州人口約有130萬人。

## (二) 經濟概況

雖然農業仍是愛達荷州重要的經濟來源，但近年高科技如半導體產業及營建機具等產業是發展最快速的項目，使愛達荷州成為一個高科技的發展中心。北部以林業及礦業為主，近幾年來，軟體工業亦是十分蓬勃發展。州都樹城(Boise)及東南部的大城 Idaho Falls 是環保科技公司落腳的兩個主要城市。此外，美國能源部亦在 Idaho Falls 設有科技能源研究中心(INEL)，該中心是新科技技術產生的搖籃，亦是愛達荷州經濟發展的重要地區。

愛州農業非常多樣化，東南部是全世界馬鈴薯的故鄉，而北邊豌豆、扁豆的產量更在全國佔有舉足輕重之地位。小麥、大麥、洋蔥、豆類、牧草、草種等都是愛州的主要農產品；而牛肉、乳酪、奶粉、乳清粉亦增長快速。

旅遊業亦是愛州重要的收入來源，位於鋸齒山脈(Sawtooth Mountain)中心的太陽谷(SunValley)是世界知名的滑雪勝地，亦是渡假、居住的優先選擇。州內國家及州立公園提供了不同



景觀特點的風光及遊憩活動。獨木舟活動在鮭魚河(Salmon River)十分受到歡迎，而北部的多藍湖(Lake of Coeur d'Alene)及附近的滑雪場，都是愛州北部不可錯過的地方。而與俄勒岡州交界的蛇河流經過的地獄谷(Hells Canyon)更是氣象萬千。

### 愛州的主要產業包括：

#### (1) 農業

馬鈴薯、洋蔥、豌豆、扁豆、水果、牧草、甜菜、小麥、大麥、冷凍薯條、玉米、有機食品、鱈魚、牛豬肉、乳酪、乳清粉、乳清蛋白、罐頭用玉米及食品原料(馬鈴薯粉)等。



#### (2) 林業

出口值佔全美第五位，主要樹種有花旗松、西部黃松、側柏、黑松、鐵松、膠合板、塑合板、工程木材如膠合樑、LVL、I型樑以及木結構房屋建材等。

#### (3) 礦業

銀、銅、金、鉛、鋅及磷酸鈣、浮石、石榴石等。

#### (4) 電子業及環保工程

半導體、半導體製造設備及電子產品、電子檢測儀器設備、雷射印表機、環保設備、技術及環保工程等。

#### (5) 旅遊業

旅遊名勝包括樹城、百葉湖(Payette Lake)、多藍湖、太陽谷、地獄谷及鋸齒山脈等。



## (三) 投資環境

根據統計，愛達荷州的投資效益及成本計算，排名美國西部第二及全美第七，其中絕大部分的因素在於合理的勞工成本、稅額負擔較輕及能源價格低廉。「全美企業發展組織」評估愛達荷州社會福利和環境狀況為全美最優。上述條件皆足以顯示愛達荷州有最好的投資環境。

### (1) 合理的勞工成本

愛達荷州的勞工除擁有高教育素質外，在美國西部各州中，勞工成本也是最低廉的。當然這是有許多因素的，除了工資較低外，生活費也較其他州來得低。相對西部各州，愛達荷州優良的勞動力及勞工補助，是美國西部各州中條件最好的。當地平均勞資為每小時14.6美元，在西部各州也是最低的。愛達荷州為全美勞工補助金成本最低的一州，並且成本持續下降。相較於其他州，愛達荷州的勞工價值及成本是十分優異的。

### (2) 廉價的能源供應

愛達荷州的電力有三分之二來自水力發電，所以電費十分低廉，與西部各州或許多地方相較之下，愛達荷州水力發電廠為私人投資建立，故費用更是便宜許多。愛達荷州也生產費用低廉的天然氣，對任何工廠來說，降低能源成本是一項有效的獲利方式。愛達荷州電價與加州相比，只需四分之一的價錢。

愛達荷州亦能提供費用低廉的天然氣，不但是西部最低，也是全國最低。



### (3) 低稅率政策

愛達荷州的稅率平均在營業稅、公司稅及財產稅等方面，皆低於全國平均數，低稅率不僅有利投資，也有利居民生活。

### (4) 產業多樣化

愛達荷州產業如同她的地形風貌一般，是十分多樣化的，不論是高科技、農業、森林及礦產等天然資源，或人力資源，皆豐富了愛達荷州的產業市場。

愛達荷州不但是適合大企業發展業務的好起點，也是一個創業的好地方。愛達荷州被評為全國產業狀況第一，也是最適合企業發展的地區。另外，在就業率及工資增長中，愛達荷州也是名列前茅。



### (5) 優異的地理條件

面對美國西北部及環太平洋快速成長的經濟市場，愛達荷州的位置適中，許多主要的大城市，如西雅圖(Seattle)、溫哥華(Vancouver)、波特蘭(Portland)、鹽湖城(Salt Lake City)及三藩市(San Francisco)都在愛達荷州開車可到的距離，空中商務航線橫跨了更多的城市及國家，路易斯頓港(Lewiston)連結了太平洋及許多水路航道。

☎

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# ISO 9001 品管成效有賴開明管理層

ISO 9001品質管理系統是一項國際認可的信譽保證，擁有這個系統證書的企業不僅可改善企業的基础，更可增強客戶的信心，節省成本，協助員工預測工作成效，維持工作標準，加強員工的工作信心，而這種系統的實施成效是有賴管理層勇於承擔的決心和積極進取的態度，從上而下地建立一種不斷求進的企業文化，推動企業整體員工改善工作質素的精神。

ISO 9001是當今企業邁向成功的必備工具。為協助本港中小型企業符合ISO 9001：2000版本的新要求，特別是提升文件處理、數據分析和工作流程管理方面的效率，本會與本會檢定中心、怡和科技應用系統(香港)有限公司於7月9日合辦「ISO 9001：2000之工作流程管理及電子化方案」講座，邀請業內資深顧問講解ISO 9001：2000的基本概念、工作流程管理的新趨勢以及網上工序系統的應用。

怡和科技應用系統(香港)有限公司顧問黃景隆就文件管制之障礙；工作流電子化之模擬：收貨流程及工作流電子之衝擊及成功要素等三方面介紹ISO 9001：2000之工作流程管理系統。文件管制的步驟包括紀錄、程序及文件處理及品質手冊等，而理想的文件管制過程是需要具備品質保證。一般文件管制之程序計有5項步驟：(1)準備文件、(2)文件的發出及傳遞、(3)審批、(4)復查及更改、(5)文件存放等。不過，在文件管制的程序中難免因遺漏資料、時間延誤及地域限制等問題出現障礙，故此工作流電子化的發展相當重要。

以收貨流程為例，收貨日期、供應商名稱、其產品質素及壞貨的比例均一目了然；並可作文件追蹤，一遇問題隨時修改，減少失誤。

黃景隆強調，工作流電子化可能會增加某些員工的工序，在某方面節省成本之餘，另一方面亦須要多作投資；而企業文化，

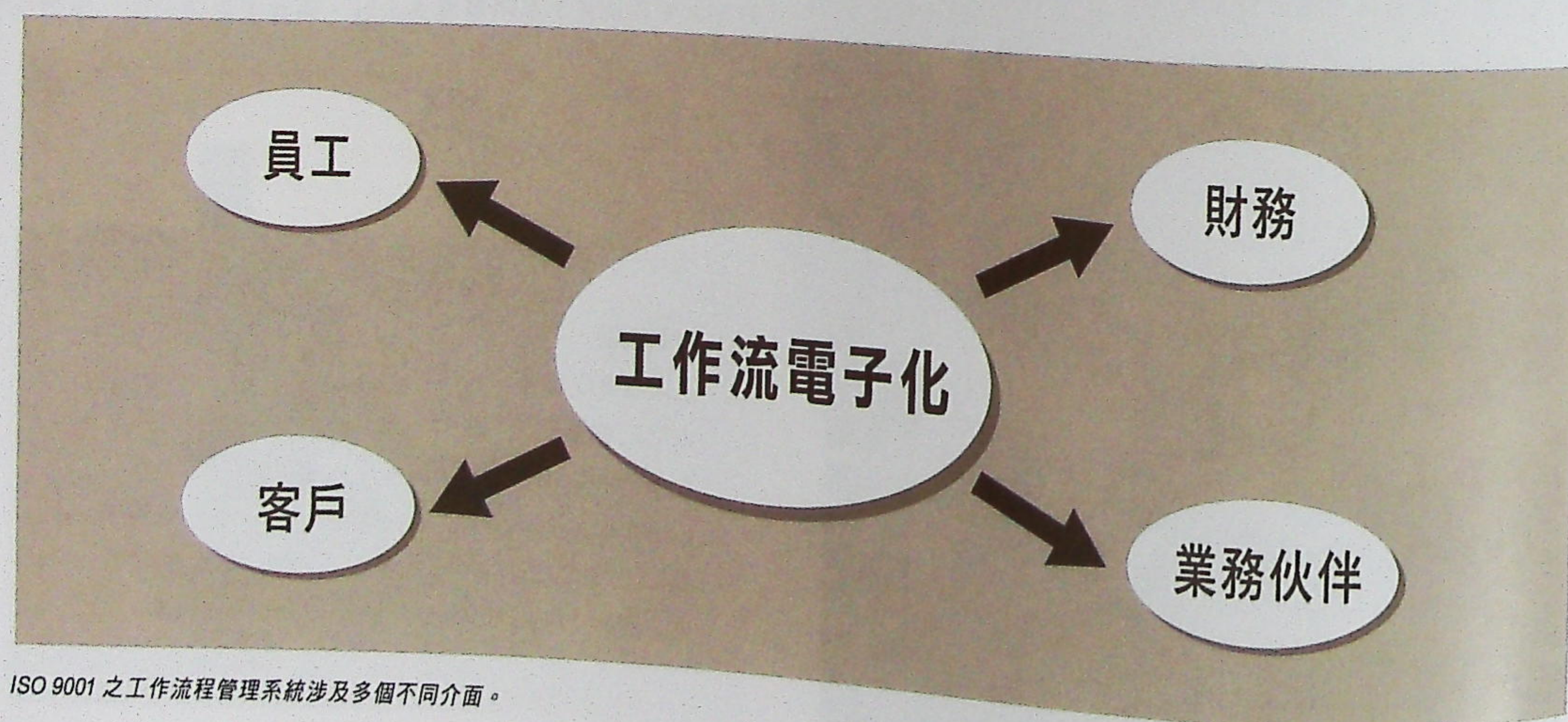
管理層的承諾，與員工之間的溝通，電子化的主持者，深入研究工作流電子化的地方、業務流程再造和善用科技等都是決定工作流電子化能否成功的因素。

廠商會檢定中心品質保證部經理及IRCA ISO 9001主任評審員劉偉才表示，品質管理的8項原則計有(1)以客為主，(2)有效領導，(3)上下同心，(4)以流程方式達致目標，(5)以系統方式來管理，(6)不斷改進以達致共同目標，(7)以數據分析及資訊來決策，(8)與供應商建立互惠互利關係。

他說，ISO 9001：2000的主要概念是為企業提供一個不斷改進的流程，在文件處理程序中實行預防措施及改良行動，以減輕風險，更要自我檢視來作出改善。

綜合來說，推行ISO 9001是需要投入資金，有賴管理層的決心，亦涉及員工、業務夥伴及客戶等多方面，未必所有公司都適合採用工作流電子化方式來管理。例如：一些10多人的小公司就未必適合，且只是一些重要的程序需要採用，毋須每個步驟都引入電子化。這個系統是以工作流程電子化方式來減省成本，提高企業競爭力。以目前不少銀行投資發展電子銀行服務(e-banking)便是好例子，即使虧本也要維持下去，因為長遠效益始終能提升企業的競爭力。

◎



ISO 9001 之工作流程管理系統涉及多個不同介面。

# 企業填報報稅表應注意事項

雖然大部份納稅人都已填交了2001/2002課稅年度的報稅表，但以下幾點填報報稅表應注意事項，仍值得企業來年作為參考。

稅務局很多時候採用先評後核的方法來評稅，但當稅務局要選擇覆查對象時，往往是根據納稅人呈上的資料而選擇覆查對象的。很多中小型企業都是依靠一些非專業的報稅公司為他們報稅，但這些東主大多在報稅時沒有親自覆核自己的財務報告是否合理。曾經有一個東主因在一個課稅年度內的生意利潤很高，便要求報稅公司安排一些合法的稅務計劃來減低其負擔，可是報稅公司所使用的方法卻是把公司的銷貨數量減少了五份之一，東主看見利潤減少了，又沒有查問利潤減低的原因，便呈交上稅務局。但是不足六個月東主便收到稅務局的信件要求稅務覆核，因為如果一個納稅人將收入減去一部份，毛利便會大幅度下降，稅務局亦會懷疑。如果上述東主能夠付出少許時間覆核自己的財務報告，就一定會發現其財務報告出現問題。所以，納稅人在報稅前，必須謹慎覆查自己的財務報告才可呈上稅務局。以下是一般中小型企業財務報告內常出現的問題：

## 溢利和毛利

通常稅務局首要覆核的地方是毛利率。如銷貨額減少或購貨額增多了，都會降低毛利率的。在這情況下，稅務局會將納稅人過往所報的毛利率和今個課稅年度的毛利率作出比較，稅務局亦會將納稅人所報的毛利率和同業的納稅人相比，並要求納稅人解釋毛利率偏低或偏高的原因。如偏高的話，稅務局會懷疑早期的毛利率是不正確，覆查的重點會推至早年。如毛利率偏低，稅務局一般會要求納稅人提供該年度的會計紀錄和帳簿，包括憑單、銀行月結單、發票、收據及其他有關的文件，如果公司東主及其配偶的銀行戶口經常有不明明的存款，稅務局亦會要求納稅人解釋及提供證據，如果解釋不合理，稅務局便會把該存款當作公司的收入而要被徵稅。從事中港業務的公司，很多時都會牽涉現金交易，納稅人便應特別小心處理，盡量保存所有的文件、合約和收據，以作日後呈交稅務局之用。

## 應收及應付的比率

除了溢利和毛利外，應收帳是其中一個容易引起懷疑的地方。如果納稅人的應收帳結餘是\$2,000,000，而他所報的收入是\$4,000,000，這個納稅人的行業的數期通常是大約一個月，在稅務局而言，這個納稅人的收入是會出現問題的。因為如果應收帳是\$2,000,000而數期為一個月時，全年收入應是\$2,000,000 x 12 = \$24,000,000，這個納稅人便有可能短報\$20,000,000收入。

同樣的原理，亦適用於應付帳和購貨的項目上，如果納稅人的應收和應付帳混亂，稅務局會運用它的權力，要求納稅人的客戶和供應商提供資料核實。

## 存貨

存貨是覆核的另一個重要環節，如果存貨有問題，亦會影響毛利的計算。在有限公司的核數報告裏，倘若核數師對存貨作出保留意見，該公司有可能成為調查對象。就算以無限公司經營的納稅人，根據稅例規定，也要有妥善的存貨紀錄，稅務局有權要求納稅人出示有關盤點和每年期初和期末的存貨紀錄。

很多納稅人以為在損益表中，只要可保持溢利及毛利在一個合理水平的情況下，稅務局就不會進行覆核，這個觀念是不對的。因為除了損益表外，稅務局還會看資產負債表。

## 東主或股東的注資

香港的納稅人大多數是中小型企業，東主和股東亦是管理階層，有很多私人往來，公司和私人的帳目混淆不清，而稅務局對股東或董事的往來，非常重視。如果他們突然有很多資金注入公司，稅務局便有興趣向其查詢資金的來源。

## 私人支出

很多時候東主或董事會將一些私人支出，當作公司支出而自己亦沒有報薪俸稅，其中常見有應酬費、董事住宿費等。另外，納稅人在某些支出的項目上，都沒有保留單據，如應酬費、本地交通費等。例如納稅人填報本地交通的支出\$100,000，稅務局可能懷疑該數字是估計的，因為本地交通費如的士和地鐵等的車費大部份都不是整數。如果公司以整數支付員工，又沒有實報實銷這些款項，應當作員工的薪俸津貼，該員工需納薪俸稅。

以上只是一些例子，在填報報稅表時，必須仔細審閱所報的帳目是否合理，如有疑問，可請教專業會計師。胡亂填報報稅資料，日後可能會帶來很多麻煩及金錢損失。

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# 江西省吉安市

吉安市地處江西省西南部，位於京九鐵路南段，北距北京1,675公里。吉安市轄2區10縣1市，總人口467萬。

## 基礎建設

吉安市在京九鐵路上，而建設中的贛粵高速公路穿境而過，贛江流經轄區內6縣2區直抵長江。吉安港為江西六大港口之一，全市全部實現了電話交換程控化、長途傳輸數字化和移動電話漫遊。建成了以110千伏變電站為主網架，35千伏變電站為主體的輸變電網絡。50萬千瓦的萬安水電站，120萬千瓦的華能井冈山電廠已投產發電。吉安海關及商檢大樓正加緊建設之中，河東開發區是江西省首批省級開發區。市、縣兩級辦證收費服務中心和改善投資環境投訴中心，可為外資提供優質及便捷的服務。



## 經濟發展

### 農業經濟

吉安市的農業經濟發展趨向基地化、商品化、產業化和優質化，初步建成了優質糧油、名特果茶、煙葉、藥材、筍竹兩用材、特種養殖、反季節及高山蔬菜等8大特色農業基地。國家和省級農業綜合開發基地遍佈全市各縣。2000年糧食產量達227.42萬噸，水土流失綜合治理取得很大進展。

### 工業經濟

吉安市經過幾十年，特別是改革開放的發展，全市國有工業部門累計完成基建投資達數十億元，建成了食品、化工、電子、紡織、建材、冶金、煤炭、電力、機械、造紙等14大工業門類共1,475家企業。電子、食品、藥化、建材已成為吉安市的支柱產業。2000年，全市工業總產值104億元，規模以上工業完成產值36.48億元，其中地方工業完成30.55億元。



## 商貿經濟

吉安市商業流通業在體制、購銷政策和企業經營方面進行了一系列的調整和改革，加快集貿市場、商業網點和基礎設施的建設與改造，逐步推廣和實行總代理及總經銷等新興經營方式，形成了一個多種經濟成份、多種經營方式、多渠道、少環節的流通體制。

## 旅遊業

吉安自然風光與人文景觀互相輝映，井冈山以八大自然景觀和上百處保存完好的革命史跡成為首批國家級風景區和「中國旅遊勝地四十佳」之一，歐陽修故居西陽宮，文天祥紀念館，江南四大書院之一的白鵝洲書院，宋代吉州窯址，「七五」期間國內十大考古新發現的新幹縣商代青銅器和戰國糧倉遺址等大批名勝古跡。全市現有旅行社28家，各種語種導遊人員173人，涉外飯店20家，2000年接待國內外遊客215萬人次。



## 對外開放

改革開放以來，尤其是1994年吉安市被江西省委、省政府列為「加快建立社會主義市場經濟體制試驗區」後，吉安市實施的開放與市戰略，取得豐碩成果。「九五」期間，全市共批准外資企業199家，實際利用外資11,448萬美元，引進內聯企業1,400餘家，實際引進市外資金25.1億元。

## 投資方向

吉安市對吸收外資採取一系列的優惠政策，鼓勵外商投資的項目包括：

- 基礎設施：公路、鐵路、通訊、城市供水、供氣、污水處理、房地產開發、環境保護。
- 工業：電子、醫藥、食品、建材、汽車配件。
- 農業：優質糧油、果茶蠶桑、煙葉、藥材、特種養殖、竹木、甘蔗、流域治理。
- 旅遊開發：旅遊景區、旅遊產品、旅遊設備開發。
- 高新技術：各類先進製造技術、電子信息技術、新材料、新工藝、環保技術、生物技術及產品。
- 社會事業：發展教育、文化、衛生、廣播電視、體育等社會事業。

### 聯絡單位：

吉安市對外經濟技術合作辦公室  
地址：江西省吉安市政府大樓十一樓  
電話：(86)0796 8230791 / 8223752

# 外資參股中國證券公司的規則

2002年6月4日，中國證監會發佈了《外資參股證券公司設立規則》（以下簡稱《設立規則》），該規則已於今年7月1日起實施，這意味著中國證券市場對外開放邁出了實質性的步伐。該規則主要內容如下：

## 外資參股證券公司經營業務範圍

根據《設立規則》第五條規定，外資參股證券公司可以向中國證監會申請經營下列業務：1、股票（包括人民幣普通股、外資股）和債券（包括政府債券、公司債券）的承銷；2、外資股（包括國內的B股和在境外上市的外資股）的經紀；3、債券（包括政府債券、公司債券）的經紀和自營；4、中國證監會批准的其他業務。

## 外資參股證券公司的條件

《設立規則》規定，外資參股證券公司應當符合下列條件：1、註冊資本符合《證券法》關於綜合類證券公司註冊資本的規定；2、股東的資格條件，出資比例及出資方式應符合《設立規則》的規定；3、按照中國證監會的規定取得證券從業資格的人員不少於五十人，並有必要的會計、法律和電腦專業人員；4、有健全的內部管理、風險控制和對承銷、經紀、自營等業務在機構、人員、資訊、業務執行等方面分開管理的制度，有適當的內部控制技術系統；5、有符合要求的營業場所和合格的交易設施。

## 對參股證券公司境外股東的要求

外資參股證券公司的境外股東，應當具備下列條件：1、所在國家具有完善的證券法律和監管制度，其證券監管機構已與中國證監會簽訂證券監管合作諒解備忘錄，並保持著有效的監管合作關係；2、在所在國家具有合法的證券經營資格，經營金融業務十年以上，近三年未受到過證券監管機構和司法機關的重大處罰；3、近三年各項風險監控指標符合所在國家法律的規定和證券監管機構的要求；4、具有完善的內部控制制度；5、在國際證券市場上有良好的聲譽和經營業績；6、中國證監會規定的其他審慎性條件。

## 對外資參股證券公司註冊資本的要求

根據規則，境外股東持股比例或者在外資參股證券公司中擁有的權益比例，累計（包括直接持有和間接持有）不得超過三分之一。境內股東中的內資證券公司，應當至少有一名的持股比例或在外資參股證券公司中擁有的權益比例不低於三分之一。內資證券公司變更為外資參股證券公司後，應當至少有一名內資股東的持股比例不低於三分之一。

境內股東可以用現金、經營中必需的實物出資；境外股東應當以自由兌換貨幣出資。外資參股證券公司的組織形式為有限責任公司。

香港特別行政區、澳門特別行政區和台灣地區的投資者參股證券公司的，比照適用該《設立規則》。

本文由方和、吳正和律師行供稿，查詢電話：2848 4848。

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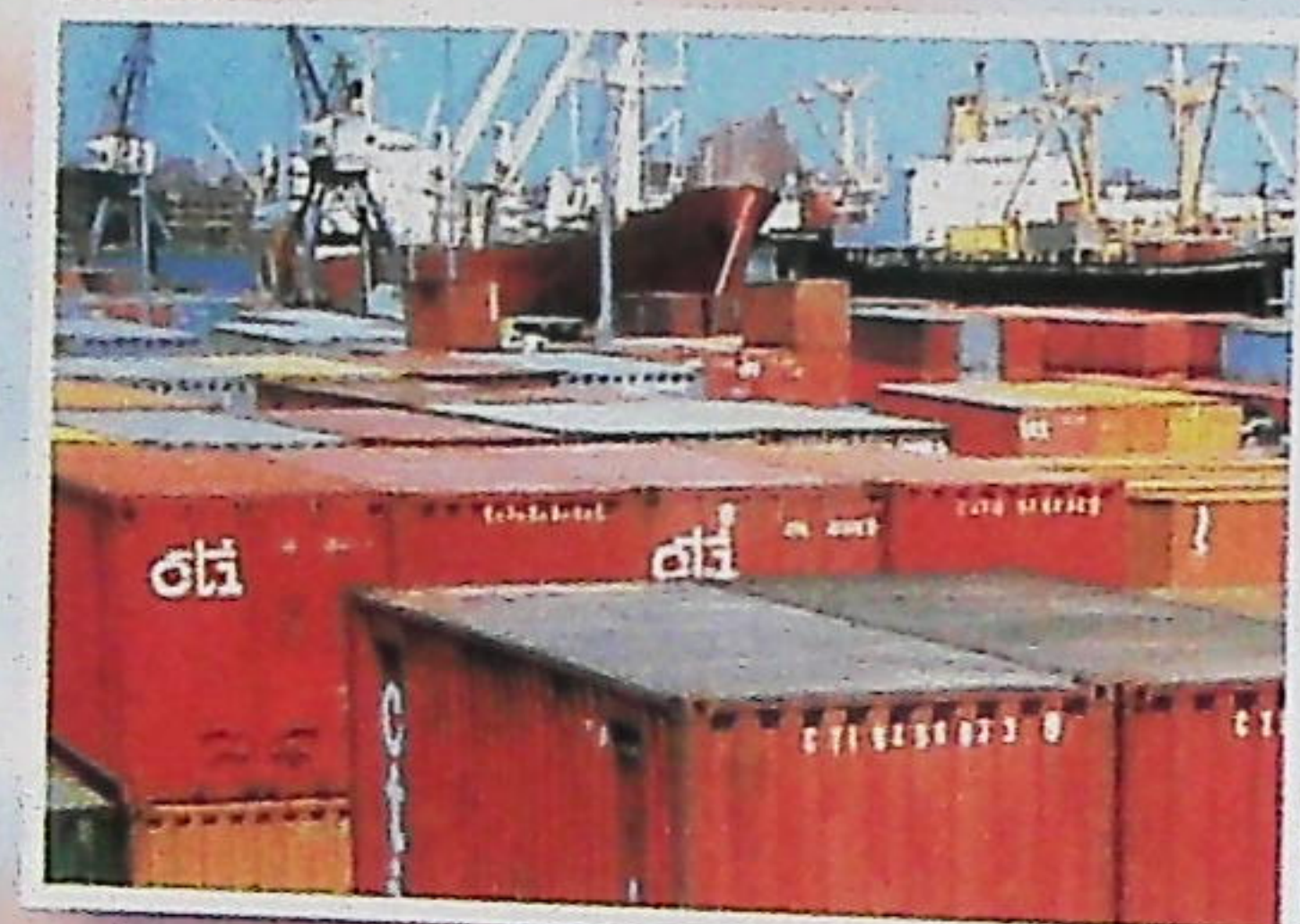
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- (3) 接受郵寄修正申請表格 (Amendment Form)。
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辦事處地點：

中環：干諾道中64號廠商會大廈1字樓  
(舊政府報關中心對面)  
電話：2542 8613

旺角：彌敦道664號惠豐中心701-3室  
(地鐵站D出口，即匯豐銀行旺角總行對面)  
電話：2393 2189

觀塘：觀塘巧明街115號柏秀中心16樓B室  
(地鐵站B出口)  
電話：2344 3380

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4-6.09.2002	第54屆東京國際禮品展覽會 The 54th Tokyo International Gift Show	Tokyo Big Sight	各類禮品及贈品 All kinds of gifts & premium	Business Guide-Sha, Inc ☎ : (81)338439851 ☎ : (81)338439850 ✉ : n-haga@giftshow.co.jp 🌐 : http://www.giftshow.co.jp
6-9.09.2002	米蘭國際餐具、家庭用品、禮品、銀器、金器及鐘錶展覽會 MACEF Autunno - International Exhibition of Tableware, Household, Gift Items, Silverware, Goldsmith's Items, Watches	Milan Fairground, Italy	各類家庭用品、禮品及鐘錶 All kinds of household products, gifts & watches	Fiera Milano International, SPA ☎ : (39)02 485501 ☎ : (39)02 4800 4423 ✉ : macef@fmi.it 🌐 : http://www.macefautunno.biz
10-13.09.2002	第18屆廣東國際美容美髮化粧品用品博覽會 The 18th Guangdong International Fair for Cosmetics & Hairdressing	廣州中國出口商品交易會 China Export Commodities Fair, Guangzhou	各類美容美髮化粧品用品 All kinds of cosmetics & hairdressing products	廣東省美容美髮協會 Guangdong Hairdressing and Beauticians Association ☎ : (020)8108 1091 ✉ : master@pre-cosmetics.com 🌐 : http://www.PRC-cosmetics.com
10-14.09.2002	香港鐘錶展2002 Hong Kong Watch & Clock Fair 2002	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類鐘錶、配件、零件、裝飾、配件、設備、工具及機械 All kinds of complete watches & clocks, parts and components, accessories, tools and instruments, machinery	香港貿易發展局 Hong Kong Trade Development Council ☎ : (852)2584 4333 ☎ : (852)2824 0249 ✉ : exhibitions@tdc.org.hk 🌐 : http://www.hkwatchfair.com
18-21.09.2002	第13屆亞太區資訊科技展 Asian IT Expo 2002 - The 13th Information Technology Exhibition	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類商業軟件、電子商貿、互聯網及多媒體應用等 All kinds of business applications & solutions, E-commerce & network security, multimedia applications, etc.	雅式展覽服務有限公司 Adsale Exhibition Services Limited ☎ : (852)2811 8897 ☎ : (852)2516 5024 ✉ : info@adsaleexh.com 🌐 : http://www.adsaleexh.com
25-29.09.2002	9月香港珠寶鐘錶展覽會2002 September Hong Kong Jewellery & Watch Fair 2002	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類珠寶、鐘錶、有關配件及儀器 All kinds of fine gemset, gold, silver and platinum jewellery, gemstones, pearls, related accessories & equipment	亞洲博覽有限公司 CMP Asia Limited ☎ : (852)2827 6211 ☎ : (852)2827 7831 ✉ : info@jewellery-net-asia.com 🌐 : http://www.jewellery-net-asia.com
14.12.2002-6.01.2003	第37屆香港國際工業出品展銷會 The 37th Hong Kong Products Expo	中環添馬艦 Tamar Site, Hong Kong	各類消費品 All kinds of consumer products	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong 莫寶興小姐 Ms Priscilla Mok ☎ : (852)2542 8658 ☎ : (852)2545 0568 ✉ : info@cma.org.hk 🌐 : http://www.hkpc.com.hk

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Conferences/Exhibitions



日期 Date	項目 Event	地點 Venue	主辦機構 Organizer	聯絡人/電話及傳真 Contact Person/Tel & Fax
20.08.2002	中國內銷稅制講座 Seminar on Taxation for Domestic Sales in China	香港中環干諾道中64-66號 廠商會大廈27字樓 27/F., CMA Building, 64-66 Connaught Road Central, Hong Kong	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	呂頌恩小姐 Ms Joey Lui ☎: 2542 8634 ☎: 2815 4836 ✉: xid@cma.org.hk Ⓜ: http://www.cma.org.hk
23.08.2002	「中國勞動法實務」工作坊(第二班) Training Workshop on China Labour Law (Class 2)	香港中環干諾道中64-66號 廠商會大廈27字樓 27/F., CMA Building, 64-66 Connaught Road Central, Hong Kong	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	蔡繼蘭小姐 Ms Queenie Choi ☎: 2542 8635 ☎: 2815 4836 ✉: sim@cma.org.hk Ⓜ: http://www.cma.org.hk
30.08.2002	中國加工貿易的轉廠實務課程 Training Course on Inter-Factory Transfer for Outward Processing Trade in China	香港中環干諾道中64-66號 廠商會大廈27字樓 27/F., CMA Building 64-66 Connaught Road Central, Hong Kong	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	蔡繼蘭小姐 Ms Queenie Choi ☎: 2542 8635 ☎: 2815 4836 ✉: sim@cma.org.hk Ⓜ: http://www.cma.org.hk
03.09.2002	國內應收賬管理實務講座 Seminar on the Debt Recovery Practice and Related Law in China	香港中環干諾道中64-66號 廠商會大廈27字樓 27/F., CMA Building 64-66 Connaught Road Central, Hong Kong	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	呂頌恩小姐 Ms Joey Lui ☎: 2542 8634 ☎: 2815 4836 ✉: xid@cma.org.hk Ⓜ: http://www.cma.org.hk
18.09.2002	中小企人力資源管理實務講座 Seminar on HRM Practice	香港中環干諾道中64-66號 廠商會大廈27字樓 27/F., CMA Building 64-66 Connaught Road Central, Hong Kong	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	呂頌恩小姐 Ms Joey Lui ☎: 2542 8634 ☎: 2815 4836 ✉: xid@cma.org.hk Ⓜ: http://www.cma.org.hk
10.09.2002- 29.11.2002	ISO9001:2000培訓課程系列	深圳市和平路1085號 深圳富臨大酒店 Forum Hotel 1085 Heping Road, Shenzhen	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	蔡繼蘭小姐 Ms Queenie Choi ☎: 2542 8635 ☎: 2815 4836 ✉: sim@cma.org.hk Ⓜ: http://www.cma.org.hk
23.09.2002- 18.11.2002	普通話商貿會話正音課程 Training Course on Business Putonghua Pronunciation	香港灣仔軒尼詩道4-6號 先施保險大廈西翼3字樓 香港普通話專科學校 Hong Kong Putonghua Vocational School 3/F., West Wing, Sincere Insurance Building, 4-6 Hennessy Road, Wanchai	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong	蔡繼蘭小姐 Ms Queenie Choi ☎: 2542 8635 ☎: 2815 4836 ✉: sim@cma.org.hk Ⓜ: http://www.cma.org.hk
17.09.2002- 07.01.2003	綜合航運及物流證書課程 Comprehensive Certificate Course in Shipping & Logistics	香港中環干諾道中64-66號 廠商會大廈27字樓 27/F., CMA Building 64-66 Connaught Road Central, Hong Kong	香港付貨人委員會 Hong Kong Shippers' Council	沈麗薇小姐 Ms Czarina Shum ☎: 2834 0010 ☎: 2891 9787 ✉: shippers@hkshippers.org.hk Ⓜ: http://www.hkshippers.org.hk
13.08.2002- 05.09.2002	小型辦公室電腦網絡架設、管理與應用 Computer Network Implementation, Management and Application in Small Office	香港灣仔謝斐道90-92號 豫港大廈3字樓 3/F., Henan Building, 90-92, Jaffe Road, Wanchai, Hong Kong	香港生產力促進局 Hong Kong Productivity Council	Chan Yin Wai ☎: 2788 6069 ☎: 2788 5567 ✉: mylechan@hkpc.org Ⓜ: http://222.hktrainingonline.com

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