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協助中小型
企業發展成長

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本會支持
九八／九九年度財政預算案

對於財政司司長曾蔭權在上（二）月十八日臨時立法會上發表的九八/九九年度財政預算案，本會表示支持，尤其歡迎其中關於調低利得稅和差餉的建議。本會認為，該份預算案將能達致「利民紓困、自強不息」的宗旨和目標。

政府擬將利得稅率和差餉徵收率分別調低0.5%至16%及4.5%，以及提出的其他各種稅項寬減措施，將有助在目前本港經濟困難的時刻紓緩工商界和市民大眾的負擔，而調減利得稅的舉措更可向國際投資者傳遞一項明確的信息，就是香港雖然置身於風雨飄搖的亞洲地區，但由於經濟基礎良好，在目前區內經濟大氣候偏差的情況下，仍然有足夠的能力為投資者提供一個更為有利的營商環境。

此外，本會歡迎政府建議對用家自置與製造業有關的工業裝置及機械的新開支，以及企業在電腦硬件和軟件方面的新開支，給予100%即時註銷優惠。這些舉措在鼓勵廠商更新生產設備和技術方面會產生重大作用，有助推動本港製造業改善生產力，並能促進廠商加快推行電腦化，善用資訊科技和將高新科技引進到生產過程中。

在促進工業發展方面，預算案亦提出了連串措施，以鼓勵廠商應用高新科技，及為新成立的公司提供更有利的經營環境。這些措施包括撥款五億元予信貸保證試驗計劃，撥款2.74億元予工業支援資助計劃，及為應用研究發展計劃預留五億元撥款。本會對這些建議均表示歡迎和讚賞。

本會亦支持政府擬擴大企業研究和發展開支的扣稅項目範圍，蓋此舉在推動工商界加強研究和發展工作方面會有正面的刺激作用，惟本會認為現時本港工商各界仍未能普遍主動推行研究發展項目，亟須政府或一些支援機構帶動和協助。

對於財政司司長曾蔭權表示政府已與內地議定雙重課稅寬免的協定，本會認為這對本港工商界人士尤其是廠商而言實在是一項喜訊。香港與內地之間的經貿活動頻繁，而本港廠商在內地特別是華南地區的投資非常龐大，日常的經濟活動必定涉及兩地，有關措施能使業界人士避免面對雙重繳稅的問題，有助他們改善財務安排，使其有更多可動用資金用於發展業務方面。

本會贊同政府在推動服務業發展方面所提出的各種建議，並歡迎政府各項關於推廣旅遊業的撥款和減稅措施。旅遊業是本港經濟的重要支柱之一，協助本港賺取大量外匯，政府提出的措施相信對推動本港的旅遊業再次蓬勃發展會有幫助，從而使本港整體經濟重拾活躍的發展步伐。

預算案亦環繞個人入息薪俸稅提出了多項寬減建議，其中包括購置自住居所人士可在五年內享有每年最多達港幣十萬元的樓宇按揭利息扣稅額。本會認為此舉有助推動現時呆滯的樓市重拾平穩健康發展的軌道，對本港整體經濟有利好作用。

本會認為，整份財政預算案既能顧及工商各界和社會大眾在目前經濟困境之下的訴求，亦踏實而理智地為本港長遠發展作出適當綢繆，貫徹本港一直賴以成功的審慎理財策略，實予港人一股動力，繼續對本港發展前景充滿信心。

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HONG KONG ENTREPRENEUR

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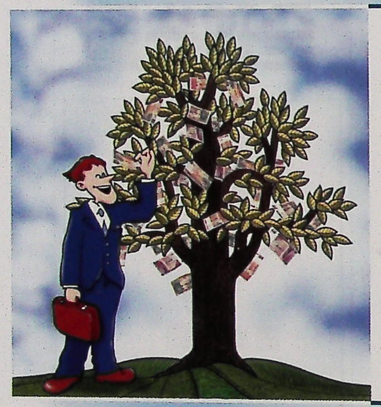
專題報道 Focus

信貸保證試驗計劃



討論多時的信貸保證試驗計劃，終於在今年二月廿七日經臨時立法會財務委員會審批通過撥款港幣五億元，作為推行經費，預料是項計劃可於六月推出接受申請。在當前中小型企業在向貸款機構申請抵押融資困難的情況之下，是項計劃總算能解燃眉之急。至於計劃的收費問題，則屬其次。而廠家能否真正受惠於該項計劃，最終還得看貸款機構的審批尺度。

解決中小型企業融資困難乃燃眉之急

香港特別行政區政府決定推行該項計劃，是有鑑於香港約98%的私營公司均屬中小型企業，極需要為他們提供有利和方便營商的環境。因此，有關當局於一九九六年七月成立了中小型企業委員會，研究影響本港中小型企業發展的各種問題，及建議各項措施，以支援和促進中小型企業的發展。

據委員會了解，融資困難是中小型企業面對的其中一項主要難題。尤其在向融資機構申請貸款時，中小型企業比大型企業面對更多困難，主要是由於他們缺乏足夠的資本資產作為抵押，或欠缺長期信用紀錄，以證明他們的信譽良好。此外，貸款機構亦不願意拆放小額貸款，且收取的息率亦較高。有見及此，中小型企業委員會遂建議設立一項有限度的信貸保證計劃。

政府方面亦同意推行信貸保證計劃可鼓勵貸款機構為中小型企業提供貸款。鑑於中小型企業是香港工商企業的主流，而促進該等企業進一步發展的措施，會有助促進本港經濟的整體發展，因此政府最終接納了委員會的建議，願意撥款五億元加以推行該項新計劃。

其實，計劃的概念早於六十年代已經形成，當時香港政府也曾推行措施，協助企業融資，以購買生產設備。然而，隨着香港工業轉型兼北移，業界對措施的需求才逐漸減退。有業者形容，今次政府祇是「借屍還魂」，新瓶舊酒而已，但計劃推行合時，普遍贏得各界好評。

對於政府而言，該項計劃起着四兩撥千斤的作用。一方面，政府無須肩負直接借貸的沉重包袱，祇充當最後擔保角色；另一方面，最終融資的第一線風險及審批成本，依然落在貸款機構身上。而無論從貸款機構招收新客戶，以及從政府行政負擔方面考慮，推行該項計劃均能達致雙贏的局面。

政府委託香港信用保險局負責管理和推行該項試驗計劃，會令借貸機構更有信心。正如工業署署長何宣威指出，借貸保證計劃剛好與信保局互相配合，互補長短。前者為解決付貨前的融資問題，後者則提供付貨後的保障。由於申請者需要同時向該局購買一份信用保險，相信計劃可令各企業得到更周全的信貸和保障計劃。信保局公共事務經理任秀芬表示，為配合推行該項試驗計劃，該局已外借部分職員，包括一名高級經理及數名員工。

各界對計劃效益意見分歧

不過，在計劃提交臨時立法會進行討論時，便曾惹起工商界多番疑慮。臨立會議員羅祥國指出，整項計劃的承擔上限僅為五億元，而每次申請保證額為200萬元，換言之，計劃祇能同時惠及250間公司，區區少數，相對本港中小型企業的龐大數字來說，可謂幫助不大。再者，若申請人把貸款拿來炒股票，政府又如何監管？

對此，工商局局長俞宗怡解釋謂，保證額有還款期限。換言之，有借有還，理應不會祇惠及250間公司那麼少。

此外，貸款機構也會要求申請人出示有關文件，如製成品出口日期等，以證明貸款的用途。況且在商言商，貸款機構在承擔五成呆帳風險的前提下，不會輕易借錢讓申請人炒股票。

中小型企業委員會主席李榮鈞亦表示，作為一筆擔保基金，五億元已經足夠，有了200萬元的信貸保證額為上限，以及信保局和銀行的雙重審批，估計推出計劃初期，不會出現求過於供的混亂情況。

另一位臨立會議員唐英年則指出，由於要銀行承擔一半風險，又要百分百貸款給申請人，加上申請費和必須繳付信保局的信用保險費用，合計約佔總保證額的1%，以三個月還款期為例，一年就相等於支付4%的「利息」開支。按照這些規定，銀行實在有資格自行借貸，而申請人所支付的「利息」費用，亦未必低過銀行借貸利率，故質疑計劃的受歡迎程度。

俞宗怡引述一項調查結果稱，目前企業最擔心的是能否取得貸款，而不是融資的成本，政府必須對症下葯。由於政府作出一半呆帳風險承擔，因此有理由相信貸款機構會降低抵押要求，這會是最能吸引企業申請之處。

她強調，計劃的收費以抵銷成本為原則，而非為牟利。至於利息，是由借貸機構自行決定，計劃本身祇要求0.5%的申請費，而有關信用保險費用，也不過佔總保證額的0.2%至0.3%。

銀行界的支持乃計劃成敗關鍵

該項試驗計劃的成敗關鍵，除看用家的認受性外，更重要是看銀行的支持力度。

在這方面，中小型企業委員會委員區煒洪引述銀行界意見時稱，由於政府出頭擔保，其風險與提供按揭還款保證給自置公屋者一樣低，實際風險可能祇有二成半，以這風險水平，銀行界普遍認為可以接受，故此對計劃表示歡迎。

不過，亦有銀行業者對計劃持保留態度。他們指申請人始終是中小型企業，可供應急周轉的資金不多，如降低抵押要求，甚至無需抵押，呆帳可能會大幅增加，故審批要求或利率，不會因有政府擔保而相應調低。

區煒洪認為，計劃雖然有很多可以改善的地方，但不能抹煞其降低公司抵押要求的優點。若現時要求政府再推出全新保證方案，是不切實際的做法，當前最重要的是踏出第一步，造成風氣，讓市場受落，待銀行爭相參與，利息便自然降低。他相信政府會很快加大注資，使計劃成為長遠措施，故此目前不宜對試驗計劃過分苛求。

事實上，政府已定下機制，在計劃實施一年後或更短時間內進行檢討，範圍包括需獲貸款申請的數額和性質，計劃中客戶欠款的比率及其原因，計劃中的個別客戶、認可機構、業內人士及其他關注團體的反應等。

信貸保證試驗計劃大綱

範圍

集中提供出口前信貸保證。

分擔風險

一、 風險由貸款機構、借貸公司及保證計劃三方面共同承擔。

二、 保證額限制在獲批貸款額的50%或200萬元以內（以每間公司申請的貸款計），兩者以數目較少者為準。

三、 任何申請公司在同一時間所接受的保證額，均不得超出600萬元。

四、 若借貸公司拖欠款項，信貸保證計劃會向貸款機構償還該計劃的貸款額，但償還款須扣除任何由貸款機構所追問和應在公平基礎下，按比例攤分予信貸保證計劃的款項。

計劃的行政管理

信貸保證計劃由香港出口信用保險局管理。為確保有風險限制（計劃可動用資本以五億元為上限），計劃的管理和財務均會完全獨立於信保局的其他運作機制。

參加計劃的認可機構

《銀行業條例》所規定的全部認可機構，包括持牌銀行、有限制牌照銀行及接受存款公司。

貸款性質

祇要貸款是用以支付出口前的開支，貸款的用途是沒有特別限制的。有關貸款可用作營運資本、購買原料、購置設備等。

申請費

有關費用會是信貸保證額的0.5%〔最初建議為0.75%〕，主要用以支付信貸保證計劃的營運開支和偶然出現的拖欠款項。〔成功的申請公司必須繳付信保局的信用保險費用。據預計，申請費和信貸保證額的保費總額，不會高於信貸保證額的1%〕

申請資格

一、 申請公司必須是香港的商品或服務出口商，並必須按信貸條件由香港出口貨物或輸出服務。

二、 必須已在香港註冊或領有牌照；

三、 必須獲貸款機構根據其慣常的審慎貸款準則，撇開欠缺抵押等因素，評為信譽良好；

四、 鑑於本港出口商日益趨向從其他國家採購貨物，故所謂出口貨物，亦包括直接從供應國輸往出口目的地的貨物（可以途經或不經香港），但有關的銀行及船運文件和向海外買家提供信貸的決定，均須在港辦理和作出；

五、 以「不可撤銷信用證」、「付款交單」、「承兌交單」及「掛帳」等作為合約規定的付款方式之出口，亦符合參加計劃的資格；

六、 如服務供應商是按信貸條件向海外客戶提供服務，則合約須附有適當文件，例如載有合約重要條件〔例如買賣雙方的姓名、所需服務的說明、付款方式〕的財務文件，才符合參加計劃的資格，口頭合約是不會被接納的；

七、 祇有由信保局提供信貸保險的出口合約，才符合參加計劃的資格，這安排可加強對申請公司的保障，另一方面減低貸款機構的貸款保證人的風險。

香港貿易發展局
中小企業資訊服務

中小企業走向世界 出口貿易再創高峰

貿易發展局支援中小型企業加強競爭力，提供全面資訊服務以協助業者：

- 尋找海外貿易夥伴
- 查詢影響業務的熱門貿易問題
- 掌握最新商貿及市場信息
- 汲取市場專業知識及改進商業技巧

商貿圖書館

向中小企業提供全球貿易及市場資料，館內設中國貿易信息中心、時裝圖書館、電子資訊中心等。中小企業更可使用全球工商名錄及貿易諮詢服務尋求合適的海外客戶。

中小企業服務中心

設於商貿圖書館內，為中小企業提供各類貿易問題的諮詢服務，及定期舉辦商貿專題工作坊，探討影響中小企業的熱門問題，並在互聯網上設立中小企業中心，提供常見經貿問答專欄及其他資訊。

中小企業服務站

設於尖沙咀、旺角、荃灣及觀塘，為中小企業提供一個便捷途徑，使用本局的資訊服務，包括提取外地買家名單，索取及諮詢本局各種服務，及商業訓練課程資料等。

中小企業訓練中心

協助中小企業增加市場知識，提高出口和商業技術，訓練課程包括中小型企業管理、中國貿易及法規、出口市場推廣、服務業營銷，以至市場研討會等，並設網上校園提供課程資料。

香港貿易發展局
Hong Kong Trade Development Council

香港灣仔港灣道一號會展廣場辦公大樓三十八樓 電話：2584 4333 傳真：2824 0249
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人物專訪 Profile

航天科技國際集團有限公司
董事局主席兼總裁

王美岳

「天蒼蒼，地茫茫，
祇有眞情甘心同闖蕩；
路迢遙，風捲浪，遠處灣港信有曙光。
有淚，有笑，在操練，
在遠航，相顧，相攜，
走在一段共跡的航科理想與希望。」

這首名為「航科之路」的歌曲，是航天科技國際集團有限公司(簡稱「航科」)企業文化的其中一首勵志歌曲，歌曲中的歌詞，也代表着航天科技國際集團有限公司董事局主席兼總裁王美岳的心底話。

王美岳是南京工業學院無線電通訊工程系出身，一九八六年來港出任航科集團轄下一間專門從事通訊產品的鴻年電子有限公司的董事長兼總經理一職。在掌舵一年間，他把鴻年業務轉虧為盈，約七年後的九三年，鴻年的銷售收入較八六年增加14倍。

可是，好景不常。鴻年的母公司是康力投資有限公司，康力當時的財政狀況陷於困境，在九二年共虧損六億港元。為了挽救康力，中國航天工業總公司遂於一九九三年六月斥資2億3,000多萬元成功收購了康力，而王美岳正是這項收購行動的主要策劃者。就在那時起，他正式被委任為航科的董事局主席兼總經理。在他的領導下，該公司不但可達到收支平衡，還可做到轉虧為盈。

王美岳可說是航科的核心人物，事事親力親為，不但在他公司轄下出版的刊物中，均可看到他撰寫的文章；即使是在尖東航科辦事處的電梯大堂，也可看到他揮筆書寫的航科大廈名字；甚至連上述那首「航科之路」的歌曲，也是由他填詞的。

對於香港近期發生的金融風暴，王美岳認為事件所帶來的影響，足以證明本港必定要向高科技方面發展，才能使香港有一個穩定的經濟基礎。

他說，很多人都認為本港不宜發展高科技，因為他們覺得香港是一個金融主導及發展房地產和股票等投資的城市，而香港亦沒有研究高科技的人才，所以香港並無發展高科技的條件。

不過他指出，今次的金融風暴，暴露了本港金融管理不健全的弊端，揭示出房地產和股市投資都不能使本港保持一個穩定的經濟基礎，而祇有發展高科技，才能達到這個目標。

對於本港缺乏研究高科技的人才，王美岳認為，這些人才不是天生的，是要培養出來的，美國最初也缺乏這些人才，但經過多方面及長時間的培訓後，美國科技才有今日的成果。

他認為，其實香港極具發展高科技的條件，主要有下列幾個原因：

一、資金充裕

香港有180多家銀行，亦有很多上市公司，對籌集資金發展高科技十分有利。

二、資訊發達

本港具備良好的交通設施和通訊發展，傳遞消息迅速，有助發展高科技。

三、金融人才

雖然本港祇是一片彈丸之地，但卻有着出色的管理人才，出入口生意也有理想的成果，使本港成為一個國際大都市。

四、法治制度良好

本港擁有一套良好的法治體制，以保障投資商人的利益。

五、內地人才

內地有很多研究高科技的人才，而且工資低廉，本港一方面可聘請這些人才協助發展高科技，另一方面則在本港培訓科研人才，祇要看準中國高科技產品的市場需求，便朝着那個方向發展。

王美岳說，其實本港的高科技發展祇落後美國和歐洲等國家十至二十年左右，祇要我們由這一刻開始，急起直追，一定會有理想的發展，但若現在仍不加把勁，本港的高科技發展便祇有越來越落後。

一直以來，他都感到香港政府不大着重高科技的發展，因此在香港特區政府成立後不久，王美岳便約見了首屆特區行政長官董建華，向董建華談及發展高科技的重要性。結果，王美岳不枉此行，在董建華首份施政報告中，政府便計劃興建科學園及科技中心等，以加強本港的高科技發展。

為了更積極發展本港的高科技，航科已製訂了一個名為「4431工程」的十年發展計劃。那麼甚麼是「4431工程」呢！王美岳指出，第一個「4」，是要創辦四大業務集團：

一、工業集團：通過與國內外工業部門、大型企業、高等院校的合作與交流，在五至十年時間內建成一批高科技企業，開發出一批名牌產品，把航科集團創辦成為一流的高科技跨國集團。

二、物業集團：航科集團已在本港、上海、北京和廣東惠州擁有共500多萬平方呎的物業，這等物業的收入及盈利足可支持航科發展高科技。

四、金融集團：航科集團將借助香港的金融中心地位和集團的良好信譽，加強資金的融通和營運，以協助集團發展高科技。

五、貿易集團：開展如大宗產品交易及商品代理等國際貿易活動。

至於第二個「4」，王美岳說是指四個區域集團，即在中國北京、新加坡、葡萄牙及美國分別成立「中國航科」、「亞洲航科」、「歐洲航科」及「美洲航科」，藉此建立國際化市場營銷網絡。

「3」則是創辦三個專業中心，包括：「航科人才培訓中心」，與本港高等院校合辦培訓班，培養專業人才；第二個專業中心是創辦「航科技術開發中心」，藉此吸納內地的優秀人才，統籌航科高科技新產品和大型工程系統之總體管理和開發；而第三個專業中心則是創辦「航天科技結算中心」，以有效地籌集、運作和管理集團的營運資金。

王美岳說，至於最後一個「1」，是指創辦一個航科集團的工業生產基地，目的是作為航科各類工業產品的生產和出口基地，即航天科技(惠州)工業園。

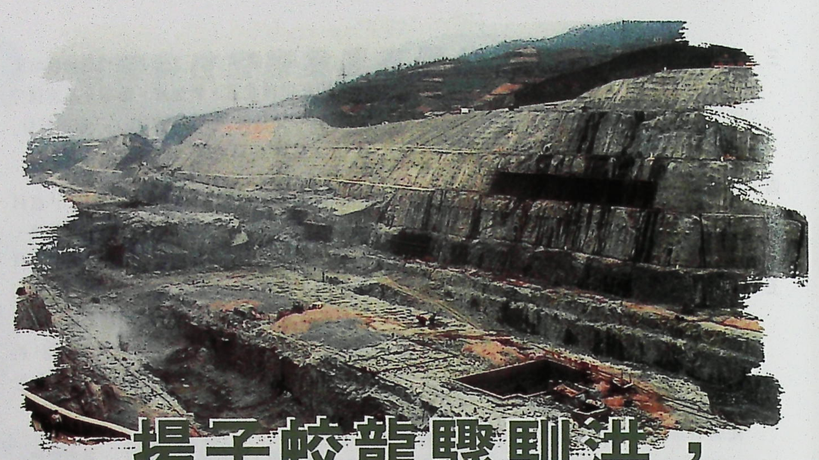
對於這些計劃，王美岳懷着雄心壯志，而他亦謙虛地指出，自己一直以來的際遇都比較順利，在工作上沒有太大的挫敗，即使遇到了多大的困難，也會勇往直前，一定要把困難克服為止。最後，他還說出了自己做人的宗旨，就是：

「永不言敗，永不後悔！以及「名利淡如水，事業重如山」。

＜航科趣味小資料＞

航天科技國際集團有限公司的英文名稱為 'China Aerospace International Holdings Limited'，不過航科的英文縮寫並非以上述英文名稱的頭一個字母合成為 'CAIHL'，而是 'CASIL'，你猜到這代表甚麼嗎？答案如下：

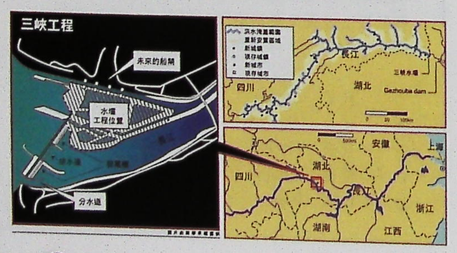
'C'	代表	Creative	—創意
'A'	代表	Attentive	—關懷
'S'	代表	Sincere	—誠懇
'I'	代表	Initiative	—進取
'L'	代表	Loyal	—忠實



揚子蛟龍驟馴洪，水患終

神州經貿 China Economy

本刊上兩期連載了兩篇關於三峽工程的文章，介紹其對中國經貿發展的重大影響。該項龐大的建設工程雖然遠在湖北，但港人仍然積極參與。香港大學的地質專門技術人員便為工程進行了一項三峽周圍岩石層面的研究。本文節錄自香港大學出版之《回顧一九九七》，並獲得南華早報提供相片和插圖，我們謹此向上述兩所機構致謝。



水閘在二零零三年完工後，.....一艘船要通過五重水閘大約需時半天。

三峽工程的背景資料

長江是中國最長、氣勢最為磅礴的河流，一九九七年十一月八日，當圍堰壩上落下最後一塊石頭的時候，滾滾江河頃刻停住腳步了。

一九九二年全國人民代表大會通過三峽工程計劃後，該工程便預期於二零零九年峻工。到那時，一條高185米的巨壩將由河床升起，能夠控制氾濫和提供灌溉，除此之外，壩上達26,700兆瓦的渦輪機，每台相等於一個中型核子發電廠，將會發出18,200兆瓦的電力，這是全世界水力發電廠發電量之冠。整個組合，包括水壩和渦輪機，長達2.3公里，屹立於這條世界第三大河兩岸之間，成為世上最大的水壩。

這個耗資290億美元的工程，位於湖北省宜昌市，即上海以西1,000公里，它將改變中國中部的面貌。新水庫向後方伸延600公里，蓋過30,000公頃農田；到工程完成之時，估計將有140萬人重新獲得徙置。

長江三峽工程的概念首先由孫中山先生於1920年提出，是中國政府認為自萬里長城以來一項最顯赫的土木工程之重心部分。這將把中國昂然推向公元二千年這個新世紀。

港大參與岩層研究工作

香港大學土木及結構工程系土力工程講座教授李焯芬教授強調說：「雖然長江讓水壩和渦輪機堵住了，它卻沒把航道封閉。工程包括建造兩個毗連的五重水閘系統，加上北岸還有一個船隻升降機。」

建水閘得先在一個170米高的斜坡底部挖空花崗岩石，李教授解釋說：「即使岩石的堅固程度大致足夠防止山泥傾瀉，石層在工程完成後還會向內移動，使排列緊密的閘門不能順利關上；沒有閘門便沒有水閘系統，沒有水閘系統，便等於船隻無法在長江航行！」

因此，準確預計水閘旁的斜坡的變形現象和承托力，便成為三峽工程的首要事務。所以，負責工程的籌建單位三峽工程開發公司批出一份研究合約給由香港大學和中國科學院岩土力學研究所共同成立的研究隊伍，而李教授和研究所的葛修潤教授則攜手擔任首席研究員。

香港多山，因為要削走山麓興建住宅，在地質技術方面已培養出一群專家。李教授說：「在香港，我們已參與過不少地質技術工程，但就從未做過如三峽水壩這類宏大而高姿態的工程。」

進行得如火如荼的主壩工程。

研究小組剛完成一項周詳的計劃，對三峽土質進行了實地和實驗室兩方面的測試，看看岩石的變形特質，採用嶄新的電腦模擬技術，觀察石坡如何變形。研究人員憑實驗和電腦模擬的結果，預測石層有可能出現的變形程度。結論是，這種變形應在可容忍的限度之內，水閘可暢順運作，教籌建單位鬆一口氣。

李教授說：「水閘在二零零三年完工時，我估計一艘船要通過五重水閘大約需時半天，要是遊艇、小型輪船不能夠等待四、五小時，則可利用船隻升降機過壩；這是一個盒子般的結構，就像大廈升降機一樣，能把船隻上下移動至不同的高度，比過水閘要快。」

中國試辦

中外合資對外貿易公司

中國自七十年代末期實行對外開放政策以來，已逐步放寬對外貿易的管制，包括允許中央各部門經國務院批准設立外貿公司，也擴大了地方政府的外貿經營權，且批准了一批大企業和企業聯合體作為外貿經營實體。同時推進出口代理制，由外貿企業充當進出口代理人，代理生產部門和用貨部門辦理進出口業務。

近年來，為了進一步擴大對外開放，促進對外貿易的發展，中國開始容許試辦中外合資的對外貿易公司。一九九六年九月三十日，對外貿易經濟合作部發布了《關於設立中外合資對外貿易公司試點暫行辦法》，規定外資（包括港、澳、台）公司、企業可以和中國公司、企業在中國境內的試點地區（目前祇限於上海浦東新區和深圳經濟特區）設立專門從事進出口貿易的中外合資對外貿易（有限）公司。

根據《關於設立中外合資對外貿易公司試點暫行辦法》，設立合資外貿公司的各方須符合下列條件：

外方公司應具備之條件

一、申請前一年營業額在50億美元以上；

二、申請前三年年均對華貿易額在3,000萬美元以上；

三、申請前已在中國境內設立代表處三年以上，或在中國境內投資超過3,000萬美元。

中方公司應具備之條件

一、具備外貿經營權；

二、申請前三年每年平均進出口額在2億美元以上，其中出口額不低於1億美元；

三、已在中國境外設立分公司、子公司以及合資企業3個以上，申請前三年境外企業平均營業額超過1,000萬美元。

合資外貿公司應具備之條件

一、註冊資本不得低於1億元人民幣；

二、有自己的名稱和組織機構；

三、有與其對外貿易經營相適應的營業場所、專業人員以及其他必備的物質條件。

至於審批程序方面，申請設立合資外貿公司，中方公司須將下列文件通過當地外經貿主管部門報國家外經貿主管部門審查：

一、項目建議書、中外各方簽署的可行性研究報告、合同、章程；

二、中外各方的註冊登記證明文件(複印件)、資訊證明文件和法定代表人證明文件；

三、外方公司在中國已投資企業的批准證書(複印件)或者設立駐華代表處的批准文件(複印件)、營業執照(複印件)和中國註冊會計師事務所發出的驗資報告(複印件)；

四、中方公司在境外設立的分公司、子公司以及合資企業的註冊登記證明(複印件)；

五、中外各方近三年的資產負債表及審計機構發出之確認證明；

六、擬設立合資外貿公司的經營商品範圍；

七、國家外經貿主管部門要求的其他文件。

合資外貿公司經國家外經貿主管部門審查並報國務院批准後，由國家外經貿主管部門頒發批准證書。

合資外貿公司進出口經營範圍必須符合外貿法外貿經營許可制度的有關規定和國家有關進出口管理的法規、條例和管理辦法。首先，不得經營國家禁止進出口的商品；其次，國家組織統一聯合經營的出口商品和核定公司經營的進口商品須經批准後方能經營；第三、實行配額、許可證管理的進出口商品，必須依照國家有關規定，向國家有關主管部門申請並獲得批准後，方可進口或出口；國家實行配額招標的進出口商品，合資外貿公司須按照主管部門關於進出口商品投標、招標的規定參加投標。

此外，合資外貿公司為有限責任公司，在合資外貿公司的註冊資本中中方所佔比例不得低於51%；外方公司所佔比例應在25%以上。法定代表人應由中方公司委派。

至於合資外貿公司總的政策待遇，則應該是與國有外貿公司同等對待、平等競爭。在經營範圍上，與國有外貿公司一樣都應遵循外貿法中有關外貿經營許可制度的規定，在出口退稅、稅收等政策上與國有外貿公司同等對待；在其他方面應按照國家關於外商投資企業的有關規定執行。

在設立合資外貿公司的適用法律問題方面，主要包括《中華人民共和國對外貿易法》、《中華人民共和國中外合資經營企業法》和《關於設立中外合資對外貿易公司試點暫行辦法》。

最後《關於設立中外合資對外貿易公司試點暫行辦法》第10條要求「合資外貿公司的有關規定辦理結匯、售匯及付匯。合資外貿公司必須保持外匯平衡。具體管理辦法由中國人民銀行與國家外經貿主管部門商議制定」。這一方案基本上體現了國民待遇原則，同時考慮到中國是一個發展中國家，在試點階段提出外匯平衡的要求，這也是可以理解的。

(本文節錄自《中國貿易與投資》1997年12月號)

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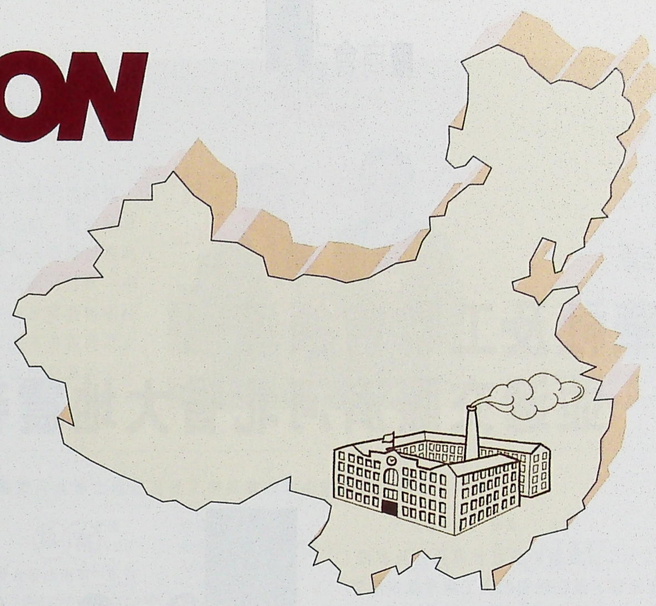


您已為在國內的資產及投資安排了足夠及完善的保障嗎？

香港中華廠商聯合會與怡安保險顧問有限公司將聯合舉辦「中國保險法規及市場概況」研討會，討論內容如下：

＊中國保險法規及市場狀況
＊在國內安排高效益保險的竅門
＊介紹「國內特惠保險計劃」

研討會詳情如下：
日期：一九九八年四月二十四日（星期五）
時間：下午二時十五分至五時正
地點：香港中環干諾道中64-66號
廠商會大廈二十七樓會議廳
講者：怡安保險顧問有限公司代表
中保財產保險有限公司深圳市分公司代表

如有查詢，請與廠商會助理秘書黃淑儀小姐聯絡，電話：2542-8633

怡安保險顧問有限公司

香港灣仔軒尼詩道1號熙信大廈9樓 電話：(852) 2862 4200 傳真：(852) 2527 8793

本會宴請

新華社及工聯會領導 並遞交賑濟河北省大地震善款

本會於一月二十二日宴請新華社香港分社及香港工會聯合會領導，並在晚宴前與工聯會就本港勞資關係與經濟發展等問題舉行座談會。工聯會會長李澤添在會上建議由廠商會與工聯會合辦一個關於香港經濟發展方向的大型研討會，從不同階層的角度多方面探討香港在經歷金融風暴的衝擊後應如何維持經濟的穩定和健康發展。會長梁欽榮對李會長之建議深表贊成，並即時表示本會願意與工聯會進一步探討如何落實有關建議。

梁會長稱，工聯會是本港工人的最大代表組織，而廠商會則是代表工業僱主的最大商會，兩者合辦有關活動，有助勞資雙方增進溝通、加強合作，尤其是在現時面對經濟困難的時刻能夠攜手務實地探討如何解決有關問題，和如何能使本港經濟健康發展，其象徵和實際意義均非常重大。

本會會長梁欽榮(中)與新華社香港分社社長助理兼社工部部長李偉庭(右)及工聯會會長李澤添(左)於晚宴上合照。

本會會長梁欽榮(右二)與工聯會會長李澤添(中)互就合辦經濟研討會及促進勞資關係等事宜交換意見。旁為本會常務副會長梁乃榮(左二)、副會長楊孫西(左一)及工聯會理事長鄭耀棠(右一)。

工聯會會長李澤添表示，該會作為工人的代表機構，固然極之關注最近亞洲金融風暴導致本港經濟放緩對工人就業所造成的嚴重影響，但對工商各業僱主的經營困難亦身同感受，希望勞資雙方在目前的經濟困境中能互相體恤，合力共渡難關。

工聯會理事長鄭耀棠亦在會上指出，香港政府過去對工業的支援極之有限，但香港已經回歸祖國，實現「一國兩制」、「港人治港」，現在的特區政府大可考慮加大對工業支援的力度，以進一步鞏固本港經濟的基礎。

工聯會出席座談會和廠商會晚宴者除李澤添會長和鄭耀棠理事長外，尚包括副理事長梁富華、林淑儀和秘書長陳植桂。至於新華社香港分社出席廠商會晚宴者則包括社長助理兼社工部部長李偉庭、經濟部部長陳克強及協調部副部長范瑞方。

本會籌款賑濟河北省地震災民

鑑於中國河北省地震災情嚴重，本會遂發起賑災籌款運動，援助處於困境的災民。會員對是次善舉反應熱烈，共籌得超過三十五萬元善款。本會會長梁欽榮並於會董會宴請新華社及工聯會之晚宴上代表本會將善款交予新華社香港分社社長助理兼社工部部長李偉庭。

會長梁欽榮(右)將本會會員集捐賑濟河北省大地震災民之善款交予新華社香港分社社長助理兼社工部部長李偉庭。

本會謹此向捐款賑濟河北省大地震災民之會員致以衷心的謝意。捐款名單如下：

捐款人／公司	金額	捐款人／公司	金額	捐款人／公司	金額
精美管理有限公司	$28,909.65	劉漢欽會董及劉譲齋先生	$2,000.00	湘之傑(香港)實業公司	$1,000.00
冠華鏡廠集團	$20,000.00	ATR Manufacturing Ltd.	$2,000.00	雅信室內設計有限公司	$1,000.00
倫瑞雲女士	$20,000.00	光遠實業有限公司	$2,000.00	萬滿拿企業有限公司	$1,000.00
維達企業有限公司	$10,000.00	余慶機器廠	$2,000.00	經緯製衣有限公司	$1,000.00
精棉發展有限公司	$10,000.00	利家安企業有限公司	$2,000.00	福珍織造廠有限公司	$1,000.00
長江製衣廠有限公司	$10,000.00	怡豐發泡膠廠有限公司	$2,000.00	歐陸洋行有限公司	$1,000.00
楊孫西副會長	$10,000.00	訓修製品廠	$2,000.00	練耀華先生	$1,000.00
美羅針織廠(香港)有限公司	$10,000.00	捷時工業有限公司	$2,000.00	緯豐有限公司	$1,000.00
榮利錄音錄影帶製造廠有限公司	$10,000.00	啟福製衣有限公司	$2,000.00	衛仕有限公司	$1,000.00
亞非紡織集團	$10,000.00	煜發企業公司	$2,000.00	駿興工程有限公司	$1,000.00
蔡章閣基金有限公司	$10,000.00	萬年磁有限公司	$2,000.00	羅大行實業有限公司	$1,000.00
林學甫會長助理	$10,000.00	毅興塑膠原料有限公司	$2,000.00	寶成有限公司	$1,000.00
仁興礦務有限公司	$10,000.00	鄧麗梅女士	$2,000.00	安泰有限公司	$500.00
昇華實業有限公司	$10,000.00	興發塑膠製品有限公司	$2,000.00	惠元昌有限公司	$500.00
凱沙製衣廠有限公司	$10,000.00	鴻恒實業有限公司	$2,000.00	南華樹膠廠有限公司	$500.00
德寶製衣廠有限公司	$10,000.00	倪少傑名譽會長	$1,000.00	李嘉惠會董	$500.00
聯志工業有限公司	$10,000.00	朱本善常務會董	$1,000.00	廣興旅行袋製品廠有限公司	$500.00
勵新實業有限公司	$8,500.00	趙振邦常務會董	$1,000.00	德記裝飾傢俬公司	$500.00
Intertek Testing Services	$6,946.70	和富塑膠有限公司	$1,000.00	崔氏工程有限公司	$500.00
洪祥佩名譽會長	$5,000.00	南洋毛巾廠(1984)有限公司	$1,000.00	馮彥會董	$500.00
黃友嘉常務會董	$5,000.00	大公布廠	$1,000.00	合發手袋廠有限公司	$500.00
英輝船舶有限公司	$5,000.00	新建榮行有限公司	$1,000.00	宇宙電子廠有限公司	$500.00
宏德機器鐵工廠有限公司	$5,000.00	香港皮革廠有限公司	$1,000.00	利穫時工業有限公司	$500.00
雅士織造廠有限公司	$5,000.00	麥雄會董	$1,000.00	孫何玉誤會計師事務所	$500.00
愛迪遜有限公司	$5,000.00	林慕南會董	$1,000.00	啟成印刷公司	$500.00
誠豐五金廠	$5,000.00	利添集團有限公司	$1,000.00	陳成先生	$500.00
德明金屬製品廠有限公司	$5,000.00	Team-Tax Ltd.	$1,000.00	富鴻貿易公司	$500.00
立基搪瓷廠有限公司	$3,000.00	丁惠文女士	$1,000.00	雅迪貿易有限公司	$500.00
美麗達實業有限公司	$3,000.00	大光實業(集團)有限公司	$1,000.00	新法工業集團有限公司	$500.00
連達實業公司	$3,000.00	中華豐順(香港)有限公司	$1,000.00	新海製衣國際有限公司	$500.00
陳禮信先生	$3,000.00	亞達路電子製造廠有限公司	$1,000.00	煒峰印務	$500.00
森源實業(集團)有限公司	$3,000.00	依時錶業	$1,000.00	華生文具製造廠有限公司	$400.00
港九電鍍業商會有限公司	$3,000.00	保生工程公司	$1,000.00	活泰企業有限公司	$300.00
聯通東方有限公司	$3,000.00	美德毛織廠	$1,000.00	日昇貿易公司	$200.00
捷雅國際投資有限公司	$2,020.00	格宜有限公司	$1,000.00	李琳明金屬製品廠有限公司	$100.00
丁午壽會董	$2,000.00	富棋貿易有限公司	$1,000.00		
友聯染廠有限公司	$2,000.00	惠林行商品中心有限公司	$1,000.00		

新聞界新春午宴及簡報會

本會於一九九八年二月十日舉行新春記者午宴及簡報會，會長梁欽榮率領眾副會長與新聞界回顧九七，展望九八，並詳談本會今年的工作大計。

梁會長於簡報會上指出，面對本港目前經濟低迷和國際經濟與金融不穩定的氣候，不宜過分盲目樂觀，但香港具備足夠能力抵禦外來的衝擊，加上有利經濟進一步發展的條件不少，因此有信心香港的經濟可在短時間內復甦。

梁會長強調，縱然本港具備各種有利經濟健康發展的條件，但面對目前經濟低迷的情況，全體港人及特區政府以至中央政府均須採取一些積極的行動，以迎接和推動本港經濟復甦。

本會會長梁欽榮(右五)、常務副會長梁乃榮(左五)、副會長葉慶忠(右四)、陳永棋(左四)、楊孫西(左三)、呂明華(右三)、盧文端(左二)、陸增鏞(右二)，會長助理林學甫(右一)及周敏(左一)一同會見新聞界。

春節團拜

本會於一九九八年二月十日舉行戊寅年新春團拜，全體會董眾首一堂，共賀春節，場面熱鬧。

梁會長在團拜上致辭時指出，多年以來，香港的繁榮乃建基於港商甚具彈性的適應能力，以及在瞬息萬變的經濟環境中，不斷建立自己優勝的條件。本港的經濟將得以保持穩定的增長。本會定將秉承一貫的宗旨，致力為本港廠商營造更佳的投資環境，促進本港工業貿易的發展，使本港的經濟基礎更趨穩固。

(左起)本會四名人大代表陳永棋副會長、黃保欣名譽會長、倪少傑名譽會長及李宗德會董於春節團拜上合照。

上圖：本會會長、常務副會長、各副會長、名譽會長、常務會董及會董於春節團拜上大合照。

左圖：會長梁欽榮(右)在新聞界新春午宴及簡報會上與記者回顧九七、展望九八。旁為本會常務副會長梁乃榮。

本會與貿易通聯手推廣電子貿易服務

本會會長梁欽榮與貿易通總裁余國雄於一九九八年一月二十二日分別代表兩家機構簽署協議書，以聯手推動本港電子貿易之發展。

根據協議，本會將會透過舉辦連串講座和市場推廣活動，向廠商介紹電子貿易的優點，以及鼓勵他們登記使用貿易通的「紡易叻」電子配額申請和「萬利叻」電子出入口報關服務。

本會會長梁欽榮(前排中)與貿易通總裁余國雄(前排左三)於簽署儀式後與雙方代表大合照。

本會會長梁欽榮(右)與貿易通總裁余國雄簽訂推廣電子貿易協議後互相握手道賀。

本會會長梁欽榮在簽署儀式上指出，利用電子貿易作業，有助本港工商企業減少人為錯誤，亦可大大提高其辦事效率，使業務運作更加簡便快捷，同時有助控制成本，以保持在國際市場上的競爭力。

本會亦將舉辦連串推廣電子貿易的活動，包括講座、研討會、展覽示範、廣告宣傳等。而首個電子貿易服務介紹講座已於二月十二日完滿舉行，內容包括電子資訊聯通(EDI)在港發展情況、貿易通專利法定電子產品介紹、收費細則及申請辦法，並設即場示範、答問及登記等。由於業界人士對講座反應相當熱烈，本會將繼續舉辦此類講座。有關資料亦會載列於廠商會的互聯網網頁內(網址：http//www.com.org.hk)。

河北省項目合作暨商務機會交流會

本會於二月二十七日與河北省政府聯合舉辦了「河北省項目合作暨商務機會交流會」。是次交流會旨在拓展河北省與香港之間相互合作領域，以及探討冀港兩地的工貿發展機會。會議由河北省政府副秘書長鄭蔭遠及本會副會長呂明華主持，出席的河北省及香港企業代表共七十多人。

鄭副秘書長在演辭中詳細講解了河北省的經濟發展情況、投資環境、國企改革的推行情況及最新的投資政策，並指出河北省能為港商提供大量優質的投資機會。

呂副會長則指出香港融資方便、資訊發達，加上其服務業支援中心的地位，定能為河北省提供大量市場訊息、商貿合作機會及科技引進中介服務，冀港兩地如能充分利用彼此的優勢，雙方經濟合作必能更進一步。

本會副會長呂明華(右三)於河北省項目合作暨商務機會交流會上致辭。旁為河北省人民政府副秘書長鄭蔭遠(右二)。

宴請英國總領事貝恩德爵士

本會於一九九八年二月十九日設晚宴款接英國總領事貝恩德爵士。本會會長梁欽榮在致辭時指出，憑藉貝恩德爵士在英國外交及聯邦事務部的豐富工作經驗，他定能成功帶領英國領事館作出重大貢獻，在英國、中國及香港之間建立一種嶄新及強而有力的伙伴合作關係。

梁會長指出，香港回歸祖國，為英國、中國及香港之間的合作關係揭開了新一頁。中國擁有十二億人口，並堅決繼續推行經濟改革，遂向外國投資者提供了一個充滿貿易投資潛力的龐大市場。作為英國公司進入這個龐大市場的策略性通道，香港定必致力加強這方面的合作。

梁會長強調說：「英國在中國及香港是最大的歐洲投資者，在加強三地之間的經貿合作方面可以擔當一個更為重要的角色。」

本會會長梁欽榮(中)，副會長楊孫西(左一)、呂明華(右一)與英國總領事貝恩德爵士(Sir Andrew Burns)(左二)及副總領事兼商務參贊奚安竹(Mr A.J. Seaton)(右二)於席間合照。

英國總領事貝恩德爵士在致辭時指出，雖然香港的主權經已歸還中國，但英國在香港各種事務上的參與程度仍然很高。他說：「英國和香港之間現時的關係是獨特和新穎的，而我的工作是進一步發展這種關係，以及擴大我們在這個著名的地方與政界、文化界、工商各界、專業人士及個別人士早已建立起的各種聯繫。」

貝恩德爵士稱，英國有決心與香港建立一種新的伙伴關係，並會透過與中國重新展開密切的對話加以推行。他說：「中英之間關係良好，我們便能有效地促進香港的利益。」

本會會長梁欽榮(右)與英國總領事貝恩德爵士(Sir Andrew Burns)於晚宴席上交流加強中、英、港三地合作之意見。

貝恩德爵士在總結時指出，英國領事館現時的主要工作在於促進貿易和投資，及在英國國內推廣香港。陪同貝恩德爵士出席晚宴者尚包括英國副總領事兼商務參贊奚安竹及商務專員羅立勤。

立法會選舉選民登記介紹會

本會於一月五日及二月十九日分別舉辦立法會選舉選民登記及界別分組選舉介紹會，由本會會長梁欽榮主持，並邀得政制事務局副局長葉文輝、助理局長王秀慧、選舉事務處副總選舉事務主任張英才、陳玉麟，及廉政公署選舉事務統籌陳筱玲出席。介紹會旨在加深本會會員對九八立法會選舉程序之認識。

會上，各講者介紹了有關香港特別行政區首屆立法會選舉的選民登記、選舉制度、候選人提名及投票制度等選舉事宜，並與本會代表互就有關事項進行討論。眾講者亦呼籲本會所有選民踴躍參與四月二日舉行的選舉委員會界別分組選舉及五月二十四日舉行的功能界別和分區選舉。

本會與政制事務局舉行會議，以了解香港特別行政區首屆立法會選舉之詳情。圖為本會會長梁欽榮(左四)及政制事務局副局長葉文輝(左三)等於會議上進行討論。

日本九州大分港代表團

本會副會長陸增鏞(右四)於二月十八日接待以大分縣商工勞動觀光部次長佐味祐介(左四)為首之日本九州大分港代表團一行四人。

廣東省總商會及廣東海外聯誼會代表團

廣東省總商會及廣東海外聯誼會於二月二十七日蒞會訪問，由本會副會長葉慶忠(右七)主持接待，並致送紀念品予廣東省海外聯誼會常務副會長林森權(左七)及廣東省總商會副會長陳海燕(左六)。

陝西省海外聯誼會代表團

陝西省海外聯誼會代表團一行七人於二月十日蒞會訪問，由本會會長梁欽榮(右六)主持接待，並致送紀念品予陝西省省委統戰部部長李錦江(左五)。

山東省平度市赴港商務考察團

山東省平度市赴港商務考察團一行七人於二月十六日蒞會訪問，由本會會長助理林學甫(右五)主持接待，並接受該市工商業聯合會會長竇義方(左六)致送紀念錦旗。

工商與城建管理高級研修班

上海市幹部教育中心副主任崔玉寶(左二)率領由香港大學及上海復旦大學聯合舉辦之第一屆「工商與城建管理高級研修班」學員一行十五人，於一月十四日蒞會訪問，由本會副會長林輝寶(右二)主持接待和致送紀念品。其他出席接待的本會代表尚有會董何煜榮(左一)及陸宗霖(右一)。

河北省政府代表團

河北省政府代表團一行六人於二月二十四日蒞會訪問，由本會副會長呂明華(右六)主持接待，並致送紀念品予該省人民政府副秘書長鄭薛遠(左五)。

檢定中心通訊

檢定中心諮詢電話
☎ 2698 8198

「出口家電及消費品到歐洲市場」研討會

本會檢定中心於去年十二月舉辦一個名為「出口家電及消費品到歐洲市場」的研討會，由法國國家實驗所(LNE)董事Mr Alan Bryden任主講嘉賓。

在研討會上，Mr Bryden詳細介紹了三項歐洲指引，包括低電壓指引(Low Voltage Directive)、電磁兼容性指令(Electromagnetic Compatibility Directive)、玩具安全指令(Toy Directive)及符合標準聲明書的要求。

Mr Bryden特別概述了一些低電壓指引(Low Voltage Directive)值得留意的項目，包括：使用者資料，電器產品的接駁，絕緣及一些對電源有直接和間接性接觸的保護，對於過熱、弧光(由電流通過兩碳棒間的空處所產生的光)或輻射的預防，以及一些非電源造成危險的保護。

他亦就低電壓指引和玩具安全指引指出一些不能符合這類指引的普遍原因，概述如下：

低電壓指引

- 電源供應線以接錫形式接駁於產品上
- 地線太短
- 帶電部分之間的距離太短
- 溫升照過最高溫度限制

玩具安全指引

- EN 71-1 — 柔軟玩具的細件如眼睛、鼻子的接駁並未符合
- EN 71-2 — 含閃爍效果的起絨織物，輕薄織物上的火焰未能熄滅
- EN 71-3 — 重金屬並未合符標準，例如：
  - * 油漆中含的鋇 (Barium)
  - * 皮革中含的鉻 (Chromium)
  - * 織物上油漆中含的鉛 (Lead)
- 欠缺原料管制
- 欠缺生產管制
- 警告不符合標準
- EN50088 — 電池操作有短路情形

此外，Mr Bryden表示LNE在法國及歐洲均有極高的認可資格，更是玩具、電器產品(安全性、電磁兼容性)之認可測試機構。另外，LNE亦可簽發各種認證標誌，例如法國NF標誌及德國GS標誌等。

他又指出，輸往歐洲國家的玩具及電器產品必須具備以下兩種證明文件：符合標準的聲明書 (Declaration of Conformity, DOC)，以及有關產品資料及技術的文件(Technical Documentation)，列明產品名稱、種類、型號、製造商名稱、地址等資料。

有關產品的製造商或出口商須出示上述證明文件，否則會按產品的危險程度而受懲罰；輕微者會被罰款，嚴重者產品會被毀掉，而有關的廠商甚至會遭受檢控。

最後，Mr Bryden補充謂，廠商會檢定中心透過與LNE的合作協議，可向香港廠商提供歐洲市場進口產品標準的最新訊息。

讀者如對歐洲產品條例及標準有任何問題，歡迎聯絡該中心，電話：2698 8198。

香港工業獎
1998
HONG KONG
AWARDS FOR
INDUSTRY

歡迎參加

1998香港工業獎：機器及設備設計

香港中華廠商聯合會為「香港工業獎：機器及設備設計」比賽之主辦機構，藉以促進工業多元化，鼓勵廠商發展及改良產品。現已接受98年香港工業獎比賽的報名申請。

參賽類別

參賽產品分為六個組別：

1. 生產機器及設備
2. 生產工具之配件及零件
3. 科學儀器、計量儀器、控制及測試設備及其配件或零件
4. 辦公室文儀用具(包括電腦)及通訊器材
5. 工業用之電腦軟件
6. 雜項類

獎項

比賽中最傑出之產品可獲頒發「香港工業獎：機器及設備設計」，各組別得獎產品則可獲頒發「廠商會機器及設備設計獎」，優異產品則獲「廠商會機器及設備設計優異證書」。

參賽資格

所有參賽產品之設計研究或製造，必須在香港進行。

截止報名日期

1998年4月15日

比賽現已接受報名，歡迎踴躍參加。報名表格及章程可在廠商會中環總辦事處及各分處索取。倘有查詢，請與香港中華廠商聯合會聯絡：

香港中華廠商聯合會
THE CHINESE
MANUFACTURERS'
ASSOCIATION
OF HONG KONG

香港中環干諾道中64-66號廠商會大廈一字樓
電話：2542 8621
圖文傳真：2541 4541

《家庭崗位歧視條例》僱傭實務守則

諮詢文件

引言

平等機會委員會根據《家庭崗位歧視條例》制定了僱傭實務守則，以在一些僱傭範疇中防止出現家庭崗位歧視提供指引，建議僱主在招聘，有關僱傭條款及條件、利益、設施及服務，晉升、調職及培訓，解僱、裁員及不公平待遇，以及申訴程序等方面，建立和使用公平的準則，以減低觸犯法例的機會。

該份守則適用於公營及私營機構的僱傭關係，包括僱用合約工作者、合伙商號選擇合伙人、申請成為工作者組織或僱主組織會員、授予專業或行業的授權或資格、與工作有關的培訓、職業介紹所提供的服務以及委托佣金經紀人。

釋義

家庭崗位是指負有照顧直系家庭成員的責任之崗位。直系家庭成員指因血緣、婚姻、領養或姻親而與該人有關的任何人。關於家庭崗位的歧視分為以下三類：

1. 直接歧視：某人因其家庭崗位而受到較差的待遇；
2. 間接歧視：指給予具有家庭崗位及無家庭崗位的人士同等待遇，而實際上卻使某部分人遭受歧視；及
3. 使人受害歧視：歧視者給予另受害者比其他人較差的待遇，由於受害者或第三者有意提出有關歧視行為的資料或指控等行動。

豁免範圍

凡對家庭崗位人士採取之積極行動，是為了確保這些人士獲得平等的就業機會，或向他們提供貨品或使其獲得或享用服務、設施、機會、資助、利益或活動安排，以迎合他們在工作上的特別需要，則此類行為並非違法。

消除僱傭範疇中的歧視

守則訂明，僱主應先制定劃一的甄選準則，並不時作出檢討修訂，以在聘請、晉升、培訓、解僱、裁員及僱傭條款方面建立客觀而公平的評估準則，詳請如下：

一、招聘指引

僱主應根據劃一甄選準則，按求職人士之工作能力選錄員工，而不應憑家庭崗位或一些無關連的因素作出判斷，也不應假設某類工作祇適宜沒有家庭崗位的人士擔任。這項原則適用於透過廣告、職業介紹所或教育機構的就業輔導處聘請員工。此外，負責處理職位申請及面試的僱員亦應接受適當訓練，以免出現歧視的情況。

二、廣告

招聘廣告應依照劃一甄選準則撰寫，以吸引不同家庭崗位的求職者，並確保具有家庭崗位的人士不會比沒有家庭崗位的人士受到較差的待遇或受到間接歧視。僱主亦應檢討所有廣告的內容及與僱傭有關的宣傳資料，以免將具有家庭崗位的人士之角色加以定型。

三、初步甄選

按劃一甄選準則甄別各申請人的工作經驗及能力，以避免單憑家庭崗位而對某人的才能作出任何概括性的假設，如有關工作需要時常出外公幹，僱主不應假設家中有年幼小孩的人不能勝任。此外，人事部之職員亦必須接受有關訓練，以了解此種概括性假設的危險性，並在初步甄選時保持客觀。

四、職位申請審核

僱主應避免在申請表上提出與家庭崗位有關並可能導致歧視行為的問題，例如子女數目及生育計劃、照顧幼兒的安排、家屬的數目及照顧他們的安排等；此外，僱主更應以完全相同的方式處理具有家庭崗位和沒有家庭崗位人士之職位申請，屬積極行動者則例外。

五、面試

有份主持及參與面試的職員，均應接受有關訓練，務求能以求職者的技能及能力進行篩選，而沒有任何不合法及歧視的情況發生。在面試時所提出的問題應與工作的真正要求有直接關係，如需要就個人狀況會否影響工作表現作出評估，面試的主持人應進行客觀的討論，而不應問及求職者的家庭崗位、兒女及家庭責任等問題。

主持面試的人士在面試結束後，宜即時記錄求職者的能力，並按劃一甄選準則作出估計，以確保能合理評估申請人之能力，及對日後可能出現的有關指控作出有力之申辯及證明。有關家屬福利的人事紀錄資料，僱主應於取錄後才索取，並應保留所有的面試紀綠不少於十二個月。

六、聘用後查詢

僱主應清晰地劃分聘用前後提出的查詢內容，以免觸犯家庭崗位歧視條例。比方說，僱主應在聘用後才查詢獲取錄人士之家屬及子女數目，以安排醫療福利或教育津貼，或遇緊急事故時聯絡何人等資料。

七、透過職業介紹所及就業服務機構招聘員工

僱主如透過職業介紹所、勞工處、教育機構或非政府組織招聘員工，應註明有關的職位空缺歡迎任何人士申請，不論其是否需要負起家庭崗位的責任。此外，僱主亦應建議這些就業服務機構遵守《家庭崗位歧視條例》，並盡量實施守則之建議。

有關僱傭條款及條件、利益、設施及服務的指引

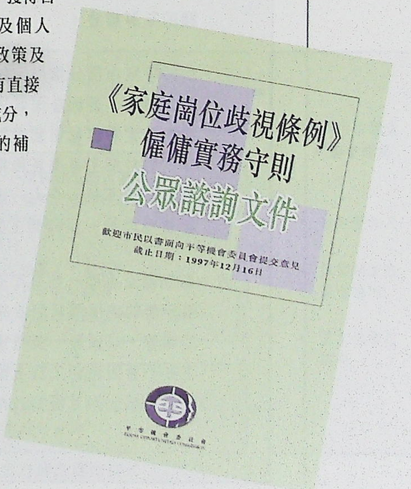
僱主不應在提供利益、設施及服務上對有家庭崗位的人士給予較差的待遇，這些利益包括附帶福利、佣金、花紅、津貼、退休金、醫療保險計劃、年假、因功績及工作表現發放的獎金、或僱員通常可獲取的任何其他利益。這些規例適用於現行合約及新訂合約，僱主也可考慮採取較有彈性的僱傭條件，例如彈性上班時間。

有關晉升、調職及培訓的指引

僱主應確保評核制度的準則客觀公平，並根據候選人的能力、質素、潛能及過往的表現作為擢升員工之準則，並將有關評估的結果與劃一甄選準則比較，以挑選最能符合工作要求的人士。

僱主應將晉升、培訓或調職機會之申請條件及有關程序，以書面通知所有有意申請及合資格的員工，並對所有合資格的候選人作出評核。此外，僱主應保存有關晉升、調職及培訓之紀錄不少於十二個月。

僱主亦應檢討並修訂任何會限制或妨礙某些職位調遷的歧視成分，並應研究有關甄選員工接受培訓、獲得日間給假上課及個人發展機會的政策及措施會否含有直接或間接歧視成分，並作出相應的補救方法。



有關解僱、裁員及不公平待遇的指引

為確保具有家庭崗位與沒有家庭崗位的僱員不會因為同一表現或行為而遭受不同的紀律處分，僱主應加以檢討有關裁員的程序，以免對具有家庭崗位之僱員有不相稱及不合理的影響。

此外，僱主應確保所有僱員能在相同情況下以同等條件獲得自願離職的利益，並確保在有關重整職級或開工不足情況下之安排沒有歧視成分。僱主亦應保存有關解僱及裁員的紀錄不少於十二個月。

有關申訴程序的指引

為確保僱員根據《家庭崗位歧視條例》真誠地採取某種行動後，不會受到較其他員工較差的待遇，僱主應建立一套讓員工申訴的程序，或指派一名主管人員負責處理機構內有關家庭崗位及使人受害的歧視投訴，並將有關的程序通知所有員工。此外，僱主在處理有關歧視的投訴時，應保持保密及一視同仁的原則。

員工可依循內部申訴程序表達不滿，但也可向平等機會委員會投訴或向法庭提出訴訟的權利。

本會意見

一、本會認為，人人享有平等機會，社會上每個人的能力才可以充分發揮，從而提高社會整體的生產力。本會對平等機會委員會根據《家庭崗位歧視條例》制訂僱傭實務守則，以協助僱主避免觸犯有關法例，表示歡迎。

二、本會認為，政府在制訂有關的僱傭實務守則之同時，亦應積極推行公民教育及宣傳活動，以向僱主及社會大眾灌輸正確觀念，在對待歧視問題方面作出一種整體、根本和發自內心的轉變。這樣才能配合平等機會委員會制訂的多份僱傭實務守則，包括這份《家庭崗位歧視條例》僱傭實務守則，以及較早前推行的《性別歧視條例》及《殘疾歧視條例》僱傭實務守則，讓本港所有求職人士及僱員均能享有與僱傭有關的平等機會。

三、對於守則內部分指引，如建議僱主清晰劃分聘用前後提出的查詢內容，實在有商榷之餘地，蓋因在面試中出現的部分問題或對話是否涉及家庭崗位歧視的問題，較難界定和容易引起爭論。在這方面，平等機會委員會有需要詳加解釋。此外，守則對於僱主遵循各種指引與否將會出現投訴時成為法庭辯證一點，似乎在詮釋方面不夠清楚，予人一種規管性質高於參考指引性質的感覺，本會希望平等機會委員會能進一步向僱主闡釋有關情況。

四、為鼓勵及協助一些有家庭崗位的人士在社會工作，貢獻社會，本會認為政府應提供足夠的支援服務和設施，如日間幼兒托管中心、老人服務中心和殘疾人士庇護工場等，以減輕一些有家庭崗位人士之實際和心理負擔，使其能安心工作，而僱主亦不會因他們須負上家庭崗位責任而懷疑其工作表現。這樣將大大有助防止在僱傭方面出現家庭崗位歧視。

「強制性公積金計劃」

研討會

政府於一九九五年八月三日通過《強制性公積金計劃條例》，承諾引入一個新的強制性公積金（簡稱「強積金」）制度，以保障年老退休人士的生活。《一九九七年強制性公積金計劃立法（修訂）條例草案》於一九九七年十一月廿六日在臨時立法會首讀通過，其主體法例經修訂後，已在本年二月獲得三讀通過，強積金計劃可望於一九九九年尾或二零零年初正式實施。

為協助僱主及早認識強積金計劃，以在公司行政和人事管理方面作出最妥善的安排，本會與怡安僱員福利顧問有限公司及美國友邦退休管理及信託有限公司於一九九七年十月三十一日首次合辦「強制性公積金計劃」研討會，邀得政府強制性公積金辦事處高級經理（銜接安排）于海平女士為主講嘉賓，並由本會副會長盧文端主禮及致開幕辭。是次研討會反應熱烈，很多會員因額滿而向隅。為滿足會員對這方面之要求，本會於本年一月十六日再次舉辦是項研討會，以讓更多會員了解強積金計劃條例之內容及最新的發展情況，並協助會員公司及早作出推行強積金計劃之準備。

本文旨在撮錄于海平女士講解強積金計劃及其與現有職業退休保障計劃之銜接的有關內容，並簡述其他兩間合辦機構之代表向與會者講解之有關事項和市場上所提供的一般服務。

強制性公積金制度之內容

在這個制度之下，所有僱主和僱員也必須向計劃供款，並交由私營機構負責管理及投資事宜。所有的累算權益將全部歸屬於僱員，並在僱員轉職時轉移至新的計劃，直至年老退休時方可領取。為了保障僱主及僱員之利益，政府即將成立強積金計劃管理局，負責核准受託人、監察制度之運作及釐定規則及標準（表一）。

強積金制度的主要特點

保障範圍

所有18至64歲之僱員及自僱人士也受法例保障。

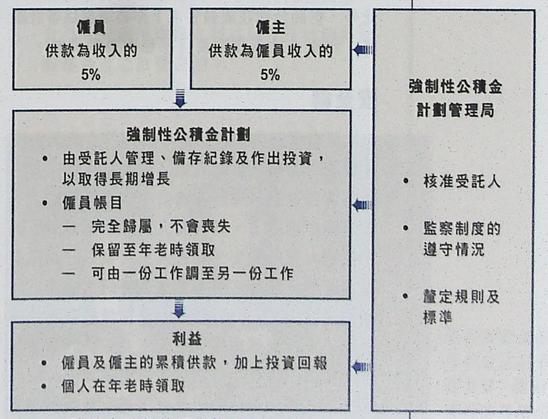
豁免人士

豁免人士包括家務僱員及其僱主、自僱小販、受現有法定計劃保障的僱員（如公務員及教師等）及其僱主和獲豁免於強積金制度的職業退休計劃之成員及其僱主。

供款

所有僱主及受僱人士各供款相等於僱員現金入息之5%，而自僱人士亦須供其現金入息的5%。

計劃之最低供款及最高供款的入息水平分別為月薪4,000及20,000元。每月入息低於4,000元之僱員可選擇供款與否，但無論僱員的選擇如何，僱主也必須供款；而每月入息超過20,000元之僱員，其供款也祇是最高入息水平之5%，其餘的則可作自願性質供款，並由僱傭雙方協議供款百分率。



表一：強積金計劃的運作模式

權益

計劃之累算權益將完全及即時歸屬於僱員，即隨員工轉職而轉至新僱主成立之強積金計劃，或保留在現時的集成計劃。但這些權益必須保存至65歲退休後或於60至64歲提早退休時方可領取。上述限制並不適用於自願性質的供款。

計劃類別

所有強積金計劃必須註冊，並受信託管限。這些計劃主要分為集成信託計劃及僱主營辦計劃二種。前者歡迎任何僱主參加，後者則是僱主專為屬下僱員成立的退休計劃。

強積金制度的監管架構

監管及監察

強積金管理局將負責批核及監管營運計劃之信託人，不論有關的信託人是否已把一些管理方面的職責交予他人負責(如投資經理等)，也必須向整個計劃的運作負上誠信的責任。所有的計劃必須註冊，並須符合一些既定的標準及規定。信託人必須遵守一些既定的審計規定，並與強積金計劃管理局保持溝通。此外，僱員也必須負起自行監察的責任，如核實僱主每月寄發之通知書及信託公司所提供之有關僱主供款紀錄之資料是否符合，並在發現問題時盡早通知有關的信託公司。此外，信託公司亦必須每年向計劃成員提供「年度權益結算表」，列明其年結的累算權益。此外，信託公司在成員要求下亦必須提供審計賬目、年報、投資政策及目標聲明書等資料。

安全網

所有信託人和投資經理必須符合最低的資本要求。而個人信託人更必須獲銀行擔保，以履行責任保證，或於保險公司購買誠信保險。在這個措施之下，若信託人因管理不當而令計劃供款人有所損失，受害人士可獲銀行或保險公司賠償。此外，所有強積金計劃之服務者也必須購買「專業彌償保險」，以保障計劃成員因信託人或投資經理等管理失當及違法行為所招致之損失。另外，政府亦即將撥款成立一個補償基金，以補償計劃成員在上述三種情況下也未能獲得足夠賠償之損失。

強積金計劃與現有職業退休計劃的銜接

這個銜接安排祇適用於在一九九五年十月十五日或以前成立，並於一九九六年一月十五日或之前提交註冊或申請豁免之職業退休計劃。這些計劃必須受信託管限(現時的保險計劃，也可在轉了信託形式後申請豁免)，而有關的受託人和投資事項也必須符合制度所訂下之最低標準。

現時已參加了這些計劃之成員將獲豁免，而新僱員仍可根據職業退休計劃之規定，維持既定之歸屬期，並獲豁免於完全及即時歸屬的規定，但他們仍受保存及可調動性規定所管限，換句話說，當僱員離開公司時，僱主必須根據強積金制度之最低供款比率(10%)計算僱員之累算權益，並安排轉移至新的強積金計劃，而超出了這筆最低供款比率之累算權益則可以現金支付僱員。此外，僱主必須提供工作滿60天之僱員在條例開始實施或削減計劃福利水平時一次選擇的機會，因此僱主必須設立強積金計劃，並提供兩個計劃之資料讓僱員比較參考。

受託人須符合的基本規定

信託人必須具備審慎管理者之原則，符合信託人一般技術、知識及經驗之要求。為了減輕對現有計劃之影響，現有計劃之信託人將獲豁免於上述規定。但當僱主轉換受託人時，這個受託人必須是一個勝任及合適的，並符合強積金制度之規定。此外，制度亦容許僱主聘用個人受託人，但當更換受託人時，制度亦要求計劃必須有兩名受託人，而其中一位必須是與僱主沒有聯繫的獨立受託人。

投資事項的最低規定

現任的投資經理將獲得豁免，但當有機會轉換新的經理人時，這個投資經理必須在證監會註冊，而海外的投資經理也必須在證監會認可的海外機構註冊。此外，強積金計劃管理局亦制定了投資活動指引，包括借予僱主的貸款、僱主發行股分或證券等，而附例亦限制投資於衍生金融工具(除用作對冲用途)及高風險項目。

資料披露規定

僱主必須提供僱員現有計劃及將來成立之強積金計劃之比較資料，包括計劃的管限法律、受託人/管理人之姓名、權益的計算方法及僱員的供款額。

此外，僱主亦須向僱員披露有關投資項目之資料。若僱員選擇退出現有計劃，僱主必須向僱員解釋現時累算權益的處理方法，並須告知員工有關新計劃之投資風險。

對僱員之影響

參加了獲法例豁免之職業退休計劃的僱員免受新法例所管限。此外，當強積金計劃實施以後，所有僱員均有一次選擇的權利，而僱員可根據其薪金、年資、所須供款及留任時間來決定參加新計劃或保留在原有計劃之內。

選擇留在職業退休計劃之僱員將完全不受影響。至於選擇參加新計劃之僱員，其現有計劃之年資將即時凍結，但其歸屬比例，則以其在公司服務之時間計算。此外，在界定利益計劃方面，若計劃承諾以僱員離開公司時的薪金計算累算權益，僱主亦不能因僱員選擇參加新計劃而終止其服務年資。

選擇參加職業退休計劃之新僱員，將受強積金最低供款率及權益須保存至六十五歲退休及可調動性的規定所管限，而超逾強積金最低供款之利益可即時獲取現金。

對僱主的影響

已推行職業退休計劃之僱主，可選擇繼續推行職業退休計劃作為增補權益的計劃。僱主可將現有計劃之供款率減至與強積金計劃之最低供款百分比相同，而僱員在離開公司時，可以同時取得兩個計劃的累積權益。這個計劃之好處是現時的職業退休計劃不用申請豁免，而僱員亦可同時參加兩個計劃。

另一個方案是將現時的職業退休計劃作為核心計劃，並向強積金辦事處申請豁免，但僱主必須在僱員選擇之下，設立強積金計劃。

僱主亦可選擇即時終止現時的計劃，並清還每一個僱員現有計劃的累算權益。但這個措施或會引起員工不滿，因一些年資較短的僱員在這個方案下可能完全不能取得任何權益，而一些合資格之僱員，其取回之權益也沒有免稅優惠。此外，僱主可選擇將現有計劃之供款及權益轉撥至強積金自願性供款部分，以免受強積金條例所規限，這方法對僱主及僱員的影響甚少，但這很視乎計劃受託人是否能提供這項服務。

僱主也可考慮逐步將職業退休計劃清盤，令所有僱員參加強積金計劃，但在這段過渡時期，現有計劃雖再沒有供款，但僱主亦須為現有計劃向辦事處申請豁免，並須負擔計劃的營運費用。

另一個方案，是保留現有計劃予現有僱員，但新僱員則必須參加強積金計劃。香港的工人流失率甚高，在若干年後，僱主可能祇須營運強積金計劃。

成立公積金計劃之好處

一、設立公積金制度有助僱主減少員工之流失，挽留高質素員工和培養僱員對公司之歸屬感。

二、在稅務方面，僱主供款可享有稅務優惠，而僱主供款亦不歸納為僱員個人入息稅項，至於僱員提取之福利亦可享有稅務優惠。

三、此外，計劃所取得之利益可作為抵銷長期服務金及遣散費之用。

本會副會長盧文端(右)頒發紀念品予研討會主講嘉賓 - 強制性公積金辦事處高級經理(衔接安排)于海平女士。

提供公積金計劃服務公司之種類

市場上提供公積金服務之公司種類眾多，包括保險公司、單位信託基金公司、銀行、基金經理、信託人公司和公積金計劃行政服務公司等。

在選擇提供公積金計劃之公司前，僱主可考慮以下因素：

投資選擇

僱主需要考慮僱員的可接受風險程度，太多投資選擇未必對客戶有好處。在決定基金時，僱主及僱員(如適用者)應首先清楚知道投資的目標和取向。

公司背景

僱主應考慮退休金管理公司之財務狀況是否穩健及歷史是否悠久等。此外，同樣重要的是此等公司須具備專業經驗，隨時掌握市場最新資訊，以確保客戶得悉市場動向、有關法例的修改、投資回報等。

行政管理事宜

退休金計劃中有大量員工的個人資料及供款賬項等數據需要處理，故此，僱主對提供服務的公司之行政服務質素要求應較為嚴謹，特別是公司存取及處理龐大資料的能力、靈活性、準確性，先進的系統及快捷的服務等。

收取費用

退休金計劃之行政費用一般包括計劃管理費用、投資費用及會員費用等。僱主在選擇退休金計劃管理公司時，當然會考慮費用是否合理，但絕對不宜祇顧價錢，而忽略了其他更重要部分，例如公司背景及服務質素等。

本會副會長盧文端(左二)與研討會之嘉賓及講者合照。

僱員溝通

僱主在初成立計劃時，可能會因為須要不時向僱員介紹計劃細則及解釋投資項目而感到不勝其煩。故此，僱主應選擇服務全面的公司，協助其舉行計劃講座，以為員工解答疑問。如有需要，亦可要求印製簡單計劃單張。

其他增值服務

僱主在決定選取那一間管理公司時，亦須考慮公司有否提供其他服務，例如通訊刊物和電話查詢熱線等，以獲取更多資訊。

成立強積金計劃後應注意事項

一、在推廣階段，僱主須向僱員分發有關計劃之手冊，並舉辦介紹會，以向僱員解釋計劃之運作過程。完成有關計劃之各項文件，及向政府申請批核有關之計劃。

二、當計劃正式運作後，僱主應妥善保存每月和每年也會收到之有關供款的資料和結存紀錄。此外，僱主亦有責任通知公積金服務公司有關員工變動之紀錄。

三、僱員每年會收到有關計劃福利之個人戶口紀錄，並在離職時，收到終結戶口之紀錄。僱員應不時檢閱紀錄是否正確，一旦發現有問題時須立即轉告僱主。

僱主應及早準備

強制性公積金辦事處高級經理(銜接安排)于海平女士在研討會上透露，就算強制性公積金計劃之有關條例在臨時立法會三讀通過，亦不能立即實施，因為政府、業界人士、僱主及僱員均需要花些時間消化有關內容，並作出相應措施，如政府必須成立強積金計劃管理局，業界人士亦須策劃符合條例規定之計劃，並交予管理局審批，方可正式推行，而僱主及僱員亦須作出準備，以決定推行或參加那個計劃。于女士估計，從法例通過至正式實施須時最少一年。

僱主應趁着這段過渡時期，透過不同途徑了解更多有關計劃之資料，如徵詢專業人士之意見，或參加一些由商會或退休金計劃提供者所舉辦之研討會。未雨綢繆，才是明智的舉措。

中小型企業網頁製作計劃

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的國際宣傳策略

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市場競爭日趨激烈，企業要維持業務，宣傳推廣絕不可少。
然而，在營運成本不斷上漲的情況下，
企業究竟如何可利用有限的資源，甚至少至 HK$1,200 的費用，
在一年內（平均每日 HK$3.3）落實國際宣傳策略？
答案是 .....

商廈

中小型企業網頁製作計劃

- 乃本會獲政府「服務業支援資助計劃」撥款贊助推行之「中小型企業資訊網絡」(SME-Net) 專責工作計劃其中一項重點工作。
- 以 HK$1,200 之優惠價為 300 家工商企業（中小型企業優先）提供基本網頁製作服務。
- 製成之公司網頁，在首十二個月內可免費存放於SME-Net內，讓有關企業能透過互聯網向世界各地之準客戶和業務伙伴宣傳公司業務和產品。
- 本會將在不同類型的展覽會中展示 SME-Net，有關企業之公司網頁同時會收到宣傳之效。
- **參加辦法**
  1. 取用報名表格，可以：
     a) 填妥右方的索取報名表格回條，郵寄或傳真至本會；或
     b) 依照網址 http://www.sme-cma.org.hk/lotus/default.htm，從SME-Net 下載報名表格與細則。
  2. 填妥報名表格後，連同劃線支票（抬頭請寫：香港中華廠商聯合會）寄交本會。
  3. 查詢詳情請聯絡曾先生（電話：2542 8637）。

名額有限，報名從速

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地址：中環干諾道中 64 號廠商會大廈 3 字樓
傳真號碼：2541 4541

中小型企業網頁製作計劃
索取報名表格回條

公司名稱：
聯絡人姓名： 職銜：
地址：
電話： 傳真：

現凡參加本會中小型企業網頁製作計劃者，均可免費獲贈一套由 Lotus Development Software (Hong Kong) Ltd 送出之多功能互聯網電子郵件客戶軟件 — Lotus Mail。

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投資地區 Investment Profile

西班牙 卡他羅尼亞

卡他羅尼亞是西班牙17個自治區之一，佔該國面積6.3%，人口爲該國的16%。

西班牙經濟的領導者

卡他羅尼亞為歐洲主要的工業地區。卡他羅尼亞雖然面積不大，卻佔該國國內生產總值20%，及工業生產總值25%，為西班牙經濟的主要動力。此外，該處更是歐洲經濟發展最理想的地方之一。

卡他羅尼亞的經濟體系多元化；以工業為例，紡織、皮具、機器製造、食物加工、化學品及造紙等都有一定成績。該處的紡織品更佔西班牙總紡織品產值之70%，其出口產品亦佔西班牙總出口產品29%及工業出口的38%。卡他羅尼亞的主要出口產品為汽車、汽車零件、電器等。

另外，卡他羅尼亞工業上的另一特色是擁有大量中小型企業，該區99%的公司員工數目少於100人。此類中小型企業與區內的國際公司互相配合，並主要為該等國際公司提供貨源。卡他羅尼亞亦擁有尖端的技術水平，現有約500間工廠獲得ISO 9000的品質標準，佔西班牙公司獲此國際標準的40%。此外，為西班牙提供高質素服務的公司亦集中於該區，其中包括2,000家顧問公司、600家財務公司、800家廣告及公關公司等。

二十一世紀的運輸中心

過去十年，巴塞隆拿港口的使用量增長迅速，使該港口成為地中海區最大的貨櫃碼頭。現時，約有250間船運公司定期使用該港口，而該港口亦與全球400多個港口聯系。為了應付不斷增加的需求，該個港口的設施不斷擴展。於一九九六年，港口擴建工程完成後，其碼頭吞吐量躍升兩倍，達至800,000個標準貨櫃單位(TEU)。

卡他羅尼亞由巴塞隆拿伸延的道路網絡，直達歐洲各主要大城市。由於從南歐運貨較北歐便宜，巴塞隆拿便成為了南歐的最大分銷中心。卡他羅尼亞的廣泛鐵路網絡為該區提供市與市之間的連系。到二零零四年，TGV高速火車更可由巴黎伸展到巴塞隆拿，屆時，來往兩地所需時間將可減至5.5小時。在巴塞隆拿五公里範圍內，港口、機場及其他市內設施應有盡有，使其極有潛力發展成為商業中心，這從多個國際會議都在當地舉行可見一斑。

完善的工業基建

卡他羅尼亞的經濟活動主要集中在巴塞隆拿及其近郊。該區佔去卡他羅尼亞總工業生產的60%，而大量工業用地均在巴塞隆拿的50至60公里範圍內，地價則比巴塞隆拿市便宜三分之一。卡他羅尼亞亦為高科技企業設置科技園，並進行研究及發展。為支持二零零零年後的科技發展，該地研究及發展中心正在不斷擴張，而一個佔地50,000平方呎的科技園，已於一九九六年六月起在巴塞隆拿大學開始興建。

現時西班牙電費較歐洲電費略低，該國政府亦希望可於十年內使西班牙成為歐洲電費最低之國家。另外，西班牙的水費及電話費較其他歐洲國家為低，其煤氣費則是全歐洲最平。

勞工市場

卡他羅尼亞擁有大量的高質素勞動人口。西班牙人民的實際工作時間比歐洲其他國家的為長，其工資在整個歐洲來說，是除了葡萄牙和希臘之外最低的國家。近年，西班牙每年的工資增長偏低，甚至低於通脹。

為保持員工的質素，卡他羅尼亞設有專業的訓練計劃。該區現有150,000個學生在校接受電子業、汽車裝嵌業、化工、藥物、會計及管理等技術訓諫。

此外，西班牙的勞工法例較歐洲其他國家寬鬆，例如容許企業聘請臨時和兼職員工等。一九九四年，該國推行的勞工改革，簡化了企業解僱員工的程序，修訂了超時工作的規定，並容許僱主在特殊情況之下，僱主可支付低於最低工資來聘用員工。這些改變使僱主能更有彈性地處理僱傭事務。

南歐的樞紐中心

在歐洲，現時已形成了經濟發展向南移的趨勢。歐洲多國更視地中海一帶為未來歐盟發展優勢地區之一。

此外，歐盟亦計劃於二零一零年前在地中海一帶成立自由貿易區，參與國家包括歐盟各國、南地中海海岸的北非與中東國家。若此計劃能夠實現，世界上最大的自由貿易區將會產生。卡他羅尼亞作為該自由貿易區的中心點，屆時定必擔當更為重要的角色。

在一九九五年十二月，歐洲與南美共同市場包括阿根廷、巴西、烏拉圭、巴拉圭等，簽署了一份政治及經濟合作協議，為雙方定下於二零零五年發展自由貿易的目標。在歐盟當中，西班牙最為積極推動這方面的發展。該份協議生效後，巴塞隆拿將成為歐盟通往南美的要道。

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父母首選綠色安全玩具

產銷環保玩具，對高瞻遠矚的生產商和零售商來說，極具意義。在歐洲，各國正陸續推出相關的法例或指引。

儘管電子玩具五花八門，每每令兒童愛不釋手，但隨着歐洲的父母日益關注子女的健康與安全，「綠色玩具」遂大行其道。

統計數字顯示，一九九六年，有13%的玩具「用戶」年齡在兩歲以下，因此，生產商絕不容忽視孩童父母對玩具成分的審慎態度。另一方面，被視為「保護生態」的木製玩具日漸受年紀較大的小朋友歡迎，亦顯示歐洲玩具市場普遍對保護環境的意識不斷高漲。

據估計，木製玩具在整體玩具市場的佔有率為7%至10%。市場分析家指出，售價較便宜的塑膠玩具銷量正徐徐滑落，而優質木製玩具的銷路則節節上升。消費者不會購買含有危害子女健康成分的玩具，例如經過甲醛處理的填料玩具動物，因為此類玩具可能會散發有害氣體。

要估算「綠色」或「無害」玩具的市場佔有率極之困難。雖然玩具生產商與多個協會及消費者組織均強調保護環境生態的重要性，但當局對於何謂環保玩具並無明確定義，亦無列出任何生產準則。

根據德國法例規定，在市面出售玩具必須附上CE安全標誌。這個標誌是顯示廠商產品符合歐洲玩具指引或歐洲EN71標準的保證。不過，CE標誌祇涵蓋「安全」或「完全衛生」等一般要求，並不保證產品不含有害物質。

在CE及EN71的規定下，產品的重金屬含量上限頗高，而對於其他化學品，例如甲醛等，更沒有含量上限或禁止使用的規定。

不過，這種情況在不久將來會有所轉變。歐洲委員會已下令屬下的標準委員會草擬法案，管制玩具所含化學品的上限，但玩具協會的發言人卻表示，立法者在處理這個問題上不能掉以輕心，因為一方面化學品的含量限制必須符合環保原則，但另一方面廠商又必須使用化學品才可達到產品防燃性規定的要求。

究竟歐洲委員會將如何解決這個矛盾，目前仍屬未知之數，但可以肯定的是，歐洲父母將急不及待委員會的決定，紛紛向報紙、雜誌及獨立消費者組織尋求有關玩具安全的指引和資料。

兒童遊戲及玩具委員會(Committee for Children's Games and Toys)是歐洲父母們的一個諮詢組織。該委員會獨立於工商界，成員包括科學家、老師及父母，主要負責制定玩具的評估準則，以及就環保玩具及為人父母者感興趣的問題提供有關資料。此外，委員會研究範圍還包括玩具的益智價值、品質、安全、包裝、使用說明，以及比較玩具常用材料(如合成材料)的生態安全等，並把詳盡的評估準則向公眾發布。

該委員會自一九五四年開始從事玩具質量測試工作，並將測試結果刊登在其出版的雜誌內，同時准許通過益智價值、設計、安全性、耐用性、用料及環保等方面評估合格的產品，採用該雜誌的標籤。

一件玩具是否合符環保要求，大都視乎以下幾個因素：用料，生產時虛耗多少能源及污染環境的處理，玩具的使用及棄置後的處理，耐用性、可修補性及是否可再用，以及對兒童健康的潛在威脅等。

最近一項就歐洲六至17歲兒童的購買習慣進行的調查報告顯示，產品牌子是這些消費者購物時的重要考慮因素，而不同的年齡組別亦偏好不同的牌子。

環保玩具的未來市場發展與社會風氣息息相關。隨着成年人對保護大自然日益關注，對兒童的玩樂世界也產生潛移默化的作用，預料環保玩具勢將大行其道。

(資料：香港貿易發展局)

上圖：符合安全標準的搖搖馬。
下圖：可供兒童選擇的玩具包羅萬有。

寧夏回族自治區

寧夏位於中國西北部，位處海拔1,000公呎的高地，與陝西、甘肅及內蒙接壤。該區面積爲66,400平方公里，人口約500萬。由於受到大陸性氣候的影響，該區雨量偏低而多強風；冬季長而冷，夏季則短而熱。

寧夏擁有大量天然資源。其中煤的儲存量最豐厚，達2,000億噸，包括多種高質素的煤，如褐煤、煙煤、煮食用的煤及無煙煤等。單在寧夏主要城市銀州的石膏礦，便儲藏了大量的優質石膏，估計達24億噸，為中國儲藏量之首。

農業

除70萬頃荒廢地和2,700萬頃草原正在發展外，寧夏共有80萬頃農地。主要穀物為米、小麥、瓜及生果等。而每頃農地在收成時，平均可獲超過9,000公斤的稻米。

此外，自一九七九年國家推行經濟改革以來，寧夏展開了大規模的植樹工程。截至一九九一年底，該區的森林資源已大大增加280%。該區在畜牧方面亦有悠久的歷史，佔據着重要位置。除了馬匹、騾、豬及牛以外，該區亦廣泛飼養西藏綿羊，每年綿羊的總產量達350萬至400萬頭。該區生產的皮衣和羊毛也是中外馳名。

寧夏的養魚業發展十分理想，產量正在不斷提升，並開始追求高質素和更多的收穫。現時，該區每年的水產產量達5,000噸，其中最多者為人工繁殖的鯉魚。

工業及貿易

一九五八年，中國第一條沙漠鐵路——包(頭)蘭(州)鐵路——開通後，為兩地提供了一個便捷的交通網絡。加上該區有全長7,000公里以銀州為中心的高速公路，區內各郡、市、礦區及工業區得以緊密連接。該區通訊設施相當齊備，其中包括長途電話服務。現時，寧夏共有三所火力發電廠及一所水力發電廠，每年發電約共43億千瓦小時。

寧夏擁有豐富的能源資源，其主要工業都與煤、電或石油有關。此外，該區的冶金、橡膠、機械、電子及紡織等工業的發展亦相當理想。現時，該區有越來越多的重工業及中型企業在逐步發展中。

寧夏與外地的貿易額正在不斷增長。一九九二年，其出口貿易已超過一億元人民幣，輸出的物品超過160種。現時，寧夏已與50多個國家和地區建立起良好的貿易關係。

近年，寧夏利用外資金額由一九九零年的1,337萬美元增加至一九九五年的2.2億美元，利用外資項目則增長了三倍多。該區還發展了枸杞、發菜、甘草、蕨菜、蘆菜、蘆笋、優質牛羊肉為原料的綠色清真食品，在一九九六年單是此等項目出口已創匯超過1,600萬美元。

現時，寧夏正在進行數項重點投資發展項目，其中包括在中衛縣沙坡頭建設集大漠黃河自然風光、固沙工程及農業生態科技展示、文娛休閑於一體的大型旅遊區。

根據規劃，沙坡頭旅遊區須投資4,000多萬元人民幣，預算在一九九七年到二零零零年間初步建成，總面積為14平方公里，東起美麗渠，西至黃河黑山峽口大柳樹，南抵香山坡腳，北達包蘭鐵路以北一公里處的大漠中。

沙坡頭於一九八四年被列為中國第一個具有荒漠生態特徵的國家級自然保護區，並於一九九四年被聯合國授予「全球環境保護五百佳」的殊榮。近年，寧夏中衛縣政府將發展重點放在沙坡頭的天然勝景和人工奇觀之上，把旅遊區建設和旅遊業納入全縣的經濟發展戰略之中，加大資金和項目投入，以不斷開發旅遊資源。

企業管理 Business Management

培訓計劃推行失敗 —

個案剖析

《企業雄才》上期刊載了由香港管理專業發展中心提供的個案，講述一間電訊集團公司培訓計劃未如理想。今期本刊續刊出個案剖析建議，供讀者參考。

個案剖析建議

一、爲甚麼集團在重組後推行的培訓計劃，未能如以往般成功？

李瑪莉誤以為舊計劃能在新環境下如常運作，但她卻忽略了集團在重組之後的一些重要問題。

外在環境轉變 —— 為了對愈趨激烈的競爭環境及變化多端的顧客需求作出回應，以維持產品在香港以至整個東南亞地區的競爭力，集團選擇重組並合併兩間獨立運作的附屬公司，這個安排是必須的。集團現正專注於滿足顧客需求方面的工作，故在合併後呈現資源緊絀的情況之下，對在見習生培訓計劃方面投資的興趣便顯得大不如前。

內在環境轉變 —— 在集團重組之前，每一個部門均設最少一名見習生職位，故此提供訓練被認為是每個部門應有的責任。但在集團重組之後，見習生祇會成為市務部及營業部的員工，其他部門便有「為他人作嫁衣裳」的感覺，因而在合作態度方面遠遜從前。

與部門經理的關係 —— 從前，李瑪莉與公司多個部門的主管關係良好，這有助她推行有關的見習生培訓計劃。然而，在集團重組之後情況有所改變，有些部門主管來自另外一間附屬公司，瑪莉與他們並不相識，而且他們的需要跟以前並不一樣。為了取得部門經理對培訓計劃和培訓部的支持，瑪莉必須加強推廣和公關的工作。

二、集團應該如何設計培訓計劃，以配合新的形勢？

瑪莉在設計有關的培訓計劃時，大可考慮以下三方面：

早期潛在的職業問題 —— 見習生在加入公司初期，正是其事業發展剛起步的階段，故此他們的主要活動是學習、依循指示及履行責任，擔當着類似學徒般的角色。然而，見習生對工作的期望往往會超乎現實，這會使他們產生不被重用以至失落的感覺。故此，在他們融入公司的過程當中，良好的管理至為重要。其實，見習生融入公司的過程早在校園內舉行的職業講座中已經開始，而迎新活動正是良好的機會，讓公司的期望與見習生的個人期望連繫起來。這對兩間已經合併的公司來說尤為重要。

爭取有關部門的參與和支持 —— 現時見習生最終祇會成為市務部及營業部的職員，然而，公司內部客戶－其他部門－的需要其實亦必須清楚釐訂。在開始設計培訓計劃的架構和內容時，李瑪莉有需要詳細考慮所有部門的需要和期望。同時，在設計培訓計劃的過程中邀請各部門參與其中，有助最終落實推行有關的計劃。因為，參與策劃會讓部門經理感到有關的培訓計劃是他們的計劃，而並非培訓部一意孤行的結果。

新計劃亦可加入個人教導制度，以進一步取得有關部門的參與。此外，見習生亦可在培訓和與工作有關的事項上取得個人導師的指導和建議。

無論如何，有一點要強調的，是新計劃若要有效地實施，李瑪莉必須在進行任何工作之前向所有有關的部門經理宣傳和推廣，以取得他們的支持。

培訓計劃的架構和內容 —— 原來的培訓計劃為期兩年半。但當考慮到兩間公司合併的背後原因時，我們不難察覺到加快培訓見習生的需要。故此，李瑪莉必須修訂培訓計劃的時間、架構和內容，以配合集團和各部門的需要，而研究各部門的需要更是不可忽視。

洽談會／展覽會

日期	項目	地點	洽談會／展覽項目	主辦機構
一九九八年				
四月一日至五日	第三屆澳門國際貿易及投資展覽會	澳門綜藝館旅遊活動中心	建材、電腦、電力與電子、機器及設備、食品、傢俬、成衣及紡織等	博覽(中國)有限公司 電話：(853) 353 985 圖文傳真：(853) 353 986
四月八日至十二日	第二屆廈門對台出口商品交易會	廈門富山國際展覽城	各類建築、裝飾材料及設備	香港廈門聯誼總會 電話：(852) 2806 1848 圖文傳真：(852) 2806 2382
四月九日至十一日	亞洲消費電子展九八	香港會議展覽中心	各類視聽器材、電子通訊設備、鐘錶、保安系統、電腦軟件等	建發國際有限公司 電話：(852) 2311 8216 圖文傳真：(852) 2311 6629
四月二十日至二十五日	HANNOVER FAIR '98	德國漢諾威	自動系統科技、機械及電子生產設備、照明系統、能源控制等	漢諾威國際展覽有限公司 香港代表處 電話：(852) 2526 5481 圖文傳真：(852) 2810 6093
四月二十二日至二十五日	MOTEXHA SPRING 98	杜拜世界貿易中心	各款流行時裝、皮革用品、化妝品、製造機器及原料	IIR Exhibitions 電話：(97) 14 365 161 圖文傳真：(97) 14 364 006
四月二十二日至二十五日	The Asian International Gift, Handicraft & Stationery Fair 98	Singapore Suntec Centre	各款禮品、手工藝品及文具	Singapore Exhibition Services Pte Ltd 電話：(65) 338 4747 圖文傳真：(65) 339 5651

研討會／訓練課程

日期	項目	地點	主辦機構	聯絡人／電話
一九九八年				
四月一日	表達技巧	香港灣仔活道27號 職業訓練局大樓11樓	香港管理專業發展中心	黃昭欽博士 電話: 2836 1930 傳真: 2572 7130
四月二十八日	卓越管理指引	同上	同上	同上
四月三十日	制定目標及跟進成效	同上	同上	駱忠良先生 電話: 2836 1891 傳真: 2572 7130
四月	塑膠工模製造及 電腦數控機床操作	精密工具製造訓練中心	職業訓練局	電話: 2751 5890 傳真: 2795 2413
四月	電腦火花電蝕線割機	同上	同上	同上
四月	五金沖模設計 (附加電腦輔助設計及生產)	同上	同上	同上
四月	傳遞沖模設計入門—— 應用電腦輔助設計	同上	同上	同上
四月二十八日至 五月八日	「勞工法例及人事管理」 證書課程	廠商會大廈27樓會議廳	香港中華廠商聯合會及 勞工處	廠商會黃淑儀小姐 電話: 2542 8633 傳真: 25414541

新會員 NEW MEMBERS

普通會員 Ordinary Members

Grand Mission Ltd
經理：蕭潔儀
業務：紡織品製造及出口製造及出入口
Manager：Ms Siu Kit Yee
Nature of business：Textile manufacturing and export

海域集團有限公司
主席：葉劍波
業務：鋁產品製造及出口
Ocean Grand Holdings Ltd
Chairman：Mr Yip Kim Po
Nature of business：Manufacturing and exporting aluminium product

香港榕生有限公司
營業經理：林森
業務：電話製造及出口
Hong Kong Jung Sheng Co Ltd
Sales Manager：Mr Lam Sam
Nature of business：Telephone manufacturing and export

內蒙古興源(香港)有限公司
董事總經理：劉興柱
業務：礦材及出入口
Inner Mongolia Hing Yuen (HK) Co Ltd
Director & General Manager：Mr Liu Xing Zhu
Nature of business：Mineral products, import and export

寶星製衣有限公司
董事：黃定光
業務：成衣製造及出口
Global Star Garments Ltd
Director：Mr Wong Ting Kwong
Nature of business：Garment manufacturing and export

贊助會員 Associate Members

美億有限公司
董事總經理：詹志偉
業務：電子五金製造及出入口
Meiton Limited
Managing Director：Mr Terry Jim
Nature of business：Electronics and metal manufacturing, import and export

時尚國際(香港)有限公司
執行經理：林建文
業務：時裝產品出口
High Style Fashion Int'l Ltd
Deputy Manager：Mr Lam Kin Man
Nature of business：Fashions export

慶業投資有限公司
董事：魏志光
業務：海外投資顧問
Winnitex Investment Co Ltd
Director：Mr Wai Chi Kwong
Nature of business：Overseas investment consultant

利安顧問有限公司
執行董事：林光棋
業務：建築工程及設計顧問公司
Leigh & Orange Ltd
Principal Director：Mr Lam Kwong Ki
Nature of business：Architectural, engineering and design consultant

衛氏水族用品有限公司
會計師：陳美英
業務：水族用品入口
Johnson Wai Aquarium Supply Co Ltd
Accountant：Ms Chan May Ying
Nature of business：Aquarium supply

緯興有限公司
船務經理：飯康寧
業務：針織品出口
Vicka Limited
Shipping in charge：Mr Fan Hong Ling
Nature of business：Knitwear export

香港手袋箱包業協會
主席：陳木泉
業務：商會
Hong Kong Leathergoods, Bags & Luggage Association Ltd
Chairman：Mr Chan Muk Chuen
Nature of business：Association

CMA Supports The 1998-99 Budget

We support the 1998-99 Budget presented by the Financial Secretary the Hon Donald Tsang to members of the Provisional Legislative Council on February 18. In particular, we welcome the proposals of reducing Profits Tax and Rates. We opine that the Budget will be able to achieve the objective of 'Riding Out the Storm: Renewing Hong Kong Strengths'.

The government proposes to reduce the corporate Profits Tax rate by 0.5% to 16%, lower the Rates by another 0.5% to 4.5%, and implement other various tax incentives. These measures will help alleviate the burdens on the business sector and citizens during the current economic hard times. The reduction in Profits Tax also puts across a clear message to international investors, which is that despite Hong Kong finds itself amidst the financial storm and economic digression in Asia, yet based on our strong economic foundation, we are still capable of providing a more and more favourable business environment to our investors.

We also welcome the government's proposal of allowing an immediate 100% write-off for new expenditure on plant and machinery specifically related to manufacturing, and on computer hardware and software, which are owned by end-users. These measures will significantly help encourage manufacturers to upgrade their production equipment and techniques, thereby enhancing their productivity and computerization process, improving their utilization of Information Technology, and facilitating the applications of hi-tech manufacturing.

To foster industrial developments, the budget also proposes a series of measures aimed to encourage manufacturers to adopt new and high technology and to nurture a more favourable business environment for new companies. These measures include the funding of $500 million for a pilot Credit Guarantee Scheme, $274 million for the Industrial Support Fund Scheme and a reserve of $500 million for the Applied Research and Development Scheme. We welcome and give credit to these proposals.

We also support the government's proposal of expanding the scope of tax deduction for expenditure on corporate research and development, which has a positive effect on stimulating enterprises to strengthen their research and development work. Nevertheless, we opine that the local industrial and commercial sectors in general lack initiatives to undertake research and development projects. They really need guidance and assistance from both the government and other support institutions.

The understanding for avoidance of double taxation between Hong Kong and mainland China is good news for the business sector, especially our manufacturers. As trade and economic activities between Hong Kong and mainland China abound, and also our manufacturers have directed heavy investments across the border, particularly southern China, such understanding can help prevent manufacturers from facing double taxation. As a result, they can better plan their financial arrangements, and allocate more resources for business development.

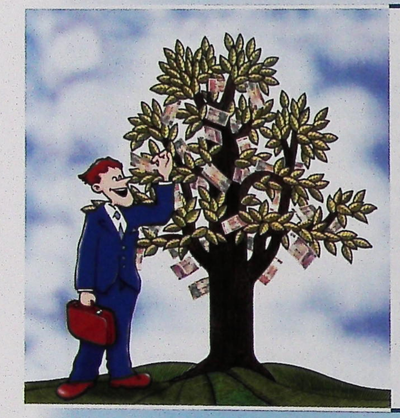
We agree to the various proposals on services promotion and welcome the funding and tax concessions to promote tourism. The tourist industry, one of the pillars of our economy, is a great earner of foreign exchange. We believe the proposed measures will help re-vitalize the tourist industry, enabling the pace of our overall economic development to take strides again.

The budget also proposes various tax incentives for individuals, including a new Salaries Tax deduction of a maximum of $100,000 per year per property for home mortgage interest payments. Genuine home buyers may claim the deduction in any five tax years. We opine that such mortgage relief will help gear the current stagnant property market towards stable and healthy developments, which is conducive to the Hong Kong economy as a whole.

We believe that the whole budget addresses the needs of both the business sector and the general public in the face of the current economic downturn. It takes a practical and sensible approach to map out our long-term development, and upholds the prudent fiscal policy on which Hong Kong's success relies heavily. The budget certainly drives us to keep full confidence in Hong Kong's future.

FOCUS 專題報導

The Pilot Credit Guarantee Scheme



The long-discussed pilot Credit Guarantee Scheme (CGS) was finally approved by the Finance Committee of the Provisional Legislative Council on 1998 February 27 with an initial capital injection of HK$500 million. As scheduled, the Scheme will be launched to invite applications in June this year. It is expected the Scheme can help address SMEs' pressing needs in financing, especially in the face of current difficulties in borrowing money from lending institutions. The schedule of fees under the Scheme is only a minor concern. Whether the Scheme can really benefit manufacturers or not depends much on the vetting criteria of lending institutions.

A Pressing Need to Help SMEs Solve Financing Problems

As 98% of Hong Kong companies are SMEs, the HKSAR Government resolves to implement the Scheme in order to provide these enterprises with a favourable and business-facilitating environment. To this end, the government set up the Small and Medium Enterprises Committee in 1996 July, aiming to study and identify SMEs' specific problems and make recommendations on possible and necessary measures to support and promote SMEs' developments.

The Committee recognizes that financing is one of the major problems of SMEs. Unlike their large-scale counterparts, SMEs have great difficulty in obtaining loans from lending institutions because of the lack of sufficient capital assets as collateral, or long credit records to prove their credit worthiness. In addition, lending institutions are not willing to grant small amount loans and, even when they sometimes do, the interest rate is comparatively higher. Based on these understandings, the Committee proposes to establish a credit guarantee scheme under certain limitations.

The government also acknowledges that the introduction of the pilot Credit Guarantee Scheme can help encourage lending institutions to grant loans to SMEs. Since SMEs constitute the main stream of the local business community, and any measure which helps promote their developments will also help promote those of the Hong Kong economy as a whole, the government therefore accepts the Committee's proposal eventually and allocates HK$500 million for the implementation of the Scheme.

Indeed, the underlying concept of the Scheme was once formulated as early as in the 60's. At that time, the government carried out similar measure to help finance enterprises in purchasing equipment. Following the structural transformation and northward relocation of Hong Kong's industry, the demand gradually declined. Some members of the industry describe the Scheme as 'a resurrection', or just 'old wine in a new bottle'. However, being a timely measure, the Scheme has won credit from all sectors.

From the government's viewpoint, the Scheme serves the leverage purpose. On one hand, the government does not have to bear the heavy burden of letting out loans directly, but only plays the role of a loan guarantor. On the other hand, the forefront risks and the vetting costs still rest on the lending institutions. The Scheme secures a win-win situation, as viewed either from the consideration that lending institutions could expand their client base, or from the aspect that the administration costs on the part of the government could be limited.

The appointment of the Hong Kong Export Credit Insurance Corporation (ECIC) to launch and manage the pilot Scheme further strengthens the confidence of the lending institutions. As the Director-General of Industry Mr Francis Ho says, the CGS and the ECIC complement each other. The CGS scheme aims to address pre-shipment financing problems, while the ECIC offers post-shipment security. As the Scheme also requires applicants to purchase a policy of credit insurance from the ECIC, companies can enjoy a more comprehensive credit and insurance service. To prepare for the implementation of the pilot scheme, the ECIC has deployed a senior manager and a number of staff members, as quoted by ECIC Public Affairs Manager Ms Charlotte Yen.

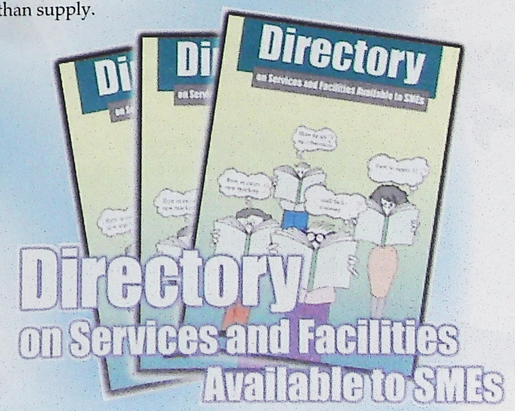
Diversified Views on the Scheme's Effectiveness

Numerous doubts were cast by the business sector when the Scheme was tabled for discussion in the Provisional Legislative Council. Provisional Legislator Dr Law Cheung Kwok pointed out that in view of the capital injection of only HK$0.5 billion and under the ceiling of HK$2 million for each individual loan, the Scheme is just able to cater for a mere number of 250 companies at any one time. This only represents a very small percentage of SMEs in Hong Kong and broadly speaking, the Scheme offers limited help to SMEs. Furthermore, Dr Law asked if applicants use the borrowed money to speculate in the stock market, how the government could exercise control on these activities.

To the first point, the Secretary for Trade and Industry Ms Denise Yue responded saying that since a due date would be specified for each individual guaranteed loan, there would be applicants lending and repaying money at any moment, thus the number of benefited companies will far exceed 250.

As regards the second one, the lending institutions would require applicants to present relevant documents, such as the proof of the dates of exporting the goods concerned, to justify their loan applications. From the business point of view, lending institutions bearing risk of 50% provision for doubtful debt usually refrain from letting out loans. Thus, it is not easy for applicants to obtain the money for speculation activities.

Chairman of the Small and Medium Enterprises (SMEs) Committee Mr Denis Lee said the guaranteed fund of HK$500 million is quite enough for the pilot CGS. Both the upper credit limit of HK$2 million and the double vetting procedures by the ECIC and banks could help ensure an orderly operation of the pilot Scheme. At this initial stage, he does not see any possibility of demand greater than supply.



Another Provisional Legislator Mr Henry Tang also has queries on the Scheme. According to the Scheme, banks have to bear 50% of the risk and grant 100% loan to applicants, and the applicants have to pay an application fee and a credit insurance premium to the ECIC which add up to about 1% of the guaranteed loan amount. If the repayment period is 3 months, the annual cost would then be equivalent to an 'interest' expense of 4% of the guaranteed loan amount. Mr Tang said under these regulations, banks can process such loan applications entirely on their own. Since the 'interest' the applicants have to pay may not be lower than that derived from the banks' lending rates, he doubts the degree of appreciation of the Scheme by the business community.

Ms Yue quoted the results of a survey to respond to this comment. SMEs' major concern is whether they could acquire the loans, not the cost element attached to these financing tools. The government needs to act to the point. As the government bears 50% of the risk, there is reason to believe that lending institutions will slacken their financing criteria to make the Scheme much more attractive.

Ms Yue stressed that fees of the Scheme are on a cost recovery basis, rather than profit-making. Lending institutions can determine the interest rates themselves, and the Scheme only requires an application fee of 0.5% of the guaranteed loan amount. Also, the credit insurance premium will be as low as from 0.2% to 0.3% of the guaranteed amount.

Banks' Support is Crucial to the Success of the Scheme

Apart from the acceptance level of users, the extent of support from the banking sector is most crucial to the success of the Scheme.

In this regard, SME Committee member Mr Tony Au revealed that the banking sector generally welcomes the Scheme. With the government acting as a loan guarantor, the incurred risk will be as low as the default guarantee on mortgage terms for purchasers of public houses. The actual risk level is about 25% which is widely accepted by the banking sector.

However, there are some bankers who have reservations on the Scheme. They opined that the applicants are SMEs with limited cash flow for emergencies. If collateral requirements become less restrictive or totally detached, bad debts would possibly increase significantly. Therefore, the vetting criteria or interest rates will not be lowered even where there is guarantee by the government.

Mr Au opined that although the Scheme itself still has many room for improvement, yet its advantage of slackening the collateral requirements should not be ruled out. It is not pragmatic to ask the government to propose a comprehensive plan now. Most important of all is to embark on the first step now and create an appreciable atmosphere in the market. Once the banks start to join in and compete, the interest rates will automatically be lowered. Mr Au also believed the government would soon increase the capital injection into the Scheme and make it a long-term programme. It is not appropriate to be too demanding on the pilot Scheme at this stage.

As a matter of fact, the government has already established mechanisms to review the Scheme after being implementing for one year or even sooner. Areas under review will cover the amount and nature of each individual loan, the ratio of default and the reasons behind, as well as responses from individual companies, recognized organizations, members of the trade and other interested organizations, etc.

Outline of the Pilot Credit Guarantee Scheme

Coverage

Focus on providing pre-shipment credit guarantee.

Share of risk

1. The risk of the loans guaranteed would be shared amongst the lending institutions, the borrower and the Scheme managed by the government.
2. The extent of the guarantee is limited to 50% of the loan amount approved or HK$2 million for each individual loan, whichever less.
3. Total coverage for an applicant at any one time will be limited to not more than HK$6 million.
4. On default, the CGS would pay the lending institution the outstanding amount on a fair and pro-rata basis.

Administration of the Scheme

The pilot Credit Guarantee Scheme is managed by the ECIC. To ensure the credit limit (the HK$500 million capital available as ceiling), the management and finance of the Scheme is independent from other operations of the ECIC.

Recognized organizations joining the Scheme

According to the Bank Ordinance, all recognized organizations include licensed banks, restricted licensed banks and deposit-taking companies.

Loan Purpose

For pre-shipment expenses, the loan should not be confined to any specific purpose. The loan can be used as working capital or purchase of raw material and equipment.

Application Fee

The fee, to be calculated with reference to 0.5% of the guarantee sum (0.75% at the earliest proposal), is mainly to cover the running cost of the Scheme and occasional defaults. (Successful applicants will also have to pay premium for the credit insurance provided by the ECIC. As estimated, the application fee plus insurance premium for the guarantee sum will not exceed 1% of the latter.)

Application Criteria

1. Applicants must be Hong Kong exporters of goods and services and must export goods and services from Hong Kong in accordance with the Credit Ordinance.
2. They must be registered or licensed in Hong Kong.
3. They must be assessed as good reputed companies in accordance with the established lending criteria of the lending institutions, regardless of the factor of collateral.
4. Due to the increasingly purchase of goods of Hong Kong exporters from other countries, the so called exported goods also consist of those direct exported goods from suppliers to destination (may be re-exported through Hong Kong or not). All relevant bank and shipping documents, and credit offered for overseas buyers should be done in Hong Kong.
5. All shipments made under contracts concluded on payment terms of Irrevocable Letter of Credit, Documents Against Payment, Document Against Acceptance and Open Account are qualified to apply for the Scheme.
6. If the service suppliers offer services to foreign buyers in accordance with the credit conditions, only contracts attached with appropriate documents e.g. the financial documents with important items such as names of buyer and seller, description of service required, payment method etc., shall meet the application requirements. Verbal contracts are not acceptable.
7. Only export contracts covered by the ECIC credit insurance are eligible. This would give added security to the applicant on one hand and lower the risk for both the lending institution and the loan guarantor on the other.

Profile 人物專訪

Chairman and President of China Aerospace International Holdings Limited —

Dr Wang Mei Yue

Wordings of the **CASIL Passage**, one of the inspiring songs pronouncing CASIL corporate cultures, revealed the innermost feelings of Dr Wang Mei Yue, Chairman and President of China Aerospace International Holdings Limited.

Dr Wang was a graduate in Wireless Telecommunication Engineering from the Nanjing Industrial College. In 1986, he came Hong Kong to serve as Managing Director and General Manager of Hung Nien Electronics Limited, a manufacturer specialized in telecommunications products. Under his steersmanship, Hung Nien turned loss into profits in one year and the sales revenue in 1993 increased 14 fold over that of 1986.

However, business is not often plain sailing. Conic Investment Limited (CONIC), the parent company of Hung Nien, was in financial difficulties during that time, registering a loss of HK$600 million in 1992. To save CONIC, China Aerospace Corporation completed the acquisition of the company in 1993 June, injecting over HK$230 million. Dr Wang Mei Yue was the prime mover who initiated the acquisition and since then he was officially appointed Chairman and President of the CASIL. Under his leadership, the company not only achieves a balanced budget but also turns loss to profits.

Dr Wang Mei Yue is the core character of CASIL and looks into everything himself. We not only read his articles in all CASIL publications, but also his Chinese calligraphy of the words 'China Aerospace Tower' in the lobby of CASIL office at Tsim Sha Tsui East. Even the lyrics of the song of **CASIL Passage**, are also written by him.

Speaking on the recent financial storm in Hong Kong, Dr Wang said that its aftermath has strongly proven that hi-tech development is essential for Hong Kong in order to establish a sound economic foundation in the territory.

"Many people think Hong Kong is not a suitable place to develop high technology, as viewed from the impression that finance, property estate and equities activities dominated the market, and the fact that Hong Kong lacks experts in hi-tech research," he says.

However, he points out that the financial turmoil expresses the defects in our financial management, and reveals the incapability of property and stock investments to sustain a stable economic base which can only be achieved by developing high technology.

Regarding the shortage of research experts in high technology, he opines that experts do not come by birth. Instead, they need to be nurtured. The United States also lacks expertise at the initial stage of their hi-tech developments. It is only after years of diversified training that the US can enjoy the fruitful results today.

In his view, Hong Kong has the following favourable conditions to develop hi-tech industry:

1. **Sufficient Capital**
   Hong Kong has more than 180 banks and many public listed companies which facilitate capital-raising for development of high technology.

2. **Free Flow of Information**
   Hong Kong is equipped with excellent transport and communications facilities which support the development of high technology.

3. **Financial Experts**
   Though Hong Kong is a small city, yet its brilliant management expertise helps contribute to Hong Kong's import and export trade, making Hong Kong an international metropolitan.

4. **Sound Legal System**
   Hong Kong has a sound legal system to safeguard the interests of investors.

5. **Experts from the Mainland**
   With abundant supply of low-income research professionals from mainland China, Hong Kong can recruit these professionals while training up its own expertise. Once we identify the demand of hi-tech products in the China market, then we can develop along this direction.

"Hong Kong's hi-tech development really only lag behind the US & European Nations 10 to 20 years. If we really strive to develop our hi-tech industry now, we should be able to make some achievements. Otherwise, we would find ourselves lagging further and further behind," says Dr Wang.

He feels that the Hong Kong Government ignores hi-tech developments all the time. Shortly after the establishment of the HKSAR, he met with the Chief Executive Mr Tung Chee-hwa to have a talk on the significance of hi-tech development. As a consequence, Mr Tung outlined the plan of building the Science Park and the Industrial Technology Centre in his maiden Policy Address.

To further enhance Hong Kong's hi-tech developments, CASIL has mapped out a 10-year development plan, the 4431 Programme. What is the 4431 Programme? According to Dr Wang, the first '4' represents the establishment of four business groups:

1. **Industry Group :** Through co-operation and exchanges conducted with domestic and overseas industrial entities, large enterprises and academic institutes, CASIL targets to establish a pool of hi-tech enterprises in five to 10 years from which a series of famous brand products shall emerge. The Group will then truly become a first class advanced technology enterprises.

2. **Property Group :** the Group owns over 5 million square feet of real estates in Hong Kong, Shanghai, Beijing and Huizhou. These properties offer great development potential and will provide the Group with satisfactory annual incomes and sizable profits in future to support its hi-tech business.

3. **Financial Group :** CASIL fully exploits the brilliant development prospect offered by Hong Kong as an international finance centre, as well as the Group's excellent goodwill, to reinforce the liquidity and operation of its capital to support the Group's hi-tech development.

4. **Trading Group :** CASIL will continue to construct a more extensive global sales network to develop international trading activities, such as mass product trading and commodities agencies.

The second '4' represents the establishment of four regional groups. In order to build up the CASIL international market sales networking system, the CASIL (China) in Beijing, the CASIL (ASIA) in Singapore, the CASIL (EUROPE) in Portugal have already been established and the CASIL (AMERICA) will also be set up in the United States in the near future.

The '3' represents the establishment of the three professional centres. The first one is the CASIL Human Resources Training Centre to train professionals through co-operation with tertiary education institutes in Hong Kong. The second one is the CASIL Research and Development Centre to absorb elites from the mainland who will be responsible for the Group's overall management and development of hi-tech products. The third centre is the CASIL Clearing Centre which effectively raises, operates and manages the Group's funds and capital.

The last '1' represents the establishment of the industrial production base which serves as the Group's production and export hub for various industrial products, namely, the China Aerospace (Huizhou) Industrial Park.

Dr Wang is very ambitious to achieve all these goals. He humbly points out that he has been very lucky enough to move up in his career without much obstacles. Where facing hardships, he will make every effort to overcome them. His motto is:

"Never Give Up, Never Regret"
"Care, not Fame and Fortune, Treasure one's Career"

CASIL File

Instead of CAIHL, the abbreviation of China Aerospace International Holdings Limited is CASIL, meaning:

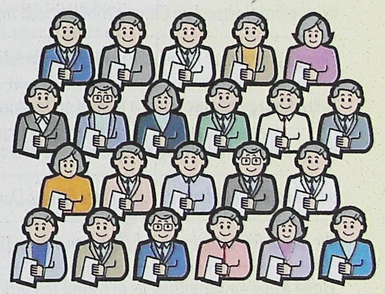
'C' for Creative
'A' for Attentive
'S' for Sincere
'I' for Initiative
'L' for Loyal

香港特別行政區
第一屆立法會

立法會選舉 公平·公開·廉潔

十個議席由
選舉委員會選出

5月24日選舉
六十個立法會議席中
有十個由選舉委員會選出



這個委員會的八百名委員來自
工商、金融界、專業界、勞工、
社會服務和宗教界、臨立會、
香港地區全國人大、
香港地區全國政協，以及
區域性組織。

4月2日
投票選出選舉委員會委員

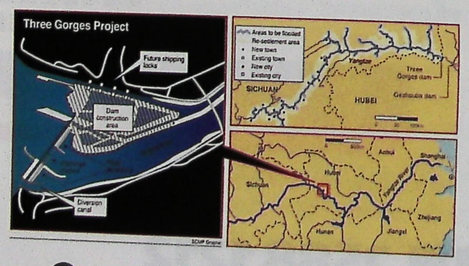
選舉熱線 2588 1212

China economy 神州經濟

Flood Prone Yangtze Tamed

Hong Kong Entrepreneur published two articles on the Three Gorges Project in the last two consecutive issues to introduce its significant impact on China's economic and trade developments. Though far away at Hubei, the project is actively involved by Hong Kong people including a team of geotechnical specialists of The University of Hong Kong who has conducted a study on the rock faces adjacent to the Three Gorges Dam.

*We would like to extend our heartfelt thanks to **The University of Hong Kong** for permitting us to reprint this article from **The Review 1997**, and to **the South China Morning Post** for allowing us to use their photographs and graphics.*



When the locks are completed in 2003, ... it will take about half a day for a ship to pass through the five locks.

Background Information Of The Three Gorges Project

The Yangtze River, China's mightiest and longest waterway, ceased flowing on 1997 November 8 as the final rocks in the coffer dam were dropped into place.

Authorized by the National People's Congress in 1992, the Three Gorges Project is scheduled for completion in 2009. By that time, a megadam rising 185 metres above the riverbed will not only provide flood control and permit irrigation, but its 26, 700-megawatt turbines, each equal to a medium-sized nuclear station, will also churn out 18,200 megawatts of electricity - the most of any existing hydroelectric power station in the world. The complex, dam and turbines, will stretch 2.3 kilometres between the banks of the world's third longest river, taking its place as the largest dam in the world.

Located 1,000 kilometres west of Shanghai in Yichang City in Hubei Province, the US$29 billion project will change the face of central China. The new reservoir lake itself will extend back 600 kilometres, inundating some 30,000 hectares of farmland. By the time the project is completed, an estimated 1.4 million people will have been relocated.

The Three Gorges Dam, an idea first mooted in 1920 by Dr Sun Yat-sen, is the core of a project that has been called by the Chinese Government the greatest civil engineering feat since the Great Wall. It will give the country a grand push into the new millennium.

HKU Participated In A Rock Faces Study

"The Yangtze may be blocked by the dam and the turbines, but it is not closed to navigation," asserted Professor C. F. Lee who holds the Chair of Geotechnical Engineering in the Civil and Structural Engineering Department of The University of Hong Kong. "The project incorporates two, five-stage lock systems adjacent to each other along with a shiplift on the north shore of the Yangtze River."

The locks are being excavated in granite bedrock at the bottom of a 170 metre high, steep slope. Explained Professor Lee: "While the strength of the rock is probably sufficiently high to prevent slope failure (landslides), inward movement of the rock mass after construction could prevent the closely-aligned lock gates from closing properly. No gates mean no locks. No locks mean that ships cannot navigate the Yangtze!"

The accurate prediction of the deformation and performance of the steep slopes adjacent to the locks is of prime importance to the Three Gorges Project. As a result, a research contract was awarded by the Three Gorges Development Corporation, the project owner, to a joint team from the University and the Institute of Rock and Soil Mechanics of Academia Sinica (the Chinese Academy of Sciences). Professor Lee and Academician X.R. Ge are the Co-Principal Investigators.

Mountainous Hong Kong, with its hillsides cut away to provide housing, has honed its geotechnical expertise. "We have worked on many geotechnical projects in Hong Kong, but never anything as grand or as high profile as the Three Gorges Dam," noted Professor Lee.

The research team has just completed a comprehensive programme of field and laboratory testing of rock deformation properties at the Three Gorges site. Innovative computer modelling of rock slope deformation was carried out. Based on the results of the experimental and computer modelling studies, the team predicted the possible range of rock deformation, concluding that such deformation should be within the tolerable limit of lock operation, much to the relief of the project owner.

"When the locks are completed in 2003, I estimate it will take about half a day for a ship to pass through the five locks," predicted Professor Lee. "Vessels like tourist boats and ferries which cannot afford to spend four or five hours in the locks will take the shiplift. This is a box-like structure - like a lift in a building - that will move the ship up or down to different levels faster than the locks."

The main dam under construction

Establishment of Trial Foreign Trade Joint Ventures *in China*

Following the open door policy in late 70's, China has liberalized its control over foreign trade. After the restructuring, other central government departments were also allowed to set up foreign trade companies, subject to the approval of the State Council. Local governments and a number of large enterprises and conglomerates were given the go-ahead to conduct foreign trade. At the same time, the system of import/export agents was introduced whereby foreign trade enterprises could act as import/export agents for manufacturers, wholesalers and retailers.

In recent years, in an effort to give foreign trade a further boost, China began to experiment with the opening of its foreign trade sector to overseas investors. On 1996 September 30, the Ministry of Foreign Trade and Economic Co-operation (MOFTEC) promulgated the 'Provisional Procedures on the Establishment of Sino-Foreign Joint Equity Foreign Trade Companies on a Trial Basis'. They stipulate that foreign enterprises (including those from Hong Kong, Macau and Taiwan) are permitted to establish Sino-foreign joint-venture limited companies in pilot cities (initially restricted to the Pudong New Area in Shanghai and the Shenzhen Special Economic Zone) for the exclusive purpose of conducting import/export business.

In accordance with the Provisional Procedures on the Establishment of Trial Sino-foreign Joint Equity Foreign Trade Companies, different parties concerned must meet the following conditions:

Foreign Companies

1. They should have an annual business volume of more than US$5 million in the year before the filing of the application for establishment of the joint venture (JV);

2. an average trade volume with China of more than US$30 million a year in the three years before filing the application;

3. representative office(s) or an investment of more than US$30 million in China for three years before filing the application.

Chinese Companies

1. They should have power to engage in foreign trade;

2. an average annual import and export volume of more than US$200 million with an annual export of not less than US$100 million in the three years before filing the application of the establishment of the JV; and

3. already established branches or subsidiaries and more than three joint ventures overseas with an annual volume of business of exceeding US$10 million in the three years before filing the application.

Joint Equity Foreign Trade Companies

1. They should have a registered capital of not less than RMB 100 million;

2. its own name and organizational structure; and

3. business sites, special personnel and other necessary material means to adapt to its foreign trade business.

In applying for the establishment of joint equity foreign trade companies, first of all, the Chinese parts should present the following documents to the country's competent departments in charge of foreign trade and economic relations for examination via local foreign trade administrative departments:

1. Proposals, feasibility reports, contracts and articles of association signed both by the foreign and Chinese sides of the projects to be erected;

2. Certificates (duplicates) certifying the registration credentials and legal representatives of the Chinese and foreign sides;

3. Approval documents (duplicates), business licenses (duplicates) and assets verification document provided by China's registered accounting firms (duplicates) of enterprises or representative offices having been erected by the foreign sides in China;

4. Certificates certifying the registration of branches, subsidiaries and joint ventures established overseas by the Chinese side (duplicates);

5. Balance sheets in the past three years and verification documents to verify such sheets presented by auditing institutions of both the Chinese and foreign sides;

6. Scope of products traded by the proposed joint equity foreign trade company; and

7. Other documents required by the country's competent departments in charge of foreign trade.

Following the examinations of the country's competent departments in charge of foreign trade and economic relations, and with approvals of the State Council, approval documents for the establishments of the joint equity foreign trade companies will be issued by the country's competent departments in charge of foreign trade and economic cooperation.

Business scopes of the joint equity foreign trade companies should conform with the related provisions of law related to licensing of foreign trade business and the country's laws, regulations and procedures on the administration of imports and exports. Firstly, they should not trade commodities banned by the country for import and/or export. Secondly, for export commodities unifiedly put under coordination of the state, and goods to be imported by authorized companies, trades can only be made after being specially approved. Thirdly, import and export of commodities under quota and licensing control, have to get approvals from competent departments of the state in accordance with the country's related regulations and, import and export of commodities under bidding of quota should first of all participate in the related bidding in accordance with procedures for bidding stipulated by competent departments.

In addition, as limited liability companies, the Chinese sides should have no less than 51% of the stake and the foreign sides should have no less than 25% of the registered capital of the joint equity foreign trade companies. The legal representatives should always be designated by the Chinese sides.

The joint equity foreign trade companies shall in general enjoy equal treatments with their state-owned counterparts and compete on an equal footing. In terms of business scopes, the joint equity foreign trade companies should, just like the state-owned enterprises, abide by related provisions on foreign trade business under the foreign trade laws, and enjoy the same treatments, in export tax rebates and taxation. For other aspects, the state's related provisions on overseas-funded enterprises shall be implemented.

Major laws apply to the establishment of joint equity foreign trade companies include the Foreign Trade Law of the People's Republic of China, the Sino-foreign Joint Equity Venture Law of the People's Republic of China, and The Provisional Procedures on the Establishment of Trial Sino-foreign Joint Equity Foreign Trade Companies.

Finally, Article 10 of The Provisional Procedures on the Establishment of Trial Sino-foreign Joint Equity Foreign Trade Companies stipulate: 'The joint equity foreign trade companies should settle, sell and/or buy forex in accordance with related provisions. They should keep their own balance in forex. Detailed administrative procedures shall be formulated by the People's Bank of China after consultation with competent departments in charge of foreign trade and economic relations'. The stipulations basically embodied the principle of national treatment. At the same time, in consideration of the fact that China is still a developing country, the requirement of balance of forex during the trial period should be completely understandable.

(Materials extracted from the 1997 December issue of China Trade & Investment)

CMA activities 廠商會動態

Dinner Reception for

REPRESENTATIVES OF HONG KONG FEDERATION OF TRADE UNION AND XINHUA NEWS AGENCY, HONG KONG BRANCH

The Association held a dinner reception for representatives of Hong Kong Federation of Trade Union (HKFTU) and Xinhua News Agency, Hong Kong Branch on 1998 January 22. Before the dinner reception, representatives of the Association and the HKFTU met to discuss on labour relations and the economic development of Hong Kong. HKFTU President Mr Lee Chark Tim proposed to organize a seminar on Hong Kong's economic development with the CMA. The seminar aimed to explore ways to maintain the stability and healthy growth of the Hong Kong economy after the financial turmoil from different perspectives. CMA President Mr Herbert Liang agreed with Mr Lee's suggestion and said that the two organizations could further discuss on this matter.

CMA President Mr Herbert Liang said that HKFTU is the largest labour union in Hong Kong, and CMA the largest industrial employers' association in Hong Kong. Cooperation between the two organizations in organizing activities and problem solving, especially during the hard times of our economic development would bear significance in both symbolic and practical context.

CMA met with the Hong Kong Federation of Trade Union.

HKFTU President Mr Lee Chark Tim said, as a labour organization, HKFTU is much concerned with the adverse effects caused by the Asian financial turmoil as well as the downturn of Hong Kong's economy. They understood that it was also a hard time for the business sector. Hence, the Union hoped that employers and employees could help each other to overcome difficulties together.

HKFTU Chairman Mr Cheng Yiu Tong said that, in the past, government's support to the industry was very limited. However, Hong Kong has already re-unified with China, and under the principles of 'one country, two system' and 'Hong Kong people ruling Hong Kong,' the HKSAR Government should increase its support to the industrial sector, so as to further strengthen Hong Kong's economy.

Other guests attending the dinner reception included HKFTU Vice-Chairman Mr Leung Fu Wah, Ms Lam Shuk Yee, General Secretary Mr Chan Jik Kuei; Xinhua News Agency Assistant to Director & Head of Social Work Department Mr Lee Wei Ting, Head of Economic Affairs Department Mr Chen Ke Qiang and Deputy Head of Co-ordination Departemnt Mr Fang Rui Fang.

FUND RAISING FOR HEBEI EARTHQUAKE RELIEF

In the face of the Hebei earthquake disaster, the Association recently conducted a relief campaign among members. The campaign received enthusiastic response and over HK$350,000 has been received. At the dinner reception, CMA President Mr Herbert Liang presented the cheque to Mr Lee Wei Ting, Assistant to Director & Head of Social Work Department of Xinhua News Agency, Hong Kong Branch.

CMA President Mr Herbert Liang (right) presented a cheque to Assistant to Director & Head of Social Work Department of Xinhua News Agency, Hong Kong Branch Mr Lee Wei Ting for Hebei earthquake relief.

The Association wishes to thank the following members for their generous donations:

Name of Donor	Amount
Jing Mei Management Ltd.	$28,909.65
Koon Wah Mirror Group	$20,000.00
Mdm Lun Shui Wan	$20,000.00
The Wider Enterprises Ltd.	$10,000.00
Gemmy Development Co Ltd.	$10,000.00
Yangtzekiang Gmt Mfg Co Ltd.	$10,000.00
Mr Jose SS Yu, CMA Vice-President	$10,000.00
Milo's Knitwear (HK) Ltd.	$10,000.00
Wing Li Cassette & Video Tapes Mfg Co Ltd.	$10,000.00
Afasia Group of Companies	$10,000.00
The Choi Cheung Kok Foundation Ltd.	$10,000.00
Mr Lam Hok Po, CMA Assistant to President	$10,000.00
Yan Hing Mining Co Ltd	$10,000.00
Combine Will Industrial Co Ltd.	$10,000.00
Double Garment Mfg. Co Ltd	$10,000.00
Hoi Kosher Gmt Fty Ltd.	$10,000.00
Sunnyside Ltd.	$10,000.00
Nice Industries Ltd.	$8,500.00
Intertek Testing Services	$6,946.70
Mr C P Hung, JP, CMA Honorary President	$5,000.00
Dr David Y K Wong, CMA Executive Committee Member	$5,000.00
Afai Ships Ltd.	$5,000.00
Ace Knitting Factory Ltd.	$5,000.00
Addison Ltd.	$5,000.00
Shing Fung Metal Factory	$5,000.00
Tak Ming Metal Ware Factory Co Ltd.	$5,000.00
Wang Tak Eng & Ship Bldg Co Ltd.	$5,000.00
Hong Kong & Kowloon Electro-Plating Trade Merchants Association Ltd.	$3,000.00
L & J Industrial Co	$3,000.00
Lucky Enamelware Fty Ltd.	$3,000.00
Marido Industrial Co Ltd.	$3,000.00
Mr Chan Lai Shun	$3,000.00
Sunny Industrial (Holdings) Ltd.	$3,000.00
Union Oriental Co Ltd.	$3,000.00
Genuine International Investment Ltd.	$2,020.00
Mr Kenneth W S Ting, JP, CMA General Committee Member	$2,000.00
Union Dyeing Works Ltd.	$2,000.00
Dr Liu Han Qin, CMA General Committee Member and Mr Lau Him Chai	$2,000.00
ATR Manufacturing Ltd.	$2,000.00
Chiat Si Industrial Co Ltd.	$2,000.00
Evergreen Products Fty	$2,000.00
Handway Ind'l Ltd.	$2,000.00
Hing Fat Plastic Manufacturing Co Ltd.	$2,000.00
Kinford Garment Ltd.	$2,000.00
Kwong Yarn Mfg Co Ltd.	$2,000.00
Legarleon Enterprises Ltd.	$2,000.00
Millennium Magnetics Ltd.	$2,000.00
Ms Tang Lai Mui	$2,000.00
Ngai Hing Hong Plastic Materials Ltd.	$2,000.00
Yee Fung Polyfoam Ltd.	$2,000.00
Yue Hing Machine Factory	$2,000.00
Yuk Fat Enterprises Co	$2,000.00
The Hon Ngai Shiu Kit, OBE, JP, CMA Honorary President	$1,000.00
Mr Chu Poon Shin, CMA Executive Committee Member	$1,000.00
Dr Chiu Chun Bong, MBE, JP, CMA Executive Committee Member	$1,000.00
Wofoo Plastics Ltd	$1,000.00
South Ocean Towel Fty (1984) Ltd.	$1,000.00
Tai Kung Weaving Fty.	$1,000.00
Alexandra, James & Co Ltd.	$1,000.00
Hong Kong Fur Fty Ltd.	$1,000.00
Mr Mak Hung. CMA General Committee Member	$1,000.00
Mr Lam Mo Nam, CMA General Committee Member	$1,000.00
Lucky Team Holdings Ltd.	$1,000.00
Action Design Co Ltd.	$1,000.00
Ataro Electronics Manufacturing Ltd.	$1,000.00
Beauty Work Ltd.	$1,000.00
Besco Fashion Makers Ltd.	$1,000.00
Boson Engineering Co Ltd.	$1,000.00
Chinese Harvest (H.K.) Ltd.	$1,000.00
E & C Watch Enterprise	$1,000.00
Fashion Focus Manufacturing Ltd.	$1,000.00
Fullcharm Knitters Ltd.	$1,000.00
Kenny Wong & Co (Far East) Mfg. Ltd.	$1,000.00
Kinway Garments Ltd.	$1,000.00
Law Tai Hang Products Ltd.	$1,000.00
Mamona Enterprises Ltd.	$1,000.00
Matex Knitters	$1,000.00
Mr Lin Yiu Wah	$1,000.00
Ms Ting Wi Man	$1,000.00
Pacific Star Development Ltd.	$1,000.00
SCL Fung & Co Ltd.	$1,000.00
Sheung's Key Enterprise HK	$1,000.00
Tai Kong Ind'l (Holdings) Co Ltd.	$1,000.00
Team-Tax Ltd.	$1,000.00
Tsun Hing Co	$1,000.00
Winning Bargain Outlet Co Ltd	$1,000.00
Edward Wong & Co Ltd.	$500.00
Wai Yuen Cheong & Co Ltd.	$500.00
South China Rubber Mfg Co Ltd.	$500.00
Mr Johnny K W Li, CMA General Committee Member	$500.00
Kwong Hing Travelling Bags Mfy Co Ltd.	$500.00
Tak Kee Furniture & Decorations Co	$500.00
Chui's Engineering Ltd.	$500.00
Mr David Y Fung, CMA General Committee Member	$500.00
A Ho Sung & Co	$500.00
Eddita Trading Co Ltd.	$500.00
Fu Hung Trading Co	$500.00
Hopeful Handbag Mfy Ltd.	$500.00
Kai Shing Printing Co	$500.00
Levox Industrial Co Ltd.	$500.00
Mr Chan Shing	$500.00
Silver Mfy. Holdings Co Ltd.	$500.00
Sun Hoi Garments Int'l Ltd.	$500.00
Universal Electronics Inds Ltd.	$500.00
Wai Fung Printing Press	$500.00
Wahsun Stationery Factory Ltd.	$400.00
Woodtai Enterprises Ltd.	$300.00
Sunco Trading Co	$200.00
Lee Lim Ming Metal Works Ltd.	$100.00

CMA President, Vice-Presidents, Honorary Presidents, Assistants to President, Executive and General Committee members posed for a photo at the Lunar New Year Mass Greetings.

Lunar New Year Mass Greetings

CMA held its Lunar New Year Mass Greetings on 1998 February 10. CMA President, Vice-Presidents, Honorary Presidents, Assistants to President, Executive and General Committee members attended the gathering.

Speaking at the occasion, CMA President Mr Herbert Liang said that over the years, the prosperity of Hong Kong is based on the high adaptability of Hong Kong businessmen, who could maintain their competency under the ever-changing environment. He believed that with the striving spirit of Hong Kong people and the continual stable development of China's economy, the Hong Kong economy could secure stable growth. CMA will pursue its objectives, sparing no efforts in improving the business environment, promoting the manufacturing and trade development, and working for a more stable economic foundation in Hong Kong.

Delegation of Pingdu Federation of Industry and Commerce

President of the Pingdu Federation of Industry and Commerce Mr Dou Yi Fang (centre) led a delegation to visit the Association on 1998 February 16.

CMA Held a Media Luncheon & Briefing

At a media luncheon and briefing held on 1998 February 10, CMA President, Executive Vice-President, Vice-Presidents and Assistants to President met the media to review 1997, forecast 1998 and release the Association's upcoming year plan.

At the occasion, CMA President Mr Herbert Liang pointed out that facing the downturn of Hong Kong's economy and the instability of international financial market, Hong Kong people should not be blindly optimistic. However, in view of our sound economic foundation and a handful of favourable conditions, Hong Kong's economy will soon quickly rebound.

Mr Liang also emphasized that the general public, the industrial and commercial sectors, the HKSAR Government and even the Central Government should take positive steps to help re-vitalize Hong Kong's economy.

CMA President Mr Herbert Liang (centre) together with Executive Vice-President Mr Leung Nai Wing (2nd from left), Vice-Presidents Mr Yip Hing Chung (2nd from right), Mr Chan Wing Kee (1st from left) , Dr Lui Ming Wah (1st from right) announced the Association's upcoming year plan at the media briefing.

CMA and Tradelink Join Hands to Promote EDI

CMA President Mr Herbert Liang and Mr Justin Yue, Chief Executive Officer of Tradelink signed a cooperation agreement on 1998 January 22 to promote the use of EDI (Electronic Data Interchange) in Hong Kong on behalf of their organizations respectively.

Under the agreement, the Association will conduct a series of marketing activities and seminars to encourage the use of Tradelink's SilkNet and ValuNet services by the Association's 3,800 member companies, almost all of whom are manufacturers or import/export traders.

Addressing at the signing ceremony, CMA President Mr Herbert Liang pointed out that the use of electronic commerce can help Hong Kong exporters and manufacturers minimize human errors and increase efficiency in a streamlined operation, and maintain their competitiveness in the world market through effective monitoring of cost elements.

CMA will also promote these services to their members through a variety of activities including seminars, workshops, displays, demonstrations and advertising. The first seminar

CMA President Mr Herbert Liang (right) and Chief Executive Officer of Tradelink Mr Justin Yue signed an agreement to promote the use of EDI (Electronic Data Interchange) in Hong Kong.

was held on 1998 February 12. Contents of the seminar included the development of EDI, related EDI services and software, application method and payment, live demonstration, question and answer, registration, etc. Since the seminar received enthusiastic responses, the Association will continue to hold similar events again. For more information, please refer to CMA's web page (address: http://www.com.org.hk).

Trade and Investment Symposium for Hebei Province

CMA and Hebei Provincial Government co-organized a 'Trade and Investment Symposium for Hebei Province' on 1998 February 27. Aimed at exploring and strengthening economic and trade co-operation opportunities between Hong Kong and Hebei, the symposium was chaired by Vice-Secretary General of People's Government of Hebei Province Mr Zheng Yin Yuan and CMA Vice-President Dr Lui Ming Wah. More than 70 members of the trade and industry from Hebei and Hong Kong attended.

At the symposium, Vice-Secretary General of People's Government of Hebei Mr Zheng Yin Yuan introduced the economic development, investment environment, the implementation of state-owned enterprises reforms, and the latest investment policy of Hebei. He also emphasized that Hebei can provide ample investment opportunities for Hong Kong businessmen.

CMA Vice-President Dr Lui Ming Wah (3rd from right) addressed at the symposium.

CMA Vice-President Dr Lui Ming Wah pointed out that Hong Kong has easy access to finance and market information. Besides, Hong Kong is the center of the services industry, and can provide massive market news, co-operation opportunities and technology services for Hebei Province. Hebei and Hong Kong can make use of their competitive advantages to complement each other.

Dinner Reception in Honour of British Consul-General Sir Andrew Burns

The Association held a dinner in honour of British Consul-General Sir Andrew Burns on 1998 February 19. CMA President Mr Herbert Liang said that with the extensive working experience in the FCO, Sir Andrew Burns will successfully lead the British Consulate to make contributions towards a new era of powerful partnership between Britain, China and Hong Kong.

According to Mr Liang, Hong Kong's reunification with China opens up a new horizon on the economic cooperation between Britain, China and Hong Kong. "China, with her 1.2 billion population and a firm determination to carry on with her economic reforms, represents a huge market full of trade and investment potentials for foreign participation. Hong Kong, as an important strategic gateway for British businesses, would definitely strive to enhance such cooperation. Besides, as Britain is the largest European investor in China and also in Hong Kong, she would have a much more important role to play in enhancing trade and economic cooperation between Britain, China and Hong Kong," he added.

CMA President Mr Herbert Liang (right) and British Consul-General Sir Andrew Burns chatted at the dinner reception.

Speaking at the occasion, Sir Andrew Burns said that Britain remained deeply engaged in Hong Kong at every level although the sovereignty of Hong Kong has already been handed over to China. "We have a unique and modern relationship and my job is to develop this and multiply still further the already very extensive links that we have with the people of this remarkable place, be they political, cultural, trade, professional or even personal," he remarked.

British Consul-General Sir Andrew Burns delivered a speech at the dinner reception.

Sir Andrew Burns pointed out that Britain has determined to build a new partnership with Hong Kong and would do so by starting a new and stronger dialogue with China. "The better that relationship, the better our influence to promote Hong Kong interests," he noted.

To conclude, Sir Andrew Burns said the core work of the British Consulate in Hong Kong is to encourage trade and investment, as well as promote Hong Kong in Britain.

Accompanying British Consul-General Sir Andrew Burns to the dinner reception were British Deputy Consul-General and Trade Counsellor Mr A.J. Seaton and British Trade Commissioner Mr M.J. Lowes.

Business and City Architecture Senior Study Mission

CMA Vice-President Mr Lin Fai Shat (centre) presented a souvenir to Mr Cui Yu Pao (2nd from the left), Deputy Chief of the Training Centre of the CPC Municipality Committee and Mr Jiang Yi Rong (2nd from right), Deputy Director of Office of the President of Fudan University. Also present were CMA General Committee members Mr Ho Yuk Wing (1st from left) and Mr Luk Chung Lam (1st from right).

Briefing for 1998 Legislative Council Election

CMA President Mr Herbert Liang (4th from left), Deputy Secretary for Constitutional Affairs Mr Robin Ip (3rd from left) and others discussed on related issues of the 1998 Legislative Council Election.

The Association organized two briefings for the 1998 Legislative Council Election on January 5 and February 19 respectively. The briefings were chaired by CMA President Mr Herbert Liang. Mr Robin Ip, Deputy Secretary for Constitutional Affairs, Ms Vaga Wong, Assistant Secretary for Constitutional Affairs, Ms Venner Cheung and Mr Chan Yuk Lun, Deputy Chief Electoral Officers, and Ms Cecilia Chan, Programme Co-ordinator for Elections, ICAC, were invited to speak to the audience. The briefings aimed to enhance members' understanding on the 1998 Legislative Council Election.

Guest speakers introduced the general election framework, voting systems, arrangements for Election Committee Subsector elections on April 2 and Legislative Council election on May 24, and guidelines for electors and candidates. The Association and the Electoral Affairs Commission would cooperate to encourage voters and electors to vote for the 1998 elections.

Delegation from Oita Port, Kyushu, Japan

Vice-Director General, Commerce, Industry, Labour and Tourism Department of Oita Prefecture (centre) Mr Yusuke Sami led a delegation to visit the Association on 1998 February 18.

Delegation from Shanxi Province

Mr Li Jin Jiang (centre), Director of the United Front Work Department of Shanxi Province led a delegation to visit the Association on 1998 February 10.

Delegation of Guangdong General Chamber of Commerce and Guangdong United Friendship Association

Executive Vice-President of Guangdong United Friendship Association Mr Lin Sen Quan (7th from left) and Vice-President of Guangdong General Chamber of Commerce Mr Chen Hai Yan (6th from left) led a delegation to visit the Association on 1998 February 27. CMA Vice-President Mr Yip Hing Chung (7th from right) chaired the meeting and received a souvenir from the guests.

Delegation from the People's Government of Hebei Province

Vice-Secretary General of People's Government of Hebei Province Mr Zheng Yin Yuan (centre) led a delegation to visit the Association on 1998 February 24.

tcl briefing 檢定中心通訊

TCL Enquiry
☎ 2698 8198

Seminar on

'Technical Conformity for Exporting Consumer Products and Domestic Appliances to European Market'

In last December, the CMA Testing and Certification Laboratories (CMA TCL) held a seminar entitled 'Technical Conformity For Exporting Consumer Products And Domestic Appliances To European Market'. Mr Alan Bryden, General Director of LNE was invited to be the honourable speaker.

At the seminar, Mr Bryden gave a thorough introduction on three European directives, including Low Voltage Directive, Electromagnetic Compatibility Directive and Safety of 'Toys' Directive.

In particular, Mr Bryden outlined some of the essential requirements of Low Voltage Directive which should be paid more attention to, e.g. user information, the connection of electric equipment, the isolation and protection from direct and indirect contacts, the prevention of risks due to overheating, arcs or dangerous radiation, as well as protection from risks other than electrical.

As regards to Low Voltage Directive and Safety 'Toys' Directive, Mr Bryden suggested some of the common examples of non compliance :

Low Voltage Directive

- the internal attachment of the supply cord was connected only by soldering
- green/yellow wiring was too short
- inadequate length of creepage distances
- temperature rises exceeded the maximum limit

Safety of 'Toys' Directive

- EN71-1 : attachment of small parts like eyes, noses on soft toys did not meet the standard
- EN71-2 : flash effect on pile fabric and flame spread on light fabric
- EN71-3 : level of heavy metal did not comply with the standard, e.g.
  - barium in some paints
  - chromium in leather
  - lead in coated fabric
- lack of control of raw material
- lack of control of the manufacturing
- warnings
- EN50088 : Short circuit
  - inversion of batteries

Mr Bryden emphasized that LNE had high reputation in both France and Europe, and was a recognized testing institute of toys products, of safety of electrical products and of all those electrical products exhibiting electromagnetic compatibility. Moreover, LNE was able to issue various recognized marks, such as NF mark for France and GS mark for Germany.

Mr Bryden stated that toys and electrical products exported into European countries had to have the following two types of certifying documents: Declaration of Conformity, and Technical Documentation including the product description and details of the manufacturers.

He remarked that manufacturers or exporters of the said products were required to show the abovementioned certifying documents. Otherwise, they would be subject to punishment according to the potential hazard of the products. For minor hazard, parties concerned would be fined. For serious case, the product would be destroyed and manufacturers concerned would be prosecuted.

Lastly, Mr Bryden said that through the partnership agreement with LNE, CMA TCL could provide the latest information about the standards of the imported products in the European market to the manufacturers in Hong Kong.

Readers may contact CMA TCL at 2698 8198 for any information regarding the product standard requirement and regulation in Europe.

DEADLY TRAP!

LETTER OF CREDIT ISSUED BY DONGHWA BANK, KOREA

You think a letter of credit is quite safe? Go and check who issued it. If it is from the Donghwa Bank in Korea, we wish you good luck!

THE FACTS:

- They won't pay down valid letter of credit issued by themselves;
- No one speaks English in their International Department;
- They disregards UCP500 rules completely;
- They ignored independent opinion from a recommended expert of the ICC;
- They won't go to an ICC arbitration.

Therefore, we are issuing this friendly warning so that our manufacturer counterparts will not fall into this deadly trap! Our advice is : DO NOT ACCEPT ANY LETTER OF CREDIT ISSUED BY THE DONGHWA BANK!

If you need more information regarding this case, please contact us by Fax: 852-24097772 or e-mail sgwl@hkstar.com. We'd like to tell you the full story.

This is a paid advertisement. The contents herein are true and represents the experience and position of the advertiser (S.A.C.L.) only.

industry affairs 工業概況

Consultation Paper :

Code of Practice on Employment under the Family Status Discrimination Ordinance

Introduction

This Code of Practice is issued by the Equal Opportunities Commission (EOC) in accordance with the Family Status Discrimination Ordinance (FSDO). It aims to provide guidelines for preventing discrimination on the ground of family status and advise employers to establish and use unbiased selection criteria for recruitment, promotion, transfer, training, dismissal and redundancy, benefits, facilities and services, terms and conditions of employment, unfavourable treatment of employees as well as grievance procedures. This helps minimize employers' legal liabilities.

The Code applies to employment relationships in both the public and private sectors, including the employment of contract workers, selection of partners in partnerships, memberships in workers' or employers' organizations, the conferral of professional or trade authorizations or qualifications, employment-related training, the provision of services by employment agencies and the appointment of commission agents.

Definitions

Family status means the status of having responsibility for the care of an immediate family member. An immediate family member is a person who is related by blood, marriage, adoption or affinity. Family status discrimination is divided into three categories as follows:

1. Direct discrimination means treating a person less favourably than another person in comparable circumstances, because of a person's family status;
2. Indirect discrimination means applying the same treatment as between persons with family status and persons without family status, but is in practice discriminatory in its effect;
3. Victimization arises where a person treats another person less favourably than other persons in comparable circumstances because the person victimized or a third person has intended to put towards information and allegation regarding discrimination acts.

Exemptions

Any act targeting persons with family status would not be unlawful if it is intended to ensure that these persons have equal opportunities in employment, or to provide them with goods, access to services, facilities, opportunities, grants, benefits or programmes to meet their special needs in relation to employment.

Eliminating discrimination in employment

According to the code, employers should develop a set of consistent selection criteria for recruitment, promotion, transfer, training, dismissal and redundancy as well as terms and conditions of employment. The criteria should be re-examined from time to time to ensure that employers can provide fair and unbiased recruitment practice.

1. Guidelines for recruitment

Employers should make all recruitment decisions on the basis of consistent selection criteria. In this way, each individual can be assessed according to his or her capabilities to carry out a given job and will not be judged by irrelevant considerations. Employers should not assume that only persons without family status are able to do certain kinds of work. This principle applies no matter whether recruiting by advertisement, through employment agencies or through career offices in educational establishments. In addition, employees handling applications and conducting interviews should be trained to avoid acts of discrimination.

2. Advertising

Employers should ensure that the contents of advertisements are based on consistent selection criteria so as to encourage applications from suitable applicants, regardless of family status, and ensure that persons with family status will not be treated less favourably than persons without family status or will not be indirectly discriminated. Employers should also review all advertising materials and accompanying literature relating to employment to ensure that such materials do not present persons with family status in stereotypical roles.

3. Shortlisting

Consistent selection criteria can be used as the basis for shortlisting, matching the objective standards against the corresponding experience and capability of each applicant. Therefore, no assumptions will be made in general about the capabilities of persons on the ground of family status, which may not be true of the individual. If the job involves a lot of travelling, employers should not assume that an applicant with young children cannot perform the duties of the job. Besides, personnel staff should be trained to recognize the danger of such generalizations and use objective comparisons when shortlisting.

4. Vetting applications

Employers should avoid asking questions on application forms which could lead to discrimination on the ground of family status such as number of children and plans to have children, child care arrangement and number of dependants and care arrangements, etc. With the exception of positive action, process applications from persons with and without family status should be in exactly the same way.

5. Interviewing

Employees who hosted and involved in interviewing should receive training on lawful, non-discriminatory practice in order to make sure applicant selection is based on skills and abilities and no unlawful and biased conditions will result. At job interviews, only questions that relate directly to the essential requirements of the job should be raised. In case of assessing whether personal circumstances will affect performance of the job, interviewers should discuss this objectively without questions about family status, children and domestic obligations.

It is a good practice to record, immediately after the interview, the assessment of each interviewer on the applicant's ability in matching the consistent selection criteria. This will not only ensure a logical assessment of the applicant's strengths and weaknesses but will also serve as a valuable explanation and defence against any unfounded suggestion of family status bias. Employers should only collect information related to dependant benefits necessary for personnel records only after a job offer has been made and keep records of interviews for a period of not less than 12 months.

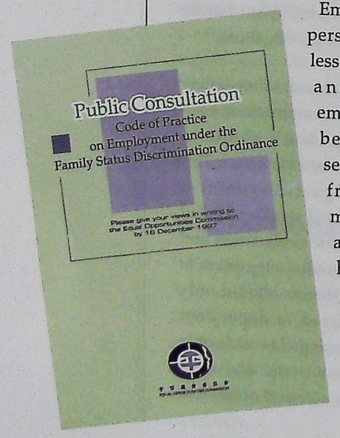
6. Post-hiring enquiries

Employers should draw a distinction between pre-employment and post-hiring enquiries, as there are some questions that could give rise to allegations under the FSDO if asked before the applicant has been hired. As an example, it is acceptable, after hiring, to request information regarding dependants and number of children for medical benefits or educational allowances, or people to notify in case of emergency.

7. Recruitment through employment agencies and employment services

Where recruitment is done through employment agencies, employment services provided by the Labour Department, and educational establishments or non-government organizations, employers should specify that vacancies are open to persons regardless of family status. In addition, employers should advise them that they should comply with the FSDO and follow the recommendations in this Code as far as practicable.

Guidelines for terms and conditions of employment, benefits, facilities and services



Employers should not treat persons with family status less favourably in the terms and conditions of employment or access to benefits, facilities or services. Benefits include fringe benefits, commissions, bonuses, allowances, pensions, health insurance plans, annual leave, merit and performance pay, or any other benefits available to employees generally. This applies both to existing contracts and new ones. Employers may also consider taking a more flexible approach to certain conditions of employment such as flexible working hours.

Guidelines for promotion, transfer and training

Employers should ensure the objective standards of appraisal system under which candidates' abilities and qualities including their potential are the criteria for promotion. The detailed assessment of all candidates should be compared with the consistent selection criteria to select individual whose profile best fits the job requirements.

Where opportunities for promotion, training or transfer arise, employers should specify the conditions for application to all staff who may be interested, and set out related procedures in writing for communication to all employees who are eligible. Besides, employers should keep records of notes on promotions, transfers and training for a period of not less than 12 months.

Employers should review and change rules which restrict or preclude transfer between certain jobs if they are found to be discriminatory; and examine policies and practices regarding selection for training, day release and personal development to identify direct and indirect discrimination. If necessary, remedial steps should be taken to ensure that it is not discriminatory.

Guidelines for dismissals, redundancies and unfavourable treatment of employees

Employers should ensure that persons with family status are not disciplined or dismissed for performance or behaviour which would be overlooked or condoned in persons without family status. Redundancy procedures should be reviewed so as to ensure that there is no discrimination and to remove any effects which could be disproportionate and unjustifiable.

Employers should ensure that conditions of access to voluntary redundancy benefits are available on equal terms to all employees and the arrangements for re-grading or short-time working do not discriminate. Employers should keep records of notes and dismissals and redundancies for a period of not less than 12 months.

Guidelines for grievance procedures

It is recommended that employers take particular care to ensure that employees who have in good faith taken action under the FSDO do not receive less favourable treatment than other employees. Employers should design an internal grievance procedure or designate an officer to deal with complaints concerning family status discrimination and victimization within an organization. These procedures should be communicated to all staff. Employers should handle disciplinary procedures uniformly.

Employees can express their grievances through the internal grievance procedures, but they have individual right to apply to the EOC or the court.

CMA's Views

1. The Association believes that all people should enjoy equal opportunities so that they can fully develop their potential, thus improving the productivity of the whole community. We welcome the Code of Practice issued by the EOC in accordance with the FSDO which helps employers avoid violating the law.

2. The Association opines that the government, when formulating the code of practice, should implement civil education and publicity activities to inculcate upon employers and the general public the right concept on discrimination matters in employment, and to help them adopt overall fundamental and conscientious changes in their attitude towards discrimination. Such efforts will complement the codes of practice on employment under the Family Status Discrimination Ordinance, Sex Discrimination Ordinance and Disability Discrimination Ordinance issued by the EOC, and help provide equal opportunities in employment to job-seekers and employees.

3. It is debatable that part of this code recommends employers to draw a distinction between pre-employment and post-hiring enquiries, as whether the questions or dialogue during job interviews will involve discrimination on the grounds of family status is difficult to define and is easily open to controversy. In this regard, the EOC needs to explain in more details . The code also stipulates that employers' compliance with various guidelines is the point for defence in proceedings against them. As the interpretation here is very vague, we have the impression that this provision tends to be a rule rather than a guiding principle. The Association hopes that the EOC would render further explanation to employers in this respect.

4. To encourage and assist persons with family status to work and contribute to society, the Association opines that the government should provide sufficient support services and facilities to alleviate their physical and psychological burden, so that they could rest content with their work. These facilities may include day care centres for children, elderly service centres and sheltered workshop for the disabled. Employers would not doubt their employees' performance just because of the latter's responsibilities for family status. This would greatly help prevent discrimination in employment on the grounds of family status.

Seminars on

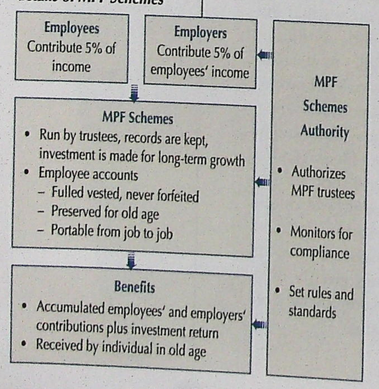
'Mandatory Provident Fund Schemes'

With the enactment of the 'Mandatory Provident Fund Schemes Ordinance' on 1995 August 3, the government is committed to introduce a new Mandatory Provident Fund (MPF) System. '1997 Mandatory Provident Fund Scheme Legislation (Amendment) Bill' was first read in the Provisional Legislative Council on 1997 November 26. The main fund ordinance was passed in February 1998 and will be taken place in late 1999 or early 2000.

To enhance members' understanding on the MPF schemes so as to help them carry out any necessary arrangements, the Association, in conjunction with Aon Consulting Hong Kong Limited and AIA Pension and Trustee Company Limited, firstly organized the 'MPF Scheme Seminar' on 1997 October 31. CMA Vice-President Mr Lo Man Tuen officiated the opening and addressed the audience at the occasion. Ms Hendena Yu, Senior Manager (ORSO Interface) of the Mandatory Provident Fund Office was invited to be the guest speaker to explain the details of the scheme and its interface with ORSO. The seminar received enthusiastic response and some members were regretted due to limited seats. To cater the need of members, the Association organized the seminar again on 1998 January 16.

This article summarized the speeches of Ms Yu as well as the market information and guidelines of implementing MPF given by representatives of Aon and AIA at the two seminars.

Table 1: The operational details of MPF Schemes



The Structure of MPF

All employers and employees are required to contribute to the scheme under the MPF Ordinance and all contributions shall be managed and invested through the private sector. Contributions for the account of a scheme member shall be fully and immediately vested in the member as accrued benefits and be portable and preserved until the retirement age of 65. To protect the interests of both employers and employees, the MPF Schemes Authority will be established and responsible for approving and monitoring MPF trustees, setting rules and standards, and registering and monitoring MPF schemes. (Table 1)

Key Features

Coverage

All employees and self-employed persons between the ages of 18 and 64 are covered by the schemes.

Exemption

Domestic employees and their employers, self-employed hawkers, employees who are covered under existing statutory schemes and their employers and those who are covered by certain schemes registered under the Occupational Retirement Schemes Ordinance (ORSO) and their employers are exempted.

Contribution

All employers and employees each contribute 5% of employee's relevant income. Self-employed persons have to contribute 5% of their relevant income too.

The statutory minimum and maximum level of income for contribution are HK$4,000 and HK$20,000 per month respectively. Employees earning less than the statutory minimum level will not be required to contribute but may elect to do so, but employers must regardless of their employee's level of earnings. For those employees who earn more than the statutory maximum level and their employers each will have to contribute 5% of the maximum level. The surplus can be voluntarily contributed on the rate agreed between the employers and employees.

Vesting of benefits

Contributions for the account of a scheme member shall be fully and immediately vested in the member as accrued benefits and can be transferred to a new scheme or retained in a registered scheme which is a master trust scheme when a scheme member changes or ceases employment. The benefits of each scheme member have to be preserved until the member reaches the retirement age at 65 or early retirement between ages 60 and 64. Voluntary contribution, however, is exempted from the above restrictions.

Types of scheme

All schemes should be trusted and registered. They are mainly divided into two categories, i.e. master trust scheme and employer-establish scheme. The former applies to all employers and their employees and the latter is offered to those employees who are employed by the employers establishing the schemes.

The Regulatory System

MPF Schemes Authority

The MPF Schemes Authority is responsible for approving and monitoring MPF trustees. The approved trustees should be held wholly responsible for the operation of the schemes.

All schemes have to be registered and meet the rules and standards set down in the Ordinance. Moreover, the trustees have to abide by the accounting and auditing standards and keep contact with the Authority as required. On the other hand, employees also have to take up the monitoring duties and to inquire the trustee immediately once any ambiguity discovered. The trustee has to provide scheme members with an annual benefit statement and to provide audit report, annual report and information about investment policy, if requested.

Safety net

All trustees and investment managers have to meet the minimum capital requirement while individual trustee has to be guaranteed by a bank or to buy a prudent insurance. Schemes' members can obtain the compensation from the bank or the insurance company for any loss made by the trustees in relation to their misadministration and mismanagement. In addition, all services providers have to buy the 'Professional Indemnity Insurance' as a means to further protecting members from any loss resulted from their misfeasance and illegal conduct. Besides, the government will set up a 'Compensation Fund' to compensate schemes' members for any loss uncovered by the above.

Interface with ORSO

It is only applicable to the Occupational Retirement Scheme (ORS) which was established on or before 1995 October 15, and was submitted for registration and application for exemption on or before 1996 January 15. These schemes should be trusted and all trustees have to meet the minimum requirement laid down.

Employees covered by these schemes are exempted, and new employees can be exempted from the full and immediate vesting of accrued benefits but restricted by the requirement of preservation and portability. All employees who have continuously worked in the company for 60 days or above have to be given a one-time opportunity to choose between the ORS and the MPF schemes once the MPF comes into operation and the benefits altered.

CMA Vice-President Mr Lo Man Tuen addressed the audience at the smeinar.

Approval and monitoring of MPF trustees

All trustees should be prudent and acquire the general technique, knowledge and experience necessary to be a trustee. To lessen the effects on the existing schemes, the trustees of the existing schemes are exempted from such requirements. Whenever an employer changes the trustee, the new one should be a fit and proper person and meets the requirement of the MPF Ordinance. The Ordinance also allows employers to employ an individual trustee. However, when the individual trustee is to be changed, the new one should be comprised two person of whom one must be an independent trustee.

The basic requirements on investment

Investment managers of the existing schemes are exempted. When the manager is to be changed, the new one has to be registered at the Securities and Futures Commission (SFC) or a recognized overseas organization. The Ordinance sets some restrictions on investments such as loans to employer or purchase of shares or securities issued by the employer. Limitations in certain investments is also specified in regulations such as the use of derivatives for hedging purposes only and over concentration of risk to be avoided.

Disclosure of information

Employers have to give employees the comparable information between the existing schemes and the MPF schemes such as regulatory laws, the names of the trustee and manager, calculation method of benefits and the amount of contribution of an employee.

Moreover, information relating to investment should be disclosed. If employee chooses to withdraw the existing scheme, employer is obliged to explain to them the way of disposal of his/her accrued benefits of the existing scheme and the risk of investment under the new scheme.

Effects on employees

Employees covered by existing schemes registered under the ORSO are exempted from the MPF. All employees are given a one-time opportunity to choose whether to join the MPF once it operates. They depend on salary, seniority, contribution rate and the duration of stay to come up a decision.

Existing employees who choose to stay in the existing schemes will not be affected while those who choose the MPF scheme will have their years of services of the old one frozen but the vesting scale calculated according to the total number of years of their services. For the schemes of specific benefits, employers have to follow the agreed calculation method of employees' accrued benefits.

New employees who choose to join the ORS will abide by the minimum contribution rate, immediate and full vesting and portability requirement of the MPF. The difference over the minimum contribution will be immediately paid back to employees in cash.

Effects on employers

Employers who have established ORS can choose to retain the operation as a complementary scheme. Employers can decrease the percentage of contribution to the existing scheme to 5% in order to make it compatible with the minimum contribution requirement of the MPF. Employees, thus, can take the accrued benefits from both schemes when they leave. The advantage is that the existing scheme is not required to apply for exemption and employees can join the two schemes simultaneously.

Another option is that the existing ORS can be run as a core scheme, but employers also have to establish a MPF scheme even if only one employee chooses.

Employers can choose to terminate the existing scheme immediately and pay the accrued benefits back to employees. However, such arrangement may induce discontent among employees. For the employees of lower seniority, they may get nothing from such arrangement. For the employees of higher seniority, their benefits cannot be freed from taxation. Employers can choose to put the contribution of the existing scheme to the voluntary contribution part of the MPF scheme so as to minimize the effect to both employers and employees. However, it depends much on whether the service providers offer such kind of services or not.

Employers may also consider to liquidate the ORS gradually so as to make all employees to join the MPF scheme. During the transitional period, employers need to apply for exemption for the existing scheme from the MPF Office and to bear the operation cost of the new scheme. On the other hand, an employer can choose to retain the existing scheme for the existing employees but the MPF for the new comers. Of the higher turnover rate like Hong Kong, employers may possibly operate only MPF schemes after a number of years.

The Advantages of Setting Up a Provident Fund Scheme

1. It can help reduce staff turnover, attract and retain good quality staff and, foster employees' loyalty.
2. As regards to taxation, employers can claim profits tax relief on his contribution, and their contribution will not be included for the purpose of the employees' salary tax assessment. In addition, the retirement benefits paid out to the employees will be exempted from salary tax if they do not exceed the Inland Revenue Department's allowed limit.
3. Moreover, benefit payments from a provident fund scheme can be used to offset Long Service Payments and Severance Payments.

Types of Provident Fund Scheme Provider

When an employer wishes to set up a provident fund scheme, there are many types of provident fund scheme providers to choose from, e.g. insurance companies, unit trust companies, banks, unit trust managers, trustees and provident fund scheme administrators. Employers can take the following factors into consideration when they are choosing a provident fund scheme provider:

Investment Options

When deciding on investment choices, employers need to consider the risk-taking preference of their employees. It is not necessarily true that the more investment options there are, the better for scheme participants. Indeed, employers or employees (if given individual choice) should consider investment objectives before committing themselves to the fund portfolios.

Company background of service providers

When selecting the pension service provider, an employer should choose one with solid financial strength, long-standing history and high level of security one can rely on. The experience of the service provider is equally important. A service provider should possess the necessary professional knowledge which enables it to offer updated information such as market trend, developments of related legislation and investment updates.

The seminar on 'Mandatory Provident Fund Schemes' received enthusiastic response.

Administrative support

There is a large volume of personal data and accounts involved in a pension scheme. The record keeping and processing of such bulky information requires high quality administrative support from the service provider. One with management flexibility, simplified documentation, innovative technology and quick turnaround time should be most desired.

Competitive cost

Everyone wants the best value for each dollar spent. Thus, costs like plan charges, investment cost, membership fee, and so on, should all be taken into account. However, employers should not only focus on the cost and overlook the more important aspects such as professional experience and quality service.

Support in employee communications

Introducing a new scheme and all its detailed operation to staff members can be a headache to employers. There can be quite a number of questions an employee might have. Thus, employers should choose an all-round service provider which can help organize briefings for the staff and print promotional leaflets, if necessary.

Value-added services

Other value-added services such as client newsletters and hotline service should also be decisive factors for participating employers to choose a service provider. This can provide employers with the most updated information of pension related legislation and investment commentary on market review and outlook.

Notes for the Establishment of MPF Scheme

When a services provider has been chosen and the scheme is set up, attention should be paid to the following issues in running the scheme:

1. At implementation stage, employers should ensure that members' booklets should be distributed to all scheme members. Seminars should also be organized to explain details of the scheme to the members. In addition, employers should complete all the scheme documents and submit the application to relevant government authorities for approval.

2. When the scheme is implemented, employers will be provided with monthly and annual statements of contributions and scheme balance. Employers are responsible for providing information about all changes in staff records.

3. Employees will also receive annual benefit statements and an end-of-service balance statement upon retirement or leaving service. They should regularly review these documents, and immediately notify the employers should there be any error.

Employers Should Take Earlier Action

Ms Hendena Yu said at the seminar that the MPF could not be implemented immediately even though the '1997 Mandatory Provident Fund Scheme Legislation (Amendment) Bill' had been passed by the Provisional Legislature. The government, the industry, employers and employees do need some time to digest the details and carry out any necessary measure. She, therefore, expected that if the Ordinance would be passed as scheduled by the Provisional Legislature, it would still require one more year's time to come into operation.

Employers should be well-prepared for this compulsory retirement scheme. They should know more about MPF schemes through different channels such as professionals and related seminars organized by trade associations and service providers. It is wise to act earlier.

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investment profile

Catalonia of Spain

Catalonia is one of Spain's 17 autonomous communities, occupying only 6.3% the country's total surface area and 16% of the population.

Pioneer Of Spanish Economic Development

Catalonia is a major industrial region in Spain. It accounts for 20% of the country's total production and 25% of industrial production, making it the driving force of Spanish economy. The province has one of the most dynamic and promising economies in Europe.

The Catalonia economy is highly diversified. An analysis of its industry by sectors shows that metal processing, textiles, machinery, leather, and food processing are the most significant ones, following by chemicals, paper, paper products, and printing. Catalonia's textile industry accounts for 70% of the total textile production in Spain. It also accounts for 29% of the total exports and 38% of industrial exports in Spain. Automobiles, parts and electronic appliances are major exported products of Catalonia.

Companies with less than 100 employees account for 99% of all manufacturing enterprises in Spain, making small- and medium- sized enterprises a major characteristic in its industry. These companies complement well with multi-national corporations in Spain and supply most of their products needed. They are marked by technological sophistication, and nearly 500 plants in the region have met the ISO 9000 standard, accounting for nearly 40% of these plants in Spain. Many companies offering high quality services are located in Catalonia, including 2,000 consulting firms, over 600 financial entities, 800 advertising and public relations companies, etc.

A Transportation Centre In The 21st Century

The cargo handling volume of the Barcelona Port has grown dramatically during the past 10 years, making it the largest container terminal in the Mediterranean. Today, 250 regular maritime lines connect the Barcelona Port with more than 400 other ports all over the world. To keep pace with the ever-increasing need in cargo handling, port facilities have been expanding. An expansion project, completed in 1996, has helped double the container terminal's throughput to 800,000 TEU (20 ft equivalent units).

Since the cargo transportation fee in southern Europe is cheaper than that of northern Europe, and due to its comprehensive and far-reaching road network which allows direct access to other major European countries, Barcelona has become the largest distribution centre in southern Europe. Also, Catalonia has an extensive railway network, providing good access between cities and towns inside the region as well as good connections between Catalonia and outside. Looking ahead, the high-speed railway TGV will be extended to Barcelona by the year 2004 and will reduce the travel time between Barcelona and Paris to 5.5 hours. Ports, airports and many other infrastructural facilities are available in the area of 5 km surrounding Barcelona, making it a city with the highest potential to develop into a business hub. This can be further proven by the large number of international conferences there.

Comprehensive Industrial Infrastructures

Economic activities in Catalonia have been traditionally concentrated in Barcelona and its suburbs, which accounts for 60% of the province's total industrial output. An abundant supply of industrial land is available at distances between 50 and 60 kilometres from Barcelona, the land cost there is one third cheaper than the urban area of Barcelona. A R&D network is constantly expanding in Barcelona. The construction work of a Science and Technology Park with a floor area of 50,000 sq m has commenced in 1996 June at the campus of Barcelona University. It can render great support to research and development in science and technology in the 21st century.

Spain's electricity rates are now slightly lower than the European average. The Spanish Government's policy on energy aims at lowering Spanish electricity costs to the lowest level in Europe within the next 10 years. Gas prices in Spain are now the cheapest in Europe. The costs of water and local calls in the country are also relatively low when compared with the rest of Europe.

Labour Market

Catalonia offers an abundant supply of competitive, qualified and motivated workers. Spain's annual real working hours are longer than those of other European countries, while wages remain the lowest, except for Portugal and Greece. Recent annual wage increases in Spain have been modest, below that of inflation.

The excellent quality of the workforce in Catalonia is further complemented by its well-developed professional training scheme. More than 150,000 students are enrolled in private and public training schools throughout Catalonia. These students acquire skills in a wide variety of fields such as electronics, car fitting, chemical, pharmaceuticals, accounting and management.

Regulations governing working conditions in Spain are lenient, allowing temporary employment contracts and part-time employment for busy periods. A series of labour reforms in 1994 have resulted in less complicated dismissal procedure and more flexible overtime bonus regulations. Employers are also allowed to offer employments with wages lower than the minimum wage levels under special circumstances. These new developments allow corporations greater flexibility in labour management.

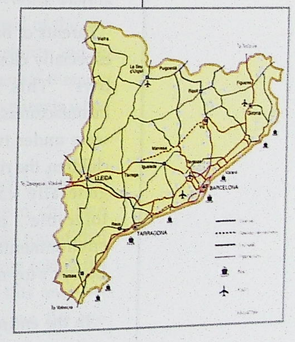
Focal Point For The Dynamism Of Southern Europe

In Europe, a trend has developed towards economic expansion southwards. Some European countries even regard the Mediterranean region as one of the most advantageous regions for major economic development.

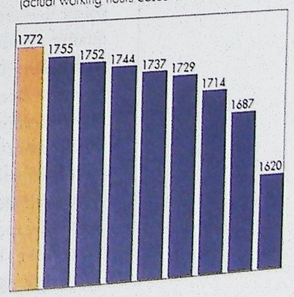
There is now an ambitious plan which aims at establishing a free trade zone in the Mediterranean Rim, including EU nations and the North African and Middle East countries on the south Mediterranean coast, by the year 2010. If this plan could be realized, the world's largest free trade zone would emerge. As one of the focal points of this zone, Catalonia is expected to play an even more significant role.

At the European Security Council meeting in 1995 December, a political and economic co-operation agreement was signed between Europe and MERCOSUR, the South American Common Market, consisting of Argentina, Brazil, Uruguay, and Paraguay, etc. The agreement provides for the establishment of free trade between the EU and MERCOSUR by the year 2005. Among EU countries, Spain played an active and prominent role in promoting this matter. It is likely that once the agreement takes effect, Barcelona will become an important gateway to the EU for South America.

Catalonia has a well-equipped industrial infrastructure that enhances its vital role in Spain's economy.



Annual working hours per country for 1994
(actual working hours based on labor contracts)



trade news 貿易概況

Parents Give Thumbs-up to Safe and 'Green' Toys

In Europe, the quality of toys is a much-discussed subject among parents, teachers and government officials. Many rules, regulations and guidelines concerned have been put forward. Visioned toys manufacturers and traders should closely monitor the developments and explore the business opportunities arised.

The plethora of electronic toys that keep kids squealing and giggling does not prevent European parents from selecting toys on the basis of quite different criteria. Increased concern about the health and safety of their children is translating into a boom for 'green toys'.

Parents of babies and young children pay especially close attention to the contents of toys. This is of great importance to manufacturers, since 13% of toy 'users' in 1996 were under two years old. Even for older children, the rising popularity of wooden toys, generally categorized as 'ecologically tolerable', points out the widespread environmental consciousness emerging in Europe's toy market.

In the entire toy market, wooden toys are estimated to hold a 7-10% market share. Market analysts note a split emerging in the wooden toy market. The less expensive plastic toys are losing ground, while the high-quality wooden toys are winning more and more sales. Consumer scrutiny of toys can be very demanding. Toys containing materials considered dangerous to the health of children are carefully avoided. For example, stuffed animals treated with formaldehyde, which can give off potentially harmful vapours, may remain on the shelf - passed over by cautious parents who prefer to buy less risky toys.

Girls playing with mini-kitchen sets

It is extremely difficult to quantify what percentage of toys on the market can be categorized as 'green' or 'harmless'. Manufacturers and various associations and consumer organizations all emphasize the importance of 'ecological conservation' in the toy market. All the same, there are no clear definitions or set rules.

According to German law, every toy must carry a CE mark. This is the manufacturer's guarantee that the product is in conformity with European toy guidelines or the European EN71 standard. However, the CE mark represents only very general requirements — such as 'safe' or 'perfectly hygienic' — but does not guarantee the toys do not contain harmful substances.

Under the CE and EN 71 regulations, the upper limits for heavy metals are comparatively high. For other chemicals - such as formaldehyde — there are no upper levels or prohibitions at all.

This state of affairs could change in the near future, however. The European Commission has ordered its standardization committee to close the gap in the laws regarding upper levels for chemicals. "The legislators in Strasbourg have to give it a lot of thought," the spokesman of the toy association explains. "Because, on the one hand, the contents must be environmentally tolerable, but on the other hand, we have the specifications about anti-inflammability, which can only be achieved with chemicals."

How the European Commission will resolve this apparent contradiction in regulations is uncertain at this time. What is certain is that European parents are not going to wait until the EC acts to find other ways to check the safety of their children's playthings. Many look to newspapers, magazines and independent consumer groups for information.

A popular source of information for European parents is the Committee for Children's Games and Toys. Quite independent of trade and industry, the Committee consists of scientists, teachers and parents who set up criteria for judging toys. It provides information on the 'greenness' of toys, as well as other issues of interest to parents. Among the other factors examined by the Committee for Children's Games and Toys are: the play value of the toys, the quality of their construction, safety concerns, the packaging and the quality of the use instructions. They also compare the ecological safety of synthetics or other materials commonly used in children's toys. A more detailed description of the criteria used by the committee is available to the public.

The Committee, which has been involved with the quality of toys since 1954, releases its findings in a publication named Play Well. It also grants companies the right to make their toys with the Play Well mark. The Play Well mark certifies that the article has been tested for play value and design, for safety and durability, as well as for its material and environmental tolerability.

Sigikid soft toys... cotton bag included

Whether a toy is ecologically tolerable or not depends on many factors, and these must be weighed differently from one toy to another. However, the 'greenness' of all toys is affected, to various degrees, by the material utilized; the energy expended and the environmental pollution created during production; the use and disposal of the toy; and the toy's durability, reparability and re-use potential. In addition, potential threat to children's health also matters to parents when assessing toys.

A recent consumer study which looked into the buying habits of European children between six and 17 years of age found that brand consciousness plays a large role in the purchase of toys. However, this analysis shows major differences between the age groups.

The future market for ecologically tolerable toys will mirror society in general. It seems that the growing consciousness of Mother Nature on the part of adults is finding its way into the children's playroom. As long as European parents consider it important to centre their children's leisure activities around experience with nature, there will always exist a strong preference for toys built with the environment in mind.

(Source: Hong Kong Trade Development Council)

business management 企業管理

TRAINING SCHEME FAILURE — *The Analysis*

In the last issue, we published a case supplied by the Hong Kong Management Development Centre about the success and failure of a telecommunications company's trainee scheme. Two questions were raised for readers' consideration. The suggested solutions are hereinafter.

1. Why did a trainee training scheme which worked well previously did not work equally well for the group company?

A very basic assumption Mary brought to the new situation was that what had worked previously would also be applicable in the new situation. She overlooked a number of factors following the restructuring exercise.

Change in the external environment — The group chose to restructure and merge two previously independent subsidiary companies. The move, which has been made in response to increasingly stiff competition and ever-changing customer demand, was necessary in order to keep the group's competitiveness in Hong Kong and the whole region. As a result, the group now concentrated on satisfying customers' demands more stringently than before. The tight resources after the merger meant that investment on the trainee scheme attracted less interest than before.

Change in the internal environment — In the past, every department at least had one trainee position, and providing training was accepted as every department's responsibility. Now only marketing and sales departments have trainees as members of their permanent staff. Other departments see this as helping marketing and sales to train their people, but not their own. The departments are, therefore, less willing to co-operate than before.

Relationship with the managers — Mary had a very good relationship with various department heads in the previous company and this helped her implement the trainee programme. However, after restructuring, some of the department heads are from the other subsidiary. They are new to Mary and their needs are not necessarily the same as those of the previous managers. Marketing and PR efforts are required to gain the line managers' support for Mary, the training scheme and the training department.

2. How should the scheme have been designed to suit the new situation?

It is recommended that Mary should have looked into three major aspects when designing the scheme:

Potential career problems during the early years — When joining a company, trainees are at the start of their career development. The main activities at this initial stage are to learn, follow directions and fulfill their roles like apprentices. However, trainees' job expectations often exceed reality, eliciting feelings of under-utilization that can result in disillusion. Good management during the joining-up process is crucial. The joining-up process should, in fact, start as early as possible even during the campus career talk. Orientation and induction are good opportunities to align the company expectations with the trainees' personal expectation. This is especially important after the two companies have merged.

Getting the line departments' involvement and support — As the trainees are eventually placed as permanent staff in the marketing and sales departments, the needs of the internal customers, i.e. the line departments, should have been clearly identified. Information with regards to their needs and expectations should have been included when first designing the programme structure and content. Getting related departments involved can help ultimate implementation. This is because line managers feel that the programme is their programme rather than a scheme imposed upon them by the training department.

A mentoring system can also be built in the new scheme, so further guaranteeing line departments' involvement in the scheme. The trainees can also obtain guidance and advice on training and work-related issues from their individual mentors.

It must be emphasized, however, that support from relevant department heads must be obtained before anything, such as this scheme, can be effectively implemented. Marketing and promoting the scheme to line managers are essential.

Programme structure and content — The original programme lasted for 2.5 years. When we consider the reasons behind the merger, the need to accelerate the grooming of the trainees can be expected. The programme duration, structure and content may well need to be amended to meet the demands of the group as well as the line departments. As a consequence, a study into line departments' need is highly recommended.

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Ningxia Hui Autonomous Region

Ningxia is situated in northwestern China,
at an elevation of over 1,000 meters above sea level.
Neighbouring Shaanxi, Gansu and Inner Mongolia,
Ningxia has a surface area of 66,400 sq km, and a population of five million.
Affected by the continental climate,
the region has long, cold winters and short,
hot summers with low precipitation and strong winds.

Ningxia has abundant mineral resources, including coal reserves which reach 200 billion tons. There are a wide variety of top-quality coal, such as lignite, bituminous coal, cooking coal and anthracite, etc. The gypsum mine in Yinzhou has thick seams of high-grade deposits estimated at 2.4 billion tons, ranking the first in China.

Agriculture

Ningxia has 0.8 million hectare of farming land, apart from 0.7 million hectare of wasteland and 27 million hectare of grassland being developed. The major agricultural products are wheat, paddy, rice, melon, fruit, etc. The average output of paddy rice per hectare is more than 9,000 kg.

Since the implementation of economic reforms in China in 1979, remarkable progress of afforestation has been made in Ningxia. By the end of 1991, forest resource has increased by 280%. The animal husbandry in Ningxia occupies an important position with a long history. Except horse, mule, pig and milk-cow, Tibet sheep are extensively raised as the major livestock. The annual total number of sheep raised is about 3.5 – 4 million. In addition, Ningxia's fur and wool are well-known for their best quality at home and abroad.

The development of aquaculture in Ningxia is also satisfactory. With the increasing growth in production, the aquaculture breeding is developing toward top quality and high yield. As a result, the annual volume of total aquatic product has reached 5,000 tons. The most popular fish species is hybridized carp.

Industry and Trade

The first railway passing through China's desert commenced operation in 1958, thus establishing convenient transportation network for both Baotou and Lanzhou. A 7,000-km-long highway network with Yinchuan as the center links all the counties, cities, mining and industrial areas in the region. International telephone and cable services are available. Currently, there are three large thermal power plants and a hydroelectric power station, and the annual electricity generated amounts to 4.3 billion kWh.

Ningxia has rich energy resources. Major industries concerned are all related to coal, power and petroleum. Other industries such as metallurgy, rubber, mechinery, electronics and textile also have good developments as well. At present, the region has a growing number of heavy industries and a series of medium-sized enterprises.

The volume of foreign trade in Ningxia has increased rapidly. In 1992, the total volume of export trade exceeded 100 million. The export commodities were increased to over 160 varieties. Today, Ningxia has built up trade relations with more than 50 counties and regions of the world.

Foreign investment in Ningxia continued to increase from US$13.37 million in 1990 to US$220 million in 1995. Projects of foreign investment increased more than three times. Ningxia has also developed a list of vegetarian food such as medlar, facai, licorice, juecai, lucai, asparagus and vegetarian meat and mutton. In 1996, the foreign currency earned by this project was over US$16 million.

Recently, several projects have been carried out in Ningxia. One of the representative project is a spacious tourist zone in Zhongwei County's Sapotou where combined natural desert scenery, 'fixed sand' construction, agricultural science technology and leisure are available.

According to the planning, RMB 40 million is needed for the investment in the Sapotou tourist zone, and it is expected that the construction work will be completed during 1997 to 2000. The total area of the tourist zone is 14 sq km with boundary starting from Meiliqu in the east, Huanghe's Shanxiabou Dalinshu in the west, Xiangshan Pojiao in the south and the desert a mile away from the Baolan's railway in the north.

Sapotou was listed as the first nation's natural environment conservation zone which characterized the desert landscape. It was then given a special honour as one of the 'Five Hundred Best Environment Protection Spot of the World' by the United Nation in 1994. In recent years, the government of Zhongwei County has concentrated on developing Sapotou's natural scenery and artificial scenery. The county is determined to further develop the project and increase the investment on tourism and tourist facilities.

Conferences / Exhibitions

Date	Event	Venue	Items	Organizer
1998				
April 1-5	3rd Macau International Trade & Investment Fair	Macau Forum-Tourist Activities Centre	Construction materials, computers, electricals and electronics, equipment and machinery, food, furniture, garments and textiles, etc.	Expolider China Tel: (853) 353985 Fax: (853) 353986
April 8-12	The 2nd Xiamen-Taiwan Export Commodity Trading Fair	Xiamen Blossom Expo City	Construction, decorative materials and equipment	The General Association of Xiamen of Hong Kong Tel: (852) 2806 1848 Fax: (852) 2806 2382
April 9-11	Asian Consumer Electronics Show '98	Hong Kong Convention & Exhibition Centre	Video and audio equipment, Electronic components & accessories, watches and clocks, home security, computer & peripherals, etc.	Kenfair International Ltd Tel: (852) 2311 8216 Fax: (852) 2311 6629
April 20-25	Hannover Fair '98	Hannover, Germany	Automation technology, production equipment for electrical engineering & electronics, lighting technology, power transmission & control, etc.	Deutsche Messe AG Hannover, Hong Kong Representative Office Tel: (852) 2526 5481 Fax: (852) 2810 6093
April 22-25	Motexha Spring 98	Dubai World Trade Centre	Fashion, leather products, cosmetic, manufacturing machinery & raw materials	IIR Exhibitions Tel: (97) 14 365 161 Fax: (97) 14 364 006
April 22-25	The Asian International Gift, Handicraft & Stationery Fair 98	Singapore Suntec Centre	Gift, handicraft, stationery	Singapore Exhibition Services Pte Ltd Tel: (65) 338 4747 Fax: (65) 339 5651

Seminars / Training Courses

Date	Event	Venue	Organizer	Contact Person/Tel
1998				
April 1	Presentation Skills of the Middle Manager Cantonese Series	VTC Tower	The Management Development Centre of Hong Kong	Mr C Y Wong Tel: 2836 1930 Fax: 2572 7130
April 28	Good Manager's Cantonese Seminar	-ditto-	-ditto-	-ditto-
April 30	Target Setting & Performance Monitoring: Middle Manager Cantonese Series	-ditto-	-ditto-	Mr C L Lok Tel: 2836 1891 Fax: 2572 7130
April	Mould and Die Manufacture and C.N.C. Machining	Precision Tooling Training Centre	Vocational Training Council	Tel: 2751 5890 Fax: 2795 2413
April	C.N.C EDM/WIRE-CUT with AGIE Control System	-ditto-	-ditto-	-ditto-
April	Die Design for Sheet Metal Processing with CAD	-ditto-	-ditto-	-ditto-
April	Introduction to Transfer Die Design - Using CAD	-ditto-	-ditto-	-ditto-
April 21-May 8	'Labour Law & Personnel Management' Certificate Course	27/F Conference Hall CMA Building	CMA & Labour Department	Ms Joan Wong Tel: 2542 8633 Fax: 2541 4541

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E. Computer Software for Industrial Application
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DEADLINE FOR APPLICATION

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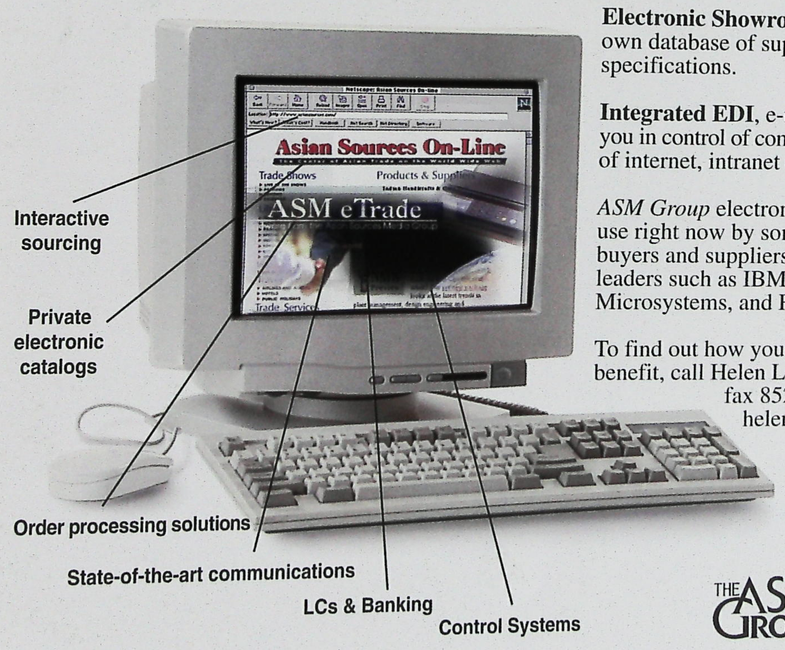

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