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企業雄才

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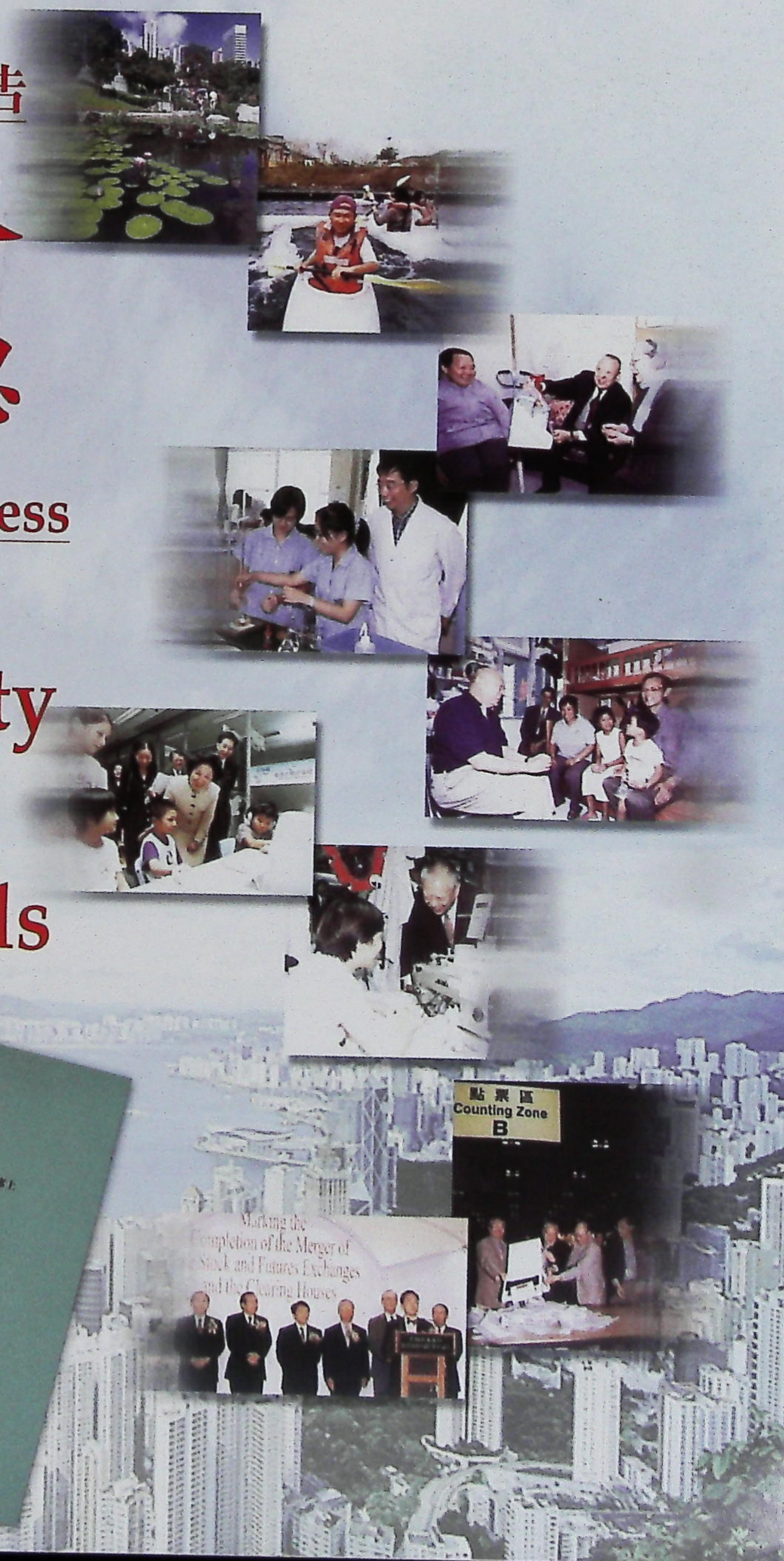
二零零零年施政報告

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企業雄才

本會評論

籲請政府加快落實 扶植中小企業措施

行政長官董建華剛於十月十一日發表在任第四份施政報告，本會對報告表示支持，並認為報告就促進就業、加強教育和培訓、以及扶持中小型企業等迫切問題提出了一系列有效的措施，有助於促進本港社會的和諧穩定和長遠發展。

今年的施政報告以就業、培訓為重點，而廠商會最近曾透過多個渠道就本港人力資源的發展方向和策略向特區政府提供意見，其中相當部分得到了政府的採納並已體現在今次的施政報告當中。例如，從促進就業、培訓、教育及出入境政策等多個環節著手，制定全面而有前瞻性的人力資源政策；促進中小企業發展；鼓勵終身學習和在職培訓；正視「數位差距」現象；適當扶持有利於就業的行業；建立靈活的人才引進機制等，本會對政府從善如流的作風深表讚揚。

施政報告提出政府擬加強中小型企業委員會的地位，並按中小型企業在不同發展階段所面對的問題探討可行的支援方案，本會對此表示歡迎。中小型企業是本港工商業的中流砥柱，更是就業機會的重要提供者，扶持中小型企業對本港經濟發展和社會穩定均至為重要。本會希望政府能在廣泛諮詢業界的基礎上，盡快制訂具體措施並付之實行，以對中小企業提供全面而有持續性的支援和輔助，建立一套完整的支援系統，從生產技術、品質提升、市場營銷、融資、經營管理、人力資源培訓、防治污染和國際合作等方面對中小型企業進行系統化、經常化的輔導和協助。

施政報告亦提出，政府將檢討審批專業人士入境簽證手續，審慎而積極地從內地及海外引入更多

本地欠缺的專才。本會表示贊同，並認為引進內地及海外專才可為本港就業市場注入新動力，將會增加而不是替代本地勞工的就業機會。政府應建立高效率、靈活的引進人才機制，特別是加強各部門間的協調，大幅簡化手續，並尋求國內有關管理部門的合作，方便人才的跨境流動。此外，政府應加強在海外推介、宣傳本港的專業人才引進計劃，在加快從內地引進人才的同時，亦爭取吸引海外的中國留學生來港工作。

本港的失業率雖已回落，但由於產業轉型、知識經濟的興起等原因，結構性失業難以在短期內消失，教育程度較低的勞動人口的就業前景更不容樂觀。對於政府將評估勞動市場的發展方向，制訂切合需要的培訓課程，並增加撥款為低學歷人士提供多元化的培訓，以及試辦自僱課程，提供貸款鼓勵學員創業，本會認為這些措施是必需且及時的。本會建議政府可透過提供資助等形式更多地引入商會參與有關的培訓工作，蓋商會了解行業的情況和需要，有助於促進培訓與就業的結合。

最後，本會希望政府能採取更多的措施鼓勵持續教育，培養終身學習的社會風氣。除了提高個人進修的免稅額之外，政府更可考慮直接提供津貼和優惠貸款，鼓勵僱員不斷進修，提高個人的競爭力；同時，政府亦應提供資助和協助，鼓勵企業對員工進行在職培訓。

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企業雄才

HONG KONG ENTREPRENEUR

二零零零年十月號

2000 OCTOBER ISSUE

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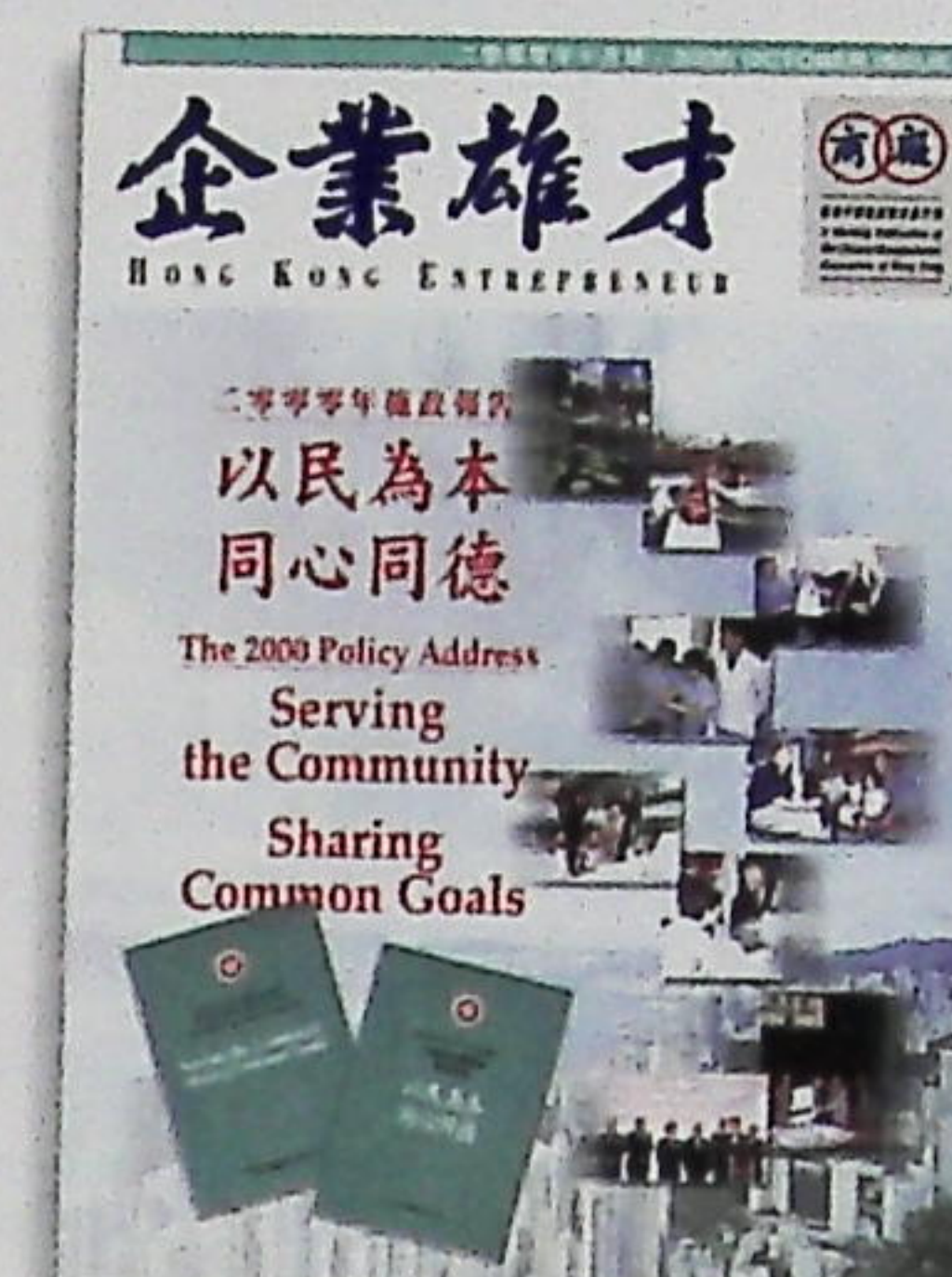
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職業英語運動



Highway to Success

職業英語運動是政府為提高在職人士重視工作上的英語

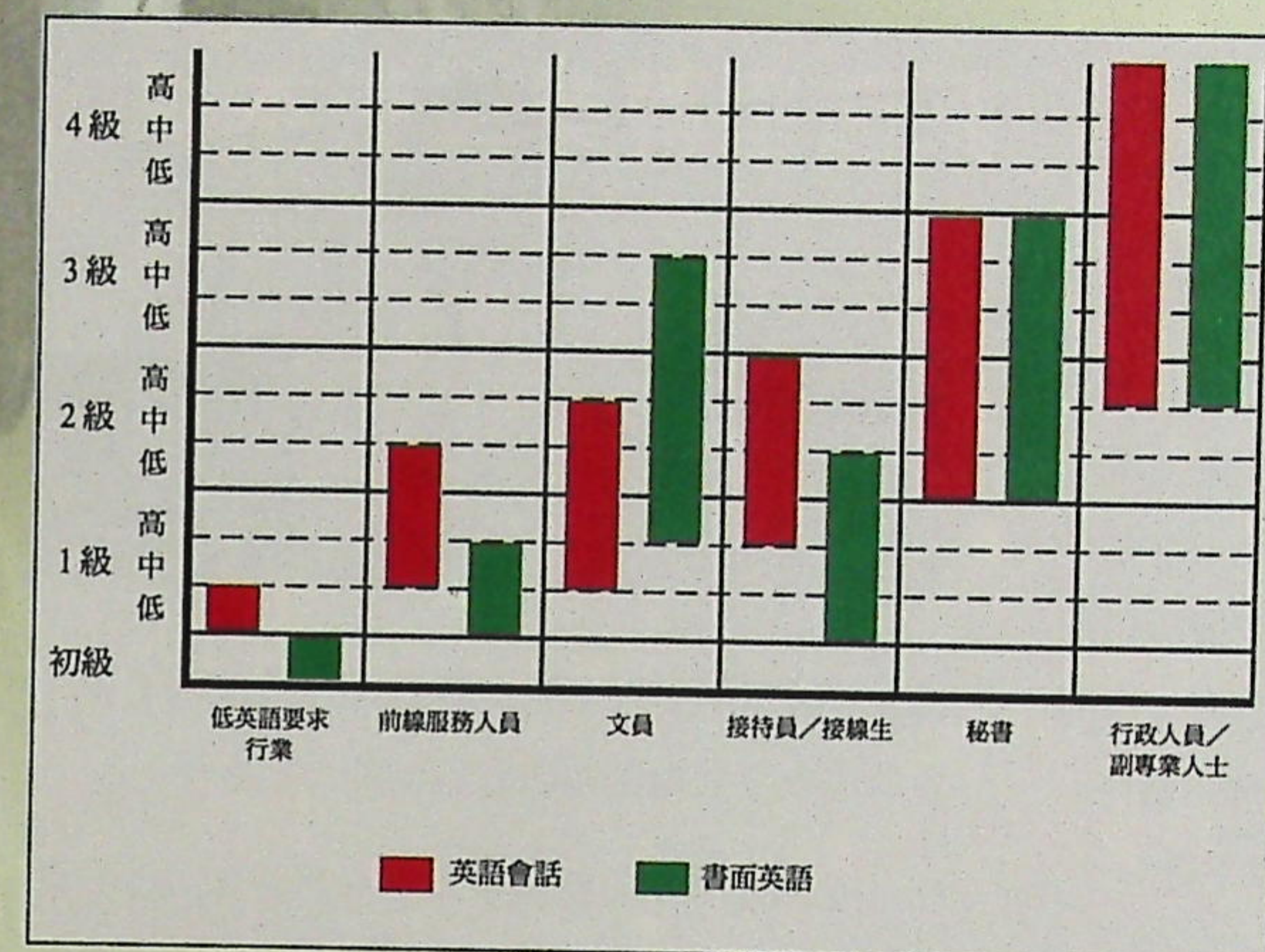
能力及提升職業英語的水平所推行的計劃。英語溝通能力對旅遊、零售、金融、貿易及銀行等行業的從業員十分重要，因此政府目前推行多種措施來提升僱員的英語能力。

課程及津貼

1. 僱員可根據自己的工作需要的英語基準(見圖一)來報讀相關的英語課程，及報考國際認可的商業／職業英語考試，包括倫敦工商測試、必文測試、托益英文測試及劍橋測試。
2. 申請人可報讀英語聽講、寫作課程及報考英語口試或筆試，或同時報讀、報考兩種課程及兩種考試。
3. 如僱員完成課程，並在有關考試中達致最低基準，政府將津貼一半費用。每個課程及考

試的最高資助額為港幣一千五百元，每名申請人最多可獲得三項課程的費用津貼，共值港幣四千五百元。

4. 申請人必須在有關行業達到職業英語測試的最低基準才能獲得補貼。申請人如第一次考試不合格可於四個月內再次申請報考。
5. 如僱主資助一半學費，則應替僱員遞交有關英語課程的申請表。如非僱主資助的便需個別遞交申請。



圖一：職業英語基準

如何釐定職業英語基準？

在一九九九年十二月至二零零零年一月期間，有些獨立測試機構為五種工作類別(文員、秘書、前線服務員、接線生/接待員和行政人員/副專業人員)約二千名僱員進行試驗性測試。測試的結果就是用作釐定這五類工作的英語基準。

這些基準反映出有關行業的僱員所需具備的職業英語水準。雖然政府並沒有規定僱主或僱員必須採納這些基準。然而，僱員可利用有關基準作為自我改進的目標，有助事業上的發展。基準測試不但可以為僱員的英語能力提供客觀的證明，更能增加他們的就業機會。

僱主絕對可以自行決定是否採納基準，但政府會鼓勵僱主採納基準，尤其是那些較多需要用英語溝通的行業。僱主可利用職業英語基準來客觀評核僱員的商業英語水平，以作為招聘及培訓員工的參考。最重要的是，政府希望僱主能鼓勵及資助僱員參加職業英語的培訓課程。

訪問一：

特區政府副教育統籌司楊立門

香港特區政府副教育統籌司楊立門談到職業英語運動的進展情況時表示，政府已撥款五千萬港元來推行職業英語運動，至今已動用了一千萬港元。有關的資助申請並無截止日期，所有資助的申請是先到先得。

截至今年八月為止共收到一萬宗有關職業英語培訓的資助申請，其中大部份屬個人申請。其中文員及行政人員各佔三分之一，還有四分之一為前線服務人員。

他認為，職業英語運動對僱主及僱員均有利，僱主有責任為員工提供訓練，增加他們的歸屬感，而改善員工的英語水平亦可增加生產力。

香港中學會考是本港認可的學歷資格，為何還要另一個職業英語考試呢？



楊氏相信，中學英語會考是較為學術性，職業英語考試則是專門針對工作上的英語運用而設。他說，僱員應該可透過多種渠道來提升自己的能力，那些從事英語能力要求低的工作人士亦可有機會獲得晉升。

訪問二：

職業英語運動督導委員會主席田北辰

身為僱主的職業英語運動督導委員會主席田北辰認為，本港的英語水平正在下降。他強調，目前本港的英語水平比十年前明顯下降，這並非是個別事件。現時僱員英文水平下降的趨勢相當普遍，不但是講，即使是聽、讀、寫方面也有問題。僱主在別無選擇的情況下唯有降低聘用條件，於是惡性循環，造成英語水平進一步下降。

田北辰解釋，推行職業英語運動的原意是要改善僱員的英語水平。多年來僱主一直投訴僱員英語水平下降，他們便應該帶頭做些改善的工作。因此他們釐定職業英語基準，游說僱主在招聘及培訓員工時採用這些基準，這一個由上而下的方法便是僱主向僱員施壓，要他們在受聘及獲得晉升前達致某英語水平。

職業英語運動在年初推出時，情況並不如想像中理想。他承認這運動的原意過於理想，實際推行時卻很困難。首先，商界一向是自由發展，每間公司都會採用自己一套基準，其中以大公司最明顯。其次，勞工團體以為僱主會以僱員不能達到英語基準的要求作藉口來解僱員工。

結果，僱員是自發性參加這個職業英語的培訓，實在令人詫異。不過，他表示很高興知道員工是積極進取，這種自發性比起僱主的強逼性參與更有效維持員工的上進心。

田氏相信這個運動的成功並不在於得到多少撥款，而是員工是否能積極改進英語水平。至今為止，英語培訓機構及考試局錄得申請參加培訓及考試的人數較去年增加三成至百之一百不等。

在「職業英語運動」推行的第一階段，每家公司只有兩宗個別申請，到第二階段則大部分申請均為個別申請。

他解釋，很多公司是願意資助員工參與職業英語培訓，但卻反應欠佳，主要是因為員工若經公司申請參加該培訓計劃，日後考試不合格便會列入公司的檔案紀錄中，因此他們寧願在考試取得合格成



績後才通知僱主。這進一步顯示僱員即使沒有僱主資助也很主動地努力改善自己的英語水平。

被問及勞工的整體英語水平何時才可得到顯著改善時，田氏相信至少要有關僱員參與培訓後兩至三年才可見到成效。不過，他強調，目前講求終身學習，所以這個運動也是沒有實際的時間表，最重要是員工是否關注改善英語的問題，以及是否將它視為首要任務，因為員工對此的重視程度決定了這個英語運動能否持續進行，否則只會像其他計劃一樣，曇花一現後便消失得無影無蹤了。他希望政府能經常提醒公眾英語的重要性，且要主動改善英語水平。

有批評指職業英語運動的宣傳不足。這個運動雖然請得康城影展最佳男演員梁朝偉來拍攝電視宣傳短片，以求協助推廣這個運動，只可惜可供播放的廣告時段不足，還要和其他政府廣告片如選舉活動爭奪廣告播放時段。政府又不願在英語培訓資助計劃的五千萬撥款中抽取部份資金來作電視宣傳，以致推廣效果未見明顯。

職業英語運動的詳情

工商界與學校合作計劃是職業英語運動其中重要的一環。這項計劃由教育署及工商界教育大聯盟負責推行，目前約有超過一百七十間學校及一百間機構報名參與這項計劃，學校與商業機構互訪及實習，讓學生親身體驗及學習常用的職業英語。

有關職業英語運動的詳情及培訓課程申請表格可在各區主要郵局、民政事務處索取或於下列網址：
www.english.gov.hk下載。

匯集世界級專才 協助本港工業轉型起飛



Com²¹

科技源自智慧，智慧源自人才。目光遠大、堅毅進取、勇於創新的員工是香港電訊的寶貴資產，也是達至成功的重要關鍵。

面對資訊科技的急速發展，唯有網羅最優秀人才，方能將新知識轉化為力量，讓香港經濟成功轉型，更創繁榮。

我們匯集世界級專才，組成實力雄厚的 **Com²¹** 隊伍，致力開發創新科技與方案，協助本港工業增值轉型，與嶄新環球經濟體系同步起飛。

配合特區政府推行的高科技發展策略、互聯網行業及電子商貿的蓬勃發展，香港自能與時並進，晉身亞洲科技之都。

作為您至堪信賴的商業夥伴，我們以專業精神與豐富經驗提供有力支持，與您並肩並進，一同追求卓越，共邁商機無限的廿一世紀，再創高峰。

此服務由 電訊盈科 **PACIFIC CENTURY CYBERWORKS** 附屬公司—香港電訊有限公司提供

時富數碼金融有限公司

副行政總裁

繆文浩



隨著本港互聯網日益普及，網上金融服務的發展亦因此十分蓬勃。證券交易、商品期貨交易、銀行、財經資訊及投資理財等產品接連推出網上服務，以證券交易為例，目前本港已有多間證券行和銀行推出網上股票買賣服務。預期香港交易所推出第三代自動對盤系統後，網上股票投資將更流行。

時富數碼金融有限公司副行政總裁繆文浩表示，在金融業務全球化的新時代，必須要協助客戶掌握先機，讓他們對投資更有把握。隨著金融業務不再受制於國界及傳統投資模式，投資者已開始留意全球股市，並透過互聯網及其他電子網絡從事世界性投資活動。

時富數碼金融於一九九八年十月首創「金融網」，又於一九九九年二月推出「金融通」，為本港首間公司為客戶同時提供網上及流動電話股票及商品（期貨及期權）買賣服務，不但開創先河，更在市場佔據領導地位。

網上金融的發展是勢之所趨。然而，與傳統的投資模式比較，它究竟有什麼優點和缺點？這些新的投資工具會否逐步取代傳統的投資方式？投資者利用互聯網進行交易又應注意哪些方面？

網上股票交易 快捷省便

繆氏首先指出，利用互聯網進行交易的最大優點是透明度高。他以網上股票買賣為例，投資者可以從互聯網獲取於香港聯合交易所上市股票的即時報價、買賣雙方落盤、輪候和成交情況的

資料，即時作出投資決定；同時也可以看到自己的買賣指令能否執行和何時成交。此外，透過資訊供應商提供的資料，投資者可以對股市走勢進行分析，制訂投資策略。

網上金融服務的另一個優點是效率高、速度快。在股票買賣方面，客戶由落盤至確認僅為六秒鐘。每次完成交易後，客戶可即時查詢帳戶資料，所有買賣紀錄均一目了然。這些都是傳統經紀服務望塵莫及的，很適合事事講求效率的香港投資者的要求。此外，由於互聯網股票交易服務高度電腦化，省卻不少人手，所以佣金收費可以調低。

然而，繆文浩又表示，網上股票買賣服務和其他網上金融服務並不是十全十美，它的缺點是缺乏人與人之間的溝通。儘管投資者可以從資訊供應商取得各種資料，但卻無法如在經紀行或銀行那樣，與經紀和其他投資者互相交流信息和投資心得。因此，香港網上股票交易的發展不會像美國那樣一推出便有驚人的增長，也不可能完全取代傳統的經紀服務。事實上，近年這兩種投資方式是平行發展，投資者人數各自增長。根據時富數碼金融的統計，自推出網上交易後，只有少於百分之一的傳統客戶轉向使用網上交易，反映採用網上交易的客戶以新投資者居多。目前時富數碼金融每月吸納約一百名網上客戶，客戶總數有萬餘戶。若以金額計，網上交易約佔集團總交易額的百分之五至十。

加強網上支援及保安

談到投資者利用網上進行交易應注意事項，繆文浩指出保安與可靠性一直是最多人關心的問題。因此，網站背後是否有優秀的技術支援，成為用戶選擇交易網站的重要因素。他補充說：「就算有著名的電腦供應商提供技術支援，仍不算是信心保證。一般網站公司常會以投標方式聘用不同電腦公司負責不同工程，在經常更換供應商的狀況下，服務質素便難以維持。」

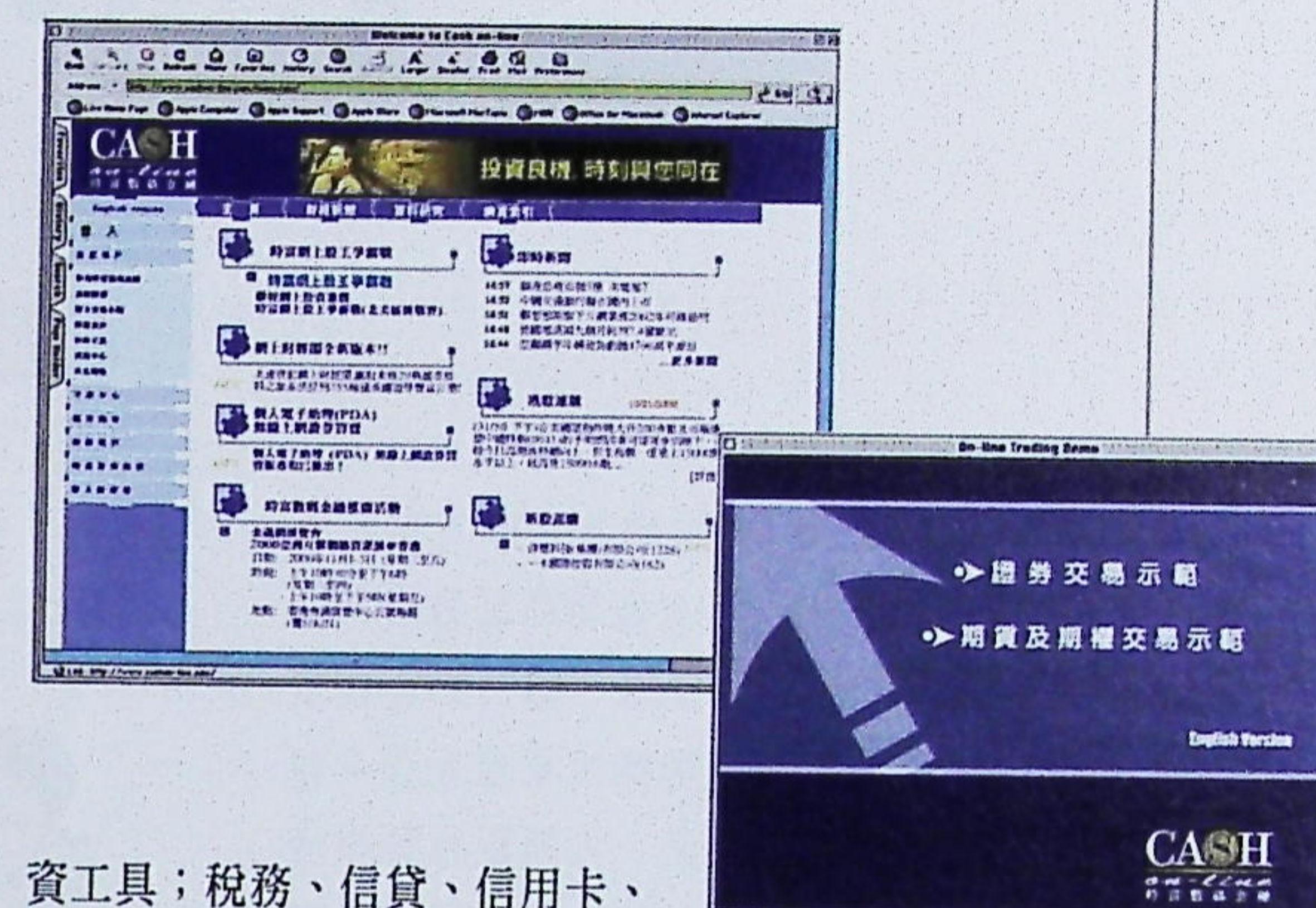
他以時富數碼金融的經驗作進一步闡釋：「在微軟視窗2000還未推出市面前，我們已了解到其優勢，並計劃與之長期合作。於是我們以『時富網上股王爭霸戰』作試金石，採用視窗2000作為此模擬遊戲的操作平台，隨後並將『金融網』全面過渡至視窗2000。時富數碼金融與微軟建立合作關係後，已率先取得視窗新技術的使用權，時富『金融網』客戶亦可優先獲得視窗2000提供的128-Bit加密技術之保障。」

由於金融服務及財經網站的客戶增長迅速，除了有先進的軟件，亦需要配合優秀的硬件，才能應付急升的用量。在這方面，時富數碼金融已作出充分的準備，與著名的硬件供應商康柏電腦達成長期合作協議，為時富數碼金融的產品提供充足的硬件支援。



網上金融業前景樂觀

對於網上金融交易服務業的前景，繆文浩表示，網上金融交易是大勢所趨，除了股票買賣服務之外，其他產品的市場發展空間亦非常龐大，他對時富數碼金融將來在電子交易的發展充滿信心。目前時富數碼金融主力發展該公司三項產品：一是一九九八年十月推出，提供快速、可靠及低成本的網上證券、期貨及期權交易服務的「金融網」(www.cashon-line.com)。二是一九九九年二月推出，亞洲首創之流動電話證券、期貨及期權交易服務的「金融通」。三是一九九九年十月推出，香港首創智慧型投資理財網站的「網上財經閣」(www.e-finance.com.hk)，該網站提供一站式的互動個人投資理財服務，範圍包括市場訊息和互動投



資工具；稅務、信貸、信用卡、樓宇按揭、儲蓄計劃和保險計劃；以及買家主導的網上理財服務等。網站內容包羅萬有，堪稱網上金融服務超級市場。

繆文浩認為，在這個急速發展的網上金融世界，具有前瞻性的服務方向是成功的關鍵。處於這個資訊發達的年代，客戶對網上金融服務的要求愈來愈高，故必須掌握客戶不斷轉變的需要及期望，為他們率先提供度身訂造的服務。

時富數碼金融一直本著這個理念發展，「金融網」、「金融通」及「網上財經閣」均為香港甚至亞洲同類產品或服務的先驅，隨後才出現跟隨者提供相同或近似的服務。這足以證明時富數碼金融獨具慧眼，能預見未來市場需要，從而造就了公司現今的領導地位。

繆文浩先生自二零零零年一月起出任時富數碼金融有限公司副行政總裁。繆氏於金融市場經驗豐富，曾任多間跨國公司的高級行政人員。



繆氏曾出任博雅公關公司的董事總經理，專責管理區內事務運作。博雅為全球最大及享負盛名的公關公司之一。

加入博雅之前，繆氏是哲基傑訊的董事總經理，哲基傑訊為財經公關及公司私有化市場推廣顧問公司。繆氏於香港傳播界更是經驗豐富，曾任Media Magazine中文版首三期的編輯。

繆氏於一九八九年獲得由英國University of Hull所頒授的心理學學士學位。

大新銀行「商貿通」網上銀行新聞發佈會

作為大新銀行「商貿通」網上銀行的策略性夥伴，本會於八月十四日聯同大新銀行舉行「商貿通」網上銀行新聞發佈會，本會出席者包括會長陳永棋、副會長盧文端、會長助理林學甫、常務會董黃友嘉、會董嚴燦枝、何煜榮、葉志光等。會上陳永棋會長、大新金融集團主席王守業、大新銀行董事總經理黃漢興分別致辭。是次新聞發佈會除有專人現場示範「商貿通」操作方法外，並舉行「商貿通」啟用儀式。



廠商會會長陳永棋(右二)、副會長盧文端(右一)、大新金融集團主席王守業(左二)、大新銀行董事總經理黃漢興(左一)就大新銀行「商貿通」網上銀行舉行啟用儀式。

本會接待孟加拉總領事



廠商會副會長陸增鏞(右)於七月十四日接待孟加拉總領事Mr. Shafi V Ahmed，雙方互就兩地的經貿情況交換意見。

浙江省長興縣人民政府代表團



浙江省長興縣人民政府代表團一行四人，由長興縣副縣長劉國富(中)率領於八月十六日蒞會訪問。會上雙方就浙港兩地經貿合作事宜交換意見。



本會會長陳永棋(左四)致送紀念品予浙江省長興縣副縣長劉國富(左三)。

「電子商貿之最新發展」介紹講座

由本會主辦之電子商貿介紹講座系列(一)「電子商貿之最新發展」，業於八月二十二日舉行。本會邀得Oracle企業系統資深顧問馬維業，詳細介紹了電子商貿之最新發展、軟件配套，以及Oracle在推行電子商貿後所達致的成本效益。此外，環球資訊國際有限公司行政總監梁建民亦介紹了應用軟件服務供應商所提供之服務。是次講座之參加人數達三十餘人。

青海青年公務員赴港考察團



青海青年公務員赴港考察團一行十六人由青海省海北州青聯主席陳鵬(前排右四)率領於八月二十三日蒞會訪問，由本會青年委員會主席蔡志斌(前排中)、副主席盧金治(前排左二)及秘書麥森森(前排右二)接待。

廠商會與數碼通寬頻共同推行電子商貿

本會聯同數碼通寬頻服務有限公司合作推動中小型企業應用電子商貿，其中一項工作重點乃進行「中小企電子商貿應用調查」。雙方於九月四日假香港會議展覽中心舉行新聞發佈會，公佈有關詳情。會長陳永棋，副會長楊孫西，創新科技委員會主席葉志光會董，以及數碼通總裁陳碧鏢和數碼通寬頻服務總監劉少坤等應邀出席，楊副會長及劉總監並分別代表雙方簽訂合作協議。本會其他出席者包括會長助理林學甫及常務會董黃友嘉，至於出席的傳媒代表則達三十餘人。



廠商會與數碼通寬頻代表，承諾協助中小企業應用電子商貿。

本會會員參觀廠商會檢定中心

為使會員更加了解廠商會檢定中心所提供的服務，本會簽證及檢定業務推廣委員會於八月二十九日安排各業會員參觀廠商會檢定中心。廠商會檢定中心為香港實驗所計劃認可之獨立及非牟利檢定機構，提供一系列產品檢定服務。是次活動由委員會聯合主席蔡衍壽、林學甫及會董嚴燦枝主持接待，出席人數達二十多人。除詳細介紹檢定中心之運作外，各會員並到訪各產品及物料測試部門，參觀各類測試示範。



廠商會檢定中心玩具部同事(中間，面向鏡頭者)向會員示範玩具物理正測試用的尖點儀器。

西安高新技術產業開發區管理委員會代表團



西安高新技術產業開發區管理委員會代表團一行五人於八月三十日蒞會訪問，本會副會長梁欽榮(右四)致送紀念品予該委員會常務副主任章東凡(中)。

廠商會檢定中心 提供食水水質測試服務

根 據多項調查報告顯示，近年公眾人士已愈來愈關注食物衛生對人體健康所造成的影響，繼六月份刊登「基因改造食物面面觀」一文後，本刊今期再探討本港的食水水質問題。

香港水務署於今年八月曾舉辦公開座談會，向市民講解處理食水水質的整個控制過程。

香港食水主要來自東江水。香港水務署於今年八月在網上公佈東江水在處理前及處理後的綜合水質報告。報告顯示，東江水在處理前有五項污染物指數包括總錳、亞硝酸鹽、總磷、溶解氧及生化需氧量都不符合中華人民共和國發佈地面水環境質量標準GB3838-88第二類水標準，GB3838-88現已取代GB3838-83(可參閱表一)。另一方面，報告又指出食水經過香港水務署過濾後，符合世界衛生組織(世衛)食水水質指引所列的94項最低標準，足證目前本港的食水是清潔及安全。

在座談會上，水務署代表詳盡說明了本港食水的供應系統、處理過程及實驗室裏的水質控制。有關官員指出，“經處理”的食水並不代表“完全清潔”，原因計有優質食水由儲水站傳送至用戶的過程中可能受污染、水管老化、管道設計不完善、水箱的管理維修欠佳等都是令水質下降的因素。

銅制水管及輸水管經長期使用後出現質料脫落。結果，食水經過這些輸水系統後可能變黃或挾雜了脫落的細少金屬粒。含高濃度重金屬的食水對人體健康有不良影響。

大廈的水箱一般都設於天台，基本設有特定的接口及儲水間。為確保食水的水質達到可接受的水平，儲水間應定期進行清潔及檢查，以免積聚塵埃，滋生細菌，引發其他危機。

當然良好的維修及有效的監管計劃都能直接穩定食水水質。很多物業管理公司都委託公証行作為水質測試的合約機構，而本會檢定中心的環保部是香港實驗室檢定計劃認可的獨立監管機構，經常為本港各大酒店、食肆和房屋物業管理提供食水水質測試服務，其中主要測試項目有酸鹼度、水銀值、鐵含量、總細菌數量、總桿菌、大腸桿菌、總水硬度(鈣硬度)、氟及氯等。

除食水水質問題外，本會檢定中心亦提供空氣、噪音和污水等各項環境測試，同時亦有排污費上訴和環境檢查及監管等服務。如有垂詢，歡迎致電本中心(電話：2698 8198)。

No	Parameters 項目	Unit 單位	GB3838-88 Type II Standard Value 第II類標準值	Compliance with GB3838-88 Class II 遵檢第二類	Monitoring Data 監測結果 04/1999-03/2000		
1	Dissolved Oxygen 溶解氧	mg/L	≥6	x	4.5	0.6	10.7
2	Biochemical Oxygen Demand 生化需氧量(BOD ₅)	mg/L	≤3	x	6	2	10
3	Total Phosphorus (as P) 總磷(以P計)	mg/L	≤0.1 (lake 0.025)	x	0.183	0.078	0.326
4	Total Manganese 總錳	mg/L	≤0.1	x	0.13	0.03	0.56
5	Nitrite (as N) 亞硝酸鹽(以N計)	mg/L	≤0.1	x	0.356	0.072	0.757



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優惠期至2000年12月1日止。

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「\$888優惠」除為僱主帶來好處外，僱員同樣受惠。「加怡強積金集成信託計劃」的收費**極具競爭力，例如：無參加費，無買賣差價及無退出費。此外，我們的資產收費***亦同具競爭力，例如「加怡均衡基金」每年只收取(約)1.5%資產收費。

熱線電話：2828 3838

註：* 必須符合優惠細則及條款，否則可就每位僱員被徵收\$300罰款，詳情請參閱「\$888優惠」小冊子。

** 2000年7月的收費

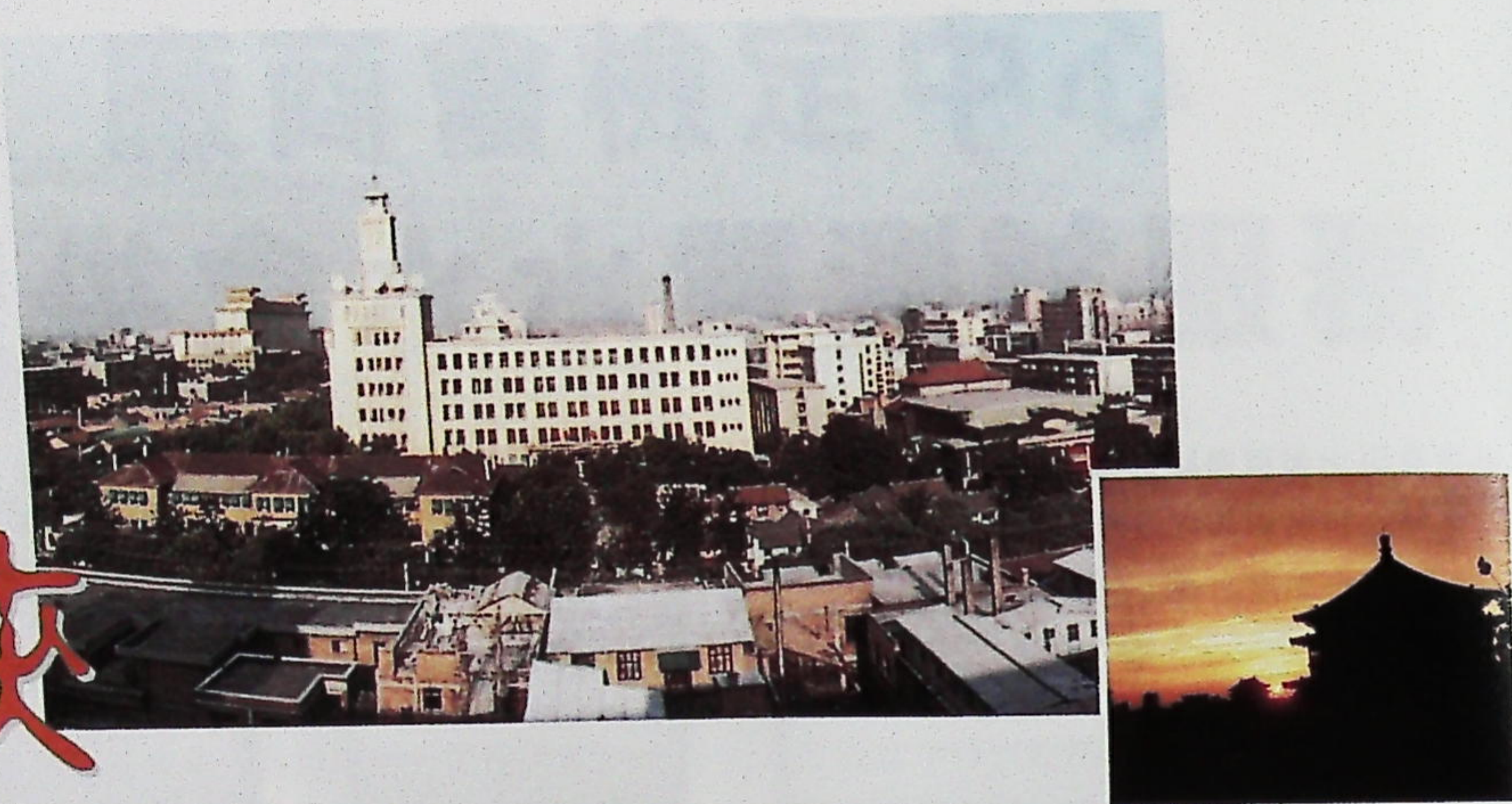
*** 資產收費是包括受託人費用、行政費、保管人費用及投資管理費，適用於有關成分基金、匯集投資基金及基礎匯集投資基金層面。其他收費項目，請參閱「加怡強積金集成信託計劃」主體小冊子的有關詳情。

警告：投資涉及風險，詳情請參閱計劃銷售文件及「\$888優惠」小冊子。

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陝西省



陝西省地處中國內陸腹地，是中國大西北門戶，也是連接中國東、中部地區和西南、西北的交通樞紐。當地人口3,596萬，面積20.56萬平方公里，省會西安市是中國西北地區最大的城市。

天然資源

陝西生物資源種類繁多，同時是中國植物資源的天然寶庫，有野生動物3,300餘種，珍稀植物37種，藥用植物近800種。陝西蘋果、梨、棗、獼猴桃「四大寶」在國內外市場具有較強的競爭力，得天獨厚的地理及氣候條件，使蘋果生產量接近全球總量的10%。

陝西也是全國礦產資源大省之一，黃金儲量居全國第6位，產量居第4位。全省煤炭探明儲量1,600多億噸，特別是陝北神府煤田，儲量達1,300多億噸，煤層厚及易於開採，是世界上少有的優質動力煤田。陝北天然氣資源探明儲量3,000多億立方米，具有廣闊的開發前景。

基礎建設

改革開放以來，陝西把基礎設施建設作為國民經濟發展的重點，初步形成以西安為中心，鐵路、公路、民航相銜接的立體交通網絡。鐵路建設快速發展，現有13條鐵路幹支線，通車里程達

2,867公里，西安火車站及其12個編組站構成西北最大的鐵路交通樞紐。隴海線、寶成線、襄渝線、寶中線分別連接西北、西南和華東。西安至安康、延安至神木的鐵路將於2001年建成通車，西安至南京鐵路即將動工，緊密聯繫陝西的三大經濟區。陝西並建成西安至潼關、西安至銅川、西安至寶雞、西安至藍田等以西安為中心的高等級公路，初步形成「米」字型高等級公路主骨架。

西安咸陽機場是西北最大的空中交通樞紐，已開通國內航線107條、地區航線和國際航線6條，通航城市53個。郵電通信業發展迅速，建成以西安為中心四通八達的郵電網絡，服務機構遍佈城鄉，形成了包括光纖、數字微波、程控交換、移動電話等通達國內、外的公用電信網。

經濟發展

陝西現已逐步建立了行業比較齊全的工業體系。主要工業包括機械、電子、紡織、能源、

食品、醫藥化工及建築業，基礎良好，在全省經濟發展中起著重要作用。

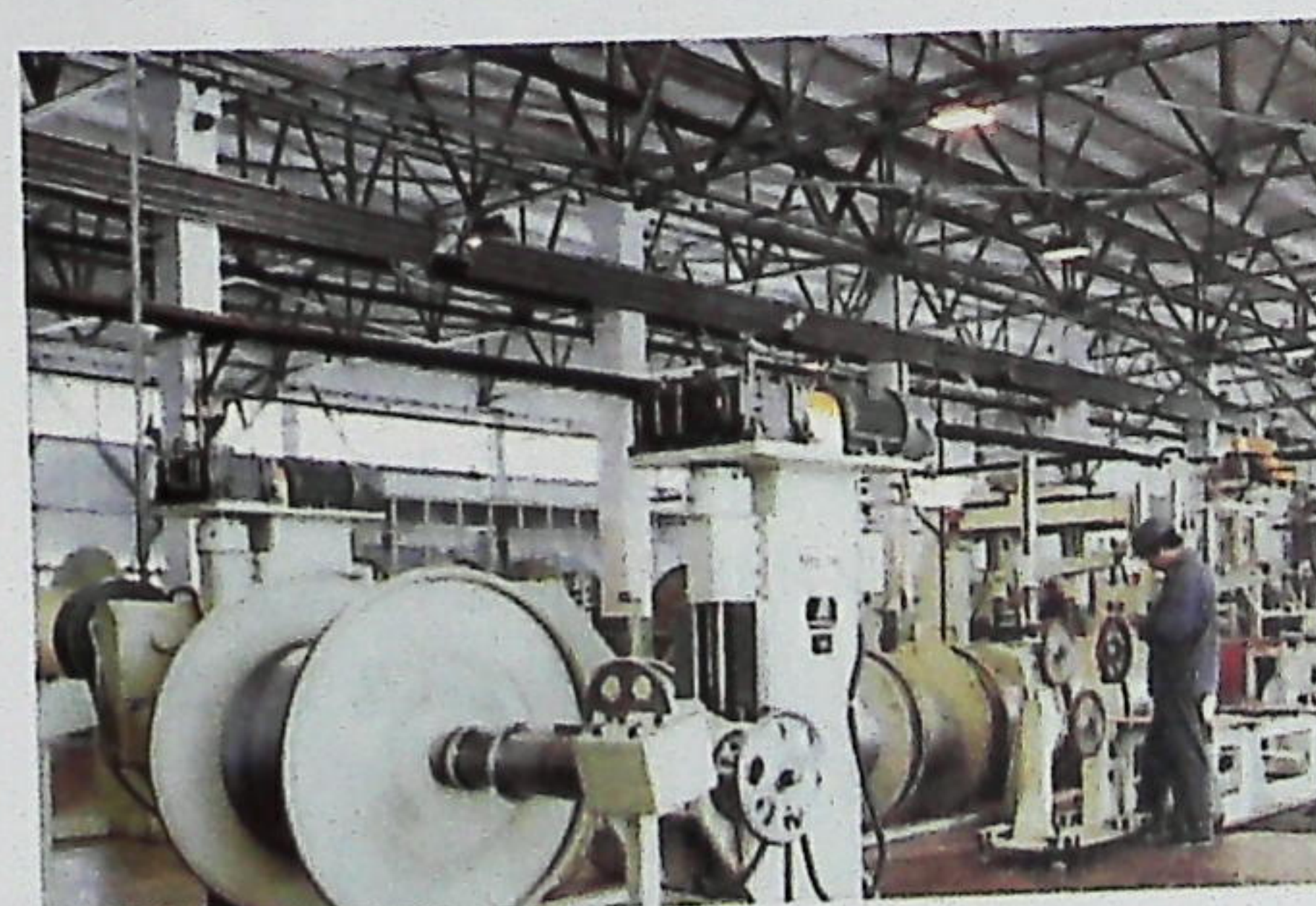
今年上半年，陝西省國民經濟保持良好的發展勢頭。工業生產增長較快，固定資產投資規模繼續擴大，城鎮居民收入進一步提高。初步統計，上半年全省實現國內生產總值626.24億元，比去年同期增長8.9%。其中第一產業增值91.78億元，增長1.3%；第二產業286.05億元，增長10.1%；而第三產業248.41億元，增長10.5%。

工業增長速度與質量同步提高。上半年全省規模以上工業實現工業增加值176.24億元，同比增長10.4%，增幅比上年同期提高3.2%；完成工業總產值542.27億元，同比增長12.6%，增幅加快3.9%。產品銷售進一步加快，產銷率提高。前6個月工業產銷率為95.36%，比上年同期提高1.6%。其中輕工業為94.32%，重工業95.79%，分別提高2.3%和1.2%。

國內消費市場繼續暢旺，外貿進出口大幅度增加。1至6月份，全省社會消費品零售額296.8億元，同比增長8.7%，城市市場持續活躍，農村市場仍然低迷。1至6月城市消費品零售額198.66億元，增長10.1%，縣及縣以下的零售額分別增長6.7%和5%。餐飲業零售繼續領先，增長15.4%，批發、零售貿易業保持穩定增長，增長9.6%，製造業零售增長緩慢，增長2.6%。1至6月份全省外貿進出口總額9.5億美元，同比增長6.4%，其中進口3.23億美元，下降22.3%，出口6.27億美元，增長31.4%。

主要投資項目

- 1) 糧食、蔬菜、水果、禽畜產品、水產品的儲藏、保鮮和加工；



- 2) 林木營造及林木良種引進；
- 3) 棉紡織及印染生產企業技術改造；
- 4) 公路、獨立橋樑和隧道的建設、經營；
- 5) 煤炭加工應用技術開發及產品生產；
- 6) 煤層氣資源勘探、開發利用；
- 7) 銅資源的勘查、開採（不允許外商獨資）；
- 8) 天然氣資源開發及天然氣化工產品生產；
- 9) 現場總線智能儀表製造；
- 10) 新型電子元器件開發、製造；
- 11) 天然藥物、保健藥物及保健用品生產；
- 12) 民用飛機設計與製造（中方控股或佔主導地位）；
- 13) 旅遊景區（點）及其配套設施的開發、建設和經營。

聯絡機構

- (1) 驪山有限公司（陝西省駐港窗口公司）
地址：香港皇后大道中340號
華泰國際大廈2字樓
電話：2815 3085
傳真：2854 0035
聯絡人：李江東總經理
- (2) 陝西省對外貿易經濟合作廳進出口處（對外招商引資機構）
地址：陝西省西安市新城內
電話：86-29-7291559
傳真：86-29-7291618
郵編：710004
聯絡人：王偉先生

外商投資企業 境內投資的新規定



所謂外商投資企業境內投資，是指在中國境內依法設立和採取有限責任公司形式的中外合資經營企業、中外合作經營企業、外資企業、外商投資股份有限公司(以下統稱“外商投資企業”)，及以該企業名義在中國境內投資設立企業或購買其他企業(以下簡稱“被投資公司”)投資者股權的行為。為了規範外商投資企業境內投資的行為，對外貿易經濟合作部和國家工商行政管理局於今年七月二十五日聯合發佈了《關於外商投資企業境內投資的暫行規定》(以下簡稱“《規定》”)，並於今年九月一日開始實施。以是該《規定》的簡介：

1. 從事境內投資的條件

外商投資企業從事境內投資活動須符合三個條件，即(i)註冊資本已繳清；(ii)開始獲得盈利；(iii)依法經營，無違法經營紀錄。

2. 允許投資的領域

外商投資企業可以在鼓勵類或允許類領域投資，也可以在限制類領域投資，但不得在禁止外商投資的領域投資。鼓勵、允許、限制以及禁止外商投資的領域按照《指導外商投資方向暫行規定》及《外商投資產業指導目錄》的規定執行，限於篇幅，這裡不詳細介紹這些領域。

3. 審批登記

3.1 投資鼓勵類或允許類領域

外商投資企業在鼓勵類或允許類領域投資設立公司或購買被投資公司投資者的股權，應向被投資公司所在地公司登記機關提出申請，並提供下列資料：(i)外商投資企業關於投資一致通過的董事會決議；(ii)外商投資

企業批准證書和營業執照複印件；(iii)外商投資企業註冊資本已經繳足的驗資報告；(iv)外商投資企業經審計的資產負債表；(v)外商投資企業繳納所得稅或減免所得稅證明資料；(vi)法律、法規及規章規定的其他資料。公司登記機關審核有關資料後決定登記或不登記，如准予登記，外商投資企業應將境內投資情況向原審批機關備案。

3.2 投資限制類領域

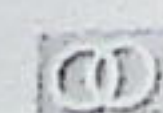
外商投資企業在限制類領域投資設立公司或購買被投資公司投資者的股權，應向被投資公司所在地省級外經貿主管部門(以下簡稱“省級審批機關”)提出申請，同時報送上述3.1所述的資料及被投資公司的章程。若經批准，外商投資企業憑批復文件向被投資公司所在地登記機關申請設立登記，獲准登記後，外商投資企業應將境內投資情況向原審批機關備案。

4. 待遇

外商投資企業在中西部地區投資，被投資公司註冊資本中外資比例不低於百分之二十五的，可享受外商投資企業待遇。

外商投資企業若要獲得有關待遇，須向被投資公司所在地的省級審批機關提出申請。如獲批准，省級審批機關會向被投資公司頒發《外商投資企業批准證書》，被投資公司憑該證書向所在地公司登記機關申請登記註冊，如獲准登記，公司登記機關會發給《企業法人營業執照》，並在企業類別欄目加注“外商投資企業投資”字樣。中西部地區的被投資公司憑上述《外商投資企業批准證書》和《企業法人營業執照》享受法律法規規定的外商投資企業待遇。

本文由方和吳正和律師行供稿，查詢請電：2848 4848。



• 投資者應注意，證券及期貨價格及其收益可升亦可跌。
• 此廣告內容只供參考，並不構成任何購買證券之邀請。
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美國

路易斯安那州



位於美國南部的路易斯安那州臨近密西西比河與墨西哥灣交界，是密西西比河河谷的門戶及美國中西部產品的出口港。路易斯安那州面積125,675平方公里，首府為巴頓魯治 (Baton Rouge)，屬亞熱帶氣候，四季溫和，人口4,574,000。海外投資金額150億美元，排名全美第五。

基礎建設

路易斯安那州擁有五個深水港，而美國11大港當中，便有四個位於路州。路州與全球191個國家有貿易往來，並且是來往北美洲與中南美洲的主要轉運站，當夜運輸網涵蓋二千五百萬人口。

路州擁有1,380萬英畝的硬木及軟木森林，供應紙漿及造紙業充足的原料，也是建築用松木夾板及木材的主要產地。路州溫和的氣候及充沛的雨量非常適合樹木的生長。



路易斯安那州是美國第二大漁業州，漁獲量佔全美26%。漁產包括生蠔、蝦、蟹、鯡魚、鮭魚、鯊魚及鰱魚。小龍蝦及鮑魚則是以人工養殖方式生產。



經濟發展

路易斯安那州的石油煉解規模在美國排名第二，並擁有全世界最大的煉解廠，每年生產169億加侖石油。路州的石油化工業生產出美國四分之一的石化產品，近100家石化廠每年生產總值超過196億美元。

路州的製造業包括海運、軍事、造船、貨車配件、航空設備、汽車零件製造、食品加工及成衣業。路易斯安那是美國10大棉花、蔗糖、蕃薯、稻米及胡桃的生產地，當地亦生產大量的黃豆、牛肉、玉米、草莓、蔬菜等。

投資環境

投資優惠政策

路易斯安那州向新成立或擴充的公司提供的優惠待遇包括10年免資產稅、存貨免稅及業務項目免稅，對工業區的優惠項目則根據淨工資的百分比給予在投資及貨品上的稅務優惠及豁免。

勞工資源

按利潤與工薪比例計算，路易斯安那州的工人是全美最具生產力的人口之一。路州只有少於20%的勞工參加工會，而州政府的開支並不十分依賴公司特許稅及所得稅的支持。



免費的員工訓練

路易斯安那州政府提供兩項免費的訓練課程，使員工能充分發揮能力。速捷培訓計劃 (QuickStart Training Programme) 在全州50個職業訓練及工業學院提供職前訓練課程。同時，新推行的勞動力發展及訓練計劃 (Workforce Development and Training Programme) 透過公共及私人資源提供職前及增值訓練。

完善基礎設施

路易斯安那州的運輸網包括深水港口、直達整個美國中部的駁船、五條州際及六條一級鐵路，以及七個商業機場。路易斯安那州的能源費用(以每百萬BTU單位計)一直是全美最低廉的，較全美平均值低40%。

企業支援服務

州政府經濟發展部的各專員，能提供各種關於勞工、設廠、設備、訓練、市場、交通運輸、環境污染等專業資訊，以幫助各企業找尋最合適的投資方式。路州的支援服務包括特殊工程或研究用設備、環境污染及檢測儀器專家，以及CAD-CAM等技術整合服務。

資料來源：路易斯安那州駐台北經濟辦事處

中國資訊科技發展前景 與港商機遇(二)

內地與港商合作機遇

1. 互聯網

在中國加入世貿前，雖然港商投資內地互聯網業務仍有很大限制，但兩地仍有不少合作空間。內地互聯網業務不斷膨脹，港商應掌握形勢、搶佔先機，而兩地合作的形式包括項目融資、內容供應及催化基金。

(i) 項目融資

互聯網公司的生存關鍵在於注資，要爭取在最短時間內把獨有的概念在網上推出，因此必須要以最高效率籌集資金。香港作為國際金融中心，融資方式靈活多變，加上香港股市創業板效應，不少內地互聯網公司均樂意與香港公司合作，或通過香港作為往美國上市的跳板。

(ii) 內容供應

現時內地互聯網普遍出現內容供應泛濫的問題，入門網站欠缺特色，因此極需要注入新元素，而更新速度要快，迎合市場火速節奏。香港在這方面正處於有利位置，國際市場接觸面廣闊、市場推廣手法靈活，市場定位的眼光獨到；加上專業內容信息豐富，中英文兼備及更新快捷，是為內地互聯網公司的最佳拍檔。現時不少內地互聯網公司急於找尋海外合作夥伴，特別是香港及美資公司，除了為將來上市鋪路外，更需要的是國際市場信息。

此外，香港也可提供適合市場口味的資訊。國內高科技龍頭如中關村的專業人才，均來自一級大學或科研院，雖然在互聯網等產品開發和技術方面成果出眾，但往往未能迎合市場口味，商業應用欠佳，有礙走向國際市場。香港緊貼國際市場，商貿信息交流活躍，正好與內地企業互補不足。

(iii) 催化基金

國際互聯網的首腦人物大都是年輕一代，儘管高科技網絡知識豐富，但往往沒有實際財務及管理經驗，不太熟悉市場運作，一種新興的互聯網服務行業催化基金(incubator)正在香港和美國冒起，專門培育剛成長的互聯網新秀，注入資金和提供專業諮詢服務。這種嶄新服務對只有一兩年歷史的國內互聯網業，相信大有可為。

2. 電子商務

若互聯網商只靠廣告收入、網絡發佈消息及為企業提供網站設計和技術支援服務，雖然可贏得高增長的瀏覽人次，但實質收入有限，因此許多互聯網商選擇發展電子商務。內地與港商電子商務的合作範疇有產品代理、數據庫及物流管理。

(i) 產品代理

電子商務的出現，對傳統貿易模式敲響了警號。加入國際貿易舞台，從事企業對企業電子商務，是大勢所趨。建立強大的貿易合作夥伴網是重要關鍵，香港貿易公司累積了數十年國際商貿經驗，對產品採購和分銷渠道



瞭如指掌，代理國際產品無數，更精通各重點及新興市場的產品需求，是內地電子商務公司的理想合作夥伴。

(ii) 數據庫

除了貿易網絡以外，建立強大客戶數據庫是電子商務公司的致勝關鍵。不少國內電子商務公司正努力建立各類數據庫，以針對產品市場需要。至於海外客戶，極需要與外地資料庫、貿易及電子商務公司一起合作。香港作為一個國際貿易中心，匯集海內外重要合作夥伴和數據資料，為國內電子商務公司最佳夥伴。

(iii) 物流管理

國內對物流概念認識不多，正好為外資及港商帶來硬件(即倉儲)或軟件(即供應鏈)等方面的商機。現時內地電子商務正急速發展，相信中國加入世貿二至三年後，電子商務市場將成型。各大貿易公司已逐漸轉型，擴充分銷渠道，並建立物流倉儲。

3. 軟件業

內地的軟件業科研人才眾多，成果出眾，而軟件的價格便宜，且市場佔有率高，尤其在傳統商業、財務及管理軟件上。相反香港沒有科研優

勢，但勝在商貿應用靈活，對市場需求反應快。不少香港軟件公司為省錢省力，均與內地軟件商合作，或聘請內地專才研究項目，然後把成果加工及商品化。

(i) 開拓國際市場

雖然內地軟件成果出眾，可是欠缺出路，不少內地公司樂意與香港企業合作，把現有軟件成果例如中文軟件推向國際，借助港商市場推廣的專長，開拓香港及其他國家的華人市場。

(ii) 電子商務軟件

據業內人士透露，由於國內電子商務正在不斷發展，應用在各行各業上，尤其是企業對企業軟件，牽涉複雜的供應鏈物流等概念，無論技術和應用上均需要合作夥伴，香港公司正好提供應用上的協助。

(iii) 新興軟件

因應互聯網的急劇發展，不少新興軟件應運而生，例如教育、旅遊、銀行、證券、多媒體、漢語發聲及安全等，香港公司亦可看準機遇，引進新概念，與內地公司合作。

資料來源：香港貿易發展局

11



廠商會網頁一 工貿資訊的匯聚點

國際互聯網的商業應用和連繫越趨廣泛，香港中華廠商聯合會網址內容詳盡、搜羅及列載最新之工貿訊息，為本港及海內外工商企業提供一個免費而便捷的交流途徑。其中“Notice Board”一欄，更讓各地企業自由刊登工貿訊息，以促進貿易、投資等合作機會。歡迎上網瀏覽廠商會網頁：
www.cma.org.hk

網頁上所提供的資料包括：

△ 本會提供予會員之服務及福利	△ 貿易及投資諮詢簡訊，提供海內外買家及投資者招商資料
△ 本會全體會員公司資料	△ 本會月刊「企業雄才」及會員通訊
△ 海內外展覽會資料	△ 其他本地商會及工貿機構連繫
△ 本會定期舉辦之研討會及訓練課程	

歡迎上網瀏覽
網址：**www.cma.org.hk**
電子郵件：**info@cma.org.hk**

* 倘欲於本會網址刊登標題廣告，請致電本會助理秘書黃詠思小姐(電話：2542 8626)。

強積金計劃實施後， 有疑問怎麼辦？



滙豐及恒生銀行旗下 338 間分行和 3,000 多名訓練有素的強積金主任，隨時都歡迎您蒞臨洽談。如有需要，我們亦樂意安排強積金主任，在您選擇的時間和地點，與您商討有關強積金事宜。如欲進一步了解我們的服務，請即致電 2238 0088 (滙豐) 或 2198 3311 (恒生銀行) 查詢，或登入網頁 www.mpfdirect.com (滙豐) 或 www.hangseng.com/e-MPF (恒生銀行)，獲取所需資料。

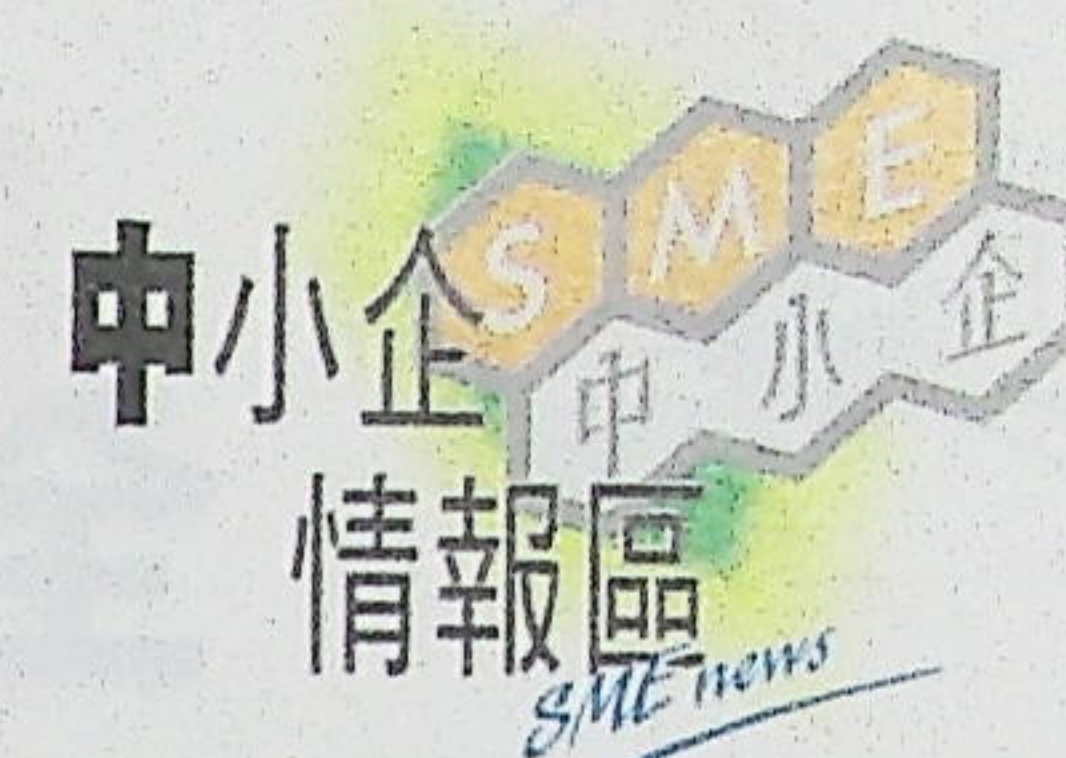
強積金 您、我、香港，讓我們一起共創新里程。

HSBC 滙豐

恒生銀行

由香港上海滙豐銀行有限公司及恒生銀行有限公司刊發

創業者之師 — 「創業發展中心」

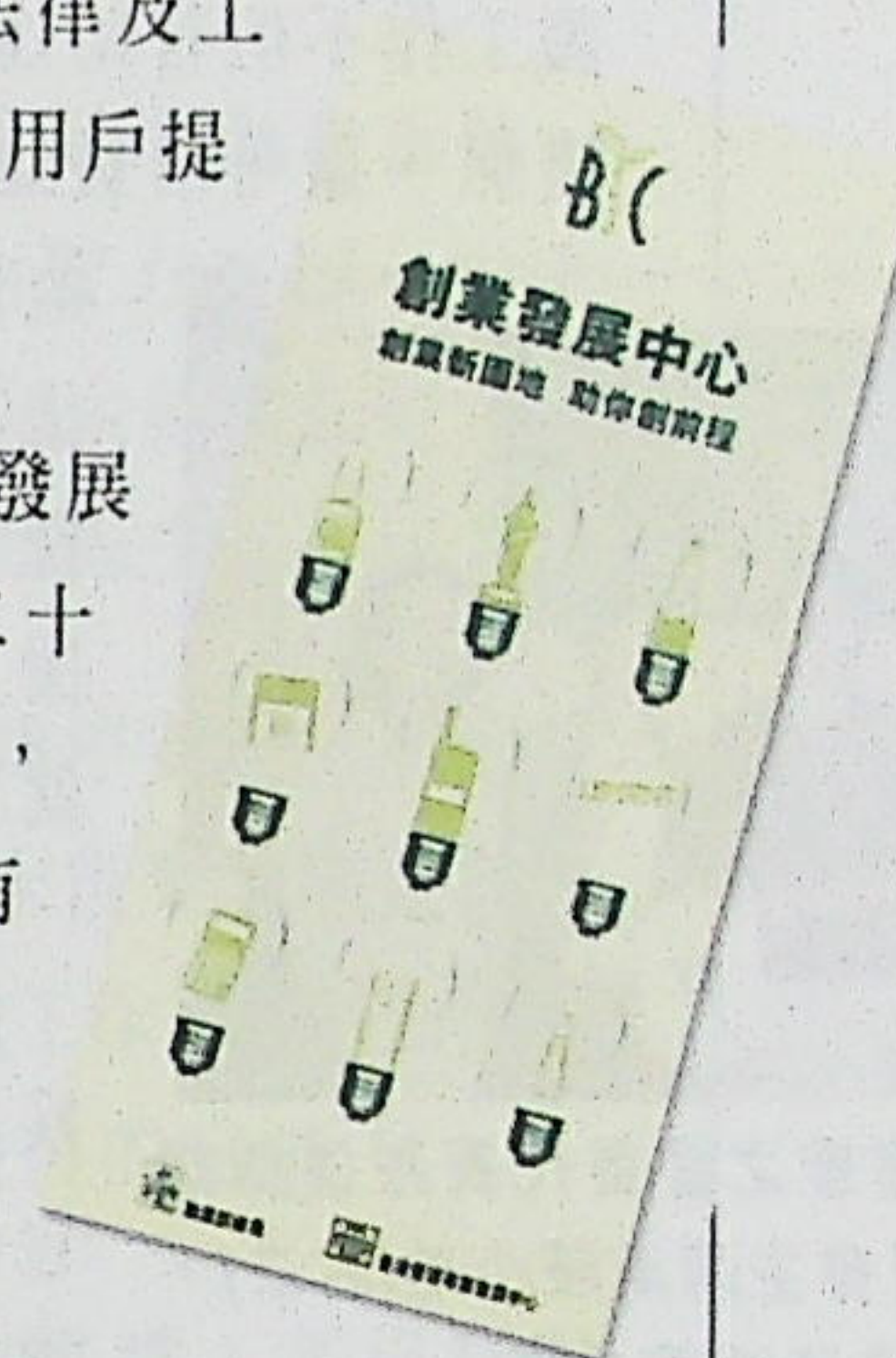


創業發展中心的成立乃為有志創業人士提供設備完善的商業環境，如基本辦公室設備，工商諮詢及培訓等服務，以助他們探討、籌備，以至開設新事業。

有志創業人士可按其所需，申請成為不佔用辦公室用戶、流動辦公室用戶、固定辦公室用戶，又或固定辦公室、電腦及寬頻網絡用戶，以及享用中心特別為其用戶提供的設備及服務，包括辦公室文儀（如傳真機、電腦、影印機、郵箱、儲物櫃及電話等）、工商參考書刊借閱、秘

書服務、辦公室及會議室借用服務等。此外，創業發展中心亦與各會計、法律及工商專業團體達成協議，免費向用戶提供與創業有關的諮詢服務。

有志創業人士可親臨創業發展中心（地址：香港灣仔活道二十七號職業訓練局大樓十樓），申請成為該中心之用戶。如有查詢，請致電：2836 1818 或 2836 1826。



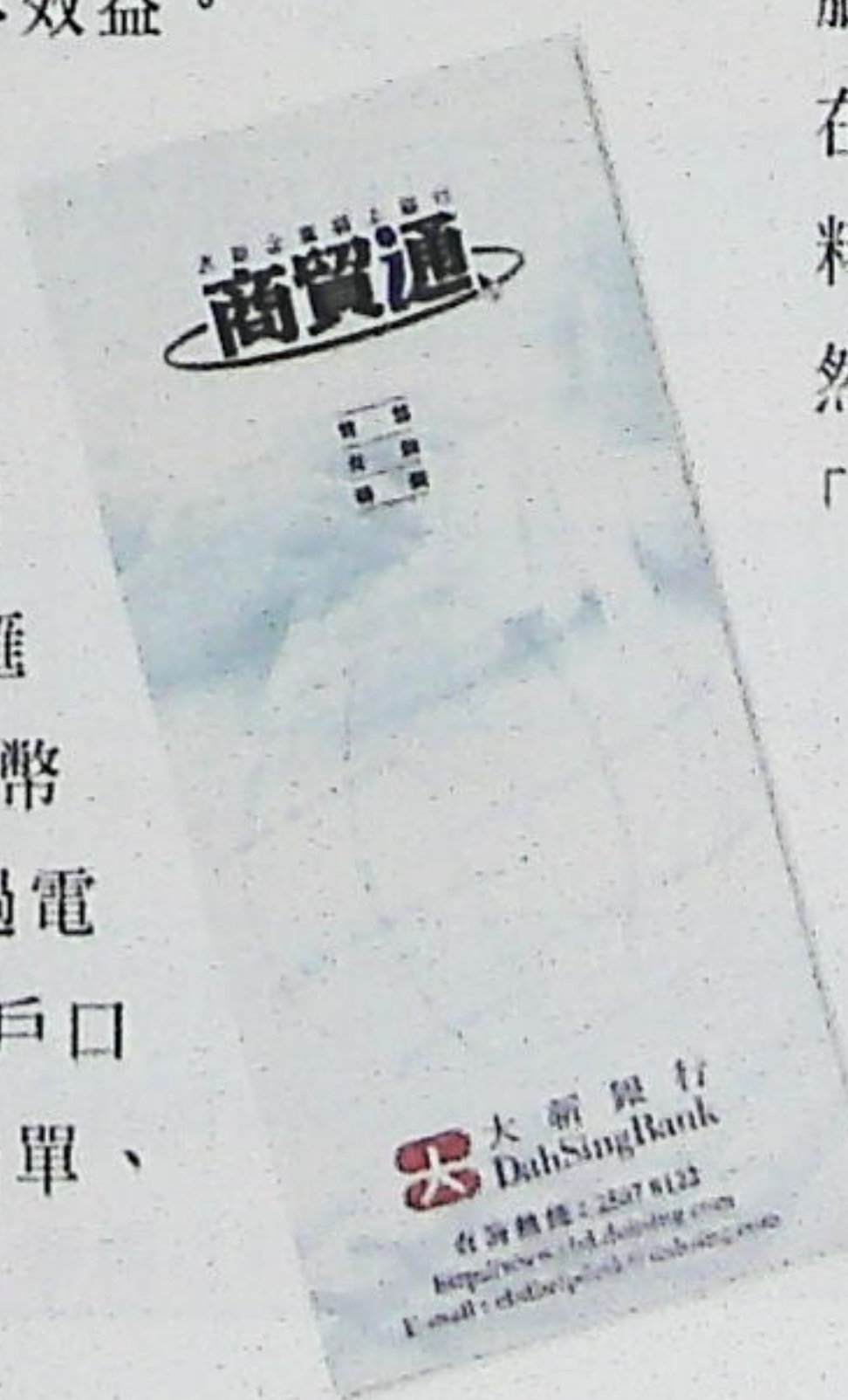
大新銀行「商貿通」 網上理財服務



大新銀行最近推出了一項「商貿通」網上理財服務，客戶只要透過互聯網，即可處理

各種商業理財，無需填寫申請表或親身辦理手續，簡單直接，有助提高成本效益。

該項服務範圍廣泛，包括申請及更改信用證、申請匯款、印取信用證開發及匯款通知書、印取網上交易報告、查詢融資額度、現存押匯單結餘及到期日子、查閱外幣兌換率及各種存款利率、透過電郵發出戶口指示，以及各種戶口管理如查閱戶口結餘、月結單、申領支票簿及轉賬等。



為了確保該網上交易系統安全可靠，大新銀行採用了聰明咭技術，並以電子證書查核客戶身份，只有已登記的用戶方可操作有關戶口，以及將電子證書儲存於聰明咭，減低電腦遭盜用時所引致的危險。此外，為確保資料在傳送途中不會外洩或遭更改，銀行會先將資料加密(Encryption)，轉換成不能解讀的亂碼，然後傳送。只有正式收件人，才擁有所需軟件「鑰匙」將亂碼還原成可讀取的資料。除了網上保安，該行更特別設定嘗試登入次數限制，密碼有效期及自動中斷系統連接的時限，以照顧客戶內部運作的保安需要。

(如欲查詢上述服務之詳情，可致電：25078122)

二零零零年十月號 企業雄才 23

殘疾人士 全線工作技能大檢閱

政府一直致力為未能在公開市場就業的殘疾人士，安排庇護工作和輔助就業。庇護工作不但有助殘疾人士建立和發展社交與工作潛能，還可培養他們對工作的適應能力，從而為他們提供晉升機會。輔助就業則是一種為殘疾人士而設的就業服務，讓他們獲得所需的輔導與支援，以便日後在充滿競爭的公開就業市場中生存。



香港失明人協進會之會員代表致送錦旗予本會婦女委員會主席周陳小玲(右二)，副主席梁李風清及洗雲文英。

接受庇護工作和輔助就業的殘疾人士，不但能勝任裝配、加工、包裝等工作，他們在導師悉心的訓練和指引下，更可提供多元化

的服務。這些服務包括商業實務如專業設計、文書處理、印刷、郵件處理及速遞服務；配合大型商務活動而設的服務，如橫額、橫板、錦旗和紀念獎杯的製作；各類輕工業，如車縫服務、皮具、籐工、木工及傢具製作。殘疾人士還可透過社區茶座及到會的形式提供飲食服務等。以下列載一些提供庇護工場及輔助就業的機構及有關殘疾人士所提供之服務資料，供各會員參考：



婦女委員會主席周陳小玲(左)細心聆聽香港失明人協進會工作人員介紹該會之服務及設施。

機構	工作類別	設計	排版	印刷	橫額	絲印	獎杯	車縫	藤工	木工	鐘錶	裝配	清潔	速印	郵件處理	派單張	飲食	電腦程式
聖雅各福群會 電話:2835 4360								*				*	*	*	*		*	
香港心理衛生會 電話:2528 0196					*	*	*	*				*	*	*	*	*	*	
香港盲人輔導會 電話:2333 0265						*		*	*	*					*			
香港失明人協進會 電話:2778 0102		*	*									*		*	*			*
香港僱殘青年協會 電話:2337 9311	*										*							
香港唐氏綜合症協會 電話:2611 9749												*	*			*		
香港聾人福利促進會 電話:2711 1974		*											*				*	
浸會愛群社會服務處 電話:2572 4365												*			*			
基督教家庭服務中心 電話:2703 6670					*		*					*	*	*	*			
弱智人士家長會 電話:2694 8819												*						
新生精神康復會 電話:2466 0068				*						*		*			*			
香港中華基督教青年會 電話:2857 6769							*					*		*	*			
工程及醫療義務工作協會 電話:2716 0228	*	*	*											*	*			
循道衛理楊震社會服務處 電話:2359 4448												*						

放棄追討補償的協議



蔡先生於一九八九年二月開始在一間酒廊餐廳任職經理，在受僱期間從未享有有薪年假。他在一九九四年七月被解僱，獲發一筆款項。僱主聲稱已包括解僱代通知金、按比例年終酬金和長期服務金。蔡先生當時簽署了一份文件證明同意收取該款項作為解僱補償，並表示放棄向僱主追討其他補償的權利。但蔡先生後來向僱主追討年假薪酬及遣散費。

勞資審裁處的裁決

僱主須支付蔡先生在職期間的年假薪酬；此外，審裁處亦裁定蔡先生因裁員而被解僱，故可獲遣散費的補償。

上訴論點

僱主不服判決，並基於以下理由提出上訴：

1. 僱主表示聘用蔡先生時所簽署的僱傭合約訂明蔡先生在受僱期內將放棄所有有薪年假；
2. 裁判官並沒有考慮解僱蔡先生的理由是他受僱期間行為不當，包括販賣私酒及盜用公司財物；
3. 僱主稱酒廊餐廳因不符合防火條例而須暫時停業，並非結業，裁員之說並不成立；
4. 蔡先生在離職時已收取一筆款項作為解僱補償，他並不應獲准再向法院提出其他追討。

高等法院的裁決

上訴被高等法院駁回，原因如下：

1. 蔡先生受聘前，雖然同意僱主不須發放年假，但這個協議減少僱員在《僱傭條例》下的權利，根據條例第70條的規定，僱傭合約內的任何

條款，如有終止或減少條例所賦予僱員的任何權利、利益或保障的含意，均屬無效；

2. 僱主從沒有將蔡先生的「不當」行為告訴他，亦沒有將「不當」行為交由警方查辦。加上僱主在解僱時有支付代通知金給蔡先生，因此以不當行為的理理解僱蔡先生並不成立；
3. 雖然僱主聲稱酒廊只是暫時停業，但酒廊在蔡先生被解僱的一年後仍未復業，解僱蔡先生是由於僱主對他所擔任的工作需求量縮減。因此，解僱的原因符合裁員的定義；
4. 蔡先生在解僱時所簽署的協議，並沒有明確表示放棄追討甚麼項目。案中亦沒有任何有力證據證明蔡先生基於甚麼原因，自願放棄追討《僱傭條例》下其他法定補償。因此，該協議不能阻止蔡先生追討年假及遣散費。

僱傭實務須知

- * 僱主不得要求僱員放棄全部或部分年假，亦不可以支付工資代替年假。然而，如僱員同意，法例准許僱員可以接受款項代替部分年假，但只限於超過10天的年假部分。
- * 僱主應在徵詢僱員(或其代表)的意見後指定發放年假的日期，並須至少在假期開始的14天前以書面通知僱員年假日期。如雙方同意，可以較短時間通知。
- * 在《僱傭條例》下，僱員不可同時享有長期服務金及遣散費。僱員非因裁員而被解僱，而又服務滿五年，才可享有長期服務金。

來源：勞工處《僱傭條例·個案透視》



本會對成立 「商業信貸資料庫建議」 諮詢文件的意見

香港金融管理局(下稱金管局)進行了詳細研究,認為成立一間全面性的資料庫有助加強認可機構的信貸風險管理,改善還款紀律,從而鞏固香港銀行體系的健全性和穩定性。故此,金管局發表有關成立「商業信貸資料庫建議」的諮詢文件,主要內容如下:

資料庫的建議架構

根據金管局的調查及與認可機構面談的結果顯示,現時市場的發展未能滿足認可機構對信貸資料的渴求,主因乃認可機構不願把敏感的客戶資料提供予它們不信任的機構,以及擔心披露客戶資料會導致業務流失予競爭對手。因此,在研究資料庫的具體架構時,金管局考慮了下列的方式:

1) 認可機構參與資料庫的方式

成立資料庫前的一項重要考慮是決定應強制認可機構參與資料庫,抑或讓其自願參與。金管局的研究結果顯示,大部分認可機構認為資料保密與同業競爭會妨礙全面性資料庫的成立及發展。除非所有認可機構均參與,否則參與機構會擔心其競爭對手可以通過資料庫取用它們提供的資料,但它們卻無法同樣取得對方掌握的資料,造成不公平的現象。

故此,金管局建議強制認可機構向資料庫提供資料,以建立更為全面性的資料庫,並確保公平競爭。要達致強制參與,政府可立法規定認可機構向資料庫提供所需資料;或者由金管局對機構的認可資格附加條件,規定它們向資料庫提供資料,否則可按《銀行業條例》的規定,撤銷其認可資格。

2) 資料庫的架構模式

從本港的實際情況來看,金管局傾向於只成立一間全面性的資料庫,資料庫的架構模式則可考慮四個可行方案:

i. 由公營機構擁有

這是指主要由公營機構(如金管局)擁有和控制資料庫,其他人士(如私營信貸資料庫)可以小股東形式參與,作為策略性夥伴,並提供資料庫所需之系統與專門知識。此外,公營資料庫亦可透過公開投標,將其業務外判予私營機構。這種形式有多方面好處,一方面可令認可機構更安心提供敏感的客戶資料,另一方面亦會令有關客戶對資料庫妥善處理資料的能力和決心更有信心。此外,認可機構亦不會過於憂慮服務的訂價。至於主要的反對論據則是若由政府經營資料庫,可能會被視作干預市場,違反香港一貫奉行的自由市場哲學。

ii. 由銀行業擁有,並進行自我監管

這是指由銀行業(例如透過銀行公會)全資或大部分擁有資料庫。這個模式有先例可援,例如,在一九九六年前,銀行同業結算服務便是由銀行公會所擁有。事實上,銀行公會委員會在諮詢財政司司長後,有權就經營銀行業務方面,對其會員制訂具有約束力的規則,故應可對會員銀行就參與資料庫的方式制定規限;而明確規定這些規則前須諮詢財政司司長,也可加強公眾對銀行披露資料與資料庫的信心。至於其他人士,亦可以小股東形式參與,作為策略性夥伴。

iii. 由銀行業與政府共同擁有,並進行自我監管

這個方案乃混合模式,由政府(如金管局)與銀行業(如銀行公會)共同擁有資料庫。金管局的參與可讓銀行和公眾對監管資料保密更有信心。在某程度上,這種模式也可減輕有關政府干預的憂慮。由於資料庫董事局將有業界代表,可參與決策,銀行業對有關公平訂價等商業事項會較為安心。這個方案也可如上文(i)所述,引入策略性夥伴,或把業務外判。這個模式也有先例可援,香港銀行同業結算有限公司就是由金管局與銀行公會各佔50%股權。

iv. 由私人機構擁有,受政府監管

這是一個較為市場主導的方案,至於監管方法則有兩個。其一是制定有關信貸資料庫的發牌與監管制度,任何公司計劃提供商業信貸資料服務均須獲發牌照。政府機構須負責監管資料庫的運作,以及立法規定監管架構。

另一個方法是由政府向私營資料庫授予專營權,而該資料庫則須受專營權協議所載條款監管。由於涉及重要公共服務,特許經營機構也要受公營部門監管。金管局可透過公開投標程序,向私營資料庫授予專營權,並可透過專營權協議對資料庫進行監管,無須如發牌方案般要透過立法監管;同時,專營權賦予的權利也不必是獨有權利,日後可更換

特許經營機構,或發出新的專營權。然而,由於金管局目前沒有發出專營權的權力,因此可能需要制定立法授權。

3) 資料庫涵蓋的範疇

至於資料庫應該收集所有,抑或是部份借款人的資料,諮詢文件提出首先收集中小企業的信貸資料,包括正面和負面的資料。正面資料可包括獲授予的信貸數額、未償還餘額、每月還款額,以及由借款人提供的任何擔保。負面資料可包括過期還款報告(如已過期30日、60日、90日的數額),以及在一段期間內拖欠還款的次數,甚或商業企業個別擁有人的資料,以及法律令狀、呈請書(Petition)、破產令等。至於中小企業,則可粗略定義為所有非上市公司。諮詢文件並建議,待資料庫奠定基礎後,所涵蓋的範疇可擴闊至其他企業如非藍籌上市公司。

4) 披露客戶資料的法律安排

諮詢文件在披露客戶資料的法律安排上,提出了兩個可行方案:其一是不制定新法例,認可機構於客戶申請貸款或續期時,徵求客戶同意把他們的資料提供予資料庫。這樣,資料庫便可望約一年內,建立起相當全面的數據庫。其二是制定新法例,正式規定銀行必須提供客戶的信貸資料。金管局並建議研究是否收集企業擁有人的資料。

本會意見

1. 金融管理局倡議在本港成立一間全面性的信貸資料庫,向貸款機構提供商業機構和其他非銀行企業之借貸情況的最新資料,藉以紓緩借貸雙方資訊不平衡、以及中小型企業融資困難等問題,本會對此深表贊成。本會認為,信貸資料庫的成立,有利於改善金融機構的信貸風險管理,亦有助於本港企業提高自身的財務管理水平和透明度,從而促進本港信貸資金實現更合理的配置,締造金融、企業界雙贏的格局。本會希望,該資料庫的

建立可以在一定程度上令本港不合理的借貸文化得以改觀,促使貸款機構減少對抵押品的過度依賴,轉為更全面地考慮企業的資訊、業績、財務狀況、行業前景等,更積極、有效地向工商界,特別是中小型企業提供信貸支持。

2. 本會認為,本港信貸資料庫的架構模式宜採用方案三所提出的混合模式,由政府 and 銀行業共同擁有,實行自我監管。這種模式有利

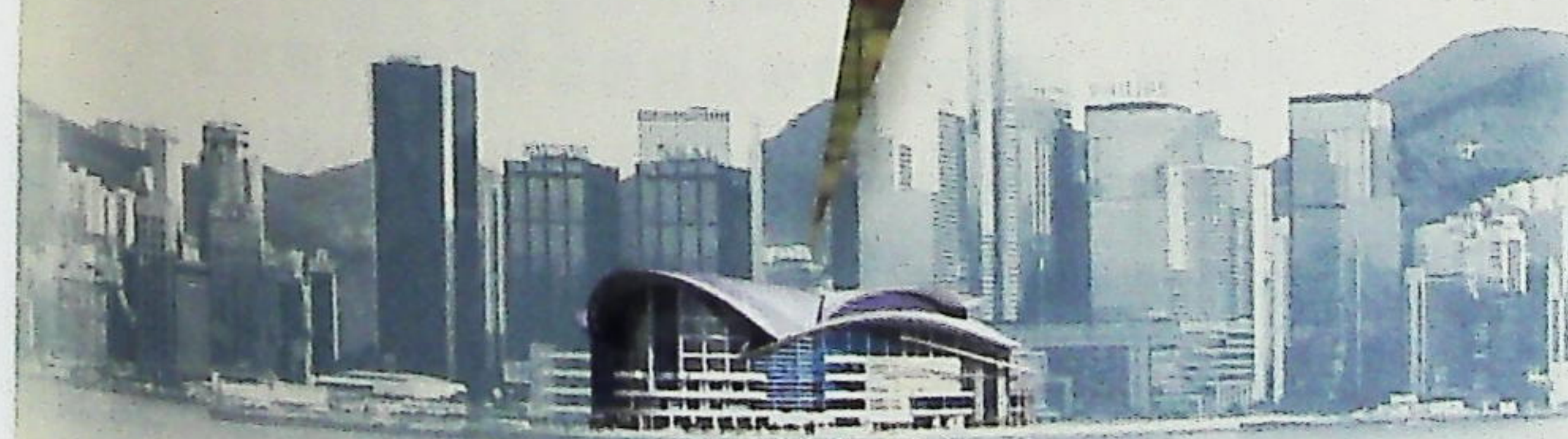
於平衡各方面的利益：一方面，金管局的參與可確保有關資料得到妥善處理以及相關服務的定價水平保持公平和合理，增強銀行和公眾對資料庫的信心；另一方面，業界的參與則有助於各項決策更能切合市場的需要。值得指出的是，由於資料保密和同業競爭等方面的原因，全面性的信貸資料庫實際上很難純粹透過市場行為來建立，因此客觀情況只適宜設一個資料庫，使其在某種程度上具有自然壟斷的特點。由此看來，政府參與建立信貸資料庫有助矯正上述的市場失效情況，亦符合本港奉行的自由經濟理念。

3. 原則上，全面的信貸資料庫應囊括本港各類大小規模的企業。然而，出於時效方面的考慮，本會贊成諮詢文件的建議，即首先從中小型企業（指所有的非上市公司）著手，待資料庫奠定基礎和累積經驗之後再考慮擴展至非藍籌上市公司，最後涵蓋本港所有公司。資料庫所收集的內容應同時包含正面和負面資料，以便貸款機構能夠全面了解有關公司的整體財務狀況和信貸紀錄；此外，充分披露正面資料亦有助紀錄良好的企業建立商譽。不過，為保障個人私隱和簡化操作程序，本會認為資料庫暫時毋須提供有關企業個別擁有人的資料，但可考慮將法律令狀、呈請書、破產令等公開資料，納入信貸資料庫的範疇。

4. 有關客戶資料的法律安排，本會傾向支持銀行在批核信貸融資或續期時，徵求客戶同意的方法，以便資料庫能在較短時間內投入服務，使中小企業早日受惠。金管局可以在資料庫運作一段時間後作出檢討，決定是否需要通過立法明確規管資料庫。本會亦建議，為使銀行徵詢客戶的工作能順利進行，金管局應事先頒布詳細、明確的指引，以便有關各方能夠清晰地了解資料庫的用途、運作和各自的責權範圍例如保障機制、確保資料真實性的責任、以及對違規行為的罰則等。

5. 鑑於亞洲金融風暴和經濟逆轉的影響仍未消除，本港中小型企業仍面對信貸融資的問題；同時，在正式推行信貸資料庫的機制時應設有一段時間作緩衝期，以便借貸雙方能適應新制度。是故，信貸資料庫宜祇掌握有關企業在資料庫正式推行後的信貸狀況，而不應具有追溯力。另一方面，在今後條件許可的情況下，金管局可考慮開放信貸資料庫的使用範圍，允許一些非銀行機構在徵得當事人同意的情况下，適當使用資料庫內的資料。此外，本會亦建議，本港的信貸資料庫可透過合適的方式與其他國家（地區），特別是國內的有關機構進行交流，以便香港企業在境外籌措資金時亦可借重本港的資信狀況。

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- 提供最新外幣兌換率及利率行情，有利掌握大市走勢，避免錯失商機。
- 直接以保密電郵方式發出戶口指示，與本行保持緊密聯繫。
- 提供每天經「商貿通」處理的交易報表及每月統計資料，助您更有系統及有效地處理業務。

資料安全保密



保障客戶的利益是我們首要任務，因此，我們採用聰明咭技術，務求為客戶提供安全可靠之互聯網交易系統。

我們用最嚴密的程序去認證客戶身份，傳送資料及防止非法進入系統：

嚴格認證用戶身份

- 我們以電子證書認證客戶身份，只有已登記的用戶方可操作有關之戶口。
- 電子證書儲存於聰明咭，以減低客戶電腦遭他人盜用時的危險。
- 客戶需要將聰明咭放於讀咭機，再加上密碼，方可使用「商貿通」網上銀行系統。

我們採用嚴密的雙重防火牆(Firewall)，此為安全過濾網，用以阻隔任何非法進入系統。

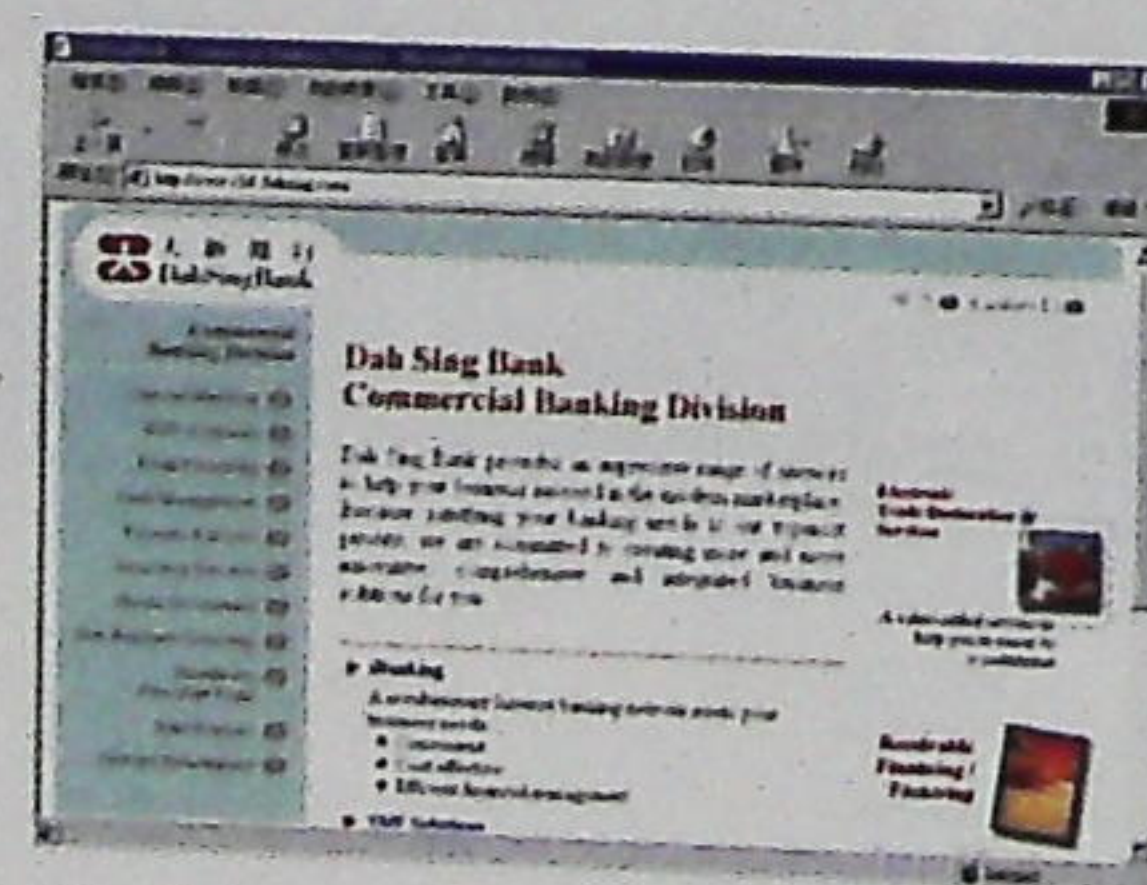
我們亦照顧到客戶的內部運作保安需要。我們特別設定嘗試登入次數限制，密碼有效期及自動中斷系統連接的時限。此外，本系統特別強調職權分散以確保所有交易為適當及準確。

免抵押透支及其他優惠！

大新銀行一向以作為你緊密的生意伙伴為目標。成為大新商貿通用戶，你可享有高達港幣一佰萬元正*之免抵押透支服務，讓你隨時享有充裕的現金，抓緊每個投資良機。

除寰宇銀行服務外，為配合你生意所需，本行更特別提供一系列尊貴優惠。

成為大新商貿通用戶，在一系列特約商號訂購貨品及服務，可享受特有折扣優惠，助你日常運作更輕鬆。



接駁簡單直接

您只須一部上網電腦，加上我們提供的聰明咭及讀咭機，即可通過互聯網連接「商貿通」，無需投資添置其他設備，簡單便利。

開戶簡單方便，毋須猶豫，立即申請。

*本行有權決定是否接納申請，並有權決定批准之貸款額而毋須提供理由。

查詢熱線：2507 8122

互聯網址：<http://www.cbd.dahsing.com>

電郵地址：cbdhelpdesk@dahsing.com

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艱苦奮鬥闖出成功路

訪問雅琪集團董事長譚炳立

會員快拍



譚炳立凡事親力親為，十分重視業務發展。

在日常生活中，塑膠用品非常普及，產品日新月異，尤其塑膠玩具的款式品種不斷創新，這與吹塑工業科技的發展息息相關，而在本港的吹塑機械製造業中，執牛耳者是本會會員企業——雅琪集團。

雅琪集團於一九七四年成立，是一家從事一條龍式吹塑機械製造的企業，並設有吹塑機械輔助設備生產工廠，產品包括塑膠吹瓶機、塑膠模具、塑膠容器、吹塑製品及吹塑玩具等，暢銷世界各地，屢獲殊榮。

雅琪集團董事長譚炳立表示，雅琪創造的吹瓶機品牌(AKEI®)，在世界各國、香港及國內已有一定的知名度，用家更視為優質名牌產品。雅琪最近更成功製造出新產品——模內標貼吹瓶機，並已大量生產，直銷歐美市場。此外，集團亦成功取得中國內銷權，預期產品將可進入龐大的中國市場。現時雅琪年產值約一億多元，在廠房及設備擴張後，預計三年內營業額可達五億元，集團並計劃在三年內爭取成為上市公司，在市場集資後把雅琪集團發展成亞洲一條龍式吹塑工業王國之一。

譚炳立對世界各地市場的發展保持敏銳的觸覺。除每年在國內外參與各項展銷產品活動外，還必定參加每三年一次，在德國及美國舉行世界最大規模的塑膠機械展覽會，藉此觀摩世界最先

進的塑膠機械技術及設備。譚炳立為了令產品緊貼國際先進水平，特別聘用美國著名吹塑技術專家為長期顧問，提供最新吹塑技術及市場動向。

與此同時，譚炳立也非常重視諮詢用戶的意見，他認為出色的製造者未必是出色的使用者。因此要經常聽取客戶的意見，才可精益求精，使產品更能適應市場的需求。

除了重視企業的業務發展外，譚炳立對員工亦非常重視，在雅琪工業城內，設有游泳池、籃球場、排球場、桌球室、乒乓球室、卡拉OK、圖書室及電影院等。他認為有健康的身心才會有卓越的表現，服務年資長的員工是公司的財富，而不是負擔，他制訂了一系列的獎勵辦法，鼓勵員工進修和鑽研技術，建立對公司的歸屬感和責任感。

譚炳立對香港的工業前景表示十分關注，他指出中小企業是本港的經濟支柱，但遺憾的是不論昔日還是今天的政府，均沒有一套完善的中小企業長遠發展計劃。雖然港府在金融風暴期間，也曾給中小企業施予援手，撥出二十五億港元低息貸款，以解部份中小企業的燃眉之急，但這是一個治標不治本的方法。

有鑑於此，譚先生倡議政府建立一個永久性扶助中小企業的自給基金計劃，由政府牽頭並由業內專門人才組成評審委員會，向那些鑑定為有潛力及致力開發新產品的行業給予大力支持，從基金中撥出經費注入該企業，扶助該企業迅速發展業務，早日成為上市公司。

最後，譚氏總結幾十年營商經驗得出的心得——「凡事親力親為，不為也要知，處處以身作則」，他還訂立集團企業文化，務求增加公司發展運作的透明度，團結上下增強各階層的溝通，讓企業茁壯成長。



(上圖)雅琪集團自設廠房生產各類塑膠產品。

(下圖)為了令產品緊貼國際水平，雅琪使用最先進的塑膠機械從事生產。

工業器具 光其器

雅琪集團簡介

雅琪集團於1974年成立，是一家提供吹塑工業設備服務一條龍生產工廠。業務包括生產吹瓶機、製造塑膠模具、生產塑膠容器和吹塑製品，更提供配套吹瓶輔助設備。

雅琪各類優質吹瓶機可製造容量由1毫升至1000公升或更大的吹塑製品，亦可按照客戶要求特別設計及製造整座生產工廠；更可設計及供應全自動填充包裝生產線。

雅琪以先進的自動化設施，配合人材，引進先進科技，改進生產技術及產品質素，價錢及售後服務，皆做到齊。

一條龍吹塑工業設備集團

優質吹瓶機
產品特點

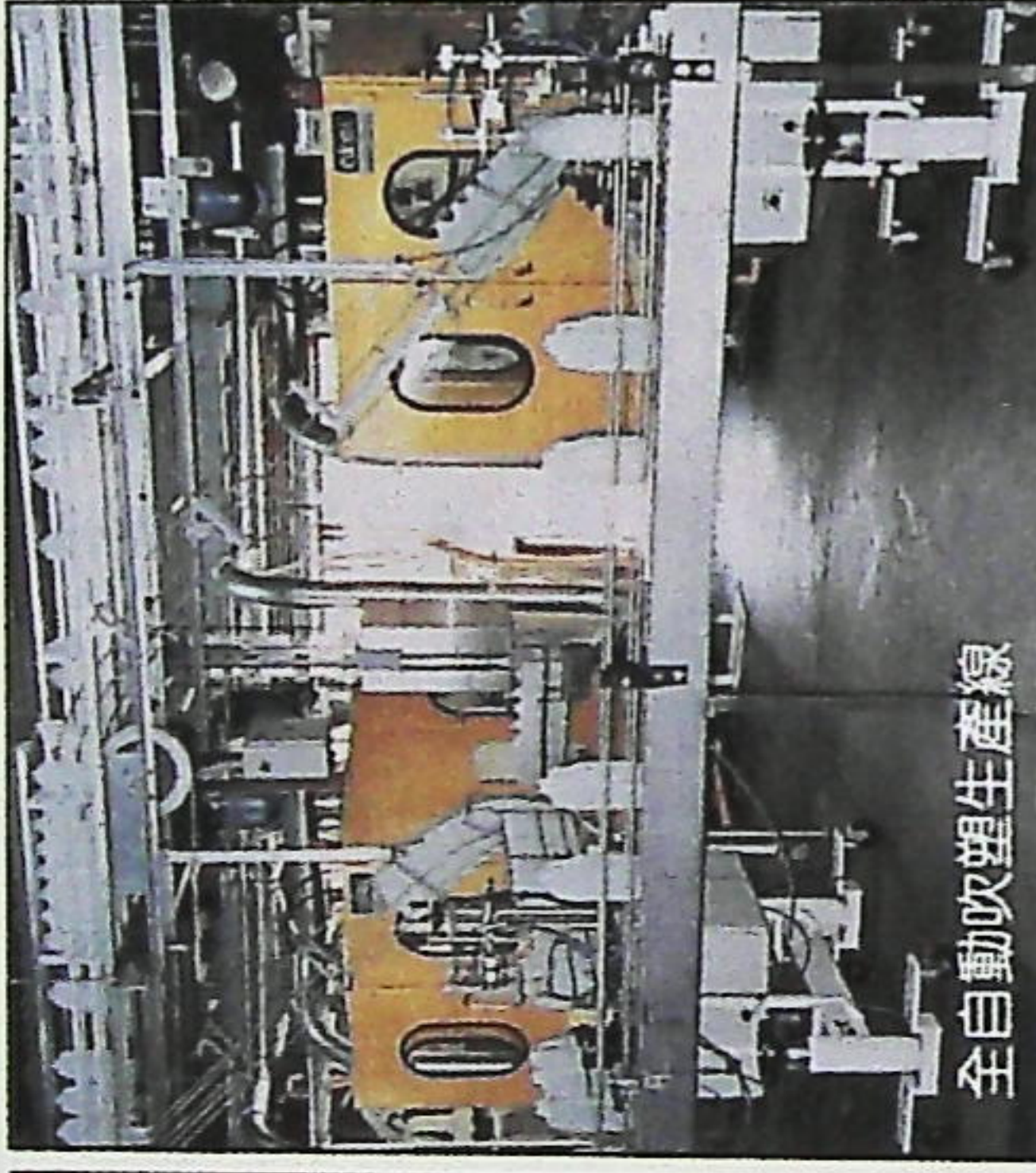
- 設計先進，機器安全可靠
- 採用美國VICKERS液壓產品
- 德國氣動元件
- 意、日合作MOOG公司厚薄控制器
- 吹瓶機大小由1ml至1000L
- 日本製造程序控制器
- 意大利製造氮化機筒螺桿
- 日本製造變頻調速馬達
- 可自動除水口，節省人力
- 歡迎顧客特別設計要求



吹瓶大型產品車間一角



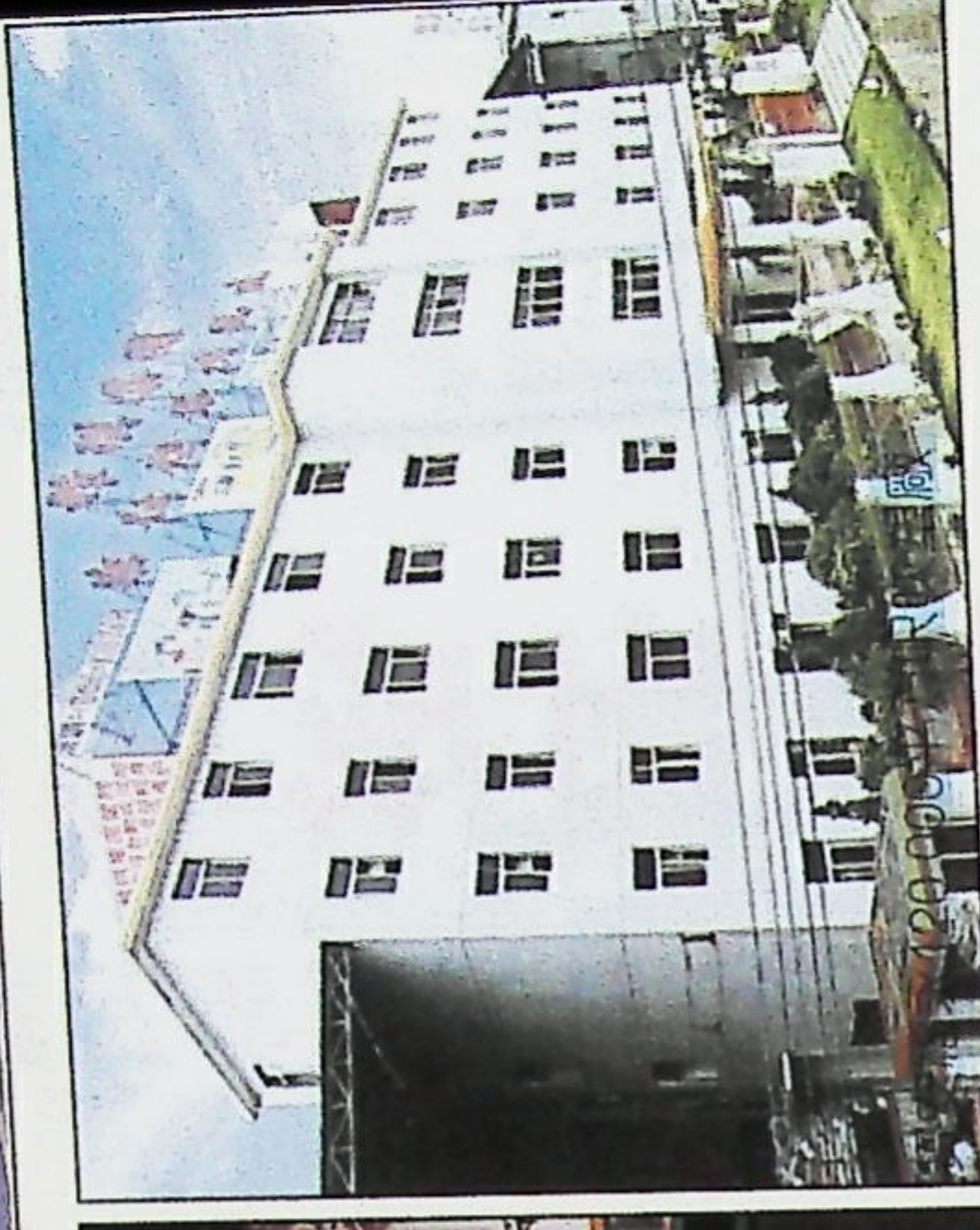
大容量化工容器



全自動吹瓶生產線



注塑部車間



開平市佔地960,000平方呎雅琪集團工業城



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(852) 2743 7318, 2743 7319

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中國廣東省開平雅琪塑膠機械模具廠

福永星航塑膠製品廠 (CHINA)
中國廣東省福永星航塑膠製品廠

優質吹瓶機械，模具，及吹塑產品



流水線生產的優質吹瓶機產品



吹瓶機產品車間



吹瓶機生產車間



產品設計部



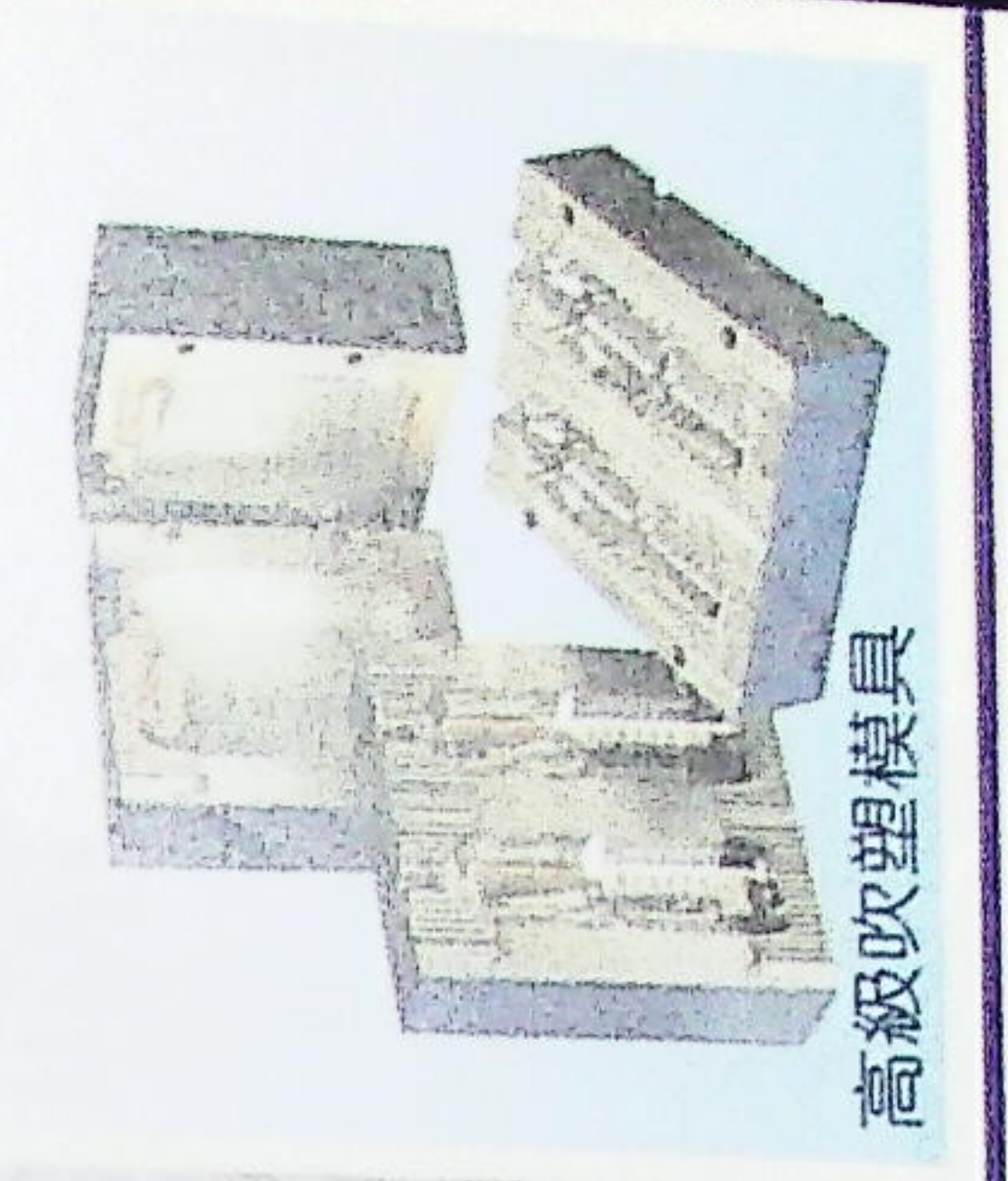
產品陳列室一角



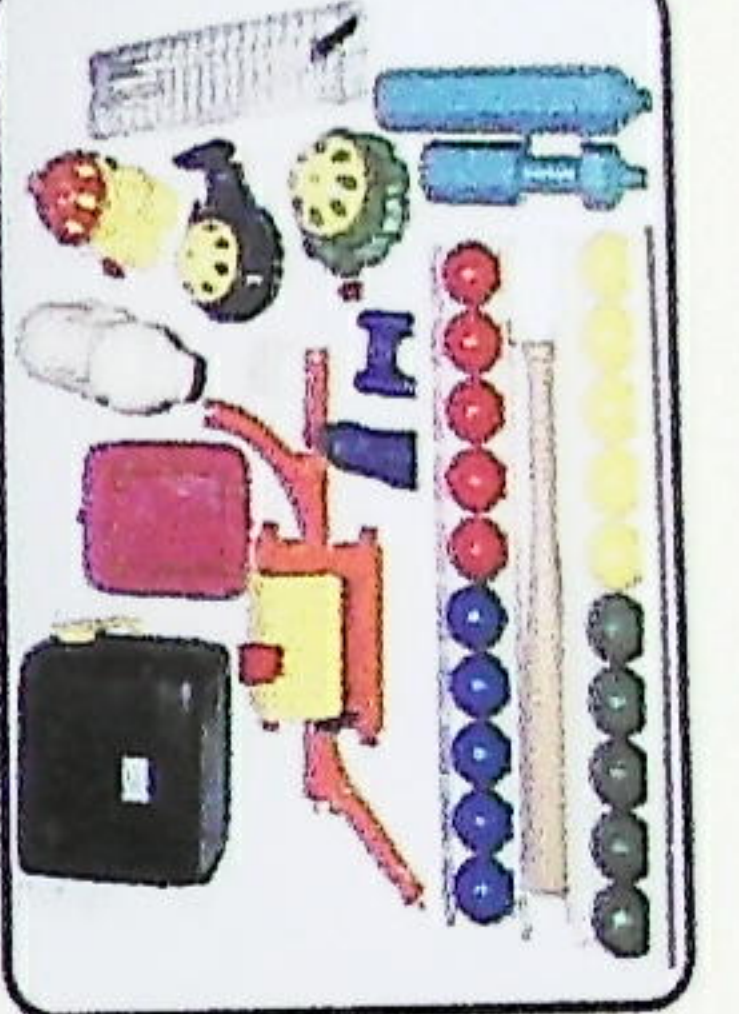
電腦加工中心車間



電腦設計模具



高級吹塑模具





香港遠足勝地

香港都市人忙於工作，普遍缺乏運動，久而久之身體狀況每況愈下，何不在這秋高氣爽的季節，一家大小或相約三五知己遠足郊遊呢？其實在香港這片彈丸之地，雖然到處高樓大廈，但當你看看地圖時，便不難發現香港有近四成的面積是被郊野公園所覆蓋。香港的自然風景優美，有不少遠足景點，只要選取喜歡的路線及景點，要親近大自然易如反掌。



西貢海下至灣仔 沿途眺望怡人海景

要一邊享受清風送爽的寫意，一邊欣賞一望無際的海景，此路線最適合不過，西貢半島風景之美，香港其他郊區地方難以比擬。海下是位於西貢北岸的一個小村落，有水清沙幼的海下灣沙灘。此路線主要沿海而行，路途不算崎嶇，適合一家大小同行，全程約需三小時。

路線：沿路會途經兩座由海下村民於一百年前建造的灰窰遺跡，再往前走便是攔路坳內灣及南方灣，接著沿海下灣海岸公園右邊大路步行不久便到達一大片空地，可於該處放風箏及亭中休息野餐，遠眺可見塔門、磨州及銀州等小島，到達南風灣沙灘後，可於攔路坳原路返回海下。



梧桐寨石澗 欣賞全港最長瀑布

香港有頗多石澗，在大帽山腳的梧桐石澗有被喻為全港最長的瀑布——長瀑。此遠足路線沿途風景清幽，途經三個瀑布，分別是下瀑（又名井底瀑）、中瀑及長瀑，走畢全程約需四小時。路途較崎嶇潮濕，暴雨期間不宜前往。

路線：沿車路步行前往梧桐寨村，沿小徑上山便到達依山勢而闢建的道觀「萬德苑」，進內可作參觀及小休，離開「萬德苑」後，上山路段會較為吃力。首先會到達井底瀑，此處林蔭蔽天，滿佈石壁苔蘚，瀑布沿崖隙間飛竄下瀉。井底瀑往前走便是瀑水急瀉的中瀑，在遠處也可聽到隆隆水聲。經過陡斜的山路，便到達全港最長瀑布——長瀑，主瀑位處四百米山上，潭水冰涼清澈，水源來自大帽山，隨懸崖奔瀉而下，非常壯觀，最理想是在大雨過後四天才去觀瀑，那時水源仍足而又較安全。觀瀑後可從回頭路折返，或到瀑布頂的山路上大霧山或往城門水塘。

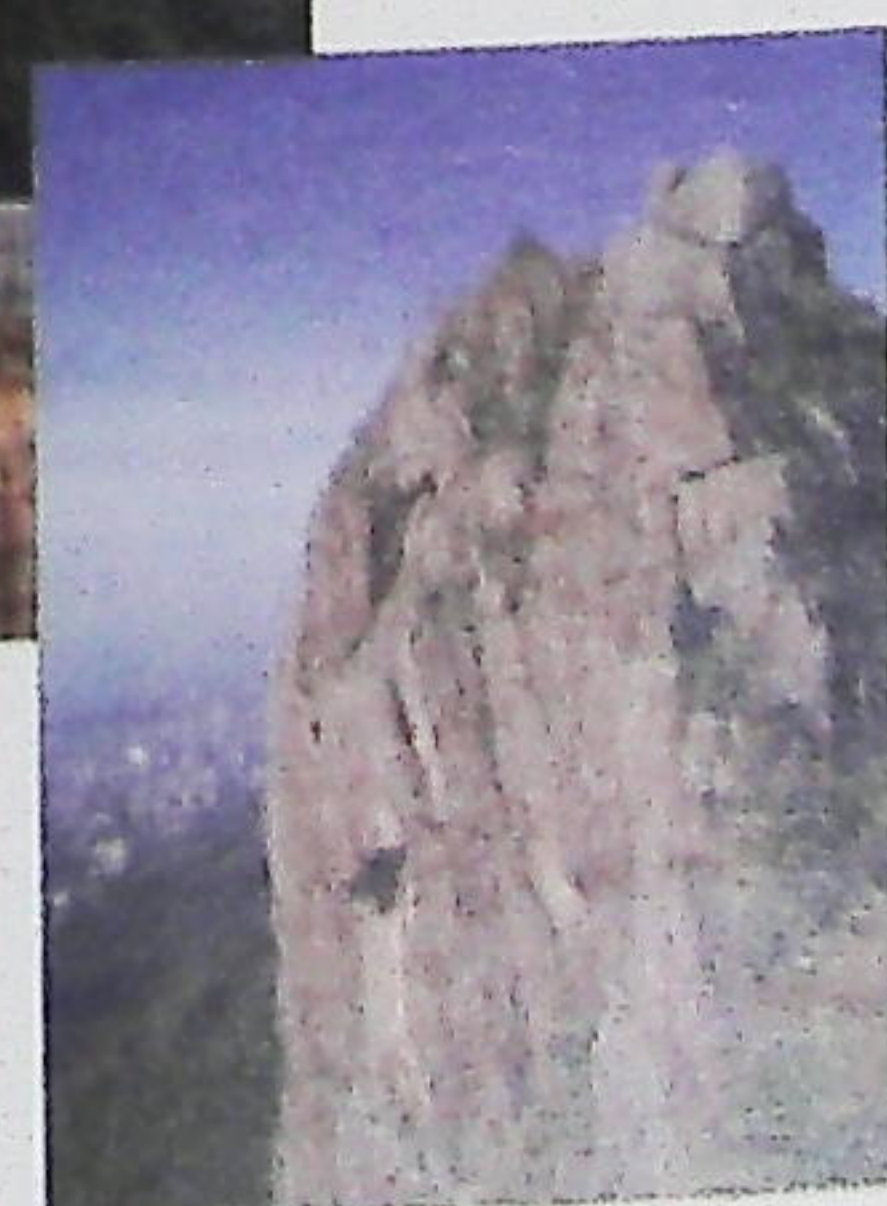
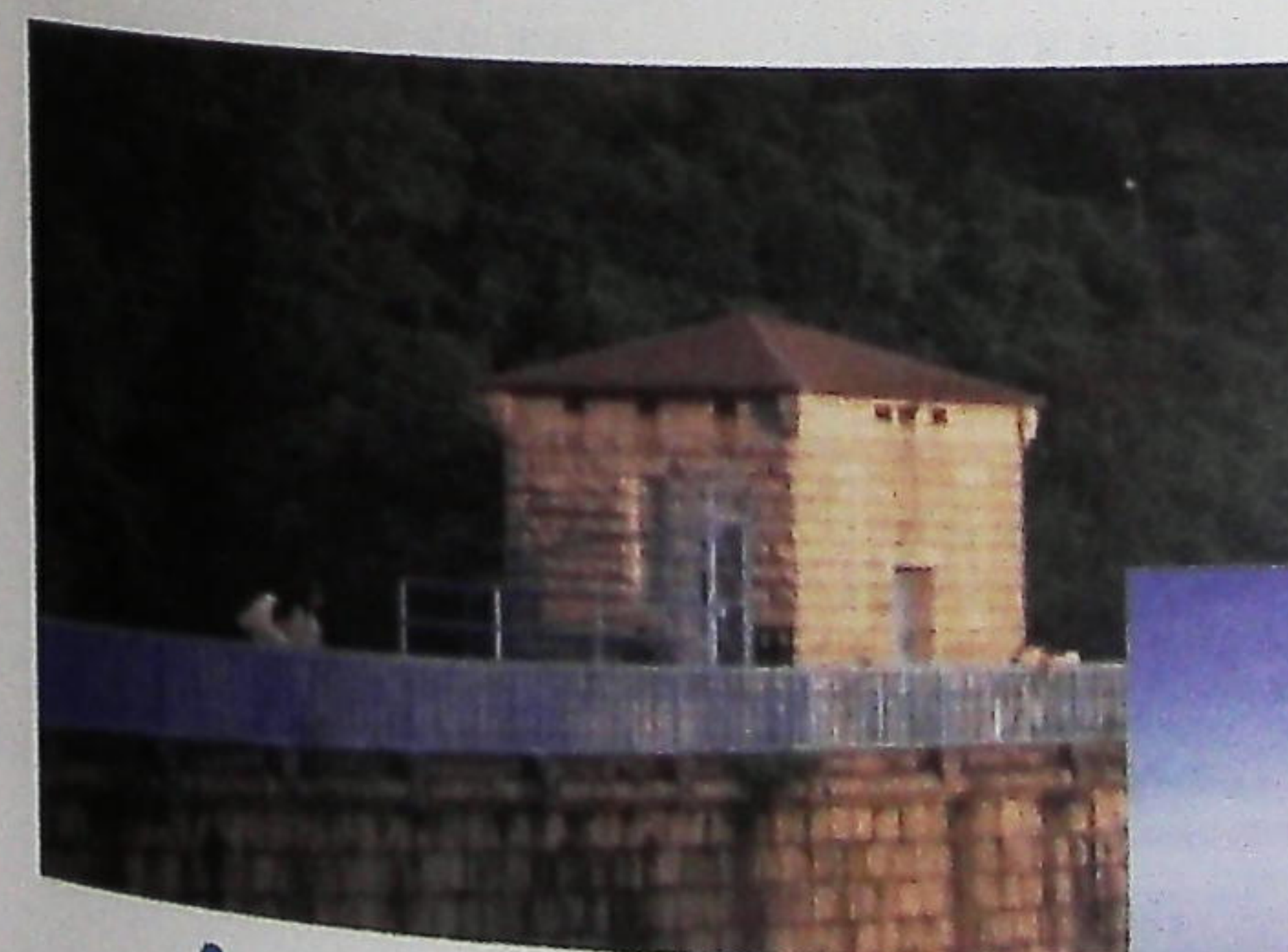


獅子山至望夫石 九龍半島盡入眼簾

獅子山險峻雄偉，傲視九龍半島，影色秀麗，此路線更可從另一角度近看沙田名勝「望夫石」。走畢全程約需四小時，由於山路較崎嶇不平，適合年青人前往。

路線：從獅子山郊野公園入口梯級直上雞胸山，途中可一覽九龍東市區景緻，雞胸山後山遠望沙田，此段路較平坦易行。走過獅子尾一段頗陡峭的梯級後，便到達獅子山最高點。從此處環顧四週風景，有居高臨下的感覺，背後就是獅子身及頭。由於該處地勢險要，懸崖絕壁，需手足並用，如體力不足切勿強行登臨，可原路下山。從山腳望向峻峭的獅子頭多條路線的交匯處，有「香港回歸記念亭」，在此稍作休息後可轉向

望夫石的小徑，從另一角度近看望夫石，前行到達紅梅谷，可在大型燒烤場燒烤。



漁農處網站備有遠足安全須知及參考路線，資料詳盡：
• www.info.gov.hk/afd/ldht/hikingt.htm
尚有其他實用網站，由資深遠足人士提供遠足心得及經驗，可在編排路線時作參考之用：
• www.hiking.com.hk
• www.walkers.org.hk
• www.geocities.com/joeywu_2000/frame.htm
• trailwalker.com
• ecointernet.uhome.net

研討會 SEMINARS / 訓練課程 TRAINING COURSES

日期 Date	項目 Event	地點 Venue	主辦機構 Organizer	聯絡人/電話及傳真 Contact person/Tel & Fax
03.11.2000	Learning and Managing Change	灣仔職業訓練局 VTC Tower, Wanchai	香港管理專業中心 The Management Development Centre of Hong Kong	黃昭欽博士 Dr C Y Wong ☎ : 2836 1930 ☎ : 2572 7130 ✉ : mdc@vtc.edu.hk 🌐 : http://www.vtc.edu.hk
6.11 - 4.12.2000	Advanced Diploma in Strategic Project Management	銅鑼灣嘉蘭中心 Caroline Centre, Causeway Bay	香港生產力促進局 Hong Kong Productivity Council	☎ : 2788 6128 ☎ : 2788 6288 ✉ : hkpcenq@hkpc.org 🌐 : http://www.hkpc.org
6.11 - 4.12.2000	Executive Development Programme in Contemporary Management Systems	九龍塘生產力大樓 HKPC Building, Kowloon Tong	香港生產力促進局 Hong Kong Productivity Council	☎ : 2788 6128 ☎ : 22788 6288 ✉ : hkpcenq@hkpc.org 🌐 : http://www.hkpc.org
15.11.2000	Marketing Creativity and Innovation	灣仔職業訓練局 VTC Tower, Wanchai	香港管理專業發展中心 The Management Development Centre of Hong Kong	駱忠良先生 Mr. C L Lok ☎ : 2836 1891 ☎ : 2572 7130 ✉ : mdc@vtc.edu.hk 🌐 : http://www.vtc.edu.hk
18.11.2000	Advanced Negotiation	灣仔職業訓練局 VTC Tower, Wanchai	香港管理專業發展中心 The Management Development Centre of Hong Kong	駱忠良先生 Mr C L Lok ☎ : 2836 1891 ☎ : 2572 7130 ✉ : mdc@vtc.edu.hk 🌐 : http://www.vtc.edu.hk
21.11 - 5.12.2000	採購管理 Purchasing Management	九龍塘生產力大樓 HKPC Building, Kowloon Tong	香港生產力促進局 Hong Kong Productivity Council	☎ : 2788 6128 ☎ : 2788 6288 ✉ : hkpcenq@hkpc.org 🌐 : http://www.hkpc.org
24 & 28.11.2000	Wide Area Network Technology	九龍塘生產力大樓 HKPC Building, Kowloon Tong	香港生產力促進局 Hong Kong Productivity Council	☎ : 2788 6128 ☎ : 2788 6288 ✉ : hkpcenq@hkpc.org 🌐 : http://www.hkpc.org
27 - 28.11.2000	Value-Added Negotiation	灣仔職業訓練局 VTC Tower, Wanchai	香港管理專業發展中心 The Management Development Centre of Hong Kong	何世柏先生 Mr Alfred Ho ☎ : 2836 1930 ☎ : 2572 7130 ✉ : mdc@vtc.edu.hk 🌐 : http://www.vtc.edu.hk
29.11 - 13.12.2000	「有效工場管理精要」— 專為管理人員而設 Selected Shop-floor Management Skills for Supervisor & Potential Managers	銅鑼灣嘉蘭中心 Caroline Centre, Causeway Bay	香港生產力促進局 Hong Kong Productivity Council	☎ : 2788 6128 ☎ : 2788 6288 ✉ : hkpcenq@hkpc.org 🌐 : http://www.hkpc.org

洽談會 CONFERENCES / 展覽會 EXHIBITIONS

日期 Date	項目 Event	地點 Venue	展場內容/洽談會 Items	主辦機構 Organizer
3-9.12.2000	亞洲電訊展2000 ITU Telecom Asia 2000	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類電訊設備、有關製造商及機構 Telecom operators, manufacturers and scientific organisations from all fields of telecommunication	International Telecommunication Union, TELECOM Secretariat ☎ : 41-22-7306161 ☎ : 41-22-7306444
15-17.12.2000	香港資訊科技教育展2000 IT in Education Exhibition Hong Kong 2000	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類資訊科技產品、設備、 配件及服務 Information technology products, equipment, technologies, accessories, services for the education industry	IT in Education Ltd ☎ : (852) 2509 3430 ☎ : (852) 2667 6927
15-17.12.2000	第二十一屆秋冬新婚禮服展2000 21st Fall/Winter Wedding Expo 2000	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類新婚禮服 All Wedding services	香港(亞洲)展覽有限公司 Hong Kong (Asia) Exhibition Co. Ltd ☎ : (852) 2591 9823 ☎ : (852) 2573 3311
16-19.12.2000	創意世界2000博覽會 SmartWorld 2000	香港會議展覽中心 Hong Kong Convention & Exhibition Centre	各類創新產品 A complete showcase of smart intelligent products for a smart living	Reed Exhibitions Limited ☎ : (852) 2824 0330 ☎ : (852) 2824 0246
16.12.2000 - 08.01.2001	第三十五屆香港國際 工業出品展銷會(工展會) 35th Hong Kong Products Expo	香港中環添馬艦 Tamar Site, Hong Kong	各類工業產品及消費品 All kinds of industrial and consumer products	香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong ☎ : (852) 2545 6166 ☎ : (852) 2541 4541 ✉ : info@cma.org.hk 🌐 : http://www.hkpe.com.hk



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CALL FOR SPEEDY CONSOLIDATION OF SUPPORTIVE MEASURES FOR SMES

The Chief Executive of the Hong Kong Special Administrative Region the Hon. Tung Chee Hwa gave his fourth Policy Address at the Legislative Council Meeting on 11 October. The Association welcomes this fourth Policy Address which proposes a series of measures to tackle pressing issues including promoting employment, strengthening education and training and helping Small and Medium Enterprises (SMEs), favouring the harmonious and long-term development of Hong Kong.

This year's Policy Address focuses on employment and training. In recent time, through different channels, the Association has made recommendations on the direction and strategy for manpower development in Hong Kong to the Government. We are appreciative that the Government has adopted and embodied most of our recommendations in the Policy Address. These include formulating all-rounded and visionary manpower policy based on different aspects such as employment promotion, training, education and immigration policy; helping the development of SMEs; encouraging life-long learning and on-job training; removing the "digital divide"; helping to nurture industries favouring employment; as well as establishing a flexible talents introduction mechanism.

The CMA welcomes the proposal by the Government to strengthen the status of the Small and Medium Enterprises Committee and to explore practical solutions to problems faced by SMEs at different development stages. SMEs are a pillar of Hong Kong's economy as well as a major provider of job opportunities. Helping SMEs is vital to the economic development and social stability of Hong Kong. It is hoped that the Government would, based on extensive consultation of the trade, speedily formulate tangible measures and bring them into action. The Government should provide all-rounded and continuous support and assistance to SMEs by building a comprehensive supporting system from production technology, quality improvement, marketing and sales, financing, operation and management, human resources training, prevention of pollution to international cooperation to provide regular and systematic counselling and assistance.

The Policy Address states that the Government would review its policy on approving visa applications from professionals, and make proactive but prudent efforts to

admit from the Mainland and abroad more professionals not readily available in Hong Kong. The Association agrees and views that the introduction of the Mainland and overseas professionals to Hong Kong will inject new power to the local labour market, increasing but not reducing local workers' employment opportunities. In building up an effective, flexible introduction mechanism of professionals, the Government should strengthen its inter-departmental coordination, simplify the application process and seek for the cooperation from the Mainland counterparts, in order to facilitate flow of talents across the borders. In addition, the Government should also strengthen overseas promotion and publicity of this professionals introduction programme. While speeding up the introduction of talents from the Mainland, the Government should strive to attract Chinese students abroad to work in Hong Kong.

Although the unemployment rate of Hong Kong has declined, due to transformation of industries, the rise of the knowledge-based economy and other reasons, the structural unemployment has remained a problem difficult to be solved in the short term. The employment prospect of workers with low education level is even gloomier. With regard to the proposal by the Government to review the development direction of the labour market, devise training courses which meet the needs, increase funding for organising diversified training for workers with low education level, as well as launching self-employment training on a trial basis, the Association opines that these measures are timely and necessary. Since business chambers in Hong Kong are well aware of the needs and the current situation of the trade and can help promote the integration of training and employment, it is suggested that the Government may involve business chambers, in the form of offering subsidies, to take part in related training.

Finally, the Association hopes that the Government would adopt more measures to encourage continuing education and cultivate the atmosphere of learning through life. Apart from raising the personal tax allowance for studying, the Government may provide direct subsidies and special interest loans for individuals to raise self-competitiveness through continuing education. Meanwhile, the Government may also provide subsidies and assistance for employers to provide on-job training for employees.

The Workplace English Campaign



Highway to Success

The Workplace English Campaign is a major Government initiative to heighten public awareness of

the importance of English competency at work and to raise the standard of workplace English. If you are in tourism, retailing, trading, banking, finance, or any industry where good English communication skills are vital, here's what your employees can do:

Course & Subsidy

1. Enroll in English courses according to required benchmarks of their jobs (see Table 1), and sit for internationally recognized and accredited examinations for business/workplace English. These examinations can be any one held by the London Chamber of Commerce and Industry Examination Board (LCCI), Pitman Qualifications, The Test of English for International Communication (TOEIC), and The University of Cambridge Local Examinations Syndicate (UCLES).
2. Applicants may take courses and examinations in written or spoken English, or both.
3. The government will subsidize 50% of the fee in the form of reimbursement when they have completed the courses and have attained the minimum benchmarks in the examinations. The maximum subsidy is HK\$1,500 per course and examination, with a maximum of three courses fundable, i.e. maximum HK\$4,500 per applicant.
4. Reimbursements will only be given after the applicant passes the minimum benchmark for their respective job type. Applicants may re-take an examination within four months after completing an English course should they fail in their first attempt.
5. If your company subsidizes the remaining 50% of the fee, the company will submit the application. Otherwise, the employee submits an individual application.

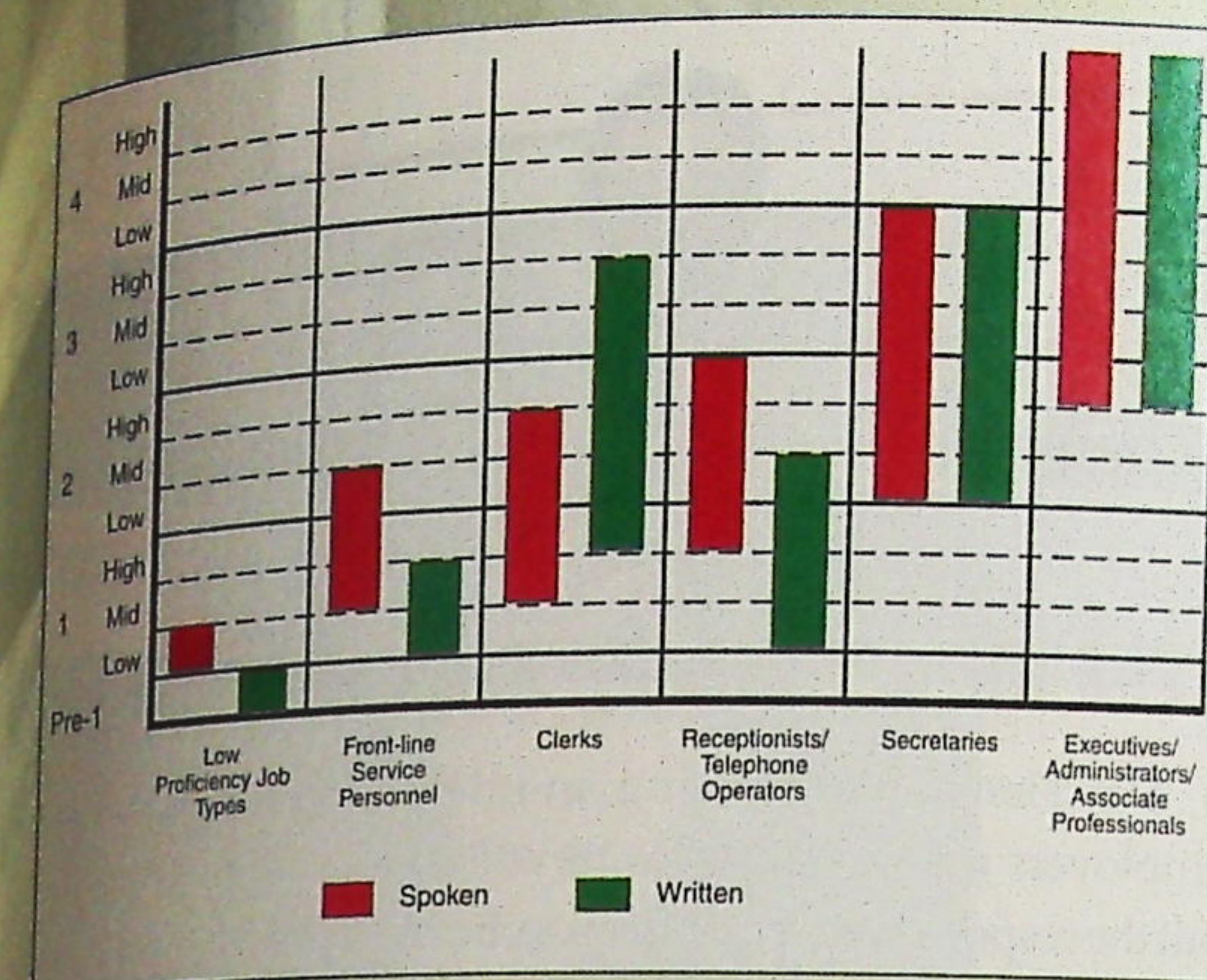


Table 1: Workplace English Benchmarks

How do the Workplace English Benchmarks work?

Between December 1999 and January 2000, some independent testing bodies invited around 2,000 employees from four selected job types (clerks, secretaries, frontline service personnel, telephone operators/receptionists, and executives/administrators/associate professionals) to do some pilot tests. The results were used to establish English benchmarks for five job types: clerks, secretaries,

frontline service personnel, receptionists/ telephone operators, executives/ administrators/ associate professionals.

These benchmarks reflect the standard of workplace English required of employees in these occupations. Although they are not a government or legal requirement, employees can take them as targets for self-improvement and career growth. Benchmarking tests not only provide an objective proof of their English competency, but also open up more career opportunities.

While employers have full discretion in deciding whether to adopt a benchmark, the government encourages them to do so, especially if they are in sectors that require good English communication. These benchmarks may serve as an objective assessment of an employee's business English standard, as a reference for recruitment and staff training. But most important of all, the government hopes to see employers encourage and subsidize workplace English training for their employees.

Interview I: HKSAR Deputy Secretary for Education & Manpower Mr Raymond Young

According to Deputy Secretary for Education and Manpower of HKSAR government Mr. Raymond Young, the government has set aside HK\$50 million for this project, and so far around \$10 million have been used. Since application is based on the availability of funds on a first-come-first-serve basis, there is no application deadline.

Responses are encouraging. Mr. Young reveals that up till August 2000, applications have reached 10,000, most of them being individual applications. Of the applicants, around one-third are clerks, one-third are executives and one-quarter are front-line officers.

The benefits of this campaign are two-fold: "Employers have the responsibility to provide training for their staff. This increases their sense of belonging. Improving their standard of English increases productivity, too," says Mr. Young.

One may argue that it is necessary to have another English examination if the Hong Kong School Certificate of Education Examinations (HKCEE) is

already a recognized qualification in Hong Kong. Why take another exam?

Mr. Young believes that the HKCEE English examination is more academic, while workplace English exams target specifically at the work environment. "There should be multi-channels for employees to upgrade themselves," he says. "This is also a good opportunity for workers in low-proficiency jobs to advance."



Interview II:

Chairman of the Steering Committee on the Workplace English Campaign Mr Michael Tien

As an employer, Mr. Michael Tien sees a declining standard of English in Hong Kong. "The decline between each year is not so significant, but if you compare the present standard with that ten years ago, you will see a significant drop," he asserts. The decline is not an isolated case. "This decline is prevalent among employees. Not only is the level of spoken English declining, but also listening, writing and reading," he adds. Employers have no choice but lower their recruitment criteria, further reinforcing the decline.

As Chairman of the Steering Committee, Mr. Tien explains how the Campaign began: "Our original idea was to improve employees' English standard by going after employers. Employers have been complaining of declining English standards for years, and they should take the lead to do something about it."

"So we set up benchmarks and persuaded employers to adopt them in recruitment and training. This was a top-down approach in which employers pressure employees to reach certain standards before they can be promoted or employed."

However, when the Campaign was launched early this year, things did not work out as they expected. He admits that the original idea was too ideal. "In reality, it's very hard to implement. First, the business sector is used to working on their own: each company has its own requirements and few (mainly big companies) will adopt the benchmarks. Second, labour organizations thought that employers have come up with a new excuse to fire people — that they have failed to meet certain English standards."

But now it turns out that employees are enrolling English courses without any pressure from their employers. "It's a blessing in disguise. We are surprised but happy," he says. "Had we known the response, we wouldn't have to go through all that trouble: if I had to start again, I would just go after employees. We've reached our goal the hard way. But we are happier with the results, because we now know that employees have the initiative to strive for the better. Pressure from employers can only last for a year or so, but employees' initiatives will sustain."

Mr. Tien believes that the success of the Campaign is not determined by how much fund is granted, but by whether people will actively improve their English. And so far it is encouraging: course providers and examination boards have reported a 30% to 100% increase in applications compared with that last year.

In the first phase, there were two individual applications for every company application, but in the second phase (which started in June), most of them are individual applications. Why is that so?



Mr. Tien explains using an interesting feedback from employers: many companies are willing to subsidize their staff, but the response was poor. Reason: if employees apply through the company, their applications will be recorded in their files which won't look good if they fail the exam. They would rather pass the exams first and then notify their bosses. This further shows that employees have the initiative to improve their English even without a subsidy from their employers.

When asked when we will see the overall English standard of the workforce improve, Mr. Tien replied it will be at least after 2 or 3 years when a critical mass have participated in the Campaign. But, he says, there is actually no timeframe. "Education is life-long. What we are most concerned is whether the workforce is concerned about improving their English and puts this on their top priority... Only by this can the Campaign sustain, otherwise it will have a good start but fade away in a year or so, just like a lot of other campaigns."

It is criticized that the publicity for the Workplace English Programmes is not adequate.

"We hope the government can keep up the initiative and constantly remind people the importance of English and to actively improve their English," he says.

A series of TV commercials have been aired with the latest one featuring Cannes best actor Tony Leung Chiu-wai. A believer that movie stars can help promote the campaign, Mr. Tien is disappointed that there is not enough airtime. "The TV commercials for the Campaign have to compete for airtime with other government advertisements, such as the election advertisements. Too bad the government is unwilling to spend part of the \$50 million on more airtime. More airtime means more promotion, and hence more people will improve their English."

Details of Workplace English Campaign

The other part of the Workplace English Campaign is the Business and Schools Partnership Programme. Led jointly by the Education Department and the Business Coalition on Education, the programme involves about 170 schools and over 100 companies. Exchange visits and talks are held to let students know how English is used in the real world.

Details of the Workplace English Campaign and application forms are available at major post offices, district offices and can be downloaded from their website www.english.gov.hk.



Deputy CEO of CASH on-line -

Felix Miao

The growing popularity of Internet in Hong Kong has boosted the development of online financial services. Services relating to securities trading, commodities and futures trading, banking, financial information and asset management are all moving online, and, in line, many brokerage firms and banks have launched online stock trading services. By the time the Automatic Order Matching and Execution System/Third Generation (AMS/3) is launched, trading stocks online is expected to become even more popular.

Deputy CEO of CASH on-line, Mr Felix Miao, said financial services have transcended national boundaries and traditional modes of investment. We have entered a new age of globalization for investment connected by the Internet and other electronic networks. And CASH on-line is committed to helping customers capture investment opportunities and stay in control when they look to the global markets.

CASH on-line has been a leader in the electronic brokerage industry. It launched InTrade in October 1998 and SmarTrade in

February 1999 to provide customers with Internet and mobile phone trading platform for securities and commodities (futures and options).

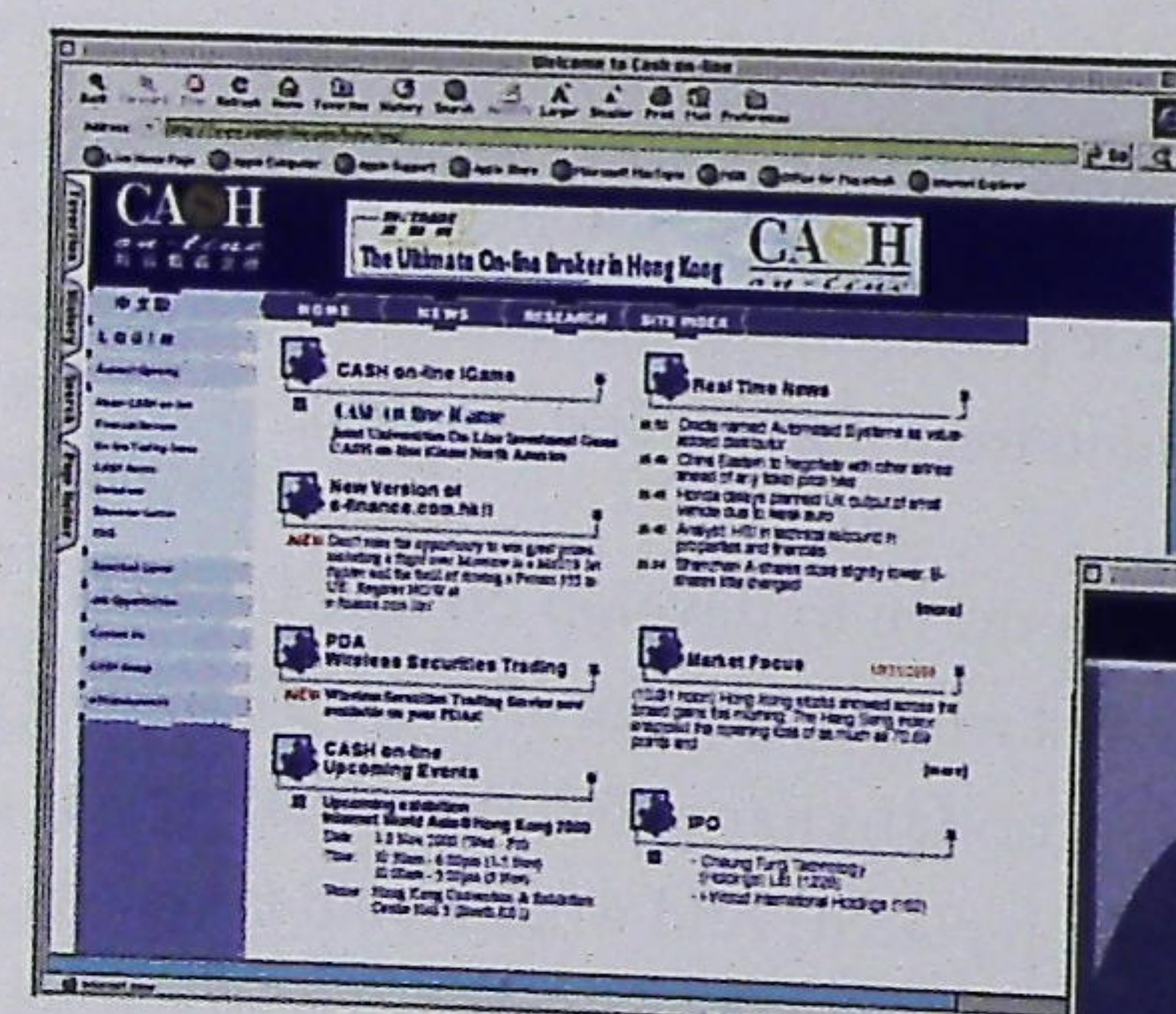
It is imperative to develop on-line financial services. But what is the edge of online platforms over traditional channels? Will traditional channels be replaced? And what should investors be careful of when trading online?

BENEFITS OF ON-LINE STOCK TRADING

Mr Miao said the greatest benefit of Internet trading is its transparency. With Internet securities trading service, investors are able to access all the information of The Stock Exchange of Hong Kong Limited from real-time stock quotes, bid and ask prices, as well as status on queues and completed transactions. Through other content providers, they can also access stock analyses and then formulate their investment strategies. All the information allows investors to make their own immediate decisions. They can also monitor the process while their transactions are executed.

Another advantage of Internet trading is its speed and efficiency, which is crucial to investors in Hong Kong. It only takes a person 6 seconds from placing order to verification of the trade. Customers can instantly check account details after completing each transaction, a benefit that traditional brokerage services cannot provide. Also, the automatic trading process on the Internet requires less labour, allowing room for reduction in commissions.

However, Mr Miao pointed out that Internet stock trading and financial services in Hong Kong are still not 'perfect' at this stage. Although investors get information from various content providers, the interface lacks the human touch compared to a retail broker or a bank where customers can have more discussions with their



broker representatives and other fellow investors. Therefore, Mr Miao does not think Internet stock trading service in Hong Kong will grow at the same speed as in the US, and either will it totally take over traditional brokerage services.

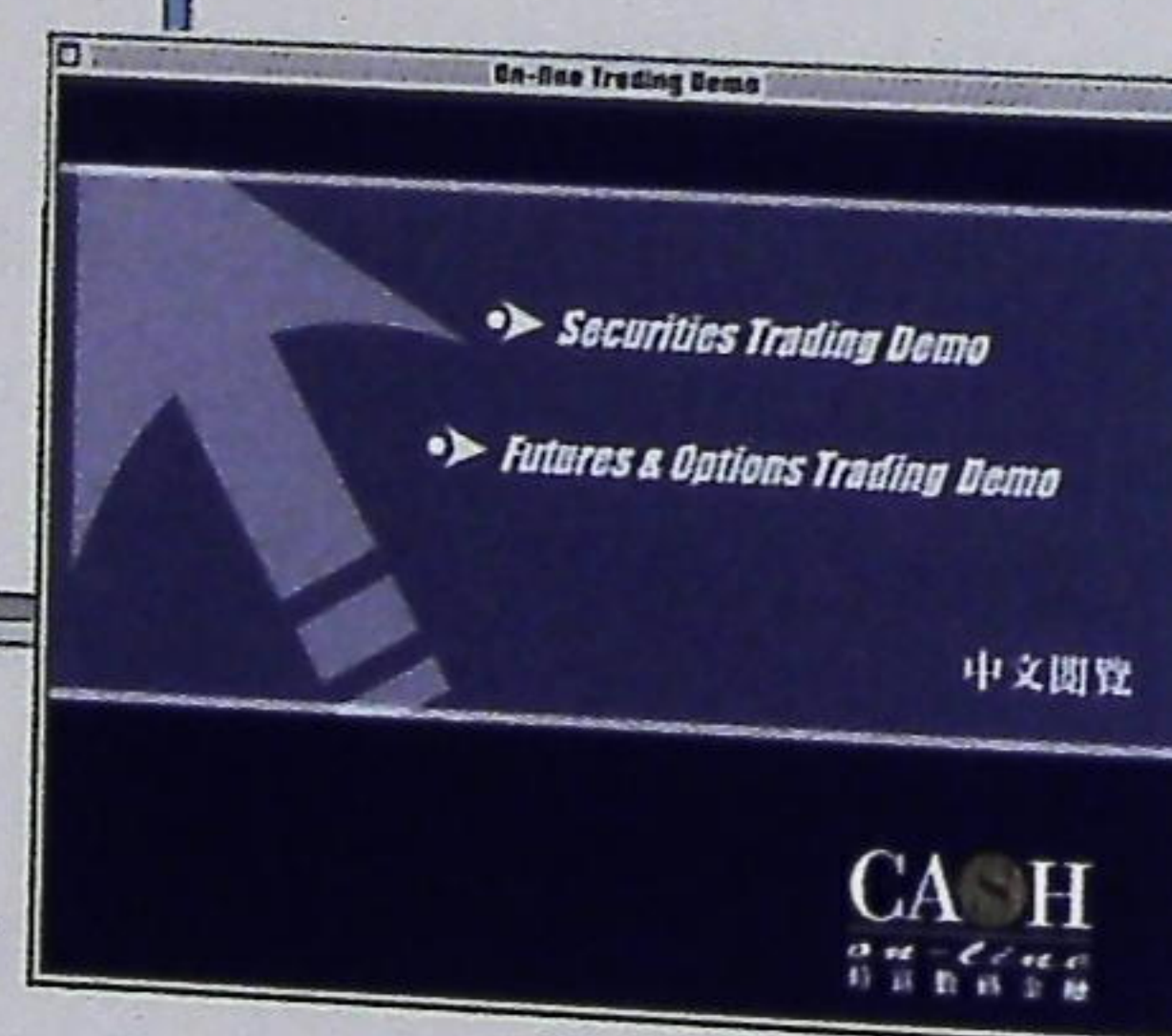
In fact, both the Internet and traditional brokerage services have been growing significantly over the past two years. According to a survey conducted by CASH on-line, less than 1 per cent of Internet clients come from traditional brokerage, showing that they are predominantly new investors. CASH on-line acquires approximately 100 customers every month. It now has more than 12,000 customers

in total. In terms of trading amount, Internet transactions account for 5 to 10 per cent of the whole Group's transactions.

STRENGTHENING ON-LINE SUPPORT AND SECURITY

When asked about what online investors should be careful about, Mr Miao said that security and reliability are always big concerns. Superior technology back-up is an important criterion when a customer chooses which network to trade on. "Even if you have the best technical support from a world-renowned hardware supplier, you still cannot guarantee total confidence. Internet companies usually work with different vendors for different parts of the network, and they will change vendors, too. It is hard for them to maintain their service quality," Mr Miao added.

Mr Miao used CASH on-line as an example, "We knew the competitive advantage of the

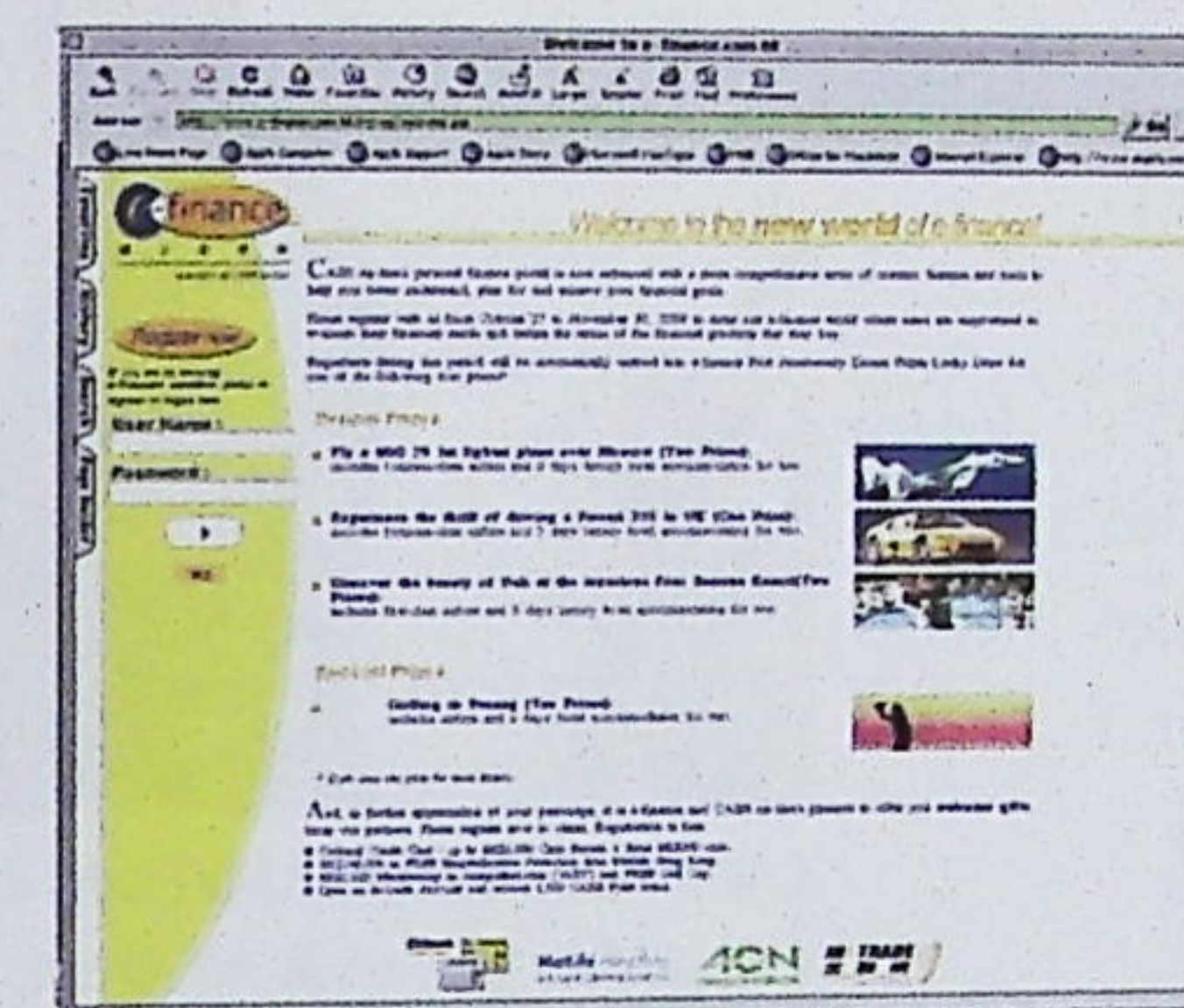


Windows 2000 platform even before it was launched and we had already planned to be Microsoft's long-term partner. We tested Windows 2000 on our stock trading simulation game, iGame, and migrated our In-Trade service onto the platform afterwards. Our partnership with Microsoft allows us to introduce all the latest Windows technologies onto our In-Trade system. It also enables our In-Trade customers to benefit from 128-bit encryption that Windows 2000 provides."

The latest software must be matched with excellent hardware so as to be able to handle the increasing capacity demand from a fast-growing customer base. Compaq Computer provides CASH on-line with hardware support. The two companies have also reached a long-term agreement.

PROMISING PROSPECT FOR ON-LINE FINANCIAL TRADING

As for the prospect of Internet financial and stock trading services, Mr Miao described it as a trend. The market potential for online stock trading and other financial products is huge. Mr Miao is confident of the future development of CASH on-line's products. The company currently focuses on three products: In-Trade (www.cashon-line.com), the fast, reliable and low-cost Internet trading service for securities, futures and options launched in October 1998; SmarTrade, Asia's first mobile phone trading service for securities, futures and options launched in February 1999; and e-finance (www.e-finance.com.hk), Hong Kong's first intelligent investment and financial services portal. e-finance provides a total solution for interactive personal finance management services. They include market information and interactive investment tools - tax, loans, credit cards, housing mortgages, saving and insurance



plans; and e-finder, a buyer-driven online financial service. You can almost call it a cyber-store of financial services.

Mr Miao said the crucial factor for the success of an electronic brokerage firm in this rapidly developing online financial market is to have the ability to see things through and take the lead in the market. With the growing demand on the on-line financial services from customers, online brokerage firms must understand their ever-changing needs and expectation in order to provide them with tailor-made services. A company capable of doing this puts

customers at the top and gains their loyalty to its services. This is the mission of CASH on-line. In-Trade, SmarTrade and e-finance have all led the local market and inspired the launch of similar products in Hong Kong. It proves that CASH on-line has the right vision and gets the right click to the market ahead of others, occupying a leading market position.



Mr Miao has been the Deputy Chief Executive Officer of CASH on-line Limited since January 2000. He has extensive experience in the financial market and held several senior executive positions in various multinational companies.

Previously, Mr Miao was the Managing Director of Burson Marsteller, one of the world's largest and most reputable public relations companies, with major responsibility in managing its regional operation.

Prior to his appointment with Burson-Marsteller, Mr Miao was the Managing Director of Citigate Dewe Rogerson, a financial relations and privatization marketing consultancy firm. He was also well versed with Hong Kong media and worked as the editor of the first three issues of the Chinese edition of the Media Magazine.

Mr Miao received his Bachelor of Science (Hons.) degree in Psychology from University of Hull in the United Kingdom.

Dah Sing Bank iBanking Launching Ceremony and Press Conference

As a strategic partner of Dah Sing Bank iBanking service, the Association co-organised a launching ceremony and press conference with Dah Sing Bank on August 14. CMA President Mr. Chan Wing Kee, Vice-President Mr. Lo Man Tuen, Assistant to President Mr. Lam Hok Po, Executive Committee Member Dr David Wong, General Committee Members Mr Yim Chan Chee, Mr Ho Yuk Wing, Dr Dennis Yip etc. attended the event. CMA President Mr Chan Wing Kee, Mr David Wong and Mr Derek Wong, Chairman and Managing Director of Dah Sing Bank respectively were invited to deliver speeches at the press conference. iBanking service demonstration and launching ceremony were held afterwards.



CMA President Mr. Chan Wing Kee (2nd from right), Vice-President Mr. Lo Man Tuen (1st from right), Mr David Wong, Chairman of Dah Sing Bank (2nd from left) and Mr Derek Wong, Managing Director of Dah Sing Bank (1st from left) officiated at the launching ceremony of Dah Sing Bank iBanking service.

Introductory Talk on 'The Latest Development of E-commerce'

Organized by the Association, the first episode of an introductory series on e-commerce, 'The Latest Development of E-Commerce', was held on August 22. Mr Rex Ma, Senior Consultant, Enterprise Solutions of Oracle was invited to speak on the latest development of e-commerce, the software requirements and the cost-effectiveness achieved by Oracle with the adoption of e-commerce. Besides, Mr Dennis Leung, Chief Operating Officer of GlobalNet Telecommunications International Ltd, gave an introduction to the services provided by an application services provider. More than 30 people attended the introductory talk.

Meeting with Consul General of Bangladesh



CMA Vice-President Mr Eddie Lu (right) received Mr Shafi V Ahmed (left), Consul General of Bangladesh, on July 14. Both parties exchanged views on the trade and economic situation of the two places.

Delegation from the Changxing County of Zhejiang



CMA President Mr Chan Wing Kee (4th from left) presented a souvenir to Vice-Magistrate of Changxing County, Zhejiang, Mr Liu Guofu (3rd from left).



Vice-Magistrate of Changxing County, Zhejiang, Mr Liu Guofu (centre) led a delegation to visit the Association on August 16. Both parties exchanged views on strengthening trade and economic cooperation between Zhejiang and Hong Kong.

CMA & SmarTone Broadband Launch E-Commerce Initiatives

The Association and SmarTone Broadband Services Ltd. have co-operated in promoting e-commerce among SMEs, and one of the cornerstones is a survey on 'E-commerce Adoption among SMEs'. A press conference was held at the Hong Kong Convention and Exhibition Centre on September 4 to announce the details of the survey. Mr Chan Wing Kee, CMA President, Dr Jose Yu, CMA Vice-President and Dr Dennis Yip, Chairman of CMA Innovation & Technology Committee and CMA General Committee Member, Ms Prudence Chan, Chief Operating Officer of SmarTone, Ms Vivian Lau and Mr Alex Wong, Director and General Manager of SmarTone Broadband Services respectively were the Guests of Honour on the occasion. Dr Jose Yu and Ms Vivian Lau signed a co-operative agreement on behalf of both organizations. Other attendees from CMA included Mr Lam Hok Po, Assistant to President and Dr David Wong, Executive Committee Member. The press conference was covered by more than 30 journalists from print and electronic media.



The officiating guests answered questions raised by the media at the press conference.

Delegation of Hai Bei Zhou Youth Federation of Qing Hai



CMA Youth Committee Chairman Mr Gilbert Choy (left) presented a souvenir to Mr Cheng Peng, Head of the Qing Hai Youth Civil Servant Delegation to Hong Kong on August 23.

Visit to CMA TCL

To enhance members' understandings on CMA Testing and Certification Laboratories' (TCL) services, the Certificate of Origin & TCL Services Promotion Committee organized a visit to the TCL for members from various industries on August 29. The CMA TCL is an independent and non-profit making institute accredited by the Hong Kong Laboratory Accreditation Scheme (HOKLAS) to provide product testing and certification. More than 20 members were received by the Co-Chairmen of the Committee Mr Choi Hin To, Mr Lam Hok Po and General Committee Member Mr Yim Chan Chee. Members had the opportunity to tour around the laboratories and were shown different testing demonstrations on various products and materials.



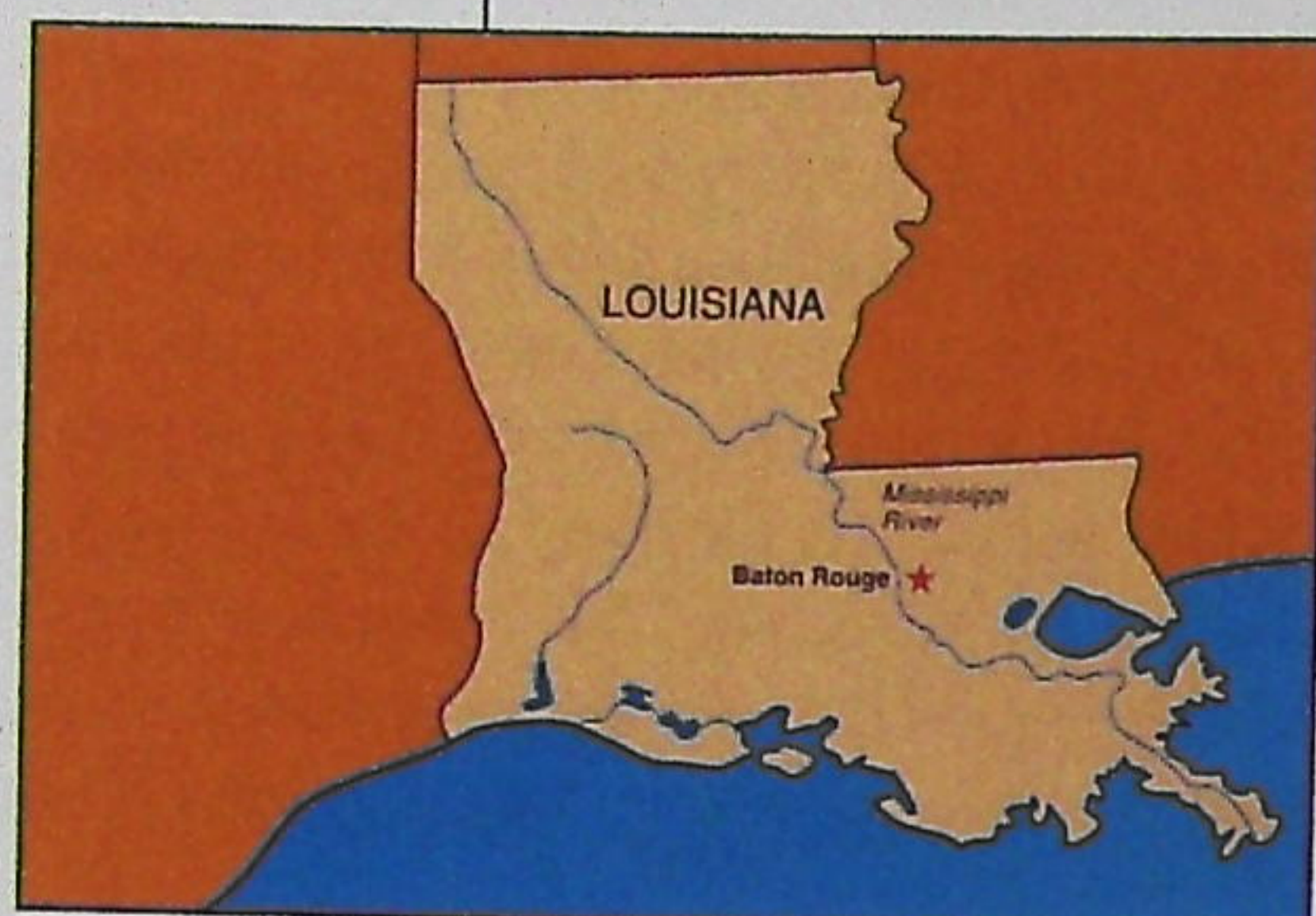
Staff from the Toys Division (the one who was standing in the middle and facing the camera) of CMA TCL was demonstrating the sharp point tester for toys physical test to members.

Delegation from The Administrative Committee of Xian High Technology Industries Development Zone



Deputy Director of the Administrative Committee of Xian High Technology Industries Development Zone Mr Zhang Dongfan (right) led a delegation to visit the Association on August 30 and exchanged views on the co-operation of high technology industries between Xian and Hong Kong.

Louisiana, USA



Situated in the southern USA where the Mississippi River meets the Gulf of Mexico, Louisiana is the natural gateway to the heavily industrialized Mississippi River Valley and the logical point of export for goods of the American Midwest. Its capital is Baton Rouge. Louisiana covers an area of 125,657 square kilometers with a population of 4,574,000. Present foreign investment of Louisiana reached USD 15 billion, ranks fifth in the US.

INFRASTRUCTURAL DEVELOPMENT

Louisiana has five deep water ports and four of the eleven largest U.S. ports are located in Louisiana. Trade is conducted with 191 countries around the world. Major transshipment point to and from north, south and central America, within overnight surface delivery time to 25 million Americans.

Louisiana has 13.8 million acres of hardwood and softwood forests that support a large pulp



and paper industry and the production of pine plywood and lumber for construction. The state is also a major manufacturer of linerboard, kraft paper and fine papers. Louisiana's mild climate and abundant rainfall give it one of the fastest tree-growing cycles in North America.

Louisiana's fishing industry is the second largest in America, accounting for 26 percent of all seafood landed in the country. Only Alaska's fishery is larger. The catch includes oysters, crab, shrimp, menhaden, redfish, shark and butterfish. Crawfish and catfish are harvested from specially-developed freshwater "farms".

ECONOMIC DEVELOPMENT

Louisiana is the second largest refiner of petroleum in the U.S., and is one of the largest lubricants & fuels refiners in the world which produces 16.9 billion gallons of gasoline a year. Louisiana's petrochemical industry

manufactures one-quarter of America's petrochemicals. Annual production by the nearly 100 petrochemical facilities operating in the state is valued at more than \$19.6 billion.

Louisiana's general manufacturing sector includes maritime, military, barge and recreational vessel shipbuilding, light truck assembly, aerospace and aviation facilities, automobile equipment manufacturing, food processing and apparel manufacturing. Louisiana is among the ten largest producers in the U.S. of cotton, sugar cane, yams, rice and pecan nuts. It also raises important quantities of soybeans, beef cattle, maize, strawberries and truck crops.



FAVOURABLE INVESTMENT ENVIRONMENT

BUSINESS INCENTIVES

Louisiana's business incentives include a 10-year industrial property tax exemption, inventory tax credits, jobs tax credits, Enterprise Zones, tax credits/refund based on percentage of gross payroll, investment tax credit, and a tax exemption on goods in transit.

PRODUCTIVE WORK FORCE

Louisiana production workers are rated among the most productive in the U.S. as measured by value added per dollar of payroll. Louisiana is a Right-to-Work state with relatively low (less than 20 percent) unionization. Louisiana does not rely heavily on corporate franchise and corporate income taxes to finance state government.



COST-FREE TRAINING

Louisiana supports two customized programmes for employee training. The QuickStart programme utilizes the state's 50 vocational and technical institutes to provide pre-employment training. Meanwhile, the state's new Workforce Development and Training Programme offers both pre-employment and worker upgrade training through public or private sources.

COMPREHENSIVE INFRASTRUCTURAL FACILITIES

Louisiana's transportation complex includes deepwater ports, barge access to the entire mid-continental U.S., five Interstates and six Class 1 railroads, and seven commercial airports. Louisiana's energy cost per million BTU to industrial users is 40 percent lower than the U.S. average.

BUSINESS SUPPORT SERVICES

The Department of Economic Development's location specialists can provide information and assistance on labour, sites, utilities, incentives, training, markets, environmental permitting, and transportation costs. Business support services include specialized engineering and research facilities, bio-remediation and instrumentation specialists, specialized fabrication and construction companies, and CAD-CAM and technology integration assistance.

Source: Louisiana Taipei Trade Office

CMA TESTING PROVIDES TESTING SERVICE FOR DRINKING WATER QUALITY

According to surveys, the public has increasingly concerned about the impact of food hygiene on our health. Following publishing of the article entitled "An analysis of genetically modified food" in the June issue, this issue we would investigate into the problem of drinking water quality in Hong Kong.

In August, the Hong Kong Water Supplies Department (WSD) organized a seminar which gave an account of the whole process of quality control of drinking water.

The water supply in Hong Kong mainly comes from Dongjian. In August, the WSD unveiled a summary report of Dongjiang water quality before and after treatment procedures on the department's homepage. The report revealed that five pollutant parameters - Total Manganese, Nitrite, Total Phosphorus, Dissolved Oxygen and Biochemical Oxygen Demand (BOD₅) - in Dongjiang water before treatment were found not to comply with the Type II Standard of GB3838-88 published by the People's Republic of China. The Type II Standard of GB3838-88 now supersedes GB3838-83 (see Table 1). The water treated by WSD, on the other hand, fulfilled the minimum requirements of 94 test parameters listed in the World Health Organization (WHO) Guidelines for Drinking-Water Quality. The treated water is thus considered to be clean and safe for consumption.

At the seminar, representatives of WSD gave an account of the overall fresh water supply system, treatment process and water quality control in laboratories. However, the "treated" water does not mean "perfectly clean". Water contamination during the transfer process from the water treatment plant to consumers, aged aqueduct and water pipeline, as well as poor design and

maintenance of drinking water tank are also common factors contributing to the degradation of water quality.

The copper aqueducts and water pipelines used for a long period of time generate the material deterioration. As a result, water flowing across the piping system may become yellowish and mixed with very small metal particles. The high concentration of heavy metals is found to have negative impact on human health.

Water storage tank, basically consists of the lid and compartment, is usually built on the roof of each building. In order to ensure the acceptable level of drinking water quality, the water storage tanks are advised to be cleaned and checked regularly to avoid dust accumulation, insect inhabitation, and other potential hazards.

Certainly, good maintenance and sufficient monitoring are considered critical to the stability of the water quality. Many estate management companies appoint a third party to test water samples from the contracted premises. The Environmental Testing Division of CMA Testing is a HOKLAS accredited body for independent monitoring, providing testing service of drinking water to many local hotels, restaurants and building management companies over the years. Common parameters chosen for water quality analysis include pH, Mercury, Iron, Total bacterial Count, Total Coliform, E.Coli, Total Hardness (calcium), Fluoride and Chloride, etc.

In addition to drinking water, CMA Testing also provides other environmental testing services. These services cover air, noise, sewage, as well as TES appeal, environmental audit and monitoring etc. For enquiries, please call CMA Testing at tel: 2698 8198.

No	Parameters 項目	Unit 單位	GB3838-88 Type II Standard Value 第II類標準值	Compliance with GB3838-88 Class II 遵檢第二類	Monitoring Data 監測結果 04/1999-03/2000		
1	Dissolved Oxygen 溶解氧	mg/L	≥ 6				
2	Biochemical Oxygen Demand 生化需氧量 (BOD ₅)	mg/L	≤ 3	x	4.5	0.6	10.7
3	Total Phosphorus (as P) 總磷 (以P計)	mg/L	≤ 0.1 (lake 0.025)	x	6	2	10
4	Total Manganese 總錳	mg/L	≤ 0.1	x	0.183	0.078	0.326
5	Nitrite (as N) 亞硝酸鹽 (以N計)	mg/L	≤ 0.1	x	0.13	0.03	0.56
				x	0.356	0.072	0.757

(Table 1)

FACE TO FACE COMPLAINT HANDLING PROCEDURES

As commented by Mr Clive Stallwood of the British Standards Institution (BSI), 'Managing complaints positively will enhance a customer perception of an organization, as well as providing a business with valuable market intelligence. This, in turn, will enable a business to increase the individual value'. The following article is an extract from the booklet entitled "Turning Customer Complaints Into Opportunities" published by the Highgrade Resources Limited. It presents some useful ideas of turning customer complaints into opportunities to develop customer loyalty and gives some down to earth guidance in handling dissatisfied customers effectively.

DIAGNOSIS

1. Become serious

Normally a customer will be greeted with a smile, and a friendly greeting. The interaction between the customer and the member of staff would then normally progress in a friendly, 'smiling' manner. This is inappropriate in this situation. As soon as it is realised that there is a complaint, the member of staff must become serious, respectful and ultra-polite. Often it is easy to tell that there is a problem before the customer is even greeted (from the body language). In this case, the member of staff goes into 'serious mode' and greets the customer appropriately.

2. Assume responsibility for handling the complaint

The customer wants something done immediately. In his/her eyes, any member of the organization is the organisation and, therefore, is a legitimate target for the complaint. The quicker the complaint is started to be dealt with, the less opportunity and potential there is for escalation. In all cases the person receiving the complaint must take the responsibility to move the complaint forward even if they cannot deal with it themselves.

Some organisations' procedures state that a more senior member of staff must be involved. If this is the case, explain this to the customer, and, if possible, have somewhere for the customer to wait for the manager's arrival. Be aware that people do not like being passed around, and waiting for the 'manager' can escalate the complaint before it is started to be dealt with.

Sometimes, the customer demands to speak to the manager with or without saying that they have a complaint. In this case, the member of staff should say 'Certainly' but then ask if it is something that they could deal with or would the customer prefer to speak to the manager. If the customer wishes to speak to the manager, then they must be allowed to do so.

3. Invite the customer to tell you about the complaint

Assuming that the customer has not detailed the complaint up front, invite them to talk about it - 'Would you like to tell me about it?'

The points below apply when the customer details the complaint with or without invitation.

Listen in entirety without interrupting

- never let their rudeness affect you
Customers will often be rude and abusive, especially if it is not being handled well
- do not react to abuse
Easier said than done. The aim is to stay cool can calm. If you react to the abuse, it is likely to escalate the situation. If a customer is or becomes very abusive (especially if it is aimed at you personally) ask 'Would you mind if my manager/ a colleague bears this?' And get a manager / colleague as this makes the member of staff much stronger.
- do not take it personally
Unless you are the person who caused the complaint, it is very unlikely to be directed at you. However, you are the organisation

to the customer and it can feel very personal. Some customers realise this and will apologise and say things like 'Sorry, I know it is not your fault, but...'

- look interested, use 'listening' noises, use 'listening' body language. Lean slightly towards the person. Head nods, 'Ha-ha'. Open hand gestures, open body posture. Do not stare/ glower at the customer.

- be interested, not defensive

Be interested in what the customer is saying. Think of it as an opportunity to learn how to improve the organisation. Think what the customer is really saying and what the problem (for the customer) really is.

Let the customer run out of steam. Do not do anything until the customer has finished talking.

4. Pause, then speak

Pause for 3 - 5 seconds for 'thinking'. When speaking be sincere.

5. If appropriate -

Abusive customer/ subject is confidential/ it is going to take time to sort out - try to move the customer away from the limelight. This is not necessary if you can solve the problem on the spot.

6. Apologise

"I am sorry that this has happened", "I am really sorry that the product/ service has not met your expectations" Be sincere.

- do not seek to justify what has happened
- do not admit responsibility
- do not criticise anyone either implicitly or explicitly or explicitly within the organisation
- do not make excuses

Open body posture, open hand gestures. Stand/ sit up straight, shoulders back, look the customer in the eye, hands with the palms facing the customer.

Thank them for bringing the problem to your attention. "Thank-you for coming back to us, it is useful to know these things."

7. Empathise

This means that you show that you understand how the customer must be feeling. "I can understand that you must be upset/ annoyed, etc."

8. Be clear in your own mind what the customer is complaining about

Make sure that you think that you understand the essentials of the customer's complaint (from the customer's point of view). You must be able to tell someone else what the customer's problem/ complaint is.

If it is serious or beyond your authority to solve, bring in the manager at this point or refer it directly to them without going through it again.

If the complaint is complicated, but within your scope/ authority to resolve, get the customer to go through the complaint again slowly whilst making notes. (This is also good for defusing emotion)

9. Restate the facts - get agreement

"Let me see if I have this straight, you bought this last Saturday and it was broken when you opened the box at home". "Yes".

10. Ask any questions you need to

Only appropriate if more information is needed in order to be able to resolve the complaint or is needed to ensure that the situation does not happen again. Accept the answers without comment.

11. 'Accept' the complaint

Show the customer that you 'accept' the complaint.

"OK. This is what I would like to do..."
Lead into/state what happens next.

THE RESOLUTION

12. Resolve the complaint

If at all possible the complaint should be reconciled at the point of complaint. The more quickly a complaint is resolved the better. However, sometimes the complaint will be referred elsewhere. See 18b at end of section.

13. Offer the solution

Assuming it is appropriate to offer a solution on the spot, either:

- a. Offer a prepared solution, or better, a choice of two.

Example: (Customer has brought some goods back that are damaged) "Would you like us to exchange the item, or would you prefer just to have a refund?"

- b. Ask them what will make the problem 'better' for them, solve the problem for them, etc.

Example: (The businessman who missed his anniversary dinner because his train was late) "I understand how you must be feeling, what can we do to make it up to you?"

This may seem to be very open ended but many customers are simply happy to get it off their chests. There may be no compensation or remedy needed.

The organisation can always put a limit on. For example: One General Motors garage has the policy that the customer service department may offer anything up to and including a new car, if they feel it is warranted. If they felt that the customer was asking for too much for the nature of the complaint, they were instructed to say "Sorry, that is too much for me to authorise, I will have to get the manager to speak to you." At this point the manager would make the decision, possibly offering something more appropriate.

It is interesting to note, that employees often give less away than their managers do in a similar situation.

Get agreement that the solution will be acceptable - implement - apologise again

"You would like a refund, so if I can arrange that, that will be alright?" (Watch the body language to ensure that it is alright.) If you are unable to 'settle' the complaint to the caller's satisfaction, you will have to refer it to a higher authority.

14. Give them something extra for their trouble

The philosophy is - a person buys some-

thing, say 100 items and only 95 are delivered. The person complains, whether by telephone, letter, or face to face. Even if they get their 5 items with no trouble, that person has already had to spend extra time and money to get what they paid for in the first place.

Therefore give them something extra for their trouble. (In some circumstances it is better to have a senior manager write to the customer enclosing the 'something extra' for their trouble.) For a very little extra, a voucher, accessory for what was bought, 5% off the invoice, etc, a vast amount of goodwill and loyal customer can be gained.

However, it must be carefully handled/ worded so that it cannot be construed as an admission of liability in a case that might end up in litigation.

15. Take their name and address "for the record"

In some cases, for example, a complaint concerning a medicine, it is common sense, if not mandatory to have this information in case there is a need to refer back to the person.

The main purpose, however, is to be able to send a follow up letter. It is nice for genuine complaints and it helps to discourage (and if a letter is sent, identify) customers who are abusing the system.

16. Ensure that the complaint/ dissatisfaction is recorded along with the delivered solution

All complaints, details thereof and action taken should be recorded.

17. Send the record to the appropriate person

Everything should be analysed at regular intervals in order to determine patterns. Therefore all complaint records should be stored under the responsibility of a single person, for example, the Quality Control Manager.

18a. Explain what needs to / will happen next

If the complaint cannot be resolved immediately by the person handling the

complaint, the customer must be informed of this with a reason why. "We will need to do some investigation...", "I'll need to refer this to my manager as he/ she deals with this sort of complaint - if you'll bear with me I will see if I can find him/her."

18b. Refer to High Authority

Complaints should only be referred to higher authority if absolutely necessary.

Possible reasons for referring complaint:

- The amount of money is involved in such that it requires a higher authority to authorise the necessary compensation.
- The complaint is one of a technical nature and may need investigating.
- The organisation has a 'Complaints Department' (Customer Service Department) or designates specific individuals to handle complaints.
- The complaint relates to another department.

Where the complaint is referred elsewhere or cannot be dealt with immediately, the member of staff should apologise and explain that they cannot deal with it personally/ why it cannot be dealt with immediately. They should tell the customer what will happen next. The complaint should be handed over to the correct person to deal with it. Where possible, the member of staff should brief the correct person as to the problem. (One thing that annoys customers is being asked to repeat the story time and time again.)

The reason why any complaint should only be referred if absolutely necessary is that the quicker it is resolved the quicker it defuses the situation. Therefore, the closer the complaint is handled to the point of reception of the original complaint, the better.

It is not so bad if the manager is immediately available, but if the customer has to wait until the manager is found/ can spare the time to deal with the complaint, it gives time for the customer to become angry, frustrated, etc.

There is also the question of:

- Where the customer waits while waiting for the manager. The options are to leave them where they are, where they can be an embarrassment (see below) or move them to a 'quiet' place out of the limelight. If the latter, does the member of staff wait with the customer or leave them alone?
- What the customer does while waiting for the manager. If in earshot of other customers, it is not unknown for the dissatisfied customer to tell everybody in the vicinity about the complaint.
- What the member of staff does while he/ she waits for the manager to appear. It is often embarrassing for them to be around the customer who has complained (they do not have much to talk about). Or if they leave them alone, even if it is to serve others, it can be interpreted that the customer is being ignored - more anger and frustration.

Without question, the best solution is for the member of staff who takes the original complaint to have the authority to provide a solution, or take it to a point where the customer's next step is to leave the premises and wait for a response.

If the customer has to wait, the best solution is to take them to a place away from the mainstream of operations/ other customers, and give them a cup of coffee/ tea or other refreshment while they are waiting. This latter ploy also buys time for the manager to appear.

18c. Do the background work that has to be done to resolve complaint

Some complaints cannot be resolved on the spot, usually because they need investigation or there is a demand for compensation 'for the trouble' or for collateral damage (for example, "the top came off the new bottle of cough mixture, and the spill ruined my carpet").

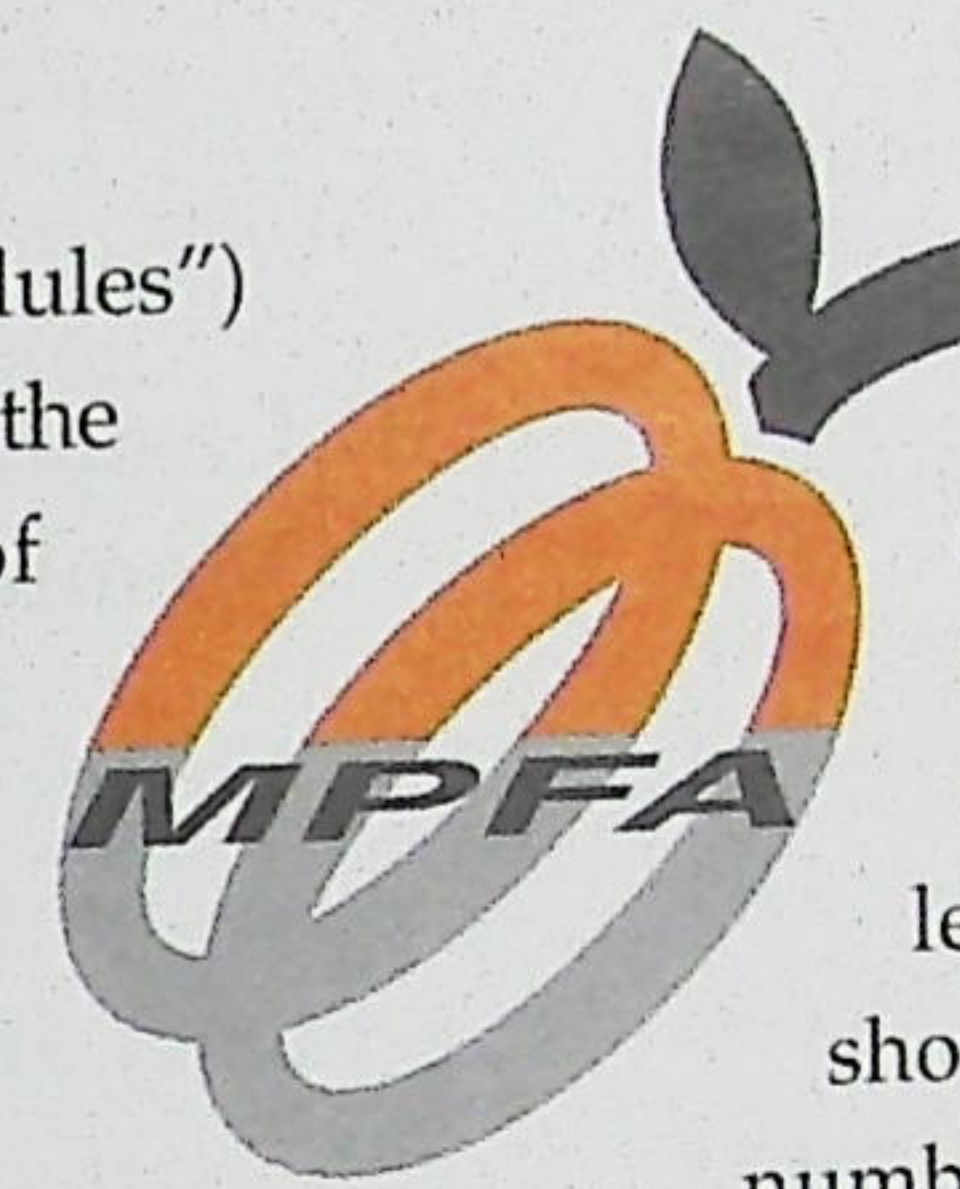
If there is to be a delay, then the customer should be informed of when they can expect a reply. If this is longer than a week or if it takes longer than initially stated, the customer should be kept informed of progress.

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP.485) ("THE ORDINANCE")



Prorating of Minimum and Maximum Levels of Relevant Income for Mandatory Contribution Purposes

Schedules 2 and 3 ("the Schedules") to the Ordinance provide for the minimum and maximum levels of relevant income for mandatory contribution purposes. These two schedules also provide that the levels be prorated if a relevant employee is not remunerated on a monthly basis.



On the other hand, if the length of a contribution period of an employee is expressed in number of months (such as half a month or three months), the minimum and maximum levels of relevant income for a period should be determined by multiplying the number of months in a contribution period by \$4,000 and \$20,000 respectively.

Prorating may be performed based on the number of days in a month. On this basis, the minimum levels of relevant income for one day in October (a 31-day month) and one day in November (a 30-day month) would be \$129 and \$133 respectively. Accordingly, the minimum level of relevant income for the week from 29 October 2000 to 4 November 2001 would be \$919 (3 x \$129 + 4 x \$133).

On this basis, the minimum and maximum levels of relevant common remuneration bases are as (chart 1).

OTHER ISSUES RELATING TO PRORATING

I. Commencement of Termination of Employment during a Contribution Period

The fact that an employee commences or ceases employment within a contribution period will not affect the levels of relevant income applicable to that period. For example, the minimum and maximum levels of relevant income in respect of a relevant employee, who

Remuneration basis	Minimum level of relevant income	Maximum level of relevant income
Daily	\$130	\$650
Weekly	\$910	\$4,550
Fortnightly	\$1,820	\$9,100
Twice a month	\$2,000	\$10,000
Once every two months	\$8,000	\$40,000
Quarterly	\$12,000	\$60,000

chart 1

is remunerated on a monthly basis and commences employment on 20 December 2000, would be HK\$4,000 and HK\$20,000 respectively for determination of mandatory contributions required for the first contribution period from 20 December 2000 to 31 December 2000. Similar treatment should be applied to relevant employee who ceases employment during a contribution period.

II. First Contribution Period of a Relevant Employee who is not a Casual Employee ("Non-casual Employee")

Section 7A(10)(b) of the Ordinance provides that the contribution period of a non-casual employee does not include the first 30 days of employment after the relevant time. The minimum and maximum relevant income levels applicable to a monthly-paid, non-casual employee for the period from the 31st of employment to the end of the calendar month in which the 30th day of employment falls

should be prorated. For example, the employer of a non-casual employee who is monthly paid and is under employment on 1 December 2000, should compare the employee's relevant income for the day of 31st December 2000 to \$130 and \$650 to determine the employee's mandatory contribution for the month December 2000. On the other hand, the employer's mandatory contributions for the month of December 2000 should be determined by comparing the relevant income of the employee for the whole month with \$4,000 and \$20,000.

III. Casual Employee who is not a Member of an Industry Scheme

The prorating arrangement for a casual employee (who is not a member of an industry scheme) are identical to those applicable to relevant employee who is not a casual employee. By design, no prorating arrangement is applicable to a casual employee who is a member of an industry scheme.



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