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企業雄才

HONG KONG ENTREPRENEUR

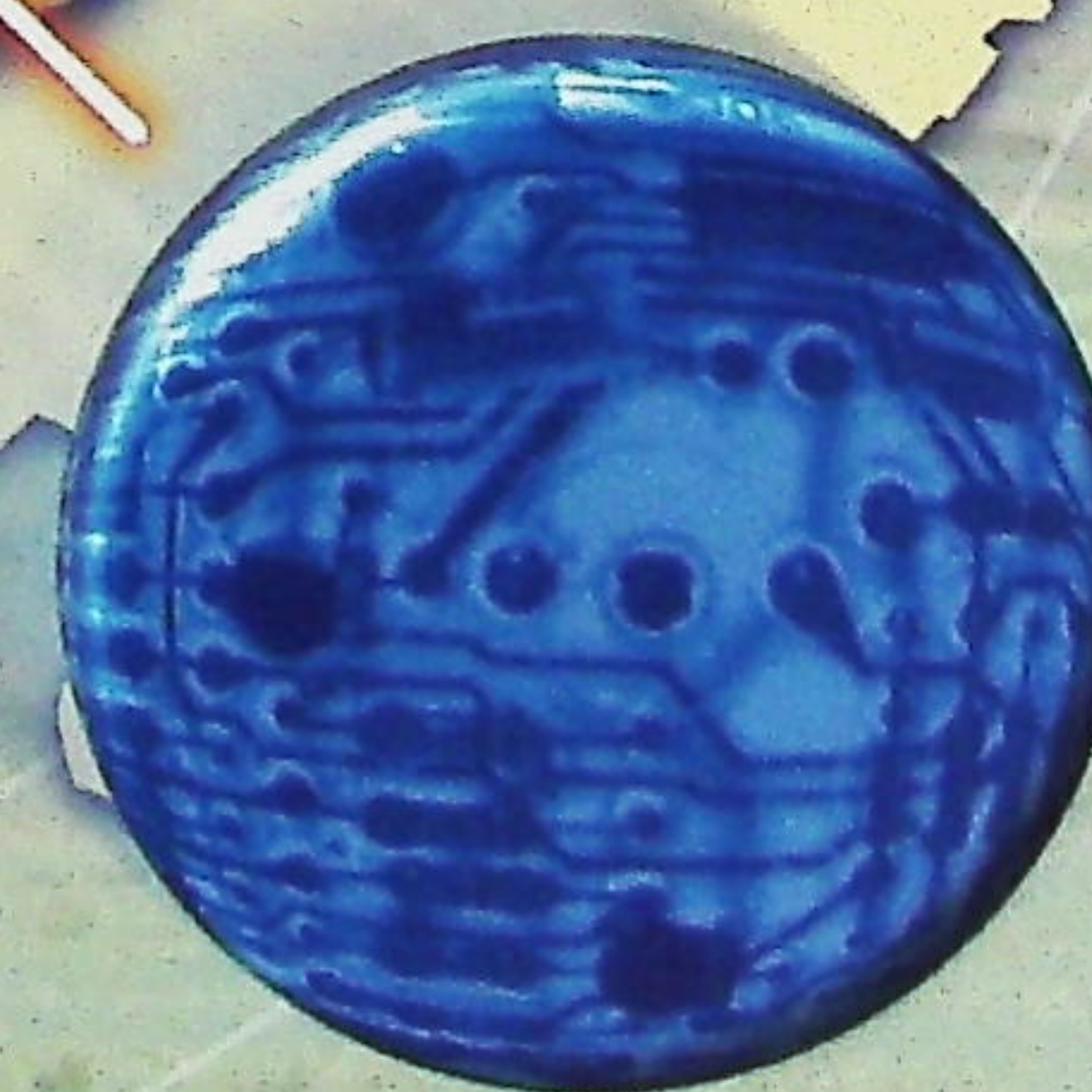


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A Monthly Publication of
The Chinese Manufacturers'
Association of Hong Kong



借「世貿」東風
催動港商西部投資熱潮

Riding the WTO Waves
to Invest in the Great West



平治Vito七人客車



圖示車輛規格只供參考

盡顯歐陸風格 商務座駕首選

► 平治針對中小型企業及廠家的需要，設計出全新的Vito多用途七人客車，最適合用作經常接載貴賓往返新機場或中港兩地。平治Vito七人車不單外形大方得體，車廂內部寬敞舒適，是一部安全可靠且與眾不同的多用途客車。

► 平治Vito的動力來自一副配備全新噴注系統及CAN Bus System的電油引擎。採用嶄新科技研製而成的引擎，能夠在低轉時發出最大扭矩，引擎動力澎湃，兼且排放量低，完全切合環保需要。四前速自動波箱備有動力轉檔程式(DSP)Dynamic Shift Program，可因應路面的斜

度，車輛負重，波箱油溫度及引擎數據去選擇最適合的波段。

► 平治一向著重駕駛安全，Vito採用四輪碟刹，再加上標準的ABS防鎖刹車及ASR防打滑系統，足以提高司機駕駛信心。前座司機及乘客雙安全氣袋，以及唯一同級全車三點式安全帶座椅，能令駕駛更加安全可靠。

► 平治Vito設備齊全，標準的裝備包括有前後獨立冷氣、雙趟門、電動玻璃天窗、獨立筒型座椅、紅外線遙控中央門鎖、原廠泊車感應器、十碟CD音響，另可選配原廠窗簾、雨檔、

車尾擾流及合金鈴等等。

► 要擁有全新平治Vito七人客車，現只需要三十餘萬的價錢。如欲更進一步了解平治Vito過人之處，請即與仁孚行商用汽車部預約試車，電話：2895 7248。



Mercedes-Benz

領導時代 駕馭未來

仁孚行有限公司 香港及澳門平治汽車獨家代理 怡和集團成員之一
商用汽車部：香港銅鑼灣希慎道33號利園31字樓 電話：2895 7248/8105 5680 (24小時熱線) 傳真：2890 1475

本 會 評 論

借「世貿」東風催動港商西部投資熱潮

我國加入世界貿易組織已指日可待，香港與內地的經貿合作即將踏上新里程。今後，隨著內銷市場進一步放開，服務業加快開放步伐，以及投資環境邁向規範化、透明化和更符合國際慣例，展現在港商面前的將是海闊天高的業務新天地。

雖然香港目前仍保持內地外來直接投資最大來源的地位，但近幾年港資的流入速度已明顯放緩。以協議金額計，香港企業佔內地新增外來投資的比重已從1979—1996年間平均58%降為97年的36%、98年的34%和去年的32%，反映了香港和內地的產業分工已經進入一個瓶頸階段，亟需尋找突破口和新的增長點，向更高的層面和更廣闊的領域邁進。中國加入世貿將會為中港產業分工的提升和深化創造有利條件，催谷新一輪港商赴大陸投資的熱潮。

為了充分把握機遇，港商一方面應重新整合自身固有的優勢，鞏固「先入者」的有利地位；另一方面則應積極將業務重心轉向高增值的活動。例如，由原件製造發展至原創設計製造；由過往的「兩頭在外，大進大出」，轉為「就地取材，本地經營」，建立當地化的行銷渠道和供應網絡；樹立面向內地市場乃至國際市場的品牌；以及善用大陸的科研能力和優秀人才，將「前店後廠」的營運模式推向「香港意念—大陸研發與製造—香港／內地營銷」等。

值得港商考慮的另一個策略則是配合國家的「西部大開發戰略」，把投資領域從沿海地區延伸到西部地區。由於地理位置及政策傾斜等原因，西部地區吸收外資方面起步較遲，目前西部地區吸引的外資尚佔不到我國外來直接投資的5%。但這種「處女地優勢」如能善加利用，則可以轉化為「後來居上」的爆發力。結合加入世貿的種種機遇和挑戰，香港工商界不可漠視西部地區在多個方面的優勢：

一是市場優勢。西部地區雖然人均收入不高，但人口眾多，消費潛力不容低估；西部與周邊多個國家接壤，實乃進軍中西亞市場的重要通道。對有意拓展內銷和邊貿的港商來說，西部的重要性正與日俱增。

二是資源優勢。西部擁有廣闊的土地、豐富的礦藏和能源儲備，具有發展能源、礦產開採、農產品種植、加工的良好基礎；同時，西部亦是資源密集型產品，如鋼鐵、建材、化工業等的重要生產基地。港商可以在西部分散投資領域以及推行垂直整合，建立原材料採購和加工生產支部。

三是勞動力的優勢。西部地區的人口總數達2億8千多萬，勞工充裕。我國的勞動密集型產業具有很強的比較優勢，將是加入WTO的主要受益者，例如，美國對中國紡織品出口實施的配額將會在2005年取消。因此，在西部發展一些勞動密集型行業和加工貿易的前景仍然不俗。

四是科技優勢。不少西部城市高校雲集，實力雄厚的科研機構比比皆是。例如說，西安有42間大學和超過4,000個科研單位；重慶市有25所大學和56萬科技人員。西部有條件成為香港發展「創新科技中心」的後方基地，港商與西部的科研單位可以在優勢互補的基礎上建立合作伙伴關係，特別是推動國外風險投資基金與香港企業家、內地科研機構的三方結盟。

五是政策優勢。除了大量投資以改善西部的基礎設施之外，中央政府頒佈了一系列優惠政策。例如，到西部投資的外商可在一般的稅務優惠期屆滿後三年繼續以優惠稅率15%繳納稅款，從事高科技及以出口為主的企業稅率更降至10%；現有外資企業在西部進行再投資，只要出資比率佔25%以上，即可享受外資企業的優待待遇；東部的企業並可到西部承包經營外資或國有企業等等。

中國加入世貿和「西部大開發戰略」的實施為加強和提升中港兩地的經貿合作提供了前所未有的機遇。為了把握這些機會以及因應伴隨而來的激烈競爭，港商必須在經營策略乃至投資的區位選擇上作出調整。憑借市場、勞動力、資源、產業基礎、科研能力以及政策環境等方面的優勢，西部不失為港商今後的必爭之地。

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HONG KONG ENTREPRENEUR

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本會評論

- 1 借「世貿」東風催動港商西部投資熱潮

專題

- 4 重慶—通往中國西部的門檻

人物專訪

- 8 SMEloan Hong Kong Limited — 主席兼行政總裁蕭銘鐸

廠商會動態

- 10 宴請廉政專員黎年／中國國際貿易促進代表團／
德國波恩地區促進會代表團／山東省龍口市政府代表團／
2000山東省龍口市（香港）經貿洽談會／江西省人民政府代表團訪會／
中央政府駐港聯絡辦公室經濟部訪會／南非省農業及環境代表團／
深圳市國際投資促進會代表團／「從現行常規探討廿一世紀之品管趨勢」研討會／
廠商會中學畢業典禮／平等機會委員會主席胡紅玉訪會／
澳門貿易投資促進局代表團／外經貿部代表團／勞工處處長陳甘美華訪會／
浙江省嘉善縣政府代表團／創新意念工作坊／
福建省廈門市政府代表團／西藏自治區人民政府代表團／
本會聯同強制性公積金計劃管理局合辦「強制性公積金計劃」研討會／
祝賀本會四位成員榮獲勳章／勳銜晚宴

神州經貿

- 16 雲安
18 域名是商標保護的真空地帶嗎？

政經迴響

- 20 「教育制度檢討：改革方案」諮詢文件

勞資消息

- 24 裁員與超時工作

投資地區

- 26 德國・波恩地區

經濟新知

- 28 荷蘭・通往歐洲的數碼通道

貿易概況

- 30 電子商貿令亞洲區過剩存貨變為銷售機會

會員快拍

- 32 「西德板」以質取勝 物超所值
訪問群興有限公司董事長林介明

消閒加油站

- 34 轉遊九寨溝

檢定中心

- 36 甲醛對健康有潛在危險・荷蘭今年起禁售有關產品

研討會／訓練課程

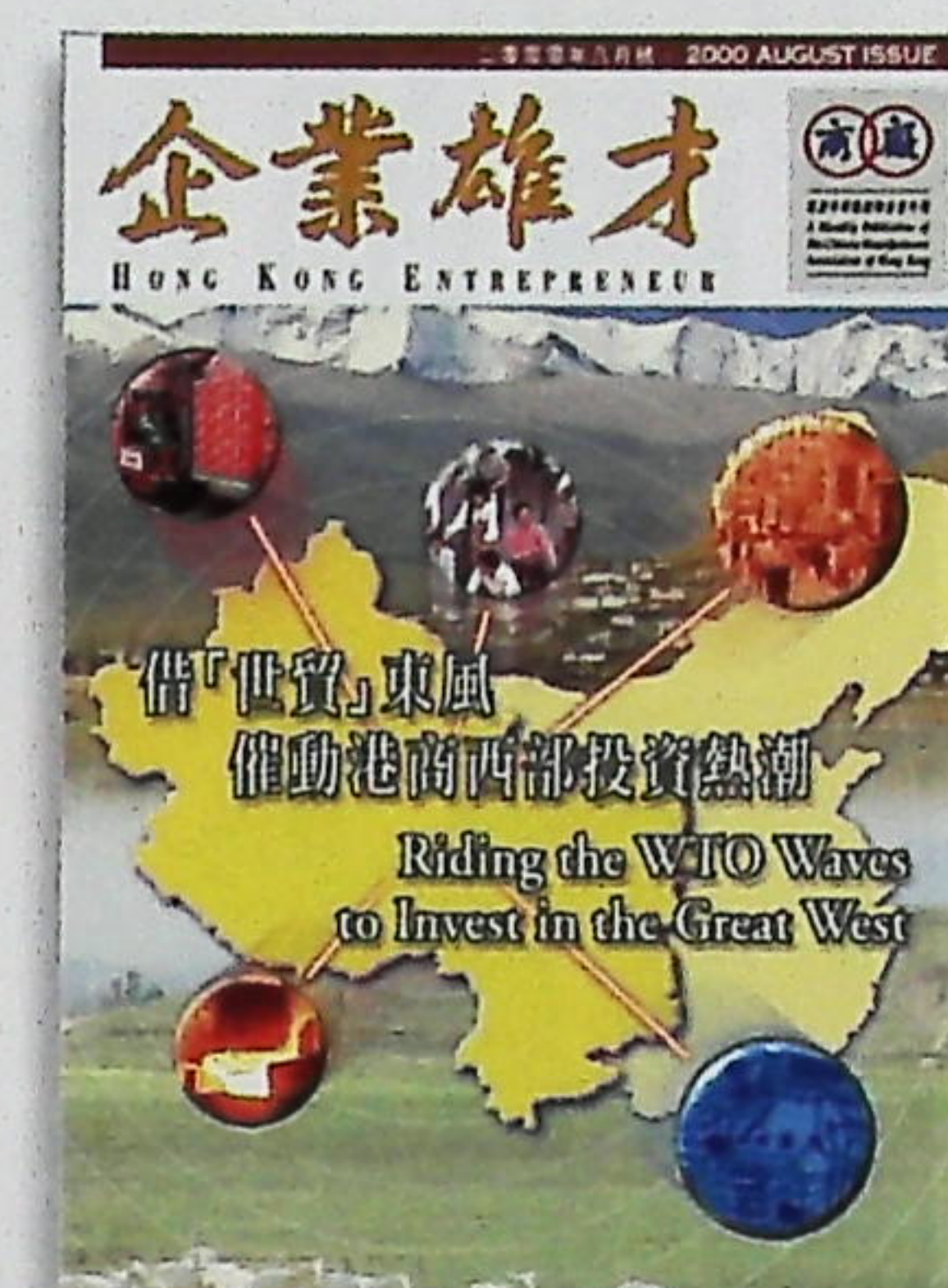
37

洽談會／展覽會

38

新會員

38



EDITORIAL

- 39 Riding the WTO Waves to Invest in the Great West

FOCUS

- 41 Chongqing: A Gateway to the Western China

PROFILE

- 45 Chairman and Chief Executive Officer of SMEloan Hong Kong Limited,
Mr Ming Siu

CMA ACTIVITIES

- 48 Dinner Reception in Honour of the Independent Commission Against Corruption (ICAC) Commissioner Mr Alan Lai Nin / Seminar on 'Quality Trends for the 21st Century with Review of Current Practices' / Graduation Ceremony of CMA Secondary School / A Delegation from Northern Province, South Africa, Provincial Minister of Department of Agriculture / A Delegation from Jiangxi Provincial People's Government / A Delegation from the People's Government of Longkou City, Shandong Province / A Delegation of CCPIT Nanjing Sub-Council / Visit of the EOC Chairperson Ms Anna Wu / A Delegation from the People's Government of Tibet Autonomous Region / Meeting with the Commissioner for Labour Mrs Pamela Tan / A Delegation of Macau Trade and Investment Promotion Institute / A Delegation from the Ministry of Foreign Trade and Economic Cooperation of China (MOFTEC) / MPF Seminar Co-organized by the Association and the MPFA / Workshop on Creativity / Meeting with Economic Affairs Department, Liaison Office of the Central People's Government in Hong Kong / A Delegation of the Economic Development Organization for the Bonn Region / A Delegation from Shenzhen Council for the Promotion of International Investment / A Delegation from Xiamen Municipal Government / 2000 Shandong Longkou (Hong Kong) Economic & Trade Talks / A Delegation from the People's Government of Jiashan County, Zhejiang Province

INVESTMENT PROFILE

- 54 Germany, The Bonn Region

TCL BRIEFING

- 57 The Netherlands Ban the Sales of Products with Formaldehyde

ECONOMY UPDATE

- 58 The Netherlands: A Cyber Gateway to Europe

BUSINESS MANAGEMENT

- 60 Fujikon: Adopting E-commerce in Hong Kong
www.fujikon.com

SEMINARS / TRAINING COURSES

63

CONFERENCES / EXHIBITIONS

64

目錄 CONTENTS



會員名錄
Directory of Members

1999-2000



• 資料詳盡 — 全書近500頁，以中英對照詳細刊載3,700家會員企業之最新資料

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重慶—通往中國西部的門檻

自從中央政府宣佈大力發展中國西部來掃貧後，重慶便和西部其他地區一樣，不斷爭取更多國家撥款、外資和科技發展。

重慶於一九九七年升格為直屬於中央政府管轄的直轄市，成為北京當局銳意開發西部的火車頭。重慶乘著這種自治優勢積極發展經濟、爭取引入外資。

西部城市充斥著不少舊式的國營企業，對當地發展造成一大負擔，加上基礎設施不足，因此極需外國資金和科技來進行改革，並改善投資環境。

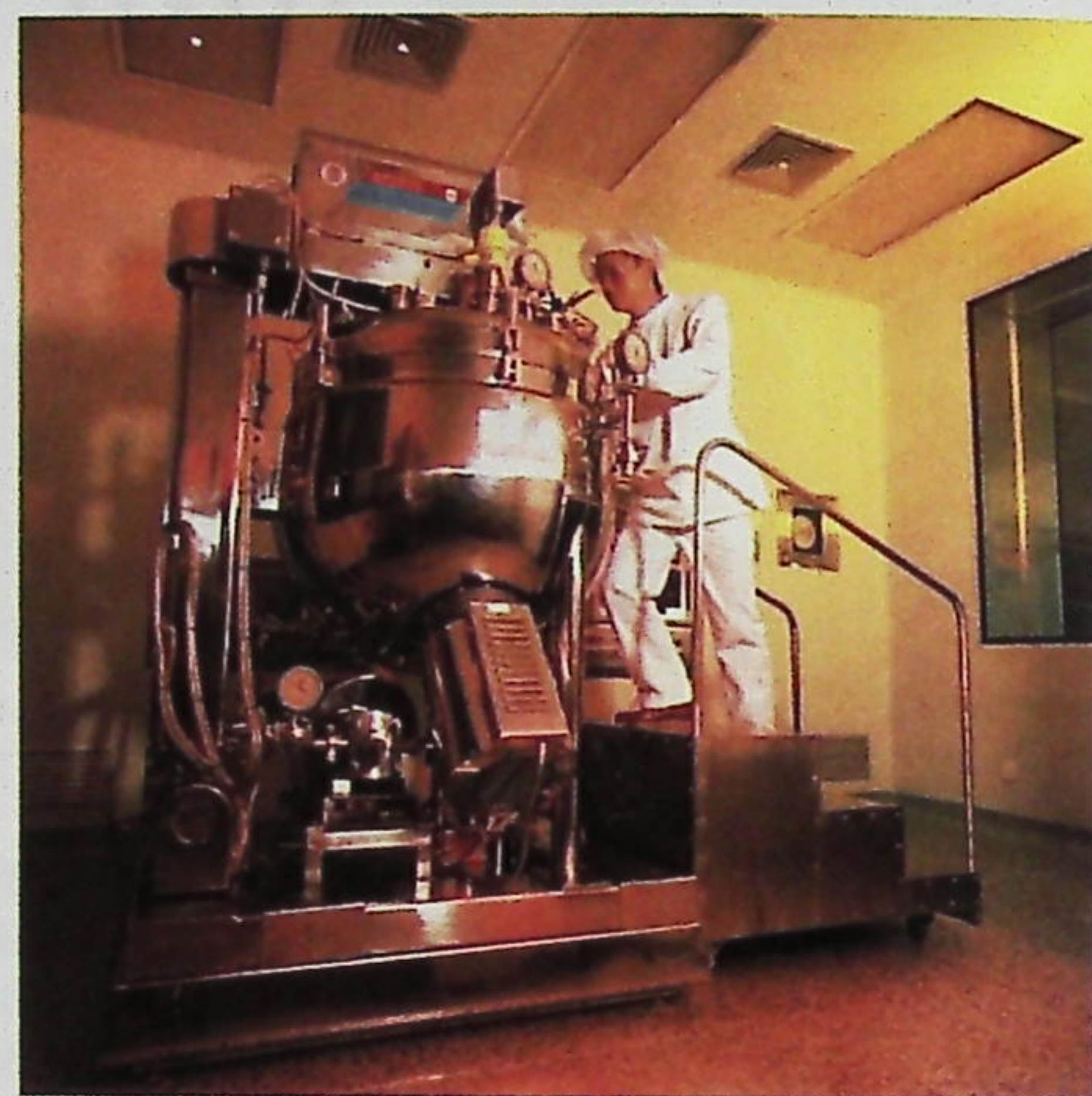
目前，重慶的內部投資有超過四成是來自香港投資者，他們在中國西部投資的範圍相當廣泛，從輕工業到基礎建設均有。

除本港投資者外，不少來自上海、浙江省與江蘇省的商人也往重慶進行投資，他們透過收購合併來重組舊企業。

據重慶一項消息透露，儘管傳媒鋪天蓋地宣傳「西部大開發」的運動，但外資流入及成功轉營的國企始終進展緩慢。

雖然這運動帶有強烈的政治含意，名義上是透過縮窄工業化東部地區與較貧瘠西部地區之間的貧富懸殊，提升窮人的生活水準來穩定國家，但在投資者眼中投資中國西部仍被視為一項商業活動。

由於很多問題仍未得到解決，故此很多投資者對投資中國西部都感到猶豫不決。他們要考慮的棘手問題包括投資哪種行業；有何優惠政策抵



銷龐大的投資成本；比沿海東部較差的投資環境與政府採取何種措施來解決西部的交通不便、工作效率欠佳和技術工人不足等問題。

1. 投資何種行業？

重慶的經濟以重工業為主。儘管當地的輕工業仍有很多發展空間，但這並不意味以加工業為主的香港中小型企業能填補這市場空間。

中銀集團港澳管理處經濟研究部經濟研究員王春新指出，港商投資中國西部不能照搬在珠江三角洲的成功模式，反而需要開發和採用當地相對優越的資源。

由於珠江三角洲地理位置優越，有利原料入口、製成品及半製成品出口，故此港商於當地發展出口加工，相當成功。相反，西部位處偏僻內陸，故此交通運輸風險頗大，運費高昂。

一家港資的家庭電器製造商建議，出口加工業涉及複雜的生產過程，所需要的多種不同零件亦不是西部可提供的，所以他認為港商應投入資金開發西部的資源，以及發展服務業所需要的技術、管理和市場等方面的專門知識。

i. 本地資源工業

王春新建議投資者可考慮投資以西部本土資源發展的工業，如農業產品加工、中藥業、旅遊業及採礦業。

其實，少部份港資企業計劃在西部建立種植場及廠房，包括在重慶設廠生產現代的中草藥，並向全球推介。

以出口為主而又在西部本土能夠提供原料的工業可考慮在當地設廠生產。至於那些容易取得本土資源的成衣紡織等輕工業也可嘗試往西部投資。

ii. 零售業

另一個值得外商投資的是零售業。重慶是西部一個重要的消費品銷售中心，有三千萬人口，擁有相當龐大的市場潛力。不過，大部份人口居於市郊，只有六百萬人是居於都市。由於城市可提供的工作有限，大部份農民主要都是幹些粗活來維生。當地的工資普遍長期處於低水平，而過去幾年農民的收入增長也漸見放緩。

重慶的人均國內生產總值(GDP)是上海的1/5。雖然「西部大開發」的運動正進行得如火如荼，應可帶動工資上升，但在可見的將來



重慶的消費市場仍是以低中價貨品為主，奢侈品市場相信需要一段時間才可發展起來。

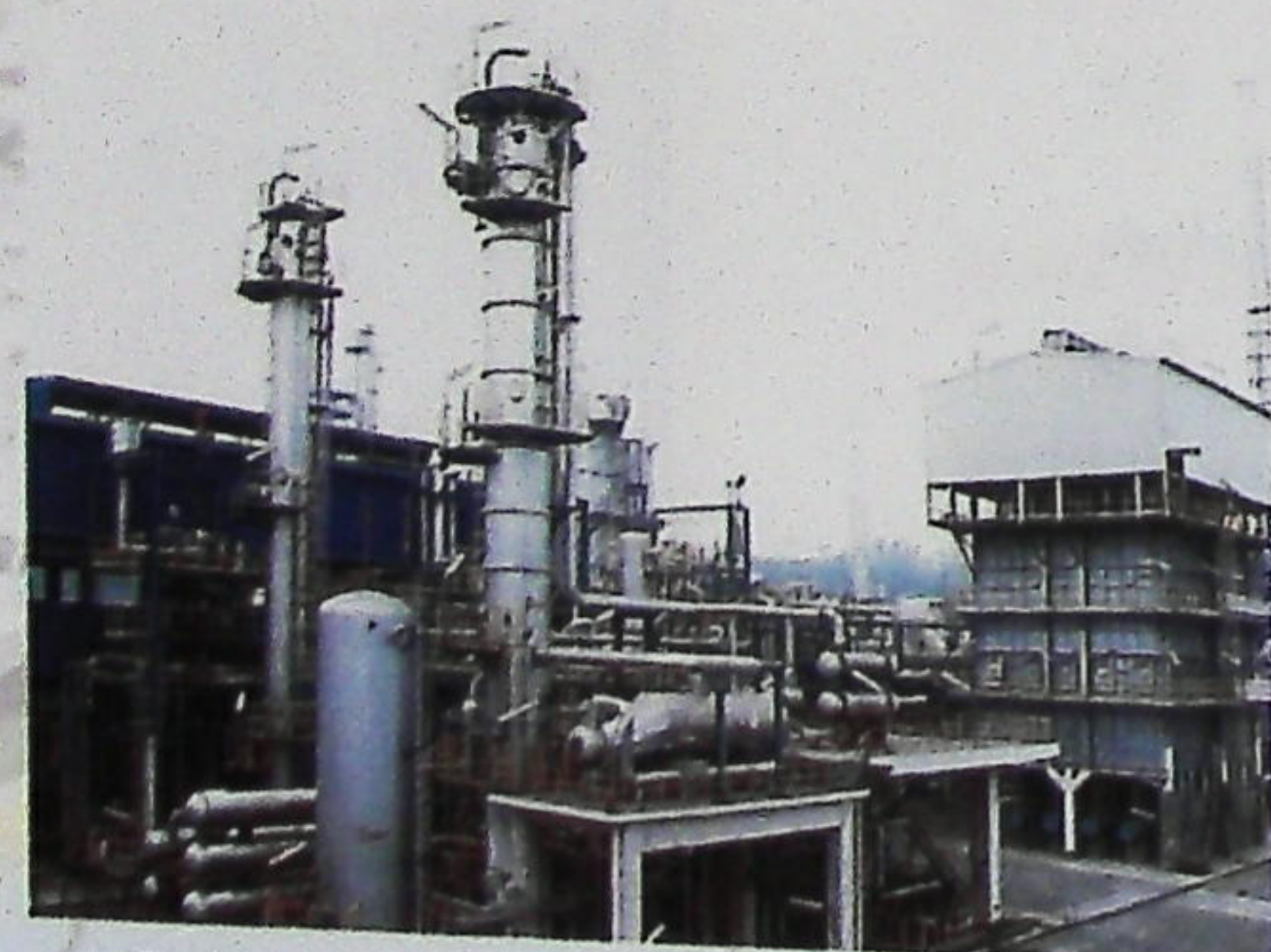
iii. 基礎建設

要吸引外資流入，重慶實在有需要改善基礎建設。事實上，位置偏僻、路途遙遠往往是投資者對投資西部卻步不前的主要原因。

至今為止，約十個西部省市地區佔了國內一半以上的土地面積，在全國的外資額中卻不足3%。北京當局不斷致力改善西部的基礎設施，尤其是交通運輸，更注資數十億元來興建鐵路。為了改善投資環境，重慶正計劃在10年內耗資2400億人民幣來加強基礎設施。整個工程需龐大投資，相信從事基礎建設的大財團都會把握這機會。其他水利建設、發電廠及環境保護等工程項目也很需要外資。

這樣做是要以西部的能源燃料等資源來支持當地的發展、東部工業化發展及改善該區的生態環境。

重慶市副市長陳際瓦去年在一次出訪時表示，該市將會建設高速公路、碼頭及擴建機場，以連接較工業化的東部。兩個經北京首肯的主要基建項目包括連接重慶至懷化的高速公路及一條輕便鐵路系統，為重慶3000萬人口提供服務。興建鐵路可將西部城市與南部地區連接起來。王春新又建議國內興建一條鐵路，連接香港、重慶及北京當局視為發展西部地區的另一火車頭西安。



有經濟學家曾提議興建由香港直達中國西部的運輸系統，以吸引更多外資，促進當地的貿易和旅遊業發展。其中一個做法便是增加由香港特區直飛西部城市的航班，務求吸引更多旅客。王氏說，實在有需要增加兩地的直航班機及開拓更多航線，以推動貿易和旅遊業發展。

分析家指出，本港開辦直飛中國西部的航線將可吸引更多外資流入及帶動西部的旅遊業發展，一旦發展有了勢頭，航空交通的需求亦會隨著發展。

目前，只有少數西部城市能每天維持與本港的直航服務。若新計劃能成功推行，西部城市便可發揮其本身優勢，發展旅遊業為支柱產業。

iv. 服務業

香港在銀行、保險、電訊、法律和會計等多方面均可為西部城市提供專業服務。為吸引外資投入服務業，政府正計劃為外國投資者開展更多自然地區作為發展試點。

在中國快將加入世界貿易組織之際，北京聯同上海、廣州等正計劃對外資保險公司開放深圳、重慶、大連及天津等市場。未全面發展的中西部地區亦歡迎外資銀行到當地推動內部投資活動，如為基建項目的融資提供貸款。

同時，融資機構又可以協助當地表現出色的公司及科技公司來港上市，以便從本港資本市場取得資金。此外，這些機構可設立

投資基金，包括聯營資金，以直接投資西部有潛質的企業及項目。

2. 投資者的憂慮及政府的相應措施

雖然中國西部的地價及工資均很低廉，但並不等於經營成本低。基礎設施不足，技術勞工及管理人員短缺，政府效率欠佳等對原本低廉的成本均有影響。

一家港資的電器生產商在重慶及上海均設有辦事處。該公司負責人表示，上海辦事處只需數個月便可取得批文證明，但重慶方面則花了半年時間也未能辦妥。

他說，這是因為負責的土地發展代理兩度拖延發放批文，這樣對公司會造成不便，尤其是要向當局取得財務安排。

他續稱，這可能由於手續繁瑣，又或是代理與當局欠缺聯繫。這情況在西部更明顯，原因是當地的法制意識薄弱，官員又較東部的更保守。

為解決投資者的憂慮，當局已設立外資服務中心來處理投資者的投訴，協助他們解決問題，簡化行政手續，並且推出多種優惠政策來吸引外國的企業管理及高科技專才。

這些措施是否能取得成效，尚需假以時日。不過，當地政府已採取了一些立竿見影的措施，例如即時把企業頭兩年免稅期之後的稅項寬減期由三年延長至六年，以彌補投資者要面對當地的高風險及不明朗因素。

畢竟，不辭辛苦的外國投資者已陸續進駐西部，肩負起「西部大開發」這一任重道遠的時代使命。



拓展 環球業務 輕而易舉



TDC 幫到您

全球商機湧現，國際市場開放，機會源源不絕，這是香港公司拓展世界市場的最佳時刻。但您知道要從何入手，一矢中的嗎？

貿易發展局對全球市場瞭如指掌，熟悉中小企業的需要，是您發展業務的最佳夥伴。請即致電本局全新客戶服務專線 1830 668，我們的客戶服務主任樂意為您提供全面的協助。市場資訊、業務聯繫，以及推廣活動資料，為您一一送上。

無論您經營那一種行業，要拓展那一個市場，預算有多少，貿易發展局總可以助您一臂之力。



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SMEloan Hong Kong Limited 主席兼行政總裁



蕭銘鏹

貴 公司如要申請貸款，一是以抵押品向銀行借貸，又或貴公司如屬dot.com公司則可透過在聯交所上市集資。不過，非dot.com類型的中小型企業要借貸又無抵押又可以怎樣呢？SMEloan Hong Kong Limited主席兼行政總裁蕭銘鏹完全明白這些公司的需要。「我希望可彌補銀行與中小型企業之間的鴻溝」。他說著自己的使命。

香港約有三十萬中小型企業。小型企業每年的業績約為二至三千萬，而中型企業則為五億港元。這些企業大部份只由少數人管理，且多為製造業。

「中小型企業是本港經濟重要一環。這些企業需要資金創業和維持業務發展，但很多時卻難以取得貸款」。一身典型IT打扮的蕭銘鏹說。

「很多香港人都把金錢存放在本地三家主要銀行，但這些擁有雄厚財力的銀行對客戶借貸卻採取保守態度。銀行視中小型企業為高風險客戶，並根據物業及有形資產抵押來批核貸款。本港約有六成人口居住於公共屋邨，他們怎可取得銀行貸款？」

他補充說：「財務公司的還款利息又高，令企業的貸款成本高昂。」

至於政府為支援中小型企業而推出的信貸保證計劃，原意是要鼓勵銀行向這些企業提供

貸款，推出後的反應良好，有超過一萬宗的申請獲批，但對中小企的幫助仍然有限。這計劃亦於今年四月二十六日正式結束。

他對這個計劃還有一點意見。「從納稅人的觀點來說，政府是不應耗費公帑來支援中小型企業。企業東主能夠取得貸款當然很高興，

但在一個自由經濟的社會，財務機構的責任便是評估風險及提供融資貸款，而政府的責任則是監管這些財務機構。而政府成立的中小型企業信貸保證計劃目的是要在金融風暴發生後挽回公眾的信心。」

作為SMEloan Hong Kong Limited的創辦人，蕭銘鏹在介紹這間專為中小企業提供貸款服務的公司時表示，該公司的貸款原則有別於傳統銀行的商業融資風險評估模式。首先，該公司提供無抵押的應收賬融資，方便中小企調配資源，擴充業務。

其次，該公司透過互聯網隨時隨地提供申請融資貸款的服務，省卻繁複的申請手續。他解釋，「傳統銀行一般會僱用貸款經理為客戶提供服務，而每名經理亦只能顧及五十至六十

名顧客的需要，但我們已改變這種傳統的貸款模式。」

SMEloan Hong Kong Limited的融資貸款申請手續方便快捷，申請人只要透過網站 www.SMEloan.com 填妥簡單的貸款申請表格，便可即時獲知有關融資申請的批核結果。有關的貸款申請的文件一經核證無誤，簽妥有效法律文件便可獲批貸款，全部過程可快捷至24小時內完成。

這個申請程序雖然簡單，但實際電腦配備的發展需時超過一年。他皺起眉頭說：「這並非單純是提供買賣服務的網頁，而是一項複雜的決策過程。我們必須對整個程序有全盤計劃，把每個步驟連接妥當。在傳統的購物模式，顧客有需要時可向店內的售貨員查詢，但網上購物則每個步驟都要清楚列明。事實上，建立一個網頁很容易，要做得出色卻很困難。」



SMEloan.com於本年三月推出，以本港作為市場試點，將來可逐步發展其他亞洲市場。他補充道：「其他國家的財務機構對我們的電腦科技相當感興趣，雙方亦為此進行磋商。」

至今，外界對這個網上貸款計劃反應良好。每月均透過互聯網收到數百宗貸款申請，佔申請總數一個主要比例。蕭氏相信這顯示現時已有很多人慣於使用互聯網。他相信，電子商貿最重要是要得到顧客的信任。無論是有型的辦公室或網上辦公室，任何商務最重要是交易的安全性，這對網上業務尤為重要。

蕭氏創辦這家幫助中小型企業公司的概念是萌生自他的家庭。「我的家庭也是經營中小企，故此很明白他們所面對的困難，尤其是融



資問題，所以我希望這個貸款計劃可以協助中小企發展。」

「我在美國十年至一九九二年才返港。在美國和香港，我都從事中小企貸款的工作。我在這方面擁有超過十年經驗，所以很清楚這制度的問題。我由初級職員做起，對企業貸款的程序十分熟悉，亦累積很多有關知識來改善。」由於對協助中小企發展有很強的使命，所以便辭去East Asia Heller行政總裁一職而自組公司。

對於企業貸款的改革，他已有一套未來的大計。「當中國加入世界貿易組織時，一個新時代便會開展。競爭會更激烈，對我是一項很大的挑戰。我希望可協助解決香港及內地的中小企問題。中國現正改革開放，很需要協助。我希望透過互聯網來改變。」

蕭銘鏹是個喜愛工作的人，每天花八至十個小時上網，看來他很快便可實現自己的使命。



宴請廉政專員黎年



本會會長陳永棋(右三)、副會長梁欽榮(左三)、葉慶忠(左二)、楊孫西(左一)、陸增鏞(右二)、會董翁祐(右一)與廉政專員黎年(中)於席間合照。

本會於六月二十九日舉行會董會晚宴，並邀得廉政專員黎年出席及於會上發表講話。

黎專員表示，廉政公署關注近期金融業和建築業貪污報數字有上升趨勢，今年首五個月共接獲七十六宗有關金融界的貪污舉報，比去年同期的六十四宗，上升19%；有關建築界的舉報更高達八十四宗，比去年同期的六十六宗增加27%。

他續稱，該兩個行業關乎香港經濟命脈及國際聲譽，廉署會致力協助業界建立健全監控制度，提升從業員的廉潔意識及加強企業管理人員處理誠信問題的能力。

他透露，廉署於今年夏季製作一套全新培訓錄影帶，教導金融界前線人員如何面對道德兩難的處境。廉署又於建築業方面成立專責小組，就建築業改革方面提出防貪建議，協助房署全面檢討公屋地盤的監管程序。廉署積極開展教育工作，為十多間大承建商的地盤員工舉辦四百五十多個講座，致力打擊業內貪污罪行。

他又指出，廉署近年與內地的聯繫不斷加強，今年夏季廉署更會派員到上海訪問，就金融及建築業防貪問題，探討未來合作計劃。他續稱，隨著中國加入世貿，

全球經濟進一步一體化，誠信管理將逐漸成為國際商貿的共同語言。因此，廉署將加強協助企業強化監察制度及誠信管理，以提升香港在國際間的競爭力。

中國國際貿易促進代表團



本會副會長陸增鏞(右二)於五月二十三日接見中國國際貿易促進委員會南京市分會高良生副會長(左二)，雙方互就促進兩地的經貿合作事宜交換意見。

德國波恩地區促進會代表團



本會副會長陸增鏞(左二)於五月十八日與德國波恩地區促進會副總裁阿蒙·布呂斯勒(左一)會面，雙方互就兩地的經貿合作事宜交換意見。

山東省龍口市政府代表團



山東省龍口市政府代表團一行六人，由龍口市市長孫承賢(中)率領於六月十九日蒞會訪問。會上雙方就魯港兩地經貿合作事宜交換意見。



本會會長陳永棋(右五)主持接待山東省龍口市政府代表團，並致送紀念品予龍口市市長孫承賢(右六)。

2000山東省龍口市(香港)經貿洽談會



本會副會長葉慶忠(右二)六月二十日應邀出席山東省龍口市政府主辦之「2000山東省龍口市(香港)經貿洽談會」，作為主禮嘉賓之一，並主持剪綵。

江西省人民政府代表團訪會



本會副會長陸增鏞(右四)於六月十六日主持接待江西省人民政府代表團一行八人，並於會後接受該省外事辦公室主任程水鳳(左五)致送紀念品。



江西省人民政府外事辦公室主任程水鳳(右)率領代表團於六月十六日蒞會訪問，並向本會介紹該省的投資優勢。

中央政府駐港聯絡辦公室經濟部訪會



中央政府駐港聯絡辦公室經濟部一行三人，由中聯辦經濟部副部長穆懷朋(左四)率領，於六月十三日蒞會訪問，由本會會長陳永棋(右四)主持接待。會上雙方就中西部地區開發問題交換意見。

南非北省農業及環境代表團



南非北省農業及環境部部長Dr A Motsoaledi (前排左三)於六月二十三日率領一行九人之代表團蒞會訪問，由本會副會長陸增鏞(前排右五)主持接待。雙方互就兩地的經濟及投資合作商機交換意見。

深圳市國際投資促進會代表團



深圳市國際投資促進會代表團一行六人，由該會會長兼深圳市外商投資局副局長李清森(中)率領，於七月三日蒞會訪問，由副會長葉慶忠(右四)主持接待。

「從現行常規探討廿一世紀之品管趨勢」研討會

國際市場的競爭日趨激烈，以致各行各業均致力提高品質管理，以迎合顧客之要求。為此，本會於二零零零年五月二十二日舉辦上述研討會，並邀得西雅圖華盛頓大學工程學院工業工程院長Professor Kailash C. Kapur出任主講嘉賓，就二十世紀之品管方法及系統作出檢討，並就適合廿一世紀之品管系統，方法及程序進行探討。約有四十位會員出席了該研討會。

廠商會中學畢業典禮

本會廠商會中學於六月二十七日舉行第七屆中七及第十八屆中五畢業典禮，由學校校監及常務會董尹德勝主持，會長陳永棋主禮，並致訓詞及頒發獎項。典禮上，陳會長勉勵各畢業同學須不斷提高個人品德、學識和技能，並在追求卓越的學業成就之餘，積極服務社會。



陳永棋會長頒贈獎狀予其中一位成績優異的學生。

平等機會委員會主席胡紅玉訪會

平等機會委員會主席胡紅玉及宣傳及教育組主管劉家聲於六月二十八日蒞會訪問，由會長陳永棋及常務會董劉文煒接待。會上，胡主席就該會推廣之《SA8000社會責任管理體系》作介紹，並呼籲本會支持。



廠商會會長陳永棋(右三)致送紀念品予平等機會委員會主席胡紅玉(左三)。

澳門貿易投資促進局代表團



本會於六月二十九日設午宴款接澳門貿易投資促進局主席李炳康(前排左二)一行五人，由會長陳永棋(前排中)、副會長楊孫西(前排左一)及盧文端(前排右一)等接待。雙方互就本會「工展會」澳門館之籌備情況交換意見。

外經貿部代表團



本會於七月三日宴請外經貿部代表團，本會會長陳永棋(中)在午餐會上發言，旁為外經貿部部長助理馬秀紅(左)及外資司副司長劉作章(右)。



除了本會代表及外經貿部代表團外，本港多名工商界知名人士均有出席於七月三日舉行午餐會議。

勞工處處長陳甘美華訪會

勞工處處長陳甘美華於六月三十日蒞會訪問，同行者尚有勞工處助理處長周東山、蕭何嘉玉及勞資協商促進組主管葉以暢，由會長陳永棋及常務會董劉文煒接待。會上，陳處長就該處推行新一期之展翅計劃及就業服務之各項活動作詳細介紹，並籲請本會與勞工處加強聯繫及合作。



本會會長陳永棋(右三)致送紀念品予勞工處處長陳甘美華(左四)，並與其他訪問成員及廠商會代表合照留念。

浙江省嘉善縣政府代表團



浙江省嘉善縣政府代表團一行五人，由該縣縣長莫建林(右五)率領，於六月二十六日蒞會訪問，由本會副會長陸增鏞(右四)主持接待。

創意念工作坊

現今社會資訊發達，競爭激烈，要提升企業之競爭力，單靠高質素之產品及服務是不足夠的，還需不時為此等產品及服務注入「創意」。故此，本會於二零零零年六月十三日及二十日舉辦上述工作坊，邀得Creative Services Ltd公司顧問邱偉明先生作導師，對出席的三十位學員，以實例講解創意技巧。

福建省廈門市政府代表團



由福建省廈門市政府副市長郭安民(右五)率領福建省廈門市政府代表團於七月四日蒞會訪問，由副會長梁欽榮(右四)主持接待。郭安民副市長介紹於二零零零年九月八日至十二日假廈門市舉行的第四屆中國投資貿易洽談會。

西藏自治區人民政府代表團



由西藏自治區人民政府副秘書長陸俊華(左四)率領之西藏自治區政府代表團一行四人於七月十一日蒞會訪問，由本會副會長陸增鏞(中)主持接待。會上陸副秘書長介紹了將於二零零零年十月十六日至十九日於香港舉行的「西藏自治區(香港)投資經貿洽談會」。

本會聯同強制性公積金計劃管理局合辦「強制性公積金計劃」研討會

為加深會員對強積金計劃之了解，並協助會員選擇合適的強積金計劃服務提供者及供款計劃，本會與強制性公積金計劃管理局(強管局)於七月四日聯合舉辦「強制性公積金計劃」研討會，邀得強管局高級經理(對外事務)李子林為講者，就強積金計劃架構及內容進行詳盡介紹。此外，兩間強管局審批認可及本會指定之強積金計劃服務提供者——大新銀行及恒生銀行亦派代表出任講者，分別就強積金計劃之各項銜接方案及中小型企業在成立及執行有關計劃時的應注意事項作深入分析，並提供個案剖析，務求讓會員更深入有關之情況。研討會反應良好，約有四十人參加。



強積金計劃研討會三位講者分別為強管局高級經理(對外事務)李子林(中)、恒生銀行業務發展經理利綺芸(左)及大新銀行強積金經理梁建誠(右)。

祝賀本會四位成員榮獲勳章/勳銜晚宴



本會於八月十日舉行晚宴，祝賀本會四位成員榮獲勳章/勳銜，該四位受勳者包括陳永祺會長(右六)榮獲金紫荊星章、梁欽榮副會長(左四)獲頒太平紳士、李秀恆常務會董(左三)以及李宗德會董(右三)分別榮獲銅紫荊星章。當晚出席之會董成員共五十多人，場面熱鬧。

您是否知道，您的強積金服務機構在經濟逆境時的理財表現如何？



始終，這是您的強積金。

滙豐與恒生銀行結合逾200年的理財經驗，無論經濟順逆，都致力為香港創造財富，讓香港人獲享美好生活。如您對強積金有任何疑問，歡迎致電2238 0088(滙豐)/2198 3311(恒生銀行)查詢，或瀏覽我們的網頁：www.mpfdirect.com(滙豐)/www.hangseng.com(恒生銀行)。

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

雲安



雲安是廣東省最年輕的一個縣，地處粵西，位於西江中游南岸，東與雲浮市雲城區相連，南與新興縣、陽春市接壤，西與羅定市、鬱南縣毗鄰，北臨西江與德慶縣隔江相望，是溝通沿海與內地、連接珠江三角洲與大西南的交通要衝。陸路距雲浮市區18公里，水路距香港177海里。雲安縣總面積1203平方公里，人口28萬餘。

自然資源

雲安縣的自然資源十分豐富，是廣東省的石料建材基地和雲浮市的「三高」農業基地之一，盛產各種石料建材和松脂、肉桂、青梅、蠶桑等。主要礦藏有瓷土、石灰石、大理石、花崗岩、鐵、錫、鎢、鋁等近50種。旅遊資源得天獨厚，主要景點有凌霄岩、富山湖渡假村、卧龍湖旅遊區、大慶石林及西江勒頭沙灘等。山林資源開發潛力雄厚，土壤含豐富的有機質，氣候溫和，雨量充沛，現已初步建成水果、青梅、肉桂、松脂、筍竹、蠶桑、禽畜、水產等八大農業商品基地，總面積達90萬畝。



基礎設施

縣城六都是雲浮市工業重鎮和對外開放的重要港口，工業比較發達，廠礦眾多，交通運輸、商飲服務等第三產業興旺，歷來為德慶、鬱南、雲城三縣市政府(區)的商貿集散地。經省政府批准，設有六都經濟開發試驗區，規劃建設總面積23平方公里。六都港設有國家口岸，可泊千噸級輪船，並開通直達香港貨運航班，貨物年吞吐量達350萬噸，為廣東省內河第一大港，現正興建年吐能力達250萬噸的現代化裝卸碼頭和倉儲貿易區；境內雲都鐵路分別與三茂鐵路雲腰支線和西江航運幹線銜接，雲六一級水泥路連接雲浮市區並與國道324線相連，廣海北線貫通境內腹地，城鄉道路四通八達，形成的水陸交通網絡。

雲安縣已開通程控電話、移動電話和無線傳呼，程控電話裝機容量達1.5萬門，通訊便捷。水電供應充足，建有日供水量20萬立方米的西江引水工程，建成110千伏變電站五座和5萬千瓦火力發電廠一座，可滿足全縣用水、用電及今後發展需要。

經濟政策

為把雲安建設成具有江濱特色的現代化港口城市，縣委縣政府制訂了「建設好一個龍頭，發展兩條經濟帶，促進三個協調發展，實施四個齊動」的發展戰略。

「一個龍頭」即以新縣城建設為龍頭，促進全縣經濟騰飛。新縣城規劃建設面積25平方公里，控制面積30平方公里。「兩條經濟帶」，一是「三高」農業經濟，以「雙馬」十萬畝農業綜合開發區為重點，大力發展優質水果、松脂、肉桂、筍竹、禽畜、水產等八大農業商品基地；二是鄉鎮企業經濟帶，在西江沿線、324國道沿路新發展一批鄉鎮企業，走高新技術產業與開發資源型規模工業相結合的路線。「三個協調發展」，即一、二、三產業協調發展，區域經濟協調發展，兩個文明建設協調發展。「四個齊動」，一是基礎推動，大力推動交通、能源、通訊等基礎設施建設；二是科技驅動，實施「科教興縣」策略，三是外資滾動，創造良好的投資環境，加大引進外資及引資項目的力度；四是支柱產業帶動，繼續發展石料建材這個支柱行業，拓展陶瓷、鋁型材等行業，帶動其它產業的發展。



外商投資優惠

為加快經濟發展，雲安縣制訂以下各項鼓勵外商投的優惠政策，並適用於到縣城紅字洞經濟開發區、白沙塘行政綜合區及第一輕工業區內投資置業的投資者。

- 一 在上述區域設廠、開店或置業，自項目動工興建之日起，縣政府和有關部門給予減免所有規費，直至投產經營後滿3年為止。
- 一 在區內的個體工商戶及私營企業，凡符合增值稅一般納稅人條件，並經稅務機關認定為增值稅一般納稅人，均可依法使用增



值稅專用發票；不具備一般納稅人條件的個體工商戶，由稅務機關實行定期定額徵稅，除季節性經營外，增值稅和個人所得稅額以一年為期。

- 一 企業生產銷售免稅貨物，免徵生產銷售環節的增值稅。
- 一 凡屬該縣確認新辦的高新技術企業、規模企業，其增值稅、營業稅和所得稅屬該縣收入部份，從投產之日起兩年內由財政全額返還，第三年至第五年按50%返還。在開辦後，按時繳稅有困難的企業，經稅務機關同意後可給予辦理緩繳手續。
- 一 為農業生產提供產前、產中、產後服務，以及提供技術及勞務服務的行業，免收所得稅。
- 一 從事公用事業、商業、物資業、對外貿易業、旅遊業、倉儲業、居民服務業、飲食業、教育文化事業、衛生事業的個體及私營企業的外商，自開業之日起，免徵所得稅一年。
- 一 經營多業的，按其經營主業的實際營業額來計算及確定減免稅政策。
- 一 以上優惠政策由一九九八年四月一日起實行，為期三年。

聯絡機構

雲安縣對外經濟貿易局
地址：六都港城區明珠路
電話/傳真：(0766) 8613358



域名是商標保護的真空地帶嗎？

註冊商標專用權，是指商標註冊人對其生產、製造、加工或經銷的商品所使用的註冊商標，以及對其提供的服務項目所使用的註冊商標，享有專有使用的權利。未經其許可，任何人均不得在同一種商品或者類似商品上使用與其註冊商標相同或近似的商標，這是法律對註冊商標的保護。自互聯網熱潮出現以後，不少馳名商標的名稱被別人在域名註冊中使用，這種在域名中使用他人註冊商標名稱的行為，究竟是否侵犯了商標專用權呢？域名註冊人認為，商標與域名是不同的客體，商標專用權的保護範圍僅限於商品和服務，域名不屬於商標專用權保護的範圍。那麼，域名是商標保護的真空地帶嗎？最近北京市第二中級人民法院對一域名案的判決，也許可以讓我們作參考。

荷蘭因特艾基系統有限公司是註冊商標“IKEA”的註冊權人，該公司早於一九八三年便已分別獲得了“IKEA”、IKEA及圖形組合商標和中文「宜家」的註冊商標，當該公司準備在中國互聯網上註冊域名時，却發現北京某公司在一九九七年已搶先註冊了“ikea.com.cn”域名，因特艾基公司遂向北京市第二中級人民法院起訴北京某公司侵犯其商標專用權。

此案爭議的焦點是，究竟對商標的保護能否延伸到域名上？對此問題，法院認為，域名從技術上來說是互聯網地址的簡略形式，隨著商業活動在互聯網上的發展，域名與商業標識的聯繫日趨緊密，網絡空間的行為是社會行為在新技術上的表現。因此，網絡上的商務活動及發生的權利衝突，亦應受到相關的法律規範。北京某公司將原告的“IKEA”馳名商標作為域名使用，客觀上利用了附於該商標上的良好商譽，並基於互聯網上域名使用的唯一性，讓該馳名商標註冊權人在互聯網上行使該馳名商標權受到妨礙，故被告北京某公司的上述行為對該馳名商標權人的商標專用權造成了侵害。法院最後判決北京某公司註冊的域名“ikea.com.cn”無效，並責令立即停止使用。

近年來，不少公司趁互聯網的熱潮註冊了一些域名，期待有朝一日高價售出謀取厚利，這種待價而沽的行為雖然無可厚非，但是有一點必須明確，就是註冊域名的行為不得侵犯他人的合法權益，須知「法網恢恢，疏而不漏」，像本案中北京某公司那樣使用他人的商標名稱註冊域名的行為，是會受到法律制裁的。

本文由方和、吳正和律師行供稿

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「教育制度檢討：改革方案」諮詢文件

教育統籌委員會(教統會)自去年分別就廿一世紀教育目標和整體改革構思諮詢公眾後，現進行第三階段的諮詢，就整個教育制度(包括各教育階段的學制結構、課程、評核和不同階段的銜接機制等)進行全盤的檢討，以配合整體的教育改革。教統會總結第一及第二階段廣泛諮詢，公眾普遍認同香港在廿一世紀的整體教育目標應該是：

讓每個人在德、智、體、群、美各方面都有全面而具個性的發展，能夠一生不斷自學、思考、探索、創新和應變，有充分的自信，合群的精神，願意為社會的繁榮、進步、自由和民主不斷努力，為國家和世界的前途作出貢獻。

改革重點

一、改革課程，提供全面而均衡的學習經歷

諮詢文件建議透過改革課程及改良教學方法，為學生提供智能發展、生活經驗、與工作相關的經歷、社會服務和體藝發展等五種基本和重要的學習經歷。並以融匯貫通的方式，結合課堂內外不同形式的學習活動，讓學生從多姿多采和多元化的學習生活中，培養對學習的興趣，建立正面的價值觀和積極的態度，發展個人的分析力、獨立思考、批判性思維、創作力、培養與別人溝通和相處的態度和能力以及對國家和社會的承擔。



此外，高等教育課程亦必須因應社會的轉變而作出相應的調整，在課程的闊度和深度間取得一個適當的平衡，讓學生在培養所須的個別專業／學科的知識和技能外，亦能涉獵不同的學習範疇，以及培養廣博的視野和重要的通用能力。

二、改良評核機制，輔助教與學

諮詢文件指出，評核學生表現的機制，可分為校內及校外兩種，且可發揮三項功能，包括輔助教與學、提供學歷證明及篩選。

校內評核機制的功能應以輔助教與學為主，幫助教師了解學生的學習進度和需要，作為策劃課程、設計教學方法和對個別學生提供特

別輔導的參考，藉以提高教與學的成效。為了更有效地輔助教與學，文件建議在基礎階段各級別設立中、英、數基本能力評估，學校可自行在校內為學生進行評估，藉以幫助了解學生的學習進度，及早識別學生的學習需要，以便及早進行適當的跟進，針對學生的學習問題提供適切的幫助。

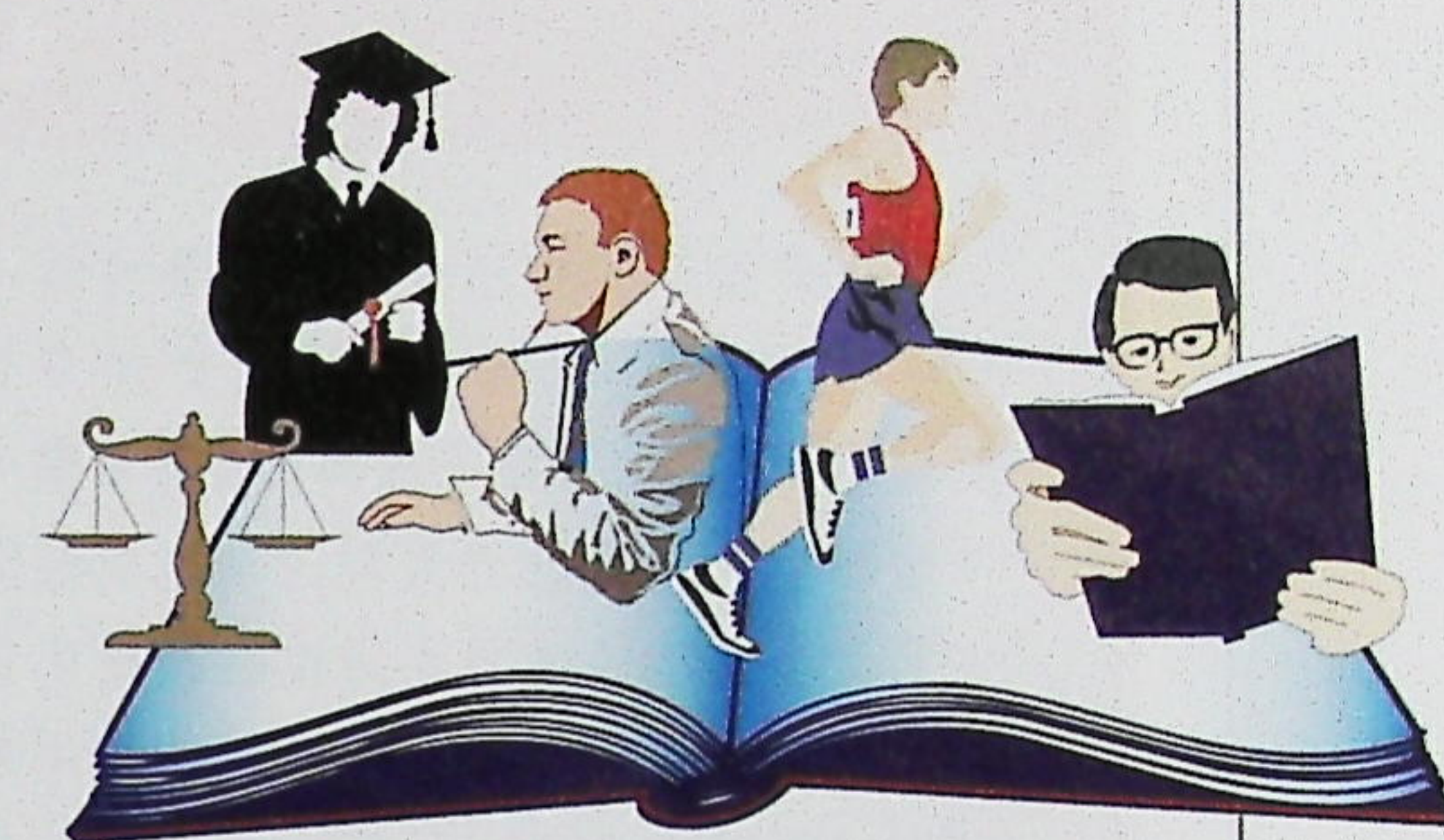
諮詢文件建議公開考試的機制，應發揮其良性的指導作用，並建議從檢討考試的模式、內容和評核方式着手。靈活的考試模式可讓學生有更大的空間去發揮獨立思考及創意；加強考試內容與學生實際生活的關連可增加學生對學習的興趣，以及引導他們把時間和精神投放於有用的學習活動上。在評核方式方面，適當地加入教師評核的成份，可有助評估一般不能通過筆試進行評核的能力(例如：組織能力及與別人溝通與合作的能力等)，以鼓勵學生參與多元化的學習活動，發展多方面的能力。

三、去除制度上的學習障礙，創造教與學的空間

諮詢文件指出，在基礎教育階段裏，不應設置任何妨礙學習的關卡，讓學生能夠在暢通無阻的大直路上，專心投入各項有利全人發展的學習活動，故建議改革小一入學機制，以減少幼稚園及家長操練幼童的誘因，並建議逐步取消為中一學位分派而設的學能測驗和組別。

四、改革大學收生，推動全人教育觀念

文件建議大學應考慮學生全面(包括學業及非學業方面)的表現，根據學生的校內評核、履歷、面試表現和公開試成績等資料，評核學生多方面的能力和待人處事的態度，以作為收生的準則。這不但有助推動社會重視全人教育的觀念，亦能幫助大學取錄到真正優秀的學生。



五、增加中學以後學習機會，培養更多高質素人才及促進個人發展

面對全球經濟一體化及高昂的經營成本，香港必須倚賴大量具備創新思維、靈活應變、善於溝通和精於分析判斷的通才，以及各方面的專才，才能在競爭激烈的經濟環境下，維持國際金融、經濟和貿易中心的地位，並進一步發展成為世界級的大都會。所以，香港需要發展多元化的教育體系，通過不同的學習體制和模式，提供更多中學以後的學習機會，培養更多優秀的通才和專才。

六、訂定資源策略，有效運用社會資源

諮詢文件指出，目前教育是政府開支中的最大項目，佔整體預算百分之二十三。面對現時赤字預算，從公共開支增撥資源的空間非常有限。

教統會建議首先應檢討現在投放於教育的公共資源的運用，因應不同項目的成效和迫切性重新調配資源，使現有的資源發揮最大的成效；並建議盡量善用社會的其他資源，如服務團體、文化組織、康樂體育團體、制服團體、青少年服務組織、其他志願團體，及商界等，以為學校提供支援或合作，為學生提供多元化的學習經歷，提高教育質素。此外，家長在支援教育上可擔當更重要的角色。

本會意見

任何改革必會涉及兩個重要元素——「制度」及「人」，但是諮詢文件並沒有將教育架構及師資兩方面列為改革重點。本會認為，這兩個元素對改革之成效關係至大，故建議當局必須重視及研究有關問題。在師資方面，本會建議簡化現時辭退不稱職教師之程序，讓學校可更彈性地在招攬高質素的教育人才；此外，本會認為現時以年資為主的升級制度，未能達到提升教學質素之效用，故建議升級制度應與教師表現掛鈎，並分別評估教師在行政和教學方面的貢獻，以激勵士氣，因應不同才能而作出相應的獎勵，使教育工作成為一項既富意義又具挑戰的職業，吸引有志者投身教育工作行列。

幼兒教育

本會對諮詢文件建議提升幼兒教師之入職資格表示支持，但文件未有就現時未能達到入職水平的教師之安排作出具體建議。此外，本會認為當局必須加強對幼稚園的監管，以保證教學質素。

九年基礎教育

本會支持中、小學一條龍的模式，以及取消學能測驗的建議，使小六學生可直升中一，而無須過早承受考試的壓力，真正享受學習的樂趣及發揮創意，而不用只埋頭於背誦試題答案，來應付考試。至於教統會建議減少學生派位組別由五組至三組，本會認為此舉能淡化標籤效應，然而在執行上，當局應就各個組別學生數目的分配比例作詳細研究，務求達到選拔精英之餘，亦同時避免對其他學生產生不良的分化影響。

本會贊同課程改革，因現時以考試為主導的課程及教學模式已不能滿足

廿一世紀對教育之要求。對於文件建議設立中、英、數基本能力評估，以確保學生達到一定水平，以及加強專題研習及課室以外的教學模式，本會表示支持，蓋學生必須透過不同的練習及學習環境，才能獲得全面的知識。

此外，初中學校教育應朝多元化發展，為在學術以外極具潛質的學生提供特殊的培訓，例如設立音樂、藝術、運動學院等，除提供基礎的初中教育，並附加專才的培訓，以協助他們發展潛能，學有所長，並獲享成就感。

再者，本會認為在現時教師與學生比例(1:40)過高的情況下，實難以達至「拔尖保底」的目標，故建議有關比例應減至1:20，並增撥師資及課堂設施，讓教師真的能為不同資質、學習步伐及程度的學生提供適切的教育，精益求精，同時亦可照顧學習有困難的學生，以達至基本水平。

高中教育

本會對於教統會建議之高中課程改革表示贊同，並認為在中學階段，學生的學習範疇不應過於狹窄，應提供多方面的知識，着重分析及創意的培育，並按學生的性向、興趣和能力選擇不同的課程組合，讓學生建立廣泛的知識基礎。

本會贊成改革高中公開考試的模式和評分機制，加入「教師評審」及以「標準參照」(criterion-referencing)取代「常模參照」(norm-referencing)的評核機制，藉以更全面地評核學生的表現和能力。至於文件建議增設中英語文的公開考試，讓學生在不同學習階段，以及投身社會工作後，可自由報考，以獲取就業所需的學歷證明，本會不表贊同，並認為此建議只會加重應屆高中考生的考試壓力，而考試內容亦有重複之嫌。本會認為此語文公開試機制應納

本會意見

入為持續教育的範疇內，而不應附加於高考的項目中。

高等教育

本會支持推動本港多元化的高等教育體系，鼓勵私立大學包括海外學府在港設立分校的建議，以為學生提供更多的學習途徑和研究科目的選擇，此舉並可提供一個有利之環境，培養大學生在多元化社會和跨文化環境中的學習、生活及工作能力。再者，本會建議擴闊本港大學與海外大學的學生交流計劃，讓本地學生與海外學生多作交流溝通，擴闊視野。

本會支持高中、大學分別採取三年、四年制之建議，蓋此舉不單能為學生提供更全面及深入之高等教育，且能與大部分海外及內地的大學學制接軌，讓學生能在完成高中課程後直接升讀外地大學學府。然而，本會認為當局必須深入研究有關方案的可行性，並探討及解決有關建議所涉及之課程、資源及其他配套措施等問題，以確保高中及大學教育得以順利銜接和推行。

諮詢文件強調政府不會額外增撥資源協助高等教育推行各項改革建議，本會認為各大專院校固然需要檢討現時的資源運用方法，並在有需要時重新調配有關的資源，使資源得以更有效地運用。但由於教統會所提出之改革建議如大學學制由三年改四年、增加研究生學額等改善教與學質素的建議，所涉及之資源甚為龐大，故本會建議當局應彈性處理增撥資源，務使大學能切實推行有關的改革建議。

持續教育

現時由本地及海外學校及辦學團體所提供之持續教育課程琳瑯滿目，但良莠不齊，對本港持續教育的發展有負面影響，故本會認同文件建議設立一個專責工作小組，負責監管及統籌本港持續教育的質素和發展，以及更有效地調配資源。

現時社會對持續教育的需求殷切，故籲請政府多撥資源，鼓勵正規的專上學院及認可的成人教育機構開辦更多的進修課程，提供優質的持續教育。

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裁員與超時工作

余女士在某設計公司任職繪圖員，她與另外兩名高級文員(黎女士及羅女士)在一九九四年九月被僱主解僱。僱主指稱她們表現欠佳及行為不當。余女士等三人均為僱主工作了兩年以上，她們向僱主追討遣散費。

僱主辯稱各申索人受僱所擔任的工作並沒有縮減，因為在她們離職後的數月，公司其他僱員都有增加超時工作，顯示出三人的工作須由其他員工分擔。公司亦在她們離職後不久在報章上刊登廣告，招聘員工接替三名申索人。

勞資審裁處的裁決

所有申索人皆可獲得遣散費。原因如下：

1. 根據《僱傭條例》第31Q條規定，僱員如遭僱主解僱，除非僱主能提出相反證明，否則須推定該僱員是因裁員而遭解僱；
2. 僱主未能提供充份的證據證明解僱並非由於裁員。根據三名新聘員工的證供，新招聘的人手並非填補申索人的空缺：
 - * 僱主表示，已聘請高女士接替余女士(第一申索人)，但高女士表示沒有繪圖經驗。此外，高女士的薪金較余女士以往的薪金少27%。僱主並在余女士離職超過四個月後才聘請到接替的人手，僱主解釋延誤是由於尋找合適的人選時遇到困難。但審裁官在考慮有關的證據後，拒絕接納這個理由，並相信僱主因繪圖工作減少而解僱余女士；
 - * 僱主表示，新聘請的劉女士是接替黎女士的(第二申索人)，但是，劉女士獲聘為市場部的文員，與申索人所屬的客戶電子科並不相同；
 - * 新聘請的裴女士實質是填補公司因擢升另一位高級文員後出現的空缺。因此亦推翻僱主聘請裴女士來接替羅女士(第三申索人)的辯解。

上訴論點

僱主對裁決提出上訴，認為審裁官對僱主有否裁員未有作出充份調查，並忽略了僱主所刊登的招聘廣告、超時工作的紀錄及新聘請的

繪圖員和文員，這些資料都顯示公司沒有裁員的情況。

高等法院的裁決

上訴被駁回。申索人是因裁員理由被解僱，原因如下：

1. 超時工作的增加並不同否定裁員的情況。超時工作可以因為很多原因而增加，例如工作調配、趕工等；
2. 審裁官曾經聽取公司透過廣告所聘請的新僱員的證供，足以顯示他已考慮僱主所提供的證據。但經過考慮新僱員的職位及工作性質後，審裁官有理由作出新僱員不足以取代三名申索人的裁決。

僱傭實務須知

- * 僱主如採取一切可行的措施去增加生產力和削減開支後，仍無可避免地要考慮減薪時，僱主應向僱員保證，如機構情況繼續惡化，以致必須進一步考慮裁員時，會按合資格領取遣散費的僱員在減薪前的工資水平來計算遣散費的款額。僱主為表明誠意，亦應向僱員作出有關的書面保證。
- * 僱員根據連續性合約受僱不少於24個月，因裁員而遭僱主解僱或被停工，便可享有遣散費。
- * 《僱傭條例》規定，如僱員遭僱主解僱，除非有相反證明，否則即推定僱員是由於裁員而遭解僱。
- * 在裁員的情況下，僱主應該依據《僱傭條例》給予僱員終止合約的補償，並盡可能發放特惠款項，以支援受影響的僱員。僱主亦應確保所有僱員在相同或類似的情況下能以同等的條件獲得補償。

來源：勞工處《僱傭條例·個案透視》

「老細冇廁紙！」



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加怡保險明白做生意已經令你好忙碌，大小事務都要花時間處理，所以我哋提供俾你同僱員強積金服務，既簡便又容易，唔會令你忙上加忙！再者，加怡保險新控股股東MLO Limited係澳洲一次過付款「個人退休金」產品（與強積金計劃相若）擁有最大市場佔有率服務提供者*，管理資金高達320億港元。

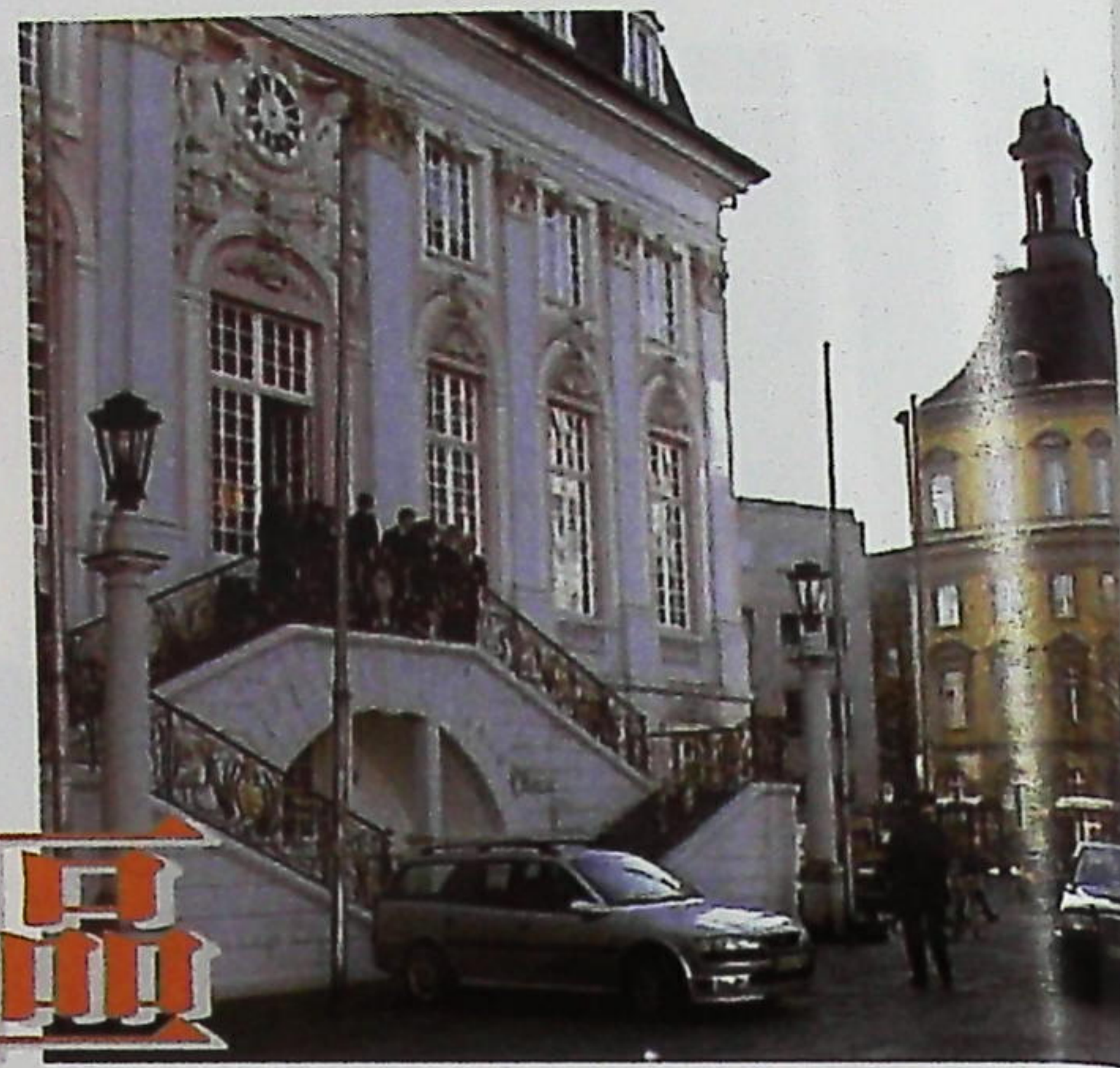
加怡強積金，係你好幫手！

*資料來源：最優退休計劃(Retirement)調查報告 The Personal Super League Table

加怡強積金熱線：2828 3838

加怡保險
GEF Lend Lease
聯成集團成員公司及長實集團聯營公司
A Lend Lease company associated with the Cheung Kong group

德國 波恩地區



德國的波恩地區佔地2,082平方公里，包括波恩市、萊茵西格及阿威勒兩縣，當地共有27個市鎮及地區政府，人口約100萬，購買力比國家平均水平高出20%，當地的人口及就業機會正持續增加。

基礎建設

波恩及鄰近地區的工商業、研究和創新科技均有顯著的發展。波恩完善的配套設施及基礎建設對外來投資者極為吸引。從事電訊及聯網「遠程醫學」的高科技公司，以及正在發展新式電子銷售、市場推廣以及高性能信息傳輸的應用研究機構，均對波恩地區的投資環境感興趣。

波恩地區位於歐洲商業中心的中央，並且是貫通各地主要交通網絡的中心點，連接西歐與東歐。當地完善的聯邦道路系統及環保的公共運輸設備，提供了快捷高效率的運輸服務。

著名的Konrad Adenauer國際機場是德國第二

大的貨運機場，提供本地航線及直達歐洲以至世界各國的國外航線。波恩地區亦提供經濟實惠的內河水運，商人亦可運用位於萊茵河的波恩集裝箱碼頭運送貨物往安特衛普和鹿特丹等海外港口。

經濟及科技發展

波恩地區是德國增長最迅速的經濟體系之一，當地企業出口其生產量40%以上的貨物往外地，出口額並有強勁的上升趨勢。

一項市場調查估計，到了2000年，當地大約60%的工作均會與電訊業有直接或間接的關係。波恩完善的基建及一系列措施對發展資訊科技及通訊市場極有幫助。多所世界著名的研究機構座落波恩地區，並集中從事多媒體發展。波恩持續放寬對德國電訊市場的規管，並逐步邁向自由化，而教育、健康服務、環境保護和公共行政等方面的電訊發展應用亦集中於波恩地區。

現時波恩地區共有超過200所研究及發展機構，為當地的科研發展建立了一個強大的基礎。作為主要的德國科學研究機構，「德國航天科學研究院」(German Aerospace Research Establishment, DLR)涵蓋工程科學的全部領域。此外，許多傑出的教育和研究組織均在波恩地區設有辦事處。

投資環境

波恩地區完善的基礎設施為投資者提供了極佳的投資環境。「德國製造」是世界上一個優

質的保證，受訓的專業人員的高水準表現及適應能力是生產力及產品質量的最佳保證。高質素產品加上相對地低的工資成本，讓德國發展成為一個全球出口大國。

德國稅法為企業帶來不少便利，稅務豁免和津貼大大降低企業所需注入的投資額。而德國法例的穩定性，為企業提供了應有的保障。

大部分德國公司的人事流動率普遍偏低，員工具穩定性，一般僱員均長期留在同一工作崗位上，並對自己的公司和產品有高度的歸屬感。因此，他們的工作準確性高，亦同時保證產品生產的持續性。與其他國家相比，罷工事件極少在德國發生。

波恩地區居民的消費力高，位處歐洲中部市場潛力龐大，加上與供應商的可靠關係、可信賴的商業慣例、低成本分銷及市場透明度，為投資者提供有利的環境。

波恩地區是進入歐洲市場及東歐這個新興市場的台階。加上優良的交通基建、免收費高速公路、提供貨運及客運服務的國際空運站、鐵路和內河港口，均是投資者選擇波恩的決定性因素。

波恩地區特別歡迎從事研究及發展，以及集中發展技術的投資者。波恩市、萊茵西格區及阿威勒區現已推行地區推廣計劃，向這些企業提供特別貸款。



外來投資

外國投資者可自由選擇經營方式，外資最常以"GmbH" (Gesellschaft mit beschränkter Haftung) 形式開業，這也是當地企業最普遍的經營方式，相等於美國的私人有限公司。第二種最常見的開業形式是Aktiengesellschaft(AG)，是指具有有限責任的公眾有限公司或股份公司。

成立GmbH比AG簡單及化算，成立一間GmbH，必須有最少50,000德國馬克的最低資本，

當中必須最少支付25,000德國馬克。而成立AG的最少資本為100,000德國馬克，並需至少支付當中的25%。個人股東可成立GmbH或AG(以往成立AG必須最少有5位股東)，對於股東的總數並無限制。當地容許GmbH 100%由外資擁有。成立GmbH的外國投

資者可自由吸納本地資金，選擇符合業務需求的注資形式。

聯絡機構

Strukturförderungsgesellschaft
Bonn/Rhein-Sieg/Ahrweiler mbH.
(SFG mbH)
Ellerstraße 58
D-53119 Bonn
GERMANY
電話：+49-228-985 030
傳真：+49-228-985 0333
網址：http://www.sfg.de
電子郵件：sfgbonn@sfg.de





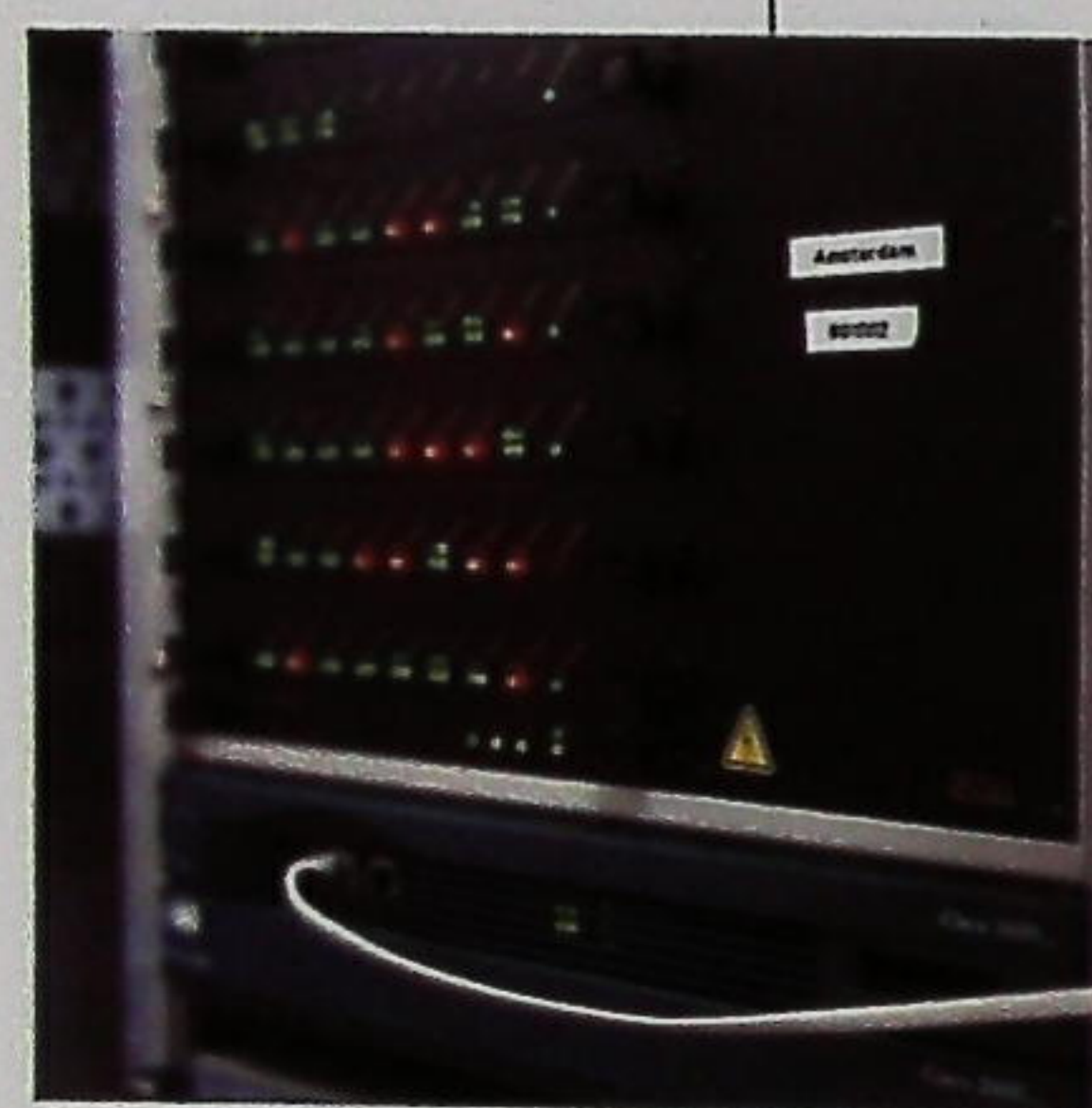
荷蘭

通往歐洲的數碼通道



荷蘭憑著其完善的基建、優質的勞動力、自由的營商環境及政府鼓勵等優勢，不斷吸引世界各地的科技企業在當地開設辦事處，作為拓展歐洲市場的跳板。

阿姆斯特丹是荷蘭的經濟心臟地帶，亦是歐洲其中一個著名的電子商貿城市，現時已有約1,800間新媒體和互聯網公司受吸引而在當地設立辦事處。究竟荷蘭在科技發展方面有何吸引和獨特之處呢？



阿姆斯特丹互聯網交易所是歐洲最大的互聯網中心。

首先，阿姆斯特丹互聯網交易所(AIX)是歐洲最大的互聯網中心，亦是世界十大重要互聯網中心之一。AIX不單可供逾70個互聯網供應商及使用者作為歐洲主要的交流點，其龐大的基礎設施及容量，更成為網絡服務供應商連接其互聯網網絡的通道。

其次，荷蘭大部份人口都受過高等教育，人才充裕也是能吸引歐洲跨國企業到當地投資的原因。荷蘭的大學和工業學院每年平均培育二萬個資訊科技畢業生，為資訊科技業提供大量的人才。此外，荷蘭大部份人口均能操多種語言：其中73%的人口能操一種外語，能操兩種語言的佔44%，至於可以說超過三種語言則佔12%。他們的語言能力對於欲開設傳呼中心的企業來說是十分有利的，因為在處理客戶查詢方面，聘請一個懂多種語言的員工是較為合符經濟效益。

另一個吸引外資的原因是荷蘭政府與學術界及商界均保持密切的夥伴關係。荷蘭政府是歐盟「體制計劃」的活躍份子，能為資訊科技公司提供大量的撥備。

此外，荷蘭政府在「Gigaport」的發展項目上

投資了一千四百一十億荷幣(即六百四十億歐羅)。Gigaport是始於一九九九年年初的大型項目，主要分為兩方面。首先是為教育研究而提升國內外的資訊高速公路——Giga Net。其次是有助新應用程式及服務發展的GigaWorks。

這個項目將使荷蘭在歐洲電子革命方面保持競爭力，大大吸引那些欲打進或擴展歐洲市場的國際資訊科技公司。

另外，阿姆斯特丹科學園(ASP)及一間所謂姊妹中心，亦是一個培育成功人士的地方。現時已有120間互聯網創業公司在科學園內成立，並且有很多大廈正在興建中，以容納更多中型及大型的互聯網公司。

荷蘭人對互聯網非常熱衷，在西歐國家當中，荷蘭在個人電腦及互聯網用戶兩方面的滲透率均是最高。荷蘭逾50%的家庭均擁有個人電腦，互聯網用戶數目於一九九八年已超過九十萬。鑒於個人與商業互聯網的使用量龐大，令荷蘭在試驗新產品與發展嶄新多媒體應用程式方面成為一個珍貴市場。

個人與商界在電子商貿的使用量也增長得十分迅速。單在一九九八年，網上購物已增長了六倍，以荷蘭用戶為例，他們半數的用品都是購自美國。與此同時，荷蘭亦擁有二萬五千名電子資訊聯通(EDI)用戶。



阿姆斯特丹街頭的公用互聯網亭子也可發出電子郵件往世界各地。

由於上述的環境因素有利於電子商務發展，因此有超過9,200間資訊科技公司在荷蘭設立總部實在不足為奇。這些公司的總銷售額高達一百二十億荷幣(五十四億歐羅)，而資訊業的每年增長率均達20%，可見荷蘭在歐洲蓬勃的資訊科技業確實站在前線位置。

香港與荷蘭的貿易

一九九九年，香港輸往荷蘭的總出口下降了6%至三十億零一千八百萬美元，至今年首季則回升至七億一千七百萬美元，增幅為4%。

一九九九年的本土出口降至五億二千八百萬美元，跌幅為13%，其中以成衣為最大的出口項目，佔總出口49%，其次分別為半導體(佔21%)、辦公室機器(佔11%)及辦公室機器的附件和零件/電腦(7%)。

同時，一九九九年的轉口降至二十四億九千萬美元，降幅為5%，主要轉口項目包括成衣(佔總轉口15%)、辦公室機器或電腦的零件及附件(11%)、玩具、遊戲及體育用品(10%)、電腦(7%)及鞋類(7%)。

荷蘭在本港的投資

荷蘭在本港有很大投資。根據統計處最近

提供的數據顯示，荷蘭在一九九八年對本港的直接投資總額達一百六十一億美元。

荷蘭在本港投資的範圍相當廣泛，涉及金融、貿易、運輸、批發/零售及其他方面。在本港經營的荷蘭公司達250間，包括荷蘭國家銀行、荷蘭航空公司、香港飛利浦有限公司及香港蜆壳石油有限公司。荷蘭對本港的製造業也有相當龐大的投資，尤以電子業為最。

截至一九九九年六月一日，本港有32間荷蘭公司是以本港為亞洲區總部，另有48間荷蘭公司在本港設立區域辦事處。

直至今年四月底為止，約有4,200名荷蘭人在本港居住，反映荷蘭在本港的影響力。



阿姆斯特丹科學園是資訊及生物科技的集中地。

廠商會網頁——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，為本港及海外工商企業提供一個免費而便捷交流途徑。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
- △ 本會全體會員公司資料
- △ 海內外展覽會資料
- △ 本會定期舉辦之研討會及訓練課程
- △ 貿易及投資諮詢簡訊，提供海內外買家及投資者招商資料
- △ 本會月刊「企業雄才」及會員通訊
- △ 其他本地商會及工貿機構聯繫

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陳美恩小姐(電話：2542 8626)。



電子商貿令亞洲區 過剩存貨變為銷售機會

亞洲區的過剩存貨並不集中，處理方法欠缺效率，現在這些問題可透過電子商貿而得以全面解決。一間新成立的公司—Rebound，將會透過網上商業對商業(B2B)交易基礎，連繫北美洲買家和亞洲賣家，向買賣雙方提供專業的個別服務，並同時享有世界知名的國際金融、物流及品質驗證公司提供的支援服務。

Rebound是一所專門協助銷售過剩消費製成品的國際商業對商業交易服務公司。該公司利用保密的網上環境連繫全球客戶與專業融資、後勤及品質保證夥伴。其提供的網上交易服務，著重消費製成品的重新推廣及分銷，專注經營各類品質一流的消費製成品的交易，包括成衣、配件、家庭用品、時尚生活產品、電腦及配件、電子消費品、食品與飲料等，並安排專人為每名買家及賣家提供服務。

每年，全球市場過剩的消費產品總值高達九百三十億美元，單是亞洲區便最少佔其中二百一十億美元。然而亞洲製造商無法識別北美洲的顧客或向他們重新推銷這些過剩的產品。Rebound是為零售業買家提供向亞太區製造商及分銷商直接採購過剩消費製成品的首個直接渠道。這個意念對於美國的零售業買家來說十分吸引，該公司在試驗期間，共登記了八百四十個客戶買賣四百五十種存貨過剩的產品，總值高達一億美元。以往買家及賣家主要依賴一小撮大手買家，而大手買家從中賺取買賣差價。Rebound則創造一個公平開放的交易平台，方便市場上買賣雙方直接議價，一方面能節省時間及金錢，另外亦可加快交易的效率。

Rebound為每位買家及賣家提供個別的服務，並為客戶提供一系列廣泛的服務，包括不同的付款方式、物流、貨運代理及電子文件手續及提供周全的端對端交易服務。在離線的情況下，每位向Rebound登記的買家及賣家，均獲一位專責的客戶經理提供市場推廣的支援、重新包裝

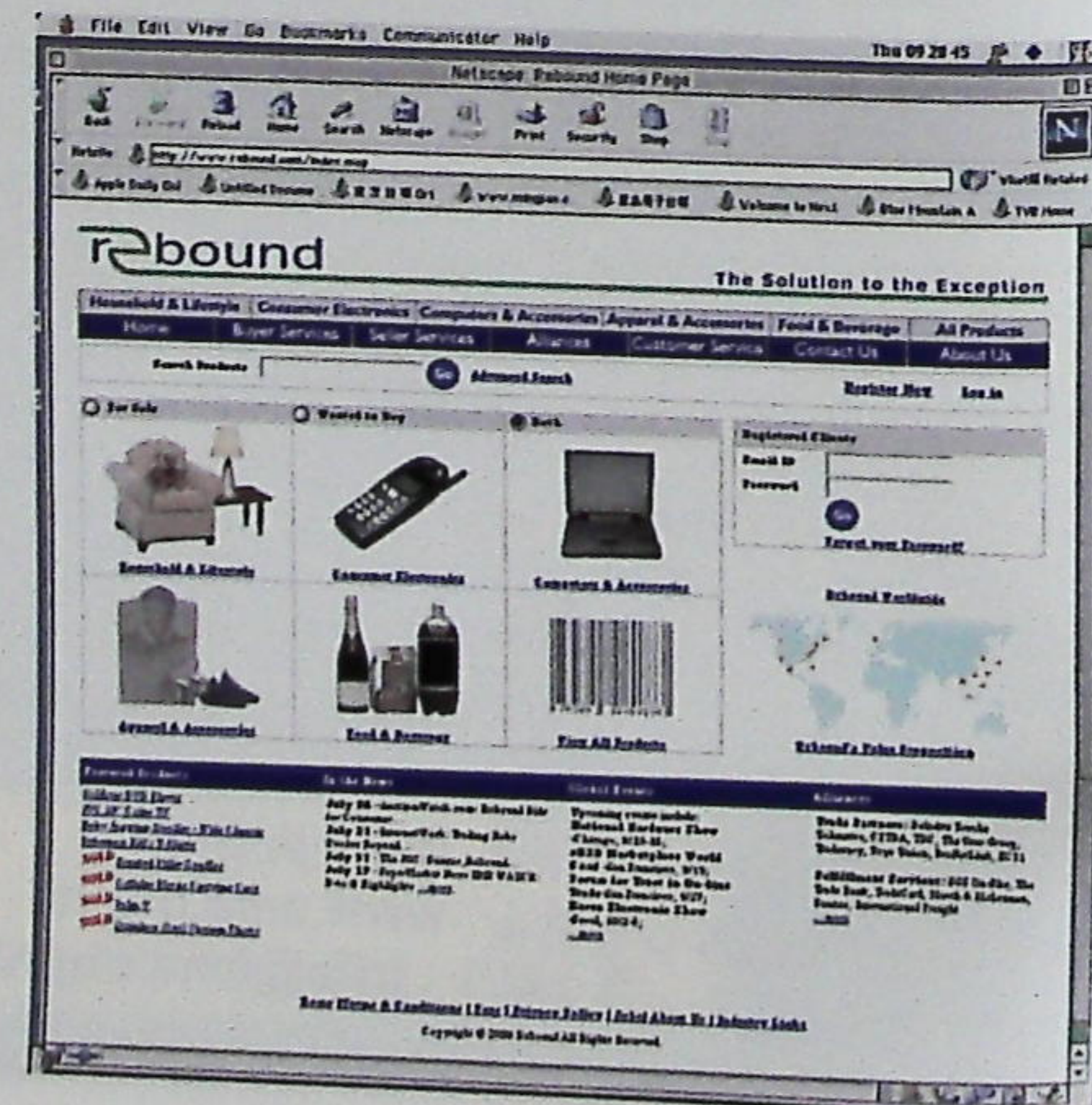
產品的諮詢及其他增值服務。供應商登記後客戶經理便會核實公司資料及產品規格，產品登列網上前，亦會先接受品質評估。

Rebound開創積極主動的營商模式，為買賣雙方提供最周密、最靈活、最具成本效益及最方便的渠道，使供應商能選擇符合其品牌及分銷渠道要求的買家。而該公司採用保密的拍賣形式，確保供應商能透過新渠道分銷存貨。另外，Rebound亦會預先甄選供應商，然後才允許他們在網上登記，為買家提供最高的品質保證。貨品在交易場買賣前必需接受評估，以確保存貨充足及品質良好。

Rebound在網上提供詳盡的產品規格及高質素圖片，協助買家作出購買決定。供應商如接納賣出價，可通知該公司，由該公司與買家安排付款手續。Rebound會先從貨款中扣除佣金，再把餘款交予供應商，而佣金由供應商支付。

處理過剩存貨的公司均了解此行業所面對的挑戰。現在，他們可以透過Rebound，把挑戰轉為商機，買賣過剩消費產品存貨。

資料來源：Rebound (www.rebound.com)



智



大新商貿通



有效管理財務！真正B2B形式！

只要透過互聯網，即可處理各種商業理財，無需填寫申請表，更毋須親身到銀行辦理，全面B2B運作形式，簡單直接，更有效率，有助客戶增加成本效益。

慧

大新銀行推出革命性的「商貿通」網上理財服務，從此商業理財更加輕鬆容易。

無論是任何時候，無論您身在何處，也可打破時空界限，通過互聯網，24小時在任何地方接通我們的「商貿通」服務。



聯

- 以最快時間傳遞信用證申請，信用證更改，匯款申請，助您掌握先機，達成心願。
- 提供最新貿易融資報告，列明可用貸款額度，現存出入口押匯單結餘及到期日子，助您清楚掌握最新業務狀況，以便安排調撥資金。
- 即時提供戶口結存，助您靈活運用資金。
- 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。

大新企業網上銀行

商貿通

資料安全嚴密



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。

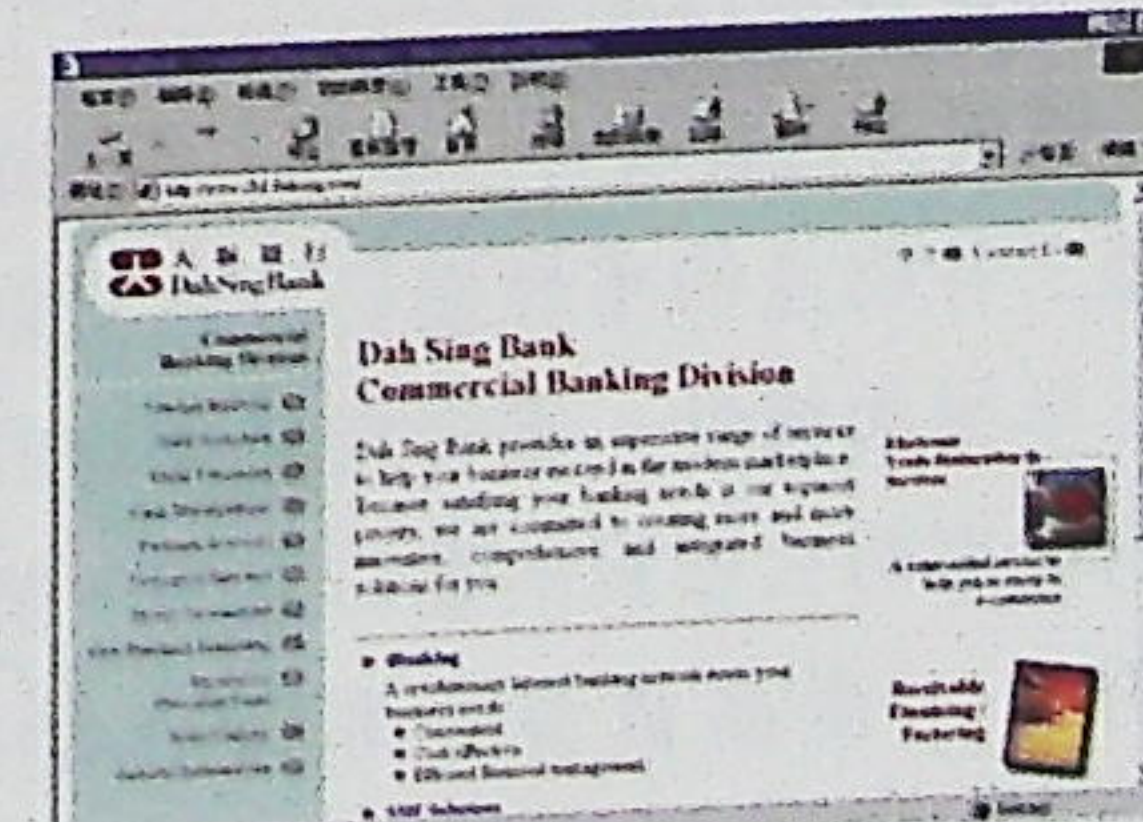
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互



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*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。

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大新銀行
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「西德板」以質取勝 物超所值

訪問群興有限公司董事長林介明

很多人為辦公室或家居購置高級傢具，都會選擇以雲石、花崗石、花梨木或酸枝木等貴價材料製成的產品。他們未必知道，原來防火膠板也可以製造出各種精美的高檔傢俬。防火膠板這種建築材料，以往給人難登「大雅之堂」的印象。然而，若您到香港灣仔軒尼詩道的「西德板」總站陳列室參觀後，印象可能大為改觀。其陳列的各種由防火膠板製成的辦公室及家居傢具琳瑯滿目，辦公桌、組合櫃和廚櫃設計高雅，無論外觀和氣派均可媲美以高價材料製成的產品。顧客可根據喜好選用不同花紋的防火膠板訂製各種款式新穎的傢具，價格更是「物超所值」。

該陳列室是本港一家信譽超著的建築材料經銷商一群興有限公司開設的，它是本會的會員企業，也是近年業內少數在亞洲金融風暴中仍能逆流而上、繼續積極拓展業務的企業。該公司近年不但在本地市場大展拳腳，更大力拓展國內市場，業務跨越中港兩地。

群興公司董事長林介明經營建築材料四十多年，對本港建材業的發展歷程瞭如指掌，尤其對防火膠板更為熟識。他是一位白手興家、艱苦創業的實業家。在五十年代，林先生曾在本港日資三井物產公司工作，主管木材、夾板及防火膠板進口業務。六十年代中，他自立門戶，與朋友合資成立一家取名群益的貿易公司，代理三井物產的木材進口及兼營雜貨。林氏於七三年另起爐灶，獨資創辦現時的群興公司，專門從事防火膠板的進口業務。經過二十多年的努力，產品貨源由菲律賓擴展到台灣、新加坡、馬來西亞、印尼、日本、意大利和德國，產品質素提升至符合國際標準的高檔次；經營範圍由防火膠板批發發展至原料加工及傢俬製造。與此同時，公司的規模也不斷擴大。

隨著中國改革開放，林介明於九零年在深圳觀瀾區投資開設首家加工廠，以「西德板」為



林介明指出：「優質商品配合靈活的市場策略是取勝之道。」

主要原料加工生產高級傢俬。一九九三年，他又在遼寧省中部的海城市經濟開發區開設規模更大的合資加工廠，並先後在北京、上海、瀋陽和深圳開設辦事處和產品陳列室。

林介明指出，優質商品配合靈活市場策略是取勝之道，「西德板」選用德國 DUROPAL 及意大利 PRINT 的優質防火膠板，配合強力膠在高温下屈曲後，膠合於木板上製成西德板。林介明雖然是「老行專」，卻能緊貼時代脈搏，因應市場發展推行全方位的推銷策略。他認為「有聲自然香」的想法已落伍，因此積極利用各種媒介廣告宣傳，除了於各電視、報章及刊物刊登廣告外，更參與本會主辦的「工展會」以推廣產品。今年七月，他不惜付出高昂的租金和五十萬元的裝修費開設了灣仔的陳列室—西德板總站，目的是讓更多人認識其產品。

與此同時，林氏亦與歐洲生產商和本地零售商保持緊密合作。他經常邀請生產商來港了解市場需求，並協助零售商向用戶提供專業意見，使用戶建立使用「西德板」產品的信心。此外，他還經常廣邀建築界和建業人士參觀產品陳列室，向他們推介產品和聽取意見。

林介明深信，隨著本港樓市復甦和中國市場的進一步開放，將會為群興帶來更大的商機。

西德板

TOPS GERMAN

西德板 總站 HOUSE OF GERMAN

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第十五屆亞運會



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暢遊九寨溝



九寨溝概覽

九寨溝位於四川省南坪縣中南部，南距四川省省會成都四百五十公里，景區內沿溝分佈有九個藏族村寨，世代居住於此，故名為「九寨溝」。

九寨溝境內三分之二是原始森林，青翠幽靜的山林中，山巒起伏，溝谷縱橫交錯，雪峰聳峙，溪澗四佈。由呈「Y」字形的樹正群溝、日則溝、則查窪溝三條主溝組成主要旅遊路線，兩側群山森林密佈，無數的湖泊、草海、瀑布、溪流散落其間，在長達數十公里的溝內，呈梯田狀分佈百餘個稱為「海子」的高原湖泊，這些像串明珠鑲嵌於山谷的海子，構成了九寨溝獨特的奇景。



人間仙景



九寨溝的地下水富含大量的碳酸鈣質，湖底、湖堤、湖畔水邊均可見乳白色碳酸鈣形成的結晶體；而來自雪山及森林的活泉水又異常潔淨，加之梯形狀的湖泊層層過濾，其水色愈加透明，能見度高達二十米。由於水中的沉積物和水藻等對陽光的反射，使得海水五彩斑斕，更由於映入水中的白雲、藍天、森林、雪山的倒影，使得九寨溝份外迷人美麗，構成了一幅幅詩情畫意的山水畫卷。九寨溝是大自然的傑作，其中翠海、酶瀑、彩林、雪峰、藏情，被譽為九寨溝「五絕」。高低錯落的群瀑自叢林峭壁跌落，大大小小的群海置身於高山深谷之中，碧藍澄澈、水中倒映着紅葉、綠樹、雪峰、藍天，水在樹間流，樹在水中長，花樹開在水中央，有「中華水景之王」的美譽。



樹正群溝

樹正群溝是九寨溝秀麗風景的大門，共有各種湖泊（海子）四十餘個，約佔九寨溝全部湖泊的百分之四十。這些湖泊猶如四十多面晶瑩的寶鏡，順溝疊延五、六公里。水色湛藍，波光粼粼。每當晨霧初散，陽光照耀，那掩映在叢叢翠綠中的海子，像一個晶瑩無比的翡翠盤，滿盛着瑰麗輝煌的金銀珠寶。在樹正群溝的盡頭是氣勢如虹的諾日朗瀑布，海拔二千三百多米，高二十五米的諾日朗瀑布，是中國最大型的鈣化瀑布之一，滾滾流瀑，飛瀉而下，氣勢磅礴，在朝陽照射下幻化出彩虹時，景色格外迷人。



日則溝



從諾日朗瀑布向西南方前行便是日則溝，這一路上景點密集，激動人心的景觀有珍珠灘、金鈴海、五花海、熊貓海、箭竹海等，均是位於海拔二千米以上，每當晨曦初露或朝霞吐輝之時，海水一平如鏡，藍天、白雲、遠山、近樹，盡納海底，海中景觀清晰，紅綠分明，色澤艷麗，富於變化。越過日則保護站，再越

過海拔二千九百米的天鵝海、芳草海，跋涉到高五百餘米，峰壁如削的劍岩，十六公里的山路便到了盡頭。



則查窪溝



從諾日朗瀑布往南方走去便是則查窪溝，途經季節海、五彩池，最後到達海拔三千一百米的長海。五彩池是九寨溝湖泊中的精粹，湖裏生長着水綿、輪藻、小蘗等水生植物，以及蘆葦、節節草、水燈芯等草本植物，由於所含葉綠素深淺不同，在富含碳酸鈣質的湖水裏，能呈現不同的顏色。

同一湖泊裏，有的水域蔚藍，有的淺綠，有的水色絳黃，有的流泉粉藍，不同角度、不同天氣，又會看到不同的色彩，其變化無窮，酷似一顆瑰麗寶石，煞是好看。



九寨風光勝桂林

九寨溝景色之美讓人心動，難怪有人說「桂林山水甲天下，九寨風光勝桂林」。這片在莽莽叢林中沉寂了千百萬年，在二十世紀七十年代始被一群偶然闖進的伐木工人發現的人間仙境，於一九八七年被列為國家級自然保護區；八二年成為國家首批重點風景名勝區；九



零年在全國四十佳風景名勝區評中名列新自然景區榜首。九二年更被聯合國教科文組織納入《世界自然文化遺產名錄》；九七年又被納入世界「人與生物圈」保護網絡，是迄今世界上唯一同時獲得這兩項殊榮的景區。



甲醛對健康有潛在危險 荷蘭今年起禁售有關產品

甲醛是一種重要的化學物料，在我們日常生活中也會廣泛採用，如紡織及製衣產品、建築材料和大多數的家具產品中均可接觸到。除此之外，汽車和發電廠所排出的廢氣及一些自然界的化學作用，都會產生甲醛這種副產品。所以，無論室外或室內，空氣中都存在著一定濃度的甲醛。

家居用品方面，甲醛主要來自表面附有尿甲醛樹脂 (Urea-Formaldehyde Resin) 的木製產品。此外，甲醛亦普遍存在於纖維染料、永久全壓纖維染料、永久全壓纖維、紙製產品、化妝用品和洗頭水等產品。正因甲醛的用途非常廣泛，所以要設法減低其使用量，亦帶給很多生產商不少煩惱。

其實，甲醛是一種無色及帶有刺激性的氣體。只是很少的份量已可導致嚴重的健康問題，但其對健康的影響會潛伏數年後才顯現出來。因使用低甲醛含量 (少於百萬份之零點一) 的產品所帶來的病徵有流眼水、鼻酸、流鼻水、呼吸困難及因直接接觸而引起的皮膚敏感等。而使用高含量的甲醛更會引致白血病、昏迷、呼吸系統疾病，甚至可能導致癌症。正因如此，多個國家已公佈有關條例，限制或禁止在衣料和木材產品中採用甲醛，而甲醛於空氣中的含量亦有條例管制。

空氣中的甲醛含量管制

自一九八五年起，美國住房及城市發展部規定在預製建築工程中所使用的膠合板碎料板，必須符合指定的甲醛放射限量。最近，室內空

氣質素條例亦提交到立法會動議辯論，而有報告指出空氣流通亦有助減低甲醛的濃度。

紡織及成衣產品的甲醛含量管制

在公元二千年一月廿四日，荷蘭頒佈法令限制在紡織品及成衣產品使用甲醛，主要是由於甲醛可能引起皮膚敏感或含有致癌物質。該條例已於今年七月一日生效，而所有在該日期前推出市場但並未符合該規例的成衣及紡織品，仍可繼續在市面發售直至二零零一年四月一日為止。

該規例將禁止售買及分銷不符合以下規定的紡織及成衣產品：

1. 經一次洗濯後含有超過 120ppm 的甲醛；及
2. 在第一次洗濯前含有超過 120ppm 的甲醛，且在包裝標籤上並無警告字眼 "voor eerste gebruik wassen" [即 "必須於第一次穿著或使用前洗濯"]。

隔熱物料的甲醛含量管制

雖然甲醛是一種有用的化學物料，但始終損害人體健康。美國國家消費品安全委員會 (CPSC) 頒令要全面禁止住宅及學校購買含尿甲醛的隔熱產品。現時，雖然未有足夠科學證據支持全面禁止使用甲醛，但相信仍有充份證據顯示含尿甲醛的隔熱產品是有潛在危險。

如欲查詢有關甲醛、室內環境、紡織品的規例及檢測服務等資料，請致電 2698 8198 或傳真至 2695 4177 與本中心市場部同事聯絡。

研討會／訓練課程

日期	項目	地點	聯絡人
二零零零年 九月一、八、十五、 廿二及廿九日	實用小型企業管理課程	灣仔職業訓練局	香港管理專業發展中心 Mr. Sam Ying 電話：2836 1826 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月四、六及十一日	國內創業探討課程	灣仔職業訓練局	香港管理專業發展中心 Mr. Sam Ying 電話：2836 1826 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月五及六日	全面情緒管理工作坊	灣仔職業訓練局	香港管理專業發展中心 Ms Maureen Ho 電話：2836 1822 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月五日至 二零零一年 四月十二日	Diploma Course in Marketing	九龍塘生產力大樓	香港生產力促進局 電話：2788 6288 傳真：2788 5900 電子郵件：hkpcenq@hkpc.org 網址：http://www.hkpc.org
九月七、十四、 廿一及廿八日	Project Management (Diploma) - Cambridge University Award	灣仔職業訓練局	香港管理專業發展中心 黃昭欽博士 電話：2836 1930 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月十五日	Strategic Cost Management	灣仔職業訓練局	香港管理專業發展中心 駱忠良先生 電話：2836 1891 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月十八日	E-Marketing	灣仔職業訓練局	香港管理專業發展中心 駱忠良先生 電話：2836 1891 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月廿至廿一日	Six Thinking Hat	灣仔職業訓練局	香港管理專業發展中心 Mr. Alfred Ho 電話：2836 1824 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月廿二日	Making Effective Presentations	灣仔職業訓練局	香港管理專業發展中心 黃昭欽博士 電話：2836 1930 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月廿五至廿七日	Train the Management Trainee Course I	灣仔職業訓練局	香港管理專業發展中心 S. K. Chan 電話：2836 1823 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk 網址：http://www.vtc.edu.hk
九月廿九至二零零一年 一月十二日	科技管理文憑課程	九龍塘生產力大樓	香港生產力促進局 電話：2788 6288 傳真：2788 5900 電子郵件：hkpcenq@hkpc.org 網址：http://www.hkpc.org

洽談會／展覽會

日期	項目	地點	洽談會／展覽項目	主辦機構
二零零零年 十月三日至七日	SAITEX 2000, The South African International Trade Exhibition	南非約翰尼斯堡展覽中心	各類科技、原料、半製成品及消費品等	Kagiso Exhibitions (Pty) Ltd 電話：(2711) 679 1098 圖文傳真：(2711) 679 1099 網址：http://www.saitex.co.za 電子郵件：saitex@icon.co.za
十月十日至十二日	International Merchandise Show	美國洛杉磯會議中心	各類消費品	Valeville International Corporation 電話：(305) 206-2577 網址：http://www.valeville.pph.br 電子郵件：valeville@netgate.com.br
十月十一日至 十二日	國際時尚鞋類及皮具展覽	上海世貿商城	各款時尚鞋類及皮具	亞太皮具展覽有限公司 電話：(852) 2827 6211 圖文傳真：(852) 2827 7831 網址：http://www.aplf.com
十月十一日至 十四日	香港電子產品展二零零零	香港會議展覽中心	各款電子消費品、多媒體及視聽器材、家庭電器、電子通訊設備、電子零件及保安系統	香港貿易發展局 電話：(852) 2584 4333 圖文傳真：(852) 2824 0249
十月十八日至 二十一日	第九屆香港國際玩具及禮品展	香港會議展覽中心	各類玩具及禮品	建發國際有限公司 電話：(852) 2311 8216 圖文傳真：(852) 2311 6629 電子郵件：kenfair@hk.super.net
十月二十三日至 二十九日	Bangkok International Leather Fair 2000	Queen Sirikit National Convention Center, Bangkok, Thailand	各款鞋類、手袋、皮具首飾及配件、機器及設備等	Department of Export Promotion, Ministry of Commerce, Royal Thai Government 電話：(662) 513-1909-17內線300 圖文傳真：(662) 513-1828
十月二十五日至 二十七日	亞太區國際地板展2000	香港會議展覽中心	各款地毯、地板、器材、裝置設備、地毯墊及配件	法蘭克福展覽(香港)有限公司 電話：(852) 2802 7728 圖文傳真：(852) 2511 3466
十月二十五日至 二十七日	香港國際秋季時裝材料展2000	香港會議展覽中心	各類時裝材料	法蘭克福展覽(香港)有限公司 電話：(852) 2802 7728 圖文傳真：(852) 2511 3466
十月二十五日至 二十七日	香港國際時尚家居紡織品展2000	香港會議展覽中心	各類牆及窗裝飾、傢俱原料及室內傢俱等	法蘭克福展覽(香港)有限公司 電話：(852) 2802 7728 圖文傳真：(852) 2511 3466
十月二十五日至 二十七日	亞太區皮革展2000—時尚皮具及時裝—秋季展	香港會議展覽中心	各類皮製成衣、鞋類、手袋、首飾、配件及刊物	亞太皮具展覽有限公司 電話：(852) 2827 6211 圖文傳真：(852) 2827 7831

新會員 NEW MEMBERS

普通會員 ORDINARY MEMBERS

Hang Lee Industrial Limited
文員：Ms Ho Wai King
業務：製造模具、玩具
Hang Lee Industrial Limited
Clerk: Ms Ho Wai King
Nature of business: Manufacturing of moulds & dies, toys & games

大豐企業有限公司
董事總經理：石振輝
業務：製造及出入口食品、飲品、煙草
Grand Plan Enterprise Ltd
Managing Director: Shek Chun Fung
Nature of business: Manufacturing and trading of foodstuffs, beverages & tobacco

培力(香港)健康產品有限公司
總裁：陳宇齡
業務：製造健康食品
PuraPharm International (HK) Limited
President: Mr Chan Yu Ling, Abraham
Nature of business: Manufacturing of health products

名仕針織有限公司
董事：Ms Wong Choi Wan
業務：製造針織成衣
Famous Knitwear Limited
Director: Ms Wong Choi Wan
Nature of business: Manufacturing of knitwear garment

RIDING THE WTO WAVES TO INVEST IN THE GREAT WEST

As China's accession to the World Trade Organization (WTO) has become a matter of time, the economic partnership between Hong Kong and China is embarking on a far-reaching new stage. Along with the Mainland's admission to the WTO, a more favorable business environment characterized by easier market access, openness of services sectors, and sound regulatory framework with higher transparency and better compliance to international practice, will unfold in front of Hong Kong's investors, pushing up the limits of their business landscape in the world's largest emerging market.

In recent years, capital flow from Hong Kong to the Mainland has been experiencing a continuous slowdown, although the territory has managed to maintain its status as the largest investor in China. On contracted amount basis, Hong Kong's share of China's total inbound investment dropped to 36% in 1997, 34% in 1998 and further to 32% last year, from the average 58% during 1979-96. This trend, to some extent, manifests that the division-of-labour relationship between Hong Kong and the Mainland has come across a bottleneck, which should be cracked through the opening up of new cooperative areas and upgrading of cooperative level. Needless to say, China's accession to the WTO could be a catalyst for broadening and deepening its economic relationships with Hong Kong, providing a locomotive for a new tide wave of investment by Hong Kong enterprises.

To fully seize the opportunities, Hong Kong companies should step up their frays onto higher value adding activities, while strengthening traditional edges and first-mover advantages. Above the others, Hong Kong companies should consider such development routes as: moving from OEM (Original Equipment

Manufacturing) to ODM (Original Design Manufacturing); shifting from export-orientation to market-orientation through the establishment of local marketing networks and sourcing channels; building up Hong Kong's own brand names in the Mainland market or even in international markets; utilizing Mainland talents and research manpower to upgrade the traditional *modus operandi* of "shop in the front, factory in the backyard" to novel modes like "idea-generating in Hong Kong, R&D and production in the Mainland, marketing in Hong Kong/Mainland."

Another important strategy that deserves much attention from the Hong Kong investors is to set up a foothold in China's vast hinterland, in response to the newly-released "Developing the West" campaign. Due to a spate of reasons, including the unfavorable geographical location and government's tilted policy orientation, the Western region has been slack in attracting foreign capital, garnering no more than 5% of China's inbound foreign direct investment. However, such late comer advantages, if properly exploited, could be a synonym of immense developmental potentiality.

In the run-up to China's accession to the WTO, facing the various opportunities as well as challenges that may ensue, Hong Kong business community could no longer afford to neglect the following distinctive edges possessed by Western region:

* Market advantages: Although the income per capita is generally low in the West, its overall market capacity should be underestimated, given the tremendous population size there. Moreover, since the West is contiguous to several Mid and Western Asian countries, serving as a gateway to these markets. For Hong Kong

companies that have an interest in exploring the Mainland market or setting foot on border trades, the West is gaining more importance.

* Resources advantages: By virtue of the large supply of land, rich mineral resources and immense energy reserves, the West is a desirable base for energy and resources-intensive industries, such as agriculture, agro-product processing, mining, energy exploration, and heavy manufacturing, e.g., iron and steel, building materials and chemicals etc. By setting up raw materials purchasing arms or processing branches in the West, Hong Kong manufacturers can diversify their operations and pursue intra-firm vertical integration.

* Manpower advantages: With a population of 280 million, the Western region is abundant in labour force. As China's traditional comparatively-advantaged industry and the major beneficiary of WTO accession, labor-intensive manufacturing will undoubtedly continue to flourish in the post-WTO era. For example, the export of textiles will be greatly facilitated by the suspension of US quotas in 2005. Along this line of reasoning, a bright future for the development of labor-intensive industries and outward processing trade in the West could be expected.

* Technological advantages: The Western region is not short of technology and research forces. For instance, there are 42 universities and over 4,000 research institutions clustering in Xian city; and the Chongqing Municipality assembles 25 universities and 560,000 technological workers. The West, in its own right, is a promising backyard for Hong Kong's new adventure in innovation and technology. There is ample room for Hong Kong's business and Mainland-based research units to forge various strategic alliances, including the triangle partnership with foreign venture capitalists as the third party.

* Policy advantages: In parallel to large-scale infrastructure works, the Central Government has promulgated a series of preferential policies to boost the attractiveness of the Western region. Foreign investments can now enjoy an income tax rate of 15% for another 3 years once the general tax holiday expires, and this tax rate can be further cut down to 10% for hi-tech or export-oriented businesses. Moreover, existing foreign-funded enterprises (FTEs) are allowed to participate in the management of SOEs (State-owned Enterprises) in the West under certain contracting arrangements, and the establishments in which they acquire 25% of equity stake through re-investment, are entitled to favorable treatments for FTEs.

In a nutshell, China's accession to the WTO and the launching of "Developing the West" campaign have unveiled enormous opportunities for the further cooperation between the Mainland China and Hong Kong. In order to capitalize on these opportunities and rise to the attendant challenges, it is imperative for Hong Kong investors to fine-tune their operating strategies, including the rationale behind location selection. By virtue of its edges in market size, supplies of labour and resources, industrial infrastructure, technology potential and the policy configurations, the Western region should not fail to be an emerging market for Hong Kong future investment.

(1)

Chongqing: A Gateway to the Western China

Since Beijing announced its plan to develop the mainland's western part in order to lift the backward area out of poverty, Chongqing, like any other places in the region, has been trying to court state funds and foreign capital and technology.

Granted the status of a municipality directly under the jurisdiction of the central government in 1997 and earmarked as a growth engine of the western region by Beijing, Chongqing has set to take advantage of its enhanced autonomy status to develop its economy and has been actively looking to drum up foreign investment.

Saddled with a number of outmoded state-owned enterprises (SOEs) and lacking in infrastructure the western city is in desperate need of foreign capital and technology to reform its SOEs and improve its investment environment.

At present, more than 40 per cent of inward investment to Chongqing comes from Hong Kong investors, who have expanded their scope of investment in the western city from light industries to infrastructure construction.

Coming side by side with Hong Kong investors are a number of investors from Shanghai and eastern provinces like Zhejiang and Jiangsu who have gone to Chongqing to help restructure its old enterprises through mergers and acquisitions.

Nevertheless, the influx of foreign investment and the reform of state-owned enterprises remain slack despite the tremendous fanfare for the "developing-the-west" campaign, according to a source in Chongqing.

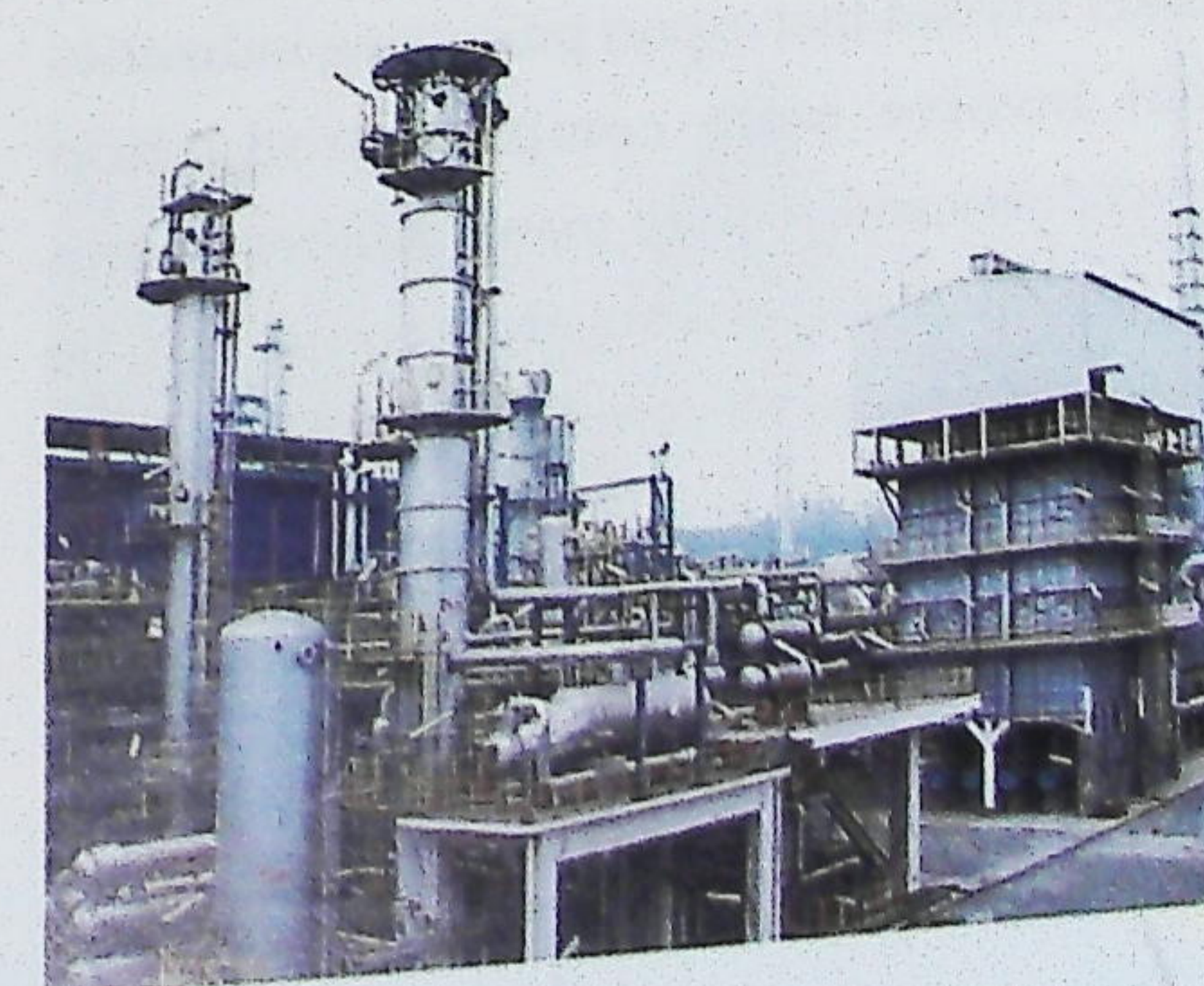
Although the campaign carries a strong political undertone, namely to ensure national security by narrowing the wealth gap between the industrialised east and the impoverished west as well as raising the living standards of the poor, investment to the western region is still, legitimately enough, viewed as a commercial undertaking by investors.

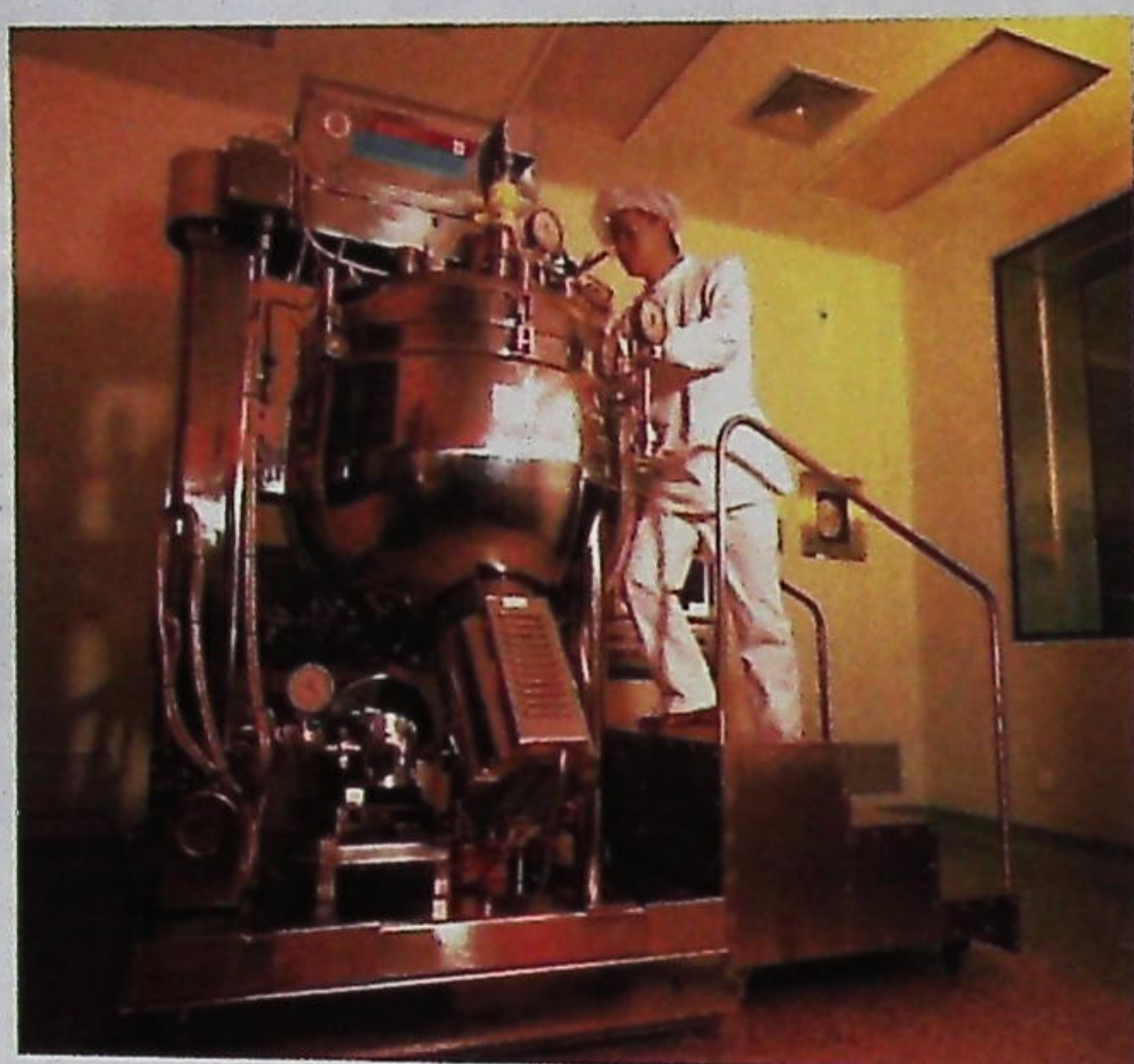
Most of them are hesitant and skeptical because a number of issues and problems have yet to be addressed.

Burning questions that echoes in the heads of the investors include: what sectors to enter, what preferential policies are there to off-set the heavier costs and disadvantages (compared with the eastern region), what government measures have been adopted to address such problems as inaccessibility to the land-locked region, poor transport facilities, low government efficiency and lack of skilled labour....

1. WHAT SECTORS TO ENTER?

Chongqing's economy is dominated by heavy industries. The city's light industries are underdeveloped. However this does not mean





that Hong Kong's small and medium enterprises, mostly processing factories, can readily fill the niche.

An economist with the Bank of China Wang Chunxin pointed out that Hong Kong investors could not apply the Pearl River Delta success formula in the western region and, instead, should explore and utilize the region's local resources of comparative advantages.

Export processing industries succeeded because the Pearl River Delta's geographical location facilitates import of raw materials and export of finished and semi-finished products, whereas the western region is land-locked and thus makes transportation a risky and expensive undertaking.

A Hong Kong-owned small home appliance-maker advised that export processing industries that involve more complex production procedures and require many different types of specific components that could not be sourced from the western region should avoid the place.

Hong Kong investors should instead develop the western region's resources with capital, service sector know-how and management and marketing expertise.

i. Local resources-based industries

Mr Wang recommended that investors could invest in agricultural produce processing, Chinese medicine industry, tourism and mining all these industries are based on the western region's local resources that enjoy comparative advantages.

In fact, quite a few Hong Kong-based conglomerates have planned or intended to set up plantation and factories in the region, including Chongqing, to produce modernised Chinese herbal medicine and then market it worldwide through Hong Kong.

Export-oriented industries that can source raw materials in the western region could also consider setting up factories there.

Those light industries such as garment and textile industries that can easily source raw materials locally can consider giving the western region a try.

ii. Retailing

Another sector recommended to foreign investors is retailing. Chongqing is noted as one of the consumer goods sales centres in the western region. With a population of 30 million, Chongqing holds great potential as a sizeable consumer market. However, only about six million of the city's residents live in the urban centre while most others are farmers in the surrounding region. Many of the farmers are searching for scarce jobs in the city centre. They mainly earn a living by doing odd jobs. Workers' income are generally languishing at a low level while farmers' income growth has slowed in the past several years.

Chongqing's per capita gross domestic product is only one-fifth of that of Shanghai. Although the general income level will pick up when the "developing-the-west" campaign is in full swing, Chongqing's consumer market could mainly

accommodate low and middle price items in the foreseeable future and its appetite for luxury goods will take quite a time to develop.

iii. Infrastructure construction

There is a real need to improve the region's infrastructure to attract foreign investment. In fact, investors have cited inaccessibility as a main reason for reluctance to invest in the western region.

Up to now, the 10 western cities, provinces and regions, encompassing more than half of the mainland's land area, have accounted for less than 3 per cent of foreign investment to the country.

Beijing has been endeavouring to improve the region's infrastructure, notably transportation, by pumping billions of dollars into the railway construction. Aiming to improve the investment environment, Chongqing is planning to spend RMB 240 billion to beef up its infrastructure in 10 years.

The whole project calls for heavy investment, and conglomerates, especially those engaged in infrastructure construction, should find golden opportunities there. Other projects that need foreign investment include construction of water works, power generation plants and environmental protection projects.

The idea is to use the western region's fuel and energy resources to support the development of the region itself and the industrialised eastern part as well as to improve the area's ecological environment.

The city's vice-mayor Chen Jiwa said, during a visit last April to interest Hong Kong investors in some 400 projects, the city would build highways, piers and extend airports to enhance links to the industrialised east.

Two major Beijing-approved projects were a highway linking Chongqing to Huaihua city, in Hunan province, and a light rail transit system for Chongqing's 30 million people. The railway construction is meant to shorten the journey between the western city and the southern region. Mr Wang proposed the mainland build a railway linking Hong Kong, Chongqing and Xian, another key city Beijing has earmarked as the western region's growth engine.

Some economists have even proposed expanding direct transport links between Hong Kong and the mainland's western region to facilitate investment in the area and foster trade and tourism. They said more direct flights between the SAR and western cities should be launched to make travelling to the region more convenient. "There is a pressing need to open more direct air flights [between the two places] and increase the number of direct air routes to western cities to boost trade and tourism," Mr Wang said.

Analysts said the opening up of direct air flights should boost foreign investment and tourism in the region and that air-traffic demand would grow once the development gained momentum. At present, only a few western cities can be reached from Hong Kong by direct flights daily. If succeeded, the plan should help the region take advantage of its



resources, namely by developing tourism as its pillar industry.

iv. Service sector

Hong Kong has a key role to play by providing its professional services to the western region. Banking, insurance, telecommunication, legal practice and accounting are among a number of professional services Hong Kong can offer to support the region's development.

To facilitate foreign investment in the service sector, the government now plans to open more geographical areas as pilot areas for foreign investors to participate in trading, insurance and banking. Beijing is planning to open Shenzhen, Chongqing, Dalian and Tianjin to foreign insurance firms, joining Shanghai and Guangzhou in the run-up to the country's accession to the World Trade Organisation. The underdeveloped central and western regions now welcome foreign bankers in order to support the inward investment there.

The bankers can provide loans to finance the infrastructure projects. Meanwhile, financiers can help the region's well-performing companies and technology firms tap Hong Kong's capital market by arranging for listings on the Hong Kong stock market. Alternatively, they can also set up investment funds, including venture capitals, to directly invest in the region's promising enterprises or projects.

2. INVESTORS' CONCERNS AND GOVERNMENT MEASURES TO ALLEVIATE THEM

Although there are plenty cheaper labour and land in the western region, the costs of doing business are not necessarily lower. Such factors as poorer infrastructure, lack of skilled labour and managers, low government efficiency and can greatly inflate the regions' supposedly lower investment costs.

A Hong Kong-owned small electrical appliance maker which has bought office buildings in Chongqing and Shanghai tells the difference. The boss said it only took him several months to get the certificate for the right to use the office in Shanghai. In Chongqing he has not got the certificate yet even more than half a year has lapsed.

He said the responsible land development agent has postponed the issue twice.

The absence of the certificate could bring great inconvenience to the company when dealing with the authorities or arranging for loans.

"It could be due to the red tapes or that the agent was not very well connected to the authorities," he said. The situation is more likely to be worse in the western region as the concept of rule of law is even weaker there and the officials are generally more hidebound than their eastern counterparts.

In a bid to address these concerns, the authorities have set up foreign investment service centres to handle investors' complaints, help them sort out problems and simplify the administrative procedures. They have even launched preferential policies to attract business management and high technology talents from outside.

Nevertheless, it will take quite a while to see the results and the government has decided to take immediate measure to compensate for the higher risks and uncertainties of investing there by extending the tax-reduction period from three years to six years following a two year-tax exemption period.

After all, the foreign investors have taken the troubles to go all the way to the remote western region and take on a task as challenging and daunting as "developing-the west".

Chairman and Chief Executive Officer of SMEloan Hong Kong Limited



Ming Siu

Comfortably dressed in typical IT attire, Mr. Siu explains: "Small and medium

enterprises are very important in our economy. They need money not only to start, but also to maintain and expand their business. Yet they can't get loans.

"In Hong Kong, most people put their money in the three major banks. Yet banks, with all the money, adopt a conservative lending approach — they view small and medium enterprises as highly risky and usually provide loan according to real estate and tangible collateral. But 60% of the population lives in public housing. How can they ever get a bank loan?

"Finance companies, on the other hand, charge a high interest rate, which makes borrowing expensive," he adds.

Where does your company get loans from? From banks, if you have collateral; from the stock exchange, if your company is a listed dotcom. What if yours is a non-dotcom small to medium-sized enterprise with no collateral? Chairman and Chief Executive Officer of SMEloan Hong Kong Limited Mr Siu thoroughly understands your situation. And he has a mission: "I want to bridge the gap between banks and small to medium-sized enterprises (SMEs)."

"I want to bridge the gap between banks and small to medium-sized enterprises (SMEs)."

There are around 300,000 small and medium enterprises in Hong Kong. Small enterprises refer to those with annual turnover of around HK\$20 to 30 million, while medium enterprises are those that have up to HK\$500 million turnover. Most of them are managed by only a small number of people, and they are mainly in manufacturing industry.

The government started a finance scheme for small and medium enterprises. Did it help?

Mr Siu believes that the scheme, which ended on 26 April, 2000, was to encourage banks to lend to small and medium enterprises. The response was good and over 10,000 loan applications were approved, but help was limited. On the other hand, he has opinions on the scheme.

"From a taxpayer's point of view, the government's role is not to subsidize small and medium enterprises using taxpayers' money. Enterprise owners are happy to get a loan, of course. But in a free economy, evaluating risk and providing capital are the responsibilities of financial institutions, whereas the government is responsible for monitoring financial institutions. That scheme was a special case — it aimed to restore public confidence in response to the financial crisis two years ago."

The founder of SMEloan Hong Kong Limited, a commercial lending company that specializes in loans for small and medium enterprises (SMEs), Mr. Siu introduces two new features on lending: "First, we have a different understanding of business risk. Unlike banks, we do not need mortgage or



collateral, because our loans are based on a company's account receivables."

"Second, his company utilizes the Internet, allowing businesses to apply for loans and gain approval instantly anytime, anywhere, eliminating complex and lengthy administration procedures." "We have completely changed the lending process," he explains. "Banks employ lending managers to serve clients. Each manager can only take care of 50 to 60 clients. We do not use this method."

The application procedure is simple and quick. Applicants are required to complete the on-line application forms and will immediately know the result of loan application. After submitting relevant documents for verification, applicants can get loans by signing the legal documents within 24 hours.

The process is simple but the actual planning and development of the computer program took over a year. "It is not a simple buy-and-sell website, but a complicated decision-making process. We have to plan all the logic, decide



how to link every component together and think of all possible scenarios. If you go to a shop, you can ask a salesperson, but if you enter a website, you have to go through every step. Everything has to be very detailed. It is easy to set up a website but difficult to do it well," he recalls with a frown.

Launched early this year, SMEloan.com will use Hong Kong as a testing point to further develop the market in Asia. "Financial institutes in other countries have shown interest in our computer technology and negotiation are on the way," he added.

So far, the response through the Internet was good. A few hundred applications are received each month, which represents a large proportion of their applications. Mr. Siu believes that this shows people are comfortable with using the Internet.

The most important thing in doing e-business, he believes, is to gain customers' trust. And this means security. "Security is the most important in any business, whether it is a physical office or in the Internet, but it is especially important in the Internet."

Mr. Siu's mission to help small and medium enterprises stems from his family: "My family operates a SME enterprise. I understand the difficulties they face, especially the problem of obtaining loans. I want to do something to help."

"I stayed in the United States for ten years and came back in 1992. In both the United States and Hong Kong, I was responsible for small and medium business lending. With over ten years' experience in the field, I clearly see what's wrong with the system. Since I

worked up from the junior level, I am familiar with the lending procedures, which gives me the knowledge to change them." The sense of mission is so strong that he actually left his comfortable job as the Managing Director of East Asia Heller to set up his own company.

The engine behind this revolutionary lending process, he has great plans for the future. "As China enters the World Trade Organization, a new era begins. Competition will be tougher. This is a great challenge to me. I hope to solve the problems of SMEs in Hong Kong and the Mainland China," he said with enthusiasm. "China is having reforms and it needs help. I hope to help through the Internet and the change of lending process."

For a person who thoroughly enjoys his work and spends eight to ten hours a day online, his mission doesn't seem impossible at all.



DINNER RECEPTION IN HONOUR OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION (ICAC) COMMISSIONER MR ALAN LAI NIN



CMA President Mr Chan Wing Kee (3rd from right), Vice Presidents Mr Herbert Liang (3rd from left), Mr Yip Hing Chung (2nd from left), Dr. Jose Yu (1st from left), Mr Eddie Lu (2nd from right), General Committee Member Dr Yung Yau (1st from right) posed for a photo with the Independent Commission Against Corruption (ICAC) Commissioner Mr Alan Lai Nin (centre).

The Association hosted a dinner reception in honour of the Independent Commission Against Corruption (ICAC) Commissioner Mr Alan Lai Nin on June 29, 2000.

Mr Lai said that the ICAC is concerned about the recent increase in the number of corruption reports related to the financial and construction industries. In the first five months of this year, the ICAC received 76 corruption complaints concerning the financial industry, representing a rise of 19% over 64 reports in the same period last year. Reports relating to the construction industry totalled 84, up 27% over 66 cases in the same period last year.

He said since those two industries are very important for the economy and international fame of Hong Kong, the ICAC would assist them in setting up effective monitoring systems, raising ethical awareness of industry practitioners and strengthening their ethics management.

He disclosed that the ICAC would produce a new video tape this summer for front-line members of the financial

industry to train them how to handle ethical dilemmas. As for the construction industry, a dedicated task force set up recently within the ICAC will continue to draw up anti-corruption recommendations for the reform of the industry. The task force is also working with the Housing Department in reviewing the supervision of public housing sites. A total of 450 anti-corruption seminars have so far been held for site staff of a dozen major developers, in addition to tough enforcement action against corruption in the trade.

Meanwhile, Mr Lai noted that liaison between ICAC and the Mainland had been stepping up in recent years. An ICAC delegation would visit Shanghai this summer to explore ways of cooperation in corruption prevention concerning the financial and construction industries. With the Mainland's accession to the World Trade Organisation and the increasing globalization of world economy, he said business ethics would become a common language in international trade. Therefore, the ICAC would step up its efforts in helping the business community strengthen their monitoring system and ethics management to enhance Hong Kong's international competitiveness.

Seminar on 'Quality Trends for the 21st Century with Review of Current Practices'

Fierce competition in the international market forces all industries to strive for improvement in quality management to meet customer demand. The Association therefore organized the captioned seminar on 22 May, 2000 and invited Professor Kailash C. Kapur, Director of Industrial Engineering, College of Engineering, University of Washington, Seattle, to give a review of the current practices and systems of quality management in the 20th century and to make discussion about system, ways and procedure of quality management for the 21st century. About 40 members attended the seminar.

Graduation Ceremony of CMA Secondary School

Hosted by the School Supervisor and CMA Executive Committee Member Mr Paul Yin, the seventh Form-7 and eighth Form-5 Graduation Ceremony of the CMA Secondary School was held on June 27. CMA President Mr Chan Wing Kee was invited to officiate the ceremony, addressing and presenting certificates and scholarships to the graduates. At the ceremony, Mr Chan encouraged the graduates to continuously enhance ones' ethics, knowledge as well as skills. Other than pursuing outstanding academic achievements, the graduates should also serve the community.



CMA President Mr Chan Wing Kee presented a certificate to one of the outstanding students.

A Delegation from Jiangxi Provincial People's Government



CMA Vice-President Mr Eddie Lu (4th from right) received a 8-June 16, and received a souvenir presented by Director of Overseas-Chinese Affairs Office of Jiangxi Provincial People's Government Ms Cheng Shui Feng (5th from left).

A delegation from Northern Province, South Africa, Provincial Minister of Department of Agriculture



A 9-member delegation from Northern Province, South Africa, led by its Provincial Minister of Department of Agriculture, Land and Environment Dr A Motsoaledi (3rd from left, front row) visited the Association on June 23, and was received by CMA Vice-President Mr Eddie Lu (5th from right, front row). During the meeting, both parties exchanged views on the economy and opportunities for investment cooperation between the two areas.



Director of Overseas Chinese Affairs Office of Jiangxi Provincial People's Government Ms Cheng Shui Feng (right) led a delegation to visit the Association on June 16 and introduced the investment opportunities and advantages in Jiangxi Province.

A delegation from the People's Government of Longkou City, Shandong Province



Mayor of the People's Government of Longkou City, Shandong Province Mr Sun Cheng Xian (centre) led a delegation to visit the Association on June 19, 2000. Both parties exchanged views on strengthening economic cooperation between Shandong and Hong Kong.



CMA Vice-President Mr Chan Wing Kee (5th from right) received a delegation from the Longkou Municipal People's Government of Shandong Province, and presented a souvenir to the Mayor Sun Cheng Xian (6th from right).

A delegation of CCPIT Nanjing Sub-Council



CMA Vice-President Mr Eddie Lu (2nd from right) met with Mr Gao Liang Sheng, Vice-President of CCPIT Nanjing Sub-Council (2nd from left) on May 23. Both parties exchanged their views on promoting economic co-operation between the two places.

Visit of the EOC Chairperson Ms Anna Wu

The Chairperson of the Equal Opportunities Commission Ms Anna Wu, accompanied by the Head of the Promotion and Education Unit Ms Betty Liu, visited the Association on June 28. At the meeting, Ms Wu introduced to the CMA President Mr Chan Wing Kee and the Executive Committee Member Mr Joseph Lau the "SA 8000 Social Accountability" system and urged the Association to support this system.



CMA President Mr Chan Wing Kee (3rd from right) presented a souvenir to EOC Chairperson Ms Anna Wu (3rd from left).

A delegation from the People's Government of Tibet Autonomous Region



Vice Secretary-General of the People's Government of Tibet Autonomous Region Mr Lu Jun Hua (4th from left) led a 4-member delegation to visit the Association on July 11, 2000 and was received by CMA Vice-President Mr Eddie Lu (centre). Mr Lu introduced the 2000 Tibet Autonomous Region (H. K.) Investment, Economic & Trade Symposium which will be held in Hong Kong from October 16 to 19, 2000.

Meeting with the Commissioner for Labour Mrs Pamela Tan

The Commissioner for Labour Mrs Pamela Tan, accompanied by the Assistant Commissioners for Labour Mr Chow Tung Shan, Mrs Clare Siu and the Head of the Workplace Consultation Promotion Unit Mr Ernest Ip, visited the Association on June 30. At the meeting, Mrs Tan introduced to the CMA President Mr Chan Wing Kee and the Executive Committee Member Mr Joseph Lau the new phase of the Youth Pre-employment Training Program and the employment services offered by the Labour Department. Mrs Tan also urged a closer relationship between the Labour Department and the CMA.



CMA President Mr Chan Wing Kee (3rd from right) presented a souvenir to the Commissioner for Labour Mrs Pamela Tan (4th from left) and posed for a photo with other delegates and CMA representatives.

A delegation of Macau Trade and Investment Promotion Institute



On June 29, the Association hosted a lunch reception for a 5-member delegation led by President of Macau Trade and Investment Promotion Institute Mr Lee Peng Hong (2nd from left, front row) which was received by CMA President Mr Chan Wing Kee (centre, front row), Vice-Presidents Dr Jose Yu (1st from left, front row) and Mr Lo Man Tuen (1st from right, front row).

A delegation from the Ministry of Foreign Trade and Economic Cooperation of China (MOFTEC)



On July 3, CMA hosted a lunch reception for the delegation from the Ministry of Foreign Trade and Economic Cooperation of China (MOFTEC). CMA President Mr Chan Wing Kee (centre) spoke on the occasion. The delegation was led by the Assistant to Minister of MOFTEC Ms Ma Xiu Hong (left) and the Deputy Director General of Department of Foreign Investment Administration of MOFTEC Mr Liu Zuo Zhang (right).



Other than CMA representatives and the delegation from the Ministry of Foreign Trade and Economic Cooperation of China, other celebrities from local business sector also attended the luncheon meeting on July 3.

MPF Seminar Co-organized by the Association and the MPFA

To enhance members' understanding on the Mandatory Provident Fund (MPF) Scheme and to help them to choose proper and suitable service providers and schemes, the Association organized the MPF Seminar on July 4 with the Mandatory Provident Fund Schemes Authority (MPFA). MPFA Senior Manager (External Affairs) Mr Hessler Lee was invited as one of the speakers, giving a detailed account of the structure and content of the MPF Scheme. Besides, two MPFA-approved and CMA-recommended MPF service providers - Dah Sing Bank and Hang Seng Bank also nominated representatives to speak on the ORSO interface and SMEs' points to note in implementing the MPF scheme respectively. About 40 persons attended the seminar.



Speakers for the MPF Seminar were Mr Hessler Lee of MPFA (centre), Ms Yvonne Lee (left) of Hang Seng Bank and Mr Victor Leung (right) of Dah Sing Bank.

Workshop on Creativity

In an information booming society with keen competition, high quality products and services alone is inadequate in enhancing the competitive edge of an enterprise. The element of 'creativity' should be injected into your products and services. Under such circumstances, the Association organized a two-day workshop on creativity on 13 and 20 June, 2000. Mr Stanley Yau, Corporate Consultant of Creative Services Ltd, was invited to be the tutor of the workshop. Creative skills with practical examples were presented to 30 participants.

Meeting with Economic Affairs Department, Liaison Office of the Central People's Government in Hong Kong



A delegation led by Deputy Director of Economic Affairs Department, Liaison Office of the Central People's Government in Hong Kong Mr Mu Huai Peng (4th from left) visited the Association on June 13, and was received by CMA President Mr Chan Wing Kee (4th from right). Both parties exchanged views on the development of the Mid-West China.

A delegation of the Economic Development Organization for the Bonn Region



CMA Vice-President Mr Eddie Lu (2nd from left) met with Dr Ramo Brussder, (2nd from right) Manager of Foreign Economic Relations and Dr Hermann Tengler, (1st from left) CEO of the Economic Development Organization for the Bonn Region on May 18. Both parties exchanged their views on the economic co-operation between the two places.

A delegation from Shenzhen Council for the Promotion of International Investment



A 6-member delegation led by President of Shenzhen Council for the Promotion of International Investment Mr Li Qing Sen (centre) visited the Association on July 3 and was received by CMA Vice President Mr Yip Hing Chung (4th right).

A delegation from Xiamen Municipal Government



Vice Mayor of Xiamen Municipal Government Mr Guo An Min (5th from right) led a delegation to visit the Association on July 4, 2000, and was received by CMA Vice-President Mr Herbert Liang (4th from right). Mr Guo introduced The Fourth China Fair for International Investment & Trade which will be held in Xiamen from September 8-12, 2000.

2000 Shandong Longkou (Hong Kong) Economic & Trade Talks



CMA Vice-President Mr Yip Hing Chung (2nd from right) was invited as one of guests to officiate the ribbon-cutting ceremony at the Opening of the "2000 Shandong Longkou (Hong Kong) Economic & Trade Talks" held on June 20.

A delegation from the People's Government of Jiashan County, Zhejiang Province



A 5-member delegation led by Magistrate of the People's Government of Jiashan County, Zhejiang Province Mr Mo Jian Lin (5th from right) visited the Association on June 26 and was received by CMA Vice-President Mr Eddie Lu (4th from right).

Germany The Bonn Region

Covering an area of 2,082 square kilometers, the Bonn Region of Germany comprises of the City of Bonn and the two counties Rhein-Sieg and Ahrweiler. There are 27 towns and local governments in the region, with a population of about one million people. Purchasing power is 20% above the national average and the number of inhabitants and jobs are continuously increasing.

INFRASTRUCTURE

Bonn and its surroundings are currently enjoying a buoyant growth in the areas of industry and commerce, research and innovative technology. The region provides excellent facilities and optimal regional infrastructure for potential investors interested in future technologies, especially the fast-growing telecommunications and networked "telemedicine" industries, as well as



applied research institutions developing new advanced forms of electronic sales, future-oriented marketing, and high-performance information transfer.

The Bonn Region is located in the centre of the major European commercial centres and at the hub of all major north-south and east-west transportation networks, with direct access to Eastern and Western Europe. A system of well-developed federal roads and environmentally friendly public transport facilities guarantees good mobility.

The well-known Konrad Adenauer International Airport Cologne is Germany's second largest cargo airport which provides flights to domestic regions, European countries and the rest of the world.

The Bonn Region is also on-line via the economical inland waterways. Over the Rhine river, the Bonn container terminal provides access to overseas ports of Antwerp and Rotterdam.

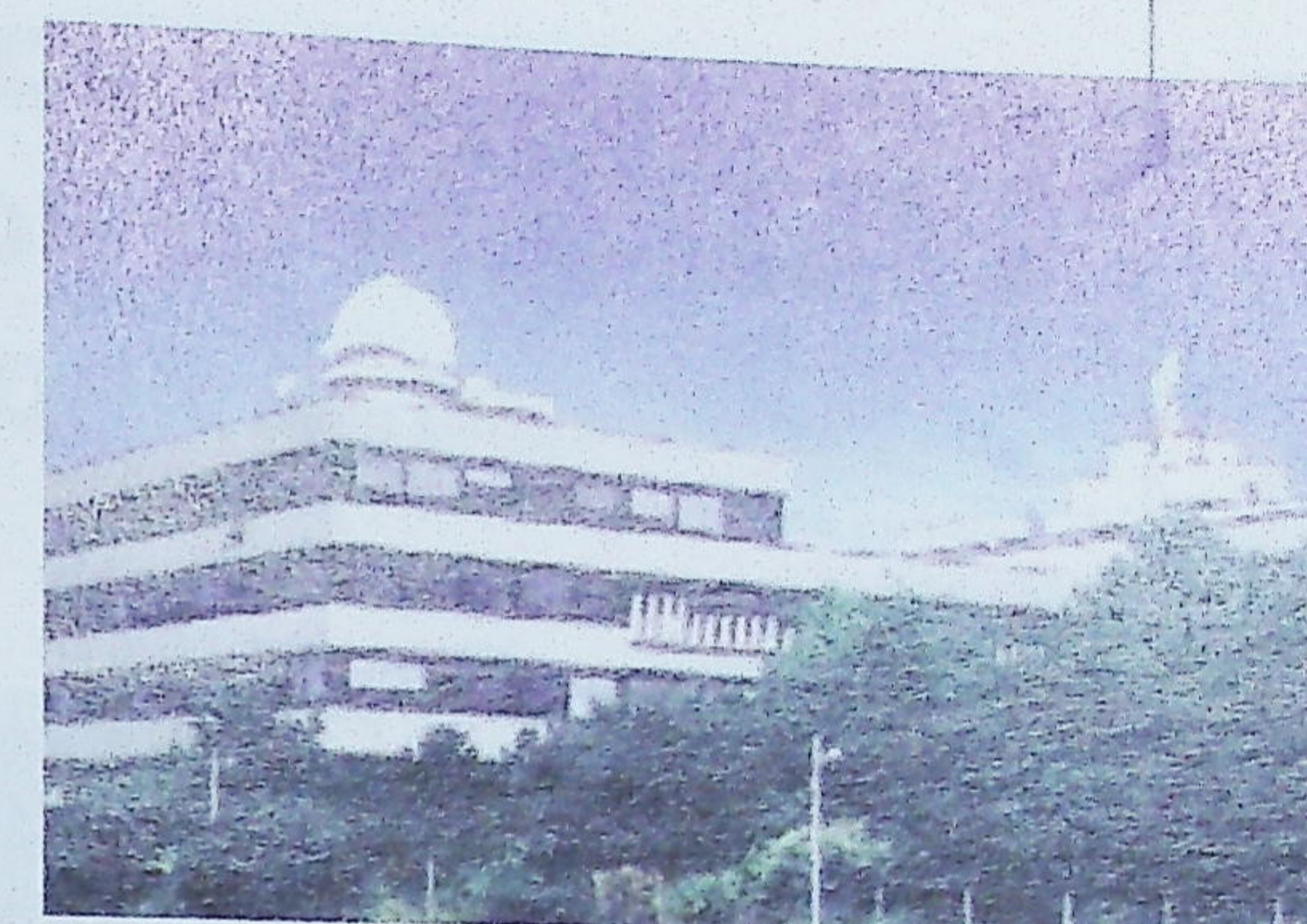
ECONOMIC AND TECHNOLOGICAL DEVELOPMENT

The Bonn Region boasts one of the fastest growing economies in Germany.

Local businesses export over 40% of their production to other countries, with a strong upward trend.

Surveys reveal that approximately 60% of all jobs will be either directly or indirectly linked to the telecommunications industry by the year 2000. The unique infrastructure and the wide range of measures in Bonn support the development of current and future markets in the field of information technology and communications. Bonn has numerous world-renowned research establishments with special focus on multimedia. Political institutions responsible for the continuing deregulation and liberalization of the German telecommunications market and the development of new applications in the field of education, health services, environmental protection and public administration are all concentrated in the Bonn Region.

There are over 200 local R&D institutions in the Bonn Region which lay the groundwork for a strong scientific base for businesses focusing on scientific research and development. As the leading German scientific research institution, the German Aerospace Research Establishment (DLR) covers all fields of engineering sciences.



Numerous outstanding educational and research organizations have their seats in the Bonn Region.

INVESTMENT ENVIRONMENT

The Bonn Region offers an excellent infrastructure to investors. "Made in Germany" is a guarantee for quality in the world market. Trained personnel demonstrating a high level of qualification, motivation and flexibility which ensure high productivity and product quality. Unit wage cost, however, are so low with high-quality products that Germany has indeed developed into a leading global export nation.

German tax law offers a wide range of possibilities for businesses to write off investments and many further exemptions and allowances. A firm's effective taxation may be considerably reduced with these deductions. Moreover, German legislation has created a high level of legal certainty that businesses can rely on.

Most companies in Germany are characterized by a steady staff with relatively low rate of fluctuation and the identification of the personnel with firms and their products is excellent. As a result, work is performed with precision and perfection which guarantees the

continuity of production. On an international scale, strikes seldom take place in Germany.

The excellent purchasing power of local citizens and a high market potential of an area located centrally in Europe's largest homogeneous language territory, reliable relations with suppliers, dependable commercial practices, low costs of distribution and transparent markets are favourable factors to investors.

The Bonn Region provides an excellent platform to cover the European market and furthermore to reach the emerging markets of Eastern Europe. An outstanding traffic infrastructure, toll-free highways, international air terminals with capacities for freight and passenger traffic, railways and river ports are crucial factors enhancing this position.

The Bonn area welcomes R & D firms and investors concentrating on the technology sector. The municipalities of Bonn, Rhine/Sieg and Ahrweiler have initiated an exclusive Regional Promotion Program providing special loan conditions to businesses involved in this field.

FOREIGN INVESTMENT

Foreign investor has a free choice to operate various business entities. The most typical form of a corporate entity chosen for a foreign subsidiary operation, also most common among German companies, is a "GmbH" (Gesellschaft mit beschränkter Haftung) - a private

limited company or closed corporation as referred to in the United States. The second most common business structure is "AG" (Aktiengesellschaft) a public limited company with limited liability or stock corporation.



The formation and formalities for a "GmbH" are simpler and cheaper than those for an "AG". For a GmbH there must be a minimum share capital of DM 50,000, at least DM 25,000 must be paid in. By an AG the minimum share capital is DM 100,000 of which at least 25% must be paid in. A single shareholder can form a GmbH or an AG (previously a minimum of five shareholders) and there is no limit on the total number of shareholders. In a GmbH, foreign ownership of 100% is both allowed and typical. Foreign investors in a GmbH have free access to local sources of funds and, therefore, can choose the most favourable method of financing the new business.

Contact organization

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(SFG mbH)
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THE NETHERLANDS BAN THE SALES OF PRODUCTS WITH FORMALDEHYDE

Formaldehyde is an important chemical which is widely used in our daily life, such as textile & clothing products, building materials and majority of household products. It is also a by-product of combustion, from automobiles and power plants, and certainly other natural chemical processes. Therefore, it may be existed in substantial concentrations both indoors and outdoors.

For household products, the major source of formaldehyde is likely to be pressed wood products whose surface are coated by urea-formaldehyde (UF) resins. Formaldehyde is also commonly found in fabric dyes, permanent-press fabrics, paper products, cosmetics, deodorants and shampoos. The number of products that contain formaldehyde are as astounding as it is depressing.

Formaldehyde is a colorless, pungent-smelling gas. Even in small amounts formaldehyde can cause serious health problems and unfortunately takes years to finally dissipate after being used in manufactured products. Symptoms of low-level (~0.1 ppm) exposure include watery eyes, runny nose fatigue and breathing difficulties or skin irritation resulted from direct contact with clothing products. High concentrations may cause leukemia, coma, respiratory illness and cancer. In view of this, many countries have published regulations to ban or control the use of formaldehyde in clothing products and foam insulation material and monitor the level of formaldehyde in air.

FORMALDEHYDE LEVEL CONTROL IN AIR

Since 1985, The US Department of Housing and Urban Development (HUD) has permitted only the use of plywood particle/board that conform to specified formaldehyde emission limits in the prefabricated construction. Recently, the law of indoor air quality was proposed in the Legislative Council, the report

indicated that good ventilation helps reduce formaldehyde level.

FORMALDEHYDE LEVEL CONTROL IN TEXTILE AND CLOTHING PRODUCTS

On 24th January 2000, the Netherlands has published a regulation restricting the use of formaldehyde in textiles and clothing products, which is considered to be a skin irritant and a possible carcinogen. The regulation has come into force on 1st July 2000. All products launched before 1st July 2000 without complying with the regulation are still allowed to sell until 1st April 2001.

Under the Dutch Regulation, all textile and clothing products will be prohibited to sell or distribute if they:

1. Contain more than 120 ppm of formaldehyde after once washing; and
2. Contain more than 120 ppm of formaldehyde before washing once and without the warning label, "voor eerste gebruik wassen" (i.e. washing first before wearing/using), on either the product or the packaging of the product

FORMALDEHYDE IN FOAM INSULATION MATERIAL

Formaldehyde is a very useful chemical, however, it causes the risk of health. The CPSC ordered that a ban on all sales of urea formaldehyde foam insulation for homes and schools. Currently, there was no sufficient scientific evidence to justify the ban. CPSC still believes that the evidence shows that risks are associated with urea formaldehyde foam insulation.

For information about formaldehyde problems, other indoor environment or textile concerned, testing or consulting services, please feel free to contact our Marketing Division at telephone: 2698 8198 or fax: 2695 4177.



THE NETHERLANDS

A Cyber Gateway to Europe



Entrepreneurs from around the world are setting up their European operations in the Netherlands where the infrastructure, labor force, business environment and government support provide the ideal base from which to springboard into the rest of Europe.

In fact, the Greater Amsterdam area, the economic heart of the Netherlands, is one of Europe's leading E-business capitals. Approximately 1,800 new media and Internet companies have been established in the area, for good reason. The Amsterdam Internet Exchange (AIX) is the largest Internet hub on the continent and one of the 10 most important Internet hubs worldwide. It acts as the main European nodal point for more than 70 Internet providers and carriers. The capacity and infrastructure of the Amsterdam internet exchange is big enough to allow Internet Service Providers to connect their backbone networks by means of a router to the web.

International companies setting up in Europe are also attracted to the abundance of highly educated labor. Dutch universities and polytechnics produce 20,000 IT graduates per year, providing a pool of technically literate potential hires. Further, the labor force is multi-lingual: 73% of the population speaks a foreign language, 44% speaks two and 12% speaks as much as three foreign languages. These skills are particularly valuable to companies setting up call centers since employing multilingual staff is more cost

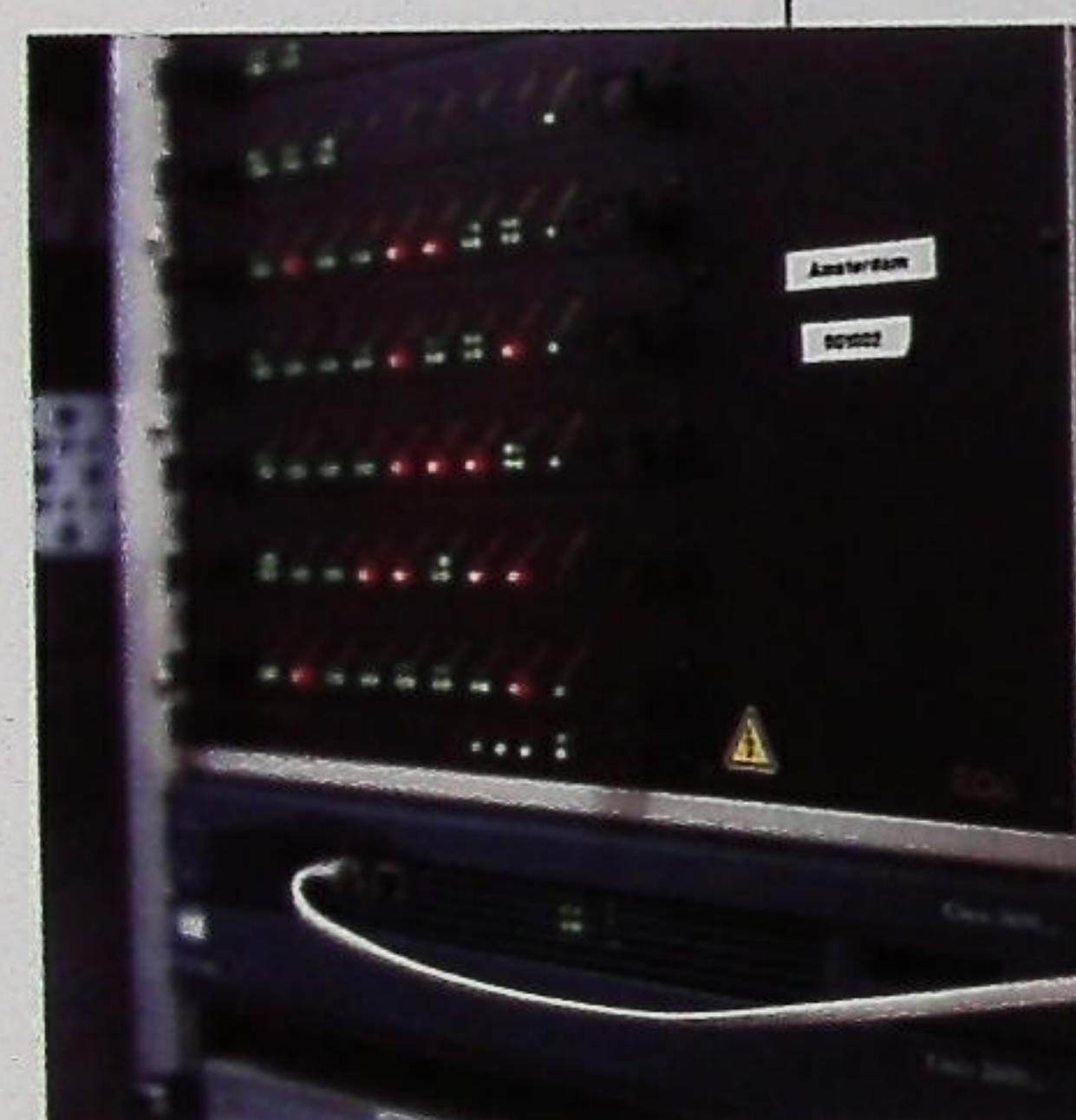
effective than employing separate individuals to cover inquiries in specific languages.

Another reason is that the effective partnership of the Netherlands Government with both academic and business worlds. The Government is an active participant in the EU "Framework Program" which will make significant amounts of subsidies available for IT companies.

Within the Netherlands the government has invested NLG 141 billion (64 billion Euros) in the development of a "Gigaport" - a major project started at the beginning of 1999. Gigaport has two elements. The first, GigaNet, will upgrade the Netherlands information highway, internal and external, for education and research. GigaWorks, meanwhile, will help the development of new applications and services.

The project will keep the Netherlands at the leading edge of Europe's electronic revolution and make the country even more attractive to international IT companies looking to enter or expand the European market.

Additionally, the Amsterdam Science



Amsterdam Internet Exchange, the largest Internet hub on the continent



E-mail the world from a Amsterdam street-corner Internet Kiosk

Park (ASP), together with the so-called Twinning Center, provides an atmosphere where success can breed success. The ASP already accommodates 120 Internet start-ups. More buildings are under construction to accommodate medium-sized and large Internet companies.

The Dutch are enthusiastic users of the Internet, and the country has the highest penetration of PCs and Internet subscribers among the households of Western Europe. More than 50% of Dutch households have a PC, and Internet subscribers were over 900,000 in 1998. With such intensive private and commercial use of the Internet, the Netherlands is a valuable test market for new products and development ground for new multimedia applications.

Use of the Internet is also growing rapidly for e-commerce, both private and business. On-line shopping grew six-fold in 1998 alone, for example, with Dutch users buying half their purchases from the USA. At the same time, there are 25,000 users of EDI - Electronic Data Interchange.

With an environment so conducive to E-business, it is not surprising that there are already over 9,200 IT companies based in the Netherlands. With their total sales topping NLG 12 billion (5.4 billion Euros) and the industry enjoying a 20% annual growth rate, the Netherlands is clearly at the forefront of Europe's IT boom.

HONG KONG'S TRADE WITH THE NETHERLANDS

Hong Kong's total exports to the Netherlands declined by 6% to US\$3,018 million in 1999, but increased by 4% to US\$717 million in the first quarter of 2000.

Domestic exports declined by 13% to US\$528 million in 1999. The largest item was clothing (49% of the total), followed by semi-conductors (21%), office machines (11%) and parts and accessories of office machines/computers (7%).

Meanwhile, re-exports fell by 5% to US\$2,490 million. The major re-export items included clothing (15% of the total), parts & accessories of office machines/computers (11%), toys, games & sporting goods (10%), computers (7%) and footwear (7%).

DUTCH INVOLVEMENT IN THE HONG KONG ECONOMY

The Netherlands has a substantial investment in Hong Kong. The total stock of direct investment from the Netherlands amounted to US\$16.1 billion as at the end of 1998, according to the latest available figures from the Census and Statistics Department.

The Netherlands has a notable presence in finance, trading, transportation, wholesaling/retailing, and other sectors of the Hong Kong economy. There are about 250 Dutch firms operating in Hong Kong. They include ABN AMRO in banking, KLM Royal Dutch Airlines in transportation, Philips Hong Kong Ltd. in electronics, and Shell Hong Kong Ltd. in petroleum. Also, the Netherlands has considerable investment in Hong Kong's manufacturing sector, especially in the electronics industry.

As of 1 June, 1999, there were 32 Dutch companies with regional headquarters in Hong Kong, while another 48 had regional offices here.

Reflecting the Netherlands' interests locally, there were some 4,200 Dutch nationals residing in Hong Kong as at the end of April 2000.



Amsterdam Science Park, the home base for informatics and biotechnology in the Amsterdam region

FUJIKON: ADOPTING E-COMMERCE IN HONG KONG

WWW.FUJIKON.COM

Fujikon Industrial Co. Ltd. (the company) is the OEM/ODM manufacturer of acoustical products for audio, multimedia and telecommunications industries. Established in 1982, the company manufactures diversified products ranging from headphones, earphones, speakers & sub-woofer systems, microphones and boom microphone headsets available in its brand name and/or that of the customers.

The company has a number of subsidiary manufacturing companies which serve as its main suppliers of essential parts for manufacture of accessories.

Existing major customers are mainly companies from North America, Europe and Asia.

SALES AND MARKETING

The company developed and established its own web site in 1997. The web site, which is largely informative with product photos, provides an additional channel to facilitate company product promotion. Its Hong Kong EDP Department handles the web information updates upon the request of its Marketing Department.

The company web site serves as a convenient means for customers access any time and any place to obtain information on the company's products. Though the web site provides much product information, it is usual for customers to request a hardcopy catalogue from the company. Nevertheless, the web site bridges the gap by providing customers with a preliminary overview on the company and

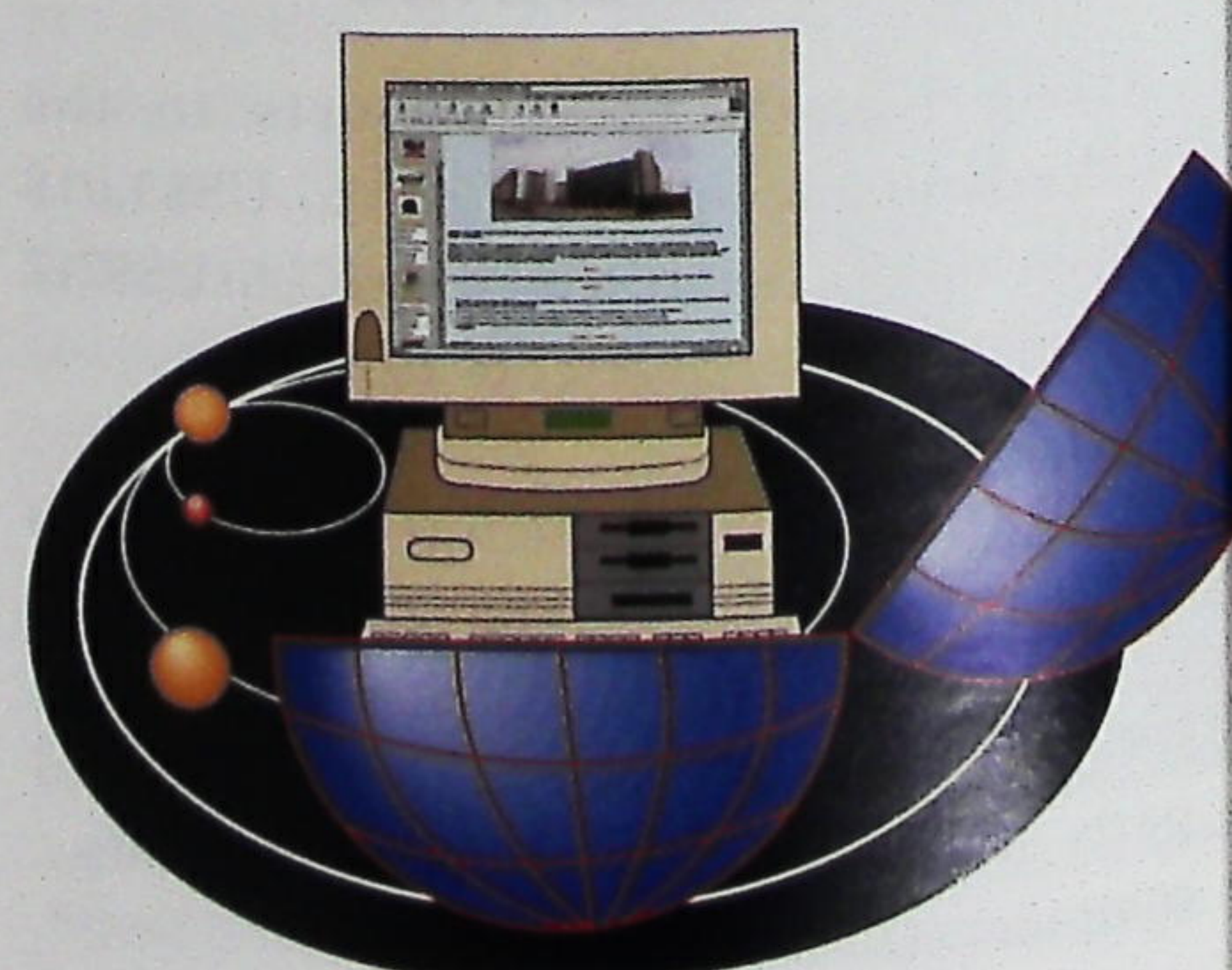
product profile while the hardcopy catalogue is being sent to them by post.

The company web site is also useful to promote company image and products to new overseas customers, besides its majority customer base in the United States, Canada, Japan and Europe.

At present, customers who are interested in the company products appeared on web can fill in the inquiry form therein and submit it to the company online. The inquiry is then sent to the company as e-mail for follow-up.

Apart from its own web site, the company also makes use of other electronic media for the company marketing. Advertisement on company basic information and e-mail address has been published on other web sites to increase its international presence through Internet. Such channels are found to be quite effective as commented by the company.

While the web site and the electronic media serve as an effective and convenient marketing channel, the company has



temporarily no plan to further enhance its web site to include sales transactions online because:

- * Target customers are not individual end users who purchase standard products in small quantities; business-to-business mode is focused with customers being mainly importers, wholesalers and distributors from overseas with minimum order quantity fulfilment required;
- * The business-to-business transaction involves significant order size and requirements which is difficult to be confirmed and concluded online without negotiation;
- * In case of new customers, cooperation terms and conditions need to be discussed and agreed before the deal is closed and such cannot be done online through computerised and standard electronic sales system;
- * Existing customers approach the company directly via e-mail for latest updates and request on product pricing and product specification modification which is followed by some negotiation before each order placement is made.

CUSTOMER RELATIONSHIP MANAGEMENT

The company web site provides a good channel to allow customers and potential customers to communicate with the company directly through the online inquiry form. E-mail serves as a major tool for communication with existing customers. This is also true for handling follow-up inquiries from interested and potential parties after preliminary screening based on the senders' background.

To cater for the increasing loading and reliance on e-mail handling, the associated system has been enhanced to facilitate handling efficiency (e.g. same mail sent to multiple recipients automatically).



The existing mode is commented by the company as sufficient, which generates savings in both time and resources.

COMMUNICATION WITH BUSINESS PARTNERS

The company has well adapted to use e-mail in their daily business (customers and manufacturing plants) communication as much as possible.

1. Customers

Negotiation and discussion on product specification and order terms (price, size and time) prior to order placement for existing customers are done by e-mail.

Production status and data updates are communicated via e-mail or by fax using the customers' requested format. Currently, there are no customers who request to establish a terminal at the company's manufacturing site to link up to the customers' site for direct input of the required data by the company into the customers' ERP system.

Despite the deployment of e-mail communications tools, traditional tools such as postal, telephone and facsimile still cannot be eliminated.

2. Suppliers

Since the company sources materials and parts in the Mainland China for its local manufacturing, fax and telephone are the main communication modes.

CONFERENCES / EXHIBITIONS

Date	Event	Venue	Items	Organizer
2000 3-7 October	SAITEX 2000, The South African International Trade Exhibition	Johannesburg, South Africa	Technology, raw and semi-processed materials and consumer products	Kagiso Exhibitions (Pty) Ltd Tel: (2711) 679 1098 Fax: (2711) 679 1099 Web site: http://www.saitex.co.za E-mail: saitex@icon.co.za
10-12 October	International Merchandise Show	Los Angeles Convention Center	All kinds of consumer products	Valeville International Corporation Tel: (305) 206-2577 Web site: http://www.valeville.pph.br E-mail: valeville@netgate.com.br
11-12 October	International Fashion Footwear & Accessories Exhibition	Shanghai Mart in Shanghai	Footwear and leathersgoods	Asia Pacific Leather Fair Ltd Tel: (852) 2827 6211 Fax: (852) 2827 7831 Web site: http://www.aplf.com
11-14 October	Hong Kong Electronics Fair 2000	Hong Kong Convention & Exhibition Centre	Consumer electronics, multimedia & audio visual products, home appliances, telecom equipment, electronic accessories & security equipment	Hong Kong Trade Development Council Tel: (852) 2584 4333 Fax: (852) 2824 0249
18-21 October	9th Hong Kong International Toys & Gifts Show 2000	Hong Kong Convention & Exhibition Centre	Toys and giftwares	Kenfair International Limited Tel: (852) 2311 8216 Fax: (852) 2311 6629 E-mail: kenfair@hk.super.net
23-29 October	Bangkok International Leather Fair 2000	Queen Sirikit National Convention Center, Bangkok, Thailand	Footwear, handbags, leather components and accessories, machinery and equipment	Department of Export Promotion, Ministry of Commerce, Royal Thai Government Tel: (662) 513-1909-17 Ext: 300 Fax: (662) 513-1828
25-27 October	Asiaflor-Asia Pacific Exhibition of Decorative Flooring, Carpets and Rugs 2000	Hong Kong Convention & Exhibition Centre	Carpets & rugs, marble & ceramic, laminate/wood, vinyl & rubber floorings, raw materials & yarn, installation equipment, underlays & accessories	Messe Frankfurt (H. K.) Ltd Tel: (852) 2802 7728 Fax: (852) 2511 3466
25-27 October	Interstoff Asia Autumn 2000 International Fabric Show	Hong Kong Convention & Exhibition Centre	All kinds of fabrics	Messe Frankfurt (H. K.) Ltd Tel: (852) 2802 7728 Fax: (852) 2511 3466
25-27 October	Heimtextil Asia - International Trade Fair for Textiles Home Fashion and Interior Furnishings 2000	Hong Kong Convention & Exhibition Centre	Wall-window decorations & furniture fabrics, bed-bath-table & kitchen linen, interior furnishings	Messe Frankfurt (H. K.) Ltd Tel: (852) 2802 7728 Fax: (852) 2511 3466
25-27 October	Asia Pacific Leather Fair 2000 - Fashion & Finished Products - Autumn Show	Hong Kong Convention & Exhibition Centre	Leather garments, footwear, handbags, leather accessories, fashion bags, luggage, accessories & components and trade magazines	Asia Pacific Leather Fair Ltd Tel: (852) 2827 6211 Fax: (852) 2827 7831



香港十大名牌
Hong Kong Top Ten Brandnames

香港十大名牌選舉

香港中華廠商聯合會為表彰香港生產商創立的傑出品牌，提升港產品的知名度，並增強社會各界及海外商家、消費者對本港品牌和廠商的認識，將於本年十二月十六日至二零零一年一月八日舉行第三十五屆「香港國際工業出品展銷會」的同時，舉辦二零零零年「香港十大名牌」選舉活動，評選本地最卓越的十個品牌。

參賽資格：參賽品牌必須為香港公司所創立，且已在香港註冊。有關品牌下可有不同類別的產品，產品的銷售地亦不局限於香港；參賽公司必須為第三十五屆「工展會」的參展商；每家參賽公司的參賽品牌祇限一個。如參賽公司為一家貿易公司，則須向主辦機構證明擁有該品牌之專有權；一九九九年「香港十大名牌」獲獎者暫停參賽資格一年。

獎項：設得獎名額十個，得獎者將獲頒「香港十大名牌」證書及獎座。主辦機構並在「網上工展」網站 (<http://www.hkpe.com.hk>) 舉辦網上公開投票，得票率最高的品牌將獲頒「香港十大名牌網上最受歡迎品牌」獎項。以上得獎者均允許將有關稱號及「香港十大名牌」之標誌用於推廣得獎品牌之產品，但必須在適當位置註明獎項全名、得獎年份和「香港中華廠商聯合會頒授」字樣。

評判：評判包括工業貿易署署長羅智光（評審團主席）、香港中華廠商聯合會會長陳永棋、香港中華總商會會長陳有慶、香港生產力促進局主席方鏗、香港總商會常務副主席鄭維志、香港工業總會副主席梁君彥、香港貿易發展局副總裁邱達宏。評審準則側重於品牌的知名度（包括香港、海外與中國內地）、產品特色、創新意念、品質、包裝和環保等方面，工展會會場之公眾投票結果亦作為評審之部份依據。

參加辦法及截止日期：有興趣參賽者，請填妥「工展會」參展申請表格及「香港十大名牌選舉」參加表格，以傳真（號碼：2541 8154）或郵寄逕交香港中華廠商聯合會。截止報名日期為二零零零年十月三十一日；參賽者並須依據主辦機構之通知，提交詳細之補充資料，包括產品樣本、相片及介紹書等。凡進入決賽者，均須向評審團作十分鐘之講解。報名費用全免，惟進入決賽者須支付部分行政費用，每家港幣叁仟元，用於設置會場展板、製作專題網頁及其他宣傳推廣活動。

頒獎典禮：二零零一年一月十八日假香港會議展覽中心新翼展覽廳301隆重舉行，由工商局局長周德熙、太平紳士擔任主禮嘉賓。

查詢：香港中華廠商聯合會梁婉婷小姐（電話：2542 8619）。



第二屆香港十大名牌選舉參加表格

公司名稱：_____ 聯絡人：_____

聯絡電話：_____ 傳真：_____

公司地址：_____

參賽品牌：_____（中文）_____（英文）

品牌註冊地及日期：_____

產品種類：_____

ATP

（歡迎自行複印表格，或從香港中華廠商聯合會及「網上工展」網頁下載。網址：<http://www.cma.org.hk> 或 <http://www.hkpe.com.hk>）。

主辦機構：

香港中華廠商聯合會

獨家贊助：

大新銀行
DahSingBank

特別鳴謝：

香港經濟日報
HONG KONG ECONOMIC TIMES

支持工業教育

請捐助廠商會獎學金

廠商會獎學金計劃創立於一九六四年，旨在鼓勵年青人投身工業，以增加發展工業的人力資源。每年籌集所得之獎學金，均以捐款人、捐款公司或廠商會名義，頒贈予各專上學院及學校成績優異之學生。為推動本港工業朝高增值、高科技方向發展，本會將繼續擴大獎學金計劃，增加受獎名額，以培育更多本港工業轉型所需的人才。為貫徹支持工業教育的精神，獎學金計劃極需要您的捐款，敬請將下列捐款表格填妥，連同支票寄回本會（地址：香港干諾道中64-66號廠商會大廈三字樓）。如有查詢，請與本會助理秘書黃淑儀小姐聯絡，電話：2542 8633。

二零零零年獎學金受獎學校如下：

香港大學	香港教育學院	九龍工業學校
香港中文大學	基協中學	鄧肇堅維多利亞官立學校
香港科技大學	基新中學	筲箕灣東官立工業中學
香港理工大學	何東中學	中華基督教會扶輪中學
香港城市大學	香港仔工業學校	廠商會中學
香港浸會大學	龍翔官立中學	廠商會蔡章閣中學
香港專業教育學院*	鄧鏡波學校	香港布廠商會朱石麟職業先修中學

二零零零年廠商會獎學金認捐表格

XID

捐款人姓名／公司名稱：(中文) _____
(英文) _____

地址：(英文) _____

電話：_____ 傳真：_____

本公司捐贈獎學金詳情如下：

☐ 由會方代為分配捐款港幣 _____ (元) ☐ 指定受獎學校捐款 (請參閱上列學校名單)

受獎學校名稱	獎學金名稱**	獎學金名額	每名金額***	合共港幣(元)

* 香港專業教育學院包括柴灣、青衣、摩利臣山、觀塘、葵涌、黃克競、李惠利、沙田及屯門等九所學院。

** 如無指定獎學金名稱者，將統一以「廠商會獎學金」名義頒發。

*** 指定捐贈專上學院每名獎學金不得少於 HK\$2,500，其他學校每名不少於 HK\$500 (捐款金額最低為 HK\$500)。

捐款請以劃線支票支付，抬頭請寫「廠商會工業發展信託基金」(The Chinese Manufacturers' Association Industrial Development Trust)。根據稅務條例，捐贈本會工業發展信託基金之款項可憑收條申請免稅，本會收到認捐款項後，即發出收據。

該收據抬頭應為：_____

負責人簽署：_____

姓名：_____ 日期：_____

收據編號及日期：_____ (本會填寫)

廠商會
獎學金計劃