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April 2026

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New Blueprint for Development

Hong Kong has a vital role to play in the nation's Five-Year Development Plan





發展新藍圖

融入國家發展新藍圖：香港在「十五五」規劃中的關鍵角色

上月我赴京參與兩會，面對當前動盪不安的地緣政治局勢，此次會議的召開更顯意義重大，為未來發展規劃提供了重要契機。

國家「十五五」規劃的全面藍圖將引領國家邁向高質量發展，並為香港提供了重要指引，以助在錯綜複雜的全球變局中把握新發展機遇。報告特別提到「擴能提質服務業」，發展金融、現代物流、知識產權、檢驗檢測等重點服務業。透過一系列擴能提質措施，將充分激發服務業發展的潛力。

在這幅發展藍圖中，推進「人工智能+」行動亦是關鍵一環。國家將着力深化拓展「人工智能+」，壯大數字經濟核心產業。

特區政府現正制定首份「香港五年規劃」，旨在與大灣區加深融合，同時保持本港的自由市場地位及獨特優勢。

香港可以從以下三個方面着力，鞏固作為國際經貿樞紐的地位，以及有系統地對接和服務國家發展大局。

第一是加強創科基建對接。隨着特區政府加快發展北部都會區，在規劃過程中為創科基礎設施預留土地和資金，將有助中港兩地聯合使用設施，進一步發揮協同效應。

第二是深化規則機制對接。新興及未來產業的蓬勃發展將取決於於制度層面的兼容。在人工智能（AI）發展方面，無縫整合數據、算法及算力，尤其是確保數據高效流動，是激發創新潛力的必要條件。

第三是助力國家規則及標準「走出去」。香港擁有獨特的優勢，包括穩健的金融生態系統、世界級專業服務、完善的知識產權保護制度，以及連接中國與國際市場的雙向平台策略地位，能支持並實現國家願景。

國家致力推動AI在商業領域的大規模應用，而香港高度發達的金融服務業，正好為這項願景提供了最佳的催化劑。財政司司長陳茂波上月出席由總商會主辦的香港商界聯席午餐會時指出，「AI+」與「金融+」將產生協同效應，使兩者相輔相成，共同推動增長。這種跨界融合，正是香港響應「十五五」規劃、展現關鍵角色的具體體現。

商界將擔當重要的角色，推動國家及香港開拓新增長領域，進一步鞏固香港作為全球領先的商業及金融樞紐地位。

Last month, I had the honour of attending the "Two Sessions" in Beijing. The timing of the meetings was especially significant, providing an oasis of focused planning for development amid an otherwise turbulent geopolitical landscape.

The nation's 15th Five-Year Plan is a comprehensive blueprint centred on development goals that prioritize quality over quantity, highlighting the initiative to "expand the capacity and enhance the quality of the service sector."

A crucial component of this vision is the advancement of the "Artificial Intelligence+" initiative, which involves strengthening the national integrated computing power monitoring and dispatch system and building high-quality datasets.

Another significant addition to the report is the articulation of Hong Kong's mission to "better integrate into and contribute to the overall national development." The Government is already drafting its inaugural five-year plan, which aims to deepen integration with the Greater Bay Area, while maintaining our free market and unique characteristics.

I believe there are three key strategic pillars which Hong Kong should focus on to create new business opportunities, while at the same time leveraging our core advantages to support the nation's development.

The first is strengthening the integration of innovation and technology (I&T) infrastructure. With the HKSAR Government accelerating the development of the Northern Metropolis, designating land and capital for I&T infrastructure within the planning process will facilitate efficient synergy and the joint utilization of facilities between Hong Kong and the Mainland. This includes integration with the "National Integrated Computing Power Network."

Second, we must deepen the alignment of regulatory frameworks and mechanisms. In the field of Artificial Intelligence (AI), the seamless integration of data, algorithms, and computing power is essential to unlock the potential for innovation. Both sides could explore new mechanisms for cross-boundary data flow, such as establishing "AI Technology Sandboxes" or implementing "Positive Lists," to accelerate the commercialization of AI technologies.

Third, we should take a leading role in developing the rules and standards. Our sophisticated financial ecosystem, world-class professional services, robust IP protection regime, and strategic position as a bridge between China and international markets uniquely position Hong Kong to support and execute the national vision.

As the Financial Secretary, Paul Chan, noted at the Hong Kong Joint Business Community Luncheon organized by the Chamber last month, by harnessing the synergies between AI+ and Finance+, each will strengthen the other, fuelling mutual growth.

The business community has a crucial role to play in driving new areas of growth for the nation and this great city, reinforcing Hong Kong's status as the world's most competitive business and financial hub.

Agnes Chan
陳瑞娟
chairman@chamber.org.hk

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香港總商會1861

The Voice of Business 商界之聲

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Editorial Board: Malcolm Ainsworth, Zoe Chan, Wendy Lam, Wendy Lo
Editor: Malcolm Ainsworth
Translated By: Monica Cheuk, Jonathan Man
Graphic Design: Andy Wong

Editorial Enquiries: Zoe Chan
Tel: 2823 1237
Email: zchan@chamber.org.hk

Advertising: HKGCC Bulletin
Tel: 2823 1282 Fax: 2821 9582
Email: adv@chamber.org.hk

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21/F Kiu Yin Commercial Building,
361-363 Lockhart Road, Wanchai, Hong Kong
Tel: 2893 0944 Fax: 2832 7903
Email: info@omac.com.hk

主席：陳瑞娟
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副主席：金澤培 李澤鉅 黃敏華 吳宗權 余鵬春
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翻譯：卓子欣 萬希信
設計：黃惠強

編輯查詢：陳芷雅
電話：2823 1237
電郵：zchan@chamber.org.hk

廣告：HKGCC Bulletin
電話：2823 1282 圖文傳真：2821 9582
電郵：adv@chamber.org.hk

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電話：2529 9229
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承印：奧瑪製作室有限公司
香港灣仔駱克道361-363號
翹賢商業大廈21字樓
電話：2893 0944
圖文傳真：2832 7903
電郵：info@omac.com.hk

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《工商月刊》以環保信封寄發。這款信封以植物原料製成，成分包括大豆、小麥和粟米等。因此，新包裝除了可重用和防水，更為百分百可分解，符合嚴格的最新歐盟標準。總商會一直致力減少對環境的影響，感謝各位會員一如既往的支持。



Emerging from Crisis with a New Mindset

Today's challenges are compelling businesses to undergo a comprehensive system upgrade





以新思維克服危機

當前挑戰正促使企業進行全面系統升級

近年，各行業都正在經歷深刻的轉型，珠寶業亦未能倖免。過去，這門生意看重的是材質與重量，但隨着消費結構重組、地緣政治不穩和數碼化浪潮，業界正面臨前所未有的轉型陣痛。

三月初，我出席了香港國際珠寶展的交流酒會。席間，聽到不少業界對現狀的焦慮。這種不安首先來自消費模式的劇變：90後和00後的年輕一代不再迷信保值功能，他們更在乎設計感和個人化元素，甚至會被品牌的故事打動。對於仍守着舊有批發思維、缺乏數碼化行銷手段的傳統商家而言，這種「審美與認知的落差」，無疑是轉型路上最艱難的門檻。

香港雖穩守珠寶貿易中心的地位，但地緣政治的暗湧、關稅壁壘及供應鏈波動，大幅推高了寶石進出口的隱性成本。業界正處於痛苦的「洗牌期」，單一產品線的風險過於集中；唯有靈活調動供應鏈，從鑽石、彩色寶石到珍珠進行多元佈局，方能在風浪中提升抗壓韌性。

談到政府支援，業界的心情往往是複雜的。以各項商業融資貸款計劃為例，本意是為危難中的中小企伸出援手，協助財務紓困。然而，申請程序繁複、審批周期冗長，引起業界的廣泛批評。曾有商家向我無奈苦笑：「貸款還未到手，展覽已經結束。」這種行政效率與商業節奏的脫節，確實令人惋惜，也削弱了政策的實效。

此外，從事高風險出口貿易的中小企，常因保費高昂而增加了投保的難度。我在立法會財政預算案簡報會中，特別針對此點要求政府加大支援，為高風險交易提供保險保障。欣見財政司司長隨即給予正面回應，承諾將投入更多資源解決此痛點。

商界老生常談：危與機從來並行。當前的陣痛實是逼使企業進行全方位的「系統升級」。誰能精準捕捉新世代的脈搏，善用科技與文化力量，誰就能在下一輪市場競爭中突圍而出。

Various industries have undergone profound transformations in recent years, and the jewellery sector is no exception. Traditionally focused on materials and weight, the industry now finds itself navigating a difficult transition – driven by shifting consumption patterns, geopolitical instability, and digitalization.

In early March, I attended a networking reception at the Hong Kong International Jewellery Show, where I sensed considerable anxiety among industry players. Much of this unease stems from drastic changes in consumer behaviour. Younger generations – those born in the 1990s and 2000s – no longer hold a superstitious belief in value preservation.

Instead, they prioritize design aesthetics, personalized elements, and brand storytelling over traditions and value. For traditional merchants who still focus on conventional wholesale mindsets and lack digital marketing strategies, this "aesthetics and perception gap" presents a major hurdle to transformation their operations to connect with today's customers.

While Hong Kong remains a key jewellery trading hub, geopolitical undercurrents, tariff barriers, and supply chain disruptions have significantly driven up the hidden costs of gemstone imports and exports. The industry is undergoing a painful reshuffling, where over-reliance on a single product line poses heightened risks. Flexibly adapting supply chains and diversifying product portfolios – from diamonds and coloured gemstones to pearls – are essential strategies for businesses to build resilience in turbulent times.

Views on government support remain mixed. Take business financing loan schemes, for example – while intended to help small and medium-sized enterprises in distress, the complicated application procedures and lengthy approval cycles have drawn widespread criticism. As one merchant told me with a helpless smile, "the exhibition ended before the loan even arrived." This disconnect between administrative efficiency and commercial rhythm is regrettable and weakens the effectiveness of such policies.

Moreover, SMEs engaged in high-risk export trade often struggle to get insurance due to prohibitively high premiums. During the Legislative Council briefing on the Budget, I specifically called on the government to increase support and provide insurance protection for high-risk transactions. I was pleased to see the Financial Secretary respond promptly, pledging to address this pain point with additional resources.

As the saying goes, "risks and opportunities always go hand in hand." Today's challenges are compelling businesses to undergo a comprehensive system upgrade. The key to standing out lies in staying attuned to the new generation's trends and preferences, and making effective use of technology and culture.

Jonathan Lamport
林偉全
jonathan@jonathanlamport.com

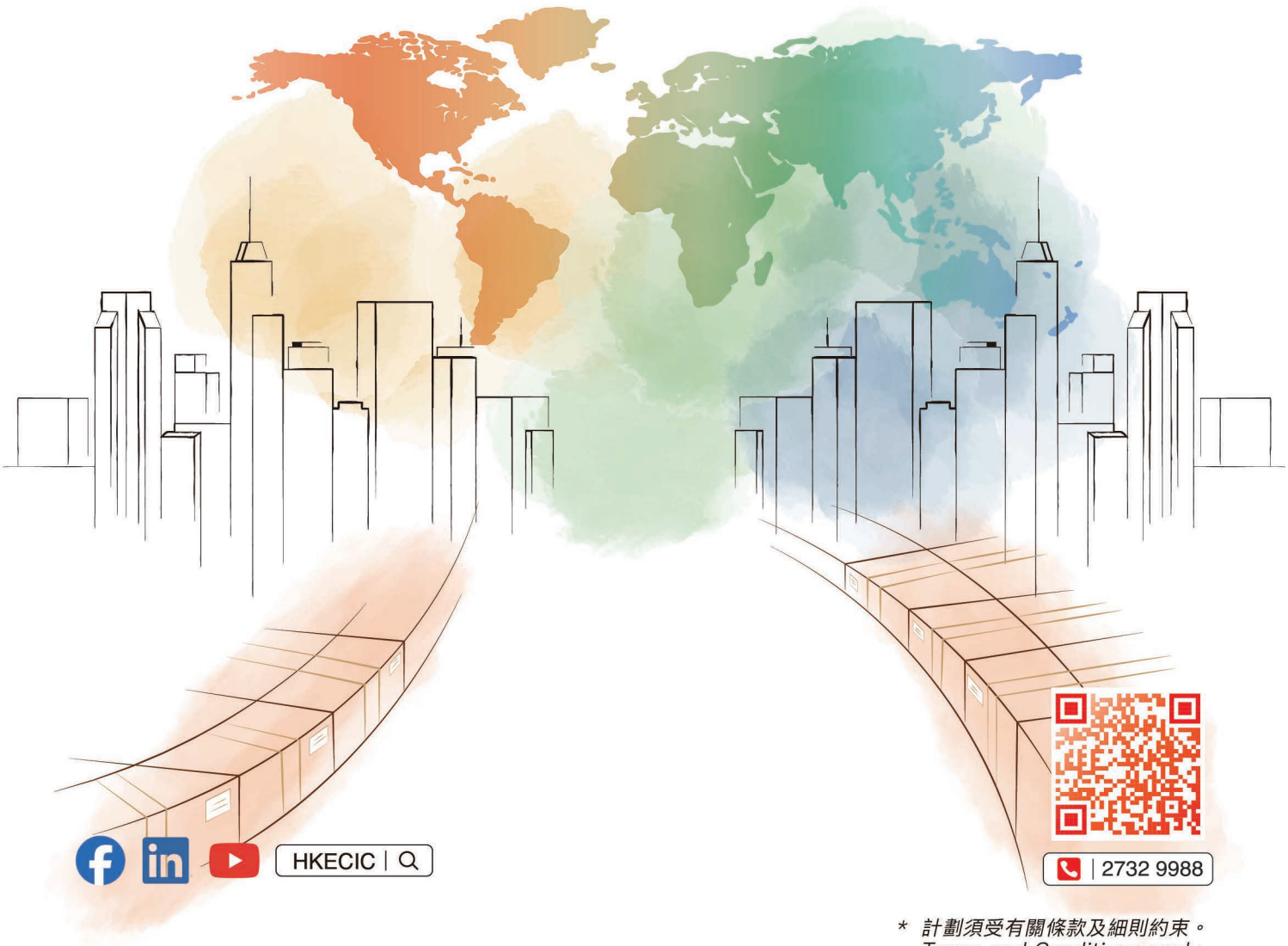
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滿懷幹勁　蓄勢待發

全方位投資總商會長遠發展、賦能青年、共創未來

踏入馬年以來，總商會一直馬不停蹄、全速奔馳。完成翻新的辦事處現已重新開放，我們十分期待未來一年的新發展。

最近新一屆總商會「完美求職計劃」啟動禮圓滿舉行，現場氣氛熱鬧、活力十足。該計劃旨在透過企業導師的專業指導，協助大學生提升溝通及演講技巧。

在3月13至14日（星期五及星期六），共有160多名來自香港多間大學的學生出席本會的活動。他們將於未來三個月與會員互動交流，參加培訓課程、實習體驗及企業考察，為在5月舉行的決賽做好準備。

我們在其後一周舉辦了另一個重要的學生參與活動——商業案例競賽決賽。賽事今年進入第七屆，吸引約830名來自香港多間大專院校的學生組成250隊隊伍參賽，創下歷屆新高，共有12隊隊伍晉級決賽，其中五隊冠軍隊伍脫穎而出。

所有優勝隊伍除了獲得獎金，亦享有為期一年的總商會學生會籍。不過，有機會與香港的領先企業合力拆解現實商業難題，才是最寶貴的收穫。

香港正經歷經濟轉型，同時面臨人工智能迅速發展的挑戰，時下年輕人在求職路上要克服重重困難。因此我們致力促進香港青年與商業領袖建立聯繫，協助他們掌握實用技能，並建立長期參與的平台。為加強有關工作，本會的青年項目小組現已納入培訓學院團隊。

傳訊方面，傳訊總監陳芷雅及國際關係主管蔡慶盈近期加入總商會，有助我們規劃傳訊策略及提升國際形象。適逢本會今年慶祝成立165周年，這些人事任命是增長計劃的重要一環。

計劃亦包括開展「香港總商會檔案項目」，旨在準確記錄並訴說本會的悠久歷史。此項目將由剛在3月底退休的前任公關及項目總監麥爾康領導，他在未來一年將出任顧問一職，繼續推進檔案項目。

從檔案資料可見，總商會百多年來一直透過培訓計劃、獎學金及實習機會助力青年發展，使我們深感自豪。在創會165周年之際，本會計劃將這項傳統發揚光大，我亦衷心希望各位會員能參與其中。

You could say that the Chamber has been galloping along at full speed with the arrival of the Year of the Horse. With our fully renovated office now reopened, we feel energized and excited for what the year will bring.

In fact, the Chamber was literally buzzing with energy and excitement during the kick-off opening ceremony of the latest round of the HKGCC Pitch Perfect Programme, which helps university students develop communication and presentation skills alongside corporate mentors.

Over 160 undergraduates from universities across Hong Kong joined us on Friday and Saturday, 13-14 March. Over the next three months, they will work with our members, take part in training sessions and mentorship opportunities, and visit companies before the final pitch in May.

The following week, we held another important student engagement programme: the Business Case Competition (BCC) finals. Now in its seventh year, a record-breaking 250 teams – comprising some 830 students from tertiary institutions across Hong Kong – competed in this high-stakes final. A total of 12 university student teams advanced to the final round, with five emerging as champions.

All the winners received a one-year HKGCC student membership along with cash prizes, but the opportunity to work with some of Hong Kong's leading companies to tackle real-world business challenges was the most valuable prize.

As Hong Kong undergoes an economic transformation and faces the rapid advances of AI, today's youth have more than their fair share of challenges to overcome in securing a job. This is why we place so much importance on connecting Hong Kong's youth with business leaders, nurturing practical skills, and building platforms for long-term engagement. To reinforce this work, we have strengthened our Youth Project Team by integrating it into the Training Academy Team.

We have also bolstered our communications plans with the arrival of Zoe Chan as Director of Communications, and enhanced our international presence with Ching Yng Choi as our new Head of International Relations. These appointments are part of our growth initiatives as we celebrate our 165th anniversary this year.

Included in these plans is the goal to accurately document and narrate our rich history through the establishment of the HKGCC Archives Project. This will be led by the Chamber's former Director for PR & Programmes, Malcolm Ainsworth, who retired at the end of March but will continue to work on the Archive Project over the coming year as a consultant for the Chamber.

Interestingly, the archives have already revealed that the Chamber has been helping nurture young people's development through training programmes, scholarships, and internships for over a century. This is something we are very proud of, and we have exciting plans to take this legacy even further for our 165th anniversary. I hope you can join us on this journey.

Patrick Yeung
楊偉添
ceo@chamber.org.hk

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HONG KONG AWARDS FOR INDUSTRIES

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Driving Economic Transformation
推動經濟轉型

Hong Kong companies should explore opportunities highlighted in three keywords in the Government Work Report, writes **Dr Chen Shaobo**
陳少波博士撰文指，政府工作報告中提出了三個關鍵詞，港企應積極探索相關機遇

At the Fourth Session of the 14th National People's Congress (NPC) held on 5 March, Premier Li Qiang delivered the Government Work Report on behalf of the State Council. The report not only provide direction for national development, but also shed light on Hong Kong's future opportunities, warranting close attention from all sectors in the city.

By looking into three keywords from the report – "boosting consumption," "industrial development," and "investing in people" – this article examines the significant opportunities it presents for Hong Kong.

Boosting Domestic Demand

As outlined in the Government Work Report, China is introducing major and practical measures to boost consumption. Notable initiatives include formulating and implementing a plan to increase the incomes of urban and rural residents, and allocating RMB 250 billion in ultra-long special treasury bonds to support the consumer goods trade-in program.

More importantly, regulations for building a unified national market will be formulated this year to deepen its development. Among the three major engines of economic growth, China had prioritized investment and exports. Stepping up efforts to promote consumption indicates that boosting domestic demand and strengthening domestic circulation have become crucial economic policies on the national level. Hong Kong businesses aspiring to tap into the Mainland market should act fast to seize this opportunity.

Developing New Growth Engines

"Industrial development" is another keyword in the report and the key to understanding the 15th Five-Year Plan. Building a modern industrial system backed by advanced manufacturing is a major strategic goal for the 15th Five-Year Plan period.

The State Council's report clearly states that the country will develop emerging pillar industries, such as integrated circuits, aerospace, biopharmaceuticals, and





Key Takeaways from the Two Sessions 2026

Senior Chamber members shared insights into China's annual political gatherings and the implications of the 15th Five-Year Plan for Hong Kong's development

Several of the Chamber's General Committee members who were in Beijing for the Two Sessions in Beijing last month, shared their key takeaways during a high-profile briefing on 24 March.

Speaking to the full house, Chairman Agnes Chan outlined three key roles that Hong Kong can play as the HKSAR Government prepares its first five-year development plan, describing it as a vital opportunity to align with national priorities. These include innovation and technology infrastructure connectivity, regulatory alignment, and two-way opening-up. She also underscored the importance of regional clusters in strengthening Hong Kong's role within the broader national landscape.

"As mentioned by Premier Li Qiang, this is an extraordinary year as it marks the beginning of the 15th Five-Year Plan, with advancing high-quality development and technological self-reliance as the core themes," said Chan.

In order to manage the economic transition from traditional growth engines to new productive forces, the Central Government has set a moderate growth target of 4.5% to 5%. "A more achievable target helps create room for risk control and build a solid foundation for the coming years," Chan added.

For this year, a top priority of the Government Work Report was boosting domestic consumption, with a focus on offline consumption in less developed cities. "The Government will support the development of various commercial infrastructures, encouraging companies to expand their physical presence in these areas," explained Chamber Vice Chairman PC Yu.

Measures aimed at stimulating consumption also included consumer goods trade-in programmes, the "Shopping in China" campaign, and the development of ice and snow tourism.

Another focus was promoting the "Invest in China" brand. Premier Li reaffirmed that China will further expand its opening-up in a steady and orderly manner, including plans to further open the low-altitude economy, as well as nurture future industries, including future energy, quantum technology, embodied AI, brain-computer interfaces, and 6G.

To integrate into and serve the overall national development, Hong Kong must leverage its unique strengths and identify its advantageous industries for generating new economic momentum. For Hong Kong's political and business sectors, it is noteworthy that both the Government Work Report and the 15th Five-Year Plan emphasize the integrated development of advanced manufacturing and modern services.

Guangdong has already taken the lead in this regard. At the First Meeting after the Spring Festival, Provincial Party Secretary Huang Kunming clearly stated that the province must use the strength in manufacturing to drive the excellence of services, and use these to enhance the strength of manufacturing, opening up new horizons for industrial development through the complementary development of a "strong manufacturing province" and a "high-level service high hub."

Producer services are a key industrial advantage for Hong Kong. To enhance the new economic momentum, Hong Kong needs to find out how to utilize this advantage to drive the city's development of strategic emerging industries.

Improving Livelihood and Infrastructure

In contrast with the concept of "investing in things," the new term of "investing in people" might

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In partnership with Ipsos

The Asian Cities Internationality Index 2025

An international city actively participates in global affairs, promoting the flow and exchange of enterprises, skilled labour, ideas and culture, while maintaining robust connections with other cities. To assess the prominence of leading Asian cities as international business hubs, HKGCC established the Asian Cities Internationality Index, which offers an independent, transparent, and credible benchmark.

The Asian Cities Internationality Index employs a rigorous methodology grounded in a robust framework, using both quantitative and qualitative methods. The assessment includes 113 indicators to evaluate a city's international attributes across seven intertwined dimensions.

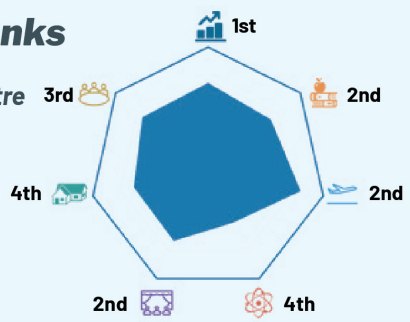
The Index highlighted that Hong Kong and Singapore are very close regarding their role in the international economy, but overall, the 11 cities' strengths – including diverse cultures and a mix of advanced and emerging economies – showcased each city's unique comparative advantages.



Rank	City	Score
01	Hong Kong	73.7
02	Singapore	73.5
03	Tokyo	70.0
04	Seoul	69.4
05	Shanghai	65.1
06	Bangkok	61.3
07	Kuala Lumpur	60.7
08	Taipei	57.9
09	Jakarta	55.5
10	Ho Chi Minh City	53.9
11	Mumbai	53.1

How Hong Kong ranks

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- ✓ *World-class education*
- ✓ *Centre for mega events*
- ✓ *Free, safe, and stable living environment*



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Business & Economy

Hong Kong is one of Asia's most prominent business hubs, excelling in free and diversified financial markets, trading activities, and an open business environment.

Quality of Life

Tokyo offers a diverse range of entertainment activities and fine-dining options. In recent years, the depreciation of the yen has made the cost of living relatively low, attracting global talent.

Infrastructure & Connectivity

Seoul demonstrates leading performance in the development of digital infrastructure; the openness and accessibility of information have significantly contributed to the growth and global spread of K-culture.

Innovation & Ideas

Shanghai actively cultivates emerging industries, fostering the growth of several unicorn companies, such as Xiaohongshu and ZongMu Technology.

Human Capital Diversity

Singapore has a diverse population and workforce. Its multicultural talent pool supports innovative development.

Cultural Interaction

Tokyo excels with its unique blend of tradition and modernity, which draws international attention and facilitates cross-cultural exchange through events such as the Tokyo International Film Festival.

Government & Legal System for Business

Tokyo holds significant international influence as the capital of Japan. It hosts numerous embassies and consulates, promoting global dialogue and international cooperation.

up its services, telecommunications, biotech, and hospital sectors, while easing regulations for foreign enterprises operating in the Chinese Mainland.

China also pledged to participate in international rulemaking, deepen its integration into the global economic framework by advancing negotiations on more regional and bilateral agreements, and accelerate efforts to join the Digital Economy Partnership Agreement and the Comprehensive and Progressive Agreement for Trans-Pacific Partnership.

Agnes Chan believed that Hong Kong could play an important role in regulatory alignment and two-way opening-up, thereby aligning with these national priorities.

In addition, Former Chamber Chairman YK Pang and Chamber Vice Chairman Douglas Woo both emphasized the significance of building a unified national market to facilitate international trade. "Unified rules and regulations would remove barriers between provinces and allow seamless market access," said Woo.

To address pain points such as the global slowdown, strains on supply chains, and weak consumption growth, China aims to increase its overall R&D spending by at least 7% annually from 2026 to 2030. The "AI +" initiatives seek to embed AI across the economy and explore pathways toward Artificial General Intelligence.

Policymakers would also continue cultivating emerging pillar industries, such as integrated circuits, aviation and aerospace, biomedicine, and the low-altitude economy, while advancing future industries such as embodied AI, quantum technologies, 6G, and brain-computer interfaces.

"The Government plans to facilitate the upgrade and transformation of traditional industries using advanced technology," Pang explained. This policy was expected to create new growth drivers by utilizing existing assets.

At the same time, the country is adopting a more balanced approach to national development. For example, in the face of an aging population, the Government has announced measures to improve social security and healthcare, as well as develop the silver economy.

Nick Chan, Vice Chairman of the Chamber's China Committee and HKSAR Deputy to the NPC, introduced three new laws passed during the Two Sessions, including the Ecological and Environmental Code, which demonstrated China's commitment to proactive environmental protection and sustainable development. "This is also closely related to the Central Government's efforts to improve people's livelihoods," he said.

During the following Q&A session, the speakers agreed that the Northern Metropolis was crucial for Hong Kong's mission to align with the overall national development. "In particular, the development of the Hetao Co-operation Zone will promote cross-border connectivity and attract foreign investment," said Agnes Chan. Woo added that the Northern Metropolis University Town will go a long way towards attracting talent and businesses, as well as promoting innovation.

As the 15th Five-Year Plan takes shape, industry leaders said these key areas can serve as critical pivots to help Hong Kong integrate into and contribute to national development – building a stronger, more resilient Hong Kong for the future.

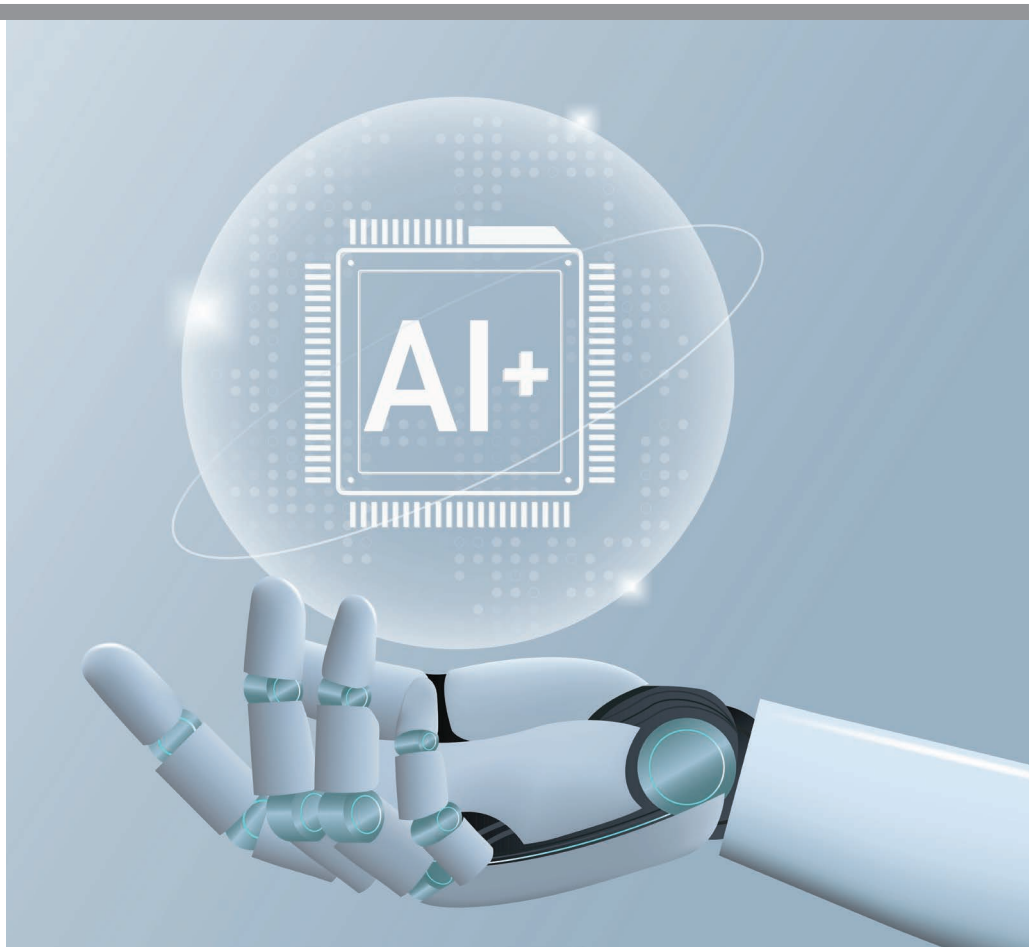
sound unfamiliar in Hong Kong. In the past, China's large-scale investment projects focused on physical assets, especially infrastructure facilities such as railways, highways, and airports. The new focus of "investing in people" highlights the importance of investment in all aspects of people's daily lives, including healthcare, education, elderly care, and tourism.

This could enhance the public's sense of security and fulfillment, enabling them to better share the dividends of economic growth. On the other hand, it also helps create new drivers to boost domestic demand and private consumption. In the long run, the implementation of "investing in people" will also help raising the birth rate and improve the overall demographic structure.

Conclusion

"Boosting consumption," "industrial development," and "investing in people" are not isolated concepts; they are interconnected and collectively shape the country's economic development direction during the 15th Five-Year Plan period. Hong Kong should seize these opportunities to drive economic transformation and improve local livelihoods.

Dr Chen Shaobo, Vice President of the Chinese Association of Hong Kong and Macao Studies, and Director of the Hong Kong Insights Institute of Social Sciences



國務院總理李強於3月5日代表國務院向十四屆全國人大四次會議作政府工作報告，信息量極為豐富，既是國家重要發展方向之體現，也是香港未來發展機遇之所系，值得香港各界關注。

筆者嘗試從報告中擇出三個熱詞——「消費」、「產業」、「投資於人」，來透視這份報告帶給香港的重要機遇。

擴大內需

從這份政府工作報告可見，國家在促消費領域放大招、出實招。值得關注的舉措包括：制定實施城鄉居民增收計劃，安排超長期特別國債2,500億元來支持「以舊換新」。

更為重要的是，今年要制定全國統一大市場建設條例，縱深推進全國統一大市場建設。在經濟增長的三駕馬車中，國家過去一直較為重視投資、出口，而如今加大力度促進消費，顯示擴大內需、做強經濟內循環已經成為重要的經濟國策。有志開拓內地市場的港商，應該把握這個機遇，及早布局。

打造增長新引擎

產業是政府工作報告的熱詞，也是解析十五五規劃的密匙。

構建以先進製造業為骨幹的現代化產業體系是十五五時期的重大戰略任務，國務院的政府工作報告也明確指出，國家要打造集成電路、航空航天、生物醫藥、低空經濟等新興支柱產業，培育發展未來能源、量子科技、具身智能、腦機接口、6G等未來產業。

香港要融合和服務國家發展大局，就需要結合自身的經濟稟賦，從中找到自己的優勢產業賽道，形成新的經濟動能。值得香港政商界重視

2026年兩會焦點

總商會領導就中國年度政壇大事分享見解，並剖析「十五五」規劃對香港發展的意義

多位上月赴北京出席兩會的總商會理事於3月24日出席專題簡報會，討論會議帶出的重要訊息，全場座無虛席。

主席陳瑞娟向一眾會員表示，特區政府現正制定香港首個五年發展規劃，而本港可從三個方面發揮重要角色，為對接國家戰略帶來重要機遇，其中包括創科基建聯通、法規銜接及雙向開放。她亦強調，區域產業集群對鞏固香港在國家整體發展大局中的角色十分重要。

陳瑞娟說：「正如總理李強所言，今年是意義非凡的一年，標誌着『十五五』規劃的開局，推進高質量發展及科技自立自強將成為核心主題。」

為妥善管理經濟從傳統增長引擎轉型至新質生產力的過程，中央政府設定了4.5%至5%的溫和增長目標。她補充：「較容易實現的目標使政府有空間管控風險，並為未來數年奠下堅實的基礎。」

提振國內消費是今年政府工作報告的要務之一，尤其是在發展水平較低的城市促進線下消費。副主席余鵬春解釋：「政府將支持發展各類商業基建，鼓勵企業在這些地區擴展實體業務。」



刺激消費的措施亦包括消費品以舊換新政策、「購在中國」活動，以及發展冰雪旅遊等。

另一重點是推廣「投資中國」品牌。總理李強重申，中國將穩步擴大對外開放，包括計劃進一步開放服務、電訊、生物技術及醫院等領域，同時放寬外資企業在內地營運的限制。

中國亦承諾參與制定國際規則，透過推進更多區域及雙邊協定談判，進一步融入環球經濟體系，並加快爭取加入《數字經濟夥伴關係協定》及《跨太平洋夥伴全面進展協定》。

陳瑞娟認為香港可在法規銜接及雙向開放方面發揮重要作用，從而配合國家的主要目標。

此外，前主席彭耀佳及副主席吳宗權均強調，建設全國統一大市場對促進國際貿易至關重要。吳宗權表示：「統一的法規將消除各個省份之間的壁壘，實現無縫的市場准入。」

為解決全球經濟放緩、供應鏈受壓及消費增長疲弱等痛點，中國提出在2026至2030年期間研發經費投入年均增長7%以上的目標。「人工智能+」行動旨在將人工智能融入整體經濟，並探索邁向通用人工智能的路徑。

當局亦將繼續培育集成電路、航空航天、生物醫藥及低空經濟等新興支柱產業，同時推動具身智能、量子科技、6G及腦機接口等未來產業發展。

彭耀佳解釋：「政府計劃利用先進科技來促進傳統產業升級轉型。」這項政策有望善用現有資產，創造新的增長動力。

與此同時，國家正採取更均衡的發展方針。舉例說，面對人口老化的挑戰，政府已宣布將改善社會保障和醫療保健，以及着力發展銀髮經濟。

中國委員會副主席兼港區全國人大代表陳曉峰介紹兩會期間通過的三項新法律，當中包括《生態環境法典》，彰顯中國積極保護環境及推動可持續發展的決心。他指出：「這亦呼應了中央政府改善民生的工作。」

在隨後的問答環節，講者一致認同北部都會區是香港對接國家整體發展大局的重要一環。陳瑞娟表示：「值得留意的是，河套合作區發展將促進跨境互聯互通及吸引外資。」吳宗權補充，北都大學教育城將有效吸引人才和企業，以及推動創新。

隨着「十五五」規劃成形，業界領袖均表示這些關鍵領域可作為重要支點，協助香港融入及貢獻國家發展，同時積極提升實力及韌力，為未來做好準備。

的是，無論是政府工作報告還是十五五規劃，都重視兩業結合——先進製造業和現代服務業融合發展。

廣東在這方面業已率先作出部署，省委書記黃坤明在「新春第一會」上明確指出，「要以製造業之強牽引服務業之優，以服務業之優增進製造業之強，在『製造強省』與『服務高地』相互成就中打開產業發展新天地」。

生產性服務業是香港的重要產業優勢，如何運用這一優勢來推動香港發展戰略性新興產業，無疑是香港增強經濟新動能的一道必答問卷。

改善民生及基建

「投資於人」是港人可能較為陌生的新詞，它與「投資於物」相對應。國家過去的大型投資偏重「投資於物」，特別是有「鐵公機」（鐵路、公路、機場）之稱的基礎設施。如今提出「投資於人」，即是重視對於涉及民眾日常生活方方面面的投資，包括醫療、教育、養老、旅遊等等。

「投資於人」一方面確實增強民眾的安全感、獲得感，得以更好地分享經濟增長的紅利，另一方面也有助於形成新的應用場景，進一步擴大內需，提振民眾消費。「投資於人」的落實，從長遠看也有助於提高人口出口率，改善人口結構。

結論

「消費」、「產業」、「投資於人」並非是孤立的，而是相互聯繫的，共同構成「十五五」時期國家的經濟發展方向。香港當把握箇中機遇，推動經濟轉型和民生改善。

全國港澳研究會副會長、香港正思研究院院長陳少波博士

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Chinese Mainland Silver Economy Opportunities
內地銀髮經濟機遇

The Mainland's silver economy is currently valued at about RMB7 trillion, and is projected to reach RMB30 trillion by 2035
現時內地銀髮經濟規模約為人民幣7萬億元，預計到2035年將達到人民幣30萬億元

At a time when global population ageing is accelerating, China is one of the countries with the most extensive senior population. By the end of 2025, there were 320 million seniors aged 60 and above on the Chinese Mainland, accounting for about 23% of the population. The Mainland's elderly population has become a huge group and one with strong demands for various quality consumer goods and services. The Mainland's silver economy is currently valued at about RMB7 trillion, accounting for roughly 6% of GDP. By 2035, this figure is projected to reach RMB30 trillion[1], indicating the huge development potential of the silver market.

The 15th Five-Year Plan also stipulates that proactive measures should be taken to address population ageing. In fact, the Chinese Mainland has been gradually improving the policy mechanisms for the coordinated development of elderly care businesses and sectors. It has also been optimising the provision of basic elderly care services and developing their integration with medical services. The Mainland is also progressively raising the statutory retirement age and optimising age-related policies in the employment, social security and other related areas to actively tap the economic potential of the elderly. From this, it can be seen that the silver economy is one of the important components in the Chinese Mainland's new round of economic development.

To get a better understanding of the market situation, the HKTDC conducted a questionnaire survey in 2025 on the Mainland to explore the consumption habits and the needs of its middle-class and higher-income elderly population. The respondents included people in their 50s who are beginning to plan for their retirement, consumers in their 60s who are gradually entering retirement age and those aged 70 and above. The results of the survey were as follows:

The silver generation represents a consumption "blue ocean"

ACTIVE CONSUMPTION: The Chinese Mainland's middle-class and higher-income elderly possess considerable spending power. Their average monthly spending on daily consumer goods and services alone reaches RMB7,000. The younger ones, in particular, have even higher average monthly consumption expenditure (more than RMB7,300). For those living in first-tier cities, the average monthly expenditure can be as high as RMB8,000.

DAILY ESSENTIALS, HEALTH AND LEISURE-FOCUSED CONSUMPTION: The elderly population most frequently buys food and beverages (23.3%), home products (12.6%) and clothing (12.5%). The services they most frequently seek are body wellness (20.3%), beauty and personal care (16.7%), and leisure activities and entertainment (13.1%).

HAPPINESS IS THE PRIORITY: In their consumption decisions, the silver generation prioritises leisure and happiness (65%), reasonable pricing and good value for money (63%), and the practicality and reliability of products and services (62%).

SPEND MOSTLY IN PHYSICAL STORES: The elderly shop online less often, only turning to digital platforms for specific products and services. such as home safety aids, leisure activities and entertainment, and paid online cultural and entertainment services.



Wing Chu (left), Deputy Director of Research, HKTDC
Eric Chu, Economist (Greater China Research Team), HKTDC
香港貿發局研究副總監趙永礎（左）及經濟師（大中華區研究團隊）朱德軒



More than half of elderly consumers have purchased Hong Kong products and services

61% of the surveyed consumers have purchased Hong Kong products in the past year, including health foods (24%), luxury goods (18%), beauty and personal care products (17%).

54% of respondents have used Hong Kong services in the past year, such as beauty and personal care services (25%), travel access to Hong Kong/Macao/Taiwan (22%), and financial and wealth management services (20%).

Hong Kong brands enjoy a good reputation

Mainland elderly consumers generally consider Hong Kong products authentic and its services professional: 78% and 84% of respondents said they were willing to pay a premium for Hong Kong products and services. The average premium they are willing to pay is 16.4% for products and 15.4% for services. Elderly consumers in first-tier cities show the most willingness to pay premiums for various Hong Kong products and services.

Hong Kong health foods, food and beverages remain popular. The Hong Kong products most frequently considered for purchase in the coming year include health foods, and leisure food and beverages.

Hong Kong's body wellness, beauty and personal care continue to lead. The Hong Kong services most frequently considered for purchase in the coming year include those related to body wellness, and beauty and personal care.

The survey results show that the Mainland's most senior generation is a vibrant, quality-conscious and enjoyment-embracing mature consumer group. Among them, those aged from 50 to 69 and those from first and second-tier cities are the main consumer power. Not only do they have the financial capability but they are also willing to pay for enjoyment, health and quality. In terms of products, Hong Kong's food and beverages, and health foods hold definite advantages. In terms of services, personal care, and beauty and personal care are favoured.

Overall, Hong Kong companies should capitalise on the long-established reputation and professional strengths of the "Hong Kong Brand" by focusing on target groups with stronger spending power, such as elderly consumers in first and second-tier cities and those who are younger. They should enhance offline experiences and build reputation while improving the product's value for money and information transparency to stand out in the Mainland's rapidly growing silver economy.

[1] Source: Blue Book on the Silver Economy: China's Silver Economy Development Report (2024)



The International Elderly Care Industry Expo, showcasing the latest achievements and future trends in intelligent robots, intelligent elderly care equipment, and other related fields.
國際養老產業博覽會展示了智慧機械人、智能長者護理設備及相關領域的最新成果和未來趨勢。

全球人口老化步伐正在加快，而中國是老年人口最多的國家之一。截至2025年底，中國內地60歲及以上老年人口達到3.2億，約佔總人口23%。內地銀髮族已形成龐大群體，對各類優質消費品和服務需求殷切。現時，內地銀髮經濟規模約為人民幣7萬億元，約佔國內生產總值的6%，到2035年有望達到人民幣30萬億元[1]，足證銀髮市場的發展潛力龐大。

「十五五」規劃亦提出要積極採取措施，以應對人口老化的趨勢。內地正逐步完善養老事業及產業協同發展的政策機制，優化基本養老服務供給，並發展醫養結合服務。與此同時，當局亦實施漸進式延遲法定退休年齡，優化就業和社會保障等方面的年齡限制政策，積極把握老年人口的經濟潛力。由此可見，銀髮經濟是內地新一輪經濟發展的重要一環。

為掌握市場情況，香港貿發局於2025年在內地進行問卷調查，了解當地中產或以上銀髮族的消費習慣和需求，受訪者包括開始規劃退休生活的50至60歲人士、陸續步入退休年齡的60至70歲消費者，以及70歲及以上的群體。調查結果如下：

銀髮族塑造消費藍海

積極消費：內地中產或以上銀髮族的消費能力較強，日常消費品和服務的每月平均開支達到人民幣7,000元，當中較年輕群體的月均消費開支更高（超過人民幣7,300元），而一線城市居民的月均開支高達人民幣8,000元。

以日常所需、保健及休閒為主：銀髮族最常購買食品及飲料（23.3%）、家居產品（12.6%）和服裝（12.5%）；最常選購的服務為身體保健（20.3%）、美容和個人護理（16.7%）及休閒娛樂（13.1%）。

快樂為首要考量：銀髮族在消費時最重視休閒與快樂（65%）、價格合理且物超所值（63%），以及產品和服務是否實用可靠（62%）。

通常於實體店舖消費：長者較少在網上購物，選購特定類別的產品和服務時才會透過網上平台選購，例如家居輔助安全設備、休閒娛樂及收費網上文娛服務。

逾半銀髮消費者曾購買香港產品及服務

共有61%受訪消費者在過去一年曾購買香港產品，包括保健食品（24%）、奢侈品（18%）、美妝及個人護理產品（17%）等。

54%受訪者在過去一年曾選購香港服務，例如美容及個人護理服務（25%）、港澳台旅遊（22%），以及財富管理服務（20%）。

香港品牌聲譽優良

內地銀髮族普遍視香港產品為正品，並認為香港服務具專業水平：分別有78%及84%受訪者願意為香港產品及服務支付溢價，平均溢價水平分別為16.4%及15.4%，其中一線城市銀髮族就多項香港產品及服務願意支付的溢價最高。

香港保健食品、食品及飲料持續受青睞。最多消費者考慮在未來一年購買的香港產品包括保健食品、休閒食品及飲料。

香港的保健及美容個護服務持續領先。最多消費者考慮在未來一年購買的香港服務包括身體保健和美容及個人護理服務。

調查結果顯示，內地銀髮族是活力充沛、追求品質及悅己消費的成熟群體，其中50至69歲和一、二線城市的銀髮族為消費主力，他們不但較有經濟能力，更樂於為快樂、健康及品質消費。在產品方面，香港的食品及飲料和保健食品甚具優勢；服務方面，身體保健、美容及個人護理亦備受歡迎。

整體而言，香港企業應利用「香港品牌」長久以來的良好聲譽和專業優勢，聚焦於消費力較強的群體，例如一、二線城市銀髮族及較年輕的消費者，並透過加強線下體驗和口碑、提升產品性價比及進行推廣活動，在內地快速增長的銀髮市場中脫穎而出。

[1] 資料來源：《銀髮經濟藍皮書：中國銀髮經濟發展報告（2024）》

HKGCC Hong Kong General Chamber of Commerce 香港總商會1861

合作機構：Ipsos

亞洲城市國際化指數2025

國際城市積極參與全球事務，促進企業、技術人才、思想和文化流動及交流，同時與其他城市保持緊密聯繫。為了評估亞洲主要城市作為國際商業樞紐的地位，香港總商會創立「亞洲城市國際化指數」，提供一個獨立、透明和可靠的基準。

亞洲城市國際化指數 遵循一套嚴謹的評估方法，並以一個全面的框架為基礎，採用定量與定性分析方法。該框架涵蓋了113個指標，從七個緊密相關的範疇評估各城市的國際化程度。

該指數凸顯了香港與新加坡在國際經濟中同樣擔當重要角色。但整體而言，這11個城市涵蓋先進與新興經濟體，它們均展現多元文化特色，而且各具獨特的比較優勢。

排名	城市	分數
01	香港	73.7
02	新加坡	73.5
03	東京	70.0
04	首爾	69.4
05	上海	65.1
06	曼谷	61.3
07	吉隆坡	60.7
08	台北	57.9
09	雅加達	55.5
10	胡志明市	53.9
11	孟買	53.1

香港的排名

- ✓ 國際金融中心
- ✓ 世界級教育
- ✓ 盛事之都
- ✓ 自由、安全、穩定的生活環境





商業與經濟

香港 為亞洲領先的商業中心，擁有自由多元化的金融市場、頻繁的貿易活動，以及開放的營商環境。

生活質素

東京 提供豐富多彩的娛樂活動和精緻餐飲；近年日元貶值，令當地生活成本相對較低，吸引全球人才。

基建與聯通

首爾 在發展數碼基礎設施方面表現領先；資訊開放與可及性有利韓國流行文化的發展和傳播。

創新與創意

上海 積極培養新興產業，孕育多家獨角獸企業，包括小紅書和縱目科技等。

人力資本多樣性

新加坡 擁有多元化的人口和勞動力，其多元文化人才庫支持創新發展。

文化互動

東京 融合獨特的傳統與現代元素，並透過東京國際電影節等活動促進了跨文化交流。

政府與商業法律制度

東京 作為日本的首都，擁有重要的國際影響力，設有眾多大使館和領事館，促進了全球對話和國際合作。

下載完整報告：
www.chamber.org.hk/ACII

Growing Together

Hello Cocoa is dedicated to producing quality, handcrafted chocolate, while supporting SEN individuals and their caregivers

Behind each piece of handmade specialty chocolate lies a journey: the slow roasting of beans, the grinding that releases their deep aroma, the precise tempering, and the careful molding into form. It is a process that demands both persistence and patience.

But the magic of chocolate is not just in its creation. Containing 50% cocoa butter, it offers more than sensory delight – it brings with it a wealth of nutritional richness. In many ways, this craft mirrors another, far more profound journey: the lifelong dedication to caring for individuals with Special Educational Needs (SEN).

Hello Cocoa is a social enterprise dedicated to walking alongside SEN individuals and their caregivers. By providing on-the-job training and clear career pathways, the organization helps people with autism, physical disabilities, intellectual impairments, and those recovering from mental health challenges to leverage their unique strengths. Ultimately, Hello Cocoa empowers them to achieve the goal of employment and independence.



Hello Cocoa Ltd 可可阿樂有限公司

HKGCC Membership No. 總商會會員編號：HKH0956
Year Established 創辦年份：2019
Website 網站：www.hellococoahk.com

"After my son graduated from a special school, he struggled to find a suitable employer. This led me to establish Hello Cocoa," said Founder Louie Lu. "I hoped to create job opportunities for SEN individuals, accompany them as they grow, and guide them in communicating with the public to build their confidence and ability. As the business developed, my son's classmates and their parents joined one after another."

The company now has 18 SEN employees who produce and sell chocolate, cookies and cakes. The company insists on using specialty cocoa beans from single origins, which give the chocolate distinct floral, fruity, and caramel aromas. Lu said the company also supports Hong Kong businesses by sourcing ingredients locally – such as dried tangerine peel, turmeric powder, and shredded radish – to create a wide range of unique flavours. Moreover, one of its best-selling items, coffee-flavoured chocolate, was made possible through collaborating with a local coffee social enterprise.

In addition to operating physical and online shops, the company also co-organizes workshops, seminars and inclusive activities with companies and schools to not only raise public awareness of SEN individuals, but to show employers how extremely capable they are if given a chance.

"SEN individuals are like snails," explained Lu. "They may be slower in mastering learning, self-care and social skills, but with patient guidance, you will discover that they are very diligent and dedicated workers."

He has taken this outreach a step further by establishing the "Hello Cocoa 2.0 Inclusive Academy" last year. Under the program, parents of SEN individuals and supportive employers guide unemployed special school graduates so that they can gradually integrate into workplace environments, such as workshops, and food & beverage enterprises.

AI Buddy

Lu said that SEN employees general have weaker social skills, which can be a challenge for them to seek peer support. To

overcome this, the company is collaborating with an IT firm to develop an app called "AI Buddy," which can share the difficulties SEN individuals face at work and demonstrate how they can overcome these obstacles.

"Building partnerships is one of the reasons that Hello Cocoa wanted to join HKGCC," Lu explained. "The Chamber's extensive network gives us the opportunity to reach member companies across various industries. We hope to develop partnerships with like-minded businesses to work on meaningful projects together."

He also hopes to support the Chamber's policy advocacy work, particularly those aimed at promoting the employment of people with disabilities. As an example, he suggests that Hong Kong could draw on national policies, which require organizations of a certain size to employ people with disabilities at a ratio of at least 1.5%.

Looking ahead, Lu plans to expand Hello Cocoa by opening shops and academies in the GBA to help SEN individuals in hopefully expand further across the Mainland.



成長同行

可可阿樂致力製作優質手工朱古力，並與 SEN 人士及照顧者一路同行

每一粒小巧的精品手工朱古力均經過繁複的工序製成，從烤烘、研磨可可豆到烹煮、倒模，不但帶來感官享受，更含有50%可可脂，提供豐富的營養價值。除了製作朱古力，這份堅持和耐心亦體現於照顧特殊學習需要（SEN）人士的漫漫長路。

可可阿樂是致力與SEN人士及照顧者同行的社會企業，透過提供在職培訓和晉升階梯，協助自閉症患者、殘疾人士、智力障礙人士及精神復元人士發揮所長，最終達到自僱自立的目標。

創辦人盧禮宇表示：「我的兒子從特殊學校畢業後並未遇到合適的僱主，於是我成立了可可阿樂，希望為SEN人士創造就業機會，陪伴他們成長，並引導他們與大眾交流，建立自信。隨着業務發展，兒子的同學及他們的家長陸續加入，現時我們共有18名SEN員工，負責製作並售賣朱古力、曲奇和蛋糕等產品。」

該公司堅持選用單一產區的精品可可豆為原材料，使朱古力帶有花果、焦糖等香氣，並從不同的本地品牌選購食材，例如陳皮、黃薑粉和蘿蔔絲，創作出多款富本地特色的口味。此外，可可阿樂亦與本地咖啡社企合作，推出廣受歡迎的咖啡豆朱古力。

在經營工場、門市和網上商店以外，該公司亦積極與企業和學校合辦工作坊、講座及ESG共融體驗活動，冀能提高社會大眾對SEN人士的關注，並讓僱主了解到他們有能力勝任工作，願意給予他們一個機會。

盧禮宇解釋：「SEN人士就像蝸牛，雖然掌握學習、自理和社交技巧的過程較慢，但只要耐心指導，便能發現全心投入、努力不懈的優點。」

為協助僱主深入了解SEN人士的特質，該公司在去年成立了「Hello Cocoa 2.0 學職共融學堂」，由SEN家長和愛心僱主陪伴待業的特殊學校畢業生，讓他們在工場和飲食企業逐步融入職場環境。

SEN員工的社交能力較弱，或會使他們難以獲得同儕支持。為此，該公司現正探索人工智能（AI）技術應用，與資訊科技企業合作開發AI Buddy，協助SEN人士分享在工作上的困難，以及如何透過AI工具克服障礙。

建立更多夥伴關係是可可阿樂加入總商會的原因之一。盧禮宇指出：「總商會的廣泛網絡讓我們有機會接觸各行各業的會員公司，而我們希望能與志同道合的企業建立夥伴關係，合作推行饒富意義的項目。」

此外，該公司亦希望透過總商會在政策倡議方面的影響力，推動助力殘疾人士就業的措施。舉例說，國家政策規定，達到一定規模的機構須按不低於1.5%的比例聘請殘疾人士，值得香港借鑑。

展望未來，可可阿樂計劃在大灣區內地城市開設店舖和共融學堂，盧禮宇期望與在當地有營商經驗的企業合作，將業務拓展至廣東等地。

China Committee
中國委員會

Chamber Chairman Agnes Chan and China Committee Chairman Felix Lee attended the Guangdong Province Spring Reception 2026 on 19 March, where HKSAR Chief Executive John Lee was the guest of honour.

總商會主席陳瑞娟及中國委員會主席李家聰於3月19日出席廣東省2026年春茗，香港特區行政長官李家超擔任主禮嘉賓。



Hong Kong, a vital bridge linking the Chinese mainland with the global community, has long played a significant role in the nation's efforts to attract foreign investment.

In a continued push to strengthen ties with Hong Kong-based enterprises and multinational corporations operating in the city, Vice Minister of Commerce Ji Ling led a delegation to Hong Kong on 17 March to host the "Invest in China" roundtable meeting.

The event was attended by several key figures, including Chamber Vice Chairman Jacob Kam, China Committee Chairman Felix Lee, China Committee Vice Chairman Edmond Yew, along with other members.

During the meeting, representatives from various chambers of commerce shared their investment and operational experiences in the mainland, engaging in in-depth discussions and exchanging views on future opportunities.



香港是連接內地與世界各地的重要橋樑，長久以來在國家吸引外資方面發揮重要作用。

國家商務部副部長凌激於3月17日率團來港主持投資中國圓桌會議，旨在與港企及在香港營運的跨國公司加強聯繫。

總商會副主席金澤培、中國委員會主席李家聰、中國委員會副主席姚逸明及多位會員亦有與會。

會上，多個商會的代表分享在內地投資和營運的經驗，並就未來機遇進行深入討論及交流意見。



He Dongwen, Deputy District Head of Huicheng District, Huizhou City, led a delegation to the Chamber on 19 March to discuss possible areas of cooperation. Felix Lee, Chairman of the China Committee, and members, welcomed the visitors and shared their views on possible cooperation opportunities.

惠州市惠城區副區長何東文於3月19日率團到訪總商會，由中國委員會主席李家聰及多名會員接待，雙方就潛在合作機遇交流意見。

Felix Lee, Chairman of the China Committee, represented the Chamber at the Seminar on High-Quality Development of Guangdong, held in Guangzhou on 24 February. The forum centered on strategies to enhance synergy between the province's manufacturing and service sectors, with the goal to drive industrial development from "large" to "strong." Guangdong Provincial Party Secretary Huang Kunming attended the event and delivered the keynote address.

中國委員會主席李家聰於2月24日代表總商會出席在廣州舉行的廣東省全省高質量大會。會議聚焦於促進該省製造業及服務業協同發展的策略，旨在實現產業發展「由大到強」的目標。廣東省委書記黃坤明出席活動，並發表主題演講。



A delegation from the Industry and Commerce Association of Macao called on the Chamber on 27 February, where they were welcomed by Felix Lee, Chairman of the China Committee and members. Both parties explored potential opportunities for cooperation.

澳門工商聯會於2月27日率團到訪總商會，由中國委員會主席李家聰接待，雙方探討潛在合作機遇。

Edmond Yew, Vice Chairman of the China Committee, represented the Chamber at the Nanjing High-Quality Development Economic and Trade Cooperation (Hong Kong) Exchange Conference, organized by the Nanjing Municipal People's Government, on 9 March.

中國委員會副主席姚逸明於3月9日代表總商會出席由南京市人民政府主辦的南京市高質量發展經貿合作（香港）交流會。

Chamber CEO Patrick Yeung and China Committee Chairman Felix Lee attended the Spring Reception for Chinese Mainland Enterprises on 10 March. The event was co-organized by Invest Hong Kong and the Hong Kong Chinese Enterprises Association.

總商會總裁楊偉添及中國委員會主席李家聰於3月10日出席中資企業新春酒會，是次活動由香港特區政府投資推廣署及香港中國企業協會主辦。

Jing Liu, Chief Economist, Greater China, HSBC Global Investment Research, shared her insights on "China's Economy Outlook 2026 and 15th Five-Year Plan" during the China Committee's meeting on 13 March. She explained that the big takeaways from the 15th Five-Year Plan included tech self-reliance and innovation (including AI), industrial upgrading, a stronger unified domestic market, services-sector expansion and opening-up. She believes these initiatives will support China's efforts to become more business-driven and shift its exports and services higher up the value chain.



滙豐環球研究大中華區首席經濟師劉晶出席中國委員會3月13日的會議，就2026年中國經濟展望及「十五五」規劃分享見解。她解釋，「十五五」規劃的重點包括科技自主與創新（包括人工智能）、產業升級、加強統一國內市場、服務業擴張及對外開放。這些措施將推動中國轉型至商業導向的發展模式，以及出口和服務向價值鏈上游攀升。

Chamber Chairman Agnes Chan attended the 1st Inauguration Ceremony of the Hong Kong Federation of Guangzhou Association on 16 March. During the event, Chan was appointed the ex-officio Honorary Chairman of the association and signed a Memorandum of Understanding to foster closer collaboration between the two organizations.

總商會主席陳瑞娟於3月16日出席香港廣州工商聯會成立暨第一屆理事會就職典禮。會上，陳瑞娟獲委任為香港廣州工商聯會名譽會長，並代表總商會與香港廣州工商聯會簽署合作備忘錄，促進雙方更緊密合作。

Asia, Africa & Middle East Committee
亞洲、非洲及中東委員會



Connecting with the Republic of Uzbekistan

The Chamber welcomed H.E. Farhod Arziev, Ambassador of the Republic of Uzbekistan to China, for a meeting on 10 March, aimed at deepening economic relations and exploring opportunities for collaboration between Hong Kong and Uzbekistan.

The Ambassador, who was received by CEO Patrick Yeung, Asia, Africa & Middle East Committee Chairman Dewan Saiful Alam, Vice Chairman Qamar Minhas, and fellow committee members, highlighted Uzbekistan's historic role as a trade and cultural hub. Uzbekistan has long been a centre of civilization, serving as a hub of trade and culture at the heart of Central Asia along the historic Silk Road. Ambassador Arziev explained that Uzbekistan is the most populous country in Central Asia, with 60% of the 40 million population being under the age of 30, well-educated and tech savvy. Following significant economic reforms initiated in 2017, the country has liberalized its economic relations with neighboring countries and embraced open market access.

Today, Uzbekistan positions itself as a highly connected nation that facilitates the flow of people and capital under the Belt and Road Initiative, offering visa-free entry to over 100 countries. To further deepen bilateral relations with China, it established a Free Economic Zone in the Syrdarya Region, which has grown into a major hub for Chinese investment and industrial development.

與烏茲別克斯坦共和國建立聯繫

烏茲別克斯坦共和國駐華大使Farhod Arziev於3月10日到訪總商會，由總裁楊偉添、亞洲、非洲及中東委員會主席Dewan Saiful Alam、副主席Qamar Minhas及多名成員共同接待。此行旨在加深香港與烏茲別克斯坦的經濟關係，以及探討兩地合作機遇。

Arziev大使強調，烏茲別克斯坦是歷史悠久的文明中心，一直擔當貿易及文化樞紐的角色。該國位於中亞的核心位置，亦是絲綢之路的重要節點。他解釋，烏茲別克斯坦是中亞人口最多的國家，30歲以下人口佔4,000萬人口的60%，他們的教育水平良好，而且精通科技。自2017年推行重大經濟改革以來，該國已放寬與鄰國的經濟關係及開放市場。

時至今日，烏茲別克斯坦定位為國際聯繫緊密的國家，在「一帶一路」倡議下促進人才及資本流動，並為超過100個國家提供免簽證入境待遇。為了進一步與中國加深雙邊關係，該國在錫爾河州設立自由經濟區，現已發展為中國投資及工業發展的主要基地。

Economic Policy Committee
經濟政策委員會

Anson Lai, JP, Deputy Secretary for Financial Services and the Treasury, and Eric Lee, Principal Economist of the Financial Secretary's Office, discussed the highlights of the 2026-27 Budget at the committee's 27 February meeting.

財經事務及庫務局副秘書長黎日正及財政司司長辦公室首席經濟師李耀光出席委員會2月27日的會議，討論2026-27年度《財政預算案》的重點內容。



Europe Committee
歐洲委員會



Tap into Türkiye: Strategic Expansion in Hong Kong
探索土耳其商機：在香港進行策略性拓展

Senior representatives from Türkiye İş Bankası A.Ş. (İşbank) paid a visit to the Chamber on 12 March to assess financial service gaps and explore potential business opportunities within the Hong Kong market.

Alper Türkendag, Unit Manager, and Ceren Elmali, Assistant Manager from the bank's Corporate and Commercial Banking Sales Division Cross Border Banking Unit, and his delegation were welcomed by Dewan Saiful Alam, Chairman of the Asia, Africa & Middle East Committee; Bjoern Lindner, Vice Chairman of the Europe Committee; Richard Wong, Convenor of the IP Trading and Financing Working Group; along with members from the Financial & Treasury Services Committee.

Discussions centred on identifying areas where financial services could be enhanced to better facilitate cross-border trade and investment between Türkiye and Hong Kong, with both sides expressing interest in fostering closer commercial ties.

Türkendag emphasized İşbank's unique position in facilitating transactions for Hong Kong businesses seeking to enter the Middle East and North Africa (MENA) region. He noted that while the Middle East presents vast opportunities as an emerging market, few financial institutions currently offer a robust bridge between the two regions. The establishment of a presence in Hong Kong will mark a significant milestone, making İşbank the first Turkish bank to set up operations in the city.

土耳其實業銀行企業及商業銀行銷售部跨境業務組經理Alper Türkendag和助理經理Ceren Elmali於3月12日率團到訪總商會，評估金融服務缺口及探索香港市場的潛在商機，由亞洲、非洲及中東委員會主席Dewan Saiful Alam、歐洲委員會副主席林彼洋、知識產權交易及融資工作小組召集人黃廣林和多名金融及財資服務委員會成員接待。

會議集中討論如何提升金融服務，以助促進土耳其與香港的跨境貿易及投資，雙方均表示有興趣建立更緊密的商貿聯繫。

Türkendag強調該行在促進交易方面具獨特優勢，有助港企進入中東及北非地區。他指出，儘管中東作為新興市場的潛力龐大，目前只有少數金融機構能為兩地提供穩健的橋樑。土耳其實業銀行來港設點將是一個重要里程碑，標誌着首家土耳其銀行在香港開展業務。

COMMITTEE CHAIRMEN
委員會主席



Americas Committee
美洲委員會
Dr Mark C Michelson
麥高誠博士



Asia, Africa & Middle East Committee
亞洲、非洲及中東委員會
Mr Dewan Saiful Alam



China Committee
中國委員會
Dr Felix Lee
李家聰博士



Economic Policy Committee
經濟政策委員會
Mr Ivan Chan
陳智健先生



Environment & Sustainability Committee
環境及可持續發展委員會
Prof Ir Steve Wong
黃兆輝教授



Europe Committee
歐洲委員會
Mr CK Lee
李志強先生



Financial & Treasury Services Committee
金融及財資服務委員會
Mr Jack Chan
陳凱先生



HKCSI – Executive Committee
香港服務業聯盟 — 執行委員會
Ms Veronica Lockyer
駱凱燕女士



Industrial & Technology Development Committee
工業及技術發展委員會
Mr Robert Ip
葉卓雄先生



Innovation, Data & Communication Committee
創新、數據及通訊委員會
Mr Fred Sheu
許遵發先生



Legal Committee
法律委員會
Ms Gillian Meller
馬琳女士

Europe's Economic Outlook 2026
2026年歐洲經濟展望

Increasing competition, high energy costs, and political uncertainty have negatively impacted European countries' economies, resulting in modest economic growth for 2026, according to Apolline Greiveldinger, Economist for Asia, Coface. Speaking at the Europe Committee meeting on 4 March, she expects business insolvencies in Europe to stabilize in 2026, but still remain above pre-pandemic levels.

Her colleague, Junyu Tan, Regional Economist for North Asia, highlighted some of the opportunities that Hong Kong can offer to European businesses. He touched on its advantages as a logistics hub, especially for re-exports, Hong Kong's broad offering of financial products, professional services, governance and risk management. Now that local consumption is recovering and more high-spending visitors are coming to the city, he said it can be a lucrative retail centre for luxury goods.

During the member-sharing session of the meeting, Marcel Schmidt, Managing Director of DACHSER Hong Kong Ltd, briefed members on how this freight forwarder evolved into a leading logistics company and its efforts to enhance cyber security and achieve emission-free delivery.



科法斯亞洲區經濟學家Apolline Greiveldinger出席歐洲委員會3月4日的會議，她指出競爭加劇、能源成本高昂及政治不明朗因素對歐洲各國的經濟造成負面影響，2026年經濟預料將溫和增長。她預計歐洲企業破產情況將於今年回穩，但仍高於疫情前水平。

北亞區經濟學家譚俊譽介紹香港為歐洲企業提供的機遇。他提及香港作為物流樞紐（尤其是轉口貿易）的優勢，以及在金融產品、專業服務、管治及風險管理方面的多元化選擇。隨着本地消費復蘇及高消費旅客增加，他認為香港可發展為利潤豐厚的奢侈品零售中心。

在會員分享環節，德莎國際貨運（香港）有限公司董事總經理Marcel Schmidt 介紹該貨運代理公司如何演變為領先物流企業，並分享在提升網絡安全及實現零排放配送方面的措施。

Forging Links with Swedish Institute STINT
與瑞典研究暨高等教育國際合作基金會建立聯繫

Andreas Göthenberg, Executive Director of the Swedish Foundation for International Cooperation in Research and Higher Education (STINT), called on the Chamber on 3 March for a meeting to discuss opportunities for deeper educational collaboration between Sweden and Hong Kong.

During the meeting with CEO Patrick Yeung and Manpower Committee Vice Chairmen Fanny Lau and Teddy Liu, Göthenberg outlined STINT's mission and detailed the foundation's ongoing collaborations with three prestigious local universities. He explained that these partnerships are designed to enhance the global competitiveness of Swedish higher education institutions and students by immersing them in Hong Kong's internationally oriented academic environment.

Göthenberg highlighted Hong Kong's unique role as a "super-connector," noting that its academic research freedom, bolstered by the "One Country, Two Systems" framework, provides an ideal vantage point for international institutions seeking to understand China.

Lau and Liu pointed out the rising trend of Chinese mainland students choosing Hong Kong for their studies, driven partly by geopolitics, but more so for the high prestige of Hong Kong's universities. The influx is enriching the local talent pool and bringing new capital into the city.

Yeung supplemented the discussion by presenting key findings from the Chamber's "Asian Cities Internationality Index," which underscores Hong Kong's openness and its pivotal role in the international economy. Both parties agreed to further explore how they could deepen educational exchanges and cooperation in the future.

瑞典研究暨高等教育國際合作基金會（STINT）執行董事Andreas Göthenberg於3月3日到訪總商會，與總裁楊偉添、人力資源委員會副主席劉愛芝及廖國泰會面，討論瑞典與香港加深教育合作的機遇。

Göthenberg簡介STINT的使命，並詳細講解基金會目前與三所知名本地大學合作的計劃。他解釋，這些夥伴關係旨在讓瑞典高等教育機構及學生沉浸於香港的國際化學術環境，從而提升全球競爭力。

他強調香港作為「超級聯繫人」的獨特角色，在「一國兩制」框架下擁有學術研究自由，為尋求了解中國的國際機構提供理想觀測點。

劉愛芝及廖國泰指出，香港的大學享有崇高地位，加上受地緣政治因素影響，愈來愈多內地學生選擇來港升學。這一趨勢正在豐富本地人才庫，同時帶來新資金。

楊偉添則介紹總商會「亞洲城市國際化指數」的主要結果，強調香港的開放性及在國際經濟中的關鍵角色。雙方同意在未來進一步探討如何加深教育交流及合作。





Financial & Treasury Services Committee
金融及財資服務委員會

Members of the Chamber's Financial & Treasury Services Committee took part in a dedicated external roundtable discussion hosted by the Financial Services Development Council (FSDC) on 2 March on the future of Hong Kong's capital markets.

Led by Dr Rocky Tung, Executive Director of the FSDC, the discussion focused on the council's new concept paper, titled "Hong Kong's Capital Market Leadership: A Super-Connector Path to the Global Capital Nexus in the Digital Era."

Discussions centered on key strategies for reinforcing the city's position as a critical global financial hub, included market deepening and diversification, the expansion of cross-border connectivity, and the advancement of product and infrastructure innovation. The roundtable provided a platform for industry stakeholders to examine how Hong Kong can further reinforce its position as a crucial global capital hub.

總商會金融及財資服務委員會成員於3月2日參與由金融發展局（金發局）主辦的外部圓桌會議，探討香港資本市場的未來發展。

會議由金發局行政總監董一岳博士主持，集中討論當局新發表的概念文件《香港資本市場領航之路：超級聯繫人 數碼時代的全球資本樞紐》。

主要議題為鞏固香港作為全球金融樞紐地位的核心策略，包括深化市場及多元發展、拓展跨境互聯互通，以及促進產品和基建創新。會議為業界持份者提供了交流平台，審視香港可如何進一步鞏固全球重要資本樞紐的地位。

IP Trading and Financing Working Group
知識產權交易及融資工作小組

Members of the Intellectual Property Trading and Financing Working Group (IPTFWG), alongside other Chamber representatives, attended an informative presentation on 9 March, delivered by the Commerce and Economic Development Bureau (CEDB) and the Intellectual Property Department (IPD).

Andy Lam, Deputy Secretary for Commerce and Economic Development, and Thomas Tsang, Deputy Director of Intellectual Property, outlined the key features of the new IP financing sandbox, a pilot programme jointly launched by the CEDB, IPD, and the Hong Kong Monetary Authority (HKMA) in December 2025.

The initiative brings together banks, regulators, and government agencies to trial IP-backed financing arrangements within a structured and risk-controlled environment. The initiative aims to support the development of Hong Kong's IP trading ecosystem and foster innovation by enabling stakeholders to test and refine financing mechanisms for intellectual property assets.

知識產權交易及融資工作小組成員聯同其他總商會代表於3月9日出席由商務及經濟發展局（商經局）副與知識產權署合辦的資訊講座。

商經局秘書長林兆康及知識產權署副署長曾志深介紹知識產權融資沙盒的主要特點，這個先導計劃由商經局、知識產權署及香港金融管理局於2025年12月合作推出。

沙盒匯聚多家銀行、監管機構及政府部門，在結構清晰且風險可控的環境下，協助企業利用知識產權進行融資。計劃旨在讓持份者測試並完善知識產權資產的融資機制，從而支持香港知識產權交易生態系統的發展，以及促進創新。

COMMITTEE CHAIRMEN
委員會主席



Manpower Committee
人力委員會
Mr Jeff Tang
鄭添之先生



Membership Committee
會員關係委員會
Dr Peter Lam
林建岳博士



Real Estate & Infrastructure Committee
地產及基建委員會
Mr John Siu
蕭亮輝先生



Retail, Culture, Sports & Tourism Committee
零售、文化、運動及旅遊委員會
Ms Tammy Wu
吳丹女士



Small & Medium Enterprises Committee
中小型企業委員會
Ms Angela Wai Yin Lee
李慧賢女士



Taxation Committee
稅務委員會
Ms Emily Chak
翟善琪女士



Taiwan Interest Group
台灣小組
Mr P C Yu
余鵬春先生



Transport & Logistics Committee
運輸及物流委員會
Mr Wilson Kwong
鄺永銓先生



Women Executives Club
卓妍社
Ms Michelle Cheng
鄭詩韻女士



Young Executives Club
卓青社
Mr Victor Lam
林凱章先生

Legal Committee
法律委員會

The Chamber's Legal Committee convened its first meeting of the year on 25 February at the revamped headquarters, with discussions focused on risk management and the implications of shifting geopolitical trends.

As part of the committee's topic-focused agenda, members received a comprehensive briefing from Control Risks representatives Stephen Norris, Partner, and Tom Newell, Associate Director, on how intensifying US-China competition and broader geopolitical changes are contributing to a more unpredictable operating environment for Hong Kong's business community.

The speakers outlined strategies for legal executives to build practical geopolitical resilience, emphasising the importance of scenario planning, structured risk assessment, and trigger monitoring. These tools, they noted, were essential for anticipating change and managing uncertainty in an increasingly volatile strategic landscape.



總商會法律委員會於2月25日在完成翻新的總部召開今年首次會議，集中探討風險管理及地緣政治趨勢轉變的影響。

會上，化險集團合夥人Stephen Norris及副總監Tom Newell全面講解中美競爭加劇及宏觀地緣政局變化如何為香港的營商環境增添變數。

講者向法律界高管闡釋建立地緣政治韌力的實用策略，並強調情境規劃、系統化風險評估及觸發點監察的重要性。在日趨波動的戰略環境中，這些工具對預測變化及管理不明朗因素至關重要。



Taxation Committee
稅務委員會

Philip Hung, Director of Tax Controversy Services, and Felix Tsang, Associate Director of Tax Controversy Services at PwC Hong Kong, shared the Inland Revenue Department's (IRD) tax audit tactics and the procedural framework for navigating tax inquiries at a seminar on 3 March.

They delivered engaging presentations and shared practical case studies, explaining the common triggers for IRD investigations. They also discussed strategies for managing tax inquiries, strengthening audit practices and enhancing compliance capabilities to navigate the regulatory environment.

羅兵咸永道香港稅務分歧協調服務總監洪宏德及副總監曾韋堯於 3 月 3 日主持研討會，講解如何應對稅務調查，並協助會員了解稅務局的審核策略。

講者透過實際案例講解招致稅務局調查的常見情況，並詳細介紹稅務查詢的程序框架，讓企業清楚了解調查流程。此外，他們亦探討管理稅務調查、加強內部審核機制及提升合規能力的有效策略。

Small & Medium Enterprises Committee
中小型企業委員會

Ronald Chan, founder of Chartwell Capital, share his insights on the latest macroeconomic outlook, as well as potential risk and opportunities for SMEs, at the SME Committee's meeting on 12 March.

大正資本創辦人陳惠仁出席中小型企業委員會 3 月 12 日的會議，就最新宏觀經濟前景分享見解，並探討中小企面臨的潛在風險與機遇。



Talent Development
人才發展

Handling Cross-Border Disputes in the GBA: Legal Strategies for Resolution
處理大灣區跨境爭議：法律解決策略

Professor Albert So, Chairman of the Hong Kong Mediation and Arbitration Centre (HKMAC), convened a specialized workshop on 11 February addressing the growing complexities of cross-border disputes within the dynamic landscape of the Greater Bay Area (GBA).

The session explored the rising frequency of commercial conflicts as businesses increasingly operate across the distinct legal systems, cultural norms, and regulatory frameworks of the GBA's cities. The workshop underscored the significant risks these jurisdictional challenges pose to companies and highlighted the critical need for robust dispute resolution strategies.

Attendees learned about the primary friction points in cross-border commerce, including disputes related to intellectual property, labour, and immigration, and delved into the root causes of these conflicts – legal disparities, cultural misunderstandings, and regulatory environments.

Professor So led participants through a practical examination of key resolution methods – negotiation, mediation, and arbitration. The workshop offered guidance on effective negotiation techniques, the strategic application of mediation, and the criteria for selecting suitable arbitration institutions.

Concluding with a focus on proactive corporate governance, the workshop presented best practices for businesses. Drawing on real-world case studies, these best practices emphasized the importance of clear contractual drafting, cultural competence, and the cultivation of a preventative dispute-resolution culture to mitigate risks before they escalate.

香港調解仲裁中心主席蘇文傑教授於 2 月 11 日主持專題工作坊，探討在粵港澳大灣區日益複雜的跨境爭議。

愈來愈多企業在各大灣區城市經營業務，惟各地的法律制度、文化規範及監管框架截然不同，導致商業衝突愈趨頻繁。工作坊講解了這些管轄權挑戰對企業造成的重大風險，並強調企業急需建立有效的爭議解決策略。

參加者了解到跨境貿易的主要摩擦點，包括涉及知識產權、勞工及出入境的糾紛，並深入認識法律差異、文化誤解和監管環境等衝突根源。

蘇教授帶領參加者從實用角度檢視談判、調解及仲裁等重要解決方法。工作坊亦就有效談判技巧、調解的策略應用及如何選擇合適的仲裁機構提供指引。

最後，活動集中討論積極的企業管治，透過真實案例介紹最佳實務守則。他強調擬定清晰合約條款、提升文化適應力及培養預防性爭議解決文化十分重要，有助在風險升級前化解問題。



Contract Risk Masterclass: Identifying Traps Hidden in the Fine Print
合約風險管理大師班：揭示字裡行間的隱藏陷阱

Samuel Y. C. Leung, Barrister-at-law, led a practical masterclass on 13 March aimed at equipping legal and business professionals with the skills to scrutinize commercial agreements effectively. The workshop, titled "Reading the Fine Print," focused on identifying hidden pitfalls, ambiguous language, and structural weaknesses that can lead to disputes or onerous contractual obligations.

The session provided attendees with a foundational understanding of contract types – written, oral, and implied – while dissecting common drafting issues. Leung guided participants through the complexities of inexplicit wording, qualifiers, and modifiers, as well as the challenges posed by unclear antecedents. The programme also delved into key principles of contract interpretation, exploring how courts apply business common sense to construe clauses, thereby offering attendees foresight into potential legal outcomes.

Through a series of hands-on exercises, participants learned to identify core obligations, assess the balance of risk allocation, and detect one-sided or ambiguous terms. By the conclusion of the masterclass, attendees had developed a practical analytical framework for reviewing contracts with greater confidence.

梁以正大律師於 3 月 13 日主持實務大師班，旨在協助法律及商業專才掌握審核商業協議的技巧。研討會以「解讀條款細則」為主題，集中討論如何識別隱藏陷阱、模稜兩可的措辭及結構缺陷，避免引致爭議或沉重的合約義務。

是次活動讓參加者了解到書面、口頭及默示等合約類別的基本知識，同時剖析常見的擬稿問題。梁以正引導參加者應對含糊用語、限定詞與修飾語造成的複雜情況，並解釋先行詞不明確帶來的挑戰。課程亦探討詮釋合約的核心原則，剖析法院如何運用商業常識詮釋條款，讓參加者能預計潛在的法律結果。

參加者透過一系列實務練習，學習如何識別核心義務、評估風險分配是否平衡，以及發現單方面或歧義條款。課程結束時，參加者已掌握實用的分析框架，對審視合約更有信心。





HKGCC Annual General Meeting
香港總商會周年會員大會

The Annual General Meeting of the Hong Kong General Chamber of Commerce will be held at 6:00 p.m. on Wednesday, 3 June 2026 at the Hong Kong Convention and Exhibition Centre, Meeting Room N101. A cocktail reception and registration of members will start at 5:00 p.m.

Six members of the General Committee are required to retire this year, and may stand for re-election if they wish:

- **Agnes Sui Kuen CHAN**, Director, Ernst & Young Group Ltd
- **Eric Kai Shan FOK**, Vice President, Yau Wing Co Ltd
- **Gilbert Chi Hang HO**, Executive Director and Group Co-CEO, CTF Services Ltd
- **Roy NG**, Chairman and CEO, Star Lite (HK) Ltd
- **Douglas Chun Kuen WOO**, Chairman & Managing Director, Wheelock and Co Ltd
- **Emil Chen On YU**, Director & General Manager, Keystone Electric Wire & Cable Co Ltd

Any Chamber member intending to be nominated for election to the General Committee should submit a completed nomination form to Chamber CEO Patrick Yeung on or before 10 May 2026. For election-related enquiries, Mr Yeung is available at tel. 2823 1211, or email ceo@chamber.org.hk.

本年度香港總商會周年會員大會訂於2026年6月3日（星期三）下午6時假香港會議展覽中心N101號會議室舉行。酒會和會員入座登記將於下午5時開始。

以下六位理事須於本年度卸任，而他們可選擇競選連任：

- Ernst & Young Group Ltd　董事　**陳瑞娟**
- 有榮有限公司　副主席　**霍啟山**
- 周大福創建有限公司　執行董事兼集團聯席行政總裁　**何智恒**
- 暉星（香港）有限公司　主席及行政總裁　**伍俊達**
- 會德豐有限公司　主席兼常務董事　**吳宗權**
- 啟東電線電纜有限公司　董事總經理　**于健安**

有意參選理事的會員，請於2026年5月10日或之前填妥參選表格，並提交予本會總裁楊偉添。有關選舉查詢，請致電2823 1211或電郵ceo@chamber.org.hk。

Young Executives Club
卓青社

The Young Executives Club (YEC) teamed up with Isaac Lee, Event Manager of MyiCella, on 26 February to host "Blindtasting Wine: Discover Your Palate." Designed with beginners in mind, the session offered a relaxed introduction to the world of wine through guided tastings and interactive minigames. Participants learned to identify aromas and flavours without relying on labels, gaining a clearer sense of their own palate. As a memento of the evening, each attendee took home a pair of HKGCC engraved wine glasses.



卓青社於 2 月 26 日與 MyiCella 活動經理 Isaac Lee 合辦「盲品葡萄酒：探索味蕾新驚喜」活動。是次體驗讓初學者在指導下品嚐多款佳釀，並參與互動小遊戲，在輕鬆的氣氛中進入葡萄酒世界。在不受酒標干擾的情況下，參加者學習如何辨識不同的香氣和風味，更清晰了解個人喜好。每位參加者均獲贈一套刻有總商會標誌的酒杯，以茲紀念。

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Hong Kong's New Growth Formula: Powering the Future with AI and Finance

香港增長新動力：以人工智能及金融驅動未來

Financial Secretary Paul Chan is confident about Hong Kong's economic outlook as we look to leverage opportunities arising from the 15th Five-Year Plan

財政司司長陳茂波對香港經濟前景充滿信心，並期望把握「十五五」規劃帶來的機遇

"We are living in a time when the world faces greater uncertainty: geopolitics, re-globalization, technological disruption, especially artificial intelligence. Old assumptions don't hold the way they used to. But Hong Kong has never been brought down by uncertainty," Financial Secretary Paul Chan told the full house at the Hong Kong Business Community Luncheon organized by the Chamber on 13 March. "We are defined by agility, confidence and innovative spirit, and by our ability to turn challenges into opportunities."

To highlight his point, he pointed out that GDP growth last year reached 3.5%, merchandise exports jumped 12% and services exports by over 6%. Visitor arrivals reached almost 50 million, and capital investment increased by about 4.3%.

Private consumption, including retail and F&B, was our weaker spot, but still grew by about 1.7%. He forecasts growth will continue, albeit at a slightly lower rate, as events unfolding in the Middle East weigh on the global economy.



"We must embed AI into different industries and accelerate our progress in high-potential areas."

「我們必須將 AI 融入各行各業，並加快高潛力領域的發展步伐。」

His confidence is reinforced by the National 15th Five-Year Plan, which sets out a blueprint for Chinese modernisation and Hong Kong's role in the country's high-quality development in the years ahead.

Several themes in the Plan matter greatly for Hong Kong, not least





the emphasis on building a modernised industrial system and advancing technological self-reliance.

"In the years to come, we can expect more breakthroughs from China in frontier fields – AI, quantum computing, semiconductors, biotechnology, communications, and new energy," he said. "And we can expect key technological 'chokepoints' that have held back China's development in certain critical areas to be overcome."

The Plan's continued drive for high-level, two-way opening up to strengthen the country's strategic resilience by diversifying and deepening economic relationships provides Hong Kong with the opportunity to do what it does best: being a super connector.

"We have long been a trusted gateway for two-way trade and investment. But we can do more. We can contribute to the country's efforts in building a modernised industrial system and advance technological innovation, accelerating our rise as an international innovation and technology hub," he said.

AI+ and Finance+

A key theme of this year's Budget was making good use of finance and technological innovation to drive Hong Kong's future

development, which Chan calls "AI+" and "Finance+."

"Done right, each will strengthen the other – creating momentum that brings new value, new jobs and new opportunities for Hong Kong," he said.

Globally, AI is an unstoppable wave, but the real question is not whether we should embrace it, but how we can lead?

"To seize the first-mover advantage in AI+, I am establishing the Committee on AI+ and Industry Development Strategy. We must embed AI into different industries and accelerate our progress in high-potential areas," he told the audience.

Hong Kong's competitive strengths in life and health technology, and embodied intelligence, are a natural fit for Hong Kong, with our world-class medical professionals, universities, and healthcare institutions. He believes that with the help of AI, researchers can predict molecular structures more accurately, shorten the path to new medicines, and strengthen clinical research.

"For embodied intelligence, Hong Kong can offer something invaluable: real-world applications where safety, reliability and usefulness can be proven in domestic settings and in service environments," he said. "If it works here, it can be refined, improved and scaled well beyond Hong Kong."

While the potential of AI+ is mindboggling, he also recognizes that it also creates genuine concerns about the impact on jobs, the spread of misinformation, and the rise of scams. To increase AI-literacy, the government's "AI Training for All" initiative from schoolchildren to working adults and the wider community will allow everyone to better equip themselves for the AI era.





During the question and answer session hosted by Chamber Chairman Agnes Chan, a member asked what support the Government can provide to ensure SMEs can upgrade and upskill to reap the benefits of AI?

Chan said the AI initiatives that the Government is rolling out will support SMEs, and that the Branding, Upgrading and Domestic Sales (BUD Fund) can covers technology and AI upgrading that SMEs may need.

"Another integral part of our strategy is "Finance+". It means applying the strengths of Hong Kong's financial services to power our technological innovation and grow our industries," he said.

Hong Kong's role as a leading international financial centre offers companies a full range of funding options supporting different sectors and at different stages of development.

For example, cutting-edge sectors, such as semiconductors, require long-term investment. The HKIC has so far invested in over 190 projects, with 10 investee companies already listed, and 20 in the pipeline for listing this year. "Every dollar invested by the HKIC attracted over eight dollars of long-term capital investment," Chan revealed.

Technological advancement will also give rise to new financial and professional services such as valuation and risk assessment of intellectual property, other intangible assets, and the relevant accounting, certification and financing services.

To attract more investment, talent and companies, the Government is adopting an innovative mindset for development with regards to the Northern Metropolis. For example, major land disposal projects are being rolled out, and dedicated legislation will be introduced soon to accelerate the development of the Northern Metropolis. He also encouraged developers to partner with technology enterprises in submitting joint development proposals to the Government, which is even willing to be a minority shareholder in certain ventures if it can attract target industries to establish their presence in Hong Kong.

Details of the BUD Fund and how to apply can be found on the Trade and Industry Department's website at www.tid.gov.hk













由總商會主辦的香港商界聯席午餐會於 3 月 13 日舉行，全場座無虛席。財政司司長陳茂波向一眾來賓表示：「我們正身處充滿不明朗因素的時代，包括地緣政治、再全球化和顛覆性科技，尤其是人工智能（AI），過往的假設已不再適用。不過，香港從未被不確定性所擊倒。我們以靈活變通、信心十足及創新精神著稱，有能力化挑戰為機遇。」

為印證這一點，他指出去年本地生產總值增長達 3.5%，商品出口及服務輸出分別上升 12% 及超過 6%。此外，訪港旅客人數接近 5,000 萬人次，資本投資則增加約 4.3%。

私人消費（包括零售及餐飲）表現較弱，但仍錄得約 1.7% 的增長。鑒於中東局勢正拖累環球經濟，他預料本港經濟將持續增長，惟步伐或會略為放緩。

國家「十五五」規劃為中國式現代化制訂藍圖，並確立香港未來數年在國家高質量發展中的角色，進一步鞏固信心。

規劃中多項主題對香港至關重要，尤其是建設現代化產業體系及加快科技自立自強。

陳茂波說：「未來數年，我們預期國家將在前沿領域取得更多突破，包括 AI、量子計算、半導體、生物科技、通訊及新能源，而曾於部分關鍵領域窒礙國家發展的技術『卡脖子』問題亦將迎刃而解。」

「十五五」規劃將持續推動高水平雙向開放，透過多元發展及加深經濟關係來提升國家的策略韌力，使香港有機會發揮所長，擔當「超級聯繫人」的重要角色。

他表示：「本港一直是備受信賴的雙向貿易及投資門戶，但我們可更進一步，為國家建設現代化產業體系及推動科技創新出一分力，從而促進香港發展為國際創新科技樞紐。」

AI+ 及金融 +

本年度《財政預算案》的一大主題是善用金融及科技創新，驅動香港的未來發展，陳茂波稱之為「AI+」及「金融 +」。

他指出：「倘能妥善落實，兩者將相輔相成、創造動能，為香港帶來新價值、新職位及新機遇。」

放眼全球，AI 浪潮勢不可擋，真正的問題不在於應否順應潮流，而是如何從中發揮領導角色。

他向來賓表示：「為了在 AI+ 領域早著先機，我正在籌備成立『AI+ 與產業發展策略委員會』。我們必須將 AI 融入各行各業，並加快高潛力領域的發展步伐。」

香港在生命健康科技及具身智能方面具備競爭優勢，與本地的世界級醫療專業人員、大學和醫療機構互為配合。他相信在 AI 的輔助下，研究人員能更準確地預測分子結構，縮短新藥的研發周期，以及加強臨床研究能力。

他說：「在具身智能方面，香港能提供無可比擬的優勢：在家居及服務環境等真實場景中進行應用，以驗證技術安全可靠，而且有實際效用。如技

術在本地行之有效，便可進一步改良提升，並擴展至香港以外的市場。」

儘管「AI+」的潛力驚人，他亦認同這個趨勢引起疑慮，包括對就業的影響、不實資訊的傳播及騙案增加。為提升公眾的 AI 素養，政府將推出「全民 AI 培訓」計劃，涵蓋學童、在職人士及社會大眾，協助他們裝備自己，迎接 AI 時代。

其後的問答環節由總商會主席陳瑞娟主持，一名會員詢問政府有何支援措施，以助中小企升級轉型及提升技能，從而受惠於 AI 帶來的裨益。

陳茂波回應指，政府現正推行的各項 AI 措施將支援中小企，發展品牌、升級轉型及拓展內銷市場的專項基金（BUD 專項基金）亦涵蓋中小企所需的科技及 AI 升級項目。

他表示：「『金融 +』是策略的另一核心部分，我們應運用香港在金融服務方面的優勢，為技術創新注入動力，並推動產業發展。」

香港作為領先國際金融中心，能為企業提供全面的融資選項，支援不同行業及發展階段的企業。

舉例說，半導體等前沿行業需要長遠投資。香港投資管理有限公司至今已投資逾 190 個項目，其中十家獲投資公司現已上市，另有 20 家正籌備於今年內上市。陳茂波透露：「香港投資管理有限公司每投資一元，便能吸引超過八元的長期資本投資。」

科技進步亦將衍生新的金融及專業服務，例如知識產權及其他無形資產的估值和風險評估，以及相關的會計、認證和融資服務。

為吸引更多投資、人才及企業，政府現正以創新思維推動北部都會區發展。舉例說，當局陸續推出大型批地項目，並將盡快引入專屬法例以加快北部都會區的發展步伐。他亦鼓勵發展商與科技企業合作，向政府提交聯合發展建議，若能吸引目標產業落戶香港，政府或會在部分項目中擔任少數股東。

有關 BUD 專項基金的詳情及申請方法，請瀏覽工業貿易署網站 www.tid.gov.hk。





Welcoming the Year of the Horse

Over 500 members and distinguished guests enjoyed an amazing evening on 24 March at the Chamber's annual Chinese New Year Dinner to usher in the Year of the Horse!

Chamber Chairman Agnes Chan welcomed guests and invited Guest of Honour the Hon Chris Sun, Secretary for Labour and Welfare, to deliver the keynote remarks, before leading the traditional eye-dotting ceremony alongside our esteemed guests. We were honoured to be joined by: Bernard Chan, Acting Secretary for Commerce & Economic Development; Zhou Qiang, Deputy Director-General of the Economic Affairs Department and Head of the Commerce Office, The Liaison Office of the Central People's Government in the HKSAR; Xu Xiaolin, Deputy Director-General of the Coordination Department, The Liaison Office of the Central People's Government in the HKSAR; Qin Hong, Deputy Director of the Policy Research Department, The Commissioner's Office of the China's Foreign Ministry in the HKSAR.

We were also honoured to have so many VVIPs join us for a group photo to celebrate the evening. Guests were treated to some outstanding singing not only by the incredible Hedy Chan, but also the Chamber's former Chairman YK Pang and LegCo Rep Jonathan Lamport, who sang duets with SME Committee Vice Chairman Vikky Tam, before Bernard Chan capped off the evening with his signing talent.

The evening was also filled with vibrant cultural performances, featuring an energetic lion dance by the Bank of China (Hong Kong) Lion Dance Team, a spirited martial arts showcase by the children of Heng Yue Yen Long Kwon Kung Fu, and a visit by the God of Fortune.

A heartfelt thank you to our sponsors: Airwallex, Chow Tai Fook Enterprises (CTFE), Hactl – Hong Kong Air Cargo Terminals Limited, Jardine Matheson, Sino Group, Sun Hung Kai Properties Limited, The Hong Kong and China Gas Company Limited (Towngas) and Yue Hwa Chinese Products Emporium Limited, as well as all our event, corporate table, and prize sponsors for making this such memorable evening.




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齊賀馬年

總商會於 3 月 24 日舉行新春晚宴，超過 500 名賓客聚首一堂，歡慶馬年。

總商會主席陳瑞娟歡迎一眾來賓，並邀請主禮嘉賓勞工及福利局局長孫玉菡致辭。其後，她帶領多名貴賓一同主持醒獅點睛儀式，包括署理商務及經濟發展局局長陳百里、中聯辦經濟部副部長兼貿易處負責人周強、中聯辦協調部副部長徐小林，以及外交部駐香港特別行政區特派員公署政策研究室副主任秦宏。

我們很榮幸與眾多貴賓合照留念，會員亦欣賞了女高音歌唱家海兒獻唱，以及總商會前主席彭耀佳和立法會代表林偉全與中小企委員會副主席譚秀芳合唱，最後由陳百里大展歌藝，為是次盛會畫上圓滿的句號。

當晚更安排了豐富的表演節目，包括中銀香港醒獅隊的精彩演出、恒宇仁龍拳中國功夫的兒童武術表演，以及財神派利是。

本會衷心鳴謝各贊助機構，包括 Airwallex、周大福企業、香港空運貨站有限公司、怡和洋行、信和集團、新鴻基地產發展有限公司、香港中華煤氣有限公司（Towngas）及裕華國產百貨有限公司，同時感謝一眾活動、公司餐席和獎品贊助商的鼎力支持，為會員帶來一個難忘的晚上！















HKGCC would like to thank everyone who attended and helped make the Chinese New Year Dinner successful, especially the HKGCC member companies that sponsored the event.

總商會鳴謝所有來賓出席支持，尤其是慷慨贊助是次盛會的會員公司，令新春晚宴圓滿成功。

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Bringing Joy to the Community
為社區帶來歡樂

Bakehouse's Chef Grégoire Michaud shared the recipe for success of the iconic bakery in Hong Kong

Bakehouse 創辦人 Grégoire Michaud 分享香港知名烘焙店的成功之道

Bakehouse's famous Sourdough Egg Tarts have become one of Hong Kong's most loved culinary icons, but what is the secret behind their success? And how has this popular artisan bakery managed to buck changing consumption patterns to grow into one of the most beloved bakeries in Hong Kong?

The man behind its success, Chef Grégoire Michaud, shared his entrepreneurial journey during the first "CEO 123 Tell Me More" talk of the year, hosted by CEO Patrick Yeung, in the Chamber's newly renovated theatre.

Prior to opening his first neighbourhood shop in Wan Chai, Chef Grégoire worked in some of the world's most celebrated hotels and restaurants. Despite being a master chef, an author and a leader of business expansion initiatives across Asia, such as Shanghai and Mumbai, he did not find his job challenging or fulfilling enough.

"I have always dreamed of bringing joy to more people and owning my own place. Hong Kong is the ideal place to start a business, as the process of setting up here is very simple and straight-forward," he explained.



From humble beginnings in Wan Chai to eight branches around Hong Kong today, Chef Grégoire strives to ensure the best quality of all pastries freshly baked with the finest ingredients. "We import our own flour all the way from the Suire Mill in France and bake fresh bread in-store every day," he said.

As a Hong Kong brand, Bakehouse also places great importance on building connections with the local community. For example, the Tai O Umami Roll exclusive to Bakehouse Tung Chung features hand-stir-fried shrimp roe from Yick Cheong Ho, and the Sun Kwai Heung Char Siu

Turnover at the Peak also blends local flavours with European baking techniques.

Bakehouse has also been donating breads to *Feeding Hong Kong* for years, and this spirit of not wasting anything led to the birth of the famous Sourdough Egg Tarts.

"The Sourdough Croissants used to be our star product at the beginning, but we didn't know what to do with so much leftover dough," said Chef Grégoire. The idea of utilizing the little trimmings from the croissants to make an egg tart went from a trial into a runaway success, with 45,000 egg tarts sold every day.





Overcoming challenges

Like many F&B businesses, the bakery faced significant challenges during the pandemic. To accommodate changing consumption habits, the team shifted its focus from wholesale to retail, and learnt about customer preferences through close observation in the neighbourhood.

"Luckily, these tough times also gave us the opportunity to take a bold step and open a few stores with attractive rental rates," he added.

Moving forward, Bakehouse will continue to develop new items and utilize AI to analyse customer preferences and optimize baking processes. "Both passion and a scientific approach are very important to running a business." Besides, Chef Grégoire is also looking into opening a store in Macao, which is also famous for egg tarts.

As they say, the proof of the pudding is in the eating, Bakehouse generously sponsoring its signature pastries for the event, which went in a flash as members enjoyed the savoury and sweet pastries. So thank you Chef Grégoire and the Bakehouse team for being so generous sharing your products and knowledge with members.

Bakehouse的招牌酸種蛋撻已晉身為香港最受歡迎的美食之一，這個熱潮背後有何成功秘訣？這間手工烘焙店如何逆市而上，順應消費模式的轉變，成為廣受喜愛的麵包店？

品牌背後的關鍵人物Grégoire Michaud出席今年首場「CEO 123 Tell Me More」講座，向會員分享創業歷程。是次活動由總裁楊偉添主持，在總商會全新裝修的演講廳舉行。

在灣仔開設首間鄰里小店前，Grégoire曾任職於多家享譽全球的酒店和餐廳。儘管他身兼主廚和作家，亦曾在上海及孟買等亞洲城市領導業務擴展項目，他仍認為工作欠缺挑戰和滿足感。

他解釋：「我一直希望為更多人帶來歡樂，以及擁有屬於自己的店舖，而在香港設立業務的程序簡單直接，正是創業的理想地點。」

Bakehouse從小本經營發展至今，在全港各區共有八間門店，Grégoire依然堅持選用最優質的食材，並確保所有烘焙食品均為新鮮出爐。他表示：「我們專程從法國Suire Mill進口麵粉，每天在店內新鮮製作麵包。」

作為香港品牌，Bakehouse相當重視與本地社區的聯繫。舉例說，在東涌分店獨家發售的大澳蝦籽卷加入了大澳益昌號的生炒天然蝦籽，山頂分店的新桂香叉燒酥亦融合本地風味與歐洲烘焙技術。

多年來，Bakehouse持續捐贈麵包予樂餉社，這份物盡其用、減少浪費的精神促成了酸種蛋撻的誕生。

Grégoire說：「起初我們最暢銷的產品是酸種牛角包，在製作過程中剩下大量零碎的麵團，使我們不知所措。」後來他想到利用牛角包的邊角料製作蛋撻，這項新嘗試大獲成功，現時每天共售出45,000個蛋撻。

克服挑戰

與許多餐飲企業一樣，Bakehouse在疫情期間曾面臨重大挑戰。為了適應消費習慣的轉變，團隊將重心從批發轉向零售，並深入觀察鄰里社區，以了解顧客的喜好。

他補充：「幸運的是，這段艱難時期也帶來機遇，吸引的租金促使我們勇敢踏前一步，成功開設幾間分店。」

展望未來，Bakehouse將繼續開發新產品，並利用人工智能分析顧客喜好及優化烘焙流程。他表示：「熱誠與科學方法對經營業務同樣重要。」此外，Grégoire正考慮於同樣以蛋撻聞名的澳門開店。

常言道「百聞不如一試」，Bakehouse為是次活動慷慨贊助多款招牌烘焙食品，讓會員品嚐非凡滋味，鹹甜美點旋即一掃而空。我們衷心感謝Grégoire及團隊向一眾會員分享產品和知識。

Business Case Competition 商業案例競賽



Business Case Competition
商業案例競賽

The winners of HKGCC's competition impressed judges with their refined pitches, innovative thinking and professionalism

Twelve university student teams competed in the final round of the 2025/26 HKGCC Business Case Competition, with five teams emerging as winners on 20 March. The winning teams each received a one-year HKGCC student membership and cash prizes totalling over HK$20,000.

The competition aims to connect students with industry professionals and encourage them to apply academic knowledge to real-world business challenges. Participants also present their ideas to a panel of industry experts—an experience rarely available in a university setting.

The seventh edition of the competition attracted around 250 teams, comprising nearly 830 students from various tertiary institutions across Hong Kong. Since its launch in 2019, the competition has engaged over 4,300 tertiary students and graduates, underscoring the Chamber's ongoing commitment to fostering closer ties between academia and the business community.

The four competition sponsors – MTR Corporation, New World Development Limited, Shun Tak Holdings Limited, and The Hong Kong and China Gas Company Limited (Towngas)—provided specific business cases for the students to address.



Winners Crowned
優勝者誕生

總商會比賽優勝者的精彩演說展現創新思維和專業態度，備受評審欣賞

Topics included low-altitude mobility, sustainable urban development, the theme park economy, destination development, as well as hydrogen energy and community engagement. Each winning team received a cash prize of HK$20,000 and the opportunity for a company internship. The first and second runners-up were awarded HK$10,000 and HK$5,000, respectively.

總商會2025/26年度「商業案例競賽」決賽於3月20日舉行，共有12隊大專生競逐獎項，其中五隊優秀隊伍脫穎而出，獲得總商會學生會籍一年及總額超過港幣20,000元的獎金。

賽事旨在促進學生與業界專才建立聯繫，並鼓勵他們學以致用，拆解當前的商業挑戰。參與學生亦有機會向由業界領袖組成的評審團闡述專案，是在校園環境中非常難得的經驗。

第七屆比賽吸引約830位來自香港多間大專院校的學生組成約250隊隊伍參賽。自2019年創辦以來，賽事已吸引超過4,300名大專生及應屆畢業生參與，可見總商會持續致力於推動學界與商界建立更緊密的聯繫。

四家贊助公司——港鐵公司、新世界發展有限公司、信德集團有限公司和香港中華煤氣有限公司（Towngas）——分別訂立真實商業專案，誠邀學生籌謀獻計，題目涵蓋低空出行、可持續城市發展、主題樂園經濟和旅遊目的地發展、氫能及社區參與。

每隊冠軍隊伍獲頒港幣20,000元獎金，亞軍和季軍則分別獲得10,000元和5,000元的獎金。

Business Case Competition 商業案例競賽

MTR Corporation 港鐵公司

Innovating the Low Altitude Economy or Autonomous Vehicle by Capitalizing MTR's Assets to Propel Hong Kong into a Global Innovation Hub

善用港鐵資產革新低空經濟或自動駕駛車輛，推動香港發展成為全球創新樞紐



- **Champion 冠軍: WealthWeave** (HKU + HKUST 港大及科大)
- **1st Runner-up 亞軍: Thomas and Friends** (CUHK 中大)
- **2nd Runner-up 季軍: AIMS Strategy** (CUHK 中大)

New World Development Company Limited 新世界發展有限公司

Expediting Development of Northern Metropolis: Explore Best Possible Development Models that are Feasible and Financially Sustainable

加快發展北部都會區：探索切實可行且在財政上可持續的最佳開發模式





- **Champions 雙冠軍: HKUSTeam** (HKUST 科大) & **Team HAHA** (CUHK 中大)
- **1st Runner-up 亞軍: HANDS** (CUHK 中大)

Shun Tak Holdings Limited 信德集團有限公司

From Vision to Icon: Inspiring a New Era of Adventure ahead of the Ocean Park Adventure Zone Launch

從願景到地標：啟動歷險新時代，邁向海洋公園「歷險主題區」盛大開幕



- **Champion 冠軍: The Rams** (HKU 港大)
- **1st Runner-up 亞軍: Lawak** (HKUST + HKU 科大及港大)
- **2nd Runner-up 季軍: Peak Venture Collective** (PolyU + HKBU 理大及浸大)

The Hong Kong and China Gas Company Limited (Towngas) 香港中華煤氣有限公司（Towngas）

Smart and Green Energy: Strategies for Community Engagement in Hydrogen Initiatives

智慧及綠色能源：氫能項目的社區參與策略



- **Champion 冠軍: HKUSTeam** (HKUST 科大)
- **1st Runner-up 亞軍: BEA Capital** (HKU 港大)
- **2nd Runner-up 季軍: TRIO Axis** (PolyU 理大)

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Pitch Perfect Programme 完美求職計劃



Pitch Perfect Programme 2026 Kicks Off
完美求職計劃2026啟動

Record number of students sign up for this exciting event
眾多學生報名參加精彩刺激的活動，人數創下新高

Over 160 students have enrolled for the fifth edition of HKGCC's Pitch Perfect Programme 2026, which officially kicked off on 13 March, marking a record number of participants since its launch in 2021.

The students will be mentored by 60 Chamber members, helping to equip them with essential career skills and foster stronger connections between the business community and Hong Kong's youth.

The programme consists of four stages: training, mentorship, company visits, and final competitions (mock interviews), which will take place in late May. A huge thank you to this year's corporate sponsors: Bank of China (Hong Kong), CLP Power Hong Kong Limited, DFI Retail Group, Ernst & Young, MTR Corporation, and New World Development, as well as our corporate partner, NEC.



Initiated by HKGCC's Young Executives Club in 2021 and supported by the Home and Youth Affairs Bureau, this comprehensive training programme and competition supports undergraduates from universities and community colleges across Hong Kong.

總商會第五屆「完美求職計劃」於3月13日正式啟動，逾160名學生報名參賽，創下歷屆新高。

在總商會60名會員的指導下，學生將掌握重要的職場技能，並促進商界與香港青年的聯繫。

計劃分四個階段進行：培訓、師友交流、企業考察和決賽（模擬面試），決賽將於5月底舉行。本會特別鳴謝今年的贊助企業：中國銀行（香港）、中華電力有限公司、DFI零售集團、安永、港鐵公司和新世界發展有限公司，以及企業合作夥伴日本電氣香港有限公司。

這項全面的培訓計劃專為全港大學和大專院校的學生而設，由卓青社於2021年首辦，並得到民政及青年事務局的支持。





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MARK YOUR DIARY



COMMITTEE MEETINGS

Check with secretariat for details

ASIA, AFRICA & MIDDLE EAST

Knowledge Sharing: ASEAN Business Outlook and Opportunities

Apr 20 4:00 pm

AMERICAS

Presentation by the Consul General of Uruguay

Apr 28 4:00 pm

ENVIRONMENT & SUSTAINABILITY

How Innovation Contributes to Sustainability

May 7 10:00 am



WORKSHOPS & SEMINARS

Visit the Chamber's website for full details and to register



BEYOND THE BALANCE SHEET: HOW HONG KONG'S IP FINANCING SANDBOX FINANCES INNOVATION

Apr 15 4:00 - 5:15 pm

ROUNDTABLE TALKS

Visit the Chamber's website for full details and to register

NAVIGATING THE 15TH FIVE-YEAR PLAN: EMBRACING NEW OPPORTUNITIES

Apr 17 12:00 - 1:45 pm

RISE OF INDIA – THE COMING FORTH LARGEST ECONOMY

Apr 28 12:15 - 2:00 pm

TRAINING

Visit the Chamber's website for full details and to register

Handling Controversial & Tough Employee Leave Entitlements – Legal & Practical
Apr 15 9:30 am - 5:30 pm



AI × Marketing
Apr 17 2:30 - 5:30 pm

Dealing with Difficult People
Apr 21 9:30 am - 12:30 pm

Survival Skill for Newly Promoted Supervisors and Managers
Apr 23 9:30 am - 12:30 pm

Crisis Communication in AI World
Apr 24 9:30 am - 12:30 pm

The Art of Storytelling in Business Presentations
Apr 24 2:30 - 5:30 pm

AI-Powered Data Analytics with Copilot & Power BI
Apr 28 2:30 - 5:30 pm

MISSIONS & VISITS

MISSION TO CANTON FAIR

As the Canton Fair's global influence continues to grow internationally, the Chamber will again lead a delegation to attend the 139th Canton Fair to explore import and export opportunities.

Apr 15

VISIT TO ELECTORAL OFFICE

Join us for a look into the operations of the Registration and Electoral Office, Electoral Information Centre. See the simulated electronic voter register issuance system, mock polling stations and ballot-counting procedures.

Apr 22 11:00 am - 12:15 pm

MISSION TO SHENZHEN

To build cross-border e-commerce business partnerships, the Chamber will lead a mission to Shenzhen to explore its robust industrial base and a well-developed ecosystem. This visit offers an excellent platform for Hong Kong companies to understand cross-border e-commerce businesses and learn about high-quality resources within the Chinese Mainland.

Apr 29



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TRAINING & DEVELOPMENT

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The Art of Storytelling in Business Presentations
在商務簡報中應用「說故事的藝術」



How can we use storytelling techniques to better engage our audience and deliver impactful messages during business presentations?

In this workshop, you will learn how to build a story structure, craft your key messages, and build the right context to enhance the effectiveness of meeting presentations, email writing and day-to-day conversations.

Outline:

- How to transform typical presentations into engaging stories
- How to analyze your audience to create customized messages
- How to build the context to enhance the impact of your messages
- Effective storytelling framework to help you build a convincing pitch

我們可如何在商務簡報中善用說故事的技巧，吸引聽眾注意及有效傳遞訊息，從而發揮影響力？

本工作坊的參加者將學習到如何建立故事結構、撰寫核心訊息及營造合適的情景，以提升會議匯報、電郵及日常對話的溝通效率。

大綱：

- 如何將一般簡報化為引人入勝的故事
- 如何分析聽眾需要並據此擬定訊息
- 如何建立語境來帶出訊息重點
- 利用有效的故事框架來建立說服力

24/4/2026 (2:30 – 5:30 p.m.)

Cantonese 廣東話

Member 會員 $900
Non-member 非會員 $1,100

Trainer 導師：



Gary Lo 盧家煒
Managing Director and Principal Instructor, GLO Consulting
董事總經理兼首席導師

Strategic Applications of Generative AI in ESG Transformation
生成式人工智能在ESG轉型的策略應用



Transform your ESG performance with the power of Generative AI. Since HKEX's new climate-related disclosure rules came into effect on 1 January 2025, companies must meet higher reporting and assurance standards.

This fast-paced, hands-on course shows you how to use AI to streamline ESG reporting, enhance climate analytics, strengthen governance, and improve transparency – while reducing cost and effort.

Outline:

1. ESG + GenAI Landscape
2. Environmental (E): AI for Carbon, Climate & Energy
3. Social (S): People, Safety & Impact
4. Governance (G): Compliance, Reporting & Risk
5. Hands-On: ESG GenAI Tools Lab
6. AI Risks, Governance & Assurance
7. Roadmap & Future Trends hifting relationship mean for Hong Kong, and how should Hong Kong position itself in response?

生成式AI具備強大功能，有助提升ESG表現。聯交所自2025年1月1日起正式實施氣候相關披露的新規定，企業必須符合更高的披露及保證標準。

本課程將透過實務操作，助您快速掌握如何運用AI精簡ESG報告、加強氣候分析、提升管治水平，同時節省成本和精力。

大綱：

1. ESG + GenAI概述
2. 環境（E）：AI在碳、氣候與能源領域的應用
3. 社會（S）：人權、安全與社群
4. 管治（G）：合規、報告與治理風險
5. ESG GenAI實戰工作坊
6. AI風險、治理與保證

5/5/2026 (9:30 a.m. – 5:30 p.m.)

Cantonese 廣東話

Member 會員 $2,000
Non-member 非會員 $2,500

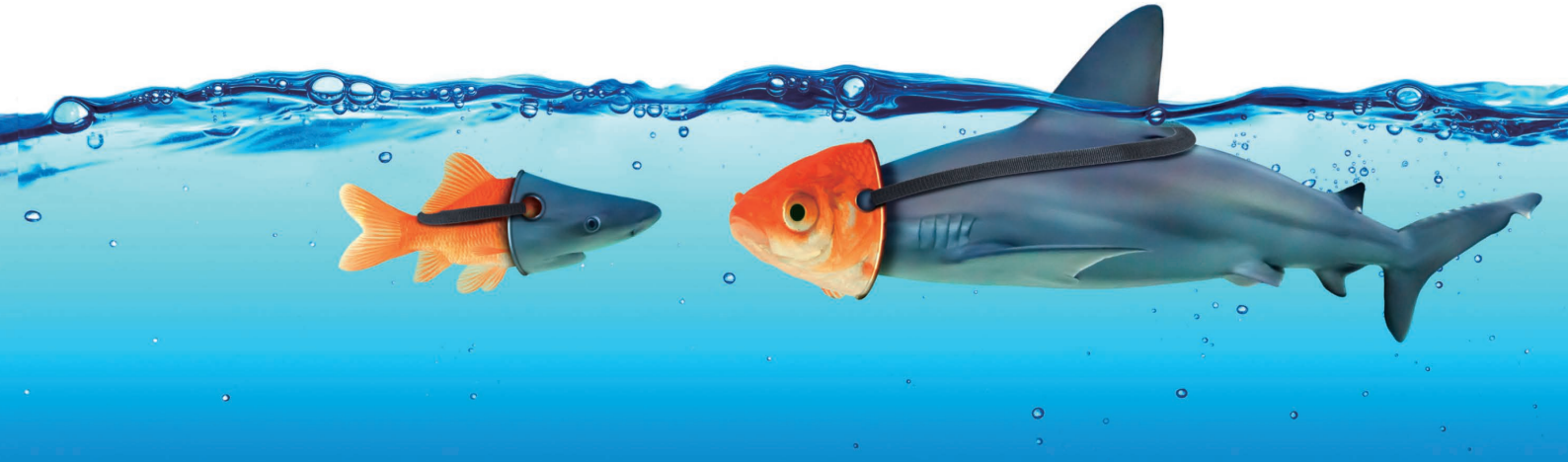
Trainer 導師：



Victor Kwong 鄺超靈
Chairman of Environment Committee at the Institute of ESG & Benchmark
環境社會及企業管治基準學會
環保委員會主席

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Allows third parties to quickly and easily verify if they are dealing with a company legitimately registered to operate a genuine business in Hong Kong.

WE CERTIFY

- Business Registration Certificate
- Key Directors
- Business Address
- Business Nature
- Annual Turnover
- Employment Size
- Corporate Bank Account
- Tax Return
- Trademark
- License
- Qualification
- Other Company Particulars

Established in 1861, the Hong Kong General Chamber of Commerce is the largest issuer of Certificates of Origin and sole guarantee body for ATA Carnets. We have been certifying trade and business documents, and our certification is widely recognized by traders, investors, customs administrations, consulates and banks around the world.

WE BUILD TRUST

HKGCC

Hong Kong General Chamber of Commerce
香港總商會1861

(852) 2395 5515 cert@chamber.org.hk cert.chamber.org.hk



THE WAY I READ SCMP.

BERNARD CHARNWUT CHAN
Chairman
West Kowloon Cultural District Authority

Location: M+,
West Kowloon Cultural District

"When I want clarity and vision — to decide what's next."

South China Morning Post

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