

展

商會主席Chatroom

日期:11月14日(星期五)

時間:中午12時30分至下午2時

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浩

締







日本不動產投資實況

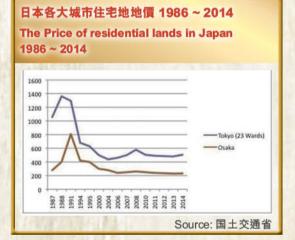
The Investment Situation in Japanese Real Property

日本地產低樓價·高租值回報的消息傳出· 令許多酷愛投資的香港人趨之若鶩。他們除 了發現外國人原來可以在日本置業外,亦從中了 解到當地樓價水平較其他發展國家相對便宜。事實 上,以往亦曾有傳媒報導有關日本地產的資訊,惟 鑑於當時日元匯率高,加上經濟低迷,令投資者不



然而,日本近年不斷有利好消息出台,例如 舉辦2019欖球世界杯、2020東京奧運以及開放賭 禁等,令整個投資環境變得吸引。現時東京的住宅 地價是90年代初的百分之四十。大阪住宅地價更 是高位的百分之二十五。其他地區更跌了超過百分 之八十。而且有些地區繼續往下尋底。以下圖表 顯示出日本住宅地價從2012年起開始慢慢從低位 上升,現時東京的地價大概仍比2008年低於百分

之十左右・而其他地區如英國、加拿大、甚至香港 等, 樓價已比2008年高, 故投資日本地產確實有 利可圖。



投資日本地產最吸引的地方就是其相對低廉 的入場費,一個樓齡二十多年、約二百尺的公寓單 位,只需港幣七、八十萬便可成交。至於在大阪置 業則需港幣五、六十萬左右・而在較冷門的地區・ 投資者甚至只需花費港幣二十萬或以下的價錢亦可 交易,這對於香港年輕一輩來説可謂相當吸引。一 些資金充裕的投資者·如投資金額達港幣一千萬· 甚至可以在東京購得一棟大廈。反之在香港購買一 個小型單位,動輒花費數百萬元,此價錢足以在日 本關西購得一棟約十個單位的小型大廈。此外・由 於買入價低,投資者可獲較高的租金回報率。

日本地產業權一般連永久擁有地權,而外國







人跟日本人擁有完全一樣的公平對待。這比投資其他國家地產的條件吸引。正因如此,投資者可搖身一變成發展商,購得物業後,投資者可自行選擇興建住宅、酒店、辦公室或商場等,而不用另補地價,投資者可透過改變物業用途增值,達至可觀回報。

有投資者認為投資日本地產的税項和費用昂貴 及過程複雜。事實上,投資者買入物業後需付的中介

費、印花税和其他税金的雜費開支,大約是 樓價的百分之五至六。如業主是向銀行申請 貸款,銀行會向貸款人收取百分之一至二的 手續費,而業主在日本的出租收入不論多 少均需申報。税率是跟個人收入而提升,一 般情況下比在香港的百分之十五要低。如 ,業主每月的租金收入是港幣一萬,便需 支付百分之五以下的税金。在適當的税務安 排下,投資者不應支付多於百分之二十的所 得税。至於投資者若選擇離場,賣出不動產 的時候有盈利的話,需向政府支付增值税。 如持貨少於五年,賣出時需繳付盈利中百分 之三十的增值税。如持用超過5年,增值税 只是盈利的百分之十五,故大部份投資者皆 選擇持貨多於五年。

近兩年彭博新聞社(Bloomberg

News)已多次報導「Japan is Back」的正面信息,在一個長期穩定政權領導下,預料日本經濟會繼續復蘇,說不定現在就是投資日本地產的最好時機呢!

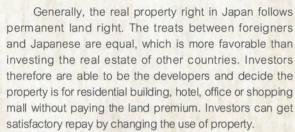
The news of low real property price, high rental yields in Japan excites many Hong Kong investors. In addition to discovering foreigners can purchase house in Japan, they also know that the real property price in Japan is comparatively lower than other developed countries. Actually, there were news about real estate in Japan, but it did not interest investors because of the high exchange rate and the economic depression.

Nevertheless, in recent years, there are good news from Japan constantly, such as the World Cup Rugby 2019, Tokyo Olympic Games 2020 and gambling embargo, etc. The atmosphere of investment turns to be attractive. Nowadays, the price of real estate in Tokyo is 40% of that in the early 90s. The real property price in Osaka now is 25% of its highest price. Those in other districts have even fallen for more than 80%, and the situation continues in some districts. The chart below shows that the real

property price in Japan has risen since 2012, but the price in Tokyo now is still 10% lower than that in 2008. Other countries like the UK, Canada, and even Hong Kong, the real property price is already higher than the one in 2008. Thus, investing the Japanese real property is beneficial.

The entrance fees of investing Japanese real property become the attraction. A 20-year-old apartment in the size of 200 feets only costs HKD700,000 to 800,000. To purchase house in Osaka just needs HKD500,000 to 600,000. The price of investing in uncommon districts is

merely HKD200,000 or below. That explains why it catches the eyes of the new generation in Hong Kong. It is not surprised to own even a building if the investment is 10 millions or above. In Hong Kong, several million dollars can only buy a small flat, but the same amount of money can make one the owner of a building consisting of 10 flats in Kansai. Since the price is low, the rate of rental repay is comparatively



Some investors think that the tax and fees of investing Japanese real property are expensive and the process is complicated. In fact, the commission, stamp duty and other charges are about 5 to 6% of the property price. If the property owner applies for bank lending, the service charge is about 1 to 2%. The owner also has to declare their income from renting their property regardless of the amount. The rate accords to the personal income, but is generally lower than the 15% in Hong Kong. For example, the rental income is HKD10,000 per month, the tax will be below 5%. Under suitable tax arrangement, the tax paid by the investor should not be more than 20% in total. For those who choose to leave and have eamed after selling their properties, they have to pay the value-added tax (VAT). If the duration property ownership is less than five years, the VAT is 30% of the earnings, otherwise the VAT is merely 15%. Thus most investors prefer the second option.

In the past two years, Bloomberg news often reported a positive message that "Japan is Back". In a long-term stable leadership, it suggests that the economic revival will go ahead in Japan. In other words, it may be the best time to invest Japanese real property!

資料提供:張永達, CFA Source: Cheung Neo, CFA JAPAN JAPAN





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億達再生資源有限公司 - 吳懿容女士 關注環保產業發展 拓展香港綠色工業

廣告專輯 Advertorial Feature

Ms. Susanna Ng, E-Tech Management Company Limited Concern the development of environmental protection Expand the Green industry in Hong Kong



保回收業從業員往往給人 收賣佬,甚至垃圾佬的感 覺,我希望可略盡綿力讓我們業界 改變型象,成為綠色環保大使!」 億達再生資源有限公司董事總經理 吳懿容女士從事環保回收20多年, 主要回收電子電腦、五金類的廢 料,對於香港環保業的發展相較世 界各地區表現滯後,吳女士表示極

為關注,並希望身體力行,為業界出一分力。

「根據耶魯大學發表的《環保表現指標》報告,就世界149個主要國家和地區的環保表現作比較及排列,香港現時並不入圍100名內,比鄰近國家的表現相差甚遠。」吳女士對於環保業具豐富的經驗,更於屯門環保園設置大型廠房,經營電子廢料回收。她直言,現時的環保政策停滯不前,香港人必須要了解當前情況,與政府作出正面的配合,促使政府於環保方面制訂長遠的政策!吳女士建議政府落實推行源頭分類、生活垃圾徵費、生產者責任制、三堆一爐等政策,更希望十億環保基金儘快實施,使環保業能邁向國際水平。此外,吳女士期望政府能加強對不同環保產業的培訓,以提昇本地環保業的競爭力,使本港環保產業能盡快和世界各地接軌。

業界方面,吳女士表示首要的是團結一致,致力提昇員工質素及服務水平,現時的趨向是採用高科技及國際管理系統,令整個環保產業鏈 至國際級。「業界只要做好環保處理的各項措拖,爭取專業的認証,確保廠房安全整潔,保險方面的開支也可大大減少!」

吳女士現時擔任多項與環保業界相關的公職,並於不同的環保組織及政府相關會議上積極與各界交流意見,如土地不足、人工上漲、租金昂貴、人才流失及缺乏等,協助反映業界現時所面對的種種困難。吳女士亦鼓勵各業界友好積極投放資源去發展大中華市場,她希望香港政府能擔當與內地政府溝通的橋樑,並與內地環保機構取得共識,讓香港的環保產業昂首進軍內地市場,避免港商支付太多繁鎖的費用,減低營運成本。吳女士作為廠商會資深會員,深明廠商會在港甚具代表性及影響力,希望會方能就政府於環保業政策制訂方面有更大的參與,以確保香港環保業有更長遠發展。







"The image of environmental practitioner is reclaimer, or even rubbish collector. I hope to change this image to be green ambassador!" Ms. Susanna Ng, the Managing director of the E-Tech Management has devoted herself to the recycling for more than 20 years. The recycling items are mainly computers and hardware wastes. The lag of environmental protection development in Hong Kong comparing with other districts around the World concerns Ng badly and makes her contribute to it.

"According to the Report of Environmental Protection Performance Standard released by the Yale University based on the environmental protection performance of 149 districts and countries, Hong Kong is excluded from the first 100 places, which is far behind the countries nearby." Ng is experienced in environment protection. She has even set up a large factory in Tuen Mun to recycle electronic wastes. She points out that Hong Kong people must understand the current situation and meet with the government positively for the making of relevant policies in a long run! She suggests the government implement the source classification, waste charges, producer responsibility scheme and the waste plan, as well as setting up 10 billion funds, which in turn moves the industry towards international standard. Besides, Ng hopes the government will improve the training of the industry to make it competitive and keep the pace with other countries.

For the industry itself, being united is a priority, in addition to improve the level of employers as well as the service quality. To make the industry meet the international standard, it tends to adopt high technology and international management system. "If the industry adopts suitable measurements, strives for professional certification, ensures the cleanliness and safety of factories, the expenditure on insurance will also decrease."

Ng serves several positions related to the industry. She also exchanges opinions positively with different environmental protection organizations and in government conferences. Issues covered include the lack of lands, rise of salary, expensive rent and lack of talents, which reveal the difficulties being faced by the industry. Ng encourages the industry to invest in mainland China. She hopes the government to play a role as the bridge of communication, and comes to a conclusion with relevant organizations about allowing local environmental protection industry enters the mainland China with exemption of extra fees.

As an experienced member of the CMA, Ng knows the representation and the influence of the association well. She believes that more participation of CMA from the government on policy making ensures the development in a long term.



創新破格的市場策劃概念 締造新一代宣傳體驗

The new promotion experience, innovative and creative marketing strategy

金高昂是不少零售業界面對的問題,有商戶會 選擇搬到樓上舖以減低成本,但與此同時,卻 又因為宣傳的問題而苦惱。舊有的宣傳方法,在現時 競爭激烈的市場環境中已未必能夠有效吸引消費群的 目光,於是,市面上出現了嶄新的宣傳模式,結合傳 統的方式及電子平台及軟件,由戶外到戶內,有效接 觸廣大的客戶。

説到一般的戶外宣傳,一般人想到的不外乎是廣告牌、派發傳單一類的方法,然而戶外廣告一般收費不菲,而派發傳單則十分普遍,要吸引消費群的注意,著實不易。現時,市場上就有結合流動電視廣告、流動燈箱以及宣傳品派發的戶外宣傳方式,為客戶於芸芸的競爭對手中突圍而出。提供這項服務的廣有限公司負責人Iris及Ann表示:「流動電視及流動燈箱為傳統的戶外宣傳添上吸引度,現時這項服務多用於展覽會宣傳,有不少參加展覽會的客人會於展會會場外,透過我們這些流動平台預先將產品資訊及展位位置等資料帶到目標客戶眼前,搶先一步吸納客戶。」

至於戶內營銷方面,Iris及Ann表示隨著智能電話及電話apps應用日漸普及,為消費者帶來全新的消費體驗,同時,亦為商戶蒐集消費模式及喜好等分析數據帶來突破。「只要商戶在店鋪安裝只有如一包紙巾般大少的低功耗藍芽技術微型位技術接收器,安裝了指定購物優惠資訊apps的消費者便能於舖外70米接收到有關商戶的優惠券、印花及促銷資訊等,透過室內導航更能帶領消費者精準地找出店舖位置。此外,接收器更有識別顧客身分的功能,並可收集消費者逗留於特定展架的時間長短、喜好產品等消費模式,有助商戶針對性進行推廣營銷。」產品展示方面,小商戶亦有其他別開新面的選擇,現時市場上出現了配合

視像播放功能的透明 產品展示箱,讓產品 更觸目、更耀眼的呈 現於消費者眼中。

Ithough many Ashops can cut their rental cost by moving upward, the problem of promotion follows. The oldfashioned promotional methods obviously cannot catch the eyes of consumers. The new mode, which has mixed traditional methods electronic platforms and softwares, therefore arises in the market, as well as reach both indoor and outdoor customers in an effective way.

When it comes to general outdoor promotion, what bear in people's mind are something costly like advertisement board. Distribution of leaflets is too common which is not easy to catch consumers' attention. Thus, they are being replaced by the new outdoor mode, which has mixed mobile TV, light box and the distribution of promotional products, in order to make the customer outstanding among their competitors. "Both mobile TV and light box make the traditional outdoor promotion attractive. They serve generally in exhibitions. Participants tend to demonstrate their products and booth location to the target customers outside the venue in advanced." Iris and Ann, who are people in charge of Big Thinker, the project provider, indicated.

Regarding to the indoor sales, Iris and Ann said that the population of smart phone and apps brings new

BIC HINKER

SARA

Gerthis pair at a brown discount of the service of the service

experience to consumers and breakthrough to service providers on collecting data about consumption modes and preference.

"Service providers only need to install a micro Bluetooth technique receiver, users of preferential apps are able to get the vouchers and relevant information 70 metres away from the shop. They can even tell the location of the shop with the indoor navigation. Moreover, the receiver can identify the customers, collect information like the time duration the customer has spent in the shop, their consumption preference and so on, which helps service providers to promote based on target." For product display, the transparent display light box with video function has become one of the options for small shops.

資料提供:希廣有限公司 Source: Big Thinker

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CMA Mini-outlet (6 photos)













會員樂Bar — 食品製造業、餐飲服務業、環保業委員會 (6 photos)













會董晚宴 (3 photos)













廠商會非凡金鑽系列會員活動 -- Audi試駕日 (8 photos)













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不適宜洗澡的四種情況

Bathing is not suitable in four situations

洗 澡是每天大家必做的事,但注意有些情况並不適宜洗澡!

1. 血壓過低不宜洗澡:

洗澡時水溫較高,可使人的血管擴張,低血 壓的人容易出現腦供血不足,發生虛脱。

2. 酒後不宜洗澡:

酒精會抑制肝臟功能活動,阻礙糖原的釋 放。而洗澡時,人體內的葡萄糖消耗會增多。酒 後洗澡,血糖得不到及時補充,容易發生頭暈、 眼花、全身乏力的情況、嚴重時還可能發生低血 糖昏迷。

3. 飽餐後不宜洗澡:

飽餐後-小時內不宜洗澡,那會阻礙腸、胃 消化。全身皮表血管被熱水刺激而擴張,較多的 血液流向體表,腹腔血液供應相對減少,會影響 消化吸收,引起低血糖,甚至虚脱、昏倒。

4. 勞動後不宜立即洗澡:

無論是體力或是腦力勞動後,均應休息 片刻再洗澡,否則容易引起心臟、腦部供血不 足,甚至發生暈厥。

B athing is necessary in our daily life except four situations.

1. When the blood pressure is too low

The temperature of water for bathing is generally higher which may cause vasodilatation. Blood supply reduction may occur to people whose suffer from low blood pressure and may lead to collapse.

2. After drink

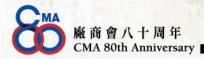
Alcohol suppresses the function of liver and hinders the release of glycogen. The consumption of glucose will be increased during bathing. Bathing after drinking may delay the supply of glucose and lead to dizziness, blurred vision, weakness, and even hypoglycemic coma.



It is not suitable to bath one hour after meal, or the digestion of intestines and stomach will be affected. Because of vessel dilatation under the skin, blood supply to the stomach will be reduced and lead to glycopenia, or even collapse.

4. After work

After work, neither physical nor mental, it is advisable to take a rest for a while before taking a bath. Otherwise there may be lack of blood supply to the heart and brain, or even lead to faintness.



如何透過創新時尚的產品設計提升產品市場品位及邊際利潤

How to raise up the marketing position and the marginal surplus by changing product design





及吸引加盟商等,但仍然無法從根本上解決問題。隨著消費者對於設計品味的提昇,滯後的產品設計規劃模式和傳統的生產方式難以快速適應消費需求和市場的變化。傳統經營模式的供應鏈管理,往往未能因應快速的市場變化由開發、採購、生產、配送及銷售作出協調。品牌經營者未能對市場的需求作準確的預測,而及早進行相應技術的研究開發,錯失市場機會。

要解決這個困局,市場上就出現了一站式「全

產業鏈設計創新」的服務,即在現代產業鏈中,以產品規劃和創意設計為核心鏈,通過產業鏈內企業間的協同創新,打造包括:設計創新平臺、產業鏈集成平臺、文化科技平臺、高端製造平臺、品牌策略平臺以及技術研發平臺的整合型平臺模式。設計不再只是適用於產品外觀,而是整套產品規劃,設計創新將貫穿於產品開發、供應、生產和銷售等整個產業鏈全流程之中,為企業客戶提供合理、高效、極具競爭力、帶來高附加值的高端設計綜合服務,並以產品規劃、研發集成、創意設計、生產製造、品牌行銷等一體化設計為手段,提高企業在行業高波動性和時尚變化下的市場應變力,為企業創造高邊際利潤。

企業可通過以設計創新為主的全產業鏈服務模式 不斷完善和影響力的提升,傳統企業必將重視設計和 使用設計,進一步加強產品設計與產業的融合,為企 業帶來更大的動力。

N owadays, there are many factors affect the market demand. The closure of enterprises is mainly due to the overstock of products. As the requests of customers are no longer the same compared to those in the past, it is not easy for the products to keep the pace with the market if they remain unchanged. Traditional supply chain is therefore problematic with development, purchase, production, delivery and sales because of the rapid change in the market. Entrepreneurs find difficult to predict and develop techniques and thus miss business chances.

The one-stop service of industrial chain design aims at creating platforms for product design, industrial chain collection, culture and technology, premium production, brand strategy and skill development with product planning and creative design, in addition to the cooperation among enterprises. The product design does not only focus on the image but the whole process including development, supply, production and sales. As a result, customers are able to enjoy the service that is reasonable, effective, competitive and high added value. Also, the adaptability of the enterprise facing fluctuation will be strengthened and the high marginal surplus will be brought to them.

Through the industrial chain, the enterprise is capable to keep itself influential. Traditional enterprises will undoubtedly follow the mode and its popularity soars consequently. What's more, the enterprise will certainly be more powerful.

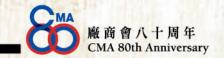
資料提供:浪尖集團 Source: Artop Group





本會活動速遞 CMA Focus





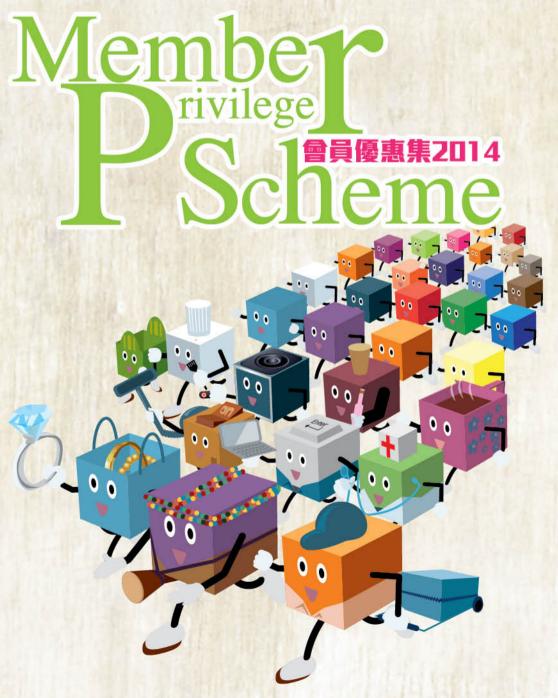
廠商會網頁新增「會員巡禮」項目

Members Showcase is now available on the website of CMA

會一向致力為會員提供多元化的業務推廣渠道,協助會員拓展業務,開創商 機。為此本會網頁(www.cma.org.hk)最近新增「會員巡禮」項目,定時隨機 顯示會員企業的資料,包括:公司名稱、行業分類、產品、查詢電話、電郵地址及 公司網頁,增加外界及會員之間的認識,從而開拓更多商機。

o assist our members expanding their business and creating chances with diversified promotional channel, Members Showcase has been newly launched on our website. Via the new service, the information of our member enterprise such as the name of company, industrial category, products, telephone number, email address and official website will be showed to the public randomly which creates a linkage between the enterprise and the external parties in order to explore business chances.





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長者安居協會 信興科技 金昇家品有限公司 基雋環境健康有限公司

盛威夾萬有限公司 新世界互動媒體

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創生興業有限公司

萊佛士醫療中心

適和護康物理治療中心

如欲觀看詳細資料·歡迎瀏覽

http://www.cma.org.hk/files/fckfiles/cma_mps_2014.pdf

如對本服務有任何查詢,歡迎致電會員服務查詢熱線:2851 1555

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美宜峰健康食品(香港)有限公司

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毅創來集團有限公司

德爾斯控股有限公司

燕之家燕窩專門店有限公司



新會員介紹 Introduction of New Members

公司:軍騰貿易有限公司

Company: Queen Top Trading Limited

代表:董事王藝小姐 Representative : Director

Ms Wong Ngai 產品:鋁蓋

Product : Alumimum ends



公司:原燕房有限公司

Company: Perfect Bird Nest Company Limited

代表:董事 郭康平先生 Representative : Director Mr Kwok Hong Ping

產品:燕窩

Product : Bird's nest



公司: 華新金屬電鍍廠

Company: Wah Sun Electroplating Factory

代表:事業發展經理 閔迪揚先生

Representative: Business Development Manager

Mr Man Tik Yeung Dion 產品:電鍍

Product: Electroplating



公司:安彗國際有限公司

公司:甘烹明執業會計師

代表:執業會計師 甘亮明先生

Representative : Sole Prorietor Mr Kam Leung Ming 產品:審計及財務融資 Product : Audit &

> corporate finance

Company: Cleverly International Limited

Company: Eddie LM Kam CPA (Practising)

代表:營業經理 傅安琪小姐

Representative: Sales and Marketing Manager

Ms Angie Fu 產品:錫蘭紅茶 Product: Ceylon tea



公司:華豐藥業(集團)有限公司

Company: Wah Fung Medicine (Group) Limited

代表:董事 陳育昭先生 Representative : Director Mr Chan Yuk Chiu 產品: 藝茸海味及健康產品

Product : Dry seafood &

healthy products



公司:行傑有限公司

Company: Field Leader Limited

代表:總經理 李水清先生

Representative : Managing Director Mr Lee Shui Ching Maurice(Henry Lee)

產品:零食 Product : Snack



公司:愛寶科技有限公司

Company: IPower Technology Limited

代表:律師/董事 陳錦程先生 Representative: Solicitor/Director Mr Chan Kam Ching Paul

產品:紅外線取暖爐及相關 產品

Product : Infrared radiant heaters & related products



公司:美仕有限公司 Company: Maze Ltd

代表:董事總經理 黃楚恒先生 Representative: Managing Director

Mr Wong Stanley 產品:食品 Product: Food



Company: STD (Far East) Limited 代表:助理總經理 鍾禮欣小姐

Representative: Assistant General Manager

Ms Chung Lai Yan 產品:電腦

Product: IT & computer



公司:宏喜貿易有限公司

Company: Global Treasure Trading Limited

代表:執行董事 高麗慈小姐 Representative: Managing Director Ms Ko Lai Chi

產品:高媽媽靚麵 Product: Komama Noodle



公司: 聯泰控股有限公司

Company: Luen Thai Holdings Limited

代表:董事 蔡淑仁女士 Representative: Director Mdm Choi Suk Yan Belinda

產品:服裝 Product: Apparel



公司:宏星手袋有限公司 Company: Dluxe Bags Limited 代表:秘書何麗薇小姐 Representative: Secertary Ms Ho Lai Mei Claren

產品:箱包 Product: Bags



公司:星系有限公司 Company: Desk Top Ltd 代表:高級副總裁 陳孝哲先生

Representative : Senior Vice President Mr Tan Jason Shaw Tse

產品:箱包 Product: Bags



公司:聯泰鞋業公司

Company: Luen Thai Footwear Co 代表:執行董事 陳祖恒先生 Representative: Executive Director

Mr Tan Sunny 產品:鞋業 Product : Footwear



公司:捷進(香港)製衣生產有限公司

Company: G J M (HK) Manufacturing Limited

代表:助理項目經理 李潔冰女士

Representative: Assistant Project Manage

Mdm Li Kit Bing

產品:服裝 Product : Apparel



Company: Tellas Company

代表:董事 陳維彬先生 Representative: Director Mr Chan Wei Ben Benny

產品:服裝 Product : Apparel





公司:通威公司

Company: Tomwell Company

代表:經理 黃東銘先生 Representative: Manager Mr Wong Tung Ming

產品:服裝 Product: Apparel



Company: Verte Company 代表:董事 何繼良先生 Representative: Director Mr Ho Kai Leung Christopher

產品:服裝 Product : Apparel



公司:元泰工業有限公司

Company: Yuen Thai Industrial Company Limited

代表:總裁 陳祖龍先生 Representative : President Mr Tan Cho Lung Raymond

產品:運動服裝 Product : Active wear



Company: Iconic Services Limited 代表:品牌大師 馬桂傑先生 Representative: Brand Master

Mr Ma Kwai Kit Brian 產品:品牌建設管理 Product: Integrating

brand, design and project management







會員優惠 Member Offers

Cecilia Yau Couture

CECILIA YAU

廠商會會員尊享西裝度身訂 造優惠,精選意大利進口優 質面料,包括:Loro Piana, Vitale Barberis Canonico及 Giorgio Vallino。

- 1. 訂造首套西裝可享正價 85折優惠。
- 2. 訂造第二套西裝額外加送 度身訂造恤衫一件。

條款及細則:

- 1. 優惠只限上述西裝面料。
- 2. 請於付款前向店員出示有效 廠商會會員證。
- 3. 敬請預約。
- 4. Cecilia Yau Couture保留最 終決定權。

優惠期至2014年12月31日

優惠提供:

Cecilia Yau Couture

優惠查詢: 2851 7171 傳真: 3747 1304 聯絡人: Ms. Agnes Yau 電郵: info@cecilia-yau.com CMA members can enjoy bespoke tailoring suit offers with the finest selection of suit fabrics from Italy, includes Loro Piana, Vitale Barberis Canonico and Giorgio Vallino exclusively.

- 1. 15% off on the first bespoke tailoring suit order.
- 2. An extra FREE shirt on the second bespoke tailoring suit order.

Terms & conditions:

- The offer is only applicable to the suit fabrics mentioned above.
- Customers must present valid CMA member cards during payment.
- 3. By appointments only.
- In case of disputes, the decision of Cecilia Yau Couture shall be final.

Valid until 31 December 2014



愛護理服務集團

iLoveCare Service Group

- 1. 私家看護服務(註冊護士/登記護士)——專享HK\$150.00折扣(首次使用)
- 2. 上門營養師 / 上門言語治療師 / 上門物理治療師——專享九折優惠
- 3. 上門抽血及化驗——優惠低至四折
- 4. 醫療旅遊及護送 / 醫療護理用品——專享 九折優惠

條款及細則:

- 1. 須填寫服務申請表,並可於網頁內下載。
- 2. 以上專享優惠適用於會員及其直系親屬。
- 3. 愛護理服務集團保留最終服務提供之權利。
- 4. 免費健康資訊,請瀏覽www.facebook.com/ iLoveCareHK

優惠期至2015年12月

優惠提供:**愛護理服務集團** 優惠查詢:55846684 傳真:30209811

電郵: Service@iLoveCare.com.hk



- Private Nurse (Registered/ Enrolled Nurse)—HK\$150 discount (for first time use)
- 2. On-site Dietitian/Speech Therapist/Physiotherapist-Exclusive 10% off
- 3. On-site blood taking and tests-up to 60% off
- 4. Medical travel and evacuation/Medical Equipment-Exclusive 15% off

Valid until December 2015

Offer provided by: iLoveCare Service Group Enquiry hotline: 5584 6684

Fax: 3020 9811

Email: Service@iLoveCare.com.hk



義合皮具廠有限公司

Yee Hop Leather Ware Fty Co Ltd



YEE HOP LEATHER WARE FACTORY COLTD 義合皮具廠有限公司

廠商會會員憑廠商會會員卡或中 銀廠商會信用卡到日本Eminent 高級旅行用品專門店購買任何系 列行李箱(白金產品系列除外)可 享正價貨品8折優惠。

Exclusive offer to CMA members: Holder of CMA membership card or BOC CMA credit card is eligible to enjoy a 20% discount on all regular priced item (excluded all platinum collections) when purchase any travel items at Eminent Luggage.

條款及細則:

- 1. 請於付款前向店員出示廠商會會員 卡或中銀廠商會信用卡。
- 2. 現金券不可使用。
- 3. 廠商會會員卡影印本,恕不接受。
- 4. 如有任何爭議,義合皮具廠有限公司保留最終決定權。

優惠日期至 2015年12月31日

優惠提供:

義合皮具廠有限公司

優惠查詢: 2489 9889 傳真: 2489 1289

電郵: sales@luggage.com.hk 網址: www.luggage.com.hk

Terms & Conditions:

- Please present the CMA membership card or BOC CMA credit card to shop staff before payment.
- 2. Cash coupon is not accepted.
- 3. Photocopy of membership card is not accepted.
- In case of any disputes, Yee Hop Leather Ware Fty Co Ltd reserves the right of final decision.

Valid until 31 December 2015

Offer provided by:

Yee Hop Leather Ware Fty Co Ltd

Enquiry hotline: 2489 9889

Fax: 2489 1289

Email: sales@luggage.com.hk Website: www.luggage.com.hk







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規格 SPECIFICATIONS

引擎 Engine: 2.4公升直四i-VTEC

最大馬力 Max Output: 185ps/6,400rpm

最大扭力 Max Torque: 24kg-m/4,000rpm

傳動系統 Gearbox: 7速+/-CVT無段變速自動波箱

耗油量 Fuel Consumption: 13.7km/L

香港中華廠商聯合會 The Chinese Manufacturers' Association of Hong Kong

會籍部電話 Tel: 2851 1555

自如。

助燈等。