

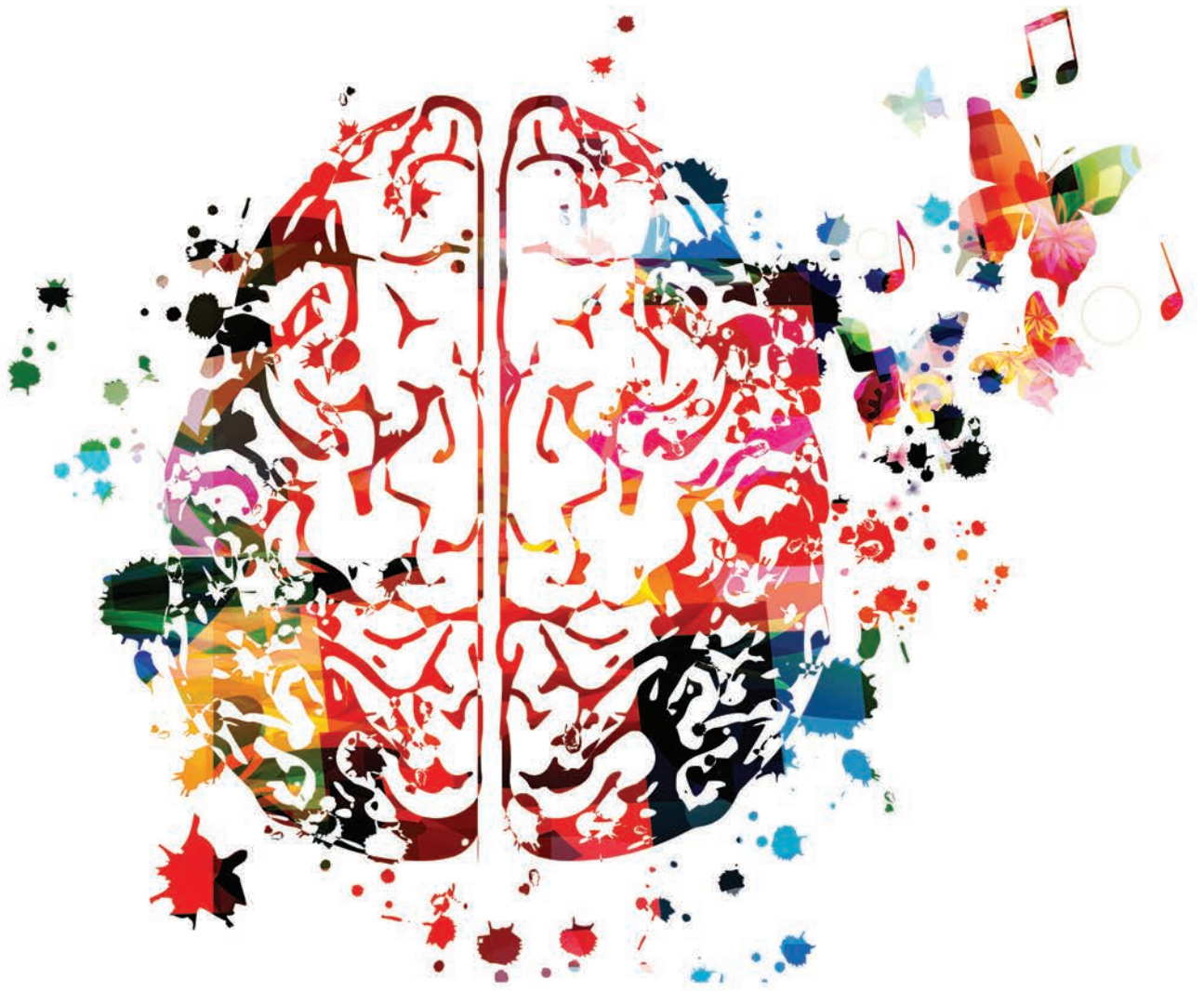
# BRITAIN

IN HONG KONG

The Official Magazine of The British Chamber of Commerce in Hong Kong Issue 68 Sept-Oct 2020



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## IN HONG KONG

September – October 2020

The Official Magazine of The British Chamber of Commerce in Hong Kong

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Dear Members,

I cannot remember who said this: "If you're lonely when you're alone then you're in bad company". However, it seems appropriate to me now because, like many people all over Hong Kong at this time, I am currently spending two weeks in quarantine in my flat after returning from a fortnight break in the UK. Of course, I am very far from lonely. That's not because I enjoy my personal companionship. It's rather because we are all linked up through technology and speak to each other via video and conference calls all the time. The 'Work From Home' lifestyle has meant that, despite my self-isolation, I can slip back with ease into the workplace environment and no one really knows that I am in fact not allowed to cross the threshold of my flat. And at 6pm all restaurant and bars close too so I don't even miss out on the office gossip.

In my last Chairman's Message, I spoke encouragingly about the lifting of social restrictions by the government and how these would allow us to resume the Chamber's events programme in person and we would get back to meeting each other again. I spoke too soon. Shortly after, COVID-19 infections began to rise at a worrying rate and the government moved quickly to impose a new round of social restrictions. I suspect that we will have to live with this modus operandi for some time as infection rates come and go. The impact on our membership and on the Hong Kong economy is very significant, however, particularly for those operating in businesses that require social interaction like hospitality, retail, creative arts, travel and of course education. At the Chamber, we will continue to lobby on your behalf and put the case to government to support the easing of restrictions where these are on balance the right thing to do. But this is a very difficult tightrope. The judgments are finely balanced.

One of the judgments we have had to make is to cancel this year's BritCham Ball. I know this is our social highlight and something that many of our members look forward to. But as we weighed up the risks, we concluded that it is the right thing to do.

Due to the renewal of social restrictions we also had to revert to holding our AGM in a virtual format. As a result, we used video conferencing technology to conduct the meeting and to reach out to our members. I thought I would summarise some of the messages from the meeting that I made on the day.

The period since the last AGM has been unprecedented in Hong Kong's recent history. The economic and societal challenges which have confronted business across the board have been unique:

- The peaceful protests against the Fugitive Offenders Bill in the course of 2019 which turned violent, at the extreme, in the latter half of the year.
- The side-swipe from COVID-19 since February of this year which has hit us all hard.
- The introduction of the National Security Legislation to the Hong Kong statute book.
- The decision of the United States Secretary of State to certify that Hong Kong no longer enjoyed sufficient autonomy from mainland China and the revoking of favourable treatments, including for trade.
- The passing by the United States Congress of the Hong Kong Autonomy Act which allowed the President to impose sanctions on individuals and institutions in Hong Kong and the subsequent issuance of such sanctions in respect of eleven individuals in Hong Kong.
- The decision by the United Kingdom Foreign Secretary to allow British National (Overseas) passport holders the right to stay in the United Kingdom for up to five years (instead of six months) and thereafter to apply for settled status and ultimately for UK citizenship.
- The suspension by a number of countries, including the United Kingdom, of extradition arrangements with Hong Kong.
- The exit of the United Kingdom from the European Union on 31 January this year.



All of these events have been at the front of our minds as we have sought to help and guide members through the consequences for their businesses.

At the Chamber's 2019 AGM I commented on our response to the Fugitive Offenders Bill and said at that time:

"As a Chamber, we are actively pro-business and strictly non-political.

It is not our place to reflect a view on the politics of Hong Kong, of mainland China or indeed of the United Kingdom. We are strong supporters of the principles of One Country, Two Systems; of Hong Kong People Governing Hong Kong and the principle of a High Degree of Autonomy, as set out in the Basic Law."

This remains our position today. In responding to the unprecedented level of political activity in and around Hong Kong, we have simply sought to understand better the impacts for our members' business operations and to lobby the government for policies where these might be helpful or, in our view, necessary to support or alleviate the external challenges facing our members.

My full AGM report is now live on our website and can be found here – <https://www.britcham.com/Public/News/CNPW/.aspx>

Notwithstanding all of these challenges, I do believe that in the medium to long term, Hong Kong will continue to offer international business and our members a significant value proposition. One of the keys to this will be the development of the Greater Bay Area and the way that Hong Kong will be an access point. This is a role that Hong Kong has played for

more than 160 years. It was given an extra boost by the Closer Economic Partnership Arrangements (CEPA) introduced in 2003 and will, I hope, be further turbo-charged by the greater access offered over time by the lifting of border controls on people, capital, goods and services under the GBA initiative. At the end of June, we finalised our first (of two) papers on the GBA and submitted this to the government. I am pleased to say this has been well received and there are meeting plans to discuss our key requests with government officials. You can find the paper on our website at <https://www.britcham.com/Public/News/CNPW/.aspx>.

We also completed a significant piece of work ahead of the Chief Executive's Policy Address and submitted this at the beginning of August. You can also find this on our website at <https://www.britcham.com/Public/News/CNPW/.aspx>

The last four months of the year will be busy. We have an interesting and full programme of webinars and I am hopeful that we will be able to return to in-person gatherings. As I contemplate the next few days of my solitude I can tell you that I look forward to participating in the programme and seeing the membership in person. If being alone sometimes feels good, I can tell you that it never feels right.

Please stay healthy.



**Peter Burnett**  
Chairman,  
The British Chamber of  
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## Future Leaders Mentorship Scheme

The aim of the Mentorship Scheme is to provide 'Future Leaders' the opportunity to receive career guidance and professional development advice from senior business personnel within the British Chamber. The target demographic will be young professionals in Hong Kong who are eager to develop their skills, seek professional advice and build their network within the business community.

The scheme will run for a period of 12 months from the date of the first meeting. Guidance will be provided on the structure of the scheme but the emphasis will be on the individual participant to set objectives and targets with their respective mentor to achieve personal and professional development.



Members of the British Chamber under the age of 30 who are seeking a mentor within the business community are invited to apply! Places are highly limited and participants will be matched with mentors according to their goals, career trajectory, skills and social interests.

If you would like more information about the scheme please visit our website or contact us at [bonni@britcham.com](mailto:bonni@britcham.com) or 2824 2211.

---

## British Chamber 2020 Policy Address Submission

On Friday 7 August, the Chamber issued its annual Policy Address Submission. The 2020/21 Policy Address Submission outlines the Chamber's key priority policy recommendations for the Chief Executive and her administration.

Our submission adopts the themes of 'Recovery, Rebuilding and Repositioning' as Hong Kong moves forward.

In terms of Recovery, this is about learning the lessons from COVID-19; finding an appropriate methodology to keep businesses going until we can open up the economy again and reduce current travel/quarantine restrictions; and regaining community trust in the way forward for our city.

In terms of Rebuilding, we have focused on the need for a major programme of infrastructure investment; rebuilding the SME economic base in Hong Kong; continuing to grow our financial markets; refreshing and enhancing the healthcare system; as well as strengthening the logistics sector.

In terms of Repositioning, we see the need to rebuild and refresh Hong Kong's international competitiveness and international reputation; and for a longer term focus on digitalisation, a more liveable city and education. We also see the need to take steps to reduce social and gender inequality.

We have sought to make specific recommendations where appropriate.





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## PALO IT Becomes First Hong Kong Tech Company to Earn B Corp Status

PALO IT Hong Kong, a global innovation consultancy and Agile software development company, has become a certified B Corporation. As the first technology company in Hong Kong to attain certification, the achievement marks a milestone for the industry in the region.

Certified B Corporations are leaders of a global movement of people using business as a force for good, voluntarily meeting the highest standards of

overall social and environmental performance, transparency, and accountability. Throughout the certification process, companies undergo a rigorous assessment by the nonprofit B Lab. With this landmark, PALO IT Hong Kong joins over 2,700 B Corps from more than 150 industries in 60+ countries.

"We are excited that PALO IT has joined the local B Corp community," said K K Tse, B Lab Leader, Hong Kong and Macau

& Co-founder/Chief Education Officer at Education for Good, "This is a milestone for us here, and I am sure they will serve as an inspiration and role model for companies that want to become a force for good."

As a newly-minted B Corp, PALO IT Hong Kong will consistently measure and manage the impact its business has on workers, the environment and the community – making good on its ethos to use tech as a force for good.

---

## Hong Kong FinTech Week 2020

From 2-6 November 2020, experience Asia's global fintech conference in a virtual event like no other, joining thousands of fintech entrepreneurs, investors, regulators and visionaries from over 70 economies. This year HKFTW20 is bringing you speakers discussing the latest trends and developments in the fintech landscape; the Fast Track Programme for companies to accelerate their growth in Hong Kong; an AI-powered matchmaking platform to network

with industry leaders; and many more exciting opportunities.

BritCham members and referrals may receive 10% off for ticket purchases when using BRITC10 discount code.

To learn more and to get your Digital Pass, please visit <https://www.fintechweek.hk/tickets>

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## Pat Woo Announced as Chair of Environment & Energy Committee

After four years as Chairman of the Chamber's Environment & Energy Committee, Helen Cochrane is stepping down from the position. Pat Woo, Partner of Strategic Development at KPMG, has taken the role of Chair of the Committee from August. Within KPMG, Pat oversees Corporate Social Responsibility as well as being a core member of the KPMG China Steering

Committee on Climate Change & Sustainability ('CC&S'). He is also a member of the KPMG Global CC&S network. He has been active for over nine years in the field of sustainable development in his previous capacity as a director at Central Textiles.

The Chamber wishes to express our thanks to the many years of service Helen has given to the

Chamber and the Environment & Energy Committee. We congratulate Pat on taking on the position and look forward to supporting him and the Committee.

If you are a member of the Chamber and would like to discuss joining one of the Chamber's 20 Committees please email [silvia@britcham.com](mailto:silvia@britcham.com).





# Canadian International School of Hong Kong

## 香港加拿大國際學校

*Congratulations!*

# CDNIS

## CLASS OF 2020

Canadian International School of Hong Kong (CDNIS) would like to extend a heartfelt congratulations to the Class of 2020. Committed to inspiring excellence, cultivating character, and empowering engagement locally and globally, the school is proud of the outstanding achievements of its 22nd graduating class.

CDNIS would also like to congratulate members of the Class of 2020 on their exceptional IB Diploma results. Their perseverance, diligence, and hard work resulted in an average score of 37.8 points, about 8 points above the world average. Two students achieved the maximum score of 45 points, with 10 securing 44 points and 40 scoring 40 points or more. Twenty students also mastered two languages to native speaker standard and were awarded Bilingual Diplomas.

On behalf of the Members, Board of Governors, administrators, teachers, and staff, we wish our graduates every success in the future.

### CDNIS Class of 2020 | Enrollments

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Macquarie University  
University of Queensland  
University of Sydney  
UNSW Sydney

#### Canada

McGill University  
McMaster University  
Queen's University  
University of British Columbia  
University of Toronto  
University of Waterloo  
Western University

#### Hong Kong

HKUST  
The Chinese University of Hong Kong  
The University of Hong Kong

#### Japan

International Christian University  
Waseda University

#### Netherlands

University of Amsterdam

#### Sweden

Stockholm School of Economics

#### Switzerland

École Hôtelière de Lausanne

#### UK

Durham University  
Imperial College London  
King's College London  
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London School of Economics and Political Science  
Loughborough University  
Oxford Brookes University  
The Royal Veterinary College London  
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University College London  
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University of California, Los Angeles  
University of San Francisco  
University of Southern California  
University of Vermont  
Vassar College  
Wesleyan University

# Cyber War-Gaming – Preparing Organisations for Disruption

8 July 2020

We were pleased to host our first in-person event in partnership with Deloitte at The Garage just before the third wave of coronavirus struck Hong Kong.

Deloitte Cyber Intelligence Center ('CIC') team experts, Miro Pihkanen, Terence Li and Ralph Chammah delivered an interactive war-gaming simulation session on cyber risk. The audience was able to experience a 'real-world scenario' incident response with examples of phishing

and ransomware attacks. Response reflexes were also tested providing an understanding of what businesses need to consider and prepare for in a crisis. The experts also gave an overview of the types of techniques organisations might need to develop in preparation for a disruption.

Thank you to all the team who ensured we were all socially distanced with the appropriate safety measures in place.

## YOUR CHAMBER: LEGAL WEBINAR

# National Security Law: A Business Perspective

21 July 2020

The Chamber held a webinar discussion with Thomas So, Partner at Mayer Brown and also a member of the Chinese People's Political Consultative Conference, and our Executive Director, David Graham, who shared their insights on the National Security Law ('NSL') from a business perspective.

Thomas provided comprehensive guidance on the National Security Law, with practical suggestions of possible circumstances which may or may not be covered under the legislation. A particular focus was Article 31 which provides provisions for corporations concerning the law. Implications for businesses include strengthening internal compliance procedures, increasing the level of due diligence, and being aware of employees who have the authority to represent the company.

We would like to thank Thomas S.T. So and Mayer Brown Asia for joining us and for sharing their valuable insight.



Thomas So,  
Mayer Brown



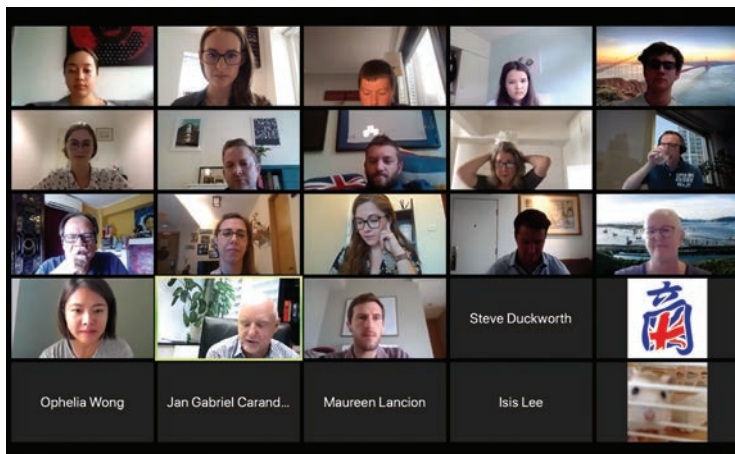
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# Future Living Hackathon Series: Environment Edition

1 August 2020

The Chamber's Future Leaders Committee held a half-day virtual workshop with a group of secondary school students. We formed ourselves into groups to discuss environmental issues and business solutions for future living in Hong Kong. The Committee invited industry leaders to share their insights, including ERM: Environmental Resources Management, Gammon Construction Limited, KPMG China, John Swire & Sons (H.K.) Limited, and The Purpose Business. Each speaker provided their experience in the environment sector and offered guidance on proposal brainstorming. Our Business Angels Committee also shared some tips



on how to make a good business pitch.

The proposal presentations were judged by David Graham, our Executive Director; Steve Duckworth, ERM; and Mark Cameron, JLL. Congratulations to the winning team of this round, we look forward to seeing you in the final competition.

Thank you to ERM for sponsoring this event. This was the first event in a series which will continue to cover other aspects of future living.

If you are interested to sponsor the next event, please contact our events team at [events@britcham.com](mailto:events@britcham.com).

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SOVEREIGN

# UK Succession and Retirement Planning

6 August 2020

The Chamber recently hosted a constructive webinar on succession planning and asset protection in the UK with The Sovereign Group.

The UK continues to present significant challenges for private clients seeking to plan for retirement or pass wealth down to the next generation. Those expats who have retained their UK domicile face the prospect of paying 40% tax in the UK on their worldwide estate despite potentially having no assets in the UK and having not lived there for many years.

With a case study approach, the speakers provided a detailed overview of various estate planning strategies that can be used to mitigate UK inheritance tax exposure. Several valuable tips were offered, such



as setting up an Excluded Property Trust ('EPT') before the settlor becomes a UK resident, the consideration of separating accounts for income and capital, the possibility of owning one EPT for benefit provision and the other for gross roll up, and recognising Isle of Man, Guernsey, Gibraltar and Hong Kong as well-known tax benign centres.

Thank you to Laurence Lancaster and Marcél Treurnicht for sharing their valuable insights on the topic.

## YOUR CHAMBER: CONSUMERISM

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# Gen Z – China's THE Generation

12 August 2020

The Chamber hosted a webinar on the modern Chinese consumer with Red Ant Asia. The speakers shared common characteristics of Gen Z, including being open-minded, educated with a sense of global awareness, and wanting to stand out but blend in at the same time. Gen Z also focus on achieving quality lifestyle, self-discovery, building relationships and developing an identity in the social space.

In this digital landscape, the highly advanced retail ecosystem suggests that brands should only target one to two channels for marketing purposes. A successful Chinese digital marketing strategy often involves localisation of content, working with key opinion customers, key opinion leaders, WeMedia and celebrities to develop content that is creative and surprising, as well as introducing brand crossovers



and collaborations. As social media serves as a typical medium for Gen Z to express themselves and connect with other individuals, brands may therefore integrate Gen Z behaviours into their digital marketing strategy, for instance, uploading more interactive content and less broadcast content.

Thank you to Elisa Harca and Shuwei Qian for providing the latest market trends and actionable insights to inspire and equip us with the basics of doing business in the Chinese market.

## New British Chamber Members for June-July 2020



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Brinc is a global venture accelerator platform and believes that start-ups can fundamentally change the world if they are given the right backing. Brinc operates 10 multi-disciplinary accelerators across six countries and has made 150+ investments. Learn more at [www.brinc.io](http://www.brinc.io).

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# Coping With COVID

**Hong Kong's third wave of COVID-19 forced many employees back to working from home. Here, we look at ways to relieve the pressure.** – By Sarah Graham

By the time you read this, Hong Kong will hopefully be at the tail-end of the third wave of the COVID-19 pandemic. That means you might still be working from home, manoeuvring between endless Zoom or Teams calls, home schooling your children, unable to travel... Seven months since the outbreak of coronavirus, and the world remains in limbo as governments attempt to balance the welfare of their citizens with economic recovery.

And amidst this chaos are billions of people trying to cope with an unprecedented catastrophe that many believe will change the world forever.

For Hong Kong, COVID-19 arrived at a time when the city's coping mechanisms were already under pressure. More than six months of social unrest

had, on occasion, brought the city to its knees. Very quickly, the stress related to the unrest was, for many, replaced with anxiety around the spread of the virus.

Well-known for its high-pressure living and working environment, Hong Kong felt the squeeze even more once the virus hit. Research conducted by mental health charity, Mind HK, revealed that 43% of Hongkongers noted a decline in their mental health during the early months of the coronavirus pandemic. For a culture that has traditionally remained silent on mental health issues, such a statistic conveys the gravity of the situation.

Perhaps for the first time, employers have been forced to prioritise the health and wellbeing of their staff as they help them cope with the physical disconnection



**Dr Zoe Fortune,**  
**CMHA**

from their colleagues, and the pressure to maintain productivity in a home environment often not suited to work.

Organisations like City Mental Health Alliance Hong Kong ('CMHA HK'), a collaborative venture

founded by city businesses which helps corporates in creating a culture of good mental health among employees, are offering support through best practice sharing from experts.

Dr. Zoe Fortune, CMHA HK's Chief Executive Officer, identifies a number of pressures associated with COVID-19 that are affecting Hongkongers. And, worryingly, it's even harder to spot the signs that colleagues may be suffering now that most people are working from home. The alliance's report, the 2020 Mental Health and Wellbeing in the Workplace Survey, is due to be released in time for World Mental Health Day on October 10.

"We know that COVID-19 has affected people – both from our own data and from what we are hearing anecdotally. People are being affected by anxiety, loneliness, difficulties in lack of routine, home schooling, lack of breaks between work and home, working hours, lack of or changed ability to exercise, and a change in social connections," she says.

Another issue affecting the wellbeing of workers is presenteeism, known as turning up for work whilst experiencing ill health. Work pressures can mean that staff feel the

need to work for more hours than required. Until the start of 2020, this phenomenon took place in offices. Now it's playing out in our homes.

"In our recent survey, we found that 10% of people reported that they had left a job due to mental health concerns. That's huge and has massive implications for both employee and employer," says Fortune. "Similarly, of the respondents who reported they have experienced mental health problems, 83% still attend work. This is an issue with presenteeism, and this is especially important in this climate when we have less opportunity to check in with others and monitor workload, so we need to get better at this."

While every employee is feeling the effects of this



**Catherine Hufton,**  
**Linklaters**



'new normal', CMHA HK's research has identified one group under particular pressure: middle managers. Fortune says pressure from their superiors above and from team members below, combined with COVID and possible life stage pressures, such as raising a young family, has hit this group hard.

To help address these issues, CMHA HK is working to raise awareness among corporates and remove the stigma attached to mental health problems. It offers a wide range of tools to companies aimed at fostering an understanding of mental health issues and helping employees cope with stress in the workplace. Among them are webinars with wellbeing experts in all areas, from staying physically healthy at home to keeping your sleep on track. More details can be found at [cmhahk.org](http://cmhahk.org).

### CMHA'S COPING TIPS FOR EMPLOYEES

- Stop checking the news all day
- It's not just about Zoom – pick up the phone and talk to people to make that connection
- Exercise as regularly as you can, even at home

Hong Kong's corporates have also had to pause to reassess their priorities as employers. The wellbeing of staff during this crisis has become more important than ever before.

Catherine Hufton, Human Resources Specialist at multinational law firm, Linklaters, says the company has taken measures already in place for staff during last year's unrest and built upon them to help deal with COVID-19. The challenge is manoeuvring a constantly moving situation with rapidly changing restrictions.

"It's reactive management, it's all the unknowns," she says. "What we're finding is that it doesn't matter if you're talking to a senior managing partner or a secretary, everybody feels they have lost that sense of control."

Linklaters has introduced a raft of stress-relieving initiatives to complement the wellbeing measures already in place. Amongst those initiatives is a technical support team that visit staff homes to help with IT set-up and troubleshooting.

"We have an on-site psychologist; we have webinars on mental wellbeing and staying mentally fit and active during COVID. We're encouraging teams to do lots of team building virtually, we have a bi-weekly trivia quiz, a drink and draw session (you can do either!) where you can learn how to draw. It keeps the connectivity," she adds.



The firm's 360 staff are being encouraged to take annual leave and explore Hong Kong while travel overseas remains limited. And those working from home are being asked to take regular screen breaks.

"Just because you're working from home, doesn't mean you can't have a lunch break," Hufton says. "There are lots of ways we're trying to make it more positive. We're limiting the number of negative COVID emails we're sending out, and we're encouraging managers to check in with their teams on a daily basis – and that's not checking up!

"We have a fantastic office and the whole team approach is missing when everyone works from home. We're making sure that when the time is right and it's safe, we'll be encouraging everyone to come back to the office and work," she says.

Similarly, Pinsent Masons – also a legal firm – has had to adapt to the fast-changing situation around working from home.

Alvin Ho, Partner, explained that the company's 80 staff in Hong Kong have all been encouraged to work from home and only come to the office in Wan Chai once or twice per week if they need to deal with paperwork.

The firm has also worked to find the best communications tools to enable staff to stay connected during the remote working period.

"At the start we used Zoom but when the security leak came, HQ asked us not to set up any Zoom meetings. We use Microsoft Teams now," he says.



While courts in Hong Kong were closed during the first wave of coronavirus, they are now operating at a reduced capacity, says Ho, with a number of arbitration hearings taking place virtually.

While he admits that challenges remain when organising and conducting virtual meetings, Ho says Pinsent Masons has improved the overall workflow of its staff.

"I think we're getting better this round," he says. "In March and April, we were caught quite unprepared in terms of IT and software and how we deal with bundles and submissions that are usually in hard paper format. Then we went back to the office for two months. We have learned from our experience from the first round and everything is getting better and smoother now. People know how to navigate their work and life better using the tools made available to them.

"I think people are generally coping quite well in terms of the new environment. Firstly, we try to stay in constant contact with the immediate members of our teams. Partners are being asked to stay in touch and look after members of the direct teams on a regular weekly basis by short video chat or quick catch-up phone call to check if they're doing OK."

Flexible working hours have been introduced to help parents with home schooling. Ho says the firm trusts its staff to stay on top of their workload during hours that suit their needs.

"If there's a working parent who has three children, what he/she often does is spend maybe two hours

in the morning looking after the kids and making sure they attend all the Zoom classes. He/she will then do some work after putting the kids to sleep," he says.

Additionally, the firm is trying to 'bring some humanity' to home working by holding virtual drinks sessions and organising regular social media challenges such as staff posting a childhood picture of themselves.

#### CMHA'S COPING TIPS FOR EMPLOYERS

- Choose an effective communication tool and stick to it to reduce IT stress
- Be aware of the challenges facing your team
- Ensure people feel physically safe if you ask them to come to the office
- Be clear on working and non-working hours

Longer term, with the rise of smart meetings and virtual hearings, Ho believes that there will be a considerable drop in the need for work travel and even for face-to-face meetings. However, by then, he predicts, systems will work more efficiently.

"It's been quite challenging in a number of ways, especially at the start, but with the passage of time we're getting better and better at it and making significant strides in shaping the 'new normal'." **B**

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# Healthy Body, Healthy Mind

**These days, health insurance isn't simply about protecting yourself when you fall ill. Increasingly, insurers are taking preventative measures and encouraging customers to live happier and healthier lives. – By Sarah Graham**

Over the last decade, Hong Kong has consistently ranked highly as having one of the best healthcare systems in the world. In 2018, the city topped Bloomberg's Global Healthcare Efficiency Index.

With its combination of public and private healthcare, there is something for everyone. For expatriates, the lure of Hong Kong as a destination to live and work is often cemented by the attractive health insurance packages offered by multinationals operating here that give them full access to private healthcare to treat any ailments they or their family members may have.

But health insurance is changing. Providers are no longer simply concerned with offering reactive cover in the event of illness and injury. Many are now turning their focus to wellness programmes that encourage a healthier lifestyle – and lower premiums.

We spoke to two of Hong Kong's best-known health insurers – AIA and Bupa – to examine how they're leading the way in promoting healthy and active lifestyles.

"With our health provision arm Quality HealthCare, Bupa has a unique position as a healthcare specialist in the Hong Kong market. We're evolving from insuring our customers' health and moving strongly in the direction of prevention, encouraging longer, healthier and happier lives," says Angus Slater, Managing Director, Hong Kong, Bupa.

Balancing mental and physical health is critical to this approach, he says, because the two go hand-in-hand: "There's such a clear link between mental and physical health because often these things show up as physical symptoms. Bupa is working in partnership with our customers to better manage their overall health in a holistic way."

Starting with his employees, Slater has introduced a top-down 'lead by example' approach when it comes to recognising mental health issues.

"I put my top 40 directors through mental health first aid training – that was a game changer for us as an employer.

"Three mornings a week, a very experienced mental health association took us through some of the signs to look for. Stress, anxiety, depression and burn-out. The purpose was to be able to spot and address the symptoms within our leadership group and support them as people managers with ways to look after their teams.

"It's not enough to simply tell your employees to call the helpline. We need to ensure we are doing enough to protect their health and wellbeing," he says.

This attitude to wellbeing is reflected in the company's culture and its work in the community. Bupa has become active in supporting physical and mental health in communities, particularly since the global outbreak of COVID-19. It was one of the first insurers to offer coronavirus cover along with virtual doctor consultations for its customers.

Even before COVID-19 hit, Bupa was promoting mental and physical health and wellbeing with its Live Healthy Live Green programme, a partnership with BottLess that began in 2019 to educate people in improving the environment to improve community health and wellbeing. Bupa and BottLess also extended the campaign into early 2020 to promote an eco-friendly sports event at Hong Kong Streetathon, where a Bupa water station was set up to support the runners with reusable cups.

The Bupa HealthFest is a campaign that ran in May and June this year to reboot both body and mind and get ready for what the world might throw at us. The campaign included a concert watched online by over 50,000 people, plus a variety of virtual classes featuring more than 1,100 participants.



Its #StayFitAtHome game challenge, launched on social media in April 2020, encouraged people to upload videos of themselves exercising at home. Bupa also donated 500 food packs to support underprivileged families in Hong Kong.

Coming up in October, its Project After Six Tai Koo campaign will also promote wellbeing and work/life balance through the use of art and music. Partnering with Swire Properties, the project will offer lunchtime concerts and sets up booths in Taikoo Place with wellbeing offers provided by its provision arm, Quality HealthCare, including Traditional Chinese medicine consultations to keep the voice healthy and stress tests by in-house psychologists to keep the mind healthy.

On the digital side, Bupa is launching Bupa4Life in October, an app aiming to help members identify their health risks and needs and set goals to build physical and mental health lifestyle.





"We are always investing in new digital innovations to make our services more accessible to our customers," says Slater, citing a range of digital capabilities including the myBupa portal for policy administration, an around-the-clock Facebook messenger service, and a WhatsApp Chatbot.

"Eighty per cent of our group customers have registered with the myBupa customer portal," he adds, with the e-claims submission being the most used feature.

"It's really important to provide easy access to health and wellbeing care and to route our customers to the right sort of care using our clinical knowledge and resources. We aim to put customers at heart in everything we do and to benefit the communities in which we operate," Slater says.

"AIA's purpose is helping people to live healthier, longer, better lives. This underpins everything the company represents and undertakes. In 2020, our purpose has become even more relevant and powerful in the context of the COVID-19 pandemic," says Stuart A. Spencer, Group Chief Marketing Officer, AIA, adding: "Our wellness programmes are resulting in significantly improved health outcomes for our customers."

This was the thinking behind AIA Vitality – AIA's health and wellness programme, which offers app-based services to help customers make healthier choices.

"Vitality is a core element of AIA's health and wellness programme, and is a differentiator for AIA, enabling the company to have a far more engaged, long-term relationship with its customers," adds Spencer. The AIA Vitality services include a variety of assessments – both self-guided and administered by medical professionals – designed to help customers better understand their current health status and to understand the impact their current lifestyle is having on their health outlook.

In its efforts to create 'a movement that supports AIA's commitment to combat the dramatic rise of lifestyle-related diseases', the insurer has enlisted the help of football legend David Beckham. In May, AIA launched a new film series featuring Beckham and key figures from Tottenham Hotspur ('Spurs'), including the club's Head Coach, José Mourinho. It was the first time the firm brought together its two long-term partners. The series focused on the importance of behaviour change to improve health and wellness, including getting enough sleep, spending time with family and friends, eating well and taking exercise.

The campaign was AIA's most successful ever in terms of reach and engagement, with an overall audience of 102.7 million people and 4.9 million people engaging with the videos.

Its partnership with Spurs goes well beyond AIA's logo on the team's playing shirts. A number of

coaches from the Spurs International Football Development team are based permanently in Asia-Pacific to help drive football development in the region. These qualified coaches travel to AIA's markets, sharing their professional skills and knowledge with players of all levels at training camps and coaching clinics. Since the coaches moved to Asia, over 55,000 children, staff and customers have attended coaching sessions across the region.

It has also taken a leadership stance on





important topics that are relevant to the health and wellness of people in the region. In September 2019, AIA unveiled a comprehensive programme designed to raise awareness of Sleep Sufficiency and to celebrate the benefits that just one more hour of sleep provides. The programme, conducted in partnership with Professor Michael Chee from Duke-NUS Medical School in Singapore, provides the tips, tools and rewards to encourage people in Asia to change their behaviour and get sufficient sleep.


"In October 2019, we launched a new film under the title, 'Who will you be when you wake up?' in support of this programme which has since been viewed more than 3.5 million times," says Spencer.

"We look closely at fundamental health behaviours like sleep, physical activity, mental health and nutrition," says Spencer. "For example, as AIA Vitality members progress through their health and wellness journey, they can achieve discounted insurance premiums, higher insurance protection levels, as well as benefits such as gym memberships at a reduced rate or vouchers for sportswear, fruit and vegetables."

Much like Bupa, AIA is committed to working in the community to promote healthier lifestyles. On August 2, AIA Live, a regional online health and wellness event, spanning 13 markets, was headlined by Beckham. This first-of-its kind event offered hours of unique insights, tips and practical sessions to help inspire, motivate and educate people on their journey towards living a healthier life. Participants

shared stories on how they have changed their lives in a positive way; celebrity chefs cooked healthy food for all the family; experts helped unlock the power of breathing and find pathways to mental wellness; and world-class professional sportspeople demonstrated unique and fun fitness activities.

AIA also partners with a number of different fun runs across the region, to encourage active participation by young and old in the community. These include The Music Run™ by AIA (in China, Singapore, Malaysia, Thailand and the Philippines), The Cold

Storage Kids Run and Jurong Lake Run in Singapore, and The AIA Twin Run in Indonesia. 

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# Fettes College Guangzhou

**D**esigned as a K-12 boarding and day school, Fettes College Guangzhou opens this month, as the first international college distinctly modelled after the world-renowned Edinburgh (UK) based school, Fettes College.

With its lush grounds and grandiose buildings commonly cited as the inspiration for Hogwarts castle in the Harry Potter series, its founding institution has a long list of prominent leaders among its alumni, including former UK Prime Minister Tony Blair. Fettes College is one of the most renowned and top schools in Scotland and in the UK.

The School takes its name from Sir William Fettes, twice Lord Provost of Edinburgh and among the most highly respected citizens of his generation. Having lost his only son and heir in 1815, he decided to devote his wealth to 'the maintenance, education and outfit of young people'. Sir William's passionate concern for the care, welfare and education of young people has been at the heart of the ethos of the College throughout its history and remains our guiding principle today, and for the future.

Over the course of the past century and a half, a remarkable number of graduates from the school have drawn on the breadth and depth of the education they received

to achieve success and distinction in a wide variety of careers nationally and internationally: in politics, law, commerce, industry, the arts and in the service of their country.

To bring their vision into a reality, Fettes College will be partnering with Bright Scholar Education, China's largest K-12 school operator. Bright Scholar is fast acquiring international recognition together with an enviable reputation as a provider of high quality education. The partnership Bright Scholar will enable Fettes College to introduce to mainland China its special and highly sought after brand of traditional British boarding education, which will be blended with the strength of Chinese scholastics and informed by modern, innovative approaches to teaching and learning.

The ethos and guiding principles of Fettes College Guangzhou will be founded on nurturing the individual while fostering a happy well-ordered and caring community with strong family values at its core. Their mission looks to develop broadly educated, confident and thoughtful individuals who are prepared for life beyond school and all the opportunities and challenges it will bring.





The stunningly well-equipped FCG campus will set a new standard for schools in China and beyond. An expansive 33-acre bespoke campus is located on a spacious and superbly equipped campus in Zengcheng, bordered by forest and hills and yet within an hour's drive of the centre of Guangzhou, and of Baiyun International Airport. Designed by international architects Broadway Malayan, it has been specifically designed to deliver a unique approach to learning. Their world-class facilities for tuition, sports, music, drama as well as home-from-home boarding houses and an abundance of green space for reflection and creativity will provide an ideal environment for children flourish.

At the heart of the world-class holistic education enjoyed through a Fettes education, lies a close focus on discovery, learning and academic development. Every individual is encouraged to stretch and challenge themselves intellectually and to develop the self-motivation to be the best that they can be. This outcome is achieved through a combination of inspirational teaching from the highly committed staff, a strong work ethic among the students, and a shared ambition to succeed.

The curriculum offered at FCG will be bilingual and will draw on the strengths and rigour of both Chinese and British pedagogy. It will deliver all the requirements of the Chinese National Curriculum blended with the inquiry-based approach to learning of the International Baccalaureate (IB) and delivered in a manner that emphasises the essential values of an authentic Fettes education. Being bilingual at all levels, the School will promote an immersive English learning environment that will encourage students to make use of both English and Chinese at every stage of their learning experience.

In Kindergarten the focus will be on providing a joyful and holistic education that will foster the development of happy, confident and resilient children. The learning and teaching will embrace Chinese culture and guidance on Early Years education, while following the principles of the British Early Years Foundation Stage (EYFS) curriculum with enrichment from the IB.


This will prepare the students for the Primary and Middle Schools, where they will follow a curriculum that, during the compulsory education years (Grades 1 to 9), blends the mandatory Chinese National Curriculum (CNC) with the breadth and inquiry-based learning principles of the IB. The unique programme of study will allow FCG students to excel in their CNC

studies whilst simultaneously experiencing the breadth and holistic nature of an authentic Fettes education.

Students in the Senior School will have the choice between continuing with the IB and graduating with the IB Diploma, or of switching to a programme based on IGCSE and A-level courses, enriched through the Extended Project Qualification (EPQ) and embedding core elements of the IB.



Combining the strengths of Western and Eastern educational practices in this way allows FCG to offer Chinese and international families a unique, world-class bilingual education that will allow its students access to global opportunities in their lives beyond school.

In September 2020, FCG will be open for Early Years (Kindergarten), Primary School and G7 will open, followed by Middle School and Senior School in September 2021. 



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# National Security Law and Business

**The National Security Law came into effect in June this year. Here's what businesses need to know about the new legislation.** – By Thomas So, Liang Pu and Evan Zhou

**T**he Law of People's Republic of China on Safeguarding National Security in the Hong Kong Special Administrative Region (the 'Law') has received impassioned attention in the region, and globally, after it was passed and later came into effect on 30 June 2020, in HKSAR. This article looks specifically at Articles 21, 23, 26 and 29 of the Law which are of particular relevance to the business sectors.

## Offences in the supporting role

Corporates and organisations should note that supporting roles (such as inciting, assisting in, abetting or providing financial assistance or property or other support) for acts endangering national security are explicitly prohibited under Articles 21, 23 and 26 of the Law ('Supporting Role Offences'). Further, article 29 prohibits companies' collusion with foreign countries or institutions or with external elements to endanger national security ('Collusion Offence').

To constitute corporate criminal liability for the Supporting Role Offences, one needs to establish, among other things, that there is an intention to support the commission of the primary acts or offences in question. Under both PRC Law and common law, intention may be established by proving or inferring actual and subjective intention, knowledge or recklessness to support the commission of the primary offences. Hence, if the defendant did not have such intention or knowledge,

or genuinely did not appreciate or foresee such risks, then the person should not be held liable for the Supporting Role Offences.

Moreover, under both common law and PRC Law, the state of mind of a company's directors and managers can also be attributed to the company itself. In large companies, the intention of the board of directors can constitute the company's intention whereas the intention of lower ranking staff is less likely to be able to be so attributed.

## Both individuals and companies can be held liable under the Law

Individuals who directly perpetrate the relevant offences would be held personally liable under the Law. If an individual directs or makes use of companies to commit the offences, not only the companies will be subject to penalties (such as fines, suspension of operation or revocation of license or business permit),<sup>1</sup> but also the individuals behind the company may be held liable for the same crime, by virtue of Section 101E of the *Criminal Procedure Ordinance (Cap 221)* which stipulated that a director or other officer concerned in the management of the company will also be guilty of the like offence as the company if the same was committed with the consent or connivance of such a director or other officer.

## Internal compliance consideration

Companies are recommended to review and enhance



their internal compliance system and measures to mitigate the risks of violating the Law. This includes updating the internal codes and guidelines; setting up a 'dawn raid' protocol; conducting initial and periodic due diligence on organisations to which it may offer financial or other support (e.g. donation and sponsorships, employee secondees or volunteers) as well as on its agents and other business counterparties; reviewing and updating the relevant contracts (including exit mechanism); and providing training to the relevant employees.

### Potential dilemma caused by the conflicts between Article 29(4) of the Law and the Hong Kong Autonomy Act (the 'HKAA')

Under Article 29(4) of the Law, any companies who directly or indirectly receive instructions, control, funding or other kinds of support from external elements to impose sanctions or blockade against HKSAR or the PRC would be found guilty of the Collusion Offence.

Meanwhile, the HKAA aims to impose and has indeed imposed sanctions on individuals and entities that

"materially contribute to China's failure to preserve Hong Kong's autonomy." In this case, will a HKSAR branch office ('HK Co') violate Article 29(4) of the Law for receiving instructions from its Parent Company ('P Co') to impose financial sanctions against those being sanctioned? The answer is that one cannot rule out the possibility. Conversely, if the HK Co refuses to enforce the instruction and continues to conduct transactions with those being sanctioned, there is a risk that it might violate the HKAA.

Many multinational corporations are increasingly finding ways to mitigate such a risk. One possible solution is to establish independence. There are many ways to achieve this goal via an internal restructuring, including setting up a wholly owned subsidiary in HKSAR (the 'New Company') by P Co to take up the operation of its HK Co. It may also be helpful to take reference from the test adopted by Hong Kong Stock Exchange, which looks at a number of factors including the New Company's independence of management, operation and finance. <sup>1</sup>

<sup>1</sup> Article 31 of the Law



**Thomas So** (left)  
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# To the Rescue

**When COVID-19 first forced the closure of businesses, the Government of the Hong Kong SAR immediately launched a relief fund to offer a lifeline to struggling companies. It appointed PwC to disperse the much-needed aid.**

– By Sam Sze and Simon Booker

COVID-19 has tested businesses like never before. Hong Kong's role as an international trade hub has been disrupted and the impacts have been widely felt. Businesses have struggled to adapt to changes in demand and customer spending. In this time of uncertainty, with business confidence being low, investment has been deferred and cash preservation prioritised. The impacts throughout supply chains have been deeply felt.

Faced with such severe challenges, the government ignited the Anti-Epidemic fund. Almost HK\$290 billion has been allocated to alleviate impacts upon the economy and individuals, providing much-needed relief in challenging times.

The flagship of this fund is the Employment Support Scheme ('ESS'). With HK\$80-plus billion allocated to the fund, it has the potential to make a lasting impact on businesses and employees. It can provide the resources necessary to sustain employment and encourage businesses to retain staff in these extraordinary times – until the green shoots of recovery emerge.

Running from June until the end of November this year, the ESS was launched in two separate Tranches. Tranche 1 supported employers by paying a proportion of wages between June and August, whilst Tranche 2 launches on 31 August and will run until November.

The scheme complements other more targeted relief schemes that are also running, and focusses relief measures on specific businesses in their time of need. These include the HK\$6 billion Retail Sector Subsidy Scheme and the Beauty Sector Scheme. Together with the ESS, PwC has the honour of acting as the Central Processing Agent to disperse these funds.

From the outset, in our role as Central Processing Agent, we faced a challenging task. The speed of delivery of funds was critical. Businesses were facing significant challenges, and many small and medium sized businesses in particular lacked the reserves to plan ahead. Getting funds into circulation to the benefit of these businesses was our priority – to save jobs. The responsibility placed upon the PwC team was keenly felt.

Tranche 1 opened on 25 May. Significant preparatory work was required. The design of the scheme was optimised to the benefit of employers and their staff – allowing employers to apply easily and efficiently. Fiduciary responsibility was a key consideration – safeguarding taxpayer funds and ensuring that funds were directed to eligible applicants in need.


For those applying for the ESS, there is of course a significant responsibility to remain accountable and comply with the rules of the Scheme. To the extent possible, the burden of evidence required from applicants was gathered from existing sources – with the MPF scheme Trustee Certificates being the primary reference point to validate employee numbers and salaries paid by businesses themselves. To do otherwise would have required substantial validation efforts that would have taken time: time that many Hong Kong businesses simply did not have.

Over 150,000 employers successfully applied for the ESS – representing the majority of eligible businesses in Hong Kong. Substantial numbers of Self-Employed Persons also applied for immediate cash relief in Tranche 1. From the moment the application portal opened, application volumes grew rapidly. It is testament to the efficiency and effectiveness of the ESS that the first applicants were paid a little over two weeks from the point of their application.

There will of course always be applicants that the ESS was unfortunately unable to help in the time available. Inevitably, the building blocks of any relief scheme must be shaped around the principles of efficiency, the speed of delivery, accountability and fiduciary rigour. As such, those who did not hold MPF accounts for staff or were not classified as Self-Employed Persons will not have benefited from the ESS. Other Anti-Epidemic funds are, however, targeted to provide complementary support. These include measures already extended to the public transport industry, and the tourism, construction and aviation sectors. The ESS forms part of this wider umbrella of anti-epidemic measures.

At the time of writing, Tranche 2 of the ESS was to open on Monday 31 August. Briefings with applicants and industry groups are being held. These are often highly interactive in nature and always aimed at improving the effectiveness of the scheme, to the benefit of applicants and their employees. Refinements have been made to the design of the Tranche 2 Scheme following engagement with

applicants – promoting more accessibility which should benefit applicants and allow more people aged 65 years and over to access support.

There is of course no clear end in sight from which we can build our recovery from COVID-19. Consensus views suggest that the impacts could last until 2024 for some sectors of our economy – such as aviation. However, the Anti-Epidemic landscape may evolve in future months and years, PwC looks forward to playing our part in the recovery. 

*Sam Sze, Partner, PwC and Simon Booker, Partner, PwC, are acting as Central Processing Agents for the Employment Support Scheme.*



**At PwC, our purpose is to build trust in society and solve important problems. We are a network of firms in 157 countries with over 284,000 people who are committed to delivering quality in assurance, advisory and tax services.**

**PwC Mainland China, Hong Kong SAR, Macau SAR and Taiwan work together on a collaborative basis, subject to local applicable laws. Collectively, we have over 720 partners and over 20,000 people in total.**

**We provide organisations with the professional service they need, wherever they may be located. Our highly qualified, experienced professionals listen to different points of view to help organisations solve their business issues and identify and maximise the opportunities they seek. Our industry specialisation allows us to help co-create solutions with our clients for their sector of interest.**



**Sam Sze**  
Partner



**Simon Booker**  
Partner



# Duty of Care

**Relocating overseas can be exciting and stressful all at the same time. Aetna's access to quality healthcare insurance takes some of the turbulence out of settling in.**

– By Derek Goldberg

Expanding business interests overseas can be a challenge for organisations with limited resources. Foreign assignees (expats) are often at the forefront of bringing a company's values and corporate culture into regional or global offices. Globally, mobile employees help ensure that geographically dispersed teams are all working towards the same goals, transferring operational knowledge and management skills, and building trust between locations. Therefore, the success of these employees and achievement of their objectives is of critical importance.

Every organisation's success is highly dependent on its people, and businesses have a duty of care to ensure that their employees are well looked after while they are abroad. Keeping your staff healthy, motivated and productive supports them in reaching their potential and contributes to your organisation's success in a new country.

## Access to quality healthcare in emerging markets

Convenient access to high quality, reliable healthcare is one of the most important priorities for organisations with employees travelling or relocating internationally.

In Southeast Asia, many assignees are posted to developing countries where public healthcare may not be of satisfactory quality. In such cases, it is important for firms to consider investing in international private medical insurance to support their key personnel. This type of insurance provides access to an international network of healthcare providers to ensure that their mobile employees can access quality care in the right place and at the right time, and by extension, at the right cost – ultimately leading to savings for the firm in the long run. There is also typically a medical evacuation benefit which covers transportation to the nearest appropriate facility when appropriate care is not available locally.



## Virtual healthcare anywhere, anytime

At times, organisations may need to send their top talent to isolated destinations or into high-pressure environments without quality healthcare facilities or qualified personnel. This is not only a concern for those being sent overseas, but for their employers as well. Both parties will want to be sure that treatable conditions do not become life-threatening simply because of a lack of access to quality care.

The good news is that new technology is tackling the issue of accessibility, in particular that of primary care, making healthcare more accessible to those where time, distance and other logistical factors can make primary care appointments difficult. One such technology is our virtual health service, vHealth by Aetna, which allows international assignees to access primary care – including video appointments through the use of digital technology – wherever they are. A secondary benefit is the potential for reduced costs and more efficient monitoring and management of chronic diseases and conditions such as diabetes.

## Supporting good mental health impacts the bottom line

According to the Worldwide Employee Relocation Council, relocation is the third most stressful life event. Analysis by Aetna International shows that mental health insurance claims between 2014 and 2016 increased by 19% in Southeast Asia. In developed markets like Singapore and Hong Kong, we have seen around a 30% increase in annualised claims for psychological and psychiatric services since 2015.

Two of the biggest challenges of international relocation is accommodation and childrens' education. On top of researching what they can expect in their new role and job location, international assignees likely also must contend with finding accommodation, setting up a bank account, exploring schooling options for their children, and


many other logistical challenges associated with establishing residency in a new country.

Heightened work demands, language barriers and difficulty assimilating to a new culture contribute to chronic expat stress. Trailing spouses also often struggle to adapt to their new circumstances and may not receive enough support from their busy partners.

As companies have become increasingly aware of the adverse impact of a failed overseas assignment on individuals, their teams, and the business' bottom line, innovative organisations have begun creating holistic health and well-being solutions that include Employee Assistance Programmes ('EAP') for mobile employees. Such programmes provide employees with secure, confidential access to clinical counsellors and coaches who can help them address their concerns before they manifest into long-term health problems.

## Providing cultural awareness, safety and security to employees

Helping employees develop an awareness of the culture in their host country will help smooth their transition into a new way of life, and foreign business and social circles. Understanding cultural sensitivities and business etiquette will help assignees feel prepared and confident in new situations. In addition, it is critical that they understand the security risks in their host country. Specialist crisis response services such as Aetna International's red24, provide 24/7 advice on staying safe overseas.

The ability to adapt to other cultures is critical to the success of international assignments. Many assignments fail due to people not adapting to the culture of their new home country, and the stresses associated with feeling like they don't fit in. Knowledge of how to navigate the healthcare, financial, education and housing systems in their host country will help individuals to settle in more quickly, enabling them to focus on building the business locally. 



**Derek Goldberg**  
Managing  
Director, APAC

As a leader in global health insurance, Aetna International regularly publishes content to help the globally mobile manage the stresses of transitioning to a new country. The Aetna Explore Hub is publicly available and offers resources such as relocation checklists and Destination Guides on adapting to new cultures and environments.





# A Legal Voice at the Table

The role of General Counsel has always been central to the leadership and governance of organisations as they navigate the global risk landscape. A new report predicts the role will be even more critical following the COVID-19 crisis.

– By Mun Yeow and Joyce Chan

The COVID-19 pandemic is unprecedented, not least for the way in which it has impacted business. There simply hasn't been an event on a comparable scale to the pandemic to test an organisation's ability to respond to rapid and profound disruption and change. And there hasn't been anything like COVID-19 to reinforce the value of the general counsel ('GC') within an organisation's leadership team.

Over the last 10 years, Clyde & Co's Looking Glass report, published in partnership with Winmark, has tracked the increasingly central role of the GC in the leadership and governance of organisations. GCs are developing their in-house legal teams to align more closely to the leadership structure, which requires a

deeper and more integrated understanding of an organisation's commercial objectives and operations. Indeed, this year's report finds that both board directors and GCs agree that the most important aspect of the latter's role is to align the legal function to business strategy.

The results this year underline that the GC is often perceived as the voice of caution at the leadership table; this is a healthy mindset to bring to the leadership team. It enables an organisation to improve its resilience to risk, especially as the risk landscape could take on more and more complexity in the coming years as a result of the pandemic. Disruption, rapid change and riskier trading environments of the sort we're seeing as a result of

COVID-19 could also result in more disputes – over contract provisions, liability claims, frustration of contracts, protections for investors, where disputes are tried, and more.

In part, this is due to the fact that many of the risks and areas of potential liability that were expected to have an impact over the next five to 10 years have



been brought into immediate focus. This includes technological risk – the digitalisation of operations has accelerated at a pace unthinkable at the start of 2020, which brings implications for operations, business accommodation and customer delivery. Cyber security has also become increasingly prominent in light of the greater reliance on technology across all sectors and with increased remote working.

Many organisational risks have also been brought to the fore, with concerns about managing people and change and the liabilities at play being an increasing concern. Staff wellbeing and mental health have become immediate priorities and the pandemic has highlighted practices that may well prove to be beneficial in the long-term as remote working becomes more common.

Climate change also remains a key risk and potential liability for many, if not, most organisations. The report shows that environmental risk factors are low on the agenda but that neither GCs nor boards feel particularly well prepared for them. The chastening experience of COVID-19 could and should change this and must be used to accelerate organisations' planning for this high impact risk.

The survey findings make clear that as organisations start to move forward from COVID-19 and look to plot their routes to longer-term growth and recovery, the opportunity is there for GCs to play a role beyond reactive firefighting.

As businesses return to searching out growth, expanding into Asia Pacific could be on the agenda for many. Indeed, respondents to the survey identified Asia Pacific as the primary demand led opportunity for businesses.


Asia Pacific markets are perceived to offer the best long-term growth potential because of an expanding middle class, economic growth and demand opportunity across a wide range of products and services. Two thirds of General Counsel believe the region presents a growth opportunity for their organisation and half are confident that their ability to do business in the region will improve over time.

“  
***Staff well-being and mental health have become immediate priorities and the pandemic has highlighted practices that may well prove to be beneficial in the long-term as remote working becomes more common.***  
”

Crucially though, respondents have pointed to increasing regulation as a key barrier in their growth decisions. This could be significant moving forward as we have seen the maturing of regulatory and data protection regimes in Asia over recent decades – for example in the established markets of Hong Kong and Singapore, as well as developing markets like Indonesia.

As these risks develop and disputes emerge and growth plans are firmed up, GCs must remain at the heart of the executive team in order to successfully identify, manage and mitigate risks and potential disputes.

This year's report suggests there will be a re-evaluation of the strategic importance of the GC role following the COVID-19 crisis. This should only be encouraged. A legal voice at the table will be crucial in navigating profound changes

to the business landscape in the months and years ahead. 

## CLYDE & Co

**Clyde & Co is a leading, sector-focused global law firm with 440 partners, 1800 lawyers, 2500 legal professionals and 4000 staff in over 50 offices and associated offices worldwide. The firm specialises in the sectors that move, build and power our connected world and the insurance that underpins it, namely: transport, infrastructure, energy, trade & commodities and insurance.**



**Mun Yeow**  
Partner



**Joyce Chan**  
Partner



# Teaching Business a Thing or Two

**Wellbeing at work is now a focus for many employers. At Kellett School, The British International School in Hong Kong, the groundwork is already being laid to help students understand the importance of a healthy body and mind.**

— By Mark S. Steed and Matthew Seddon

“Those that can do, those who can’t teach.”

Business has a habit of looking down on those of us who work in primary and secondary education. So, given the bad press, what could business ever learn from schools?

Well, one area where schools may be ahead of the curve is on the issue of wellbeing in the workplace.

## Wellbeing in the workplace

Employee wellbeing has been working its way up the agenda over the past 20 years and its importance has begun to impact business thinking beyond its traditional habitat of the HR department. Over this time, the wider shift in the economy from the industrial to the digital has moved the conversation from ‘Health & Safety at work’ (the physical) to ‘Workplace Wellness’ (the mental).

For many years, mental health has been a bit of a taboo. Slowly, society is beginning to grasp the scale of its mental health problem. According to research published in *The Lancet* in 2018, there were an estimated 970 million people globally with mental health disorders of whom 264 million were affected by depression.<sup>1</sup> It is generally agreed that the workplace is a significant contributory factor to issues relating to mental health – indeed the World Health Organization recently re-classified ‘burnout’ as a disease linked to chronic stress at work.<sup>2</sup>

It is very easy in the fast-moving, highly competitive, long-hours working environment that is Hong Kong to see workplace wellness initiatives as soft. But the landscape is changing. It is only in the past year or so that high profile campaigns (such as Heads Together) have begun to gain traction, ‘changing the conversation and tackling the stigma around mental health’.

## Schools: From pastoral care to wellbeing initiatives.

Schools are fundamentally caring environments where a pastoral concern for those in our community goes with the territory. Everyone expects teachers to have a duty of care to the children in their classes – teachers are *in loco parentis*; it has always been an essential part of the job. The consequence is that schools have a considerable

wealth of institutional knowledge about wellbeing – it is in their DNA.

Kellett School is part of the ‘Positive Education’ movement which is based on the research into the benefits of ‘Positive Psychology’ developed by Professor Martin Seligman at the University of Pennsylvania. At Kellett, we follow a curriculum in which all students have one lesson a week in which they are explicitly taught the skills of Positive Psychology and the science of wellbeing. The aim of this is to foster the attitudes and habits that will enable them to cope with the stresses and strains of life and to thrive in the fast-changing world of the mid-C21. The areas covered include: a growth mindset, a healthy body, a healthy mind, effective communication, positive sense of self, respectful relationships, and resilience. At Kellett, this approach is not limited to our students but also extends to our teaching and non-teaching staff.

So, what are the take-aways from the way in which schools support the wellbeing of their staff and students?

### 1. Build wellbeing into the week

Time is one of our most valuable resources, so by setting aside time each week for Positive Education, we are saying as an organisation that we believe in investing in the personal growth and development of those in our community. The ROI for this is in terms of better internal communication, community relations, enhanced productivity and greater engagement.

### 2. Have an embedded long-term commitment to Wellbeing

Wellbeing is a top priority at Kellett – it is one of our ‘skyscrapers’ – areas to which we devote significant resources and effort and in which we have a long-term commitment. Positive Education is not just a fad – it is fundamental to what we are as an organisation. Clarity over its status ensures that we don’t bounce from one *ad hoc* initiative to another; but, instead, have a coherent, embedded programme of development.

### 3. Hold community events

Schools, by their very nature, are places where people come together and thus, they are a focus not

only for students but also for the wider community. Our Positive Education programme is for all of our stakeholders. Bringing together students, staff and parents in a variety of educational and participatory wellbeing events has meant that we have developed a shared vocabulary that has benefited our whole community.

#### 4. Use regular questionnaires and follow-up

At Kellett, we regularly ask our students and staff how they are doing, and if there is anything that we can do to better support them. It is important that we are prepared to listen, spot patterns, and embrace suggestions for change.

The key to wellbeing questionnaires is not just about data collection and analysis – it is also about action. We actively follow up in a non-judgemental way. Any student or staff-member who self-reports that their personal wellbeing is at a level less than 5/10 is offered counselling support. We need to encourage people to break the silence and to talk about the challenges they are facing and to give them the support that they need.

#### 5. Create a culture of support

Professor Martin Seligman flipped the traditional question of 'What is wrong with you?' to 'What is right with you?'

Building on this work, Kellett adopts a strengths-based approach to working with our students and staff, which understands success and achievements in terms of character strengths, rather than flaws. It is an approach that focuses on life-long growth and development. This is reflected in our Staff Appraisal system which focuses on identifying areas where individuals can develop their professional practice and enhance their skills.


The impact of this has been a change of culture within our staff who are also now more understanding of one another, creating a culture of support throughout our organisation.

#### Time for a new model in the workplace

Today, employers are increasingly realising that they need to go beyond offering a range of wellness benefits (health insurance, annual health check-ups, gym memberships and in-house yoga or meditation sessions) and to take a great responsibility for employee wellbeing.

As Charlotte Lieberman argued in a recent *Harvard Business Review* article:

"The stigma – around mental health and vulnerability more broadly – is not going to be solved simply through better data, nor can it be overcome through an array of shiny amenities. We must learn to accommodate people who are dealing with challenges that are often invisible, undefined, and very difficult to talk about. We must show them that we care and, at the very least, are trying to understand."<sup>3</sup>

Ultimately, wellbeing in the workplace is about changing the culture – and schools provide an excellent template for how this might be done. 

<sup>1</sup> 'Global, regional, and national incidence, prevalence, and years lived with disability for 354 diseases and injuries for 195 countries and territories, 1990–2017: a systematic analysis for the Global Burden of Disease Study 2017', *The Lancet* 2018; 392: 1789–858 DOI: [https://doi.org/10.1016/S0140-6736\(18\)32279-7](https://doi.org/10.1016/S0140-6736(18)32279-7)

<sup>2</sup> 'Burn-out an "occupational phenomenon": International Classification of Diseases' [https://www.who.int/mental\\_health/evidence/burn-out/en/](https://www.who.int/mental_health/evidence/burn-out/en/) accessed 16/06/2020

<sup>3</sup> 'What Wellness Programs Don't Do for Workers' *Harvard Business Review* August 14 2019



**Mark S. Steed**  
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Established in 1976 and one of Hong Kong's leading international schools, Kellett offers an exceptional education comparable to prominent independent schools in the UK. Kellett is a co-ed through-train school with campuses on Hong Kong Island (4-11 years) and Kowloon Bay (4-18 years). Kellett follows the English National Curriculum, including GCSEs, IGCSEs and A levels. As children progress through the school, they learn with growing independence in a challenging and stimulating environment, and as a result achieve consistently strong academic results with many going on to study at the world's leading institutions. Kellett is a Not-For-Profit with a parent-governed Board and highly skilled staff, all of whom strive to enable students to develop their own passions, broaden their outlook and achieve their full potential.





# The Only Way is Up

The disruption brought by COVID-19 has touched every industry, whether positively or adversely. For global supply chain logistics, a thrilling new era awaits.

– By Mark Millar

2020 is the year that logistics became front page news as companies and consumers – even bankers and politicians – all came to appreciate first-hand the complexities in the global supply chain ecosystems which enable food on our tables, clothes on our backs, smart phones in our pockets and medical supplies in our hospitals.

Despite the extraordinary circumstances, logistics professionals and 3PL service providers in Hong Kong – and across the world – have been working some serious overtime to overcome numerous difficulties posed by the coronavirus crisis, not least of which are the huge fluctuations in supply and demand.

Despite all the challenges arising from the pandemic, one positive aspect of COVID-19 is how it has proven to be a significant demand accelerator in three specific sub sectors – namely pharmaceuticals, perishables and e-commerce.

**Pharmaceuticals.** The coronavirus has exponentially accelerated demand for all types of medical products, including devices such as ventilators, personal protection equipment (PPE) and, of course, medicines and pharmaceuticals – all of which are

time-sensitive products that require special handling.

Hong Kong International Airport ('HKIA') is acknowledged worldwide as an industry leader with the capabilities and competencies for handling pharmaceuticals, which require stringent temperature control processes.

The International Air Transport Association ('IATA') recognised HKIA in 2018 as a Partner Airport of IATA's Centre of Excellence for Independent Validators in Pharmaceutical Logistics. This globally recognised and standardised certification is designed to help the industry develop a network of certified pharmaceutical trade lanes that meet consistent cold-chain management standards and assure product integrity to global standards.

**Perishables.** The pandemic has also put pressure on food supply chains, vividly exposing the profound interdependencies in today's globalised world.

The transport of fresh produce – such as fruit, vegetables, meat, fish, seafood and dairy products – not only involves special packaging and gentle handling, but also requires temperature control throughout the journey.



In 2019, HKIA was the first airport community in the world to be certified as a Partner Airport of IATA's Centre of Excellence for Perishable Logistics (IATA CEIV Fresh) – another global standard, which improves the handling and transport of perishable products to ensure food safety, as well as reduce food wastage and loss along the supply chain.

The accreditation was actually pioneered in Hong Kong, with the Airport Authority working closely with members of the airport community including Hong Kong Air Cargo Terminals Limited, Cathay Pacific Services Limited and Cathay Pacific – all of whom have also achieved IATA CEIV Fresh certification, testifying to their IATA-compliant standards for handling perishable products, in respect of both facilities and operations.

The recognition epitomises Hong Kong's excellent capabilities in the transportation and handling of perishable cargoes, with efficient, dedicated facilities and services provided in a stringent temperature-controlled environment, applying globally assured standards.

**e-commerce.** Online shopping, known as e-commerce, has also seen rampant growth as a direct result of coronavirus lockdowns.

All around the world, the pandemic forced countless bricks and mortar stores to be closed, whilst people were unable or unwilling to venture outside their homes. Consumers therefore turned to shopping online – many of them for the first time – placing orders via the internet for goods to be delivered directly to their homes.

This further fuelled the 'cross-border e-commerce' phenomenon, whereby consumers in one country shop online to order products from another country, thus requiring an international (cross-border) shipment to fulfill the order and make the delivery.

With 40% of mainland China's 700 million active online shoppers engaged

in cross border e-commerce, this generates a massive volume of international small package shipments.

Once again, Hong Kong's Logistics sector is ideally positioned to service this demand, leveraging our extensive international air freight connectivity, and strategic location right at the heart of Asia – within five hours flying time to half the world's population.

HKIA is expanding accordingly, with developments underway for a 50% increase in capacity at the Express Cargo Terminal by 2022 and a new Premium Logistics Centre on the airport island in 2023.

“

***The coronavirus crisis has vividly exposed the profound inter-dependencies in today's global supply chain ecosystems, and powerfully demonstrated the inherent risks in our complex connected world.***


”

### **Prognosis – opportunities ahead, despite the challenges**

Despite much uncertainty ahead, we are on the cusp of a thrilling new era for supply chain and logistics.

The coronavirus crisis has vividly exposed the profound inter-dependencies in today's global supply chain ecosystems, and powerfully demonstrated the inherent risks in our complex connected world.

Through to 2025, we will see some radical re-configuration of global supply chains, many adopting a more regional approach, resulting in shorter supply chains that increase control, responsiveness and resilience, whilst reducing lead times, transportation costs and emissions.

Together with the exciting regional developments of the Greater Bay Area and the recently completed HK-ASEAN Free Trade Agreement, this will surely generate further upside opportunities for Hong Kong's Logistics sector. 



**Mark Millar is a respected authority on supply chain and logistics, an internationally renowned keynote speaker and author of the widely acclaimed book Global Supply Chain Ecosystems. [www.markmillar.com](http://www.markmillar.com)**

**He serves as Chair of the Logistics Committee at the British Chamber of Commerce in Hong Kong.**

# In and Out of Work

**Absenteeism and presenteeism can be costly for business. Tackling health and wellbeing issues head on is essential to reaping the benefits of supporting a culture of good mental health within the workplace. – By Andy Tam**

Absenteeism and presenteeism are increasingly giving global businesses a headache, especially in the Asia Pacific region. In a survey by AIA Vitality, Hong Kong was highlighted as having one of the highest levels of absence and presenteeism of all the countries taking part in the survey. The estimated monthly cost of health-related absence and presenteeism per organisation in the city is estimated at HK\$3,744,262.

Presenteeism has many hidden costs and far reaching effects. In fact, coming to work while you're sick has been proven to be more damaging than absenteeism despite considerable awareness around this habit. Bupa Hong Kong reported employees spent a quarter of total working days working whilst sick, a productivity loss of HK\$30 billion per annum. Employees who persist with coming to work while unwell are likely to be less productive than those who are fit, well and rested, resulting in diminished productivity.

This situation is not good for employees and not good for business. But what are the root causes? A rise in mental health issues is a major factor.

According to Mind HK, the city has one of the longest working hours in the world (51.1 hours per week), with 1 in 4 workers suffering symptoms of depression, however 73% are unaware of any mental health support programmes provided by their employer. Workplace factors that contribute to poor mental health include lack of physical and mental space, limited opportunities to take breaks, low job security, as well as tense workplace cultures transmitted from conflict and stressed bosses.

## **So how can employers address the issues?**

It's critical that business leaders in Hong Kong recognise the signs and take action for the betterment of their entire organisation. Research indicates there is a long way to go in dismantling the stigma around mental health with more than

## **A spotlight on global mental health**

Estimated by 2030 absenteeism to worsen, leading to productivity loss. AIA Vitality highlighted the average cost per organisation is over HK\$3 million per month.

**Globally, 1 in 4 people will be affected by mental or neurological disorders at some point in their lives. Around 450 million people currently suffer from such conditions, placing mental disorders among the leading causes of ill-health and disability.**

Rising mental health issues is a global phenomenon.

A Lancet Commission report highlighted that mental disorders are rising around the world and will cost the global economy US\$16 trillion by 2030, an estimated 12 billion working days lost due to mental illness every year.

The challenge facing employers is breaking the stigma surrounding mental health and developing a culture where people feel comfortable seeking help.

**Globally, 268 million people are estimated to suffer from some form of depression. It can cause people to suffer greatly and function poorly at work, at school and in the family. At its worst, depression can lead to suicide. Close to 800,000 people die due to suicide every year, which is the second leading cause of death in 15-29-year-olds.**

**More than 40% of countries have no mental health policy and over 30% have no mental health programme. Around 25% of countries have no mental health legislation.**

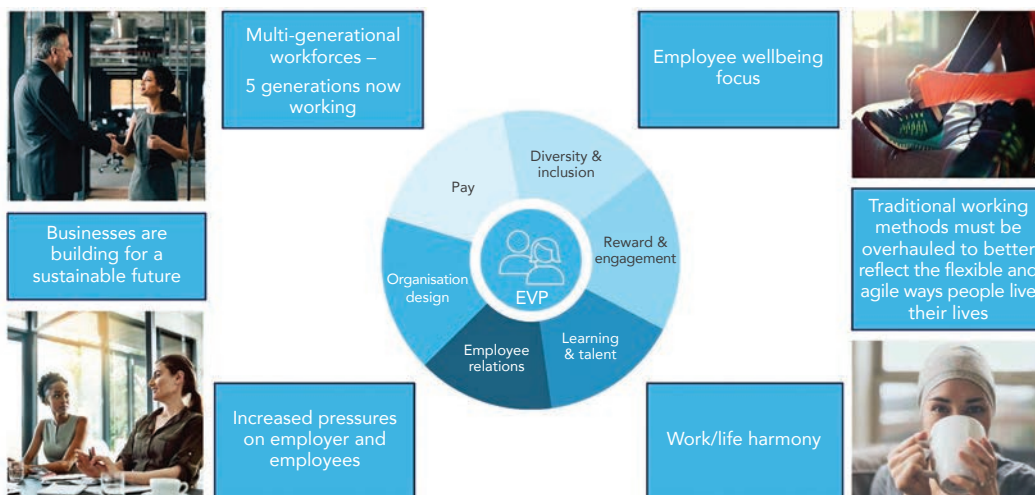
50% of employees believing they will be penalised at work for talking about their mental health challenges.

Firstly, companies must have a robust mental wellbeing strategy to support early intervention and rehabilitation. But employers need to be aware they have a problem in the first place. Technology can help. When it comes to tackling absenteeism, especially when it's linked to mental health issues, Employee Assistance Programmes ('EAP's) are one popular benefit companies can offer within their benefits package to support employees with mental health issues.

Many domestic and multinational organisations will be adapting their benefits for the post COVID-19 world, and addressing the 'return to work' strategy to ensure their wider benefits are fit for purpose to support local national employees, third-country nationals and the movement of expatriate staff across the globe. This will include enhancing mental health services, promoting the value of existing programmes and supporting employee financial wellbeing, amongst other areas.

One common theme has been that the pandemic has been a catalyst for more companies recognising that their benefits strategy must be flexible enough to account for differences in culture, attitudes, and healthcare systems. Every country has been impacted by COVID-19 resulting in a much-needed


## The workforce is changing & so is the EVP!



micro review of the sustainability of existing HR & Benefits strategies and the wider Employee Value Proposition ('EVP').

Wellbeing apps such as Thrive enable employees to monitor their mood daily through a Mood Meter. Users can track their mood and record the reasons for their current mood, and, based on their results different activities will be recommended.

It is important that employers in Hong Kong have a full understanding of the organisational costs associated with mental ill health, and the benefits of supporting a culture of good mental health within the workplace.

Tackling absenteeism and presenteeism is essential not only because both are costly for business, but to support the health and wellbeing of your staff. Obviously when it comes to looking after employees' mental health there will always be a discussion around cost, but rather than asking if they can afford to implement a strategy, the real question should be, can employers afford not to? 



**Andy Tam**  
Senior  
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 **howden**





# Three Levels of ‘How’ to Decarbonise

**Decarbonisation is one of the most pressing issues of our time. Yet it doesn’t need to be such a complicated and expensive process for organisations.**

– By Don McLean

**T**he decarbonisation of the built environment could be a much more expensive exercise and less effective than it needs to be. To prevent this, we need to consider the three levels of ‘How’ to decarbonise.

## Level 1

Ask, at the first and broadest level: *how do we decarbonise by 2045?*; and a constructive answer would be: by drastically reducing the carbon emissions from buildings, cities, transport, electricity and heating.

This answer is not wrong. However, it is not a solution. Take a second to consider what it actually means to undertake decarbonisation and you’ll soon be overwhelmed by the enormity of what is entailed and the various routes you might take.

Without practical solutions that consider a holistic approach to decarbonising the built environment, errors are highly likely, resulting in more capital and operational costs and a high probability of failing to decarbonise by 2045.

## Level 2

So, we delve deeper and land at the second ‘How’ of decarbonisation. National governments and international organisations, such as UNEP, have already provided excellent information on ‘how’ to drastically cut emissions across the sectors outlined at Level 1. From a built environment perspective, this includes:

- Using EUIs to establish a baseline for building energy consumption and propose a number of % savings for improving the building envelope; or improving energy equipment efficiency.
- Integrating buildings using community-wide solutions, such as district heating or cooling solutions.
- Deploying renewable energy solutions.
- Developing a good building energy efficiency compliance code rating system.
- Improving occupant use of the building e.g. not leaving lights on, etc.
- And much more.

This is all well and good, until you consider the potential adverse effects and barriers to making

these concepts work. They do not define *how* to improve energy efficiency of the building, *how* to develop community-based district heating or cooling solutions, or *how* to enable uptake of renewable energy solutions, for example.

Furthermore, there are still significant barriers to achieving the goals outlined. We know from past experience that building regulations, for example, do not work, often resulting in the 'performance gap' between energy predictions and actual performance and even, in some cases, posing risks to human health and comfort.

We also know that no single solution can solve the issue in isolation. A holistic community approach to the built-environment, which also engages the citizens and technology providers key to any change, must be taken. So how can we decide on the right combination of options to achieve the best outcomes, engage those key stakeholders and avoid making decisions which will result in secondary problems or be too cost prohibitive?

The current regime uses spreadsheets in abundance in an attempt to provide the information needed to help answer these questions. However, continuing to use spreadsheets to try and solve the problem will result in an expensive, inefficient and non-integrated approach to the decarbonisation process.

### Level 3

This takes us to the third – and final – 'How'. How exactly do you take the advice offered at Level 2, make the right decisions and eliminate the risks?

This is where IES, and our ICL Digital Twin technology, provide the ultimate 'How' solution – how to implement a plan for decarbonisation of the built environment. Outdated methods (e.g. spreadsheets)

and simplified mathematical approaches will never be able to answer this question for you. It is extremely difficult to make a coherent and effective decarbonisation plan, understanding the actual impact of the different solutions, how they act holistically, and, most importantly, to track and monitor the progress of the plan.

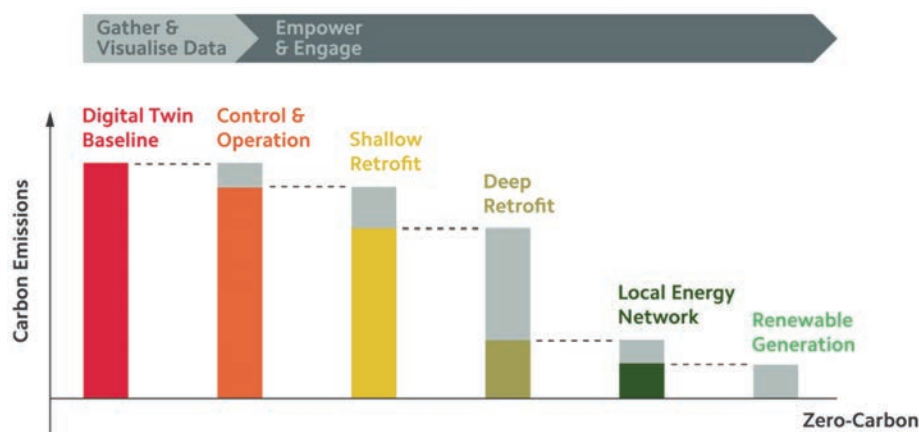
This is where the ICL makes the difference. Using our unique integration of digitised physics, artificial intelligence ('AI') and machine learning, we can help you create a digital twin of any community/group of buildings to analyse all the various decarbonisation options, identify and weigh up the risks and potential savings – prior to implementation – and monitor progress towards net-zero targets over time.

The IES ICL technology also utilises the concept of Augmented Intelligence – the all-important 'know how' which

enhances human intelligence, rather than replacing it – to de-risk the decarbonisation process. What's more, the technology is supported by a complete step-by-step process, summarised below, which is proven to help navigate the route to net-zero:

- **Step 1: Create a 'Digital Twin' baseline**

The ICL uses real operational building and site data to create a Digital Twin that responds exactly as your building(s) would in the real world. This provides an important baseline from which to test and monitor the various options and will be your most valuable digital asset throughout the Zero-Carbon process.



- **Step 2: Optimise control & operation**

Investigate all the operational data from your building(s) to identify quick wins and problem areas and understand where simple control and operational changes can eliminate energy waste and improve occupant comfort and wellbeing. This step can be revisited throughout the life of the building(s) to prevent operational drift and continually improve performance.

- **Step 3: Shallow retrofit/deep retrofit**

Use the Digital Twin to simulate the impact of various retrofit measures at an individual building level or community scale. Explore how a collection of improvements will interact together and evaluate the best options for you depending on your budget, building constraints, KPIs, ROI or required payback period. Implement the best options and then check, using the Digital Twin, that the improvements were achieved.

- **Step 4: Design of local energy and flexibility market**

Consider how to meet as much of your energy demand from local sharing as possible. Explore interactions and connections with other buildings or local resources, use the ICL Digital Twin to understand the energy demand of different assets and the network as a whole, map interactions, and match supply and demand. Evaluate the potential for demand response and flexibility at the community level and engage with partners who can deliver energy trading solutions or aggregation of the community's energy.

- **Step 5: Integrate renewable generation**


Evaluate on-site generation opportunities through renewable energy production and identify renewable energy strategies at the building and site level that will enable you to take that final step to zero-carbon. Leverage the

power of physics-based simulation to calculate projected renewable generation profiles across the year and at different times of the day to work out whether renewable generation will meet demand or if storage solutions are required.

The process is flexible, meaning the end user can start at any step, skip a step or complete the whole process from start to finish depending on their current progress in their own decarbonisation roadmap.

This entire process is underpinned by the ICL's ability to gather and analyse any level of data within a single platform and your net-zero ambitions will be supported by powerful visualisation tools to empower, engage and inform each and every citizen, occupant, owner, building or estate manager on ways in which they can play their part in the decarbonisation process. At any stage in the process, the ICL Digital Twin can be used to engage with local citizens and technology providers, using a cloud-based 3D public model to share ideas and pathways and gather feedback from local stakeholders.

Already, this process and our ICL technology has been used to help design a Positive Energy Block ('PEB') – i.e. a group of buildings which produce more primary energy on an annual basis than they consume – in Limerick, Ireland. Following the process outlined, the ICL Digital Twin uncovered a net annual non-renewable energy demand reduction of 34% over baseline as well as surplus energy production of 0.4GWh/year, thereby creating a PEB.

This is a real, tangible solution to how we decarbonise the built environment. To find out more about how the ICL can be deployed as part of a Complete Zero-Carbon Process, visit: <https://www.iesve.com/zero-carbon>. 



**Don McLean**  
Founder &  
Managing  
Director,  
IES

Over the last 25+ year's IES has built a solid reputation as the leading innovator in sustainable analytics for the built environment. Used globally, the energy and carbon reduction capability of IESVE technology is proven, and with its ICL Digital-Twin, capabilities have expanded from individual buildings to helping create entire sustainable communities. [www.iesve.com](http://www.iesve.com)





# Member Offers

There are many great benefits of being a member of The British Chamber of Commerce. One of those is the Member Offers programme, an exclusive package of member discounts which range from dining and hospitality, to travel and business services.

Full offer details are available online at [www.britcham.com/Public/Membership/Member-Offers.aspx](http://www.britcham.com/Public/Membership/Member-Offers.aspx)

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**Pica Pica** and **Rubia**, both helmed by the Spanish culinary team at Epicurean Group, offer ingeniously tasty ways to let the quality and the flavour of the ingredients shine through. Both menus showcase the dishes which the local would have, whilst recreating the atmosphere, enjoyment and authenticity of a Spanish meet-up by having it right here on our own doorstep.

[www.picapica.hk](http://www.picapica.hk) and [www.rubia.hk](http://www.rubia.hk)



Inspired by the coastal cuisine that peppers the roadsides of Chef Luis Porras's hometown of northwest Mexico, the lands of Sonora promise an array of colourful tacos, produce, herbs, local spices and margaritas, synonymous to Hong Kong's longest standing Mexican restaurant & bar **Agave**, capturing the essence of Mexico with a collection of distinctive recipes to share with families, friends and acquaintances.

[www.epicurean.com.hk/restaurant/agave/](http://www.epicurean.com.hk/restaurant/agave/)





## Food & Drink

**PizzaExpress** is really proud of its pizzas, its love for music and supporting meaningful causes in the community. Since 1965 the restaurants have been serving hand-crafted pizzas made with the freshest ingredients. Each pizza is made to order by skilled Pizzaiolos (pizza chefs). Beautiful pizza served in a socially responsible and creative environment; this truly is 'Pizza in Style'.

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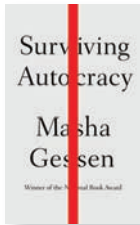
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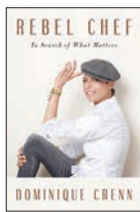
# Book Shelf

Book Shelf presents the favourites – new and old – of Chamber members for your suggested reading pleasure.



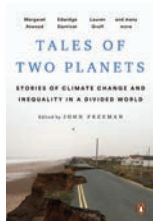
## **Surviving Autocracy** by Masha Gessen

New Yorker staff writer Masha Gessen's latest book asks how the Trump administration's language will impact the future of governing in the U.S. Gessen, who won a National Book Award for *The Future is History*, inspects how American democracy has shifted in the past few years, and connects it to the rhetoric of the President. Having grown up in the Soviet Union, Gessen provides a personal perspective on the rise of autocratic leadership, which the author uses to understand the relationship between Trump, the media and the American public.



## **Rebel Chef: In Search of What Matters** by Dominique Crenn with Emma Brockes

When Dominique Crenn was 19, she realised that in order to pursue her dreams of becoming a prominent chef, she would have to leave France. Although her home country was ostensibly the culinary capital of the world, it still operated on sexist assumptions. Crenn writes about her winding journey to achieve her dreams through an Indonesian kitchen, a victory on Iron Chef and eventually her first restaurant, Atelier Crenn in San Francisco, which would win multiple Michelin stars.



## **Tales of Two Planets: Stories of Climate Change and Inequality in a Divided World** Edited by John Freeman

Climate change is such an enormous and unwieldy thing that it often feels hard to see, like trying to comprehend the Titanic while standing six inches away from its hull. In *Tales of Two Planets*, writer and editor John Freeman tries to make the danger clear by offering readers a range of views — fiction, essays, even poetry, spanning locations from Florida to the Himalayas — while zeroing in on the way that global warming intersects with disparities. Writers in the collection, edited by Freeman, include Margaret Atwood and Edwidge Danticat.



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