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IN HONG KONG

The Official Magazine of The British Chamber of Commerce in Hong Kong Issue 54 May-Jun 2018

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March – April 2018

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

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1201, Emperor Group Centre,  
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### British Chamber of Commerce Secretariat

#### Executive Director

Andrew Seaton

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#### Secretary

Yammie Yuen

#### Office Assistant

Sam Chan

Britain in Hong Kong is available on board **BRITISH AIRWAYS** and mailed to readers in bio-degradable envelopes.

#### Editor

Sarah Graham  
[sarah@ninehillsmedia.com](mailto:sarah@ninehillsmedia.com)

#### Editorial support

Gina Miller  
[gina@ninehillsmedia.com](mailto:gina@ninehillsmedia.com)

#### Design & Production

Simon Kay  
[simon@ninehillsmedia.com](mailto:simon@ninehillsmedia.com)

#### Advertising

Frank Paul  
[frank@ninehillsmedia.com](mailto:frank@ninehillsmedia.com)  
Jennifer Luk  
[jennifer@ninehillsmedia.com](mailto:jennifer@ninehillsmedia.com)

Britain in Hong Kong  
is published by

**ninehills**  
media

Ninehills Media Limited  
Level 12, Infinitus Plaza,  
199 Des Voeux Road,  
Sheung Wan, Hong Kong  
Tel: (852) 3796 3060  
Fax: (852) 3020 7442  
Email: [enquiries@ninehillsmedia.com](mailto:enquiries@ninehillsmedia.com)  
Website: [www.ninehillsmedia.com](http://www.ninehillsmedia.com)

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Dear Members,

This is my final message as Chairman of the Chamber as I will stand down at this year's Chamber Annual General Meeting on 7 June.

My two years as Chairman feel like they have passed very quickly. Looking back, the Chamber's packed events programme, its policy and advocacy work, initiatives on issues such as Brexit and Belt and Road, and our interactions with senior business, official and political figures, have continued apace.

I would also like to reflect on the Chamber's reputation. Both in Hong Kong and more widely, the Chamber is respected as a serious and measured voice for business, coming from a resolutely apolitical standpoint but with a clear perspective of being long-term supporters of Hong Kong. Over the past couple of years we have put a lot of effort into giving real clarity and focus to our policy work to make sure we represent the views and interests of Chamber members as effectively as possible. I think the dialogue we have established, in particular with

the new Administration in Hong Kong, is a sign of the progress we have made in this area.

Central to all of this, and to the overall success of the Chamber, is the terrific engagement I have seen from so many Chamber members, using our platform, contributing to events and, crucially, becoming involved in our network of Committees which are the absolute bedrock for much of the Chamber's work. I am very grateful to all members who have found a







figures including Sir Martin Sorrell, Alex Cruz (CEO of BA), Ewan Venters (CEO of Fortnum & Mason) and The Lord Mayor of London. We were also pleased to host the First Minister of Scotland, Nicola Sturgeon, in April, a further sign of our being the preferred platform for senior political visitors from the U.K. And on a lighter note we had a very successful Rugby Dinner in the run-up to the Sevens.

In conclusion I would like to thank all 12 members of the wonderful Chamber executive team, ably led by Andrew Seaton, for their dedication and unerring ability to deliver, using modest resources, the best offering possible for members; the members of the Chamber General Committee for their time, support and invaluable guidance; the chairs, vice-chairs and all the participants on the Chamber specialist committees for their unfaltering efforts to generate high quality ideas and views, providing the engine room of the Chamber's thinking; and last but not least, you – the members – for continuing to make the British Chamber of Commerce the best international business chamber in Hong Kong.

way to contribute in whatever capacity they could. I would urge you to continue.

My final period in office has been a particularly busy one for the Chamber. We were delighted to be partners for the British Government's GREAT Festival of Innovation at the end of March. As the British government's biggest business and trade promotion event anywhere in the world this year, the Festival was a welcomed recognition of Hong Kong's role as a leading business centre in the region, and a powerful statement of the UK's interest in developing business links still further. You will find a report on the Festival in the magazine. From the Chamber's perspective we organised a number of very successful, and very well attended, satellite events with leading business

It has been a great privilege to serve as your Chairman and I wish you and your businesses every possible success in the years ahead.

A handwritten signature in black ink, appearing to read 'Mark Greenberg'.

**Mark Greenberg**

Chairman,  
The British Chamber of  
Commerce in Hong Kong



# The Future is Bright for the UK and Hong Kong, Thanks to the GREAT Festival of Innovation

The British Chamber of Commerce in Hong Kong is proud to have been a supporting partner for the GREAT Festival of Innovation by hosting a number of satellite events alongside the main conference itself. The GREAT festival is the UK government's single largest international event this year and brought with it a number of key industry leaders, entrepreneurs, and thought leaders who shared valuable insight on the future of business.



The British Chamber hosted four events which attracted more than 440 guests over the three days. Kicking off our satellite events was Charles Bowman, Lord Mayor of City of London, who shared his excitement that the two cities will begin working on mutually beneficial fintech projects, and that these successful partnerships will transform the financial and professional services sectors for years to come.

Sir Martin Sorrell, CEO of WPP, offered a wide-ranging and highly thought-provoking speech touching on the standing of 'Brand Britain', the potential for Chinese tech companies to supplant the US tech giants, and the responsibilities of digital platforms for

the content they carry and whether they should be seen – and regulated – as media companies.

Ewan Venters, CEO of Fortnum & Mason, spoke about the key factors in keeping the Fortnum & Mason brand relevant over the past 300 years. An important point Ewan stressed was that the business model needed to be kept fluid to stay competitive – exploring new pop-up store opportunities, keeping the website and e-commerce model up-to-date, and constantly bringing people closer to the brand through various creative marketing campaigns.

Finally, Alex Cruz, CEO and Chairman of British Airways, discussed the importance of innovation and technology in the aviation industry and how this is redefining the way people will travel. "As a consumer brand we are challenged every day to live up to our customers' expectations". Disruption is forcing British Airways to constantly adapt and modernise its products. It's responding to fast-evolving technologies and is providing creative solutions to offer the best travel experience possible.

The over-riding message delivered was on the many business opportunities and strengths that lie between the UK and Hong Kong and optimism for a fruitful future.





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## International Rugby Legend Brian O'Driscoll to Lead Just Challenge Expedition to Africa in aid of Laureus Sport for Good Foundation

Just Challenge, based in Hong Kong, announced a three year partnership with Laureus Sport for Good Foundation to support its work to prove that sport has the power to change the world. Last month, Just Challenge successfully led 100 people on an expedition through the Himalayas, trekking 53km and ascending 2,700m through the mountains raising an incredible US\$400,000 for the charity. Many of our Chamber members and supporters took part in the challenge.

At the home of rugby's biggest international party, the Cathay Pacific/HSBC Hong Kong Sevens, it was announced that Brian O'Driscoll, former British & Irish Lions and Ireland captain, would lead the next challenge in 2019. O'Driscoll says: "I'm really excited to be part of something so unique. We'll be bringing together participants from around the world to trek over 100km through some of the most remote parts of the African Bush, camping in the wild and continuing the incredible work Just Challenge and Laureus are doing to end violence, discrimination and disadvantage in children."



Michael Vaughan, Laureus Ambassador, reflected on his time in the Himalayas with Just Challenge. "It was incredible to be in a remote location with 100 strangers from around the world who left as good friends. To take yourself out of your comfort zone and give back to those less fortunate than ourselves was one of the most rewarding experiences of my life. I couldn't recommend taking part in a challenge like this more and wish Brian the best of luck in Africa!"

The challenge is open to British Chamber members to take part. To register your interest in the challenge, please visit [www.just-challenge.com/africa2019](http://www.just-challenge.com/africa2019).

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## The British Chamber of Commerce in Hong Kong to Support The Belt and Road Summit

The British Chamber of Commerce in Hong Kong is pleased to be supporting The Belt and Road Summit on Thursday 28 June. The Belt and Road Summit brings together senior government officials, representatives of international institutions, business leaders and industry experts from countries along and beyond the Belt and Road to exchange views

on multilateral co-operation and explore new business opportunities arising from the Belt and Road Initiative.

Chamber members receive a special discount on tickets. Visit the supported events page on our website for more information.



# Hong Kong and UK Sign MOU on Investment Promotion Co-operation

Invest Hong Kong (InvestHK) and the UK Department for International Trade (DIT) have signed a Memorandum of Understanding (MOU) on investment promotion co-operation, with a focus on innovation and technology as well as other emerging sectors.

The signing took place at the GREAT Festival of Innovation on 24 March in Hong Kong and was attended by Dr Liam Fox, UK Secretary of State for International Trade; Edward Yau, Secretary for Commerce and Economic Development of the Hong Kong SAR; Director-General of Investment Promotion at InvestHK, Stephen Phillips; and Director General, Trade and Investment, British Consulate General Hong Kong, Paul McComb.

The MOU focuses on sharing of information and experiences in investment promotion, supporting events, programmes, and strengthening collaboration in promoting inward investments. It also encourages the development of businesses with a technology focus, including artificial intelligence, financial technology, health technology, biotechnology, smart city, clean technology, the creative sector and the experience economy.

"Hong Kong and the UK maintain strong and long-standing economic and investment ties," said Yau. "The MOU is another milestone in reinforcing our collaboration, and the technology

emphasis reflects our increasing focus on innovation to further strengthen Hong Kong's economic development."

As at the end of 2016, the UK ranked eighth as a major source of inward direct investment (IDI) into Hong Kong, with a stock of US\$36.4 billion. As of 1 June 2017, British companies have 122 regional headquarters, 221 regional offices and 332 local offices based in Hong Kong. The MOU will further reinforce these strong ties, while reflecting the UK's commitment to deepen connections with Asian markets.

"This is a great step forward in our relationship with InvestHK," said Dr Fox. "Getting our teams to work together to come up with innovative solutions that meet the challenges faced by small and medium enterprises seeking to set up in Hong Kong will make a huge difference to the number of companies investing in Hong Kong from the UK."



# Special Relationship – London-Hong Kong Collaboration a Recipe for Success

21 March 2018

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Alderman Charles Bowman, the 690th Lord Mayor of London, and a delegation of businesses came to speak at the Chamber as part of a visit to Hong Kong, Shanghai, Beijing and Shenzhen.

The Lord Mayor explained to the audience that he wishes to reassure and communicate with the world that London remains a global hub for financial and professional services. Crucially with this visit to Hong Kong and China, he wishes to promote more UK-Hong Kong and UK-China collaboration on the Belt and Road Initiative; encourage more two-way investment and trade; and enhance financial cooperation.

The Lord Mayor noted that London was the natural western hub for the Belt and Road Initiative given London's broad expertise in financing, deal advisory,

green finance, and due diligence. The key to London's success, he explained, would be collaboration.

The three areas of focus for the City of London around Brexit, the Lord Mayor explained, were to ensure that there is a smooth transition process; that there is a practical, progressive and ambitious free trade agreement made with the EU; and that the city can attract and retain talented people from across the globe. He stated that London will remain a global city that is open for business.

On Hong Kong, the Lord Mayor said he is looking to encourage more collaboration between the two cities, especially on mutually beneficial fintech projects. These successful partnerships, he explained, will transform the financial and professional services sectors for years to come.





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# Upgrade in Innovation – British Airways Integrates Technology into Flying Experience

23 March 2018

On Friday 23 March, the Chamber had the pleasure of hosting a Captains of Industry breakfast sponsored by KPMG with Alex Cruz, the Chairman and CEO of British Airways. The event served as one of a series of satellite events that the Chamber hosted alongside the GREAT Festival of Innovation.

British Airways has recently committed GB£4.5 billion of investment, expanding their network of routes, buying new aircraft and lounges, and rolling out high speed wi-fi across their fleet. Alex discussed at length the increased expectations of customers to integrate technology into the flying experience, and the airline's parent company IAG's incubator programme is a testament to this commitment. Aside from an updated customer experience, technology is helping the airline to improve its environmental impact as well, with fuel conservation being a key area of focus. Alex commented also on his work with the UK government, and trying to influence decision makers in areas relevant to air transport, such as visa access and the third runway at Heathrow airport.

As next year marks the centenary of British Airways, it's clear that under Alex's leadership the airline still has a lot to offer its customers and the wider business world, and we hope to welcome him back to Hong Kong in the near future. A big thank you to KPMG for their continued support of the Captains of Industry series.





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# A Little Less Complication

**Choosing the best health insurance policy doesn't have to be complicated. Simplicity and accessibility are becoming top priorities for Hong Kong's insurers.** – By Sarah Graham

With a history loosely rooted in the UK's National Health Service, few would argue that Hong Kong has one of the most effective public healthcare systems in the world.

But lengthy waiting times and overstretched services can be a headache, causing many to turn to the private sector. But going private is not cheap.

While the average annual cost of a domestic health policy is around HK\$4,000, for those who want international coverage it can set you back up to HK\$100,000, according to Pacific Prime, a Hong Kong-based insurance advisor working with some of the city's largest insurers to help people find the right health plans and cover.

But with 159 authorised insurers offering everything from inpatient cover, outpatient services to semi-private treatment, critical illness cover, and wellbeing services, it can be hard to see the wood for the trees.

In such a competitive market, how do insurers go about attracting new customers?

One trend emerging in healthcare insurance is to simplify as many areas as possible for the customer. A government initiative aimed at steering customers into the private sphere while easing pressure on public health services – due to come into effect in April 2019 – will be the introduction of the Voluntary Health Insurance Scheme. This will see the government hand out accreditation to providers whose policies meet 10 basic requirements. These include having a clear





The image displays two versions of a website's 'Messages' section. The left version is a desktop layout with a blue header containing the word 'Messages'. Below the header is a 'Product Details' button, followed by a 'Get a Quote' button. Below these are two image-based sections: 'Plan at a Glance' with a photo of a family and 'Basic Coverage' with a photo of a doctor. The right version is a mobile layout with a blue header containing the word 'Messages'. Below the header is a 'Get a Quote' button, followed by two text-based sections: 'You'll get a 30% discount...' and 'Plus it's more pleasant to do it by chatting...'. Both versions have a 'Switch Language | Start Over | FAQ' footer.

"The app allows us to be more customer focused," says Edmond Chan, Head of Product for Bupa Hong Kong.



Yuman Chan,  
CEO and  
Country  
Manager for  
Cigna Hong  
Kong

### Screenshots from the Cigna Chatbot app

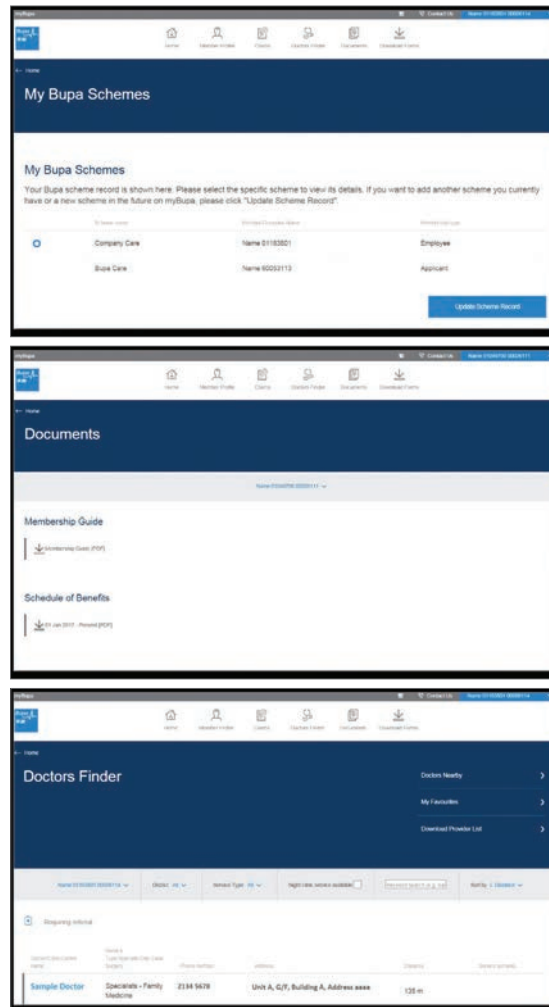
According to the Cigna 360° Well-being Score Survey 2017, 57% of Hong Kong people are using or plan to use health apps, with 55% of respondents saying they would be happy to use a 'robotic doctor' if it proved cheaper than a real one.

"For individual customers, we have our customer portal, MyCigna, that provides end-to-end services including claims, policy changes, doctor locator, enhanced customer touch points with SMS and email reminders, live chat and co-browsing functions," says Yuman Chan, Chief Executive Officer and Country Manager for Cigna Hong Kong.

For its group customers – Hong Kong's employers – the company recently launched the Cigna Chatbot, which it says is the first-in-market robo sales chatbot, allowing employers to purchase its new group medical plan at the touch of a button.

"The Cigna Chatbot is a virtual sales agent that can answer product queries, give quotes and process the sale of our new Cigna Smart Entrepreneur Group Medical Plan, which is designed for start-ups and SMEs in Hong Kong," adds Yuman Chan. "This innovation provides a real-time, simple and easy online insurance purchase experience to customers, and we believe providing customer service in such a way will be the future trend of digitalisation in insurance industry."

Prudential Hong Kong Limited also offers a Chinese-language 'Ask Prudence' chatbot service to its customers and a platform that adopts "Natural Language Processing," the chatbot is trained to understand non-scripted questions, clarify queries and deliver responses in a way that simulates human conversations. This AI-assisted chatbot offers 24/7



Screenshots from Bupa's MyBupa app

access for Prudential customers and agents, allowing a round-the-clock online enquiry service.

It also recently launched an eClaims self-service platform enabling customers to electronically submit all types of individual hospital claims and get real-time claims status updates through instant notifications, making the claims process more seamless, efficient and hassle-free.

Prudential says that since there has been a growing demand among its customers for more internet and mobile-enabled services that complement traditional paper-oriented processes, its new additions offer an "end-to-end digitalised experience which sits at the core of our customer journey".

It's not just selling the insurance products themselves that the biggest firms are focusing on. One

emerging field in healthcare insurance is policies addressing well-being. In a competitive global city like Hong Kong where pressure often leads to long hours in the office, it's no surprise that many succumb to stress-related illnesses. According to a study this year conducted by Hong Kong University, one in six Hongkongers suffers from mental illness. In fact, in 2016 Hong Kong topped a survey conducted by Swiss banking giant UBS of cities with the longest weekly working hours, with an average of 51.1.

Edmond Chan said that for Bupa, the growing interest in well-being among Hongkongers meant that it was becoming more commonplace for people to take out an additional, personal health policy because basic employment insurance often didn't make adequate provision for mental health issues.

"People want to take care of their health and well-being – themselves and their family – whether it be physical health or mental health," he says.



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Submitted Records

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You may search claims application records in the last 3 years whereas the claims application receive date must be on or after 10 December 2017. Claims application records will be shown after 2-3 working days upon your online submission.

Please select the record

Claim No. [ ]

Claims application receive date (DD/MM/YYYY) [ ]

From [ ] To [ ]

(Range of each search is limited to 10 records)

**Start a Claim - Medical Benefits**

Step 1 Input information Step 2 Provide details Step 3 Complete submission

Your request has been successfully submitted.  
You may print this page for future reference. Thank you for using our services.

Receive date (DD/MM/YYYY)	14/02/2017 (14:14:14)
Life insured	Chan Yu Man (Chan Yu Man)
Type of request	Online claims submission for medical benefit claims
Reference No.	00123456789

Please note 2-3 working days are required for the application can be processed online.

### Screenshots of Prudential's e-Claim

health awareness and leveraging insurance to help create a better work-life balance."

Cigna also noted increasing demand for policies offering well-being services. It offers its group customers a 24-hour hotline that provides professional personal counselling and consultation services to help tackle stress management, emotional disturbance, job and career development, marital counselling, family relationship, or information on child care, elder care, finance, and mental health, etc.

"At Cigna, we believe prevention is the key," says Yuman Chan.

Another reason people may take out a private plan is to ensure they have cover once they eventually stop working.

"More people are buying a second health policy to ensure they have sufficient cover that continues after retirement. At Bupa we always advise customers to buy early," says Edmond Chan.

While most of us look forward to retirement, one thing we don't want to think about are the health problems that inevitably catch up with us later in life. But according to data released by the HKSAR government, the biggest cause of death in Hong Kong is cancer, making critical illness something we must all consider. And not just in Hong Kong – the World Health Organisation (WHO) reports that 70% of deaths worldwide are due to non-communicable diseases (NCDs) such as cardiovascular disease, cancer

These findings are echoed by Pacific Prime. Neil Raymond, founder and CEO at Pacific Prime, says: "The biggest overarching trend we have seen in Hong Kong is that demand has steadily grown for private plans over the past half-decade. Looking at employers, companies we work with are also securing higher quality cover and are also showing much more interest in mental

and diabetes. The good news is that more people are surviving cancer than ever before, and for Prudential Hong Kong, this has led to the development of a new policy offering extra protection for multiple critical illness diagnoses.

The PRUhealth critical illness extended care policy covers 118 disease conditions, offers extended coverage of up to 320% on three of Hong Kong's common causes of death – cancer, heart attack and stroke – even after a claim for a major disease has been made.

According to Prudential, another need in critical illness protection is the coverage of benign tumours which is scarce in the market. In fact, the medical risks and costs associated with benign tumour treatment can often be no less substantial than malignant tumours.

"While the awareness of people in Hong Kong about the importance of critical illness protection has been increasing in recent years, many people still have limited knowledge about the actual coverage of different products available in the market and are unsure about how to choose the products that best fit their individual needs," says Sady Wong, Senior Director of Product Management for Prudential Hong Kong Limited. "There are a few factors that consumers can take into consideration when choosing a critical illness product, such as coverage of early stage major diseases, tumours that can only be confirmed as benign by complete surgical removal as well as diseases caused by previously unknown congenital conditions or by abnormal development; premium exemptions to those diagnosed with early stage major diseases and inclusion of multiple claims on major diseases."

Hong Kong's ageing population, coupled with our awareness of the importance of looking after our health and well-being, will no doubt continue to shape the healthcare insurance policies of the city's insurers. And, thanks to the latest developments in technology, we should easily be able to keep up with future changes. **B**



**With its ageing population, growing old in Hong Kong presents more than its fair share of challenges for healthcare providers. But technological innovation – and a lucrative gap in the market – means our elders could be digitally rehabilitated.** – By Jimmy Chow

The reality is stark. Hong Kong has a shortage of carers and nursing home places, and a lack of assisted living facilities. But help may be at hand in the form of gerontechnology – developing technological solutions to problems facing an ageing population. It also presents lucrative opportunities for the tech sector.

The winner of this year's JOS Innovation Awards, which had the theme "Happy Ageing – Innovation



Healthcare Solution”, was a team from Hong Kong Polytechnic University, which developed a prototype finger exercise device for early-stage osteoarthritis patients.

Eric Or, JOS Managing Director for Hong Kong and Macau, said elderly healthcare was a fast-growing field of IT. “A lot of companies are now looking at what they can do in this area, given a rapidly ageing population and plenty of room for improvement in the elderly care sector.

“Existing technologies such as Internet of Things (IoT) devices and cloud computing are widely available and come at a much lower cost than before. What we need to do is assemble them to formulate the right solution to fit a need, in environments, such as care homes, rehab facilities and hospitals.”

Healthcare is one of five fields targeted by ASTRI, a public research institute founded by Hong Kong’s government to enhance the city’s competitiveness in technology-based industries. Dr Vincent Lau, R&D Director (Intelligent Cognitive Systems), said projects undertaken included the development of health monitoring devices, such as location (GPS+RFID) tracking for elderly clothing and fall-down wearable sensors; user-friendly smart healthcare centre systems; and Intelligent Companion to help enhance quality of life.

One of its innovations is the Intelligent Preventive Healthcare System, which combines wireless sensors with smart devices, analytics and machine learning software systems to track and report key health indicators.

“Three or four years ago we began to partner with geriatricians and healthcare service providers to develop this system for specialist clinics,” Dr Lau explained. “The system integrates a blood glucose sensor and a weight scale and can further include

wirelessly connected devices such as heart health monitoring and cardiovascular monitoring systems to provide comprehensive, real-time remote health monitoring.”

Participants in a pilot scheme to test the system were asked to take daily readings, which are then sent wirelessly from the monitoring devices to a companion robot and uploaded to the cloud server. If significant deviations from baseline values are detected, the system, through SMS or email, can alert caregivers, healthcare providers and loved ones.

Recently, ASTRI has further extended the system by partnering with a Hong Kong company with funding granted by the Innovation and Technology Fund. They have developed a companion robot that can also interact with the user, carrying out tasks like reading the weather and news, or alerting the user of exercises that need to be performed.

“At ASTRI, our objective is to make an impact on society with applied technologies. Therefore, we need the participation of relevant stakeholders such as elderly care service providers, developers, universities and companies to succeed. Over the course of development, we’ll work together to get feedback from the users and markets in order to commercialise the product successfully,” said Dr Lau.

“

***A lot of companies are now looking at what they can do in this area, given a rapidly ageing population and plenty of room for improvement in the elderly care sector. – Eric Or, JOS Managing Director for Hong Kong and Macau***

”



**Eric Or (right), JOS Managing Director for Hong Kong and Macau**

While the process may sound simple, for start-ups, seeing an innovation come to life is easier said than done. Many do not survive the so-called “valley of death” – the gap between initially receiving funding for development and being able to generate revenue from customers.

“The prototyping stage is where most guidance and changes are needed for developers, but it is also the stage in which small to medium-sized technology firms have difficulties in securing funding, hence leading to business failure,” said Chua Hoi-wai, Chief Executive of the Hong Kong Council of Social Service (HKCSS), which coordinates NGOs.

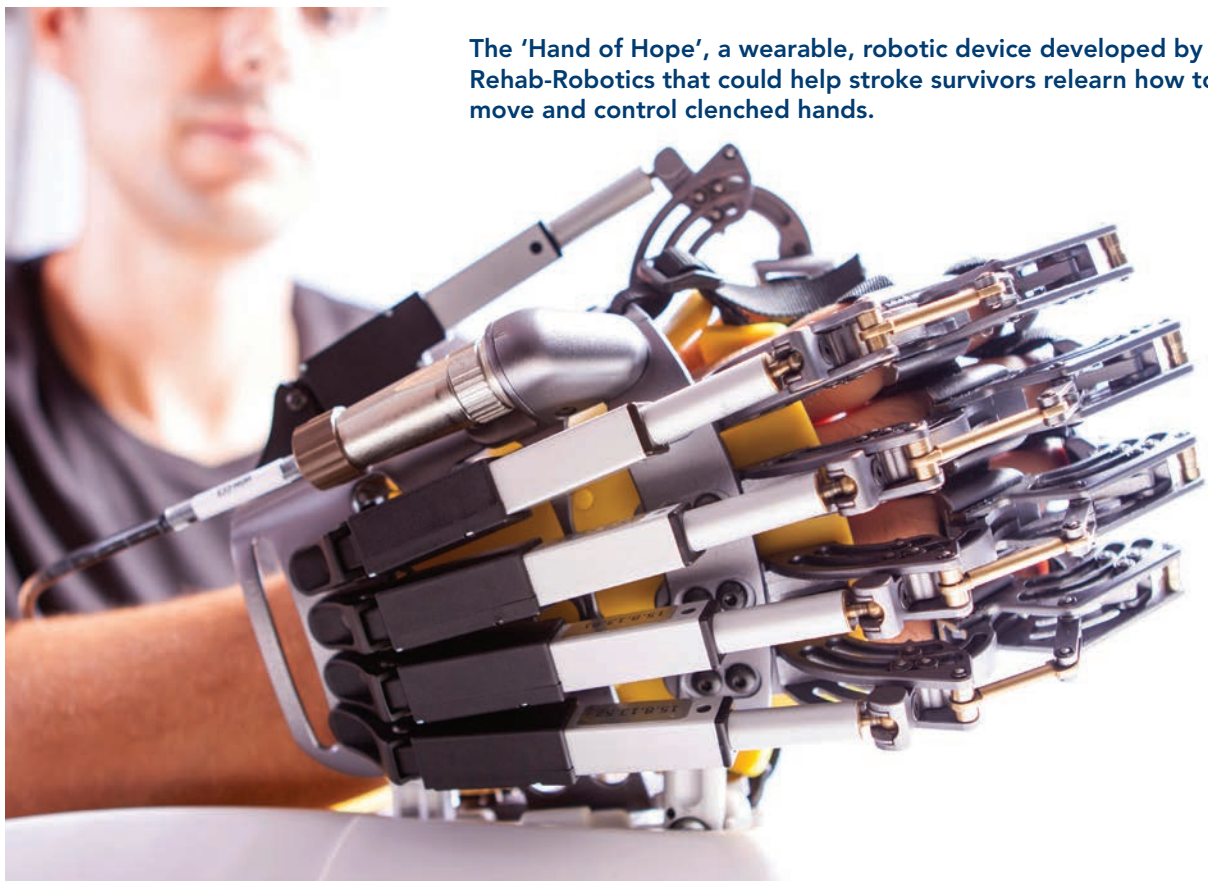
In an effort to foster much-needed collaboration, HKCSS last year hosted the first “Gerontech and Innovation Expo cum Summit”, to bring trade professionals, academics and the public together to experience the benefits of gerontechnology. The second expo will be held this November “to explore collaboration opportunities with business sectors, NGO practitioners and governments across countries and regions, such as Japan, Taiwan and Europe”.

Besides the expo, HKCSS organises visits, workshops and roadshows, and last year teamed up with the government’s Electrical and Mechanical Services Department to launch the “Gerontech Youth Challenge” competition, to inspire young people to come up with smart solutions to cater to the needs of the elderly.

Another collaboration, with the Social Innovation and Entrepreneurship Development Fund, HSBC and the Hong Kong Science and Technology Parks Corporation, saw the launch of the “Silver Innovators” competition, with prizes of seed funding for those with the most innovative ways of addressing those needs.

To bridge the funding gap, Hong Kong’s government this year announced an injection of HK\$10 billion into its Innovation and Technology Fund (ITF), which encourages eligible NGOs and developers to apply for seed funding.

One beneficiary of the ITF is Rehab-Robotics, based at Hong Kong Science Park. The company specialises in providing robotics to aid post-stroke rehabilitation and received seed funding



**The ‘Hand of Hope’, a wearable, robotic device developed by Rehab-Robotics that could help stroke survivors relearn how to move and control clenched hands.**



when it was an incubatee. After surviving the “valley of death”, the company won local and international accolades and is now recognised as a role model for aspiring tech entrepreneurs.

Founder Michael Tsui, who worked as an occupational therapist at an elderly care home in the early 1990s after graduation, recalled: “I was disappointed and a bit frustrated by the shortage of rehab facilities and resources.” Determined to improve facilities he began importing rehab equipment into Hong Kong, before starting to develop the “Hand of Hope”, a wearable, robotic device that could help stroke survivors relearn how to move and control clenched hands.

In 2007 Tsui partnered with a PolyU professor to apply for ITF funding to kickstart Rehab-Robotics and partially finance the development and commercialisation of the “Hand of Hope”.

“We had been through several capital funding crises before 2010, but we finally made it by rolling out real products in 2011,” he said. “Believe it or not, R&D costs actually account for a small portion of our overheads. The greatest difficulty lies in the high production costs because of the small order quantity we can commit to with our manufacturing partners, not to mention a huge sum in marketing costs, medical product registration costs, legal charges, staff costs and other recurring costs such as housing our expat professionals.”

Hong Kong’s gerontechnology ecosystem is still far from mature and for tech start-ups aiming to break into the sector, the road ahead will be bumpy.

But more government funds and an increase in cross-sector collaboration are steering the gerontech sector in the right direction. And for an ageing population – as well as Hong Kong’s creaking healthcare system – that can only mean a brighter future. **B**

“  
***I was disappointed and a bit frustrated by the shortage of rehab facilities and resources in Hong Kong. – Rehab-Robotics founder Michael Tsui***  
 ”



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# GREAT Prospects

## UK and Hong Kong power future partnerships at GREAT Festival of Innovation

Innovative businesses and ground-breaking technologies were showcased at the GREAT Festival of Innovation in Hong Kong this March. An initiative of the UK's Department of International Trade (DIT), the festival saw more than 1,600 people, including nearly 300 UK businesses and seven universities, attend the four-day programme at Asia Society Hong Kong Centre. Audiences heard from 160 world-leading experts and experienced over 25 showcases of innovative new businesses, ideas and ground-breaking technologies from the UK and across Asia.

The festival celebrated collaboration and support between British and Asian businesses, governments, cultural and educational institutions, providing a platform for networking and powerful future partnerships.

Setting the tone on the first day of the festival was a joint statement announcing a strategic dialogue on trade between Hong Kong and the UK, made by Dr Liam Fox MP, UK Secretary of State for International Trade, and Edward Yau, Secretary for Commerce and Economic Development of Hong Kong SAR. The statement sets the agenda for deeper collaboration on priority areas including global free trade, Belt and Road Initiatives, creative industries and other

key areas of innovation over the next 18 months.

"Britain's long-standing commitment to Hong Kong is as strong as ever," said Dr Fox at the signing. "But our relationship is not just based on history – it is innovative, forward-looking, and dynamic, with excellent prospects for the future. This joint statement is an example of our shared intention to continue to move forward together."

Elsewhere, UK insurance giant Aviva, Chinese tech leader Tencent and Hillhouse Capital Group announced a joint venture that will turn Aviva's 160-year-old Hong Kong business into a market leader in the digital insurance space; while InvestHK and DIT agreed to strengthen their existing collaboration in promoting inward investments by ratifying an MOU encouraging the development of businesses with a technology focus. On the creative front, the festival saw the UK revealed as Official Partner Country for Hong Kong Design Centre's Business of Design Week 2019.

The festival also saw the unveiling of previously unseen footage of Dragonfly, the latest concept by leading UK transportation designer PriestmanGoode. A 90-second trailer, introduced by company Chairman Paul Priestman, showed the full extent of the much-talked-of initiative which uses existing waterways and autonomous drones to deliver goods to customers. Priestman, just one of a number of thought leaders who took part in the festival, shared the stage for a fascinating panel discussion on the future of travel with Professor Frederick Ma Si-Hang, GBS, JP, Chairman of MTR Corporation and Alex Cruz, Chairman and CEO of British Airways.



Ulster University's wearable technology which measures brainwaves to allow people to communicate without moving.



Ben Scott-Robinson, Co-Founder of Small Robot Company demonstrates his smart, light-weight robotic technology







(L-R) chef Andrew Wong, Director of the GREAT Campaign Conrad Bird, 'The Stig' and British Consul-General for Hong Kong & Macau Andrew Heyn.


Other sessions saw leading innovators from the finance sector, including Hong Kong entrepreneur Alex Kong, founder and CEO of TNG Wallet, discuss the systems and services that will shape the future of banking, buying, trading and lending, while internet retail pioneer Brent Hoberman, co-founder of dot-com giant Lastminute.com and head of tech networking organisation FoundersForum, shared his views on the pressing issues facing business artificial intelligence. He was joined on stage by innovators across sector with whom he has collaborated in the fields of medicine, AI and microlearning.

Attendees also had a first look at a new episode of record-breaking BBC TV export Top Gear, whose enigmatic character The Stig greeted fans by racing into Asia Society's Heritage Courtyard in a Jaguar F-type, accompanied by acclaimed London chef Andrew Wong. Wong, meanwhile, was joined in the kitchen by celebrated chefs Tom Kerridge, Tom Aikens and Isaac McHale, who offered guests a taste of innovative British food throughout the festival.

Educators and students from leading UK higher education institutions presented cutting-edge research and prototype technology breathing new life into traditional art forms. The University

of Surrey presented its pioneering Centre for Vision, Speech and Signal Processing (CVSSP), which produces ground-breaking technologies from facial recognition for security, to medical image analysis for cancer detection, using the latest in motion capture and cinematic VR production. The Bard, meanwhile was brought firmly into the 21st century as alumni from Coventry University performed scenes from King Lear with students thousands of kilometres apart in Tampere, Finland, using their award-winning, interactive Shakespeare Portal. Another highlight was the Jardines' Innovation Challenge, a Dragons' Den-style competition where students were invited to present their innovative ideas in front

of industry experts for the chance to win a six-week internship opportunity with Jardines.

Following the festival, Dr Fox announced the winners of the inaugural GREAT Innovation in Action Awards which celebrate the best partnerships between UK and Asia-Pacific companies. Shortlisted projects ranged from cutting-edge UK robotics making construction work safer for engineers in Hong Kong, to Chinese automotive technology cleaning the air in the UK's cities. 



British chef Tom Aikens served guests at the GREAT Festival of Innovation.

The UK's **Department for International Trade (DIT)** has an overall responsibility for promoting UK trade across the world and attracting foreign investment to its economy. DIT is a specialised government body with a responsibility for negotiating international trade policy, supporting business, as well as delivering an outward-looking trade diplomacy strategy.



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# Digital Healthcare Revolution

Cracking the secret to affordable healthcare in the digital age.

– By Rob McIntyre

We all know that healthcare can be expensive, particularly when living in Hong Kong. Worryingly the OECD predicts the rapid rise in healthcare costs in advanced economies will become unsustainable by 2060. Affordable healthcare is the responsibility of the entire healthcare value chain, including medical professionals, pharmaceuticals, regulators, insurers, technology developers and of course, ‘we’ the patients.

Medical advancements have to date focused on improving clinical outcomes and quality of life. Today, digital technology offers opportunities to control costs by educating and empowering the patient. From telemedicine services that reduce the number of people making visits to the doctor, to apps that help promote preventative care, there are many ways digital innovations could disrupt the way healthcare is delivered.

At a recent breakfast event hosted by the British Chamber of Commerce Healthcare Committee on April 11 2018 there was much debate about how the health sector can crack the secret to affordable healthcare in the digital age. Here are the key takeaways from the event.

“

***For health insurers, AI’s ability to improve the way we analyse data about existing and potential customers will enable us to improve our risk modelling and underwriting.***

”

## AI is king

With more than eight billion interconnected devices worldwide, businesses now have access to data on a scale that was previously unimaginable – this includes vast amounts of data on people’s health conditions across different ages, genders, and geographies.

What is evident is that ‘big data’ alone has little value, unless we can develop the Artificial Intelligence (AI) tools needed to convert it into meaningful information. For example, the NHS DeepMind Health Project currently uses AI to process hundreds of thousands of pieces of medical data within minutes, to help clinicians provide better, faster and safer care.

For health insurers, AI’s ability to improve the way we analyse data about existing and potential customers will enable us to improve our risk modelling and underwriting.

In fact, such tools are already being used to anticipate how much customers will have to pay for medical services within a given year, helping us ensure premiums remain affordable.

## Preventative care is digital

As the saying goes, prevention is better than

cure. According to the World Health Organisation (WHO), 70% of deaths worldwide are due to non-communicable diseases (NCDs) such as cardiovascular disease, cancer and diabetes. NCDs are often linked to lifestyle factors, so technological solutions that encourage healthy behaviours can play a key role in reducing healthcare costs globally.

There are numerous apps and wearable devices that are already supporting people to quit smoking, manage their diet or stay active. These technologies are only getting more sophisticated: recent innovations include clothes that monitor your temperature and hydration levels, as well as biometric sensors that monitor blood glucose levels in diabetics.

Insurers are increasingly keen to understand how we can use digital technology to encourage behaviours that lead to healthier lives, fewer hospital admissions and ultimately lower premiums for our members. With the myriad of new technologies in the market, insurers will have an important role to play in aggregating these tools so our members can make more informed decisions about their health.

### Healthcare on your smartphone

The most exciting development in healthcare to date is the smartphone. Whilst not a medical device in itself, it provides a platform via which healthcare is more accessible. App developers may not be able to make breakthroughs in medical science but they can have a significant influence on the way patients access and manage their healthcare. This includes the rise of telemedicine and virtual care services which present significant opportunities to control healthcare expenditure.


Telemedicine services deliver advice direct to the patient's smartphone, thereby preventing



unnecessary doctor visits. A report from Willis Towers Watson predicts that telemedicine could deliver US\$6 billion a year in savings to US companies if employees use such services in place of face-to-face visits to the doctor or emergency room. It's no wonder that insurers are beginning to look at ways we can better harness such tools to the benefit of our members, helping to improve patient outcomes and save costs.

### What next?

The rising cost of healthcare is an important issue for insurers with ever increasing pressures to keep premiums affordable while enabling our customers to access quality medical care. However, it's clear that all parties across the healthcare value chain need to play their part if we are to effectively reduce costs.

This is not an issue that can be resolved overnight and many new technologies will require significant investment before cost savings can be realised. But we need to take action now to ensure we can keep healthcare costs sustainable in the long term. 



**Rob McIntyre**  
General  
Manager –  
Asia Pacific,  
Now Health  
International

**Now Health International** is one of the fastest growing, leading specialist providers of International Private Medical Insurance (IPMI) worldwide. It provides comprehensive, benefit rich IPMI solutions for Global Expatriates, High-Net-Worth individuals and Companies. A global business the company has its headquarters in Hong Kong, and offices in Singapore, Shanghai, Jakarta, Dubai and the United Kingdom. Visit [www.now-health.com](http://www.now-health.com)







**It may have been around for decades, but the UK's National Health Service is at the forefront of a major healthcare service delivery transformation.**

**T**he UK's National Health Service (NHS) is the world's largest integrated health system. It provides universal healthcare, free to everyone at the point of clinical need. It treats one million patients every 36 hours and performs over six million day-case procedures per year.

Over the 70 years since its foundation, the NHS has transformed almost beyond recognition. Many features remain constant, in particular the system of general practitioners as the first port of call for patients, and hospitals for the acutely

ill. But developments in science and technology have transformed the practice of medicine throughout the NHS and will continue to do so. The NHS continues to be ranked by the US-based Commonwealth Fund as the leading health system in the world, which is in part due to the use of innovative solutions to deliver the highest quality care.

As we celebrate this 70-year history and look to the future, we anticipate that the pace of change will continue to accelerate. The UK has ambitions to



improve patient safety and make the NHS a more accessible service for all. This means no lengthy waiting times, sophisticated surgical robots, and real-time consulting with a doctor. We expect to use cloud-based technology and artificial intelligence to read radiology images, capture patient data wirelessly and share this data with health professionals around the world. These technologies will determine the healthcare models of the future. The NHS and the healthcare sector in the UK have well-advanced expertise in innovative technologies and so are well placed to take advantage of these changes.

*In many parts of England, they are now seeing the integration of health and care services bringing real benefits to clinicians and their patients.*

Through its Five Year Forward View, NHS England has set out a clear agenda to transform healthcare service delivery: integration of healthcare and social care systems, enhanced measures for the prevention of ill health and early diagnosis, and reform of emergency and acute medicine in and out of hospital. NHS England aims to break down the silos through which these services have traditionally been delivered and open up new models of integration and accountability. In many parts of England, they are now seeing the integration of health and care services bringing real benefits to clinicians and their patients.

NHS Digital is the national information and technology partner to the UK's health and care system. It is at the forefront of the drive to transform the health and care system using digital technology. It is also responsible for ensuring health professionals and carers have access to all the data they need, helping them use this data effectively and supporting innovation. Digital technologies are key to support the strategic objectives set out in the Five Year Forward View, to help the NHS become financially sustainable by bridging the three gaps relating to health and well-being, care and quality, and funding and efficiency.

With an unmatched combination of clinical, technological and academic expertise, the NHS is ideally placed to play a significant role in the transformation of healthcare worldwide. **B**



**Healthcare UK** is a joint initiative of the Department of Health, NHS England and the Department for International Trade. We promote the British healthcare sector internationally and drive export opportunities to win more business overseas. We work with the NHS to strengthen its capacity to operate and succeed internationally.





# All-rounded Planning to Insure for a Stable and Prosperous Life

**It's never too late to start planning for your retirement – and choosing a policy can be much simpler than you think.**

– By Xavier Lestrade

**T**he predicament of an ageing population in Hong Kong is getting more serious, with more people showing concern about their retirement plan especially regarding savings and passing on a legacy. According to the "AXA Stability and Prosperity Index" in 2017, the median amounts of money required for a stable life and a prosperous life are HK\$5.87 million and HK\$9.50 million respectively. So, what are the tips to a carefree retirement life without financial burden, whilst accomplishing your life goals?

## **How to live a carefree retirement life?**

Many people put off planning for retirement or think it's too late to start, but it is never too late to plan and secure a more stable financial future. When you retire you have all the freedom in the world, but it won't be enjoyable unless you are in good health and have enough savings to support the lifestyle you want. Thus, having a sustainable retirement plan is crucial.

Recently, there has been a new wave of life insurance plans that aim to cater for the emerging retirement needs of Hong Kong people. Given the dynamic nature of the financial markets, we have noticed that guaranteed cash income is becoming increasingly important to Hong Kong people. We recently launched a new income plan that allows the insured to enjoy guaranteed cash coupons equivalent to 100% of the notional amount in the first 20 policy years, which is a crucial period for someone about to retire. This type of plan also allows an unlimited number of changes to the person insured under the policy, enabling customers to pass on their legacy to the next generation.

## **Get a personalised insurance plan**

According to recent research, 53% of Hong Kong people still store cash at home or use simple saving

accounts, which are conservative ways to manage wealth. Ironically, people have countless saving goals such as education expenses for kids, saving for a down payment of a house and retirement funds. The current conservative methods of saving cannot possibly meet such needs. So, how can this savings gap be properly addressed?

I believe a much simpler and more personalised savings solution will become one of the booming trends in the industry. People are now looking for a plan which can offer high flexibility and security as well as a good stable return, so that they won't be missing out on greater wealth or losing against inflation by simply putting their money in a savings account. As competition in the market becomes more intense, tailor-made products will generate a valuable competitive edge. For example, customers can decide when to pay or take out premiums, select the target saving period and how to allocate the cash at the end of that period.

### Universal life as legacy transfer tool

In Asia, we are seeing a rising number of high-net-worth individuals. These individuals have specific savings and protection needs. In Hong Kong, universal life insurance is a popular wealth-structuring solution as it aims to grow wealth whilst providing sufficient protection to the loved ones. It also allows the customer to take a more active role in deciding their investment strategies.

Universal life insurance can be an ideal tool for asset appreciation with its high leverage ratio of insurance premiums. Customers can choose to pledge their life insurance policy as collateral to secure a loan to pay for a portion of the


premium, further increasing the leverage ratio of the premiums paid and making it a smart way to transfer your wealth to the next generation.

### New 'inclusive' trend for health protection

Longer lifespans have led to increasing demand for health protection. Official statistics also reveal one in 10 Hong Kong people has Diabetes<sup>[1]</sup>. Moreover, over 330,000 people in Hong Kong suffer from Asthma<sup>[2]</sup> and around 13% of blood donors exhibit symptoms of Anaemia<sup>[3]</sup>. In current market practice, customers diagnosed with these urban diseases often find it difficult to get insurance coverage, creating a huge protection gap.

Having been in the insurance industry for over 20 years, I have not witnessed a time more important than now for insurance companies to innovate and bridge this protection gap. I strongly believe that all insurers should aim to be more inclusive in their underwriting approach and provide coverage for customers who need it most.

### So, what's next?

It's never too late to start planning for retirement. Start now to identify your health and retirement goals. Don't hesitate to get advice from a professional financial consultant because there is a chance you have underestimated the lifestyle costs and medical expenses that you may incur after retirement. 

[1] According to data from the Hospital Authority in 2015

[2] According to data from The Hong Kong Asthma Society in 2016

[3] According to data from the Hong Kong Red Cross Blood Transfusion Service in 2016



**Xavier Lestrade**  
Managing  
Director,  
Life Insurance,  
AXA Hong  
Kong



AXA Hong Kong, a member of the AXA Group, is one of the largest health protection providers in Hong Kong. Our goal of 'empowering people to live a better life' reflects our commitment to all-round, integrated solutions across Life, Health and Property & Casualty to address all our customers' insurance needs. We leverage on Big Data and AI to transform end-to-end customer experience, making insurance simpler and more personal. As an innovative insurer, we continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.





# Footing the Bill

**To what extent are people prepared – both emotionally and financially – to provide care for themselves or their families?**

– By Kishan Karia

**M**ore of us than ever will come to need it. But few of us have any idea how we'll pay for it. The growing cost of long-term care – and the strain that can come with providing support to elderly family members – is fast becoming one of the biggest challenges facing society today.

Understandably, failing health and the need to move into a care home can be an emotionally difficult time. One of the toughest challenges we all face is how to deal with change and how to make it as positive as we can for ourselves and those closest to us.

Unfortunately, there is no instruction manual for how families should work together to handle care-giving and the many practical and emotional issues that go with it. Anxieties are bound to arise, along with a level of stress that you

might not have expected – often made worse by financial worries.

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***Understandably, many of us will have misgivings about putting money aside for elderly care, especially if we have more immediate calls on our income.***  
”

According to research by The Centre for the Modern Family<sup>[1]</sup>, almost half of people avoid thinking about potential care costs, while one in four admit that they have no idea how they would cover the costs for themselves or a relative.

The research also reveals the degree to which people expect to be reliant on their family for financial support in the future. Half of UK adults say they will have to rely on a relative to help them afford care fees, which currently cost an average of GB£866 per week.<sup>[2]</sup>

One in 10 people who provide financial support to a loved one have been forced to make sacrifices,

with a quarter of those individuals making major adjustments such as re-mortgaging their house.

"It can seem difficult to know how to prepare for the future, but to avoid a financial care crisis we all need to have an honest discussion on later-life care as early as possible so no one is left footing a bill they can't afford," says Jane Curtis, Chair of The Centre for the Modern Family.

### Preparation pays

The study draws further attention to the need for individuals and families to anticipate future care needs and invest appropriately, or buy the right kind of financial protection. It recommends that saving for care "needs to become as inherent as paying off a mortgage, saving into a pension, putting money into an ISA, or making a will".

Understandably, many of us will have misgivings about putting money aside for elderly care, especially if we have more immediate calls on our income.

However, without a robust plan in place, it could fall to our families to make very expensive decisions at what could be an emotional time.

While equity release or selling a property could free up the money needed, many people will view this as a last resort. That's why it's worth talking to a financial adviser. They will go through a fact-finding process with you to understand your needs and help you decide the most suitable approach.

“  
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that they have no idea  
how they would cover  
the costs for themselves  
or a relative.”

"It's clear that many people simply don't understand the social care system," says Curtis. "Providing clarity and raising awareness of what is and isn't available is critical to helping people prepare for the longer-term future."

The report's findings are also a good reminder of the need for people to talk with their relatives about their plans for the years ahead. Aspects concerning care, downsizing, Wills and lasting powers of attorney are not always easy to approach, but they are vital if future decisions are to be based on a clear understanding of the recipient's wishes. The sooner those conversations are had, the better. **B**

[1] 'The cost of care: the financial and emotional impact of providing social care for family members', The Centre for the Modern Family, August 2017

[2] Regional cost figures from LaingBuisson, Care of Older People, including England, Wales, Northern Ireland and Scotland, May 2017



**Kishan Karia**  
Partner,  
St. James's  
Place Wealth  
Management

St. James's Place is a FTSE 100 company with £90.7bn of client funds under management. Through our Partnership, we offer face-to-face wealth management advice to individuals and businesses. For over 20 years our success has been underpinned by the strength of the relationship between our Partners and their clients.



**ST. JAMES'S PLACE**  
WEALTH MANAGEMENT



# Room for Improvement

**Hong Kong is seeing more women on boards – but it needs to do better.**

– By Nick Marsh

According to the latest 'Women on Boards Hong Kong 2018' report by Community Business, the number of women on boards of HSI companies increased by just 11% over the last year, to 13.8%. An improvement, but still miles off the stated goal of the 30% Club, to achieve 20% by 2020 and zero all male boards by the end of 2018.

## **Why we should all be worried:**

Hong Kong's standing as a progressive financial centre is critical to the success of the city, to attract top organisations not just to list, but to invest in R&D and infrastructure etc., which is all predicated on Hong Kong being seen as the place to be.

As an international financial centre, Hong Kong must be compared with others. Currently, the stats for women on boards in the USA stands at 21.2%, the UK at 27.7% and Australia at 26.1% – all three countries have increased their numbers substantially over the last seven years through concerted effort.

Asia is behind the curve on diversity, and now Hong Kong is in danger of falling behind Asia. Hong Kong can claim to be just ahead of India and Singapore. However, at the current rate, both markets will overtake Hong Kong by next year, leaving just Japan (at 3%) trailing Hong Kong, and China (at 8.4%).

## **Women on Boards Hong Kong 2018 – beyond the headlines:**

The good news;

- The number of companies with at least one woman on the board has increased
- The number of women with more than one board directorship also increased, as has the number of first time directors

Positively, 18.7% of all newly appointed NED appointments were women, so the rate of change is increasing.

But;

- Some companies reduced the number of directors on their boards, therefore changing the percentage weighting of the representation of women in doing so



- Shockingly, 20% of boards still don't have even one woman on their board

However, more good news is the pipeline (the number of executive directors who could take up a board post in the future) has increased. Just over a third of all HSI firms have a female executive as part of their leadership team (still pretty disappointing). Only one in ten of the actual number of all executive directors are women (which is very poor). So much more to do on the pipeline!



### How Hong Kong can move forward:

Being perceived as negligent on this matter, an issue high on the global agenda currently, would portray our great city as backward, when we should be front and centre in leading the way, showcasing the amazing array of female talent that calls Hong Kong home. And let's be crystal clear, there is a fantastic pool of top talent here.

### What needs to be done:

**Chairmen** need to review their board composition. Do you have a proactive diversity policy? Do you ensure your board shortlists are balanced? Do you use external parties to help you find new, qualified and interesting candidates outside your known world? Are potential iNEDs or existing iNEDs overboarded (i.e. do they have too many pre-existing commitments)?

**Chairmen and CEOs** need to review the existing pipeline of executive talent at N-1, N-2 levels (i.e. those reporting to the board and their direct reports). Are those people in function roles or GM roles (GM experience is solid ground for those wishing to pursue future CEO/board roles)? What

can you do to consider transversal moves to better prepare leaders of the future? Encourage your top women to challenge and stretch themselves.

**Actions for Women** – Be bold, make yourself known, share that you are keen on career growth, seek development and put yourself forward for opportunities. Gain a mentor, sponsor, coach, and network, network, network. Invest in yourself through continuous learning. If you are already in a senior position, mentor your female colleagues – act as a role model and pave the way for them.

### Actions for Hong Kong Exchanges and Clearing (HKEX) – Take a stance and be forward thinking.

The current proposals regarding diversity will bring Hong Kong into line with the UK and elsewhere, although we must be mindful that those jurisdictions are not going to stand still. Put in place the new rules CP A.5.5 and CP A.5.6. Review the 'no term limits' rule to ensure the boards are refreshed and offer opportunities for emerging talent.

The time to #PressforProgress is now. Let's shine a light on the superb female talent in this great city and give them the opportunity to play a role in moving Hong Kong's business community forward. **B**



**Nick Marsh**  
Managing  
Director,  
Meraki  
Executive  
Search &  
Consulting

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# Recycle, Reboot



**Hong Kong is taking its commitment to recycling e-waste seriously with the opening of a new electronics recycling facility.**

— By Nigel Mattravers and Helen Cochrane

Hong Kong generates about 70,000 tonnes of end-of-life electronics every year. Without specific WEEE (Waste Electrical and Electronic Equipment) legislation and controls, much of this material is believed to be exported to developing countries, where poor recovery methods are often adopted. Heavy reliance on exports is no longer sustainable, however, because of tightening import controls over WEEE across the world. It is important that these controls are in place as WEEE contains harmful materials such as lead, mercury and CFCs, which are hazardous to the environment and human health if not properly disposed of.

In response, Hong Kong has moved aggressively to develop a self-sustaining model to manage its own WEEE stream.

Similar to efforts elsewhere across the world, the HKSAR government has sought to implement an extended Producer Responsibility Scheme (PRS) for a

range of materials – first plastic bags, then WEEE and, in the near future, glass bottles. In order to provide a legal framework for the PRS, the Promotion of Recycling and Proper Disposal (Electrical Equipment and Electronic Equipment) (Amendment) Bill was

passed as an ordinance in 2016. As passed, the legislation covers items including air conditioners, refrigerators, washing machines, television sets, computers and certain associated devices, including printers, scanners and monitors. All these products are referred to as “regulated electrical equipment” and this group of items accounts for about 85 percent of all WEEE generated in Hong Kong.

Without question, a key to the system is the development of a safe and environmentally sound recycling facility supported by a comprehensive collection network. To help bring reliable e-waste materials management to Hong Kong, the government went to international tender and awarded a 12-year Design-Build-Operate contract to ALBA Integrated Waste Solutions (Hong Kong).

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*Best practices have been adopted in order to prevent the escape of hazardous chemicals throughout the process.*  
”

The treatment facility, now named WEEE•PARK, is built on a 3-hectare site in Eco Park, Tuen Mun, and is the newest part of the advanced waste management infrastructure in Hong Kong. It will handle up to 30,000 tonnes of regulated e-waste each year under normal conditions.

The main objective of the facility is to recover materials in a sustainable manner by using different mechanical treatment and separation techniques. State-of-the art technologies are used for the necessary detoxification, dismantling and recycling processes.

Best practices have been adopted in order to prevent the escape of hazardous chemicals throughout the process. For example, robotics are used to assist with the removal and handling of mercury-containing fluorescent tubes in LCD monitors.


A second critical component to the project is the creation of a reliable collection service for the millions of Hong Kong citizens. Currently, ALBA-IWS is developing a network of regional collection centres, where collected e-waste is separated into different types. To have material collected, Hong Kong citizens can call an established hotline to place a free on-site collection order. The collection service covers individual households as well as companies and institutions.

“  
***The treatment facility, now named WEEE•PARK, is built on a 3-hectare site in Eco Park, Tuen Mun, and is the newest part of the advanced waste management infrastructure in Hong Kong.***  
”

Apart from dismantling waste equipment, ALBA-IWS will also refurbish suitable items and donate them to deserving families identified by social workers.

At WEEE•PARK there is an exhibition centre where there is an education area and viewing gallery adjacent to the processing space so that visitors can witness the recycling process from delivery to processing. This is one part of a larger plan to raise public awareness of the importance of proper materials management and to encourage more people to participate in the proper recycling of electronics. Guided tours of WEEE•PARK can be arranged for members of the public.

In conclusion, the Hong Kong government has realised that proper management of WEEE is important both locally and globally

and that efficient recovery of valuable raw materials makes sense from economic and environmental perspectives. What makes this project unique is the integration of a robust collection service alongside materials processing that adheres to the highest international standards. The facility officially opened in March 2018 and will be a flagship for Hong Kong in waste management in the region. 

WEEE Collection Hotline: 2676 8888



**Nigel Mattravers**  
Alba IWS

**ALBA Integrated Waste Solutions (Hong Kong) Ltd** is a joint venture company established by German recycling specialist ALBA Group and the local waste management company Integrated Waste Solutions. With a combination of advanced technology and local operational experience, ALBA IWS is dedicated to providing a sophisticated e-waste management service for individuals and organisations.



**Helen Cochrane**  
Meinhardt

Meinhardt is one of the world's few multidisciplinary engineering, infrastructure and project management consulting firms, leading the way in delivering innovative and highly buildable designs that always consider our clients' commercial objectives and global environmental concerns. Employing over 4,300 staff in 45 offices worldwide, we have worked on some of the largest and most complex building and infrastructure projects.





# China Outlook 2018

What does China's 'new era' mean for investment into and out of China in 2018 and beyond?

– By Vaughn Barber and Cui Li

As China enters a historic 'new era' in its economic, political, cultural and social development, KPMG China recently launched its new report on what this means for the business environment and the development of inward and outward foreign direct investment in 2018 and beyond.

The report, *China Outlook 2018 – A new era, a new paradigm of globalisation*<sup>[1]</sup>, finds that the implementation of Present Xi's 'new vision of development', the emergence of a 'new economic cycle' in China, and the implementation of a 'new paradigm of globalisation' – the so-called 'China Solution' proposed by the Chinese Government to address global economic disparities – will translate into recovery and steady growth in higher-quality investment into and out of China. This will support the ongoing transformation and upgrading of China's economy, as well as the vitality and resilience of global trade and investment flows.

## Inward foreign direct investment (FDI)

While growth in FDI has slowed down, we expect that as China transitions into a 'new economic cycle', the market and policy conditions for foreign investment will improve, leading to a rebound in high-quality FDI, eventually levelling out at a 'medium-high' rate of growth.

The key reasons underlying this view are: (1) a medium-high growth rate in an economy the size of China's 'underwrites' demand for investment, an indispensable part of which will come from FDI; (2) more FDI is needed to support China's economic transformation

under the 'new normal'; (3) the Chinese Government understands and is supportive of the important role that FDI can play to achieve China's development goals; and (4) the Chinese authorities are actively managing key macroeconomic risks.

As China works to implement President Xi's 'new vision of development', foreign companies need to consider three 'fours' when deciding their strategy and operating model for the Chinese market. First, four shifts in China's advantages in attracting FDI; second, four changes in the structure of China's FDI; and third, four new mindsets for investing in China in the 'new economic cycle'.

## Outward foreign direct investment (ODI)

We expect that China's outbound investment will rebound and maintain a 'medium-high' level of growth for three key reasons:

- The emergence of a 'new economic cycle' and the continued expansion of the Chinese economy are bringing increased demand for outbound investment in high value-added sectors to 'bring back' technology, expertise and high-quality brands and products that can support China's economic transformation and meet the evolving demands of Chinese consumers.
- The ongoing implementation of the Belt and Road Initiative will become one of the main drivers of Chinese ODI going forward because of its centrality to the 'new paradigm of globalisation' initiated and advocated by China. This is why we expect the Belt

and Road region to become the fastest growing destination for Chinese ODI.

- The tightening of China's regulatory oversight on outbound investment will support these strategic objectives and result in Chinese firms becoming more rational when investing overseas, focusing on making high-quality, value-adding investments.

### International cooperation

China is working with foreign governments, international organisations and the private sector to increase the supply of bankable infrastructure projects along the Belt and Road. As a result of these efforts, in future, international private capital will have more opportunities to invest alongside Chinese state capital, sovereign wealth funds and Chinese private capital in these projects. Greater participation from private capital will create opportunities for Chinese companies and organisations from third countries – that is from countries other than China and the host country – in project advisory services, investment and financing, operating and managing the infrastructure assets, as well for suppliers of advanced equipment and raw materials.

Cooperation between Chinese and foreign companies in infrastructure development and building local industrial capacity across multiple sectors will be key to unlocking the social and economic development potential of Belt and Road regions, while allowing companies to access new market opportunities,

achieve synergies and manage risks. As such, this type of third-country market cooperation will become an important form of Chinese outbound investment under the 'new paradigm of globalisation' which is being advanced by China.

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*The recovery and steady growth in higher-quality investment into and out of China will support the ongoing transformation and upgrading of China's economy, as well as the vitality and resilience of global trade and investment flows.*

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The reforms announced by the Chinese Government to support foreign investment in China, enhance supervision and regulation of market conduct, improve the management of cross-border investment flows, and deepen financial system reforms will encourage two-way flow and connectivity of capital. Yet, they will also necessitate certain changes in mindset and conduct by investors when thinking about how to benefit from the drivers and trends underlying the emergence of the 'new economic cycle' and the 'new paradigm of globalisation'.

The recovery and steady growth in higher-quality investment into and out of China will support the ongoing transformation and upgrading of China's economy, as well as the vitality and resilience of global trade and investment flows. Over the longer term, Chinese outbound investment and Chinese market demand will play a key role in the global economic recovery and the development of a new, more 'inclusive' model of globalisation, and will be important forces supporting global economic prosperity. **B**

[1] <https://home.kpmg.com/cn/en/home/insights/2018/03/china-outlook-2018.html>



**Vaughn Barber**  
Global Chair,  
KPMG Global  
China Practice



**Cui Li**  
Head of  
Strategic  
Relationships  
Management,  
KPMG Global  
China Practice



KPMG is a global network of professional services firms providing Audit, Tax and Advisory services. We operate in 154 countries and regions, with 200,000 people working in member firms around the world. KPMG China operates in 17 Chinese cities with around 12,000 people, and a single management structure allows us to deploy experienced professionals efficiently, wherever our client is located.





# A Tightening Grip

**China passes new law to support new super anti-graft agency.**

– By Sammy Fang, Nathan Bush and Julie Long

On March 20, 2018, China's top legislative body passed the Supervision Law (SL). The SL provides a legislative basis for the operations of the newly-established National Supervision Commission (NSC), an anti-graft agency charged with investigating misconduct by government officials and coordinating with the country's judicial, procuratorate, and law enforcement authorities in combating corruption. The SL endows the NSC with investigative powers surpassing those of China's established law enforcement bodies.

## Who will be subject to the NSC's supervision?

The SL places most individuals holding positions of significant responsibility in the government, public institutions and organisations, and state-owned enterprises (SOEs) under the supervision of the NSC. They include:

- Working personnel of the Chinese Communist Party (CCP) and any of China's other political parties
- Working personnel of government bodies, including legislative bodies, government ministries and

commissions, courts, procuratorates, and political advisory bodies

- Personnel who engage in provision of public services in entities that conduct public services
- Managers of SOEs
- Managers of public institutions and organisations such as public schools, hospitals, and research institutions, and
- Managers of local district and village committees

Based on the wording of the SL, the NSC's authority does not extend to personnel of privately owned entities.

## What are the NSC's powers?

The NSC wields sweeping supervisory and investigative powers under the SL. They include powers to question witnesses, interrogate suspects, search a suspect's body, property and domicile, check and freeze bank accounts, and seize and detain properties, documents



and electronic data. The NSC does not require judicial authorisation to exercise these powers. In addition, the SL empowers the NSC to instruct law enforcement agencies (e.g., the Public Security Bureau, the Chinese equivalent of the police force) to detain or arrest suspects, issue fugitive notices, or block suspects from traveling abroad. Previously, many of these powers were only exercised in enforcing the Chinese Communist Party's own internal disciplinary rules by the party watch-dog, the Central Commission for Discipline Inspection (CCDI). The SL allows the NSC to use these tools in investigations of individuals under its authority (even if they are not members of the CCP).

The most controversial aspect of the new SL is the NSC's new power of detention. One of the most potent techniques in the CCDI's investigations of misconduct by CCP members is the practice of "shuanggui", whereby party members may be detained indefinitely in CCDI custody independent of judicial oversight or access to family members or legal counsel. In the past, only party members faced "shuanggui." Under the new SL, the NSC may exercise similar detention powers over any individuals under its jurisdiction. Although the SL places certain limitations on this detention power, detained suspects cannot have access to counsel and do not have the full protections afforded to those accused of non-corruption related offences under China's Criminal Procedure Law.

The NSC is able to exercise this detention power if:

- The case involved is serious and complicated
- The suspect is likely to flee or commit suicide
- The suspect is likely to collude with accomplices or falsify, hide or destroy evidence, or

- The suspect is likely to commit other actions that may impede the investigation

Detention shall be for a period of no longer than three months, which may be extended for another three months with approval from higher levels within the NSC.


### Can the NSC impose penalties?

The NSC's function is principally of an investigative role, but it does have certain disciplinary powers.

Based on its investigative findings, the new law empowers the NSC to impose certain disciplinary actions against a suspect, such as a warning, recording of a demerit, recording of a serious demerit, demotion, removal from office, or dismissal. However, if evidence of criminal conduct is established, the NSC should transfer the case to the procuratorate for further investigation and prosecution according to China's general criminal law and procedure. This reflects the

CCDI's current practice of turning party members found to have committed serious breaches of party discipline over to the procuratorate for criminal prosecution.

### What will this mean for companies doing business in China?

The unprecedented anti-corruption campaign targeting graft by senior "tigers" and junior "flies" within the CCP has been a defining feature of President Xi Jinping's term in office to date. Enactment of the SL and establishment of the NSC further institutionalise this campaign and consolidate investigative authority over the entire state sector under a single agency. The SL may prod many organisations under the NSC's supervision to revisit their internal compliance practices. That in turn may impact contractual terms, procurement conditions, and tendering and bidding rules, hospitality standards, and other aspects of doing business with China's state sector. 

“  
***The SL may prod many organisations under the NSC's supervision to revisit their internal compliance practices.***”



DLA Piper is a global law firm with lawyers located in more than 40 countries throughout the Americas, Europe, the Middle East, Africa and Asia Pacific, positioning us to help clients with their legal needs around the world.



**Sammy Fang**, Partner; **Nathan Bush**, Partner, and **Julie Long**, Associate, DLA Piper

# Diversity Drives Innovation

## How can companies survive in a volatile new world in the grip of digital disruption?

— By Lelia Lim

Over the past decade, the digital revolution has transformed the relationship between corporations and consumers across the world. Thanks to social, mobile, analytics and cloud technologies, interactions between consumers and brands are now instantaneous and multi-directional. Digital companies can reach new customers immediately and at virtually zero marginal cost. At the same time, today's consumer is a powerful stakeholder who can influence product perception as much as the enterprises that own them.

Notwithstanding the breakneck speed and scale of change, the process of digital disruption has only just begun. Cutting-edge companies are now experimenting with emerging technologies such as artificial intelligence, robotics and cognitive computing, encouraging hopes of massive efficiency gains as machines learn to get ever better in crunching increasing volumes of data to understand what works.

All this means that CEOs are now under significant pressure to accelerate innovation in their organisations and to disrupt their businesses and markets before they are themselves disrupted. The stakes are high: a study from the John M. Olin School of Business at Washington University estimates that 40% of today's Fortune 500 companies that are also on the S&P 500 will no longer exist in 10 years' time.

One key to surviving in this volatile new world is to change the game internally. Yet how well are business leaders in Asia Pacific equipped to maintain the balance between achieving results today and innovating to seize new opportunities

in the future? What are the talent, cultural and organisational implications for companies that want to boost their capacity to disrupt? And what role can diversity play in helping firms create the performance and profitability needed for success?

### Asia Pacific: an uneven landscape

In Asia Pacific, several factors make the impact of digital more pronounced than in other global markets. These include high mobile penetration and consumers' openness to innovative technologies – especially mobile commerce.

Yet despite the region having some of the world's most digitally savvy consumers, an organisation's ability to transform its operations and capture innovation opportunities is far from even. One issue is the rate at which governments here are embracing innovation.

“  
***Disruption is inevitable,  
so we need to embrace it.***

— **Samson Li, Managing  
Director, Asia**

”

“There are some technical disruptive investment opportunities which depend on government regulation evolving efficiently, so that the investments are able to express their IP value,”

noted John Baker, Acting Director of Private Equity for the State General Reserve Fund within Oman's Ministry of Finance. “When changes to government regulation don't occur efficiently, this represents an additional risk for investors to consider. That is why disruptive opportunities which either depend less on government regulation, or provide the scope to work together with government to assist in the definition of any regulations, could be considered more attractive to investors.”

Another issue is diversity between markets. “This may arguably be the most advanced region in the world for e-commerce, thanks to the likes of China's Tencent, Alibaba and others that are leapfrogging technologies, but many smaller companies are far from ready to exploit the opportunities,” said Carlos van der Linden, CEO, Crisp Sensation Asia Pte Ltd. “Inflexible departments, a lack of funding for experimentation, legacy enterprise systems and risk-

averse ways of thinking from senior executives can all put a brake on fostering innovation."

### Leading for innovation

Participants agreed that CEOs can often make better use of existing (and often untapped) talent for innovation, without implementing disruptive change programmes. They can do this by creating the conditions that allow dynamic internal innovation networks to emerge and flourish.

"Disruption is inevitable, so we need to embrace it," said Samson Li, Managing Director of the Asia business unit of Nutreco N.V. "An additional solution for large organisations that find it harder to be flexible is to create a 'black-ops team' that operates as a separate entity but sets the standards for innovation for the larger whole."

CEOs can also take explicit steps to foster an innovation culture that is open, empowered and driven by a continual 'test and learn' mindset. "Innovation is all about agility, and that speed has to come via people – how they are motivated in their ability to adapt to changes in direction," pointed out Pieter Nuboer, Vice President, Animal Nutrition and Health, Asia Pacific for DSM. "A key enabler has to be that we break out of our siloed ways of thinking, be more willing to act quickly and encourage mindsets that are more open to risk."

### Driving innovation with diversity

But how can organisations ensure that they maintain a climate in which new ideas and risk-taking are encouraged? "Hierarchy and routinisation can stifle that vital 'outsider' viewpoint that's often so valuable for a sustainable innovation culture," said Jim Goh, CEO and Founder, Briq Pte Ltd. "Hiring for diversity in backgrounds, thinking and exposures can help combat this – you are aiming for a cross-fertilisation from generations as well as genders and across a range of international perspectives. Acquiring such perspectives is vital when it comes to creating

the kind of space where all employees feel free to contribute new ideas, and quick action can be taken to capitalise on those ideas."


Participants also pointed out that diversity creates a better understanding of an organisation's customer base – after all, it takes a broad spectrum of diverse minds, cultures and experiences to effectively connect with different audiences and understand the unmet needs in under-leveraged markets.

However, an ability to properly manage diversity is also mission-critical. "In Asia, that means understanding the cultural reasons why people may not want to speak up or 'lose face'," remarked Jacob R. Robbins, CEO, Emeterra. "Leaders must create a space where employees feel it's safe to dissent, which can help lead to the more thorough and thoughtful development of an idea. Ultimately, it will also help to create an environment that attracts the best talent – those people who will really move the needle on your business."

### Seizing a disruptive competitive advantage

Success in this fast-paced new business landscape is not about changing strategies more often but having the ability to execute multiple strategies concurrently. Yet transforming firms for radical innovation requires strong leadership, especially because legacy systems, cultures and attitudes can be powerful forces of inertia.

Accordingly, leaders must adapt to the new digital reality by hiring for boldness and diversity. The more diverse the employee pool, the more agile and innovative companies will be – and they will also be able to attract and retain the best talent for continued growth and profitability.

To avoid disruption – or, better still, to lead disruption – leaders should act now to transform their enterprises or risk being left behind. Those that do will be rewarded with a new type of competitive advantage. 




**Lelia Lim**  
Managing  
Partner,  
Asia Pacific,  
Lim-Loges  
& Masters

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# AI is a Journey, not a Destination

## How CIOs ensure the success of AI transformations.

– By Pascal Bornet and Thomas Carlsen

Artificial intelligence (AI) is revolutionizing the way companies do business. With AI, machines can now perform cognitive functions we associate with humans. Robotics, computer vision, language, virtual agents, and machine learning are all examples of AI technologies that are helping companies increase profitability and open doors to new markets.

However, in a McKinsey Global Institute (MGI) survey of more than 3,000 senior executives worldwide, only 20 percent of respondents reported using AI-related technology “at scale or in a core part of their business.”

One challenge to achieving scale is that many companies view AI as a technology play rather than as a key part of an analytics and digital transformation.

In this context, how can CIOs achieve success beyond guiding IT to set up systems that support and enable AI technologies? While the recommendations below require coordinated efforts among an organisation’s CxOs, CIOs that take the lead or facilitate these initiatives can embrace the evolution of their role from business partner to a true transformational leader and help their companies realise the full potential of AI.

### 1. Lead with an enterprise-wide vision

Tactical AI initiatives intended to stitch up a broken process or address a short-term goal can deliver some productivity and cost-saving benefits. However, these siloed implementations often don’t offer the desired scale, impact and reach.

Companies leading the way in AI set the tone from the top. MGI research shows that organisations that have successfully adopted AI report stronger leadership support from the entire C-suite – not just from IT executives and the CEO. Under the CEO’s mandate, the CIO and C-suite sponsor endorse an enterprise-wide AI vision that’s formalised into a business case and implementation roadmap.

### 2. Create an AI leadership group to ensure governance

Companies often ask us whether AI projects should be led by business or IT. Implementing technologies, such as AI-enhanced robotic process automation (RPA) or advanced analytics, requires detailed knowledge of business processes that only business users can provide. However, IT is typically at the forefront of technological innovation and has the experience to

manage such implementations. Consequently, we find the best answer is for both functions to work hand in hand. An AI and analytics leadership group combining business, operations, risk, and IT leaders enables this collaboration. This group oversees progress against the approved AI roadmap for cohesive governance of AI enterprise wide.

### 3. Build a centre of excellence for a sustainable, scalable journey

AI is a journey, not a destination. AI technologies and concepts are evolving rapidly, and companies must identify and seize on ongoing advances. To do so, they need a flexible, skilled and multidisciplinary project delivery team to guide them through the journey. As a result, a centre of excellence (CoE), which reports in to the AI/analytics leadership group, is critical to successful AI deployment, sustainability and scale. Beyond managing AI implementations, the CoE develops enterprise-wide AI policies, maintains common code and other assets that can be used across initiatives and creates a culture centered around digital innovation.

### 4. Integrate skills and technologies to achieve a multiplier effect


Digital technologies, AI and advanced analytics, natural language user interfaces, and process automation have innovated at a rapid pace, which continues to accelerate. Unfortunately, companies often deploy these fields independently from one another, or with limited synergy. This discord prevents them from delivering highly innovative solutions and achieving scale and ROI.

To solve this issue, companies need to not only build a multidisciplinary CoE but also transition to “enterprise

AI,” where integrated project teams consider and combine the full breadth of technologies and concepts as they build solutions to business problems. One example is combining RPA to collect and reconcile millions of data points from different systems with data analytics that use this information to create insights for decision making. This integrated approach enables a multiplier effect that unlocks more value from use cases and ensures a smoother integration of new technologies.

### 5. Place people at the centre of the transformation

Finally, it’s crucial for the CIO and other top leaders to anticipate and address the impact of AI on workplace dynamics, culture, communication, labour relations, and structure as employee acceptance and buy-in is vital as organisations scale AI. To build a scalable workforce for the future, the C-suite should consider identifying:

- The best combination of people and machines. AI performs some tasks better than humans—but not all. Understanding what each does better is crucial to effectively augment employees—whether automating mundane tasks so staff can focus on value-added work or using advanced analytics to process millions of data points in seconds.
- How new AI technologies, such as deep learning, and flexible team structures and approaches, such as agile, can enable greater innovation.
- Ways to organise and train employees based on capabilities instead of skills so they can more easily adapt as AI evolves. 

*This article appeared in CIO Advisor APAC, April, 2018.*



**Pascal Bornet**  
Associate  
Partner,  
McKinsey &  
Company,  
Singapore



**Thomas Carlsen**  
Partner,  
McKinsey  
& Company,  
Brisbane

**McKinsey&Company**

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# Old Meets New

**Steeped in almost 500 years of history, Shrewsbury International School places innovation at the heart of learning.**

— By Ben Keeling

They say that the grass is always greener on the other side of the fence. It is certainly true to recognise the inescapable allure of new things. It has even been suggested that such fermented desire could in fact be genetically imprinted – a view that technology developers seem particularly intent on manipulating. But it is also true to recognise the great reassurance and comfort we draw from objects, relationships and behaviours that have had time to mature. Tradition embodies great sincerity.

At first glance, tradition and innovation seem both enormously valuable and yet diametrically opposed. This perennial challenge has proven particularly poignant in recent times, as parents search for the very best school places for their children.

With coding and robotics making headlines in Hong Kong, parents routinely express the value they

place in stable and respectful relationships, high expectations and academic rigour. Is it possible to embrace the benefits of research-driven practice and technological engagement while enjoying the cultural benefits of deeply-established routines and behaviours?

Drawing upon almost 500 years of educational tradition, Shrewsbury International School Hong Kong wears its historical connections with great pride. Our sister school in Shropshire offers grand heritage and an outstanding record of academic excellence. Our active and purposeful connection acts as a significant benefit for prospective parents, not least due to our ability to support children on their journey through to one of the most highly celebrated boarding schools in Britain. Culturally at least, we are a very old school indeed. And one steeped in tradition.



The unique paradox here is of course that we are yet to open our doors to students and only plan to do so in August 2018. We are new. We are also a school that places innovation at the very heart of our provision both within and beyond the classroom.

This commitment is perhaps most clearly marked in the design and development of our new purpose-built, world class school campus. Through the planning of our core network structure and the seamless connectivity that will support the collaborative work undertaken by our students and staff, technology has been at the forefront of our thinking from the very start of our journey.

We were also committed to ensuring that the spaces themselves support an innovative approach to teaching, learning and the development of productive working relationships. Free from compromise, we have developed a huge range of spaces to delight and enthral students and families. From floor finish to furniture, every effort has been made to ensure that our school is a space of light, engagement and inspiration.

Our curriculum too, provides the opportunity for thematic study. Technology embedded, science, design, mathematics and the arts are intertwined with the study of language, physical education and citizenship. Such immersion breeds confidence and fluency. Students are given the freedom to explore their interests and develop their ideas. Specialist studios for design and art are neatly complemented by a fully equipped science laboratory and a series

of spaces to promote music and performance – each created exclusively for children of primary age.

And the personalisation of experience is a point of great pride. We are committed to offering both breadth and depth of experience to children and families. In this regard, both tradition and innovation have great influence over the finely nuanced opportunities and experiences great schools offer their communities.

Part of my role as Principal is to rationalise and prioritise our options, utilising the very best of our strengths. If carefully balanced and intelligently engaged, tradition and innovation offer synergy and mutual support to the enhancement of schools and the lives of young people.

To learn more about Shrewsbury International School Hong Kong, parents are encouraged to make direct contact with the Admissions Team at the earliest possible opportunity.

Providing education for children aged between 3 and 11, primarily from an international background,

Shrewsbury International School Hong Kong will open in August 2018. Founded by Royal Charter in 1552, Shrewsbury School is one of Britain's most reputable schools and among the original nine 'Great Schools' of Britain. Shrewsbury's tradition of academic excellence reaches to the time of Elizabeth I, who actively supported its development and expansion. Specialists in primary education, Shrewsbury Hong Kong will offer a unique range of opportunities and an unrivalled commitment to the development of the youngest students in the region. 

“

***Ensuring the inspiration and motivation that drive a passion for learning, and an environment that supports the development of crucial life skills, is what makes a great primary school truly special.***

***– Ben Keeling, Principal, Shrewsbury International School***

”



**Ben Keeling**  
Principal,  
Shrewsbury  
International  
School

**Shrewsbury International School is a specialist in primary education. We offer a unique range of opportunities and an unrivalled commitment to the development of the youngest students in the region.**



**SHREWSBURY  
INTERNATIONAL  
SCHOOL**  
HONG KONG



# Soul Savers

**Boost your health and happiness with a holiday at one of these wellness-focused destinations.**

— By Lightfoot Travel

## **Six Senses Douro Valley, Portugal**

By fusing Portuguese traditions with the elements of water, stone and wood, Six Senses Douro valley offers up an exquisite menu of treatments with an aim to restore and rebalance. Holistic and multi-day programmes are created entirely to your needs, and a stellar team of global acupuncturists, nutritionists and therapists guide you along the way. There's a heated indoor pool, an outdoor pool, and the surrounding woodland is wonderful for meditation sessions, energising runs or – if you really want to be at one with nature - a spot of ariel yoga between the trees.

## **SHA Wellness, Spain**

Want to sleep better, quit smoking or recover from illness? The pioneering SHA Wellness Clinic in Spain could be your answer. This beautiful escape near the beach in L'Alfas del Pi prides itself on offering tailored programmes, and concentrates on creating and maintaining healthy habits long after you leave.

By combining Far East-inspired therapies with western advances, guests can enjoy a combination of macrobiotic diets, massages and treatments to balance body and soul. There's also informal lectures, cooking classes and therapies, each conducted in peaceful surroundings.

## **COMO Shambhala Estate, Bali**

Tired bodies and exhausted minds receive a much-needed revamp on the personalised wellness programmes at COMO Shambhala Estate. A major player when it comes to destination spas, the setting sets the tone perfectly; tropical, laid-back, but meaning business. Totally tailored to your needs, expect your schedule to encompass the likes of dance, hydrotherapy and jungle hikes with ancient healing therapies such as reflexology, ayurvedic massage and iridology. Eradicate any stress left by opting to stay in a Retreat Villa which features a private swimming pool and alfresco showers on the decking.



### COMO Uma Paro, Bhutan

For all-round soothing in blissful surroundings COMO Uma Paro is hard to beat; their exquisite spa is set apart from the main lodge and it's surrounded by forest. All the wellness packages come with an Ayurvedic slant; baths are warmed with hot mineral-infused stones and the deep tissue massage is essential after hours of exploring the Himalayan Kingdom. A typical day might include a morning and afternoon yoga session, including pranayama and silent meditation, alongside guided walks through the Paro Valley. Spend your evening enjoying a nutritional Bhutanese meal in the restaurant, Bukhari.

### Saffire Freycinet, Tasmania

Surrounded by mountains, ocean views and sweeping vistas, world-class lodge Saffire Freycinet catapults you into the heart of nature with lashings of luxurious trimmings on the side. Here, there's a focus on internal and external wellbeing. The spa offers relaxing and high-end treatments exclusively designed for Saffire, and delicious local culinary dishes which aim to restore and reboot from the inside. There's an on-site gym, yoga classes can

be arranged on site, and the fabulous bush setting means you've got hiking, kayaking and golf at your fingertips.

### Ananda Spa Himalayas, India

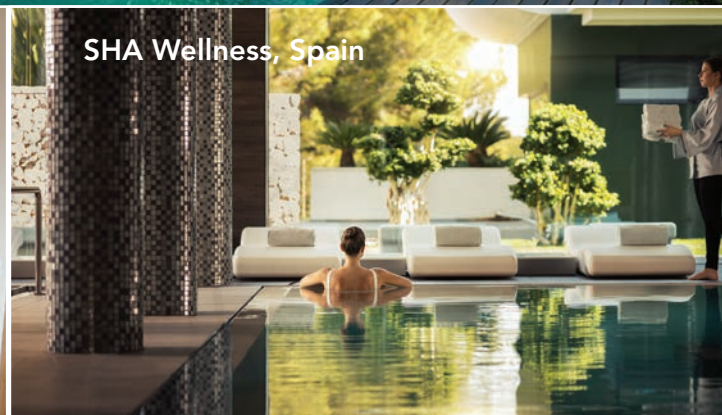
Holistic health and wellbeing haven Ananda translates as 'bliss' in Sanskrit, which feels perfectly fitting from the moment you step into this sophisticated sanctuary. Located in the foothills of the Himalayas, and overlooking the Ganges River, guests take on personalised health programmes designed to deal with the likes of stress management and weight loss. Ananda's Ayurvedic expertise is a big draw; Ayurvedic



COMO Uma Paro, Bhutan



COMO Shambhala Estate, Bali



SHA Wellness, Spain



Six Senses Douro Valley, Portugal



Ananda Spa Himalayas, India



Saffire Freycinet, Tasmania





### Split Apple Retreat, New Zealand

doctors carry out a consultation upon arrival before creating your schedule alongside lectures, classes and activities such as rafting, cookery, meditation and mountain hikes.

#### Kamalaya, Koh Samui

Come here to stop your mind churning, your phone from beeping, and to put your life on pause. This one-stop destination spa comes with a heavy spiritual slant as they tailor specific programmes for those wanting to relax, recover from illness, decrease stress or just clear their minds. Built on the site of a Buddhist monk's cave, the vibe is serene and the hillside setting immediately reconnects you with nature. Rooms are airy and rustic with big outdoor bathtubs and amazing beds. Two restaurants serve

healthy food, and there are swimming pools, plunge pools, an infrared sauna and a fitness centre.

#### Split Apple Retreat, New Zealand

At Split Apple Retreat, near Abel Tasman National Park in the northwest South Island, guests are provided with personal itineraries that revolve around relaxation and stimulating your senses. You can go bushwalking, horse riding or fishing, discover secluded beaches or swim with seals. On site there's a saltwater swimming pool, a spa pool, a sauna, a steam room and a gym, and the all-round blissfulness extends to the retreat's gourmet menu. Your culinary dislikes and favourites are taken into account, and then delivered in the shape of fresh, delicious, wellness-boosting dishes. **B**

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# DESIRE MADE REAL

## Fine Wine

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We offer three different membership levels, with a minimum sign up of six months (three cases) required.

Napoleon Case is our top tier membership: HK\$5,000 per case, comprising six bottles of our premium selection. Use promocode "BRITCHAM" to receive a complimentary bottle of Champagne upon sign-up.

[http://www.bbr-offer.asia/hk\\_en/wine-club-page](http://www.bbr-offer.asia/hk_en/wine-club-page)



## Eat & Drink

**Black Sheep Restaurants** announces its 18th opening with **Fukuro**, a spirited izakaya for SoHo's after-work crowds and night owls.

Owls, or **Fukuro** in Japanese, symbolise 'illuminating the night' because their eyes, adapted for nocturnal hours, make the dark evening shine. Chef Shun Sato heads up **Fukuro**'s bustling open kitchen and much of the inspiration for the menu comes from Chef Sato's memories of growing up in his father's izakaya in his hometown of Sendai. In his early twenties, as many young Japanese chefs do, Shun took a job working in Tokyo's famed Tsukiji fish market where he learned as much as he could about seafood and its diverse varieties and rare selections.

Signature dishes at **Fukuro** will include a pristine seasonal Sashimi platter served on ice, followed by hot seafood dishes like tender grilled octopus on potato confit with ginger soy, or a whole Nitsuke soy-braised fresh local fish. From the grill A4 Wagyu sukiyaki is topped with a cured egg yolk and smoked negi onions. All dishes are designed to share and pair with beer and spirits, especially whisky highballs.

## Mind & Body

### The Grand Hyatt's Plateau Spa,

located on the 11th floor, is a self-contained resort within a hotel, offering privacy, seclusion and an escape from the vibrant city of Hong Kong. Begin your afternoon at the award-winning Plateau Spa with results-oriented

treatments, such as the signature Plateau Massage paired with Radiance facial treatment for 90-minutes. Afterwards, indulge yourself at our newly-refurbished Tiffin for a classic European afternoon tea set, then continue the pampering experience with our Plateau day pass. Priced at HK\$2,100 per person, available from now until 30 December.

### Plateau Spa

11th floor, Grand Hyatt Hong Kong,  
1 Harbour Road, Hong Kong

Hours of Treatment: Massages and treatments are available from 8:00 am to 11:30 pm daily

For details or reservation, please call: 2584 7688



### Fukuro

1-5 Elgin Street, SoHo  
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[info@fukuro.com.hk](mailto:info@fukuro.com.hk)





## Time for Tea

Since 1707, **Fortnum & Mason** has been famous for extraordinary traditional teas and delicious foodie creations – and now, those centuries of tea expertise have combined with Fortnum’s famous spirit of adventure to create new ODDI-TEAS, a collection of naturally-flavoured teas inspired by iconic Fortnum’s products.

Two stars of the collection are Gin & Tonic Tea, a green tea blend inspired by Fortnum’s long history in gin, made with beautiful natural botanicals, and Pistachio & Clotted Cream Tea, which transforms the much-loved Fortnum’s biscuit into a glorious black tea blend. Discover these teas and many more – including Bloody Mary, Lemon Curd and Sundae Teas – available at Lane Crawford IFC, Pacific Place and Times Square.



## Relax in Style

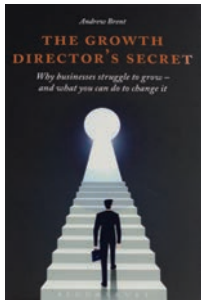
Situated adjacent to verdant Hong Kong Park and the Hong Kong Zoological and Botanical Gardens, **The Murray**, Hong Kong, is a high-profile preservation project designed by Foster+Partners. Part of Hong Kong’s Conserving Central Project, the hotel is one of the city’s most iconic landmarks. The contemporary sanctuary



features 336 elegantly appointed oversized guest rooms and suites spanning 25 floors. Luxurious bed and bath amenities coupled with discreet seamless technology and anticipatory service make **The Murray** an ideal choice for accommodation when in the city. To discover privileged benefits and accommodation offers, please visit [niccolohotels.com](http://niccolohotels.com)

# Book Shelf

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

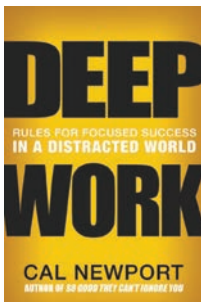


## **The Growth Director's Secret: Why Businesses Struggle to Grow – And What You Can Do to Change It** By Andy Brent

Growth can be the most important attribute that any business can have, and yet is commonly the least well-managed area of a business' operations.

Explaining why this is, *The Growth Director's Secret* examines the structural/cultural factors that hold many conventionally-organised companies back, such as the near-universal misunderstandings about consumer motivations, shopping behaviour and brand choice. Andy Brent shows how these flaws condemn many businesses to year upon year of stagnant growth.

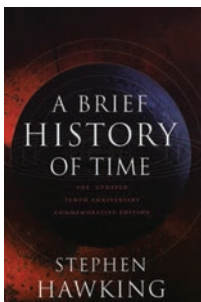
*The Growth Director's Secret* is essential reading for business owners and managers who want to break the constraints of conventional business thinking and set themselves up for significant, sustained, profitable growth.



## **Deep Work: Rules for Focused Success in a Distracted World** By Cal Newport

Deep work is the ability to focus without distraction on a cognitively demanding task. It's a skill that allows you to quickly master complicated information and produce better results in less time. In short, deep work is like a super power in our increasingly competitive 21st Century economy. And yet, most people have lost the ability to go deep - spending their days instead in a frantic blur of e-mail and social media, not even realising there's a better way.

Dividing *Deep Work* into two parts, author and professor Cal Newport first makes the case that in almost any profession, cultivating a deep work ethic will produce massive benefits. He then presents a rigorous training regimen for transforming your mind and habits to support this skill.



## **A Brief History of Time** By Stephen Hawking

In memory of Stephen Hawking, one of the greatest minds of our time. *A Brief History of Time* explores such profound questions as: How did the universe begin - and what made its start possible? Does time always flow forward? Is the universe unending - or are there boundaries? Are there other dimensions in space? What will happen when it all ends?

Told in language we all can understand, *A Brief History of Time* plunges into the exotic realms of black holes and quarks, of antimatter and "arrows of time", of the Big Bang and a bigger God - where the possibilities are wondrous and unexpected. With exciting images and profound imagination, Stephen Hawking brings us closer to the ultimate secrets at the very heart of creation.

# 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.

Please present your membership card to enjoy these special offers. Full offer details are available online at [www.britcham.com/membership/membersoffers](http://www.britcham.com/membership/membersoffers)



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10% discount on dining bill in Central, Wan Chai and Stanley locations



10% discount on a-la-carte dining



10% discount on the dining bill



10% discount on the dining bill



Complimentary small plate with purchase of main



15% discount on dining between Monday to Saturday



Up to 15% discount on food and beverage



10% discount upon spending \$300 in one transaction



10% off dining bill for Korean BBQ



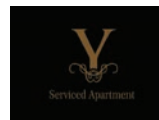
15% off food and beverage at all restaurants and cafés at Island Shangri-La



10% discount on the dining bill



Receive a welcome drink at the Botanicals Bar, 20% off for dinner and 10% off for lunch



10% off the "Best Available Rate" of the month

## Lifestyle & Travel



5% discount on all flights from Hong Kong to UK and onwards to Europe



15% discount on dry cleaning services



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20% discount on treatments for first time clients, and 10% on subsequent visits



5% discount on all flights from Hong Kong to London

## Business Services



Enjoy members' rates on events hosted by the China-Britain Business Council



Enjoy members' rates on events hosted by the British Business Association of Macao



# After Angels

Each year, many businesses apply to the British Chamber's Business Angel Programme to seek mentors, advice and possible funding to get their dreams off the ground. In a brief Q&A in each issue Britain in Hong Kong will endeavour to reacquaint our members with the successful applicants of the Programme, and showcase who they are and where fortune and hard work has taken them.



**Felix Wong**  
Co-founder and  
CEO,  
Logflows

## When did you apply to the British Chamber's Angel Business Programme?

I applied for the programme in October 2016.

## What funding or other support have you received through the programme?

I met a mentor through the programme and also had some meetings with Angel investors. Even though in the end I did not receive any funding from those investors, it was still a great learning experience to talk to the real investors and get their feedback.

## What has your growth or development been since then?

We commercialised our product (36link.net as SaaS platform for trucking logistics industry) in January 2017, starting on a small scale and serving relatively smaller-sized companies. Throughout the year, we've seen a steady growth on the number of users. In June, we rebranded our product to Logflows.com in order to get ready for the ASEAN market. Now we have customers in Malaysia, Thailand and Indonesia.

## What's next for the company and your team?

We will put more resources on development in the ASEAN market with larger-sized logistics companies. The e-commercial distribution in countries like Indonesia, Malaysia and Thailand are growing fast. In

the meantime, we will further invest on the technical side such as the AI for route optimisation and planning; we aim to give our customers the best service possible.

## What is a notable achievement you would like to mention?

The number of orders handled in Logflows increased from 1,000 per month in Jan 2017 to over 300,000 orders per month on average.

### About the company:

Acquaintance Enterprises Limited, established in 2015, is dedicated to the trucking logistics technology R&D, currently under the Hong Kong Science Park Incubation (IncuTech) and Accelerator programme (LEAP). Having a management team with strong logistics and system implementation background, the company offers a SaaS intelligent platform, Logflows, for the trucking and logistics companies. Logflows enhances cost efficiency and multiplies business opportunities by digitising the trucking logistics companies' operation and communication flow.



### About the British Angel Programme:

The British Chamber's Business Angel Programme, launched in late 2007, was the first such initiative to be launched in Hong Kong. Since its inception, the Business Angel committee has reviewed applications from hundreds of enthusiastic Hong Kong entrepreneurs, introducing many of them to a wealth of Angel Investors and Professional Advisors drawn from the membership of the British Chamber. The Business Angel Programme runs a series of events every year, which allows shortlisted candidates to present their business plans in front of a panel of investors and enjoy the opportunity to network and make valuable contacts. The British Chamber Business Angel Programme is sponsored by Baker Tilly Hong Kong and supported by TiE HK and Connect Communication.

For more information visit [angel.britcham.com](http://angel.britcham.com)

# Angel Investors Flock to Discover Hong Kong's Next Big Thing

22 March 2018

The Chamber hosted its 25th Business Angel Programme, sponsored by Baker Tilly Hong Kong. This round was run as a satellite event as part of the GREAT Festival of Innovation, a fitting partnership, as the festival was a celebration of disruption and innovation across all industries – the start-up space being at the forefront of this.

The programme was open for applications from start-ups seeking angel funding from the beginning of December 2017, and after two stages of vetting by our committee of industry experts, five candidates were selected to pitch in front of angel investors at the Pitch Event. These candidates had been given one-on-one mentoring, provided by TiE Hong Kong; and presentation training from Connect Communication, to learn how to effectively sell their business idea in a 10-minute pitch and successfully capture angel investors' attention.

The Pitch Event, held at Eaton House in Central, brought together a network of angel investors eager to discover Hong Kong's next unicorn. A diverse group of start-ups were selected, including The New Luncher, healthy lunchboxes for students; Botzup, a SaaS offering chat-bot solutions; Oxpecker Labs, a sports performance enhancing device; oneCHARGE Solutions, electric vehicle charging stations; and BizCoach, a data-driven business insights software. All candidates



brought exciting and innovative ideas to the event, sparking great interest from the angel investors.

We thank Baker Tilly Hong Kong for sponsoring the Business Angel Programme, and supporting organisations Connect Communication, Compass Offices, Eaton House and TiE Hong Kong for taking part and making this valuable initiative a success.



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# Bonus Points As All-Star Line-Up Raises Record-Breaking Charity Cash

5 April 2018

On the eve of Hong Kong's biggest sporting event of the year, the Hong Kong Sevens, over 200 members of Hong Kong's senior business community joined Britcham and KPMG for their annual rugby dinner at the Hong Kong Football Club. Many beers and many laughs were shared over the course of the evening, with a record-breaking amount of money raised for charity.

The evening started with some lively drinks in the Chairman's Bar, before guests entered the newly-renovated Happy Valley Suites for a curry dinner.



After dinner, guests were treated to a panel featuring a stellar line-up of rugby legends led by our returning MC John Bentley. On the panel were Ben Gollings, former England rugby sevens player; Doddie Weir, the beloved former Scotland rugby union player; and last but not least, Jason Leonard OBE, the most capped England player of all time and current president of the Rugby Football Union. The fun panel also got some of the other



former rugby international guests in the room involved, such as Ian Milne and Lawrence Dallaglio.

The night was not all about rugby, as the event raised money for two fantastic charities, My Name's Doddie Foundation, and local Hong Kong-based initiative Society for Community Organisation (SoCO). The My Name's Doddie Foundation was set up by rugby player Doddie Weir after he revealed in June 2017 that he was suffering from Motor Neurone Disease (MND). The foundation's aims are two-fold: firstly, to raise funds to aid research into the causes and potential cures of MND; and secondly to make grants available to individuals suffering from MND, enabling them to live as fulfilled a life as possible.

SoCO was founded in 1972 and is a registered non-profit-



making non-governmental human rights organisation for the underprivileged. SoCO is active in lobbying for an improvement in the lives of the 1.3 million Hong Kong people who live below the poverty line – predominantly comprising the cage and cubicle dwellers, the single elderly, new immigrant women, children living in poverty, street-sleepers, people with mental illnesses, low-paid workers, refugees and ethnic minorities.

It was a memorable night, and the perfect way to kick off this year's Hong Kong Sevens weekend. A big thank you to KPMG for their long-standing partnership with the Chamber on this event; and also to Cathay Pacific, our airline sponsor; and to Delaney's and Treasury Wines for their prize donations to the live auction.

# A Step-By-Step Guide in How to Get Moving With Ergonomics

7 March 2018

The human body is an amazing machine. Did you know that because we are able to take in multiple breaths with each stride it makes us the most thermally efficient mammal on the planet? We have the ability to push ourselves to great limits. Ricardo Abad Martínez proves this as he currently holds the world record for running 607 consecutive marathons on consecutive days. This is quite a contrast to how the majority of us spend our days but it's interesting to note that movement is key.

The British Chamber of Commerce in Hong Kong was pleased to welcome Professor Alan Hedge, Department of Design and Environmental Analysis at Cornell University, to host a breakfast with us to discuss ergonomics. The word ergonomics was officially proposed in 1949 by a British Admiralty, but until recently this was not a term that was used frequently. However, there has been an organic yet apparent shift in the way we work over the last 50

years - we have become very static and sedentary. This has triggered a great sense of responsibility for the health and well-being of staff, and businesses are going to great efforts to ensure the work-life balance is right.

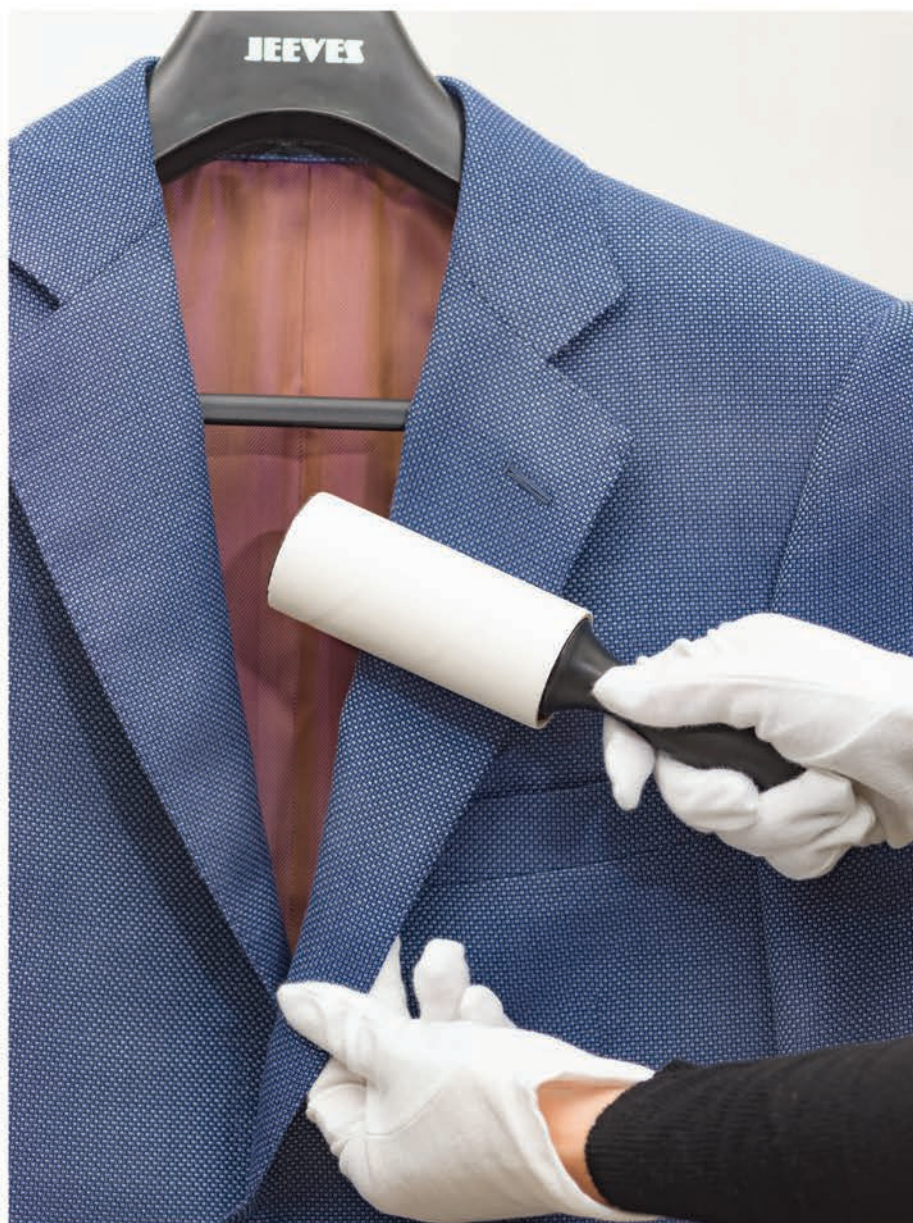
Here are just a few valuable tips that we learned:

- The optimal pattern as suggested by Professor Alan Hedge would be the 20:8:2 formation. 20 minutes sitting (in a good posture), 8 minutes standing (for sit-stand workstations) and 2 minutes of standing and moving for every 30 minutes of work. Even if you don't have a way to stand while working, make sure you take short microbreaks throughout the day to maintain good circulation and blood flow, and give your muscles a chance to stretch and move.
- Introduce 'Movement Motivators' into your office space. The change does not have to be drastic, it can be as simple as moving your water station, the printer, or even your bin to the far corner of the office, therefore encouraging you to get up and move during the work day. Movement also encourages collaboration so the benefits here are two-fold.
- Just seven minutes of stair climbing a day can reduce the risk of coronary heart disease. CBRE is a prime example of encouraging staff to become more active in the workspace – when they renovated their office in Los Angeles to WELL Building Standards they made the stairs a prominent feature and also created 16 different types of spaces to work, exploring a more agile design.

We would like to thank Humanscale for sponsoring this event and for introducing us to Professor Alan Hedge. For more inquiries on ergonomic consulting and products please contact Humanscale ([AsiaInfo@humanscale.com](mailto:AsiaInfo@humanscale.com)).







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