



註冊財務策劃師協會  
Society of Registered Financial Planners



## The President's Report

(For the year ended 31 August, 2013)

### Organization Structure

#### Management Council

President : Dr. Sidney Sze

Vice Presidents : Mr. Gerard Chung, Mr. Michael Fan, Mr. Michael Wong, Mr. Alex Lung

Honorary Secretary : Mr. Simon Ho

Honorary Treasurer : Mr. Stephen Ho

Councilors : Mr. Peter Fok, Mr. Calvin Leung, Mr. Derek Leung, Ms. Marggie Ma, Dr. Clement Wong

Dear Members,

The course and developments of our Society in Hong Kong and the China mainland in the past eleven years have been full of surprises and challenges, and proves to be a valuable experience in my life. With great supports from the Council of Management, hereby I present to you this report summarizing all that have been accomplished, what are brewing, and how progresses were made with respect to general operation during my term of office in the last 12 months, listed as follows:

### MEMBERSHIP

As at August 2013, total memberships registered are approximately 3,000, from Hong Kong and China.

### HONG KONG UNDERGRADUATE FINANCIAL PLANNERS OF THE YEAR AWARD

Upon a successful launch of the 2011 Hong Kong Undergraduates Financial Planning Award, in which overwhelming support and participation from universities in Hong Kong and Macau was recorded, our Society progressed the 2nd Award competition last year and this challenging event received yet another warm welcome from the academic institutions in the region, and Mr. Vincent Lee, the independent non-executive director of the HKEX, and Permanent Honorable President of the HK Securities Association Ltd. was invited as the guest of honor in the Award final round to host the award hand-out ceremony as well as to share his visions and experience in the financial industry. The participants have been well benefited in the course of the event and obtained enough knowledge to prepare them for a future career in financial planning. I hereby on behalf of our Society thank you for the professional advice from our colleagues in the industry and the support from the universities in the region, making this Award a fruitful and meaningful event to the society. The Award is now in its third year and is on course for competitors to present their cases during the period from August to November, we look forward to another year of success in this Award and hope to make a great positive impact to our community in



the field of financial planning.

## FINANCIAL PLANNING EDUCATION

For the purpose of uplifting the public awareness in financial planning profession, our Society had participated a broadcast program "the Sweetie Family" produced by the HK Radio 2, a very popular community radio channel in Hong Kong. Through the radio sit-com, our council members shared their professional insight and views on family and individual financial planning, which provided the audience the technique to master their own financial issues, healthcare investment, and the factors relating to financial risk and so on. Some of the themes include "Importance of Financial Planning", "MPF", "Types of Securities", "Investment and Speculation", "Financial Planning", "Dividend and Capitalization", and "Margin", "ETF Basics", and "Mutual Funds", "Overseas Properties Acquisition", "Loan and Trap", "The Rights and Liabilities of a Guarantor", "Will and Estates Arrangement", "Insurance", "Consumer Intelligence" and "Beware of Fraud" and some hot topics. Moreover, our councilors had also participated in the following activities in relation to financial planning :

Date	Activities	Organizers
January 26, 2013	「財智 Goal 飛」教師社區協作計畫-教師專業訓練工作坊	Tung Wah Group of Hospitals
June 15, 2013	How to manage Small and Medium Enterprise	Tung Wah Group of Hospitals

## PROFESSIONAL SEMINARS

In the past 12 months, our monthly seminars, with a wide variety of topics related to financial planning services, were organized with great success. Thanks to the full support from a number of professional organizations, namely The Hong Kong Accounting Professionals Association, the Institute of Financial Accountants in Hong Kong, ITAccountants Association, The Institute of Crisis and Risk Management and The University of Macau (Hong Kong) Alumni Association, all our seminars, in general, were warmly received by the attendants, responses were overwhelmingly positive, and there were good comments on the speaker's comprehensive knowledge on the subject, their delivery power, and interactive communication technique. Many of these talks were pretty visionary and created an interactive platform between elite speakers and audience, composed mostly of practitioners in the financial planning profession. Details as follows:

Date	Topic of Seminar	Speaker
September 19, 2012	Insights into Future Trends and Structure of the Offshore Industry	Ms. Pauline LEE Ms. Hazel LI Offshore Incorporations
November 9, 2012	融資:財務策劃師的增值服務	Mr. Paul TSE Chairman of Mutual Wise
November 21, 2012	Motivational Strategy - The 10 Ways to Encourage Your Teams to Pursue Your Goals	Dr. Mark LEE Centre for Logistics Technologies and Supply Chain Optimization The Chinese University of HK
December 14, 2012	How "Big Data" helps Obama & Helping us in Mastering Financial Marketing	Dr. Agatha Shuk Yee WONG - Fraser Governor of Manchester, City College
January 21, 2013	納閩島與納閩基金會的簡介	Mr. Eddy KO Representative to Greater China and Hong Kong Labuan IBFC Inc Sdn Bhd
March 5, 2013	如何贏取您的中國客戶?	Dr. Joseph CHEUNG Managing Director

		Centrepont International Limited
March 21, 2013	測量師專業的介紹及其在地產及建築中財務策劃及解決糾紛的經驗	Mr. Honby CHAN President of The Chartered Institution of Civil Engineering Surveyors (Hong Kong Region)
April 24, 2013	從雷曼迷債說起...	Ir Dr Raymond HO Chung-tai Chairman of Dashun Policy Research Centre Ltd.
May 23, 2013	快樂學習工作坊	Dr. Joe LEUNG Principal Advisor of Organisational Learning Consultancy Limited
June 17, 2013	專業及誠信兼備 成為新一代財務策劃顧問	Mrs. Carmen Lam Chief Executive Officer of PrinCorp Wealth Advisors (Asia) Limited
July 25, 2013	2013 下半年投資展望	Mr. Michael M.S. WONG Director - Securities & Asset Management, Convoy Asset Management Limited
August 23, 2013	買樓陷阱大破解	Ms. Xiao Yan Guangdong Goldensun Law Office



## PROFESSIONAL SUPPORT

Another professional activity the Society engaged in was to promote professionalism of financial planning through different professional institutions, these functions are:

Date	Activities	
August 2, 2013	SME One 營商有計系列之網上營商保安篇	Hong Kong Productivity Council

June 25, 2013	Hong Kong Labour Ordinance can assist both employees and employers to get win-win solutions	Institute of Financial Accountants in Hong Kong
June 18, 2013	How to capitalize on the progressive liberalization of the RMB? Part II	Hong Kong Society of Economists
June 14, 2013	SME One 營商有計系列之「創意管理」 - 激發企業員工創意維	Hong Kong Productivity Council
May 30, 2013	SME One 營商有計系列之中國創業新鮮人	Hong Kong Productivity Council
April 23, 2013	China Investment Policy Seminar	Hong Kong Trade Development Council
October 25, 2012	澳港論壇之「港澳兩地影視文化的繼往開來」	澳門大學，澳門大學校友會，澳門大學(香港)校友會

Besides participating as a supportive organization, our councillors also acted as judges in activities of the financial planning industry and business management area, including:

Date	Activities	
August 30, 2013	Prime Awards for Banking and Finance Corporations 2013	metroBOX
March 22, 2013	Prime Awards for the Best Brand Enterprise in Greater China 2013	metroBOX
March 11, 2013	The 13th CAPITAL Outstanding Enterprise Awards	Capital & Capital Weekly
November 1, 2012	Prime Awards for Brand Excellence 2012	metroBOX

We are pleased to provide to our members market news in financial planning through CPD talks hosted by the Council of Hong Kong Professional Associations. Details of talks successfully held are"

Date	Activities
July 10, 2013	The Opportunities and Challenges of Qianhai's Latest Financial Development

"The Asian Financial Forum 2013", organized by the HKSAR Government and the Hong Kong Trade Development Council, has attracted participation from our members, who through the Forum learnt more about the latest market trend in financial planning.

We also sponsored the "HKRFP Scholarship" to the Department of Business Administration, Hong Kong Institute of Vocational Education (Kwai Chung) in June 2013, as an encouragement for those students excel in good academic attainment.

## INSIGHT ON FINANCIAL PLANNING DEVELOPMENT

As we have come to aware, the current economic downturn has an impact on businesses in global market. It is time to rethink the role and task of financial planner in catering aspiration to client's actual need in diverse economic developments. In this capacity, I did make frequent public appearances and speeches for the Society and on behalf of the interests of our members. We also consistently formulate different tasks and look for advancement and excellence for our members in the financial planning profession so as to overcome the challenging difficulties.

## SOCIAL RESPONSIBILITY

We appreciate very much that The Hong Kong Council of Social Service has awarded us the Five Years Plus Caring Organization Logo, as recognition to our outstanding commitment in Caring for the Community, Caring for the Employees and Caring for the Environment over the past years. We will definitely continue to perform social responsibility in the community with caring and sustaining effort.

### **ACKNOWLEDGEMENT**

On behalf of the Council of Management, I would like to convey our hearty appreciation to our patrons and advisors, who had made contribution throughout the years. Their precious advice and support have always been the essential ingredients for the successful development of the Society.

Also, I would like to express my sincere appreciation to our Vice Presidents - Alex Lung, Michael Fan, Gerard Chung and Michael Wong, the council members, the secretariat, sub-committees and fellow members for their unfailing efforts and remarkable commitment during the past year. Finally, I do enjoy my term in serving the Society to promote the professionalism of financial planning. I do hope that all of you will continue to support the upcoming new board and activities launched by the HKRFP.



Dr. Sidney SZE  
President (2012/13)





## 会长报告

(截至2013年8月31日)

### 组织架构

#### 管理委员会

会长：施德芝博士

副会长：范维纲先生、龙松荣先生、锺伟雄律师、黄敏硕先生

名誉秘书：何志成先生

名誉司库：何焯新先生

理事：马嘉阳小姐、霍锦就先生、梁广雄先生、梁宝衡先生、黄毓平博士

亲爱的会员：

过去十二个年头，注册财务策划师协会在中港两地的发展充满惊喜且富挑战性；同时，印证着我人生的宝贵经验。在此，我衷心感谢理事们的支持，并欣然向大家扼要汇报在本人任内协会各项工作的进展及成果，如下：

### 会籍

截止2013年8月底，本会中港两地会员总数约3,000人。

### 香港杰出大学生财务策划师比赛

本会自2011年举办首届以嘉许大学生具备卓越出色的「香港杰出大学生财务策划师比赛」后，喜见港澳大学生踊跃参加，反应热烈。去年继续举办这项具挑战性的学界比赛，让参赛学生充分发挥专业财务策划师的创意灵活潜能。是次比赛荣幸地邀请东泰集团主席、香港交易及结算所有限公司之独立非执行董事兼证券商协会有限公司原主席及永远名誉会长李君豪先生莅临颁奖典礼并担任主礼嘉宾，分享对香港财务策划行业发展的远见，参赛同学获益良多，为未来财务策划事业作充分准备。我谨代表本会衷心感谢各位专业评审，各参赛大学及同学的积极参与和投入，令比赛取得丰硕成果。「香港杰出大学生财务策划师比赛2013」由本年八月至十一月载誉举办，我们热切期待比赛继续写下成功一页，推动学界财务策划的专业发展。



## 财务策划教育

为提高大众对财务策划专业的认知，本会去年十二月至本年三月，参与由香港电台第二台主办大众化之理财教育广播节目「甜心家族」，本会理事们分享专业知识，让听众掌握理财妙法、健康投资之道、留意风险等等，主题包括「理财的重要性」、「强积金」、「投资兴投机」、「理财计划」、「股票种类」、「股息及集资知识」、「孖展」、「股票挂钩票据之基本知识」、「基金的基本知识」、「境外置业」、「借贷陷阱及解决方法」、「担保人的权益及责任」、「平安纸及遗产安排」、「医疗保险」、「消费智慧」、「小心遇上骗案」和一些热门话题。此外，本会理事亦于财务策划专业相关的活动分享行业经验和趋向，如下：

日期	活动	主办
2013 年 1 月 26 日	「财智 Goal 飞」教师社区协作计划-教师专业训练工作坊	东华三院健康理财家庭辅导中心
2013 年 6 月 15 日	如何有效地管理中小企业？	东华三院健康理财家庭辅导中心

## 专业讲座

过去十二个月，本会顺利地举办每月讲座，多元化的讲题以与财务策划工作相关为主，并喜获多间专业机构担任支持机构，包括香港会计人员总会、香港经济师学会、英国注册财务会计师公会香港分会、资讯财务师协会、商业风险评估专业协会及澳门大学(香港)校友会。讲者的专业知识和出色互动的沟通技巧令会员获益良多，反应热烈。我们相信具前瞻性的讲座能持续且成功地建立互动平台，让专业讲者与从事财务策划行业的会员能互动交流。详情如下：

日期	讲座题目	讲者
2012 年 9 月 19 日	离岸产业的未来趋势及结构展望	Offshore Incorporations Limited Group 李宝仪小姐 李蔚君小姐
2012 年 11 月 9 日	融资:财务策划师的增值服务	商惠融资有限公司 谢佳坡律师
2012 年 11 月 21 日	激励战略-鼓励员工去"奋发图强"的 10 种方法	香港中文大学系统工程与工程管理系 李卓骏博士
2012 年 12 月 14 日	How "Big Data" helps Obama & Helping us in Mastering Financial Marketing	黄淑仪博士
2013 年 1 月 21 日	纳闽岛与纳闽基金会的简介	马来西亚纳闽国际商业金融中心大中华区首席代表 高志豪先生

2013 年 3 月 5 日	如何赢取您的中国客户？	张健儒博士
2013 年 3 月 21 日	测量师专业的介绍及其在地产及建筑界中财务策划及解决纠纷的经验	卓越测量师行有限公司董事总经理 陈少康先生
2013 年 4 月 24 日	从雷曼迷债说起...	大舜政策研究中心主席 何锺泰博士 工程师
2013 年 5 月 23 日	快乐学习工作坊	企业学习顾问有限公司创办人及首席顾问 梁永忠博士
2013 年 6 月 17 日	专业及诚信兼备 成为新一代财务策划顾问	信悦理财顾问(亚洲)有限公司 林黄慧贞女士
2013 年 7 月 25 日	2013 下半年投资展望	康宏证券及资产管理董事 黄敏硕先生
2013 年 8 月 23 日	买楼陷阱大破解	广东金阳律师事务所 肖燕律师



### 业界专业支持

本会对其它专业团体举办的财务策划界行业活动大力支持，提升财务策划专业化。本会曾担任下列活动支持机构之一：

日期	活动	主办
2013 年 8 月 2 日	SME One 营商有计系列之网上营商保安篇	香港生产力促进局



2013 年 6 月 25 日	Hong Kong Labour Ordinance can assist both employees and employers to get win-win solutions	英国注册财务会计师公会香港分会
2013 年 6 月 18 日	如何从人民币逐步开放中得益？第二部份	香港经济师学会
2013 年 6 月 14 日	SME One 营商有计系列之「创意管理」- 激发企业员工创意维	香港生产力促进局
2013 年 5 月 30 日	SME One 营商有计系列之中国创业新鲜人	香港生产力促进局
2013 年 4 月 23 日	2013 中国投资政策研讨会	香港贸易发展局
2012 年 10 月 25 日	澳港论坛之「港澳两地影视文化的继往开来」	澳门大学 澳门大学校友会 澳门大学(香港)校友会

除了担任业界活动的支持机构外,本会理事分别于「都市盛世」主办活动中担任专业评审，积极支持及推动香港商界的专业发展。

日期	活动	
2013 年 8 月 30 日	第三届「都市盛世银行及金融服务企业奖」	都市盛世
2013 年 3 月 22 日	第七届「都市盛世大中华超卓商誉品牌奖」	都市盛世
2013 年 3 月 11 日	The 13th CAPITAL Outstanding Enterprise Awards	Capital & Capital Weekly
2012 年 11 月 1 日	第八届「都市盛世卓越品牌大奖」	都市盛世

本会发放由香港专业议会举办的免费持续进修学术讲座予会员参加，如下：

日期	活动
2013 年 7 月 10 日	前海最新金融发展的机遇与挑战研讨会

本会亦协助发放大型活动—由香港特别行政区政府及香港贸易发展局主办之「亚州金融论坛」2013 予会员参加，了解最新财务策划发展。

为鼓励成绩优异的学生，本会于 2013 年 6 月赞助香港专业教育学院(葵涌分校)工商管理学系之「注册财务策划师奖学金」。

### 放眼财务策划发展

众所皆知，现今的经济衰退环境影响着全球市场发展，本会亦须要重新思考财务策划师的工作和角色如何在这复杂的经济环境下，符合客户实际的需要。为此，本人经常代表本会出席公众场合，发表意见，并不断地制定不同的工作，促进会员走向财务策划专业的卓越化，克服挑战和难关。

## 对社会的贡献

值得欣喜，本会连续五年获香港社会服务联会颁发“同心展关怀 5+”标志，嘉许本会持续于关怀社群、关怀员工及关怀环境之优秀表现。本会定必持续努力，履行社会责任和关爱。

## 鸣谢

谨代表理事会仝仁向本会赞助人和荣誉顾问致心衷心谢忱，感谢他们对协会的贡献，慷慨地付出宝贵建议和戮力支持，推动本会成功发展的重要因素。

本人很荣幸能够为注册财务策划师协会服务，亦很高兴在任内获各副会长：范维纲先生、龙松荣先生、锺伟雄律师和黄敏硕先生、全体理事、秘书处、各小组委员会及资深会员们表达衷心的感谢，感谢你们对本人在任期间大力支持，全情投入会务。

最后，本人希望各位能继续支持来届理事会及日后协会举办之活动，并衷心祝愿协会稳步发展推动财务策划服务水平。谨此致衷心谢忱。



施德芝博士  
会长(2012/13)