



商汇季刊

PCCC NEWSLETTER

革新

第43期

DEC

2022

槟州中华总商会 PENANG CHINESE CHAMBER OF COMMERCE



槟中总2022年常年会员大会 PCCC 2022 Annual General Meeting

槟城科技嘉年华

槟中总青商团2022年国际贸易博览会 青商团馆

TechFest Penang 2022 - PCCC YES Pavilion International Trade EXPO



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槟中总 2022 年常年会员大会

PCCC 2022 Annual General Meeting

本 会于 2022 年 9 月 15 日（星期四）上午 11 时正在陈国平厅召开 2022 年常年会员大会。是日会员大会由会长拿督斯里方炎华主持，共有 103 名会员出席。

大会主席拿督斯里方炎华在常年会员大会上致词时感谢本会董事及会员踊跃出席当天的常年会员大会。他表示，这是冠病疫情爆发后，本会首次以实体方式召开大会。他感谢会员在过去的一年给予本会最大的支持与合作。

他续称，疫情期间，因遵守 SOP 及为防疫，本会没有举办任何大型的活动，不过，本会关心槟州民众，包括捐献物资及 10 万片口罩给槟州政府，助州政府抗疫，同时也响应中总号召，捐 20 万令吉款项做防疫用途。

此外，青商团也举办许多有意义的活动，如设立食物银行，协助有需要的群体。在新春佳节和开斋节期间，分别为槟威两地 B40 家庭和穆斯林家庭送上佳节礼品。

他表示，本会一直都与槟州政府保持良好的关系，最近首席部长曹观友团队拜访本会及交流时，本会曾针对实现槟民居者有其屋的梦想向首长反映一些看法。

他也希望联邦政府在 10 月 7 日提呈 2023 年财政预算案能分配更多拨款，作为培育人才发展和提升，使国家保持竞争力，好让槟州甚至是我国能成为外国投资者的首选。

他也促请政府严厉肃贪，拥要有一个可靠、清廉、称职、独立和中立的反贪污委员会，以打赢肃贪之战。

大会通过 10 项提案： AGM Adopted 10 Resolutions:

A. 中央政府事务

1. 改革创新促进投资信心

大会呼吁政府以最大的政治勇气，推动结构性的改革创新；撤除限制化和封闭化的商贸政策和投资法规，促进国内私人工商界投资信心，同时吸引外资进驻。

案由：我国商贸政策，投资法规，奖掖配套，长期充斥违反市场规律，偏向单元种族，打压开放自由，导致国内私人工商界失去信心，失去投资意愿，驻足观望。对外，面对周边国家强势的挑战，招商引资政策失去竞争力，无法吸引外资大规模进驻。在后疫情和俄乌战争的影响下，更显得毫无招架之力。

（由槟州经济发展研究小组提呈）

1. Reform and Innovation to Promote Investment Confidence

We urge the government to promote structural reform and innovation with the greatest political courage, eliminate restrictive and closed-end business policies and investment regulations to promote investment confidence in domestic private business community and attract foreign investment.

Rationale: Malaysia's trade policy, investment regulations and incentives have long been full of violations of market laws, biased toward single race and suppressed openness and freedom, causing the domestic private business community to lose confidence and investment willingness, staying on the sidelines. Externally, in the face of strong challenges from neighboring countries, the policy of attracting investment has lost its competitiveness and cannot attract large-scale foreign investment. Under the influence of the post-epidemic and the Russian-Ukrainian war, it seems even more helpless.

(Submitted by Penang Economic Development Research Committee)

2. 协助中小型企业应对新经商环境

大会呼吁政府提出更多经济应对措施，支持本地中小企业面对大马加入 RCEP（区域全面经济伙伴关系）后的经商环境。

案由：区域全面经济伙伴关系协定（Regional Comprehensive Economic Partnership，缩写为 RCEP）是由东南亚国家联盟十国发起，由中国、日本、韩国、澳大利亚、新西兰等与东盟有自由贸易协定的五国共同参加，共计 15 个缔约方所构成的自由贸易协定。此协议也向其他外部经济体开放，比如中亚国家、南亚及大洋洲其他国家。RCEP 旨在通过削减关税及非关税壁垒，建立统一市场的自由贸易协定。经批准生效后，各成员之间关税减让，定在 10 年内降至零关税的承诺为主。

2020 年 11 月 15 日，15 个 RCEP 缔约方正式签署协定。由此，该协定超越欧盟自由贸易区成为世界上最大自由贸易经济体系。该协定在马来西亚的生效日期为 2022 年 3 月 18 日。

为此，面对新的局势与经商环境，政府应该积极具有策略性的措施，让本地中小型企业可以从容应对。同时，政府也应该提升公共传递服务的竞争力，打造高效率、有效和亲商的环境以利商业蓬勃发展。

(由商业、中小型企业及人力资源发展组提呈)

2. Assist SMEs to Cope With New Business Environment

We urge the government to promote more economic responses to support local SMEs in adjusting to the business environment after Malaysia joined the Regional Comprehensive Economic Partnership (RCEP).

Rationale: Regional Comprehensive Economic Partnership (RCEP) was initiated by the ten ASEAN countries with the joint participation of five countries that have free trade agreements with ASEAN, including China, Japan, South Korea, Australia and New Zealand for a total of 15 parties. The RCEP aims to create a free trade agreement with a unified market by reducing tariff and non-tariff barriers. After ratification and entry into force, tariff concessions among members are set to be reduced to zero tariff within 10 years as the main commitment.

15 RCEP parties formally signed the agreement on 15 November 2020. Thus, the agreement surpassed the EU free trade area to become the world's largest free trade economic system. The effective date of the agreement in Malaysia is 18 March 2022.

Therefore, in the face of the new situation and business environment, the government should take proactive and strategic measures to enable local

SMEs to cope with it. At the same time, the government should also enhance the competitiveness of public delivery services to create an efficient, effective and pro-business environment for business to flourish.

(Submitted by Business, SMEs & Human Resource Development Committee)

3. 交流磋商后才落实新政策

大会促请政府在落实新政策前，应当与工商团体进行充分的交流和磋商，并让工商界有充分时间准备，才落实有关的新政策。

案由：政策朝令夕改的情况，在我国屡屡可见，对此，促请政府在落实任何政策之前，应先与相关涉及的工商团体沟通交流，下情上达，以免公布政策后，逼于无奈接受，怨声连连。

今年5月1日起落实的1500令吉最低薪金制，让许多企业措手不及。调高最低薪金对本地企业带来了成本和竞争力的冲击，进而阻碍业务复苏的进度。备受影响的企业被迫将成本转嫁消费者，进一步加剧通胀，打压家庭购买力。政府应该考虑给予企业适当的薪金补贴，以缓冲各界困境。

此外，2022年雇用（修订）法令将于2023年1月1日正式生效。这项修改的法令，涉及层面广泛，包括每周最长工时从48小时减至45小时的措施，还有增加产假，从60天增加到98天等。这些仓促落实的新措施，不顾我国经济的现实问题，对整体的经济发展与复苏不利。

(由基本建设及公共设施组提呈)

3. Communication before Implementing New Policies

We urge the government to allow for adequate communication and discussion between the business sector and the government prior to implementing new policies, as well as to give businesses a buffer time before implementing the relevant policies.

Rationale: The situation of changing policy from time to time is repeatedly seen in our country. In this regard, we urge the government to communicate with the relevant industrial and commercial groups involved before implementing any policy, so as to avoid the relevant sectors being forced to accept the policy and complain again and again after the policy is announced.

The implementation of the RM1,500 minimum salary system on May 1 this year has caught many businesses off guard. The increase in the minimum wage has a cost and competitiveness impact on local businesses, which in turn has hindered the progress of business recovery. Affected businesses are forced to pass on their costs to consumers, further aggravating inflation and depressing household purchasing power. The government should consider giving companies an appropriate salary subsidy to cushion the plight of all sectors.

In addition, the Employment (Amendment) Act 2021 will come into force on 1 January 2023. This revised ordinance covers a wide range of aspects, including measures to reduce the maximum weekly working hours from 48 to 45 hours, and an increase in maternity leave from 60 to 98 days. These new measures which are implemented in haste and disregard the realities of our economy, are detrimental to the overall economic development and recovery.

(Submitted by Infrastructure & Public Facilities Committee)

4. 修改 MAQIS 规则和条例

大会呼吁农业部修改其执法机构 – MAQIS 正在执行的规则和条例。

案由：国内进口商当前不但承受非所能控制的因素困扰，也面对 MAQIS 对进口产品实施的不合理行政程序，导致时间的拖延和成本上涨。因此，我们希望政府当局以民为本，利惠工商，从速检讨与修改 MAQIS 正在执行的规则和条例，避免加重成本，引发通货膨胀。

(由交通、物流及关税组提呈)

4. Modification of MAQIS Rules and Regulations

We urge the Ministry of Agriculture (MOA) to revise the existing rules and policies that are being enforced by its enforcement agency, MAQIS.

Rationale: Domestic importers are currently not only suffering from factors beyond their control, but also facing unreasonable administrative procedures imposed by MAQIS on imported products, resulting in time delays and cost increases. Therefore, we hope that the Administration will review and amend the rules and regulations being implemented by MAQIS as soon as possible to avoid increasing costs and causing inflation.

(Submitted by Transport, Logistics & Customs Committee)

5. 设立一站式服务中心 (OSC) 协助出口商

大会呼吁政府设立一站式服务中心 (OSC)，以协助出口商解决及遵循进口国（尤其是欧美国家）对环境、社会责任和公司治理 (ESG) 标准的要求，以免抵触进口国家的法令而造成商品被没收、禁止入口或被罚款，蒙受钱财和名誉的损失。

案由：英国、美国、欧盟和越来越多的公司表示，在新冠疫情之后，他们打算更好地重建，并从这场疫情危机中吸取教训，因此可以意料的是，对环境、社会责任和公司治理 (ESG) 标准的要求将会是未来值得关注的形势。

企业文化将发生转变，以解决就业雇佣、员工心理健康、多样性和包容性等问题。公司可能会在信息披露和市场定位方面有所改进，提高利益相关者的价值和投资潜力。重建的需求与对可再生能源和其他创新能源技术发展的重新关注相契合。此外，对绿色建筑和绿色生活的关注度将会大幅度的提高。

我国经济高度开放，出口收益是国家重要收入，因此，国内厂家、出口商将会面对进口国（尤其是欧美国家）对于环境、社会责任和公司治理所设下的高标准。在这方面，我们认为必须发挥政商合作精神，政府有义务提供一切的资源，让国内厂家、出口商在短时间内适应新的要求。

(由基本建设及公共设施组提呈)

5. Establishment of One Stop Service Center (OSC) to Assist Exporters

We urge the government to set up a One-Stop Service Center (OSC) to help exporters resolve and adhere to importing countries' (especially Europe and the USA) environmental social responsibility and corporate governance (ESG) criteria in order not to violate the laws and regulations of the importing country, which may result in confiscation, prohibition of importation or fines of the goods and loss of money and reputation.

Rationale: With the UK, USA, EU and a growing number of companies saying they intend to rebuild better after the Covid 19 pandemic and learn from this crisis, it is to be expected that the requirements for environmental, social responsibility

and corporate governance (ESG) standards will be a situation to watch in the future.

Corporate culture will shift to address employment hiring, employee mental health, diversity and inclusion issues. Companies may be able to make improvements in disclosure and market positioning to enhance stakeholder value and investment potential. The need to rebuild matches with a renewed focus on the development of renewable energy and other innovative energy technologies. In addition, the attention to green building and green living will increase significantly.

Our economy is highly open and export earnings are an important national income. Hence, domestic manufacturers and exporters will face high standards of environmental, social responsibility and corporate governance set by importing countries (especially Europe and the United States). In this regard, we believe that the spirit of cooperation between government and business must be brought into play, and the government is obliged to provide all the resources to allow domestic manufacturers and exporters to adapt to the new requirements in a short period of time.

(Submitted by Infrastructure & Public Facilities Committee)

6. 制定全面性的长期外劳政策

大会呼吁政府加速审批各行业引进外籍劳工，并检讨及制定全面性的长期外劳政策。

案由：自新冠肺炎疫情爆发以来，外劳准证无法延长及外劳聘请也遭受冻结，导致工商界出现外劳短缺，现有外劳数量供不应求，造成流动性高，影响企业稳定运营。政府必须优先解决各个行业的外劳短缺问题，让运作回到正轨，才能支持国家后疫情的经济复苏。

(由商业、中小型企业及人力资源发展组提呈)

6. Establish a Comprehensive Long-term Foreign Labour Policy

We urge the government to expedite the approval of foreign workers application in various industries, review and formulate comprehensive long-term foreign worker policies.

Rationale: Since the outbreak of Covid 19 pandemic, foreign workers' permits have not been renewed and foreign workers' employment has been frozen. This has led to a shortage of foreign workers in the industrial and commercial sectors and the number of available foreign workers is in short supply, resulting in high mobility and affecting the stable operation of enterprises. The government should prioritize addressing the shortage of foreign workers in various industries to get operations back on track in order to support the country's post-pandemic economic recovery.

(Submitted by Business, SMEs & Human Resource Development Committee)

7. 有效措施杜绝网络诈骗

大会吁请国家银行、警方以及商业银行积极配合，以有效的方法及措施来杜绝网络诈骗，避免更多国人陷入此类诈骗陷阱，无端端面对财物损失。

案由：当前随着网络的日益飞速发展，网络诈骗犯罪日益严重，几乎已经失控。

在这方面，我们对于商业银行不愿承担应尽责任的态度感到非常的遗憾。国家银行迟迟没有采取行动，保护银行用户的利益，反而偏向于袒护商业银行，是造成了商业银行不愿承担应尽责任的后果。

我们要求国家银行就未授权转账的个案，指示商业银行承担责任。商业银行应效仿新加坡华侨银行今年一月向 790 名网络钓鱼诈骗的受害者赔偿 4 千 4 百 40 万令吉。同时金融业应通过行业条规，根据公正法则向受害存户作出相应赔偿。

此外，我们也要求警方与执法单位尽快与总检察署商讨，修改法令以严惩诈骗集团与揪出主脑，以及尽快处理受害者的调查。

(由资讯工艺组提呈)

7. Take Effective Measures to Eliminate Internet Fraud

We urge Bank Negara, Police Diraja Malaysia and Commercial Banks to cooperate and use effective ways to eliminate online fraud, so as to prevent more citizens from falling into scam and facing unreasonable financial losses.

Rationale: Currently, with the rapid development of the internet, the internet fraud crimes are getting serious and almost out of control.

In this regard, we regret the reluctance of commercial banks to assume their due responsibilities. Bank Negara's delay in taking action to protect the interests of bank users and its preference for siding with commercial banks has resulted in the commercial banks' reluctance to undertake their due responsibilities.

We urge Bank Negara to instruct commercial banks to be held liable for internet fraud in the case of unauthorized transfers. The commercial banks should follow Singapore OCBC Bank's example of paying out RM44.4 million to 790 victims of phishing scams in January this year. At the same time, the financial industry should adopt industry rules and regulations to compensate the victimized depositors according to the law of justice.

We also request the police and law enforcement units to discuss with the Attorney General's Office as soon as possible to amend the law in order to severely punish the fraudulent syndicates, identify the masterminds as well as handle the investigation of victims the soonest possible.

(Submitted by Information Technology Committee)

8. 重启大马第二家园计划

大会呼吁政府尽快重新启动大马第二家园计划 (MM2H)，以合理的条件，让外国投资者进驻，引进更多外汇，加速政府振兴经济的步伐。

案由：此计划自 2002 年推出以来，共有 57478 名外国人获得长期准证，到了 2018 年被迫暂停并重新探讨。2021 年 8 月，当局宣布新的条件。

在新的条件下，申请者每月收入限制从 1 万令吉提高至 4 万令吉；申请者也要拥有至少 100 万令吉的定期存款，而且获允许提出最高 50% 的本金，以使用来购买房屋、照顾健康、作为医疗费，或是孩子的教育用途。

另外，申请者必须申报至少 150 万令吉的流动资产；证件收费从每年的 90 令吉提高至 500 令吉，且向主要申请人征收 5000 令吉和每名家属征收 2500 令吉的处理费。

我们认为，新条件除了吓跑原本拥有第二家园准证的投资者，更高门槛，根本就是外国投资者拒于门外。

此外，最近政府提出的大马高级签证计划，提出更高的金钱门槛，为外籍有钱人提供 20 年的签证。我们认为这是本末倒置的做法。政府应该以更积极与实际的政策来全力推动大马第二家园计划。

(由东盟自由贸易区商业发展组提呈)

8. Reactivate the Malaysia My Second Home Program (MM2H)

We urge the government to reactivate the Malaysia My Second Home Program (MM2H) as soon as possible to allow foreign investors to enter the country with reasonable conditions, bring in more foreign exchange and accelerate the government's pace of economic revitalization.

Rationale: Since the introduction of MM2H in 2002, 57,478 foreigners have been granted long-term permits, which were forced to be suspended and reconsidered in 2018. In August 2021, the authorities announced some new conditions.

Under the new conditions, the monthly income limit is raised from RM10,000 to RM40,000. Applicants are also required to have at least RM1 million in fixed deposits and are allowed to withdraw up to 50% of the principal amount for the purchase of a house, health care, medical expenses or for the education of their children.

In addition, applicants must declare liquid assets of at least RM1.5 million; document fees have been raised from RM90 to RM500 per year, and a processing fee of RM5,000 for the main applicant and RM2,500 for each dependent is levied.

In our opinion, the new conditions will not only scare away investors who have second home permits, but the higher threshold will simply shut out foreign investors.

We notice that the Federal Government has recently launched a new project known as Program Visa Premium Malaysia, which imposes a higher income threshold, with a 20-year visa entry permit. We are of the view that this project is putting the cart before the horse, government should instead be more aggressive and pragmatic in promoting MM2H, which is well-known project for the past many years.

(Submitted by ASEAN FTA Business Development Committee)

9. 关注通货膨胀飙升

促请政府密切关注通货膨胀的飙升，特别是食品价格高涨，严重影响民生，如果处理不当，恐会衍生种种社会与经济问题。

案由：俄乌战争已推高了全球食品的价格，加上令吉走势疲弱，进口又是以美元做交易，兑美元的汇率进一步拉大了进口成本。

尽管政府在对抗通货膨胀有采取策略，包括拨款补贴一些必需品，以压低零售价，如鸡肉、食油和汽油等，或是统制一些食品的顶价，以及发放援助金予低收入群体，但仍必须面对以上种种的因素影响，这致使国内食品价格降不下来。

我们认为，政府不仅是制定统制品顶价，也应该严格监督和执法。同时解除各种繁文缛节，降低经商成本。

(由经济、财务及税务组提呈)

9. Focus on Soaring Inflation

We urge the government to pay close attention to the soaring inflation, especially the high food prices which seriously affects people's livelihoods and if not handled properly, it will give rise to various social and economic problems.

Rationale: The Russia-Ukraine war has pushed up the price of global food, coupled with the weak trend of the ringgit and imports are traded in U.S. dollars, the exchange rate against the U.S. dollar further stretched the cost of imports.

Although the government has adopted strategies to combat inflation, including allocating funds to subsidize some essential items to lower the retail prices, such as chicken, cooking oil and petrol, or controlling the ceiling prices of some food items and to provide assistance to low-income groups, it still has to face the impact of all these factors, which prevent domestic food prices from coming down.

We believe that the government should not only set a ceiling price for standard products, but also strictly monitor and enforce the law. It should also lift all kinds of red tape to reduce the cost of doing business.

(Submitted by Economics, Finance & Taxation Committee)

B. 槟州政府事务

10. 策划槟州未来 30 年水供需求

大会促请槟州水供机构积极策划未来 30 年水供的需求，避免发生断水和水压低的问题而严重影响市民生活与工商界的运作。

案由：今年七月发生华玲山洪，造成槟州多处断水和水压低，严重影响一般市民的生活起居，同时也打乱工商界的运作，造成严重损失。

我们认为槟城州在过去几十年来，水供的服务居于全国之首，应该归公于水务局的长期规划与有效的管理、经营。

然而，随着槟城的人口上升、工商业的蓬勃发展，很多新的发展，从住家、商业到工厂，如雨后春笋。因此，对水电等公用事务的要求有增无减，负责的相关单位，属于独家经营的官营单位，往往过于安逸，未能未雨绸缪。

一个明显的例证，就是威南一带，住家、商家与厂商在过去都时常面对断水和水压低的问题。威南一带是槟州明日发展之星，特别是 Batu Kawan，配合第二通道的通车，很多公用事务的服务与供应，已经不敷应用。

(由基本建设及公共设施组提呈)

10. Future Water Supply Plan for Penang State

We urge the Penang Water Supply Corporation (PBAPP) to actively plan for the water supply demand in the next 30 years to avoid the problems of water supply disruption and low water pressure which will seriously affect the people's livelihood and the operations of the industrial and commercial sectors.

Rationale: In July this year, there was a flash flood in Baling, Kedah, causing water supply disruptions and low water pressure in many parts of Penang, which seriously affected the daily life of the general public and also disrupted the operations of the industrial and commercial sectors, causing serious losses.

We believe that Penang's water supply service is one of the best in the country in the past decades, and this is due to the long-term planning and effective management and operation of the Water Supply Corporation.

However, with Penang's rising population and booming business and industry, many new developments from residential, commercial to factories have sprung up. As a result, the demand for shared services such as water and electricity has increased unabated, and the relevant units in charge, which are exclusively government-run, are often too comfortable to plan for a rainy day.

A clear example of this is the South Seberang Perai District area, where households, businesses and manufacturers have often faced problems with water cuts and low water pressure in the past. The area around the Southern Districts is the future star of Penang, especially Batu Kawan, and with the opening of the Second Bridge, many common services and supplies are already inadequate.

(Submitted by Infrastructure & Public Facilities Committee)



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收视财政预算案公布之现场直播

Live Telecast Viewing of Budget Speech



槟中总执行董事及经济、财务及税务组于2022年10月7日（星期五）下午4时，在槟中总会议室收视财政部长公布国家财政预算案之现场直播，并在财政部长宣布过后，即对预算案作出评估及向报界发表意见，以反映槟中总之观点和见解。

槟州中华总商会针对2023年度国家财政预算案之评论：

2023年度国家财政预算案以“加强复苏，促进改革，以实现可持续经济弹性和大马一家福祉”为主题。同时也侧重于更可持续的补贴管理，加强国家抵御未来冲击能力及实施财政整顿计划。2023年财政预算案注重四大议程，即为人民、商业、经济和政府机构。

2023年的预算案，编制高达3723亿的预算案，将是我国史上最庞大金额的预算案。基本上这也是一份大家意料中的预算案，为接下来的全国大选而精心泡制，不会有惊喜。

总额3723亿令吉的2023年的预算案，其中行政开销高达2723亿令吉，而可用以充作发展开销的预算只有950亿令吉，是整个预算案的四分之一。其实，近年来，国库可以充作发展开销的预算都处于四分之一的限额，对于一个发展中的国家而言，长远来看，会对国家发展不健全。

由于这是一份众人皆知的大选预算案，因此，正如国人所期待，是一份没有开源、加税的预算案。反之，属于大马一家的国人，特别是处于B40及M40的群体，或多或少，分到一些糖果，都有受惠。我们更关注的是，预算中宣布多项利民措施的真正落实。

犹记得，在去年的预算案时，财政部宣布政府成立一个“督导委员会”，由首相亲自领军，监督当年预算案的各项措施可以有效的执行。可惜，在2023年的预算案，财政部长再也没有提起这样的一个督导委员会，我们也无从得知，预算案措施的成效。其实，这么多年来，政府各种各样的利民措施，很多时候根本没有有效的执行，白白浪费资源。

值得一提的是，在预算案中财政部长提到了全国诈骗反应中心的设立。当前随着网络的日益飞速发展，网络诈骗犯罪日益严重，几乎已经失控。

檳中总对于这个中心的设立，深表欢迎。在今年商会的会员大会，我们通过了关于网络诈骗的提案。我们认为国家银行、警方以及商业银行必须积极配合，以有效的方法及措施来杜绝网络诈骗，避免更多国人陷入此类诈骗陷阱，无端端面对财物损失。

在这方面，我们对于商业银行不愿承担应尽责任的态度感到非常的遗憾。国家银行迟迟没有采取行动，保护银行用户的利益，反而偏向于袒护商业银行，是造成了商业银行不愿承担应尽责任的后果。

檳中总也关注到财政预算中给予旅游业的各项协助，其中包括拨款两千万予大马医疗旅游理事会。随着国际旅游的重新开放，医药旅游在这两个月已经开始复苏，我们发现檳城的医药旅游业，也逐渐的热闹。希望政府会给予医药旅游业更多的关注与支持。

总之，对于2023财政预算案，短期内虽然没有加税的痛苦，但是，檳中总更为关心的国家长远的发展，特别是庞大的公务员体系及国家老年化所带来的的沉重财务负担。我们恳切的希望政府当局积极看待这个严重的结构性问题，未雨绸缪，造福国家。

PCCC'S COMMENTS ON BUDGET 2023

The theme for Budget 2023 is “Strengthening Recovery and Facilitating Reforms towards Sustainability of Economic Resilience and Wellbeing of Keluarga Malaysia”. It also focuses on more sustainable subsidy management, strengthening the country's resilience to future shocks and implementing fiscal consolidation plans. Budget 2023 focuses on four major agendas i.e. for the people, business, the economy and government agencies.

The Budget 2023, totaling a whopping \$372.3 billion, is the largest amount of budget in our history. Basically, it is a budget that everyone expected. It is carefully brewed for the next national election, there will be no surprises.

The total budget of RM372.3 billion for 2023, including administrative expenses of RM272.3 billion, while the budget available for development expenses is only RM95 billion, which is a quarter of the entire budget. In fact, in recent years, the budget available for development expenses is limited at only a quarter of the budget, which for a developing country, will make it unsustainable in the long run.

This is a budget purposely-prepared in meeting the upcoming general elections, GE15 and it is a budget without imposing new sources of income and tax increase as expected by all. On the other hand, people from all walks of life, especially those in the B40 and M40 groups, more or less, share some candies and benefits. We are particularly concerned about the actual implementation of the many measures announced in the budget for the benefit of the people. We still remember that in last year's budget, the Ministry of Finance announced that the government has set up a Steering Committee under the personal supervision of the Prime Minister to monitor the effective implementation of the Budget. Unfortunately, in the 2023 Budget, the Finance Minister never mentioned such a steering committee, and

we have no way of knowing the effectiveness of the Budget measures. In fact, over the years, the government's various measures that benefit the people have not been effectively implemented and wasting resources for nothing.

It is worth mentioning that in this budget, the Finance Minister mentioned that a National Scam Response Centre involving PDRM, BNM, NFCC and financial institutions will be set up. Currently, with the rapid development of the internet, the internet fraud crimes are getting serious and almost out of control.

Penang Chamber of Commerce welcomes the set up of this centre. We have passed a resolution on Eliminate Internet Fraud in our Annual General Meeting this year. We opine that Bank Negara, Police Diraja Malaysia and Commercial Banks should cooperate and use effective ways to eliminate online fraud, so as to prevent more citizens from falling into scam and facing unreasonable financial losses.

In this regard, we regret the commercial banks' reluctance to take their responsibilities. The Bank Negara delay in taking action to protect the interests of bank customers and its preference for siding with commercial banks resulting in the commercial banks unwilling to take responsibilities.

The Chamber also take note of the various assistance given to the tourism industry in the budget, which including the allocation of 20 million to the Malaysian Healthcare Travel Council (MHTC). With the reopening of international tourism, medical tourism has started to recover in the past two months, and we notice that the medical tourism industry in Penang is trickling back. We hope that the government will give more attention and support to the medical tourism industry.

In conclusion, for Budget 2023, although there is no suffering for tax increase in the short term, but the Chamber is more concerned about the country's long-term development, especially the heavy financial burden caused by an over bloated civil service workforce and the population ageing of the country. We sincerely hope that the Government will seriously look into this perennial structural problem and plan ahead for the benefit of the country.

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檳州民主行动党代表团与檳州中华总商会领导交流及午宴 Interaction cum Luncheon Session with DAP Penang Delegation

檳州民主行动党代表团一行 19 人在檳州首席部长暨檳州民主行动党主席曹观友的带领下于 2022 年 7 月 11 日（星期一）上午 11 时 30 分莅访檳中总，与本会执行董事进行交流。众人就经济、可负担房屋课题、及未来规划等方面展开交流。



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檳城公正党莅访 Courtesy Visit by Parti Keadilan Rakyat

檳城公正党一行 4 人在副主席 Ms. Nurul Izzah Anwar 的带领下，于 2022 年 7 月 23 日（星期六）上午 11 时莅访本会，获得会长拿督斯里方炎华及执行董事们的接待。双方就经济、劳工短缺、教育等课题进行交流。

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人力资源发展机构代表莅访 Courtesy Visit by the Representative of Human Resource Development Corporation

檳城人力资源发展机构代表 Mr. Mohamad Shahril Azuan Bin Mohamad Nor 和 Mr. Mohamad Faiz Helmi Bin Mohd Anuar 于 2022 年 10 月 31 日（星期日）下午 2 时 30 分莅访本会，获得署理会长拿督陈显裕律师、执行董事李文義、黄智杰及張家聖的接待。Mr. Mohamad Shahril Azuan 与众人分享人力资源发展机构最新的资讯，并鼓励会员商家善用每月缴付的人力资源发展税款，为员工提供培训计划，以提高工作技能。



中华人民共和国驻槟城总领事鲁世巍 辞行拜会檳中总

Courtesy Visit by the Outgoing of the Consul General of
the People's Republic of China in Penang, Mr. Lu Shiwei

中华人民共和国驻槟城总领事鲁世巍在离任前，于2022年8月11日（星期四）上午10时拜访本会，与执行顾问拿督斯里祝友成硕士、会长拿督斯里方炎华及董事们话别。

会长拿督斯里方炎华感谢鲁世巍总领事在任内为推动中马地方合作所做的大量工作，以及对檳中总各项工作的全力支持，并对其离任感到惋惜不舍。



鲁世巍总领事愉快地回忆起自己到任以来与檳中总在多领域的交流合作，充分肯定本会在促进中马友好往来和地方合作方面所做积极贡献，表示自己今后不论在何处，都将继续关注和支持檳城发展。



新任中华人民共和国驻槟城总领事周游斌莅访

Courtesy Visit by Mr. Zhou Youbin, New Consul General of
the People's Republic of China in Penang

新任中华人民共和国驻槟城总领事周游斌在领事李捷及副领事张丕健的陪同下，于2022年10月26日（星期四）上午11时莅访本会，获得执行顾问拿督斯里祝友成硕士、会长拿督斯里方炎华、署理会长拿督陈显裕律师、副会长拿督庄厥成硕士及义务秘书拿督骆荣伟律师的接待。



会长拿督斯里方炎华欢迎周总领事履新，介绍檳中总历史等情况，并表示中国取得的巨大发展成就令海外华人倍感振奋、受益匪浅。

周游斌总领事介绍中国共产党第二十次全国代表大会情况，表示习近平总书记在大会上指出中国开放的大门只会越来越大，以自身发展为世界创造更多机遇。希望商界人士抓住新机遇，为中马经贸合作添砖加瓦，为中马关系发展贡献力量。



悼念中国前国家主席江泽民 Pay Last Respect to Former Chinese President the late Jiang Zemin

檳州中华总商会（檳中总）对中国前国家主席江泽民逝世致以深切的哀悼，并对失去一位深受敬重的领袖深感悲痛。

本会董事于2022年12月3日在会长拿督斯里方炎华率领下，赴中国驻檳城总领事馆吊唁江泽民，同时也请总领事代为转达檳中总的哀悼之意。

出席者包括檳中总永久名誉会长丹斯里拿督斯里陈国平局绅，署理会长拿督陈显裕律师、董事拿督斯里林嘉水、拿督斯里黄智绪、陈凌骏先生等人。



礼貌拜访威省市政厅市长 Courtesy Visit to Datuk Bandar MBSP

本会会长拿督斯里方炎华、副会长拿督温永文、拿督庄厥成硕士及威省市议员郭介振一行4人于2022年7月12日（星期二）下午3时前往拜访威省市政厅市长 Dato' Azhar B. Hj Arshad，与对方进行交流。



礼貌拜访泰国驻檳城总领事 Courtesy Visit to His Excellency Raschada Jiwalai, Consul General of Thailand in Penang

檳中总执行董事及东盟自由贸易区商业发展组委员一行12人在会长拿督斯里方炎华的带领下，于2022年7月18日（星期一）上午10时30分前往拜访泰国驻檳城总领事 His Excellency Raschada Jiwalai。双方相互交流，期许在未来有更多的合作空间。



槟州中华总商会

礼貌拜会中华人民共和国驻槟城总领事周游斌

PCCC Courtesy Visit to Mr. Zhou Youbin,
Consul General of the People's Republic of China in Penang

槟中总于2022年12月12日（星期一）在会长拿督斯里方炎华的带领下礼貌拜访中华人民共和国驻槟城总领事周游斌。

周总领事欢迎方炎华会长一行到访总领馆，表示槟州中华总商会始终热心公益，多年来持续开展有利商业、华教华社的多项活动，愿在新的一年里围绕“一带一路”建设、经贸合作、教育等领域继续合作交流，和槟中总深化合作。

拿督斯里方炎华会长表示槟中总与中华人民共和国驻槟城总领事馆过去一路以来都紧密合作，关系融洽。预料随着疫情的减缓，双方之间的合作可以更进一步的加强。拿督斯里方炎华会长也特别感谢总领馆对槟州中华总商会各项活动的支持，表示中国取得的巨大发展成就令海外华人倍感振奋、受益匪浅，将一如既往弘扬中华文化，发展华文教育事业，推动马中企业务实合作，为马中高质量共建“一带一路”作出更大贡献。

双方还就加强相互交流与合作事宜等进行了交流，展望来年，同时总结过去一年来的双方合作的项目。

当天出席的包括槟中总执行顾问拿督斯里祝友成硕士、署理会长拿督陈显裕律师、副会长拿督温永文、义务秘书拿督骆荣伟律师、义务财政拿督盛秀莲，公共联络梁秀玉、执行董事黄智杰、张家壘、拿督林智棟。





数字创业培训课程

eUsahawan Digital Entrepreneurship Training



槟中总商业、中小型企业及人力资源发展组于2022年6月27日（星期一）上午9时至下午1时在陈国平厅举办数字创业培训课程，邀请eUsahawan讲师察贤慧小姐及杨才能先生教导出席者如何借助Facebook及Whatsapps平台发展网络业务、利用免费软件Canva来制作海报等。当天共有43人出席，大家都获益不浅。



参观“槟城科技嘉年华”

PCCC IT Delegation Visit to TechFest Penang



槟中总资讯工艺组委员及槟中总会员一行30人在主任李文義的带领下，于2022年9月15日（星期四）下午3时前往槟城国际会展中心 (Setia SPICE Arena) 参观槟城科技嘉年华。槟城科技嘉年华总共有172个展位，槟中总青商团是最大的馆，设有50个展位，分别来自34家不同领域的企业，展示其公司的产品与服务。

2022
25
JUN

槟中总青商团荣获中总 2021/2022 各基本会员 广招青商会员运动青商团员人数增加最多奖

PCCC YES won the Highest Increment of Young Entrepreneurs' Membership by Total Number in the Young Entrepreneurs Membership Drive Campaign by ACCCIM Constituent Members 2021/2022



中总第76届常年会员代表大会于2022年6月25日假马六甲惠胜酒店举行。槟中总青商团在全马17个属会的青商团中脱颖而出，获颁2021/2022各基本会员广招青商会员运动青商团员人数增加最多奖。

2022
9
JUL

2022 光明慈善疫举勇士奖

Guang Ming Charitable Community Care Hero Award



槟中总青商团在由光明日报主办、中国驻槟城总领事馆为支持单位的《第六届光明勇士奖》荣获慈善疫举勇士奖。

槟中总自成立以来，除了积极改善与发展工商业，协助推动槟州经济发展，为善也不落人后，多年来极力推动慈善活动，帮助需要援助的社会弱势群体，回馈社会。槟中总青商团希望透过自身的影响力，透过双手去呼吁更多的年轻人对社会公益责任上可以付出多一份力量。



槟城科技嘉年华 - 槟中总青商团 2022年国际贸易博览会

TechFest Penang 2022- PCCC YES Pavilion International Trade EXPO

“2022年 第26届世界创会 (WCIT 2022)” 及 “槟城科技嘉年华” (TechFest Penang) 由槟州政府、马来西亚国家科技协会 (PIKOM) 及马来西亚数码经济机构 (MDEC) 联合举办。青商团作为 WCIT 2022 合作伙伴之一，于“槟城科技嘉年华”设立“槟中总青商团 2022 年国际贸易博览会”- 槟中总青商团馆，为期五天，从 2022 年 9 月 14 日至 18 日 (星期三至星期日) 在槟城国际会展中心 Setia SPICE Arena 举行，并由槟州首席部长曹观友隆重开幕。槟城科技嘉年华总共有 172 个展位，槟中总青商团是其中最大的馆，设有 50 个展位，分别来自 34 家不同领域的企业，展示其公司的产品与服务。

活动当天，槟州首席部长曹观友、槟岛市长拿督尤端祥、槟中总永久名誉会长暨青商团顾问丹斯里拿督斯里陈国平局绅、槟中总执行顾问暨青商团顾问拿督斯里祝友成硕士、槟中总会长暨青商团顾问拿督斯里方炎华、槟中总副会长暨青商团顾问拿督温永文、槟中总副会长拿督庄厥成硕士、马来西亚国家科技协会主席谢溢高博士、槟城科技嘉年华筹委会主席 Ms. Catherine Lian、槟中总董事暨青商团团李炯良及槟中总青商团 2022 年国际贸易博览会筹委会主席王振权为青商团馆主持开幕仪式。



青商团与国际贸易博览会参展商交流午宴

Networking Luncheon after EXPO

槟城科技嘉年华 2022 - 槟中总青商团国际贸易博览会于 2022 年 9 月 18 日圆满举行。槟中总青商团与青商团馆的参展商于 2022 年 9 月 20 日 (星期二) 上午 11 时假 The Wembley - A St Giles Hotel 进行交流午宴。

筹委会主席王振权表示，此次博览会是一项创造商机与结识贸易伙伴的商业平台。他非常感谢参与青商团馆的企业单位，在他们的踊跃支持下，使得博览会顺利的进行。

受邀嘉宾槟州贸易、工业及企业发展事务委员会主席 YB Dato' Haji Abdul Halim bin Haji Hussain 在致词时表示，槟州工业化已迈入 50 周年，若面对人才雕零，就无法继续壮大，甚至还会被邻国年轻人口优势取代，所以州内企业不应满足现状，相反应该加速人才培育巩固州内工业地位。他认为槟州必须注重吸引更多的投资，因为这是推动经济成长的引擎，也推动中小型企业研发工作进展。





槟中总青商团执委 与卓越会员表彰之夜

PCCC YES Recognition Night



两年的疫情之后，槟中总青商团迎来了疫情后首个盛大的晚宴——会员表彰之夜，旨在表扬在槟中总青商团表现杰出的执委和会员，肯定他们在槟中总青商团的杰出表现。出席者配合色彩缤纷主题细心的装扮，当晚共有13位杰出执委，75位杰出会员获颁奖项及证书，以表扬及感谢他们在槟中总青商团这些日子的贡献与付出。筹委会也移交了各三千令吉的支票予槟城多发性硬化症协会及圣恩安宁护理中心。

槟州首席部长曹观友表示，未来是属于年轻人，拥有创新型青年人才，是国家创新活力之所在，也是科技发展希望之所在。他表示，国家及社会对年轻人都抱有更大的期待，希望这些国家栋梁无论在思维、价值观、责任感及能力各方面都不负所望。另外，他也表扬槟中总青商团，即使在行动管制令期间也举办了大大小小的活动，为年轻企业家打造良好的交流平台，与州政府想要协助更多年轻企业家的目标是一致的，希望在未来可以探讨更多的合作形式以更好地推动青年发展。

青商团团长李炯良表示，从当初在实践KPI面对人们的质疑和不解，甚至认为青商团只是组织而非公司不需以此为标准，到现在槟城青商团队坚信若团队不贡献、不认真，团员是不可能在这个青商团里有杰出表现。他鼓励会员们更积极地参与青商团活动，通过青商团的平台互相交流，扩展人脉。

青商团移交各三千令吉的支票予圣恩安宁护理中心代表董琦妮及槟城多发性硬化症协会主席林万发，由槟州首席部长曹观友见证。



2022
4
AUG

砂拉越中华总商会青商团莅访

Courtesy Visit by Young Entrepreneurs Committee of The Associated Chinese Chambers of Commerce and Industry of Sarawak



砂拉越中华总商会青商团一行 16 人在团长蔡明龙先生的带领下，于 2022 年 8 月 4 日（星期四）下午 6 时莅访本会，获得青商团团长李炯良及执委们的接待。

2022
4
AUG

与泰国中华总商会青年部线上交流会

Online Interaction Session with “Young” Thai-Chinese Chamber of Commerce (YTCC)



檳中总青商团于 2022 年 8 月 24 日（星期三）下午 4 时（泰国时间下午 3 时）与泰国中华总商会青年部联办线上交流会。

此交流会最主要是为双方企业提供商业资讯交流平台，让青商推广各自产品及服务，也加深了青商之间的认识，了解彼此的行业讯息，互惠互利。



青商团礼貌拜访印尼驻槟城总领事

Courtesy Visit to Mr. Bambang Suharto, Consul General of The Republic of Indonesia in Penang

槟中总青商团于2022年8月10日(星期三)在团长李炯良的带领下礼貌拜访印尼驻槟城总领事 Mr. Bambang Suharto。

团长李炯良希望通过这次拜访总领事可促成马来西亚和印尼青商企业家之间的对接，推动两国企业之间的经营合作。



对此，总领事 Mr. Bambang Suharto 表示第37届印尼 Trada Expo (TEI) 活动将于2022年10月19日至23日通过线上或线下举行。他希望届时槟中总青商团可以组团到印尼参展。

Mr. Bambang Suharto 也为本会青商团介绍目前印尼的经济政策和国内生产总值，印尼致力于东盟开放贸易和投资的目标，已经采取包括建立一站式服务等措施，以促进大型投资并确保投资的持续性。



青商团礼貌拜访泰国驻槟城总领事

YES Courtesy Visit to His Excellency Raschada Jivalai, Consul General of Thailand in Penang



槟中总青商团一众执委在团长李炯良的带领下于2022年10月3日(星期一)下午5时礼貌拜访泰国驻槟城总领事 His Excellency Raschada Jivalai，促进双方的联系。总领事 His Excellency Raschada Jivalai 表示将积极为青商团做出适当的对接，尤其将泰南一带商家推荐介绍予青商团。



青商团野营 YES Campaign & Bonding @ Penang Hill



槟中总青商团运动小组于 2022 年 7 月 2 日及 7 月 3 日（星期六及星期日）在升旗山山顶上的山坡别墅 Hillside Retreat 举办两天一夜的青商团野营，让大家感受大自然体验及团队合作的精神！约有 40 位参与两天一夜的野营，大家都收获满满。

槟城青年发展机构 (PYDC) 特派教练 Mike 也为大家带来关于“领导”的课程，通过分组活动让会员们实践领导力培养，各组也分享了在他们心目中的 15 种领袖特质，并分享了值得学习的领导对象。

同时，大家也完成了两项团建活动，在紧张刺激又有趣的活动中拉近会员们的距离，体现了槟中总青商团的心连心肩并肩的团队精神！



青商团交流及品酒会 YES Networking & Wine Tasting

槟中总青商团女青小组于 2022 年 7 月 8 日在槟城兰桂坊 Maritime Automall – The Wangs Whisky Bar 举办交流及品酒会。会员们有机会品尝来自世界各地不同品质的红酒，并在专业品酒师的详细介绍下，对红酒有了更深层的了解和认识。



青商团与槟州首席部长晨运 Morning Walk with the Chief Minister of Penang

青商团一行约 100 人在团长李炯良带领下于 2022 年 9 月 4 日（星期日）清晨 6 时 45 分与槟州首长曹观友在植物园晨运及跳尊巴健身舞，并在晨运后与首长进行交流。



2022
30
NOV

泰国卧佛寺特别祈祷及供奉活动

Special Prayers and Offerings at Chaiya Mangalaram Thai Buddhist Temple



青商团一行约 60 人于 2022 年 11 月 30 日（星期三）前往车水路槟城泰国卧佛寺参与由槟城泰国卧佛寺住持及泰国驻槟总领事 His Excellency Raschada Jiwalai 主办的特别祈祷及供奉活动。

除了做功德，这场祈福会也促进双方未来长远的友好关系。泰国驻槟总领事 His Excellency Raschada Jiwalai 指出，双方已展开密切的合作关系，互相交流如何促进槟泰两地文化，包括联办泰国泼水节活动以促进槟州旅游业，与泰国企业家进行交流活动等等。

出席者包括：槟中总署理会长拿督陈显裕律师、槟中总青商团署理团长陈子健、副团长吴汉源、副团长叶忠喆、青商团执委等人。

2022
4
DEC

青商团香草浪漫

YES Vanilla Romance



青商团女青小组于 2022 年 12 月 4 日（星期日）举办青商团香草浪漫，前往参观坐落于威中峇东埔农业园的 Kairos Agriculture。Kairos Agriculture 是全马最大的香草兰智能农场，也是槟城唯一一间开放大众游览的香草兰农园，2020 年正式投入运作，占地 6 英亩，采用先进的科技种植香草兰。

出席者还有幸品尝到了最纯正的香草兰冰沙及冰淇淋，和各种以香草兰为主要食材的美食和甜点，香气扑鼻，甜而不腻！

学习不忘行善，青商团也将部分入场费采购农场内种植的木耳菜捐赠 The Lighthouse 供慈善用途，让他们将爱心蔬菜变成美味菜肴，送给有需要的人。

2022
2 SEP
自动体外除颤器 (AED) 安装及启动仪式
Automated External Defibrillator (AED) Installation and Launching Ceremony

槟城州政府、槟岛市议会和槟中总共同合作，于2022年9月2日（星期五）上午9时联合在关丹路市场和大英义学园住宅区安装自动体外心脏除颤器 (AED)，为居住在该地区的居民带来好处。

槟州房屋及地方政府事务行政议员佳日星、槟岛市长尤瑞祥和槟中总副会长温永文出席见证和主持安装 AED 仪式。



2022
1 OCT
Gazumbo 小岛清理运动
The Great Gazumbo Island Cleanup Mission

槟岛市议会、槟州中华总商会青商团、海军志愿后备队以及槟世代青年组织 4 个单位联办“槟城大桥旁 Gazumbo 小岛清理运动”，80 名志愿者在短短的 1 小时 30 分钟在小岛上清理超过 790 公斤的各类垃圾，其中 682 公斤是可回收物品，当中有多达 34100 个塑料瓶。



2022
10 DEC
“槟城的标志” 峇都蛮壁画开幕仪式
The Official Launching for Blank Canvas: Mural Art @ Batu Uban - Icons of Penang

由槟城青年发展机构、峇都蛮州议员服务中心及槟州中华总商会青商团推行的“槟城的标志”峇都蛮壁画于2022年12月10日（星期六）由槟州首席部长曹观友、槟州青年及体育委员会主席孙意志及槟城青年发展机构总经理魏鈺玲主持开幕仪式。峇都蛮壁画计划耗资共 2 万 2000 令吉，获得峇都蛮州议员服务中心赞助 1 万令吉、槟中总青商团赞助 8000 令吉，余额由槟城青年发展机构承担。



众人在槟州中华总商会大厦壁画前合影留念。

长达 100 米的壁画，分别以每副 10 尺 x11 尺的尺寸，绘上 8 副槟城标志性肖像和地标，并由本地著名艺术家阿兹米带领 30 名来自 IPK 学院的青年志工一起完成。

2022
9
DEC

综合格斗锦标赛决赛

Mixed Martial Arts – Octagon Fighting Championship Season 3 Final Round

由 槟中总青商团首次主办的综合格斗锦标赛决赛于2022年12月9日（星期五）假槟城兰桂坊露天停车场举行，吸引本地和international的许多专业和业余拳击手参与。槟州旅游发展、艺术、文化及遗产（PETACE）为此活动的支持单位。

槟州首席部长曹观友致词时表示，综合格斗是一项在全球发展最快的格斗运动，如果这项运动以正确和战略性的方式进行，可以作为各地文化交流与发展的平台。

槟州旅游与创意经济事务委员会主席杨顺兴表示，此活动吸引了外国参与者和追随者来到槟城，间接促进了旅游业的发展。



（左起）槟中总青商团署理团长暨筹委会主席陈子健、槟中总副会长拿督温永文、槟州旅游与创意经济事务委员会主席杨顺兴、槟州首席部长曹观友、槟中总署理会长拿督陈显裕、律师及槟中总青商团团长李炯良为综合格斗锦标赛主持开幕。

槟中总青商团团长李炯良表示，选手们在进行格斗运动时，所需的斗士精神和快速反应，就如青年企业家在商场所需秉持的精神。“企业家在商场上和选手们一样，并没有时间让你多想，只有不断尝试，并以创意与创新的方式出击，才能为自己取分。”



青商团与冠军得主合影留念。



檳中总青商团慈善捐血活动

PCCC YES Blood Donation Charity Event



檳中总青商团于2022年8月27日（星期六）上午8时30分至下午2时在檳中总陈国平厅举办慈善捐血活动，呼吁身体符合条件的民众前来为社会贡献一份力量，一起合力为檳城中央医院血库增加存库。活动当天一共为檳城医院血库募得69包血浆。檳州青年及体育事务行政议员孙意志也在当天抽空出席支持该活动。



品牌形象培训分享会

Creating An Image that Sells – Power Up
Your Image Branding Training



由檳城企业发展理事会 (MMK Pembangunan Usahawan) 为支持单位，檳城婚庆专业协会与檳中总青商团联合主办的“品牌形象培训分享会”于2022年10月25日（星期二）下午2时至6时假AC Hotel By Marriott举行，由专业品牌形象顾问Elizabeth Hor与出席者分享如何培养自信、穿搭技巧、肢体语言及社交礼仪。檳州贸易、工业及企业发展事务委员会主席YB Dato' Haji Abdul Halim bin Haji Hussain也出席支持该活动。



赢在心态公益募捐活动

Charity Fundraising Event

檳中总青商团与光明日报于2022年8月30日(星期二)晚上8时至10时在檳中总陈国平厅联合举办“赢在心态公益募捐活动”，并把入门票的收入RM13,000悉数捐献给光明勇士奖冠军得主陳瑞萬创办的菩提馨园。此活动有幸邀请国际心灵激励导师陈和发老师与大家分享如何通过改变心态来达到成功之道，让出席者获益匪浅。

青商团团长李炯良表示，青商团每场活动都会尽量纳入两个元素，即学习和慈善。除了希望会员在活动中获得有价值的回馈并提升自己，也希望奉献爱心，让社会变得更有温度。

陈和发老师以幽默台风及轻松自然的讲解，点醒出席者若在生活中遇到瓶颈要乐观看待，只要不放弃就会跨越难关，人生就是“赢在心态”。他也与出席者分享如何调整心态、心灵拓建、人际关系、沟通技巧、团队建立等。



陈和发老师与出席者互动，让出席者在欢笑中获得满满的正能量。



青商团团长李炯良(左四)移交模拟支票予陳瑞萬(右四)，由光明日报总经理谢进铨(左五)、筹委会主席黄子玮(左三)、讲师陈和发(右三)及青商团执委见证。



一带一路 | 携手同行共享丝路电商发展机遇

Seminar "Work Hand in Hand for a better 'Belt and Road Initiative' Cooperation, Share the Development Opportunities of Silk Road E-Commerce Together"

由 中国驻槟城总领事馆主催，青商团主办的“一带一路 | 携手同行共享丝路电商发展机遇”讲座会于2022年11月9日（星期三）在陈国平厅举行，并在青商团面子书同步直播。当天近约50人参与线下，逾1000人通过槟中总青商团脸书主页在线观看同步直播。四位讲师分别带出了四大主题：中国南方航空公司北马区负责人刘振华分享“马来西亚及东南亚物流电商发展现状与展望”，大马一带一路推广者符策勤用其多年来的丰富经验与穿梭国内外大大小小的所见与大家畅谈“电商的下一个趋势”，马来西亚中国银行金融市场部副总监兼交易团队负责人陈中义则透过现场连线分享了主要货币汇率、利率走势分析与展望，年轻有为的全马最大的虚拟主机服务商曾淇赐与大家解码新零售。无论是现场出席者或是线上观赏直播者都获益匪浅。



▲ 逾1000人通过槟中总青商团脸书主页在线观看同步直播。

◀ 中国驻槟城总领事周游斌通过视频表示，电子商务是数字经济最具活力的组成部分，特别是跨境电商作为外贸新业态，广受各国消费者欢迎，“丝路电商”成为新亮点。

中国驻槟城总领事周游斌致词时表示，中国和相关国家秉持共商共建共享原则，共同携手将“一带一路”倡议打造成了当今世界范围最广、规模最大的国际合作平台，实现了各国互利共赢发展。据中方统计，中马两国在今年1至9月间的双边贸易额达到1496.66亿美元，同比增长21.1%，展现了双方紧密的利益纽带与合作互补性。“数字经济是中马“一带一路”合作的新增长点之一，电子商务是数字经济最具活力的组成部分。中国正在不断完善跨境电商的支持政策，积极发展“丝路电商”，努力开拓电子商务国际合作新渠道。”

筹委会主席吴汉源在致词时表示，电子商务已成为全球趋势，突如其来的新冠肺炎疫情，加速了数字经济时代下新商业的发展，改变商业格局，带动数字经济蓬勃发展，促使许多业者开始使用电商平台，以及业务转向数码化，这也对未来的商务战略和技术产生了深远的影响。电子商务行业在过去两年中发生了巨大变化，在后疫情时代有着最显著的趋势。



◀ 众人合影留念。前排左起为中国南方航空公司北马区负责人刘振华、青商团副团长郭介振、大马一带一路推广者符策勤、青商团署理团长陈子健、中华人民共和国驻槟城总领事馆郑方领事、罗玲玲副领事、兆亿集团（Exabytes）创办人兼总执行长曾淇赐及青商团副团长暨筹委会主席吴汉源。

社论：马国选后乱局的他山之石

转载：联合早报

(<https://www.zaobao.com.sg/forum/editorial/story20221124-1336452>)

发布：24 NOV 2022- 5:01 AM

马来西亚第15届全国大选出现“马来海啸”，推翻了由巫统所代表的权钱政治和朋党裙带腐败文化，但是却未能产生明确的赢家来组织政府。国会席位均不过半的两大政治阵线希盟和国盟互不相让，让巫统所领导的国阵意外成为关键少数。马国国家元首在召见希盟、国盟和国阵领袖后，仍然没能委任首相组阁，不得已在今天召开马来统治者会议一起定夺。政治上的不确定性导致马国股汇市双跌，也引发了各种政治谣言蛊惑民心。

在计票结果公布多日后，首相依然难产，显示马国社会高度分裂的状态。导因主要还是掌控马国政治超过半个世纪的巫统内斗决裂，造成马来人政治结构崩解，不同派系相继出走巫统，另立山头并纵横捭阖；而且自2018年大选希盟上台、2020年“喜来登事件”、国盟成立等一系列政治博弈，马来从政者和各股政治势力勾心斗角，导致政治分裂呈覆水难收的碎片化趋势。

如今希盟和国盟相持不下，国阵隔岸观火，待价而沽，表面上可能是此前各种激斗和背叛，让政治领袖私怨太深之故，实质上或是马国民主政治发展征程上的必要阵痛。希盟所代表的多元主义，可追溯至当年新马分家的历史；巫统和国阵所代表的马来人特权主义，却因为马来选民唾弃贪腐文化但要继续维护特权，而异变为由伊斯兰党所代表的种族主义结合宗教政治化，利用种族和宗教信仰的双重身份认同，来凝聚马来政治力量。

这种意识形态上的分歧，使得超越政治的王室必须再度介入首相人选难题。各州的马来统治者向来以代表马来子民的政治利益和宗教信仰自居，也深获马来民众特别是乡村马来人的信任。但马国宪政属于虚君制，因为政党之间出于意识形态对立，无法落实宪政民主的妥协精神，才让王室有机会扮演政治仲裁者角色。伊党在大选后鱼跃龙门，成为国会最大党，不但囊括北马和东海岸几乎所有议席，还在檳城与马六甲有所斩获，在国盟内显得举足轻重，未来对马国世俗政治传统

恐怕会形成不小的挑战。

伊党历史上依附于巫统，为了政治区隔而强调宗教因素。如今主客易位，由巫统分裂出来的土著团结党，在国盟内的席次反而不如伊党，虽然土团党党魁慕尤丁代表国盟争当首相，伊党在幕后的政治影响力必然不容小觑。伊党的崛起也不乏国际条件，中东的伊斯兰政治化趋势不但部分异化为宗教恐怖主义，也让东南亚社会的世俗政治面临宗教极端主义的巨大压力。

相对于宗教政治化力量所延续的马来特权政治，由希盟所代表的多元主义政治，同样在马国有丰沛的历史和现实土壤。马国的议会政治世俗传统，加上种族和宗教的多样性，意味著马来政治特权时刻都面对制衡并须偶尔妥协。原本有意加盟慕尤丁的砂盟，如今又面对2万多人网上联署的压力，要求砂盟所有基督徒议员，拒绝和国盟所代表的伊斯兰政治势力合作。

马国政治的多元性，使得各种潜在社会裂痕容易被别有居心者操弄谋利。马国警方警告，选后社交媒体出现各种谣言，甚至煽动种族暴力，决定在全国各县“焦点地区”全天候设路障，以维护公共秩序和安全。深受年轻人欢迎的社交媒体 Tik Tok，主动删除相关仇恨言论视频。马国各方须尽快打破政治僵局，以免夜长梦多。

新加坡以多元主义价值立国，马国选后的乱局，因而深具借鉴意义。国家体制的公信力必须予以维护，朝野都有责任确保政治中道力量，不会被极端主义颠覆。这就要求国人在平日践行尊重不同乃至对立价值观的原则，杜绝任何可能削弱社会凝聚力的言行，因为一旦基本互信丧失，要取得任何政治妥协都将难如登天。未雨绸缪故，类似《防止网络假信息和网络操纵法》等工具，也能在危机时刻安定人心，打击各种浑水摸鱼的不良企图。



财政节制如何能够帮助各国抗击通胀

财政政策可以减轻货币政策降低通胀的负担，
同时也可降低金融稳定风险。

转载：国际货币基金组织博客

(<https://www.imf.org/zh/Blogs/Articles/2022/11/21/how-fiscal-restraint-can-help-fight-inflation>)

Tobias Adrian, Vitor Gaspar
21 NOV 2022

政府的支持非常重要，能够帮助民众和企业渡过疫情封锁期并支持经济复苏。

当高通胀长期持续时，不宜实施全面的财政支持措施。正如国际货币基金组织 10 月的《财政监测报告》指出，大多数国家的政府已经撤回了疫情支持措施。

鉴于众多民众仍处境艰难，各国政府应继续优先帮助弱势群体应对飞涨的食品和能源支出，并支付其他费用——但它们也应避免增加总需求，防止其推高通胀。在许多发达和新兴经济体，财政节制可以降低通胀并减少债务。

财政整顿，限制债务

各国央行正在实施加息以抑制需求并遏制通胀。在许多国家，通胀已处于上世纪 80 年代以来的最高水平。由于物价快速上涨会给社会带来巨大成本且不利于经济稳定增长，因此，货币政策必须予以果断应对。

虽然货币政策具有控制通胀的工具，但财政政策能促进经济的长期稳健发展，包括促进基础设施、医疗卫生和教育方面的投资，通过公平的税收和转移支付制度实现收入和机会的公平分配，以及提供基本的公共服务。然而，总体财政余额会影响对商品和服务的需求以及通胀压力。

减少财政赤字能够抑制总需求和通胀，从而降低央行需要加息的幅度。此外，由于全球金融环境限制了各国的预算，加之公共债务率已高于疫情前水平，因此，减少赤字也可以解决债务脆弱性问题。

相反，如果在当前高通胀环境下提供财政刺激，央行将不得不更大幅度加息以遏制通胀。正如国际货币基金组织在 10 月《全球金融稳定报告》中所述，在公共和私人部门债务高企的情况下，上述做法可能会增加金融体系的风险。

展现政策的一致性

在这种背景下，政策制定者们有责任为需要支持的群体提供有力保障，同时削减其他领域的支出或调动额外的收入，减少总体赤字。财政责任——甚至必要时实施财政整顿——表明财政与货币政策的制定者在抗击通胀上是一致的。

当持续实施财政调整时（其最好通过一个对未来几年政策方向做出规划的中期财政框架来实施），其也能解决正在浮现的债务可持续性压力。这包括多数发达经济体和一些新兴经济体面临的人口老龄化压力，以及重建缓冲以应对未来的危机或经济衰退。

在我们的研究中，我们使用了一个典型两国模型（其中，“本国经济体”可能是美国或是一组发达经济体）。我们分析了两种抑制通胀的方法。第一种方法完全依靠收紧货币政策来给过热的经济降温，第二种方法则同时包含了财政整顿。研究设定这两种方法对经济增长产生的影响类似，且都能有效降低通胀。在第一种方法下，更高的利率和更疲软的经济增长导致公共债务上升。同时，更高的收益率吸引了投资者，导致本国货币升值。

在第二种方法下，财政政策的收紧使需求降温，而无需上调利率，因而导致实际汇率贬值。另外，随著偿债成本下降、基本赤字缩小，公共债务将会减少。货币政策收紧情况下的实际汇率升值意味著通胀的下降幅度会更大一些，但如果更多的国家采取这种政策，这种差别就会缩小。

面对高涨的食品和能源价格，政府可以从普遍性支持转向重点支持最脆弱群体（最好是通过有针对性的现金转移支付来完成），这也将改善财政状况。由于供给冲击会持续较长时间，若当局试图以价格管控、补贴或减税来抑制价格上涨，则将给预算造成巨大成本，且最终也是无效的。价格信号对于促进节能和鼓励私人部门投资可再生能源是至关重要的。

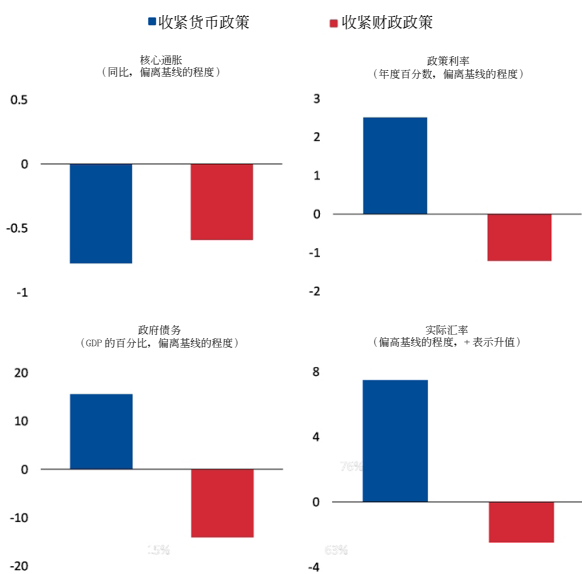
各国应根据其各自国情，包括当前的通胀率和更长期的考虑（如债务水平和发展需求），确定其适宜的财政政策立场和相关措施。在多数国家，通胀上行增加了财政节制的必要性，为此需要增加收入，或是优先安排维系社会保障的支出，以及有益增长的人力资本或实体资本投资支出。

国际层面

在美国，上世纪80年代初美联储主席 Paul Volcker 领导的抗击通胀工作体现了控制通胀的挑战。当时，美国的高通胀已经长期持续，而政府则采取了扩张性的财政政策。美联储不得不大幅加息以控制通胀，导致住房投资崩溃、美元空前大幅升值。制造业受到重创，导致贸易保护主义呼声高涨。

控制通胀

收紧财政政策有助于降低通胀和减少公共债务。
(百分点)



来源: Erceg 和 Lindo, 2012 年, 以及 IMF 工作人员的计算。
注释: IMF 工作人员使用两国动态随机一般均衡模型进行了模拟。“本国经济体”的参数以美国为基础, 但如果其他很多发达经济体都实施这些政策, 则结果是类似的。有关结果也可以定性地运用于新兴市场经济体, 尽管影响的大小取决于一国的具体情况。
两行从左至右: 左上图是头 12 个季度的中均值; 右上图是头 4 个季度的平均值; 左下图是 5 年之后的水平; 右下图是头 4 个季度的平均值。IMF

对于现在面临类似挑战的许多国家，美国的这段历史极具借鉴意义。以更平衡的方式（包括实行财政节制）取消政策刺激措施，可以缓解经济中某些部门——尤其是利率最敏感部门——受到严重影响的风险，并能缓解货币大幅波动加剧贸易紧张局势的风险。

这也将降低全球风险。避免急剧加息意味著金融环境将更渐进地收紧，这将缓解金融稳定风险。这往往会减轻新兴市场经济体的不利溢出效应，降低发生主权债务困境的风险。避免美元或其他主要货币大幅升值，也将减轻以这些货币借款的新兴市场的压力。

在许多央行收紧政策、应对全球通胀持续大幅上升的当下，政策组合十分重要。与让货币政策单独行动相比，财政节制能降低及时降低通胀至目标水平的成本。

How Fiscal Restraint Can Help Fight Inflation

Fiscal policy can ease the task of monetary policy in reducing inflation while mitigating risks to financial stability

The article was originally published on “International Monetary Fund (IMF) Blog”
Website: <https://www.imf.org/en/Blogs/Articles/2022/11/21/how-fiscal-restraint-can-help-fight-inflation>

Tobias Adrian, Vitor Gaspar
21 NOV 2022

Government support was vital to help people and firms survive pandemic lockdowns and support the economic recovery.

But where inflation is high and persistent, across-the-board fiscal support is not warranted. Most governments have already dialed back pandemic support, as noted in IMF October Fiscal Monitor.

With many people still struggling, governments should continue to prioritize helping the most vulnerable to cope with soaring food and energy bills and cover other costs—but governments should also avoid adding to aggregate demand that risks dialing up inflation. In many advanced and emerging economies, fiscal restraint can lower inflation while reducing debt.

Fiscal consolidation, limiting debt

Central banks are raising interest rates to dampen demand and contain inflation, which in many countries is at its highest levels since the 1980s. Because rapid price gains are costly to society and detrimental to stable economic growth, monetary policy must act decisively.

While monetary policy has the tools to subdue inflation, fiscal policy can put the economy on a sounder long-term footing through investment in infrastructure, health care, and education; fair distribution of incomes and opportunities through an equitable tax and transfer system; and provision of basic public services. The overall fiscal balance, however, affects the demand for goods and services, and inflationary pressures.

A smaller deficit cools aggregate demand and inflation, so the central bank doesn't need to raise rates as much. Moreover, with global financial conditions constraining budgets, and public debt ratios above pre-pandemic levels, reducing deficits also

addresses debt vulnerabilities.

Conversely, fiscal stimulus in the current high inflation environment would force central banks to slam on the brakes harder to curb inflation. Amid elevated public and private sector debt, this may raise risks for the financial system, as IMF Global Financial Stability Report described in October.

Demonstrating alignment

Against that backdrop, policymakers have a responsibility to provide strong protections to those in need, while paring back elsewhere or raising additional revenues to reduce the overall deficit. Fiscal responsibility—or even consolidation where needed—demonstrates that policymakers are aligned against inflation.

When fiscal adjustment is sustained, ideally through a medium-term fiscal framework that sketches the direction of policy over the next few years, it also addresses looming pressures on debt sustainability. These include aging populations in most advanced and several emerging economies, and the need to rebuild buffers that can be deployed in future crises or economic downturns.

In our research, we use a stylized two country model (where the “home economy” may be the US or a group of advanced economies). We study two different approaches to curb inflation. The first relies exclusively on monetary tightening to cool the overheating economy, whereas the second involves fiscal consolidation. Both are constructed to have similar effects on economic growth, and each is effective in reducing inflation. Under the first, higher interest rates and the weaker growth contribute to rising public debt. Meanwhile, the currency appreciates as higher yields attract investors.

Under the second approach, fiscal tightening cools demand without the need for interest rates to rise, so the real exchange rate depreciates. And with lower debt-service costs and smaller primary deficits, public debt declines. The real exchange-rate appreciation under tighter monetary policy implies that inflation falls a bit more, but this difference would diminish if more countries pursued these policies.

Faced with high food and energy prices, governments can improve their fiscal position by moving from broad-based support to assisting the most vulnerable—ideally, through targeted cash transfers. Because supply shocks are long-lasting, attempts to limit price increases through price controls, subsidies, or tax cuts will be costly to the budget and ultimately not be effective. Price signals are critical to promote energy conservation and encourage private investment in renewables.

The desirable fiscal stance and measures underpinning it will depend on country-specific circumstances, including current inflation rates and longer-term considerations

such as debt levels and developmental needs. In most countries, higher inflation strengthens the case for fiscal restraint, calling for raising revenue or prioritizing spending that preserves social protection and growth-enhancing investments in human or physical capital.

International dimensions

In the United States, the early-1980s disinflation under Federal Reserve Chairman Paul Volcker exemplified the challenges of controlling inflation. Inflation had become entrenched at high levels, and fiscal policy was expansionary. The Fed had to raise rates sharply to rein in inflation, causing a collapse in housing investment and historically large appreciation of the dollar. Manufacturing was hard hit, leading to calls for trade protectionism.

That historical episode is relevant for many countries facing similar challenges today. A more balanced removal of policy stimulus, including fiscal restraint, can reduce the risk that some parts of the economy—especially those most sensitive to interest rates—experience disproportionate effects, or that large swings in the currency heighten trade tensions.

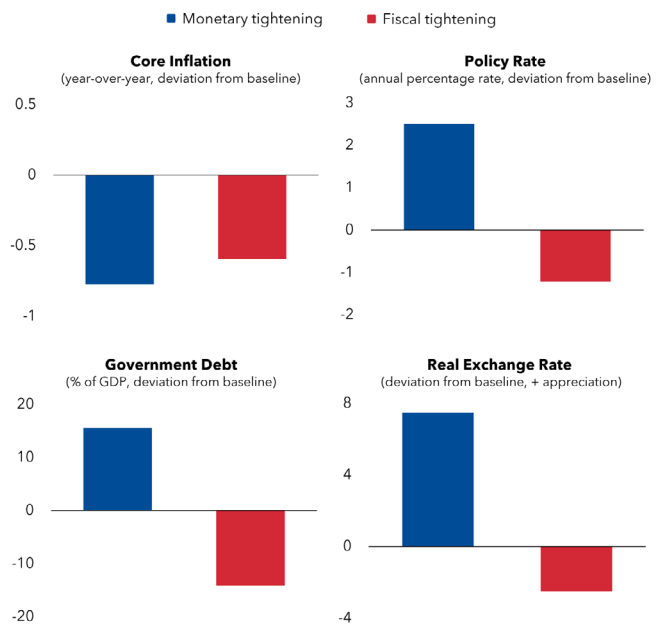
This would also reduce risk globally. more gradual tightening of financial conditions and mitigate financial stability risks. This would tend to limit adverse spillovers to emerging market economies and reduce the risk of sovereign debt distress. Avoiding a sharp appreciation of the US dollar or other major currencies would also lessen pressures on emerging markets that borrow in those currencies.

While many central banks are tightening policy in response to the large and persistent rise in global inflation, the policy mix matters. Fiscal restraint will reduce the cost of bringing inflation back to target in a timely way, compared with the alternative of leaving monetary policy alone to act.

Less abrupt interest rate hikes would imply a

Curbing inflation

Fiscal tightening can help cool inflation and reduce public debt. (percentage points)



Source: Erceg and Lindé, 2012; and IMF staff calculations.
 Note: Simulations by IMF staff using a two-country dynamic stochastic general equilibrium model. Parameters for the "home economy" are based on the United States, but the results would be similar if a large group of other advanced economies pursued these policies. The results also apply qualitatively to emerging market economies, though the size of the effects depends on country-specific features.
 From left to right for both rows: average of first 12 quarters; average of first 4 quarters; after 5 years; average of first 4 quarters.

Upward trend of new Chinese migrants in Malaysia likely to continue

The article was originally published on “ThinkChina”

Website: <https://www.thinkchina.sg/upward-trend-new-chinese-migrants-malaysia-likely-continue>

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28 SEP 2022

The current population size of new Chinese migrants in Malaysia is estimated to be 82,000. Although the Covid-19 pandemic has slowed down the influx of these migrants, it is expected that the pause is temporary and the inflow will continue to increase in the long term. However, while latent anxiety about these migrants has emerged among Malaysians, it has not yet become an explosive issue in Malaysian politics.

The term xin yimin (新移民 new China migrants) refers to the Chinese migrants of the latest wave — those who ventured out of China since the enactment of Deng Xiaoping’s “reform and opening up” policies in the late 1970s.

The recent waves of xin yimin could be characterised as being of a mobile, circulatory and transitory nature, and are fundamentally different from early Chinese migration to Southeast Asia. Today, out of the 11 Southeast Asian countries, Singapore is one of the few places where the xin yimin can easily obtain legal naturalisation. However, while the xin yimin often stay in this region for a sustained period, they are rarely permanent settlers.

Malaysia has a sizeable xin yimin population, yet not much research has been published regarding this community, with the exception of a unique aspect of the xin yimin phenomenon in Malaysia — the presence of the ethnic Hui xin yimin.

The Hui, who are mostly Chinese Muslims, find Malaysia ideal for a combination of reasons — it is a society in which the practice of their religion, Islam, is widely encouraged and it has sufficient Chinese cultural space for them to live comfortably. The Hui were in fact the xin yimin pioneers in Malaysia.

...students from PRC are today abundantly found in both public and private institutions across different states in Malaysia, including Sabah and Sarawak.

Trends and numbers

It is difficult to estimate the size of the xin yimin community in Malaysia as there is no single definition of the term. However, broadly speaking, xin yimin consists of three categories: 1) PRC citizens who have successfully become naturalised citizens of Malaysia; 2) PRC citizens who are staying in Malaysia legally for a sustained period of time, such as students, expatriates, workers, and so forth; and 3) PRC citizens who are staying in Malaysia illegally, mostly by overstaying their visas.

Given Malaysia's strict naturalisation process, the first category is negligible. Putting the second and third categories together, a rough estimation of the number of xin yimin in Malaysia is 82,000 (see Table 1).

Category		Size (rough estimation, see the sections below for each sub-category)
Legal	Students in Tertiary Institutions	29,000
	Applicants of Malaysia My Second Home (MM2H) and their Dependents	15,000
	Expatriates/Workers	10,000
	Spouses	6,000
	Students in International Schools and their Guardians	2,000
	Permanent Residents	2,000
	Overstaying of Tourist Visa	18,000
Illegal		
Total		82,000

Table 1: The estimated number of xin yimin in Malaysia (Source: ISEAS)

Students in tertiary institutions

According to the Ministry of Higher Education of Malaysia, as of 2021, the number of PRC students in Malaysia was 28,593. This is a sharp increase from 10,775 in 2015, and a sign of Malaysia effectively displacing Indonesia and Bangladesh as the largest source country of international students in Malaysia's higher education institutions (see Table 2).

...the recent deterioration of China's relations with the Western world has had an impact as well, and more and more PRC students are starting to look for alternatives to Western universities.

Moreover, compared to the 1990s and 2000s, when PRC students were generally concentrated in private universities and colleges within the Klang Valley region (the area surrounding the metropolitan Kuala Lumpur), students from PRC are today abundantly found in both public and private institutions across different states in Malaysia, including Sabah and Sarawak. Due to their relatively higher ranking and prestigious status, these public universities are especially popular among PRC students.

This is due to several factors. The relatively affordable price and decent quality of Malaysia's higher education, the short distance between Malaysia and China, and the widespread use of the English language are intrinsic appeals to the PRC students. Moreover, the recent deterioration of China's relations with the Western world has had an impact as well, and more and more PRC students are starting to look for alternatives to Western universities. Conversely, the Malaysian government and universities have also been keen to tap into the huge PRC student market, having put many years of effort into marketing themselves.

Year	Total Number of Foreign Students	Total Number of PRC Students	Percentage	Three Largest Source Countries (Ranking by order)
2015	120,398	10,775	8.95	Bangladesh, Nigeria, China
2016	130,277	11,718	8.99	Bangladesh, Nigeria, China
2017	133,860	14,854	11.09	Bangladesh, China, Nigeria
2018	130,245	16,361	12.56	Bangladesh, China, Nigeria
2019	93,570	13,448	14.37	China, Indonesia, Bangladesh
2020	131,300	16,957	12.91	China, Indonesia, Bangladesh
2021	131,255	28,593	21.78	China, Indonesia, Bangladesh

Source: Ministry of Higher Education, Malaysia

Table 2: PRC students in Malaysia's tertiary institutions

Malaysia My 2nd Home (MM2H) scheme holders

Malaysia My 2nd Home (MM2H) is a scheme designed to attract foreign citizens (primarily wealthy retirees) to bring financial capital (in the form of bank fixed deposits), investment and consumption to Malaysia. MM2H holders are given a ten-year renewable visa, which almost makes them permanent residents of the country. MM2H holders, however, are not allowed to be employed in any form by either the public or private sectors in Malaysia, but are allowed to buy properties and open up businesses to generate income and employment.

...except for a few selected sectors, Malaysia has not opened its general labour market to China's workers.

When MM2H was first implemented in the early 2000s, the target population was Japanese retirees. However, the rapid rise of the Chinese economy and its affluent middle class have led to PRC citizens becoming the largest group of MM2H holders. According to the MM2H agency, as of 2019, the total number of accumulated MM2H holders was 48,471. Among them, 30.5% were PRC citizens (14,541). Japan was a distant second (11.3%).

In 2021, the Malaysian government revised the MM2H criteria with a higher threshold. The revised scheme affects both existing and potential applicants, and the number of MM2H applicants is expected to decline. However, due to the ongoing COVID-related travel restrictions, it is difficult to ascertain the impact of this new scheme on the current and future applicants from the PRC.

Expatriates/workers

Malaysia issues several categories of visas for foreigners to be employed legally within the country, ranging from professional visit pass (mostly for skilled professionals/ expatriates) to employment and temporary employment pass (generally for low-skilled workers).

The number of PRC expatriates/workers has increased over the decades, but it noticeably peaked around 2017-2018. In 2017, the Malaysia's government disclosed that out of 1.7 million foreign workers in Malaysia, PRC workers accounted for 15,399.

In the early 2000s, there were tentative talks about opening the general labour market of Malaysia to PRC workers, but up until now, except for a few selected sectors, Malaysia has not opened its general labour market to China's workers. Therefore, almost all legally employed PRC citizens are likely to be holders of the professional visit pass. However, an unknown portion of them certainly use this pass to work as labourers, especially in the construction sector.

The number of PRC expatriates/workers has increased over the decades, but it noticeably peaked around 2017-2018. In 2017, the Malaysia’s government disclosed that out of 1.7 million foreign workers in Malaysia, PRC workers accounted for 15,399. In 2019, that figure had fallen to 13,305 (out of 1.99 million foreign workers).

On the other hand, the figures for PRC expatriates/workers provided in the Annual Foreign Investment Country Guide: Malaysia, compiled by the Ministry of Commerce of China, were somewhat higher (Table 3), although the declining trend since 2017-2018 can be similarly observed. Reasons for the decline could be partly political (Malaysia’s political transition in 2018 that created some initial uncertainties), economic (China’s slowing economy) and the pandemic (especially in 2020 and after).

Year	Annual	Accumulative
2016	12,900	19,200
2017	18,339	27,919
2018	14,500	24,300
2019	7,578	19,613
2020	3,757	8,639

Source: Ministry of Commerce, China

Table 3: PRC expatriates/workers in Malaysia

It is safe to assume that the data from both China and Malaysia only include workers with legal status. There are however occasional reports of PRC workers being illegally employed (and exploited) in Malaysia, especially in construction projects contracted to private enterprises from China. The exact number of illegal workers, however, is difficult to calculate. Nevertheless, it is very unlikely that the number of illegal PRC workers exceeds the legal one, and based on the declining press reports on this issue, the trend suggests that the number of illegal PRC workers in Malaysia has lessened, although they are by no means completely absent.

China is the seventh largest source country for PRs in Malaysia.

Spouses, students in private international schools and their guardians, permanent residents

PRC spouses of Malaysian citizens (mostly wives) staying in Malaysia are estimated to number around 6,000. They possess a “long-term social visit pass” for their stay, which is renewable every five years. Additionally, they are allowed to work, but subject to certain conditions.

Private international schools have sprung up in Malaysia in the past few years and have attracted many affluent families within Malaysia and internationally. These international schools can issue their own student visas to international students. As of 2021, there were 924 PRC students attending these schools using student visas, ranking second to South Korea, which has 1,717 students. Given that most PRC students are below the legal age of 18, they would likely have at least one guardian (parent or grandparent, widely known as peidu mama or peidu nainai) staying with them. As such, the total number of these students and guardians is estimated to be 2,000.

As of June 2022, 2,346 PRC citizens have obtained Permanent Resident (PR) status in Malaysia. China is the seventh largest source country for PRs in Malaysia.

Illegal xin yimin

Overstaying their visas is one of the main ways for PRC citizens to reside in Malaysia illegally. In 2004, a deputy consul at the Chinese embassy in Malaysia suggested that possibly a whopping

185,000 PRC citizens had overstayed their visa periods in Malaysia. However, it was later clarified that the number could be between 20,000 and 40,000. Most of these overstayers came from rural areas in China and were deceived by fraudulent companies and agents. They were promised legal working permits and manual labour work in Malaysia but suffered serious exploitation once they arrived.

Other than manual work, a few of these illegal PRC citizens were also entrepreneurial enough to open small businesses on their own, often as food stall operators, hawkers and small traders. Female prostitution is also another line of illicit/illegal work. Not all prostitutes are illegal; some have proper visas such as student pass or social visit pass. However, many of them fall victim to criminal gangs who deceive and manipulate them into prostitution.

As China becomes richer, the outward drive for its poorer citizens to do manual labour legally or illegally outside the country also declines.

In 2019, the director-general of the immigration department of Malaysia disclosed that between 2016 and 2018, 18,341 PRC citizens who entered Malaysia via tourist visas did not have exit records. This could be taken as a rough estimation of the number of PRC citizens staying illegally in Malaysia. Despite the lack of consistent data, the long-term trend is almost certainly a declining one.

As China becomes richer, the outward drive for its poorer citizens to do manual labour legally or illegally outside the country also declines. Furthermore, the Chinese government has always warned its citizens against taking up illegal jobs in Malaysia, and both Malaysia and China have collaborated to resolve the issue.

Organisations and networks

In terms of formal organisations, xin yimin organisations are mostly concentrated in two sectors: the business sector and the student body (Table 4).

Sub-communities	Organisations	Relationship with the Embassy of China
Business	China Enterprises Chamber of Commerce in Malaysia	Close relationship
	China Enterprises Association of Malaysia	Moderate interaction
	Provincial/regional business associations	Depends
Students	China Students Association Malaysia	Close relationship
	Malaysia Association of China Students Alumni	Relatively weak
Hui	Overseas Chinese Muslim Association	Relatively weak
Assistance-based for PRC citizens	Malaysia China Welfare Advisory Society	Cooperative relationship

Table 4: Organisations Related to xin yimin in Malaysia (Source: ISEAS)

The most important and authoritative xin yimin business organisation in Malaysia is the China Enterprises Chamber of Commerce in Malaysia (CECCM), founded in 2002. Its secretariat is housed at the Bank of China in Malaysia and its current chairperson is the president of Malaysia's Bank of China.

The chairperson of CECCM, by convention, always comes from the banking industry. It has over 250 members (corporate members only, individuals as associate members), and a majority of the

It has two autonomous branches: Northern Malaysia (Penang) and Sarawak. It serves as a platform for the PRC's SOEs to discuss business collaborations and also as a channel of interaction with relevant government departments of Malaysia. Other than business activities, it also organises charity and corporate social responsibility events on behalf of its members.

A new phenomenon in Malaysia is the rise of various PRC provincial and regional business associations, consisting of PRC business entities or persons from the same province or region (such as Hebei, Shandong, etc).

One of the "non-mainstream" xin yimin business organisations in Malaysia is the China Enterprises Association of Malaysia (CEAM). Founded in 2015, it caters to China's small and medium enterprises (SMEs) in Malaysia, and currently has a membership of 160 SMEs. The founding of CEAM was somewhat of a contentious affair, especially with the presence of CECCM. On top of that, it was not officially endorsed by the Chinese embassy in its early years. However, in recent years, CEAM has been accepted as the secondary xin yimin business organisation by the Chinese embassy.

A new phenomenon in Malaysia is the rise of various PRC provincial and regional business associations, consisting of PRC business entities or persons from the same province or region (such as Hebei, Shandong, etc). As of today, there are eight of them. These organisations provide new linkages between Malaysia and different provinces of China, beyond Guangdong and Fujian.

For PRC students, the major organisation is the China Students Association Malaysia (CSAM). There have been disputes over its founding year (2002 or 2008) but it was formally registered in 2013 in Malaysia, serving as the national organisation connecting all PRC student associations in over 20 Malaysian higher education institutions (public and private, mostly in the Klang Valley).

Overall, despite the pandemic temporarily changing migration patterns, the number of xin yimin in Malaysia is expected to increase.

CSAM also serves as a network for taking care of PRC students, liaises with the Chinese embassy (supporting embassy activities such as festivals of leaders' visits), and organises social, educational, and youth exchange activities between Malaysia and China. Another student-related organisation, although not directly, is the Malaysia Association of China Students Alumni (MACSA). Founded in 2012, it has about 1,000 members. These are PRC citizens who studied in Malaysia's universities and have stayed on to work in Malaysia after graduation.

The president of MACSA (Huang Bin) also founded a non-governmental organisation (NGO) known as the Malaysia China Welfare Advisory Society to help distressed PRC citizens in Malaysia. It has a cooperative relationship with the consular protection department of the Chinese embassy and operates a hotline and a WeChat account. The Malaysia China Welfare Advisory Society has been praised by the Chinese government for being exemplary in providing assistance to xin yimin.

However, the comfort that the xin yimin take in the sizeable Malaysian Chinese community also suggests that most of the xin yimin have an asymmetrical pattern of interaction with the broader Malaysian society.

Implications

Overall, despite the pandemic temporarily changing migration patterns, the number of xin yimin in Malaysia is expected to increase. Most xin yimin find Malaysia a comfortable place to live in due to

its sizeable ethnic Chinese community.

As a xin yimin said, “There are so many Chinese that you can integrate into the society easily.” In fact, xin yimin-styled “Chinatowns” have emerged in Kuala Lumpur such as Nanjing Street at Sunway Velocity Mall.

However, the comfort that the xin yimin take in the sizeable Malaysian Chinese community also suggests that most of the xin yimin have an asymmetrical pattern of interaction with the broader Malaysian society. Apart from the Hui, most xin yimin have relatively limited interaction with the non-Chinese communities in Malaysia.

In this sense, whatever impact that the xin yimin may create in the future would be first absorbed by the Malaysian Chinese community — the community that is effectively a buffer between the xin yimin and other circles of Malaysian society. So far, the ethnic Chinese do not perceive the xin yimin as a threat, nor does their presence significantly shape the way they practise their culture.

Populist fear of large-scale Chinese “colonisation” that may undermine the local Malay majority and upset the delicate balance is an easily exploitable myth.

Some Malaysians are worried that the xin yimin are economic competitors to the local population and that they do not bring economic benefits. A Malaysian academic once commented that Malaysians may “not be comfortable with a glut of foreigners coming to Malaysia and potentially doing business or eating into the market. If this happens, it may strain the relations between Malaysians — regardless of race — and Chinese nationals”.

However, the economic impact of the xin yimin in Malaysia has never actually been properly studied. While they could certainly bring competition to the locals and may not provide economic spillover effects, they could generate consumption, employment, capital inflows and new business opportunities for Malaysians.

Finally, Malaysian politics is hypersensitive to ethnic issues and there is latent anxiety, especially among the Malays, that the xin yimin will upset the delicate ethnic balance in the country. The asymmetrical pattern of interaction between the xin yimin and the Malaysian society suggests that outside of the ethnic Chinese circle, much is unknown about this community.

Populist fear of large-scale Chinese “colonisation” that may undermine the local Malay majority and upset the delicate balance is an easily exploitable myth. Furthermore, anti-xin yimin fake news has also emerged after 2018. Some insensitive xin yimin have also been oblivious to sensitive historical and ethnic issues in Malaysia, and may behave in ways that fuel suspicion and hostility.

Over the last 20 years, the xin yimin have become more proper (with fewer illegal xin yimin), organised and resourceful. Once the pandemic-related restrictions are lifted in China, the upward trend of the xin yimin in Malaysia is likely to resume.

In one sense, this is the real manifestation of the “people-to-people exchanges” between Malaysia and China and it should not be feared. Rather, the xin yimin’s potential to contribute to the well-being of Malaysian society and bilateral ties should be harnessed and welcomed. Nonetheless, more efforts to understand and study their potential social, cultural, economic, and even political implications are needed.



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