



工業貿易署

Trade and Industry Department

中小企業資助計劃

**SME** Funding Schemes

查詢 Enquiries :

**2398 5125**

網頁 Homepage :

**[www.smefund.tid.gov.hk](http://www.smefund.tid.gov.hk)**



中小企業借貸保證計劃  
SME Loan Guarantee Scheme



中小企業培訓基金  
SME Training Fund



中小企業發展支援基金  
SME Development Fund



中小企業市場推廣基金  
SME Export Marketing Fund

# 中小企業資助計劃

## **SME Funding Schemes**



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**19 January 2005**

# 香港中小企業 SMEs in Hong Kong

## 定義

- 製造業 : < 100 僱員
- 非製造業 : < 50 僱員

## Definition

- **Manufacturing: < 100 employees**
- **Non-manufacturing: < 50 employees**



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# 香港中小企業 SMEs in Hong Kong

截至**2004年9月**，香港有超過**28萬**家中小企業

- 佔香港企業總數**98%**
- 聘用**59%**本地勞動人口(**130萬人**)

**As at September 2004, more than 280 000 SMEs in Hong Kong**

- **98% of the business establishments**
- **59% (1.3 million people) of the local workforce**



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# 中小企業資助計劃 **SME Funding Schemes**

- 中小企業信貸保證計劃
- 中小企業市場推廣基金
- 中小企業培訓基金
- 中小企業發展支援基金
- **SME Loan Guarantee Scheme**
- **SME Export Marketing Fund**
- **SME Training Fund**
- **SME Development Fund**



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# 中小企業信貸保證計劃

## SME Loan Guarantee Scheme

→ 目的：政府提供信貸保證，協助中小企業向參與計劃的貸款機構取得融資，用作 -

**Aim: Help SMEs secure loans from participating lending institutions through the provision of Government guarantee for -**



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# 中小企業信貸保證計劃

## SME Loan Guarantee Scheme

- 購買營運設備及器材

**Acquiring business installations  
and equipment**

- 營運資金

**Meeting working capital needs**



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# 貸款種類 Types of Loans

→營運設備及器材貸款 -

**Business Installations and Equipment Loan -**



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# 貸款種類 **Types of Loans**

- 每家中小企業的保證額上限為200萬元  
**Maximum amount of guarantee for each SME is \$2 million**
- 每項貸款的最長保證年期為五年  
**The guarantee period is up to a maximum of 5 years**
- 貸款可用於購置二手設備及器材  
**Loans can be used for acquiring new or second-hand business installations and equipment**



# 貸款種類 **Types of Loans**

- 設備及器材可置於本港或境外使用  
**Business installations and equipment may be placed outside Hong Kong**
- 計劃不可用於翻按設備及器材  
**Loans shall not be used for financing or re-financing business installations and equipment already in the possession of the applicants or their associates**



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# 貸款種類 **Types of Loans**

→ 營運資金貸款，包括以下兩種 -

**Working capital loans, including the following two types -**



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# 貸款種類 **Types of Loans**

- 供中小企業應付因添置或提升營運設備及器材而增加的營運開支的貸款(聯繫式營運資金貸款)

**For meeting additional operational expenses arising from or in relation to the business installations and equipment acquired under this Scheme (Associated Working Capital Loan)**

- 應收帳融資貸款

**Accounts Receivable Loan**



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# 貸款種類 Types of Loans

→政府就以上每種貸款為每家中小企業提供信貸保證額上限為100萬元，而信貸保證期則最長為兩年

**Maximum amount of guarantee for each SME is \$1 million for each type of loans and the guarantee period is up to a maximum of 2 years**



# 申請及評審程序

## Application Procedures

→ 中小企業向參與計劃的貸款機構申請貸款

**SMEs lodge their applications through participating lending institutions**

→ 貸款機構將申請轉介予工業貿易署

**Lending institutions refer the applications to Trade and Industry Department**



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# 申請及評審程序

## Application Procedures

→ 工業貿易署在收到信貸保證申請及完整資料的三個工作天內決定是否提供擔保

**Upon receipt of duly completed applications for guarantee from participating lending institutions, the Trade and Industry Department takes three clear working days to consider whether to provide the guarantee**



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# 參與計劃的貸款機構

## Participating Lending Institutions

→ 《銀行業條例》下的所有認可機構  
均已獲邀參加計劃

**All recognised institutions under  
the “Banking Ordinance” are  
invited to join the Scheme**



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# 參與計劃的貸款機構

## Participating Lending Institutions

→現時參與計劃的貸款機構有48間

**48 lending institutions have joined the Scheme**



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# 申請數字(截至2004年12月31日)

## Application Statistics (as at 31 December 2004)

批出申請 <b>Approved Applications</b>	12 215
批出信貸保證額 <b>Approved Guarantee Amount</b>	53 億元 (\$5.3 billion)
總貸款額 <b>Loan Amount</b>	116 億元 (\$11.6 billion)
受惠中小企業數目 <b>SME Beneficiaries</b>	6 517



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# 與電子及電器產品業有關的申請數字

## Applications related to the Electrical & Electronic Sector

截至2004年12月31日 (as at 31 December 2004)

批出申請 Approved Applications	851
批出信貸保證額 Approved Guarantee Amount	4 億 6,000 萬元 (\$460 million)
總貸款額 Loan Amount	10 億元 (\$1 billion)
受惠中小企業數目 SME Beneficiaries	417



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# 中小企業市場推廣基金

## SME Export Marketing Fund

→ 目的：鼓勵中小企業積極參與出口市場推廣活動

**Aim: Help SMEs expand overseas market by taking part in export promotion activities**



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# 資助金額

## Amount of Grant

→ 每家中小企業的最高累積資助上限: 8 萬元

**Maximum grant per SME: \$80,000**



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# 資助金額

## Amount of Grant

→每項活動的最高資助金額：3 萬元或總費用的50%，以較低者為準

**Maximum grant per promotional event:  
\$30,000 or 50% of the total approved  
expenditures, whichever is the less**



# 資助範圍 **Scope of Funding**

→ 中小企業需參加與其業務有直接關係的推廣活動，包括：

**SMEs' participation in export promotion activities directly relevant to the business of the applicants, including:**



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# 資助範圍 **Scope of Funding**

- 以出口市場爲主的本地展覽會  
**Local trade fairs which is export-oriented**
- 境外展覽會  
**Overseas trade fairs**
- 境外考察團  
**Overseas study missions**



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## Fundable Items 受資助項目

→ 基金資助中小企業參與合資格活動時的下列開支：

**Expenditures incurred by SMEs in relation to the eligible export promotion activities are covered by the Fund:**



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## Fundable Items 受資助項目

- 參展費 (包括展位租金、建築費及宣傳費)  
**Participation fee charged by the organiser  
(including rent for booth space; construction of  
booth; and advertising service)**
- 交通費  
**Travelling expenses**
- 酒店住宿費  
**Hotel accommodation expenses**



# 申請程序

## Application Procedures

→ 中小企業須在活動前30天，向工業貿易署遞交原則性批准申請

**SMEs have to lodge the in-principle applications 30 days in advance before the commencement of the concerned activity**



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# 申請程序

## Application Procedures

→ 資助金會於申請企業完成獲批活動後發放

**Reimbursement will be made to the applicant after it has completed the approved activity**



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# 申請數字(截至2004年12月31日)

## Application Statistics (as at 31 December 2004)

批出申請 <b>Approved Applications</b>	25 750
批出資助金額 <b>Approved Amount of Grant</b>	4 億 3,400 萬元 (\$434 million)
受惠中小企業數目 <b>SME Beneficiaries</b>	12 467



# 與電子及電器產品業有關的申請數字

## Applications related to the Electrical & Electronic Sector

截至2004年12月31日 (as at 31 December 2004)

批出申請 Approved Applications	1 290
批出資助金額 Approved Amount of Grant	2,240 萬元 (\$22.4 million)
受惠中小企業數目 SME Beneficiaries	736



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# 中小企業培訓基金

## SME Training Fund

→ 目的：鼓勵中小企業提供與其業務有直接關係的培訓予其東主及員工

**Aim: Encourage SMEs to provide training relevant to their business operations to their employers and employees**



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# 資助金額

## Amount of Grant

→ 每家中小企業的最高累積資助上限：3 萬元  
(東主 1 萬元、員工 2 萬元)

**Maximum grant per SME: \$30,000**

**(Employer: \$10,000; Employee: \$20,000)**

→ 每項申請最高可獲資助培訓費用的70%

**Maximum level of support for each course/event:  
70% of expenses**



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# 資助範圍 **Scope of Funding**

→ 培訓項目需與申請企業的業務有直接關係，包括：

**The training must be directly relevant to the applicant's business operation. These include:**



# 資助範圍 **Scope of Funding**

- 由本地或海外專業培訓機構提供的課程，以及

**Training courses provided by local or overseas professional training organisations; and**



# 資助範圍 **Scope of Funding**

- 由申請企業自行委託富經驗並專業的本地或海外培訓機構或導師開辦，切合企業需要的課程

**Training courses commissioned by the applicants to suit their particular needs and conducted by local or overseas experienced and professional training organisations or instructors**



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# 申請程序

## Application Procedures

→ 中小企業須於培訓項目開課前3個月，至課程結束後30天內，向工業貿易署遞交資助申請

**SMEs have to lodge the applications for grant not earlier than 3 months from the commencement date of the concerned training course, and not later than 30 days after the completion of the course**



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# 申請程序

## Application Procedures

→ 資助金會於受訓人完成課程後發放給有關企業

**Reimbursement will be made to the SME after the trainee has completed the training course**



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申請數字(截至2004年12月31日)  
**Application Statistics (as at 31 December 2004)**

批出申請 <b>Approved Applications</b>	51 054
批出資助金額 <b>Approved Amount of Grant</b>	1 億 8,000 萬元 (\$180 million)
受惠中小企業數目 <b>SME Beneficiaries</b>	23 893



# 與電子及電器產品業有關的申請數字

## Applications related to the Electrical & Electronic Sector

截至2004年12月31日 (as at 31 December 2004)

批出申請 Approved Applications	1 558
批出資助金額 Approved Amount of Grant	500 萬元 (\$5 million)
受惠中小企業數目 SME Beneficiaries	1 319



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# 與 ISO 14001有關的申請數字

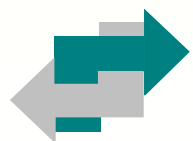
## Applications related to ISO 14001

截至2004年12月31日 (as at 31 December 2004)

批出申請 Approved Applications	43
批出資助金額 Approved Amount of Grant	20 萬元 (\$200,000)

培訓基金只會資助課程的直接培訓費用

**Only direct training expenses will be subsidised**



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# 中小企業發展支援基金 SME Development Fund

☒ 目的：提供財政資源予合資格的機構推行有助提升香港整體或個別行業內中小企業的競爭能力的項目

**Aim: To provide financial support to eligible organisations to carry out projects which enhance the competitiveness of Hong Kong's SMEs in general or SMEs in specific sectors**

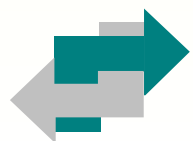


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# 中小企業發展支援基金 SME Development Fund

✕申請資格：非分配利潤的支援組織、工商組織、專業團體以及研究機關

**Eligibility: Non-profit-distributing organisations operating as support organisations, trade and industrial organisations, professional bodies or research institutes**



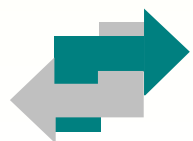
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# 資助範圍

## Scope of Funding

☒項目必須能夠有助提升香港整體中小企業或其個別行業內中小企業的競爭能力

**Proposed projects should be conducive to the competitiveness of Hong Kong's SMEs in general or in specific sectors**



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## 資助範圍 Scope of Funding

✧ 工業貿易署亦會按需要邀請機構就某些特定項目提出申請

**The Trade and Industry Department may from time to time invite applications on specific themes**



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# 資助範圍

## Scope of Funding

✕獲資助的項目可包括舉辦研討會，成立資料庫，制定最佳經營守則，以及工業支援設施和服務

**Projects to be supported may include seminars, databases, best practices, industrial support facilities and services**



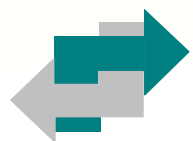
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# 資助金額

## Funding Amount

✕ 最高資助額為項目支出的九成，或200萬元，兩者以較低者為準

**The maximum amount of funding support for any approved project is \$2 million, or 90% of the total project expenditure (whichever is lower)**



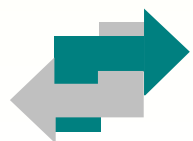
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# 申請手續

## Application Procedures

✕工業貿易署於每一期申請開始前，將發出新聞稿作出公佈，第四期已於2004年12月1日起接受申請，截止日期為2005年1月28日

**Applications will be invited from time to time through press release. Invitation for the fourth tranche of applications is from 1 December 2004 to 28 January 2005**



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# 評審程序

## Application Assessment

→申請由評審委員會考慮

**Applications are assessed by a Vetting Committee**



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# 評審程序

## Application Assessment

→ 評審委員會成員：工業貿易署署長(主席)、  
中小型企業委員會部份委員、工商服務界  
的代表、學者，以及其他專業人士

**Members of the Vetting Committee: Director-General of Trade and Industry (Chairman), members of the Small and Medium Enterprises Committee, representatives from the trade and industrial sectors, academics and experts**



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# 評審程序

## Application Assessment

→ 如有需要，會邀請其他專家協助進行評審  
**Where necessary, comments and advice will be sought from outside experts**

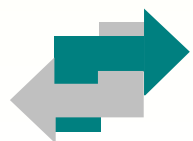


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# 申請數字(截至2004年12月31日)

## Application Statistics (*as at 31 December 2004*)

批出申請 <b>Approved Applications</b>	75
批出資助金額 <b>Approved Amount of Grant</b>	8,430 萬元 (\$84.3 million)



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# 與電子及電器產品業有關的申請數字

## Applications related to the Electrical & Electronic Sector

截至2004年12月31日 (as at 31 December 2004 )

批出申請 <b>Approved Applications</b>	3
批出資助金額 <b>Approved Amount of Grant</b>	307 萬元 (\$3.07 million)



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# 與 ISO 14001有關的受惠項目

## Project related to ISO 14001

### ☒ 橡子計劃 (Project Acorn)

計劃透過一系列的環保管理單元，鼓勵中小企業落實環保管理應用。參與計劃的中小企業可循序漸進以及按部就班地建立及執行適合它們的環境管理方案。

**A project that uses a Modular Environmental Management System Development and Implementation Support Program to help SMEs carry out environmental management**



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# 與 ISO 14001有關的受惠項目

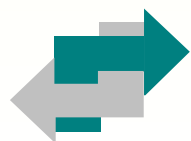
## Project related to ISO 14001

### ✧橡子計劃 (Project Acorn)

有關計劃的詳情，請瀏覽以下網址。

**Please visit the following website for details of the project.**

**[www.projectacorn.com.hk](http://www.projectacorn.com.hk)**



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多謝

**Thank you**