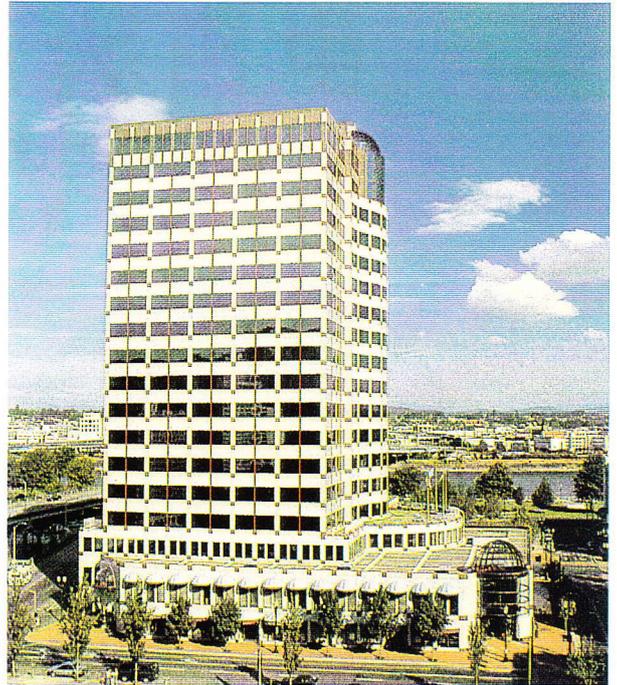


China — A Vast Market

An Interview with
Mr. Fai H. Chan
of Keng Fong Sin Kee

By Tian Fung, Journalist of
[China Industry and Commerce]



*American Pacific Bank's
Portland office located in the
central business district.*

I happened to meet Mr. Fai H. Chan, one of the directors of Keng Fong Sin Kee Construction & Investment Co. Ltd., at a seminar sponsored by Hong Kong Overseas Chinese General Association. Later contacts lead to a decision made by the Editorial of China Industry & Commerce to arrange an interview with Mr. Chan. The main reasons were : firstly, Keng Fong Sin Kee is a listed company in Hong Kong, and, secondly, the Company has already expanded into China and made considerable investment there.

Mr. Chan is a Hong Kong-born Chinese. Of course, he is of British Nationality. In 1982, he emigrated to Canada, however, as an individual of Chinese descent, he had a strong patriotic feeling towards China.

He was born in 1944 — on the eve of Hong Kong's being recovered from the Japanese occupation. He grew up there in an environment of arduous postwar reconstruction which steered him against adversity.

When he was sixteen years old, he left Hong Kong for Europe where he learned German and French in Switzerland, then studied trade and commerce in Britain, but in his particular way : linking with the "Social University".

Hong Kong — U. S. A.

In early seventies he returned to Hong Kong and started his activities in investments and securities. Based on what he had learned in his "Social University", he distinguished himself successfully in his job.

Having established himself in the securities circles, Mr. Chan began to feel quite puzzled when facing the closing-in 'Ninety Seven' barrier. His wife Y.K. Kong, a very capable assistant in his business, expressed her worries concerning the future. On her earnest advice, he decided to leave Hong Kong.

They departed for Canada as immigrants in 1982. In 1986, Mr. Chan made an important decision : the acquisition of the American Pacific Bank, a bank on the verge of bankruptcy.

Based on his deep insight into the crux of the problem, he managed to eliminate all bad debts of the Bank within two years only — a miracle that made the Americans greatly astonished!

In 1992, Mr. Chan gave his prediction in an American business newspaper : 'If I'm provenright, you will see 10 years down the road, China will be — if not the biggest — the second biggest importer American products.'

Half a year later, in March 1993, Mr. and Mrs. Chan returned

to their hometown again.

Back to Hong Kong

Mr. Chan's fresh start in Hong Kong didn't mean that he had relinquished the business of the American Pacific Bank which was regarded as such a great success. Now the "Ninety Seven" issue is no more a barrier at all for him. The experience of life overseas has aroused the sense of responsibility to the fatherland, though he is of British nationality.

He became an executive director of Keng Fong Sin Kee Construction & Investment Co. Ltd. One year later, in cooperation with the authorities of Yichang City, Hubei Province, he established a joint venture called Yichang Keng Fong Monkey King Investment Co. Ltd. On the other hand, in Hong Kong, the Hong Kong Monkey King Keng Fong Investment Co. Ltd. was jointly founded by Mr. Chan and Yichang Monkey King Group. Hence, similar companies have been established in Ma'anshan City of Anhui Province and Cangzhou City of Hubei Province, with their activities focusing on industrial investment projects.

It reads in a Company brochure introducing its activities and prospects as follows : "The Board of Directors is very much optimistic about the future of the Group, particularly due to the great potentialities revealed in our project research for joint development of business along with the Monkey King Group and participation in China's real estate development at an opportune moment."

Conclusion

Mr. Chan emphasizes once again that the only purpose of his rushing about the inland cities is to contribute his share to "develop China". Overseas Chinese are all yearning for the fatherland. This is in striking contrast with Russians in the west who would not, even "Opportunity", as Deng Xiao Ping said.

However, Mr. Chan deeply regrets that having been living overseas for such a long time, both his sons are now deficient in Chinese traditional endowment and character. But the writer believes that this will change for the better before long when the goal of the Four Modernizations is achieved. China will be strong enough and the Chinese Culture will exert profound influences on the young generations of overseas Chinese.

中國始終是大市場

——訪建煌新記陳恆輝先生

本刊記者 田楓



陳恆輝先生。

他有一顆中國心

認識建煌新記董事之一的陳恆輝先生是極爲偶然的，是在一次香港「華僑、華人總會」發起人座談會上。後來有過幾次接觸之後，我們「中國工商」編輯部決定採訪他。其理由是，建煌新記是香港上市的公司，其二是，建煌新記已進軍中國大陸投資，鑒於此，在「中國工商」刊登這一篇訪問記應該是最合時宜了。

陳恆輝先生是香港土生土長的華人，早在一九八二年移民到了加拿大。他本身理所當然屬英國籍，然而他卻有一顆中國心。

他出生於戰亂的香港，時值苦難的三年零八個月中最艱難的年代（一九四四年），但卻又是在黎明在即，日本宣告投降的前一年。也可能他成長於百廢待興的戰後香港，這也磨練了他的性格。在他十六歲那一年，他便隻身跑到瑞士去唸德文及法文，後來他感到志不在於此，他又跑到英國一家學院去攻讀商科。可能出於個人的性格使然，他並不像別的學生那樣集中精力去學習，相反他除在學院完成自己的課程外，更主要的是向社會去做「生意」，這種正規學院與「社會大學」相結合的學習方法，爲他的人生鋪了一條大路。

回港發展及到美國

七十年代初，他從英國回到香港，並從事投資及證券買賣的業務。他利用在英國「社會大學」學來的實踐知識，在香港的投資證券界大顯身手。

經過十幾年的「苦戰」，陳恆輝在香港的證券界站住了腳跟，但「九七」大限的臨近，的確困惑了一陣。陳恆輝的妻子江玉嬌女士不愧是賢內助，在香港期間夫妻倆打開了天下，「九七」臨近，在妻子的苦勸下，陳恆輝決定放棄了香港，在八二年舉家先移民加拿大，於一九八六年跑到美國去闖天下。正值有一間慘淡經營的銀行，由於「爛賬」太多，處於搖搖欲墜的地步。陳恆輝憑十幾年在商業界及證券界打滾的「慧眼」，決定收購這間銀行——美國太平洋銀行。經

陳恆輝接管之後，奇蹟出現了，光從一九八七年至一九九〇年的兩年間，原先有百分之十五的爛賬，就在一九九〇年的九月三十日止，圖表上的爛賬居然降至零。美國的一些銀行家在過去認爲東方人，特別是中國人根本不懂得打理銀行，在陳恆輝接管收購這間銀行時，美國人是持懷疑的態度，但美國太平洋銀行這一奇蹟出現時，又令一些美國人目瞪口呆。這次太平洋銀行起死回生的事蹟證明了黃皮膚的炎黃子孫也並非孱種。

在美國時，陳恆輝在商業報刊上曾說出了這樣的預言：「我可以正確無誤地證明，再過十年的時間，中國將成爲第一大美國產品進口的國家。」陳先生說這句話時是在去年的八月。基於這種信念，陳先生於一九九三年四月偕同太太又回到了他的故鄉香港。

重返香港的大計

陳恆輝回到香港，並不意味著放棄在美國的事業，因爲美國太平洋銀行的業務如日中天，並大可放心回到香港，再顯身手。「九七」大限的困惑在他心靈中似乎已完全消除，在海外的生活，他更懂得作爲中國人的責任（儘管他是地地道道的英國籍）。在太太的支持下，回到香港後便加盟了「建煌新記建築置業有限公司」，並以不拿薪合約的形式加入，這在香港恐怕是首創。

加盟「建煌新記」不到一年，陳恆輝除打理公司在港的業務外，並先後與中國大陸的湖北宜昌市合營宜昌建煌猴王投資有限公司（簡稱「宜昌建煌」），在香港則與宜昌猴王集團成立一合營公司「香港猴王建煌投資有限公司」（簡稱「香港猴王」），隨後與安徽馬鞍山市、河北滄州市也合營建立類似的公司，其重點在於投資工業的項目。在公司的「簡介」的冊子裡，對公司的前景是這樣寫的：「董事會認爲本集團之前景十分樂觀，尤其因爲其與猴王集團計劃進行之新業務及於適當時在中國進行物業發展業務有優厚潛力。」由此可見，在陳先生加盟「建煌」之後，並與內地頻頻合營，董事成員都充滿信心。

結束語

在訪問的最後時間，陳恆輝先生一再強調，他之所以如此不辭勞苦在內地到處轉，目的只想在「振興中華」中貢獻自己的力量。作爲一名海外華人也跟其他的華人一樣，這種身在曹營心在漢的心態是完全可以理解。俄國人搞改革沒有像中國那樣擁有龐大的海外華人，俄國人一出國門，即使賺了錢，也不會回到祖家去投資。這就是像鄧小平所說那樣，這是一個「機遇」。

最後陳先生說了自己最遺憾的事，那就是他的兩個兒子長期生活在海外已失去了中國固有的文化氣質與性格，儘管孩子們都承認是中國人，然而思想上完全全地被西方文化所污染。他再一次說：「遺憾哪！」

但我相信，在不久的將來，隨著中國四化的成功，中國也不像以往的中國，而變得強大時，中華的文化在不久的將來也會強烈地感染著海外的赤子。