

行政院所屬機關因公出國人員出國報告書
出國類別：出席國際會議

**出席 APEC 微中小企業市集政策
對話暨 O2O 國際論壇及東南亞國
家協會(ASEAN)周邊會議
出國報告**

服務機關：經濟部中小企業處

報告人：胡副處長貝蒂

出國地點：菲律賓馬尼拉

出國期間：106 年 10 月 15 日至 10 月 20 日

報告日期：106 年 12 月 1 日

出席 APEC 微中小企業市集政策對話暨 O2O 國際論壇及東南亞國家協會(ASEAN)周邊會 議出國報告

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出席簡要報告

會議名稱	APEC 微中小企業市集政策對話暨 O2O 國際論壇(APEC Policy Dialogue on MSME Marketplace & O2O Forum) 暨東南亞國家協會(ASEAN)周邊會議		
會議時間	2017 年 10 月 17 日至 20 日		
出席會議者	經濟部中小企業處 • 胡副處長貝蒂 • 楊專門委員佳憲 • 曾科長馨儀 • 楊稽核鈞涵	臺灣經濟研究院 • 高主任仁山 • 劉助理研究員宸晞 • 劉研究助理玳均	• 宏腦科技股份有限公司創辦人邵家健
聯絡人及電郵	楊鈞涵，(02) 2366-2363，chyang2@moea.gov.tw		
會議討論要點及重要結論	<p>一、APEC 微中小企業市集政策對話暨 O2O 國際論壇會議 (APEC Policy Dialogue on MSME Marketplace & O2O Forum)</p> <p>(一)本次論壇由我國經濟部中小企業處及菲律賓貿工部中小企業局合力主辦，針對微中小企業(MSMES)、科技新創企業(Tech Startups)、青年創業家(Young Entrepreneurs)等三大目標對象，聚焦下列會議主題：(1)「微中小企業跨境市集及全球化之機會與挑戰」(MSME Marketplace: Opportunities and Challenges of Modernizing APEC MSMEs to Go Global)、(2)「透過數位轉型激發中小企業潛能以邁向共享大未來」(Unleash the Potential of SMEs through Digital Transformation for a Shared Future)、(3)「APEC O2O 新商業模式模擬董事會」(APEC O2O Board Meeting Simulation) 進行討論，並搭配各會員體推薦優質團隊分享其 O2O 業務發展經驗。</p> <p>(二)本次會議特別邀請我國「InnoVEX 2017 創新創業競賽」SMEA 獎項之宏腦科技(CerebraTek)團隊，一同與來自馬</p>		

來西亞、新加坡、泰國、香港、俄羅斯及菲律賓等 7 個 APEC 會員體的 8 家優質創新中小企業，透過新商業模式模擬董事會的現場指導與訓練，進行 O2O 商業經營展示。

(三)「APEC O2O 新商業模式模擬董事會」(APEC O2O Board Meeting Simulation)最終由來自新加坡的 Marketshot 團隊脫穎而出，榮獲資格受邀參加明(107)年於台北舉辦的 O2O 高峰會等 O2O 系列國際活動，拓展跨境商業連結。

(四)本次論壇第二天為參訪菲律賓在地新創公司以及新創科技 CEO 論壇。第一部分之參訪行程將參訪者分為四組，分別參訪 Acudeen、Satoshi Citade、Acceler8 Co-working Space 以及 Paynamics 四家新創公司；第二部分新創科技 CEO 論壇則先由菲律賓貿工部中小企業發展局貿易發展督察專員 Ms. Cynthia C. Dela Cruz 代表其局長 Mr. Jerry Clavesillas 進行開場，並由世界銀行資深財務專家 Ms. Griselda Santos 發表專題演講。接續由菲律賓新聯在線執行董事主持 CEO 座談會，會中由五家新創公司 (ServeHappy、Acudeen、Satoshi Citadel、Paynamics 以及 Acceler8 Co-working Space)之 CEO 代表各自發表其創業與發展之心得與展望。

二、聚焦策略投資行動議程 [Focused and Strategic (FAST) Action Agenda on Investment]

今年適逢菲律賓擔任東南亞國家協會(ASEAN)之主席國，是以於 10 月 19 日在馬尼拉舉辦推動聚焦策略投資行動議程計畫之會議。

聚焦策略投資行動議程 (FAST Action Agenda on Investment)乃是第 43 屆菲律賓商業會議(The 43rd Philippines Business Conference and Expo)的主題之一，亦是今(106)年東協投資協調委員會(Coordinating Committee on Investment)所通過列為首要推動事項的計畫。

我國代表團亦受菲方邀請出席會議。本次會議主題為「建

	<p>立東協微中小企業與東協、世界跨國企業之聯結」[Linking ASEAN Micro, Small, and Medium Enterprises (MSMEs) with Global and ASEAN Multinational Enterprises (MNEs)]，會中除了跨國企業代表專題座談會之外，亦安排商務交流配對時間使與會企業建立彼此合作之基礎。</p> <p>三、東南亞國家協會「彈弓」計畫創新創業高峰會(Slingshot ASEAN Startup & Innovation Summit)</p> <p>今年的東南亞國家協會「彈弓」計畫創新創業高峰會(Slingshot ASEAN Startup & Innovation Summit 2017)旨在突顯菲律賓的創新創業發展以及東協國家之間相互連結的重要性。會議主題「合作促改變、與世界接軌」(Partnering for change, Engaging the World)係希望該會議能夠成為創新創業的一個平台，為強化微中小企業在區域及全球市場的能力共同努力。會中各新創企業彼此互相交流與經驗分享，其小組會議討論包含了區域網絡的建構、破壞性創新及菲律賓與東協創新創業的融資機會等議題。</p>
<p>後續辦理事項</p>	<p>一、 明(107)年我國將繼續與菲律賓、馬來西亞、泰國及越南攜手合作，執行第3階段 APEC O2O 倡議：透過數位轉型激發中小企業潛能以邁向共享大未來 (APEC O2O Initiative–Unleash the Potential of SMEs through Digital Transformation for a Shared Future)，除了和 APEC 企業諮詢委員會 (ABAC)、APEC 緊急應變工作小組(EPWG)、APEC 人力資源發展工作小組(HRDWG)、APEC 婦女與經濟政策對話 (PPWE)等合作外，亦將繼續邀請跨國企業及電商平台業者成為夥伴，共同推動本倡議，透過數位轉型激發中小企業之潛能，邁向共享的未來。</p> <p>二、 針對 O2O 第三階段倡議，後續將於明(107)年舉辦 1 場高峰會，及 8 場與馬來西亞、泰國、菲律賓、越南及汶萊合辦之 O2O 系列會議。</p>

一、 菲律賓透過「APEC 微中小企業市集計畫」在金流、物流及資訊流三方面協助中小企業：

此次論壇係菲律賓「APEC 微中小企業市集計畫」結合我 APEC O2O 國際論壇，經由參與論壇菲律賓企業分享，可看出目前菲國面臨之問題，而透過邀請業者參與活動及進行分享，在金流、物流及資訊流三方面協助中小企業，如金流方面，專題講座中菲律賓 Acudeen 介紹「交易發票貼現平台」，解決企業資金周轉不靈問題等；物流及資訊流方面，專題講座中菲律賓優比速(UPS)介紹物流顧問服務，提升企業競爭力及降低成本，另俄羅斯 CaseStudio 提供應用平台，透過統整和分類數據資料庫使企業運作更有效率。

在論壇中不僅介紹金融科技(Fintech)、物流業及資訊運用最新發展趨勢，更藉由企業現身說明實際作法，使與會代表深入了解相關內涵與應用實務，此係菲律賓積極透過「APEC 微中小企業市集計畫」，在金流、物流及資訊流三方面協助中小企業發展與成長。另一方面，我國於去年已帶領國內 FinTech 廠商 Installments 參與在秘魯舉辦之 APEC O2O 國際論壇，未來我國將持續帶領國內相關業者參與活動，並透過論壇與菲律賓相關業者進行連結。

二、 透過 O2O 論壇深化我國與菲律賓創新創業合作

菲律賓正積極發展其創新創業生態體系，許多國際企業與新創選擇菲律賓做為進入東南亞的產品或服務測試場地，另一方面，近年來不少菲律賓團隊在國際創業競賽中嶄露頭角，部分新創亦獲得投資與企業支持、逐漸打開國際知名度，並與國際新創生態圈接軌及連結。菲律賓於 2015 年發起數位創業藍圖政策(Philippine Roadmap for Digital Startups)，希望吸引創投、加速器、資深創業家共同參與，打造菲國新創生態圈，並在 2020 年達到投資 2 億美元於 500 家新創，估值 20 億美元，並創造 8,500 個專業工作機會的

目標。

我國與菲律賓在 APEC 已有緊密合作，雙方連續 3 年共同舉辦 O2O 國際論壇，且菲律賓貿工部部長 Mr. Ramon Lopez 亦在本年第 24 屆 APEC 中小企業部長會議報告中特別提及，與我國於馬尼拉合辦「APEC 微中小企業市集政策對話暨 O2O 國際論壇」，顯見菲律賓對我國 O2O 倡議之重視。未來可以此平台加深我國創業家或創投與菲律賓團隊相互連結，並持續洽邀菲律賓新創團隊參與 O2O 論壇活動，不僅掌握菲律賓發展新創生態體系機會，更可深化雙方創新創業合作關係。

三、我國 O2O 倡議與微中小企業市集相輔相成：

今(106)年 APEC 第 45 屆中小企業工作小組會議中已正式啟動 APEC 微中小企業市集執行計畫。菲方貿工部次長 Ms. Zenaida Cuison-Maglaya 也在此次論壇會議中強調應透過在 APEC 中建立的微中小企業市集，促進跨境貿易及利用電子商務帶動市場連結，並促成包容性經濟成長。上述目標恰與我國 O2O 倡議不謀而合，同樣強調透過電子商務及數位經濟以提升中小企業商機；且菲方為我國 O2O 倡議共同提案國，此後將持續維持友好合作之關係，透過 O2O 新商業模式及微中小企業市集，並配合我國第三階段 O2O 倡議-透過數位轉型激發中小企業潛力促進共享大未來的主題方向，共同為提升雙方中小企業之數位競爭力與韌性及優化數位創新生態圈。

本次論壇「APEC 微中小企業市集政策對話暨 O2O 國際論壇會議」(APEC Policy Dialogue on MSME Marketplace & O2O Forum)與菲律賓貿工部中小企業局共同辦理，除落實 APEC 鼓勵經濟體間共同合作之宗旨，亦有助於我國當前所推動之新南向政策。透過這次合作，菲方邀請我國參與東南亞國家協會(ASEAN)主辦活動之聚焦策略投資行動議程 [Focused and Strategic (FAST) Action Agenda on

	<p>Investment]以及東南亞國家協會「彈弓」計劃創新創業高峰會(Slingshot ASEAN Startup & Innovation Summit)。我國藉由參與這些活動與其他東南亞國家交流，不但有利於我國與區域間的融合，更有助於發揮與東協國家互惠共利的效益。</p>
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APEC 微中小企業市集政策對話暨 O2O 國際論壇及東南亞國家協會 (ASEAN) 周邊會議報告

壹、會議目的：

亞太地區的中小企業占企業總數約 98%，為本區域帶來 63% 之就業機會。中小企業的永續經營，是維持區域經濟發展與穩定的主要動能，亦為確保全球供應鏈穩固的重要基石。深知中小企業對亞太地區經濟發展之重要性，本年 APEC 主辦會員體越南以「**創造新動能，共享大未來(Creating New Dynamism, Fostering a Shared Future)**」作為年度主題，特別以「**強化微中小企業在數位時代之競爭力及創新(Strengthening MSMEs' Competitiveness and Innovation in the Digital Age)**」作為年度優先領域之一，盼促進微中小企業參與數位經濟及創新商機，邁向國際化及融入全球價值鏈。

菲律賓亦為我國本(2017)年度 O2O 倡議的共同提案會員體，且今年亦擔任東協年會主辦國。故此，特別於 2017 年 10 月 16 日至 20 日「2017 年 ASEAN 中小企業工作小組會議」召開期間，籌劃合辦「**APEC 微中小企業市集政策對話暨 O2O 國際論壇**」，針對電子商務、數位經濟及 O2O 新商業模式等當前國際重視議題進行研討，透過經驗交流分享，尋找未來新商機，同時亦安排 10 月 19 至 20 日前往「**Slingshot ASEAN 創新創業高峰會**」觀摩交流。

貳、會議過程：

代表團於 10 月 15 日中午飛抵馬尼拉後，旋即於下榻飯店進行活動場勘；10 月 16 日與菲方進行 APEC 中小企業市集政策對話暨 O2O 國際論壇會議籌備及討論會，晚間並與國際講者進行會前討論；10 月 17 日至 18 日舉辦該項論壇，其中，第二天會議特別規劃安排參訪當地新創公司以及新創科技 CEO 論壇；10 月 19 日獲菲方邀請我代表團出席第 43 屆菲律賓商業會議的主題活動之一「**聚焦策略投資行動議程**」(FAST Action Agenda on Investment)；10 月 20 日亦獲邀出席「**彈弓**」計畫創新創業高峰會(Slingshot ASEAN Startup & Innovation Summit)。此兩天受邀之活動會議不但

有利於我國與區域間的融合，更有助於發揮與東協國家互惠共利的效益。10月20日「彈弓」計畫創新創業高峰會結束後，我國代表團返回台灣。

參、會議時間：

一、APEC 微中小企業市集政策對話暨 O2O 國際論壇：

2017年10月17日至18日

二、聚焦策略投資行動議程：

2017年10月19日

三、東南亞國家協會「彈弓」計畫創新創業高峰會：

2017年10月20日

肆、會議地點：菲律賓馬尼拉

伍、與會代表：

一、APEC 微中小企業市集政策對話暨 O2O 國際論壇：

本次會議計有我國與來自韓國、馬來西亞、泰國、菲律賓、俄羅斯、香港、新加坡及美國共計9個APEC會員體。

二、聚焦策略投資行動議程及東南亞國家協會「彈弓」計劃創新創業高峰會：

今年適逢菲律賓擔任東南亞國家協會主席國，我國代表團亦為受邀對象，與東南亞國家協會成員國共同與會。

陸、會議議程：詳見附件二

柒、會議討論摘要：

一、APEC 微中小企業市集政策對話暨 O2O 國際論壇會議(APEC Policy Dialogue on MSME Marketplace & O2O Forum)

1. 開幕致詞：

論壇由我國經濟部中小企業處胡貝蒂副處長與菲律賓貿工部次長 Ms. Zenaida Cuison-Maglaya 及貿工部中小企業發展局局長 Mr. Jerry Clavesillas 共同揭開序幕。胡副處長首先

感謝各經濟體支持本次活動，並感謝菲律賓舉辦「APEC 微中小企業市集政策對話暨 O2O 國際論壇」所付出的卓越貢獻。胡副處長指出，網路與數位經濟發展，激發無數創新經營模式，大幅改變商業運作型態，同時也改變中小企業發展的外在環境。如何帶領企業充分發揮潛力、帶動企業創新關鍵因素，即在於如何協助中小企業掌握數位時代的機會與挑戰。因此，我國持續投入 APEC O2O 倡議，期盼帶領中小企業強化數位競爭力及韌性，協助中小企業在數位時代下邁向持續性、創新、包容及優質成長，掌握數位時代發展契機，迎戰數位浪潮。

菲律賓貿工部中小企業發展局局長 **Mr. Jerry Clavesillas** 則表示很榮幸可以與我國一起舉辦本次會議，亦對我國過去在 O2O 倡議上的貢獻表示肯定，並希望雙方在「微中小企業的現代化及推廣 O2O 模式以提升中小企業競爭力」的計畫上可以繼續保持良好互動，共同合作。Mr. Jerry Clavesillas 期待來自各國的新創專家以及領袖們能夠在本次會議中彼此合作，提出有助於激發中小企業潛能的寶貴意見和建議。

2. 專題演講：

(1) 演講內容：

菲律賓貿工部次長 **Ms. Zenaida Cuison-Maglaya** 指出數位經濟時代下網路以及電子商務平台的流行為中小企業帶來了許多新的機會和挑戰。一方面透過科技整合和網路連結，中小企業獲得資源以及服務客群的能力得到了提升；但另一方面市場本身對於商品以及服務的需求亦趨於多元化，使得中小企業(特別是新創公司)，必須隨時把握機會方能在科技時代中生存。

因應數位時代的風險與挑戰，APEC 經濟體的中小企業部長們，於今年胡志明市召開的第 24 屆部長會議中，於聯合聲明中發表附件「APEC 促進創新創業倡議」，期待以促進

新創產業穩健與永續發展為目標，強調新創產業對優化區域成長和產業創新發展的重要性。透過適當的協助，新創將可以充分的發展其創新潛能，在全球市場中擴張並穩固其地位。

Ms. Zenaida Cuison-Maglaya 表示菲律賓政府亦體認到新創產業作為經濟發展基礎的重要潛力，長期以來政策亦以推廣新創產業發展為目標。2015 年，菲律賓舉辦了「Slingshot MNL 新創企業會議」，該次會議乃是推展菲律賓創產計畫的重要契機。而後菲律賓在怡朗(Iloilo)市召開的 APEC 中小企業部長會議中提出怡朗倡議，透過在 APEC 中所建立的微中小企業市集網為入口，來促進跨境貿易及利用電子商務帶動市場連結。而微中小企業市集網的建立亦於今年的 APEC 中小企業部長會議後正式啟動。

最後 Ms. Zenaida Cuison-Maglaya 總結，現今的商務環境具備高度科技驅動性，並為挑戰舊有遊戲規則的破壞性創新企業提供了許多機會。如何使這一些新創產業發揮其最佳表現乃是各國皆面臨的重要課題。她期待各國能繼續在推展貿易和新創計畫上維持良好的策略夥伴關係。

(2)有關專題演講之研析

由 Maglaya 次長之演講可看出，菲律賓正積極發展其創新創業生態體系，實際上，許多國際企業與新創選擇菲律賓做為進入東南亞的產品或服務測試場地，此外，近年來不少菲律賓團隊在國際創業競賽中嶄露頭角，部分新創亦獲得投資與企業支持、逐漸打開國際知名度，並與國際新創生態圈接軌及連結。

菲律賓於 2015 年發起數位創業藍圖政策(Philippine Roadmap for Digital Startups)，由菲律賓的科技與通訊技術部門起草，希望吸引創投、加速器、資深創業家共同參與，打造菲國新創生態圈，並希望能在 2020 年達到投資 2 億美元於 500 家新創，估值 20 億美元，並創造 8,500 個專

業工作機會的目標。雖政府未來扮演重要的創新推手，但由於市場與人才供給，近年來有不少本土或國際創投積極投入；2016 年更有不少加速器及育成中心加入，進行國際間的團隊交流、創業扶植與服務、定期路演等活動。

我國與菲律賓在 APEC 已有緊密合作，雙方連續 3 年共同舉辦 O2O 國際論壇，未來可以此平台加深雙方新創團隊及創業家相互連結，深化雙方創新創業合作關係。

3. 微中小企業跨境市集及全球化之機會與挑戰 (MSME Marketplace: Opportunities and Challenges of Modernizing APEC MSMEs to Go Global)

此專題座談部分由菲律賓數位商務協會 (Digital Commerce Association) 執行董事 Mr. Mark Joseph Panganiban 主持，探討亞太地區應如何進行跨境電子商務的相關準備，以及提升電子商務市集平台品質，來協助亞太地中小企業連結全球市場。此場次邀請電子商務相關協會組織及私部門代表，分享未來跨境電子商務可能發展趨勢，及未來政府機關或中小企業可能準備之相關因應措施。

菲律賓 InterCommerce Network Inc. 總裁 Mr. Francis Lopez 分享了泛亞電子商務聯盟 (PAA-Pan Asia E-Commerce Alliance) 所提倡的泛亞電子商務交易 (PAE-Pan Asia Exchange) 平台如何使菲律賓的生產者以及中國大陸的消費者相互連結，透過電商平台推廣菲律賓微中小企業發展的成功經驗。透過 PAE 平台，中小企業不但可以利用泛亞電子商務聯盟 11 個加盟經濟體 (中國大陸、我國、香港、澳門、日本、韓國、新加坡、印尼、馬來西亞、泰國、菲律賓) 的商務資料庫進行貿易媒合，亦可諮詢各國熟悉貿易法規之專家，使跨國貿易更為通暢。另外，PAE 平台亦朝提供多元服務之方向發展。除了商品貿易之外，物流以及金融服務媒合也將成為該平台未來發展之重點。

菲律賓 Acudeen Technologies, Inc. 的 CEO，Mr. Mario

Jordan Fetalino III 指出在菲律賓只有 3% 的企業能夠在期限內收取其應收帳款，而這種無法如期支付的狀況在東南亞國家相當普遍。在銀行貸款條件嚴苛的情況下，微中小企業常常會遇到周轉不靈，生產鏈停擺進而影響其競爭力的問題。Acudeen 數位金融平台的創建即是為了解決這個問題。Acudeen 乃是一交易發票貼現(invoice discounting)的平台，一方面使微中小企業可以透過平台快速的將其應收帳轉為現金，解決周轉不靈的問題；另一方面亦可提供資金充分的投資者與銀行儲蓄相比利率較高的一種投資。

菲律賓優比速(UPS, United Parcel Service)行銷經理 Ms. Marianne Mendoza 則站在跨國企業的角度分享跨國企業如何能協助微中小企業進軍國際市場。Ms. Marianne Mendoza 指出將產品由生產者遞送給消費者的物流概念，隨著科技的進步產生了改變。現在物流服務的消費者(中小企業)對於物流服務的要求有所提升，是以促使了物流業服務項目的擴張。除了提供商品運輸的服務之外，優比速亦利用其作為跨國企業，長年參與多元國際市場的優勢，開始著手於協助在地企業進行對外行銷策略分析、成本分析以及商務法規諮詢等實際影響生產鏈的顧問服務。透過顧問服務，優比速成功的提升了在地企業產品在國際市場上的競爭力，並且使微中小企業可以節省其時間與資源成本，專注於發展其本身優勢產品和客製化服務的提升。

菲律賓 Academy of Developmental Logistics 的首席學習官(CLO)，Mr. Samuel Bautista 從物流學者的角度指出科技的進步以及全球化聯結的深化大幅度的降低了現代的貿易障礙，也為企業在相互競爭上帶來許多挑戰。如何在貿易行銷、物流、法務、金融等商務程序上簡化，使得商品能更加快速的在生產者與消費者間轉移成為中小企業成功的關鍵因素。Mr. Samuel Bautista 提出了三點重要建議給微中小企業家：第一，是專注於提升自身企業的核心競爭力；第二，是極大化生產管理工具的效率；第三，則是將產品外包時需

要與服務合作的對象洽談並向其學習以提升自己。

4. 透過數位轉型激發中小企業潛能以邁向共享大未來 (Unleash the Potential of SMEs through Digital Transformation for a Shared Future)

此專題座談部分由玉山創投執行長 Mr. Volker Heistermann 主持，探討中小企業在數位經濟時代可能面臨之商機與挑戰，以及中小企業如何透過數位轉型和 O2O 模式與全球市場連結、激發並且強化其數位競爭力。此場次邀請亞太地區協會專家代表及私部門代表，分享 O2O 未來可能發展方向，以及中小企業的數位轉型如何達到強化其數位競爭力之效果。

Google 新加坡、馬來西亞、菲律賓市場經銷主任(Country Head, Singapore, Malaysia, Philippines, Market Solutions) Mr. Gilberto Gaeta 指出數位革命使得網路與人們的生活緊密結合，因應而生的數位商務也帶給中小企業許多發展的契機。透過 Google 所提供的各種服務，中小企業可以在三個面向中獲得數位競爭力的提升：(一)建立客群連結(Reach Your Customer)，設立免費企業網站並且利用 Google 平台與客戶交流；(二)使用者分析(Understand Your Users)，透過 Google 分析工具瞭解瀏覽客群的性質，進行市場分析並作出因應之決斷；(三)提升能力(Grow Your Skills)，加入 Google 社群並且與其他企業、程式開發者互相交流，提升自身之能力。

泰國 Ananda Development Public Co. Ltd 首席策略發展官 (Chief Strategic Development Officer) Dr. John Millar MB Chb 分享了 Ananda 公司如何結合新創科技以及房地產業而獲得成功的經驗。並且指出未來人類都市發展的過程中，如何有效的結合數位科技乃是重要的議題。未來的 30 年東南亞國家都市化程度將會有非常劇烈的變化，都市化不但會對當下人類生活品質造成嚴重影響，亦會因都市開發的路徑依

循影響未來人類聚落發展的面貌。在數位化革新的工業 4.0 下，Ananda 以都市科技(Urbantech)公司自居並且認為數位化革新是提升人類都市生活品質的大好機會。

泰國證券交易所副董事長 Mr. Pongpiti Ektheinchai 則介紹了泰國證券交易所如何能協助中小企業發展，以及其新設立的 Live 平台。Mr. Pongpiti Ektheinchai 指出中小企業在發展中會遇到資金、人力以及技術等三個重要的問題，為了解決這些問題，泰國證券交易所對中小企業的協助可以分成四個步驟：(一)教育步驟，為中小企業提供發展基礎知識的課程；(二)資金募集步驟，將中小企業與其夥伴銀行連結，提供中小企業其發展所需之資金；(三)資金流通步驟，泰國證券交易所設立的 Live 網路平台可提供中小企業以及投資者進行媒合，此平台亦有投資者的資格審核，使中小企業在發展過程中能夠找到值得信賴的合作對象；(四)上市步驟，協助中小企業成為泰國證券交易所的股票上市公司。

韓國三星大數據小組資深經理(Senior Manager of Big Data Team) Dr. Sabrina Tachdjian 則以醫療健康為主題介紹了醫療科技的發展以及中小企業可以從中扮演的角色。當前而言醫療科技因法規管制嚴格、技術開發以及資料整合不健全等因素，相較於其他領域的 O2O 系統發展較為落後。然而隨著高齡化社會以及慢性病對於世界健康的衝擊，人們對於醫療科技的需求逐步提升。當 O2O 模式在人類社會普及，醫療科技的 O2O 化以及消費者導向乃是現今醫療科技之發展趨勢。第一波醫療科技 O2O 化如遠距醫療 APP 以及客製化醫療服務已在中小企業界萌芽，而裝置融合、3D 列印技術、機械學習以及分析科技的提升也為未來醫療科技的發展提供了無限的可能性。

我國宏腦科技(CerebraTek)科技長邵家健以開放霧運算聯盟(Open Fog Consortium)安全工作組主席的身分介紹了數位科技未來之發展趨勢以及其對中小企業發展的影響。隨著數位科技的普及，數位科技發展重點從解決無法連結網路的

數位分歧(Digital Divide)走向依賴數位科技解決生活問題的數位驅動(Digital Drive)。網路不再只是電腦間的資訊連結、而是將手機、事物以及人群等多元系統聯結的媒介。這樣的趨勢逐漸的構築了全球信息基礎設施(Global Information Infrastructure, GII)，開展出了許多新的世界樣貌：首先是在任何有通訊的環境下人們即可進行資訊運算；第二是虛擬世界以及實體世界的連結；第三則是將數據轉化為資訊能力的提升以及人工智慧(AI)的發展；最後則是透過科技以及儀器，語言和文化的和隔閡逐漸消失。邵教授認為未來人類的商業模式會從目前電子商務的 O2O 模式走向以大數據、雲端科技和霧運算支援，並且將產品與服務相互結合的 O+O 模式發展。在未來，工業化 4.0、智慧型醫療、住宅、都市和旅遊等產業改革也將會陸續的發生。

5. [最佳案例團隊展示] APEC O2O 新商業模式模擬董事會 ([Showcase Session] APEC O2O Board Meeting Simulation)

此對話與談部分由玉山創投執行長 Mr. Volker Heistermann 主持，提出「如何應用 O2O 新興科技，來連結更美好的人際互動，進而創造出 O2O 商機」。此場次一共邀請了 8 組優質創新團隊，分享其成功運用 O2O 推展事業至國際市場的經驗。

首先分享的是來自菲律賓的 QuickReach，為一個手機消費平台。消費者可透過手機軟體購買所需的商品服務，並且使用手機結帳付款。為了提升使用便利性及增加其競爭力，QuickReach 消費平台亦提供線上一對一客服服務，消費者可透過手機軟體與客服人員交流互動並詢問相關問題。為了促進手機軟體回顧消費，此公司也提供消費者第二次消費的折價優惠活動。

第二位分享的是來自菲律賓的 BeamAndGo，為一個網路

購物平台。由於菲律賓有許多海外工作者，將錢匯回國內供家人使用之需求也普遍常見。在 BeamAndGo 所設計之網路購物平台，買方可在網路上挑選他們希望購買之商品，並輸入接受人資料。付款完成後接受人便會在手機上收到 SMS 訊息通知，其至商店領貨時出示即可領取商品。此設計乃是為提供菲律賓海外工作者更多元的方式提供民生需求以及匯款給國內家人。

第三位分享的是來自馬來西亞的 Borderpass，其服務主要是希望幫助旅客節省在機場等候的時間及複雜的通關程序。當旅客訂購機票時申請此證件，旅客資料即會自動被送達至旅客飛行目的地之政府機關，旅客在機場可以不必與一般旅客等候排隊，利用快速通關閘門避免人潮，快速出境。

第四位分享的是來自俄羅斯的 CaseStudio，為一個應用平台，能夠統整和分類數據資料庫，使企業的運作更有效率。通常中型或大型企業對此應用平台較感興趣。此應用平台的優點是能夠降低企業搜尋數據的時間、使企業快速獲取資料、增加其工作效率以及協助統整等。CaseStudio 的主要服務項目為企業之組織自動化、系統整合及 IT 諮詢。此應用平台的設計是希望能夠幫助企業在自動化的過程中強化數位韌性且加快自動化的速率。

第五位分享的是來自香港的 FundPark，為一個創新資金平台，其創設目的乃是希望能將企業與投資者相互連結，且希望能夠提供客戶一個簡單且快速的操作模式。FundPark 與第三方信託機構合作，共同對現金流進行管理和監控。

第六位分享的是來自泰國的 Getlinks，是一個尋才公司。其宗旨乃是希望科技業的優秀人才，透過其先進的應用平台，成功獲得工作機會進入頂尖科技公司。Getlinks 服務針對亞洲市場，總部設立在泰國，並分別在越南、新加坡、韓國、印度及泰國設有子公司。

第七位分享的是來自新加坡的 Markedshot。在現今的網路

時代，大部分的人們會將圖片上傳至 Facebook 和 Instagram 等社群網站。市面上許多網站圖片都是經由專業攝影師所拍攝，圖片精美卻也相較昂貴。Markedshot 是一個圖庫平台，主要服務在於提供價格合理且較有真實感的圖片。人們可藉由此平台購買及販售正版授權的圖像照片。此平台也簡化版權購買問題，同時也為攝影師爭取合理獲利。

第八位分享的是來自我國的 CerebraTek，主要服務為生理監測器材「腦探視鏡」。病人可以在沒有醫護人員協助下隨時隨地使用此器材，而醫護人員也能透過病人之使用紀錄取得相關資料，分析病人對多頻率多焦點視覺刺激所產生的腦電反應。

「APEC O2O 新商業模式模擬董事會」最終由來自新加坡的 Marketshot 團隊脫穎而出，榮獲資格受邀參加明(107)年於台北舉辦的 O2O 高峰會等 O2O 系列國際活動，拓展跨境商業連結。

6. 參訪菲律賓創新創業加速生態圈 ([Field Visit] Startup Ecosystem Enabler, Startup Office Tours)

本次參訪行程所有參訪者被分為四組，分別參訪 Acudeen、Satoshi Citadel 以及 Acceler8 Co-working Space、Paynamics 四家新創公司。由公司員工對其工作環境進行導覽以及簡報。

Acudeen 乃是一交易發票貼現(invoice discounting)的平台，其設立乃是為了要解決微中小企業因上游廠商無法如期支付其應收帳而遇到周轉不靈、生產鏈停擺，進而影響其競爭力的問題。透過 Acudeen 平台交易，微中小企業可以快速的將其應收帳轉換現金，解決周轉不靈的問題；另一方面亦可提供資金充分的投資者與銀行儲蓄相比利率較高的一種投資。

Satoshi Citadel 乃是一家金融科技公司，其公司目的乃在

於試圖建立菲律賓的區塊鏈(Blockchain)生態系統，以區塊鏈的方法以及策略為金融服務提供更快、更有效率、更方便的服務。區塊鏈乃是一種用分散式資料庫識別、傳播和記載資訊的智慧型對等網路，為近十年來才發展出來的新科技。透過區塊鏈人們得以創建一種跨國、去政府化，並持續保有價值信用的貨幣(比特幣)，而對金融和管理造成了一重大的革命。

Acceler8 Co-working Space 是提供共用工作空間的公司。隨著各國對於辦公室環境的觀念改變，以及網路科技的普及，人們可以透過網路隨時隨地工作，越來越多自由業者以及選擇在自家工作的企業出現。然而不管是居家環境亦或是咖啡廳，都可能造成太多外在環境干擾或是孤獨而引起工作之無效率性。是以為自由業者提供其專屬工作環境、使其提升工作效率並且互相交流之共用工作空間產業出現。在共用工作空間中，自由業者以及各個專業之間可以進行互相交流，進而產生新的點子以及合作。

Paynamics 是提供網路支付服務的公司。其支付系統讓商務使用者在世界各地皆能獲取款項；防詐騙系統讓使用者可以啟動詐騙檢視功能，避免陷入會造成爭端和扣款的詐騙圈套；活用的重新計費系統可以依客戶意願，彈性的調整並且自動計算客戶應支付的金額；而支付服務也提供平台使得客戶可以對欠款、匯款、貸款、薪資等多元款項進行支付。

7. CEO 論壇專題演講

CEO 論壇由貿工部中小企業發展局貿易發展督察專員 (Supervising Trade Industry Development Specialist) Ms. Cynthia C. Dela Cruz 代表其局長 Mr. Jerry Clavesillas 進行揭幕演講。Ms. Cynthia C. Dela Cruz 表示現在我們所處的數位時代為微中小型企業帶來了無限的可能性。新創科技，特別是金融科技(Financial Technology, Fintech)的發展乃是中小

企業成長與發展的重要推手。中小企業，特別是新創產業必須做好充足的準備，方能於現今科技進步的國際貿易環境中繼續保持其競爭力而蓬勃發展。

世界銀行資深財務專家 Ms. Griselda Santos 則以金融穩定協會(Financial Stability Institution)以及金融科技的發展為主題發表專題演講。Ms. Griselda Santos 認為普惠金融體系的建立乃是一國金融系統所需要面對最大的挑戰。根據世界銀行資料全世界有 20 億人口無法享受正規的金融服務，其中如果建立全國性普惠金融體系將會使約 710 萬人獲得金融服務；數位化政府對人民的移轉性支出可以改善 20 萬人的金融服務困境；而透過信用基礎架構改革 (Credit Infrastructure Reform)則約有 550 萬人可與金融服務機構連結。為了改善國內普惠金融體系，菲律賓推動了《私有財產保護法》(Personal Property Security Act)。藉由普惠金融體系的改善，流動資產作為抵押品運用的效率將被增廣，若中小企業妥善發揮，將有助於提升其競爭力。

Ms. Griselda Santos 認為一個真正有力且穩固的改革應包含下列三點：(1)建立一電子、穩固的中央登記局以便金融機構在提供借款上能夠獲取更多的資訊；(2)改革法律與制度架構使得可流動資產可作為擔保品為企業投資以及消費貸款所用；(3)政府、立法機構、法院、金融機構、微中小企業等重要參與者對於金融管制的想法需要改變。

總結而言，Ms. Griselda Santos 認為信用基礎架構改革與金融穩定協會以及金融科技的發展乃是一體兩面。一方面信用基礎架構改革乃是提供金融穩定協會以及金融科技發展的關鍵因素；另一方面金融穩定協會以及金融科技的發展乃是執行信用基礎架構改革的基石。若一國的普惠金融體系未完善而許多人無法獲得金融服務，則創新創意可能並非首要目標，而須要先完善更基礎的金融服務。

8. CEO 論壇專題座談會

此專題座談部分由菲律賓新聯在線執行董事 Edison Tsai 主持，ServeHappy、Acudeen、Satoshi Citadel、Paynamics 以及 Acceler8 Co-working Space 等五家菲律賓在地企業之 CEO 與創始人與會。在簡單的公司介紹後，主持人提出了「新創企業如何起步-創業故事以及初始發機希望解決的問題為何?」、「面臨菲律賓的傳統社會，企業所遭遇最大的問題為何?」以及「對於未來發展有何計畫?」等三個問題，與各與會企業進行分享與討論。

ServeHappy 創始人兼 CEO Ms. Audrey Tanco Uy 表示其之所以創設 ServeHappy 求職平台乃基於之前經營餐飲業時常遇到無法有效招募員工的困境。她當時認為存在著很大一個與網路連結而需要尋求工作的族群，是以參與了 ServeHappy 網路求職平台的建置。在企業發展問題方面 Ms. Audrey Tanco Uy 認為其企業遇到最大的問題乃是如何在菲律賓社會中推銷其服務。為了解決當地慣用的媒體工具以及觀念差異，ServeHappy 採取在地化服務的策略，將其服務調整至可以與當地人使用媒體工具與觀念相符的程度以推銷其服務。對於未來的展望 Ms. Audrey Tanco Uy 則提出兩點目標：第一乃是希望其平台可以配合社群網站發展成為跨區域或是更進一步涵蓋鄰近東南亞國家的跨國求職平台；第二則是隨著零工經濟的發展，希望其平台能夠搭上熱潮為更多求職者提供服務。

Acudeen 創始人兼 CEO Mr. Mario Jordan Fetalino III 表示其過去與跨國大企業的合作經驗使其發現中小企業常常會遇到上游廠商延期支付，而亦無法強硬的要求其準時付款的狀況。是以希望建設應收帳交易平台使中小企業能夠及時獲得其生產所需之資金。在發展問題上 Mr. Mario Jordan Fetalino III 表示 Acudeen 遇到兩個最大的挑戰是市場教育 (Market Education) 以及基礎建設 (Infrastructures)。許多希望賣出應收帳的中小企業以及投資者並不知道怎麼運用他們

的平台進行交易，是以需要進行市場教育；另一方面 Acudeen 能夠順利經營必須要建立在與銀行的合作之上，然而菲律賓在金融系統的基礎建設仍然有許多不足之處，是以會有許多金融基礎設施的問題。對於未來的展望 Acudeen 希望做到的亦是跨越國界的藩籬，使得外國投資者能夠在沒有本地國銀行帳戶的狀況下收買本地國的應收帳，達成幫助本地國中小企業發展的效果。使得資金不足的東南亞中小企業可以從資金充足的外國企業獲得進一步成長的力量。

Satoshi Citadel 創始人兼 CEO Mr. John Bailon 指出菲律賓有 70% 的人口沒有銀行帳號，在商業活動上主要是以現金進行交易。另外有 10% 的人口是在海外工作的勞工，每當匯錢回菲律賓時會被政府課以重稅。在這一個狀況下，Satoshi Citadel 希望能夠以區塊鏈科技將菲律賓金融數位化並且透過比特幣等電子貨幣改善政府對於金融的過度干預。在企業所面臨問題的部分 Mr. John Bailon 指出菲律賓社會既有的金融概念仍然停留在現金交易。即使是數位時代人們仍然希望在貿易終端換取實體現金。這樣的觀念使得電子貨幣在推行上受到很大的阻礙。然而他也指出菲律賓的手機持有率非常高，而認為總有一天人們的概念會有所改變，願意接受使用手機等智慧型裝置進行數位理財。Satoshi Citadel 對未來的展望乃是一消除一切國界藩籬的數位貨幣時代，而會繼續為改善菲律賓的金融數位化努力。

Paynamics 創始人兼 CEO Ms. Mylene Chua-Magleo 指出菲律賓 99.6% 的企業乃是微中小企業，而這一些微中小企業資源有限，而如果要建立起自己的數位支付系統以及和金融機構交涉將會是一件複雜而耗費成本的事。是以 Paynamics 以建立多元簡單的支付平台來協助中小企業降低這一方面的成本。菲律賓社會重視現金交易而不信任電子貨幣的現象乃是 Paynamics 所面臨到最大的問題，Ms. Mylene Chua-Magleo 指出菲律賓人對於網路交易本身並不信任，而購買物品時多希望貨到付款，不滿意退貨。這樣的消費行為

造成了許多商業交易之無效率性。對於未來的展望 Paynamics 亦是希望菲律賓社會從現金貿易過度到數位金融。

Acceler8 Co-working Space 創始人 Mr. Mikko Barranda 表示他之前從事房地產諮詢工作，發現馬尼拉房地產高漲而缺乏彈性，對於資源稀少而講究彈性工作的新創企業來說非常不友善。是以引進共用工作空間的概念以協助新創產業之發展和交流。在所面臨之問題上 Mr. Mikko Barranda 則指出其企業所面臨最大的問題乃是贊助與資金不足的問題，其企業之加盟工作空間仍然多依靠經營者之家庭與朋友資助才能夠繼續經營。在未來展望的部分 Acceler8 Co-working Space 表示其希望建立跨工作空間以及跨國(菲律賓和馬來西亞)的網路合作平台，增進加盟中小企業間的合作機會。

二、 聚焦策略投資行動議程[Focused and Strategic (FAST) Action Agenda on Investment]

第 43 屆菲律賓商業會議(The 43rd Philippines Business Conference and Expo)的主題之一：聚焦策略投資行動議程(Focused and Strategic Action Agenda on Investment)，乃是菲律賓貿工部與投資委員會的一項倡議；亦是菲律賓今(2017)年為東協主席的重要成果之一。其目的乃是強化東協、微中小企業及跨國公司之間的連結。

聚焦策略投資行動議程宗旨為使微中小企業、東協及跨國公司之間的聯繫連結更加緊密，以及幫助加速區域間貿易的快速的成長及擴大市場，且希望東協為中小企業及全球跨國公司間能夠有更具體更多的合作。該議程的主要重點放在促進投資、便利化、保護及自由化。

菲律賓貿工部部長 Mr. Ramon Lopez 亦表示菲律賓的目標係希望能夠縮減收入的差距，提升金字塔底層人民的生活。促使微中小企業與更大的價值鏈連結在一起，且提供微中小企業必

要的工具來增強國際市場競爭力係為菲方優先推動項目。

Mr. Ramon Lopez 亦強調菲律賓有做為國內及國外投資終點的潛力。其概念是透過出口的改變來改善製造業及工業部門、吸引年輕人口以及增加市場進入東協及其他貿易夥伴。Mr. Ramon Lopez 另外表示貿工部及投資委員會將致力提供可以提倡投資的政策環境以及增加微中小企業參與地區與全球價值鏈的機會。藉由與東協及全球有更多的貿易往來，將有助於菲律賓的包容性成長，並且能帶來一個共享的繁榮經濟，並且使金字塔底端的人們獲益。

Mr. Ramon Lopez 提及東協的區域整合意味著公私部門可以為了追求經濟成長共享目標協力合作。貿工部也將致力於改善商業環境來吸引更多外來投資。最後, Mr. Ramon Lopez 總結菲律賓的目標是希望能讓地區的微中小企業供應商的產品能夠擴張到國際公司，並且更進一步鼓勵微中小企業提升市場的競爭力，並透過參與區域及全球價值鏈，擴大市場、擴大商機。

三、 東南亞國家協會「彈弓」計劃創新創業高峰會 (Slingshot ASEAN Startup & Innovation Summit)

「Slingshot MNL 新創企業會議」係新創企業世界大賽 (Startup World Cup) 於菲律賓舉辦之地區決賽，由菲律賓貿工部舉辦。新創企業世界大賽係於 2018 年 5 月 11 日在美國矽谷舉辦，來自世界超過 20 個國家選拔出各地新創企業的優勝隊伍參加競賽，冠軍將可獲得百萬美元投資獎勵金，地區決賽包括台灣，印尼，新加坡，日本，印度，中國，以色列，澳大利亞，英國，德國，捷克，巴西，加拿大和美國（波士頓和矽谷）等（台灣地區決賽於 2017 年 11 月 16 日舉辦）。

菲律賓希望透過運用 Slingshot MNL 的努力，使微中小企業成功的在全球價值鏈中擴張與獲利，並因此推動經濟成長；該 Slingshot 亦是促使菲律賓達到包容性成長的方法之一。此次 Slingshot ASEAN 2017 也凸顯了菲律賓創新產業橫跨東協國家

的重要性，會議主題為「合作促改變、與世界接軌」(Partnering for changes, Engaging the world)，希 Slingshot 能為資訊科技、農業、醫療、金融等各個領域的新創產業提供一個完善的平台。

本次會議中菲律賓貿工部次長 Nora K. Terrado 也表示新創產業的成長能夠帶動經濟成長及增加菲律賓國內的工作機會。在小組會議討論的主題包含了區域網絡的建構、破壞性企業 (disruptive) 及菲律賓與東協創新創業的融資機會。

捌、觀察與建議：

一、菲律賓透過「APEC 微中小企業市集計畫」在金融、物流及資訊流三方面協助中小企業：

此次論壇係菲律賓「APEC 微中小企業市集計畫」結合我 APEC O2O 國際論壇，透過參與論壇菲律賓企業分享，可看出目前菲國面臨之問題，例如菲律賓 70% 人口並無銀行帳號，在交易上仍習慣以現金進行，影響中小企業透過金融交易拓展業務；另如中小企業遭客戶延期付款情形普遍，只有 3% 的企業能夠在期限內收取其應收帳款，影響企業甚至整個供應鏈之運作。此外，菲國在物流發展及資訊運用等皆面臨相關問題。

本次論壇邀請各國相關業者參與活動及進行分享，並在金融、物流及資訊流三方面協助中小企業，如金融方面，專題講座中菲律賓 Acudeen 介紹「交易發票貼現平台」，解決企業資金周轉不靈問題；模擬董事會中來自香港 FundPark 介紹創新資金平台，目標係連結企業與投資者資金；參訪行程中，菲律賓 Paynamics 介紹其建立多元簡單的支付平台，協助中小企業由現金貿易過渡至數位金融；另物流及資訊流方面，專題講座中菲律賓優比速(UPS)介紹物流顧問服務，提升企業競爭力及降低成本，另俄羅斯 CaseStudio 提供應用平台，透過統整和分類數據資料庫使企業運作更有效率。

在論壇中不僅介紹金融科技(Fintech)、物流業及資訊運用最新發展趨勢，更藉由企業現身說明實際作法，使與會代表深入了解相關內涵與應用實務，此係菲律賓積極透過「APEC 微中

小企業市集計畫」，在金流、物流及資訊流三方面協助中小企業發展與成長。另一方面，我國於去年已帶領國內 FinTech 廠商 Installments 參與在祕魯舉辦之 APEC O2O 國際論壇，未來我國將持續帶領國內金流、物流及資訊產業相關業者參與活動，並透過論壇與菲律賓相關業者進行連結。

二、透過 O2O 論壇深化我國與菲律賓創新創業合作

菲律賓正積極發展其創新創業生態體系，許多國際企業與新創選擇菲律賓做為進入東南亞的產品或服務測試場地，另一方面，透過本次論壇可觀察出，近年來不少菲律賓團隊在國際創業競賽中嶄露頭角，部分新創亦獲得投資與企業支持、逐漸打開國際知名度，並與國際新創生態圈接軌及連結。

菲律賓於 2015 年發起數位創業藍圖政策(Philippine Roadmap for Digital Startups)，由菲律賓的科技與通訊技術部門起草，希望吸引創投、加速器、資深創業家共同參與，打造菲國新創生態圈，並希望能在 2020 年達到投資 2 億美元於 500 家新創，估值 20 億美元，並創造 8,500 個專業工作機會的目標。雖政府未來扮演重要的創新推手，但由於市場與人才供給，近年來有不少本土或國際創投積極投入；2016 年更有不少加速器及育成中心加入，進行國際間的團隊交流、創業扶植與服務、定期路演等活動。

我國與菲律賓在 APEC 已有緊密合作，雙方連續 3 年共同舉辦 O2O 國際論壇，且菲律賓貿工部部長 Mr. Ramon Lopez 亦在本年第 24 屆 APEC 中小企業部長會議報告中特別提及，與我國於馬尼拉合辦「APEC 微中小企業市集政策對話暨 O2O 國際論壇」，顯見菲律賓對我國 O2O 倡議之重視。未來可以此平台加深我國創業家或創投與菲律賓團隊相互連結，並持續洽邀菲律賓新創團隊參與 O2O 論壇活動，不僅掌握菲律賓發展新創生態體系機會，更可深化雙方創新創業合作關係。

三、我國 O2O 倡議與微中小企業市集相輔相成：

今(106)年 APEC 第 45 屆中小企業工作小組會議中已正式啟動 APEC 微中小企業市集執行計畫。菲方貿工部次長 Ms. Zenaida Cuison-Maglaya 也在此次論壇會議中強調應透過在 APEC 中建立的微中小企業市集，促進跨境貿易及利用電子商務帶動市場連結，並促成包容性經濟成長。上述目標恰與我國 O2O 倡議不謀而合，同樣強調透過電子商務及數位經濟以提升中小企業商機；且菲方為我國 O2O 倡議共同提案國，此後將持續維持友好合作之關係，透過 O2O 新商業模式及微中小企業市集，並配合我國第三階段 O2O 倡議-透過數位轉型激發中小企業潛力促進共享大未來的主題方向，共同為提升雙方中小企業之數位競爭力與韌性及優化數位創新生態圈努力。

本次論壇「APEC 微中小企業市集政策對話暨 O2O 國際論壇會議」(APEC Policy Dialogue on MSME Marketplace & O2O Forum)與菲律賓貿工部中小企業局共同辦理，除落實 APEC 鼓勵經濟體間共同合作之宗旨，亦有助於我國當前所推動之新南向政策。透過這次合作，菲方邀請我國參與東南亞國家協會 (ASEAN) 主辦活動之聚焦策略投資行動議程 [Focused and Strategic (FAST) Action Agenda on Investment] 以及東南亞國家協會「彈弓」計劃創新創業高峰會 (Slingshot ASEAN Startup & Innovation Summit)。我國藉由參與這些活動與其他東南亞國家交流，不但有利於我國與區域間的融合，更有助於發揮與東協國家互惠共利的效益。

附件一

我國代表團出席名單

**出席 APEC 微中小企業市集政策對話暨 O2O 國際論壇
團員名單**

	啟程	返程	出席人員	英文姓名	職務
1	10/16 (一)	10/20 (五)	胡貝蒂	Pei-Ti Hu	經濟部中小企業處 副處長
2			楊佳憲	Chia-Hsien Yang	經濟部中小企業處專門 委員
3			高仁山	Jen-Shan Kao	台灣經濟研究院 主任
4	10/15 (日)	10/20 (五)	曾馨儀	Hsin-Yi Tseng	經濟部中小企業處 科長
5			楊鈞涵	Chun-Han Yang	經濟部中小企業處 稽核
6			劉宸晞	Chen-Si Liu	台灣經濟研究院 助理研究員
7			劉玳均	Tai-Chun Liu	台灣經濟研究院 研究助理
8	10/16 (一)	10/18 (四)	邵家健	Kar-kin Zao	宏腦科技股份有限公司 創辦人

附件二

**APEC 微中小企業市集政
策對話暨 O2O 國際論壇
及 東南亞 國家協會
(ASEAN) 周邊會議議程**



APEC Policy Dialogue on MSME Marketplace & O2O Forum

Date: October 17-18, 2017

Venue: Constellation Ball Room, Diamond Hotel Philippines
Manila, The Philippines

Agenda	
October 17 (Day 1)	
08:30 – 09:00	Registration
09:00 – 09:20	[Opening Remarks] <ul style="list-style-type: none"> • <i>Mr. Jerry T. Clavesillas</i>, Director, Bureau of Small and Medium Enterprise Development, Department of Trade and Industry (The Philippines) • <i>Ms. Pei-Ti Hu</i>, Deputy Director General, Small and Medium Enterprise Administration, Ministry of Economic Affairs (Chinese Taipei)
09:20 – 09:40	[Keynote Speech] <ul style="list-style-type: none"> • <i>Ms. Zenaida C. Maglaya</i>, Undersecretary, Regional Operations Group, Department of Trade and Industry (The Philippines)
09:40 – 09:50	[Group Photo]
Session I	MSME Marketplace: Opportunities and Challenges of Modernizing APEC MSMEs to Go Global
09:50 – 10:50	<p><u>Moderator:</u></p> <ul style="list-style-type: none"> • <i>Mr. Mark Joseph Panganiban</i>, Executive Director, Digital Commerce Association of the Philippines (The Philippines) <p><u>Speakers:</u></p> <ul style="list-style-type: none"> • <i>Mr. Francis Lopez</i>, President, InterCommerce Network Inc. (The Philippines) • <i>Ms. Marianne Mendoza</i>, Marketing Manager, United Parcel Service Global (The Philippines) • <i>Mr. Mario Jordan Fetalino III</i>, CEO, Acudeen

	Technologies, Inc. (The Philippines) <ul style="list-style-type: none"> • Mr. Samuel Bautista, Chief Learning Officer, Academy of Developmental Logistics (The Philippines)
10:50 – 11:10	Tea Break
Session II	Unleash the Potential of SMEs through Digital Transformation for a Shared Future
11:10– 12:10	<p><u>Moderator:</u></p> <ul style="list-style-type: none"> • Mr. Volker Heistermann, Managing Director, Yushan Ventures (The United States) <p><u>Speakers:</u></p> <ul style="list-style-type: none"> • Mr. Gilberto Gaeta, Country Head, Singapore, Malaysia, Philippines, Marketing Solutions, Google (The Philippines) • Dr. John Leslie Millar MB Chb, Chief Strategic Development Officer, Ananda Development Public Co. Ltd (Thailand) • Mr. Pongpiti Ektheinchai, Vice President, Head of Issuer & Enterprise Development for Capital Market, The Stock Exchange of Thailand (Thailand) • Dr. Sabrina Tachdjian, Senior Manager of Big Data Team, Healthcare Analytics Group, Samsung (Korea) • Dr. John K. Zao, CTO, Cerebra Technologies Co. Ltd. (Chinese Taipei)
12:10 – 13:30	Lunch
Session III	<p>[Showcase Session] APEC O2O Board Meeting Simulation</p> <p>In this session, each SME/tech start-up by turns will play the role as the CEO to present the business plan to the Board of directors (5 minutes to present, 8 minutes to QA). The invited experts will serve as the Chairman to host the Board; the Supervisor giving the advice regarding accounting and legal issues and; the Independent Directors to actively give comments regarding the CEOs’ business plans.</p> <p>With APEC O2O Board, Entrepreneurs no longer need to fight alone. In addition, one winner will be selected by APEC Board of Directors to be awarded!</p>

13:30 – 15:00	<p><u>Host</u></p> <ul style="list-style-type: none"> • <i>Mr. Volker Heistermann</i>, Managing Director, Yushan Ventures (The United States) <p><u>Board of Directors</u></p> <ul style="list-style-type: none"> • <i>Dr. Sabrina Tachdjian</i>, Senior Manager of Big Data Team, Healthcare Analytics Group, Samsung (Korea) • <i>Dr. John Leslie Millar MB Chb</i>, Chief Strategic Development Officer, Ananda Development Public Co. Ltd (Thailand) • <i>Mr. Gilberto Gaeta</i>, Country Head, Singapore, Malaysia, Philippines, Marketing Solutions, Google (The Philippines) • <i>Mr. Pongpiti Ektheinchai</i>, Vice President, Head of Issuer & Enterprise Development for Capital Market, The Stock Exchange of Thailand (Thailand) <p><u>SMEs/Tech Start-ups</u> (Inviting)</p> <ul style="list-style-type: none"> • <i>BeamAndGo</i> (The Philippines) • <i>Borderpass</i> (Malaysia) • <i>Case Studio</i> (Russia) • <i>CerebraTek</i> (Chinese Taipei) • <i>Fund Park</i> (Hong Kong, China) • <i>Getlinks (Thailand) Co. Ltd</i> (Thailand) • <i>Markedshot</i> (Singapore) • <i>QuickReach</i> (The Philippines)
15:00 – 15:10	Tea Break
15:10 – 16:30	Continuation: APEC O2O Board Meeting Simulation
16:30 – 17:00	Award Session
October 18 (Day 2)	
10:00 – 10:45	<p>[Field Visit] Startup Ecosystem Enabler Startup Office Tours</p> <p>Acudeen, Satoshi Citadel, Acceler8 Co-working Space, Paynamics</p>

<p>11:00 – 11:15</p>	<p>CEO Forum with Tech Companies [Keynote Messages]</p> <ul style="list-style-type: none"> • <i>Director Jerry Clavesillas</i>, Bureau of Small and Medium Enterprise Development – Department of Trade and Industry • <i>Ms. Griselda Santos</i>, International Finance Corporation World Bank
<p>11:15 – 12:15</p>	<p>[Panel Session] <u>Moderator:</u></p> <ul style="list-style-type: none"> • <i>Mr. Edison Tsai</i>, Executive Director, New Union Philippines Information Technology Solutions Inc. <p><u>Panelists:</u></p> <ul style="list-style-type: none"> • <i>Mr. Mario Jordan Fetalino III</i>, Acudeen Technologies • <i>Ms. Audrey Tanco Uy</i>, ServeHappy • <i>Mr. John Bailon</i>, Satoshi Citadel • <i>Mr. Mikko Barranda</i>, Acceler8 Co-working Space • <i>Ms. Mylene Chua-Magleo</i>, Paynamics
<p>12:00 – 14:00</p>	<p>LUNCH AND NETWORKING</p>

International and Regional/Provincial delegates are invited to attend the **Field Visit – Startup Office Tours.

**Please note that this Agenda is subject to change by the organizer.

FOCUSED AND STRATEGIC (FAST) Action Agenda on

Investment

“Linking ASEAN Micro, Small, and Medium Enterprises (MSMEs) with Global and ASEAN Multinational Enterprises (MNEs)”

Manila Hotel, Philippines

1:00-4:45 PM | 19 October 2017

1:00 - 1:05 PM	Welcome Remarks <i>By: Undersecretary Ceferino S. Rodolfo</i>
1:05 - 1:10 PM	Introduction <i>By: Mr. Alfredo M. Yao, Chairman, PCCI and CEO, Zest-o Corporation</i>
1:10 - 1:25 PM	Keynote Speech <i>By: Secretary Ramon M. Lopez</i>
1:25 - 1:35 PM	MNE Presentation <i>Mr. Ernesto Mascenon, Senior Vice President (SVP), Nestle Philippines</i>
1:35 - 1:45 PM	MSME Presentation <i>Mr. Marco Reyes, CEO, HanCole Corporation</i>
1:45 - 2:00 PM	Panel Discussion/Q&A <i>Panelists: Undersecretary Zenaida C. Maglaya Mr. Ernesto Mascenon, SVP, Nestle Philippines Mr. Marco Reyes, CEO, HanCole Corporation Moderator: Ms. Ma. Flordeliza Leong, PHILEXPORT</i>
2:00 - 2:05 PM	Presentation of Token/Photo Op
2:05 - 2:25 PM	Coffee Break
2:25 - 4:45 PM	Business Matching
4:45 - 5:00 PM	Break/Assembly
5:00 - 7:00 PM	Concluding Ceremony <i>Keynote Address: His Excellency Rodrigo R. Duterte, Republic of the Philippines (TBC)</i>

TIME**SLINGSHOT AGENDA**

07:30 – 08:45	Registration
08:45 – 08:55	Safety Briefing
08:55 - 09:00	ASEAN Hymn
09:00 – 09:20	OPENING CEREMONY: INNOVISION
09:20 – 10:20	PANEL DISCUSSION I: INTEGREAT
10:20 – 11:20	PANEL DISCUSSION II: IMAGINEERING ASEAN
11:20 – 12:20	PANEL DISCUSSION III: MADE IN ASEAN
12:20 – 13:30	Lunch Break
13:30 – 16:30	<p>LEARNING HUBS</p> <p>STARTUP & INNOVATION MINDSET</p> <p>ENTREPRENEURSHIP EDUCATION</p> <p>STARTUPS SHOWCASE</p> <p>CORPORATE ENTREPRENEURSHIP RESPONSIBILITY</p> <p>SOCIAL INNOVATION</p> <p>Breakout sessions: workshops, panel talks, startup demos and pitching</p>
16:30 – 16:45	Coffee & Tea Break
16:45 – 18:45	STARTUP WORLD CUP
18:45– 19:00	CLOSING: IMAGINASEAN
19:00 - onwards	Networking Cocktails
END OF THE SUMMIT	
*Please note that this Agenda is subject to change by the organizer	

附件三

菲律賓貿工部次長講稿、
APEC 促進創新創業倡議
及貿工部中小企業發展局
局長講稿

一、菲律賓貿工部次長講稿

APEC Policy Dialogue on MSME Marketplace & Online-to-Offline (O2O) Forum

17 October 2017

Diamond Hotel Philippines

KEYNOTE MESSAGE UNDERSECRETARY ZENAIDA C. MAGLAYA

Regional Operations Group

Department of Trade and Industry

1. Distinguished guests, Director General Pei-Tu Hu (and her team), Director Jerry Clavesillas, our esteemed resource persons, promising tech startups, and local and foreign delegates, good morning!
2. Allow me first to welcome you in Manila especially our delegates from other APEC economies. I hope you all had a pleasant trip coming to this event and may you have fond memories of your stay here.
3. We are particularly grateful for the collaborative work and continuous efforts of Chinese Taipei in shining the spotlight on innovative market-based approaches and solutions to promote the participation of MSMEs in the global economy through the Online-to-Offline Initiative. Our partners from Chinese Taipei have shown solid support in pursuing policies that put our SMEs in prime position to participate in meaningful trade in an ever globalized world. We note that since we started this initiative, the O2O Forum has showcased more than 200 best practices in the Asia-Pacific region. The Philippines for one has participated in most of the Summits mounted. Fortunately, three of our startups have won the best practice awards namely **Medifi**, revolutionizing healthcare with cloud based health profile

management, video consultations, and medical imaging support, **SnipePH**, your one-stop solutions partner for employment engagement and business needs, and recently we have **BeamAndGo**, specializing in consumer-related E-Commerce products and the first in the Philippines to offer a digital SMS gifting solution delivered as a text message. More than winning the award, it is the opportunity to network with like-minded individuals, tech startups, and angel investors that truly make a positive impact.

4. Today, we find ourselves in a strong position to ride the waves of digital transformation where opportunities are limitless. Innovations, particularly through the emergence of financial technology more commonly known as Fintech, can indeed be the catalyst for SME growth and development. On the second day of our Forum, which I personally invite you to join, we will witness how tech startups efficiently and cost-effectively reach out to more consumers generating funds for SMEs and innovators alike. For one, there is Acudeen Technologies which will present its online peer-to-peer marketplace for receivable discounting in the Philippines. Acudeen is an online facility that provides accessible financing to underbanked SMEs in the Philippines by letting them sell their receivables from multinationals and blue chip companies to Acudeen's Financing Marketplace. Within its first 7 months of launching, they have successfully transacted over 50M PHP worth of receivables with 0% default and only 1.5% repayment delay rate out of over 1000 transactions.
5. Clearly, the developments in the digital economy marked by the prevalence of the internet and e-commerce platforms present quite a number of opportunities and challenges. Technological innovations have the capacity to reduce costs, allowing

ease of doing business which enables SMEs to access resources they need to grow and expand their business and accelerate the on-boarding of currently excluded markets into the global economy.

6. Markets, in turn, offer a wider array of products and services that address the evolving broader needs and demands of the times. To be sure, SMEs especially startups must be equipped for taking on the challenges and making the most of their opportunities in today's technologically advanced global economy for them to thrive and remain relevant.
7. Mindful therefore of these perceived challenges and associated risks, the APEC SME Ministers' endorsed a **Statement on Promoting Innovative Startups** at the recently concluded 24th APEC SME Ministerial Meeting in Ho Chi Minh City, Viet Nam which highlights the importance of startups to regional quality growth and innovative development and therefore aims to foster their robust and sustainable growth. With the appropriate interventions, startups can develop their full potential to innovate, expand, and strengthen their position in the global markets.
8. In the Philippines, our policy actions have been aimed at promoting the development of startups in recognition of their huge potential to propel broad-based economic growth. It may be recalled that in 2015, the Philippines hosted the Slingshot MNL which has now become a catalyst in moving forward the Philippine Innovation Agenda. Initiatives like the Slingshot complement existing efforts in APEC to assist MSMEs penetrate more global markets.

9. Now more than ever, it is becoming increasingly important to call for closer cooperation and stronger collaboration as we work towards helping SMEs become our partners in promoting inclusive growth. And we do so by making them competitive and resilient as they embrace the opportunities and challenges globalization brings.

10. We recall during our hosting in 2015 of our intention to mainstream the participation of SMEs in the global value chains, the Philippines led the adoption of the Iloilo Initiative: Growing Global Micro, Small and Medium Enterprises (MSMEs) for Inclusive Development that sets out to provide bigger and better opportunities for MSMEs through the establishment of the APEC MSME Marketplace, an online platform to promote trade and internationalization of MSMEs.

11. Today, two years later, the APEC MSME Marketplace is realized which we have successfully launched at the 24th APEC SME Ministerial Meeting in Viet Nam. We owe much of our thanks to our fellow APEC economies for contributing to the development of this important endeavour. With your support and commitment, we are on our way towards achieving our shared goal to globalize MSMEs.

12. While we may have a long way to go the current business landscape highly driven by technology also tells us that there are vast opportunities for those looking to expand their business or wish to introduce game-changing innovations. The challenge remains on how we continue to take the innovation and trade agenda forward by leveraging on strategic partnerships that will enable SMEs to gain the most benefit.

13. Thank you and I wish everyone a productive forum ahead!

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Nothing follows

二、第 24 屆 APEC 中小企業部長會議聯合聲明附件「APEC 促進創新創業倡議」

Promoting APEC Innovative Start-Ups

Ho Chi Minh City, Viet Nam, 15 September 2017

The importance of APEC start-ups to regional quality growth and innovative development

1. APEC has grown to become a dynamic driving force of regional economic growth and integration. Meanwhile, micro, small and medium-sized enterprises (MSMEs) are a significant source of prosperity and employment, and a major contributor to innovation and the engine of economic growth in the Asia-Pacific region. Recognizing the intensification of innovation-based economic cooperation, APEC has taken the lead in improving the competitiveness and innovation of MSMEs in the region since its early development.
2. Given the significance of start-ups and young entrepreneurs to economic growth in the Asia-Pacific region, in 2012, APEC Leaders supported the implementation of the Young Entrepreneurs Network and APEC Start-ups Accelerator Initiative. Leaders also encouraged the mutually beneficial collaboration among firms, big or small, to foster their intellectual capital, optimize their core competencies, and minimize potential disputes that would discourage MSME development.
3. Since then, APEC acknowledged the importance of an enabling environment to accelerate start-ups and boost development of SMEs through addressing trade, investment and regulatory barriers for SMEs and offering improved and efficient services to them. APEC is also committed to further advance SME cooperation for innovative growth through promoting start-ups. The development of start-ups in the APEC region facilitates job creation and has the potential to increase international trade that benefits APEC member economies.
4. The 4th Industrial Revolution with unprecedented speed, breadth and depth of change has brought about new opportunities for growth, economic integration, new business models and new jobs. Innovative start-ups ignite creativity and create an explosion of new ideas and trade and investment. Thus, encouraging the bursting “flame” of start-ups is a joint effort requiring collective action across the entire APEC region.

5. According to 2017 APEC Corporate-Startup Innovation Study¹, the road to technological innovation is increasingly being paved by those innovative start-ups working in partnership with multinational corporations to scale-up the newly-developed technology across borders. The role of corporate venture capital (CVC) in the startup ecosystem has never been more visible and impactful than it is now. While 95% of start-ups wish to develop long-term corporate partnerships, only 45% have done so. For start-ups, the immediate challenges are scaling up, finding talents, and accessing funding and markets.
6. However, the current environment and institutional capability for fostering start-ups across the APEC region, including the regulatory and legal framework, public support policies, venture capital funds and information technology etc, remain a challenge and require APEC members' close coordination and cooperation. Creating favorable conditions for start-ups remain an important area for APEC.

Fostering the robust and sustainable growth of APEC innovative start-ups

7. With a view to supporting APEC innovative start-up ecosystem, we will consider to support efforts in the following areas:
 - a) Regulatory and Legal framework:
 - Provide enabling business environment by creating favorable policies and regulations that support the sustainable development of innovative start-ups and create an effective start-up ecosystem in the APEC region to further boost sustainable, inclusive and innovative growth.
 - Optimize the digital innovation ecosystem through smart regulations to create an entrepreneurial environment by building incubators to help young entrepreneurs realize their business ideas, and enable them to better evaluate potential success and risk before actual implementation.
 - Promote a vibrant ecosystem of angel investors and venture capitalists; facilitate the development of emerging industries such as Fintech.
 - Encourage economies to reduce barriers to trade, particularly in the digital economy, and implement Good Regulatory Practices to improve the business environment for start-ups.
 - b) Favorable access to resources for fostering start-ups

¹ Yushan Ventures 2017 Corporate Startup collaboration Study

- Facilitate start-ups, especially young entrepreneurs' access to technological innovation, finance, information and networking.
- Enhance capacity building for start-ups through training, mentorship programs and support from incubators and business accelerators.
- Facilitate access to the digital economy as a means to support internationalization and competitiveness of start-ups.

c) Strengthen ethical business practices for innovative SME start-ups

- Facilitate the implementation of high-standard APEC principles in innovative sectors to strengthen SME cross-border competitiveness, investment and partnership opportunities for start-ups, including capacity-building support in industry code of ethics development.
- Promote the development of policies and multi-stakeholder collaborations consistent with high-standard APEC principles as well as foster a transparent and high integrity business environment for innovative SME start-ups.

d) Development of start-up networks and partnership

- Strengthen the relationship between the public sector and SME sector through competitive contracts for goods and services that support start-ups.
- Encourage public sector investment in big projects with a long-term vision, such as core technologies or environmental solutions, and facilitate private sector investment for start-ups in a more efficient manner.
- Ease access to regional platforms between start-ups and investors to encourage cross-pollination of start-up growth.
- Encourage talent development especially those related to STEM (science, technology, engineering, and mathematics) and/or women.
- Strengthen cooperation across the sub-fora within APEC and between APEC and relevant international and regional organizations to support and connect innovative start-ups in the Asia-Pacific region.
- Encourage big and successful businesses to support start-ups; promote public – private partnership to assist start-ups and promote connection between start-ups and large enterprises.

8. We instruct officials to harness synergies across APEC work streams to maximize the expertise of relevant APEC committees and sub-fora in promoting the start-ups' growth. We encourage the APEC SME Working Group in coordination with the APEC Secretariat and relevant APEC sub-fora to explore developing indicators to assess the level of innovation development in APEC economies and the effectiveness of innovation supporting policies.

 9. We also instruct APEC SME Working Group to report to APEC SME Ministers on best practices, policy recommendations, proposed projects and initiatives to foster the sustainable development of innovative start-ups for a dynamic, inclusive and prosperous start-ups community in the Asia-Pacific.
-

三、菲律賓貿工部中小企業發展局局長講稿

Welcome Message of Director Jerry T. Clavesillas
APEC SME Online to Offline (O2O) Forum
17 October 2017

1. Undersecretary Zenaida Maglaya of the Regional Operations Group, Philippines' Department of Trade and Industry, Deputy Director General Pei-Ti Hu of the Small and Medium Enterprise Administration, Taiwan's Ministry of Economic Affairs, it is an honor to share the stage with you today; ladies and gentlemen, good morning to all of you.
2. To our foreign delegates, I hope you will get to see the sunset this afternoon, the weather permitting. We are fortunate that our function room today allows us to have a glimpse of the beautiful Manila Bay, one of the best places to watch the sunset.
3. On another note, for some of you, who may have been part of previous APEC O2O events led by Chinese Taipei my face may already look familiar having been privileged to be invited a few times to grace the event. Just last month, the Philippine delegation to the APEC SME Working Group participated in the APEC SME O2O Forum in Ho Chi Minh City Viet Nam.
4. And now, The Philippines co-hosting this Forum makes the event more meaningful as we push the MSME modernization agenda forward. It is my pleasure to join you today in support of the Online-to-Offline Initiative to assist small and medium enterprises in leveraging on the immense opportunities and in preparing for the challenges ahead in the digital economy.
5. Our friends from Chinese Taipei paints a clear picture that the future is more dynamic and collaborative. And we can see such dynamism with the different resource persons and participants whose game-changing and innovative ideas and expertise will lay the groundwork for unleashing the potential of our startups through the O2O model. Later

during the day, we will see the collaboration in action when our startups and business leaders work together to help give our SMEs the needed boost and mentorship.

6. On a final note, I hope that we may be able to share best practices through today's proceedings and be able to replicate such model on our level. Thank you and may we all have a fruitful day ahead!

附件四

APEC 微中小企業市集政 策對話暨 O2O 國際論壇 及東南亞國家協會 (ASEAN) 周邊會議報告資 料

**APEC 微中小企業市集政
策對話暨 O2O 國際論壇
(APEC Policy Dialogue on
MSME Marketplace & O2O
Forum)**

**「微中小企業跨境市集及全球化
之機會與挑戰」**

**(MSME Marketplace: Opportunities
and Challenges of Modernizing APEC
MSMEs to Go Global)**





PAN ASIA EXCHANGE
eMarketplace of PAA



PAA.net
Pan Asian e-commerce Alliance

FRANCIS NORMAN LOPEZ
President

InterCommerce
Network Services



WHAT IS PAN ASIA EXCHANGE?

Pan Asia Exchange (PAE) is a versatile B2B platform that provides access to thousands of buyers and sellers to showcase their products across China, Hongkong, Chinese Taipei, Macau, Singapore, Malaysia, Indonesia, Thailand and the Philippines easily.

The Pan Asia Exchange is an initiative of the **Pan Asian eCommerce Alliance (PAA)**, an alliance formed by 11 service providers authorized by Customs and other trade regulatory agencies in their respective economies, and providing secure, trusted, reliable and value-adding IT infrastructure and services to facilitate trade globally.







PAN ASIA EXCHANGE
eMarketplace of PAA

WHY PAN ASIA EXCHANGE?

Pan Asia Exchange leverages on the dominance and market niche that PAA members built in their respective economies to form a platform for global buyers to search for genuine suppliers from the world's most prolific trade hub.

OUR UNIQUE VALUE PROPOSITIONS

- Trusted neutral marketplace for B2B sourcing of reliable Asian suppliers
 - Ability to verify suppliers and their trade transactions
 - Knowledge of Customs procedures and trade processes
- Collaboration with other trade, logistics and financial service providers

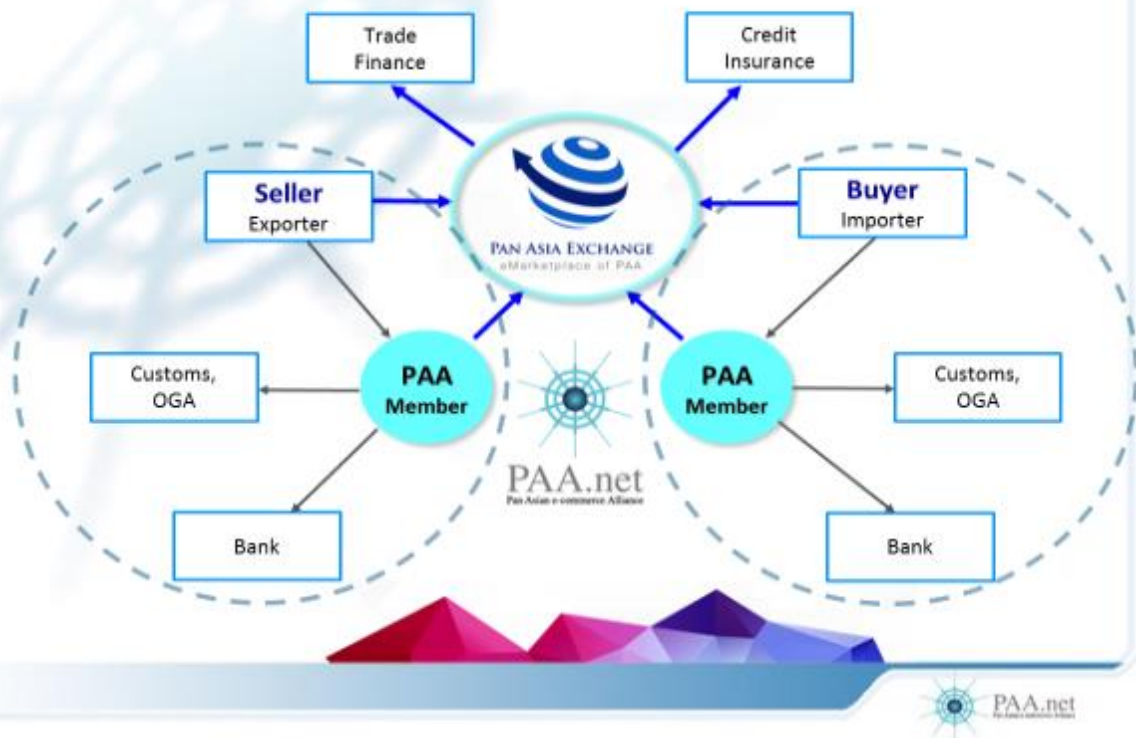


Rationale for PAE Initiative

- PAA members have database of 340,000 organizations engaged in trade, e.g, importers (buyers), exporters (sellers), logistics service providers (carriers, forwarders, Customs brokers)
- PAA members expertise in trade regulations of respective government agencies, in providing services include goods declaration and permits/certifications for import and export transactions
- Opportunities for further collaboration with logistics providers to facilitate movement of goods and with financial institutions for trade finance



Leveraging on Existing Platforms



PAA Proposal for PH MSME e-Marketplace

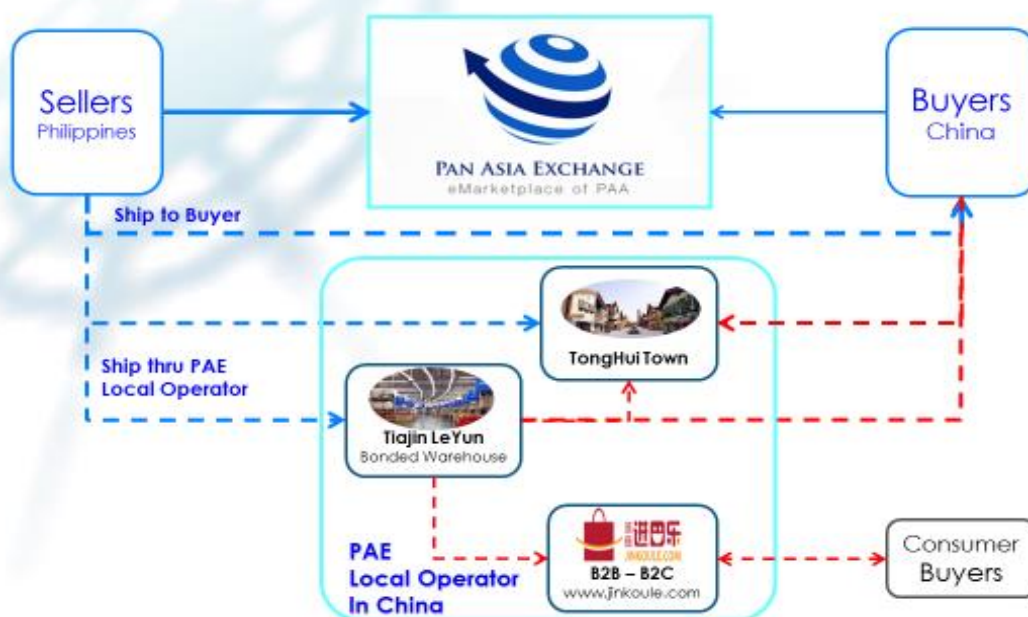
- **Enhancements to the PAE**
 - Provision of a national/local B2B platform
 - Partnerships with trade organizations: buyers, trade finance and logistics service providers, including warehousing and distribution
- **Pilot Implementation**
 - Matching of Philippine MSME with Manufacturers and Retailers
 - Matching of Sellers from Philippines and Buyers in China, Taiwan and Singapore (eg. Including offline matching, bundled with logistics and distribution services, making products available in market)
 - Trade/bridge financing on exports (Trade2Cash in collaboration with SBCorp, DBP)

PH MSME “Products”

- Food products
- Cosmetics and beauty products
- Fashion accessories
- Furniture and home accessories



Extending PAE Cross Border Services for Sellers





Thank you.

InterCommerce
Network Services



**APEC 微中小企業市集政
策對話暨 O2O 國際論壇
(APEC Policy Dialogue on
MSME Marketplace & O2O
Forum)**

**「透過數位轉型激發中小企業潛
能以邁向共享大未來」**

**(Unleash the Potential of SMEs
through Digital Transformation for a
Shared Future)**



From Digital Divide to Digital Drive

How will 5G/IoT/Fog/Cloud change MSME Marketplace?

John K. Zao PhD (Harvard) SMIEEE

Co-Chair, OpenFog Consortium Security WG

Chair, IEEE Standard WG on Fog Computing & Networking Architecture Framework

Vice-Chair, IEEE Standard Committee on Edge/Fog/Cloud Communications with IOT & Big Data

APEC Policy Dialogue on MSME & O2O Marketplace

October 17, 2017

Digital Divide

Internet Users (per 100 people):



COUNTRIES WITH THE MOST PEOPLE ONLINE: 1. Iceland (97) 2. Norway (95) 3. Sweden (95) 4. Denmark (95) 5. Netherlands (94) 6. Liechtenstein (94) 7. Luxembourg (94) 8. Finland (92) 9. Bahrain (91) 10. U.K. (90)

41% of the world's households are connected to the internet

DEVELOPED COUNTRIES: 376

DEVELOPING COUNTRIES: 373



Digital Drive

Mobile-cellular telephone subscriptions

Source: ITU, 2015



Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

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Source: ITU, 2015

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Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

Source: ITU, 2015

The Future Internet will be a Network of

Phones
Things
People
Machines

People + Things + Data + "GII" = Opportunities

Global Information Infrastructure

- Multi-Access Networks: WLAN/5G/PLC/IE
- Edge Computing
- Fog Services
- Cloud Centers



We are building the "Skynet" for Service-NG!

Value Proposition

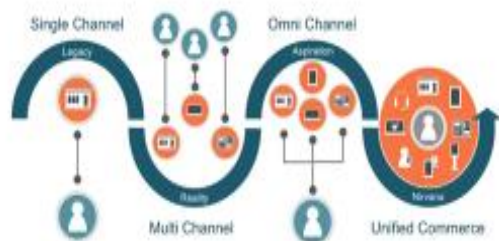
- Bundling Communication & Computing
- Bridging Physical & Cyber World
- Bestowing Pervasive Intelligence & Services
- Bridging Languages & Cultures



O2O

Online-To-Offline

- Smartphones & Mobile Apps
- NFC + e-Wallets
- Unified Commerce



Pervasive Mobile e-Commerce



O+O

Online-Plus-Offline

- IoT & Big Data
- Fog/Cloud Computing Support
- Product + Service Integration



Industry 4.0

Smart Health



Smart Home

Smart City/Tourism

Pervasive Intelligent e-Services

Products

Kenyataa Light World

Arthur Chen, Jeremy Lewis, Gary Lewis, Aggrey Kere

- ❑ \$3 Loan-to-Own Program via M-Pesa
 - ◆ Immediate Ownership of LED Lantern
 - ◆ Incremental Contribution to buy LED Lights with kerosene saving
 - ◆ Transfer Ownership of LED Lantern within local community



Use with Permission of Arthur Chen



Services

GAIA (Global Agricultural Information Alliance)

Robert Gdowski, Maria Gdowski, Pranay Sharma



GAIA Apps will be

- ◆ Accessible
- ◆ Affordable
- ◆ Easy to use



GAIA are pervasive information services

Providing agricultural know-how
Through mobile applications
To smallholding farmers
In developing countries



- Synergy of Products & Services
- Low Barriers to Launch & operate Services

Use with Permission of Robert, Maria & Pranay



www.OpenFogConsortium.org

Together WE will make it HAPPEN!

**APEC 微中小企業市集政
策對話暨 O2O 國際論壇
(APEC Policy Dialogue on
MSME Marketplace & O2O
Forum)**

**「APEC O2O 新商業模式模擬董事會」
(APEC O2O Board Meeting
Simulation)**

M

markedshot
crowdsourcing brand stories

Engage. Reward. Showcase.

M

**SOCIAL MEDIA
SHAPED HOW
BRANDS AND
CONSUMERS**

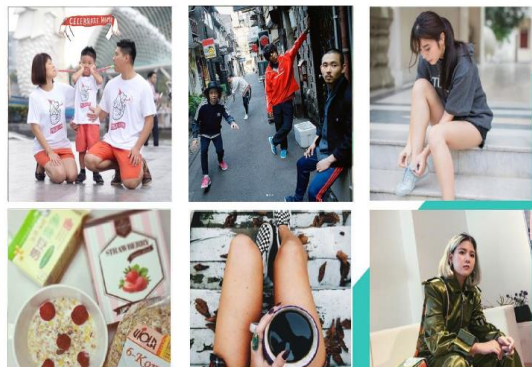
**CONNECT,
EXPERIENCE
AND BUY.**

M

NO EASY WAY FOR BRANDS TO FIND CONTENTS.



- Local.
- Relatable.
- Relevant.
- Affordable.



BRANDS NEED HIGH VOLUME OF LOCAL CONTENTS AND FAST.

16 SOCIAL MEDIA POSTS DAILY

“I don’t have enough contents of real users.”
-Razer Product Marketing



BRANDS LOVE CONTENTS THAT ENCOURAGES ENGAGEMENT.

Like
Share
Comment
Tag
Viral



SPONSORED BY *Coca-Cola*

SNAP*POST*WIN!

2 WEEKLY PRIZES: FUJIFILM INSTAX MINI 25
2 GRAND PRIZES: IPAD AIR

WITH THE PORTOBELLO MUSHROOM CHICKEN SANDWICH

ELIGIBILITY: CONTEST ENDS 8 JUNE 2014
Terms & conditions apply.

ipod Shuffle

SNAP & WIN

302N Bali, Indonesia

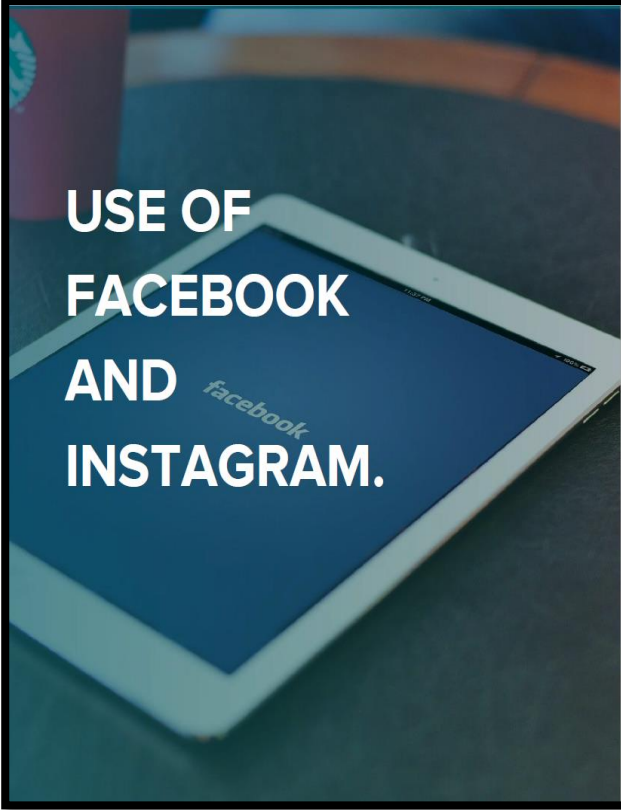
Dancing Snappers

15 June - 2 September 2012



HOW ARE PEOPLE DOING IT NOW?





USE OF FACEBOOK AND INSTAGRAM.



COPYRIGHT



PRIVACY



DIGITAL RIGHTS



HASH TAGGING



SOCIAL PROOF MATTERS.

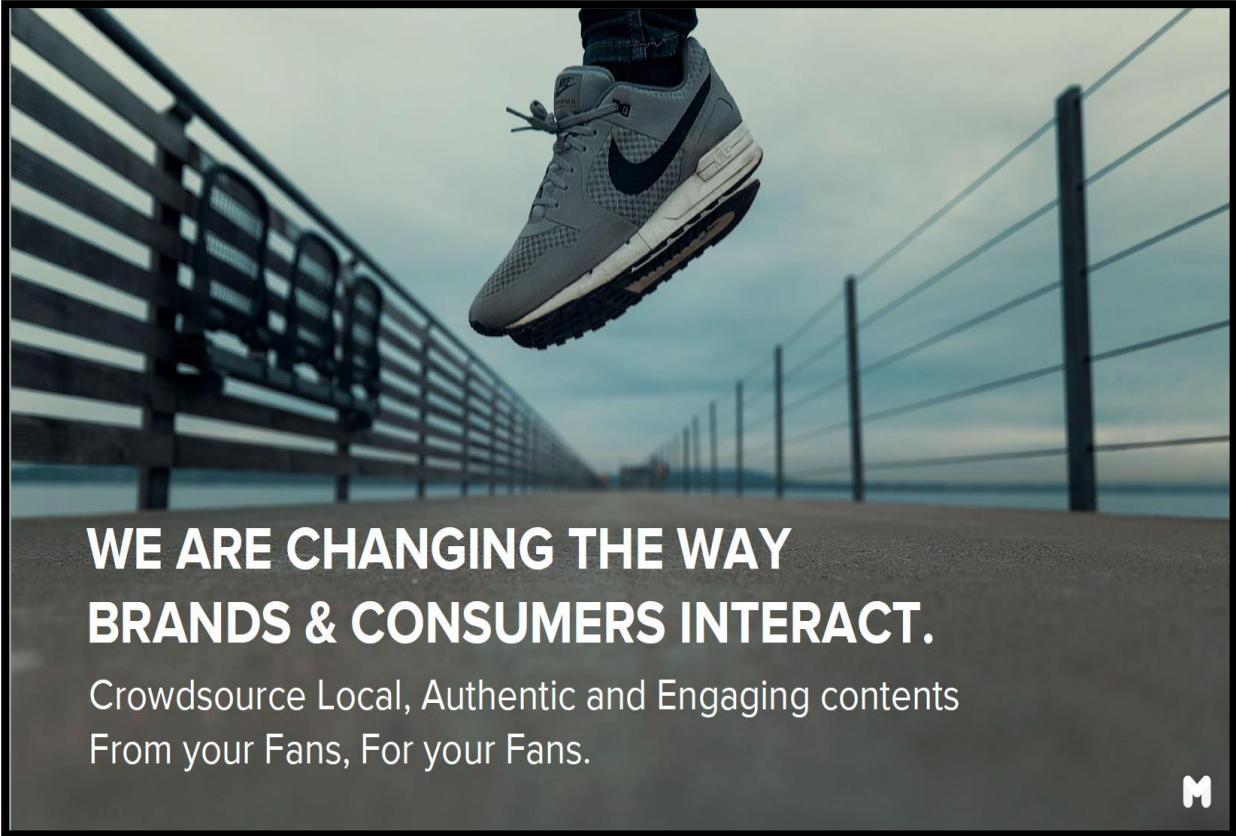
User generated
content drives
AMAZING
business results

2X
CONVERSION RATE

+50%
MORE TRUSTWORTHY

+75%
ENGAGEMENT





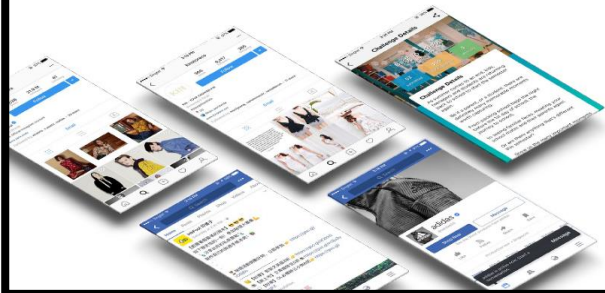
WE ARE CHANGING THE WAY BRANDS & CONSUMERS INTERACT.

Crowdsource Local, Authentic and Engaging contents From your Fans, For your Fans.



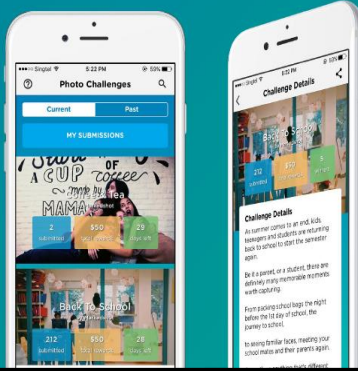
I AM A **BRAND**

Celebrate and Market with the voices of your happy customers.



I AM A **CONSUMER**

Get paid and earn rewards to create contents for your favourite brands.



CONSUMERS & CONTENT CREATORS



Earn Money & Prizes



Photo Campaigns



Growing Community



Multiple Platforms



LOCAL DEMAND. GLOBAL RESPONSE.

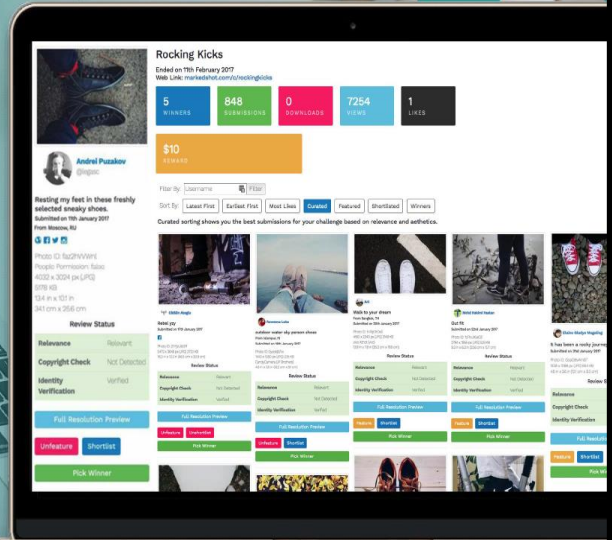
Activate our community to create contents for your marketing needs



YOUR TIME IS PRECIOUS.

Our A.I. automates curation & copyright compliance

Full analytics report measures customer insights



BUILD FOR ENGAGEMENT.

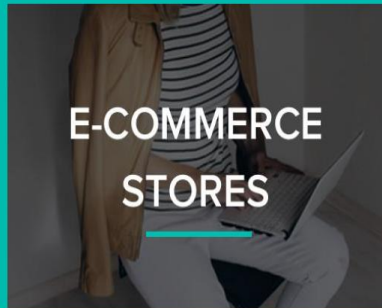
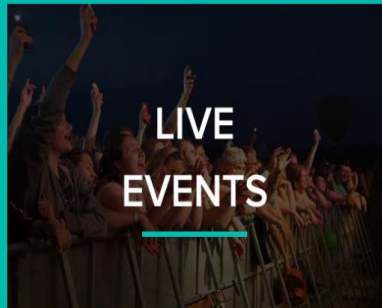
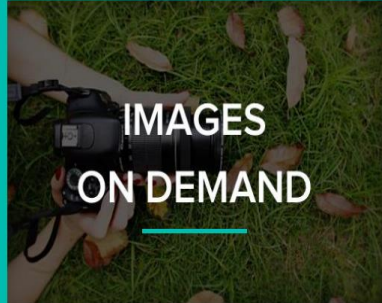
Embed anywhere in seconds

Platform & App independent integration with social platforms



UNLIMITED POSSIBILITIES.

Harnessing the Power of User Generated Contents



markedshot

FOR LIVE
EVENTS.

- Live Photo-wall
- Active Engagement
- Generate Email List
- Participant Analytics

Projected example of "Live Page".

THE SINGAPORE WINE COMPANY
WINE FIESTA SINGAPORE

WINE FIESTA S'PORE 2017
Caption: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean commodo ligula eget. Aenean commodo ligula eget.

bit.ly/winefiesta2017

Official Partner
redmart

Supported by
Singapore Wine Company
The Business Media

Powered by
markedshot

Dilon Ho Chen Yong
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean commodo ligula eget dolor. Aenean massa. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus.

**NO APP
DOWNLOAD
NEEDED.**

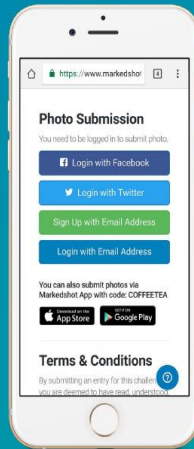
Any Device.

**EASY TO
PARTICIPATE**



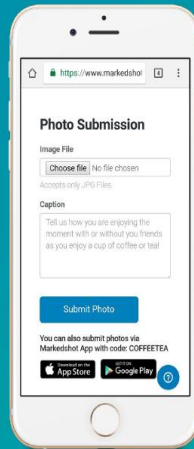
Step 1:

Scan QR code
or participate
via the link.



Step 2:

One-Click
social logins



Step 3:

Upload Photo
Provide a Caption



Step 4:

Successful Upload
Share with Friends

OUR CUSTOMERS AND PARTNERS



**E-commerce
& Social Media**

**Corporations
& Brand Agencies**

**Organizations
& Governments**



Case Study:

DRIVE TRAFFIC AND BOOKING CONVERSIONS FROM OUR TRAVEL COMMUNITY.



Eat Play Surf - Handpicked resort getaways at unparalleled prices.



+35%
TRAFFIC

700+
PHOTOS

600+
LEADS GENERATED



Case Study:

GENERATE MARKETING CONTENTS WITH REAL CUSTOMERS PHOTOS.



早餐吃麥片
MORNING SHOP

Morning Shop - 最多元的早餐麥片選擇, 提供你好吃健康的優質早餐!





by: Joyce Cheng

今天早餐喝的是全天然無糖的超級珍穀粉泡的豆奶燕麥我把一顆蘋果搗成泥、一顆奇異果切丁用放涼的義美豆奶先將蘋果泥和穀粉攪拌均勻再上層豆奶部分繼續放入奇異果丁最後再放上有機黑醋栗和紅莓今天的健康早餐就完成啦!!!



Joyce Cheng

@oycechengqjub0kjq5

Submitted on 8th May 2017
4928 x 3264 px (JPG)
6128 KB



沈俊凱啟

shengjun

Submitted on 08th May 2017

4928 x 3264 px (JPG)

6128 KB

Share:



陳怡欣啟

chenyixin

Submitted on 08th May 2017

4928 x 3264 px (JPG)

6128 KB

Share:



UZC

000

markedshot.com

是這一刻，不再允許自己將就著過



吳怡慧

@c7xx1e73

Submitted on 5th May 2017
1570 x 1042 px (JPG)
281 KB

Share:



Shot by: Sarah Q Zhang

shengjun

Submitted on 22nd May 2017

1536 x 2048 px (JPG)

675 KB

Share:

絕版的好滋味~你吃過嗎??

Sarah Q Zhang

@sarahqzhang8395qzben

Submitted on 22nd May 2017

1536 x 2048 px (JPG)

675 KB

Share:



MEET THE TEAM



Darren Chua
CEO

#nus #sg #cn
#comengineering
#consulting #tw



Nur Iman Izam
CTO

#nus #carousell
#zopim #developer
#photographer



Lho Chen Yong
BIZ DEV

#delta #sg
#clientrelationship
#marketing



Dilon Ho
MARKETING

#nus #tricking
#videoproduction
#communications



Jestyn Khoo
DESIGNER

#design #nafa
#visuals #graphic
#creative #illustration





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(APEC Policy Dialogue on
MSME Marketplace & O2O
Forum)**

**「新創科技 CEO 論壇」
(CEO Forum with Tech Companies)**

FSI and Fintech: A Building Block to Operationalizing Credit Infrastructure Reforms

Gay Santos, Senior Financial Sector Specialist
(Finance and Markets)

Biggest Challenge in Financial System is Financial Inclusion

Financial Inclusion Data / Global Findex

This page in: **English**

    SHARE

Philippines

Explore Global Findex Data Dashboards

Philippines

-OR-

Select a Region

-OR-

Select an Income Group

-OR-

Select a Topic

Key Indicators

Account
(% age 15+)
(2014)

31

Formal savings
(% age 15+)
(2014)

15

Formal borrowing
(% age 15+)
(2014)

12

Download Data

[Country-Level Data »](#)

[Individual-Level Microdata »](#)

“The Challenge is the source of opportunities for FSI and Fintech.”

- The Market - Around 2 billion people don't use formal financial services and more than 50% of adults in the poorest households are unbanked
- 7.1 million adults can be reached by drafting and implementing a National Financial Inclusion Strategy
- 0.2 million adults by digitizing government to person cash transfers
- **5.5 million adults by opening up the market and legal and regulatory framework (credit infrastructure reforms)**

Source: <http://www.worldbank.org/en/topic/financialinclusion>

Personal Property Security Act is about broadening the utilization of movable assets as collateral to increase access to finance for SMEs.



Bank Accounts



Accounts Receivable



Inventory and Raw Goods



Intellectual Property Rights



Industrial and Agricultural Equipment



Durable Consumer Goods



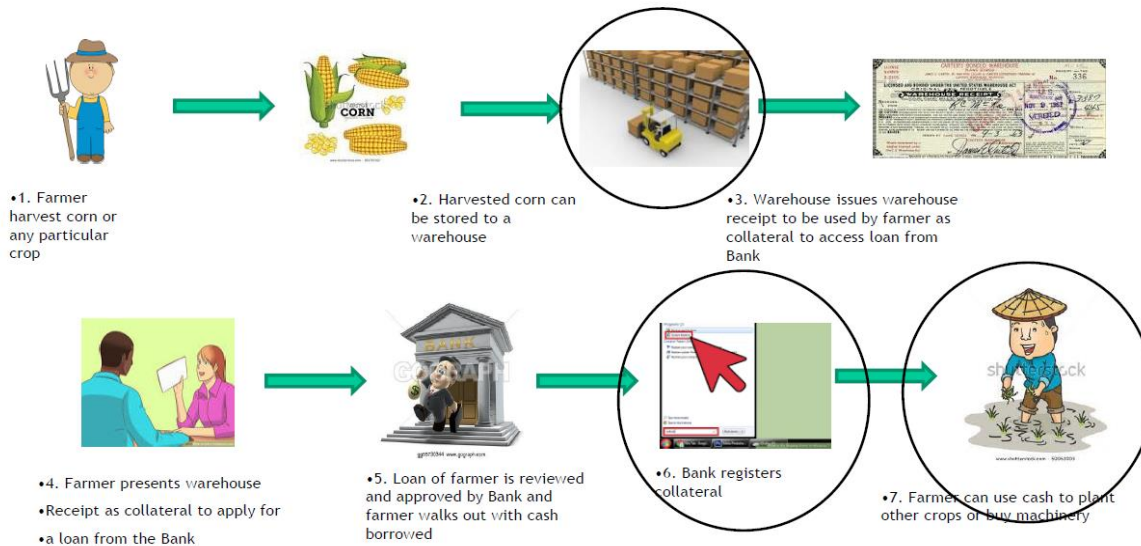
Agricultural Products (crops, livestock, fish)



Vehicles

This reform is part of the current administration's ten-point agenda on increasing competitiveness in doing business.

Farmers: Warehouse Receipts



A True Comprehensive Secured Transactions Entails the Following:

- **The establishment of an electronic, consolidated and central registry – to enable financial institutions to make more informed decisions in lending**
- **Legal and institutional framework to facilitate the use of movable property as collateral for both business and consumer lending**
- **A shift in mind set among key stakeholders (government/legislators/judicial, financial institutions, MSMEs...)**

Final Word on FSI - Fintech - Credit Infrastructure reforms

- Credit infrastructure reforms are critical to enabling and opening opportunities for FSI and Fintech
- Fintech and FSI are critical building blocks to operationalizing Credit Infrastructure reforms
 - When looking at drafting bills - forward looking and have explicit provisions on Fintech or FSI (specific provision for modern centralized registry)
- If clear market are the unbanked - may not be the most sophisticated market then maybe innovation should not be the goal - maybe it's a matter of going back to the basics
- It is a process... all about building trust - sustaining credibility and integrity

Source: <http://www.worldbank.org/en/topic/financialinclusion>

Thank You !

The views and judgments of this presentation are those of the author. The conclusions and judgments contained herein should not be attributed to and do not necessarily reflect the views of IFC, or its management and Board of Directors, or the countries they represent. The author, by means of this document, is not rendering any professional advice or service, and shall not be responsible for any loss sustained by any person who relies on this presentation as a substitute for professional advice or service.

附件五

照片集

APEC 微中小企業市集政策對話暨 O2O 國際論壇合影



第一場次講者合影



第二場次講者合影



論壇會後大合影



聚焦策略投資行動議程照片

與菲律賓貿工部次長 Ms. Zenaida Cuison-Maglaya 合影



與蘇比克灣工業區展場代表討論並合影



東南亞國家協會「彈弓」計劃創新創業高峰會



菲律賓貿工部部長 Mr. Ramon Lopez 參訪我 O2O 論壇得獎團隊並合影



附件六

國際媒體報導及 相關新聞

INVEST IN INNOVATION TO GLOBALIZE MSMES



The Philippines recently co-hosted with Chinese Taipei the "APEC Policy Dialogue on MSME Marketplace & O2O Forum" targeted at promoting the application of online-to-offline (O2O) business models and encouraging MSMEs to invest in innovation.



DTI Regional Operations Group Undersecretary Zenaida Maglaya (center), DTI Bureau of Small and Medium Enterprise Development Director Jerry Clavesillas (left), Chinese Taipei Ministry of Economic Affairs Small and Medium Enterprise Administration Deputy Director General Pei-Ti Hu.

Since the inception of APEC O2O initiative in 2015, the Forum has showcased more than 200 best practices in the Asia-Pacific region.

For the Philippines, three innovative startups have won the O2O best practice awards namely: Medifi, revolutionizing healthcare with cloud based health profile management, video consultations, and medical imaging support; SnipePH, your one-stop solutions partner for employment engagement and business needs, and; recently we have BeamAndGo, specializing in consumer-related E-Commerce products and the first in the Philippines to offer a digital SMS gifting solution delivered as a text message.

"Technological innovations have the capacity to reduce costs, allowing ease of doing business which enables SMEs to access resources they need to grow and expand their business and accelerate the on-boarding of currently excluded markets into the global economy," DTI Regional Operations Group (ROG) Undersecretary Zenaida Maglaya said.

According to the United Nations Conference on Trade and Development (UNCTAD), ecommerce helps local businesses access global value chains. It enables them to have a presence in foreign markets through exports and imports. This process leads to higher productivity because of more efficient use of technology, heightened competition, and greater consumer choice; and creates jobs as firms start to expand.

The Asia-Pacific region has the largest market share in the digital economy, accounting for 33% of total market scale but only a few SMEs in APEC are currently taking full advantage of new digital opportunities.

The role of private and public sector in supporting more SMEs to turn these opportunities into business will be a key driving force for economic growth.

"Now more than ever, it is becoming increasingly important to call for closer cooperation and stronger collaboration as we work towards helping SMEs become our partners in promoting inclusive growth. And we do so by making them competitive and resilient as they embrace the opportunities and challenges globalization brings," Maglaya said.

Undersecretary Maglaya also highlighted the financial technology (FinTech) as one of the digital transformations in the MSME growth and development. For one, there is Acudeen Technologies, an online facility that provides accessible financing to underbanked SMEs in the Philippines by letting them sell their receivables from multinationals and blue chip companies to Acudeen's Financing Marketplace. Within its first 7 months of launching, Acudeen has successfully transacted over 50M PHP worth of receivables with 0% default and only 1.5% repayment delay rate out of over 1000 transactions.

More than 80 stakeholders including Google, Cerebra Technologies Co. Ltd., Acudeen Technologies, and other participants from APEC economies attended the forum and participated in the discussion focusing on the current digital opportunities and challenges of MSMEs in the globalization.

Among the eight (8) innovative start-ups and MSMEs from seven economies who shared their experience of O2O innovation and technology, Markedshot from Singapore was recognized as the top performer and given the "APEC SME O2O Best Practice" award with qualification to attend the "2018 APEC O2O Summit" in Taipei. BeamandGo, the PH tech startup who won in the last O2O Forum in Viet Nam will likewise join Markshot at the 2018 APEC O2O Summit.

The Philippines, together with Chinese Taipei, continue their efforts to enhance MSMEs' digital competitiveness and resilience toward quality growth through the APEC O2O Initiative.

PH, Chinese Taipei promote innovation for SMEs

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BY THE MANILA TIMES ON OCTOBER 31, 2017

BUSINESS

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The Philippines recently co-hosted with Chinese Taipei the “APEC Policy Dialogue on MSME Marketplace & O2O Forum” targeted at promoting the application of online-to-offline (O2O) business models.

Since the inception of the APEC O2O initiative in 2015, the Forum has showcased more than 200 best practices in the Asia-Pacific region. For the Philippines, three innovative startups have won the O2O best practice awards.

These include Medifi, which revolutionized healthcare with cloud based health profile management, video consultations, and medical imaging support; SnipePH, the one-stop solutions partner for employment engagement and business needs; and BeamAndGo, which specializes in consumer-related E-Commerce products and the first in the Philippines to offer a digital SMS gifting solution delivered as a text message.

“Technological innovations have the capacity to reduce costs, allowing ease of doing business which enables SMEs to access resources they need to grow and expand their business and accelerate the on-boarding of currently excluded markets into the global economy,” DTI Regional Operations Group (ROG) Undersecretary Zenaida Maglaya said.

Currently, the Asia-Pacific region has the largest market share in the digital economy, accounting for 33 percent of total market scale but only a few SMEs in APEC are currently taking full advantage of new digital opportunities.

Maglaya said the role of private and public sector in supporting more SMEs to turn these opportunities into business will be a key driving force for economic growth.

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