

DEGREE OF DOCTOR OF BUSINESS ADMINISTRATION, *honoris causa*

The Honourable Bernard Charnwut Chan, GBS, JP

Madam Chancellor,

Dot by dot, the artist constructs his vision on the canvas, using the nuances of the little dots to render depth and luminosity to his painting. Pointillism, as an artistic technique, requires formidable foresight and attention to detail, made possible only by the artist's patience and perseverance. Today, I present to you Mr Bernard Charnwut Chan, an exemplary public intellectual whose work and philosophy continue to inspire the development of Hong Kong. An artist at heart, Mr Chan is dedicated to building a better Hong Kong. With each dot, he unfolds his vision; and with each stroke of his paintbrush, he demonstrates his open-mindedness and enthusiasm for what is to come.

Mr Chan was born in 1965 into a family of bankers and investors with prominent businesses in both Thailand and Hong Kong. Knowing his family's, and even his own, expectations, when he went to Pomona College in the United States at the age of 18, it seemed only logical that he would choose to pursue an education in Economics. However, his path took a different course when he was diagnosed with Takayasu's arteritis in his first year of university study. During the lengthy period of recuperation and medical treatment that followed, Mr Chan became acquainted with the study of Studio Art, which not only allowed him the flexibility to complete credits off-campus between hospital visits for operations, but also unlocked a door for him to see a new wide world of art full of creativity. He might not have been the most talented or learned artist among his classmates who had been honing their specialized skills during the time he was battling his illness. However, despite the short time he had to prepare for his graduation art exhibition, with his sense of innovation and intelligence, he was able to distinguish himself among his peers and win admiration from the professors and visitors by impressing them with a unique style of pointillism, painting dot art with white correction fluid on a black canvas.

After Mr Chan had obtained his degree at Pomona College, he entered the financial sector. At that time, his academic background seemed to set him apart from his colleagues who had gained their qualifications in business-related fields. However, Mr Chan refused to let this hinder advancement in his career. What he lacked in technical knowledge and experience, he made up for with diligent work and determination — and he then realized that his background presented him with a competitive advantage. He was able to improve on pragmatic business strategies by incorporating elements of originality and innovation into his approach.

An example that demonstrates his ‘out of the box’ business approach was when he founded the Bank Consortium Trust (BCT) in 1999. This was at the advent of the Mandatory Provident Fund (MPF) Scheme, when banks and insurance providers saw the need to diversify their services to include pension management. This posed a challenge to smaller banks, given their limited scale and resources. At this point, Mr Chan decided to call for a joint venture among nine Hong Kong banking institutions to provide MPF services to customers. This joint venture allowed smaller banks to leverage on the combined resources and coordinated strengths of partners, so that they could compete against larger rivals. Today, the BCT Group has become a major MPF product provider in Hong Kong. Even in the face of fierce competition, Mr Chan believes that one can prosper if one figures how to position oneself.

Mr Chan regarded his experiences at university as a blessing in disguise. While he was forced to deviate from the path he originally chose, his education in the Studio Art opened many new doors for him. Between 1998 and 2008, he was a member of the Legislative Council, representing the Insurance Industry. Due to his training in art, he was assigned to orchestrate the design of the Legislative Council emblem. He later also played a prominent role in the conservation of the cultural heritage of Hong Kong. His educational background and active participation in social welfare have cemented his role in the preservation of monuments and historic buildings in Hong Kong. He was made Chairman of the Antiquities Advisory Board from 2009 to 2012, and Chairman of the Advisory Committee on Revitalization of Historic Buildings from 2008 to 2016. In 2016, he was also a board member of the West Kowloon Cultural District Authority.

Now a revered figure in the finance industry of Hong Kong, Mr Chan is the President of Asia Financial Holdings and Asia Insurance, and sits on the board and advisory committee of numerous local and overseas companies in the financial services and manufacturing

sectors. His accomplishments, however, are not limited to his success as a distinguished business leader, as he has also dedicated a great effort to serving the Hong Kong community in various socio-political capacities. He currently serves as the Hong Kong Deputy to the National People's Congress of the People's Republic of China and the Convenor of the Executive Council of Hong Kong SAR.

Mr Chan has been an active advocate of sustainable development and corporate social responsibility. When he first began his work as the Chairperson of the Hong Kong Council of Social Service, he observed how non-profit organizations were sceptical about associating themselves with the corporate sector or employing business-oriented approaches in their operations. However, in their attempts to pit themselves against the commercial sector, non-profit organizations have also hindered their own potential to grow and further their causes. This set the backdrop for the creation of Caring Company, a framework that aims to bridge the divide and achieve rapport and trust between the business and welfare sectors. Mr Chan believes that this cross-sectoral partnership and exchange creates a more harmonious and cohesive society.

When asked about the key to his success, Mr Chan often refers to his experiences at university as a vital turning point in his life. While seemingly a setback at first, the experiences have expanded both his repertoire and perspectives on life. He believes that a sense of innovation and open-mindedness is required for the betterment of society. From small banks trying to compete with limited resources, to non-profit organizations aiming for greater reach and growth, Mr Chan has been able to devise ways for them to change the angle from which they see things and find their competitive edge to succeed.

This attitude towards life is also what he strives to share with young people today. Everyone can have a dream, yet only a fortunate few can achieve their dreams. However, Mr Chan believes that what is most important is how the vast majority chooses to act in the face of failure and rejection. People may work harder in pursuit of their dreams or, like Mr Chan, choose to make the most of what they have and find value in what they are doing rather than waiting for their dreams to happen irrespective of the chances of success. Each dot in Mr Chan's successful story encourages all of us to believe that 'if you look the right way, you can see that the whole world is a garden', not just a rose.

To recall the words of the renowned artist Vincent Van Gogh, 'the fishermen know that the sea is dangerous and the storm terrible, but they have never found these dangers sufficient

reason for remaining ashore'. More than anything, Mr Chan believes that even the greatest setbacks and disappointments can present a multitude of opportunities, as long as you are willing to keep an open and positive mind, and persevere through hardship.

Madam Chancellor, in recognition of his outstanding achievement in the development of the business profession and his selfless devotion to community services, may I invite our President to present The Honourable Bernard Charnwut Chan for the conferment of the degree of Doctor of Business Administration, *honoris causa*.

Citation written and to be delivered by Professor Alan Au Kai-ming

陳智思先生

校監女士：

一點又一點，畫家在畫布上精心構思，手起筆落，一個又一個小圓點為畫作增添深度和光彩；「點彩法」這種藝術技法，講求超凡的洞見和細密的心思，藝術家的耐性與毅力絕不能少。我今天為大家介紹的陳智思先生，堪稱知識份子的楷模，其工作及理念對香港的發展一直多所啟迪。出於其藝術家的天性，他全心投入為香港打造更美好明天；一點一滴，展露個人的遠見卓識；而揮毫之間，在在顯示出他寬大為懷的胸襟和擁抱未來的熱情。

陳先生生於 1965 年，陳家為泰國顯赫華僑家族，成員多為銀行家和投資家，業務遍及泰國、香港兩地。在家族及個人期望驅策下，他 18 歲負笈美國加州波莫納學院，修讀經濟學本屬順理成章，但剛進大學第一年，即確診患上高安氏動脈炎，發展前景亦隨之改寫。在漫長療養期間，陳先生有機會接觸到「工作室藝術」一科。這門學科，不但讓他在留院接受手術期間，能以靈活的方式，於校外修畢所需學分，更讓他進入藝術新視景之堂奧，親睹充滿創意的無垠世界。若論藝術稟賦或技巧圓熟程度，陳先生在同儕之間雖或未必能脫穎而出，加上抱病學習，進度難免落後，然而在匆匆籌備的藝術畢業展上，憑著個人創意與聰慧，他仍能別樹一幟，用塗改液在黑畫布上點染，以其獨特點彩畫風，贏得教授以至訪客同聲讚賞。

從波莫納學院取得學士學位後，陳先生隨即加入金融界，其學術背景與畢業於商業相關學科的同事顯然大相逕庭，但這卻並未窒礙他的事業發展。縱使欠缺從商技巧和經驗，他卻能突破條件局限，憑藉個人幹勁與堅定決心取勝，漸漸體會到從藝術本科學到的知識。反而令他別具優勢，往往能於營商實務的策略之中，注入別出機杼的創新元素。

1999年，陳先生策劃成立「銀聯信託」，其破格思維於此可見一斑。當時正值強制性公積金（強積金）計劃快將實施，銀行及保險業界意識到業務多元化的迫切需要，故紛紛增設退休保障管理服務。無奈中小型銀行規模及資源有限，難免力有不逮，陳先生於是號召九家本地銀行攜手合作，為客戶提供強積金服務。此一構思，可說適得其時，正好讓中小型銀行合資協力，遂得以與大型銀行分庭抗禮。「銀聯信託」現已躋身本地強積金計劃主要供應商之列。面對激烈競爭，陳先生向來深信只要能謀定而後動，有效定位就能突圍而出。

在陳先生眼中，大學時期的個人經歷可謂因禍得福。他當初因病而不得不轉修工作室藝術一科，卻反而從此令他廣開門路，得以涉獵不同領域的工作。1998至2008年間，他出任立法會保險界議員，因其藝術訓練而獲邀負責策劃立法會會徽的設計；其後於本地文物保育方面，他同樣扮演重要角色。憑藉本身的學術背景，加上熱心公益，陳先生得以奠定其在保育香港古蹟及歷史建築物方面的地位，先後於2009至2012年獲委任為古物諮詢委員會主席，2008至2016年擔任活化歷史建築諮詢委員會主席，並於2016年出任西九文化區管理局董事局成員。

身為金融界巨子，陳先生現在除了身兼亞洲金融集團及亞洲保險有限公司總裁之外，亦於本地以至海外金融服務與製造業界，擔任多家機構的董事局及委員會成員。事實上，他的傑出成就遠不止於商界領袖一環。在社會政治方面，他一直不遺餘力，服務香港社會，現任香港地區全國人民代表大會代表，同時也擔任香港特別行政區行政會議召集人。

此外，陳先生向來致力推動可持續發展和企業社會責任。他出任香港社會服務聯會主席之初，非牟利組織對於與商界合作或商界營運方式，常有所顧忌，一向與商界劃清界線，以致有礙於機構前景以及業務推展。有見及此，在陳先生的領導下，香港社會服務聯會策動了「商界展關懷」計劃，旨在為社會服務界搭建與商界溝通的橋樑，從而增進彼此友好互信。陳先生深信跨界夥伴的合作和交流，有助於促進社會和諧共融。

當被問及個人的成功之道時，陳先生往往以大學時期的經歷為其人生轉捩點。當初雖然看似挫折重重，最終卻有助他穩紮根基和擴闊視野。他認為創新的意念和廣闊的胸襟，是造福社會的必要條件。從資源有限的小型銀行，到銳意拓展網絡和服務的社福機構，在陳先生的帶領下，都能一改傳統觀念，悟出致勝之道。

上述的人生觀，也是陳先生經常致力與年輕人分享的。夢想人皆有之，可惜能夠實現夢想的人畢竟少之又少。雖然如此，陳先生深信，在追尋夢想的旅途上，最重要的是，決不能守株待兔。即使可能遇到失敗或遭受拒絕，只要一往無前，為求實現夢想而加倍努力；哪怕像他本人一樣不幸遇上危難，也盡力而為，樂觀面對，一樣可以化逆境為優勢。陳先生以其成就，一點一滴地塗畫出如斯美景——只要在人生路上找對方向，在你眼前開展的，必定是滿園繁花似錦，而非僅得薔薇一株而已。

正如名畫家梵高所言：「漁民明知風高浪急危險萬分，卻從不會因怕凶險而放棄出海。」只要放開懷抱，保持樂觀，不屈不撓，挫折失望無論多大，總能從中發掘機遇，這正是陳先生深信不移的道理。

校監女士，為表揚其於推動工商專業發展方面的卓越成就，以及服務社會的無私奉獻，本人在此謹恭請校長引介陳智思先生接受本大學的榮譽工商管理博士學位。