

廿载时光不断 见证虚实根源  
PURSUING TRUTH BUILDING TRUST

CBI

20<sup>TH</sup> ANNIVERSARY

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## “追求真相的精神”

很高兴能够见证商业资讯高速发展的二十年。

从纸质档案到缩微菲林，从数码影像到互联网，从大数据到云端平台，我们见证了科技的发展。从核实交易方身份到信用评估，从电话调查到实地认证，从尽职审查到风险管理，CBI的业务与时并进，不断向前。从香港起步，走遍全中国，飞翔200多个国家，CBI的步伐从没有一天停下来。

我们走了二十年，经过了高低起伏的路，但我们还是走过了。现在让我最感兴趣的，是未来的二十年，CBI可以做到什么。这代表未来每一天，我们要飞得更高，走得更远。

CBI要持续发展，要继续秉承我们深信的企业宗旨“确立诚信、呈送真相”，最重要的元素是什么？是行业经验？信息渠道？庞大数据？高端技术？先进系统？

这一切固然重要。但长年累月的经验让我们凭直觉做判断，忘记理性分析。强大的渠道网络令我们感到眼花缭乱，难以作出选择。更多的数据让我们以为什么也知道，可

Business information industry has been rapidly growing in the past 20 years.

From prints to microfilm, digital to internet, hard data to cloud platform, technology is working its way. From identity verification to credit evaluation, telephone investigation to site verification, due diligence to risk management, CBI business is pathing its way. Based in Hong Kong, CBI is spreading its wings to China and more than 200 countries worldwide today. We walk our walk for 20 years, may the path be rocky and rough, we made it!

After 20 years of development, my foremost resolution is what can CBI bring to the market in the next 20 years. We need to make bold steps, escalating CBI to the next milestone. Wherever we go, whatever we achieve, we always uphold our core values “Pursuing Truth, Building Trust”.

Expertise, networking, big data, new technologies and advanced information system are all indispensable to CBI's success. Our extensive networking brings us comprehensive information, data streams in every minute, technologies sometimes bring surprising insights, and even the most advanced system can let you down for moments.

以在分秒间做结论。日新月异的技术总是带来惊讶，教我们感到举步维艰。看似高效的系统却又总会出意外，把我们气得死去活来。

单凭经验、渠道、数据、技术、系统，并不能确保我们找到真相。CBI需要优秀卓越的人才，一个锲而不舍追求真相的团队，我们才可以从细沙中找到真相，从表象中找到虚实。

马克吐温有一句说话令我印象十分深刻“让我们陷入困境的不是无知，而是看似正确的谬误论断”

当大家只重视概率机会，强调瞬间作出判断，我们却仍然偏执，继续怀疑，埋首不显眼的细节中。当CBI已经拥有大数据技术，专业的团队，20年的经验，全中国的信息渠道，全球200个国家的资讯网络，我们还是感到不足，不断提醒自己，真相可能并不是这样。当答案已经在眼前，我们还反复验证，再三核实，直至拆解隐藏的真相。

我们把“追求真相的精神”变成是CBI的信念、CBI的使命、CBI的DNA。未来20年，CBI会坚守这信念，完成这使命，延续这DNA。

And what stand on top of these are People. I am proud to family a team of professionals and devoted staff, who are committed to find the truth.

Quoting one my favorite writers Mark Twain “It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so.”

While most people make instant and prompt decision out of probabilities, we remain suspicious as truth always lie under the most unsuspected minors. While CBI possesses the most professional team, most advanced integrated system and technology, 20 years of experience and expertise, a web of over 200-country worldwide network with unique China market information channels, we are never satisfied with what we achieved and retrieved. Because we can never rule out lies, and truth lies somewhere.

Even when we find the “truth”, we keep proving, validating, authenticating until it is certified to be the TRUTH. “Pursuing Truth” is not just the core value of CBI, but our mission, our DNA.

In the past 20 years, this core value paved our way, and this same core value will guide our way in the coming 20 years.



## “技术与人的结合”

诞生于1996年，改革开放之初的CBI，转眼间已经走过20年。这20年，正是中国市场经济迅猛发展的20年。

中国特色的市场经济的迅猛发展，不仅仅给中国市场带来了巨大的活力，使中国一跃成为世界第二大经济体，与此同时，也使得市场上，沉渣泛起，各类“不诚信”、“失信”行为层出不穷。如何使得交易行为真正符合“市场经济”的规则，这是市场对“征信行业”提出的巨大而急迫的需求。同样，这些需求也带给了CBI广阔的发展空间和市场机会。

20年来，CBI秉承“确立诚信”这一使命，凭借对于中国市场及世界各地的经验和知识，致力于为不同行业的客户提供“新鲜、准确、全面、一致”的商业资讯，“呈送

At the start of the reform and opening up policy, CBI was established in the year of 1996. In the blink of an eye, 20 years have gone by. During these 20 years, it happened to have the reform and opening up policy and as well the great rise in the market economy in China. Rapid growth in market economy with Chinese characteristics has not only given China market with huge vitality, it has also succeeded China as the second largest economy in the World. Yet during the same period, the dregs of market floated up with different kind of dishonesty and deception. What can one make sure a transaction behavior can genuinely meet the rules of 'market economy'. Market has created a huge and urgent need for a credit industry. Under the same influence, CBI has been given huge room for growth and lots of opportunities by the demand of the market.

During the last 20 years, CBI has made “Building Trust” as our mission, leveraging on the experience and knowledge about China market as well as all other locations in the world, to provide clients in different industries with the most updated, accurate, thorough, and consistent business information. “Pursuing Truth”, assist clients to come up with the best commercial

真相”，协助他们作出正确的商业决定和计划。


当前，中国的改革开放程度在进一步加深，市场经济正在从量的增长向质的提高转变。“诚实守信”、“合规合法”的经营理念，已经逐渐深入人心。市场对于“征信”、“合规”等需求更加巨大。“新鲜、准确、全面、一致”的商业资讯对于不同行业的企业的商业决策更是必不可少的依据。

近年来，计算机、互联网、移动通信、大数据、云服务、人工智能等科技飞速发展，为商业讯息行业带来极大的助力。展望未来，CBI将秉承“确立诚信”的使命，充分利用各类技术发展带来的优势，结合多年积累的经验 and 知识，坚持“技术与人”结合的理念，继续“呈送真相”，构建真实的世界，共筑诚信社会。

decision and planning.

Right in front of us is the further strengthening of the reform and opening up policy in China. Market economy is transforming from growth in quantity to improvement in quality. “Honesty and integrity”, and “legal and compliance” as business philosophy are getting deep rooted. Market is having huge demand on “integrity” and “compliance”. The most updated, accurate, thorough, and consistent business information becomes extremely instrumental in the decision making of all firms across all industries.

In recent years, rapid development in computer, internet, communications technology, and computer stream on big data, cloud data services, new technologies and AI etc., all these have provided great support to information services industry. Looking forward, CBI will continue to uphold “Building Trust” as our mission, fully leveraging on strengths of all new technologies, coupled with our experience and knowledge that we accumulated over many years, believing in “technology and man” perfect integration, continue our effort for “Pursuing Truth, Building Trust”



执意求  
迎向时代

Pursuing *Truth*, building Trust,  
preparing for challenges

陈嘉荣 | Ray Chan  
总裁 | President

在资讯科技日新月异的时代，Ray至今仍保留了一部旧式传真机，因为公司成立后的第一笔生意正是通过这部机器传来。“这是第一单生意，我们看见后都不禁大叫一声；虽然金额不算大，已令大家非常兴奋。”时移世易，经过20年发展，CBI业务覆盖全球二百多个国家，为客户提供最专业最准确的商业资讯，而作为创办人的Ray，至今保留一份初心，以求真及执著的态度，迎接时代挑战。

企业成长，一步一脚印。公司在成立之初，只租用了上环一幢旧式办公室内的一间小房间，员工二人。通过及后20年的不懈奋斗，得以成长为今日的规模。“我最深刻的体验是，当发展愈大时，我就发觉自己愈渺小，因为你会发现更多自己的不足之处，你会有更多的目标和更多的事情逼迫自己去完成。我想借此机会，让一直支持我们的新老客户表明，我们除了提供商业资讯服务外，是抱有怎样的使命，以及用怎样的态度对待我们自己的工作。我相信，有什么人就会有什么样公司，以及做出何种成就。”

## 开启经营大门

故事回溯到20多年前的加拿大，Ray自香港中学毕业后往当地升学，主修商科，怎知读了半个学期就大失兴趣，毅然转读心理学。他笑道：“学习过程很开心，但毕业后会很难找工作。”期间他曾在一份当地的中文报纸担任总编辑，由十多名学生义务协助，从广告销售、内容、设计、编辑均由学生一手包办。“虽有出版社的支持，但仍要维持印刷厂的开支，于是惟有找广告客户，有了广告，才有收入。我们做市场分析，去咖啡店、漫画店、租录影带公司做销售，希望他们在报纸打广告，一期500元加币，我们是一年出四期的，若果四期打包购买，更有优惠。结果在出版四期后竟有盈馀，更打破历年纪录；我亦藉著这个机会，学懂怎去营运一盘生意，这对我往后的事业发展带来重大影响。”

由于当地的工作机会少，于是他在大学毕业后就选择回流香港，并跟两位大学同学创立了一间以“查册”为主要服务的公司，亦即CBI的前身。“当时房地产发展蓬勃，每

项楼宇交易前都需要确认业权，称之为“查册”，那些业权可以是私人或公司名义拥有，而我们的工作就是提供“查册”服务，协助每单交易顺利完成，客户主要来自律师事务所及地产公司。”公司创立之初的规模小，办公室内只有两张桌子，二人对坐，并轮流外出找生意。“我们以“洗楼”方式不断去敲律师事务所的门，几乎敲到焦头烂额，有前台不肯打开门让我们进去，亦有打开门后叫我们立刻离开的。我们没有任何方法可言，因为根本没有人教，惟有自己去思考，去碰钉，不断地往前冲，当时年青，没有任何包袱，就算遇到挫折，总是凭著一股蛮劲去做，不觉是一回事。事实上，我亦没有任何后路了，除了这里，我再没有其他工作可做，惟有破釜沉舟，背城借一。”努力了个多月后，办公室传真机滚动的热感纸上传来了公司开业后的第一单生意，而这单生意，在二十年后的今日，仍深印在他的脑海中。

## 由香港、内地到海外的发展步伐

当然，这只是故事的开端而已。“我们继续做下去，谈生意、做调查、送文件，甚至去银行入票，全部都要做。有时上午做完调查，下午就将报告交给客户，每天忙过不停，但庆幸遇到好客户，一直给予我们机会，就算我们在早期做得还未够专业，仍肯给我们机会去试，过程中我们亦不断学习，错了就立刻检讨，将服务提升。”一年半后，公司招徕了一家跨国会计师事务所，但这单大生意，论当时公司的规模，未足以应付，但Ray还是坚定地接了下来。“这次机会，很难再有第二次，一定要好好把握。为此我不停地工作，有时工作到凌晨四点，然后回家沐浴，再回公司拼搏，最后总算将工作完成。”如此劳心劳力的工作，自然

“  
当发展愈大时，我就发觉自己愈渺小，因为仍有很多不足之处，又有很多事情还未做到。  
”



是非一般的辛苦。“不过我仍然继续努力向前，我想原因是我已喜欢上这行业了。”Ray坚定地说。

在这个过程中，他的蛮劲，又再一次展示出来。“我没有计划过未来会怎样，只是每日如是地做好眼前的工作。为了节省时间，更索性剪了个陆军装，将全部时间集中在工作上，连星期六、日都在公司工作。”他表示，公司头十五年是没有销售人员，全部生意都是靠客户之间的口碑相传，而有了那跨国客户之后，亦令公司在行内声誉日隆。“最初只是做香港市场的，后来有客户问，是否可以提供中国内地的服务？于是我就在内地寻找提供相关服务的公司，大家展开合作。后来又有客户问，那海外市场呢？于是我又在外国找合作夥伴，由于时差问题，有段时间经常在凌晨三、四点跟美国那边合作的公司联系。”公司就是这样，一步一脚印地积累起来，成长为今天的规模。“客户有需要，于是我就设法去满足他们。我从不Say No的，一旦机会出现，就会抓住；我不能说一定会做得很好，但总是要把握住，不断去争取及努力作尝试。”2003年9月，公司正式改名为CBI，走向新的道路，在全球市场上翱翔万里。

随著国内经济起飞，CBI于2008年成立自家的国内生产团队，为香港及海外客户提供在国内的商业资讯服务。CBI的生产团队扎根内地与香港，成为市场上的最大竞争优势。Ray指出，目前于北京、上海、广州及西安均设有办公室，更在全国46个城市驻有当地的调查员，内地员工总数达150人，香港员工则大约为80多人。“我一直强调，CBI作为一间香港公司，同时拥有国内的网络及专家，并以国际标准完成所有产品。

我们内部的产品质量监控是很严格的，而我们的生产流程亦是行内最顶尖的，我们完成了报告后，亦有专业团队进行审查，以确保做出来的产品质量符合国际标准。我们中港同事之间都拥有同一目标，就是为客户提供最优质的产品，这个要求，亦是CBI能够在市场上独当一面的主要因素。”

## 只想将真相带给客户

我们的工作本质是追求真相，但追寻真相需要付出很大代价，公司往往要在营运和收支之间取得平衡。“在求真的过程中，坚持是很重要的，有时我们不惜贴钱去做的，而一旦做到这一步，已不在乎是否可以赚钱，只是一心想将真相带给客户，若果因为考虑成本效益而不能为客户提供真相，对我来说，是完全不能接受的。我们的工作，就是为客户提供资讯，令他们藉著报告明白到，当中

的投资风险有多大，而一旦了解风险后，就可以作出正确决定。”

他亦指出，近年CBI从事很多香港IPO上市公司的尽职审查工作，令公司进一步获得市场认同。“这方面，我们的工作，是将申请上市公司的潜在问题，以及需要披露的讯息找出来，因为若果在上市后才找出问题所在，就会对投资者造成重大损失，一旦上市公司因为这些问题而引致严重后果，就会对投资者造成损失。我们的工作，是确保信息披露的完整性及真实性，最终令投资者能作出最正确的投资决定。”

## 不能忘掉的初心

时代不断在变，一间发展了二十年的公司，难道仍可跟初创时一样，凭一股蛮劲往前冲？公司会发展，人亦会成长，走到今时今日的CBI，亦在急剧变化的时代中开启新的里程。“去年香港和西安增设了Business Hub，那是一个全新的客户服务部门，作为生产团队、销售人员及客户之间的桥梁。这个部门的功能，是在生产团队及客户之间产生协调作用，令销售人员无后顾之忧。”

另外，前瞻性的准备亦很重要。“我从人才配备、内部管理及系统提升三方面同时著手，这些对公司来说，都是天翻地覆的工程。为了配合公司的未来发展，我们要从不同界别招揽人才，并与原来的核心团队相互合作，组成统一的团队去发展CBI；至于内部管理，则将分工更精细化，令各同事可以专心做好自己的职责，令工作更有效率；提升系统的原因，是为了更快地做好每份报告，以最全面化及丰富的结果呈现于客户眼前。但如何做到？就是将生产系统不断强化。我们亦要与客户进行更好的联系，因此公司目前正在开发新系统，令客户可以在网络平台上时刻能与我们保持沟通，并产生互动。”

制度化是企业发展的必然之路，各行各业都一样，但Ray强调，要在标准化的发展过程中，与工作的灵活性取得平衡。“因为在制度化之下，大家很容易坠入一个陷阱，就是只会按章工作，因此在发展同时，绝不能失去了当中的灵活性，更不能令自己遗忘了昔日CBI的效率及服务，这是我们要不断提醒自己的。这几年，公司发展得很快，但我想大家有时会停一停，反思自己有没有遗忘了初心。我亦时常问自己，为何客户要买CBI的报告？CBI的价值是甚麽？在这一刻，单单做好自己已不足够，还要有各种前瞻性的准备，这样才能使CBI成为客户心目中最好的选择。”

*Living in a world where technology rules, it is odd to find a facsimile machine on Ray's desk. "My first business deal came out of this little machine! We all wowed when the paper rolled out, our first business! Though a small deal, it matters a lot to us." said Ray. 20 years passed, CBI business territory covers more than 200 countries, providing updated and accurate business information to its clients. As the group's founder, Ray has been working with the same commitment, finding truth and brings trust to his clients.*

CBI first started up in an old commercial building in Sheung Wan, one small premise, two persons, Ray and his partner "Small is beautiful. As business grows with expanding area of works, it is easy to miss out particulars. We need to spend extra effort to make sure things work the way as it begins. I want to take this opportunity to reinforce this mission to our current working partners and new clients, apart from our professional skills, what matters is our attitude and way of thinking, the commitment we put through. I believe you are what you believe, be it in your life or running a company."

### Opening the gate to business

20 years ago, Ray further his studies in Canada after completing secondary school in Hong Kong. He first majors business administration but soon changed to psychology. "It is a pleasurable disciple but it won't get you a good job." During Ray worked as the chief editor of a local Chinese newspaper. Only working with some student volunteers, they need to take care of the whole operation including contents, editorial, design, sales..... "Though we got support from publisher, we still need to bear printing cost, so we need to find advertisers and incomes. We do market analysis and sell to coffee shops, comics outlets and video shops. I still recalled it was \$500 per insertion, 4 insertions per year, and you got discounts for an one year package....." After running for a year, we managed to record a profit that has not been achieved before. This is a very important experience where I pick up my business skill which set the tone of my company later." shared Ray.

Ray then returned to Hong Kong for more opportunities. With 2 university schoolmates, he set up a search company, which paths the way for CBI as today. Real estate business was flourishing and there were much needs for land search and ownership verification. Our service covers both corporate and private sectors, like law firms, estate companies, providing information search to facilitate their business transactions." In our 2-working desk office, Ray and his partners take every opportunity to promote their business. "We literally knock every door, not missing any single opportunity, we are often being kicked out by reception, or even face shut doors.

We have no business books to refer to, no professors to ask, we only have ourselves. But we were young, we have unlimited energy and are passionate and enthusiastic, and most importantly, we were not fear to face challenges. Yet at the same time, we have no other choices, we can't back off, so we keep going." After months of hard works, the facsimile machines beeped, their first business deal, this scene stays in Ray's mind forever.

Footprints extending from Hong Kong to China and overseas.

### That's how the story begins

We work our hands on every aspect of our business, from business development, data search, to document courier and even banking in cheque! Reports have to be ready in the afternoon after search in the morning. We are grateful to have many understanding and counting clients who gave us many opportunities and supports. Every time, we review and learn, and trying to enhance our service. After a year and a half, we were approached by an international C.P.A. firm and became one of our clients. Though Ray thinks they were not entirely prepared for the job with the scale of the company at that time, he decided to seize the opportunity and took the job. "There will be no other chance like this, I told myself, and I need to commit myself wholeheartedly for it. I sometimes worked till 4am in the morning, back home for a quick shower, and returned to work. And he made it at the end." His two university schoolmates who started the business together left for other endeavours. "I'm still working hard in the business, because I think I'm in love with the industry."

"Actually, I didn't have much plan, what I know is to do my job well every day. Ray had his hair cut short, saving more time for work, all Saturdays and Sundays. The company didn't have a sales team and most clients are referred by word-of-mouth, not until the international C.P.A. firm became their client when CBI becomes well aware in the industry. "We specialize in Hong Kong market at the beginning, but then we had more demands of service in China market and we started to collaborate with some local partners. Then our business extends to other territories with more service requests. Due to



**Small is beautiful. As business grows with expanding area of works, it is easy to miss out particulars. We need to spend extra effort to make sure things work the way as it begins.**



different time zones, we are always working with our US partners at 3am." No pain, no gain. "I always try to entertain my clients' request, I never say no to my clients. I take every opportunity and never miss any chance. I try my best and never give up." In September 2003, the company is officially named as CBI and started its foot prints in the global market.

With the rapid development in China, CBI set up its China office in 2008 providing Hong Kong and international clients with data and business information retrieved in China. CBI became competitive in the market with two well established quarters in both Hong Kong and China with offices in Beijing, Shanghai, Guangzhou and Xi'an, and appointed local staff in more than 46 cities in China. CBI has a team of 150 and 80 staff members in China and Hong Kong offices respectively. Based in Hong Kong, CBI works with a team of local expertise in China practising international standard, using a comprehensive and unique integrated system and production line ensuring only the most accurate business information is retrieved. Every business report done, we are firm on the quality control of our product and our product work flow is of excelent standard. Working hands in hands, our two teams in Hong Kong and China share a common goal – providing the best-of service to its clients, that what makes CBI stands high in the market.

### Bring truth to clients

CBI invests a lot of resources information searching, to such extent that not every project is always cost effective. "In the path of finding truth, we must stand firm and be persistent, our utmost aim is to provide truth behind walls to our clients, and sometimes we pay a high price for it. Because only with truth, we can reduce risk or any mislead information, facilitating our clients to make the right business decision and take the best action."

CBI has built up a strong client base including IPO listed companies and gained many recognitions in the industry. "We do different areas of search for companies apply for listing. Imagine if any fraud is found after listing, the company might be delisted or winding up with disastrous consequences to investors. So every single



business information and data we retrieved not just has an important implication to the company but also its investors. "

### Core values

CBI grows with time. With the same passion and dedication when the company started up 20 years ago, CBI is always innovative and forward moving aiming to provide up-to-trend service to its clients. "We set up a Business Hub last year, a new customer service division, as a bridge between our business analyst, sales team and our clients, providing seamless support and effective communications with our clients."

Being innovative and think forward are the key to a company's growth. "Preparing to meet future challenges, we enhance our management and manpower resources, upgrade system, and these are going to bring a leap through change to the company. At the same time, I'm recruiting more professionals and expertise from different areas who are going to work with the core team forming an even more efficient and productive workforce bringing CBI business to the next milestone. As for our management, divisions of works will be more meticulous, so that each staff can be more specific in his or her area, delivering the best result out of their work. Our system upgrade will allow us to prepare comprehensive reports in an even more timely manner, that address different clients' needs. We are also developing an interactive platform where clients can interact with our team bringing a more direct and closer working relationship."

A company cannot avoid institutionalization when it grows and expands, as in all businesses, but when bounded by systems and standards, we also need to be flexible. "One is easy to lose his/her flexibility and creativity when a company is too much systemized. I always remind my staff not to be ruled by the systems, we need to think out-of-the-box and be creative, yet at the same time, not forgetting the core values – providing effective and efficient service, devoting our excellence to our clients. As our company rapidly grows, I never forget my core values and mission when I started up CBI."



# 登山之路 Path to the Top

刘嘉瑞 Jerry Liu  
董事长 Chairman

数学及计算机专业出身的Jerry，于90年代中一头栽进商业讯息行业中，由软件工程师一步一步成为企业高管，引领行业发展。至2009年，CBI进军内地，他出任董事长一职，凭藉丰富的经验及领导才能，在大中华市场内开创新的时代。

做生意难，要找到一个志同道合、可信可靠的生意夥伴就更难？Ray曾言，在跟Jerry的合作上，尤其是面对重要决策时，很多时不用刻意说明，双方的意见已经相近，非常有默契。为此，记者特别向他求证，他微笑道：“我认为不是默契般简单，而是从一开始，我们的理念已经很接近了。”

## 两个执意求真的人

他回忆道，他跟Ray认识于1999年之际，当时他在旧公司工作，Ray的香港公司需要在内地拓展调查业务，于是双方就成为合作夥伴，把信用报告供应给香港的公司。“开始合作时，Ray对产品报告有很高的要求，令我留下了很深刻印象。那时报告主要由北京的团队生产，而几乎每份报告都存在一些问题。Ray每次来北京，都会带著两大个放满了报告稿子的箱子，里面都是经他本人批改过，未达标准的报告。每份稿子上都划有很多红色标记，以便和內地的团队开会时讲解。每次会议我都会把所有负责生产的经理全叫进来，一同进行检讨。那时Ray的普通话说得不好，我更要专程为他准备一个懂粤语的翻译员。”

从那时开始，Jerry已认清了Ray执意求真的个性，深感他与自己是同路人，亦深刻理解行业的核心价值，两人在此基础上进行合作，自然相得益彰。“他对产品的要求，一向都很高，而我们双方都很想把产品的质量一再提高，并将产品做得更好，最终希望可以为客户带来最高质量的调查报告。因为我早已明白，要在市场上生存下来，调查报告的质量是最大关键，而一间公司之所以能够在竞争激烈的市场上脱颖而出，一直往前发展，靠的就是报告的品质，其他如品牌效应、发展策略等，都不能相比。正因这个缘故，我更专门为他安排了两个生产团队，同时又抽调最好的调查员为他工作。”

## 昔日的软件工程师

Jerry入行24年，拥有丰富经验，更擅长于以工程师的理性思维观察事物。这源于他的成长经历。他自小已热爱数学科，读完高中后考入北京大学，毕业于北大数学专业，数年后再专攻计算机，修毕清华大学的计算机专业硕士学位，成为一名软件工程师。“我的第一个项目，客户是公营机构，该机构把全国的经济数据收集下来后，需要把各种信息发布至各地政府。而我的工作，就是为其设计计算机系统，以方便收集数据及浏览有关信息。这次服务，我们公司收取一定的系统开发费用。而同时，亦可以根据庞大的信息进行收费。这让我明白，原来信息是有价值的。”

他表示，时为90年代初，中国商业信息行业仍是方兴未艾，最初更只有概念而已，其后随著中国经济急速发展，市场对商业讯息开始有需要，于是他亦把握机会，成为业界一员。“起初我只是做兼职，而商业信息这行亦刚刚在中国兴起，我那时已非常深信，这行在未来会有很大的发展前景，而我本人对这行的兴趣亦愈来愈浓，怎知一

做就做了二十多年。我由软件工程师、IT部经理，再晋升至管理层，都是一步一步地做下去的。”

## 建成独立的国内团队

软件工程师面对的是冰冷的机器，而管理人员面对的却是活生生的人，如何将自己的角色调整过来？“公司刚开始时，规模很小，有很多工作都没有人做，因此我们早期的这批人，不管是甚么专业的，根本是甚么工作都要去做。基本上我们是统统都不懂管理的，但作为一个新兴行业，业务需求量大，不断推动公司快速发展，为了公司的发展，于是就要努力去想如何把公司做得更好，从信用报告的工作流程、质量的控制及管理、提高员工的士气等等，都是没有人教导的，只能自己去想去试，于是在多年以后，就逐渐把自己的角色转变了。”对于企业的发展而言，优良的管理，却是成功关键。“市场的需求，会推动公司往前走，因此必须做好内部管理，把握正确的发展方向。”亦在这段时间，他跟Ray开展了正式合作，开启了往后更进一步的合作基础。

至2009年前夕，Jerry的公司被美国一间历史悠久的商业信息公司收购，他虽然顺利过渡，却逐渐萌生跟Ray的新合作计划，为CBI于内地设立自家的独立调查团队。“我跟他谈，CBI在香港的发展规模已不少了，亦是时候创立自己的独立品牌，成立独立团队，拓展内地市场。原因是，香港的市场始终小，真正的信用调查报告市场在哪？自然就在内地。于是我们很快达成了共识，由北京开始，然后上海、广州，近年再至西安，以实地调查，高质素的报告，求真的精神，深受客户欢迎。这方面，我们一直坚持著，因为我们做出来的东西，不是一般的東西，亦不是标准化的东西，我们做的每份报告，都是独一无二的。”在地区的发展策略上，他表示，上海分公司以销售为主，亦有实地调查团队；北京有整个信息系统开发团队，亦有信用报告生产团队；广州亦是信用报告的生产基地；西安则是2015年下半年的新发展，未来将成为重要的生产基地，计划于2017年内，部分地区的生产线将迁至西安。

## 一点一滴的发展之路

CBI中国的根基，是一小步一小步地打造出来的。Jerry甘心放弃高薪厚职，从零开始，创立CBI在国内的大业，为的就是追求更远的理想。“当CBI中国刚成立时，我曾与所有管理层人员开了一次会议，当时我就对所有人员说，创立一间公司，不是单靠激情就行，而真正的激情，应该像登山一样，途中会行得很辛苦，汗流浹背，但仍要坚持下去，并深信自己可以继续行下去，直至登上峰顶为止。创业跟登山一样，光靠几分钟热情是不行的，我们要有信心、决心及恒心，CBI中国可以走到今日，就是因为我们能坚持下来。”在坚持的步伐下，是一步一脚印的努力，不断积累市场回响，逐渐在市场上建立品牌地位。“这行的发展，一定是稳定地进行的，一点一滴地累积，公司收入不会一下子飞跃起来，而这亦不是我们追求的目的。”

商业信息行业的发展，跟经济息息相关，面对国内如此庞大的经济体量，越来越多后来者的角逐，意图分一杯羹，加上信讯科技日新月异，软件工程师出身的他，自然有更深的体会。“这行过往是比较低调的，但近年突然之间出现了很多新公司，每间公司均号称自己公司拥有多少



*A software engineer, with an academic background of math and computer science, Jerry started his career in business information in the 90s and made a success in the industry eventually. CBI extended its business in China market in 2009 when Jerry took up the position as director. With his experience and leadership talents, Jerry brought a new era for CBI in China.*

Finding a good business partner is as tricky as running a good business. Ray shared, when working with Jerry, say on making a key decision, their consensus just come naturally, hey don't even need to say the word. Ray said "it's more than consensus, basically, we share the same vision and value, since day one. Our mind simply sync!"

## 2 minds striving for Truth

Back in 1999, CBI was expanding its business in China market and partnered with one business information company, where Jerry was working. There, he started providing credit reports to CBI and working with Ray. "Ray has very high standard and expectations on our reports. I recalled there was always problems in the reports prepared by our Beijing team and every time, Ray came with 2 big suitcases full of reports. He literally commented on each single report and I still remember those red marks he made on the reports! He had meeting with our production managers to review all the reports and we have to find him a translator as his level of Putonghua was so so at that time!"

Ray's strong belief of "Pursuing Truth" is read by Jerry who shares the same value and that set the same tone and path the way of their collaboration. "Ray holds

数据、新技术，但实际上，他们在这方面的经验很少，而客户最终还是选择聘用历史较悠久的公司。原因是市场上的数据已经太多，当收集后再加工进行人为分析时，便很难判断其结果的准确性，因此这行发展至今，仍不能单纯地只靠技术去获得调查结果。为何我们需要实地调查？为何要在现场拍照？因为很多从公共渠道获得的讯息，未足以反映被调查公司的实质情况，因此一定要有人在现场进行观察，这亦是CBI一直坚持的发展方针，加上我们的经验及智慧，借此为客户带来最满意的报告。”

继往开来，Jerry认为CBI的未来，最重要的，仍是对人才的追求。“这几年市场变化大，为配合市场发展，公司的信息系统亦要加以提升，因此需要更多人才来为庞大的数据进行分析及判断，这样才能让公司可以走得更远。我和Ray曾定下目标，希望CBI成为中国最好的商业信息本土公司，因为几乎每个国家，都有属于自己本土的商业信息公司，都是历史悠久，跨越百年的老店。我们都希望，有朝一日，CBI可以变成这种公司。”

high standard and aims to provide to its clients reports of best quality and excellence. We believe that quality excels and that is the only thing that will make our business outstand in the competitive market. In business information industry, quality is of utmost importance. It is the quality of reports, providing accurate, precise and impartial information that matters, rather than strategic development or marketing. And for this, we arranged the 2 of our best professional teams to work with Ray."

## The Software Engineer

Jerry has been in the industry for 24 years, possessing wealth of experience, read things in a thorough perspective. This rational thinking is very much attributed to his science training. He loved mathematics since very young. He got into Beijing University after high school and graduated with Mathematics major. He then continued his studies in computer sciences with Tsinghua University and graduated with a Master's degree in computer sciences, and became a software engineer. "My first client was a Public sector. This institution collected all economic data for the whole country, then disseminated different types of information to all local governments. My job was to design a computer system for the collection of data and related information from the web. The company

would then charge development fee in providing such a service. As a matter of fact, the institution can extend the same system to the whole country and at the same time, managed to collect huge amount of fees for the information. From that time, I realized information comes with a price."

In early 90's, business information industry in China was still growing strong. At the beginning, it was only conceptual. Shortly after, with the rapid economic growth, the market started to demand for more business information. He successfully rode on this opportunity and became part of the industry. "I worked on part time at the beginning. I had very strong belief on the growth potential though at the time, the industry was just starting. And personally my interest in the industry grew significantly as well. I started off as software engineer, then IT Manager, then promoted to management, I escalated step by step."

## Our independent teams in China

A software engineer mainly works with machines while as a management, he works with people. How to adjust oneself on the change? "The business scale was relatively small at the beginning and literally, we got to do everything regardless of previous background. Basically we had little idea about management. As the industry was new to the market, you just wanted to work harder for the development of the company. Starting from work flow of credit report, quality control and management, improving team's morale, all these were learned through the process unaided by anyone.' Good management is instrumental to success. 'Market demands will move company forward. Hence we need to manage the company to ensure we are moving in the right direction." And from there, Jerry started the collaboration with Ray.

Right before 2009, Jerry's company was acquired by a long-standing business information company in the US. Though he managed to transition to the new company, he also started a new collaboration with Ray, by setting up an independent due diligence team in China for CBI. "I told him, the scale and development of CBI in Hong Kong was good and decent, it was perhaps the best time to build a brand, and a team for China market. The reason was straight-forward, Hong Kong market was relatively small. Which market demanded huge need for credit checks? Of course it's China." We came to a consensus almost instantly, starting from Beijing, then Shanghai, Guangzhou, and Xi'an in recent years. With our on-site checking, quality report, we strive for truth we earn the trust of our clients. We have insisted that every report we produce is not average and standard stuff. Every report is unique and genuine. For strategic business development in the area, Shanghai office is a sales office together with on-site due diligence team. While in Beijing office, there

has the whole information system development team, and also credit report production team. Guangzhou is also another site for credit report production. And Xi'an is a new development in second half of 2015. It will develop into an important production site where part of the production lines in the region will move there within 2017.

## Our development

CBI substantial foundation in China is not built in one day. Jerry gave up his prospect as a software engineer and devotes himself to CBI, to pursuit for a bigger aspiration. "When we first set up the company in Shanghai, I told my senior management that running a company doesn't just count on passion. Behind passion, there are sweat and tears, just like climbing a mountain, there are obstacles and hurdles along the way. And we need to hold on to our belief and make our way through to the top. Same as running a business, we need to be confident, determined and persevered. Never give up, until the goal is achieved and we reached the climax. And that is how CBI walks to the way as of today." CBI is gradually building up its leading position in the market by the credits and recognitions it earned throughout the years. "Our success in business is not bubble type, we made our way progressively and substantially. We don't need to boom our business in one day, that is not our purpose. We build everything on ground."

The potential in China market and the ever advancing technologies have made business information industry becomes more and more competitive. "Our industry used to be rather low profile, however, there are more new comers these years marketing themselves with enormous data base and new technologies. But in real picture, they don't come with experience. And clients choose long established companies at the end because experience is far more important than mere technology and system. We are flooded with data and information and we need a human touch to possess and analyze these data to come to a more accurate and impartial findings. This is why we insist site investigation, verification via photo taking, because we need to SEE every details with our EYES to make the best conclusion. This has been CBI mission since day one. And with our experience and professional expertise, we are bringing the most fulfilling report to our clients."

To Jerry, talent is the future of CBI. "We have been upgrading our system to cater for the growing market needs, and we need more talents to analyze, interpret and make sense of the data. And taking the opportunity of CBI 20th anniversary, Ray and I share a common goal – to grow CBI into the best native business information company in China, a company that will live for centuries and possess a history of best practice in China's business information industry."



# 承担 Commitment



陈础韜 Jensen Chan  
香港公司总经理 General Manager  
CBI年资：14年 14 years in CBI

## 球场指挥官

年青时代热爱踢足球，人称“阿Ger”的Jensen，近年因为工作忙碌，已疏于练习，但当足球交到他手上，还时利落地舞动手脚，一踢一控，展示功架。他说热衷担任中场指挥官，因为可以审时度势，待机发动进攻，争取胜利。

他自小已是英超球队利物浦的忠实球迷，每个新赛季开锣，总会第一时间添置当季球衣，一旦穿上新装，就自己便俨如球队的一分子。竞技成绩，总有起落，何况是一间如此历史悠久的球会？而利物浦球队在过去一直让球迷死心塌地跟随的，并不是着眼于创下了多少风光伟绩，反而是球队在每场比赛中展示出来的团结精神，就算输球，亦无损球迷的热情。You'll never walk alone，正因众志成城，球员从不会孤军作战，大家上下一心，这正正是球队的灵魂所在。球场上胜负难料，然而球员之间的一份向心力，却可以让球队在争胜上更具优势。Jensen深深明白个中的道理。多年以来，他一直为CBI策动攻势，在攻守间展示CBI团队成员的团结精神，就算CBI目前在市场上的规模不是最大，资源亦不是最多，依然群策群力，打出一场又一场漂亮的胜仗。

在加入CBI之前，Jensen已从事商业调查，但老板Ray早已告诉他，CBI的工作跟以往大有不同。他笑称：“事实上，他说得没错。我在CBI最初由做“查册”开始，然后开始审核内地团队的报告，后来又多参与了行政工作，近

年就主要负责香港团队的管理。”在CBI内，他逐渐由前锋退守至更重要的中场防线，掌握己队命脉，与团队一起争取胜利。对于工作领域上的转变，他说道：“多年以来都是一边做，一边学。有时有些报告比较复杂，未必能直接从政府机构的数据库内找到，于是就要进行深入调查，若果最终能将报告完成，对我来说，那就是一份最大的成就感。”

商业调查的本质，是为客户提供真实资讯，并借著报告上的资讯，助客户辨析风险，同时亦确立CBI跟客户之间的互信，开启了长远的合作关系。“我们的调查，是将事实呈现给客户，因此报告内容全是真实凭据；我们亦时刻与客户保持沟通，帮助他们作出最好的决定。”客户有时会有额外的特别要求，如何应对？“客户的要求，就算不是属于目前团队可以提供的服务事项内，亦不表示我们是做不到的，我们仍会去作尝试，研究其可行性。”凭借丰富的经验及指挥能力，他引领团队朝著“专业球队”迈进，大家齐心合力，发挥最大的力量，义无反顾地向著目标前进。过去十多年来，这份推动力何来？“在调查过程中，当我们可以找到一些连客户也从未知晓的资讯，从而帮助他们作出更正确的商业决策。此时，我们内心会充满成就感。而正是这份喜悦，成为了一直推动我努力做下去的原因。”

## Commander in Chief

A very keen football fan since teenager, Jensen, nicknamed as “Ah Ger”, he has less time in the football pitch now, as he has been busy at work. And with this shooting done at football field, he instantly changed into the teenager Ah Ger when the ball was passed on to him. It was not difficult to tell his passion and how good he was. He often acts as the central commander in chief where he has the big picture, can assess the situation thoroughly, and be able to organize different strategies — be it attacking or defending, ready to win.

He has been a super fan for Liverpool since very young and bought their uniform every season. He instantly feels like part of Liverpool team once he puts it on. “You will never walk alone.” There will be win and lose for every team, fans like Liverpool not just because of their glory matches, but the teamwork and spirit they display especially in a losing game that attract them. “You will never walk alone”, that is the motto of Liverpool team and that makes their success. Jensen cannot agree more on this and he believes a strong and devoted team will help CBI to excel in the market.

Before joining CBI, he was already engaged in commercial due diligence role. Yet Ray told him what he did was in fact quite different from what he was going to do at CBI. “As a matter of fact, he was right. I started off

by conducting online search, then I moved on to audit China company reports. And later on, some management tasks which led me to leadership role.” His role in CBI is getting more and more important. Facing the change, he admitted: “It’s very true that many things are new to me and I learn every day. And when I overcome all challenges and complete a comprehensive report really gives me a great level of satisfaction.

The nature of commercial due diligence is to provide clients with accurate information, and helps to identify different kind of risks. We also establish trust with clients and paves the way for long term business relationship. “Our due diligence is to present clients with facts, accurate and impartial reports. We keep close communications with clients helping them to come up with the best decision.” Clients at times may ask for other additional services. “Some of the requests, though they may be beyond our current scope of services, it does not mean we have no ways to cover. We would still explore feasibility. I guess the key message here is we won’t say NO.” What made Jensen keep going is the satisfaction when they dig out some uncovered information that are so instrumental in helping clients to make their business decisions. It is this satisfaction that motivates me to keep going, keep digging!”



# 创新 Innovation



陈咏诗 Winnie Chan  
高级调查经理 Senior Research Manager  
CBI年资：12年 12 years in CBI



## 从创新出发

加入CBI已12年的Winnie，周末最爱的活动，就是烹饪。她几乎是中西美食都无所不煮。她还充满探索精神，喜欢到处试菜。若发现口味合适，便在家中自行“研发”，而且往往能做得有模有样。她笑道：“平时一有空就往超市添置食材，所以家中厨房总是准备充足，煮甚么都可以，就算我突然想煮煲仔饭，亦不愁没有合适材料及工具。”她自小独立，小时双亲都要上班，母亲很早就教她做菜，由此令她爱上了烹饪。擅烹调者需要创意，个性沉实她，不单在家中厨房发挥创意，她更将这份创新精神带到CBI的工作上。

Winnie坦言，CBI是她的第一份工。“那时沙士疫症刚过，不易找工作，后来在劳工署看到CBI的求职广告，于是就前往申请，并成功获聘，成为了CBI的第7名员工。”最初只是简单的文职工作，两年后开始接触海外调查个案，直接面对CBI刚开拓不久的海外市场，令她在公司的角色日渐重要。“做得最多的，是美国、加拿大及南美的调查，很多时都是在香港半夜时份跟对方进行通话，确实是有辛苦，但亦有收获，令我有很大成功感。尤其是调查一些不能从网上直接查到的资料时，成功感更大。我不喜欢刻板的工作，这里无论做文职、IT、调查都可以，因此一直做下去。”

说来轻描淡写，但她对工作的一份热诚及执著，却是明显不过。“在进行海外调查时，最重要是要有创新精神。因为海外调查，每日都会有变化的，如政策及技术上的变化，于是我们就要以最好及最快速的方法，为客户取得最多及最全面的报告，不能一成不变地沿用旧有的调查方式，因为未必次次行得通，而且每个客户的要求总有不同，每次更可能都有变化。”她面对的，是全球市场，调查对象可以是偏远的国家，甚至闻所未闻，没有先例可寻，因此这份创新精神，为她带来工作上的独特性，成为她的成功关键。而在整个调查过程中，已不再纯粹是单向式的客户与服务供应商之关系。“我们希望是逐渐带领市场，而不是只由客户引领我们。某程度上，我们很想客户知道，调查一件事时，其实亦应该调查另一件事的，如是者才可让他们获得更全面更真实的商业资讯。”

工作十二年，依然积极，保持初心。“在CBI工作，没有人可以告诉你，调查已做到一百分，而我只知道，现在我所认知的，其实只是很少部分而已，因此仍要不断寻找新的知识及推动力。CBI是我第二个家，十多年来见证它不断壮大，而未来自己投放在公司的时间亦肯定会愈来愈多。希望我们带领市场，而不是被市场牵著鼻子走。”

## All about innovation

Winnie has joined CBI 12 years ago. Her favorite activity during weekends is cooking. She enjoys cooking different kind of dishes. She smiled and shared: "I go shopping in supermarket whenever I am free." As a result, her kitchen is always equipped with everything allowing her to cook whatever she likes. Even when she wants to cook hot pot rice, there would be all the ingredients she needs". She is very independent since very young as she has working parents. Her mother taught her how to cook and she loves to cook since then. A good chef requires innovation to succeed. Having a very composed character, she makes use of innovation at home during cooking, and extends the same attitude to excel at work in CBI.

CBI is in fact Winnie's first job. "It was right after SARS and the job market was not good. And she found CBI opening at Labor Department. I applied and successfully got the job, making me the 7th employee of the firm. "At the beginning she was only handling some clerical tasks, and then some overseas due diligence cases about 2 years later. As she was the first one to handle overseas cases which was meant to be the growth engine at the time, she was quickly noticed internally. "At that time, most cases were from the US, Canada, and South America. This requires many midnight calls with the counterparties. "Honestly it was not easy, yet it was a fruitful experience, provided her with high level of

satisfaction. especially finding information not available in the internet. I do not like boring tasks. Yet in CBI, none of the tasks is boring, being it in clerical role, IT, or due diligence. Hence this drives me to keep going."

It is often easier said than done. She is passionate and persistent about her work. "Innovation is important when performing overseas due diligence. You learn new things every day, be it a change in regulations or technologies. Our job is really to adopt the best and most efficient approach and to provide with clients a good and accurate report. You just cannot use the same approach every time as it would not work with changes in situation. Client's request is never the same. In fact every time is a new request. During the process of due diligence, it's no longer an uni-directional service provider type of business relationship. "We want to lead the market rather than being led. To certain extent, we hope our clients can understand extra efforts are required in multiple checking. Only by doing so can we obtain the most complete and accurate business report.

Winnie is still motivated after 12 years' of work. "In CBI, you cannot expect anyone to tell you your report is perfect. There is always room for improvement. CBI is my second home. I witness its growth in the last 12 years and my devotion to it will only be stronger. We are committed to lead the market rather than being led."

# 热诚 Passion



邓俊伟 Andy Tang  
高级调查经理 Senior Research Manager  
CBI 年资：11年 11 years in CBI

## 热情带给我未来

健硕身材、古铜肤色，Andy 俨如一位运动健将。运动员向来擅于面对各种困难及低潮，在困苦中成就未来。这也是他在 CBI 的真实写照。Andy 近年开始练习泰拳的，他坦言这项运动的艰苦程度，远远超出他的想象。“要完成每一堂课都不容易，每次去拳馆之前都会犹豫不决，但每次一踏进拳馆，我都会要求自己坚持下去，直到完成训练，离开拳馆的一刻。此时获得的满足感是巨大的。”正正是这份意志及决心，令他获得今日在 CBI 的位置。

Andy 清楚记得，到今年三月底，他就在 CBI 工作了 11 年。加入 CBI 前，他曾在政府工作了，然而不久就厌倦了安稳、刻板的状态，毅然离职另谋出路。“我寄出了一百封履历表，结果只有 CBI 回覆我。”他以沉厚的声线说道。“那时公司仍在上环，老板身兼人事部，亲身致电我，说想约我面试，我当然立刻答应。到面试结束，获聘，老板说，工作是很辛苦的，有想清楚吗？我想也不想就大力跟他握手致谢。”

但很快，他就后悔了。“工作很忙，完全跟不上同事的速度。老板在面试时是面带笑容的，到我真正上班后，却整天都绷紧著脸，而他对我的工作又有很高要求。我学历低，能力亦不足，开始觉得自己在公司是多余的，心想迟

早会被淘汰。”说来悲观，却又意想不到地干出成绩，一年后更成为全年最佳员工，开始带领下属。“我想因为是够卖命吧。我原本住在柴湾，来了 CBI 工作后，就索性搬至公司附近，租住劏房，基本上我不是在劏房就在公司，每天早上醒来就徒步往公司，如是者持续了数年，从来不敢放长假，每次不超过三天。”

这种工作态度，不足为外人道，但在追求调查真相的执著上，又令他展现了无比的工作热诚，获得客户信赖。“中国内地的调查，每日都在变，因此总要不断吸收，其间若发生了甚么事，都要立刻处理，是不能等到第二天的。后来我搬到湾仔，公司搬到中环，曾试过有次顶著 8 号台风警报，但还是乘出租车赶回公司工作，因为答应了将报告及时发给客户。”

Andy 其实外冷内热，年青时代贪玩，基于 CBI 的工作性质，令他明白到沉著的重要性。“过去遇过太多挫折，令个人变得愈来愈冷静。我觉得这是有好处的，现在有很多同事跟我工作，若果一旦发生事故，只要我沉著应对，便可以令同事安心下来，并合力将危机一一化解。”困难当前，难免会怯，关键是如何去面对，执著地找解决方法。

## Passion leads the way

Well-built and with the healthy skin tone, Andy definitely looks like an athlete. Athletes earn their success by sweat and tears, so does Andy in CBI. Andy starts practising Thai boxing lately, and it was no easy game with lots of sweat but he just keeps going. “Every Thai boxing class is a challenge, like my work, but I’m taking it with no regret as I just enjoy the satisfaction they bring!” This same attitude has earned him achievements in CBI.

This year is Andy’s 11th years in CBI. Before joining CBI, Andy was working in the government but soon he was tired by the unvarying work pattern and was looking for a more challenging endeavor. “I sent out more than a hundred applications and CBI was the only feedback I had. My head, acting as HR too, invited me for an interview in our previous office in Sheung Wan. On the interview day, my head, accentuated that it will going to be very tough, very tough indeed. I accepted it without any hesitation.”

Andy regret not long after he started, “It was really hectic, and I couldn’t catch up with the pace of work. My head was serious and stern at work, very demanding, totally different from the smiley and easy face I saw during interview. I thought I am going to be kicked out

soon as I found myself incapable with my rather low academic attainment.” But surprisingly, after a year’s hard work, Andy became the best employee of the company, having a team of his own. “I think it’s all due to my devotion. I was living in Chai Wan and decided to move to a \$2800-divided flat near the office to buy time for my work. The office and my humble little flat were the only my two spots..... that happened for a few years, and my holidays were not more than 3-day long.”

His devoted and passionate work attitude gain him trust and confidence from his clients throughout the years. “Clock is clicking and things are changing every second especially in China market, we need to be reactive and respond instantly. I dashed to office under typhoon no.8, to send a report to my client as this is my promise, my professionalism.”

There were many defeating and challenging moments in the past, but that help to make me a better person. These challenges teach me to be a calm and still person, this is the only way you can deal with challenges and overcome it. Think before I act, this is how I lead my team to deal with crisis.”



徐琳 Aileen Tsui

业务发展部总监 Director - Business Development  
CBI年资：5年 5 years in CBI

# 洞悉 Insight



## 静中取胜

掐指一算，Aileen练瑜伽已有7年。“工作压力大，睡得又不好，所以一有空就去做按摩，松弛神经。后来觉得按摩太过被动，想活动一下，刚好得悉有亲友因为练瑜伽瘦了40磅，在这显著效果的吸引下，我便和瑜伽结缘了。”平日工作忙过不停，瑜伽却追求身心平衡，正好舒缓平日的紧张情绪。“对，我是很想清空脑袋，但往往只有一半时间是这种状态，另一半时间仍不能避免地想起工作。”

在加入CBI前，Aileen亦是销售人员，当时的客户基本来自金融界，现在则以CPA、上市保荐人公司及律师等的客户为主。“工作性质差不多，只是客户对象有所不同。在发展业务的层面上，我必须承认我是非常幸运，这许多年公司业务还可以，反而最担心的是自己的身体能否承受得住。”随著公司近年不断扩充业务，Aileen亦开始建立自己的团队，她表示目前团队有六人，短期内更会增加至八人。“工作上需要处理大量文件和密集沟通，而且绝大部份的项目，不是客户一下完订单就完事，之前的沟通及建议，之后的跟进和解释，中间牵涉无数次变更改动，更甚至于每一份报告内的每一项内容细节位都需要透

切了解并逐一向客户解说。工作是辛苦的，但之前的业绩做得不错，公司收入很理想，成绩让人鼓舞，也让我非常看好这行的前景。另外是责任感，推动我一直努力工作下去。虽然有时也会钻牛角尖，但这条路已经有人走出一片天地了，为何别人行到，而我不能呢？我觉得自己的韧性向来是很强的，那就继续尝试，当作挑战自己。”

销售人员是客户及调查员之间的重要桥梁，作为前线人员，他们经常需要仔细聆听客户的需要，借此为客户提供最适合的解决方案，不过Aileen认为，销售人员在过程中还须展示非凡的洞察力，为客户带来最好最卓越的服务。“我们的服务不是看上去只是提供一份报告那么简单。我们是从做报告的过程中、报告内容的零碎细节里，提供关键资料给客户。另外在提供报价前，我们是以客户的角度去进行思考，再向客户提供意见。我是会经常直接的对客户说，这次项目你不需要做这种类型的报告，因为做了也是浪费金钱，而你这份心思，客户是会明白的，下一次仍会来找我们，大家的关系是长远的。”

## Winning through Tranquility

Time flies, she has been practicing yoga for 7 years already. “work pressure together with bad sleep quality, I will go for massage whenever I can spare the time, to have a little more relaxing moment. Later feel like massaging is just too “passive” and really wanted to do something more “active”. At that time, learned from one of my relatives that yoga helped her to lose 40 pounds and the result was so obvious. And I tag along and it all started my life with yoga.” While having a really tight work life, yoga can help to achieve more physical and mental balance, easing the emotional pressure from day job. “Yes, I do want to have an absolute quiet mind but this state usually can last for half way before I start thinking about my work.”

Aileen was a sales person before joining CBI. At the time, clients were mainly financial institutions. Now her main client types are CPA firms and sponsor of listed companies. “The job nature is more or less the same while obviously the client type now is very different. I have full confidence in performing my role for business development. Yet, what worries me more is my physical status when facing huge pressure from work.” Aileen has been building along CBI development. “I have a team of 6 and will be growing to 8 soon. I need to handle a lot of documentations and keep close communications with my clients. It involves a lot of exchanges and suggestions made to clients, then follow-ups, improvisation, we

provide status update to our clients so that they are well informed of every stage. The work is tough but rewarding, bringing good business bringing encouraging results to the company. Hence I believe this industry is having a strong prospect. Another driver to me is the sense of responsibility. This drives me to keep going. At times, I may get to a dead end. I would then question myself – given the same path, I should be able to complete just as all others. I do believe I possess strong stamina hence this helps me to keep going and keep trying to challenge myself.”

Sales person acts as a bridge between the clients and the due diligence officer. Being in the front line, they need to listen carefully to client's requirements before coming up with a sound solution. Aileen believes, additionally, sales person should also be very sharp to observe before they can provide excellent service. “Ww e do not just provide a report, we should be able to identify issues through the details of the report, and then analyze them from client's perspective, before coming up with an advice to client. There was one time we simply tell one client we would not perform any work for them as it will not get anywhere from our perspective and would be a waste of money for them. The client appreciated our professional advice and this is really a long term relationship. They will come back again and bring more business.”



# 诚信 Integrity



谢德富 Terry Tse  
调查组长 Team Leader  
CBI年资: 5年 5 years in CBI

## 我有一团火

外表斯文，满是书卷味的Terry，是上司口中，总能在重要时刻挺身而出，发挥卓越能力帮助团队的关键先生。他读市场学出身，曾在物流及物业管理公司从事行政工作，于大约5年前加入CBI，并在去年初晋升为Team Leader。他如此概括自己的工作：“首先，是要有一股热诚，若没有热诚，就很难做好我们的工作。公司的要求很高，因此最需要是内心有一团火，借此维持拼劲，令自己不停地努力向前。”目前团队有14人，主力负责中国尽职调查，在审核由内地团队生产的报告同时，亦协调香港团队的工作分配，以确保整个工作流程运作畅顺。

Terry的自信，发自内心，那是一种对工作的执著，以及在过去近5年时光中历练得来的宝贵经验。“我们要以诚实的态度去面对客户，借此建立长久又忠诚的互信关系。”少年时代热爱阅读，并早已阅毕一套七本的《哈利波特》小说，便以小说中三位主角的关系去比喻与客户之间的相处之道。“信任，不是一下子可以建立的，如小说中三位主角：哈利、罗恩和赫敏的深厚感情，是共同面对

重重考验和对抗伏地魔这一巨大挑战之后，才升华到最高境界。客户亦是如此，最初可能对我们是半信半疑的，经过多次合作及使用我们的服务后，才开始了解我们和逐渐建立真正的互信关系。因为我们总是尽力去满足客户的要求，同时亦会从客户的角色去思考，怎样才可以查到他们想查的资讯，并根据手上的资料，做出最具真确性的报告。这份互信关系很重要，因为我们的出色服务，客户又会将我们推介给其他客户或朋友，间接壮大CBI的发展。”

CBI每年都会选杰出员工，获奖者的奖项之一，是获得一张可往世界各地来回机票。Terry于2014年获奖，并展开为期18日的欧洲背包之旅。“我去了意大利、西班牙及法国，又住进Hostel，从中认识了很多不同国籍及文化的朋友，眼界大开。”经历过如此难忘的旅程后，他还是心系工作。“平日工作压力大，因为那次旅程，内心放松了很多，因此当重新投入工作时，亦开始有不同的视野，我相信对时的工作有很大帮助。”

## A burning heart

Having a gentle outlook and intellectual flare, Terry, based on the observation from his boss, can always respond wisely during critical moments which can often resolve difficulties for the team. He has marketing major and previously worked on administration for logistics and estate management. Joined CBI about 5 years ago and was promoted to Team Leader last year. He summarizes his work: "First, you need passion. It's very hard to perform the task without passion. Given the company has a very high standard, we also need to have a burning heart, motivating us to keep going at all times." At the moment, he has a team of 14 members, focusing on China due diligence. He audits the reports from China team and at the same time, also coordinate job allocation in Hong Kong team, to make sure the work flow is smooth and efficient.

Terry's confidence is really from inside, reflecting his persistence about his job, and also the valuable experience he gained in the last 5 years. "We have to be honest to all clients. And to build a long lasting and mutually trusting relationship." He liked to read when he was young, read full set of 7 about Harry Potter long time ago. He tried to use the relationship of the 3 characters in the business environment. "Trust cannot build overnight." Same as the 3 characters, Harry, Ron, and Hermione. They did not know each other at the beginning, yet strong trust was developed when they faced challenges

together and fought Lord Voldemort. This trust did help them to face further challenges. Dealing with client follows same rule. It's hard to achieve trust fully within short period of time. However, after several interactions and cooperation, clients would realize we place service quality as top priority. Hence trust is built gradually. We try to meet client's requests as much as we possibly can. At the same time, we try to put in client's shoes and try to understand their concerns and their thinking process. We shall think of ways to obtain the right information and use them to produce a good and accurate report. This trust is important in a way when clients appreciate our service quality, they would naturally refer our services to their clients and friends and hence benefit CBI's business development.

CBI elected a "best employee" every year. The prize to the winner is a round trip ticket to a place anywhere in the world of his or her choice. Terry was the winner in 2014 and started his 18-day back pack journey in Europe. "I visited Italy, Spain, France. Stayed in hostels, met with many people with very different nationalities and cultural background. A huge experience. "After such a wonderful experience, his heart was still with the firm. "I do have a tight work life. Yet that journey helped me to relax, and provided me with new perspective when I went back to my work place, which was extremely helpful."



# 独立 Independence



陈奕如 Mavis Chan  
调查组长 Team Leader  
CBI年资：6年 6 years in CBI

## 独立的智慧

CBI是Mavis毕业后的第一份工作，至今工作了6年。年青人拥有梦想，难道甘于目前状况？她很坚定地说：“对，往后我仍会在CBI发展，但除工作以外，我希望继续进修，开阔自己的视野，希望对未来在CBI的工作有更大帮助。”

那一年，她刚从澳洲的大学毕业，家人爱女心切，要求她回港，不久就在朋友介绍下进入CBI。“最初只是做些行政工作，如打简单报告、资料输入、回覆电邮等，一步一步尝试不同的工作岗位，并从中开始明白到公司的价值，以及为何要如此做法？”她初期在负责海外调查的团队工作，近年转至香港调查团队。

再于去年晋升为Team Leader，已是独当一面的团队领袖。

“我们的工作，很依赖消息来源，但怎为之可靠？现在科技发达，很容易在网络获取各种资料，因此要客观独立地思考及判断这些资料的真实性，同时顾及公司及客户的各自立场。”能力愈大，责任愈大，而追求事实真相的过程，又为她带来沉重压力。“我们想满足客户的需求，但时

间总是有限，资源方面又未必达到自己要求，于是就不断为自己制造压力。若果最后不是百分百将最准确的报告呈交给客户时，我会想办法将事情解决，并请教一些资深的同事，希望通过他们的丰富经验，帮助我作最好的决定。”

Mavis外形柔弱，却内心坚强，说话时就像看透世情，智慧通达。这份敏锐的触觉，可能与她自大学时期开始阅读一名台湾年青女作家的书籍有关。“她名叫‘女王’，专写两性关系，一直教导女性如何在新时代中立足。从中我明白到，每个人都是在跌跌撞撞中成长的，因此我会以正面的心态去面对工作压力，以及知道如何去处理。无论成功或失败，其实都是经历来的，我很想每一日都有些地方可以勉励自己，即使某一天做得不够好，仍会视之为好的人生体验。”有什么人，就有什么公司，在她心目中，CBI还有更远的路要走。“我会努力去发掘目前市场上竞争者所欠缺的东西，然后设法比别人做得更好，亦想我们的团队会做得越来越好，和CBI一同成长。”

## Independent wisdom

CBI was Mavis's first job right after school. It has been 6 years from then. Young people possess different dreams, how can a young lady like Mavis be settled so easily with her current situation? She responded with a very firm tone: "Right, I am determined to develop my career with CBI, yet apart from work, I shall continue my studies so as to broaden my horizon. And will help my career at CBI, too."

Still remember that particular year when she was just graduated from her university in Australia, her family just could not wait to have her back home. And almost at the same time, under an introduction from one of her friends, she got into CBI. At the beginning, she handled some administrative tasks like preparing simple reports, data inputting, replying emails etc. Bit by bit she tried different positions and during this process, she started to realize the value of the company, and ways of handling different things. Mavis was doing search for overseas market at the beginning and was later involved in Hong Kong market too. Last year, she was promoted to Team Leader leading a team of her own.

"Our work relies very much on the source of information, on its credibility. With the information that comes with advanced technology, it is important we

remain objective in our judgement and analysis, at the same time, taking consideration of clients' perspectives. More responsibilities fall on Mavis' shoulder as her duties grows and pressure comes along in the way of finding truth. "We always try to meet clients' expectations, but sometimes there are time and resources constraints. I will consult some experienced team mates to help tackle the situation and conclude the best solutions to our clients."

Looking feminine and delicate, Mavis has a strong will and possesses wisdom of life. This could be attributed to her favorite Taiwanese novelist "The Queen" who writes on the relationship of the two genders, especially how women position themselves in the new generation. "I was reading her novels since college time and is very much inspired. I understand that there are hurdles in life when we will trip over and fall. What's important is how you handle and learn from it. We learn from trial and error, and day by day, we better ourselves with experience." People is an important force behind a company and she believes CBI has good potentials. "To grow with the company, I will make myself and my team more driven, offering services that are lacking in the market to make CBI more competitive in the industry.



# 为企业创造最大价值 The business value that matters

在现今充满竞争和欺诈的商业社会，每家企业尽力提高利润之余，也要有效地控制风险。

要同时达到这两项重要目标，企业必须拥有准确无误的资讯，协助他们落实每一个重要的商业决定。然而在信息泛滥的年代，许多公司也缺乏人手和资源寻找出有价值的资讯，管理层往往无法利用可靠的情报，为企业做出未雨绸缪的措施。

汇华资讯提供一站式的解决方案，以最专业和最全面的分析，帮助客户制订更快、更好的决策，防范可能出现的风险。

Today's fast-paced, competitive marketplace with alarming rate of fraud means increasing pressure to maximize profits and minimize risks.

Achieving these goals requires accurate decision-making ability across every sector of your organization. Unfortunately in many organizations, departments are lack of manpower and resources to gain insights from vast amounts of data. Managements have difficulty getting consistent and correct information that they need to prevent, detect and manage risks threatening their enterprises.

CBI offers an integrated solution that provides comprehensive view of analysis based on the most updated and precise information. It empowers decision makers to get the information in time to make the right decisions and take the best actions. At CBI, you will find a partner committed to helping you prevent risks and build trust.

中国  
China

香港  
Hong Kong

海外  
Overseas



## 服务项目 Our Services

### 尽职审查 Due Diligence Report



在企业协商期间，投资人就目标企业的公开资料、文档、管理人员的背景、相关公司等，所进行的一系列全面深入的审核工作，称为“尽职审查”。审查内容包括：KYC报告、全球合规调查、违规及纪律处分调查、媒体及社交媒体记录调查等。

- KYC报告
- 违规及纪律处分调查
- 媒体及社交媒体记录调查
- 全球合规调查
- KYC Report
- Irregularity & Disciplinary Action Check
- Media & Social Media Search
- Global Compliance Check

### 雇员背景调查 Employment Screening Report



受托于雇主单位，对候选人的背景资料进行认证核实。核实项目包括三大类型：工作履历认证报告、学历认证报告和专业资格认证报告。

- 基础至深度雇员调查报告
- 工作履历、学历及专业资格认证报告
- 金融违规及负面记录调查报告
- Basic to In-depth level of Employment Screening
- Employment, Education and Professional Qualification Verification
- Financial Irregularity and Negative Record Report

### 企业认证 Business Verification Report



认证的目的是为了去证实经鉴定的目标企业，其服务是符合客户特定的规范或标准要求，认证项目包括：企业认证、证书认证、资质认证、商业夥伴认证、视频认证等。

- 银行账户认证
- 企业及商业夥伴认证
- 资质及证书认证
- 视频及实地认证
- Bank Account Verification
- Business and Business Partner Verification
- Qualification / Certificate Verification
- Video Conference / Site Visit Verification

### 企业信用调查 Business Credit Report



企业信用报告是深入调查目标企业的经营状况、财务信息及诉讼纪录等资料，结合主要经营人员的背景、公司架构等，对企业进行信用评级。使客户准确掌握目标企业的资讯，提前制定应对措施，规避商业风险。

- 企业注册、财务报告
- 企业诉讼报告
- 企业信用及深度信用报告
- Business Registration and Financial
- Business Litigation
- Business Credit and Special Credit

### 产权调查 Asset Search Report



针对目标企业或个人名下产业的调查及查证，项目包括：房地产权查证、车辆、船舶业权调查、各项使用权、商标/专利调查等。

- 土地/房产调查
- 车辆、船舶业权调查
- 采矿权、林地使用权、以及海域使用权调查
- 商标/专利调查
- Land & Property Search
- Vehicle & Vessel Search
- Mining, Forestry, Sea Area Use Right Search
- Trademark & Patent Search

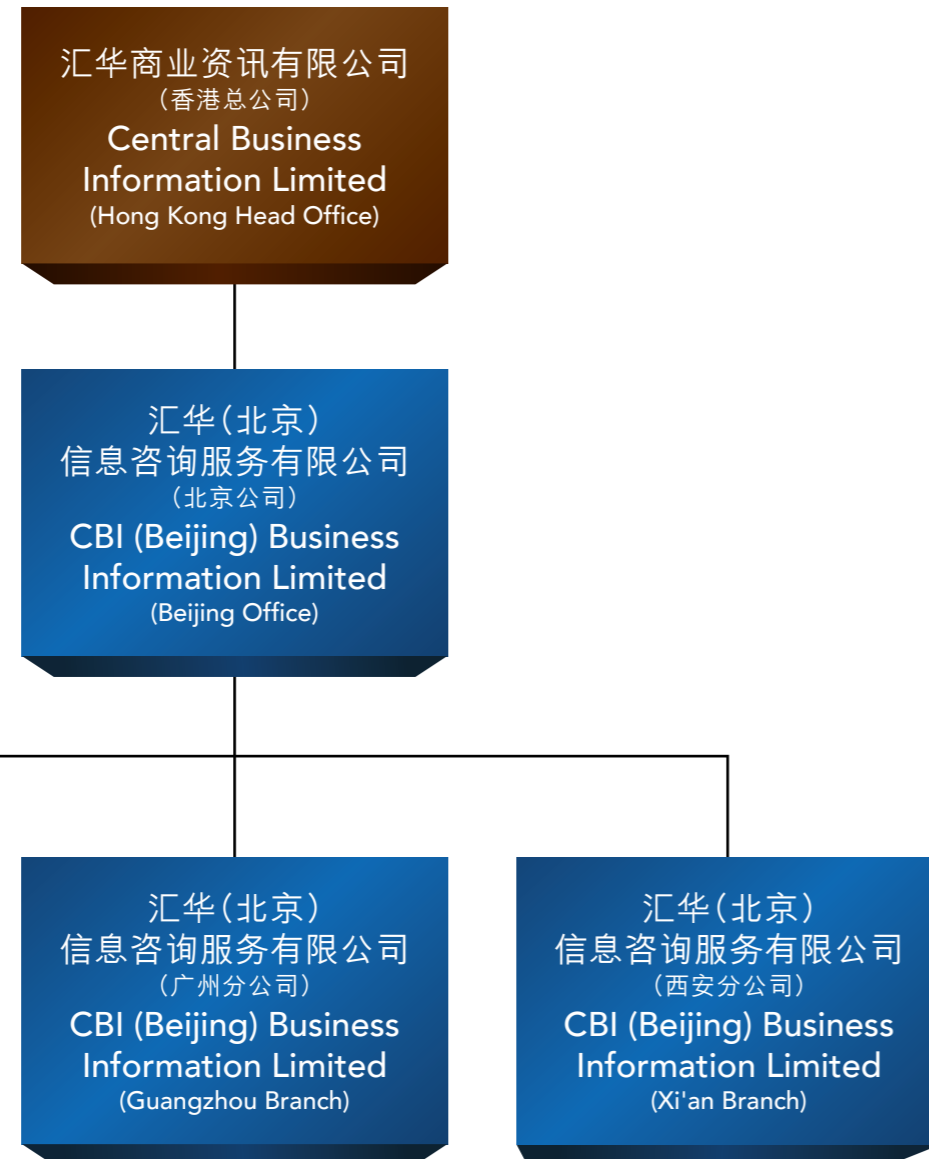
### 实地认证 Site Investigation Report



由专业的调查员进行现场调查，并采集资讯以及拍摄取证，以全方位评估再快速出具实地考查报告，呈现最真实的现况给客户。调查种类包括：企业营运实地调查、贷款征信调查、商场营运调查、实地问卷调查、产品营销调查及客户满意度调查等。

- 企业及商场营运实地调查
- 企业及个人贷款征信调查
- 产品营销、各种类型问卷、及神秘客户等调查
- Business Operation and Shopping Arcade Investigation
- Business and Personal Loan Credit Investigation
- Product Sales, Various kinds of Questionnaire and Secret Client Investigation

## 我们的架构 Our Structure



## 我们的网络 Our Coverage





# 时间线 Passage of Time



# CBI ISO 服务认证之路 登上业界高峰

ISO 证书系统，是企业市场上所提供产品服务水平之冲量准则，展示了企业在追求服务质量的投入度及专业水平。随著业务发展及服务水平的不断提升，CBI 香港于 2015 年 11 月获得 ISO 9001:2008 证书，一个月后，CBI 北京亦顺利获得 ISO/IEC 27001:2013 证书。至 2016 年 11 月，CBI 香港更获升级至 ISO 9001:2015 证书，迈向新的发展里程。

ISO 9001:2015 是一套国际通用的质量管理工具，提供系统化的程序及框架，让机构精益求精，所以在 CBI 香港荣获此认证后，公司上下均非常鼓舞，因有关认证不单体现了公司对客户提供优质服务的承诺，亦反映了员工多年来努力不懈的奋斗成果。

认证是自我提升和加强内部管理的重要一步，同时也确保业务在持续发展及产量增加之余，能通过优化整个管理系统，让作业程序更加标准化，从而保证每一份提交予客户的报告，均保持卓越品质。公司各部门皆已把特定的工作目标进一步提高，并通过持续培训，增强员工的专业知识，令服务质量长期维持在业内的最高水平。



## ISO 9001:2015 Certification

The ISO 9001 certification is the international standard that specifies the requirement for a quality management system. Organizations use the standard to demonstrate the ability to consistently provide products and services that meet customer and regulatory requirements. CBI Hong Kong and Beijing offices attained the ISO 9001:2008 and ISO/IEC 27001:2013 certification in November and December 2015 respectively. And the ISO 9001:2015 was upgraded in November 2016 for the operations in Hong Kong.

These certifications are encouraging to all CBI staff as they not only affirmed the company's commitment in offering quality service to its clients but also reinforced the dedicated efforts of the team over the years. The certification does not just only promote management up-grade and escalation, it is also an initiative to ensure all CBI reports are of exceptional quality through the optimized management system and standardized procedures verified by the ISO 9001:2005 standard. All the departments across the company have advanced their targets and with continuous on-the-job training on product knowledge, CBI will maintain the highest level of standard in the industry. CBI

# 一起堅持的伙伴 Our keen teammates



# 从坚持中体现价值

## Commitment is what transforms our values to success



**张悦 Sarah Zhang**  
上海分公司经理 General Manager  
CBI年资：8年 8 years in CBI



**史旭萍 Emma Shi**  
人事行政经理 HR & Admin Manager  
CBI年资：3年半 3.5 years in CBI



**张丽 Tackey Zhang**  
实地认证部总监 Director - Site Investigation  
CBI年资：8年 8 years in CBI



**黄春彦 Vivian Huang**  
华东区销售总监 Sales Director (East China)  
CBI年资：4年半 4.5 years in CBI



**董珍珍 Jean Dong**  
雇员风险管理部经理 Research Manager - Employment Screening  
CBI年资：5年半 5.5 years in CBI



**吴任哲 Woods Wu**  
业务拓展总监 Director - Business Development  
CBI年资：5年 5 years in CBI

在成立CBI北京分公司后6个月，上海的分公司亦迅速创立，在往后的多年间，一直以这两大城市为战略据点，积极开拓内地市场。CBI上海分公司扮演了重要的销售角色。凭借著经验丰富的销售团队和分布在40多个地区的实地调查团队，CBI立足上海，辐射全国，成就市场上的领先地位。

### 价值的来源

**记者：** 对于CBI的三个核心价值：为客户解决问题、为客户创造价值及为客户带来喜悦，你们有何特别体会？

**Tackey：** 我是做实地调查的，而团队在进行工作时，均要做到这三个宗旨。如之前在武汉进行一个关于借贷对象的实地调查项目，结果由于我们的工作，令客户避免了一次严重的经济损失。亦因这次调查工作，更令客户得悉问题的所在，为了防范以后再发生同类型事件，于是便为内部设计了一套全新的贷款系统。在这过程中，除了展示了我们的价值，亦将客户的经济损失减至最低，最终客户开心，我们亦开心。

**Vivian：** 我们的价值，是从各方面去体现出来的，如我们的一些定制化服务，便可以满足客户的个性化的需求，我们跟据客户的要求，为他们带来的服务，往往超出了预期。我们是卖产品，但我们销售的，不仅是报告，更是解决方案，这对客户而言，是至为关键的。另一方面，如做背景调查

时，其实我们亦可以帮客户做进一步的分析，虽然这可能是客户本身的工作，但若果可以为之提前做好，对客户来说将是莫大的惊喜。

**Woods：** 这三个价值是一起发生的，缺一不可。我们是帮客户解决问题的，不过我认为，要解决客户的问题，其实只是基本，最重要是我们可以调查过程中为客户带来一些意想不到的东西，这才为之CBI的重要价值。另外，要时刻跟客户保持沟通，如在过程中是否发现了新的问题，而在发现问题后，证据又在哪？最后再由客户决定是否继续处理。我们再依据客户的要求，提供合理合适的解决方案。

**Sarah：** 我们的真正价值，是为客户创造价值，让他们收获喜悦。有时客户是不清楚自己想要什么，但我在这行业已工作了一段很久的日子，拥有丰富的经验，又有很多实际的案例，因此遇到这种情况，我往往会告诉客户，什么东西才是你最需要，最需要我们帮助的？如此才可以真正为客户创造价值，令他们感到喜悦。我亦有另一个想法，就是不希望这三个宗旨只沦为口号，是背诵

下来的，若果只是如此，应是没有任何结果可言。工作多年，我认为内部团队跟客户之间的冲突是在所难免的，因为一般客户的要求都是来得很急的，有时我们确实是难以做到，因此不会事事都能为内部客户带来喜悦，最重要是怎样把自己工作做到最好，用最终的结果打动客户。

**Jean：** CBI的产品及服务，都是围绕这三个价值观去做的，而通过我们的产品，可以令客户明白到，他所付出的金钱，绝对是物超所值的。所以我们必须为客户创造了额外价值，让客户使用我们的产品，会感到开心及舒适。我们是报告生产部门，但我们不仅是制造产品，更重要的是，借著产品，传递CBI的服务理念。

**记者：** 正如刚才Sarah提到过，你们亦要面对内部的客户，这些内部客户就是团队及公司的成员。Emma，你是人事部负责人，又如何体现这些公司发展理念？

**Emma：** 对，内部同事等如是我的客户，而我的主要工作，就是为各团队做招聘，从人力资源上，满足他们的要求。基本上同事们都是易于满足的，原因是大家一向都保持良好沟通，就算现在公司发展越来越大，员工数目不断增加，工作方面确实是辛苦了些，但大家始终是来自同一个团队，各人之间互相包容体谅，因此这份工作还算挺不错的。

### 接受新的挑战

**记者：** 能在CBI工作的，都是不简单的人才，行业精英。你们怎看个人在CBI的发展？为何一直都如此忠心地在CBI工作，难道没有想过有新的发展？须知道现时经济环境不错，跳出CBI后，可能有更好的发展呢？

**Emma：** CBI是间年青又充满活力的公司，亦是个很好的平台，给予员工很好的发展机遇。在我初加入公司时，员工只有十多人，现在已增加至50多人，在人数上有很大的增长，亦因为公司在近年快速发展，我才有机会晋升为人事部的负责人，跟CBI上海一同成长，因此我在这里一直都工作得很开心，从没想过离开。

**Tackey：** 公司刚开始时，是做得颇为辛苦的。为了要成立实地调查团队，我要经常往各地出差，为当地的调查人员做培训，因为很多调查员都是没有经验的。我们是由零开始，然后一点一滴地做出成

绩；我的培训工作于白天进行，到晚上就埋首写报告，工作时间很长，往往工作至凌晨时分，因为我们的工作有时间性，不能让客户等太久。我在加入CBI之前，是从事电话销售的，因此在CBI的工作，对我而言是很新的，从人才招聘、整体工作流程、工作规范等，都是充满挑战的。

**记者：** 但为何仍要接受这种如此艰巨的工作？

**Tackey：** 老板要我去做，自然就要做到，我亦没有想太多的。那些实地调整成员，有全职及兼职，有时同一项目，需要在全国多个地区进行调查，那就需要更多驻当地的实地调查员协助。在成员组合方面，我可以说是慢慢摸索出来的，起初会以为，有经验的人会较易合作，后来却发现到，反而大学生更加好，方便管理。我们亦靠Emma的协助，她会知道哪些人适合做外访工作，那些人比较易于管理，有时团队成员又会介绍朋友进来，于是我们逐渐由小团队变成了大团队。随著团队慢慢成形，地域的覆盖点又越来越多，因此我亦日渐爱上了自己的工作。以往公司的工作流程及规章是不太清晰的，现在已发展得既清晰又制度化，减少了很多最初成立时需要承受的痛苦，令我更投入工作。

**记者：** Woods，你学历好，工作经验亦丰富，既然具备如此良好的发展条件，为何仍选择在CBI工作多年呢？

**Woods：** 我是看好CBI在未来的发展，而市场更有很多未曾探索的空间，如CBI新推出的合规尽职审查，目前在市场上就很少有。我于2006年开始已认识Ray及Jerry，前后计算起来，已认识了11年。我一直都很信任他们，并很认同他们的理念，我认为信任的建立，是来自双方的，而我确信他们在市场开拓上的能力，并愿意作新的尝试，同时又没有对我们的业务发展带来压力，这在市场上是很难得一见的现象，因此他们二人都是非常好的老板。大家的理念一致，赚钱从不是我们的最终目标，我们的目标，是希望得到市场认可，获得同行的尊重，还有客户对我们的认同。

### 认同公司的理念

**Vivian：** 说得对，对公司发展理念的认同，是非常重要的。我在加入CBI之前，已在招聘行业累种了8年经验，由于做得太久，对整个行业的模式已非常熟悉，于是想趁自己还年青时，跳出舒服圈，接受新的挑战。后来CBI的老板约见我，虽



然当时我对背景调查仍是不太了解，但他们的说话却打动了。他们说，CBI是一间创业型公司，因此可以把自己视为公司的老板，并以创业性的态度加入公司。就是这句话打动了，令我一直工作至今。后来开始在CBI工作，起初是有点心理上的落差的，但我又好像回到十年前大学毕业后加入招聘行业时，所面对的困难情况一样，那时很多人拒绝我们提供网络招聘服务，现在CBI则是提供信用报告。随着时间的发展，令我对市场及CBI的产品越来越有信心，同时很快融入公司，并成为一种推动力，不断推动自己往前迈进，并更能明白客户的需求。

**Sarah :** CBI一直都坚持自己的发展路线，因此它的生意订单亦愈来愈多。事实上，要达到这个目标，亦没有甚么秘诀可言，就是坚持过去所做的一切。在加入CBI之前，我是负责管理客户服务团队的，那时我只须管理团队就可以了，不用关注公司内部的其他事情，但来到CBI后，由于规模

日益增大，于是就要兼顾更多事情，平衡各方面的利害关系，而我亦很庆幸，CBI给予了我这种能力。

**Jean :** 在加入CBI之初，我是在Tacky手底下工作的，当时团队只有我们二人，公司规模小，而雇员的工作制度及规范，都是在我加入后才慢慢建立起来的。在CBI工作到第三年，已获晋升为管理层，而Tacky亦去了做实地调查，我负责雇员这一边。CBI是我毕业后的第一份工作，我在CBI成长，并获得很大的收获。我一直都非常认同公司产品的价值，一直坚持自己的发展理念，因此从没有想过离去，而我最大的满足感，是来自我们的产品价值，因为我们的产品，总可以为客户解决到问题。

**Sarah :** 对，坚持是CBI的成功关键。每间创业公司都会遇到很多问题，要如何令公司不断向前？就是要坚持。当你愿意坚持时，就算面对任何困难，都总可克服过去的。

*CBI Shanghai office was soon opened after 6 months after Beijing office was set up, opening up more opportunities in China for CBI. Shanghai, as one of the key cities in China, serves as an important sales hub. With a team of experience sales professionals and investigation teams in more than 40 areas, CBI has marked important footprints in China market.*

## Our Values

**Reporter :** How you see the 3 values of CBI ? To solve problems for clients, to create values and to bring pleasure ?

**Tackey :** I am responsible for on-site verification and my team always work with these 3 values. Once, we did a credit search for a loan and we report some findings that help the client avoid potential loss. And what's more, the client realise the importance of credibility and hence developed a loan approval system minimizing risk of loss. That proves our reports have important implications to the clients and their business.

**Vivian :** Clients experience our values in our service, we custom-made service and supports to cater for specific needs of different clients and that always far exceed their expectation. We don't just provide reports to our clients, we provide solutions, that is the key ! And we always do beyond what is necessary, with the one and

only aim, to bring pleasure to clients.

**Woods :** These 3 values work hand in hand. To me, solving problems for clients is only the basic, and we always strive to discover unexpected details for our clients. And we also keep a close communication with our clients, alerting them potential problems and proposing solutions.

**Sarah :** Our values is to bring values to clients and hence pleasure to them. Some clients do not have a clear idea of what they need, and with our experience and case studies, we can give them a clear picture and better understanding of their needs. To me, these values are not merely slogans. Conflicts of interests with clients are sometimes unavoidable, e.g. clients urge for more prompt response but we simply can't deliver quick but inaccurate report, that will not bring pleasure to clients. I can't say we can always bring pleasure to our clients but we will try our best.

**Jean :** CBI products and services are backed up by

these 3 values, and all our clients find their money worth spent as the implications brought by our clients far exceed their expectations. We don't just produce (reports), we deliver values, the CBI values !

**Reporter :** Sarah mentioned some internal clients, i.e. internal staff. Emma, as the HR in charge, how you see CBI's development ?

**Emma :** Yes, my client is the staff and stakeholders in the company. My main duties is to recruit talent and staff to cater for different departments' staffing needs. Basically, our teammates are very understanding because we always maintain close communications. We belong to the CBI family and share the same values and that makes everyone a good team player.

## Taking challenges!

**Reporter :** Everyone is a talent in CBI, how you see your career prospect in CBI ? what make all of you so devoted especially in the rather competitive market, you have never consider leaving for some other endeavors ?

**Emma :** CBI is a very energetic company and provides a stage for everyone to show their talents. It was only a team of 10 when I first joined CBI, and now grow to more than 50 staff. And the company's rapid development also gave me a chance for a better prospect. I want to grow together with CBI and I have never a single thought of leaving CBI.

**Tackey :** It was not easy when CBI first started. To set up an on-site investigation team, I made a lot of business trips to train up local staff who were unexperienced at that time. We start from scratch and I train them in day time and have my reports done in the evening. Our reports have time line and we won't let our clients wait. I was a phone sales person before I joined CBI, and I find everything here very new and challenging !

**Reporter :** So the job is tough, why all of you still here ?

**Tackey :** To me, it's natural, because that's my job. Site investigation needs a lot of manpower across the country, full time staff teams up with part time. And you need some good people management skills to handle such a team and brings out the best of everyone. We are recruiting more and more new joins, some by friend's referral or via Emma's recruitment campaign , that help to build the CBI team ! Our work is also getting more organized and systematic with clear management directives that facilitate us in getting more focus in our job.

**Reporter :** Woods, you could have more opportunities with your high academic qualification and experience, why you still stay with CBI ?


**Woods :** I am very positive with CBI future development, like the newly launched supplier enhanced due diligence report, which is very innovative in the market. It's been 11 years since I knew Ray and Jerry back in 2006. I cannot agree more on their values and belief and not to say their vision on the company's future development. I placed 100% trust on them and this trust is 2-way. They never put pressure on us and gave us a lot of room of development. They are dynamic, innovative and ready to take challenges, and they are the masterminds who will take CBI to the next milestone. Profit is not our ultimate goal, recognition from clients are what we value.

## Mission Statement

**Vivian :** I was working in recruitment companies for 8 years, and it was time to get out of the comfort zone as I was still young. I did not know much about background search when I was first approached by Ray. He said CBI was just starting up and everyone can take the lead and treat it as his or her own business. I was convinced. At the beginning, I did feel a sense of loss when I encountered difficulties, the same feeling when I just graduated, when people were not positive about our on-line recruitment service. Now, I am confident at my job and the products we offer and have a great sense of belonging to my company.

**Sarah :** Workloads are getting more as CBI business grows. To meet the increasing demands, there is no tricks, you need to be persistent in your work and be committed. I was working for customer service before joining CBI and I was given the opportunity to take up more responsibilities and trained to be an all-round personnel.

**Jean :** I was working under Tacky when I first joined CBI, a 2-man band and we build up many HR systems and plans. I was promoted to managerial level after 3 years when Tacky took up site investigation job. CBI is my first job after graduation, I grow with the company and find my job very rewarding. I share much the mission and values of CBI and never consider leaving it. I am proud of our products because it helps clients to make the right decision.

**Sarah :** Right ! Persistence is CBI's key to success, only persistence can help us to hurdle obstacles and adhere to our values and mission. 

# 我们都是价值创造者

## We create values



**朱瑞征 Rachel Zhu**  
CBI北京团队 CBI Beijing Team  
人事行政经理 HR & Admin Manager  
CBI年资：6年 | 6 years in CBI



**赵翡翡 Merry Zhao**  
CBI西安团队 CBI Xi'an Team  
信用认证部经理 Manager, A&V Department  
CBI年资：5年半 | 5.5 years in CBI



**李冬梅 Linda Li**  
CBI北京团队 CBI Beijing Team  
数据中心经理 Manager, Data Center  
CBI年资：9年 | 9 years in CBI



**赵雷 Joe Zhao**  
CBI北京团队 CBI Beijing Team  
信息技术总监 Chief Technology Officer  
CBI年资：8年 | 8 years in CBI



**易杨 Nikki Yi**  
CBI北京团队 CBI Beijing Team  
北京总经理 General Manager  
CBI年资：8年 | 8 years in CBI



**张思骁 Terry Zhang**  
CBI北京团队 CBI Beijing Team  
IT部经理 Manager, IT Department  
CBI年资：5年半 | 5.5 years in CBI



**付思玉 Gree Fu**  
CBI北京团队 CBI Beijing Team  
企业信用 Research Manager,  
调查部经理 Business Credit Department  
CBI年资：5年 | 5 years in CBI



**邹兆军 Daniel Wu**  
CBI北京团队 CBI Beijing Team  
雇员风险管理 Operation Manager, Employment  
事业部运作经理 Risk Management Unit  
CBI年资：4年半 | 4.5 years in CBI



**黎荣柱 Gary Li**  
CBI广州团队 CBI Guangzhou Team  
实地认证部经理 Manager, Site  
Investigation  
CBI年资：9年半 | 9.5 years in CBI

一个星期天早上，来自北京、广州及西安的团队，来到CBI上海办事处聚首一堂，分享各自在工作领域上的心得。CBI内地业务由北京开始，然后延伸至上海、广州、西安，因此在座各位成员，均代表了CBI在内地发展的不同阶段，大家在CBI的平台上，一同无怨无悔地努力付出，见证CBI中国的成长。

### 存在的价值

**记者：** 你们来自不同部门，既有实地调查、企业信用调查、雇员风险管理，甚至IT及数据中心部门，对于CBI三个核心价值：为客户解决问题、为客户创造价值及为客户带来喜悦，你们是如何将之在工作上展示出来？

**Gary：** 我是来自CBI广州实地调查部门的，而我们这个部门的价值，是在现场获的第一手资讯，因为很多时候我们都是到了现场后才发现问题所在，因此我们的工作，是不能坐在桌子上就容易解决的。很多时候，情况是客户早已有一个既定立场，一个前设的想法，大概知道想要的结果，如果可以通过实地调查，发现到一些意料之外的问题，他们就会感到喜悦，甚至为他们带来惊喜。

**记者：** 我想作为一名专业的实地调查员，当你得悉客户因你的工作而感到高兴时，你自己亦会感到非常满足吧？

**Gary：** 对呀，当然很开心，因为这就是我们在公司内最重要的存在价值，亦证明我们部门的重要性。

**Merry：** 我是在CBI西安从事信用认证的，目前主要服务阿里巴巴公司，为其提供网上交易认证服务。网上交易常存在风险，而我们的工作，一方面是为客户提供各种真实数据，同时又为在网上进行采购的一些供应商提供有用数据，以防范各种风险，这亦是我们为客户带来的价值。利用这些重要的资讯，帮助客户解决问题，当问题解决后，他们自然会感到高兴。

**记者：** 其实要为客户带来快乐，是困难的事吗？

**Merry：** 当然是不容易的。作为调查员，要有很高的敏感

度，这样才可以如Gary所说，会发现到一些连客户也意想不到的东西，因此我们的心态很重要，时刻都要严谨地工作，让客户感受到我们作为认证商的重要价值。

**记者：** Daniel，你是各人之中最年青的。你在CBI主要从事雇员背景调查，至今已工作四年多，经常面对客户及候选人，这种敏感度，相信你一定具备的。

**Daniel：** 背景调查，是为客户减低聘用雇员时的风险。企业在聘用员工时，很多时都需要去核实员工履历的真实性，那就成为了我们部门的主要工作，我们的目的是希望可以令客户顺利进行其招聘流程，以及安心地聘用候选人，这也是我们部门的价值所在。事实上，背景调查的工作是蛮复杂的，客户很多时都会有一些特别要求，而他们的要求更是千变万化的，如调查候选人十年前的工作情况，这间公司可能已经倒闭了，或者规模很少，而候选人又时常会冒充同事或朋友的身份，每每为我们的工作带来困难，而我们都要一一去克服。我们的做法是通过我们的渠道，不断打听，不断打电话跟各个证人进行沟通，希望通过我们努力的工作，最后可以为客户带来喜悦。

### 展示与竞争对手的不同

**Terry：** 我是在IT部工作的，客户虽然是内部的同事，但一样可以通过努力工作，展示我们的价值。我们的工作，是主要开发各种针对业务发展的计算机系统，希望可以借此帮助同事的日常工作，如Gary的取证、Merry的信用认证、Daniel的雇员背景调查等等，都可以应用到这些系统。我们的目的是方便完成他们的调查工作，并可以通过系统的使用，避免一些人为的操作错误，最终让生产出来的报告更为精准。

**记者：** 你是技术专家，当你为同事提供服务时，能否事事满足到他们？

**Terry：** 我会对他们说，哪些要求可以做到，哪些要求做不到。但很多时都是可以顺利解决问题，因为大家都是长时间进行内部沟通的。在为同事提供服务时，基本上我都可以做到他们想要的功能，并对生产过程带来极大的益处。我们的工作其实亦很紧，但我们大多数都是喜欢玩技术的人，一旦可以开发出新的技术时，那将会是一份莫大的成就感。

**Joe：** 作为IT部门，最基本的工作，是可以创造价值，不管是对内部或外部的客户。而在这过程中，亦是必须为客户带来喜悦的，正因为有这份喜悦，才会令人觉得我们跟竞争对手之间的不同之处；若果我们为客户带来的喜悦，是比市场上的其他竞争对手多的，那就表示我们在市场上拥有很强的竞争力了。在此情况下，客户给我们的订单亦自然会越来越多。但我想强调一点，就算客户感到高兴，并不表示会为公司带来短期内的利益，客户付出的钱可能亦是差不多，但我们比竞争对手做得好，虽然是同一个价钱，价值却远超

对方，而对客户而言，这就是额外的价值了。

**Linda：** 我是负责数据中心这一个板块的，面对的大多是内部客户。我们的工作，主要分成两部分：采购及数据处理，很多时都是前设工作，为各部门同事提供各种真实数据作工作上的参考之用，又以大数据连接一些讯息，供同事们使用。当我们为他们提供数据时，一旦遇到问题时，我们便会即时帮助他们去解决，这亦是我们在公司的存在价值。

### 自己的孩子

**Rachel：** 我负责公司的人事部，其实就是他们的大管家，除了业务外，公司的大小事情，他们一有需要，都会第一时间找我。我的工作，不能说是复杂，但每日总有很多烦琐的事，如饮水器坏了，他们又会第一时间找我，要我去作检查。招聘，是我在公司的主要工作，他们要招什么人，要求是什么，都是来找我，基本上现时公司的大部分员工，都是经我招聘进来的。我总是想尽办法为他们解决问题，而随著公司的发展，由最初的十多人，至今日60多人，我们的部门却只有4人，因此平日工作量很大，但我依然享受自己工作，希望不断为同事们创造价值。日积月累下来，我对CBI的每位员工的性格都有相当了解，有时员工遇上工作上的困难，亦会主动找我倾诉。我对部门同事说，要有一颗八卦的心，但不要有一张八卦的嘴，如此就可以获得所有同事的信任。

**Nikki：** 我每日面对的，亦是公司全体员工，包括北京及西安两边。我工作的价值，可分两方面，一方面是对老板，我为他赚到钱，另一面是员工，通过各种工作安排，为他们创造价值，令他们感到喜悦。从管理角度看，其实我的时间都不是属于自己的，是属于那些经理们的，因此我要将自己全部时间都投放到他们身上去。

**记者：** 你们都因不同的理由加入CBI，其中Nikki、Joe及Linda是CBI北京的开拓者，你们为何会加入CBI，至今仍不离不弃？至于部分年青同事，如Daniel、Terry，你们一毕业就加入了CBI，又是甚么原因？

**Joe：** CBI北京由2009年创立至今，我便一直都在CBI工作，从没有想过离开过的。因为这是我的孩子，我要看著他一直成长，哪有父母会离开自己的孩子？

**Linda：** 我是CBI北京早期的员工，亦是自学校毕业后的第一份工作。最初进入CBI工作时，我是管理渠道的，工作层面丰富，经常接触不同的政府机构，每天都过得很充实。然后公司继续发展，令我得到晋升的机会，慢慢建立自己的团队，开始管理工作。在CBI工作，我是感到非常开心的，工作气氛很好，我亦不想离开大家，离开团队。

### 一份无价的感情

**Nikki：** 我、Joe及Rachel其实是旧公司的同事，然后相继加入了CBI北京，逐渐建立自己的团队，并发

展至今。我们已把CBI当成了自己的孩子，我们是看著它出生，并一手带大它的。在加入CBI之际，我们其实都不太清楚未来会如何，开始时业务很小，主要做信用产品，但做得很粗糙，因为只是采集及加工，没有自己生产，其后发展雇员服务，再加入多个服务项目，终发展至今日的规模。

**Rachel :** 我以往是做财务的，人送到了30岁以后，要不通过学习以提升自己，要不就是转行，而转行并是一次很好的学习机会。在CBI工作，公司给予我很大的发展空间，从没为我设下任何发展框架，让我得以不断学习，由门外汉，变成这方面的专家，并看著公司一直长大。还有一众年青同事，在加入CBI多年以后，已逐渐处事成熟，相继得到很好的晋升机会。我认为CBI的员工，都有一个共通点，就是为人忠诚，以及任劳任怨，因为他们的辛苦付出，才令CBI拥有今日在市场上的地位。而作为员工，我在CBI留下来的原因，是当中的一份无价的感情。

**Daniel :** 那时Rachel致电给我，就为我安排了面试，那时觉得CBI的业务非常有趣，于是毫不犹豫就选择加入了CBI。后来我又发现，公司对信用报告的要求非常高，因此往后一直都努力地提高报告的质量。2013、2014、2015年是公司的高峰期，我由原先的晚上8时下班，慢慢延至10点，然后是

12点，更曾试过忙到要在公司过夜。但我确实喜欢在CBI工作，因为大家都是在为同一个目标一起努力。

**Nikki :** 同事们都非常能干。最辛苦是3、4年前，那时晚上若果可以在12点前下班，已算是早的了。随著时间过去，同事们的成长速度都很快，处事亦日渐成熟，因此现在我已可以准时在下午5时半下班了。市场常在变化，而CBI亦在不断转变，如新开的西安团队，为了节省成本，很多同事都会陆续调过去，而面对如此重大的发展，很多同事都很愿意去听，愿意去想，因为北京的成本高，发展西安，将有助公司未来发展。

**Merry :** 我是西安团队的第一批成员，而我之所以愿意前往西安，是因为我也视自己为公司的主人，北京在各方面的成本高，西安相对较低，那对公司往后的盈利是非常有利的。

**Nikki :** 同事都把自己当成了公司的主人，并愿意加以配合，希望令生意做得更好。刚才Rachel提到他们都任劳任怨，那是非常正确的形容，就算工作量多，多至做不完，他们都从没抱怨，说甚么我很累了，我生病了这些说话；他们只会问我，人手真是受不了，能否再些新人？从不会说，人手太少，做不来。因为大家都是从公司角度出发，一直坚持，一起追寻成功。

*One Sunday morning, teams from Beijing, Guangzhou, Xi'an all came to CBI's Shanghai office, sharing their work insights. CBI business started in Beijing, then followed by Shanghai, Guangzhou, and Xi'an. Everyone here represent different stages of business development in China, devoting themselves with no regrets, witnessing the growth of CBI in China.*

**Reporter :** You are all from different departments, on-site due diligence, corporate credit checking, employee risk management, IT and data center. Regarding CBI's 3 core values: to solve problems for clients, to create values and bring pleasure to clients. How do you show these core values at work?

**Gary :** I am from on-site due diligence team in Guangzhou. The value of my department is really based on the first hand information we obtain on-site, hence our job could not be done on an office desk. In many cases, clients do have a presumption, and some expectations on the findings. Yet if we can uncover anything which is beyond their expectation, we bring a pleasant surprise and pleasure.

**Reporter :** As a professional on-site due diligence officer,

will you feel excited when your client is very happy about the job ?

**Gary :** Absolutely, will be very happy about it. And this is our values in the company proving how important our department is.

**Merry :** I am from credit authentication team in Xi'an, mainly servicing Alibaba, providing authentication services for on-line transactions. Risks exist on on-lin transactions and our job is to provide accurate data for our clients useful data to service providers who perform sourcing in the internet, for the sake of risk management. This is how we create value for our clients. With the data, we help our clients to solve problems and bring them pleasures.

**Reporter :** Is it difficult to have happy clients?

**Merry :** Of course it's not easy. Being a due diligence officer, you need to have high level of



sensitivity, only by this, as mentioned by Gary, can you uncover something unexpected for the client. Hence our attitude is very important. We need to well perform to assure the client would appreciate the value proposition of an authenticator.

**Reporter :** Daniel, You are the youngest among the team, and you are responsible for employee background checking since 4 years ago. Surely you possess this high level of sensitivity when you are dealing with clients and candidates.

**Daniel :** Background checking is to reduce risk when our client is recruiting employees. Corporates need to verify the resume of the candidates in most cases. And this is the key task of my department. The purpose is to make sure the recruitment process is smooth and efficient, and to recruit the right candidate with full confidence. This is the value of my department. As a matter of fact, background checking could be complicated. Clients in most cases would have their unique and ever changing requirements. For example, checking on the employment situation of a candidate back in 10 years ago, the company might have closed down or the candidate could simply pretend to be their friends or colleagues. All these could complicate our checking. We use our connections, checking on the phone with different witnesses to find the truth. We aim to bring pleasure to clients.

### Difference with our competitors

**Terry :** I work in IT department and though my clients are all internal colleagues, we still strive to show our values. Our job is mainly to develop different programs for different business development needs, like collection of evidence by Gary, credit authentication by Merry, employee background checking by Daniel. The purpose is to help them to complete their checking tasks. By using the system, we avoid operation errors and

produce accurate and precise reports.

**Reporter :** You are technical expert, can you always satisfy the needs of your colleagues ?

**Terry :** I will tell them what can be done and what cannot. Yet in most cases, problems could be resolved as we keep a tight communication with each other. When providing services to our colleagues, basically we can meet their requirements and add critical value to the process. Our work schedule is very tight. Yet most of us are technical people and we succeeded developing a new technology, it will create a strong feeling of success.

**Joe :** Being in IT department, the basic job is to create value, regardless of internal or external. We bring satisfaction to clients and it is indeed this satisfaction that set us win over our competitors. When we managed to create high level of satisfaction to our clients, that would mean we are very competitive. I need to emphasize, client's satisfaction does not necessarily bring short term benefits to us, what they are willing to pay could be more or less the same but we can provide more information than our competitors at the same price, to the client, the value is additional.

**Linda :** I am responsible for data center and our colleagues are mainly our internal clients. Our 2 key duties are sourcing and data processing. In most cases it's the foundation work for other teams. Whenever there is any issue in providing data, we shall resolve them immediately. This is our value of existence within the company.

### Our baby

**Rachel :** I am responsible for HR department. More like their master housekeeper. Apart from business, they come to me for big and small things about the company. My job is extensive yet simple. For example, they come to me if the water machine is not working. Recruitment is my key task, the type of, requirements.

# 汇华感人故事 一点一滴 成就 20 年发展里程

## Day by day, Step by step a 20-year story—the CBI story

一个人的事迹，成就不了长远未来；一群人的无私贡献及付出，却成就了今日的CBI。众人以聚沙成塔的意志，一点一滴地创造出他们的CBI，同步跨进每个时代。

Basically most of the staff currently in the company are recruited by myself. I always look for ways to resolve their problems. With the business expansion, from 10 people to now more than 60, I have only 4 teammates in my team, hence daily workload is heavy, yet I do enjoy my work, hoping to create more value for my colleagues. I understand personalities of every staff, they will come to me and share their concerns and feelings. I often tell my team, you need to be fond of gossip at heart but not by mouth, before you can win everyone's trust.

**Nikki:** I face all employees every day, including those in Beijing and Xi'an. My value are 2 folds: to gain profits for my boss on one hand while on the other hand, create values and bring values to colleagues by different work allocations. From management perspective, I do not have a single minute of personal time, all my time has been devoted to all the managers.

**Reporter:** You all have different reasons to join CBI. Mikki, Joe, and Linda are pioneers of Beijing office, why did you choose CBI? Why never thinking of leaving? For younger team like Daniel and Terry, you both joined CBI after graduated, any reason for it?

**Joe:** Beijing office was established in 2009 and I have been here since that time. I have never thought about leaving as this is my baby. I have to watch along as it grows. Just as no parents will leave their child?

**Linda:** I was one of the first to join Beijing office. It was also my first job after graduation. At the beginning, I managed channels and have many opportunities to get in touch with government officials. As the company expanded, I was given more opportunities, and gradually building up my team, and started some management function. I feel very happy to work in CBI. Work morale is very good and have never thought of leaving.

### Priceless Attachment

**Nikki:** Myself, Joe and Rachel were actually working together before joining CBI Beijing, building our own team and developed business until today. We treat CBI as our own baby and we watch him grow. When we first joined, business scale was pretty small, mainly on credit products and quality was not refined because we only sourced and processed data without our own production. Later on, we added on employment services and other service items, and developed the scale of business as of

today.

**Rachel:** I worked on finance previously. People say, when you reach 30, you need to learn and upgrade yourself or you should try a new industry and changing industry would provide a good learning experience. Working in CBI provided me with huge room to develop, there is no frame nor boundaries, allowing me to grow from a layman to an expert. The younger CBI team also escalate and get a better career prospect. I think all colleagues within CBI has a common, we are very honest and hard-working. And our hard work has attributed to the success of CBI and reputation earned in the market. It is the priceless attachment I have for CBI that keeps me staying.

**Daniel:** I remember Rachel called me for an interview and I was attracted to the business nature of CBI and hence joining without any hesitation. Later on, I found the standard on credit report was very high, and I needed upgrade my reports. 2013, 2014 and 2015 were the peaks for the company. I used to leave office by 8pm, and was pushed to 10pm, then until midnight. I worked overnight in the company as well. Yet I enjoy working at CBI we share the same goal.

**Nikki:** Colleagues are very capable. Toughest was 3-4 years ago and we were lucky if we managed to leave work by midnight. As time passed, colleagues learned quickly and became more mature and we can leave office by 5:30 pm. Market is ever changing. The newly set up Xi'an office helps to save costs and many colleagues are willing to move to work there. After all, operation cost in Beijing is high and developing Xi'an provides more growth opportunity for the company.

**Merry:** I am in the first batch to join Xi'an team. I am more than willing to go to Xi'an because I view myself as the in-charge of the company. Costs of living and operation is very high in Beijing and having an office in Xi'an creates benefits for the future development of the company.

**Nikki:** All colleagues consider themselves as in-charge of the company, and be willing to cooperate bringing more business to the company. When Rachel described them as hard working without a single complaint, it can't be more true. Facing high volume of work, they never complain and no one will say they are tired or get ill. Their only request is more hands to join the team for the growing business. We all think from the company's perspective and are committed to be successful.

CBI

Eric清楚记得，是在2015年8月25日那一天开始加入CBI，出任公司北京实地认证专员一职。作为外访员，主要工作是前往目标企业作实地调查，如是者一年半过去，当中自然发生了很多难忘事。Eric回忆道，有一次，公司安排他去去走访一家科技公司，经过巨细无遗的现场检视后，他发现了两点疑点。“第一，受访人将我带到办公地点，是处于关门状态的，进门后还要找物业管理员来开门，而办公室陈设简陋，没有任何人在办公；第二，就是当受访人得悉我是老乡时，竟主动要求我关照他一下，同时将一个早已装有现金的信封交到我面对。面对金钱诱惑，我仍不为所动，为了秉承专业工作态度和良好的职业道德，于是礼貌地拒绝了对方。”

走访完这间企业后，Eric即时将当时的情况呈报给上司，同时在给予委托方的报告中详细地备注了自己发现的疑点。结果，客户便根据他报告的情况作仔细核对，并拒贷目标企业，避免了公司的严失。CBI在市场上的地位，是凭着专业调查员坚守信念，完成一个又一个无数成功案例积累而来的。因为这事，Eric除获得委托方称赞其专业的工作能力，亦充份展示了面对客户诱惑时所保持的高尚职业操守，以及将客户利益放于首位的工作信念。

Eric still remembers, the day he joined CBI on August 25, 2015, his duty was to perform site investigation. One and a half year passed, Eric recalls this unforgettable incident of a site visit which took place at a high-tech company. Eric discovered 2 suspicious factors after thorough checking. "Firstly, the subject brought me to a vacant office with no operations, a staff of the building management opened the door for us. The office was not properly set up and no staff present. Secondly, the subject offered me an envelope with cash asking me to 'take good care' of him. Being professional and ethical, I turned down his offer politely."

Eric reported the situation to his manager and recorded all the details of his visit with highlights on the two suspicious factors. Eventually, after careful assessment with Eric's report, the client rejected the subject's credit application and avoided risk in loss. CBI's market reputation is built with the integrity and professionalism performed by our team members. The company thanked Eric for his professional attitude at work and the determination in putting client's interest as top priority.

CBI

Eric Yan  
实地认证部  
加入CBI 1.5年  
CBI Beijing





Jenny Leung  
人力资源及行政部  
加入CBI 1年  
CBI Hong Kong

企业发展，一直连系社会脉搏，希望藉著企业力量，为社会带来改变。一直关怀社区的CBI香港，于今年3月10日获得“商界展关怀”荣誉，证明CBI过去在各方面的努力，已获社会认同。

“商界展关怀”是一个具有代表性的奖项，企业必须在关怀员工、关怀环境及关怀社区三方面作出一定的努力和行动，并获得认可机构提名，通过严格的评审，最后才能够入选，而拥有“商界展关怀”的标志，不但代表企业在自身营运达到相当水平，更在社会贡献上得到肯定及认同，等同于优质企业的商标。这份殊荣，其实是每位CBI香港同事都有出一份力的，他们响应公司的号召，高度注意环保的4R措施，包括节约(Reduce)、重复使用(Reuse)、循环再造(Recycle)及取代使用(Replace)，珍惜每一张纸，每一点能源。当中最令人感动的，是大家就算在繁忙的工作中，依然关心社区，照顾弱势社群，他们除了参加各种慈善活动外，更一起探望贫困的劏房家庭，了解基层家庭的居住环境及生活情况，为街坊献上真诚的问候及祝福。

其后，CBI公司更组织了义工团队，在复活节前夕参加家庭庆祝节日。在活动举行当日，同事们认真准备了摊位游戏，以色彩缤纷的气球作卖点，吸引不少家长及小朋友到场玩游戏。过程中看到不少小朋友原先害怕接触陌生人，而经同事们的鼓励及支持后，最后终于勇敢踏出第一步，更成功挑战自己，赢取礼物，学习建立他们的“彩色人生”。活动当日，参与人士的脸上都满是喜悦表情，尽管那些只是很简单的游戏，奖品亦不是甚么名贵礼物，全是只值数元的玩具，但小朋友的笑容告诉大家，他们是真的乐在其中。同事们与现场人士打成一片，欢乐笑声此起彼落，令各人均感到非常满足。

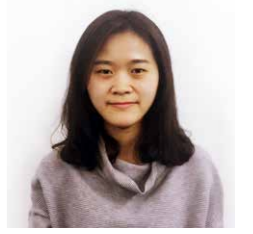
“独乐乐不如众乐乐”。真正的快乐，往往是带给别人快乐时获得的。CBI的同事透过关心别人，为有需要人士送上祝福和支持，以行动传递快乐，实在让人感动。

CBI has been cultivating corporate social responsibility along its business development. And CBI was awarded as “Caring Company” on Mar 10, 2017 for its recognizable good corporate citizenship.

“Caring Company” is a remarkable award to companies demonstrating their concerns for staff, community and the environment. A company, nominated by the scheme’s member, has to undergo rounds of screening and assessment. Meaning that an awarded company is not just recognized for its corporate social responsibility, it has also attained certain level of professionalism in its industry. This award is earned by every CBI staff who responded to our 4R policy, Reduce, Reuse, Recycle and Replace, not wasting any single piece of paper, and saving energy. Out of their busy schedules, the CBI team is always involved in community-concerned activities, visiting the underprivileged and showing their care and concerns and care.

CBI formed a volunteer team and has organized a family fun day before Easter. Many game booths were set up with prizes and attracted many children. Most children were shy at the beginning, but with the encouragement of our staff, they participated in the games and won prizes. Value of the prizes are minimal but it brings an important message to us – children take challenges and win the game! The smile and laughter they had on the day cheer everyone in CBI.

“The More, The Merrier”. You get more pleasure and returns when you give than to receive. That is what keep CBI staff showing their care to the community and people in needs.



Sharon Xue  
质量控制中心  
加入CBI 0.5年  
CBI Xi'an

Sharon想到，自己只加入了CBI半年，有甚么可以与别人分享呢？然而细想之下，她发现CBI的一切，已深印在她的脑海中；她强烈地从同事的工作态度中感受CBI的理念及价值，令她更投入工作，为客户带来最好的服务。

Sharon是西安Business Hub其中一员，而这个Business Hub是一个全新部门，团队有4人，分别是Alvin、Kyle、Sky及Sharon，平日的工作是协助香港CBI中国信调部同事完成审核工作。“对我们每人来说，征信是个全新行业，所面对的是完全陌生的工作环境，而我们之可以从门外汉到能够独立进行审核工作，其实要归功于香港的Andy、Terry，北京的Gree、Nick、Roy及Linda等。他们引领我们入门，有系统地为我们讲授征信知识，又耐心地教我们工作，正是前辈们这份悉心教导，才使西安Business Hub快速成长。”

在Sharon入职两个多月后，西安Business Hub迅即迎来了第一个发展高峰，超出了大家的预期。“工作量实在很大，但团队成员仍不退缩、不畏惧。为了针对工作中每一细节，更是从不放弃，坚持到底，以始终如一的工作精神，协助香港处理了近千份报告，保质保量地完成了高峰期的任务。”她敏锐地观察到，在高峰背后，其实是每位成员坚韧不拔、兢兢业业工作的结果。“辛劳与汗水，是我们成长的见证，而今后众人还将秉承这种精神，更加出色地完成工作。”虽然大家身处的工作地区不同，但在同一CBI之下，依然无分彼此地怀有同一信念：为客户解决问题、为客户创造价值、为客户带来喜悦。“在这里工作，我看到同事满怀热血、充满激情地为公司工作，这是身处其中才真正感受到的。我们是一支年轻的团队，是一支“专业球队”，在这职业的球场上，只有奋斗过、拼搏过，才对得起公司，对得起年轻的自己。”

Sharon is wondering what she has to share with her rather short time at CBI. But then, she found out CBI is already deep-rooted in her mind. From her teammates, she feels strongly the core values and mission of CBI, that all help her to be a more devoted staff, bringing the best service to her customer.

Sharon belongs to the Business Hub in Xi'an, a business unit newly set up. Working along with Alvin, Kyle, Sky and Sharon, they mainly help with some credit search work in China for Hong Kong CBI team. “To us, credit search is a new industry. And we have to give credits to our Hong Kong teammates, Andy, Terry, and Gree, Nick, Roy and Linda from Beijing in training and guiding us to carry out the search work in an independent manner. Their patience with us, sharing their professional knowledge, have made Business Hub in Xi'an develops in a good pace.

After 2 months Sharon joined CBI, the Business Hub in Xi'an has had a milestone which out-expected everyone. “Workload was huge, but we never step back nor give up. We work with our best-of professional knowledge and committed working attitude, we finally completed over 1,000 quality reports.” “No Pain, No Gain, that's what I learn from CBI, and with this value, we are just going to deliver better quality output to our clients.” Though we work in different territories, we belong to the CBI family and we believe in the same core values: to solve problems for clients, to bring values and pleasures to clients. “I see passion in everyone who works in CBI, you need to be part of the family to feel this passion. We are like a young sports team, a professional team. We try and strive, not just for the company but our good self.”







Grace Gao  
雇员风险管理事业部  
加入CBI 1年  
CBI Beijing

在做背景调查的过程中，总会面对各种各样的诱惑，Grace说道。“有一次，我们在查询其中一个个案的候选人学历，我们先与学校多个部门取得联系，但通过姓名、身份证等资讯查询后，均未能获得候选人的任何信息，之后再通过证书中的编号查询，竟发现是属于另一人的。综合以上资讯，我们就判断候选人的学历为伪造。”

有此发现后，客户便与候选人进行沟通，但对方依然坚决否认其学历造假，更向客户解释学校当时搬迁校区，可能因此造成记录缺失，并主动表示可以去学校开具证明。鉴于候选人的良好态度，客户亦希望可以再次进行核实。“候选人其后很快就提供了学校开具的证明，并且从学校相关部门了解到，未查询到学历的原因是学校信息化建设过程中丢失了有关记录。基于候选人提供的证明中印有学校公章，但证明中的措辞又非常不严谨，故此我们与学校再次联系，学校已明确表示不为学生开具此类证明，而近期亦没有人开具此类证明。”

Grace的团队再次将深入调查的结果回馈客户方，但候选人仍然否认，表示可以请工作人员陪同去学校进行实地调查。“看来真是不到黄河心不死，于是我们很快便与候选人预约好次日上午十点在学校的见面。到次日早上，其实我们的工作人员已提前在9点来到学校，请学校负责人鉴定学历证明真伪，并鉴定此证明及学历皆为伪造的，于是签字盖章；到了十点钟，候选人出现，但一见面就塞给我们的工作人员一个信封，请求“放他一马”，然而我们的工作人员一向都很正直及拥有专业操守，坚决拒绝了信封的诱惑。至此我们终于结束本整个调查，并为客户带来最满意的结果，令他们感到喜悦。”

One would easily encounter temptations when we do background checks. Grace shared “Once we were asked to check the academic qualification of a candidate. Yet by using the name and ID card, nothing came up. We then used the certificate number and surprised to find out it belongs to another person. We then drew a conclusion that the qualification is fake.”

Yet the candidate denied any fake record, claiming some records were lost during the school relocation. The candidate offered to have the school to provide confirmation letter. Based on the sincere attitude of the candidate, the client asked us to re-assess the situation. We then reviewed the confirmation letter and found the wordings were not too proper. With suspicion, we checked with the school directly and understood they have not issued such letter.

Grace's team provided a full report to the client. The candidate still denied about the qualification and asked to verify in person in the school. During the meeting, the candidate passed a letter to Grace saying please let me go”. With our professionalism and integrity, we refused the temptation. And we are proud that we deliver an accurate and trustful report to client and closed the case.

CBI



Gree Fu  
企业信用调查部  
加入CBI 5年  
CBI Beijing

每年的一月至三月，是CBI的高峰期，业务量之大，无法以言语来形容。量大、压力大，这是所有调查员公认的状态，何况是刚生育完的Sarah？

我们部门的Sarah在放完产假后两个月，就面临著繁忙的高峰期。为此她早作准备，在高峰期开始时就调整哺乳假的时间，早上休息，以便晚上可以工作多一段时间，多写几份报告，以此缓解其他同事的压力。就算产后不久，身体还未完全恢复，她每天依然和同事一样工作至很晚，而每天回到家时，家中的宝宝却已经睡着了。

Sarah为工作尽心尽力，其他同事周六回到公司加班，她也没有选择休息，一样在办公室内与同事并肩作战。她的努力，没有白费，在最繁忙的一月，先后完成了330份各类报告，为部门安全度过高峰期做出了巨大贡献。

Sarah的付出，感动了所有同事，同事均祝贺她的宝宝健康成长，而长大后的宝宝，一定会以有这样一位敬业的妈妈而感到骄傲。

Our peak season of the year lies between January to March, high volume of business creates heavy workload for everyone at CBI. And without exception to Sarah, the new mother, who just rejoined the crew two months after her maternity leave.

To avoid transferring her heavy workload to other team mates, Sarah adjusted her breast feeding schedule by taking some rest during the day for sparing more time and energy to complete more reports at night. And every night when she return home, her baby was already asleep.

Sarah was so devoted that she even joined others to work on the weekends and “combat” with the team. She had unexpectedly completed 330 reports during the season and made spectacular contributions.

Our team shows utmost respect to her attitude and very grateful to her support. We wish her baby will grow up happily, and for sure she is a role model for her baby in the future.

CBI

# 97-03



1997年，位于香港上环的詹氏商业大厦的办公室



1997年，香港公司周年聚餐



2000年，香港办公室同事合照



2000年香港公司迁入香港上环荣利商业大厦



2003年新的CBI LOGO正式面世

# 05-06



2005年，香港公司参加了TDC的SME Day



2006年，香港公司澳门游



2006年，老板出差了的快乐圣诞



2006年，圣诞派对



2006年，香港公司周年聚餐

# 2007



占士邦饭局



香港公司10周年晚会



10周年晚会，老友到贺

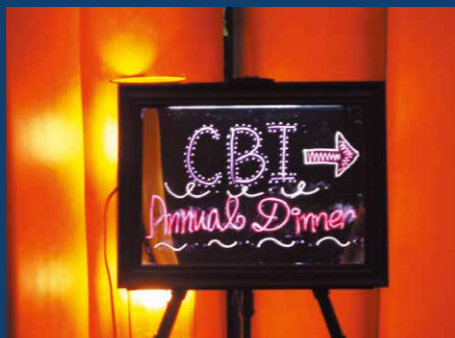


香港公司10周年晚会



长隆野生动物世界之旅观看马戏表演

# 2008



"Animal" Dinner ?



香港公司周年聚餐



周年聚餐之迷人的阿GER



台北游



这次台湾之旅要坐飞机了！

# 2009



北京公司正式开业



上海分公司选址现代广场



上海分公司正式开业



香港公司珠海海泉湾度假区浸温泉



香港公司澳门太阳剧团之旅

# 2010



香港公司迁进中环永杰中心



北京公司年会



北京公司同事合照



香港公司周年聚餐



香港公司War Game 日

# 2011



上海公司春游



上海分公司迁进新一百大厦



在同一天香港总公司也迁至新办公室



香港公司迁进湾仔W Square办公室



北京公司圣诞联欢

# 2012



北京公司迁进嘉泰国际大厦



北京公司年会集体照



上海公司年会集体照



香港公司新年醒狮采青



香港公司15周年周年晚会准备中

# 2013



上海公司年会之Ray & Jerry



上海公司年会之美女如云



上海公司秋游



北京公司年会大合照

# 2014



北京公司年会舞蹈



北京公司秋游



上海公司年会



上海公司秋游



上海公司年会

# 2015



西安分公司正式开业



北京公司年会



西安公司内的同事合照



上海公司秋游



香港公司在策略射箭场，准备开战！

# 2016



广州公司圣诞装饰



北京公司烘焙活动



西安公司圣诞联欢



CBI联同RPC律师事务所在上海举办董监高研讨会




北京公司拓展活动

CBI  
Duncan Wu  
CBI Beijing  
数据中心-DEO



如果弹性工作时间就好了!

CBI  
Maple Chan  
CBI Hong Kong  
Business Hub



如果CBI蜚声国际就好了!

CBI  
Curley Chan  
CBI Hong Kong  
HR & Admin



如果能将CBI优秀的管理文化推广开去就好了!

CBI  
Emma Shi  
CBI Shanghai  
人事行政部



如果公司办公环境能更美就好了!

CBI  
Merry.Zhao  
CBI Xi'an  
信息认证部



如果公司增加空间,多些植被,充满生机就好了!

CBI  
Dora Chen  
CBI Shanghai  
财务部



如果公司能上A股就好了!

CBI  
Jenny Au-Duong  
CBI Hong Kong  
Hong Kong Team



如果全香港都认识CBI就好了!

CBI  
James Lo  
CBI Hong Kong  
HR & Admin



如果个个都咁醒就好了!

CBI  
Vivian Huang  
CBI Shanghai  
华东区销售部



如果公司引领行业发展趋势就好了!

CBI  
John.Zhu  
CBI Xi'an  
实地认证



如果公司业务涉及范围越来越广就好了!

CBI  
Alex Deng  
CBI Beijing  
数据中心-DEO



如果昨天是明天就好了!

CBI  
Eric Yan  
CBI Beijing  
实地认证部



如果公司网络能快点就好了!

CBI  
Grace Gao  
CBI Beijing  
雇员风险管理事业部



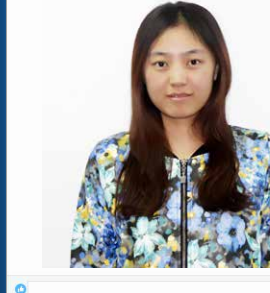
如果公司经常搞集体出游就好了!

CBI  
Tackey  
CBI Shanghai  
实地认证部



如果公司处处都能智能化就好了!

CBI  
Shirley Zheng  
CBI Beijing  
雇员风险管理事业部



如果公司名满天下就好了!

CBI  
Terrence Li  
CBI Hong Kong  
International Team




如果公司定期搞下派对就好了!

CBI  
Snow.Sun  
CBI Xi'an  
信息认证部



如果公司提供交通补助就好了!

CBI  
Woods Wu  
CBI Shanghai  
业务拓展部



如果公司有弹性工作制就好了!

CBI  
Faith.Jia  
CBI Xi'an  
信息认证部



如果公司多几台饮水机就好了!

CBI  
Diana.Zhang  
CBI Xi'an  
数据中心



如果公司氛围更活跃就好了!

CBI  
Bob Wang  
CBI Beijing  
实地认证部



如果工作和生活能多融入一下就好了!

CBI  
Crystal Lee  
CBI Hong Kong  
中国调查部



如果CBI有公司饭堂就好了!

CBI  
Kelly Hong  
CBI Beijing  
雇员风险管理事业部



如果下午茶每天都有就好了!

CBI  
Linda Li  
CBI Beijing  
数据中心



如果公司知名度热搜榜第一就好了!

CBI  
James Chen  
CBI Shanghai  
业务拓展部



如果公司五地有歌唱比赛就好了!

# 一人有一个梦想

# One Dream

Concept and organized by Pressroom

Text by Jeffrey Hui

Photo by Delphia Ip (Hong Kong) and Jay S (Shanghai)

Graphics by Timmic



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