

簡 歷

基本資料：

姓名：鍾浩明 男 未婚 戶籍：深圳 漢族
 教育：武漢大學世界經濟系 本科 中級經濟師
 特長及愛好：證券、IT 出生：1973.6 身高：1.68m



全方位提升工作效率!

專業能力：

我的工作財富	我使用的軟件	我的語言水平
★ 全套 TM 翻譯記憶庫解決方案 ★ 獨創 TSP 詞句段三級輔助翻譯流程 ★ PDF/DOC 全文檢索解決方案 ★ 多種行內領先的效率提升方法	★ Trados 5.5/6.0 ★ 雅信 CAT 2.5 ★ VBA for Microsoft Office ★ Acrobat 6.0	★ 近五年的專業翻譯工作經驗 ★ 國家英語六級“優秀” ★ GRE Verbal: 740 (滿分 800) ★ TOEFL: 627 (滿分 667)

1. 中英文基礎紮實；熟悉帳務處理、會計政策以及法律、商業文件；熟練應用港臺／內地文體；
2. 熟悉網絡、通訊及電子知識，具備深厚的理工科背景；
3. 熟悉證券市場及其相關法規（曾在證券公司兼職經紀人）。

工作經歷：

- 1. 2002.6—至今** SNP 快捷財經有限公司 財經翻譯
 負責香港聯交所上市公司的財經文件翻譯，包括香格里拉、聯想、中國人保、中國銀行等著名公司的招股說明書、通函、年報及中報等，以及相關合同協議、項目計劃書、宣傳冊、上市推介文件 Presentation、財務顧問函件等。

 瞭解香港交易所主板和創業板上市規則，自建 10 萬條目的香港證券財經詞庫，獨創 TSP 詞句段三級輔助翻譯流程。
- 2. 99.1—2002.5** 深圳市邁爾康信息科技有限公司 翻譯
 翻譯商業、法律文件及計算機、通訊設備資料；建立國際信息渠道（國際磁學協會 IMA、美國磁性材料廠商協會 MMPA 等）。
- 3. 96.3—98.10** 深圳世紀星源股份有限公司 司庫
 負責企業融資（包括銀行貸款、開證額度及承兌匯票等）及相關的帳務處理。
- 4. 93.7—96.3** 汕頭海洋（集團）公司 國際部
 翻譯國際塑料、化工技術資料以及石油天然氣市場分析（ICIS-LOR、Platt's 等）；直接與國外設備商進行溝通。

My skills, your wealth**RESUME****Basic Data:**

Name: Zhong, haoming Male Single Born in: Pingle, Guangxi
 World Economics, BA of Economics Wuhan Univ. Semi-senior Economist
 Strong points: Securities & IT Born: 1973.6 Height: 1.68m

Professional Capabilities:

My Assets	My Software	My Language Skills
★ Full set of Translation Memory (TM) solution ★ A creative Term/Sentence/Paragraph (TSP) 3-tier process for computer-aided translation ★ PDF/DOC full text search solution ★ Leading methods to enhance efficiency	★ Trados 5.5/6.0 ★ Yaxin CAT 2.5 ★ VBA for Microsoft Office ★ Acrobat 6.0	★ About 5 years' professional translation experience ★ CET-6 "Excellent" ★ GRE Verbal: 740 (Full Mark: 800) ★ TOEFL: 627 (Full Mark: 667)

1. Solid foundation both in English and Chinese; familiar with accounting practice and policies, legal and commercial documents; versatile in Hong Kong and Mainland styles of writing;
2. Familiar with network, communication and electronics; a deep understanding of science and technology;
3. Familiar with securities market and the relevant policies and regulations (once as a part-time broker).

Work Experience:

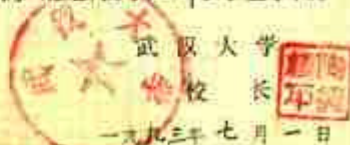
- 1 · 2002.6 – Now SNP Vite Limited Financial Translator**
 Translation of financial documents for listed companies (such as Shangri-La, Legend, PICC, BOC, etc.) on Main Board/GEM in Hong Kong, including prospectus, circulars, annual/interim reports, and other related contracts/agreements, project proposals, brochures, presentations, letters from financial advisor, etc.

 I understand the Listing Rules of the Stock Exchange of Hong Kong Limited and the GEM Rules. My achievements include a 100,000-entry financial and securities lexicon for Hong Kong and a creative Term/Sentence/Paragraph (TSP) 3-tier process for computer-aided translation.
- 2. 99.1 – 2002.5 Shenzhen Merrik Information Tech Co. Translator**
 Translation of commercial and legal documents as well as computer and communication equipment files; establishment of international information channels, such as International Magnetics Association (IMA) and Magnetic Materials Producers Association (MMPA).
- 3. 96. 3 – 98.10 Shenzhen Fountain Co., Ltd. Treasurer**
 Corporate financing (including bank loans, facilities of L/C, bankable bills, etc.) and the relevant accounting activities.
- 4. 93. 7 – 96.3 Shantou Ocean Enterprises Company Int'l Affairs Dept**
 Translation of technical information for international plastic/chemical industry and market analysis for oil/gas industry; direct communication with foreign equipment providers.

毕业文凭

学生钟浩明性别男现年二十岁，系广东省(市、自治区)平乐县(市)人，于一九八九年九月入本校世界经济系世界经济专业四年制本科学习，至一九九三年九月修业期满，学完教学计划规定的课程，取满总学分，成绩合格，准予毕业。

经审核符合《中华人民共和国学位条例》规定，授予经济学学士学位。



一九九三年七月一日

文凭登记世字第 930017 号



授予大学英语四级证书。

武汉大学世界经济系
八九级学生钟浩明于一九九二年
一月参加国家大学英语四级考试，
经审核，达到《大学英语教学大纲》
四级的教学要求，成绩合格，

国家教育委员会高等教

委托颁发单位
颁发日期：一九九二年七月一日
证书编号：2101489

授予大学英语六级证书。

武汉大学世界经济系
八九级学生钟浩明于一九九二年
六月参加国家大学英语六级考试，
经审核，达到《大学英语教学大纲》
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证书编号：2101489



<p>QUANTITATIVE AND QUALITATIVE INFORMATION ABOUT MARKET RISK</p> <p>We have exposure to market risk through our operating and investment activities. Market risk is the risk that we will incur losses due to adverse changes in market rates and prices. The primary market risk exposure that we face is changes in interest rates. We are also exposed to credit risks through our reinsurance activities and our investments, and exchange rate risk with regard to premiums received, and liabilities incurred, in foreign currencies. We have not entered into any derivative financial instruments for trading or any other purposes.</p> <p>Interest Rate Risk</p> <p>Interest rate risk is the risk that we may incur economic losses due to adverse changes in interest rates. Our exposure to interest rate changes primarily results from our significant holdings of fixed income investments. The market price of our fixed income security investments fluctuates with changes in interest rates. When interest rates rise, the market value of these fixed income investments falls. When interest rates fall, the market value of these securities rises. Our fixed maturity investments include term deposits, government bonds, bonds issued by financial institutions and corporate bonds with a rating greater than rated AA, most of which are exposed to interest rate risk. We also invest in floating rate instruments, interest proceeds from which can rise and fall due to changes in interest rates. Our holding in investment funds is also exposed to price fluctuations caused by changes in interest rates. Interest rate risks may also affect our future investments.</p> <p>We manage our exposure to risks associated with interest rate fluctuations through active review of our investment portfolio by our management and consultation with financial investment experts. Our goal is to maintain liquidity, to preserve capital and to generate stable returns.</p> <p>Credit Risk</p> <p>We are subject to credit risk on investments such as corporate bonds and mutual funds. Deterioration of the financial condition or results of operations of the issuers of these instruments may cause a delay in payments of principal or interest when due and eventually result in uncollectibility. We try to manage our credit risk by</p>	<p>有關市場風險的定量及定性分析資料</p> <p>本公司的經營業務及投資業務存在市場風險。市場風險是因市場利率及價格的不利變動而導致本公司蒙受損失的一種風險，而利率變動為本公司面臨的主要市場風險。本公司亦因再保險及投資活動而承受信用風險，以及因以外幣收取保費及承擔責任而承受匯率風險。就交易或任何其他目的而言，本公司並無訂立任何衍生金融工具合約。</p> <p>利率風險</p> <p>利率風險是因利率的不利變動而使本公司蒙受經濟損失的一種風險。本公司的利率變動風險主要源於本公司持有的大量固定回報投資。本公司固定回報投資的市場價值會隨利率變化而波動。當利率上升時，該等固定回報投資的市值下跌；當利率下跌時，該等證券的市值上升。本公司的定期投資包括定期銀行存款、政府債券、金融債券以及評為 AA 級以上的企業債券，其中大部份均存在利率風險。此外，本公司還投資於浮息金融工具，該等浮息金融工具的利息收入可隨利率的波動而升降。本公司所持有的投資基金亦存在利率變動所帶來的價格波動風險。利率風險也可能影響到本公司的未來投資。</p> <p>本公司管理層積極檢討本公司的投資組合及諮詢財務投資專家意見，從而控制與利率變動相關的風險。本公司旨在維持資產的流動性、保有公司資本並獲得穩定的回報。</p> <p>信用風險</p> <p>本公司的企業債券及證券投資基金等投資項目存在信用風險。倘該等投資工具的發行人的財政狀況或營運業績轉差，則可能會引致拖欠到期本金或利息，並最終變成無法收回。本公司在投資前分析被投資公</p>
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analyzing the creditworthiness of companies prior to making investments as well as strictly following the CIRC guidelines which only permit investments in corporate bonds with a rating greater than AA.

We are also subject to credit risk with respect to amounts owed to us by reinsurers pursuant to the terms of reinsurance policies we have with them. As a result, we pay particular attention, on an ongoing basis, to the creditworthiness and financial condition of the reinsurers with whom we deal. Except when dealing with national reinsurers, we only purchase reinsurance from reinsurers with A.M. Best ratings of at least A-.

Exchange Rate Risk

We conduct our business primarily in Renminbi, which is also our functional and financial reporting currency. However, a portion of our business (including underwriting certain international cargo insurance and aviation insurance) are conducted in foreign currencies, typically US dollars. A portion of our claims and liabilities is also denominated in foreign currencies, typically US dollars. As of 30 June 2003, we had US dollar denominated accounts receivable of US\$[...] million. Most of our sales are domestic and as such we have a limited amount of foreign currency denominated accounts receivable.

Many foreign currency exchange transactions, including foreign exchange transactions under our capital account, are subject to foreign exchange controls and require the approval of the SAFE. Actions taken by the PRC government could cause future exchange rates to vary significantly from current or historical exchange rates. See “Risk Factors—Risks Relating to the PRC—Government regulation of currency conversion, future fluctuation of Renminbi exchange rates and deregulation of domestic interest rates could adversely affect our results of operations.”

Effects of Inflation

According to the PRC State Statistical Bureau, China experienced inflation of [...]%, [...] % and [...] in 2000, 2001 and 2002, respectively. As a result, inflation has not had a significant impact on our results of operations in recent years.

司的資信狀況，及嚴格遵守中國保監會只准投資評級為 AA 級以上的企業債券的規定，並以此努力控制該等信用風險。

根據本公司與再保險人之間的再保險保單條款，本公司的再保險人結欠本公司的款項亦存在信用風險。因此，本公司持續對與本公司有業務往來的任何再保險人的信用度及財政狀況進行密切關注。除與國家再保險人進行業務外，本公司僅向 A.M. BEST 公司至少評為 A-級的再保險人購買再保險。

匯率風險

本公司主要以人民幣進行業務，人民幣亦為本公司的本位幣兼財務報表貨幣。但是，本公司部分業務（包括部分國際貨運險業務及航空險業務）以外幣計值，且一般為美元。本公司的部份索賠及負債亦以外幣計值，一般亦為美元。於二零零三年六月三十日，本公司以美元計值的應收賬款為〔●〕美元。本公司的大部份銷售均在國內，因此本公司以外幣計值的應收賬款數目有限。

本公司資本戶下的外匯交易等多種外匯交易均受外匯管制，並須取得外匯管理局批准。中國政府的措施可能會使日後的匯率相對現行或歷史匯率出現大幅波動。請參閱「風險因素－與中國有關的風險－政府對貨幣兌換的監管、未來人民幣匯率波動及放開國內銀行利率可能對本公司的營運業績及財務狀況產生不利影響」。

通貨膨脹影響

根據中國國家統計局資料，中國二零零零年、二零零一年及二零零二年的通貨膨脹率分別為〔●〕%、〔●〕%及〔●〕%。因此，通貨膨脹對本公司近年的營運業績並無重大影響。

My translation Sample 2: A biography of Peter Yang, the president of SNP Leefung

<p>Section: People Head: Godfather of Printing</p> <p>Standfirst: With more than 40years of printing experience under his belt, Peter Yang, the founder of Leefung, is a well-known veteran of printing in Asia.</p> <p>Story: “I smell ink for over 40 years in my life and I still smell ink!” exclaimed Peter Yang who founded Leefung in 1960. At age 65, Mr. Yang is the stoic patriarch of Leefung and has weathered many storms and economic cycles. His current role as Chairman at SNP Leefung lets him expound his vision for the company by playing an active role with his boundless printing experience.</p> <p>Recounting his family history, Peter Yang said, “Printing is in my blood, my father came from a poor family in China. He went to Shanghai to be an apprentice in a small printing shop and later opened his own printing firm specializing in tobacco packaging. Later, he moved to Hong Kong and started a tobacco company called Hong Kong Tobacco with his friends.”</p> <p>In 1956, Mr. Yang’s father sent him to the London School of Printing and Graphic Arts. He said, “Actually, I wanted to be a geologist since I was good in geography in school. However, being the eldest in the family and unsure my career path, I studied in London for three years, got my diploma and thereafter, went to Germany to get hands-on practical knowledge. That’s where I learnt to operated printing machines.”</p> <p>Mr. Yang came back to HK in late ’59 and worked for three months in his family’s tobacco printing company. He said, “I got bored and fed-up. Everyday, we kept printing the same things – same paper, same images. I told my father I had to come out. Thus, I borrowed a quarter of a million dollars and started Leefung.”</p> <p>In 1960, Mr. Yang started his company in Sai Wan Ho with an area of 5,000 sq ft. and three machines. “At that time, Leefung was mainly into tobacco and toys packaging. The company entered into the book printing business because we won a contract worth US\$2 million from the American consulate to print textbooks in Vietnamese and English. During the Vietnam War, these books were donated as part of an aid programme by the US Government. During this time, I also invested in more machinery and made contacts with publishers like Paul Hymlyn. It was an active decision to go into the export business because it was a new market.”</p> <p>In 1972, Sing Tao Group injected new capital into the business as controlling share holders. Better know for their Tiger Balm products, the merger meant a change of name to Leefung Asco. Mr. Yang remarked, “The company grew and relocated to larger premises but the marriage wasn’t without its ups and downs. In 1985, I asked my brother-in-law, John Yang to come into the business. We acquired Sing Tao Industrial Building, a 10-storey</p>	<p>版面：風雲人物 標題：印刷業教父</p> <p>前言：楊士成，利豐集團創辦人，一位擁有四十餘載印刷經驗的亞洲印刷業翹楚。</p> <p>風雨歷程： 「在印刷界打拼四十多年了，至今未敢告退！」利豐集團的創辦人楊先生感慨道。作為在 1960 年創辦利豐集團的領袖，年屆六十五歲的楊先生已坦然歷盡無數波瀾及經濟起伏，仍積極投身於不息的印刷生涯，並在利豐主席的現職上繼續為公司的發展添磚加瓦。</p> <p>回想家史，楊先生坦言，「印刷已融入我的血液。家父出身於一個貧苦的中國家庭，曾赴上海在一間小印刷坊內做學徒，後來自己創立專門做香煙包裝的印刷公司；移居香港後，他與朋友一起開設了名為香港煙草的煙草公司。」</p> <p>1956 年，楊先生由其父送往倫敦印刷及美術學院進修。他說道，「實際上，我在學時的地理學習成績好，因而想做一名地理學家。但作為家中長子，對事業發展路向有身不由己之感，因此我在倫敦學習了三年，獲得文憑後又去了德國學習實際操作知識。在那裡，我學會了如何操作印刷機。」</p> <p>楊先生於 59 年末回到香港，在家族香煙印刷公司工作了三個月。他說道，「我感到厭煩，每天都在印同樣的東西，同樣的紙張，同樣的圖片。我對父親說要自立門戶。於是，我借了 25 萬元，成立了利豐。」</p> <p>1960 年，楊先生在西灣河開設了公司，佔地 5,000 呎，有三台機器設備。「利豐當時主要做香煙及玩具包裝。由於從美國領事館贏得了一份價值二百萬美元印刷越南語及英語課本的合約，公司開始涉足書本印刷業務。作為越戰期間的捐助物品，這些課本是美國政府援助計劃的一部分。這段時間裡，我也投資購入了更多機器，並與 Paul Hymlyn 等出版商建立業務聯繫。由於是一個新市場，故進軍出口市場可謂一項積極的決策。」</p> <p>1972 年，星島集團為公司注入新資本，並成為控股股東。由於其虎標產品的知名度較高，該合併後公司易名為利豐雅高。楊先生談到，「公司壯大了，遷入了更大的廠址，但合併並非一帆風順。1985 年，我邀請妻舅楊一貴加入公司。我們收購了樓高 10 層的星島工業大廈，面積達 200,000 平方呎。1991 年，公司在香港聯交所上</p>
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industrial building of 200,000 sq ft space and by 1991; the company went public in the Hong Kong Stock Exchange.”

The company also saw an opportunity in the printing of magazines. Mr. Yang recounted that, “At that time, the magazines were of poor quality and in monochromatic black and white. We saw a consumer demand for high quality, full-colored magazines. With our move of operations into Shenzhen, we were the pioneer and bought the first web printing machine in China, thrusting into the commercial printing business.”

To maintain its competitive edge and quality, Mr. Yang advocates constant checks. He remarked that, “Till today, utilizing on my technical background, I would get copies of the latest products and would go through the print quality. Three years ago, I changed the inks on the web print quality. Three years ago, I changed the inks on the web printing machinery. Now, there are less complains and the customers are happier with the final product showcasing more contrast and vibrant colors. 65% of the top Chinese magazines are printed by us and our reputation is impeccable.”

With its recent acquisition by SNP Corporation, Mr. Yang said, “Already, there are synergies garnered from the integration - the utilization of manpower like our sales force; the consolidation of purchasing raw materials like paper, ink, etc.”

On corporate culture and assimilation, Mr. Yang said, “In a bigger family, we must all have clear communication and understanding. Leefung used to be a traditional family-run business. With SNP, it is going to be a different ballgame because it brings with it a strong corporate structure.”

He added, “If you don’t adjust yourself in a new family, then one could be cast aside. In my heart, this is a better way, a stronger system. Let me illustrate – if one is used to eating a bowl of rice everyday but someone changes the menu and provides a bowl of noodles, it may have a different taste, yet it serves the same purpose – one must learn to adapt.”

“People asked me if I am a happier person. I look around and maintained that this is the right path.” Mr. Yang emphasized the importance of China and how it will fuel future growth, by saying “China is opening its market by inviting publishers to publish in China and the future is bright. SNP sees the potential and wants to acquire a listed company like us that has already made inroads into China. Leefung’s brandname is well-known and I am sure that there will be more opportunities to widen this market.

Lift is not all work and no play for Peter Yang. He is married with three children and professes to be an avid sports fan, saying, “I like sports and enjoy watching it on television. I also love group activities and would organize a monthly snooker cum lunch event with my group of 10 close buddies.”

200,000 平方呎。1991 年，公司在香港聯交所上市。」

公司亦洞悉了雜誌印刷的商機。楊先生回憶道，「當時的雜誌質量不高，並且是黑白單色的，而我們深知消費者對優質彩色雜誌的需求。隨著將業務遷入深圳，公司成為業內先驅，並購置了國內第一部捲筒紙柯式印刷機，一舉打入了商業印刷領域。」

為保持競爭優勢及質量，楊先生一直倡導持之以恆的質量檢查。他說道，「時至今日，我仍會運用自己的技術背景，收集最新產品進行印刷質量的研究。三年前我改變了捲筒紙柯式印刷機的油墨。如今，最終產品的顏色更加鮮明生動，投訴少了，客戶更感滿意。我們承印了 65% 的國內高檔雜誌，公司聲譽無懈可擊。」

關於近期被新加坡國家印刷出版集團收購的事宜，楊先生談到，「整合已經帶來協同效益 – 如在銷售隊伍等人力資源的利用、紙張油墨等原材料的綜合採購方面等等。」

在企業文化及融合方面，楊先生說，「在一個大家庭裡，各人之間須有明確的溝通及相互理解。利豐以前是一間傳統的家族經營企業。SNP 的加入帶來更為穩健的企業架構，因而運作制度上將有所不同。」

他補充道，「如果不在一個新家庭中自我調整，便會被人疏遠。在我心目中，這是一種更好的方法，一個更強大的體系。比方說，倘若一個人習慣每天吃一碗飯，但有人改了菜單，給他一碗麵。味道或許不同，但目的並無區別 – 每個人必須學會適應新環境。」

「有人問我是否比以前更快樂，我想，並堅持認為，這是一條正確的道路。」楊先生亦強調了中國市場的重要性及其將成為日後增長的源泉，他提到「中國正在開放市場，邀請出版商在中國從事出版業務，前途一片光明。SNP 看到了其中潛力，並希望收購一間象我們這樣已進入中國市場的上市公司。利豐擁有知名的商標，我相信在拓展市場中將湧現出更多商機。」

生活上，楊先生並非成日工作而無閒暇。他婚後育有三名孩子，並自稱為一名運動愛好者。他說，「我喜歡運動，也喜歡看電視體育節目。我還喜歡集體活動，每個月還會與一群好友組織一場桌球連午餐的活動。」