

Come In Enterprises 錦源企業(香港)有限公司

Digital Trade Finance Service Supports Food
Company Market Expansion

數碼貿易融資服務助食品企業擴張



Background 背景

To meet the resurgence of market demands, Come In Enterprises needed working capital for new machinery, workshop space and manpower, etc for expansion.

眼見業務回升，錦源企業便想拓展市場，故需要資金添置機器、增加空間及人手資源。

Solution 解決方案

Come In applied for a credit facility via “GS1 HK Digital Trade Finance Services” that leverages the ezTRADE platform with minimal hassle.

錦源企業透過「GS1HK數碼貿易融資服務」向銀行申請信貸額，該服務建基於「通商易」平台，輕鬆簡便。

Benefits 效益

Come In completed the application process for bank account opening and credit facility within two weeks. They also enjoyed preferential interest rates, which enabled them to quickly raise the capital at less cost.

錦源企業在2星期內極速開了公司銀行戶口及獲取信貸額，同時利率優惠，讓公司節省資金周轉所需成本。

Background

The company has been at the forefront of digitisation and was one of the early users of GS1 Hong Kong's ezTRADE platform that helped businesses implement product barcodes in 2002. The company has been using the platform to receive orders and remittance advice electronically from various key retailers and catering customers in Hong Kong, and has benefited tremendously from reduced time and resources needed, less input errors and mis-handling, streamlined payment process and an overhaul of operational efficiency.

With the economy slowly recovering from the pandemic, Come In sees a gradual resurgence of order volume from its local catering customers, which accounted for 30% of its business. The recovery of sales has prompted Come In to consider expanding its market and growing production lines to meet new demands. New machineries, workshop spaces and manpower all require new source of capital.



背景

公司早在20多年前已意識到數據數碼化趨勢，在2002年起取得條碼後便使用GS1 HK「通商易」(ezTRADE)平台，接收多家香港主要零售及飲食大客戶的訂貨及付款通知，全面提升了整間公司的營運效率，達到省時、省資源、避免人為輸入錯誤、漏單及改善收款流程等好處。

近月疫情趨平穩、市道逐漸復常，過往佔約三成錦源企業生意的香港餐飲客戶亦慢慢恢復訂單。眼見業務回升，錦源企業便想拓展市場，並要增設生產線和工作場地來配合，故需要資金添置機器、增加空間及人手資源。

Digital Trade Finance Service

The recent partnership between GS1 Hong Kong and DBS Bank (HK) on "GS1 HK Digital Trade Finance Services" has caught Come In's attention when evaluating its financing needs and available options in the market. The company decided to apply for a credit facility via "GS1 HK Digital Trade Finance Services" that leverages the ezTRADE platform. With the dedicated effort from a DBS's account manager, the application process for bank account opening and credit facility was completed within two weeks, which is a major improvement from the standard three-month timeframe. With the expedited approval and preferential interest rates, Come In was able to quickly raise the capital at less cost.

數碼貿易融資服務

在得知星展銀行(香港)與GS1 HK攜手合作「GS1 HK數碼貿易融資服務」時，公司細心考量自身貸款需要及服務效益，決定使用該項建基於「通商易」的服務，向銀行申請信貸額，在客戶經理協助下2星期內開了公司銀行戶口及信貸額，比市場上平均需3個月的工作流程相比，可說是極速完成；同時利率優惠，讓公司節省資金周轉所需成本。

“ I think 'GS1 HK Digital Trade Finance Services' makes life easier for SMEs, so those with limited manpower should take advantage of it to survive and thrive.

我覺得『GS1 HK數碼貿易融資服務』非常實際有用，尤其有助那些人手緊絀的中小企輕鬆獲取資金度過疫情難關、迎來復甦。 ”

- Chan Kam Sang, Chairman, Come In Enterprises Co. Ltd.
- 錦源企業(香港)有限公司 董事長陳金生



Credits to the ezTRADE platform, the trusted database that stored a plethora of past and recent transaction records between a company and its trade partners – in this case the records of order and payment of Come In from Wellcome, PARKnShop, Maxim's, YATA – accurately reflected the company's real-time performance. In fact, DBS HK had spent months to confirm the trustworthiness of the platform through interviewing 20+ ezTRADE users, and the platform has been proven to be a robust source of information to facilitate its credit approval process.

Streamlined Process for Banks

Instead of relying on clients to provide traditional printed financial reports, DBS HK is pioneering the use of alternative data on third-party trade platform, ezTRADE, that helps streamline the process for SME financing. The bank can thus offer better interest rate more efficient and convenient services, without sacrificing its credit underwriting principle while maintaining strong risk management standard.

Minimum Hassle for SMEs

The biggest advantage to Come In is a much simpler application process for bank financing. Usually, banks require plenty of documents to prepare a credit risk report, and it could be a very tedious and environmentally unsound process. Now, all these trusted electronic invoices and documents are aggregated and presented in one single platform, the company can then focus on managing its business by saving from the administrative works. Come In was also happy to maintain an account with DBS HK due to the waiver on handling fee for large-sum cash transfer and other value-added services it provides.

A lot of Come In's business partners still rely on instant messaging apps, email, or fax to place orders, sometimes even in handwritten notes, which employees will have to input into the system manually. Come In encourages its catering and retail customers to fully utilise the ezTRADE platform to place orders, so that all workflows can be captured on the system automatically. This way, Come In can ensure orders are handled, reduce input error, free up manpower for other works and review its order fulfilment status at a glance. More importantly, the platform helps facilitate bank's assessment process and more likely resulted in a higher credit limit.

這有賴於GS1 HK「通商易」的可靠數據庫，當中存有企業與其不同貿易夥伴的最新及以往交易記錄，包括惠康、百佳、美心、一田等向錦源發出的訂單和匯款通知等，可實時反映公司的營業狀況。事實上，星展香港之前用了數個月時間去肯定「通商易」平台的可信度，例如透過訪問20家「通商易」用家等，才確認「通商易」數據真實可靠。

銀行更快批核

星展香港讓客戶不再需要提供紙本的傳統財務資料，以「通商易」上的第三方商貿平台的數據配合嶄新方式作借貸評估，既簡化中小企貸款、提供更優惠利率和便捷服務，同時仍能做好風險管理，恪守一貫的信貸審批標準。

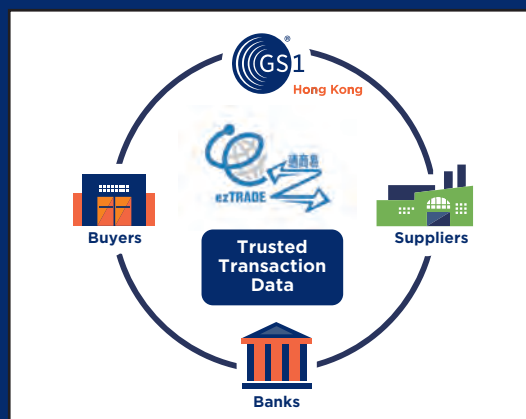
中小企輕鬆申請

對錦源而言，最大好處莫過於化繁為簡 - 以往公司要提交許多紙本文件去協助銀行釐定信貸風險、耗時耗力亦不環保；而現時只需「通商易」一個平台便可提供可信有效的電子發票數據，公司毋須費神處理申請。錦源亦因星展香港能豁免大量公司過數的手續費，並提供周全貼心服務，所以決定開戶善用其信貸額。

現時許多業務夥伴會用通訊軟件傳遞手寫單、或以電郵和傳真提交訂單，需要錦源員工再人手輸入系統，所以公司鼓勵更多餐飲客戶及零售商利用「通商易」平台進行交易，將流程數碼化，既能減少漏單、輸入出錯、節省人手，更可將交易單據在平台上一覽無遺，在借貸時亦能簡化銀行評估流程，快速批出更大的信貸額。

“ The transaction data in ezTRADE platform can simplify bank account opening, credit facility application and assessment, freeing me from countless documents back-and-forth and bringing much convenience.

『通商易』的交易數據，簡化了公司開戶、信貸額申請及審批，免卻我要處理大量手續的困擾、專心打理生意。 ”



Benefits

The digital trade finance service, powered by the partnership between GS1 HK and DBS, helps:



Simplify the credit application from SMEs, who will get their bank account and credit assessment faster and easier

效益

GS1 HK與星展銀行合作推出的「數碼貿易融資服務」有助：

中小企融資化繁為簡，更快更易去申請開戶及信貸額



Facilitate the credit policy establishment by the bank on customers based on its industry uniqueness and operation model, and shorten the approval process with a streamlined digital trade finance application

銀行會按相關行業獨特的商業及營運模式制訂信貸政策，簡化整個數碼貿易融資申請流程並縮短審核時間



More SMEs benefit from the scheme and hence promote the overall digital trade finance service ecosystem

更多中小企可因而受惠，推動整體數碼貿易融資生態發展

GS1 standards used or solution (s) / service (s) applied

- GS1 HK Digital Trade Finance Service
- ezTRADE
- Global Trade Item Number (GTIN)

應用的GS1標準或方案/服務

- GS1 HK 數碼貿易融資服務
- 「通商易」
- 全球貿易貨品編碼 (條碼)

About the Company

Specialised in Southeast Asian food and seasoning products cross-border wholesale trading, Come In Enterprises also manages its own manufacturing plants supplying to more than 1,800 corporate clients including supermarkets, department stores, hotels and restaurants globally. Committed to driving quality and integrity over the years, the company exemplifies the pursuit of excellence like many Hong Kong brands.

公司簡介

錦源企業專營東南亞食品和各式調味料進出口和批發的生意，自設廠房並擁有自家品牌，供應全球超過1,800家超市、百貨、酒店、食肆等客戶，一直秉持高品質、高誠信，反映香港品牌追求卓越的特質。



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