



覃潤瓊
Grace Chum

一生好學無止境 貫通中西無疆界

覃潤瓊是少數民族之中的少數民族。73歲的她，依然身兼多重身份與職務，每年更往返加拿大和中國不下20次，為的不單是她經營的眾多投資與發展業務，而是為加中各個層面的互通合作穿針引線；從高官互訪、移民、教育，高端科技、礦產能源到深海資源開發等領域，充當中加交流的使者，同時她亦參與眾多公益慈善事業。在移民加國近30年的日子中，她的因緣際會可說相當奇妙，而與此相輔相成的正是她那力學不倦、不斷延伸自我的精神。

問覃潤瓊的成功之道，她坦言：「我知道自己是比較特別與幸運的人。」所說的並不單是她天生好學、外向、好勝，永不放棄，加上運氣好、人緣好、記性好與身體好，更是她如何在人生歷程中，讓這種種好處派上用場，為她打造甚具傳奇色彩的成就。

香港銀行界 奠下成功基石

覃潤瓊的事業軌跡始於1960年，當時她剛剛以優等成績從香港一間有名官校畢業，巧合的是，「恒生銀號」剛更名為「恒生銀行」，銀行為了凸顯新形象，打破以往不公開招聘新職員的傳統，而且不分性別公開招收新職員。覃潤瓊成功晉身應試者之一，經過嚴格考試後，以總分第一名的成績被銀行錄取，成為恒生銀行史上第一位公開招聘的女性職員。

憑著良好的英語能力與機靈的個性，覃潤瓊得以接觸眾多

國內外客戶，跟他們建立良好關係與信任，並贏得銀行高層的賞識。覃潤瓊在工餘繼續進修，考獲香港中文大學銀行管理系文憑，成為英國銀行學會成員。到1973年，她正式晉升為恒生銀行的第一位女性分行經理。

覃潤瓊回想自小生長於一個重男輕女的家庭，但天生反叛、好勝和獨立的個性驅使她自己爭取機會及解決難題。例如，年僅11歲的她因為想申請獎學金，父母卻沒有為她申請香港出生證，於是她千方百計，排除萬難，經有關部門重獲出生證明。除了憑一己努力，她也感到很幸運，一生中遇到不少好人，特別是幾位好老師與領導，讓她在求學與就業路上，認定知識與教育可以改變命運。

移民加國 家與國的抉擇

1980年代，事業順遂的覃潤瓊和所有香港人一樣，面對中英兩國政府達成協議讓香港於1997年7月1日主權回歸的衝擊；當移民潮隨之而起，對她而言，最大的考慮反而是小兒子因為不適應香港氣候而對環境空氣敏感，當時雖已在英國讀書，但當她親身造訪兒子時，不但體驗到當地天氣並未如理想，更重要的是看到，沒有父母在身邊的留學生所處生活環境多麼不濟；為了一對兒女的成長及將來的發展前途，她毅然決定申請移民加國。

1986年移居加國後，45歲的覃潤瓊雖則要面對一切都重新開始的轉捩點，慶幸的是，當她移民的消息迅速傳開，一位香港朋友便力薦她到其士集團加拿大分公司工作，如是當她抵步

多倫多翌日，便隨即履新，出任加拿大其士國際有限公司總經理，與此同時，她又與朋友合作開展地產及投資業務。該房地產公司很快拿到20多塊地，但開發工作只靠她一人來運籌，那段日子，她縱身於非常操勞的工作中。

直到1989年，一次交通意外讓她意識到不能繼續這樣工作，她惟有捨棄在其士的職位。想不到其後多倫多房地產市場陷入低潮。朋友們勸覃潤瓊回港發展，她都一一謝絕，反而決心利用這段時間進修深造，那幾年，她學了房地產開發、法律、會計、稅務、移民等專業課程，為日後的工作打下了堅實的基礎。

1992年，覃潤瓊的事業再度騰飛；自行創立了貫達顧問有限公司，提供移民、留學及商業顧問服務，還擔任十多家加拿大及香港機構的總裁及董事，管理發展及房地產的業務。

與祖國接軌 開拓新抱負

覃潤瓊的視野，並沒有停留於一己的事業，因緣際會下，她參加了加拿大中加立法友好協會策劃的訪中團，並且義務擔任「中國通」，充當翻譯和行程安排專員，從此亦開拓了她人生的另一精彩路段。隨著對中國新面貌的親身體會，她決意為開啟中加交流的新局面付出一分努力。在她穿針引線下，中國多個省委及政府部門都紛紛到訪加拿大。她的重要貢獻之一，是積極促進加國政府對中醫藥的認識，以致1999年加國政府宣佈對中醫藥管理方式進行開放改革，並且予以立法。

覃潤瓊有見及中國走向世界，不可或缺的是英語溝通能力，於是致力推動英語教育，並以中加交流為切入點，推行及策劃各種活動，例如資助中國的英語教師到加拿大滑鐵盧大學接受英語培訓，以及一手促成一項中國飛行員到加拿大交流培訓的計劃，幫助飛行員的英語水平逐漸達到國際水平。

她在教育工作方面的參與，包括擔任多倫多大學社會工作學院的安大略省研究生獎學金計劃主席、多倫多大學社工研究學院發展委員會主席、進智教育發展與滑鐵盧大學合辦英語教育基金董事會主席、多倫多大學社會工作學院發展委員會委員、中國民政部民政管理幹部學院高級顧問及發展委員會委員，以及加拿大福慧教育基金的榮譽顧問；也是清華大學教育基金會（香港特別行政區）的董事。

除了在教育事業鼎力支持中國外，覃潤瓊一直善用自己在加拿大的資源，將眾多先進科技項目帶到中國孵化，以期能直接帶動中國的產業進步。由她創立的加衛集團，專為加拿大企業與中國、香港企業開發信息科技合作項目，先後成功促成加拿大玻璃鋼行業與中國多家機構合作在中國開發玻璃鋼產品。覃潤瓊現時是加拿大多個省份的商務顧問，她希望未來著力開發礦產與能源資源，促進中加在這方面的合作發展。

回饋社會 不分界別

永不言休的覃潤瓊說她總是停不了，因為每當看到值得幫忙的人、應該做的事，便總會憑著內心一團火，付出一分力、一分愛。

她曾參與的慈善團體多不勝數；包括曾任加拿大多倫多兆康醫院華人發展部成員及籌款委員會主席、多倫多頤康護理中心名譽會董及多倫多區籌款委員會共同主席、大多倫多市公益金發展委員會顧問、加拿大福慧教育基金會榮譽顧問等等。

最近，她又開始參與前總理馬田命名的「原住民教育計劃」，致力提高原住民的教育水平，並希望推動華人社區支持這計劃。在她看來，原住民的事就如自己民族的事，為他們謀福利，絕對是義不容辭的事。

要日理萬機，應付種種繁瑣事務，覃潤瓊分享了幾個秘訣，如何把事業做得成功。首先是要在不同時間作出不同的比重，而且要隨機應變、反應靈活。她也藉此勸勉年輕人：「時代變得很快，新一代必須同時學很多東西，不要只學一樣…而且不要看輕任何一種知識和技術；你所學的每一樣東西，都可以演變成許多其他新的事物。此外，要自律和盡力做到最好。」

覃潤瓊還分享了一個養生秘訣，就是隨時都可以倒頭大睡，即使是經常出外公幹，走遍天下；無論身在可處，也可以安然入夢。…這豈不正是懷抱天地、樂天知命的境界？



家人
Family



與加國移民部舉行有關移民講座 (1994)
Organized an Open Forum on Immigration (1994)



任紅河谷醫院擔任籌款會主席 (1997)
As Honorary Chair of Fund Raising for
Rouge Valley Hospital (1997)



獲多倫大大學校長頒予傑出服務貢獻獎 (1998)
Presented Arbor Award by President of University
of Toronto to express Appreciation for Outstanding
Volunteer Work to University of Toronto (1998)



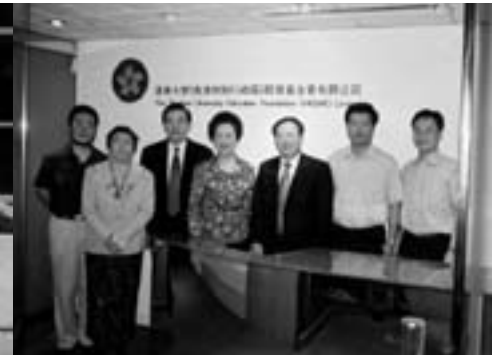
陪同安省交通廳長 Tony Clement 訪問
上海交通部 (1995)
Accompanied Ontario Transport Minister,
Tony Clement, to visit Shanghai
Ministry of Transport (1995)



協助多倫多大學為中國民政學院提供培訓該校
的社會工作老師；獲該學院頒發的感謝 (1997)
An appreciation from College of Civil Affairs, Beijing
for arranging Faculty of Social Work, University of
Toronto to train China Social workers (1997)



獲多倫多大學社會工作學院頒予該學院
的安省獎學金主席 (1997)
Awarded the Chair of Ontario Graduate Scholarship
at the Faculty of Social Work,
University of Toronto (1997)



出任清華大學(香港特別行政區)
教育基金有限公司的董事 (2000)
Appointed as the Director of the Tsinghua University
Education Foundation (HKSAR) Limited. (2000)



獲頭康基金會委任為籌款委員會成員 (1996)
Appointed as Member of Board of Governors by Yee
Hong Community Wellness Foundation (1996)



獲百年醫院頒獎、表揚為醫院籌款的
突出表現 (1995)
Awarded by Centenary Health Centre for Outstanding
Fundraising Performance as the Co-chair of
Charitable Ball (1995)



參加北京清華大學舉行的國際愛滋病
與沙士病研討會 (2002)
Attended an International Symposium of AIDS &
SARS held in Beijing by Tsinghua University (2002)



負責組織為胡平藻競選為議員的活動，
並邀請前馬田總理為主講嘉賓 (2002)
Organized Election Campaign for Joe Volpe, Rt. Hon.
Paul Martin attended as Key Note Speaker (2002)

Grace Chum

Grace is one of those who belong to a rare breed of people with infinite energy. At seventy-three years of age, she travels between Canada and China more than twenty times a year. Not only does she manage her many investments and numerous businesses, she also plays matchmaking for the different levels of governments between the two countries. From arranging official visits, immigration consultation, education, technology transfer arrangements, to mining and offshore energy exploration, she is an ambassador for Canada-China economic and cultural collaboration. At the same time, she volunteers her talents and resources for many charitable organizations. In the last thirty years since she immigrated to Canada, her encounters have been nothing short of miraculous, complemented by her tireless spirit to learn and strive for new goals.

Grace says frankly, when asked her secret of success, 'I know I am quite exceptional and fortunate'. Outgoing, competitive, never giving up, she is a lifelong learner with a photographic memory and a healthy constitution. She gets along very well with people and further more, the gods of fortune have always smiled on her. More important, all her life she knows how to utilize her strengths to develop and achieve her goals.

Grace began her career in 1960 in Hong Kong. Around the time she graduated with high marks from a well-known public school, she applied for a position with "Hang Seng Ngan Ho", which changed its name to Hang Seng Bank Ltd that year. To establish a new image, the bank decided to break its tradition of hiring staff through private

referral only. After a vigorous interview and examination, Grace, with the highest mark among all applicants, became the first female employee to be hired through an open recruitment process in the bank's history.

With her outstanding English ability and shrewd personality, Grace was able to establish good relationships and trust with many local and foreign clients. High-level management in the bank quickly recognized her outstanding performance. Grace continued her studies after work, and got her diploma in bank administration from the Chinese University of Hong Kong. She became a member of the British Institute of Bankers. In 1973, she was promoted to be a branch manager, the first female to do so at Hang Seng Bank.

Grace thinks back to her childhood when she was brought up in a traditional family where boys were favored over girls. Being rebellious, competitive and independent, she fought for every opportunity and overcame obstacles in her way. As an example, at eleven, she wanted to apply for a high school scholarship, but her parents had never applied for her birth certificate. Against all odds, she did everything possible and was able to get the authorities to issue her birth certificate. Aside from her own hard work, Grace felt that she was very fortunate to encounter quite a number of good people in her life, especially several teachers and supervisors who led her onto the path of success and made her realize that education and knowledge could change the course of a person's life.

In the 1980s, the people of Hong Kong faced an impending reality of the territory's return to China on July 1st, 1997 in accordance with the Sino-British agreement. An exodus of sorts occurred in the uncertainty that followed. For Grace, the biggest consideration was her son, who

suffered from allergies. Hong Kong's climate was not suitable for him. Although he was already attending high school in England, after a visit to her son, Grace realized that the weather there was not suitable either. More importantly, his living environment was far from ideal and he needed to have his parents by his side. It was then that she made the decision to immigrate to Canada, so that her children could have a better environment and future.

After immigrating to Canada in 1986, Grace, at forty-five years of age, had to face a new turning point in her life. Fortunately, when the news of her departure spread, she was recommended by one of her friends to Chevalier Group, and entrusted to launch its North American Operation in Toronto. As a result she started work the day after she arrived in Toronto, as General Manager for its North American branch operations. At the same time she collaborated with friends to develop investments in real estate here. They were able to purchase over twenty properties, but she was the only person to manage everything. At that time she was working very hard and feeling exhausted.

A car accident brought everything to a stop in 1989. Grace realized that she could not continue like that and quit her managerial position at Chevalier, not anticipating that very soon the Toronto real estate market would go into a slump. Friends suggested she return to Hong Kong, but she refused. She was determined to use this time to further her studies. She took training in commercial property development, law, accounting, tax, and immigration regulations, building a solid foundation for her work later on.

In 1992, like a phoenix reborn, Grace's career started to rise. She established Perfect Link Consultants Ltd to provide immigration,

overseas study and business consultation, and also held director and executive officer posts in many Hong Kong and Canadian businesses to develop and manage real estate properties.

Grace's vision was not limited to her own career. In a chance encounter, she volunteered to be the 'China expert' on a China visit planned by the China-Canada Parliamentary Legislative Committee, taking on the post of translator and administrator responsible for the itinerary. From that beginning she started another significant chapter of her life, one that allows her to experience the new China first hand. She threw herself into enabling exchanges between the two countries. With her help, many provincial party members and government officials from China visited Canada. One of her important contributions was to promote the understanding of traditional Chinese medicine among Canadian government officials, with the result that in 1999 the Federal government introduced regulations for the practice of traditional Chinese medicine in Canada.

Grace feels that for China to become a world leader, there is a need for her people to communicate better in English, so she promotes English language education as a starting point for China – Canada exchanges. She helped Chinese teachers from a pilot training university to take English language training at the University of Waterloo. She also single-handedly developed a plan for Chinese pilots to come to Canada for training, so that their English level could reach international standards.

Grace is the Chair of Ontario Graduate Scholarship at the Faculty of Social Work at the University of Toronto and a member of its Campaign Executive Committee. She also worked with the University

of Waterloo to set up a Wong-Chum Asian Integration Initiative (now named as Perfect Wisdom University of Waterloo Asian Project) to develop and complete a research project on English language skills development among Asian students. She is Senior Advisor at the College of Civil Affairs, Director of Beijing Friendship Association as well as Honorary Overseas Advisor at the Liaoning Provincial Asia Pacific Economic Cooperation Committee in China. She is currently also Director of the Tsinghua University Education Foundation (H.K. SAR) Ltd.

In addition to supporting English education in China, Grace has used her resources in Canada to bring advanced technologies to China for high tech incubation development. She has established Atlantic New Technology Development Inc., which specializes in helping Canadian businesses collaborate with Chinese and Hong Kong enterprises to develop information and communication technology products. Another of her companies, Canwell Group Inc., has already helped the Canadian fiberglass industry collaborate with Chinese companies to manufacture FRP fiberglass products in China. Grace is now the business advisor for a few Canadian provinces in China, and hopes to develop energy and mining resources and promote collaborative development in this area.

The tireless Grace says she cannot stop. Whenever she meets people who deserve to be helped, or sees things that need to get done, she feels from her heart that she must contribute her talent and resources.

The list of charities she has supported is long. She was Fundraising Co-Chair and Honorary Advisor for Centenary Health Centre Foundation Chinese Outreach Committee (Rouge Valley Hospital),

Fundraising Co-Chair and a member of the Board of Governors for Yee Hong Centre for Geriatric Care/Yee Hong Community Wellness Foundations from 1996 to 1999. She was also once the Fundraising Co-Chair and Honorary Patron for United Way Blossom Ball and a former Director and now Honorary Advisor for Fu Hui Education Foundation.

Grace is now actively involved in the Martin Aboriginal Education Initiative to improve education outcomes for Aboriginal Canadians. She hopes to involve the Chinese Canadian community in this project through establishing the Team Chinese Canada for the Aboriginal Foundation. In her view, she is obligated to work on behalf of the Aboriginal peoples because their rights to a better future mean as much to her as the rights of her own community.

Grace shares a few tips on how to manage the numerous complicated issues that come up every day in her many businesses and projects. First of all one has to prioritize at different times, and one has to be flexible and adaptable in responding quickly to any situation. She advises young people, 'Times change rapidly. The new generation must learn many different things at the same time. You cannot learn just one thing... do not underestimate any kind of knowledge or technology. Everything that you learn can evolve to different things over time. Have self discipline and always strive to do the best'.

Grace also shares another secret to longevity: she is the kind of person who can sleep soundly anywhere and anytime, even when she is travelling on business all over the world. Has she not reached that precious stage in life when one is at peace with the world and can embrace anything that comes her way?