

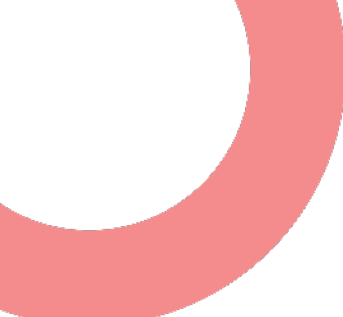
# 7 Traps for Hong Kong SMEs

## 香港中小企七陷阱

A vital roadmap for Hong Kong entrepreneurs seeking success.

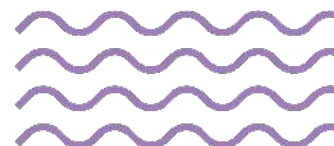
香港企業家尋求成功的重要路線圖





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# **Protect & Prosper**



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## 香港中小企的7大錯誤與補救策略



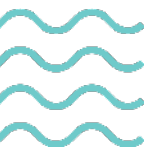


## 7 Costly Mistakes HK Business Owners Make — And How to Avoid Them

從架構、稅務、合規中建立安心與成長的企業基礎

立即預約 15 分鐘免費業務檢查：

👉 [info@m1615hk.com](mailto:info@m1615hk.com) 或 WhatsApp (852) 9616 7679





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# English Section







Protect your company. Stay compliant. Grow with peace of mind.

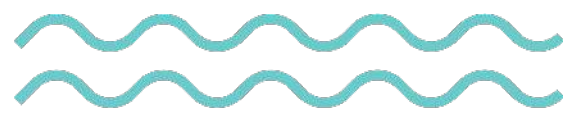
## INTRODUCTION

Running a business in Hong Kong is already tough — you're juggling operations, marketing, and people. But behind the scenes, quiet legal and financial pitfalls are waiting to cost you time, money, and possibly your entire company. At M1615, we help business owners build on truth, not just tactics. In this guide, we reveal 7 common but dangerous mistakes — and how to protect yourself starting today.

Ignoring annual returns, business registration renewals, or company secretary updates.

Fix: Automate reminders and engage a professional firm to track these deadlines for you.

## Mistake 1: Delayed Company Maintenance



## **Mistake 2: Misclassified Expenses**

Treating personal expenses as company deductions.

Fix: Keep a clean separation between personal and business accounts. Don't risk an IRD audit.

## **Mistake 3: Using the Wrong Business Structure**

Sole proprietorship when a limited company would offer better protection and tax benefits.

Fix: Talk to a structuring advisor to evaluate your stage and goals.



## **Mistake 4: Poor Recordkeeping**

No monthly bookkeeping = chaos during tax season.

Fix: Set up a basic monthly system or outsource to a reliable bookkeeper.

## **Mistake 5: Blindly Trusting Your Accountant**





Not understanding what's being filed or submitted to the IRD.

Fix: Always ask for summaries and explanations. A good advisor will make things clear.

## **Mistake 6: Ignoring Tax Planning**

Filing only at the deadline without strategic consideration.

Fix: Review your numbers mid-year to optimize salaries, MPF, and legitimate deductions.

## **Mistake 7: No Legal Safeguards**

No shareholder agreements, no IP protection, no exit clauses.

Fix: At minimum, draft basic templates and get advice before partnerships.

## **BONUS TIP:**

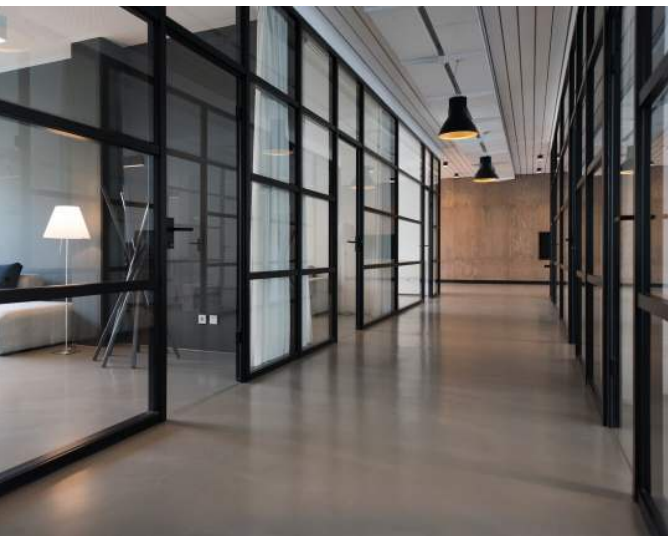
Don't just aim for compliance — aim for clarity. A clean, structured business grows faster and sleeps better at night.

## **Need help fixing any of the above?**

Book your FREE 15-minute Business

Clarity Checkup:

👉 [info@m1615hk.com](mailto:info@m1615hk.com) or WhatsApp (852) 6355 1366





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# 繁體中文部分

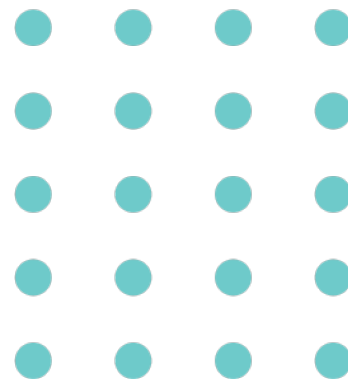




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## 香港老闆常犯的7大錯誤 — 及如何避免它們





## 前言

在香港經營生意不容易。你要顧及營運、市場、人手，但在背後，其實潛藏著不少法律與財務的陷阱，隨時令你損失金錢、時間，甚至整間公司。

在 M1615，我們堅持誠信與結構，協助你建立清晰可持續的業務。以下是七個最常見卻容易忽略的錯誤，以及實用對策，幫助你立即改善。

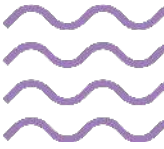
## 錯誤一：延遲處理公司法定事務

忘記遞交週年申報表、商業登記續期，或沒有更新公司秘書資訊。

對策：設定自動提醒，或交由專業公司代為處理。







## 錯誤二：混淆個人與公司支出

把私人開支當成公司成本報銷。

對策：劃清私人與公司戶口，避免稅務局審查與罰款。

## 錯誤三：選錯業務結構

用獨資經營方式，但其實成立有限公司會更省稅、保障更高。

對策：與顧問討論你的目標與階段，選擇合適架構。

## 錯誤四：記帳混亂或缺乏系統

到報稅時才臨急處理，數據錯漏百出。

對策：建立每月簡單記帳系統，或委託可靠簿記員處理。



## 錯誤五：全靠會計師，自己一頭霧水

不清楚報表內容或報稅細節，盲目依賴。

對策：要求解釋與摘要，一個好顧問會讓你清楚明白。

## 錯誤六：忽視稅務策劃

到最後期限才報稅，錯失扣稅與規劃機會。

對策：年中審視一次帳目，提前安排薪金、MPF與合法扣稅項目。

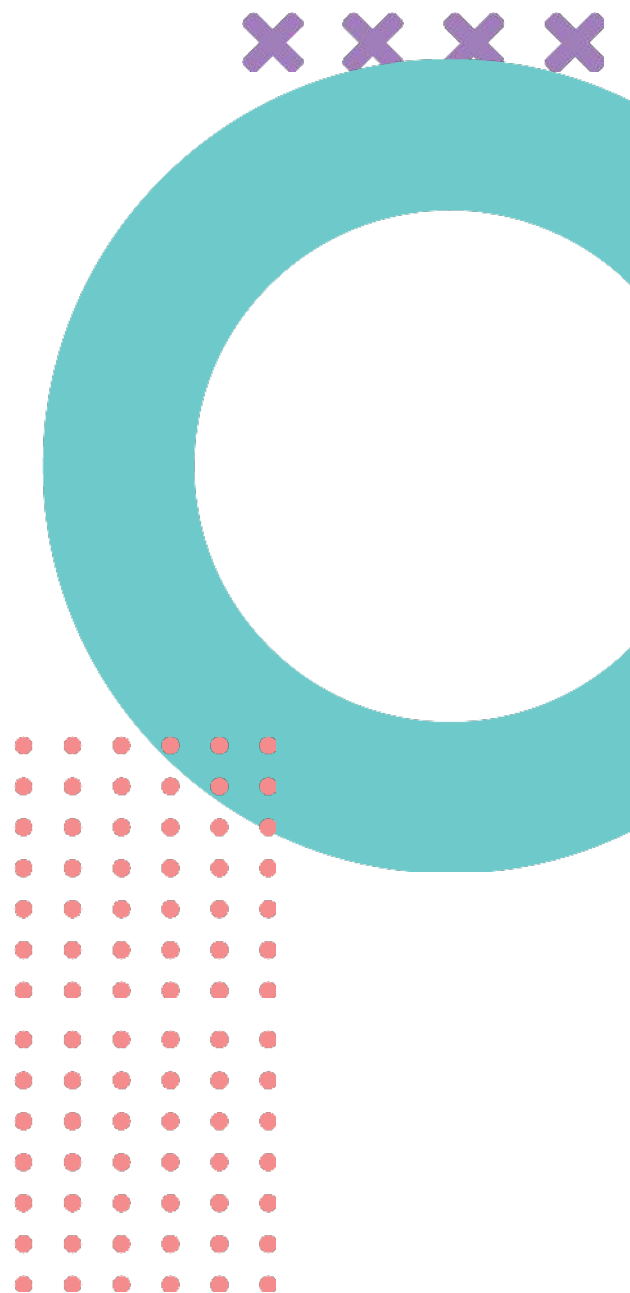
## 錯誤七：缺乏法律保障

無股東協議、無知識產權條款、無退出機制。

對策：起碼預備基本合約範本，並諮詢專業意見。

## 加碼建議：

不要只求合規，更要追求清晰結構。建立清楚的企業架構，是加速發展與安心睡覺的關鍵。





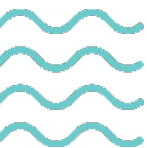


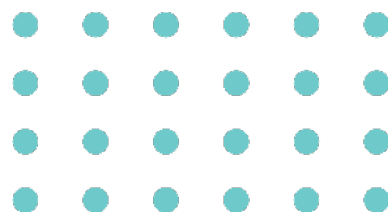
## 想解決以上問題？

立即預約 15 分鐘免費業務檢查：

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M1615 — 穩建根基．誠領未來





Discover the essential guide for Hong Kong business owners navigating the complexities of compliance and growth. "Protect & Prosper" outlines seven costly mistakes that can jeopardize your company and provides actionable strategies to safeguard your business. Build a strong foundation with clarity and confidence to ensure your venture thrives in a challenging landscape.

探索香港企業主應對合規與成長複雜挑戰的必備指南。「香港中小企業 7 陷阱」概述了七個可能危及公司發展的代價高昂的錯誤，並提供了切實可行的策略來保障您的業務。清晰而自信地建立堅實的基礎，確保您的企業在充滿挑戰的環境中蓬勃發展。



**M1615 Limited -  
Built on  
Structure;  
Grows in  
Precision**

