

SOHO! How to Accept the foreign currency

个人贸易者如何收外汇



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深圳天捷国际货运代理有限公司

Who am I? 个人与公司背景

- GENERAL MANAGER OF FREIGHT FORWARDER, IMPORT AND EXPORT AGENT COMPANY
一家国际货运代理及进出口代理公司总经理
- 2002 BEGAN TO WORK, 2006 SETUP THIS COMPANY.
2002 年来深圳工作， 2006 开始创业。
- BRANCHES 目前在以下城市设立了分公司：
SHENZHEN, SHANGHAI, CHENGDU, DONGGUAN, GUANGZHOU(2011)
- MAIN BUSINESS: ASSIST COMPANIES OR SOHO WHO HAS NO IMPORT & EXPORT LICENSE TO DO FOREIGN TRADE.
主要业务：常年协助中国没有进出口权的中小企业以及个人贸易者完成进出口代理。
- WEBSITE(网站): <http://www.fobl.com/> (PR5)

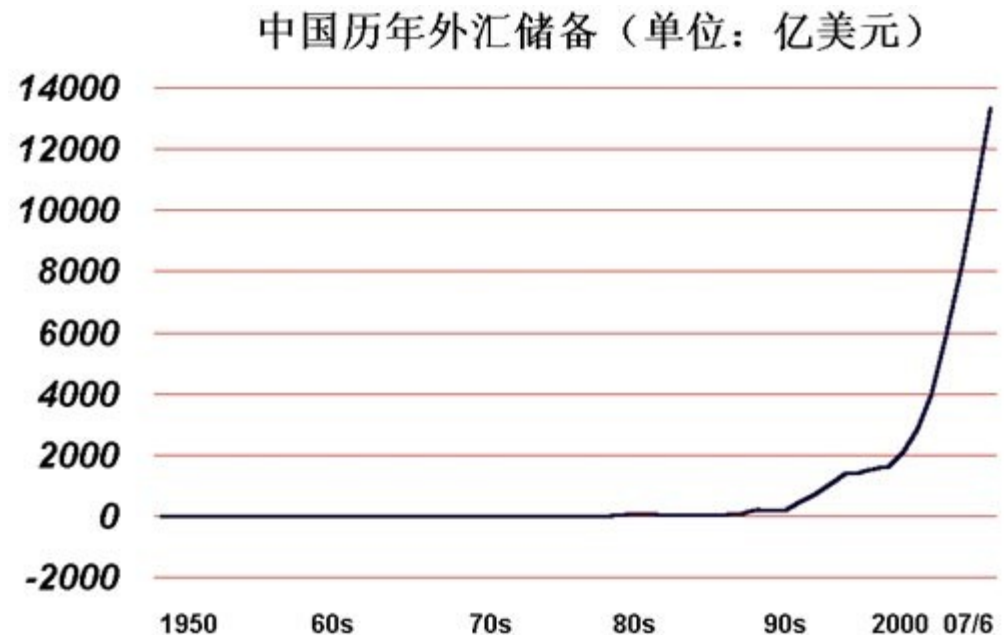
我国历年外汇储备

Foreign Currency reserve of China over the years

- Main Record 主要数据:
- 1950: 0.157 billion USD
- 1980: **-1.296 billion USD**
- 1990: 11.039 billion USD
- 2000: 165.574 billion USD
- 2010: 2850 billion USD

所有的这些成就，中国人都感谢一个人。

ALL OF THIS, ALL CHINESE APPRECIATE TO ONE GUY.



Mr. DENG XIAO PING 邓小平先生

- 改革开放 - 春天的故事
Chinese economic reform - Bring the spring story



2008年7月14号前的外汇政策

Foreign Currency Policy Before July 14, 2008

- 没限制 NO LIMITED

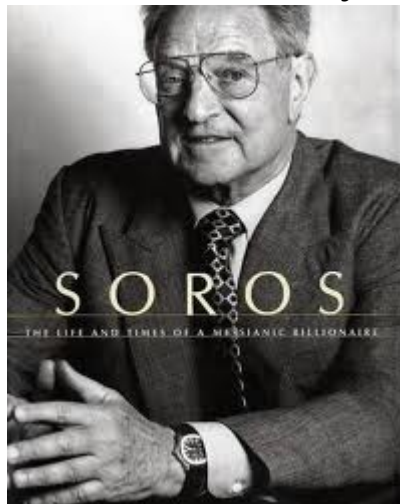
个人企业均可自由收汇结汇

Companies and Person Can Receive and exchange the foreign currency freely

- 后果 RESULTS

外汇储备大量增加，大量热钱流入中国，人民币升值，市场泡沫

Foreign Currency Reserves UP, Hot Money Came. RMB appreciation, Market Bubbled.



Policy after 2008-7-14

2008年7月14号后国家对外汇的政策

The new foreign currency policy 新的外汇政策法规

1. 外汇管制、外管局、核销单

Exchange Control, State Administration of Foreign Exchange, Verification Form

2. 只有具进出口权且拥有结汇额度的公司方可收外汇

Only companies with import & export right and exchange quota can receive the foreign currency and exchange them.

3. 部分外资企业有一定的结汇能力，但是额度有限

Some foreign invested companies can receive foreign currency with limited exchange quota.

4. 个人每年5万美金限额

Each person is allowed to exchange USD50,000 every year.

个人贸易者如何收外汇以及开始第一单生意？

How SOHO Accept the foreign currency and start the first deal ?

- A) 什么是 SOHO? What is SOHO ?

SOHO (Small Office Home Office) ==FT== > PERSONAL FOREIGN TRADE

SOHO (家居办公者) == 外贸 == > 个人贸易者

•Small•
•Office•
•Home•
•Office•

- 个人外贸如何工作？ How Foreign Trade SOHO work?

传统模式 Traditional ways: B2B (alibaba) B2C (taobao mall 京东) C2C (ebay, taobao)

新型模式 New ways: B2C2B B2C2C

Remarks: B: Business C: Customers



B) 个人贸易者收外汇的方法

THE WAYS OF ACCEPT the foreign currency for SOHO

(1) 个人账号 PERSONAL ACCOUNT

- 特点 character1 :

限制：每年限额五万 LIMITATION: USD50,000 /Year

- 特点 character2 :

REQUIREMENTS:

如果国外是个人汇个人，没有问题；如果汇款为公司，有些银行需要证明。

PERSON – PERSON, NO PROBLEM

COMPANY – PERSON, NEED CERTIFICATE

- 汇款用途：只能是工资，佣金等，不能为货款

USAGE OF REMITTANCE: CANNOT BE “CARGO PAYMENT” , can ONLY be salary, commission etc.



(1) PERSONAL ACCOUNT 个人账号

特点 3：需要到银行排队申报结汇

NEED GO TO BANK TO DECLEAR AND EXCHANGE



中国銀行 涉外收入申报单
BANK OF CHINA REPORTING FORM FOR RECEIPTS FROM ABROAD

根据《国际收支统计申报办法》(1995年8月30日经国务院批准), 特制定本申报单。
According to The Regulations on Reporting of Balance of Payments Statistics (Approved by The State Council on Aug. 30, 1995) 为您的具体申报内容保密。
Exchange (The SAFE) and The Banks Concerned Would Keep What You Reported Confidential.

填写: 申报机关: 国家外汇管理局
Declarations Overleaf Authority: The SAFE

组织机构代码 Unit Code
人身份证件号码 ID Number
中国居民个人 Resident Individual 中国非居民个人 Non-resident Individual
信用证 L/C 代收 Collection 票汇 L/O 电汇 T/T 票汇 D/D 信汇 M/T 其它 Others
结汇汇率 Exchange Rate
账号/银行卡号 Account No./Credit Card No.
萨博软件 萨博软件 萨博软件
萨博软件 萨博软件 萨博软件
国外银行扣费币种及金额 Bank's Charges outside China

名称及代码 Name & Code 申报日期 Reporting Date
退款或退款 Advance Choose 预收贷款 Advance Receipts 退款 Refund
口 核销项下收汇 是 否
款, 请填写外债编号
币种及金额 Currency & Amount 交易附言 Transac Remark
申报人电话 Phone No. of Reporter
银行个人签章 Signature of Bank Teller 银行业务编号 Bank Transaction Ref.No.

零售 116161 中国銀行 BANK OF CHINA 中国银行深圳市分行个人因私结汇单
Bank of China Shen Zhen Branch Exchange Memo for Individuals

申请人姓名 Applicant's Name 代办人姓名 Agent's Name
申请结汇币种及金额 Currency and Amount 外币 现金 Cash 汇入 资金 Remittance 账户 资金 Account
境内个人结汇填写以下内容:
身份证件类型 身份证件号码 出生日期
外汇资金来源:
境外个人结汇填写以下内容:
For Foreigners to fill in
国家名称 Country Name 身份证件类型 Type of Credentials 身份证件号码 No. of Credentials
外汇资金用途: Usage of Foreign Funds
代办人身份证件类型 Type of Agent's Credentials 代办人身份证件号码 No. of Agent's Credentials
申请人地址 Applicant's Address
申请人或代办人签字 Signature 联系电话 Phone
备注: Note

经办: 复核: 授权: 业务公章:

(2) 注册具进出口权的公司

REGISTER THE COMPANIES WITH IMPORT & EXPORT LICENCE

Character 特点:

- 需要充足的资金 sufficient Money
- 需要专业的知识以及人才
Professional Skills and knowledge, Talents
- 需要了解国家法律以及相关法规
Well known China's laws and related regulations.



(3) 注册香港公司或海外公司 REGISTER THE HONGKONG/OVERSEA COMPANY

- 灵活，没有限制
Flexible and no limitation
- 有一定的成本，需要到香港开户
Need a little bit cost For SOHO, need to open an account in HK.
- 离岸银行手续费比较国内高，操作 L/C 等不方便
Bank charges is higher than inland bank, for overseas account it's not convenient for L/C operation.
- 始终需要结汇 ---- 面临个人账号的问题
Still the foreign currency need to exchange to RMB.



香港公司全套文件



香港公司章程



铅印、原子印、小圆印



绿盒



注册证书

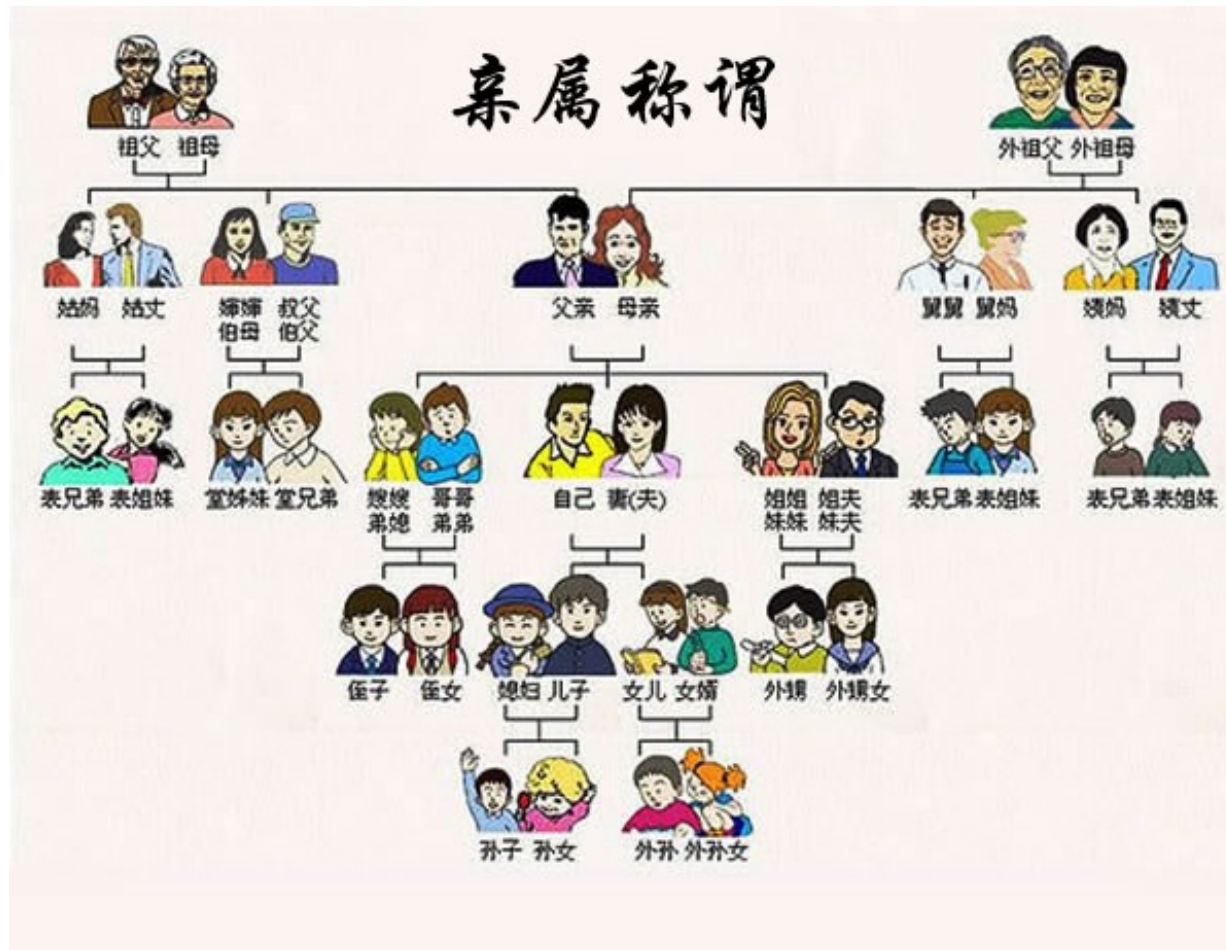


商业登记证



通常情况下，开香港公司的 SOHO 如何结汇？

If the SOHO register the HK company, How to exchange Usually?



(4) 地下钱庄 / 黑市 UNDERGROUND BANK

- 速度快
Quickly



- 汇率低，手续费高
Low exchange rate, High handling fee



- 违法 Illegal

- 如果 SOHO 为了方便，使用地下钱庄收外汇有什么后果呢？

What's the result of Use Underground Bank?



Become Michael

变成《越狱》的 MICHAEL



(5) 类似支付宝的国际网络支付工具 PAYPAL OR OTHER ONLINE TOOLS

- 1. 方便个人顾客
convenient for personal customer
- 2. 收费高，速度慢
High handling fee, slow
- 3. 结算不灵活 始终要结汇
Inflexible, Exchange Problem



(7) 寻求进出口公司代理收外汇

SEEK THE ASSIST OF THE IMPORT AND EXPORT
COMPANY

- 方便，正规 convenient , legal
- 手续费合理 Reasonable Handling Fee
- 存在一定风险，需考察
Risk exist, Need to investigate the company

SOHO 专有的 B2C2B 和 B2C2C 模式

B2C2B and B2C2C only for SOHO



- B2C2B come from B2B

Supplier -> SOHO -> Business (Company)

供应商 个人贸易者 国外客户公司

- B2C2C come from B2C

Supplier -> SOHO -> Customer (Person)

供应商 个人贸易者 国外客户个人

SOHO is an Agent !

结论 CONCLUSION

- 1. 如果资本充足和专业知识，可以考虑注册正规进出口公司操作

If you have sufficient money and professional skills and knowledge, we suggest you establish an import & export company.

- 2. 如果资本不充足，专业知识缺乏，可以考虑委托正规进出口公司代理

If you are SOHO, w/o sufficient money, professional skills and knowledge, we suggest you SEEK THE ASSIST OF A **GOOD** IMPORT & EXPORT COMPANY.

Thank You

