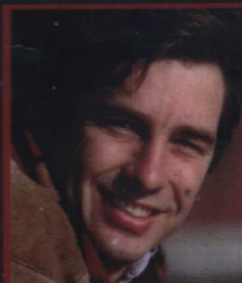


《中国大陆百富榜》创制人 胡润 (Rupert Hoogewerf) 首次独家解读



财富品质

QUALITIES FOR WEALTH



主编：胡润 吕辛

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哪些品质助他们获得亿万财富？

获知十大财富品质，创建你一生的财富

海南出版社

财富品质

QUALITIES FOR WEALTH

主编 胡润 吕辛

海南出版社

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是什么妨碍了我们致富? (后记)

解读财富品质

Ten Characteristics of Successful Entrepreneurs

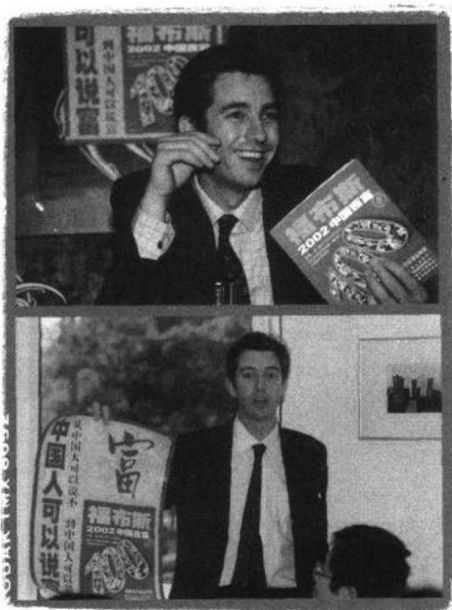
> *Rupert Hoogewerf*
Founder and Compiler of the China Rich List
as published in Forbes Global Magazine for
the past four years
2 January 2003, Shanghai

Mainland China is probably the most exciting place in the world for the study of entrepreneurship. From a standing start twenty years ago, entrepreneurs in China are making private capital and putting it to work. I feel the thrill of hearing and seeing, at first hand, the way these entrepreneurs operate and have often wondered what it is these people have in common, what particular qualities they have.



Change is afoot in China. I can feel it every time I return to the country after a few weeks' break. New buildings, new restaurants, new businesses. Compare this with Switzerland, where I used to go skiing every winter with my family. My parents used to send me across the road to the baker to fetch the bread in the morning. Year after year, nothing changed in the village. Today, the bakery is still run by the same family business, with the only concession to the more than twenty years that have passed being an automatic till and gray hair on the owner's head. The atmosphere was relaxing. The buzz came from the skiing.

Mainland China has a short history of private business, especially when compared with its long history of culture and science. There have been three brief occasions in Chinese history when the private sector has flourished. The first came during the Song dynasty, a thousand years ago, at the time of the expansion of the monasteries into business. The next significant creation of private wealth came in Shanghai during the twenties and thirties, on the back of foreign trade expansion. The third occasion has been the last



twenty years, under the economic reforms kick-started by Deng Xiaoping. Compare this with Europe, which has had private capital dating back centuries. The booms of private capital occurred at the time of the industrial revolution in the UK and the expansion of the railways, oil and finance in the US.

If I want to understand the development of the private sector in the West, I have to go digging into the history books, to look up 'fortune heroes' like John D. Rockefeller, J.P. Morgan or Andrew Carnegie. The stories of these people shed light on the development of the US economy. These people embody the essential capitalists, the first generation entrepreneurs creating wealth where there used to be none. The legacy of these

entrepreneurs has been to transform social possibilities, social knowledge and social wealth, setting the lives of millions of others on an upward path.

One cold day in November, I was comparing the cut-off for the four years of the China Rich List and noticed how it has risen so quickly. To make the list is getting harder and harder. The 1999 cut-off was a 'mere' USD 6 million, an amount that people can earn with a lucky one-off. Not easy, I agree, but it can be done. But it is a whole lot harder to make the cut-off this year, a resounding USD 84 million. That requires a certain amount of business sense, management and systems. One break alone is no longer going to get you onto the list.

The Internet Boom

For me, the internet boom of the late nineties awoke the strongest feeling of entrepreneurship around me, creating the most exciting buzz. That was the closest I have come to feeling part of an entrepreneurial movement. The closest, that is, until I came back to China in 1997 to work for Arthur Andersen in Shanghai and could feel the entrepreneurial buzz around me.

The entrepreneurs on the China Rich List, published for the last four years in Forbes Global magazine, have built themselves the greatest personal fortunes in the country. They are the pathfinders, the 'heroes' of private business. The likes of Bill Gates, Warren Buffett or Sam Walton may be the most famous 'heroes' of private business

alive today, not to mention Li Ka-shing, the nearest China has to a world-class entrepreneur, but their stories seem far removed from what is going on in Mainland China.

What drives a successful entrepreneur?

A common question I ask of China's entrepreneurs is why they continue working. Money for them is surely no longer a problem. What is it that drives them to continue building their business? The most common reply, after a slightly embarrassed shrug of their shoulders, is to suggest that they have found they are good at creating value and might as well continue doing so. Nobody I have met said they hope to retire soon. What else would they do, if they were not running their own business?

What is 'enough'? In the US at the height of the internet boom, ten million dollars was considered 'enough'. Enough to do whatever one wanted. Our entrepreneurs have long since surpassed the amount they could spend in a lifetime. From this, it follows that something more than money is driving them, is pushing them to continue building their business.

Curiously enough, I was searching for the definition of 'entrepreneur' (企业家) in Chinese and found it had no entry in the main Chinese dictionaries. With the meaning of 企业家 not yet fixed, it is up to China's leading entrepreneurs today to ensure it has a positive meaning.

Case Studies

A new group of ultra-wealthy entrepreneurs is emerging in Mainland China. The stories of these people give an insight into Mainland China's modern economic history. Whilst being in the right place at the right time with the right product has certainly contributed to their success, there are some basic qualities that make for a successful entrepreneur. There is no quick way to make money, but studying those who have made it and working out their strengths is a great start.

But what is it that makes these people stand apart? What characteristics do they have in common? More to the point, what can we learn from them?

To produce this book, we interviewed over twenty entrepreneurs from the 2002 China Rich List, as published in Forbes Global, over a period of several months in late 2002, and analyzed the findings into ten categories. These categories include Perseverance,

Leadership, Venture-taking, Seize the Day, Innovation, Credibility, Pragmatism, Common Sense, Hard Work and a Lifetime's Learning.

The findings show that the basic qualities to be a successful entrepreneur in Mainland China are not materially different from being an entrepreneur in the West. The key differences lie in the case studies to support these qualities.

1. Building a business requires determination and perseverance.

'It is not an easy life' is a theme that runs through many of our case studies.

2. Leadership. Leadership requires the correct balance of vision, or what some people call an instinct or a sixth sense, together with the ability to make other people follow in their footsteps. Confidence is crucial.

3. Venture-taking. This is the quality often most admired by others. But what drives these people to take risks? Carnegie and Rockefeller, as with many of China's most successful entrepreneurs today, started in poverty. There was little to lose. Once the basic human needs are in place, the 'hunger' for risk-taking is much reduced,

producing a challenge for developed countries to encourage new entrepreneurs.



4. Seize the Day. There are moments at which point an opportunity presents itself. Whilst we cannot deny the role of luck, this quality of knowing when to strike, and preparing for this moment is key.

5. Innovation. Creation of wealth depends much on new ideas and creativity and is now the quality sought by many entrepreneurs for their senior management to keep the business growing.

6. Credibility. A reputation in a business circle lends a strong degree of support to starting and building one's own business. For the long term, credibility gained from responsibility to other shareholders, investors (in the case of a listed company), employees and society as a whole play a key part.

7. Pragmatism. Many entrepreneurs that I have interviewed during the course of my research into four China Rich Lists did not start out with the idea of making

tones of money. Instead, they concentrated on achieving one goal at a time and keeping their feet on the ground, knowing when to sacrifice the short-term for the long-term.

8. Common Sense. When I meet an entrepreneur with a large business, I am often prepared to be baffled by large complex theories and a terrifyingly clever brain. What surprises me often is how many entrepreneurs have a simple formula they apply when making business decisions. The sums of money may appear unbelievably large, but the quality these entrepreneurs have is to simplify the issues and apply their common sense or business theory.

9. Hard Work. There can be no denying that setting up a business is hard work and requires long hours and few holidays. The satisfaction gained in the long run can be great. Hard work also requires good health and - ideally - a stable family background.

10. A Lifetime's Learning. One of the surprising things that I have noticed in the course of my research into China's private sector, is how many entrepreneurs are well aware of their managerial and business short-comings and are studying to improve this. There are certain EMBA classes that are full of entrepreneurs. This fills me with confidence that entrepreneurs in Mainland China are here to stay for the long-term.

The Image of Wealth

Before I came to China for the first time in 1990, I had an image that Chinese made excellent entrepreneurs, based on the examples of Hong Kong, Taiwan, Singapore, South East Asia or North America, not to mention the Chinatowns of many other cities. Making private capital in Mainland China, on the other hand, seemed a much murkier exercise. "Look no further than their first capital", said an old China hand, the implication being that there was no such thing as a 'clean' first break. However, over the last decade, this negative image is rapidly changing to respect for Mainland Chinese entrepreneurs' achievements.

Even in the brief time that I have coming to China, the attitude to making money has undergone a significant change. People are now thinking longer term. No longer are they purely interested in making a quick buck and then getting out. Now, I am consistently meeting entrepreneurs who have a five, ten or even - in one case - a twenty year plan. Events that are seen to have contributed to this stable business

environment include China's entry to the WTO, the winning of the 2008 Olympics, the 16th Party Congress and most recently Shanghai's winning of Expo 2010. A stabilizing business environment provides a strong spark for private businesses.

The 'Qualities for Wealth' is the second book in a book series on entrepreneurs and entrepreneurship in China. Our first book sets out, in a simple dictionary-style format, some of the basic facts relating to Mainland China's 100 wealthiest entrepreneurs, together with a description of the evolution of the China Rich List, as published for the last four years in Forbes Global magazine. The 'Qualities for Wealth' and the rest that follow contain more analysis of the trends of these entrepreneurs. The purpose of this book series is to go beyond the China Rich List and start to dig out trends and ideas that come out of it.

We have designed the 'Qualities for Wealth' for people who are thinking of or who have already set out with their own business. Our case studies are from first hand sources, written by top journalists from around the country, and highlight some of the characteristics these successful entrepreneurs have that set them apart from others. Money may be an early driving force, but there are other motivations that push these entrepreneurs to continue building.

There is a buzz in the air. I hope many others can feel it and act upon it.

Thank You

Just as with the China Rich List, this book is not one person's work. There have been many people involved in the production of this book and the rest of the series. I would especially like to thank the top-notch journalists, who interviewed the entrepreneurs on our behalf. The journalists include Yuan Hongming, Zheng Zuoshi, Guo Huailiang, Zhang Guozheng, Liu Li, Chen Bing, Huang Na, Liu Chang, Su Xiaohu, Xie Dan, Xue Weizhong, Yu Yong, Yuan Weidong, Zhan Zhengkai, Zhang Xin and Zhai Yu. There was also much behind-the-scenes work by Wang Jiahang, Lily Chen Bing, Linda Cen Liying, James Ding Jian, Lucas Lee Lu and James Pang Zhuochao. This book would not have been possible without these people.

Finally, I would like to thank my wife, who has supported me in this project, despite us only getting married in August last year.

「中国百富十大品质」

胡润



《中国大陆百富榜》创制人，
该排行榜在过去四年里刊登
于《福布斯环球》杂志

说起对企业家精神的探讨，中国大陆可能是世界上最令人兴奋的地方。从20年前开始，中国企业家们开始创造个人财富，并不断运用这些财富去投资、创业。当我亲耳所闻并亲眼所见这些企业家的经营方式和成就，我被深深震撼了，以至于我常常会这样思索：这些人有哪些共同之处，又有哪些与众不同的品质？

中国的变化太快了！每次经过几个星期的小憩之后重返中国，我都有这样的体会。新的大楼，新的餐馆，新的生意……这与我到瑞士的感受截然不同。以前每逢冬季，我都会与家人去瑞士滑雪。清晨，父母经常让我到马路对面的面包房取面包，年复一年，村庄里没有什么变化，直到今日，那家面包房依然由同一个家族经营，唯一的不同是20多年之后，出现了自动柜台机还有主人长出了灰白头发。在瑞士，气氛很闲适，只有滑雪能带来激情。

与中国漫长的文化史和科技发明史相比，中国的民营经济历史很短，历史上，大概只出现过三次短暂的繁荣期。第一次是在一千多年前的宋朝，寺庙的扩张带来了商机；中国第二次创造私人财富的时期是在上个世纪二三十年代的上海，以对外贸易的繁荣为背景；第三个时期就是最近的20年，从邓小平倡导的经济改革开始。相比之下，西方的资本积累要早得多，欧洲的私有资本积累可以追溯到几个世纪以前，在英国和欧洲大陆的工业革命中，私人财富诞生，并很快在美国的铁路、石油、金融领域膨胀。

如果要理解西方民营经济的发展，我就不得不埋头于历史书籍之中，寻找诸如洛克菲勒（John D. Rockefeller）、摩根（J.P. Morgan）、卡耐基（Andrew Carnegie）一样的“财富英雄”。这些人的故事照亮了美国经济发展史。他们是著名资本家的代表，是



摄影：李金华

过去的四年里，排行榜上的企业家们在这个国度里已经创造了很多个人财富，他们的名字也被《福布斯环球》杂志公之于众。从某种意义上说，他们是开路先锋，是民营经济的“英雄”。这和比尔·盖茨（Bill Gates）、巴菲特（Warren Buffett）或沃顿（Sam Walton）等当今世界最著名的个人财富英雄可以相类比，自然更惶论李嘉诚，中国这位最接近世界级别的企业家了。然而，这些世界级的财富英雄的故事与中国大陆正在发生的故事相距甚远。

是什么驱使着企业家不断前行？

我常常问中国企业家一个同样的问题：

“为什么你们还要继续工作呢？”钱对他们来说已不再是问题。那么，是什么在驱使他们继续构筑自己的生意呢？有点尴尬地耸了耸肩后，他们最通常的回答是，他们发现自己善于创造价值，而且他们还会继续做下去。我没有碰到一个人说，他们希望自己很快退休。如果他们不继续自己的生意，那他们会做什么呢？

多少钱能称得上“足够”？在美国，互联网热潮的高峰时期，1000万美元被认为是“足够”，足够去做一个人想做的任何事。我们的企业家已经拥有了超过他们一生能够花掉的钱。从这一点看来，肯定是除了钱以外的某些东西在驱使并推动着他们继续自己的事业。钱，只是他们财富的一部分。

因为非常好奇，我开始在中文里寻找“企业家”的定义，但即使是在《辞海》里也一无所获。因为“企业家”的涵义还未被设定，也许这就需要这些当今中国最重要的企业家用行为去赋予它一个积极的涵义。

「实例研究」

一个新的非常富有的企业家群体正在中国大陆形成。这些人的故事使我对中国大陆当代经济史有了深刻的理解。做一个成

第一代白手起家创造财富的企业家。这些企业家的遗产已经转化为各种社会价值、社会知识以及社会财富，并且把后人送上了一条欣欣向荣的道路。

我想，研究中国的民营经济可以用同样的方法。2002年11月的一天，天气很冷，当我在对照四年来《中国大陆百富榜》的“门槛”时，我发现财富数字的上升真是太快了。要上这个排行榜是越来越难。1999年排行榜的门槛是600万美元，你可以依靠一个机会赚到这些钱——我承认，虽然并不容易，但还是可能的。而这种情况今年就不大可能发生了，因为数字已经上升到8400万美元，达到这种程度就要求有相当的商业直觉、科学管理和系统安排，单凭一次成功是不足以让你上榜的。

「互联网唤起了创业激情」

对我而言，发端于上个世纪90年代晚期的互联网热潮唤起了我对企业家精神的最为强烈的感觉，这给我带来了最令人兴奋的震撼，也是至今最让我感觉自己是创业运动的一分子的时刻。特别是当我1997年回到上海，供职于安达信会计师事务所时，我强烈感受到了周围的创业激情。

功的企业家必须具备一些基本的品质，而合适的地点、合适的时间加上合适的产品推动他们走向成功。挣钱没有捷径，但是通过研究那些成功者并了解他们的长处会是一个很好的开端。

是什么令这些人与众不同？哪些特质是他们共同具有的？而我们，能从他们身上学到什么？

为了写这本书，我们在2002年下半年花费数月时间，采访了《福布斯环球》杂志公布的2002年《中国大陆百富榜》上20多位企业家。随后，我们对采访结果进行分析并将其归纳为十种财富品质。这些品质包括：执着、领导才能、冒险、把握机遇、创新、诚信、务实、直觉、勤奋和终生学习。

采访结果显示，中国大陆成功的企业家具有的基本品质与西方企业家并无实质上的区别。主要的不同点在于证实这些品质的实例。

1. 做生意需要不懈的坚持。“生存不易”是贯穿我们很多实例研究的主题之一。

2. 领导才能。一方面，需要高瞻远瞩的眼光，或者如人们所说的本能、第六感；另一方面，也需要有能力吸引他人追随，甚至可使他人主动为实现目标而赴汤蹈火。在这里，自信是关键。

3. 冒险。这是经常被大多数人崇拜的品质。是什么驱使这些企业家去冒险的呢？与中国今天大多数企业家一样，卡耐基和洛克菲勒出身贫寒。他们那时几乎没有什么可以失去的。一旦人的基本需求都具有了，对冒险的渴望就会大为降低，因而，在发达国家如何激励新的创新者成了挑战。

4. 把握机遇。我们无法否认运气的作用，很多时候机会是自己送上门的，“把握

机遇”这种品质的关键是要知道如何抓住机会，并且为这个时刻做好准备。

5. 创新。财富的创造在很大程度上依赖于新观念和创造力。现在，很多企业家都在探寻如何“创新”，希望以此来保持他们事业的持续成长。

6. 诚信。生意圈内的信誉能给一个人事业的起步和发展提供有力的支持。从长远来看，企业通过对其他合伙人、投资者（对上市公司而言）、雇员以及社会负责来赢得信任是十分重要的。

7. 务实。在制作排行榜的四年研究中，我接触了很多企业家，他们中没有一位在起步时就带有要挣一笔庞大资产的幻想。相反，他们专注于在某个时间达到一个目标，然后继续前行，知道什么时候需要为了长期利益而牺牲短期利益。

8. 直觉。每当我遇见一个拥有庞大业务的企业家时，我就很困惑，他该怎样运用大量复杂理论来作出判断？但令我惊讶的是，这么多企业家在做大量商业决定时所使用的公式竟然如此简单！交易涉及的钱款数量大得令人难以置信，但是企业家极为聪明的大脑和敏锐的“直觉”，能使问题简化并且在生意场上游刃有余。

9. 勤奋。不可否认，创业是艰辛的，需要长时间的工作而且几乎没有假期。长期努力后得到的满足通常也是巨大的。勤奋需要良好的健康状态，理想化一点，还需要一个稳定的家庭。

10. 终生学习。我在研究中国民营经济过程中发现一件令人钦佩的事情，有那么多企业家非常了解自身管理与业务上的不