



城镇由产业而生，随改革而兴

——访银城地产董事长黄清平先生

文 / 雷娜 周羽极

江宁区是南京市经济发展最快的一个产业基地，许多世界500强企业皆聚集于此。站在新落成的银城皇冠假日酒店的会议室窗前，极目远眺，湖水宁静，建筑疏朗，比起喧闹的市区这里更多了一份优雅与开阔。“原先都是农田，”银城地产董事长黄清平先生(CEO 2003)指着一片精心雕琢过的土地说，“曾经只是农村，后来企业入驻，产业发展起来，周围的农民变成了产业工人。乡镇渐渐消失，融入城市之中，这就是一个自然发生的城镇化过程。”

城镇由产业而生

从历史和宏观的角度思考问题，深深融入了黄清平先生的思维方式之中。他眼中的城镇化绝非一个让农民迁居城市，随之扩大基建的简单过程。“关键是要营造环境，一个民众追求创新、渴望创业的环境，这不可能一蹴而就，将是一个漫长的过程。先要建立制度和法律的保障，再从金融和技术领域给予支持，让人们可以享受创业成功的果实，不惧怕创业失败的风险。有了这样理想的环境，涌入城市的农民才不会茫然无依，因为有足够的就业岗位让他们在城市里找到安身立命之所。”

Cities Burgeoning with Reform

Interview with Huang Qingping, President of Yincheng Real Estate

By Lei Na & Sherry Zhou



Jiangning District is the fastest growing industrial base for Nanjing's economy; many global Top 500 enterprises have operations there. But there are still some pockets of serenity. The view from the window of the meeting room in the newly-built Nanjing Yincheng Crowne Plaza, for example, provides clear line of sight to a tranquil lake, surrounded by a handful of buildings. Compared with noisy downtown, this spacious area exudes its own air of grace. "These were all farm fields before," says President of Yincheng Real Estate, Huang Qingping (CEO 2003), as he points to a plot of well-maintained land. "This place used to be the countryside. Later, enterprises moved in and industry prospered, turning the nearby farmers into industrial workers. Villages and towns gradually disappeared, or merged into the city. This is the natural process of urbanization."

Cities Born of Industry

With his deeply-ingrained way of thinking within the broader historical context, Huang views urbanization as much more than the process of relocating farmers into the city and providing the necessary infrastructural upgrades. "The key is to nurture the environment, to make sure there is an atmosphere in which people seek to innovate and start businesses," he says. "This cannot be done at one stroke; it will be a long process. First, you have to make rules and laws, and provide financial and technological support. When people can enjoy the fruits of business success, and are not afraid of failure, farmers swarming into the city will no longer feel lonely and helpless, because there are enough jobs for them to find a living there."



黄清平认为城镇化首先是产业化，“进城的农民必须转化为产业工人或服务业人员，否则将会成为政府的不能承受之重。一般而言，总是第二产业先行发展，金融、服务业随即跟上，后者的创新又会转而促进第二产业兴盛，二者互动产生乘法效应。如今，农民工进城大多从事建筑和服务业，倘若这些领域的产能已经过剩，职位正在削减，政府拿什么补充和替代呢？因此，将农民转化为城市居民，就业将是一个重要问题。我认为解决之道是发展民营企业。有资料显示，民营企业提供了中国近80%的城镇就业岗位，他们在中国城镇化进程中所发挥的作用不容小觑。可以让他们承担起解决中国就业的重担，因为中国近三分之二的GDP都是由民营企业创造的。”

产业随改革而兴

黄清平的言语之中流露出对于鼓励创业的社会环境的向往，仿佛他并不是一位早已走过最初的风雨创业路并站在宏大的地产集团权力之巅的企业家，而仍是心怀仰望，在城市中打拼的芸芸众生中的一员。也许正因为知道创业之不易，政策之可贵，他才希望如今的年轻人能赶上一个好时代，未来在这条路上走得更轻松一些。

“城镇化的根本问题是国家经济结构的调整，这个问题不解决，城镇化一定会演变为钢筋混凝土。如果只是将现有的

过剩产能消耗掉，不考虑投入和产出能否平衡，那将意味着更大的泡沫。”“就像当年许小年教授所说的，村村通铁路都有需求，但未必都有回报。从经济学的观点来看，没有回报就不能盲目投入，应当另辟蹊径去解决问题。”

“中国经济继续走下去，城镇化是一条必由之路，无论用哪种方法面对，道路必定如此。有人说，现代农业的发展历程是消灭农民，将农民变成产业工人的过程。农民涌入城市，成为蓝领、白领、金领，需要依靠打工或者创业，如果他选择后者，又苦于无法抵押宅基地去获取贷款，他该如何去投资和创业呢？因此，城镇化的前提是改革，是真正的有切肤之痛的改革，这绝非易事。”

城镇化中的房地产业

有人说，受万众瞩目的人被误解也最深，这句话应用在中国地产商的身上似乎也同样贴切。黄清平说，地产行业的特质很像金融行业，财富聚集能力很强，财富杠杆作用很大，从而导致大众对房地产商产生了“为富不仁”的偏见。但他对于自己的事业怀着一颗平常心，“房地产行业就是金融类的第三产业，是一种服务业，它为人民提供工作和居住的空间。人们的收入提高了，才会想要去买更宽敞的房子。如果空有创业之心，创造财富无门，皮之不存，毛将焉附，房地产行业也无从发



Farmers in the city must turn into industrial workers or service workers, or they will be an unbearable burden to the government.”

Huang’s first-hand view of how industrialization leads to urbanization has shaped his opinion of the how the new round should be implemented. “Farmers in the city must turn into industrial workers or service workers, or they will be an unbearable burden to the government,” he says. “Employment is an important issue in our effort to turn farmers into city dwellers. In my opinion, one way out is to develop private enterprises. Data shows that private enterprises provide nearly 80% of China’s urban job opportunities, and their role in China’s urbanization should not be neglected. They can shoulder the responsibilities of China’s employment, as nearly two thirds of China’s GDP is generated by private enterprises.”

Industry Burgeoning with Reforms

His comments are a tip-off to his hope for a society that encourages entrepreneurship. They indicate that he is not merely a seasoned businessman standing at the pinnacle of a huge real estate empire after the vicissitudes of running his business. He is also, at his core, still just a man

determined to earn a living, a man hoping for a better life in the city. Maybe it is because he knows how hard it is to be an entrepreneur and just how precious favourable policies are, that he is so passionate about ensuring that today’s youth can live in a better time, one where they have more choices.

“The basic problem for urbanization is the reorganization of China’s economic structure. Without solving this problem, urbanization will surely narrow its focus onto steel and cement. If the aim of urbanization is just to consume the existing surplus capacity without considering the balance between input and output, there will be bigger bubbles,” he warns. “As [CEIBS] Professor Xu Xiaonian has pointed out, ‘every village wants a railroad, but not every railroad into a village will bring equivalent reward’. From an economic viewpoint, we cannot invest blindly hoping for a return, we should try other ways.”

Though he knows it will be a difficult process, Huang is convinced that urbanization is a must for China’s sustained future development.

展。城镇化绝对不是房地产化。”

因此他呼唤改革,纵然改革意味着万象更新,光环褪去,房地产业不再是中国经济沉浮中一枝独秀,又屡次从“宏观调控”中涅槃重生的神奇行业,但他更愿意在一种健康的、遵循经济规律的环境中,凭借智慧、勇气和勤奋,以及对于历史潮流的洞察,与其他行业相辅相助、并肩共进,怀着信念去走一条艰辛但值得的中国城镇化之路。

《TheLINK》:您的职业生涯与银城地产的发展紧密相连,能否向我们简单介绍一下企业的发展史?

银城地产的前身是一家国有企业,当时主要为政府修路架桥,解决事业单位职工的住房问题,2001年改制为民营企业,开始真正走入市场。20年的时间转瞬即逝,我们在国家经济发展和宏观调控的背景下谋求企业自身发展,时至今日,公司在房地产开发领域以住宅为主,同时涉足酒店、写字楼和商业地产,此外还有物业管理、装饰、健身等配套产业。预计未来十年,公司会聚焦在住宅、酒店和物业三大领域重点发展。

《TheLINK》:目前国家决策层大力推行城镇化,您觉得这对于房地产行业是否意味着新一轮发展机遇?

机会一定存在,但我希望政策更加明朗一些。发展城镇会带来居住、生活服务和商业的需求。现有的城镇建设就数量而言不足以容纳迁居人口,这就为开发商带来了机遇。我们可以迎合市场需求,做出合适的产品供应当地居民,但同时觉得,在政策不明确之前不能盲目投资。我们期待国家决策层将来

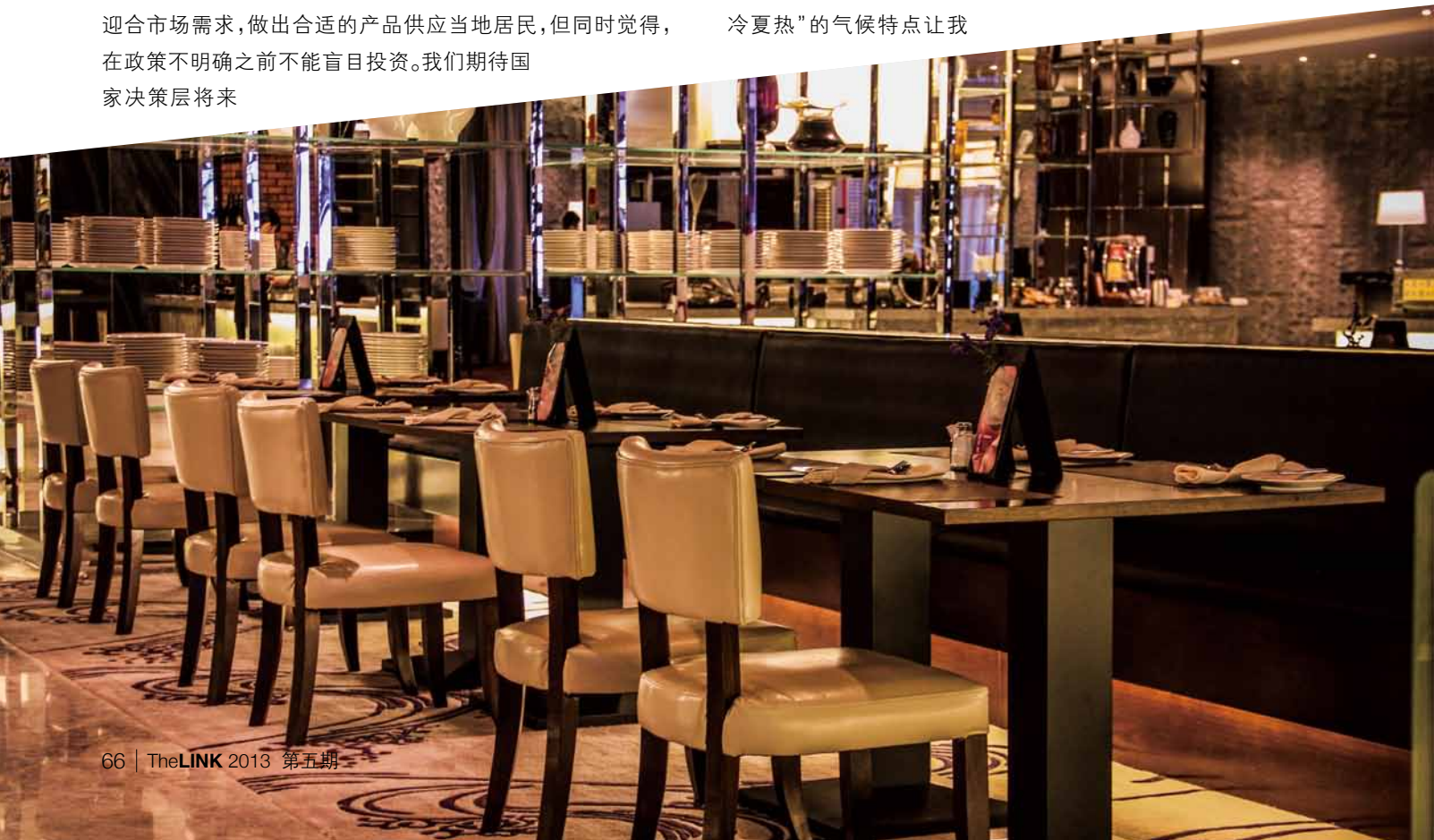
做出一些改革,例如,户籍制度能否开放,农民的宅基地能否用于抵押贷款,还有农民工子女的教育问题能否得到妥善安排。我觉得城镇化是中国社会的未来趋势,随着城市的发展膨胀,贫富差距会越来越大,必须通过城镇化来调整,但走这条路的前提是改革,是真正的、打破既有格局的改革。

《TheLINK》:如今银城地产在南京、无锡和西南地区都有业务,未来的发展方向是专注于现有地区,还是向更多城市拓展?

我们会做一些调整,近几年将业务重点放在南京,对于扩张会更加慎重。因为目前中国的房地产业在城市之间已经呈现出很大的结构性差异,这主要是由于城市外来人口数量、城市服务业发达程度的不同而造成的,我们会优先发展存量房相对较少的地区。如果未来挑选发展城市的话,我们会主要考察那里的外来人口数量和结构,以及金融业、服务业和消费水平。如果一座城市对于周边地区有吸附力,那儿的房地产业也会比较发达。

《TheLINK》:银城地产是最早倡导绿色节能建筑的房地产企业之一,是什么契机让您有了这样的先见之明?您觉得在城镇化发展过程中,保护环境和经济发展能否并行不悖?

银城地产从1996年开始尝试节能建筑,比国家颁布节能标准提前了5年。当时是考察了国内外的房地产情况,南京“冬冷夏热”的气候特点让我



Real Estate in Urbanization

The saying that the things most sought after are often the most misunderstood seems to apply to China's real estate developers. Huang sees parallels between his sector and the financial industry: there are great opportunities to amass and leverage immense wealth, which leads to a public backlash. But he is undeterred; he has peace of mind. "Real estate is the third pillar of the financial sector. It is a kind of service, providing space for people to work and live," he says. "People will only dream of buying bigger houses when their income increases. Without practical ways to create wealth, just having a wish to start a business is not enough. Without the creation of wealth, the real estate industry has no way to develop itself. Urbanization is never *just* about real estate development."

This is why he has been calling for reforms, even though that means everything will change. The halo around the real estate industry will fade, and the industry itself will no longer be the crown jewel of China's economy. It will no longer be a 'magical' industry that survives rounds of governmental 'macro-control'. Huang prefers to work in collaboration with other industries in a healthier environment where economic rules are better respected, and to be among those whose united wisdom, courage, diligence, and insight into the trends of history help blaze a hard-earned trail towards China's urbanization.

TheLINK: Your career is closely linked to the development of Yincheng Real Estate. Could you brief us on its history?

Huang Qingping: Yincheng used to be a state-owned enterprise. It was set up to help the government build

bridges and roads, along with houses for employees of institutional organizations. In 2001 Yincheng became a private entity, and began to truly enter into the market. For the past 20 years, we've been striving to grow against the background of China's development and within the framework of its macro controls. The company has now expanded its business line to include residential real estate development, which is its main focus, along with hotel management, office buildings, commercial real estate, as well as real estate management, interior design and fitness training, among other supporting industries. In the coming decade, the company expects to focus on three major areas: homes, hotels, and real estate management.

TheLINK: Do you think the central government's new urbanization push will provide a wave of development opportunities for the real estate industry?

There will surely be opportunities out there, but I hope the policies can be made clearer. The development of cities will stimulate demand for housing, services and commerce. Currently there are not enough cities to contain the incoming population, which brings opportunities for developers. We can meet the demand from the market and create proper products to supply the needs of local residents. But in the meantime, we cannot invest blindly before clearer policies come out. We are expecting the national decision makers to initiate certain reforms, such as the loosening of the household registration system, allowing mortgage of rural farms, and ensuring that the children of migrant workers have access to education. Urbanization is the future trend of China's society. With the swelling of the cities, there will be greater and greater gaps between rich and poor, which must be filled by urbanization. But the premise is that reforms are carried out, and they must be genuine reforms that break the status quo.



This is why he has been calling for reforms, even though that means everything will change."



教育是立国之本，如果我们企业能做一些事推动中国教育发展，我觉得善莫大焉。”

有了这个念头。南京不属于供热地区，一到冬天，市民们在室内和在户外穿得一样多，于是我们就想建造一种冬天保暖、夏天隔热的房子。基于这样的理念，我们开始涉足节能型住宅。目前公司在运用节能环保技术方面相对比较成熟。截至2012年底，银城地产开发建成的绿色节能建筑总面积约320万平方米，其中国家级绿色建筑示范工程超过100万平方米，南京市约有一半的节能环保住宅是由我们建造的。至于环境保护能否与经济发展并肩共进，我觉得首先要靠国家立法，有了严格的法规，人们才会抗拒利益的诱惑，寻求二者共同发展之道。

《TheLINK》：银城地产一直热衷于教育和公益事业，您为中欧捐赠了吴敬琏学术基金，捐助爱佑慈善基金会累计780万元，至今已资助了653位患先天性心脏病的儿童重获健康。是出于什么原因，让银城地产如此重视教育和公益事业？

企业是一个法人，所谓法人，就是人格化的企业。我想在经营企业的过程中尽一点社会责任。从事慈善和募捐，我所在意的都是真正帮助弱势群体。爱佑慈善基金会的前身是中欧CEO班第一届学员毕业后成立的一个同学会，在发展过程中，由同学会成员集体出资发起了这个慈善基金会。在我的印象中，自2006年以来，爱佑童心项目已经救助了约两万名患先天性心脏病的儿童，其中最小的出生才40天。城里人有时一顿饭局的花费，就足以挽救一个孩子的生命，为什么不去做呢？其实在爱佑慈善基金会中，我所做的和所捐的并不多，只是坚持每年都有捐赠。这个基金会不发一人工资，全都是义务劳动。有些同学甚至帮助了整整一个省需要资助的患儿，他们都是有社会责任感的民营企业家。

至于教育，我游历过国内一些商学院，最后选择了中欧，我很喜欢这里认真严谨、尊重学术的氛围。我敬重吴敬琏教授，时常拜读他的著作。教育是立国之本，如果我们企业能做一些事推动中国教育发展，我觉得善莫大焉。因此我捐赠了吴敬琏学术基金，希望中国能多一些像吴老这样的社会良知，以严谨的研究、独到的见解，去推动中国社会和中华民族发展，发出正直睿智的声音，引导社会与民众。



Can environmental protection and economic development go hand in hand?”

TheLINK: Yincheng has operations in Nanjing, Wuxi and south western China. Do your future plans include focusing on existing areas or going into more cities?

We're going to make some adjustments. In recent years our focus has been on Nanjing, and we will be more prudent in expansion. China's real estate industry has shown considerable structural differences between cities, which mainly results from the differences between the number of incoming people and the development of urban service industries. We'll first consider areas where there are relatively small stocks of commercial houses. When we choose cities for our future development, we'll mainly focus on the number and structure of the incoming population, and the level of development of local financial and service industries, as well as that of consumption. If a city is attractive to neighbouring areas, its real estate will also prosper.

TheLINK: Yincheng is among the first real estate enterprises that advocated green and energy saving buildings. Do you think environmental protection and economic development can go hand in hand with urbanization?

Yincheng Real Estate has been trying out energy-saving buildings since 1996, five years earlier than the promulgation of the national energy-saving standards. At the time, we researched the real estate industry at home and abroad, and Nanjing's climatic feature of 'freezing in winter and sizzling in summer' gave me the idea. Nanjing does not have an internal heating system, and its residents had to wear as much inside their homes in winter as they did outside. To change this, we planned to build a type of house that keeps warm in winter and cool in summer. Based on this concept, we began to develop energy-saving housing. Currently our company commands mature technology in energy saving and environmental protection. By the end of 2012, Yincheng had completed a total of 3.2 million square metres of construction area of green energy-saving housing, among which more than 1 million square meters are classified, at state level, as exemplary green building construction projects. About half of Nanjing's energy-saving environmentally friendly housing was developed by our company. Can environmental protection and economic development go hand in hand? I think first there must be national legislation concerning the matter. Only when there are strict regulations can people resist the allure of profits and seek to harmoniously develop the two.