作為中介的代理行

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代理行的職能

代理行（agency house）是歐洲商界的核心機構。其名稱已說明其職能：為身處他地的委託人擔任代理。曼徹斯特的製造商如欲在群島銷售棉製品，會將貨物寄售予新加坡的代理行，由代理行收取佣金代為出售，再匯回貨款。加爾各答的商人如欲購買錫或胡椒，會指示新加坡的商行代為購入並付運。倫敦的船東則委任商行處理其船隻在港口的裝貨、維修和補給事宜。[1]

隨着時間推移，這些商行增添了屬於銀行和保險範疇的職能。它們貼現以倫敦或加爾各答為付款地的匯票，並買賣外幣。它們向亞洲客戶提供信貸，並接受商人和官員存入往來賬戶的款項。數家商行擔任倫敦和加爾各答保險公司的代理，為途經新加坡的貨物安排海上保險。在1840年代首批銀行到來之前，港口所需的金融服務大多由代理行提供。

各商行的規模和可靠程度相差甚遠。最大的是根基穩固的商號，在倫敦設有合夥人，在亞洲各地設有往來代理。許多其他商行則是資本有限的小型合夥企業，由希望在數年內發財致富後返鄉的年輕人創立。倒閉事件屢見不鮮，在商業危機期間尤甚，屆時一家商行倒閉便可能殃及其眾多客戶和債權人。

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1837年的商會

1837年，新加坡商人成立新加坡商會，以集體方式組織起來。[2]商會讓商人在與加爾各答和倫敦政府交涉時有發聲渠道，亦為解決商業慣例的共同問題提供了平台。商會雖由歐洲商人主導，但從早年起已有亞洲會員，Aljunied家族一名成員獲委任即為一例。商會為港口的利益爭取，包括反對徵收關稅的建議以維護自由港地位。後來，商會在推動將海峽殖民地由印度政府移交殖民地部管轄的運動中擔當主導角色。

商會是在新加坡經濟管治中扮演重要角色的各個商業組織的前身。其後繼者新加坡國際商會（Singapore International Chamber of Commerce）至今仍然存在。在華人、印度人和馬來人社群各自成立商會之後，政府與商業組織之間的合作成為新加坡模式的一大特點。

註釋

1. 關於新加坡代理行的職能，以及它們由佣金代理演變為貿易及管理公司的過程，參見Turnbull, *A History of Modern Singapore 1819–2005*，第1–2章，以及Stephanie Jones, *Two Centuries of Overseas Trading: The Origins and Growth of the Inchcape Group*, London, Macmillan, 1986。 ↩
2. 新加坡商會於1837年2月成立；參見National Library Board Singapore, HistorySG, “Singapore Chamber of Commerce is formed”。 ↩

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