

N248

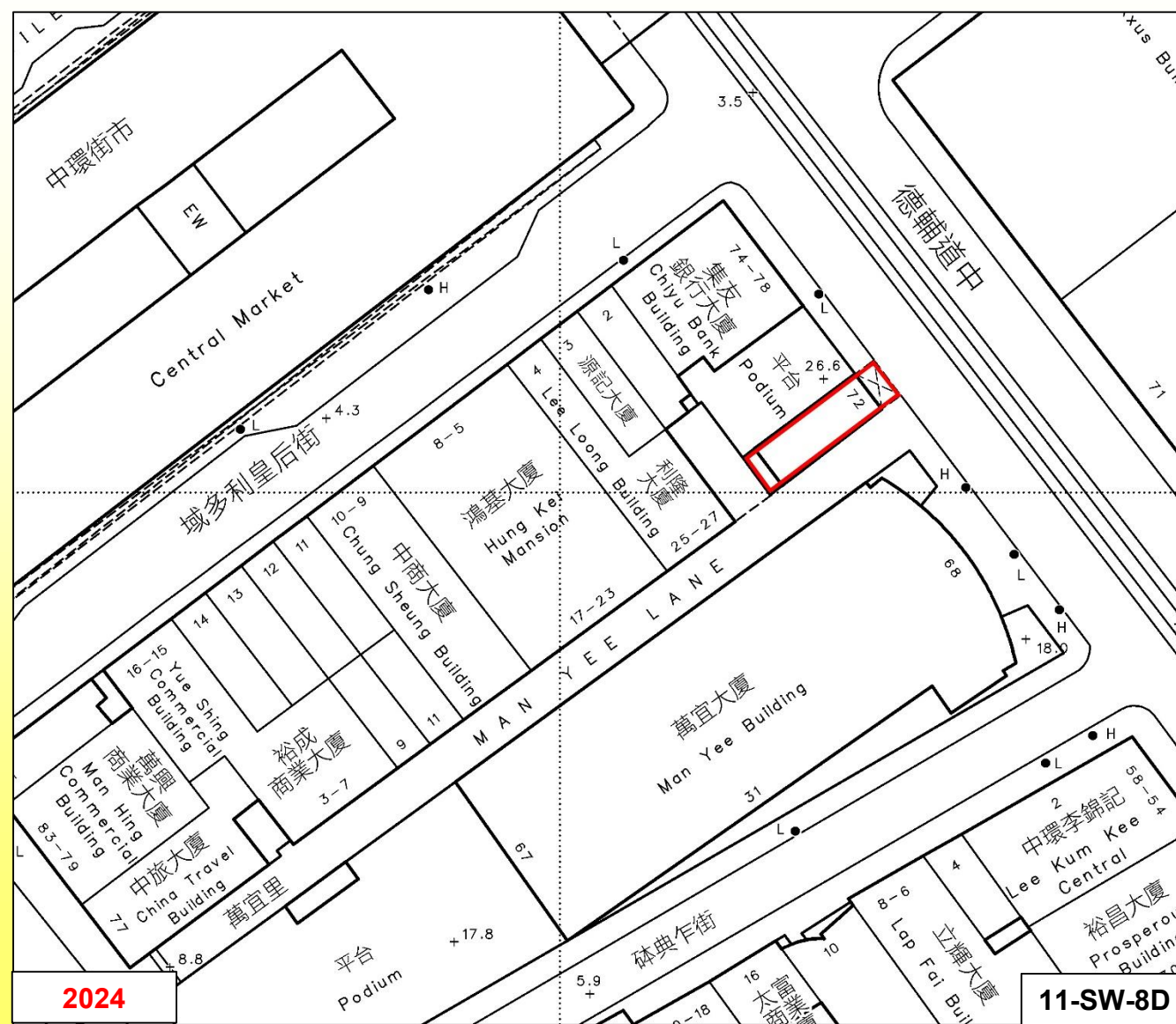
香港中環德輔道中72號德榮大押
Tak Wing Pawn Shop,
No. 72 Des Voeux Road Central,
Central, Hong Kong

香港中環德輔道中72號德榮大押

Tak Wing Pawn Shop, No. 72 Des Voeux Road Central, Central, H.K.

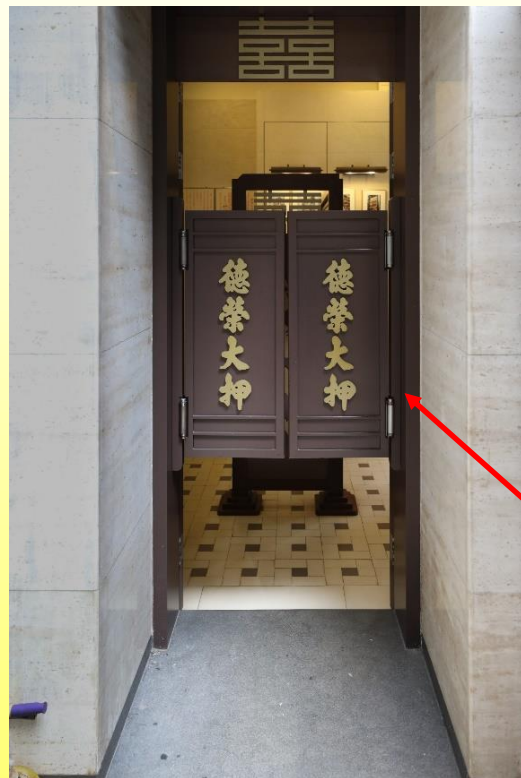
擬議三級歷史建築
Proposed Grade 3

約建於1940至1941年
Built around 1940–1941



擬議評級範圍
Proposed grading boundary

只用於識別位置，並非確實範圍 For identification of location only, not exact boundary



側門 Side entrance



正立面及東南立面
Front elevation and south-east elevation



裝有綠色金屬欄柵的遊廊 Verandahs fitted with green metal grills



正門 Main entrance

Historic Building Appraisal

Tak Wing Pawn Shop, No. 72 Des Voeux Road Central, Central, Hong Kong

The building at No. 72 Des Voeux Road Central (德輔道中) is currently home to Tak Wing Pawn Shop (德榮大押). The plot of land on which the building stands was registered as Section 15 of Inland Lot No. 1622 (I.L. 1622 S.15) in 1900. The earliest recorded owner was named Chan Tsun Wing (陳俊榮) and it was later purchased by Yuen Sam (袁三) in January 1940.¹ The Arabic numerals “1940” that originally adorned the roof parapet on the front façade of the building are presumed to indicate the year in which the building was constructed, while an edition of the *Hongkong and Macao Business Classified Directory* (港澳商業分類行名錄) published in 1941 contains an entry for a shop bearing the Chinese name “德榮大當” (transliterated as *Tak Wing Tai Dong*) that operated a pawnbroking business at No. 72 Des Voeux Road Central at the time.² The building is therefore believed to be completed no later than 1941.

**Historical
Interest**

The shop later opened as a *ngat* (押), a pawnbroker offering relatively short loan periods,³ and was therefore renamed “德榮大押” (transliterated as *Tak Wing Tai Ngat*, and currently named Tak Wing Pawn Shop in English) no later than 1945, as seen in a photo taken that year.⁴ Ownership of the land lot was transferred in October 1947 from Yuen Sam to Tak Shing Investment Company Limited (德成置業有限公司),⁵ which was founded by Ko Ho Ning (高可寧),⁶ a wealthy Chinese businessman who became known by the nickname the “king of pawnbroking” (典當業大王).⁷ He later established Foo Shing Loan and Mortgage Company Limited (富

¹ Land Registry Office, Memorial No. UB164243, 19 January 1940.

² 《港澳商業分類行名錄》(香港：港澳商業分類行名錄出版社，1941年)，頁6–7。

³ Pawnshops were traditionally classified based on the kind of terms they offered. Described as *dong* (當), *on* (按) and *ngat* (押), they were distinguished by the loan periods granted for the pawned items and the capital available to them to fund their lending. *Dong* pawnshops had more financial resources than *ngat* and provided longer loan periods. See 徐振邦等：《我哋當舖好有情》(香港：突破出版社，2015年)，頁13；常夢渠、錢椿濤主編：《近代中國典當業》(北京：中國文史出版社：經銷新華書店北京發行所，1996年)，頁364。

⁴ David Evans, “Hailing a bus, Des Voeux Road, Hong Kong, 1945”, Ev-s21, Historical Photographs of China, University of Bristol, <https://hpcbristol.net/visual/Ev-s21>, accessed on 19 April 2024.

⁵ Property Particulars of Section 15 of I.L. 1622.

⁶ Public Records Office, HKRS122-5-181, “Tak Shing Investment Co. Ltd.”, 1939 to 24 October 1944.

⁷ After making a fortune from a gambling franchise he had secured in Macao, Ko Ho Ning established various businesses in sectors such as the liquor and salt trades, ferry services and real estate as well as pawnbroking operations, which included the Tak Seng On pawnshop (德成按). He served as chairman of the Macao Chamber of Commerce (澳門中華總商會) in 1941 and later extended his business to Hong Kong, where he continued to gain success in the pawnbroking business and real estate investments. See 〈會史〉，澳門中華總商會，https://www.ktsps.edu.hk/1/01_4.html，2024年4月10日瀏覽；張恒、劉正瑋：《澳門富紳高可寧》(香港：三聯書店(香港)有限公司，2020年)，頁7–33；趙利峰：《樂善好施 — 高可寧與德成按》(澳門：澳門特別行政區政府文化局，2020年)，頁212–218。

成按揭有限公司) in 1953 to manage the business of his pawnshops, including Tak Wing Pawn Shop.⁸ This is believed to be the reason why the words “Since 1953” appear on the existing shop’s signboard. Tak Wing Pawn Shop has remained in business at the same location since its establishment.

The building at No. 72 Des Voeux Road Central is four-storey high. It is a typical verandah-type shophouse where the front façade projects over the pavement and is supported by two columns to form a covered walkway. It is easily identifiable by the five plastered plaques bearing the Chinese name “德榮大押” on the front façade facing Des Voeux Road Central and the side elevation facing Man Yee Lane (萬宜里). The wall of the side elevation is finished with plaster marked with faux horizontal joint lines. There are altogether 15 metal-framed windows on the side elevation, with one row of four situated slightly higher than the others, which are believed to be the windows for the internal staircase. On the ground floor at the rear elevation is an enclosed backyard. A flagpole used to sit on a short stepped base on the left-hand side of the roof, but it was removed sometime between 1980s and 1990s and only the base remains now.⁹

*Architectural
Merit*

The building is situated at the intersection of Des Voeux Road Central and Man Yee Lane. Its location on the corner provides a side entrance, catering to customers who wish to avoid being seen entering the pawnshop from the main street. The unique setting and some iconic features of a traditional pawnshop can still be seen inside the shop on the ground floor today. The main hall features a wooden “shy screen” (遮醜板), in an L-shape, blocking the view inside from the main door and side entrance to protect customers’ privacy. Behind the screen is a high counter that divides the front and back of the shop, where the pawnbroker serves customers. The height of the counter allows the pawnbroker to have a full view of the shop to ensure security.¹⁰ However, both the wooden screen and the finishes of the high counter are relatively new, following recent renovations carried out on the ground floor. Security is a prime concern for this building, as evidenced by the verandahs on the upper floors, all of which are fitted with green metal grills to safeguard the pawnshop from burglars. Of particular interest are the coin motifs along the bottom of the

⁸ Foo Shing Loan and Mortgage Company Limited also operates Nam Cheong Pawn Shop (南昌押) in Sham Shui Po, Tak Sang Pawn Shop (德生押) in Yau Ma Tei and Tung Tak Pawn Shop (同德押) in Wan Chai. See Companies Registry, Company Particulars of Foo Shing Loan and Mortgage Company Limited; Companies Registry, “List of Existing Money Lenders Licensees (as at 31 January 2024) (in alphabetical order of English Name)” and 〈典當業大王：逾 80 年當舖保留傳統特色〉，《明報》，2021 年 5 月 11 日，<https://ol.mingpao.com/ldy/cultureleisure/culture/20210511/1620671459906/典當業大王-逾80年當舖-保留傳統特色>，2024 年 3 月 20 日瀏覽。

⁹ Survey and Mapping Office, Lands Department. Aerial Photo No.: A08877, dated 28 January 1987 and Aerial Photo No.: A35232, dated 9 July 1993.

¹⁰ 徐振邦：《香港當舖遊蹤（增訂版）》（香港：三聯書店(香港)有限公司，2023 年），頁 16-22。

metal grills, adding some decorative details to the functional design of the building.

The original built form of the building, including the footprint and the verandahs with their supporting columns, has been retained. Various renovations have been carried out over the years on both the exterior and interior of the building on the ground floor, such as the supporting columns and all the walls have been refurbished with new stone tiles and the floor has been laid with new modern tiles. The changes seem to be mainly confined to the ground floor, whereas the exterior of the upper floors has remained intact. The only exception is that the figure “1940” that was previously painted on the roof parapet has now been removed. Overall, the building has been kept in a generally authentic condition in terms of its built form and original appearance. The building is an example of traditional pawnshop occupying an entire pre-war shophouse. The ground floor still opens for business, while the upper floors, which were previously used to store large pawned items,¹¹ seem to be vacant. Pre-war shophouses that are entirely dedicated to a single pawnshop are becoming increasingly rare in Hong Kong as a result of urban development.

Authenticity & Rarity

Tak Wing Pawn Shop bears witness to the ups and downs experienced by the pawnbroking industry in Hong Kong from the pre-war period to the present day. Remaining in business at the same location for some eight decades, its distinctive appearance and prominent location make it a local landmark amid the district’s hustle and bustle. Besides, it is a reminder of one of the city’s most reputable pawnbrokers, the renowned Ko’s family, among the few entrepreneurial families that have been involved in the pawn business for several generations and are still active in Hong Kong today.

Social Value & Local Interest

Tak Wing Pawn Shop is within walking distance from a number of built heritage such as Pottinger Street (Grade 1), Pedder Building (Grade 1), No. 120 Wellington Street (Grade 1), Nos. 26A-C Graham Street (Grade 3) and Central Market (Grade 3).

Group Value

¹¹ When the living standards were low in the past, people often had little option but to pawn everyday items such as quilts and clothes to make ends meet. With the passage of time, pawned items tended to be smaller, but more valuable items such as gold, jewellery and watches, and the large storage space required by a pawnshop gradually decreased. This is why modern pawnshops usually operate in small units. See 〈港九押業商會有限公司主頁〉，港九押業商會有限公司，https://www.pawn.com.hk/?mod=site_pawn_assoc_index，2024年3月20日瀏覽。

REFERENCES

Document Records at the Land Registry Office, Hong Kong

Property Particulars of Section 15 of I.L. 1622.

Land Registry Office. Memorial No. UB164243, 19 January 1940.

Archives at Public Records Office, Hong Kong

HKRS96-1-6041. “Ko Ho Ning”, 13 April 1955 to 29 October 1965.

HKRS122-5-181. “Tak Shing Investment Co. Ltd.”, 1939 to 24 October 1944.

Maps and aerial photos of the Hong Kong Government

Survey and Mapping Office, Lands Department. Topographic Map, 1:1000, Map ref.: 11-SW-8D, 2024.

Survey and Mapping Office, Lands Department. Aerial Photo No.: A08877, dated 28 January 1987.

Survey and Mapping Office, Lands Department. Aerial Photo No.: A35232, dated 9 July 1993.

Document Records at the Companies Registry

Company Particulars of Foo Shing Loan and Mortgage Company Limited.

“List of Existing Money Lenders Licensees (as at 31 January 2024) (in alphabetical order of English Name)”.

Books

中國新聞社：《香港商業錄》（香港：中國新聞社，1948 年）。

香港華僑日報編：《香港年鑑》，第二回（香港：香港華僑日報，1949 年）。

香港聞社：《香港商業年鑑》（香港：香港聞社，1951 年）。

徐振邦：《香港當舖遊蹤（增訂版）》（香港：三聯書店(香港)有限公司，2023 年）。

徐振邦等：《我哋當舖好有情》（香港：突破出版社，2015 年）。

常夢渠、錢椿濤主編：《近代中國典當業》（北京：中國文史出版社：經銷新華書店北京發行所，1996 年），頁 364-368。

張恒、劉正瑋：《澳門富紳高可寧》（香港：三聯書店(香港)有限公司，2020 年）。

《港澳商業分類行名錄》（香港：港澳商業分類行名錄出版社，1941 年）。

趙利峰：《樂善好施——高可寧與德成按》（澳門：澳門特別行政區政府文化局，2020 年）。

Articles, Newspapers and Other Sources

Evans, David. “Hailing a bus, Des Voeux Road, Hong Kong, 1945”, Ev-s21, Historical Photographs of China, University of Bristol, <https://hpcbristol.net/visual/Ev-s21>, accessed on 19 April 2024.

Forman, Harrison. "Hong Kong, street scene with shops and signs", fr211985, American Geographical Society Library Digital Photo Archive - Asia and Middle East, University of Wisconsin-Milwaukee Libraries, <https://collections.lib.uwm.edu/digital/collection/agsphoto/id/18364>, accessed on 10 April 2024.

〈換季正在開始 當舖生意一時趨好〉，《大公報》，1954 年 4 月 15 日。

〈傳統當舖業 仍屹立不倒〉，《工商晚報》，1982 年 4 月 30 日。

〈典當業大王：逾 80 年當舖 保留傳統特色〉，《明報》，2021 年 5 月 11 日，<https://ol.mingpao.com/ldy/cultureleisure/culture/20210511/1620671459906/> 典當業大王-逾 80 年當舖-保留傳統特色，2024 年 3 月 20 日瀏覽。

〈會史〉，澳門中華總商會，https://www.ktsps.edu.hk/1/01_4.html，2024 年 4 月 10 日瀏覽。

〈港九押業商會有限公司主頁〉，港九押業商會有限公司，https://www.pawn.com.hk/?mod=site_pawn_assoc_index，2024 年 3 月 20 日瀏覽。