

Talent Cultivation and Development

人才培育與發展

Heycoins
CMO & Co-founder
首席營銷官及聯合創辦人
Adam LAU
劉港城

Heycoins
CEO & Co-founder
首席執行官及聯合創辦人
Eddie RONG
榮南

UMix Music App
Co-founder & Lead Designer
聯合創辦人及主要設計師
Benjamin LAI
黎子健

UMix Music App
Co-founder & Lead Developer
聯合創辦人及主要軟件開發員
Kenneth AU
區竣銘

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Cyberport as a cradle for budding talent

Cultivating our youth for the sustained development of the innovation and technology sector is one of Cyberport's public missions. In recent years, we witnessed a significant surge in youth enthusiasm for innovation and technology from students in primary and secondary schools to those of higher education institutions. The students are intrigued by the possibilities of digital innovation and inspired by the prospect of digital entrepreneurship. Cyberport has enriched its talent cultivation and development efforts, not just to inspire and nurture, but also to discover exceptional young innovators and connect them to our ecosystem, the industry, and the new economy.

Cyberport offers a series of progressive initiatives targeting youth of different backgrounds, skills, and goals. We organise hackathons and competitions to challenge young people in idea jamming and inspire them in innovation and technology; bootcamps to foster their entrepreneurial readiness; incubation schemes such as the Cyberport Creative Micro Fund (CCMF) Scheme to support idea prototyping; student projects, internships, and career fairs to boost career readiness; and the Cyberport Incubation Programme, Cyberport University Partnership Programme (CUPP), Smart-Space, and Cyberport Mentors Network to empower start-ups to realise their entrepreneurial dreams.

數碼港是孕育人才的搖籃

培育年青一代以促進創新科技業持續發展，是數碼港其中一個公眾使命。近年，無論是中小學生，抑或就讀專上學院的年青人，均對創新及科技展現出比以往更加高漲的熱情。他們對數碼創新帶來的無限可能性深感興趣，同時認識到成為數碼企業家的前景，並受到啟發。年內，數碼港加強人才培育與發展的策略，不但激發創意及細心栽培科技專才，更致力發掘勇於創新的優秀年青人，邀請他們加入數碼港的生態系統，並與創科行業建立連繫，參與新經濟。

數碼港推出一系列培育措施，對象是來自不同背景、擁有各種技能及抱負的年青人。我們舉辦黑客馬拉松及多項比賽，讓參加者迸發創意，啟迪創科思維；另設有創業營幫助他們裝備好自己，踏上企業家之路。除此之外，我們更提供各種培育計劃，例如「數碼港創意微型基金」(CCMF)，將創意轉化成產品雛型。另外，透過各種學生專題項目、實習機會及招聘博覽，為年輕人投身職場做好準備，而「數碼港培育計劃」、「數碼港·大學合作夥伴計劃」(CUPP)、Smart-Space及數碼港師友網絡則協助初創公司提升實力，實現創業夢。



Stimulate interest in digital technology and unleash potential

Cyberport is uniquely equipped for hosting hackathons of different kinds. To meet the increasing interest of young people, educators, and corporations, we hosted more hackathons in 2017/18 for young people to unleash their innovative potential and for corporations to explore innovative ideas.

FinTech is undoubtedly one of Hong Kong's most prominent digital technology sectors, and financial institutions looked to Cyberport's start-ups for solutions throughout the year. Together with the Hong Kong Monetary Authority, we supported the "Hang Seng Bank FinTech Hackathon" and the "Bank of China (Hong Kong) FinTech Hackathon" for FinTech start-ups and students to create Artificial Intelligence (AI) solutions. We also supported Citibank's "Citi HK FinTech Challenge" which invited FinTech developers around the world to use Citibank's APIs to solve pain points of the industry.

Other industries wanted to engage start-ups and young innovators for ideas to drive digital transformation as well. We co-organised the first "SmarTone Hackathon" with SmarTone, Sun Hung Kai Properties, SUNeVision, and Microsoft to challenge young innovators from around the world to come up with PropTech to empower "Smart Properties" for smarter living. Companies used these occasions to learn new ideas and identify talent, while students earned invaluable experience.

激發年青人對數碼科技的興趣，盡展潛能

數碼港配備完善，專為舉辦各類黑客馬拉松而設。有見年青人、教育界人士及企業對這類賽事愈來愈感興趣，我們遂於2017/18年度舉辦多場黑客馬拉松，不但讓年青人釋放創新潛能，企業亦可接觸到多個創新意念。

金融科技無疑是香港最重要的科技領域之一。年內，陸續有金融機構向數碼港初創企業尋求解決方案。此外，我們與香港金融管理局全力支持恒生銀行「金融科技腦力編程馬拉松」及「中銀香港極客大賽」，參賽的金融科技初創企業與學生透過開發人工智能解決方案一較高下。數碼港亦大力支持花旗銀行舉辦的「Citi HK FinTech Challenge」，比賽召集了世界各地的金融科技開發人員，使用花旗銀行的應用程式介面(APIs)解決金融業的難題。

除了金融業外，其他行業亦希望借助初創企業及年青人的創新智慧與點子，推動數碼轉型。我們與數碼通、新鴻基地產、新意網及微軟合辦了首屆「SmarTone Hackathon」，廣邀來自世界各地的年輕創新家，開發地產科技(PropTech)打造「智慧物業」以實現智慧生活。企業可透過這些活動及比賽汲取創新點子及物色人才，而學生則可獲得寶貴經驗。

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AI is another technology that will fundamentally transform economies. To inspire and educate students about AI, we organised the Chinese Chess Challenge "1K vs AI" event, where 1,140 students from 72 primary and secondary schools played against an AI Chinese chess system simultaneously and set a world record. The event was one of the celebrative activities to mark the 20th anniversary of the HKSAR and was a highlight of 2017/18. Along with the seminars on AI, the event piqued students' interest in STEM and AI and spotlighted Cyberport's role in the promotion of this transformative technology.

Cyberport's one-stop entrepreneurial support continued to be sought-after. In 2017/18, 1,651 applications for CCMF and Cyberport Incubation Programme were received, of which 175 grants were approved. As for the Cyberport University Partnership Programme (CUPP), 59 outstanding students were nominated by local universities to join the programme's third edition and attended a week-long FinTech bootcamp at the Stanford Graduate School of Business. Before and after the trip, the students spent time with top industry experts to learn about the FinTech landscape in Hong Kong and the US to help them develop market-ready solutions. All 21 teams presented their innovative FinTech ideas to a panel of judges on CUPP Demo Day and the top 11 teams won a HK\$100,000 grant each to kick-start their entrepreneurial dream.

人工智能是實現經濟轉型不可或缺的科技。為了教育下一代相關知識，數碼港在2017/18年度舉辦了「AI對弈千人匯」活動，1,140位參賽者來自72間中小學，他們同時與中國象棋人工智能系統對弈，創造世界紀錄。「AI對弈千人匯」不但是香港特別行政區成立二十週年的誌慶活動之一，同時也是年度焦點；除了設有人工智能研討會外，活動亦激發學生對STEM及人工智能的興趣，並突顯數碼港推廣這項劃時代科技所作出的努力。

數碼港的一站式創業支援今年繼續大受歡迎。2017/18年度，CCMF及「數碼港培育計劃」共接獲1,651宗申請，其中175宗通過審批。此外，第三屆CUPP有59名學生獲本地大學提名參加。他們於2017年9月前往史丹福大學商學研究院參與為期一週的金融科技創業營。參加者向行業精英取經，了解香港及美國的金融科技發展情況，以開發適用於市場的解決方案。演示日當天，21個團隊向評審團講解各自的創新金融科技意念；最後11隊各贏得100,000港元種子基金，實現創業夢。

Explore career development in the digital technology sector

Demand for internship placements and employment opportunities in the digital technology sector has increased. To support this development, Cyberport continued to organise the Cyberport Digital Tech Internship Programme in 2017, offering students placement opportunities in Silicon Valley, Shanghai, and Hong Kong. We also leveraged the government's ITF Internship Programme that supports Cyberport incubatees and tenants to hire interns for R&D with cash subsidies. In 2017/18, we lined up 138 placements in 84 companies.

At Career Fair 2018, there were more than 100 technology companies and start-ups featuring over 600 full-time and part-time job opportunities and internships in the areas of IT, marketing, design, business development, accounting, and other business areas. Senior representatives from Alibaba, KPMG, Microsoft, and SAP came to share insights on how digital transformation and digital innovation were changing job skills. The event attracted over 1,700 visitors. More internship and job opportunities were also provided through the Cyberport Startup Alumni Association (CSAA) and other partners.

Aside from this, we collaborated with the Hong Kong Monetary Authority on its Fintech Career Accelerator Scheme 2.0 (FCAS 2.0), which aims to help the banking sector enhance FinTech research and talent development. FCAS 2.0 includes referring FCAS interns to major banks. Its aim is to provide opportunities for Hong Kong's fresh or recent graduates to gain on-the-job experience. The scheme also features a gap year full-time placement programme where interns can work on FinTech projects at the HKMA or in the 20 participating banks.

在數碼科技行業探索發展機會

數碼科技行業的實習職位及就業機會在市場上愈來愈炙手可熱。有見及此，數碼港於2017年繼續舉辦數碼港數碼科技實習計劃，向學生提供在矽谷、上海及香港的實習機會。我們亦善用政府的創新及科技基金實習研究員計劃，透過向數碼港培育公司及租戶提供現金資助，讓他們聘請實習生負責研發工作。2017/18年度，數碼港成功與84間公司接洽，安排了共138個實習職位。

此外，數碼港招聘博覽2018吸引了逾100間科技公司及初創企業參加，提供超過600個全職、兼職及實習機會，橫跨資訊科技、市場營銷、設計、業務發展、會計及其他商業範疇。阿里巴巴、畢馬威、微軟及SAP亦有派資深代表到場，分享數碼轉型及創新如何改變工作技能。招聘博覽吸引了超過1,700位人士參加；透過數碼港創業學會 (CSAA) 及其他合作夥伴，年青人可接觸到更多實習及工作機會。

數碼港亦與香港金融管理局啟動「金融科技人才培育計劃2.0」(FCAS 2.0)，致力協助銀行業加強金融科技方面的研究及人才發展，並為FCAS學生提供在銀行實習的機會。該計劃讓本地大學畢業生汲取在職訓練的經驗，透過推出全職工作一年的實習課程，派駐實習生到金管局或20間夥伴銀行，處理金融科技相關工作。



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Establish a vibrant community and ecosystem to push forward industry development

The diversity and strong bonds among Cyberport community members have propelled our ecosystem and industry development. This was displayed at the "Cyberport Entrepreneurship Programmes Graduation Ceremony 2017", when many alumni returned to celebrate the graduation of new incubatees, grantees, interns, and the milestone of 1,000 community members.

Examples of community collaboration are aplenty. MYLAMSTUDIO, a former incubatee that has successfully expanded into Japan and Mainland China, is helping Farm 66, the Jumpstarter-winning start-up that specialises in growing aquaponic vegetables, to expand into those countries.

In 2017/18, CSAA also became more structured and institutional. The maturing alumni association held more cluster-specific activities to bolster growth and mutual support, targeting the likes of FinTech, MediTech, Smart-hardware, E-Commerce, EduTech, and hosted a "CSAA Connects the World Dinner" which gathered 85 partners, enterprises, and CSAA sub-committees for networking and exploring collaboration. CSAA also collaborated with HKU SPACE to show 30 students with Higher Diplomas in Digital Media and Communications four start-up projects, inviting them to review the User Interface/ User Experience.

營造蓬勃的園區及生態系統，以推動行業發展

數碼港園區的成員背景多元化，互相緊密連繫，推動生態系統及行業發展。在「數碼港創業計劃2017」畢業典禮上，一眾校友聚首一堂，慶祝培育企業、受助企業及實習生期滿出師，同時標誌著數碼港的企業達到1,000間，豎立了一個里程碑。

園區內互相合作的例子不勝枚舉。數碼港培育公司心林魅影成功進軍日本及中國內地後，更協助綠芝園打入兩地市場。綠芝園曾於Jumpstarter中勝出，專門種植「魚菜共生」(aquaponics)的蔬菜。

2017/18年度，CSAA的架構及制度更見完善；日漸成熟的校友會舉辦了更多領域導向活動，當中涉及金融科技、醫療科技、智能硬件、電子商貿及教育科技等範疇，促進學會及成員互助成長。校友會亦舉辦了「CSAA合作夥伴聚會」，為85名合作夥伴、企業及CSAA附屬委員會提供互相交流的機會，探索合作的可能性。此外，CSAA與香港大學專業進修學院攜手合作，向30名數碼媒體及傳播高級文憑學生展示四個初創企業的项目，邀請他們評論项目的用戶界面及用戶體驗。



Accelerate growth and create an entrepreneurial environment for start-ups and talent

Cyberport has always strived to provide the most comprehensive suite of support to start-ups along their entrepreneurial journey, in response to new industry needs with targeted initiatives to accelerate the growth and success of start-ups.

The quality of start-ups and their solutions in Hong Kong has improved significantly over the years, with the companies being more enterprise ready, their founders more seasoned, and their business plans more solid. In the past, start-ups would only be able to gain traction in their second year of incubation, but some start-ups now begin their fundraising five to six months after admission into the CCMF or Cyberport Incubation Programme. This has also led to a higher success and sustainability rate.

The needs of the incubatees have also diversified. We have FinTech start-ups who are founded by seasoned finance professionals that look for networks with partners and regulators, both of which Cyberport can provide. We have also attracted overseas applications, some of which are already successful in their home markets. They would like to use Cyberport as a springboard to enter the Asia-Pacific and Mainland China markets. Accordingly, Cyberport has connected these start-ups to mentorship opportunities where they can become China-ready.

為初創企業及人才營造創業環境，加快成長步伐

在創業路上，數碼港一直致力向初創企業提供最全面的支援，推出針對新行業需要的措施，幫助初創企業成長及踏上成功之路。

多年來，本地初創企業及解決方案的質素均顯著上升。解決方案發展成熟、初創企業家經驗更豐富，業務計劃亦更實在。以往，初創公司通常在培育期第二年方開始吸引市場的注意力；現時，部份初創企業在加入CCMF及培育計劃五至六個月後已著手籌措資金，提高成功率及持續增長率。

數碼港的培育企業涉足多個科技領域，有各式各樣的需求。譬如，部份金融科技初創公司由經驗豐富的金融專業人士創辦，他們希望結識更多合作夥伴，並與監管機構建立連繫，數碼港可滿足這兩方面的需要。數碼港亦吸引了不少海外公司加入，部份在所屬國家的市場上取得成功後，再以數碼港為進軍亞太及中國內地的踏腳石。我們將為這些初創企業配對合適的導師，幫助他們裝備好自己，在中國大展拳腳。

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In 2017/18, Cyberport consolidated its mentorship programmes and formed the Cyberport Mentors Network to offer mentorship to Cyberport community start-ups regarding early-stage support and mature-stage industry domain issues.

Serial entrepreneurs and elite mentors such as Herbert Chia, formerly of Sequoia Capital China, were invited to serve as mentors for the programme. A Cyberport Start-up Clinic consultation service was also debuted, where one-on-one, topic-specific consultations were arranged for start-ups. This form of mentorship was well received by start-ups, and more business areas will be covered in the future.

Cyberport also engaged the UC Berkeley Sutardja Center for Entrepreneurship & Technology and conducted two start-up venture fund workshops where world-class investors and serial entrepreneurs shared tips on the secret of success in pitching.

To encourage innovative talent to sustain their good ideas, Cyberport continues to connect them to the right people and offer various kinds of support even they have yet to gain a place in our highly competitive incubation programme. We kick-started the establishment of Cyberport's first off-campus co-working space, Smart-Space 8, in Tsuen Wan specifically for young innovators aged between 18 and 35 to support their need for in-city working space. All Smart-Space 8 users will have access to Cyberport's support and network, just as their on-campus counterparts. We also connected start-ups in the Cyberport Guangdong-Hong Kong Young Entrepreneur Programme to national competitions and opportunities to land in the Mainland market.

2017/18年度，數碼港整合了師友計劃，並成立數碼港師友網絡，向初創企業就不同範疇提供意見，包括早期支援以及公司在發展成熟後需要面對的行業議題。

有見及此，數碼港邀請連續創業家(serial entrepreneur)及精英顧問擔任導師，當中包括曾在紅杉資本中國基金任職的車品覺先生。此外，我們亦推出數碼港初創企業指導顧問服務，為初創公司提供針對特定主題的一對一諮詢。這種指導形式廣獲好評，日後將涵蓋更多領域。

數碼港與加州柏克萊大學之Sutardja Center for Entrepreneurship & Technology合作，舉辦兩個初創創投工作坊，邀請世界級投資者及連續創業家分享演示技巧及如何為集資作好準備。

為了鼓勵人才不斷發揮創意，即使未能在激烈競爭中加入培育計劃，數碼港仍會協助勇於創新的人士拓闊人脈網絡並向他們提供多種支援。年內，我們開始著手籌備數碼港首個園區外的共享工作間Smart-Space 8 (SS8)。選址荃灣的SS8專為介乎18至35歲的年青創業家而設，為他們提供位於市區的工作空間。所有SS8用戶跟其他Smart-Space的公司一樣，可享用數碼港的支援及網絡。我們亦協助「數碼港粵港青年創業計劃」的初創企業參加國家比賽，同時為他們帶來進軍內地市場的機遇。

We increased the CCMF's intake to three times a year to provide more application opportunities to start-ups. In addition, we invited our co-working space partners to send their outstanding start-ups to join the Cyberport Incubation Programme to tap the resources and assistance offered by the Cyberport community.

All of these developments reflect the diversity of today's innovation and technology landscape. Cyberport will continue to respond with targeted strategies and fulfil our role as an international innovative and technology centre as well as a stepping stone to success.

Looking forward

With an expanding array of talent cultivation initiatives, Cyberport will take a systematic approach and group all its talent cultivation programmes — CCMF, Cyberport Incubation Programme, CUPP, Cyberport Accelerator Support Programme, Cyberport Macro Fund, and Cyberport Startup Alumni Association — under the umbrella of the "Cyberport Academy" for enhanced coordination and development.

To capture the monumental growth in the e-Sports industry, Cyberport will dedicate our efforts in cultivating talent and start-ups in content and technology development in this cluster. We have launched a Diploma in e-Sports Science programme with HKU SPACE, and will explore the possibility of starting similar programmes with other local and overseas educational institutions to amplify the efforts and nurture more e-Sports talent for Hong Kong.

As announced in the government's 2018/19 Budget, the financial assistance offered under the Cyberport Incubation Programme to individual start-ups increased from HK\$330,000 to HK\$500,000.

數碼港將CCMF每年開放申請的次數增加至三次，為初創企業提供更多機會。此外，我們亦邀請共享工作間的合作夥伴，推薦優秀的初創企業參加「數碼港培育計劃」，讓他們得到數碼港的資源及協助。

上述發展反映出創新及科技行業的前景璀璨。數碼港將繼續採取針對業界所需的策略，並發揮作為國際創新及科技中心，以及邁向成功的跳板之功能。

展望未來

數碼港提供的培育計劃愈來愈多元化，我們將採取更有系統的策略，將所有人才培育措施，即CCMF、數碼港培育計劃、CUPP、數碼港加速器支援計劃、數碼港投資創業基金及數碼港創業學會，歸納到「數碼港學院」(Cyberport Academy)之下，以便協調及發展。

為了把握電競業龐大的增長潛力，數碼港將致力培育電競內容製作及科技發展的人才和初創企業。我們與香港大學專業進修學院推出了電子競技科學文憑課程，並探索與其他本地及海外教育機構合作的可能性，以舉辦類似的課程，為香港培育更多電競人才。

政府在2018/19財政預算案中公佈，「數碼港培育計劃」向個別初創企業提供的經濟支援由330,000港元增加至500,000港元。

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Cyberport Start-up 數碼港初創企業



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Eddie RONG
榮南

CEO & Co-founder
首席執行官及聯合創辦人

Adam LAU
劉港城

CMO & Co-founder
首席營銷官及聯合創辦人

Actualising an innovative idea by starting up is a dream for many young people. Or as HEYCOINS' co-founder Adam once said, "If I had not started this, I would have regretted it for the rest of my life."

The story of HEYCOINS began when Adam and Eddie, two university students who, like many people, had too many unused coins on hand, decided to solve the pain point. They wanted to find a smart and convenient way to use the coins. So they came up with an idea of a coin machine that allows users to convert unused coins into digital currency and store it in an e-Wallet. While still being undergraduate students, they joined the Cyberport Guangdong-Hong Kong Young Entrepreneur Programme (GD-HK YEP) to explore the idea further and afterwards, the Cyberport Incubation Programme to turn the concept into reality.

"Both of us were business students and we were not well versed with technology. At the GD-HK YEP, we met other students with an IT background and attracted them to join our project. Together we designed and built a prototype of the HEYCOINS Kiosk for a smarter way to live," said Adam.

透過創業令創意成真，是不少年輕人的夢想。正如HEYCOINS首席營銷官及聯合創辦人劉港城(Adam)所說：「如果我沒有創業，可能會後悔一輩子。」

大學生Adam與榮南(Eddie)跟很多人一樣，手邊累積了很多硬幣，希望想個方便又聰明的辦法，解決這個令人頭痛的問題；HEYCOINS便因而誕生，並推出能夠把硬幣轉換成電子貨幣，再儲入電子錢包的「神沙機」。兩人還在唸大學時，參加了「數碼港粵港青年創業計劃」(GD-HK YEP)，進一步發展「神沙機」的構思；其後更加入「數碼港培育計劃」，將創意化為現實。

Adam憶述：「我們是商科學生，對科技所知不多。透過『數碼港粵港青年創業計劃』，認識了修讀資訊科技的學生，並招攬他們加入團隊，一起設計及製作HEYCOINS『神沙機』的原型，推動智慧生活。」

Fast forward two years, and HEYCOINS Kiosks can now be found at more than 20 locations across Hong Kong. In addition to topping up an e-Wallet, the digital currency can be used to purchase gift vouchers and make charitable donations to NGOs. HEYCOINS has started launching the kiosks in Macau and Singapore as well, processing Macau Pataca, Renminbi, Hong Kong dollars, Singapore dollars, as well as Malaysian Ringgit.

"The mentorship we received from industry veterans and the exposure we received from Cyberport have been the most helpful to our growth," said Eddie. "We had the opportunity to promote not just in Hong Kong but also in Shenzhen, Guangzhou, Shanghai, Singapore, and Thailand. The Cyberport brand has also helped to instil confidence in the people we meet, particularly those from overseas."

HEYCOINS has gained much synergy from the Cyberport community as well. Featured on HEYCOINS Mall are products and services of many Cyberport start-ups. These include offerings from start-ups such as Nosh, Klook, and GoGoVan that can be purchased with HEYCOINS. The start-ups even cross-promote one another's services, creating a win-win situation.

When asked about the secret of their success, Adam and Eddie said it was their team that set HEYCOINS apart. "Our team is young and energetic. We're all part of the post-90s generation, and are self-motivated doers. And the experience we gained — from manufacturing our product, solving the many challenges in operations, meeting the Hong Kong Monetary Authority's regulatory requirements, to creating value to customers, enhancing customer service, and identifying partnerships — all has strengthened our start-up and made us unique."

This team-wide entrepreneurial spirit has also attracted other tech and non-tech young people to join the company. And it plays to HEYCOINS' advantage, as 80% of its users are between the ages of 13 and 25. "Many young people do not have credit cards, so they turn physical cash digital for their online spending," said Adam.

Eddie added: "Our team and our users have given us a youthful and energetic image. This, combined with our user-friendly technology and how we educate users about digital currency and e-Wallet, has attracted businesses to work with us. Many housing estates and MTR stations now use our machines to offer smart living solutions to their residents and users."

Having received the support from Cyberport that catalysed their entrepreneurial pursuit, Adam and Eddie are now focusing on expanding HEYCOINS and strengthening its branding, marketing, and operations to bring the service to more places and people.

只需短短兩年，HEYCOINS「神沙機」已遍佈全港20多個地點。除了為電子錢包儲值外，透過HEYCOINS，電子貨幣亦可用作購買禮券，或向慈善組織捐款。HEYCOINS更開始在澳門及新加坡設置「神沙機」，處理澳門幣、人民幣、港元、新加坡元及馬來西亞令吉。

Eddie表示：「業界前輩給予我們指導，數碼港拓闊我們的視野，兩者為HEYCOINS的業務增長提供莫大助力。我們不但可在香港推廣業務，亦有機會到深圳、廣州、上海、新加坡及泰國宣傳HEYCOINS。數碼港的品牌是信心保證，尤其有助贏得海外客戶的信賴。」

HEYCOINS亦受惠於數碼港社群的協同效應。HEYCOINS Mall展示了其他數碼港初創企業，包括Nosh、Klook客路、GoGoVan的商品及服務，供用戶購買。初創企業彼此推廣對方的服務，創造雙贏局面。

Adam和Eddie認為，團隊成員是HEYCOINS的成功秘訣，令他們在芸芸初創企業中脫穎而出：「HEYCOINS團隊年輕有活力，成員全部均是90後，並自發地努力上進。我們亦汲取了多方面的經驗，由產品製作、解決營運問題、符合香港金融管理局的監管規定，以至為顧客創造價值、提升客戶服務質素及物色合作夥伴等。這些寶貴經驗令公司茁壯成長，與眾不同。」

HEYCOINS團隊的創業氣氛濃厚，吸引了科技界及其他行業的年輕人加入公司，而年青的團隊亦有利於公司經營，因為80% HEYCOINS用戶介乎13至25歲。Adam表示：「大部份年輕人都沒有信用卡，將硬幣換成電子貨幣，方便他們網上消費。」

Eddie補充：「年輕的團隊和用戶為公司塑造了朝氣蓬勃的形象，加上『神沙機』簡單易用，我們亦成功推廣電子貨幣和電子錢包的好處，因此吸引了不少企業成為合作夥伴。現時，我們在多個屋邨及港鐵站設置了HEYCOINS『神沙機』，令住戶和乘客的生活更方便。」

數碼港的支持加快了HEYCOINS的發展步伐，Adam及Eddie現正致力拓展公司的版圖，加強品牌形象、營銷及業務運作，服務更多地區與人群。

Talent Cultivation and Development 人才培育與發展

Cyberport Start-up 數碼港初創企業



Scan the QR code to learn more
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Benjamin LAI 黎子健

Co-founder & Lead Designer
聯合創辦人及主要設計師



Kenneth AU 區竣銘

Co-founder & Lead Developer
聯合創辦人及主要軟件開發員

Turning passion into a business is easier said than done. However, Kenneth and Benjamin, two music-loving students at the Hong Kong University of Science and Technology (HKUST), have succeeded in doing just that.

Observing how professional music production systems are often costly, difficult to transport, and come with a steep learning curve, Kenneth and Benjamin created a music production app that allows musicians to easily create music wherever they are.

Kenneth, a pianist, guitarist, drummer, and a computer science student, has been passionate about pop music composition and arrangement since he was a child. He met Benjamin, a pianist, violist, and computing engineering student, at HKUST. The two shared a drive to democratise music composition and production and decided to put their digital signal processing skills to use.

For their final year project, they developed an app that can accurately convert voice to MIDI, which finally is translated into the sounds of musical instruments. A user can simply sing or hum into their phone and listen to the melody played back realistically by flute, grand piano, string instruments, or guitars. They can then tweak the rhythm, tempo, and key, add sound effects, juxtapose melodies, and share the professionally produced music with others. All of this is done with an intuitively designed app available on an iPhone or iPad.

將興趣發展成一門生意，談何容易！然而，就讀香港科技大學（科大）、熱愛音樂的區竣銘(Kenneth)及黎子健(Benjamin)卻辦得到。

專業音樂製作系統一般所費不菲，而且難以搬運，亦不容易上手。有見及此，Kenneth與Benjamin攜手開發音樂製作應用程式，讓音樂人可以隨時隨地創作樂曲。

Kenneth攻讀計算機科學，自小熱愛創作流行曲與編曲，也會彈鋼琴、結他及打鼓；主修電子工程學的Benjamin亦懂得演奏鋼琴及中提琴。兩人於科大相識，致力推動音樂創作及製作普及化，並將數碼訊息處理技術學以致用，實踐抱負。

他們的畢業作品是一個直感設計應用程式，能夠準確地將語音轉化為音樂數位介面(MIDI)，之後再轉換成樂器音色。用戶只須對著電話唱出或哼出旋律，應用程式便會以笛子、三角鋼琴、弦樂器或結他的真實音色奏出旋律；之後更可調校節奏、節拍、音調，以及加入聲效與並置旋律，最後更可把專業作品與他人分享。由靈感到製成樂曲的整個過程，均可在iPhone或iPad上完成。

Interested in publishing the app and turning a student project into a business, Kenneth and Benjamin founded UMix Music and applied for Cyberport Creative Micro Fund (CCMF). They used their HK\$100,000 grant to refine the app's user interface, user experience, and features, and turned it into a marketable product, the UMix Music App.

"As computing students, we are knowledgeable about technology but we knew very little about business. CCMF gave us an opportunity to further develop both our product and our business," said Benjamin. "Our CCMF mentor, Lindsay is a software developer with a background in music. One of the key lessons he taught us was that in business, you must act fast. A business cannot spend years developing a product but must launch it as soon as possible."

The two heeded the advice and soon released a beta version for public users. It is still some way away from their ideal version that will come with more features and tools for different users, such as real-time collaboration and different visualisation modes, but UMix has already gained fans and recognition.

At the Hong Kong ICT Awards 2018, the UMix Music App won the Student Innovation Grand Award. Judges recognised the novelty and innovativeness of the solution and its great market value.

Kenneth and Benjamin are about to graduate from CCMF and they have already applied for the Cyberport Incubation Programme. The two are determined to continue their entrepreneurial journey and already have many plans and ideas for their business.

"We want to build a community of content creators and encourage more music composition and production to enrich the local music industry," said Kenneth.

Indeed, the start-up has inspired not just fans but also potential partners. Many of the co-founders' classmates have asked to join the team, even those who are not from an IT background. The two are now identifying the right partners with skill sets to complement their own, especially in refining the product, which is their top priority.

"UMix is one of the first solutions of its kind in the world," Kenneth said. "CCMF has allowed us to turn a student project into a marketable product and to start a company. Now we are going to commercialise it and grow our business," he added.

Kenneth與Benjamin有意發佈程式，並將畢業作品發展成生意，因此創立了UMix Music，同時申請「數碼港創意微型基金」(CCMF)。他們將10萬港元的種子基金用於改良程式用戶介面、用戶體驗及功能，製成可供銷售的UMix Music App。

Benjamin表示：「作為計算機學系的學生，我們雖然精通科技知識，對做生意卻一竅不通。CCMF幫助我們將產品及業務發展得更完善。除此之外，我們的CCMF導師Lindsay，不但有音樂相關的背景，同時亦從事軟件開發。他教會了我們做生意必須唯快不破，絕不能花數年時間開發一件產品，須盡快將產品推出市場。」

兩位年輕創業家從善如流，很快便發佈了測試版供大眾試用。現時的版本與兩人心中的理想尚有一段距離。進一步改良後，UMix Music App將具備更多特色功能及工具，如實時協作、多種視覺模式等，以切合不同用戶的需要。不過，嶄露頭角的UMix已吸引了一班支持者，獲得肯定與青睞。

在2018香港資訊及通訊科技獎中，UMix Music App贏得「學生創新大獎」；評審讚揚應用程式的意念新穎，大有市場價值。

Kenneth及Benjamin快將從CCMF畢業，並已申請參加「數碼港培育計劃」。兩人決定繼續在創業路上前行，而且已經有不少構思及業務計劃。

Kenneth表示：「我們希望成立音樂創作人羣組，鼓勵更多人作曲編曲，令本地樂壇的生態更豐富。」

事實上，UMix Music不但啟發支持者，亦吸引了潛在合作夥伴。Kenneth及Benjamin的同學紛紛表示希望加入團隊，當中很多人沒有資訊科技背景。兩位創業家的當前要務是改良產品，他們正尋找合適的夥伴，希望新成員的技能可以彌補自身不足。

Kenneth補充：「UMix是全球首批音樂製作的解決方案之一。CCMF不但將學生作品變成可供銷售的產品，更協助我們成立公司。現時，我們計劃把應用程式商業化，促進業務成長。」

Industry Development 行業發展

Zegal
Head of Lawyer Relations
法律夥伴關係總監
Ryanne LAI
黎曉洋

Lynk
CEO & Company Founder
創始人兼首席執行官

Peggy CHOI
蔡碧琪



Industry Development 行業發展



Cyberport as a catalyst to drive industry development

As Hong Kong's flagship digital technology incubator, Cyberport nurtures digital entrepreneurs and catalyses industry development. Our goal is to establish innovation and technology as pillars of Hong Kong that will create continuous impetus for our new economy.

We have identified FinTech, Smart Living, e-Sports, AI, and Blockchain as clusters with the highest growth potential. These clusters play to Hong Kong's advantages; and Cyberport has aligned its strategies to foster their development.

With an increasing number of digital entrepreneurs in Hong Kong and technology companies reaching maturity, Cyberport focused its efforts on developing new branding and business channels and upgrading our investment matching and funding support in 2017/18.

Cyberport's efforts in driving digital industry development FinTech

FinTech is the technology domain achieving the fastest growth in Hong Kong. Cyberport's holistic approach to cluster development—in which we engage start-ups, industry, enterprises, investors, regulators, and youth—has established a thriving FinTech ecosystem that has made us a forerunner in Asia.

數碼港乃推動行業發展的旗手

數碼港作為培育香港數碼科技人才的旗手，致力孕育數碼創業家並推動行業發展。我們矢志將創新及科技業打造成香港的支柱產業，為新經濟注入源源不絕的動力。

金融科技、智慧生活、電競、人工智能及區塊鏈可充份善用本港的優勢，因此將其界定為最具增長潛力的科技領域。數碼港亦相應調整了策略，以促進這些範疇的發展。

逐漸成熟的本地數碼企業家及科技公司與日俱增。有鑑於此，數碼港於2017/18年度著力開拓嶄新的品牌及業務渠道，並加強投資配對與資金援助。

數碼港促進行業發展的努力 金融科技

金融科技是本港成長步伐最快的科技範疇。數碼港採取全面的策略發展此重點科技領域，匯聚初創公司、業界人士、企業、投資者、監管機構及年青人的力量，建立了引領亞洲的蓬勃金融科技生態系統。

In 2017/18, Cyberport's FinTech community grew to 250 companies and more are joining every month. This is attributable to Hong Kong's deep pool of talent, vibrant ecosystem, concentration of decision makers of major global financial institutions, and abundance of institutional capital, all of which have created ideal conditions for investments and adoption.

In recognition of the outstanding achievements of Cyberport's FinTech start-ups who outperformed their rivals in various major worldwide competitions, a number of awards were granted to them in the past year, including the 2018 Hong Kong ICT Award, the ETnet FinTech Award 2017 and the DIT Hong Kong FinTech Awards 2017 organised by the Department for International Trade of the UK.

Many FinTech start-ups are ready to scale. To connect them to a larger stage, Cyberport, the Hong Kong Monetary Authority, and the Hong Kong Information Technology Joint Council led the largest FinTech delegation to London in September to showcase Hong Kong's FinTech leadership and foster connections and business opportunities. More than 70 government officials, start-ups, and representatives of banks, investors, and professional bodies joined the delegation. Aside from visits, meetings, and networking activities, the delegation visited Accenture's "FinTech Innovation Lab", met with representatives from FinTech companies in the UK and exchanged ideas about digital transformation for banks with local banking leaders. The Hong Kong government signed a FinTech Bridge

2017/18年度，數碼港的金融科技社群雲集了250間公司，而且每個月均有新企業加入。有此佳績是因為香港人才儲備充足、生態系統充滿活力，而且匯聚了全球主要金融機構的決策者，加上機構資本充裕，為投資及應用金融科技締造了優越條件。

憑藉出色的表現，園區內的金融科技初創企業在過去一年屢獲殊榮，於業界大型比賽中脫穎而出，曾獲獎項包括：香港資訊及通訊科技獎、經濟通金融科技大獎2017以及由英國國際貿易部主辦的DIT Hong Kong FinTech Awards 2017。

大部份金融科技初創企業已準備好大展拳腳。為協助它們登上更大的舞台，數碼港、香港金融管理局及香港資訊科技聯會於9月率領歷來規模最大的金融科技考察團遠赴倫敦，不但展示香港金融科技的領導地位，同時促進兩地業界聯繫，並開拓商機。考察團由超過70名政府官員、初創企業、銀行代表、投資者及專業機構代表組成。考察團參觀了埃森哲的「FinTech Innovation Lab」，跟英國的金融科技代表會面，並與當地銀行高層交流行業數碼轉型的心得。除了探訪、會面及參加聯誼活動外，香港政府更與



Industry Development 行業發展

Agreement with the UK government to promote collaboration. TNG, one of Hong Kong's leading FinTech companies, and the Institute of Financial Technologists of Asia, the first certification body in Asia for financial technologists, also sealed partnerships with their UK counterparts.

This successful mission spawned many new collaborations. Representatives of the University of Oxford and University of Cambridge visited Cyberport to learn about our experience in FinTech development and to seek collaboration, RBS bank came to look for FinTech solutions; and Finastra set up a "Future of Banking Centre of Excellence" at Cyberport to foster banking innovation in Hong Kong.

Cyberport's FinTech start-ups and their award-winning, market-ready solutions continued to attract industry interest. In 2017/18, banks such as HSBC, Dah Sing Bank, China Construction Bank, and DBS approached Cyberport for solutions, with a focus on cybersecurity, KYC, onboarding, wealth management tech, AI, and blockchain.

英國政府簽訂了「金融科技橋樑」協議，促進兩地合作。此外，領先本地市場的金融科技公司TNG及亞洲首個金融科技認證組織亞洲金融科技師學會(IFTA)與英國同業機構建立了合作夥伴關係。

是次訪問團非常成功，並開創了多個合作機遇。牛津大學及劍橋大學的代表其後更到訪數碼港，參考我們發展金融科技的經驗並尋求合作機會；蘇格蘭皇家銀行亦前來物色金融科技解決方案。Finastra更於數碼港設立「卓越未來銀行中心」，推動香港銀行業的創新發展。

數碼港金融科技初創企業的解決方案能夠迎合市場需要，並屢獲殊榮，因此一直備受業界關注。2017/18年度，滙豐、大新銀行、中國建設銀行及星展銀行等在數碼港尋找各種解決方案，主要涉及網絡安全、了解客戶、客戶引導、理財科技、人工智能及區塊鏈等範疇。



To enhance our engagement with the academia, facilitate research and development, as well as connect budding FinTech talent to our FinTech ecosystem, Cyberport partnered with the University of Hong Kong to launch the "HKU x Cyberport FinTech Nucleus" at Smart-Space FinTech.

FinTech Week

Cyberport also actively cooperated with FinTech companies in Mainland China. While participating in the "FinTech Week", Cyberport entered into a cooperation agreement with the Hong Kong Monetary Authority and Shenzhen Municipal Government Financial Services Office. The collaboration aims to provide cross-boundary support to FinTech companies in Hong Kong and Mainland China in order to leverage the wealth of opportunities emerging from the Greater Bay Area.

數碼港與香港大學攜手合作，在Smart-Space FinTech建立「港大x數碼港：數碼科技企業發展平台」，以加深與學術界的合作關係、進行研究，並招攬更多金融科技人才加入我們的金融科技生態系統。

香港金融科技週

數碼港亦積極與中國內地的金融科技機構合作。除了參與「香港金融科技週」外，更於與會期間成功與香港金融管理局及深圳市人民政府金融發展服務辦公室簽訂合作協議，為香港及中國內地的金融科技公司提供跨境支援，共同把握大灣區帶來的商機。

Industry Development 行業發展



e-Sports

In 2017/18, Cyberport was commissioned by the Hong Kong government to conduct an industry consultation study on e-Sports development in Hong Kong.

The resulting "Report on Promotion of e-Sports Development in Hong Kong" outlined the potential of e-Sports in Hong Kong, including entrepreneurial and employment opportunities for youth in gaming and digital entertainment content creation, software, hardware, and e-Sports events organisation. It also examined opportunities in technology, media, telecoms, and peripheral industries. We believe e-Sports can be developed into a prominent industry that will benefit Hong Kong's digital entertainment industry and its peripheral industries.

Following submission of the report to the government, the Financial Secretary earmarked HK\$100 million in the 2018-19 Budget for Cyberport to promote the development of e-Sports in Hong Kong.

電子競技

2017/18年度，數碼港受香港政府委託，進行一項本地電子競技產業發展的行業諮詢研究。

研究結果其後在《推廣香港電競發展報告》中刊出。報告闡述了電競在香港的潛力，例如年青人可在電競業的各個方面，包括電子競技及數碼娛樂內容製作、軟件、硬件及籌辦電競活動等範疇，找到創業及就業機會。報告亦探討了電競為科技、媒體、電訊及周邊行業帶來的機遇。我們相信，電競業的前景可觀，能夠成為重要的行業，惠及香港的數碼娛樂及周邊行業。

報告提交予政府後，財政司司長於2018至19年度財政預算案中預留1億港元，支援數碼港推動本港電競產業的發展。

Cyberport provides critical 'fuel' for game changers

Cyberport's international network of partners and collaborators is one of our strongest assets. It has enabled us to provide unparalleled support to Hong Kong's start-ups, technology companies, and digital entrepreneurs.

This powerful network has also allowed us to attract more global technology talent, companies, partners, and investors to Hong Kong to enrich our digital ecosystem; boost our competitiveness in innovation and technology; and strengthen Hong Kong's attractiveness as a springboard to regional and international opportunities.

To bolster our community's access to the Mainland China market and its leading technology companies and talent, and empower Hong Kong's digital aspirations in the Greater Bay Area and along the Belt and Road, we continued to further enrich our Mainland connections in 2017/18. Partnerships included ZhongAn, China's first online property insurance company and a pioneer in InsurTech, and Hash Key.

數碼港是創新企業家的強大後盾

數碼港與一眾行業夥伴及協作單位保持緊密聯繫，國際業界網絡是我們最重要的資源之一，為本地初創企業、科技公司及數碼企業家提供前所未有的強力支援。

龐大網絡亦有助吸引世界各地的人才、公司、合作夥伴及投資者來港，令數碼港的生態系統更多元化，從而提升在創科方面的競爭力。香港作為邁向海外市場的踏板，廣闊網絡可進一步增加這個角色的吸引力。

數碼港在2017/18年度加強與中國內地的聯繫，讓數碼港社群更易打入內地市場、接觸到當地頂尖的科技公司及人才；此舉亦幫助香港在大灣區及「一帶一路」沿線國家實現推動數碼科技的目標。年內，數碼港繼續與更多中國企業合作，包括眾安保險及Hash Key；前者是中國首間網上資產保險公司，同時也是採用保險科技的先鋒。



Industry Development 行業發展

Internationally, aside from the delegation to London, we led several major overseas delegations to Singapore, Silicon Valley, and Israel to showcase Hong Kong's start-ups. The delegations have provided the start-ups with invaluable opportunities to join key industry events, meet foreign investors, identify accelerators, and generate leads for global expansion.

Cyberport drives investment

Cyberport reached a new milestone in start-up fundraising in 2017/18 when 37 companies secured over HK\$1.75 billion in total in investments, marking an 83% year-on-year increase. As of March 2018, the total accumulated funds raised by Cyberport's incubatees, CCMF grantees, and alumni surpassed HK\$3 billion. Highlights in recent years included GoGoVan's merger with Mainland logistics giant 58 Suyun that elevated GoGoVan to unicorn status, the first from Cyberport; TNG's biggest-ever Series A funding round in Hong Kong that added US\$115 million to its war chest; and Klook's Series C round and BondIT's Series B round that raised US\$60 million and US\$14.25 million respectively.

The maturity, quality, and variety of Cyberport's start-ups have given investors confidence. Eyeing the strong demand for investments and projects, Cyberport stepped up its efforts not only in attracting investments and engaging more co-investments through the Cyberport Macro Fund (CMF) to drive deal flow—including Snapask, and TravelFlan—but also refining the technology investment landscape of Hong Kong.

The Cyberport Investors Network (CIN) launched in November 2017 was designed to create a structured platform to engage worldwide venture capitalists, angel investors, and private equity funds to enhance the fundraising and deal-making capabilities of Cyberport start-ups. In the few months since its formation, CIN has already led to investment in 15 projects.

CIN now comprises more than 80 investors with 27 Mainland funds including Fosun, Alibaba Entrepreneurs Fund, and Zhuhai Da Heng Qin (DHQ) Company Limited. The investors appreciated the strengths of our start-ups and the support available through Cyberport's ecosystem, and have also referred their investment projects to Cyberport.

放眼國際，除了倫敦考察團外，數碼港亦組織了其他海外考察團出訪新加坡、矽谷及以色列等地，讓香港初創企業在海外亮相、出席當地業界盛事、與外國投資者會面、物色業務加速器，並把握開拓全球業務版圖的機會。

數碼港積極投資

2017/18年度，數碼港初創企業的集資活動創新里程，37家公司共籌得超過17.5億港元投資額，按年上升83%。截至2018年3月，數碼港的培育企業、「數碼港創意微型基金」(CCMF)計劃成員及畢業公司所籌得的累計資金總額逾30億港元。近年最備受關注的項目包括GoGoVan與內地物流巨擘58速運合併，一躍而成數碼港首間「獨角獸」；TNG打破香港歷來最大額A輪融資紀錄，集資額達1.15億美元；而Klook的C輪融資及BondIT的B輪融資分別籌得6,000萬美元及1,425萬美元。

數碼港初創企業發展成熟、質素優良而且涉足的業務領域廣泛，深受投資者信任。外界對投資機會及創新科技項目的需求非常殷切，因此，數碼港竭力吸引投資者並透過「數碼港投資創業基金」(CMF)廣邀業界合資，以增加交易量，同時亦為香港致力營造最佳的科技投資環境。年內Snapask及TravelFlan等初創企業均獲得注資。

數碼港於2017年11月成立「數碼港投資者網絡」(CIN)，從世界各地吸納風險資本投資者、天使投資者及私募基金，以提升數碼港初創企業集資及促成交易的能力，是一結構完善的平台。運作數月後，CIN已成功為15個項目配對投資者。

現時，CIN擁有逾80名成員，並有27個內地基金加盟，包括復星、阿里巴巴創業者基金及珠海大橫琴(DHQ)股份有限公司。這些投資者不但肯定數碼港初創公司的實力，同時對數碼港生態系統提供的支援給予高度評價，更把手上的投資項目轉介予數碼港。

Looking forward

Cyberport's holistic effort in industry development are growing apace, and we will continue this strong momentum. For FinTech, we will cast our focus on developing its sub-sectors, particularly cybersecurity, RegTech, wealth tech, and InsurTech, that are creating broad impact and applications that will also aid our efforts in integrating traditional and new economies. In smart living, we will ramp up our efforts on AI, Big Data, and Blockchain. For e-Sports, Cyberport will turn the Arcade into a dedicated e-Sports and digital entertainment node with the capacity, affordability, and technical infrastructure necessary for large-scale e-Sports events. We will also organise industry seminars and delegations to nurture talent and attract the industry, and public education programmes to engage teachers, parents, and students.

Cyberport will deepen integration with Belt and Road countries and the Greater Bay Area to gain more opportunities for Hong Kong's digital technology sector. We will form more investment partnerships within CIN, and invite CIN investors to co-invest with Cyberport. Our partnership with DHQ, our co-investment partner, has been a success that we can replicate with other Mainland and overseas funds.

More large-scale start-ups are looking for collaboration with Cyberport, such as a prominent online lender looking for AI and core banking technologies to complement their solutions. Other parties include a Mainland technology titan hoping to test pilot projects at Cyberport, along with Mainland unicorns looking to leverage Hong Kong's financial services for financing, M&As, and IPOs, and Hong Kong's Technology Talent Admission Scheme to attract overseas talent for their companies. We shall continue to step up our services and strengthen Hong Kong's role as an international innovation and technology centre.

展望未來

數碼港現正加緊步伐，促進行業全面發展，並將持續為業界注入強大動力。我們將專注發展金融科技的分支，特別是網絡安全、監管科技、財富科技及保險科技。這些領域不但影響深遠，而且能夠廣泛應用，更可促進傳統經濟及新經濟融合。在智慧生活方面，數碼港將加強發展人工智能、大數據及區塊鏈科技。為推動電競，我們會將數碼港商場改建成電競數碼娛樂專屬場地，確保可容納觀眾人數、租金及技術設施等方面，均符合大型電競活動的要求。我們亦會舉辦行業研討會及考察團，培育人才的同時亦鼓勵業界參與。此外，數碼港將推出公眾教育活動，增加教師、家長及學生對電競的認識。

數碼港將進一步與「一帶一路」沿線國家及大灣區接軌，為香港數碼科技行業帶來更多機遇。我們將促進CIN投資者互相合作，並邀請他們與數碼港共同投資科技項目。年內，數碼港與DHQ成為了投資夥伴，合作關係相當成功；日後與內地及海外基金建立夥伴關係時，可應用相同的模式。

愈來愈多大型初創企業希望與數碼港合作。例如，一家知名網上貸款公司希望採用人工智能及銀行核心科技，進一步強化現有的解決方案。另外，一間內地科技巨頭希望在數碼港進行試點項目測試，還有多間內地「獨角獸」希望善用香港的金融服務進行融資、併購及招股上市，並有意透過本港的科技人才入境計劃招攬海外專才。有見及此，我們將繼續加強服務，鞏固香港作為國際創科中心的地位。

Industry Development 行業發展

Cyberport Start-up 數碼港初創企業

LINK 链知



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Peggy CHOI 蔡碧琪

CEO & Company Founder
創始人兼首席執行官



Digital technology has spawned many new entrepreneurs and business models, including the sharing economy that continues to revolutionise business, consumption, and service delivery. Peggy Choi, a former private equity investor, recognised that companies of all sizes and in all geographies were facing problems every day that they lacked the right knowledge to solve quickly and effectively. Together with her business partner, Peggy decided to explore a new space: the knowledge sharing economy.

A Cyberport incubatee and the first recipient of the Cyberport Macro Fund investment, Lynk is a data-driven knowledge-sharing platform that unlocks knowledge and insights from experts around the world, helping people and companies make better business decisions. Lynk connects enterprises and individuals to experts with targeted expertise for time-sensitive and business-critical advice through one-on-one conversations or meetings.

Today, Lynk offers direct access to more than 50,000 professional profiles in more than 80 countries, with experts including C-level executives, retired senior management, independent consultants, lawyers, and financial analysts, among others. Lynk generates

數碼科技不但孕育出創業家，更催生了共享經濟等新商業模式，徹底改變了商業、消費以及服務交付方法。曾經是私募基金投資者的蔡碧琪(Peggy)發現，世界各地的大中小企業每日都會面對不同問題，卻因為缺乏所需知識，而無法迅速並有效地解決難題。因此，她決定與拍擋踏足新領域——知識共享經濟。

除了作為「數碼港培育計劃」的成員，Lynk亦是首個獲「數碼港投資創業基金」注資的企業。Peggy創立了以資訊主導的知識共享平台，連繫世界各地的專家，讓他們提供知識及意見予大眾及企業，協助用戶作出更好的商業決定。Lynk為公司及個體戶配對合適的專家，客戶可透過一對一交談或會議，適時獲得重要的商業意見。

時至今日，Lynk聯繫了逾50,000名專家。他們來自超過80個國家，當中包括高級行政人員、已退休的管理層、獨立顧問、律師及金融分析師等。Lynk透過數碼平台打破地域界

business opportunities for experts, as the digital platform provides them with flexible work opportunities where they can interact with clients across borders and markets and remain deeply engaged in their fields.

Lynk also enables broad-based access to knowledge, including for those unable to afford traditional advisory services. Entrepreneurs can engage Lynk's experts to validate venture ideas, business plans, and review business pitches; start-ups can better understand enterprise pain points and purchasing decision criteria; law firms can identify expert witnesses for investigative cases; government agencies and NGOs can conduct policy research; investment firms can undertake on-the-ground due diligence on investment targets; and senior management, board members, and strategy teams of various organisations can learn about cutting-edge topics.

"We are now seeing even more switching between roles, where users become experts and experts become users," said Peggy. "This might be the case, for example, when an expert has a product to sell to banks and a user has the relevant experience to offer. There are many possibilities."

Lynk's business model is highly scalable. In only three years, Lynk has rapidly expanded to Singapore, Mumbai, Zhuhai, and New York City, and plans are underway for a greater Mainland presence, including Shanghai. With this expansion, Lynk's team is also growing. Peggy said, "Our team comprises seasoned senior executives, CTOs, and an industry-leading global head of sales. They are committed to our vision and values and have helped our young company to attain three to four times year-on-year growth, which is very exciting."

Peggy is very optimistic about prospects for international growth. For example, Lynk's services enable businesses in emerging countries to get affordable advice from experts in other markets. "Southeast Asia is a hot region with growing countries. But many places, such as Myanmar, still have traditional industries where information is fragmented and many reports are not available to enterprises and investors," Peggy said. "By seeking the advice of Lynk's verified and trusted experts, enterprises that want to launch new industries and markets can access more updated and accurate research."

A graduate of the Cyberport Incubation Programme, Peggy said she was grateful for the support Cyberport offered. "I appreciate Cyberport's all-round incubation support, including market exposure, networking, and investment, particularly in selecting us to be the recipient of the first co-investment made by the Cyberport Macro Fund, where we received US\$4 million from investors including Zhuhai Da Heng Qin, Hong Leong Group, and CRE Venture. As a Hong Kong government-backed initiative, the Cyberport brand adds credibility to start-ups especially in Hong Kong and Mainland markets, and that has helped us significantly."

限，為這些專家提供靈活的工作機會。他們一方面能夠與不同地區及市場的客戶互動，另一方面可繼續專注自己的事業。

Lynk亦致力推廣專業知識，對象包括無法負擔傳統諮詢服務的人士或公司。創業家可委託Lynk的專家評估創業意念及業務計劃，並就演示素材給予意見。透過Lynk，初創公司可更了解企業面對的困難以及採購準則；律師行可就案件物色專家證人；政府及非牟利機構可羅致專業人士進行政策研究；投資公司可對投資目標進行實地盡職審查；各機構的高級管理層、董事會成員及策略團隊則可獲悉最新的行業議題。

Peggy表示：「用戶可以成為專家，專家亦可以成為用戶，角色不再受規限。譬如，專業人士向銀行出售產品的同時，發現銀行某些相關經驗對自己有助，合作的可能性無法估量。」

Lynk的商業模式擁有龐大發展潛力。短短三年間，公司已快速拓展至新加坡、孟買、珠海及紐約，並計劃進一步涉足包括上海等內地市場。隨著公司成長，團隊亦不斷壯大。Peggy表示：「我們的團隊由資深行政人員、技術總監及環球銷售主管組成。他們認同Lynk的願景及價值觀，協助這間年輕企業按年增長三至四倍，令人倍感振奮。」

Peggy對公司拓展國際業務版圖感到非常樂觀。Lynk的服務讓發展中國家的企業能夠以合理費用，獲得不同市場專家的意見，她補充道：「東南亞國家不斷發展，是企業想要進軍的熱門市場。然而，區內不少國家例如緬甸，仍然以傳統行業為主，加上資訊零散，企業及投資者無法獲得該國家的分析報告；透過Lynk的網絡，用戶可以接觸到資格受認可而且備受信賴的專家，向他們尋求意見，獲得更多最新、最準確的資訊。」

作為「數碼港培育計劃」的畢業生，Peggy十分感謝數碼港的支持。「我很感激數碼港的全面培育，在開拓市場、商務交流及投資方面給予了不少支援；此外，對於獲得『數碼港投資創業基金』的首次合資，即珠海大橫琴、豐隆集團及CRE風險投資公司等投資者注資400萬美元，我更是由衷感激。在香港政府的支持下，數碼港的品牌有助提升初創企業的信譽，在香港與內地市場特別有影響力。」

Industry Development 行業發展

Cyberport Start-up 數碼港初創企業



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Ryanne LAI 黎曉洋

Head of Lawyer Relations
法律夥伴關係總監



Innovate, start up, succeed, and pay it forward to others; that is at the heart of the Cyberport community. In this spirit, Ryanne successfully combined her legal profession and passion for technology and co-founded Zegal, a LegalTech start-up that is now operating in five markets across the globe. She is now also serving as a committee member of the Cyberport Startup Alumni Association (CSAA), where she helps to connect start-ups and promote mutual support and growth.

Ryanne is a law graduate from The University of Hong Kong. While working for an international law firm, she observed that SMEs would rarely seek professional legal services. Some were concerned about the legal fees that may incur and resorted to search engines for legal documents. Others did not understand the risks they faced during normal business processes.

With the goal of making legal services more accessible, Ryanne teamed up with several like-minded partners and founded Dragon Law (later renamed as Zegal) to offer affordable, digitised legal services to SMEs. They joined the Cyberport Incubation Programme and later the Smart-Space to turn concept into reality.

數碼港支持創新、創業，並協助初創企業締造非凡成就，與社會共享成功。秉承這種精神，黎曉洋(Ryanne)成功結合法律專業知識及科技，與夥伴創辦了法律科技初創公司Zegal，業務網絡覆蓋五個市場。Ryanne同時擔任數碼港創業學會(CSAA)委員會成員，幫助初創企業建立聯繫，互相支持，加快彼此的成長。

Ryanne是香港大學法律系畢業生。在一間國際律師行工作時，她發現了中小企往往因為擔心法律費用不菲，而極少尋求專業法律服務，只會上網搜尋法律文件。有些中小企則未能充分理解在營運業務時，可能會遇上的風險。

為了普及法律服務，Ryanne與志同道合的夥伴創辦了Dragon Law (後更名為Zegal)，向中小企提供費用合理的數碼化法律服務。為實現夢想，Ryanne與夥伴參加了「數碼港培育計劃」，後來更進駐Smart-Space，實踐創業理念。

"Having Cyberport's endorsement and the public exposure it offered us has been invaluable to instilling trust in clients, which is one of the most crucial elements for start-ups to establish and especially important for legal companies like us." said Ryanne.

Zegal offers a vast library of legal documents that users can freely access and customise for their specific needs. From employment contracts, confidentiality and partnership agreements, to website privacy policies and term sheets, Zegal's resources are designed to meet the needs of the business, administrative, and legal processes of small and large companies alike.

The company also bundles the documents according to regular workflows that organisations can easily follow to meet their legal needs and avoid risks along every step of the process. Starting from last year, Zegal partnered with more than 40 law firms around the world to offer professional legal advice or services to its users, so that they can easily connect to qualified lawyers using Zegal's live chat tools whenever the need arises. All of these services are available under subscription plans, so that businesses can anticipate and control their spending.

After almost five years of development, Zegal's services have been used by more than 30,000 start-ups, SMEs, large corporations, and law firms across five common law jurisdictions — Hong Kong, Singapore, Australia, New Zealand, and the UK.

The company's services are enabling the legal industry's digital transformation as well. "Law firms are now using our platform to digitally upgrade their operations and modernise their legal service delivery. They can easily use our online tools to better serve, manage, and engage clients, or discover tools to train their junior staff."

Zegal is working on enriching their offerings and attracting more users to online professional services. "As more individuals and companies are migrating to online services, we have started collaborating with other online professional services providers as well to offer complementary services to clients. We reckon both our clients can be each other's potential clients too."

Ryanne表示：「數碼港對我們的認可、協助我們增加曝光率，對Zegal贏取客戶信任有很大的幫助。客戶的信賴能夠左右初創企業的成敗，對法律服務公司尤其重要。」

Zegal提供龐大的法律文件資料庫，讓用戶自由閱覽並按本身需要自行編製。資料庫提供僱傭合約、保密協議、合作協議、網站私隱政策及條款等各式各樣的文件，滿足大小企業在業務營運、行政管理及法律事務方面的需要。

Zegal更根據常規工作流程製成文件套裝，以便各類機構跟從當中每一個步驟，以符合法律要求並規避風險。自去年起，Zegal與全球逾40間律師行建立合作關係，為用戶提供專業法律意見或服務。客戶可隨時隨地透過Zegal的即時通訊工具，與合資格的律師連繫。上述所有服務均包含在定額月費計劃內，讓企業可預測及控制有關開支。

經過接近五年的努力，Zegal的服務已獲得超過30,000間初創公司、中小企、大型企業及律師行採用；客戶均來自五個奉行普通法的司法管轄區：香港、新加坡、澳洲、紐西蘭及英國。

Zegal的服務亦推動法律行業進行數碼轉型。Ryanne表示：「很多律師行開始使用我們的平台，透過數碼技術提升營運水平，令法律服務更切合時代所需。透過Zegal的網上工具，律師行可輕易地提升客戶服務及管理的水平，同時物色新客戶，並培訓初級員工。」

Zegal正努力令產品更多元化，吸引更多人使用網上專業服務。Ryanne補充：「有見愈來愈多個體戶及公司轉用網上服務，Zegal開始與其他網上專業服務供應商合作，為客戶提供一條龍服務。我們相信，合作雙方的客戶可以成為彼此的潛在顧客。」

Integration of New and Traditional Economies

新經濟及傳統經濟融合

APrivity
Founder & CEO
創辦人及行政總裁

Cédric Jeannot

MindLayer
Director, Product Development
產品開發總監

Harry CHAN
陳繹匡

MindLayer
Director, Engineering and Technology
工程及科技總監

Chi-Hang CHAN
陳智恒

MindLayer
CEO 行政總裁

Kinni MEW
繆堅尼



Integration of New and Traditional Economies 新經濟及傳統經濟融合

Cyberport as a champion integrating new and traditional economies

Cyberport is assisting more industries in upgrading and transforming by connecting them to digital solutions, start-ups, and new economy opportunities. We are empowering Hong Kong's workforce to become technologically savvy and create more value in the new economy. These efforts will accelerate Hong Kong's development as an I&T hub and a smart city as well as strengthen our competitiveness.

Cyberport organises seminars and workshops to inform industry practitioners of the latest technology trends, use cases, and best practices in different technology domains, and international symposiums, forums, and programmes to engage stakeholders in high-level dialogue. In this way we are informing, inspiring, and instigating a technological shift.

We are also facilitating the adoption and application of digital solutions in existing business settings and opening up new channels for start-ups and enterprises to collaborate.

Promote transformation across industries through significant events

In 2017/18, Cyberport again hosted a number of high-profile international events in FinTech, smart city, and other technological domains.

數碼港是融合新經濟及傳統經濟的舵手

數碼港矢志幫助更多行業進行數碼升級與轉型，讓企業接觸到數碼解決方案、協助他們與初創企業建立連繫以及把握新經濟帶來的機遇。我們亦致力提升本地勞動人口的科技知識水平，以便在新經濟創造價值。上述種種努力旨在加快香港發展成國際創科中心及智慧城市的進程，從而加強本地的競爭力。

數碼港舉辦一連串研討會及工作坊，讓業界緊貼不同科技領域的最新趨勢、分享事例及最佳實踐方式，同時舉行國際研討會、論壇及各種計劃，為持份者提供高層次交流的機會。透過這些活動，數碼港推廣、鼓勵並推動科技轉型。

在現時的商業環境下，我們積極協助企業引進及應用數碼解決方案，並為初創企業及其他公司開拓全新的合作渠道。

舉辦大型活動推動行業轉型

2017/18年度，數碼港再次舉辦多個金融科技、智慧城市及其他科技領域的國際盛事，備受各界關注。

We hosted an InnoTalks session at the Asian Financial Forum to share our insights on "Emerging FinTech Innovations for Asia". Cyberport also co-organised the Internet Economy Summit 2018 with the Office of the Government Chief Information Officer (OGCIO), and gathered thought leaders from around the world in exploring internet technology applications, smart city development, next-generation of businesses, as well as innovation and entrepreneurship.

Along with the United Nations Economic and Social Commission for Asia and the Pacific, we co-organised the Asia-Pacific Business Forum to explore how private sector-led innovation, technology, and financing facilitate sustainable development across the Digital Silk Road region. Meanwhile, the Cyberport Venture Capital Forum 2017 emerged as a platform to connect entrepreneurs to potential investors and generate deal flow. In addition, our annual Digital Entrepreneur Leadership Forum 2018 discussed the change management in the new era of AI.

Smart business

As more companies and industries undergo digital transformation, we saw a rise in requests for business matching in 2017/18. This development presented us with a prime opportunity to expand our start-ups' connections to enterprises and the larger market.

我們在「亞洲金融論壇」舉辦了多場「創新對話」系列工作坊，就「亞洲的新興金融科技」分享見解。此外，數碼港與政府資訊科技總監辦公室攜手合作，舉辦「互聯網經濟峰會 2018」，匯集世界各地的精英領袖，探討互聯網科技應用、智慧城市發展、商業轉型以及創新創業等議題。

數碼港又與聯合國亞洲及太平洋經濟社會委員會合辦「亞太商業論壇」，探討由私營企業主導的創新、科技及融資項目如何促進數碼絲綢之路的可持續發展。除此之外，「數碼港創業投資論壇2017」成為了連繫初創企業家與投資者，以及促進項目配對的平台；而「數碼企業卓越領袖論壇2018」則討論人工智能在新時代的創新變革。

智慧商業

隨著愈來愈多企業和行業進行數碼轉型，商業配對的需求在2017/18年度更為殷切。這個趨勢帶來了大好機會，讓初創企業與更多企業建立合作關係，打入更大的市場。



Integration of New and Traditional Economies 新經濟及傳統經濟融合



For example, we helped UBS look for start-up solutions for their clients; matched DBS to cybersecurity and chatbot companies; assisted banks to identify outstanding CUPP students; and connected CSL, Samsung, and Hong Kong Electric to the Cyberport community for digital solutions.

Smart living

An increasing number of Cyberport start-ups are developing smart living applications, such as IoT, wearables, and EduTech products, and they need to connect their products to the market.

In 2017/18, Cyberport piloted a partnership with HKT to showcase the IoT products of ORII, CWB Tech, Kazoo, Air Button, and #WTM at the "io.t by HKT" concept store in Elements. The successful collaboration provided start-ups with a new channel to market and develop sales networks, allowed consumers to find premier smart living solutions, and aided HKT in driving new businesses. Seminars were also held to discuss go-to-market strategies and methods for start-ups to gain funding from enterprises. In addition, CSAA held a "Ship and Sell" event at Olympian City's Christmas Market to present Cyberport start-ups' smart living solutions to the public.

年內，瑞銀透過數碼港為客戶尋找到合適的初創企業解決方案。另外，我們亦為星展銀行配對網絡安全及聊天機械人開發公司。數碼港從「數碼港·大學合作夥伴計劃」(CUPP)中發掘優秀的學生，將他們介紹予多間銀行。我們也成為了CSL、三星、港燈與數碼港社群之間的橋樑，協助這些企業物色解決方案。

智慧生活

愈來愈多數碼港初創企業開發智慧生活應用程式，如物聯網、可穿戴技術及教育科技產品。他們需要有效的營銷渠道，將產品推出市場。

2017/18年度，數碼港與香港電訊啟動合作先導計劃，在圓方的「io.t by HKT」概念店陳列ORII、CWB Tech、Kazoo、Air Button及#WTM的物聯網產品。是次合作成功為初創企業開闢營銷渠道，促進產品宣傳並建立銷售網絡；消費者不但可找到優質的智慧生活解決方案，香港電訊亦可推動全新業務。數碼港也籌辦了多個研討會，探討初創公司進軍市場的策略，以及如何向其他企業籌募資金的方法。此外，數碼港創業學會更在奧海城聖誕市集「Ship and Sell」活動中，展示數碼港初創企業的智慧生活解決方案。

FinTech

To connect and foster FinTech collaboration between technology, academic, and commercial stakeholders, Cyberport joined the Smart City Consortium and IBM to launch the "CSI Alliance". Apart from boosting FinTech development, one of the main goals of the alliance is to connect FinTech start-ups to enterprises.

At the Citi HK FinTech Challenge 2017, which was a part of the "Hong Kong Monetary Authority x Cyberport Haccelerator" initiative, developers and FinTech companies from 14 markets developed solutions with Citi's APIs to solve business pain points in a wide range of areas and enhance the banking experience. The Demo Day was attended by senior representatives of industry leaders, corporations, and academia, and served as a showcase of the possibilities and benefits of FinTech in real world settings.

Looking forward

As more industries seek digital transformation and integration with the new economy, we shall continue to expand network and boost our efforts in enterprise engagement and work more closely with business associations to connect them to our start-ups and their digital solutions. Cyberport's goal is to enhance the digital quotient of Hong Kong and boost the adoption of innovative technology by enterprises and citizens so as to accelerate Hong Kong's new economy development.

金融科技

數碼港聯同智慧城市聯盟及IBM成立「CSI Alliance」，匯聚科技界、學術界和商界持份者，鼓勵彼此在金融科技領域上互相合作。除了促進金融科技發展外，連繫金融科技初創公司及其他企業也是「CSI Alliance」其中一個重要目標。

「腦力編程加速器」(Haccelerator)比賽平台由香港金融管理局及數碼港合辦，Citi HK FinTech Challenge 2017是其中一項活動，吸引了來自14個市場的研發人員及金融科技公司參加。他們以花旗銀行的應用程式界面(API)開發解決方案，應付多個範疇的業務難題，同時提升銀行服務體驗。「示範日」當天，參賽者展示了金融科技在現實生活的應用潛力及好處，吸引各界的龍頭企業、公司及學術界派出資深代表出席。

展望未來

愈來愈多行業希望進行數碼轉型，與新經濟接軌。數碼港將加緊努力擴闊其網絡，並加強與企業及業界機構的合作，向他們提供更多接觸數碼港初創企業及解決方案的機會。數碼港致力提升香港的數碼科技水平，鼓勵企業及市民採用創新科技，加快香港的新經濟發展。



Integration of New and Traditional Economies 新經濟及傳統經濟融合

Cyberport Start-up 數碼港初創企業

APRIVACY



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Cédric Jeannot
Founder & CEO
創辦人及行政總裁



Asia's booming markets and thriving population have attracted many overseas start-ups to come to tap opportunities. For Cédric Jeannot of APRIVACY, a cloud-based cybersecurity start-up headquartered in Canada with a regional office at Cyberport, Asia is the right market with many businesses ready to leapfrog. "Many useful technologies in Canada are applicable in Asia. People here are willing to try new things. Hong Kong is the ideal base to access all Asian countries."

APRIVACY's technology is designed to secure data and communication, from email and instant messaging to VoIP and video chat, on any channel or device. It empowers companies to provide seamless digital experiences such as authentication, payments, and secure transmission to meet customer behaviour and maximise engagement.

APRIVACY's solutions enable financial services companies to leverage consumer messaging apps to communicate with their clients while meeting compliance requirements. The company's patented platform offers a security layer over any messaging app, providing an audit trail of all information sent or received. The solutions have helped traditional Financial Services Institutions (FSIs) to digitally upgrade their operations for the new economy, meet customer demands, and tap digital opportunities.

亞洲擁有繁盛的市場、龐大的人口，吸引了很多海外初創公司到當地尋找商機。APRIVACY總部位於加拿大，同時在數碼港設有區域辦事處，公司主要提供雲端網絡安全服務。創辦人Cédric Jeannot認為，亞洲是企業大展拳腳的最佳落戶點。「加拿大有不少優秀科技，均可在亞洲派上用場。另外，亞洲人很樂意嘗試新事物，而香港正是打入亞洲各個市場的理想基地。」

APRIVACY專門開發數據及通訊安全的技術，解決方案可應用在電子郵件、即時通訊、VoIP及視像通話上，並適用於所有通訊渠道及裝置。企業可以利用APRIVACY的技術，在認證、支付及傳輸資料等方面提供流暢的數碼體驗，以配合客戶的行為模式並提升顧客參與度。

透過APRIVACY的解決方案，金融服務企業不但可運用即時通訊軟件與客戶溝通，同時亦可滿足監管規定。APRIVACY的專利平台會在通訊應用程式上附加一層安全網，以記錄所有訊息的收發流向，協助傳統金融機構以數碼科技提升業務營運水平，配合新經濟發展並滿足客戶需求，同時把握數碼科技帶來的商機。

APRIVACY first came to Hong Kong in 2014 for Accenture's FinTech Innovation Lab Asia Pacific, a 12-week accelerator programme supported by Cyberport. "We were attracted by Cyberport's community," Cédric said. "The facilities are reasonably priced, the Cyberport brand is good, and the events, networking, and business matching that Cyberport organises are useful. As the Cyberport community continues to grow, more people recognise that this is a proper place to do business. Even the Canadian trade mission visited Cyberport last year."

"Hong Kong is a great place for scaling in Asia. There is the common law system, all the amenities and infrastructure are well established, and travel is easy. There is also a domestic financial services market here with most of the tier-one banks and insurance companies. It is easy for us to refine our products here," Cédric added.

The concentration of major financial services companies has presented both challenges and opportunities to APRIVACY. On the one hand, ingrained habits can discourage the adoption of new solutions despite the clear attraction and benefits. On the other hand, this presents APRIVACY with many potential clients. "It takes persistence. But now we have become better at identifying the right clients."

The company now runs projects in Thailand, the Philippines, and Singapore, and Cédric is optimistic about its prospects. "The product-market fit is there and the market is going where we are going. People in emerging markets are underserved and are happy to try and adopt new solutions. Asset management, funds, anything that is regulated, like healthcare, are a right fit for us. We can create more repeatable successes from our base in Hong Kong."

APRIVACY於2014年進軍香港，參加由埃森哲舉辦的亞太區金融科技創新實驗室。這個加速器計劃為期12周，數碼港亦有份提供支援。Cédric表示：「數碼港社群很有吸引力，園區的設施收費合理、品牌聲譽甚佳。此外，數碼港舉辦的推廣、聯誼交流及商業配對活動均令人獲益良多。數碼港社群將不斷成長，讓愈來愈多人認識到這裡是營商的好地方。加拿大貿易代表團更在去年到訪數碼港。」

Cédric又指：「香港是企業拓展亞洲業務的理想據點。這裡奉行普通法、基建發展完善，交通亦十分方便，加上本身的金融服務市場聚集了大部份一線銀行及保險公司，這樣的市場環境幫助我們不斷改善產品質素。」

大型金融服務公司雲集香港，為APRIVACY帶來機遇及挑戰。即使創新解決方案的優勢及好處顯而易見，但根深蒂固的思想及習慣會令企業猶豫是否採用新科技。不過，APRIVACY仍然可接觸到大批潛在客戶。「接觸客戶需要耐性與堅持，我們亦漸漸掌握到識別目標客戶的方法。」

APRIVACY現時在泰國、菲律賓與新加坡營運多個項目，Cédric對業務前景感到樂觀：「我們的產品切合市場需要，而且市場的發展趨勢亦與公司的方向一致。由於新興國家的市民鮮有接觸不同的服務，因此大都樂於嘗試及採用新的解決方案。資產管理、基金，以及所有受監管的行業，如醫療保健業等都是APRIVACY的目標客戶。我們可以將香港的成功經驗應用至其他地區。」

Integration of New and Traditional Economies 新經濟及傳統經濟融合

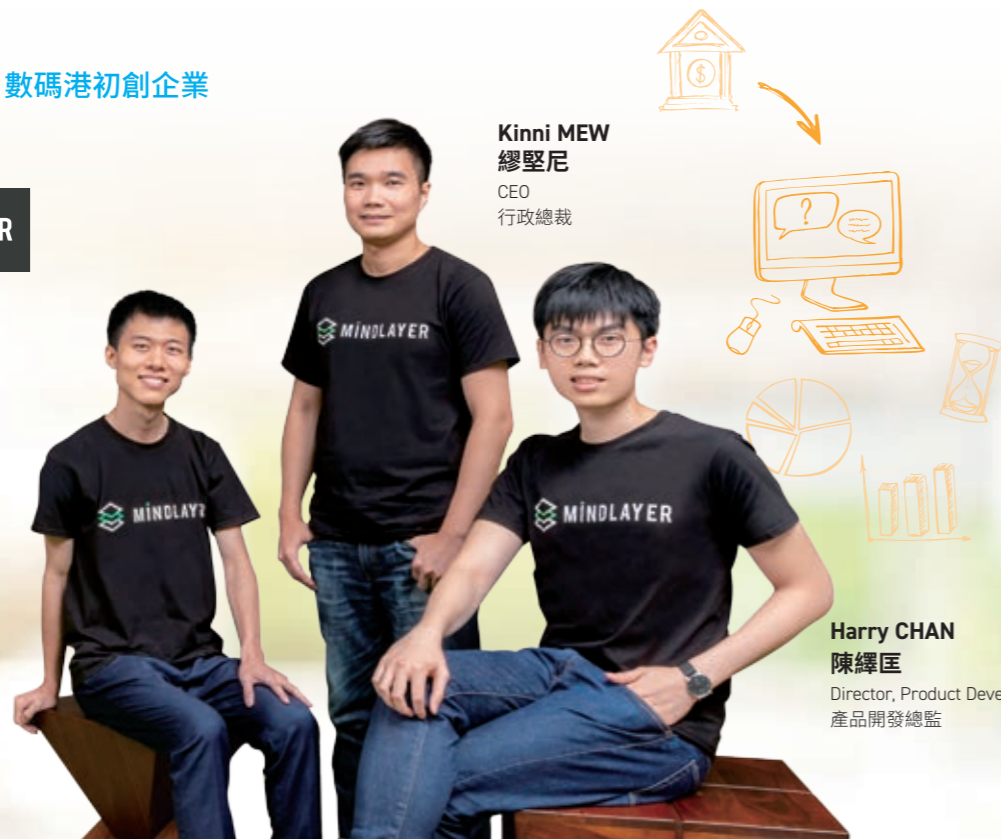
Cyberport Start-up 數碼港初創企業



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Chi-Hang CHAN 陳智恒

Director, Engineering and
Technology
工程及科技總監



Kinni MEW 繆堅尼 CEO 行政總裁

Harry CHAN 陳繹匡

Director, Product Development
產品開發總監

Bank call centres often answer the same questions over and over. Training is costly, time-consuming, and the turnover of trained staff high. So Kinni, Harry, and Chi-hang, computer engineering classmates at the City University of Hong Kong and participants in the first Cyberport University Partnership Programme (CUPP), developed a solution. Their strategy was to create a series of AI-powered customer support services to help banks automate the processes.

"Our original concept for CUPP was to use machine learning to predict pricing of an online room rental platform and help owners maximise profits, but we changed our project to an AI chatbot the day after we arrived at Stanford University for the CUPP Entrepreneurship Boot Camp," said Kinni. "We found that the apps we developed were flooded with unanswered emails, and sales dropped. We soon recognised that our pain point was also shared by many other traditional businesses, so we developed an automated reply system instead. It was the beginning of what would become MindLayer," Kinni added.

銀行熱線職員每日均面對千篇一律的問題；培訓接線生既耗時，成本亦不菲，然而員工流失率仍然高企。香港城市大學電子計算機工程學系學生兼首屆「數碼港·大學合作夥伴計劃」(CUPP)參加者繆堅尼(Kinni)、陳繹匡(Harry)及陳智恒(Chi-hang)，正正就這個行業問題研發出解決方案。他們開發了一系列人工智能客戶支援服務，協助銀行自動化整個熱線系統。

Kinni表示：「參加CUPP時，我們的最初意念是利用機器學習技術，預測一個網上民宿平台的房價，協助業主賺取最大利潤。然而，在抵達美國史丹福大學CUPP創業營的翌日，我們發現先前研發的應用程式收到大量電郵；由於應接不暇，營業額因而下跌。有見及此，我們把項目焦點改為人工智能聊天機械人。我們亦意識到，許多傳統企業正面對同樣的問題，所以便專注研發自動回覆系統。這就是MindLayer踏出的第一步。」

MindLayer, who later joined the Cyberport Incubation Programme after CUPP, now offers three main products: a proprietary AI chatbot and platform that can be installed on-premises so that businesses can control their own data and data privacy; a user-friendly tool kit that lets users drag and drop to build AI applications, (also MindLayer's effort to democratise AI); and a Data-as-a-Service, which helps clients source the types of datasets they need to train their AI systems.

MindLayer's subscription services are now used by global banks, government departments, and public transportation agencies. Its Natural Language Processing (NLP) engine can understand ambiguous and sophisticated linguistic structures especially in Chinese, including slang, regional dialects, as well as mixed context of English and Chinese, which fits into Hong Kong people's way of speaking.

Kinni said he valued the Cyberport community for inspiring the team to success. "The companionship is the crucial success factor. When you are completely immersed in work and doing something new, you need people who understand you, who you can talk with to share your feelings and who will offer you timely advice. Some of our friends have become our business partners."

Harry, who is in charge of product development, said Cyberport's network had connected them to many opportunities. "Cyberport often invites industry practitioners to come and listen to the start-ups' solutions. These are often clients who are a good fit for us and we have had many follow up meetings."

As for Chi-hang, he said the entrepreneurial mindset gained during CUPP had benefitted them up to this day. "The professors at Stanford University taught us how to identify client types, how to embrace failure, and how successful entrepreneurs continuously look for feedback to improve their offerings. That is how you turn ideas into great products."

MindLayer's next frontier is voice recognition, especially Cantonese voice recognition. The three are very confident about the prospects, as they see a rising demand from enterprises for on-premises voice recognition solutions that can streamline workflow while maintaining data privacy. "We have experience in helping enterprises successfully solve their business pain points. Our product ecosystem covers the digital transformation journey end-to-end, attracting NGOs, governments, public transportation bodies, the retail and aviation industries."

MindLayer在CUPP結束後參加了「數碼港培育計劃」，現時主要提供三項產品：直接安裝在企業內部的專有人工智能聊天機械人及平台，以使用戶完全掌控數據，保障資料私隱；容易操作的工具套裝—用戶只需拖放(drag and drop)檔案便可建立人工智能應用程式，這亦是MindLayer致力將人工智能普及化的產品；以及數據即服務(Data-as-a-Service)，協助客戶將所需數據集分類，用作訓練人工智能系統。

現時，MindLayer的服務使用者來自世界各地，包括銀行、政府部門及公共運輸機構。MindLayer採用的「自然語言處理器」(Natural Language Processing)，能夠理解帶有歧義而且複雜的語言結構，尤其精通中文，不但可處理俚語及方言，亦能處理中英夾雜的語句，切合香港人的說話方式。

Kinni認為，數碼港社群為MindLayer帶來很多啟發，協助團隊取得成功。他表示：「園區內並肩同行的精神，是令MindLayer邁向成功的關鍵因素。當我們埋首工作或實踐新構思時，若有同路人理解、聆聽感受，並適時給予意見，是十分難能可貴的支援。在數碼港結識的一些朋友，現在更成為了我們的生意夥伴。」

產品開發總監Harry認為，數碼港的網絡為MindLayer帶來很多機會：「數碼港經常邀請業界人士聽取初創企業的解決方案；而他們也正是我們的目標客戶。活動結束後，彼此更會進一步見面會談。」

Chi-hang表示，在CUPP培養的創業思維一直受用至今：「史丹福大學的教授指導我們如何識別客戶類型、如何接受失敗，而成功的創業家會不斷聽取意見改良產品。這就是將概念化為出色產品的竅門。」

MindLayer下一個目標是語音識別技術，並以粵語為研發重點，三位初創企業家對前景充滿信心。他們注意到愈來愈多企業希望採用安裝在公司的語音識別方案，這樣不但可以簡化工作流程，亦可保障資料私隱。Chi-hang補充：「我們有協助企業解決業務問題的經驗。MindLayer一系列產品涵蓋整個數碼轉型的流程，用戶包括非牟利機構、各地政府、公共運輸機構，以及零售業與航空業。」