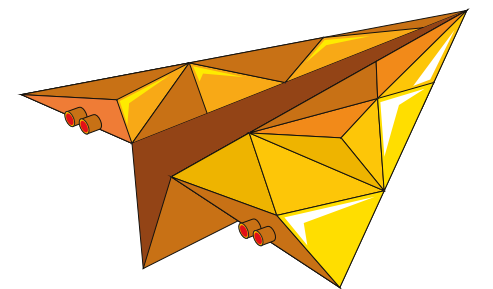
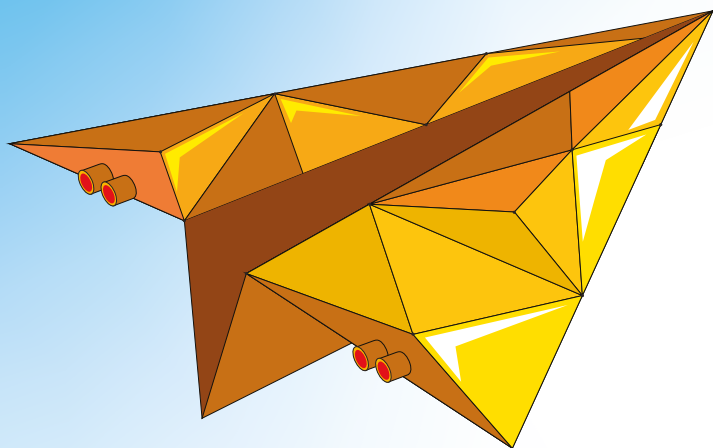




**香港銀齡社創初探報告**  
**Report on Sliver Age**  
**Startups in Hong Kong**



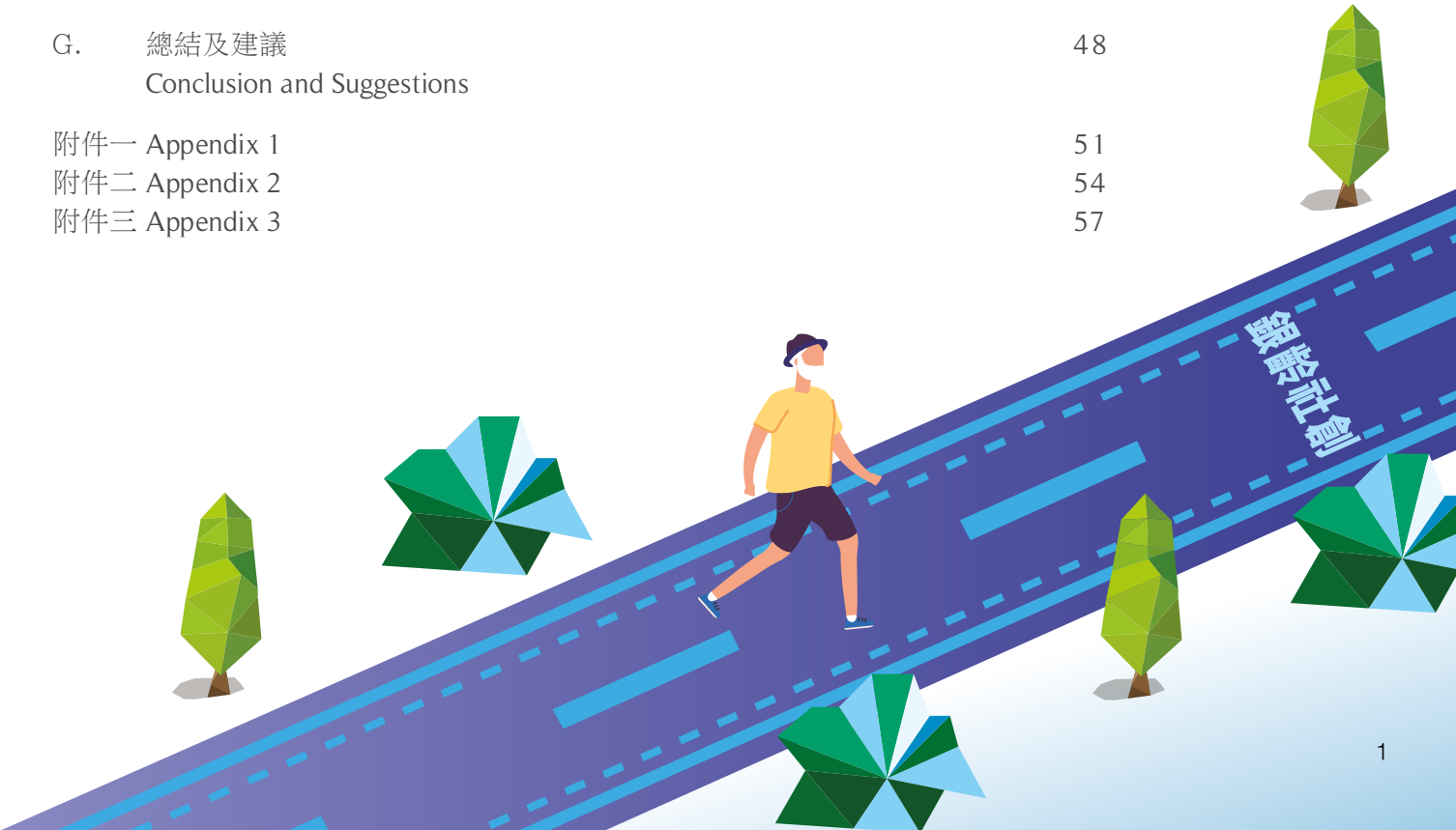


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# A. 前言 Foreword

「銀齡社創」，是理大賽馬會社會創新設計院透過「理大賽馬會社創『騷·In·廬』」延續對「長者友善就業」此主題的探索，呼應著我們解決「雙老化」帶來的挑戰——即香港人口和建築同時急速老化——的策略目標。

香港的人口老齡化是不可逆轉的趨勢，50至74歲年長者的人口從2015年的2,348,700人，短短四年間便增加至2019年的2,556,400人，從總人口32%上升至34.2%<sup>1</sup>。現時正步入「新中年」的50多歲人口，在戰後的成長期間因為社會的發展和衛生條件的改善而生活得更健康；並因為受惠於政府從1970年代開始推出的增加教育機會的政策，其教育水平不斷提升。由於教育水平是年長人士參與勞動市場的重要預測因素，因此，預計受過良好教育的年長者更願意留在職場，繼續發揮他們的能力與專長<sup>2</sup>。

然而，無可否認的是，香港社會仍存在年齡歧視的現象，50歲以上的求職者要重返職場，常感到困難重重<sup>3</sup>。

The “Silver Age Startups” programme continues to explore the theme of “Elderly-friendly Employment” as part of the PolyU Jockey Club “Operation SoInno” project under the strategic focus of JCDISI in tackling the impact of “Double Ageing”, i.e. the simultaneous speedy ageing of our population and building stocks.

Hong Kong’s population ageing is an irreversible trend. The population of elderly people aged 50 to 74 has increased from 2,348,700 (or 32% of total population) in 2015 to 2,556,400 (34.2%) in 2019 in just four years. The senior people aged 50+ are now living healthier lives as a result of improved social development after WWII. They also have better education attainment as they are benefited from the government’s policy of increasing educational opportunities since the 1970s. Since the level of education is an important predictor of the participation of older people in the labour market, it is expected that well-educated older people are more willing to remain in the workforce and give full play to their abilities and expertise<sup>2</sup>.

However, it is undeniable that age discrimination still exists in Hong Kong. Job seekers over the age of 50 often find it difficult to return to the workplace.

It requires long-term efforts and resource inputs from all sectors of society to change the cultural prejudice against age in order to create an “elderly-friendly employment” environment in the mainstream labour market. As an initial step, we could highlight the senior citizens’ features of being active and energetic by



<sup>1</sup> Population by Age Group and Sex (Mid-2015 to End-2019), Population Estimates, Census and Statistics Department, HKSAR Gov't, Retrieved from <https://www.censtatd.gov.hk/hkstat/sub/sp150.jsp?tableID=002&ID=0&productType=8> on 15 July 2020

<sup>2</sup> AgeWatch Index for Hong Kong: Topical Report on Capability, 2020, Jockey Club Age-friendly City, CUHK Jockey Club Institute of Ageing, retrieved from <http://www.jcalfc.hk> on 15 July 2020



要改變主流勞動力市場上對於年齡的文化偏見，可能需要社會各界長期的努力與投入資源，才能建立「長者友善就業」的整體環境。然而，要突顯出年長者仍然精力旺盛、魄力充沛的特徵，卻只需要創造適合的條件，為年長者創造機會，就能促成多年來在職場上累積了經驗和人脈的50+開創新事業。我們推行「銀齡社創」行動項目，為50歲或以上的參加者籌組合作伙伴、提供創業知識及入門培訓，與參加者共同設計社企業務計劃，並藉著「理大賽馬會社創『騷·In·廬』」的支持下為被揀選的初創團隊提供起動基金，讓獲選「50+創業」的三個團隊在半年內試驗其社企計劃。

過去，「理想創業家」被形容為「年輕、白人男性、充滿活力、敢於冒險、善於抓緊機會的個人，對成敗負全責<sup>4</sup>」，但歐美的研究顯示創業不必然是年輕人的天下。「50+創業者」不但扭轉了過去認為「年老就等如停滯不前」的刻板印象，更進一步顯示出他們更願意在其創業的領域中注入更多社會關懷，藉著運作社企項目而推動社會變革<sup>5</sup>。此外，西北大學凱洛格管理學院最近的一項研究表示，50歲創業家的業務能妥善發展的機率，是30歲創辦人的1.8倍<sup>6</sup>。因此，我們策劃「銀齡社創」這項試驗計劃，支持50歲或以上有意創業的年長者開創社企，使他們能透過為勞動力市場貢獻自己專業的知識、技能和經驗，來服務社群。而在社企的盈利能力方面，我們建議參加者優先選擇和嘗試低風險、可帶來穩定收益的項目，而非參與高風險、以搏取大收益的業務。三隊獲選團隊亦在半年的試驗期間，積極發展業務、努力學

building a suitable environment and create opportunities to facilitate their endeavours to start up their own business with their established experience and social networks.

We thus launched the “Silver Age Startups” Action Project to provide our participants aged 50 or above with entrepreneurial trainings and co-design with them their social enterprise business plans. Thanks to the support of the PolyU Jockey Club “Operation SolInno”, we provided start-up funds to enable three selected participating teams to implement and test out their social enterprise plans for half a year.

Conventionally, ideal entrepreneurs were described as being “young, preferably male, often white, dynamic, innovative, risk-taking, opportunity grabbing individual, who is entirely responsible for his or her success and failure”. However, recent researches in Europe and the United States have showed that entrepreneurs are not necessarily to be “young”. Actually there are many senior entrepreneurs who are more willing to promote social change through the operation of their social enterprises<sup>5</sup>. Interestingly, recent study from The Kellogg School of Management at Northwestern University suggested that a 50-year-old business founder was 1.8 times more likely to be more successful than a 30-year-old founder<sup>6</sup>.

As a pilot project and as an experiment for Hong Kong’s society, our “Silver Age Startups” programme aimed to support interested adults aged 50 or above with necessary resources to create their social enterprises, to foster their capability of helping communities by contributing their knowledge, skill and experience to the labour market. Regarding the profitability of social enterprise projects that they ran, we advised the participants to give priority to low-risk projects which can generate stable returns instead of participating in high-risk businesses to obtain large returns.

The selected teams have actively developed their businesses and worked conscientiously to learn new skills during the half-year trial period. We appreciate their tireless attitude and effort. At the same time, we acknowledge the mentors and partners who provided various trainings and support to our participants, in particular the pioneer senior entrepreneurs who shared their invaluable experiences and suggestions to our participants.

習新技能。我們非常欣賞參加者孜孜不倦的精神；同時，我們亦感謝在過程中為參加者提供各種培訓和支援的導師、合作伙伴，以及願意分享其經歷的年長創業家。我們「銀齡社創」的參加者從這些先行者的經驗中得到了許多啟發。

香港中文大學開發的「香港長者生活質素指數」（HKEQOL）將「能力」列為反映長者福祉的四個領域之一。在「能力」範疇內，「公平、穩定地進入勞動力市場（老年人就業）」是老年人生活質量的六項指標之一，與其他五項指標，包括「受教育程度」、「使用資訊科技」、「社會參與」、「公民參與」和「終身學習」，共同衡量和描繪長者的生活質素<sup>7</sup>。創業的歷程需要調動和運用創業者全方位的能力，使之能應用於包括其管理與執行業務所需之知識和技能、人際關係網絡、解難能力等不同層面。我們相信，「銀齡創業」的活動可以維持並提高年長人士的能力，使他們能持續追求理想中的生活。

「銀齡社創」行動項目以一個短期計劃的形式，探索「長者創業」的可能性。我們認為「長者創業」在香港仍然有很大的發展空間，透過推廣與支援年長者的創業，受益的不只是年長者，更包括香港整體的社群。我們期待未來有更多的跨界別與跨代的持份者，與我們一起繼續探索這段未完的旅程。

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香港理工大學

賽馬會社會創新設計院總監

及實務教授（規劃）

The Hong Kong Elder Quality of Life Index (HKEQOL) which has been developed by the Chinese University of Hong Kong has set “Capability” as one of the four domains to measure and describe the well-being of older people. Within the domain of “Capability”, the indicator of “fair and stable access to the labour market (Employment of older people)” is one of the six indicators to assess the quality of life of the elders, together with the other five indicators of “educational status”, “use of ICT”, “social participation”, “civic participation” & “lifelong learning”<sup>7</sup>.

Entrepreneurship needs to mobilise and use the full range of capabilities of entrepreneurs, which can be applied to different aspects involved in running an enterprise such as the necessary knowledge and skills in managing and executing business, interpersonal networks, and problem solving. We believe that the activities of “Senior Entrepreneurship” can maintain and improve the abilities of the senior citizens for their continuous pursuit of ideal lives.

Our “Silver Age Startups” Action Project is a short-term initiative which aimed to explore the feasibility of “senior entrepreneurship”. We believe that this “Silver Age Startups” programme has a good prospect for scaling up. We look forward to having more cross-sectoral and intergenerational stakeholders to partner with us in this unfinished journey of promoting and empowering senior entrepreneurship, not only to benefit the seniors, but also the Hong Kong community as a whole.

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<sup>3</sup> 職場年齡歧視 50歲後搵工難. (2017, April 26). Hong Kong Economic Times. Retrieved from <https://bit.ly/3jSb1Uf> on 15 July 2020

<sup>4</sup> Stypińska J, Franke A and Myrczik J, 2019. “Senior Entrepreneurship: The Unrevealed Driver for Social Innovation”. *Frontiers in Sociology*, 4:30. doi: 10.3389/fsoc.2019.00030

<sup>5</sup>

“”Ibid 4.

<sup>6</sup>

Azoulay, Pierre, Benjamin F. Jones, J. Daniel Kim, and Javier Miranda. 2020. “Age and High-Growth Entrepreneurship.” *American Economic Review: Insights*, 2 (1): 65-82.

<sup>7</sup>

Ibid 2.

# B. 簡介

## Introduction

隨著社會的進步，很多退休下來的年長人士仍然精力充沛，希望能夠繼續工作，在社會上繼續貢獻自己的才能。創業或可成為退休人士的一個選擇。

許多已發展國家已出現一種「年長創業」的趨勢，即在1950至1960年代出生、現已屆退休之齡的「嬰兒潮」一代選擇創業。由於戰後多年來平穩的社會發展，這一代年長者在成長過程中普遍都過着安定的生活，所以他們多數身體較為健康，也甚少需要為財務狀況擔憂。數十年來穩定的經濟發展，讓他們有充足的機會積累個人經驗及社會資本，因此也可能提高了他們創業的可能性。

而創業亦不是年輕人的專利。香港中文大學創業研究中心分別在2009和2016年進行了兩次全球創業觀察研究，結果發現，55至64歲人士於2016年的創業比例高於2009年，意味着這個年齡組別的人不乏有創業念頭<sup>8</sup>，特別在某些國家，如德國、義大利、澳洲和以色列，他們的創業率，均比全國平均值為高；反觀香港，此年齡組別的創業率則稍為低於平均值，反映年長人士創業在香港仍未普及。

As society progresses, many elderly retired people are still healthy and active. These retirees would like to continue to work and contribute to society, and the establishment of new enterprises may be an option for them.

Indeed, there currently is a rising trend of Senior Entrepreneurship in many developed countries among the baby boomer generation – people who were born in the 1950s and 1960s and have reached retirement age but choose to start their own businesses or careers after retirement. As a result of decades of steady social and economic development after the Second World War, this generation of elderly people generally had a stable life when they grew up. Most of them, therefore, are relatively healthy and economically sufficient. The stable growing environment also enriches them with opportunities to accumulate work experience and social capital, which may subsequently increase their chances of starting a business at retirement age.

It is true that not only young people are starting businesses. The Center for Entrepreneurship of the Chinese University of Hong Kong conducted two studies on global entrepreneurship in 2009 and 2016. The research findings showed that there was a higher proportion of people aged 55 to 64 to start their own businesses in 2016 than in 2009. A significant number of people in this age group who thought about establishing businesses<sup>8</sup>. This is especially true in some countries such as Germany, Italy, Australia, and Israel, where entrepreneurship rates were higher than the national average. In Hong Kong, however, the

<sup>8</sup>

Global Entrepreneurship Monitor (GEM) Hong Kong and Shenzhen 2016-17 (Chin: 全球創業觀察 2016 研究報告 ), [online access, 31 Aug 2021, [https://entrepreneurship.bschool.cuhk.edu.hk/sites/default/files/page/764/chin\\_GEM2016\\_Online.pdf](https://entrepreneurship.bschool.cuhk.edu.hk/sites/default/files/page/764/chin_GEM2016_Online.pdf)]

<sup>9</sup>

銀齡人士的定義比較廣泛，現時並沒有劃一的定義，為方便分析，本文把銀齡人士定義為50歲以上的中高齡人。

The definition of “senior” is relatively broad, and currently there is no consensus on the definition of its age group. For the convenience of analysis, this report defines “senior” as a person over 50 years old.

The term “Encore Entrepreneur” is used by the Small Business Administration in the USA to refer to an entrepreneur, business person, or owner of a small business concern who: (1) is seeking to start a new small business concern or expand an existing one, and (2) is at least age 50 or has at least 20 years of experience in a workplace. <https://www.congress.gov/bills/113/th-congress/senate-bill/1454>

雖然香港的公共政策和非政府組織在早年已開始探索「積極老齡化」這個觀念，但大部份只專注於健體或社交活動相關的服務，尚未有很多機構關注到「銀齡人士<sup>9</sup>的創業」或者「安哥創業」<sup>10</sup>支援這一方面上。

### 什麼是「銀齡創業」？

「老年人」、「長者」、「銀髮」等名詞並沒有劃一的定義。例如「老年人」或者「長者」，一般指年齡達65歲或以上，但有些發展中國家由於可預期壽命較短，比如非洲的國家，「長者」的定義則設為60歲<sup>11</sup>。

至於本報告使用的代名詞「銀齡」亦沒有一致的年齡定義。較「銀齡」一詞更早出現的是「銀髮族」，是指55歲或以上的年長人士<sup>12</sup>，他們出生自「嬰兒潮」時期，工作多年後從正式工作崗位退下來，是具有龐大消費能力的一群人。而隨著八十、九十年代經濟的起飛、醫療的進步，這些「銀髮族」除了可能有充足的經濟實力之外，更擁有較健康的身體。

本報告使用的「銀齡創業」一詞，則來自「Senior entrepreneurship」或「Grey entrepreneurship」的翻譯，指一些超過了特定歲數，例如50歲以上的人士，自己營運或創立一個「中小型」企業<sup>13</sup>。

因此，在參考了中外文獻和香港本地的社會現象後，我們把項目的主要對象以及「銀齡」人士定義為50歲以上的中高齡人士。

<sup>10</sup>

英文為 “Encore Entrepreneurs”，美國小型企業管理局 (Small Business Administration) 定義「安哥創業」為：(一)尋找建立小型生意或擴展現時生意，及(二)至少50歲以上或有20年工作經驗的企業家、老闆或創業家。 <https://www.congress.gov/bills/113/th-congress/senate-bill/1454>

<sup>12</sup>

傅明珠. (2004). 銀髮族海外旅遊市場區隔-動機/利益追求之觀點研究. [The Study of Segmentation by SeniorTravel Market-Motivations/Benefits Sought]. 中國文化大學觀光事業研究所碩士論文, 75. Retrieved from <https://hdl.handle.net/11296/5q9v6x>

entrepreneurship rate among this age group was lower than the average, which reveals that starting a business by elderly people is still not popular in Hong Kong.

Hong Kong’s public policies and non-governmental organizations (NGOs) started to explore and promote the concept of “active ageing” years ago. However, they often focus on enhancing services related to physical health or community activities. There are not many organisations focused on the aspect of supporting “senior entrepreneurs ” or “encore entrepreneurs ”.

### What is Senior Entrepreneurship?

There is no established definition of “elders” or “senior citizens”. In general, the terms “elders” and “senior citizens” refer to people aged 65 years or over. However, in some developing countries with a shorter life expectancy such as some countries in Africa, the definition of “senior citizens” often refers to people aged 60 years or above <sup>11</sup>.

In the Chinese version of this report, we use the term “silver age” to refer to our project participants. However, there is not yet a consensus on the definition of the age group with this Chinese term either. Another term in Chinese that appeared earlier than the term “silver age” is “silver-haired group” which often refers to the elderly people who are 55 years old and over . They were the baby boomer generation who have retired with strong consumption power. With the rapid economic development and medical advancement in the 1980s and 1990s, this “silver-haired group” may not only have sufficient financial means to support themselves but also healthy bodies.

In English, the terms “Senior entrepreneurship” or “Grey entrepreneurship” are commonly used to refer to the people who are over 50 years old and run or establish a “small or medium-sized” enterprise by themselves . Therefore, in this English version of our report, we adopt the terms “senior entrepreneurs” and “senior entrepreneurship” to represent our project participants who are 50 years old or over. (But the term “silver age” will be used occasionally to match the official Chinese programme name.)

<sup>11</sup>

World Health Organization, “Men Ageing And Health- Achieving health across the life span” (English Only). [Online access, 31 Aug. 21, [https://apps.who.int/iris/bitstream/handle/10665/66941/WHO\\_NMH\\_NPH\\_01.2.pdf](https://apps.who.int/iris/bitstream/handle/10665/66941/WHO_NMH_NPH_01.2.pdf)]

<sup>13</sup>

Paul Weber & Michael Schaper, 2004. “Understanding The Grey Entrepreneur,” Journal of Enterprising Culture (JEC), World Scientific Publishing Co. Pte. Ltd., vol. 12(02), pages 147-164.





### 銀齡創業有什麼好處？

根據以往的研究所得，銀齡人士比年青人更有能力成立及營運一盤生意<sup>14</sup>。和年青人比較，年長人士表現出更多的優勢，例如：

- o 更成熟的人際和社會網絡
- o 更多工作和行業的經驗
- o 較高的技術和管理技巧
- o 更強的經濟實力

另外，不少研究也指出，銀齡創業，更看重創業帶來的非金錢上的回報，例如，可以根據其生活的方式和健康的情況彈性地決定自己的工作量等等。對於銀齡創業的特點，本報告稍後會有更多的闡釋。

### What are the benefits of Senior Entrepreneurship?

According to previous research findings, senior citizens are more capable of setting up and operating a business than young people. Compared with young people, older people demonstrate strengths, such as:

- o More mature interpersonal and social networks
- o More work experience with more knowledge in related industries
- o Higher technical and management skills
- o Stronger financial power

Furthermore, many studies have pointed out that senior entrepreneurs emphasize more on the non-monetary returns generated by entrepreneurship. For example, they can adjust their workload flexibly according to their lifestyle and health condition. The features of senior entrepreneurship will be explained in more detail in later sections of this report.

<sup>14</sup>  
Singh and DeNoble 2003; weber and Schaper 2004

### 簡介「銀齡社創」項目

香港理工大學賽馬會社會創新設計院（JCDISI）於2020年9月開始進行「理大賽馬會社創『騷·In·廬』」第八季項目「銀齡社創」，招募了超過100位中高年（銀齡）人士參加創業培訓活動。

「銀齡社創」活動旨在提供學習和實驗的機會予銀齡人士，透過創立新的社企項目，使銀齡人士發揮專長、貢獻社會，展現積極老齡化的可能。

這100多位銀齡人士首先參加四個與社創相關的講座(附件一)，包括有銀齡創業家分享心得，講解精益創業的概念、社企的法律問題及風險管理、營運和資金來源等等<sup>15</sup>。

之後，我們從這100多位報名人士中選出32位參加者，組成七支隊伍，參與四節共創工作坊(附件二)，藉著設計思維，學習如何對應社會需要來設計社企業務，並藉著建立服務原型和測試，確立社企的方向和營運方式。

經過兩個月的學習和準備，這七個隊伍於2020年12月6日的「十萬分之一」社創研討會(附件三) 中向評審介紹其社企項目，競逐五萬元起動基金。

五位評審包括香港賽馬會慈善事務高級經理(長者及家庭)列浩然先生、社創基金專責小組增補委員馬錦華先生、香港理工大學企業發展院助理院長朱志賢先生、擇善基金會行政總監蘇梅玲女士及華懋集團數碼轉型總監胡達明先生。他們根據「社會影響力」、「項目的創新性」和「持續營運的潛力」三個範疇，揀選了三支隊伍獲得起動基金，在接下來的半年內實踐其社企項目。三支獲選隊伍分別為：摩動紓痛，Danzup, 悠學社。

<sup>15</sup>  
詳細內容可以看：Please refer to the website for detailed information: <https://www.polyujcsinno.hk/zh/topics-zh/s8/startups>

### Introduction to the Silver Age Startups Programme

In September 2020, The Jockey Club Design Institute for Social Innovation (JCDISI) of the Hong Kong Polytechnic University (PolyU) started the PolyU Jockey Club “Operation SoInno” Season 8 Programme of “Silver Age Startups”, which recruited more than 100 middle-aged and senior citizens to participate in an entrepreneurship training programme.

The purpose of the Silver Age Startups programme is to provide an opportunity of learning and experimenting for senior citizens. By supporting them to create new social enterprise projects, the programme aims to make use of their expertise, realise their potential, contribute to the society, and demonstrate the possibility of active ageing.

The 100 participants participated in four lectures on social innovation and entrepreneurship (Appendix I), including experience sharing by other senior entrepreneurs, introducing the concept of lean startups, explaining legal issues, risk management, operation, and funding of social enterprises, etc.

32 participants were selected and formed seven teams to participate in four co-creation workshops (Appendix II). Through design thinking, the participants learned to design social enterprises in response to social needs; and by planning prototypes and testing processes, to decide the directions and modes of operation of their social enterprises.

After two months of learning, training, and preparation, these seven teams presented their social enterprise projects to the judging panel at the “One from Hundred Thousand” Symposium (Appendix III) on December 6, 2020, to compete for HK\$50,000 start-up funds.

The judging panel included: Mr Horace Lit, Executive Manager, Charities (Grant Making - Elderly and Family Services), The Hong Kong Jockey Club; Mr Timothy Ma, MH, JP, Co-opted Task Force Member of SIE Fund; Mr Raymond Chu, Assistant Director of Institute for Entrepreneurship of PolyU; Ms Irene So, Executive Director of Zeshan Foundation; and Mr Damien Wu, Director of Digital Transformation of Chinachem Group. Based on the criteria of Social Influence, the Innovation of Project and the Sustainability, three teams were awarded the start-up funds to implement their social enterprise projects. The teams that were awarded the funds are: MassageXercise Pain Relief, Danzup, Carer Relax.



# 「銀齡社創」項目四個階段的活動

## The four stages of Silver Age Startup Programme



### 社會創業講座 Lectures on Social Entrepreneurship

四節網上講座，為參加者提供社會創業的基本原則及觀念。  
講座歡迎公眾參與。(見附件一)

Conducted four online lectures that provided the participants with basic principles and concepts of social entrepreneurship. The lectures were open for public participation. (See Appendix 1)

09  
2020



### 共創工作坊 “One in a Hundred Thousand” Symposium

以「設計思維」和「精益創業」的技巧，協助參加者組建團隊  
以至構思其社會創業項目。團隊須有半數成員為50歲以上。

The co-creation teams presented their social enterprise projects to compete for a start-up fund to finance project implementation. \*

In addition, guest speakers shared their experience and knowledge of social innovation in Hong Kong and the current situation of social enterprises.

10  
2020



### 「十萬分一」社創研討會 Co-creation Workshops

共創團隊匯報其社會創業計劃，爭取起動基金，實踐項目。此外，嘉賓講者會就香港社會創新與社企現狀，分享心得與體會。\*(見附件二)

Introduced the concepts of design thinking and lean startups to assist participants with forming teams and designing their social entrepreneurship projects.

At least half of the team members were required to be over 50 years old. (See Appendix 2)

11  
2020



### 社創行動項目 Social Enterprise Action Projects

成功贏得資助的三個共創團隊，獲得起動基金港幣五萬元及市場推廣指導支援，進行為期六個月的社會創業項目試驗與實踐。

The three winning co-creation teams received a HK\$50,000 start-up fund and marketing advice to support them to carry out a six months long trial and implementation of their social entrepreneurship projects.

12  
2020

\* 共創工作坊參加者必須完成手3個階段  
The co-creation workshop participants had to complete the first three stages.

## 銀齡社創獲獎三大團隊: Three Silver Age Startup Awarding Teams:



### 摩動紓痛 MassageXercise Pain Relief

結合推拿手法及運動，以一個全新的方法為患者處理慢性的疼痛。先以推拿紓緩患者的痛楚，再教授相關的運動來鍛鍊肌肉強度，從根源處理痛症問題。

MassageXercise Pain Relief has created a brand-new approach to treat patients with chronic pain by combining massage techniques and exercise. They first apply massage techniques on patients to relieve their pain, and then teach them appropriate exercises to strengthen muscles to treat the problem's root cause.



查看他們最新發展  
Check out their update!



### DanzUp DanzUp

為年輕長者舉辦著重節奏運動的防跌跳舞訓練班，以加強其脊柱、腿部肌肉和關節，並改善身體平衡，從而達至長者防跌，在娛悅節奏中身心同步健壯。

DanzUp organizes a fall prevention dance training class that focuses on rhythmic movements for younger elders. The dance exercise aims to strengthen their spines, leg muscles and joints; to improve their body balance and thus to prevent falls in elderly people. It aims to help the elders to stay healthy physically and mentally in an entertaining way.



查看他們最新發展  
Check out their update!



### 悠學社 Carer Relax

為要照顧行動不便的家人而無法外出的照顧者，提供各種「一對一」上門或線上興趣班，讓照顧者與家人安坐家中也能享受學習的樂趣。

Carer Relax provides various one-on-one and online artistic classes for the stay-at-home-caregivers. It aims to provide an opportunity for the caregivers and their family members to enjoy the fun of learning while staying at home.



查看他們最新發展  
Check out their update!

### 報告的目的及方法

近年社會積極推廣創業，然而，大部分的創業項目或比賽都傾向為年青人而設，只有少數的活動有提及或者針對中高齡的銀齡人士。我們對此現象深感興趣：究竟是「銀齡」人士無意創業，還是社會太側重於對年青人的支持，而忽略了「銀齡」人士對創業支援的需求？

為此，本報告記錄了「理大賽馬會社創『騷·In·廬』」第八季「銀齡社創」的工作成果，同時透過總結國際經驗、訪問本地銀齡創業家、社創的項目負責人等等，去探討本地「銀齡創業」的需要和可能性，期望藉此帶來新的角度去理解「銀齡人士」的工作與生活。

### The Objectives and Methods of the Report

In recent years, society has actively promoted the idea of entrepreneurship. However, most entrepreneurial projects or competitions have been designed for young people, and only a few initiatives have been mentioned or targeted at middle-aged and elderly people. We are deeply interested in this phenomenon. Is it because our senior citizens are not interested in starting businesses, or is it because our society tends to emphasize supporting young people and thus neglects the older people's needs for entrepreneurship?

Considering this phenomenon, the report records the results of PolyU Jockey Club "Operation Solnno" Season 8 Programme of "Silver Age Startups", our reviews on international experience, interviews with local senior entrepreneurs and project leaders. The report aims to discuss the needs and possibilities of local senior entrepreneurship and hopes to inspire a new perspective for society to understand the work life and daily life of older people in our neighbourhoods.

# C. 銀齡創業家介紹 (第一部分) Meeting the Senior Entrepreneurs (Part 1)



## 個案一 Episode 1 :

### 「同行有你」，開展社創之路 “Happy Walker”-launching the road of social innovation

創立「同行有我」最重要的目的是他在回饋社會的過程中能獲得滿足感，又能夠從事自己喜歡的行業。

The purpose of establishing “CoCreative Partners” was not for the great satisfaction I gain from engaging in an industry I like.



#### 創業共識：半職參與、兼顧家庭

「同行共創」創辦人之一，黃寬泰先生 William 退休前是項目經理，當時已開始參與社區活動；他也曾試過創業，有相關的知識。退休之後，William 參加了由基督教家庭服務中心舉辦，由香港賽馬會慈善信託基金捐助的「賽馬會50+共創豐盛計劃」。計劃旨在為50歲以上人士提供創業機會，從而共創豐盛人生並回饋社會。

William 表示是次創業與以往不同，因為計劃想鼓勵參加者不只是為了賺取金錢，還要求創業能帶出社會影響力(social impact)。計劃中，他與另外七位素未謀面的參加者組成隊伍，一起構思一個叫

#### The Consensus of setting up entrepreneurship: Part-time participation; a balance between family life and work-life

Before his retirement, Mr. William Wong was a project manager. He had relevant experience and knowledge about community work and business operations by participating in community activities and running his own business. After retirement, he took part in the Jockey Club 50+ Startup Incubator Programme which was organized by the Christian Family Service Centre and funded by The Hong Kong Jockey Club Charities Trust. The project aims to provide an opportunity for the people who are above 50-years old to start a business to continue enriching their life and the society.

William said, this time it was different from the businesses he ran in the past. This project aims to encourage participating entrepreneurs to create social impacts while making money. He teamed up with seven other participants who had not met before.



「同行有我」的項目，希望能夠做到和長者同行，例如陪伴一些有抑鬱病徵的長者聊天、漫步，成為他們的「樹洞」，減輕長者的寂寞感。他們的項目最終勝出了比賽，並獲得港幣六萬元的創業基金；之後他們註冊了「同行共創」這家公司。有趣的是，八位創辦者都相當合拍，轉眼已合作了兩年多。

退休後創業，William認為更要學懂分配時間。創業工作當然要做得好，但也不可以像年青時投入全副心力，而失去自己享受退休閒暇的機會。八位創辦人達到一致共識，他們只能半職參與這業務，所以每人每星期分配2至3日在這個項目上，其餘的時間就會用來照顧家庭，或者享受退休的時間。好好分配時間，不為退休生活帶來壓力，這是團隊間重要的共識。

#### 日常營運要點：檢討市場定位及靈活應變

「同行有我」在創立之初，遇到不少困難。就服務定價為例，起初以為一百元一次已經很便宜；但後來發現，沒有人願意使用這個服務，連找親朋戚友來參加試業，也反應一般。

於是他們開始認真檢討自己的市場定位。他們發現，原來要一個人花一百元來陪行是困難的。他們於是嘗試找NGO合作，推廣這個計劃。一開始他們為NGO提供免費試用服務來收集用後感；同時推廣服務理念，讓NGO更加了解此服務的好處，願意付錢去資助會員參加。雖然收入不多，但是可以慢慢累積口碑。到現在已經舉行了三十多個活動，共有二百多人受惠。

William表示做生意的應變能力要很高，當遇到困難的時候要懂得轉變策略和方針。

They drew up a plan called “Happy Walker”, which proposed to accompany (“walk together” with) elderly people with symptoms of depression and to become their emotional support companions and help them to alleviate their boredom and loneliness.

Their project won a prize in the end and received a start-up funding of HK\$60,000 and they founded and registered a company called “CoCreative Partners”. Interestingly, the eight founders collaborate very well, and have been working together for more than two years now.

William believes that time management is especially important if one starts a business after retirement. They need to do well in the job, but also cannot lose the opportunity of enjoying retirement and leisure time, which means they should not devote all their time and energy to this project like when they were young. Therefore, all the eight founders agreed unanimously that they could only work part-time. Each of them allocates 2 to 3 days a week to the project and spends the rest of the week taking care of their families or enjoying their retirement. They try to manage stress and maintain a balance between work and personal life by effective time management. This is also an essential consensus to uphold their teamwork.

#### Major issues related to daily operation: review market positioning and be resilient

At the beginning of the establishment of “Happy Walker”, the founders encountered many difficulties. Service pricing was one of the examples. At first, William thought that the price of HK\$100 per service was already low but later found out that no one was interested in using this service. They even asked their relatives and friends to come to participate in a trial, but the response was not that enthusiastic as well.

As a result, they started to review their market positioning and found out that people were reluctant to spend money on finding someone to accompany them for a walk. They thus tried to promote their project to NGOs and tried to persuade them to engage in collaboration. At the beginning, they provided free trial to the NGOs, in order to collect after-service feedback and promote their service concepts. They tried to persuade NGOs to subsidize their members to participate in this service after the







即使面對很多不同的困難，他也沒有想過要放棄，因為他相信辦法總比困難多。

#### 發揮團隊成員的長處

由於「同行有我」是一個單對單的服務，需要大量的資源。在評估成本的時候，他們發現除了人手外，保險是其中一項重要開支。同行活動要為每位參加者購買保險，為陪行的義工減低風險。但如果以私人公司的名義去購買保險，花費不菲，每200位客人就要港幣六千元。這個成本是初創企業難以承擔的。

在和不同人溝通之後，他們發現原來NGO的活動都有購買保險，而且由於是慈善團體，它們享有更優惠的價錢。他們因而學懂了，和NGO合作時會要求合作機構負責承擔保險。

NGOs had a better understanding of the benefits of their service. The income is not significant, but the company is slowly building up its reputation. Up to now, they have organized more than 30 activities for more than 200 participants.

William said that being resilient is crucial in business operation. One needs to change strategies and directions when encountering difficulties. Even though he faced various challenges, William never thought of giving up because he believes that there are always ways to solve problems.

#### Bring out the strengths of team members

The service “Happy Walker” needs significant resources because it is a one-to-one service. In the process of costs assessment, the company noticed that insurance cost was another main expense apart from manpower. All the participants of “Happy Walker” need to be insured to reduce the risks for the volunteer companions. If they buy the insurance in the name of a private company, it will cost HK\$6000 for just 200 participants, which is a big sum of money that is hard for a startup to bear.

為了確保服務質素，「同行共創」會為所有義工提供四小時的培訓，主要讓他們知道有愛心的重要性和服務特定群體時需要注意的地方，例如應該避免談及的話題和如何保障義工自身的安全、避免與服務使用者私下交換電話等原則。每一次活動完結後他們都會組織一個分享環節，讓義工分享自己的經歷和得著。William認為這些環節十分重要，一來可以確保服務質素，二來可以讓義工從不同人的分享中學到更多經驗。而且他們會定期與義工見面，舉行不同的活動以維繫義工之間的關係，令他們可以建立歸屬感。

William認為這個項目成功的因素，除了因為他過往的工作經驗和知識有助於這個業務的維持和發展外，也因為該項目提供了一個機會讓各有所長的團隊成員來發揮自己的專長。

#### 創業的影響：持續學習、維持健康

William坦言創立「同行有我」的目的不是為了賺錢和業績，而最重要的是他在回饋社會的過程中能獲得滿足感，又能夠從事自己喜歡的行業。接觸不同的服務使用者也讓他學習到更多知識，例如學習精神急救的技能、如何處理不同的突發事件和個案；而且也開始了解到社會企業的運作，如何尋找資助、如何申請慈善團體牌照等等。這個項目給了他一個持續學習、思考的機會，他認為這個生意令他的健康比以前更好，不會因為退休後無所事事而衰退。

#### 未來的方向和目標

由於疫情的關係，「同行有我」的同行服務需要暫時停止，但William沒有就此停下，而是積極開拓新服務。

After communicating with numerous people, they realized that NGOs always buy insurance for the activities they organized. Furthermore, NGOs usually pay for the insurance at a favourable price because they are charities. Thus, they learned to ask the NGOs to undertake the cost of insurance when they cooperate.

In order to ensure the quality of service, “CoCreative Partners” provides a four-hour training program for their volunteers. It aims to emphasise the importance of the concept of caring; as well as the issues they need to pay attention to when they provide service to specific groups of participants. For example, topics that should be avoided; how to protect themselves; some principles like avoiding exchanging private phone numbers with participants. They organize sharing sessions for the volunteers to share and exchange their experience after each activity. William believes that this sharing session is particularly significant to ensure the quality of service, also to allow volunteers to learn more different experience from the sharing. In addition, they meet with the volunteers regularly and organize activities to maintain the relationship between the volunteers, so that they can build a strong sense of belonging.

William believes that the project’s success is not only due to his past work experience and knowledge, but also because it provides an opportunity for all team members to bring out their strengths.

#### Impact of new entrepreneurship: continuing learning, maintaining health

William made it clear that the purpose of establishing “CoCreative Partners” was not for money-making or business performance, but the great satisfaction he gains from engaging in an industry he likes. The process of fulfilling social responsibility is an important part of his life. The interaction with different service users allows him to gain new knowledge as well, such as learning mental health first aid skills to deal with challenging cases and emergencies. Moreover, he begins to understand the operation of social enterprises, how to look for funding and how to apply to become a charity organization, and more. The creation of this entrepreneur pushes him to continue to learn and think. He believes that it helps him to keep himself physically and mentally healthy, instead of getting deterioration because of nothing to do after retirement.



他們最新推出的服務叫「小修繕大意義」，為長者提供家居安全指導及上門維修服務，同時，透過探訪向長者傳遞關心。在疫情期間，他們已經和多家NGO合作，每個星期都會派出至少兩支隊伍上門為有需要的長者進行家居維修，維修項目包括洗手盤、窗戶把手、安裝安全扶手和電燈等等。這個項目現時運作得很順利，除了幫助了很多長者解決家居小問題外，也培訓了多位上門維修的師傅，他們都是熱心的退休人士。

### 對於銀齡人士創業的建議

William表示近年越來越多長者嘗試創業。因為很多公司為了節省資源都會選用較年輕的管理階層，而年長的管理階層就被迫退休，有些就會選擇自己創業。年長人士創業，如果是純商業創業是很難成功的，但如果循著社會影響力這方向思考可能會較為容易。他提醒如果和朋友一起創業，很容易會影響彼此的友誼，在開始前必須要注意。

### 網址 Website

<https://www.happywalkerhk.com/tc/>

### The Way Forward

Due to the Covid-19 pandemic, the companion service of “Happy Walker” needs to be suspended temporarily. During this period, William actively explores new services instead of rest.

The new service is called “Minor fixing with great significance”, which provides home safety check-up and repair services for the elderly. Through the home visits, their team also shows their care for the elderly. Since the beginning of the pandemic, they have cooperated with many NGOs. They now send at least two teams to carry out home repairs for the elderly in need every week. Repair items include sinks, window handles, installation of safety handrails, lamps and light bulbs, etc. The project is now running smoothly. In addition to helping the elderly to solve minor household problems, they also trained several home repair handymen, all of whom are enthusiastic retirees.

### Advice for retirees who are interested in setting up a business

William pointed out that more and more elderly people choose to start a business nowadays. This is mainly because many older management staff are forced to retire since most industries tend to employ younger staff to save resources and costs. William said, it is difficult for retirees to run a commercial business successfully, but it may be easier if they build up a business by considering social impacts. Besides, he reminded people who are thinking about starting a business with friends to take into account the likelihood that their friendship would be easily challenged.





## 個案二 Episode 2 :

### 退休創業，回饋社會 Create entrepreneurship after retirement, giving back to the community

簡約吞嚥餐有限公司創辦人，陳蓮卿女士 Kit  
This is the story of the senior entrepreneur,  
Ms Kit Chan, the Founder of her company,  
Simple Swallow Meal Limited.



一般長者都食得起  
Ordinary elderly can  
afford them



#### 創業的初衷：肩負社會責任

Kit在58歲決定退休。退休前，她經營了髮廊十幾年。退休後的兩年，她希望能夠休息一下，不從事任何業務。在這兩年內，她去了不同的地方旅行、參加講座，希望通過進修來充實自己。

但，退休後只是玩樂的生活，令Kit覺得無聊，因此她開始思考有什麼事可做。以前是老闆娘的她，考慮的是可以創立什麼事業而又不需做回老本行。她自覺學歷不高，能夠做的事不多，因此觀察了一下自己有哪些技能可以切合社會上的需要。

剛好，在這兩年的進修過程中，她認識到社會企業的運作，對此產生很大的興趣，認為

#### Aspiration of setting up entrepreneurship: to fulfil social responsibility

Kit decided to get retired when she was 58. She had been running a hair salon for more than ten years before her retirement. She planned to take a rest and not engage in any business for the first two years of her retirement life. During those two years, she travelled to different places and actively attended various workshops and lectures to improve herself.

However, Kit was bored of a life of just having fun. She began to think about what she could do. She used to be a businessperson and thought she would like to re-start another career without returning to her old profession. She knew that she did not have many choices because she did not have high educational qualifications. She hence started to think and observe what kinds of social needs her existing skills could fit into.





自己可以肩負社會責任。了解之下，Kit找到了「軟餐」這一個範疇的服務。

Kit認為社會上有不少需要進食軟餐的人士，可是現時市面上可以選擇的軟餐並不常見。考慮到自己的能力所及，自己的烹飪技巧應該可以應付到烹飪吞嚥餐，於是Kit 就決定成立「簡約吞嚥餐有限公司」。

對她來說，這個事業非常新穎，又具有很大的挑戰性。於是她開始從不同的地方學習，例如在網上進行搜查，參考其他國家的例子等等。

## 日常營運：努力發展市場

Kit認為雖然軟餐的市場很大，可是她仍未清楚透過什麼渠道去接觸使用者，因為有很多需要軟餐的人都不是直接顧客，所以要這群體先了解軟餐的好處，才會有動機去購買。

Kit因而舉辦了一些試食會去收集不同意見。當申請到食物牌照後，她就去找不同的機構、老人院和言語治療師合作，希望能夠進一步推廣自己的生意。

創業之初，Kit是租借別人的廚房來製作軟餐的，可是每次租用場地、再加上材料的費用，成本非常高。因此一年前，她決定進一步投資，把自己的工廈物業正式改造成廚房，並去申請飲食生產牌照。這次的投資額不少，但Kit卻很看得開。她認為有些退休人士去一兩次歐洲旅行就能花掉同樣一筆錢，但現在是投資在自己喜歡的事業上，所以她不會太計較這些金錢的付出。

Kit認為市場上的軟餐未能針對客人的個別需求。她認為對軟餐有需要的客戶，對於口味濃淡度或者軟硬度都不同，所以她設計了「四個質地，三個味道」的軟餐，適

She learned about the operation of social enterprises through her self-improvement and further education activities in the past two years, and she developed a strong interest in social enterprises. She believed that she could also do something to fulfil her social responsibility. After some more exploration, she chose the service of providing nutritious soft meals to the people in need.

Kit believes that many people in Hong Kong need to eat soft meals, but soft meals are not common in Hong Kong. By considering her skills, she was confident that she would be able to prepare and provide soft meals. So, Kit decided to set up a company called “Simple Swallow Meal Limited”. This was a very new and challenging career for her. She began to learn from different sources, such as searching online information to study examples and cases from other countries.

### Daily operation: strive to develop new market

Kit thought that there should be a large demand for soft meals in the market, yet she did not know how to reach out to the users. Most people who need soft meals are not direct customers, but you need to let this group of people understand the benefits of soft meals so that they are motivated to buy them.

Therefore, Kit organized some tasting events to collect customer feedback. After applying for a food licence, she started to approach different institutions, nursing homes and speech therapists to seek collaboration and aim to further promote soft meals.

At the beginning of the operation, Kit rented a kitchen to make soft meals. But then she realized that the cost of rent and ingredients were remarkably high and decided to transform her industrial property into a kitchen a year ago. She also applied for a food production licence. It was quite a large sum of investment, but Kit was optimistic about it. She said the same amount of money would be gone if some retirees went on one or two trips to Europe. She preferred to spend the money on a career she enjoys rather than just having fun.

In addition, Kit believes that soft meals that currently available on the market cannot meet the individual needs of customers. She believes that customers who need soft meals may need different tastes or softness, so she designed “four textures, three strength of flavours”, that are suitable for the needs of different customers.



合不同的客戶的需要。比如，如果長者可以咀嚼的話，就不會建議他們試最軟的糊狀，免得機能提早退化。

她現在主要透過郵記單張去不同機構做推廣，不過仍未找到長期合作的機構和夥伴，短期內仍然是以零售為主。

For example, if the elder can chew by himself, he would not be advised to try the softest paste to avoid early deterioration of function.

Regarding marketing, Kit mainly promotes her soft meals through mailing leaflets to organizations and institutions. But so far, she still has not found any institutions or partners for long-term collaboration. The company presently still focuses on retailing.



**親力親為：了解自己性格的特色**

創業的其中一個困難是要和其他人合作。Kit從小到大都是喜歡自己一個人工作，甚少和其他人合作。但是在創業後，她發現不是所有的事情都能夠自己獨力處理，有時也要和其他人協調和合作。她坦然自己是一個比較果斷和急性子的人，如果與他人合作，很可能出現工作分配不均的問題，會變成兩個人的磨擦點。

為了解決此問題，Kit明白要接觸更多的人，吸取別人的意見和經驗。於是，她經常去和不同的人交流，分享自己的經驗和心得。她去食材公司實習，了解食材處理的方法及供應商的運作模式，又去考取政府認可證書(「食物衛生經理」證書)及國際認可證書(HACCP「危害分析和關鍵控制點」)，亦成為國際食品安全協會會員，並經常到協會進行交流，了解最新的資訊。

另一個挑戰就是受到最近疫情的影響，原定在不同機構舉行的試食會需要暫停，此項目停滯接近了一年。可是Kit並沒有放棄，嘗試發展其他不同項目，例如推行「餸菜包」，讓一般家庭可以直接購買餸菜包回家吃。

**未來方向：專注生產**

在現階段，Kit未有把生意擴大的打算。她希望從小型模式開始，靠朋友和熟客的介紹，再通過推廣先做好零售業務；另外她希望能找到合作機構，例如和院舍合作。展望未來，Kit 希望能夠藉此事業，讓更多人了解到什麼是吞嚥餐，令社會上更多人關注有需要的人。

Kit另一個較長遠的心願是希望能夠幫助到更多弱勢社群，譬如建立加盟網絡來售賣

**Do it by yourself: understand your personality**

For Kit, one of the main challenges of setting up a business is cooperating with other people. Kit always liked to work on her own ever since she was a kid; she rarely worked together with others. However, soon after setting up the company, she realized that she could not handle all issues by herself and that she would still have to coordinate and collaborate with different people. She expressed honestly that she always acted quickly and decisively, and she understood that such character was likely to cause trouble or disputes over workload distribution if she worked together with others.

To solve this problem, Kit understands that she needs to reach out and interact with more people and learn from their opinions and experience. As a result, she often attends different activities to communicate with numerous people and share her experience and insights. She participated in an internship program in a food company to learn the methods of food processing and the operations of food suppliers. She also obtained government recognized certificate of Food Hygiene Certificate for Hygiene Managers, and the internationally recognized certificate of Hazard Analysis and Critical Control Points (HACCP). She is a member of the International Food Safety Association. She often attends the activities held by the association for information exchanges and to learn the latest updates in this profession.

Due to the Covid-19 pandemic, Kit faces another challenge which is the suspension of originally scheduled food tastings in different institutions. This food tasting project has been suspended for nearly a year now. However, Kit has not given up. She tries to develop new projects such as the promotion of ‘meal packages’ - prepared dishes that customers can buy from them and eat at home straightforwardly.

**The Way Forward: Focus on Production**

At this initial stage, Kit has no plans to expand her company yet. The company is focusing on retailing now and sales rely on references by friends, regular customers and some promotional activities. Kit hopes that she will find collaborating institutions and nursing homes as partners in the long run. Mapping the way forward, Kit wishes that our society will have a better understanding of soft meals; and will pay more attention to those in need in their communities.

她的軟餐產品，而她則能夠專注生產。加盟店或者工場可以聘請基層人士，協助他們就業和賺取收入。除此之外，有感於市面上的軟餐昂貴，她希望可以控制成本，做到「一般長者都食得起」。

**對於創業的建議：減低開支**

Kit認為社企的運作有別於一般以利潤為先的生意，如果目的只在於賺錢的話就不會選擇開辦社企。她直言：「我退休後，代表我的上半生已經完結了，不需要再為搵錢努力。現在對我來講，新鮮感才是最重要。」

她分享另一個心得，就是盡量減低店舖的開支，成功率會更大。因此她說願意借出自己的廚房給想創業的朋友，也能教導創業新手如何取得商標和提升自己的能力。

Kit是一個充滿正能量又積極的創業家。

**網址Website**  
<http://esimplefood.com/>

Kit's other wish is to help vulnerable groups in our society. One example is by establishing a franchise network to sell her soft meal products, while she can focus on the production. She suggests franchised stores or workshops can hire grassroots people to help them with job and income opportunity. In addition, she thinks the soft meals on the market are expensive. She hopes to control the cost so that “ordinary elderly can afford them”.

**Advice for setting up a business: reduce expenses**

Kit thinks that the operation of social enterprises is different from other general profit-making businesses. She would not have chosen to set up a social enterprise if her purpose had been only to make money. She made it clear, “The retirement represents the ending of the first half of my life, which means I don’t need to work hard merely to make money now. For me, and for now, the most important thing is the feeling of new experience and new excitement.”

Her other advice is to minimize the expenses of a company to ensure the chance of success will be greater. She said she is willing to lend her kitchen to friends who want to set up a business; she is happy to teach new entrepreneurs about how to obtain their trademarks and thus enhance their abilities.

Kit is really a positive, active and energetic entrepreneur.





## 個案三 Episode 3 :

### 退休新生活，傳承手工藝

#### New life after retirement; craftsmanship inheritance

這事業讓我獲大到很大的成功感，在過程中，結識了很多，人際網絡得以擴大。  
I gain a great sense of success and satisfaction from this business. Over the period of operations, I meet more people and expand my social network.



#### 創業的初衷：分享技藝

訪問一開始，「雨遮重生」創辦人甘維俊先生Joseph就強調：「雨遮重生並非係一個商業項目，直至現在也不是為了賺錢而設立的，但呢個項目一直運作至今，維持了一群活潑的中高齡人士。」

退休之後，大家都在想要做些什麼，Joseph也不例外。退休前Joseph一直在商界工作，偶然接觸到雨傘維修的技術後，就對此產生濃厚的興趣，於是決心努力學習這門手藝。到了六十四歲的時候，成立了「雨遮重生」。

學懂修理雨傘的技術之後，Joseph很想把知識分享出去。剛好，有朋友贊助免費場

#### Aspiration of setting up entrepreneurship: sharing craftsmanship

At the beginning of the interview, Joseph emphasized, “Umbrella Reborn is not a commercial project; it has never been established to make money. But this project has been running until now and has kept supporting a group of active middle-aged and elderly people.”

After retirement, everyone is thinking about what they can do. It was the same for Joseph. Joseph had been working in the commercial sector for many years before his retirement. He came across the skills of umbrella repair by chance and quickly developed a strong interest in it. So, he determined to learn this craftsmanship. At the age of 64, he set up the project “Umbrella Reborn.”

After learning how to repair umbrellas, Joseph wanted to share his knowledge. It just so happened that a friend sponsored a free venue for him to hold his first workshop and was supported







地給他舉辦第一次工作坊，並得到十位朋友支持，反應理想。這次的嘗試令Joseph獲得很大的成功感。「Jo師傅教整遮」這件事很快傳播開去，並很快就有社企認同其理念，邀請Joseph去舉辦工作坊。有時講座會提供幾百元的導師費，他沒有即時花掉，而是把費用投資到「雨遮重生」中，買器材和工具來改善教學的體驗，增加課堂上試驗的機會，令參加者可以親手嘗試修理雨傘。由二零一六年開始舉行工作坊，現在已經過了四年。

### 導師費為主要收入

「雨遮重生」的主要收入來自活動的收費，例如NGO和社企一般都會預留一部份的活動開支來支付導師的費用。「雨遮重生」經營了三、四年之後，獲得愈來愈多的人認識，開始有一些大企業會邀請他們去舉辦工作坊作為員工培訓的項目，亦可收取一定的費用。「雨遮重生」目前的導師費已經是創業初期的十多倍。

雖然如此，Joseph仍沒有忘記自己的定位，他繼續積極做推廣及教育的工作，遇上對維修雨傘很有興趣的參加者，不會吝嗇為他們提供免費的教學。

著重培養導師是「雨遮重生」的另一個目標。「雨遮重生」發展到現在已有大約十名活躍的助教。每次工作坊的參與者從20人至50人不等，幫忙的助教亦有一至五名不等。助教有一部分是退休人士，有一部分是在職人士，有在職的助教甚至會因為想教工作坊而請假。

為了方便溝通，Joseph和助教設立電話交流群組，也利用了網上的程式分配工作，例如線上行事曆。Joseph坦言一開始也不

by ten other friends. It turned out to be quite successful with positive response and feedback. Joseph gained a great sense of achievement. The message of “Master Jo teaches umbrella repair” spread out quickly. Soon Joseph was invited by some social enterprises which agreed with his ideas to hold workshops. Sometimes the organizers would offer him some hundreds of dollars as tutor fee which he has saved for purchasing equipment and tools to improve his workshops and teaching experience. With the improvement, the workshops manage to provide more opportunities for experiments which also allow the participants to have a try by themselves. Since the first workshop in 2016, Joseph has been holding workshops to teach repair umbrellas for four years.

### Tutor fees are the main income

The main income of “Umbrella Reborn” comes from the activity fees. Most NGOs and social enterprises usually reserve a sum of money for organizing activities and paying tutors tuition fees. After operating for three to four years, Umbrella Reborn is getting known by more and more people. Some large companies also started to invite The Rebirth of Umbrella to organize workshops for staff training which would also pay certain fees. Their current tutor fee has been increased by more than ten times compared with when it was first founded.

Even so, Joseph has not forgotten his positioning. He continues promoting and teaching the repair of umbrellas. He even offers free tutorials for some participants who are extremely interested in this craftsmanship.

Another important objective of Umbrella Reborn is cultivating new tutors. There are about ten active tutors now. On average, there are approximately 20 to 50 participants for each workshop, which requires one to five tutors. Some of the tutors are retirees; some have their jobs. It is interesting to see some tutors are eager to take holiday from work because they want to teach in the workshops.

Joseph and other tutors set up chat groups on their smartphones to facilitate communication. They also use online programs for work allocation such as online calendars. Joseph said he did not know how to use these new technologies at the beginning.



懂應用這些新科技，幸好吸納回來的年輕助教教導大家使用，現在覺得活用這些新科技，令溝通方便了很多。

「雨遮重生」很著重工作坊的教學質素，希望可以在最短的時間內讓參加者學懂最多的技巧，於是Joseph鑽研工作坊的程序安排和演練的技巧，務求在三個小時內教授二十多個維修雨傘的方法。為了保持教學的效率，他們要求舉辦方要找到至少20個參加者，和提供至少三小時的時間，才會接受邀請。

工作坊的教學模式也一直在改善。最初只是用一張圓枱、由導師示範，參加者圍在一旁觀看。後來研究出活用投影和用手機直播的方法，讓參加者可以清楚地看到維修的過程，提高工作坊的效率。這些舉行工作坊的方法都是Joseph邊做邊學而發展出來的。

一直以來，Joseph把大部分收入都重新投入在添置工作坊的用具上，目前工作坊的資源，例如是工具和人手方面，可以足夠應付120名參加者同時參與。將來，他希望可以進行一次「千人維修雨傘工作坊」，打破健力士紀錄。

創業的好處：拓展人際網絡

Joseph認為成立「雨遮重生」有很多正面的影響和好處。工作坊對他而言不是一個賺取收入的地方，而是一種寄托。這事業的發展讓他得到很大的成功感，因為這個項目是他親手創辦的，而且發展得十分成功。在過程中，他亦有很多機會結識更多人，人際網絡得以擴大。

網址 Website  
<https://www.facebook.com/joewtkam/>

Fortunately, the young tutors they took in helped to teach everyone to use them. Joseph has got used to using these new technologies which make their communication much easier.

Joseph values the quality of teaching of the workshops very much. He aims to teach the participants as many skills as possible in the shortest timeframe. He thus delved into the workshop procedures and the skills of demonstration; targets to teach more than 20 ways of repairing umbrellas in three hours. To maintain the efficiency of teaching, they only accept the workshop invitation if the organizer can offer them a class of at least 20 participants with a minimum of 3 hours of teaching time.

The ways of teaching the workshop have also been improving all the time. At first, there was only a round table for the tutor to demonstrate how to repair umbrellas, and the participants gathered around the table to watch. Later, they studied the methods of using a projector and live broadcast with mobile phones, so that the participants can see the repairing process clearly and improve the efficiency of the workshop. All these methods of holding a workshop were developed by Joseph who enjoys learning on the job.

Joseph has invested most of the income in purchasing equipment and tools for the workshop. Its resources, such as manpower and tools, can accommodate 120 participants at the same time now. In the future, he hopes to run a workshop with one thousand people repairing umbrellas simultaneously to break the Guinness World Records.

The benefits of setting up entrepreneurship: expanding the social network

Joseph believes that the establishment of “Umbrella Reborn” brings out a lot of benefits and positive impacts. The purpose of setting up this workshop is not for making money, but as mental support for him. He gains a great sense of success and satisfaction from this career because he founded the workshop, and it runs successfully. It also gives him opportunities to meet more people and thus expand his social network.





# D. 國際上有關「銀齡創業」的觀點

## International Perspectives on Senior Entrepreneurship

不少已發展國家或地區正面對同樣的問題，就是工作人口老化和扶養比（Dependency Ratio）增加。根據國際勞工組織的研究報告，55歲以上的人口預計於2035年會超過0至14歲的兒童人口；而到2080年，這組別的老年人口就會超過0至24歲兒童和年青人相加起來的人口數量。人口老化引致的後果就是老年(年齡介乎55至64歲)的工作人口增加，到2030年預計會佔全球勞動人口的四分之一<sup>16</sup>。因此，不少政策和學術研究的方向開始關注中高齡的銀齡人士老後去向，包括研究創業是否可以作為銀齡人士的職業選擇。

Many developed countries or regions are currently facing similar social development problems including the ageing of the working population and the increase in the dependency ratio. According to a research report conducted by the International Labour Organization, the population over 55 years old is expected to surpass the population of children aged 0 to 14 in 2035. In addition, it is anticipated that the population of this age group will surpass the total population of children and young people aged 0 to 24 by 2080. One of the consequences of ageing population is an increase in the population of the older workforce, i.e. the age group of 55 to 64, which is expected to account for a quarter of the global working population by 2030<sup>16</sup>. It is reasonable that many policy research and academic studies, thus, have begun to investigate and discuss the future of both the younger and older cohort of senior citizens, including researching whether

觀乎不同國家的研究，有很多豐富的論述支持長者以創業作為退休後的出路。這個論述獲得不少國家的支持，特別在歐洲這個人口老化較嚴重的地區。不同國家的政府都相繼出台的一些政策目標，包括《歐盟斯德哥爾摩目標(EU Stockholm-target)》、《歐洲2020戰略(the Europe 2020 strategy)》和《歐洲活躍老化與世代團結年(the European Year for Active Aging and Solidarity between Generations)》，都提出推動延長退休年齡、促進長者參與有酬工作的政策。在這個氣氛下，「銀齡創業」是其中一個推動長者經濟發展的方法。

經濟合作暨發展組織(OECD)在2012年的《歐洲的創業活動——一年長人士創業》報告<sup>17</sup>指出，支持年長人士創業可以為經濟和社會帶來好處，包括這是一個讓年長人士繼續活躍於勞動市場的方法、減輕某地區和行業的人手短缺問題、有助於人力資本跨代轉移(transfer of human capital across generations)、增加社會稅收和抵銷醫療成本等等。英國的商業創新技術部的研究也計算出，如果延後退休年齡，每個成年人都工作多一年，將可以額外為經濟增加130億磅<sup>18</sup>。

另外，一份來自美國麻省理工和西北大學的研究<sup>19</sup>指出，雖然很多投資者都認為年青人是特別大可能創造出最成功的公司，但事實上，若整合公司、工人和所有者的行政數據，他們發現美國的初創企業、成功的企業家都是中年人，而不是年輕人。研究更指出創業的成功率會在20歲之後增加，而到了50歲之後都不會下降。這意味著，年齡的增長有機會為創業帶來正面的作用。

entrepreneurship can be a career option for elderly people.

The review of literature from various countries shows ample discourses that support senior entrepreneurship as a way out after retirement. This strategy has won support in many countries - especially in Europe where the population is ageing rapidly. In their various policy addresses, including EU Stockholm-target, The Europe 2020 Strategy, and the European Year for Active Ageing and Solidarity between Generations, governments have released and proposed policies for extending the retirement age and promoting the participation of the elderly in paid jobs. As these discourses develop, senior entrepreneurship can be one of the measures to advocate economic progress amongst elderly people.

The report of Entrepreneurial Activities in Europe – Senior Entrepreneurship, which was released by the Organisation for Economic Co-operation and Development (OECD) in 2012<sup>17</sup> points out the benefits of senior entrepreneurship for the development of economies and societies. It emphasizes that entrepreneurship is a good way to keep older people staying active in the workforce market and thus alleviate the problem of manpower shortage in certain regions and industries. It also helps the transfer of human capital across generations, increases tax income, and offsets the costs of medical care. The study by the Department for Business, Innovation and Skills of the UK government also states that extending the retirement age by one year and each adult working for one more year, would add an additional 13 billion pounds to the economy<sup>18</sup>.

Furthermore, another study conducted by the Massachusetts Institute of Technology and Northwestern University<sup>19</sup> also reveals that although most investors believe that young people are particularly likely to create the most successful businesses, in fact, the integrated data of companies, workers and stakeholders show that most successful entrepreneurs amongst start-ups in the USA are in middle-aged groups rather than young people. The study further identifies that success rates of entrepreneurship will increase after the age of 20, and it will not decline after the age of 50. It implies that the increase in age is likely to generate positive results for entrepreneurship.

Despite the positive data and analysis, current statistics show that senior entrepreneurship is not popular. The entrepreneurship

<sup>16</sup> Harasty, C., Ostermeier, M. 2020. POPULATION AGEING: Alternative measures of dependency and implications for the future of work: , ILO Working Paper 5 (Geneva, ILO), [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/documents/publication/wcms\\_747257.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_747257.pdf)

<sup>17</sup> OECD/EC (2012), "Entrepreneurial Activities in Europe - Senior Entrepreneurship", OECD Employment Policy Papers, No. 2, OECD, <http://dx.doi.org/10.1787/5jxcml7lhqxq-en>

<sup>19</sup> Azoulay, Pierre, Benjamin F. Jones, J. Daniel Kim, and Javier Miranda. 2020. "Age and High-Growth Entrepreneurship." American Economic Review: Insights, 2 (1): 65-82, online access: <https://pubs.aeaweb.org/doi/pdf/10.1257/aeri.20180582>

<sup>18</sup> Anna Pilkova, Marian Holienka, Jan Rehak, Senior Entrepreneurship in the Perspective of European Entrepreneurial Environment, Procedia Economics and Finance, Volume 12, 2014, Pages 523-532, ISSN 2212-5671, [https://doi.org/10.1016/S2212-5671\(14\)00375-X](https://doi.org/10.1016/S2212-5671(14)00375-X).



不過，數據顯示年長人士創業的普及度不高，往往比年青人的創業率低。究竟當中的原因是什麼呢？

「全球創業監察」(Global Entrepreneurship Monitor, GME) 透過收集全球來自 115 個經濟體的數據，來調查全球創業的趨勢和分析不同的現象。幾年前，他們開始留意到年

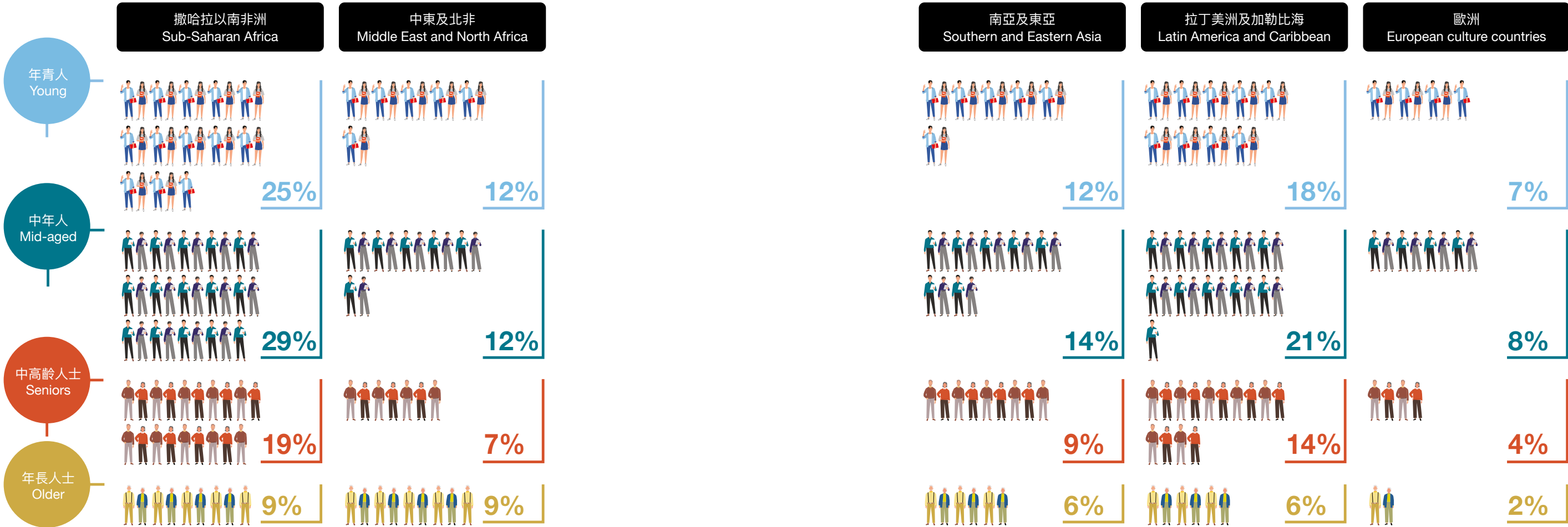
rate for seniors is usually lower than that of young people. What is the rationale behind this phenomenon?

Global Entrepreneurship Monitor (GME) collects data from 115 economies around the world to investigate the trends of global entrepreneurship and analyse different phenomena. GME started to notice the trend of senior entrepreneurship a few years ago. The organization published a Special Report on Senior

長人士創業的趨勢，在2017年發表了一份《年長人士創業的特別報告》<sup>20</sup>，分析了由2009至2016年近7年的數據，得出很多有趣的結論。報告把18至80歲的成年人分成四個年齡組別：年青人(18-29歲)、中年人(30-49歲)、中高齡人士(50-64歲)、年長人士(65歲至80歲)。根據下表的結果顯示，年青人和中年人士的早期創業活動都較為活躍，而歐洲地區的中高齡人士和年長人士的早期創業活動是最低的。這可能與當地退休保障條件好，或創業成本高有關。

Entrepreneurship in 2017<sup>20</sup> that analyses data from 2009 to 2016 and derives a lot of interesting findings. The report categorises adults between 18 and 80 years old into four age groups: Young (aged 18-29), Middle-aged (aged 30-49), Seniors (aged 50-64), and Older (aged 65-80). According to the results shown in the table below, the early-stage entrepreneurial activity of the Young and Middle-aged groups are more active across the regions. The early-stage entrepreneurial activity of the Seniors and Older people are the lowest in Europe. This may be related to a well-protected retirement pension system in Europe, or a high start-up cost in this region.

圖表一： GEM 2009 – 2016年不同年齡和地區的早期創業活動（成年人口%）<sup>21</sup>  
Table: Early-stage entrepreneurial activity (as % of the adult population), by age and region, GEM 2009 – 2016<sup>21</sup>



<sup>20</sup> OECD/EC (2012), “Entrepreneurial Activities in Europe - Senior Entrepreneurship”, OECD Employment Policy Papers, No. 2, OECD, <http://dx.doi.org/10.1787/5jxrcml7lhqx-en>

<sup>21</sup> Ibid

# E. 香港銀齡創業的現況

## The Current Situation of Senior Entrepreneurship in Hong Kong

香港人出名長壽。2019年，男性的平均預期壽命是82歲，女性則是88歲，較30年前分別增加了約8年。此歲數是已發展經濟體中最長壽之一。

相對於其上一代，嬰兒潮出生的新一代長者有更高的教育水平、更好的經濟條件。更多的長者認為退休是個可以活出「第二人生」的機會，亦有人希望可以建立一盤生意。

與外國比較，香港的長者對於創業的積極性明顯較低。由上述全球創業監察（GME）的報告可以得知，年齡組別為高中年和年長人士的香港人，創業率較其他年輕組別的創業率為低。雖然這並不是香港獨有的現象，其他國家在這個年齡組別的創業率都較平均為低，但相比之下，香港長者的創業率還是屬於偏低的。

Hong Kong people are known for longevity. In 2019, the average life expectancy of men was 82 years, and that of women was 88 years, which shows an increase of approximately 8 years from 30 years ago. This life expectancy is one of the longest in the developed economies.

Compared with the previous generation, the elders from the baby boomer generation have obtained higher educational qualifications and better economic conditions. There are more people in this generation who think that retirement offers an opportunity to live a “second life”; and some express their wishes of setting up a business.

Compared with other countries, Hong Kong's older people are noticeably much less enthusiastic than the older people in other countries. The abovementioned report by the GME shows that, the entrepreneurship rates in the age group of Seniors and Older people in Hong Kong are lower than other younger groups. Even though this phenomenon is not unique to Hong Kong – the entrepreneurship rates of this age group are lower than the averages in other countries as well – the senior entrepreneurship rate in Hong Kong is still comparatively lower than most countries.

22

Global Entrepreneurship Monitor (GEM) Hong Kong and Shenzhen 2016-17 (Chin: 全球創業觀察 2016 研究報告), [online access, 31 Aug 2021, [https://entrepreneurship.bschool.cuhk.edu.hk/sites/default/files/page/764/chin\\_GEM2016\\_Online.pdf](https://entrepreneurship.bschool.cuhk.edu.hk/sites/default/files/page/764/chin_GEM2016_Online.pdf)]

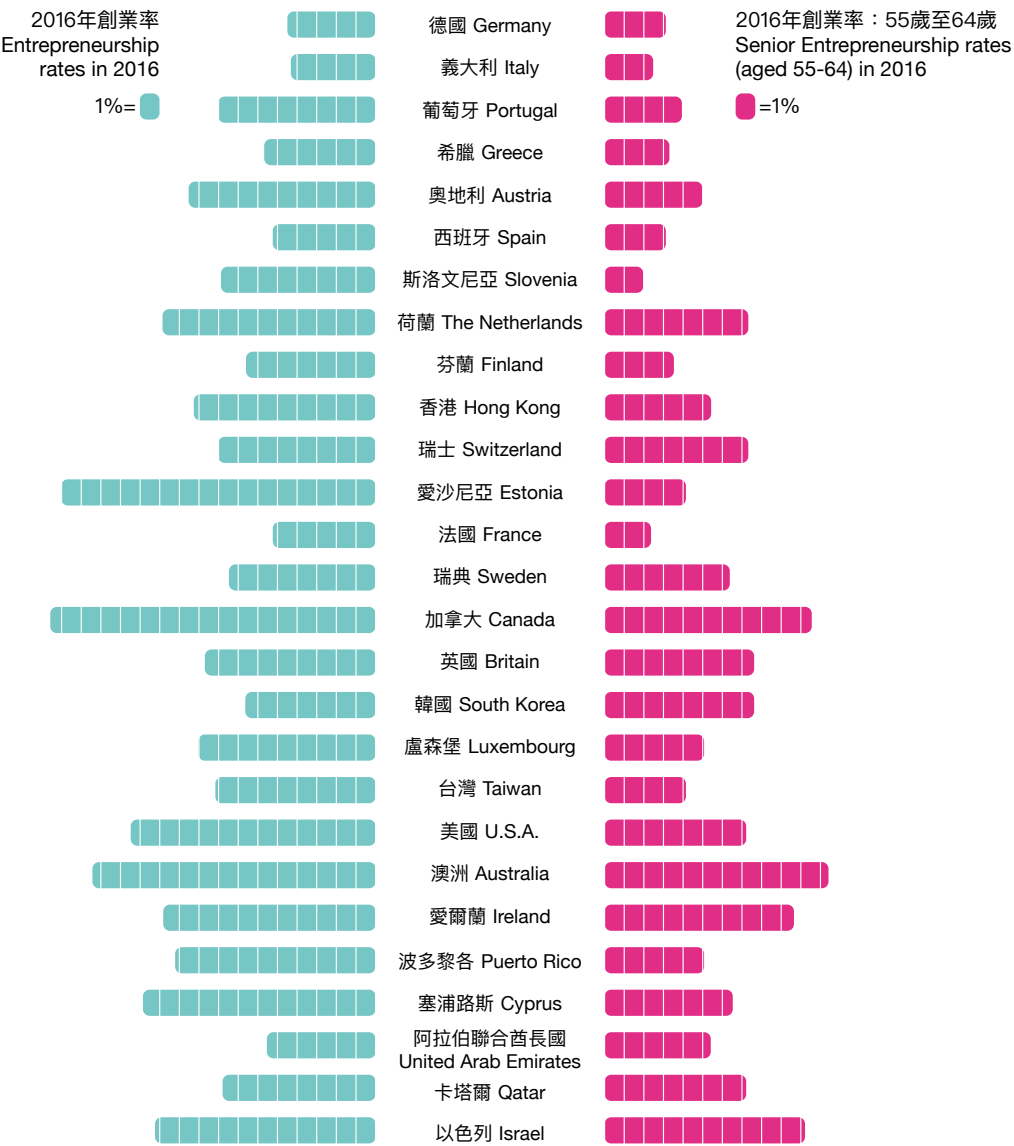




香港在這個組別（55-64歲）的創業率比美國、英國、加拿大、澳洲、荷蘭、瑞士這些已發展國家低，但比台灣高。（圖表二e）

In Figure 2e, the senior entrepreneurship rate of this age group (55-64 years old) in Hong Kong is lower than other developed countries like the USA, Britain, Canada, Australia, the Netherlands, and Switzerland; but is higher than Taiwan. (Figure 2e)

圖表二e：不同地區的創業率及有創業的55-64歲受訪者比百分比<sup>23</sup>  
Figure 2e: The percentages of senior entrepreneurs (aged 55-64) among the respondents from different regions.



雖然未能全面了解所有長者對創業的想法，但我們嘗試透過網上問卷的方式，調查了一些高中學歷或以上的、年齡為50歲以上的年長人士對創業的看法：

Although we are unable to understand all the elderly’s views on entrepreneurship, we have tried to use online surveys to investigate some seniors’ opinions on entrepreneurship. Our survey targets are people who are 50+ years old, and have a high school qualification or above.

問卷調查日期 Date of survey

2020年10月10日至11月10日  
October 10 to November 10, 2020

發放平台 Surveying platform

網上問卷  
Online questionnaires

成功完成問卷數 Number of questionnaires successfully completed

86



23  
Ibid

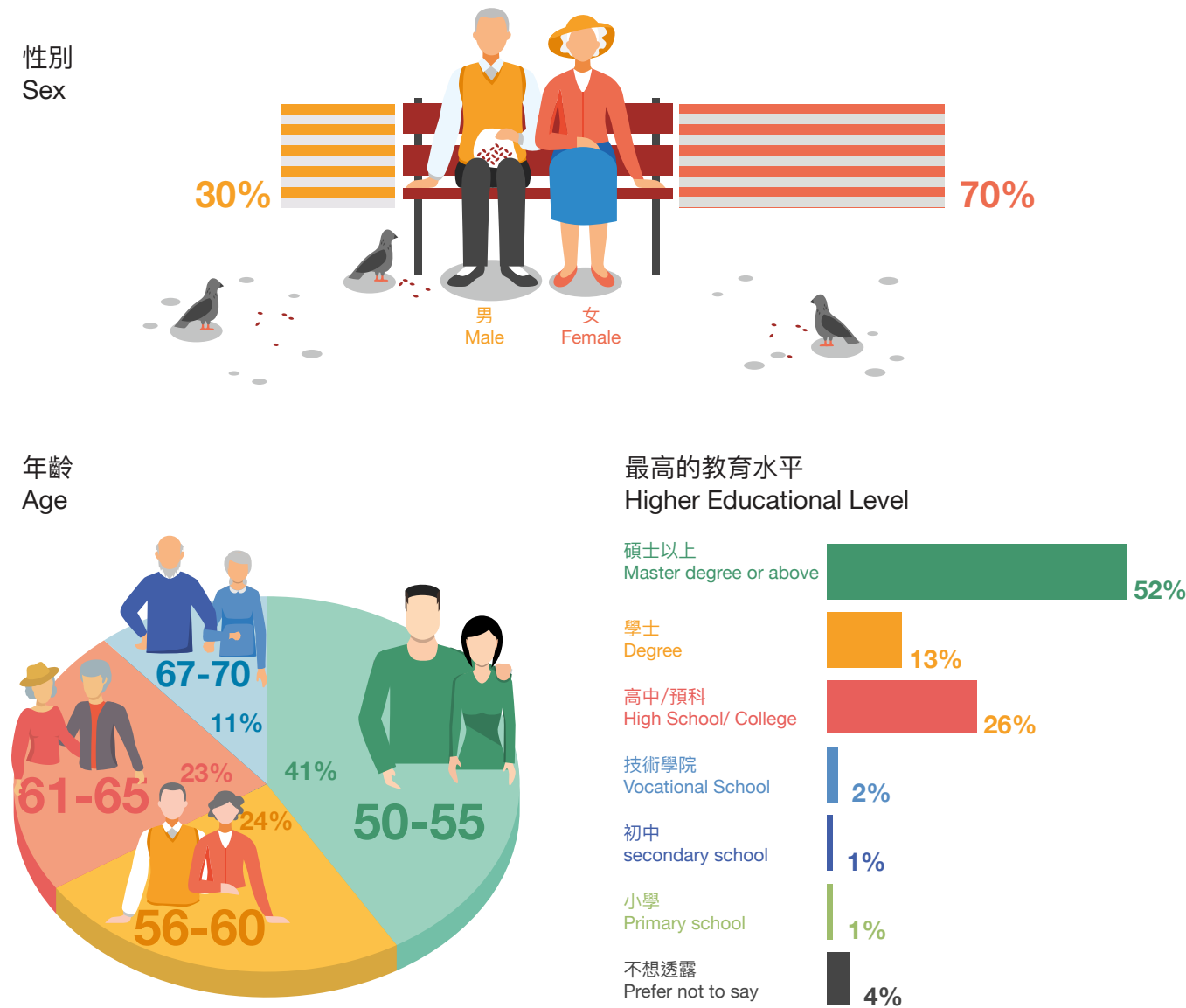
網上問卷調查查簡報:  
Online Survey Summary:

網上問卷調查由2020年10月10日開始至2020年11月30日，共有86位人士回應了問卷的題目，其中有82人(97.6%)完成了問卷，平均用了16分鐘完成。

回收的問卷中，有65%為60歲或以下的人士，當中41%為50-55歲，24%為56-60歲。二61歲或以上的受訪者佔了34%。男女比例為三比七，女性的受訪者較多。而受訪者的教育水平較高，超過一半以上擁有碩士或以上學歷，而高中或預科以上的受訪者有九成以上。

The online survey was conducted between 10 October 2020 and 30 November 2020. The total number of respondents is 86, includes 82 (97.6%) people who completed the survey, on average spent 16 minutes for completion.

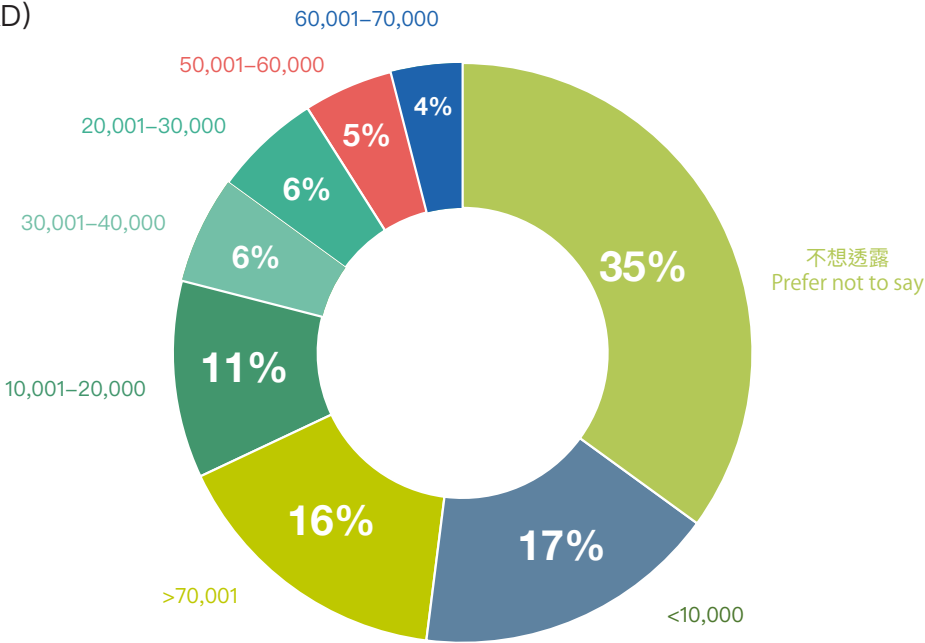
Within the returned questionnaires, 65% of the respondents are below 60 years old, within that 41% of them are 50-55 years old, 24% of them are 56-60 years old. For the respondents aged above 60 years old is 34%. The male and female ratio is 3:7, female respondents weigh more. Regarding the educational level, over half of the respondents have obtained a master degree or above, and over 90% of them have obtained high school or college above.



超過六成的受訪者都居住於自置私人物業，而自置居民或公屋的有約一成，即是說居住於自置物業中的受訪者有超過七成以上。而另外三成的受訪者分別是租住私人物業(11%)，租住公屋(5%)。在家庭入息方面，而收入低於HK\$10,000的受訪者有17%，而收入在HK\$10,000至HK\$20,000之間的受訪者也有約一成。至於較高收入，家庭月入息超過七萬的受訪者也有接近17%。詳情可以看下面的表格。

Over 60% of the respondents are living in private-owned flats, and only 10% of them are living in self-owned Home Ownership Schemed flats or self-owned public housing. That shows more than 70% of them are living in self-owned properties. On the other hand, thirty per cent of respondents are renting private flats (11%), public housing (5%) or others. In the response of monthly family income, 17% of the respondents are earning less than HK\$10,000. Around 10% of them are earning HK\$10,000 to HK\$20,000. For the higher income group, nearly 17% of respondents are earning \$70,000 per month.

現時家庭入息 (HKD)  
Family Income



您居住於  
Living in





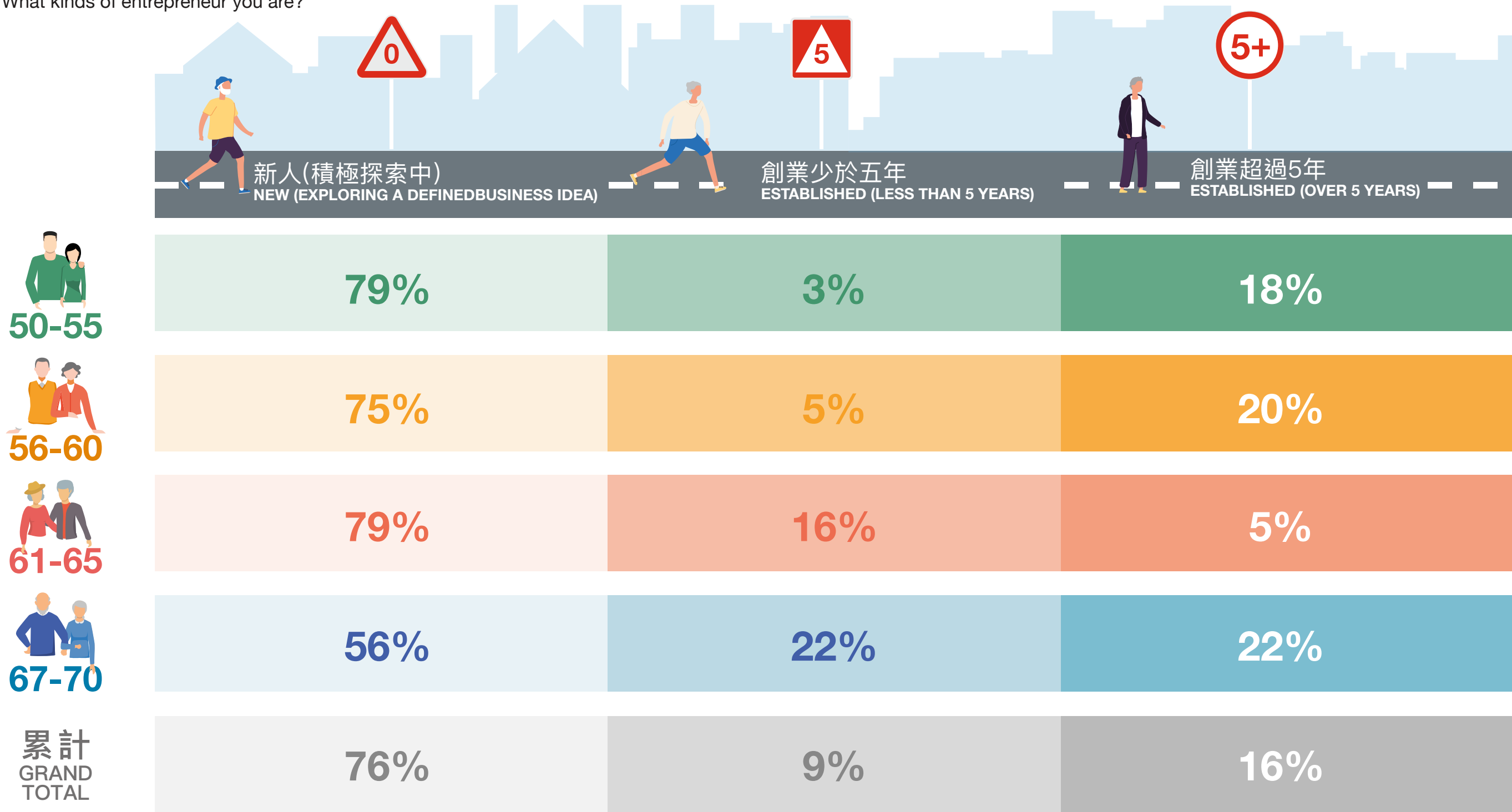
我們把受訪者的創業經驗分成三大類型：積極探索中的新人、少於五年創業經驗的初創家，創意超過五年的有經驗創業家，分別是76%，9%和16%。值得注意的是年

We have divided the respondents into three categories, New (the person who is actively exploring a defined business idea), Established (the person has considered being an entrepreneur for less than 5 years), Senior Established (the person has considered

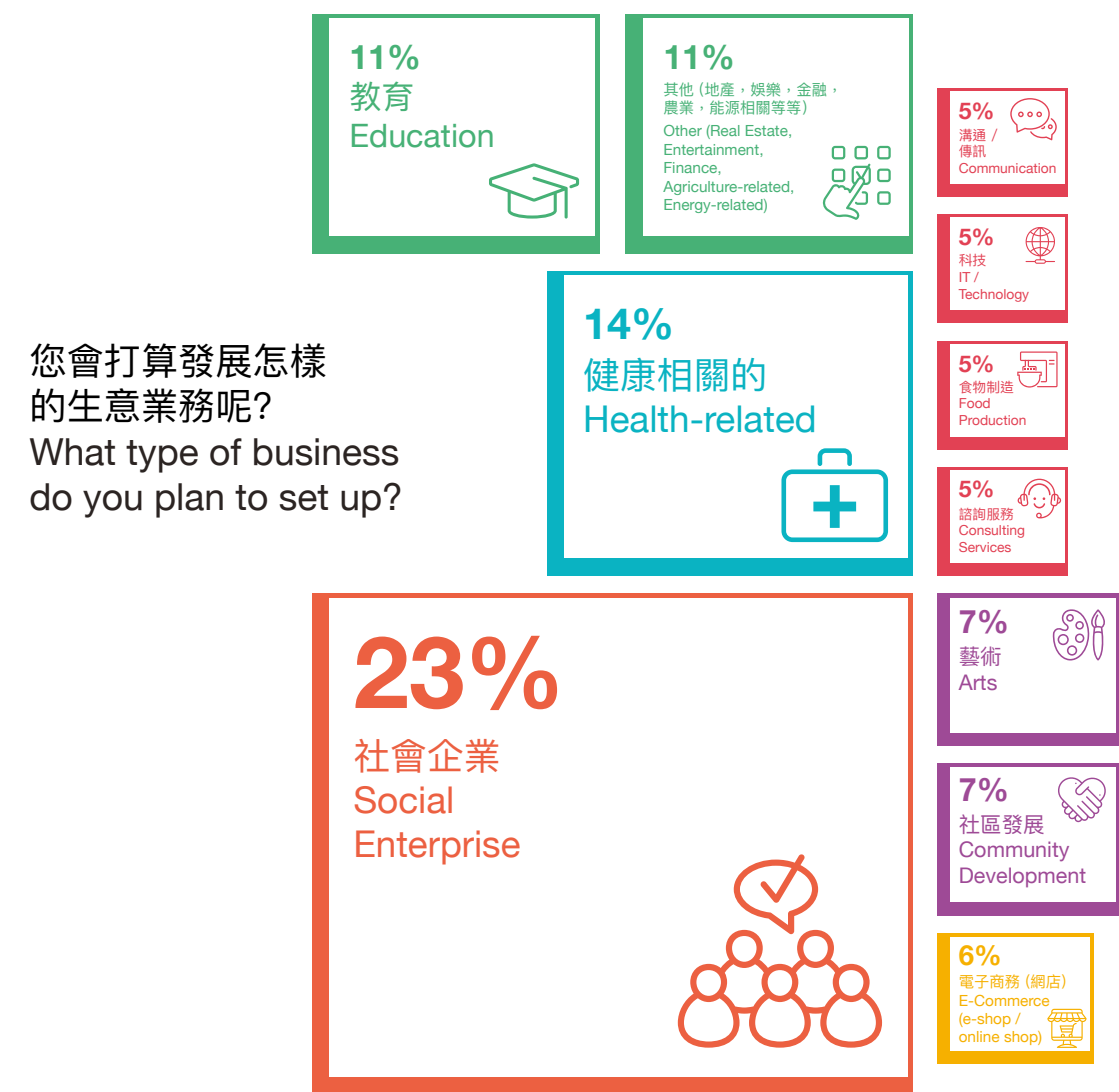
齡集中於60歲下的，比其他超過七成的受訪者表示自己是積極探索中的新人，他們的年齡集中於60歲以下，而有16%的表示自己已創業超過5年以上的。

for an entrepreneur for more than 5 years), the respondents within these three categories are 76%, 9% and 16% respectively. It is interesting to pay attention that more than 70% of New to Entrepreneurship is less than 60 years old, and only 16% of them of the same-aged is Senior Established entrepreneurs.

您認為您是一位怎樣的創業家呢？  
What kinds of entrepreneur you are?



圖一：受訪者的創業偏好  
Figure 1: Preferred Industries for Starting Businesses



在創業的偏好方面，受訪者首三大選擇的行業為「社會企業」、「健康相關」和「教育相關」的，分別佔23%、14%和11%，反映受訪人士關心社區事務，希望能從事相關的工作。而已擁有企業的受訪者之中，最多人在經營的是與健康相關的業務，其次是教育、藝術或者諮詢服務。

Regarding the types of business, the first three preferred industries our respondents chose are “Social Enterprise”, “Health-related” and “Education”, accounting for 23%, 14%, and 11% respectively, which shows that the respondents are concerned about community issues and wish to engage in related businesses. Among the respondents who already have had their own businesses, the prevalent industries are Health-related, Education, Arts and Consulting Services.

圖二：銀齡創業的動機和意圖：  
Figure 2: Motivation and Purpose of Establishing Businesses



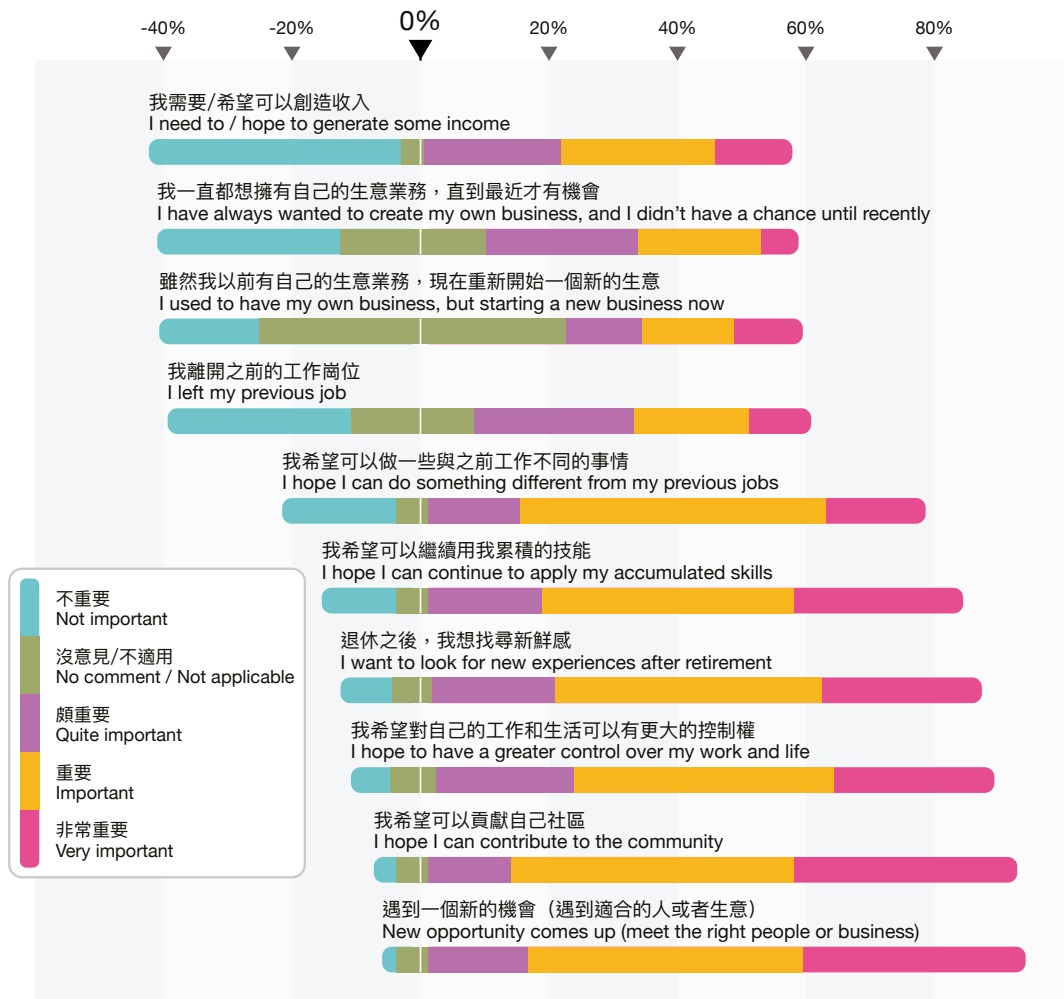
而在回應創業收入的用途時，比較大比例的受訪者說他們的收入可以令他們貢獻社區(32%)，其次是用來支付日常生活開支(17%)，另外就是為將來生活多一份保障(15%)，及用以展開新的業務(15%)。

When responding to a question about the usage of business income, many respondents said that they would use the income to contribute to the community (32%), followed by paying for basic living expenses (17%), setting aside to cover future expenses (15%), and using it to develop new business (15%).



圖三：決定50歲後創業的因素  
Figure 3: Determining Factors to Senior Entrepreneurship

以下指出的一些因素，對您決定50歲之後創業的決定有多重要？  
How important are the following factors in deciding if you are going to start a business after age 50?

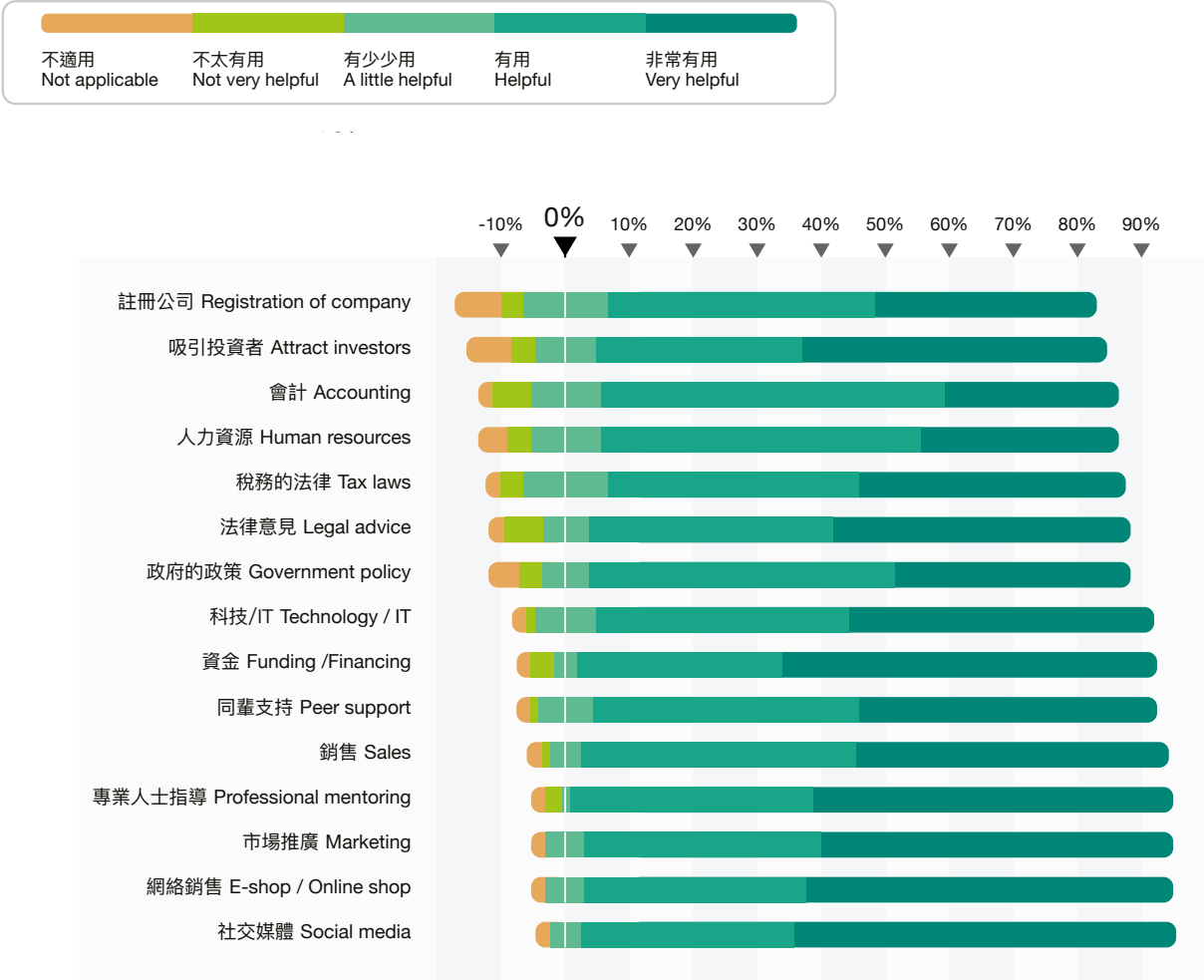


最多受訪者指出決定50歲創業的重要因素因為「希望可以貢獻自己的社區」(93%)和「遇到一個新的機會」(94%)，接下來的因素為「希望對自己的工作和生活可以有更大的控制權」(89%)，和「退休之後，我想找尋新鮮感」(88%)。而最不被重視的因素為「我需要/希望可以創造收入」(-42%)。

A question about important factors in deciding whether to start a business after turning 50 years old showed most of the respondents believe that “Contribution to the community” and “New opportunity comes up” are important factors (93% and 94% respectively). The succeeding important factors include “Have a greater control over my work and life” (89%), and “Look for new experiences after retirement” (88%). On the other hand, the least important factor is “I need to / hope to generate some income” (-42%).

圖四：銀齡創業的培訓需要  
Figure 4: Preferred Industries for Starting Businesses

你覺得有什麼資訊/建議/培訓是對於你創立和推廣生意業務有幫助的？  
What information / suggestion / training do you think is helpful for the establishment and promotion of your business?

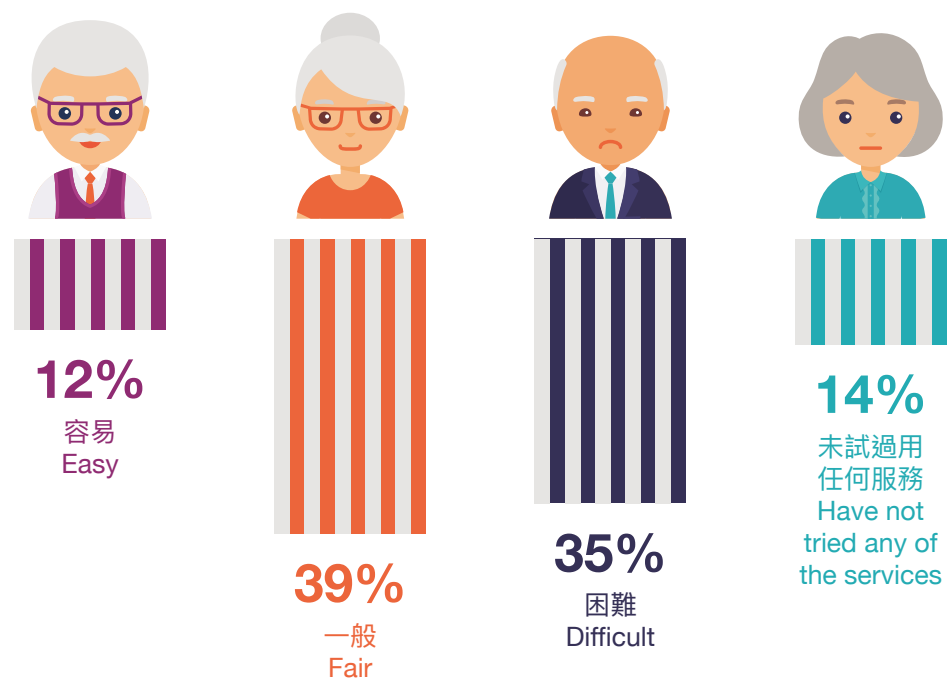


受訪者認為資訊或者培訓，對創業和推廣生意業務有幫助。例如最多受訪者認為關於「社交媒體的運用」資訊或培訓對業務有用，這可能是因為年長人士對於社交媒體的認識比較少，但明白社交媒體在行銷推廣上的重要性。另外有關於「資金」、「網絡銷售」也有不少受訪者認為有用。

Our respondents believe that the provision of information or training is useful for the establishment and promotion of their enterprises. Most respondents agree that information or training on the use of social media is useful. This may be because older people are not very familiar with the use and operation of social media, but they understand the important role of social media in marketing nowadays. In addition, factors like “Funding/Financing”, and “E-shop/online shop” are perceived as useful as well.

圖五：創業資源和服務的獲得  
Figure 5: Access to supportive Resources & Services

你覺得要獲得以上的資源/服務支持，容易嗎？  
Do you think it is easy to obtain the abovementioned resources / support services?

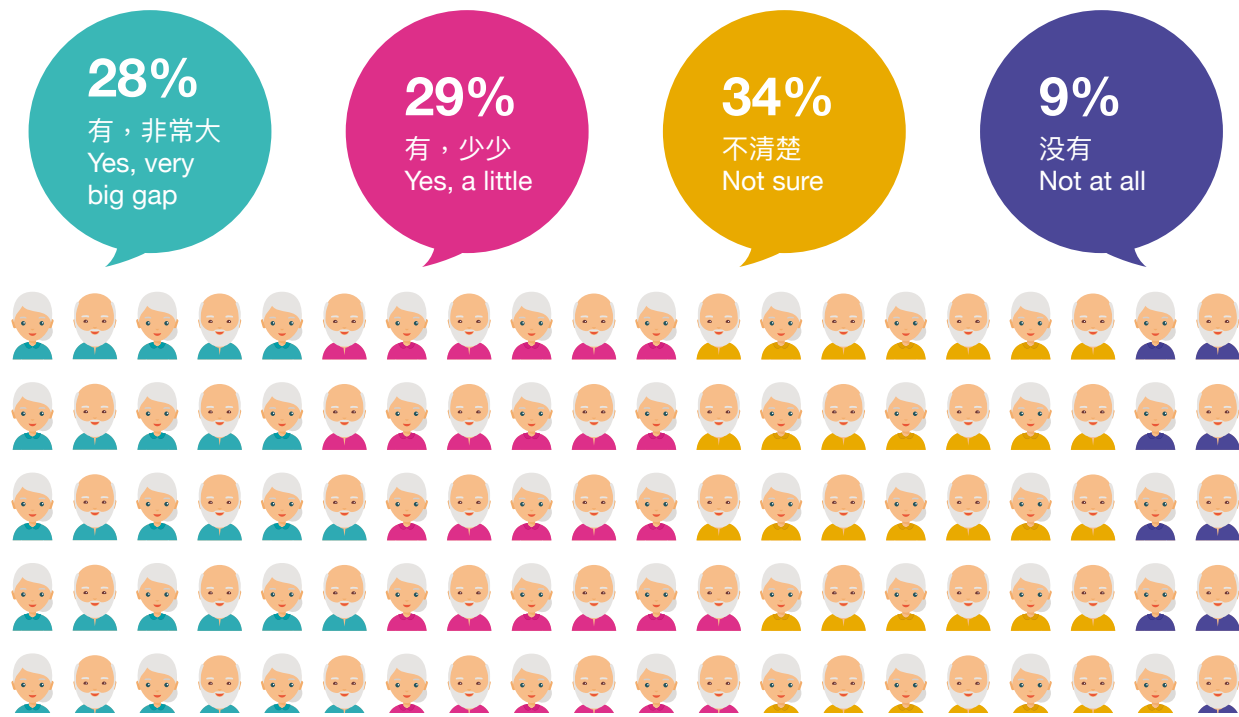


然而，超過三成的受訪者認為，要找到或者獲得相關資訊或者培訓是困難的，只有一成左右的人認為獲得相關資訊或培訓是容易的。

However, more than 30% of the respondents express that it is difficult to find or obtain relevant information or training; and only about 10% of the respondents think it is easy to obtain relevant information or training.

圖六：獲得創業資源與服務的期望落差  
Figure 6: Expectation Gap in Experiences in Obtaining Resources and Services

在資源/服務支持上，與你預期有差距嗎？  
In terms of resources/support services, is there a gap between your expectation and actual experience?



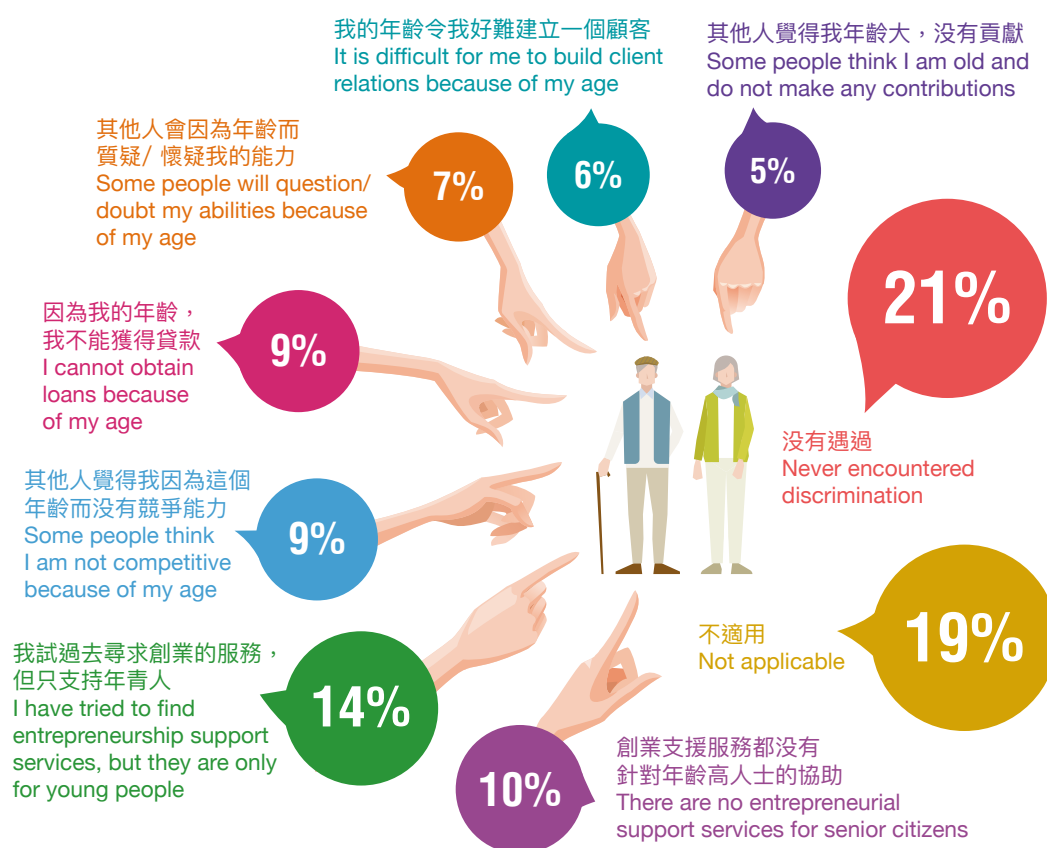
此外，不少受訪者認為他們獲取上述的資源或支援服務的經驗，都與他們的期望有差距，認為「差距非常大」的佔了28%，「少少差距」的也有29%。他們提及的差距包括：「不容易找到合適或者價格相宜的服務」、「資金費用上的考慮」、「和預期效用有差距」、「顧問服務對小企，特別是社會企業的運作方式不大細清楚，因此不能幫助解決社創家的問題」等等。

In addition, many respondents reflect that there is a gap between their expectation and the actual experience of obtaining the abovementioned resources or support services. 28% of them think that there is a big gap and 29% of them think there is little gap between their expectation and actual experience. The obstacles they identified include: “It is not easy to find suitable or affordable services”, “Concerns about funding and expenses”, “Not compatible with expected efficacy”, and “Consulting services companies are not familiar with the operation of social enterprises and cannot really help the social entrepreneurs to solve their problems.”



圖七：銀齡創業人士面對的困境  
Figure 7: Difficulties Faced by Senior Entrepreneurs

在你50歲之後才建立新的生意業務時，  
你有没有遇到以下的被別人歧視的情況呢？  
When you established a new business after the age of 50,  
did you encounter the following forms of discrimination?



調查發現，有超過一半以上受訪的銀齡人士在創業的過程中遇過一些被歧視的情況，例如：當他們尋求支援創業的服務時，發現服務提供機構只支持年青人（14%）；亦有人反映他們使用過的創業支援服務並沒有針對高齡人士提供協助（10%）；其他人覺得他們因為這個年齡而沒有競爭能力（9%）；也有人曾經因為年齡而不獲得貸款（9%）。

Our survey found that more than half of the senior respondents have encountered some forms of discrimination in the process of creating their enterprises. For example, when they were looking for entrepreneurial support services, they found that the service organizations only offer support to young people (14%), or do not offer services to senior citizens (10%). Other forms of discrimination include: they were perceived as not competitive because of their age (9%), and cannot manage to obtain loans because of their age (9%).

## 香港相關的創業培訓活動

近年，香港有不同的機構透過以基金、教育培訓或比賽的形式，支援社會上的有心人創立一些可以回饋社會的項目和社會企業；一方面可以培養人材，另一方面可以使與項目相關的基層人士受惠。

政府於2012年重新成立扶貧委員會，並在其轄下設立一個專責小組，督導一項新基金「社會創新及創業發展基金」（下簡稱：社創基金）的運作，目的是推動社會創新和創業精神。至今，社創基金已經成功資助了252個項目，提供的資助金額為3,180萬港元，而經募集所得的配對資助總額則超過3,320萬港元。「好薈社」、「創匯點」、「創新園」和「社創社」是現時四個由社創基金委聘的項目。

市場上除了社創基金之外，亦有不少機構和基金推出支持創新和創業的計劃，以下是一些不同類型的公共資金的例子。

### 比賽獎項：

每年都會有不同的創業比賽項目，例如：香港大學的DreamCatchers、香港中文大學舉辦的香港社會企業挑戰賽、由阿里巴巴創業者基金支持的JUMPSTARTER等。這些創業比賽會提供獎金，優勝的隊伍可以獲得港幣10萬元至35萬元不等，有些也會為獲勝的隊伍提供共享工作空間。

參考例子：*DreamCatchers*、香港社會企業挑戰賽*HKSEC*、*JUMPSTARTER*

### 補貼或配套資金：

現時有些由政府或者商界支持的創業基金，針對扶持某類特定行業的發展、或者提高這些初創小企的競爭力。例如數碼港

## Entrepreneurship Training Activities in Hong Kong

In recent years, many organisations in Hong Kong have supported some projects and social enterprises via different forms or plans like funds, education and training, or competitions. These projects or social enterprises are usually established by people with the good intention of giving back to the society. These support programmes help to nurture talents while benefiting the grassroots people these projects target.

The Hong Kong government re-established the Commission on Poverty in 2012 and set up the Social Innovation and Entrepreneurship Development Fund (SIE Fund) with a purpose of promoting social innovation and entrepreneurship. The SIE Fund has successfully sponsored 252 projects with a funding amount of HK\$31.8 million and has raised more than HK\$33.2 million of matching funds. Currently, there are four intermediary programmes commissioned by the SIE Fund: Good Seed, Impact Incubator, Innovator Farm, and BEHub.

Apart from the SIE Fund, there are many other organisations and foundations offering support for innovation and entrepreneurship projects. Below are some examples of these public funds.

### Competitions:

There are various entrepreneurial competitions every year, such as DreamCatchers which is organized by the Hong Kong University, Hong Kong Social Enterprise Challenge (HKSEC) that is organized by the Chinese University of Hong Kong, and JUMPSTARTER which is supported by the Alibaba Entrepreneurs Fund. These competitions usually offer monetary awards to the winning teams, with an amount in between of HK\$100,000 and HK\$350,000. Some programmes will also provide co-working spaces for the winning teams.

Examples/References: *DreamCatchers*, *Hong Kong Social Enterprise Challenge (HKSEC)*, *JUMPSTARTER*

### Subsidy or Matching Funds

There are some start-up funds provided by the government, companies or industries, with the purpose of supporting the development of certain specific industries, or enhancing

投資創業基金向具備擴充潛力的數碼科技公司注額投資，可以高達2千萬元；香港科學園亦有培育計劃，支持生物醫藥、科技和網動科技的創業；至於由政府設立的、支持小企的基金則有「發展品牌、升級轉型及拓展內銷市場的專項基金」和「零售業人力需求管理科技應用支援計劃」，相關行業的中小企都可以申請。

參考的例子：數碼港投資創業基金、香港科學園培育計劃、「發展品牌、升級轉型及拓展內銷市場的專項基金」、「零售業人力需求管理科技應用支援計劃」

資助及培訓：

這個模式在近年的創業推廣中比較流行，就是提供資金的機構同時也提供培訓，並遴選出適合的隊伍，成功入圍的初創企業一般可以獲得10萬至20萬元不等的資助；並會監察初創在後期的發展，到了某一個階段可以申請更大額的資助。出名的例子有社創基金支持的計劃，包括：「好薈社」、「創匯點」、「創新園」和「社創社」。另外，由匯豐銀行資助的「滙創永續」計劃，支持與永續相關的計劃，提供種子基金及擴展規模基金。青年發展基金近年亦提供大額的資助，鼓勵青年與非政府組織合作發展社會企業。

參考：社會創新及創業發展基金、「滙創永續」計劃、青年發展基金

2021年，上述由社創基金支持的四個計劃，主要透過以下四個中介機構，向個人或機構提供創業培育及支持，有興趣者可以參考以下表格：

綜觀不同的創業支援項目，大部分都傾向年青人或者大學生，只有補貼形式的計劃和小部分的培育計劃沒有標明最高年齡，例如JUMPSTARTER、社創基金的

the competitiveness of some small start-ups. For example, the Cyberport Macro Fund offers funding to scalable digital technology companies which can be up to HK\$20 million. Hong Kong Science and Technology Parks Corporation also has an incubation programme to support the entrepreneurship of biotechnology, technological application and deep technology. Hong Kong government also sets up two funds for the small and medium-sized enterprises (SMEs) - Dedicated Fund on Branding, Upgrading and Domestic Sales (BUD Fund), and the Retail Technology Adoption Assistance Scheme (RTAAS).

Examples / References: Cyberport Macro Fund, HKSTP Incubation, Dedicated Fund on Branding, Upgrading and Domestic Sales (BUD Fund), Retail Technology Adoption Assistance Scheme (RTAAS)


Funding and Training

This is a popular support model in the promotion of entrepreneurship in recent years in Hong Kong. Organisations provide funding and training at the same time and then select suitable teams to continue with their projects. The successful shortlisted startups generally receive funding support between of \$100,000 to HK\$200,000. The funding organisations usually monitor the development of these startups and provide further opportunities for applying a larger amount of funds for the enterprises in later stages. The more well-known funding organisations are the programmes supported by the SIE Fund which include Good Seed, Impact Incubator, Innovator Farm, and BEHub. In addition, another programme of “Social Innovations for Sustainable Communities” which is supported by HSBC, provides seed funds and scale-up funds to the projects related to sustainability. The Youth Development Fund also offers large amounts of sponsorship in recent years. It aims to support youth entrepreneurship and youth development activities through collaboration with NGOs.

Examples / References The Social Innovation and Entrepreneurship Development Fund (SIE Fund), Social Innovations for Sustainable Communities, Youth Development Fund

In 2021, the SIE Fund provides entrepreneurial training and support to individuals and organisations through the following four intermediary organisations. Those who are interested can refer to the following table:

<p><b>好薈社 Good Seed</b></p> <p><b>中介機構：</b> 理大科技及顧問有限公司</p> <p><b>對象：</b> 年滿18歲大專以上的學生或者畢業生</p> <p><b>培訓內容：</b> 創新點子，原型測試 (Prototyping)</p> <p><b>Intermediary:</b> PolyU Technology and Consultancy Co. Limited</p> <p><b>Targets:</b> Students and graduates of higher education over 18 years old Training programme: Innovative ideas; Prototyping</p>	<p><b>社創社 BEHub</b></p> <p><b>中介機構：</b> 香港善導會</p> <p><b>對象：</b> 被邊緣化的社群</p> <p><b>Intermediary:</b> The society of Rehabilitation and Crime Prevention, Hong Kong</p> <p><b>Targets:</b> Disadvantaged and marginalized groups in the society</p>
<p><b>創新園 Innovator Farm</b></p> <p><b>中介機構：</b> 豐盛社企學會</p> <p><b>對象:</b> 15至25歲的年青人</p> <p><b>培訓內容：</b> 創新點子、原型測試(Prototyping)、創業(Start-up)</p> <p><b>Intermediary:</b> Fullness Social Enterprises Society Ltd.</p> <p><b>Targets:</b> Youths aged between 15 and 25</p> <p><b>Training programme:</b> Innovative ideas, Phototyping, Start-up</p>	<p><b>創匯點 Impact Incubator</b></p> <p><b>中介機構：</b> 香港社會服務聯會</p> <p><b>對象：</b> 年滿18歲或以上之香港永久性居民、或於本地註冊的有限公司及團體</p> <p><b>資助範疇：</b>成熟原型(Late Prototype)、創業(Start-up)、成長(Growing) 及擴大規模(Scale-up)</p> <p><b>Intermediary:</b> The Hong Kong Council of Social Service</p> <p><b>Targets:</b> Hong Kong permanent residents aged 18 years or above; or limited companies and organizations registered in Hong Kong</p> <p><b>Types of funding:</b> Late Prototype, Start-up, Growing, Scale-up</p>



「好薈社」計劃、「滙創永續」計劃；其他項目對年齡上限都有作出限制。可見本地創業支援項目對於上了年紀的創業者支援比較少。可能有見及此，近年有推出零星針對個別群體的創業計劃，比如：鼓勵婦女的創業項目、鼓勵退休銀齡人士的創業計劃；但這些創業計劃的規模相比之下就比較小了。

Most entrepreneurial support programmes target young people or university students/graduates. There are only a few incubating programmes and programmes that offer subsidies that do not have highest age limits, such as JUMPSTARTER, Good Seed by the SIE Fund, and the Social Innovations for Sustainable Communities. Other programmes all have restrictions on upper age. Thus, we can see that there is limited support for older entrepreneurs. However, some organisations started to notice this problem and have tried to fill in this gap by supporting specific groups, such as entrepreneurial projects target at women and retirees; but these entrepreneurial support plans are relatively small in scale.



## 訪問創業項目負責人

我們訪問了兩位創業項目的負責人，一位是主持「好薈社」計劃的戴名揚先生，另一位是「賽馬會50+共創豐盛計劃」的許傲明女士。

## Interviews with the Managers of the Entrepreneurship Programmes

We interviewed the representatives of two entrepreneurship programmes: one is Mr. Kay Tai who is the programme manager of Good Seed and the other one is Ms. Mavis Hui who is the business manager of the “Jockey Club 50+ Startup Incubator Programme”.



### 「好薈社」計劃經理 戴名揚先生

1. 「好薈社」的對象是誰，有沒有年齡上限？  
「好薈社」計劃是沒有年齡限制的。參賽資格主要有兩個條件，首先要香港居民，另外要有大專以上的學歷，海外大學亦可，也都包含所有高級文憑和副學士。

2. 你認為50+的人士創業的優勢是什麼？弱勢又是什麼？

他們的優勢是資源會較好，例如經驗、人脈等會比年輕人好。

而弱勢方面，就視乎個人本身是否思想開明、具創新性。有可能因為他們原本的經驗會框住自己的發揮空間，較少創意和創新。

3. 你覺得現時對50+人士創業的支持多嗎？

社會上很多創業的計劃是沒有年齡限制的。很少會指定某一個年齡層的創業群。很少支持年長人士創業的原因，可能是社會不知道是否真的需要一個專門的年長者創業計劃去幫助他們。因為他們本來就已經有足夠的資源，而參加創業計劃會有很多複雜的程序，例如寫計劃書等等，未必適合他們。

4. 你認為社會是否需要支持50+人士創業呢？原因為何？

如果從Social Impact (社會影響力)方面看，銀齡創業是有需要的，從「銀齡社創」的報名人數和反應熱烈，都反映出現在社會有這個需要。

5. 「好薈社」的計劃有多少例子是銀齡創業的人士的？

其實很少有50+人士參加「好薈社」，此計劃

### Mr. Kay Tai, Programme Manager of Good Seed

1. Who are the targets of your “Good Seed” programme? And is there upper age limit?

There is no age limit for our “Good Seed” programme. There are two main eligibility criteria for application. First, you must be a Hong Kong citizen. Second, you must have a higher education qualification, which includes all Higher Diplomas and Associate degrees. Overseas education qualifications are recognized as well.

2. What are the strengths of people who are 50+ years old starting an enterprise nowadays? And what are the disadvantages?

Their strength is that they have more resources, such as experience and social networks, which should be better than those of young people.

While talking about disadvantages, it depends on whether they are open-minded and innovative or not. It is possible that they will limit their own imagination by their previous life experience, cannot jump out of their boxes, and become less creative and innovative.

3. Do you think there currently is sufficient entrepreneurial support for people who are 50+ years old?

Many of the entrepreneurship programmes do not have an age limit; it is uncommon to designate certain age groups for establishing enterprises. The reason for little support for the elderly to start a business may be because our society does not know if we really need to set up a specific plan to support senior entrepreneurs. It is assumed that they should have sufficient resources to set up businesses by themselves. Also, there are quite a lot of complicated procedures involved in participating in entrepreneurial support projects, such as writing proposals, which may not suit them.

4. Do you think our society should support people who are 50+ years old to start enterprises? Why?

If we consider the perspective of social impact, there is a need for senior entrepreneurship. The number of applicants and the enthusiastic responses of the “Silver Age Startups” programme also shows that there is a need for this in our society now.

風格比較吸引年輕人。可能一兩期的計劃才有一個50歲左右的人士報名。

6. 你覺得50+以上人士不來參加「好薈社」創業計劃的主要原因是什麼？

不參加「好薈社」的原因，可能是我們活動中包含宿營。曾經有較年長的參賽者表示為了參賽的資金而報名，認為去共創訓練營是一個阻礙，較難融入年輕同學的群體。「好薈社」的活動對學生來說是很好玩，但銀髮族未必有此想法。「好薈社」已辦過五年的活動，40歲以上的創業者有，但年齡達50以上的就非常少。

7. 你認為年長人士創業最困難是哪一部分？

我們的設計是希望創業者可以由用家方面出發，用同理心設計其社企業務。我們也好奇年紀較大的參加者，會否較難去實踐同理心呢？如果是思想開明的人，他們或許願意放低自我的想法，願意嘗試新事物。另外，最難是要組隊參賽，加上新冠肺炎疫情下不能夠進行面授活動，很多活動在網上進行，對年長者來說也可能是另一個困難的地方。



5. Among the entrepreneurial projects supported or received by Good Seed, how many are started by older people?

In fact, there are very few people who are older than 50 years old participating in Good Seed's programme. The style and approach of Good Seed is more attractive to younger people. There may be only one applicant who is about 50 years old in one or two seasons' applications.

6. What are the main reasons that prevent older people from participating in the Good Seed entrepreneurship programme?

It may be because our activities involve camping. There were some older participants who told us that they signed up the projects for the funding, but they found that going to a co-creation training camp became a hinderance as it's difficult for them to integrate into the younger groups. The activities organized by Good Seed are fun for students and youths, but older people may not share the same idea. Good Seed has organized projects and activities for five years. In the past five years, there were participants who were older than 40 years, but very few participants who were 50+ years old.

7. What is the most challenging part for older people if they want to start a business?

Our programme design aims to encourage the entrepreneurs to be user-oriented, to understand users and design the business of their social enterprise empathetically. We are also quite curious whether it will be more difficult for older participants to be empathetic? If they are open-minded, they may be willing to put down their own ideas and try new things. Another challenge is to form a team to participate in competitions. In addition, because of Covid-19 pandemic, many activities cannot be conducted face-to-face but must be conducted online, which may be another challenge for the elderly.

**賽馬會50+共創豐盛計劃**  
**基督教家庭服務中心**  
**業務經理 許傲明女士**

1. 請介紹一下「賽馬會50+共創豐盛計劃」：

「賽馬會50+共創豐盛計劃」是由香港賽馬會慈善信託基金捐助，由2018年1月開始，直到2020年12月31日，為第一個三年資助周期。計劃緣起主要是我們觀察到高學歷的50+以上的高齡人士有社會服務的需要，但一般的長者服務好像不能切合他們的需要，於是設計了一個培訓計劃，當中的工作坊讓他們可以建立團隊，實踐自己的理想。

我們第一期的設計沒有「設計思維」的培訓，因為我們認為本身這些高齡人士的背景都比較了解社會服務。勝出的隊伍會獲得種子基金，在實踐期間，我們會提供有工作坊和探視服務，陪伴他們成長。

2. 你覺得這個活動有沒有需求呢？

這個服務我們都看到有很多需求，因為每次活動前都有很多查詢，反應十分踴躍。

3. 你覺得高齡人士創業有什麼困難呢？

創業的時候會牽涉到資金、人與人之間的合作，對於他們來說會出現困難。對於退休人士來講，他們會較看重資金投入，中間出現困難時，可能會退出，因為他們生活中除了創業還有很多不同的選擇，例如有些人會覺得如果想幫人可能做義工會更直接。當然有很多50+的朋友願意投入時間。我們的方向是要參加者辦社企，大家亦理解社企不是純粹用來賺錢的。

4. 你們會如何評估高齡社創家是否成功呢？

當我們去評估這些高齡社創家是否成功的時候，不是只去計算他們的盈利，而同時會看他們的項目是否可以持續發展，以及可以服務多少人。

例如我們其中一個隊「同行有我」，他們原本的服務設計是「陪行」，本來的對象並不是長者。到他們察覺到有獨居長者、雙老戶之後，

**Mavis Hui, Business Manager**  
**Jockey Club 50+ Startup Incubator Programme**  
**Christian Family Service Centre**

1. Please introduce your Jockey Club 50+ Startup Incubator Programme:

Jockey Club 50+ Startup Incubator Programme is a programme with a three-year funding cycle. The first one started in January 2018 and ended on 31 December 2020. We set up this programme because we have noticed that there is a need of social service for people who are 50+ years old with higher education qualifications, but it seems the general services available for the elderly cannot meet their needs. We designed this training programme with workshops that help them to form teams and work out their ideas.

We did not provide design thinking training during the first phase of the programme, as we believe that these senior citizens have quite a good understanding of social services because of their background. The winning teams are offered seed funds for the next stage of implementation. During the implementation period, we provide some more workshops and pay visits to them to check their progress and go through the whole process with them.

2. Do you think there is a demand for this programme?

We have seen a big demand for this service because we usually receive many inquiries before each activity and the applicants are very responsive.

3. What are the challenges for older people who want to start a business?

Entrepreneurship involves funding and cooperation between people. This can be challenging for retirees who usually value the return of capital more than young people. It's easier for them to withdraw when difficulties arise in the process because they have more choices in their life besides setting up enterprises. For example, some of them think that if they want to help others, it will be more straightforward to become a volunteer. Of course, there are also quite a lot of older people who are willing to devote their time. The entrepreneurial direction for our programme is setting up social enterprises and our participants all understand that the purpose of social enterprises is not only for making money.

4. How would you evaluate the success of senior social entrepreneurs?

When we evaluate the success of senior entrepreneurs, we not only look at the profits they made, but also consider whether the projects are sustainable or not, and how many people can benefit from them.

For example, one of our teams called “Happy Walker” originally came up with the idea of providing a service to “accompany someone to have

開始將重心轉移到這個方向，向長者提供服務，直到現在他們開始做家居維修。我們會評估他們可以服務到多少人，以及如何維持和發展的情況。

另一個隊伍是教導長者做體適能運動，目的是希望可以延遲長者使用醫療服務的需要，減輕對公共醫療的依賴，同時也會與NGO合作，一起上門教長者做運動。我們會注意到這個隊伍透過不同的方法去提供服務和持續發展的狀況。

另外，在項目評估方面，我們會進行焦點小組，除了整個隊伍的成功外，我們很著重參加者的前後對比，包括他們如何看待自己，他們對社會資源的看法，他們如何看幫助別人，知識有沒有增長等等。個人的價值觀和成長、改變，我們都會較著重。例如，他們認識到原來社會上有不同的資源可以運用，當遇到問題時，他們會懂得如何幫助家人。

5. 你觀察所得有什麼性格或者背景的長者是較易成功創業呢？

我們觀察所得，留下進行創業的和繼續參與創業計劃的大部分都是學歷較高的長者，組成隊伍的比較多是有專業背景，比如不少有大機構的工作經驗。另外，我們也見到有些社工背景的朋友，會比較可以留下組成隊伍。

6. 你觀察所得，對於長者來說最困難會是什麼？

最困難可能是和其他人合作，比如50+要互相支持去共同創立一盤生意，不代表他們彼此之間合作順利。有些50+可能就算贏了比賽，但也只是覺得項目是試驗性質，到了一年後重新考慮，最終都決定把重心放回家庭中。

另外，有很多創業項目看起來是可以實行的，但原來中間遇到很多困難，他們也會在考慮之後退出，始終他們的選擇有很多。

a walk”. Their original targets were not seniors. But later, they became aware of issues of elderly people who live alone and families of elderly doubletons and started to shift their focus to these groups of people in need. Now their core service is providing household repairs and maintenance services to the elderly. We will evaluate how many people can benefit from their project, how they are going to maintain their clients and their plan of development.

The other team teaches physical fitness exercises to elderly people. The purpose of their project is to delay the elderly's need for medical services and reduce their dependence on public medical care. They visit the elderly at their home and teach them exercise by working together with NGOs as well. We noticed that this team is using various methods to provide and sustain their services.

We also conduct focus group interviews for project evaluation. This is because apart from assessing the success of the entire team, we also emphasise the differences in before and after project participation of the team members. We try to understand the ways they view themselves, their views on social resources and helping people; we try to find out what new knowledge they have learned, etc. We care about personal values, personal growth, and change. For example, some have realised that there are many different resources available in society, and now they know how to help their family members when they encounter certain problems.

5. Based on your observation, what kind of personality or background does an elderly person who is more likely to succeed in entrepreneurship have?

According to our observation, most of the elderly who stay to start enterprises and continue participating in this programme are those with higher education qualifications. Most of those who managed to form teams to create their projects usually have professional backgrounds working in large institutes. We also noticed that those with a social work background are more likely to stay to form teams to start a project.

6. From your observation, what are the main challenges senior entrepreneurs may face?

Perhaps the most difficult part is to cooperate with other people. The team members need to support each other to create a business together, however, it does not mean that it's easy and smooth cooperation. Even for some elderly who won the competition, they might perceive the project as experimental; and they may decide to focus on their family life again after one year.

Besides, many entrepreneur projects seem to work and are feasible, but the team members may encounter a lot of difficulties in the process. They would also withdraw after reconsideration. There are always many choices for them.



# F.

## 銀齡創業家介紹 (第二部分) Meeting with Senior Entrepreneurs (Part 2)



### 個案四 Episode 4 :

#### 緣遇蚯蚓，創下環保推廣事業 “Happy Walker”-launching the road of social innovation

“我喜歡創新，  
學習可以推動自己向前進步。”  
“I like the idea of innovation. I like to create  
new things. Learning can push myself to go  
further and further.”



#### 環保創業得獎者

程麗霞（Cat姐），在2017年一個偶然的機會下開始了她的第一次創業——建立一個推廣「歐洲紅蚯蚓」以解決剩食的業務，當時她大約60歲。

剛開始的時候，Cat姐參加了一個社區義工學習隊，他們組織了一支十人的隊伍參加低碳活動，並出席了其中一個有關歐洲紅蚯蚓的講座。這次講座令阿Cat對紅蚯蚓產生很大的興趣，也認識了兩位志趣相投的朋友。因緣制會，他們後來一起參加了一個低碳創新的創業比賽。

該比賽首先在嘉道理農場舉辦一個兩日一夜的起動訓練營，一共有二十多隊的參加

#### Winner of Green Entrepreneurship

Ms Cat Ching started her first entrepreneurship by chance in 2017. She set up a small enterprise that promotes European earthworms as food waste solution in Hong Kong when she was about 60 years old.

Cat initially joined a community volunteer learning team and participated in a low-carbon lifestyle promotion program with other nine volunteers. One of the activities arranged by the organiser was a talk about European earthworms. Cat has developed a strong interest in earthworms since then. She met two other friends who shared the same interest and they teamed up to partake in a competition about creating innovative low-carbon entrepreneurship.

There was a start-up training camp that took place at the Kadoorie Farm - a two-day-one-night camp for more than 20 groups of

者。如果還未有主意的參加者，就可以加入其他組別，一起進行創業的項目設計。「我當時認識到做歐洲紅蚯蚓的朋友，覺得好創新，因為蚯蚓會吃掉廚餘，製造蚯蚓糞，作為天然的肥料，這個理念好吸引我」。Cat本身也是環保人士，閒時喜歡種植，也會購買有機肥料，例如雞屎肥等等。Cat坦言一開始沒有想過要創業，只是對歐洲紅蚯蚓很好奇，覺得它可以幫到植物的生長。

Cat本來是時裝製作人，會設計舞台和電影服裝，也開過工廠，管理過六十個工人，偶爾會幫人改衫。活動舉辦方的其中一位工作人員一開始邀請她參與另一個嘗試升級循環(upcycling)服裝的設計項目。但Cat拒絕了，她想做一些新的嘗試，於是開始和蚯蚓結緣。

在創業的試煉場上，Cat與兩位在蚯蚓講座上認識的朋友，再加上另外三人，組成了六人團隊，他們決定成立一個與歐洲紅蚯蚓相關的創業項目。隊員當中，只有Cat一個是，其餘人士都是比較年輕的，部分是專業人士。Cat負責進行實驗，試驗蚯蚓糞的成效和進行推廣。

一開始團隊的合作還算順利，半年來持續見面及開會。團隊嘗試從內地的養殖場進口歐洲紅蚯蚓來港，更向漁農署申請進口許可。他們其中一個組員已經有六年的養殖蚯蚓的經驗，他比較熟識程序，結果成功進口蚯蚓，也製作了蚯蚓養殖箱。

團隊在比賽前，選擇了在中環農墟附近開設展銷站，嘗試售賣蚯蚓養殖箱，結果反應不錯，很多路人都有興趣，特別是外國人士。當日留下十多個顧客電話作之後的跟進，賣了個蚯蚓養殖箱。

participants. The participants who did not have their ideas could join other groups to design and create an entrepreneurship. “I met a friend who knew about European earthworms. I learned that earthworms consume food waste and produce earthworm manure as a natural fertilizer. This concept was innovative and attractive to me.” Cat has always been concerned about environmental protection. She likes to grow plants in her leisure time and will buy organic fertilizers such as chicken manure. Cat said that she honestly did not think about setting up a business at the beginning; she was just interested in the idea that European earthworms might be useful for growing plants.

Before her retirement, Cat was a fashion producer who designed fashion and costumes for stage shows and movies. She also ran a factory and managed more than 60 workers, and occasionally helped customers to alter their clothing. One of the event organiser staff first invited her to join another project which was about designing upcycling clothing. But Cat declined the invitation because she wanted to try something new. She began to get work with the earthworms.

Cat collaborated with two participants she met at the earthworm talk. Together with three other people, they formed a team of six and decided to try out an entrepreneurial project related to European earthworms. Among the team members, Cat was the only one aged above 50; all others were relatively young and some of them had their professional careers. Cat was responsible for conducting the experiments, testing the effectiveness of earthworm manure and promotional tasks.

The project ran smoothly at the beginning. The team met regularly during the first six months. They applied for an import permit from the Agriculture, Fisheries and Conservation Department, and tried to import European earthworms to Hong Kong from farms on the Mainland. One of the team members had bred earthworms for six years and he was familiar with the procedure. As a result, they imported earthworms and produced earthworm breeding boxes successfully.

Before the final competition, the team set up an exhibition stall near the Central Farm Market to sell their earthworm breeding boxes. The response was encouraging. Many passers-by were interested in it, especially foreigners. More than a dozen







結果，團隊順利贏得比賽，獲得五萬元獎金。

不過，在知道結果之後，團隊內部就出現了問題。本身最熟悉蚯蚓的伙伴要求拆伙，不想繼續合作了。原來團隊在合作期間出現了不少磨擦，比如如何分配工作、用錢的準則、利潤分配、人事關係等等，令組員覺得難以解決。結果，開始做到有一些成績的團隊一下子就散了，只剩下四人。

但令Cat覺得更驚訝的是，原來要得到獎金是有一定的步驟和要求的，而且獎金是用來資助得獎項目的運作的。她坦言一開始不是為了獎金而參賽，所以沒有留意到大會的要求。低碳創新的創業比賽中，評分類別包括：創新、可行性、團隊合作等。

#### 團隊糾紛：營運上主要的困難

為了把項目營運下去和拿到獎金，需要完成二十個任務，過程中又有團隊成員離隊，最後只有她和另一個組員繼續經營下去。「我感覺是大家一開始唔識，沒有一條心行落去。」——這是她認為創業過程中最困難的地方。

合作過程中，團隊也試過設立一些利潤分配機制，按勞分配，誰付出了勞動力，就可以按比例分配開支和收益。但是始終都不能解決隊員中的磨擦。

現在，Cat的團隊只有兩名成員，主力不再是銷售蚯蚓箱，而是去不同機構舉辦講座和賣蚯蚓糞，也會售賣有機種植的樹苗。

隊員之間出現多次的衝突、退隊等等的問題，合作上出現很多的磨擦，加上團隊的隊長表示不懂如何解決隊員之間的衝突，令團隊的士氣下降。面對這麼多的問

customers left their contact numbers for them to follow up, and ten breeding boxes were sold at the end.

As a result, the team won the competition and was awarded a prize of HK\$50,000.

However, after the competition result was released, internal conflicts among team members surfaced. The partner who was most familiar with earthworms did not want to continue the partnership and asked to split up. Tensions and disagreements existed during the collaboration such as workload allocation, the rules of using funds, profit distribution and personal relationships etc., which made some team members feel uneasy about continuing the partnership. Unfortunately, the team broke up immediately after they started to have some achievements, leaving only four members in the project.

But what surprised Cat, even more, was the procedure of receiving the prize. They need to carried on with the project with the award seed money. Cat said that she honestly did not enter the competition for the prize and thus did not pay attention to the conditions and terms set by the event organiser. In the competition of creating innovative low-carbon entrepreneurship, the evaluation criteria included innovation, feasibility, and teamwork, etc.

#### Disputes within the team: the main difficulty in operation

The team had to carry on with the project and complete 20 tasks upon receiving the prize. There were other team members that withdrew from the team later on, and only Cat and another team member keep going. “We did not know each other that well before starting the project, that’s why it was difficult to work together,” Cat said. This was the most challenging part of this project for her.

In the process of collaboration, the team tried to set up a profit distribution system according to workload and efforts they contributed to the project; and would receive the profit in proportion. However, this still did not solve the tensions between the team members.

There are only two members left in Cat’s team now. Their main



## Cat's Handiworks:



咖啡膠囊項鍊  
Coffee Capsule Necklace



養歐洲紅蚯蚓減廚餘  
Use red wiggler worms to recycle food waste



蔬菜花束  
Vegetable bouquet



製作Up-Cycling手袋  
Making Up-Cycling Hand Bag

題，Cat表示沒有後悔參與這個創新比賽，她仍然很喜歡和年青人合作。

Cat認為不同年紀的人一起合作難免會出現一些困難，例如年輕人比較缺乏經驗，很多時候需要更多時間去試練；而較年長的人如果不肯聆聽和放手，就有可能會出現各持己見、未能達到共識的問題。和年青人合作，則要懂得互相欣賞、看到對方的優點才能建立好關係。

對於未來，Cat坦言這一盤生意比較難發展。要設計一個美觀的包裝，加上處理蚯蚓糞需要很多時間，價錢又不能定得太高，所以仍未想到一個較有利潤的經營方式，因此現時主要專注於教育推廣的工作上。

purpose is no longer selling earthworm breeding boxes but giving talks at different institutions and selling earthworm manure fertilizer and saplings grown organically.

During this collaboration, Cat encountered many problems like conflicts and withdrawals. The team morale was low because the team leader did not know how to solve the conflicts between the team members. However, Cat said that she had no regrets about participating in this innovative program; and she still enjoys working together with young people.

Cat believes that there will be certain challenges for different generations working together. For example, young people are less experienced and need more time to try out things; but older team members refuse to listen and let go, and insist on their perspective, then there will be difficulty in achieving consensus. The important prerequisites to successful cooperation with young people are appreciation and valuing each other's strengths.

Cat認為一開始不知道要拿到5萬元獎金有這麼多條款，建議舉辦方如果再次舉辦同類型的活動，應該事先說明所有規則。但這些創業比賽對於有意創業的人有一定的幫助，例如舉辦一些培訓的工作坊，有助於培養其創業的思維及令創業者更了解自己適合開創甚麼事業。

### 好學不倦，喜於創新

自從參加了創業比賽之後，Cat變得更有自信，也引發了她對環保的熱情，不斷去學習各種環保的技能。對於Cat來說，養蚯蚓只是興趣建立的起步。在這短短幾年內，她學會了做環保酵素，把果皮變成清潔劑和肥料；學會了種植盆栽蔬菜，再把蔬菜製作成美麗的花束；更學會了將廢物「升級再造」，製成精美的手袋和掛飾。Cat姐一步步建立自己的環保循環鏈，更成為環保手作的培訓導師，把信息和手藝教授別人。

「我喜歡創新；學習可以推動自己向前進步。」這是Cat好學不倦的動力。

Looking forward, Cat said that it honestly is quite difficult for the business to expand further. First, it takes a long time to handle earthworm manure. Second, they need to design a beautiful package, but they cannot set the price too high. They have not worked out a more profitable operating model yet, so they mainly focus on educational promotion now.

Cat did not know they needed to meet so many conditions and terms to get the prize of \$50,000. She suggested that all the conditions and terms should be explained in advance if the organiser is going to conduct similar events in the future. However, she agreed that such competitions are helpful for those who are interested in creating their entrepreneurship. For example, the training workshops are beneficial for new entrepreneurs to have better thinking and organization skills, and a better understanding of what kind of business they are suitable for.

### Learning tirelessly and striving for innovation

After participating in the entrepreneurship competition, Cat has become much more self-confident and enthusiastic about protecting the environment. She keeps learning new skills related to environmental sustainability. Breeding earthworms was only her first step in developing her interest in an eco-friendly lifestyle. In the past few years, she has learned to make eco-enzyme, by turning fruit peels into cleaning detergents and fertilizers. She has learned to grow potted vegetables and turn them into beautiful bouquets. She has also learned to “upcycle” waste into exquisite handbags and accessories. Cat has been building her recycling production chain gradually, and has become an instructor who teaches upcycling handicrafts to promote the message of environmental sustainability as well as inspiring other people.

“I like the idea of innovation. I like to create new things. Learning can push myself to go further and further.” This is the motivation for Cat to keep learning tirelessly.



## 個案五 Episode 5 :

### 女兒與「小蘭訂造」 ——做媽媽創業的伯樂 Daughter and the “Tailor-Made by Siu Lan”: Be mother’s talent-spotter



#### 偶然發現創業的機會

小蘭是Vangi的媽媽，六十八歲退休，在2010年大約七十歲時創業。小蘭退休之前從事製衣、小販、體力勞動等工作，之後因為年紀大、體力有限而不再從事相關的工作。停下來之後，小蘭好像失去了人生的目標，只會在家看股票，生活被Vangi形容為：「好頹。」

這時候，Vangi剛好接了一個西九文化區地攤的項目，要邀請不同的攤檔去那裡擺賣，於是她嘗試邀請媽媽一起去擺檔。最初只是售賣一些家裡找出來的衣物，就這樣開始了小蘭第一次擺地攤的經驗。開始時小蘭並不是很積極主動，每次都要Vangi

#### Aspiration of setting up entrepreneurship: to fulfil social responsibility

A business opportunity discovered by accident

Siu Lan is Vangi’s mother. She got retired at the age of 68 and started her own business in 2010 when she was about 70 years old. Before her retirement, Siu Lan was a garment factory worker, a hawker and a labourer. But she had to stop working due to her old age and limited physical strength. After retirement, Siu Lan seemed to have lost her goal of life and only focused on the stock market – a life that Vangi described as “dispirited.”

Coincidentally, at that time, Vangi took on a new project about the West Kowloon Cultural District Market Days, which would invite some hawkers to set up stalls there. So Vangi tried to invite her mum to set up a stall. At first, Siu Lan was only selling some items found at home, but still, it was her first experience of

多番邀請才會出動。到後來，小蘭也去油麻地擺檔，慢慢地認識多了朋友，願意和街坊聊天，特別是年青人。

其後小蘭繼續創業下去的原因是，她的手作得到其他人的認同。那時候，小蘭看到海港城外的大型吹氣鴨仔，十分喜歡，於是嘗試縫製雞仔試賣，後來又有年青朋友提議她將雞仔縫製成掛袋。因為小蘭年輕時在內地從事車衣行業，有相關手藝和經驗，結果大受好評。就這樣，小蘭正式成立了「小蘭訂造」。後來更得到深水埗棚仔時裝騷的邀請，認識了專業的時裝設計師Man Wing，他與小蘭交流，鼓勵小蘭縫製掛頸外套。小蘭按照自己的車衣經驗再加入獨有的剪裁元素，大家都甚為欣賞。時裝騷成功把「掛頸外套」的設計介紹出去，意料之外地，小蘭的作品又再一次獲得好評。就是在這樣的機緣下，小蘭開始為客人訂造衣服，一直做到現在。

#### 獲得社區的支持

自從小蘭開始了這盤生意，「社區市集、生意，其實係照顧緊小蘭的一啲需要，某程度對我來講，係解脫(relieve)咗。」Vangi提起小蘭這幾年的改變，都會這樣說。小蘭那一代人的成長總是工作再工作，到了退休的時候，就好像失去了一樣，Vangi開始擔憂她的身心健康。回想一開始邀請小蘭去擺賣的初心，Vangi坦言，只是不想小蘭在家「無所事事」。

幸好，如她所願，小蘭在市集、社區認識了不少新朋友，有些朋友還會定時打電話問候和探望小蘭。從女兒的角度來看，「小蘭訂造」這個生意好像幫小蘭建立了一個小社區，也為她分擔了一點照顧母親的責任和壓力。

setting up stalls at the market. In the beginning, Siu Lan was not very enthusiastic about it and Vangi had to keep asking her; but later on, Siu Lan started to set up stalls at Yao Ma Tei market as well. She got to know more friends gradually and was willing to chat with neighbours, especially young people.

The reason that kept Siu Lan carry on with her business at that time was other people’s recognition of her hand-crafts. Siu Lan saw a large inflatable duckling outside Harbour City and liked it very much. She sewed some duckling or chick handicrafts for trial sales first. Some young friends suggested to her to turn them into chick hanging bags. Siu Lan worked in the garment industry in the Mainland when she was young and thus was experienced in making clothing. Her duckling products were popular and highly praised. Siu Lan thus formally established her brand “Tailor-Made by Siu Lan.” She was invited to set up her stall in a fashion show in Sham Shui Po. Man Wing, a fashion designer who happened to be there, exchanged ideas with Siu Lan and encouraged her to make kimono jackets. Siu Lan added unique tailoring elements to her products based on her experience. The design was promoted in the fashion show and unexpectedly was highly admired again. Consequently, Siu Lan started to create tailor-made clothes for clients.

#### Support from the community

“The community markets, and the business, are taking care of some of Siu Lan’s needs. To a certain extent, it is a relief for me.” Vangi always says so when talking about Siu Lan’s changes during the past years. Siu Lan’s generation lived their life in a style of non-stop working. They seem to lose their identities once they got retired. Vangi was worried about her when she gets older and older. Vangi explained that her original intention of inviting Siu Lan to set up stalls was to make her life occupied with something so that she would not be too bored at home.

Fortunately, the creation of “Tailor-Made by Siu Lan” really helps Siu Lan to meet many new friends as Vangi wished. Some of them would call and visit her regularly. From the perspective of a daughter, it seems this business has built a small community for Siu Lan, and shared some of her responsibility of taking care of her mother.



## 小蘭特色設計

Special designs  
from Siu Lan



雞仔/鴨仔掛袋  
Chick / Duckling Hanging Bags

掛頸外套  
Kimono Jackets

### 受追捧亦不願大幅加價

現時擺檔的大小事務主要都是由小蘭負責，包括採購材料和製作。每逢市集，小蘭都會預先準備很多的手工製成品。她甚少缺席墟市活動，每次都會駐場為顧客講解產品的特色和幫客人量度尺寸，又會和客人聊天，讓大家進一步了解她的產品。

「小蘭訂造」除了會為客人度身訂造一些衣服之外，同時也會推出不同設計的產品。

作為一個品牌，「小蘭訂造」近年在「文青」界走紅，除了會被邀請到不同的市集和展覽活動中擺檔外，亦受到不少媒體的追捧。小蘭很開心有如此的成就，這盤生意帶給她第二生命，讓她受到不少人的讚賞。

Vangi稱小蘭的產品相對便宜，整件衣服都是人手手工制作，Vangi有時會希望可以加價，令小蘭可以多掙一些，工作量就可以

### Sought-after but unwilling to increase prices significantly

Siu Lan takes care of all the issues related to the business by herself most of the time, including procurement of materials and production. Whenever it is market day, Siu Lan prepares many handcrafts in advance. She rarely misses any market day. She is always there to explain the features of each product to the customers, to let them know more about her products. She is always there to take customers' measurement and chat with them.

In addition to tailor-made clothes for customers, Siu Lan also launches products with different designs.

As a brand, "Tailor-Made by Siu Lan" has become popular amongst the young literati and young artists ("wenqing") in recent years. It is sought after by the media in addition to being invited to set up her stall at various markets and exhibitions. Siu Lan is incredibly happy with her achievement. This business brings her a second life, and she has been appreciated by many people.

Vangi said Siu Lan's products are relatively inexpensive for a piece of cloth that is entirely handmade. Vangi wants to increase the price so that Siu Lan can make more money and thus the workload can be reduced; and hopefully, Siu Lan does not need to work too hard. However, Siu Lan insists that the price cannot





減少，不用太過辛苦操勞。但小蘭堅持不加價，因為她覺得自己品牌的成功是來自大家對她的欣賞，同時也擔心如果價格太高，有些喜歡她的設計的人會買不起。

她們也有開設網上宣傳平台——一個叫「小蘭訂造」的Facebook群組。群組的目的是創造一個「生產消費自助平台」，藉平台宣傳小蘭對度身訂造的想法和對製衣的堅持。群組置頂處寫了訂購的方式和付款方法，小蘭不太熟悉Facebook的運作，這個群組主要由Vangi打理。最近因為疫情，她們嘗試多用Facebook做推廣，但電子化訂造衣服似乎並非易事，並未能減輕Vangi的工作量。



#### 與年邁的母親合作

Vangi雖然偶爾也會幫小蘭，但由於自己也有工作，有時未能配合，也產生一些張力。

「小蘭有時會期望我幫佢嘅facebook出post(介紹產品)，也想我幫她多啲，但我也自己的工作與興趣，不可能放太多時間落去。」Vangi認為小蘭對發展這盤生意的

be increased significantly because she is afraid that some people who love her design might not be able to afford it.

They utilize online platforms for promotion as well. They have registered a Facebook group called “Tailor-Made by Siu Lan” to create “a self-service platform for production and consumption”. They use the platform to promote Siu Lan’s ideas on tailor-making and her persistence on garment production. The Facebook group provides information about ordering methods and payment methods. Siu Lan is not familiar with the operation of Facebook, so the group is mainly managed by Vangi. Due to the Covid-19 pandemic which restrains the organization of physical activities, they have tried to use Facebook more often for promotion. They are thinking about adding an online ordering service to reduce manpower, but it seems it is not an easy job and won’t ease Vangi’s workload.

#### Working with elderly mother

Vangi helps Siu Lan with her business occasionally, but she has her job and thus cannot meet Siu Lan’s demand sometimes, which creates some tensions between them.

“Sometimes Siu Lan expects me to help her post more messages on Facebook to introduce her products, she would like me to help her more, but I also have my job and interests, it is impossible for me to spend too much time on her business,” Vangi said,

想法已開始超出她原本的預期。

「小蘭的概念不只是『手作人』，在她心目中是想建立一條製衣的生產線，想有更多人幫她，也希望可以擴充這盤生意。」Vangi細述，她多次幫小蘭縫製衣服的時候，本來想以學習的心態來幫忙，卻被小蘭認為手腳慢，結果Vangi唯有抽身出來，幫她做一些對外的聯繫工作，與其他人商談合作、寄賣等等。

Vangi坦然與小蘭最大的磨擦是這盤生意的發展目標。小蘭很希望可以繼續擴充這盤生意，但Vangi卻對此有所保留。「我們兩個的目標有所不同，無辦法可以傾到一個共同理念，但我都會以佢的想法為重心。不能擴張都有點可惜...」

有沒有想過申請資助或者貸款來擴充呢？Vangi本身的工作涉及不同基金會的項目，她對於申請基金項目並不太看好。「一拿funding 做嘢就麻煩，行政上的工夫會有很多。」她認為「小蘭訂造」不應花太多時間來處理項目的行政事務，所以對她來說也不是一個容易做的決定。

但說到這十年的得著，Vangi認為小蘭因為做這件事認識了很多朋友，多了朋友去關心她和媽媽，從而減輕了她照顧長者的壓力。回想起來，Vangi認為十年前做的決定非常正確。如果可以再選擇一次，她還是會幫助媽媽開創「小蘭訂造」。

Siu Lan’s ideas for this business are beginning to exceed Vangi’s expectation.

“Siu Lan’s idea is not only being a craftsman. She wants to build a production line for making clothes. She would like to have more people to help her and wants to expand this business.” Vangi explained that she had helped Siu Lan making clothes for many times and she did it from a perspective of learning. However, Siu Lan complained that Vangi was too slow in making clothes. As a result, Vangi no longer participates in the production but helps Siu Lan to build connections with external parties, such as negotiating about collaboration and consignment.

Vangi said that their biggest conflicts come from different opinions on business development. Siu Lan wishes to expand the business, but Vangi has reservations about the expansion. “Our goals are different, we do not share same idea, so we cannot reach a consensus. But I agree that the development of the business should be based on her ideas. I know it is a pity if she cannot expand the business...”

When she was asked if they had ever thought about looking for subsidies or loans to expand this business, Vangi was not optimistic about applying for government funding as her job per se has been involved in many different funded projects. “It would become very troublesome once you got the funding. It involves a lot of administrative procedures.” Vangi believes that “Tailor-Made by Siu Lan” should not be overwhelmed by administrative work. Therefore, it is not an easy decision for Vangi to make.

Nevertheless, when it comes to the gains over the past ten years, Vangi agrees that Siu Lan has met more friends because of this business. There are more friends to care about her and Siu Lan, thus has eased her stress of taking care of her elderly mother. When she looks back, Vangi still believes that the decision they made ten years ago was the right one. If time could go back and she could choose again, she would still help her mother to set up the “Tailor-Made by Siu Lan” business.

#### 網址Website

<https://www.facebook.com/groups/1695254510686752/>



## 個案六 Episode 6 :

### 中年退下職場，尋找自僱機會 Quit the workplace at middle-age, looking for self-employment opportunities



#### 創業過程：從自信的工作入手

大概十年前，五十歲的Andrew，在朋友的介紹下接手「買手」的生意，之後就開始在這個行業打拼。Andrew不認為這是一次很有計劃的創業，而「買手」的工作就是做中間人，在外國找合適的貨品回來香港做銷售，形式比較似自僱。

退休前，Andrew一直在學校工作；但年青時曾經接觸過進出口業務，所以對「買手」的工作也有信心，所以就爽快接受了朋友介紹的生意。一開始其實是以玩樂的心態去嘗試，結果一做就做了十年。

#### Winner of Green Entrepreneurship

Setting up a business: start with the areas that are familiar with

About ten years ago, Andrew, who was 50-year-old at that time, started his own business as a buyer after a friend's introduction. Andrew does not think this was a well-planned start-up but something he has been doing for the last ten years. A "Buyer" is an intermediary who looks for and buys suitable products overseas and then promotes and tries to sell them in Hong Kong. It is more like a self-employment business.

Before his retirement, Andrew worked at schools. But he had been exposed to the import and export business when he was young and was quite confident that he was able to conduct the work of a buyer. As a result, he accepted this business unhesitatingly after his friend's introduction. Andrew expressed that he was thinking to give it a try with a playful attitude at the beginning and did not expect that he would do it for ten years.

#### 日常經營及運作

在做「買手」的時候，Andrew按朋友的指示，自資在英國進口貨品來港，之後供貨給指定的公司，一開始都可以有大約30%的利潤。但之後，競爭對手越來越多，利潤越來越低，三年之後Andrew開始想是否要轉型，就是自己一條龍由買貨到零售都包辦了。

一開始Andrew想於超市內做零售，例如在超市租一個貨架擺賣貨品。但超市不但要求支付上架費，同時又要有推廣員在場，成本很高。而且要上架也不容易，首先要有人脈關係，必須認識到已在超市有帳戶的人，託其介紹，並且要層層抽佣。Andrew自知很難賺到合理的回報，但也試著經營了幾年。跌跌碰碰之下，試過入口不同的貨品，有成功，也有不太成功的。雖然過程之中不太順利，但他沒有放棄，不斷嘗試和獲取經驗。

#### Daily operations

When Andrew had just started his business as a buyer, he used his own money and followed his friend's instructions to import goods from the UK and then supplied them to designated companies in Hong Kong. In the beginning, he could make about 30% profit on the transactions. However, as there were more and more competitors joining in, there were fewer profits to be made. Andrew started to think about transforming his business and began to start selling as well.

Initially, Andrew focuses on doing retail sales in supermarkets by renting a shelf to sell his products. However, he needed to pay a shelf fee and required a promoter to be present and thus it was very costly. In addition, it is not easy to sell new products in supermarkets. Firstly, it is necessary to have good personal relationships and social networks, such as someone who is an existing supplier for supermarkets and is willing to make introductions. Secondly, various fees must be paid to the various parties involved. Andrew knows that it is difficult to make a reasonable return with this business model, but still, he has tried for several years. There were ups and downs throughout these years; some products were popular, and some were not. Although the operation of his business was not so smooth, Andrew did not give up and kept trying different approaches and gaining work experience.



自己做生意，生活節奏可以彈性一些，Adrew會在空閒時間做義工幫助別人  
By having his own business, the time can be used with more flexibility. Andrew volunteers to help others in his free time.



## 經營上的挑戰

總結多年經驗，他認為如要在超級市場內銷售，貨品要有一定的吸引力，而且要提供一系列的貨品來吸引顧客。但對於小商人來說，進口一系列的貨品投資成本相當大，風險會較高。例如他以前進口的產品是飲品，有食用期限，需要盡快把貨品銷售出去，否則只能丟掉。生意差的時候，有時會有貨品滯銷的情況，以致未能賺回成本。

他在百貨公司擺檔也是其中一個相當困難的經驗。當時競爭十分大，上架費等營運成本高昂，最終只能放棄在商場售賣。

相對於創業，為何不去找一份有薪的工作呢？Andrew認為當年齡較大的時候，要找工作是困難的，而且現在大部分工作的工作時間都很長。而自己做生意，生活節奏較有彈性，空閒時間Andrew會做義工去幫助其他人。Andrew亦是理大賽馬會社創『騷·In·廬』回收手推車的共創團隊成員之一，幫助新設計的回收手推車在社區進行測試。

至於在談到有沒有想過去尋找資金來拓展生意時，Andrew坦言要申請銀行貸款也不容易，要寫一份得體的建議書，他自己亦不想負債，因此沒有去嘗試。但也有申請過政府對中小企資助的基金，比如工業署的「中小企業市場推廣基金」，資助中小企刊登廣告，可以最多資助一半。但申請了很長時間，同時也不太清楚基金的條款，到現在也未能拿到資助。

但Andrew不屈不撓，將來仍然想嘗試入口其他貨品；他會繼續根據市場需求而決定入口什麼貨品，也希望可以使用網絡銷售。

## Challenges of his business

Summarize what he learned from these years' experience, he said that the products must be attractive if you want to put them in a supermarket for selling and that it is better to have varieties of products for customers to choose. However, it is a big investment for small enterprises to import a series of products and there will be high risk as well. For example, at one time he imported beverages that had limited shelf life and needed to be sold as soon as possible. Otherwise, they would have turned bad and could only be discarded. He also experienced slow sales sometimes and many products were not sold, which resulted in a loss in the end.

Setting up stalls in department stores was another challenging experience for Andrew. The competition was intense at that time. The operating costs, such as shelf fees, were extremely high; and as a result, he had to give up the plan of selling in shopping malls.

Compared to setting up a business and finding a paid job, Andrew pointed out that it was quite difficult to find a job at his current age. Also, most of the jobs have long working hours, which is another unfavourable factor for him. By having his own business, he can use his time with more flexibility. Now, he will volunteer in his free time and help others. Andrew is also a member of the co-creation team of PolyU Jockey Club Operation Solnno to re-design recycling trolleys for waste pickers and help the newly designed recycling trolley to be tested in the community.

When he was asked if he had ever tried to find extra funds to expand his business, Andrew admitted that it was not easy to apply for loans from the banks. He had to draft a decent proposal and he did not want to be in debt. Therefore, he did not try this approach. However, he has applied the government's funds for the development of small and medium-sized enterprises (SMEs), such as the "SME Export Marketing Fund" provided by the Trade and Industry Department. This funding scheme offers financial assistance to SMEs for promotion activities and, for example, subsidizes up to half of their advertisement costs. However, he was not sure about the terms of the fund. He said that he still has not received the funding even though he has applied to it for a long time.

But Andrew shows his unyielding spirit and still wants to try to import other products in the future. He keeps paying attention to the market demand; and will also try the new trend of online selling.





## 50創業的困難與支援的建議

對Andrew來講，50+創業要投入的時間成本比較大。如果50+創業，經過幾年、甚至十年的時間，年齡越大就越難再投入勞動市場，所以他不建議沒有創業經驗的銀髮人士貿貿然去創業。而且如果50+人士把退休金全部投資於創業上，是很高風險的活動，一旦創業失敗，就會失去自己的退休金，反而得不償失。

他提醒想創業的50+人士需要先考慮自己的能力，例如技能和資源方面。對想從事的行業要具備熱誠，在創業之前要先做好資料搜集，對行業有足夠的了解，如果創業者沒有接觸過相關行業，是很難成功的。

Andrew認為實際的金錢資助對於創業者的幫助會較大；另外如果可以提供地方，例如倉庫等來讓創業人士使用則更好，因為香港租金太貴令很多人難以負擔，不容易開創業務。

## Advice for people aged 50+ who are interested in setting up a business: difficulties and supports

Regarding older people who are interested in setting up a business, Andrew thinks that their cost of time spent on the enterprises would be relatively high. If one starts a business after 50 years old and has tried it for several years or even for ten years, it will be getting more difficult for them to re-enter the labour market when one gets older. Therefore, he does not recommend to retirees who do not have the entrepreneurial experience to set up a business without well-defined plans. Moreover, it is a high-risk move if retirees invest all their pensions in new entrepreneurship. They may lose their retirement pensions if the entrepreneurship fails, and the losses will outweigh the gains.

Andrew pointed out that potential entrepreneurs need to know their capacities and limitation well, such as skills and resources they have, together with their enthusiasm for that industry. Before starting a business, they need to conduct thorough information collection to gain an in-depth understanding of that industry. It would be difficult to succeed if the entrepreneurs are not familiar with the related industries in advance.

Andrew believes that tangible financial assistance will be helpful to new entrepreneurs. In addition, it would be even better if physical places like warehouses could be provided for entrepreneurs to use, as the sky-high rents in Hong Kong are hard to afford and become a hindrance for people to start a business.

## 四個銀齡創業建議

### 4 Suggestions on senior entrepreneurship

1

要先考慮自己的能力，比如有什麼技能和資源  
Need to know your capacities and limitation well, such as skills and resources you have

2

要清楚了解行業運作，最好之前已接觸過相關行業  
Need to gain an in-depth understanding of the industry, preferably to work on an industry you are familiar with

3

不斷嘗試和獲取經驗  
Never give up and gain experience from failures

4

要預留退休資金  
Need to save money for retirement

# 銀齡創業家訪問後語 Reflections from the interviews with Senior Entrepreneurs



「銀齡社創」的計劃推出之前，我們已經開始尋找銀齡人士創業的故事。幸運地，透過銀齡的社群轉介，我們在短時間已找到不少有意思的個案。當時第一感受就是，原來銀齡的社群是很強大，涉及的闊度也很廣。令我開始同意「銀齡」是一個未被開發、充滿可能性的市場。

在深入接觸了這些銀齡創業家之後，很容易就被他們的熱誠所打動，究竟是什麼驅使他們在退休之後繼續創業，而且要承擔風險呢？其中一個訪問中，「簡約吞嚥餐有限公司」創辦人陳蓮

Before the launch of the Silver Age Startups Programme, we have started looking for stories about senior entrepreneurs and found many interesting cases in a short time through the elderly's communities. At that time, my first impression was that the senior community was very big and strong and involved a wide variety of people. I began to agree that the community of "seniors" is a market that has not been developed but full of potentials.

After in-depth interaction with these senior entrepreneurs, it is easy to be moved by their enthusiasm and by their stories. What are the reasons that drive them to take risks with setting up an enterprise after retirement? One very impressive story is from Ms. Kit Chan, one of the interviewees who is the founder of Simple Swallow Meal Limited. She ran a hair salon with rather good business but decided to retire when she





卿女士Kit的故事令人十分深刻。她在退休之前有一盤運作不錯的髮廊生意，她工作到58歲退休。但她很快就意識到退休生活並未能滿足自己，於是去學習製作軟餐，更大膽投資一筆退休金，把原本的店鋪改裝成製作軟餐的廚房，準備發展一盤新的生意。可以想像從未有飲食業經驗的Kit，在開始經營時一定會面對很多問題，但她都沒有放棄。她不斷學習，也不斷發掘可行的方式，例如考取政府認可證書(食物衛生經理證書)及國際認可證書(HACCP食物危機意識及其監控點)，她全部都自己一手一腳去進行。她的堅持，確實令人佩服。

另一位「同行共創」的創辦人之一黃寬泰先生William，我們從他身上看到了靈活和智慧。William是一位充滿正能量的人

was 58. She soon knew that she won't be happy with her retirement life. She decided to learn making soft meals for people in need. She daringly invested her retirement pension in developing this new business. She transformed her original shop into a kitchen to make soft meals. We can imagine how Kit, who had no experience in the catering industry, encountered many difficulties during the initial phases of the operation. But she did not give up. She kept learning and kept exploring feasible ways to run the new business, such as obtaining a government-recognized certificate of Food Hygiene Certificate for Hygiene Managers, and the internationally recognized certificate of Hazard Analysis and Critical Control Points (HACCP). She persistently tried, learned, and worked out everything by herself which is indeed impressive and motivating.

Another senior entrepreneur, Mr. William Wong, one of the founders of "Happy Walker", has shown us what "flexibility" and "wisdom" mean. William is a positive and energetic person who can surprise you in every



物，和他談話，每次都會為你帶來驚喜，因為他又會想到一些更好的點子。他會滔滔不絕地告訴你，他的項目現在的發展，有什麼發現和突破。樂天、自信、充滿感染力。

環保達人Cat和「雨遮重生」的Joseph對

conversation because he always has new and better ideas. He will tell you excitedly about the development of their project, their discoveries, and their breakthroughs. He is optimistic, confident, and encouraging.

Our Guru in eco-friendly handcraft, Ms. Cat Ching, and the founder of "Umbrella Reborn", Joseph, have touching stories as well, because of their attitudes in pursuing







於完美的追求，也很令人感動。Cat為了讓我們的採訪拍攝效果更好，特地為我們準備一束美麗的蔬果花束，也展示了多款親手製作的手工藝品，精緻又環保。而Joseph對於教授雨傘維修充滿熱忱與執著，例如精心設計精美實用的教學工具去教授維修雨傘，又善用科技拍攝維修的過程，使參與工作坊的學生能夠最有效地學習到技巧。他們的認真、專業的態度令人欽佩。

perfection. To help us to produce a better interview and video, Cat prepared a beautiful bouquet of vegetables and fruits for our shooting, and also showed us a variety of delicate and eco-friendly handicrafts. Joseph is full of determination when it comes to teaching umbrella repairs. He designed delicate and useful teaching tools to improve his teaching experience. He made good use of technology to film and live broadcast the repair process so that the students in the workshops can learn the skills effectively. Cat and Joseph both showed an earnest and thoughtful attitude towards their interests and their work.



我們在不同的長者創業家身上看到了熱誠、堅持、靈活和智慧。在小蘭的故事中，她的女兒提到，小蘭的創業活動令小蘭與社區建立了互助的關係，變相是舒緩了女兒作為照顧者的壓力。這個反饋或許是未來長者服務創新的啟發點。

最後，我們透過Andrew的故事來提醒去追夢的銀齡人士要注意創業的風險，做好市場調查，預留退休資金，使自己在更有準備的情況下創造人生的第二事業。祝願更多銀齡人士創業成功。

理大賽馬會社會創新設計院項目協理—  
劉燕娜

We have observed many positive personal traits like enthusiasm, persistence, flexibility, and wisdom in the senior entrepreneurs we have encountered. In Siu Lan's story, her daughter Vangi reveals another positive outcome of senior entrepreneurship – encourage senior citizens' active participation in the communities. Vangi mentioned that her mother Siu Lan's entrepreneurial activities have relieved the stress of her role as a caregiver. It helps Siu Lan to build up a mutual-help relationship with her community. This feedback may become an inspiration for the innovation of our services for the elderly in the future.

Last but not the least, we use Andrew's story to remind the seniors who are chasing dreams about the risks of establishing a business. Suggestions like doing thorough market research and reserve funds for retirement help one to be more prepared when creating a second career in life. We wish the senior citizens who are interested in entrepreneurship a successful experience.

*Rena Lau, Project Associate, JCDISI, PolyU*



# G.

## 總結及建議

### Conclusion and Suggestions

香港社會正在面對人口老化的問題，我們需要倍加重視年長人士在退休之後的生活。如果能夠將之引導往健康的方向發展，老齡人口有機會成為社會中一個未開發的寶庫。

現時不少退休的人士仍然充滿活力，但有的因到了退休年齡而被迫從工作崗位退下，或者是因為再找不到合適的工作；有一些退休人士雖可找到方向和途徑，繼續發展新的事業，但卻可能面對年齡歧視的問題。

不同的長者可能基於不同的原因探索創業的歷程。例如，中產的長者創業可能是希望維持自己的動力，不要與社會脫軌；而較低收入的長者創業，更大可能是因為要維持生計。

上面引述的文獻提及年長人士創業，不少地方都比年青人優勝，包括：

Hong Kong is facing the problem of an ageing population, as a result, we should start to pay attention to the retirement life of the elderly. If it can be led and developed in a healthy direction and the elderly population can become an untapped treasure in our society.

Many retirees nowadays are still healthy and energetic. Some of them are forced to retire due to the retirement age, and/or can no longer find suitable positions. Some of the retirees manage to find another path to continuing to develop a new career but may face the issue of age discrimination.

Different elders may explore entrepreneurship for different reasons. For example, the reason for the middle-class senior entrepreneurs to set up an enterprise maybe because they want to maintain their own motivation for life and keep themselves on track with society; whilst for the lower-income senior entrepreneurs, it is more likely that they need to make a living.

The literature cited above mentions that elderly people demonstrate more advantages than young people in establishing enterprises, which include:

- 更成熟的人脈網絡
- 更穩健的財務狀況
- 其豐富的經驗，可以幫助創業和業務的成長；及
- 累積了的社會資本

我們亦分享了幾位年長人士創業的動機和故事。不少銀齡創業家善用多年來累積的經驗、知識和技術，製作了出色的產品或業務來服務社會。且不論其業務是否帶來可觀的利潤，但可肯定的是，銀齡創業活動貢獻社會、減少社會服務的開支，有利香港的經濟發展。

越來越多地區和城市開始認識到長者創業存在巨大的潛能，因為長者創業家擁有豐富的工作和生活經驗、寬廣的人際網絡和保持生產力的熱情。我們是時候打破「長者人口只是社會的負擔」的固有想法；我們應聯合不同的界別一起合作、打破障礙、創造及發掘更多的可能性，來釋放長者的潛力。

本報告中的每一個銀齡故事都反映出長者的待人處事等方面都老練成熟，而更重要的是他們熱心服務社會，貢獻自己的時間及能力。

但我們的調查亦發現，不少長者創業家都認為難以獲得創業的培訓和資源，而社會上大部分的創業基金或支援計劃都以年輕人為主要對象。由於計劃未能切合其需要，長者創業家參與這些培訓活動的動機很低；反觀一些以年長者為對象的創業活動，一推出就獲得大量的查詢和可觀的報名人數，反映社會上對於這類銀齡創業計劃是存在需求的。而這需求是否會擴大及發展下去，則視乎社會政策和各界的配合。

- More mature interpersonal networks,
- More stable financial condition,
- More work experience which is a great help in entrepreneurship and business growth; and
- Accumulated social capital

We have also shared the stories and motivations of various senior entrepreneurs. Many of the senior entrepreneurs make good use of their accumulated experience, knowledge, and skills to produce outstanding products or services for our society. Regardless of whether their businesses have generated considerable profits, it is certain that the senior entrepreneurial activities have contributed to society and reduced the social service expenditures, which are beneficial to Hong Kong's economy.

More and more regions and cities have begun to realize the huge potential of senior entrepreneurship, as senior entrepreneurs are equipped with rich work and life experience, good interpersonal networks, and great enthusiasm for maintaining productivity. It is time for us to break through the inherent view of “the elderly population is a burden on the society”. We should work with different sectors and industries to overcome obstacles, to create and explore more possibilities, to unlock the potentials of the elderly.

Every story in this report shows that those senior citizens are experienced and mature in social skills; and more importantly, they are enthusiastic in contributing their time and expertise to their communities.

However, our survey results reveal that many senior entrepreneurs find it difficult to obtain appropriate training and resources for setting up their businesses. Most of the entrepreneurial fundings or supporting programmes available in the market are targeted at young people. Senior entrepreneurs are not motivated to participate in those supporting programmes because they fail to meet the elderly's needs. On the other hand, some entrepreneurial activities which target seniors have proved popular. As soon as these programmes are launched, there are usually a large number of enquiries and a considerable number of applicants,



對於推動銀齡社創，我們有如下建議：

- 相關持份者和學者應深入研究推動年長人士創業的措施。舉例而言，如何識別願意在人生較後階段創業的人士，找出激發他們放下舒適的退休生活、踏上冒險的創業路的原因？
- 相關持份者和學者可進一步闡釋長者創業的好處，並重視其作為年長者退休後的另一種事業與生活的選擇。同時，在創業的推廣上，不只著重年青人創業的機會，同時應強調50+人士的經驗和技巧是可以為經濟帶來好處的。
- 提供長者創業支援，成立長者創業中心，為長者創業家提供交流的平台和機會，使他們可以交流資訊，不論在創業上遇到的問題，或是分享共同的資源。
- 提供培訓課程，支持長者創業家去進修所需要的技能，包括：項目設計及管理、市場推廣、人力資源運用、建立社會資本等等。例如我們的「銀齡社創」活動，就為50+人士的參加者提供設計思維的培訓，加強長者完善項目設計的能力，協助他們踏上社會創業之路。
- 鼓勵長者創業家參與「銀髮市場」的創業。長者較容易接觸及體驗他們同一年齡層的用家所遇到的問題，因此在這個範疇的業務上亦更有優勢。

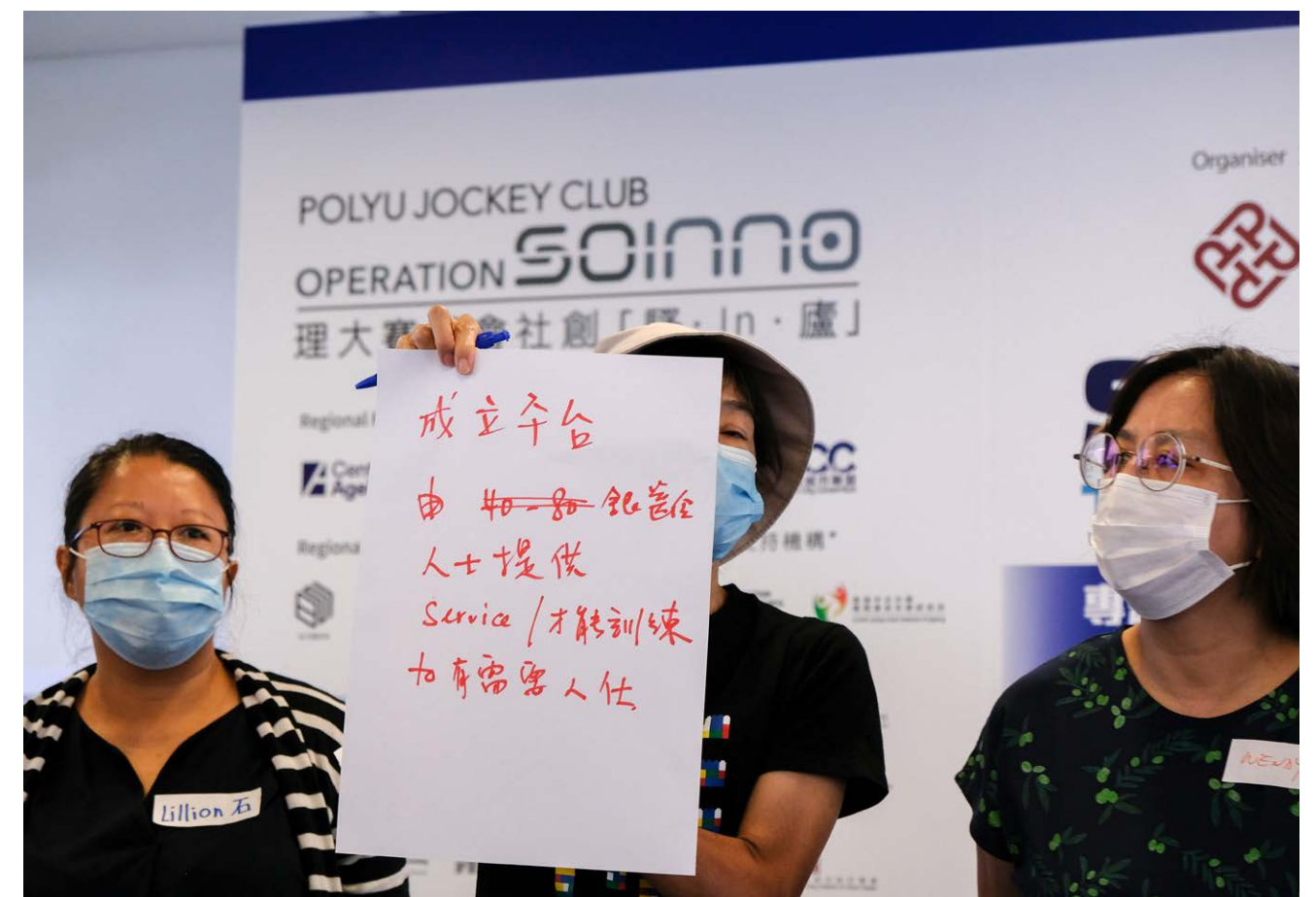
which shows that there is a demand for senior entrepreneurship supporting programmes in society. And whether this demand will increase and continue to thrive in the future, largely depends on the responses of the social policies and the collaboration of all sectors in the society.

Regarding the promotion and support of senior entrepreneurship, we have the following suggestions:

- Stakeholders and scholars should conduct in-depth research on measures to promote and encourage entrepreneurship among older people. For example, how to identify seniors who are interested in setting up their own businesses at a later stage in their life; and find out the reasons and motivations that inspire them to take a risky entrepreneurial journey instead of a comfortable retirement life?
- Stakeholders and scholars should value entrepreneurship as another career and life choice for the elderly after retirement. Stakeholders from government departments and different sectors in society can further promote and justify the benefits of senior entrepreneurship. In the promotion of entrepreneurship, when we emphasize the opportunities for young people, we should concurrently highlight the experience and skills that the elderly are equipped are beneficial to the economy as well.
- Provide entrepreneurial support to the elderly by establishing senior entrepreneurship support centres. Provide a platform and opportunity for the senior entrepreneurs to exchange information, such as challenges they encountered in their entrepreneurship or sharing common resources.
- Provide training courses for the senior entrepreneurs to learn essential skills such as project design and management, marketing, human resources, and the building of social capital. For example, our Silver Age Startups Programme provides training on design thinking skills for the elderly participants, to enhance their ability to improving project design, and help them to prepare for a better start of entrepreneurship.

- 提供針對性的資助或優惠性貸款予長者創業家，讓他們更容易開展生意，解決貸款難的問題。
- 持續關注長者創業家的需要，為他們提供支持的配套，例如促成跨代合作、定期協助監察項目、提供有效的服務，令他們的項目可以持續運作下去。

- Encourage senior entrepreneurs to engage in the “senior market”. It is easier for the elderly to access and have a better understanding of the problems encountered by other elder users when they are from the same age group. Senior entrepreneurs can therefore enjoy a comparative advantage in the businesses related to the senior market.
- Provide specific subsidies or concessional loans to senior entrepreneurs to make it easier for them to start their enterprises and help them to tackle the difficulty in obtaining loans.
- Take notice of the needs of the senior entrepreneurs persistently and provide them with appropriate supporting packages, such as facilitating inter-generational cooperation, assisting in monitoring projects regularly, and providing effective services to improve the sustainability of their projects.





## 附件一：第一階段：社會創業講座 Appendix 1: Stage 1: Social Entrepreneurship Seminar

### 1 社創ABC Social Enterprise ABC

舉辦日期 Event Date:  
2020/ 09 /18

網上參加人數  
No. of online participants:  
122

內容撮要 Content:

四位中年創業家，分別來自「同行有我」及「雨遮重生」，向參加者分享銀齡創業的得著與挑戰，以及創業過程中要注意的地方。  
Four senior entrepreneurs who are coming from “Happy Walker” and “Umbrella Reborn” respectively, shared their gains and challenge in starting a late business, as well as the points to pay attention during the entrepreneurial process.

嘉賓講者 Speakers:

「同行有我」黃寬泰先生和嚴靜儀女士、「雨遮重生」甘維俊先生和黃綺雲女士  
Mr William Wong and Ms Jo Yim (Happy Walker), Mr Joseph Kam and Ms Clara Wong (Umbrella Reborn).

### 2 精益創業和社會企業 Lean Startup and Social Enterprise

舉辦日期 Event Date:  
2020/ 09 /21

網上參加人數  
No. of online participants:  
128

內容撮要 Content:

精益創業是近十年風靡全球的一套創業方法，強調用同理心瞭解用户的需要，多於自我中心的判斷，而且能夠讓創業的過程有系統地作出記錄及分析。這一套的創業方法同時能用於對社會有貢獻的項目上。  
Lean startup is a popular set of entrepreneurial methods in the past decade. Rather than making self-centred judgments, it emphasizes on understanding the needs of users, and enables systematic records and analysis of the entrepreneurial process. It is also applicable in starting up social projects and social enterprises.

嘉賓講者 Speakers:

資深創新顧問、「仁人學社」執行董事羅偉鴻先生  
Mr Freddy Law, (Senior Innovation Consultant, Executive Director of Education for Good)



3

### 社企成立及風險管理 Social enterprise establishment and risk management

舉辦日期 Event Date:  
2020/ 09 /25

網上參加人數  
No. of online participants:  
109

#### 內容撮要 Content:

創業者在建立自己生意的時候，或多或少都會出現一些行政及法律的疑問。是次講座簡介成立社企時將要面對的實際問題，包括創業法規及須知，和創業可能面對的法律風險。

It is common for entrepreneurs to face administrative and legal issues when starting up their own business. This seminar shared about practical issues for social enterprise set-ups, including the laws, regulations and guidelines for starting a business, and the legal risks that a business starter may face.

#### 嘉賓講者Speakers:

商業事務律師黃彥銓先生

Guest Speakers: Mr Spencer Wong (Commercial Attorney)



4

### 社企營運及尋找資金 Social enterprise operation and sources of resources

舉辦日期 Event Date:  
2020/ 09 /28

網上參加人數  
No. of online participants:  
109

#### 內容撮要 Content:

創業不同受聘於人，少不免面對一定風險，如何做好充份準備，在設計項目時應要注意什麼風險？另一方面，坊間也有不少協助創業的資源，銀齡創業者可如何尋找這些資源，在選擇不同的創業支援服務時有什麼需要注意的地方？

Risks in business operation is inevitable. How can one equip oneself when designing social innovation projects to face potential risks? On the other hand, there are many resources support in society for entrepreneurs. How can silver-age entrepreneurs access to these resources? What should they pay attention to when choosing different entrepreneurial support programmes?

#### 嘉賓講者Speakers:

創業計劃顧問及導師區恩庭先生

Guest Speakers: Mr Albert Au (Startup Consultant and Tutor)





## 附件二：第二階段：共創工作坊 Appendix 2: Stage 2: Co-creation Workshops

0

### 工作坊0：項目概況、組建團隊 Workshop 0: Orientation and Team forming

舉辦日期 Event Date:  
2020/ 10 /10  
10:00 am to 1:00 pm

內容撮要 Content:

工作坊0是一個項目簡介和組建團隊的時間。個人或少於4人的隊伍，會被組合成4至5人的團隊。每組需於下一節工作坊前，提出一個項目點子

Workshop 0 was for orientation and team forming. Individual or group sign-ins without 4 members was grouped to form a team of 4-5 members. Each team was asked to provide a rough project idea to enter Design Thinking Workshop 1.



1

### 工作坊1：設計思維第一課 Workshop 1: Design Thinking 1

舉辦日期 Event Date:  
2020/ 10 /16  
2:00 pm to 5:30 pm

內容撮要 Content:

工作坊介紹了「設計思維」的RWW模型。參加者學習將引用「設計思維」於設計其社企項目，每名組員須於下節工作坊開始前，完成二個用家訪談。

The workshop introduced the “Real-Win-Worth” Model of Design Thinking. Groups were trained to apply the concept of Design Thinking in their social enterprise project design. Each team member was asked to conduct two interviews with the potential customers/ stakeholders to enter Design Thinking Workshop 2.





## 2

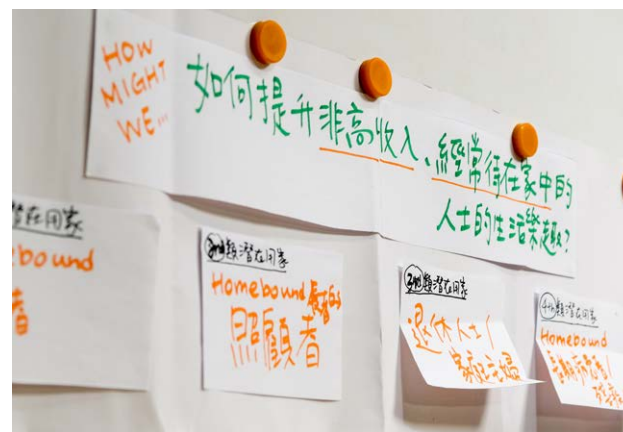
## 設工作坊2：設計思維第二課 Workshop 2: Design Thinking 2

舉辦日期 Event Date:  
2020/ 10 /30  
2:00 pm to 5:30 pm

### 內容撮要 Content:

在工作坊2上，社創隊伍分析了隊員的用家訪談報告，完成需求分析和競爭者研究。他們同時開始草擬項目的社會使命宣言及設計最小可行性產品(MVP)。

Teams in Workshop 2 reviewed their members' interview reports, completed a needs analysis, and conducted competitor research. They also started to draft the Mission Statement for their project and design their Minimum Viable Product (MVP) in this Workshop.



## 3

## 工作坊3：設計思維第三課 Workshop 3: Design Thinking 3

舉辦日期 Event Date:  
2020/ 11 /13  
2:00 pm to 5:30 pm

### 內容撮要 Content:

社創隊伍學習檢視最小可行性產品(MVP) 成果，深化改善計劃。各團隊著手準備在研討會中提交的社企項目計劃書，包括清晰介定項目在六個月內的發展階段。

The teams were asked to review their MVPs and refine their business designs. The teams prepared their project proposals including clearly defined 6-month milestones to be submitted to the Symposium.





## 附件三：第三階段：「十萬分一」社創研討會 Appendix 3: Stage 3: Social Innovation Symposium

舉辦日期 Event Date:

2020/ 11 /28

9:30 am to 1:30 pm

網上參加人數

No. of online participants:

428

內容撮要 Content:

七隊共創團隊經過兩個月的學習後，匯報創業計劃，爭取起動基金。三位嘉賓講者分享社會創新及社企現況

After two months of preparation, seven teams of Sliver Age Startups presented their project proposals and competed startup funds. Three guest speakers were invited to share the new trends of social innovation and social enterprises:

三位嘉賓講者分享社會創新及社企現況，分別是:

Guest Speakers:



謝家駒博士

Impact Partners HK聯合創辦人  
施瓦布社會企業家基金會  
「2020年度社會創新前瞻思想家」

**Dr Ka Kui Tse**

Co-Founder of Impact Partners HK  
“Social Innovation Thought Leader  
of the Year 2020” Awardee by  
Schwab Foundation



容蔡美碧女士

資深商業及社企創業家  
黃金時代基金會創辦人及主席  
社企民間高峰會主席

**Mrs Rebecca Choy Yung**

Business entrepreneur turned  
social entrepreneur  
Founder & Chair of Golden  
Foundation  
Chair of Social Enterprise Summit



張艾淳女士

社企創業家  
老正工作室創辦人及CEO

**Ms Zip Cheung**

Social Entrepreneur  
CEO & Founder of OHH Dear  
Communications

五位評審，分別是:

Judging Panel is formed by:



朱志賢先生

香港理工大學  
企業發展院  
助理院長

**Mr Raymond Chu**

Assistant Director of Institute for  
Entrepreneurship of PolyU



列浩然先生

香港賽馬會  
慈善事務高級經理

**Mr Horace Lit**

Executive Manager, Charities  
(Grant Making - Elderly and  
Family Services) of The Hong  
Kong Jockey Club



馬錦華先生, MH, JP

社創基金  
專責小組增補委員

**Mr Timothy Ma, MH, JP**

Co-opted Task Force Member  
of SIE Fund



蘇梅玲女士

擇善基金會  
行政總監

**Ms Irene So**

Executive Director of Zeshan  
Foundation



胡達明先生

華懋集團  
數碼轉型總監

**Mr Damien Wu**

Director of Digital Transformation  
of Chinachem Group







## 關於理大賽馬會社創「騷·IN·廬」

由香港理工大學（理大）賽馬會社會創新設計院主辦及香港賽馬會慈善信託基金捐助，於2018年開展，計劃為期三年，以期匯集社會各方，以創新理念和務實可行的社會創新方案，應對多項社會挑戰，共同改善香港的生活。以應對香港「雙老化」（即人口老化及住屋老化）的複合效應為工作的策略焦點，聯合學術界、非政府組織、專業團體、熱心的社會人士、企業和政府，攜手構建創新方案，並按此制訂建議的實際行動。

## ABOUT POLYU JOCKEY CLUB “OPERATION SOINNO”

Organised by the Jockey Club Design Institute for Social Innovation (JCDISI) at The Hong Kong Polytechnic University (PolyU) and funded by The Hong Kong Jockey Club Charities Trust, the 3-year social innovation project commenced in 2018 aims to innovate solutions, in collaboration with a wide spectrum of stakeholders, to respond to social challenges with a view to improving life in Hong Kong. JCDISI puts its strategic focus on tackling the combined impact of “Double Ageing” (ageing of people and building) in Hong Kong, the programme would engage the trans-disciplinary forces of academia, non-governmental organisations, professional bodies, members of the public, corporations and the Government to generate innovative ideas and practical actions.



「十萬分一」社創研討會-JCDISI相信，假若每十萬人之中有一人，即香港七百萬人口當中的七十多名市民，能貢獻時間、熱誠、知識與創意，攜手合作，定能為特定的社會議題帶來創新的解決方案。透過一系列的參與式研討會及工作坊，收集市民對社會議題的意見、促進討論，並共同設計務實和創新的方案。

“One from Hundred Thousand” — to organise a series of participatory symposia and workshops open to the public to collect views on social issues, facilitate discussion and co-create solutions. JCDISI names the platform based on the belief that if one person from every 100,000 people (i.e. 70+ persons from the 7 million+ population of Hong Kong) can sit together and contribute their time, passion, knowledge and creativity, they can innovate solutions for a specific problem.



社創行動項目-聯合非政府組織、專業團體和學術界，把「十萬分一」社創研討會上衍生出來的創新理念，轉化成可以執行的設計及專案原型。

“SolInno Action Projects” — to collaborate with non-government organisations, professional bodies and academia for developing innovative ideas generated at “One from Hundred Thousand” into designs or prototypes.



啟迪創新習作-將社會創新和設計思維引入中學課程，培育青年成為社會創新推動者，內容包括為中學師生開設社會創新工作坊、製作多媒體互動教材等等。

“SolInno Design Education” — to introduce social innovation and design thinking into the curriculum of secondary school education to nurture students as social innovators. Social innovation workshops will be organised for students and teachers and multi-media interactive teaching kits will be developed in this regard.



社創知識平台-以不同形式（如學術論文、短片、設計與指引、個案報告、工作坊、地區及國際會議、展覽等），記錄是項計畫的各環節，包括社會創新過程、創造的方案與知識等等，並公開予公眾參考應用。

“SolInno Knowledge Platform” — to document and disseminate for public use the social innovation experience and knowledge generated from the programme through various formats, including academic papers, videos, design and practice guidelines, case study reports, workshops, regional and international conferences and exhibitions.



免責聲明 Disclaimer:

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本刊攝錄之相片，部分非疫情時拍攝，於疫情期間之活動及拍攝，在場人士均有嚴格遵從當時實行之防疫措施。

PolyU Jockey Club “Operation Solnno” is a project funded in 2018 by The Hong Kong Jockey Club Charities Trust and operated under The Hong Kong Polytechnic University (PolyU). The events and reports under this project, including the Action Projects, are solely organised and implemented by JCDISI. The Hong Kong Jockey Club is not involved in the process.

Some of the photos in this report were filmed before the outbreak of COVID-19 epidemic. For all activities and filming under the epidemic, all those present strictly followed the anti-peidemic measures enforced at that time.

## Publication Details

### 出版資料

Report on Sliver Age Startups in Hong Kong

香港銀齡社創初探報告

Jockey Club Design Institution for Social Innovation, The Hong Kong Polytechnic University

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Publisher 出版 | The Hong Kong Polytechnic University 香港理工大學

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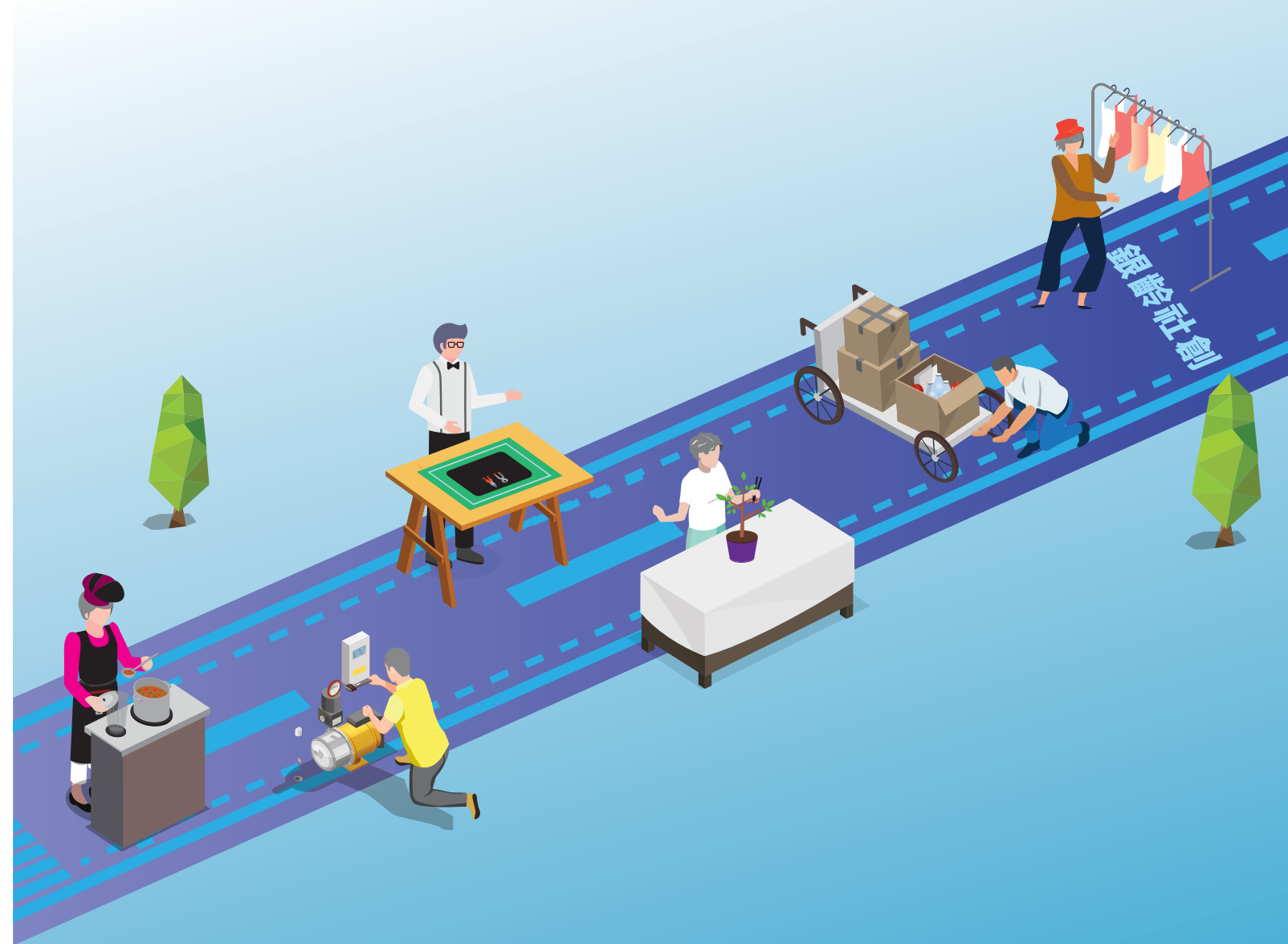
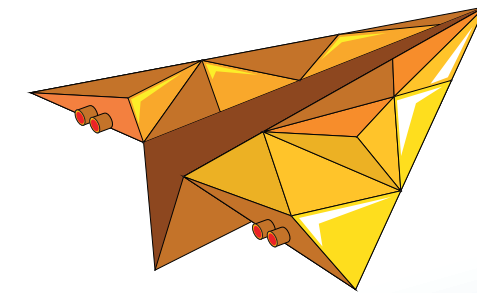
Written by 撰寫 | Rena Lau 劉燕娜

Translated by 翻譯 | Sui Chu Wu 吳瑞珠

Publication and Graphic Design 排版及圖像設計 | Jenny Ma 馬翹生

Reviewed by 審閱 | Ling Kar Kan 凌嘉勤 | Debby Cheng 鄭依依

ISBN 國際書碼 978-962367-854-4









ORGANIZER 主辦機構



FUNDED BY 捐助機構



香港賽馬會慈善信託基金  
The Hong Kong Jockey Club Charities Trust

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