

CTM

E-Newsletter



06²⁰²⁴
June



孫運璿科技講座演講 -

夢想轉成理想：CRI 信用平臺 1.0

Sun Yun-Suan Lecture- Dreams Transformed into Ideals : CRI Credit Platform 1.0

科管院大小事

CTM Highlight

專題報導 - 大學新鮮人攜手創立昆蟲教育營隊，單周淨利破萬！

Feature story- University Freshmen Collaborate to Establish Insect Education Camp, Achieving Over 10,000 in Net Profit in One Week!

封面照片: 6月15日科管院畢業典禮



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CTM Highlight



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夢想轉成理想：CRI 信用平臺 1.0



作者：清華學院學士班 1 年級 林俐瑜

3 月 28 日，科管院邀請中研院院士段錦泉前來演講，吸引滿場聽眾。我們從段錦泉院士的分享中得知，他的生命旅程就像一部精彩的冒險小說，充滿了驚奇和挑戰；院士的職業生涯跨越了多個領域，從動物系的學術研究到擔任軍醫，再到成為清華大學的教授。然而，一次意外的旅行卻改變了他的命運軌跡。1997 年香港回歸之際，段院士因對新加坡的好奇心而踏上這趟探索之旅。在新加坡，他被這個多元文化的城市深深吸引，最終決定在此定居，這個決定或許也改變了他未來的職業發展軌跡。院士曾說，若非造訪新加坡，他可能至今仍是一名教授。2009 年的金融危機成為段院士重新思考的契機。他敏銳地察覺到，許多學者和媒體僅表面批評，未能提出真正解決金融商品撼動經濟的方案；

為此，他積極推動信用研究行動計畫，主張將信用評等視為「公共財」，開放知識產權與專利供各界共同使用。

段院士提出了「大數據轉化為智能數據—以公共財為本的信用風險平台」，這是他自 2009 年以來推動的信用評級改革新思路的實際運作成果。這一平台在新加坡實施，已成功打破了標準普爾、惠譽和穆迪三大信用評級公司的市場壟斷。而此平台的具體成果，更獲得新加坡金融管理局支持，每年直接投資 200 萬美元的資金，執行新加坡公布的「亞洲信用評級倡議」（Credit Rating Initiative），成為世界級的社會科學大實驗，七年來成為國際組織 OECD、IMF 和全球上市企業的重要諮詢對象。



貴賓合照 (左起 林世昌執行長、黃朝熙教授、祁玉蘭副院長、林哲群院長、段錦泉院士、陳力俊教授、許博炫教授、黃裕烈教授)



林院長致贈感謝紀念品



Q & A 時間 (左 段錦泉院士 右許博炫教授)

段錦泉院士帶領著 40 餘人的團隊，於 2010 年 7 月推出了 CRI。該平台首先涵蓋了亞洲 12 個主要經濟體 1 萬 7 千多家上市公司，逐漸發展至全球 130 多個經濟體的 8 萬餘家上市企業。然而，對於追求完美的段院士來說，CRI 平台仍需反思和改進。他認為現代機器學習應融合理論基礎的傳統建模方式，提高模型的市場穿透力和接受度。他指出人工智能建模應能解釋並回答「為什麼」，而不僅僅是「如何做」。最後，段院士分享了他的人工智能創業指導原則，包括簡潔美觀、人本思維、深度科技和性價比。他期望通過這一大實驗的經驗，鼓勵更多社會科學家以新的態度和方法，解決重大的社會經濟問題。

段院士的故事不僅是個人成就的展示，更是多元領域知識交融的見證。他從動物學出發，跨足醫學，再到金融領域的創新，展現了跨界融合的卓越才華和卓越領導力。他的理念和行動啟發了一代又一代的社會科學家和創業者，引領他們探索和解決全球性的挑戰。段院士的精神代表著無限創新和勇於探索的精神，為我們打開了

通往新知識和新境界的大門。段錦泉院士的貢獻不僅限於學術和專業領域，也是對社會價值和科技發展的重要貢獻。他的信用評級改革和人工智能創業指導，不僅提升了金融領域的效能和透明度，也為社會科學研究注入了新的動力和方向。他所帶領的團隊和平台，將大數據和人工智能融入信用風險評估，開創了新的研究領域和商業應用。

段院士的故事激勵著無數追求卓越和創新的人們，鼓舞他們勇敢面對挑戰，尋找解決問題的新途徑。他的成就不僅是個人的成功，更是對人類智慧和勇氣的集體慶祝。他以身作則，展示了如何通過不斷學習和探索，實現個人理想，同時為社會創造價值。在面對日益複雜和多變的世界時，段院士的故事提醒我們，勇於跨越領域的界限，勇於創新和改變，才能真正應對時代的挑戰。他的精神激勵著我們，讓我們意識到，每個人都有潛力影響和改變世界，只要我們保持開放的心態和不懈的努力。



大學新鮮人攜手創立 昆蟲教育營隊，單周淨利破萬！



簡報課程教學

作者：科管院學士班 2 年級 黃詠恩

編按：鼓勵學生大膽創新，是大學非常重要的宗旨。本期電子報中，編輯團隊特別收錄一篇同學毛遂自薦、介紹自己微型創業的文章，讓讀者們認識這個靠小小的鍬形蟲就能單周賺進 1 萬元淨利的新創團隊，歡迎各位校友、師長與同學們多多指教！

團體介紹

余志剛、馬梓軒、黃詠恩是三位大學新鮮人，2023 年他們創立了工作團隊，帶領孩童貼近甲蟲的世界，也一起摸索著當起學生頭家，截至目前，他們的單周業績已經輕鬆突破 1 萬元。

今年（2024）20 歲的余志剛目前為大二學生，當他就讀幼稚園時，隨手養了社區中庭裡撿來的鍬形蟲，沒想到竟培養出了興趣；隨著知識增加，余志剛開始仔細記

錄這些昆蟲的生活狀況，並且對牠們進行一些簡單實驗，最終歸納成關於甲蟲的一套知識體系。隨後余志剛為了推廣甲蟲飼養，於國中時創立名為「蟲蟲遇見你」的粉絲專頁，和網友分享經驗、並與同好交流。

漸漸闖出一番名號之後，父親有一位開設補習班的好友發現這個網頁，於是邀請余志剛到班上進行甲蟲飼養教學。僅此一天的教學課程，是余志剛踏進生態教育領域的契機，同時也是日後成立「蟲蟲遇見你教育團隊」的雛形。但余志剛也想到，瑣碎的補習班教學以及堪稱微薄的講師費，是否為他喜歡的工作？除此之外，自己還能做什麼，才能夠推廣甲蟲飼養這個性質相對小眾的嗜好，同時為自己創造額外收入？於是去年中，他決定與好友合作創業。





與昆蟲的實際接觸

首先，余志剛找上對台灣常見昆蟲也有相當了解的國小同學馬梓軒。雖然一開始馬梓軒只是擔任助教，但在熱忱驅使下，梓軒迅速成為一員講師，目前在團隊內擔任講師及對外洽談的窗口；此外，余志剛也找上了與自己同年的表弟黃詠恩，後者雖然也有飼養甲蟲經驗，但其自認對於昆蟲知識的掌握程度尚不夠，目前擔任團隊後勤工作，負責與補習班洽談合作，發想新課程及製作教材，以及團隊網站架設、維護等工作。

就這樣，三個人的創業奇幻之旅就此展開。

「蟲蟲遇見你」的本質可說是個教學小組，但他們也從專長發展出不少「副業」！所謂副業，就是他們在共同經營的蝦皮賣場販售的甲蟲成蟲、甲蟲幼蟲、相關菌種耗材、木屑等。團隊首先以低成本批入大

量的未發酵木屑、土壤，用自己調配的獨門菌種比例使其發酵，將其轉化為多數飼主日常所需的小量菌瓶，透過賺取差價獲得利潤。此外，團隊也會在臉書上舉辦抽獎或抽福袋活動來獲利，並增加曝光度。

團隊的主要業務，是甲蟲飼養教學。蟲蟲遇見你團隊自 2023 年正式脫離原本賺取鐘點費的商業模式，轉向利潤更高的系列課程；透過連貫的引導式課程，團隊提供每位學生豐富的飼養教材，使學生不只透過書本及投影片學習知識，而是藉由接觸實體甲蟲，創造日後的深刻記憶。此方案一推出，果然大大提升學生及家長，甚至是全台各地小型補習班的興趣；這套方案不僅提升團隊收入，也增添課程豐富程度，可謂一舉兩得。

後來，蟲蟲遇見你開始對兩類型的課程招募合作對象，為此，蟲蟲團隊特地製作分

一般式課程

系列式課程

課程內容

基礎甲蟲介紹

- 成蟲
- 幼蟲
- 世界著名甲蟲

標本製作需額外加購

甲蟲王者！解密成蟲飼養

- 知名甲蟲探索之旅
- 克服恐懼！幼蟲飼養實戰
- 動手做！甲蟲標本
- 樹林躲藏高手-竹節蟲大探索
- 終章-成為甲蟲小博士

收費

鐘點費

\$ 700 up / hour

車馬費

\$ 200 up / 次

*價格依照地點及學生人數作調整

依照開班人數及補習班選擇的營隊總時數座計算。

每位學生費用界於 \$1450~\$2500

4.5 小時: \$1450 6 小時: \$1800

8 小時: \$2200 10 小時: \$2500

e.g. 10人班級，選擇6小時方案

→ 總收取金額: \$18000

教材、課本

附上單頁式紙本教材

不提供學生甲蟲成蟲及幼蟲

提供每位學生書本式教材、成蟲、幼蟲、標本材料

對團隊的影響

利潤

低

學生越多，越虧

高

學生越多，越賺。

彈性

高，課程安排靈活

低，遇突發狀況時，變動性較鎖死

推廣

優，費用較低

劣，對補習班來說，成本較高且需額外招生

析圖表，有別於對外的宣傳 DM，分析圖表增加了二類型的課程對於團隊的各種影響；由圖表可以輕易推估，一般型態的教學對團隊其實是件吃力不討好的工作，因為無論學生多寡，講師個人薪資不會有明顯變動；反觀系列式課程，學生數量與利潤成正比，是一班創造更多收入的直達車。然而系列式課程也有缺點，正因為它費用高昂，即使補習班業者有合作意願，許多負責人看到報價之後往往最終打退堂鼓，導致成案率下滑。

相對的，一般式課程也絕非只有缺點。由

於一般式課程通常為單次或堂數較少的課程，課程內容有很大調整空間，師資也可輕鬆安排；至於在系列式課程中，講師會與學生們有大量互動，師資能否維持一致，會高度影響學習體驗，因此人員調度彈性較低。

也許有人會問，蟲蟲遇見你團隊都是學生，課餘要如何找到有意願合作的補教業者？

「我們會定期至 FB 社團 (如：補教業徵才、大台北 - 兒童才藝分享交流社等等) 發宣傳文案、DM、及留言推文，或者直接私



學生努力完成紙本課程教材

訊我們團隊方便的補習班，詢問是否要進行合作」黃詠恩解釋。時至今日，蟲蟲團隊在北北基桃等縣市已經和至少 10 間教育機構合作，最高曾在為期 4 天的系列式課程中，賺到 1 萬 6 千元淨利。一旦團隊開創更大知名度之後，在二位講師個別開課帶動下，生態教學系列課程可望創造更多利潤。

舉例來說，今年 (2024) 暑假，蟲蟲團隊已經確定至少與 5 間教育機構合作系列式課程，兩個月下來，至少將創造 20 萬元營收。「也許這樣營收看起來很多，但我們的目標遠遠不止於此」創辦人余志剛強調。話雖如此，但談論到團隊經營目標，每個成員都有不同想法：余志剛身為創辦人，他便相當執著於獲利，暑假只要有空檔，他就拚了命想將其填滿，甚至期望在暑假舉辦一場獨立開班課程，從場地到招生全權由蟲蟲團隊一手包辦。另一位聯合

創辦人黃詠恩對此態度比較保守，他直言，團隊應該先把教學品質顧好，一步一步成長，有待團隊各自能獨當一面時，再進行稍微大膽一點的嘗試。事實上，每個成員對於業務都有自己的看法，並且敢於說出口，因此偶有意見衝突，但也許是先天的頻率能夠溝通，截至目前，三人每次有意見不合，都能和諧地解決問題，並藉由討論讓團隊的方向更加明確，對彼此的認識也更進一步。

看似一帆風順的學生頭家們，在過去其實也是經歷了不少風霜。比如說，在補教業裡擔任所謂「接案自由業」講師，究竟會遇上什麼問題？這些學生講師們又如何克服挑戰呢？

首先是關於耗材進貨的問題。由於蟲蟲團隊有系列式課程教學案，因此需要購買飼養箱、果凍皿、木屑等相關耗材，對此，負責管理物資的詠恩有苦難言，「當時我

想說要直接從中、上游進貨，看能否拿到更低的價格。但原來飼養箱是個規模極小的市場，市面上販售的規格只有兩、三種，盡管我找到一家全台最大的供應商，但是在洽談進貨時，對方只因為我們團隊沒有經營實體店面，加上我們還是學生身分，便以各種藉口搪塞拒絕」，黃詠恩坦言，此經驗使他相當受挫，難道學生比較不值得信任嗎？即便自家團隊已經有具體的進貨意願及準備，在社會裡，這些仍不足以敲定一筆交易。

此外，團隊在與補教業交涉過程中，也吃了不少苦頭。相關困難可以分為：成案前的交涉，與成案後的合作兩部份。以前者來說，團隊與補教業者交涉過程中，最常遇到業者上門時完全沒有閱讀過宣傳文案，劈頭就開始盤點合作細節，以致於團隊經常得向不同業者從頭說起。為此，團隊內部多次檢討及修正文案，但類似情形仍層出不窮。甚至有一些沒禮貌的業者，詢問幾句過後便直接神隱，完全冷處理訊息，讓溝通非常費時費力，團隊成員不諱言，這些劣幣可說降低了團隊對補教業者的信任。尤有甚者，還會發生一般式課程的合作廠商，在上課前一日逕自取消課程，而且全無支付任何補償費用，團隊已為課程採購的耗材，最終只能任其浪費。這些都是團隊在創業路上遇過的寶貴教訓。為了杜絕惡意「棄單」的情形重演，團隊決定所有合作一律簽署契約，詳細記載雙方的權利義務，尤其是合作業者的匯款時間、訂金制度、取消違約金比例等規章，以保障團隊之權利。

走入第二年，蟲蟲團隊仍受一些問題苦惱，最大的挑戰是招募合作對象與利潤衝突。先前提到，系列式課程的利潤遠遠比一般課程豐厚，過去蟲蟲團隊尋找合作對象時皆是同步進行，然而此舉會衍生出一個問題。「有時候一般式課程業者較早下定，等到系列課客戶上門、想預定同一時間，我們當然只能忍痛拒絕，或是提出其他期間選擇，但不是每個老闆都願意調整」黃詠恩直言。為了創造出利潤極大化，團隊決定採取新策略，針對暑假期間的課程，在3至5月間只招募系列式課程合作，6月初開始，再開始招募一般式課程。這些調整一方面可以衝刺系列式課程、將利潤最大化，一方面也可以利用一般式課程填補空堂時間。

團隊未來

「短期內的目標，先找到一個倉庫吧」余志剛說。為了擴展蝦皮賣場的營業規模，志剛跟黃詠恩這對同樣就讀清華大學的表兄弟，決定找一間家庭式出租套房，供自己住宿之外，還可以當作賣場備貨與課程教材的倉庫。至於中、長程的規劃，則是團隊創辦人余志剛的夢想：設計出一堂從零到有的課程，也就是從場地規劃、租借、招生、收款、開課，都由蟲蟲遇見你團隊一手包辦的系列式課程。若能夠設計這套課程，團隊相信他們將不再受縛於補教業者，開創自己的一片天！



院內大小事

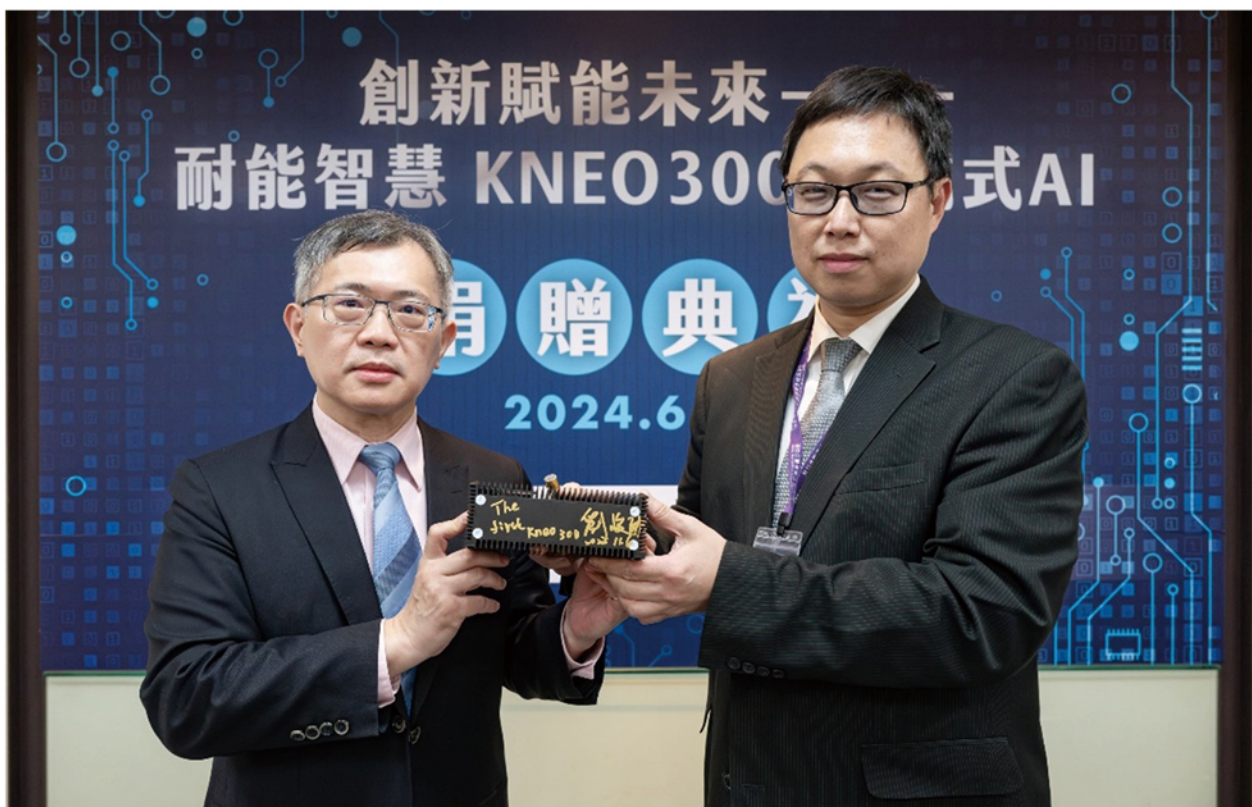
CTM Highlight

作者：由院辦公室提供

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榮譽 Honor





捐贈 Donation

我們很高興地宣布，耐能智慧公司向清華大學科技管理學院捐贈了一臺全球首台專注 GPT AI 的高性能 AI 伺服器——KNEO 300！這次捐贈將大大助力科技教育的蓬勃發展，推動人工智慧技術在教育領域的應用，並為學生提供更多實踐操作的機會。

耐能創辦人兼執行長劉峻誠表示：「AI 和邊緣 GPT 正在重新定義未來，希望通過此次捐贈，能夠激發更多企業和個人對 AI 教育事業的關注和支持，共同為培養新時代的創新人才貢獻力量。」

清華大學科技管理學院林哲群院長在儀式上感謝耐能智慧公司的慷慨捐贈，並分享了捐贈的淵源。去年，劉峻誠執行長應邀到清華大學孫運璿科技講座分享 AI 發展與應用，首次公開展示 KNEO 300，並承諾捐贈此設備給清華大學。

教育與 AI 的融合：

- 耐能智慧公司多年來致力於 AI 教育普及，已經與全球多所知名大學（如美國史丹佛大學、加州大學洛杉磯分校、楊百翰大學、香港教育大學、臺灣清華大學、臺灣交通大學等）建立了合作。
- 編著發售多部 AI 相關教育教材，開展實訓課程，推動 AI 技術在教育領域的應用與普及。

劉峻誠執行長表示：「KNEO 300 的應用範圍極廣，已被全球 70 多家半導體企業、銀行和醫院採用，我們將總共捐贈 3 台 KNEO 300，總價值高達 15 萬美元，希望台灣在 AI 時代能發揮國際級影響力。」

未來展望：

清華大學科技管理學院將利用這一先進設備，提升數據分析、機器學習等領域的研究能力，並在服務科學、法律、數據分析

等課程中引入 AI 技術，培養更多未來所需的 AI 人才。

讓我們一起見證 AI 技術在教育領域的革命性變革，期待更多合作成果的誕生，共同推動人工智慧技術的創新與應用！

We are excited to announce that Kneron has donated the world's first high-performance GPT AI server, the KNEO 300, to the College of Technology Management! This donation will greatly support the flourishing of technology education, promote the application of AI technology in the educational field, and provide students with more hands-on opportunities.

Founder and CEO of Kneron, Albert Liu, stated, "AI and edge GPT are redefining the future. Through this donation, we hope to inspire more companies and individuals to pay attention to and support AI education, contributing to the cultivation of innovative talents for the new era."

At the ceremony, Dean Lin of CTM expressed gratitude for Kneron's generous donation and shared the origin of the donation. Last year, CEO Albert Liu was invited to the Sun Yun-Suan Technology Lecture to share the development and application of AI. During this event, he publicly showcased the KNEO 300 for the first time and promised to donate this equipment to NTHU.

Integration of Education and AI :

- For many years, Kneron has been dedicated to popularizing AI education,

establishing collaborations with numerous renowned universities worldwide, including Stanford University, UCLA, Brigham Young University, The Education University of Hong Kong, National Tsing Hua University, and National Chiao Tung University.

- Kneron has authored and published multiple AI-related educational materials and conducted practical training courses, promoting the application and popularization of AI technology in the educational field.

CEO Albert Liu mentioned, "The KNEO 300 has a wide range of applications and has been adopted by more than 70 semiconductor companies, banks, and hospitals worldwide. We will donate a total of 3 KNEO 300 units, with a total value of up to \$150,000, hoping that Taiwan can exert international influence in the AI era."

Looking Ahead :

CTM will utilize this advanced equipment to enhance its research capabilities in data analysis, machine learning, and other fields. The AI technology will also be integrated into courses in service science, law, and data analysis, cultivating more AI talents needed for the future.

Let us witness the revolutionary changes brought by AI technology in the educational field and look forward to the birth of more collaborative achievements, jointly promoting the innovation and application of AI technology!



2024 科技管理學院畢業典禮

在這個特別的日子裡，我們以「前程似錦、鵬程萬里」為主題，共同見證畢業生的成長和成就。科技管理學院的每一位畢業生，不僅帶著學院的祝福，更攜帶著各系所的深厚祝福，迎接著前方更美好的未來。

林哲群院長在典禮上的致詞中，分享了珍貴的勉勵之言。他引用了前清華大學校長劉炯朗的一句話：「追求夢想的過程中，我們或許會遇到失敗和挫折，但這些都是成長的一部分。成功來自於不懈的努力和堅持。」這句話將成為你們在人生旅程中的指引和力量源泉。

在致詞中，林院長特別提到了大谷翔平的故事。大谷翔平從小就立志成為大聯盟的球員，並且通過不懈的努力實現了這個夢

想。即使在面對受傷和復健的艱難時刻，他依然保持著堅定的毅力，最終走完全程，成為如今的世界級選手。大谷翔平的經歷告訴我們，只要堅持努力，即便遇到困難也能夠克服，並達到我們的目標。

希望這些話語能夠成為你們未來的指引，激勵你們在追求夢想的道路上不斷前行。在過去的學習歲月裡，不僅學會了理論知識，更培養了解決問題和團隊合作的能力。這些寶貴的經驗將成為你們未來發展的堅實基石。

在此，我們衷心祝福所有畢業生，在前程似錦的道路上，飛翔更遠、創造更多。讓我們共同期待，科技管理學院的每一位畢業生都能在各自的領域中蓬勃發展，為社會貢獻才智和能量。

祝福你們未來一切順利，再次恭賀！



祝所有畢業生前途似錦，畢業快樂！

畢業生大學部代表：

經濟清班曹智陽、經濟華班徐曉彤、計財系彭苡瑄、科管院學士班張杼嫻、IBBA 梁映月

畢業生研究所代表：

經濟系李育綸、計財系陳泊嶧、科管所馮渝、科法所陳佳瑜、服科所馮元詒、IMBA 曹大剛

畢業生在職專班代表：

EMBA 瞿瑞華、EMBA 深圳、亞太班 鄧吉雄、Dual EMBA 王冠智、MBA 李凱金、MBA 金門 梁家禎、MFB 黃振祐、MPM 林幸仙、HBA 錡瑩

傑出校友：

EMBA3 戴燈山、EMBA20 洪淑景

院長獎：

學士班陳毅軒、經濟系鄭宇涵

梅貽琦獎章：

陳濬萱

學業表現優等獎：

經濟系 - 林芷如、謝偉明、涂家芳、陳庭

筠、王仟雅、丁心妤

計財系 - 謝綺蓁、甘容、劉禹德

IBBA- 張百素如

科管院學士班 - 傅思齊、張文菁、黃翊萱、陳佑祥

斐陶斐榮譽會員：

經濟系王仟雅、IBBA 梁映月、經濟系莊程翔、計財系林昱君、計財系陳翰柏、科管所蕭兆佑、科管所易莉翔、科法所陳佳瑜、服科所王采翎、服科所廖慧萍、IMBA 汪蒂 Wantip Susub、EMBA 蔡璧如、EMBA 深圳林哲群、EMBA 亞太馬來西亞張童茜、MBA 陳進財、MBA 金門 李華芳、MPM 朱佩璇、MFB 蕭志弘、HBA 顏伊伶、Dual EMBA 許舒婷



撥穗代表稻穗成熟，象徵畢業生在清華經過四年的時光，已羽翼豐滿，可以展翅翱翔，展望未來！



畢業生代表致詞



畢業生逐一上台授贈，科管院製作證書匣送給每位畢業生



研究所



在職專班



傑出校友：EMBA3 戴燈山



傑出校友：EMBA20 洪淑景

Dreams Transformed into Ideals: CRI Credit Platform 1.0



作者：清華學院學士班 1 年級 林俐瑜

On March 28, the College of Technology and Management invited Academician Duan Jinchuan from Academia Sinica to give a lecture, attracting a full house of attendees. From Academician Duan's sharing, we learned that his life journey is like an exciting adventure novel, full of surprises and challenges. His career spans multiple fields, from academic research in zoology to serving as a military doctor, and later becoming a professor at NTHU. However, an unexpected trip altered his life trajectory. In 1997, during the handover of Hong Kong, Academician Duan embarked on an exploratory journey to Singapore out of curiosity. In Singapore, he was deeply attracted by the multicultural city

and eventually decided to settle there, a decision that may have changed the course of his future career. He once said that if it weren't for visiting Singapore, he might still be a professor today.

The financial crisis of 2009 became a turning point for Academician Duan to rethink his path. He keenly observed that many scholars and media only criticized superficially without offering real solutions to the economic disruptions caused by financial products. Consequently, he actively promoted the Credit Research Initiative, advocating for the view of credit ratings as a "public good," and called for open access to intellectual property and patents for communal use.



林院長致贈感謝紀念品

Academician Duan proposed the "Transformation of Big Data into Smart Data: A Public Good-Based Credit Risk Platform," which is the practical outcome of his new credit rating reform ideas promoted since 2009. Implemented in Singapore, this platform has successfully broken the market monopoly of the three major credit rating agencies: Standard & Poor's, Fitch, and Moody's. The platform's specific achievements have garnered the support of the Monetary Authority of Singapore, with an annual direct investment of 2 million USD. This initiative is part of Singapore's announced "Asian Credit Rating Initiative," becoming a world-class social science experiment. Over the past seven years, it has become an important consultation target for international organizations such as the OECD, IMF, and globally listed companies.

Academician Duan Jinchuan led a team of over 40 members to launch the Credit Research Initiative (CRI) in July 2010. Initially, the platform covered more than 17,000 listed companies across 12 major Asian economies and gradually expanded to include over 80,000 listed companies from more than 130 global

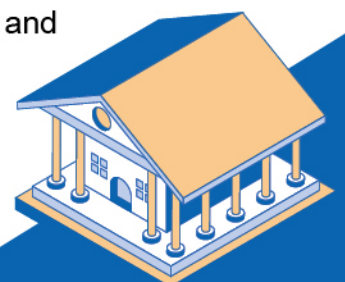


Q & A 時間 (左 段錦泉院士 右許博炫教授)

economies. However, for the perfectionist Academician Duan, the CRI platform still requires reflection and improvement. He believes that modern machine learning should integrate traditional theoretical modeling methods to enhance the model's market penetration and acceptance. He emphasizes that artificial intelligence modeling should be able to explain and answer "why," not just "how."

Finally, Academician Duan shared his guiding principles for AI entrepreneurship, including simplicity and elegance, human-centered thinking, deep technology, and cost-effectiveness. He hopes that through the experience of this grand experiment, more social scientists will be encouraged to tackle significant socio-economic issues with new attitudes and methods.

Academician Duan's story is not only a showcase of personal achievements but also a testament to the integration of knowledge across diverse fields. Starting from zoology, then venturing into medicine, and finally pioneering in the financial sector, he exhibits





貴賓合照 (左起 林世昌執行長、黃朝熙教授、祁玉蘭副院長、林哲群院長、段錦泉院士、陳力俊教授、許博炫教授、黃裕烈教授)

exceptional talent and leadership in cross-disciplinary innovation. His ideas and actions have inspired generations of social scientists and entrepreneurs, guiding them to explore and address global challenges. His spirit embodies infinite innovation and a fearless exploration, opening the doors to new knowledge and realms.

Academician Duan's contributions extend beyond academic and professional realms; they are significant to social values and technological development. His reforms in credit rating and guidance in AI entrepreneurship have not only enhanced the efficiency and transparency of the financial sector but also infused new energy and direction into social science research. The team and platform he leads have integrated big data and artificial intelligence into credit risk assessment, pioneering new research areas and commercial applications.

Academician Duan's story inspires countless individuals striving for excellence and innovation, encouraging them to face challenges bravely and seek new solutions. His achievements are not just personal success but a collective celebration of human wisdom and courage. By setting an example, he demonstrates how continuous learning and exploration can realize personal ideals while creating value for society. In an increasingly complex and ever-changing world, his story reminds us that daring to cross disciplinary boundaries and innovate is the key to truly addressing contemporary challenges. His spirit motivates us, making us aware that everyone has the potential to impact and change the world, as long as we maintain an open mind and relentless effort.

University Freshmen Collaborate to Establish Insect Education Camp, Achieving Over 10,000 in Net Profit in One Week!

作者：科管院學士班 2 年級 黃詠恩

Editor's Note: Encouraging students to innovate boldly is a fundamental mission of the university. In this issue of our newsletter, the editorial team has included a self-recommended article by a student, introducing their micro-entrepreneurial venture. This article showcases a new startup team that has managed to earn a net profit of 10,000 in one week through a small stag beetle. We welcome feedback and guidance from alumni, faculty, and fellow students!

Team Introduction

Yu Zhi gang, Ma Zi xuan, and Huang Yong'en are three university freshmen who founded their working team in 2023, leading children into the world of beetles while exploring their entrepreneurial paths as student leaders. To date, their weekly revenue has easily surpassed 10,000 NT.

Now 20 years old and a sophomore, Yu Zhigang's interest in beetles began in kindergarten when he casually started raising stag beetles he found in the



簡報課程教學



與昆蟲的實際接觸

community garden. As his knowledge grew, Zhigang began meticulously recording the lives of these insects and conducting simple experiments, eventually developing a comprehensive knowledge system about beetles. To promote beetle breeding, he founded a Facebook page named "Insect Encounters" during his middle school years, sharing experiences and exchanging ideas with fellow enthusiasts.

After gradually making a name for himself, a friend of his father who runs a tutoring center discovered this page and invited Zhigang to teach a class on beetle breeding. This one-day teaching experience was Zhigang's entry into the field of ecological education and the prototype for the future establishment of the "Insect Encounters Education Team." However, Zhigang questioned whether the fragmented tutoring sessions and modest lecture fees were the type of

work he wanted. What else could he do to promote beetle breeding, a relatively niche hobby, while generating additional income for himself? This led to his decision to collaborate with friends and start a business last year.

First, Zhigang approached his elementary school friend Ma Zixuan, who also had considerable knowledge of common insects in Taiwan. Initially serving as an assistant, Zixuan quickly became an instructor driven by his enthusiasm. He now serves as an instructor and the team's external liaison. Additionally, Zhigang enlisted his cousin of the same age, Huang Yong'en, who also had experience in beetle breeding but felt his knowledge was still lacking. Yong'en currently handles logistics, negotiating collaborations with tutoring centers, brainstorming new courses, creating teaching materials, and managing the team's website.





Finding Willing Partners

"Some might wonder how, as students, the 'Insect Encounters' team manages to find willing partners in the tutoring industry despite our busy schedules," says Huang Yong'en. "We regularly post promotional content, direct messages (DMs), and comments in Facebook groups (such as those for recruiting in the tutoring industry and the Greater Taipei Children's Talent Sharing Exchange) or directly message tutoring centers convenient for our team, inquiring about potential collaborations."

As of today, the 'Insect Encounters' team has collaborated with at least ten educational institutions in Taipei, New Taipei, Keelung, and Taoyuan, earning up to 16,000 NT in net profit from a single four-day series of courses. As the team's reputation grows, driven by the individual efforts of the two instructors, the ecological education series courses are expected to generate even more profits.

For example, this summer (2024), 'Insect Encounters' has already confirmed collaborations with at least five educational institutions for series courses, projected to generate at least 200,000 NT in revenue over two months. "While this revenue might seem substantial, our goals go far beyond that," emphasizes founder Yu Zhigang. Discussing the team's business objectives, each member has different views: As the founder, Zhigang is keen on maximizing profits and fills any free slots during the summer with as many classes as possible, hoping

to organize an independent course where the team manages everything from venue booking to enrollment. Co-founder Huang Yong'en, on the other hand, adopts a more conservative approach, insisting that the team should prioritize teaching quality and grow gradually, only attempting bolder ventures when each member is fully capable. Each member has their perspective on the business and isn't afraid to voice their opinions, leading to occasional conflicts. However, their ability to communicate effectively has allowed them to resolve disagreements harmoniously, further clarifying the team's direction and deepening their understanding of one another.

Challenges Faced

Despite their seemingly smooth journey, the student entrepreneurs have faced numerous challenges. What issues do these student lecturers encounter working as freelance contractors in the tutoring industry, and how do they overcome them?

The first challenge is procurement. Given their series of courses, 'Insect Encounters' needs to purchase breeding boxes, jelly dishes, wood chips, and other related supplies. "Initially, I thought about sourcing directly from midstream and upstream suppliers to get better prices. But the market for breeding boxes is quite small, with only two or three specifications available. Even though I found the largest supplier in Taiwan, they rejected us during negotiations simply because we didn't





學生努力完成紙本課程教材

run a physical store and were students," admits Huang Yong'en. This experience was quite discouraging and made him question whether students were deemed less trustworthy. Despite having a clear procurement intent and preparation, these were insufficient to secure a deal in the business world.

Additionally, the team faced significant hurdles during negotiations with tutoring institutions, which can be divided into pre-contract negotiations and post-contract collaborations. In pre-contract negotiations, the most common issue was dealing with partners who hadn't read the promotional materials before meetings, forcing the team to repeatedly explain details from scratch. Despite multiple internal reviews and revisions of their materials, similar situations persisted. Some impolite partners would ghost the team after a few inquiries, wasting considerable time and effort, which eroded

the team's trust in tutoring institutions. In one extreme case, a partner canceled a course the day before it was scheduled without any compensation, leaving the team with unusable purchased supplies. These valuable lessons led the team to mandate written contracts for all collaborations, clearly detailing the rights and obligations of both parties, including payment schedules, deposit systems, and cancellation penalties, to protect their interests.

Future Goals

"The short-term goal is to find a warehouse," says Yu Zhigang. To expand their Shopee store, Zhigang and Huang Yong'en, both attending National Tsing Hua University, plan to rent a family-style apartment that can serve as both accommodation and storage for their inventory and course materials. The mid-to-long-term goal is Zhigang's dream: to design a comprehensive course managed entirely by 'Insect Encounters,' from venue planning and rental to enrollment and teaching. If successful, the team believes they can break free from relying on tutoring institutions and carve out their own niche.



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