

A TIME BANK PRIMER

I. The Circle of Giving

Neighbor-to-Neighbor Time Banks

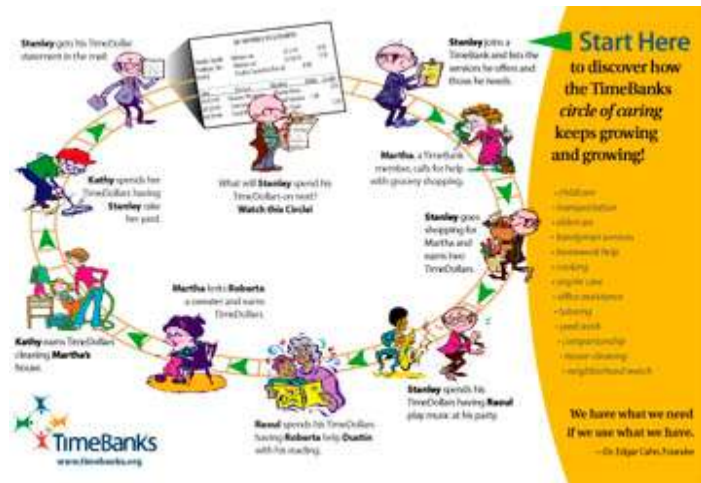
Time Banking is about local individuals helping each other out, one-on-one or with group projects. They help rebuild neighborhood networks and strengthen communities.

Time Banking can be as simple as a group of moms getting together to share carpooling kids to activities. It can also include services like child care, grocery shopping, taking care of elderly parents, walking dogs, and helping out with homework. The kinds of services people share in a Time Bank depend entirely on what their group or community needs.

Many Time Banks start small and add services as they go along, but that's not always the case. In some communities, people have started Time Banks with a particular aim in mind: to create networks of companionship and support for isolated and lonely members of the community—elderly or immigrant groups, for example.

One-on-One exchanges

The following cartoon shows how the exchanges among Time Bank members happen and the kinds of services the members of a Time Bank might exchange.



Stanley and his friends are part of a Time Bank where members exchange services to help one another. The picture shows how members' exchanges reweave community as they circle round.

How Do One-on-One Exchanges Take Place?

The way the exchanges happen is pretty simple. In a nutshell:

Let's say you need someone to help out in the garden for two hours. If your Time Bank uses our web software, you can find another member and set up the exchange with email.

If your Time Bank is not online, all you have to do is call up your Time Bank and tell them what you need and when. Your Time Bank Coordinator will check the member records for a "match," call them up, and call you to confirm.

Your Time Bank friend comes by and helps out in the garden.

The time is reported and logged in the Time Bank. You've spent two Time Dollars for two hours of garden help. Your friend has two Time Dollars to spend.

Some day down the road, you'll get a call from your Time Bank Coordinator or an email from another member asking you: would YOU like to help someone else or join a community project and earn some Time Dollars?

There are Time Banks like Stanley's all over the world. To see where they are located, take a look at the [TimeBanks USA member directory](#) and map in the [Where Do I Start?](#) section of the Time Banks website: www.timebanks.org.

There are some 300 Time Banks worldwide, with a membership of 60,000 people. In the United States, there are over 75 Time Banks in 28 states, representing approximately 20,000 members.

II. The Five Core Values of Time Banking

Time Banking turns strangers into friends

Have you ever wished you had someone around to give you a ride somewhere, help you run some errands, pick you up after you've dropped your car off for repairs, or just give you a hand when you need it. Someone you really trust?

Many of us have friends, neighbors and family members who help us out, but they can't always be there in a pinch. In a Time Banking community, someone is always there when you need them.

It is like having an extended family to help out—with rides to the doctor, trips to the supermarket, help with the yard, chores around the house or childcare.

With Time Banking, sharing gifts means building trust

Time Banking honors the unique gifts, talents and resources that each of us has to share, regardless of age, employment or ethnic background — such as tutoring, yard work, simple repairs, running errands, and storytelling. It's labor with love.

Time Banks exist to promote exchanges that honor five core values.

- **Assets: We are all assets.** Every human being has something to contribute.
- **Redefining Work: Some work is beyond price.** Work has to be redefined to value whatever it takes to raise healthy children, build strong families, revitalize neighborhoods, make democracy work, advance social justice, make the planet sustainable. That kind of work needs to be honored, recorded and rewarded.
- **Reciprocity: Helping works better as a two-way street.** The question: "How can I help you?" needs to change so we ask: "How can we help each other build the world we both will live in?"

- **Social Networks: We need each other.** Networks are stronger than individuals. People helping each other reweave communities of support, strength & trust. Community is built upon sinking roots, building trust, creating networks. Special relationships are built on commitment.
- **Respect: Every human being matters.** Respect underlies freedom of speech, freedom of religion, and everything we value. Respect supplies the heart and soul of democracy. When respect is denied to anyone, we all are injured. We must respect where people are in the moment, not where we hope they will be at some future point.

III. Who Has Created Time Banks?

Time Banks Reflect the Aspirations of Their Members

Every Time Bank is a reflection of its members—who they are, the dreams they have, and the choices and decisions they make.

Community groups, faith-based groups and churches, agencies, non-profits, eldercare organizations, hospitals, and medical practices have all chosen Time Banking to support their goals, strengthen their outcomes and reweave community. Individuals have created “mini-Time Banks” of neighbors and friends.

Social service agencies use Time Banking to change the usual one-way relationships of paid professionals and volunteers “fixing” people. Time Banks give members a way to give back to each other and shape the outcome of their program.

Whatever the field—community building, juvenile justice, education, healthcare, eldercare, rehabilitation, and more—Time Banking creates a way for everyone to get involved and become a true partner in achieving the goals of their organization

IV. Time Banks for Sustainability

"Building a strong, local community" is an essential ingredient in every prescription for achieving a sustainable world, but how do you build a strong local community? Time Banks have been working on this problem for over several decades and there are now over 300 communities in 22 countries that are using this “pay it forward” system to weave tighter communities.

Time Banks provide an infrastructure for neighbors to get to know each other and an incentive system for neighbors to take care of each other. There is a web site where neighbors list the types of things they like to do for each other and a place to log the hours spent helping each other. For every hour you spend doing something for someone in your community, you earn one Time Dollar. Then you have a Time Dollar to spend on having someone do something for you. It's that simple. Yet it also has profound effects. It turns strangers into an extended family. We're going to need to depend on our neighbors as extended family to live well in a world with shrinking natural resources.

Technological innovation alone can't save us from our lemming-like drive towards decimating the Earth's natural resources. We'll need a cultural shift to rebalance our pleasure seeking away from global consumption lifestyles and towards less resource

intensive local lifestyles. We're going to have to substitute social capital for financial capital – more love, less stuff. We'll never get to lower levels of consumption unless we find a way to make it more fun and fulfilling than the consumptive lifestyle. This is a tall order in our competitive, consumerist Yang culture. Yet The Inconvenient Truth remains, if we don't limit our consumption we face catastrophic weather changes and ecological disasters. Only deep meaning-filled relationships within a strong local community could possibly pull us away from resource intensive lifestyles before it is too late.

Time Banks build strong local communities through a parallel Yin economy of people taking care of each other. The types of services offered are not the typical market services one gets paid for in the Yang economy. They are the mentoring, nurturing village services referred to in that phrase, "It takes a village to raise a child." e.g. cooking, teaching, minding children and elders, gardening, light home repair, transportation, etc.

In the Time Bank economy everybody's hours are given equal value. By the standard market economy rules this makes no sense. But Time Dollars have a different purpose than federal dollars. Federal dollars were created to allocate scarce resources; Time Dollars were created to weave tighter communities. They are like frequent flier points for rewarding neighborly behavior.

To create a sustainable world, we need to change what people value. The most powerful way to change people's values is by giving them a new experience and having that new experience reinforced by people around them that they respect. Time Bank communities provide an experience of human interdependence that is not based on charity or money payments. We submit that this is the type of interdependence that will be integral to creating a sustainable culture.

V. Community Projects and Group Exchanges

Time Dollars are a great way to motivate the members of your group to pitch in and help accomplish your projects. Neighborhood watches, clean ups, and garden projects, fashion shows, food tasting events, share-a-ride programs, poetry contests, fundraising events—these are all good examples of group-oriented Time Bank exchanges.

Group Time Bank exchanges happen when people get together for a specific project, event, performance, or celebration—even making, growing, and fixing things. These exchanges are a lot like the community barn raisings, block parties, and pot luck dinners that used to happen around the world.

Time Bank Exchanges:

What kinds of services are exchanged in a Time Bank?

Here is a list of some of the kinds of services that members exchange in a Time Bank.

Help at Home

- Child Care
- Cooking & Sewing

- Hair & Beauty
- Housekeeping/Chores
- Pet Care
- Respite Care
- Miscellaneous

Community Activities

- Clean Up/Recycling
- Community Service
- Fundraising
- Special Projects
- Work for Social Change

Wellness

- Complementary Therapies
- Counseling
- Diet & Nutrition
- Fitness & Exercise
- Medical Services
- Yoga/Meditation

Arts, Crafts, & Music

- Classes
- Crafts
- Entertainment
- Lessons
- Photo & Video
- Theater

Home Repair

- Car Care
- Carpentry/Construction
- Electrical
- Garden & Yard Work
- Painting
- Plumbing

Transportation

- Errands
- Local
- Long Distance
- Medical
- Train/Bus/Airport
- Worship
- Miscellaneous

Companionship

- Clubs
- Dining Out
- Email/IM
- Home Visits
- Medical Errands
- Telephone Calls

Recreation

- Books & Videos
- Dancing
- Events

- Games
- Sports
- Travel

Education

- Advocacy
- Classes/Workshops
- Computers/Technology
- Languages/Translation
- Personal Finances
- Tutoring/Mentoring

Business Services

- Clerical
- Computer Support
- Financial
- Legal
- Marketing
- Research
- Odd Jobs

To help you think more about the kinds of services *you* can exchange in your local Time Bank, take the Self Assessment Questionnaire:

Time Banks Skills Assessment

We are hoping to start a Time Bank in our area and would like to talk to people about their skills and what they can do to contribute to improving our neighborhood(s).

Many people don't realize how many skills they actually have, never mind the types of services they can give and receive from other people that would help to make everyone's lives less stressful. Most of take what we can do for granted and don't realize that something we do every day—driving, cooking, sewing, taking care of children and housecleaning, for example—could make a big difference in someone else's life.

We'd also like to get a sense of what kinds of services are too expensive or hard to find in our community, so please circle "give" for the things you can do and "receive" for the things you'd like to get from other people. If you'd like to both give *and* receive something, don't hesitate to circle both.

The list is fairly long, so please bear with us!

Health

Caring for the sick, elderly or disabled	Give	Receive
What did you do for them?		
Feeding and preparing special foods	Give	Receive
Bathing, grooming & dressing	Give	Receive

Companionship	Give	Receive
Fitness & Exercise: Yoga, Aerobics, Weight lifting	Give	Receive
Diet & Nutrition	Give	Receive
Massage & Complementary Therapies	Give	Receive
Mental Health Counseling	Give	Receive
Medical Services: Doctors, Chiropractors, Dentists	Give	Receive

Office & Professional

Typing, word processing, computer data entry	Give	Receive
Answering phones and taking messages	Give	Receive
Operating a switchboard	Give	Receive
Filing & keeping track of supplies	Give	Receive

Shorthand or speedwriting	Give	Receive
Writing business letters	Give	Receive
Bookkeeping	Give	Receive
Odd Jobs & running errands	Give	Receive
Operating a cash register	Give	Receive
Writing reports	Give	Receive
Managing other people	Give	Receive
Interviewing people	Give	Receive
Legal	Give	Receive
Product sales	Give	Receive
Telephone sales	Give	Receive
Door-to-door sales	Give	Receive
Security Guard or crowd control	Give	Receive

Home Maintenance & Repair

Housecleaning: mopping, washing windows, vacuuming, dusting	Give	Receive
--	------	---------

Garden & Lawn Care:

Weeding, mowing, planting, pruning	Give	Receive
Plumbing:		
Fixing leaky faucets, unclogging drains	Give	Receive
Installing appliances, faucets, and fixtures	Give	Receive
Walls & Floors:		
Painting & wallpapering	Give	Receive
Knocking out walls	Give	Receive
Floor sanding or stripping	Give	Receive
Build room additions & install windows	Give	Receive
Install insulation	Give	Receive
Drywall & taping	Give	Receive
Install carpets	Give	Receive
Install wood floors	Give	Receive
Plastering	Give	Receive
Tile work	Give	Receive
Carpentry skills	Give	Receive
Cabinetmaking	Give	Receive
Roof repairs	Give	Receive
Electrical Repairs	Give	Receive
Appliance Repairs:		
Dishwashers, washers, dryers, refrigerators	Give	Receive
Bricklaying & Masonry	Give	Receive
Soldering & Welding	Give	Receive
Furniture Repair	Give	Receive
Installing/repairing heating & cooling system	Give	Receive
Repairing radios, TVs, VCRs, etc.	Give	Receive
Installing/repairing alarms or security systems	Give	Receive
Car maintenance	Give	Receive
Car repairs	Give	Receive

Food

Baking

Less than 10 people	Give	Receive
---------------------	------	---------

More than 10 people	Give	Receive
---------------------	------	---------

Preparing meals

Less than 10 people	Give	Receive
---------------------	------	---------

More than 10 people	Give	Receive
---------------------	------	---------

Clearing/Setting tables

Less than 10 people	Give	Receive
---------------------	------	---------

More than 10 people	Give	Receive
---------------------	------	---------

Washing Dishes

Less than 10 people	Give	Receive
---------------------	------	---------

More than 10 people	Give	Receive
---------------------	------	---------

Bartending

Give	Receive
------	---------

Catering

Give	Receive
------	---------

Family Care

Caring for babies under a year	Give	Receive
--------------------------------	------	---------

Caring for kids 1 to 6	Give	Receive
------------------------	------	---------

Caring for kids 7 to 13	Give	Receive
-------------------------	------	---------

Working with teens	Give	Receive
--------------------	------	---------

Caring for elderly parents	Give	Receive
----------------------------	------	---------

Taking groups of people on field trips	Give	Receive
--	------	---------

Pet care	Give	Receive
----------	------	---------

Transportation

Driving a car or van	Give	Receive
----------------------	------	---------

Driving a school bus	Give	Receive
----------------------	------	---------

Driving a taxi	Give	Receive
----------------	------	---------

Delivery work	Give	Receive
---------------	------	---------

Running errands	Give	Receive
-----------------	------	---------

Other

Sewing	Give	Receive
Upholstering	Give	Receive
Dressmaking and/or tailoring	Give	Receive
Knitting and/or crocheting	Give	Receive
House and furniture moving (and packing)	Give	Receive
Assisting in the classroom	Give	Receive
Hair dressing and/or cutting	Give	Receive
Doing phone surveys	Give	Receive
Music		
Singing	Give	Receive
Do you play an instrument? (Which one)	Give	Receive

VI. Community

Have you ever organized or participated in any of the following community activities? Please check the ones that apply and write yes if you would like to participate in any of them again in the future.

Boy Scouts/Girl Scouts

Church or community organization fundraisers

 Bingo

 Rummage or yard sales

 Church suppers

Parent-Teacher Organizations

Sports Teams – coaching or playing

Camping trips with kids

Field trips

Political campaigns

Community gardens

Neighborhood clean-ups

Community groups

Other groups or community work

Priority Skills

After going through the above list of different skills, please try answering the following questions.

What three things do you think you do best?

Are there any skills you'd like to teach?

Are there any skills you'd like to learn?

Do you think you could get hired to do any of the skills at a paid job? Which ones?

VII. Where Do I Start?

Creating a Time Bank

The journey of ten thousand miles begins with the first step.

— Lao Tsu

Most Time Banks start with an inspired citizen who hears about Time Banking and decides they want to bring it to their neighborhood, school, church or agency. To start one, you will need a copy of the Time Banking WOW Start-up Kit, which provides step-by-step guidance for explaining Time Banking, finding members, running orientation meetings, dividing up leadership roles, and more.

If you are starting a member-led Time Bank the WOW Start-up Kit has everything you need to get going. If you are in an agency or working with a specialized population, you'll probably need to raise funds for a paid coordinator and should also consider getting training, grants, and a member coordinator. In either case, the journey begins with a WOW Start-up Kit.

Other questions that arise include the following. Answers are supplied on the website:

www.timebanks.org

- What if there isn't a Time Bank near me and I want to start my own?
- What is the WOW Startup Package?
- How does the web software work?
- Does TimeBanks USA offer any trainings or classes for people who want to start a Time Bank?
- How can I become a Time Banks Coordinator?
- How much does it cost to run a Time Bank and how can I find funding?
- What are the benefits of joining the TimeBanks USA network?
- How can I find a Time Bank near me?
- Can I support Time Banking with a direct donation?

VIII. Personnel Ideas and Job Descriptions:

- **Time Bank Coordinator (Are You a Community Weaver?)**

By now, you know that Time Banks are like members of a family—they come in different shapes and sizes, but at the same time, they share the same genes. Basic Time Banking is always the same: it's about creating win-win exchanges using Time Dollars (or service credits) where every hour you contribute always equals one Time Dollar. All Time Banks also share the need to coordinate those exchanges. More than anything else, Time Bank Coordinators are community weavers and networkers. They know how to draw people together, recruit new members, and get them started on sharing their talents with your group!

There are six main leadership roles in a Time Bank—and it is usually the Coordinator's role is to make sure they all work. Here they are:

Role I: Time Bank Ambassador

- Member Recruitment

Role II. Membership Coordinator

- Member Orientation
- 'Keeping in Touch'
- Making matches

Role III. Events Coordinator

- Focuses on all group activities of the Time Bank

Role IV. Webmaster

- Training New Members in On-Line Time Banking
- Running the on-line community page

Role V. Administration

- Collecting dues
- Financials/Budgeting
- Fundraising

Role VI. Team Leader

- Makes sure that everyone is happily taking responsibility for their role.

If your Time Bank is really small or if it's been designed to focus on a specific population or a narrow range of specific activities (like mentoring, for instance), then the chances are that these different leadership roles can be blended together. They may be taken on by two or three people. But as Time Banks get bigger and more multifaceted, the roles separate out and need to be taken care of separately.

Being a Team Leader

If you have individuals to take on the different leadership roles and tasks, the load becomes lighter for everyone. We all know that working together calls for trust, acceptance and willingness to take responsibility. The trick is to be very, *very* clear about each individual role and what is involved, so that people know exactly what they are responsible for, and don't accidentally step on each other's toes! Each of the roles is designed to be light and not require much coordination between them.

No matter how many people you have on your leadership team, it is a good idea to designate a support person or support team behind each leadership position. A person can be the leader in one role and the designated support person in another role. This way, if someone gets sick, busy or goes out of town, the work will still be covered. When it comes time to rotate the team roles, you will also have an understudy who is already familiar with your responsibilities.

A word about paid coordinators: there is often an expectation that paid coordinators will handle all the roles by themselves. The expectation may be unstated, or it may be explicit. Sometimes, the members have that expectation. Other times, the coordinator does. If it's a Time Bank that's been sponsored by an organization, it may be the management that puts pressure on the coordinator to do it all. But experience has taught us that even when Time Bank coordinators have a ton of enthusiasm and vision, it is best to create a leadership team to make sure that all the roles are done well. A coordinator is just one person, and the different roles call for many different skills and personality types.

In truth, Time Banking is all about mutual contribution, so creating a Time Bank where members are fully engaged and invested in its operations and management is vital to its success.

The Heart and Soul of a Time Bank

The Membership Coordinator is the heart and soul of a Time Bank. Membership Coordinators usually perform the team leader role as well. Here are some of the qualities a membership coordinator needs:

Above all, Membership Coordinators are warm, friendly and non-judgmental. You will also need:

- Good listening skills
- An ability to form accurate impressions of people
- The ability to draw people out and help members discover what skills they have that are valuable to your community
- To be very good at following up and making sure that everyone keeps their commitments

Knowing a lot of people in the community isn't a core part of the membership coordinator role. What counts is that you know how to make people feel comfortable when you meet them. Coordinators are team players who know how to create an atmosphere that welcomes everyone—regardless of their race or background—into your Time Bank community.

More than anything else, though, membership coordinators know how to follow through and make sure that everyone keeps their commitments!

Make Sure You have a Full Team

When you look over the roles you'll notice that many of them require quite different personalities.

- The **Time Bank Ambassador** know lots of people and loves to meet new people all the time, but not necessarily in depth.
- The **Events Coordinator** loves to throw parties.

- The **Web Master** is the one person in your Time Bank who actually read the manual.
- The **Administrator** loves to write and cross off lists.

No one is good at everything. Make sure you know your strengths *and weaknesses*. Strange to tell, but there is someone out there who loves to do the jobs that make you squirm. You'll greatly increase the chance of success for your Time Bank if you can build a team of people who all love their role—and rotate them so they no one gets burned out.

IX: Time Bank Funding:

What Does It Take to Fund a Time Bank?

The expenses and fund raising opportunities are vary quite a bit depending on whether you are a member-led or mission-based Time Bank.

For a member-led community Time Bank, we recommend you charge your members a membership fee of \$10-\$40/year which should make it easy for any community to afford the software and incidental expenses of running a Time Bank. Use a sliding scale to give people the option of paying less or more if income levels are a concern in your community. We also recommend that every Time Bank ask its members to pay an additional fee in Time Dollars. This is in keeping with the spirit of Time Banking. If you charge \$40 per membership. it takes 2 local members to pay for the Wow Start-up Kit, 3 local members to pay for a TimeBanks USA Neighborhood Time Bank membership (\$99 for <35 people), and 13 local members to pay for a TimeBanks USA Community Time Bank membership (\$500 for up to 500 people and \$1 per person after that).

If you charge \$10 per membership. it takes 5 local members to pay for the Wow Start-up Kit, 10 local members to pay for a TimeBanks USA Neighborhood Time Bank membership (\$99 for <35 people), and 50 local members to pay for a TimeBanks USA Community Time Bank membership (\$500 for up to 500 people and \$1 per person after that).

As your Member-led Time Bank matures and grows, you may choose to fundraise for a full-time or part-time coordinator to focus on recruiting new members, orientation and matching. For most people, that will be a "down the road" thing. When you are ready, we have a book full of ideas for Time Bank-related fund-raising events. It has more than fifty ideas and instructions for fund-raising events that you can accomplish with a small team in anywhere from two weeks to several months. Mission-based Time Banks almost always start with a paid coordinator. It generally takes someone to working full or part-time to build trust in disenfranchised communities. The good news is that mission based Time Banks can raise grant money. You can save a lot of time by using our Time Banks grants writing book. It contains lists of places to apply for grants and "best of" excerpts from past Time Bank grants. We publish it in MS-Word format so you can just cut and paste from our book into your grant application. We can also put you in touch with consultants who have written several Time Bank grants. Paying them for a few hours time to edit your grant applications can be well worth the investment.

Lao Tsu said "The journey of ten thousand miles begins with the first step." The only money you need to raise at the beginning is \$49 for the Wow Startup Kit. If you need to write grants from the beginning you might want to purchase the grants book too for \$49.