Swapping skills, connecting communities

Welcome Booklet

Phone/ Text Chrys: 0272 86 86 53
Phone Manuka Cottage: 338 1613 [This option can take a few days.]
Drop in and chat at: Manuka Cottage between 11 and 1.00 on Wednesdays
Email: Addington.Timebank@gmail.com
Website: www.manukacottageaddington.net
Timebank Platform https://addington.timebanks.org
Facebook: www.facebook.com/Addingtontimebank/
GENERAL INFORMATION

Addington Timebank
Addington Timebank is a group of people, groups and organisations who share their abilities, skills, talents and experiences to support each other. By doing this, members appreciate the value of other Timebank members and experience the value of their own contributions. Instead of separating our community into those who need and those who provide, we recognise that we all have needs as well as gifts to share.

As a member, you earn Time Credits by helping another member. The Time Credits you earn are “stored” in the Timebank and you can use them to get help from a different member.

Addington Timebank Benefits
Joining the Timebank can benefit both you and your wider community. Through the Timebank we:

- Get to know our neighbours
- Support and care for one another
- Affirm one another’s contributions
- Promote equality and social justice
- Become enriched in non-material ways
- Contribute to local clubs and organisations

Everyone’s Time is Valued Equally
In the market economy, people invest in training to make their time more valuable. Putting different prices on people’s time separates us by making some people more valuable than others. Time Credits do not replace standard dollars. They provide an alternative to counterbalance the market economy where almost everything is measured in money terms.

In a Timebank everyone is considered an asset to the community. Everyone has skills that are valuable and all are valued equally.

Members’ Rights and Responsibilities
Every member of Addington Timebank has the right to:

- Earn one Time Credit or part Time Credit for every hour (or part hour) of service provided
- Spend Time Credits on services offered by other members
- Save Time Credits in a personal account for later use
- Donate Time Credits to other members or the Community Gratitude Chest
- Have privacy and confidentiality maintained
- Be treated with dignity, care and respect
- Be valued and treated fairly

Every member of Addington Timebank has the responsibility to:

- Respect the privacy and confidentiality of other members
- Be reliable and keep scheduled commitments
- Respond to contact from other members even if that response is to say you can’t help right now!
- Accept guidance and instructions
- Have fun and share your experiences!

How does Addington Timebank run?
Addington Timebank is a project of Manuka Cottage, a non-profit community organisation, and currently has one, part-time paid coordinators. A number of other people assist with coordination on a voluntary or Time Credit basis.
GUIDELINES

Membership: Getting Started
Becoming a Timebank member is simple. Apply either online or in person, then supply us with 2 character referees. We approve your membership, and check your referees.

After that we suggest that you sit down with a coordinator or another members to look through the website and how it works as well as learn more about Timebanking and how to start trading.

How to Apply:
- If you have a computer or smartphone, go to the Addington Timebank website to make your application online (www.addingtontimebank.nz) or,
- If you don’t use a computer or smartphone, contact us using the details on the front page of this booklet, and we will help you join.

Orientation:
1. Attending an orientation is not compulsory but provides an opportunity for you to meet other people in the Timebank, learn about how the Timebank works and learn how to use the systems and processes in place. You can still become a member if you don’t use a computer or smartphone.
2. SAFETY: When you and others join the Timebank, we ask for the names of two non-related character referees. If you think you might offer care for children or vulnerable people, such as the elderly, make sure one of your referees can recommend you for this.

Please note that while we make an effort to get to know members and check their referees, we cannot be responsible for every member of the Timebank. When you ask someone to assist you, make sure you look after your safety or the safety of your children as you would in any other situation.

You might like to have a friend present when you first complete a trade, or if you would like a chaperone who can be present during a trade while you get to know the other member, please contact us using the details on the front page of this booklet.

3. The coordinators can help you to complete your online account by writing your profile, your ‘Timebanker’s Talents’ listing, and posting offers and requests.
4. You can earn Time Credits for the time you spend attending an orientation session.
5. You can also set up a time to go through the software, or the way the Timebank works, one on one with a coordinator. Once you have completed your ‘profile, added a picture, filled in your ‘Timebanker’s Talents’ listing and perhaps even up some requests or offers, you are entitled to another Time Credit.

The coordinator will notify you once your new member account is activated. You are now all set to start trading!

Joining up an organisation
Organisations can also join the Timebank.

For organisations, the Timebank is a useful way to:
- Acknowledge, log and reward volunteer hours
- Find people for working bees
- Help find skills that they might need – either from individuals, or from other organisations

Many people in organisations worry about how they might earn hours, however we think that organisations SHOULD be in debt if they are functioning well. If you are interested in
joining up your organisation, then please get in touch. We can talk you through the options, and talk about the way we manage organisational members. It is a little different to the way we do it for individuals!

**Making an Exchange**

Once your membership is confirmed, try to request a service as soon as possible. If nobody asks for anything, no exchanges happen. Similarly, if everyone tries to maintain a positive Time Credit balance, the level of Timebank activity will be low. For the Timebank to function well, some members will have positive balances and some will have negative balances (in fact, about 50% of Timebank members will need to be in debt if things are working well).

It is important is that we keep Time Credits circulating amongst members, so good practice is to spend them rather than stockpile them. The value in the Timebank largely rests in the relationships that develop between members so to build the greatest value, it is good to spend as many Time Credits as you can as widely as you can and to get to know as many different people as you can.

During the application and orientation process, you indicate what services you can offer and what services you want to receive. This can be updated at any time.

When you want to make an offer or request a service, you can do so in two ways:

1) Online

If you have computer access, offer or request services using the online Timebank at our website, addington.timebanks.org. (From the menu, select “Give & Receive”, then “Post a Service Ad”).

2) Through the Addington Timebank Coordinator

If you don’t use a computer, Addington Timebank coordinators can post offers and requests, and make exchanges for you. You can ring the coordinator to let them know about a trade or drop into Manuka Cottage and leave a note about a trade there.

**If you have a request**

Login to the Timebank and click on requests then post your request. You may also like to look at the Timebankers Talents and see if there is anyone offering what you need. Click on offers and requests, then on Timebankers Talents.

**Keeping Up-to-Date**

The Community Weaver website automatically sends out weekly email broadcasts (on a Monday) announcing new offers and requests, and coming Timebank events.

For specific services, regularly check the website’s offers and requests and ‘Timbanker’s Talents’ listings. The website also shows you who has recently joined.

If you are on Facebook, sign up to our Addington Timebank fan page (https://www.facebook.com/Addingontimebank/) for more news about local and international Timebanking, and to contribute posts about your own Timebanking experiences.

**Earning Time Credits**

One hour of service earns one Time Credit and one Time Credit buys one hour of service. Time can be put through in smaller amounts than 1 hour. Make sure you agree on the amount of time to put through with the person you are trading with.

**Reimbursing Expenses**

The Timebank is all about sharing time and this is what you are ‘banking.’ However, sometimes there may be a monetary cost involved, for example:

1) Transportation – you are providing...
transport, perhaps to the airport, a medical appointment or grocery shopping. There will be a fuel expense.

4) **Baking/Cooking** – you are baking/cooking for a member. There will be an expense for ingredients.

5) **Craft-making** – you are crafting an item for another member, such as knitting a pair of gloves or building a bookcase. You should charge for the hours it takes to produce something in Time Credits and you may also charge the cost of the materials in regular dollars.

People vary on what they prefer when they provide a service, so it is important to discuss and agree on how trades with expenses will work, BEFORE the trade happens.

**Recording Hours**
When you have completed an exchange, decide with your trading partner who will record the hours. Most members do this online, by selecting “Give & Receive” on the menu and then “Record an Exchange”. If you strike a problem, or don’t have a computer, ask the coordinator to do this for you.

**Working in Teams or Pairs**
Some members will prefer to work in teams or pairs. Member profiles will simply note, “This member wants to work in a team or pair.” When a service is requested from this member, Addington Timebank may assist her or him in identifying a team or partner.

**Getting to Know Each Other**
The Timebank will work best for you if you make an effort to meet other Timebank members from your area. Here are some ways that you can do that.

- Review the profiles of other members online.
- Attend Addington Timebank events to get to know each other better. Doing so will help you identify potential trading partners, and also make friends. It is also a great way to welcome new members to our community.
- You can also check online to see which members are in your area, or ask the coordinator, and arrange a potluck meal together.

Please spread the word among your family, friends and organisations you belong to about the benefits of Addington Timebank. As Timebank membership grows, so too will the abundance of services we can offer each other and the wider community.

**Problems and Complaints**
If an exchange that you are involved in doesn’t meet your expectations, it is Timebanking practice to appreciate each other’s best efforts nevertheless. However, if you have a more serious concern, be guided by the Code of Conduct (see back page of this booklet) and alert the Addington Timebank coordinator.

**Note:** If you feel unsafe or uncomfortable in any situation, please take steps to leave or avoid that situation and advise the Addington Timebank coordinator as soon as possible.
FREQUENTLY ASKED QUESTIONS

Timebanking is quite simple in theory, but it involves quite a mind shift in many ways, so we have found people have lots of questions about it. Most of those are answered elsewhere in this booklet, but here are a few other questions that people often ask.

What is so special about a Timebank?

Some of us can remember a time when family members lived close by and we knew most of our neighbours. Helping each other out and sharing meals was a matter of course. While this does go on in pockets now, there are people who have not been able to establish such connections with their neighbours. Also, people in general like to be self-reliant, so it can be difficult to seek help or companionship when circumstances change. Many of us are happier helping out than being helped, which is why Timebanking works on the principle that to give, there need to be people willing to receive.

Timebanking creates connections in our community, and aims to help us more easily trade services with people we may not yet know well. There are so many things we do, and skills we have learned, that would be more efficient, fun and meaningful when shared.

Moreover, Timebanking allows us to trade time and skills with a whole network of people, rather than one-to-one. Whereas friends might be able to exchange babysitting for baking, Timebanking means people can spend credits on a whole range of services, such as learning about beekeeping or getting their lawn mower fixed. Timebankers can also request a service without necessarily feeling they need to reciprocate straight away, because it is OK to have time debits.

Are Time Credits classed as an income for tax purposes?

No, but for Time Credits to continue with this exemption, members must follow three simple rules:

1. Members cannot take part in a time exchange which involves their normal business activity. That means if you are a computer programmer, you cannot create a computer program for another member. However, you can use your knowledge of computers to do other computer-related tasks.

2. All exchanges must be paid at the rate of one Time Credit for one hour worked. If you change the value of the work done (for example by charging 2 Time Credits for 1 hour’s work the exchange is then seen as bartering, and is classed as an income for tax purposes).

3. Thought and discussion are needed before members use Time Credits to buy goods, as putting a dollar value on an hour defeats its equalising purpose. We suggest that if an exchange requires materials to be purchased, usually these will be paid for in cash, not credits. For example, if a member takes two hours to knit a scarf using $10 worth of wool, they would be paid two Time Credits and $10 cash.

What if I don’t have time for volunteering?

Won’t this just eat up my spare time? Not necessarily! Many of the services people exchange in the Timebank are the types of things they enjoy or are already doing every day; e.g., those of us who have children are already cooking for them, driving them to activities, and helping them with their schoolwork etc. Cooking an extra portion of food for someone down the street who is housebound or picking up your neighbour’s kids on the way to soccer practice may not add work to your day and if they pick up your kids in return some days then you may save some time. Or, if you have a dog and take it for a
walk every day, why not pick up your neighbour’s dog along the way, or have someone else walk yours?

Also, you may have jobs you would rather not do that someone in the Timebank may be happy to do.

In fact, by joining the Timebank you could even save time. For example, members can arrange working bees at each other’s places and get the job done in a fraction of the time it would take one person.

Can we join as a couple or as a family?
Yes you can. The choice is yours. You can join as a couple or a family. It might be that later on you decide to have separate member accounts. Time Credits are easily transferable throughout the system later.

Can I trust the people in Addington Timebank to come into my home?
Addington Timebank has a process for screening potential members before they join – as outlined earlier in this booklet. However it is important to note that while we make an effort to get to know members we cannot be responsible for every member of the Timebank.

When you ask someone to assist you, make sure you look after your safety or the safety of your children as you would in any other situation.

You might like to have a friend present for Time Credits when you first complete a trade, or if you would like a chaperone who can be present during a trade while you get to know the other member, please contact us.

Addington Timebank aims to ensure high standards of quality and safety. As a minimum for all potential members, we try to get to know people as much as possible and indeed we prefer to only recommend people we have met and got to know ourselves. This is one of the reasons we run orientations, swap events, dinners and other social events.

What services can I buy or provide with Time Credits?
The list of possibilities is endless. From walking a neighbour’s dog, oiling a squeaky door, raking leaves, changing a light bulb for someone who has trouble with heights, stuffing envelopes, delivering leaflets, cutting hair, cooking meals, giving music lessons, running errands to lending professional advice, everyone in the Timebank has a valuable skill to share. (See Box 2 for examples).

Most people find they have skills they wouldn’t have thought to offer and, likewise, have requests that others wouldn’t have considered offering. For example, a Timebanker was able to get advice about how to fix a leaking fridge but nobody would have thought to list fixing leaking fridges in their profile. It may help to talk to your Timebank coordinators to help uncover the types of services that others may find useful or be able to provide.

What if I don’t use a computer?
Coordinators or friends can help you in several ways.

- If you would like to request or offer a service, ask the coordinator to post your notice on the Addington Timebank Facebook page.
- The coordinator will contact you if they spot an offer or request from another member that they think matches your service requests/offers.
- Once you have completed an exchange and neither you nor your service partner
use a computer, ask the coordinator to record the transaction for you.

- The coordinator will also let you know about general Timebank activities, such as social events or working bees.

**What if I am trading with someone I don’t know?**

We hope that you **WILL** trade with people you don’t know so that you can broaden the number of people you know in your neighbourhood. Just remember to take the same precautions you would in any situation where you are dealing with new people.

You can get to know other Timebank members by coming along to the social events that we put on for just this purpose. Keep an eye on our websites for these events! Better still get in touch with us if you are interested in helping to run these kinds of events.

**What should I do before I trade?**

If you are having someone come and do work for you, make sure you give them all the information they need to get the job done the way you want. It is your responsibility to provide the materials/equipment they need to do the job, and to ensure the job can be done safely. However, there may be times you ask someone to bring their own equipment and both parties may be happy to negotiate how any costs associated with a trade can be met.

If you are unsure about having a stranger in your house you may wish to organise to have a chaperone as well. A chaperone is a member you already know and are comfortable with who comes along (in return for Time Credits) to be there while the work is carried out, or if you do not know anyone on the Timebank you can also contact the coordinators for help on this.

If you are looking for a babysitter, then you may want to check their references yourself and /or meet the person who will be providing the service beforehand. If you are in any doubt do not choose to use their services.

**What if the trade was only 15 minutes?**

Time can be put through in 15 minute increments. It is a good idea to agree on the amount of time to put through with the person you are trading with. In general we try to encourage generosity in the way we trade so if you are in doubt give a little extra in either direction.

**What if I trade with more than one person at a time?**

Sometimes trades can involve a group doing a service for an individual, as in a garden working bee. Every person who does the work is a 'provider of service' who records their time that is then debited from the garden owner who is the recipient of service.

If an individual member teaches a group of people a skill, then every student (recipient) pays one Time Credit per hour, but the teacher (provider) will only earn one Time Credit since they have only given one hour of their time, although they may also be paid for preparation time. The rest will go into the Community Chest. In these situations, it may be easier to ask the coordinator to put through the hours.

**How do working bees work?**

Working bees are a traditional community activity that we love to promote through Addington Timebank. You can have a lot of fun at the same time as completing lots of work and socialising with a group and picking up new ideas and skills.

If you would like to organise a working bee
through the Timebank, contact the coordinator who will post your request in the weekly email broadcast and on our Facebook page. On the day, it is considerate to offer refreshments to your helpers – you can always use Time Credits to pay other members to help with baking for the occasion.

Members who participate in working bees for organisations that Addington Timebank supports can earn Time Credits from our Community Gratitude Chest.

Organisations can also run working bees on their own behalf. We encourage organisations to go into time debt – after all, is community groups always run on the generosity of the people who give their time. For those who are uncertain about receiving hours from community organisations, you might consider gifting some hours back to that organisation, other people or the Community Gratitude Chest.

**What is the Community Gratitude Chest?**

This is a pool of donated Time Credits which can be given to members who need them, or for community projects. It also can be used for donations of Time Credits by Timebank members who have Time Credits in their own account that they are unlikely to use. In a sense donating hours back to an organisation doubles the value of the time you originally put into helping that organisation.

A good way to think about donating to the community chest is to put some hours in for services that you receive from people who are not Timebank members. Many of us receive assistance from others all the time and as a result don’t have to spend Timebank hours. Donating them to the Community Gratitude Chest is one way of acknowledging this help.

Use of the Community Chest Time Credits is based on need and determined by the Addington Timebank Coordinator or committee.

**What happens if I make a mistake when recording hours?**

Whenever one person earns Time Credits, there is a corresponding debit for the same amount in someone else’s account and they get an email to let them know about the trade. If there are any problems you can click on the edit button and change the record or you can contact a coordinator to help out.

**What happens if I go into debt?**

Unlike a conventional bank account, there is no penalty for being in debt. In general we regard Timebank Debt as an indication that you have allowed others to help you and acknowledged their assistance. There will always be participants who have a greater earning capacity than others. The option is given for them to donate some of their credits to fellow members or to our Community Chest or “top-up” other accounts.

**Can goods/tools be traded?**

Yes goods and tools can be traded. However, how many Time Credits you agree on might depend on the tool and the time it is loaned out, and even the person you are lending it to – so make sure you both have the same expectations when you lend a tool.

If there are any expenses involved in the loaning of goods/tools, these should be agreed between the members before the trade takes place.

**What if I want to offer a service in a particular area?**

Addington Timebank has members in a number of different parts of Christchurch so you may want to offer or receive a service in a particular
area. In this case put the location in your service title e.g. gardening help (Halswell) or window cleaning (Addington). Where significant travel is needed to complete a trade, any reimbursement for petrol must be agreed upon PRIOR to the trade taking place.

**How can my community group or school become involved?**

Any community group, rest home or school can become a member of Addington Timebank. They may earn Time Credits by letting out their rooms, singing at an event, peeling onions for a sausage sizzle, gathering pine cones etc. They might spend Time Credits on having a guest speaker talk to their group, rewarding volunteers who help out at a working bee, or have someone fix the spouting on their clubrooms. Organisations may also choose to go into debt to pay their officers or committee members Time Credits

Sometimes Time Credits can be donated to a group from other members or gifted from the Addington Timebank Community Chest (at the discretion of Addington Timebank).

The Timebank Coordinators are happy to answer any questions, give talks and discuss how Timebanking could be useful to you, your family or organisation. Contact us using the contact details on the front of this booklet.

**Example of an organisation profile**

![ATB ReadyMadeMeals](image)
<table>
<thead>
<tr>
<th>Trading Ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td>help a neighbour</td>
</tr>
<tr>
<td>stacking firewood</td>
</tr>
<tr>
<td>minding children</td>
</tr>
<tr>
<td>teaching a language</td>
</tr>
<tr>
<td>doing housework</td>
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<tr>
<td>handyman services</td>
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<tr>
<td>reading to the elderly</td>
</tr>
<tr>
<td>mowing lawns</td>
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<tr>
<td>legal advice</td>
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<tr>
<td>car care</td>
</tr>
<tr>
<td>tutoring school pupils</td>
</tr>
<tr>
<td>pruning trees</td>
</tr>
<tr>
<td>grocery shopping</td>
</tr>
<tr>
<td>sharpening tools</td>
</tr>
<tr>
<td>making frozen meals</td>
</tr>
<tr>
<td>teaching Dance</td>
</tr>
</tbody>
</table>
Addington Timebank Code of Conduct

I will take care to ensure my safety and the safety of others is maintained at all times during trading.

Prior to accepting a service, I will respectfully ascertain the competence of the member providing it to deliver the service to my satisfaction.

I will discuss proposed transactions beforehand with my exchange partner to clarify and agree on details, particularly the reimbursement of any expenses.

I understand that I am able to decline requests or offers.

I will respect other members’ viewpoints.

I will respect the 1 hour for 1 hour rule.

I will respect my exchange partner’s privacy and confidentiality.

I will respect my exchange partner’s home and property.

I will respond promptly to all offers and requests made to me.

I will keep my website profile and trading account up to date.

I will not trade while under the influence of alcohol or drugs

I will inform the coordinators of the Timebank of any problems or concerns that may affect the positive operation of the Timebank or the safety of members.