



*Local People sharing time and skills
To build happier, healthier communities*

Making Your Time Bank Work



The
Sustainable
City
Awards



Category Winner
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Acknowledgement

This work was written by Philippe Granger, Development Manager at Rushey Green Time Bank.

Note

In some places, this document refers to the 'Broker'. In many time banks the Broker acts as a coordinator who knows all the members and facilitates the exchanges of time and services between them.

What is time banking?

Time Banking is a tool to strengthen communities and raise social capital through co-production. Co-production happens when people are partners in the delivery of services they benefit from and when they are simultaneously active in achieving their own wellbeing. Time banking motivates people to work together to build the community through those at grass roots who might have previously been forgotten or unaware of the potential for a thriving neighbourhood. This may be because of their status, age, gender, illness, lack of confidence – or too much time spent at work! - and which may have prevented them from feeling able or invited to actively participate in the neighbourhood. It could also be because there isn't a dynamic platform and a coordinating group to facilitate it. People involved in a Time Bank create and provide such a platform.

Reciprocity

Time Banking and co-production are founded on the principle that everybody has skills, talent, experience, knowledge, and time to make a difference. Being valued for who they are and what they can do makes people feel good and accepted. Embodied in a spirit of equality, trust and respect, time banking helps people feel they are useful and that they belong. Once you belong you are more likely to get involved because you can see tangible benefits: friendships, help, support, learning, sharing, being part of the decision making process - and much fun right where you are! Giving back is encouraged, and the reciprocal way of exchanging services and time is an incentive to participate as 'there is something in it for everybody'.

Social capital

Time Banking is a mutually rewarding system with a dynamism that has the capacity to transform people's lives and change society at grass roots. With the widest scope of activities imaginable by its participants, it raises social capital, often in a natural way. This can be very spontaneous as news travel fast in a tightly knit community, and when a need is mentioned during an informal conversation it can get picked up quickly and someone will get involved to help out.

Time banking fosters social networks made of interconnected people who trust, help and support each other in a spirit of cooperation rooted in mutual understanding and respect. These positive networks energize the inspired participants - 'community practitioners' - to be there for each other and or engage in civic duties as they realize the power and the assets they have on their own and collectively. In an organized and yet informal way, this leads to a working and growing community - the core economy of people that is necessary to sustain the neighbourhood.

Engagement and empowerment

Co-production is not just about rebuilding the social economy, it is also a new way of delivering services when recipients of services are also participants, who, engaged as active agents, are directly involved in the process of achieving outcomes. In the same way that teaching is more effective when the learner is engaged, services provided are more successful when the people being served are also involved in the process. The participant, who is a joint owner or partner of the process, is valued, trusted, invested in and empowered to co-deliver, 'co-produce', the service.

CORE VALUES

Time banking has four core values:

- **Assets**
We are all assets
Every person has the capacity to be a builder and contributor.
- **Redefining Work**
Some work is priceless
Work must be redefined to include whatever it takes to raise healthy children, build strong families, care for the frail and vulnerable, make neighbourhoods safe and vibrant, make democracy work, advance social justice, and make our use of the planet sustainable. That kind of work needs to be honored, recorded and rewarded.
- **Reciprocity**
Helping works better as a two-way street
Wherever possible, we must replace one-way acts of generosity in whatever form with two-way transactions. "You need me" becomes "We need each other."
- **Social Capital**
We need each other
Networks are stronger than individuals. Social Networks require ongoing investments of social capital generated by trust, reciprocity and civic engagement. ¹

¹ List of core values adapted from Cahn,E.(2004), No More Throwaway People: The Co-Production Imperative, Essential Books Ltd, 2nd Edition

Guidelines for a successful time bank

Solid Foundations

- Understand the needs and potential of your neighbourhood or setting - workplace, home, institution, and services.
- Become a 'social architect' and grow a vision. Gather up like-minded people, and talk!
- Think why and where you are going to operate - a target group, community, geographical area
- What, who, is out there already? Potential partners? Work with others and develop a network to share information.
- Read what others are doing. Benchmark, visit other time banks and learn from them.
- Get together with those wanting to get involved on your patch to design a set of shared values and ethics that every new participant will subscribe to.
- Agree a leadership team that is committed to a set of specific goals and timescales. Agree roles and responsibilities.
- Don't wait; start exchanging skills and time among each other - your time bank is up and running!
- Set up an evaluation and quality measurement system that will help you track your success and identify opportunities for improvements.
- Equip, and invest in people: get training and get others trained – continuously.

Induction of new members

- Involve existing members in the recruitment of new members – they are the best advocates of time banking. Invite together two or three new people at the same time to join the time bank, so that each new person meets a number of other people on that day. It will greatly help when they go to their first group meeting and they see some familiar faces.
- Avoiding jargon, explain what co-production and the principle of reciprocity mean in practice. Explain the fundamental core values of time banking.
- Use a time bank video to show how it works, and have a discussion afterwards. Existing members can share what time banking has done for them.
- Ensure everyone understands that one hour of time for one service provided is exactly the same as one hour of time given for something totally different, regardless of the skills, experience and talent required and provided by each participant. Everyone is equal regardless of status.
- You will be recommending new members to each other: therefore, take two references, a character reference, and a work/vocational reference or alternative, to ensure the new participant's suitability to time banking. If you are going to work with children and vulnerable adults you will need to familiarize yourself with the Vetting and Barring Scheme, Safeguarding, and CRB checks, to apply as appropriate.
- Active from the start - arrange for service exchanges to take place for the new members as soon as they join, so that they immediately get used to co-production and reciprocity. It could be doing some admin activity at the office of the time bank.
- Everyone involved in all process this earns time credits!

Accessibility and inclusion

- Always check that what is proposed to happen at the time bank is accessible to all the invitees. What can you do to minimize the barriers, and optimize opportunities so that no one feels left out? Invite solutions from your members and reward them with time credits for the time they spend on working it out.
- Don't assume that what works for you, works for others. Think: timing, distance, weather, age, impairments (physical and mental) dietary requirements, religion/traditions, ethnic background, gender, culture, language. Also, you can read font size 11, but can they? You don't like using a microphone but can they hear you at the back? You prefer using e-mail but are they all on e-mail? They may be on e-mail, but do they read them - and as instantly as you do?
- Keep things local – in an urban setting, avoid recruiting potential members that live miles away and may then require the use of a car to meet other members. They may have a car but if other members don't have one it may severely affect their ability to connect with that person. You want neighbours who know each other - not distant and occasional acquaintances.

Does size matter?

- You don't have to be a 'big' time bank. It is not the quantity, it is the quality that matters i.e. participants that are active, exchanging services and caring for each other.
- Start small, invest in people and get to know each new person joining the time bank - what is it they can do for others and what they would like done for them. Also, it takes time to build trust and meaningful relationships.
- However, to attract the range of skills most likely in demand in your time bank, you will need to grow in numbers.

Expectations

- Remind the members that the time bank may not always be able to instantly offer some of the services required. It all depends on the skills and knowledge available at the time.
- Their skills and knowledge may not always be in demand. But their time to be there for someone else is a strong asset.
- Is there training available or opportunities elsewhere to equip your members?
- Or partner with an existing organization that offers services you don't have, and give them back time by providing help they need?
- Is there another time bank nearby that has some resources lacking in yours? Swap time and help?
- To avoid misunderstandings, always re-confirm and agree with the member requesting a service what it is exactly that they need, and then ensure that the person providing the service fully understands and agrees the nature and length of the assignment.
- Refer members to the time bank's values aimed at creating a welcoming, enjoyable experience and safe environment for all, and what behaviour is expected from one another.

Bob the builder

- DIY- avoid the big building jobs, they are for the traders. The time bank is not a substitute for paid traders.
- Unless you have a qualified and insured professional in your midst, avoid gas, electrics, water, roofs and long ladders.
- Participants claiming to be decorators - take references have a look at some of their work, get feedback from other members. Some enthusiastic people may not be very good at painting and decorating.
- But, they can perhaps learn from others - have tasks groups that work together under the supervision of a qualified DIY person.

Can I get a free ride?

- No, time banking is about reciprocity, being active, giving as well as receiving.
- There is a huge difference between not doing anything when someone could, versus not being able to do much because someone is genuinely incapacitated and needs assistance.
- What about car trips? If a member offers to drive someone somewhere for an agreed amount of time, that's great. But, the person being given a lift should always offer to pay for their mileage/petrol. In the UK, it is 40 pence a mile. It is up to the driver to then accept it or not. The driver may need to check that they are covered by their insurance.

Cash or credit?

- Time banking is about reciprocity and co-production, and it uses a currency called **time** to record all the two way transactions. Thus, unless there are unavoidable cash costs attached to an activity, and which must be recovered with cash, all the activities of the time bank are paid with time, not cash. Cash cannot be used as a substitute of time for members that do not have time credits because they have not been active in the time bank.

Taking someone shopping, or window-shopping?

- You are taking someone shopping? The shopping centre is a big attractive place – shops and more shops, pizza places, cafés, bargains, arcades.... Always ensure that it is agreed first how long the driver or companion is prepared to give, and at what time they must return.

Volunteer 'service'?

- Time banking is different to traditional volunteering. Time bankers are rewarded for what they do by earning time credits from those they help, and then they spend their credits when they get help from others.
- Time Banking aims to build a community beyond the provision of free services.

Party time?

- Absolutely! Time banks are renowned for social events and eating together. Have regular social events, parties, celebrations where members can share food, talk to each other, laugh, sing, hear what else is going on at the time bank. It helps cement relationships in a natural way, and have fun.
- Members earn time credits for cooking food, setting up and clearing up afterwards.

Tell them, tell them and tell them again!

- Promote your activities through all media at your disposal! Get members to phone others around to remind them of what is going on. Members can produce a monthly diary and newsletters that can be mailed, distributed at meetings, hand delivered, displayed, e-mailed, posted on the website, Facebook etc...
- Use a year planner and be aware of local events where your members could go and represent the time bank, learn new things, or be a voice for social change.
- Members will earn time credits for any of the above activities.

Whose idea is it anyway?

- A member of your time bank comes to you with the idea of a new project or a 'better' alternative to an existing one. Good - encourage them to co-produce the development of their idea by them leading on it and perhaps organize a group together to do it. Time bank staff are mainly there to encourage members, facilitate them by signposting, or identify training to acquire skills that members are lacking.
- Time banking is dynamic - encourage creativity and thinking outside the box. Test out the ideas with others. Working groups, committees, focus groups are an empowering way for members to get together to brainstorm, co-design and make things happen collectively. Group decisions foster collective ownership of the process and responsibility for outcomes. That's co-production!
- Has been done elsewhere before? Let the members benchmark to fine tune their idea.
- Those involved in all this and leading on it will earn time credits for doing it. They will also grow in self-confidence and personal skills as part of the learning experience.

Reciprocity, values

- Keep re-iterating what the principle of reciprocity means in practice. Explain the fundamental core values of time banking. This can be done during meetings and informal chats, as well as through your diaries, newsletters, website, etc.
- Organize the members to design a set of values aimed at creating a welcoming, enjoyable experience and safe environment for all, ensuring that all members know what behaviour they have a right to expect from one another
- Remind the participants of the time bank's values; that the organization is inclusive, and everyone is welcome and respected.
- Sometimes you need to indicate that everyone is as special and unique as everybody else!

It's about time!

- Ensure you catch and record all the hours exchanged between members. Help and services are normally exchanged via the broker but some members who have known each other for a while may become deep friends and help each other without recording the hours! The friendships are a great outcome but recording all the hours earned and spent is essential for measuring the success and growth of the time bank. It may be evidence required by your funders.
- If you don't have a broker you will need a system in place to capture this crucial information.
- '24/7' - is it? Make sure everyone understands and respects the operating 'hours of business' and members privacy.

Risk management

- Take references. Familiarize yourself with the Vetting and Barring Scheme, safeguarding, and CRB checks, to apply as appropriate.
- Broker - first assignment between members that have never met before: accompany the giver of the service to their assignment and seek feedback from the receiver of the service once the assignment has been completed.
- Remember to have Public Liability insurance.
- No big DIY jobs.
- If you are dealing with members that have mental health needs, ensure staff and helpers have training and supervision.
- If a participant discloses a mental illness, agree a system that enables all the parties concerned to safely and constructively deal with issues that may crop up - in an inclusive way that makes everybody feels listened to, understood, empowered, treated as an adult, respected, loved and cared for.
- Staff: preferably, have a work mobile phone and work email address. Best not share your personal telephone number with members until you are confident your number will not be misused with out of business hours calls. Ditto for personal email address.
- Do not store or give out members' contact details, telephone number, address, e-mail address to others without prior permission. Follow the principles of Data Protection.

"Everyone wants a little bit of me - some, all of me!"

- There may be just one broker for the time bank, and that person cannot be everywhere, for everybody, anytime, all the time!
- The broker may become aware of the needs of members who are experiencing personal difficulties. Members can end up confiding to the broker who, out of empathy and a sense of duty, may feel that they must personally help the person. Ensure you have a system that enables staff to know how far to go and when it is more expedient and proper to signpost the member to suitable professional help.
- Define the boundaries as time bank brokers are not there to fix everything or, unless it is part of their role and are qualified, act as psychotherapists and counselors.

Sustainability/funding

- How sustainable is the time bank? Where is the funding coming from? As much as is possible and appropriate, devolve much of the administration to the participants so that the time bank doesn't rest on one or two individuals only. Make it a collective responsibility to ensure the time bank runs smoothly and is sustainable.
- Involve members in fundraising. Encourage a fundraising working group that will communicate also with the rest of the time bank. It is their time bank and they can earn time credits doing fundraising!
- Sustainability is also about how you use your human and material resources, how effectively and where do you source your materials from. The time bank is also a network for sharing resources and information.

Evaluate

- Do you know how well the time bank is doing, how it benefits the participants? Get the members together every now and again and run focus groups that enable them to evaluate the time bank.
- Run workshops like the MWIA (Mental Wellbeing Impact Assessment) which are designed to involve members to capture this information in a way which is educational, fun and empowering. It also provides a framework for action planning.
- Use an evaluation system to monitor performance and progress.
- As much as is possible, get the members to design and imbed the improvements, ideas and solutions identified during evaluations.

Your collective story

- Take many photos and videos of exchanges between your participants, group activities and social events. This will document the wonderful story of the time bank. However, seek permission from the participants to be photographed, and for their photos to be published.
- Collect stories from the members about their experience of the time bank.
- Get the members to produce a newsletter that recounts the latest and best moments of the time bank

Vision

- Feed your vision and get your support through reading and networking with time banks and other dynamic community groups.
- Take your members to networking and learning events, and catch more vision!
- Share ideas with the members, make it a collective vision!
- Use that vision and your community to foster good environmental practice for a sustainable world.