

# Welcome to the



# Kaitaia Time Bank

## MISSION STATEMENT

The mission of the Kaitaia Timebank is to create resilient networks and expand the real wealth in community through a Timebank Trading Exchange.

### Our Timebank Core Values:

1. **Assets:** Every human being has something to contribute.
2. **Redefining Work:** All kinds of work needs to be honored and rewarded.
3. **Reciprocity:** We serve others and let others serve us.
4. **Social Networks:** Helping each other, we rebuild trust in community
5. **Respect:** *All of us matter, we listen to and are accountable to one another.*

## What is the Kaitaia Timebank?

The Kaitaia Time Bank is a group of people who help each other by sharing our abilities, skills, talents, and experiences. By both giving and receiving, we appreciate the value of each and every member and also experience the value of our 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. When you provide a service for another member, you earn one Time Credit for each hour you spend providing the service. You can then exchange each Time Credit you earn for one hour of service from someone else.

A time bank is a community of people who support one another. It is a system for exchanging services with others. As a member, you earn a Time Credit by doing a service for someone else. The Time Credit you earn is “stored” in the time bank. You can spend Time Credits by asking another member to do something for you. The content of this handbook may change over time as members make suggestions for improvement. Your ideas and comments are important in helping Kaitaia Timebank become a creative, meaningful and rewarding means of exchange.

**Coordinator:** The person responsible for interviewing potential members, facilitating transactions between members, and overseeing daily operations of the Timebank.

**Member:** An individual, organization, or group who is eligible to provide and receive services and has attended an orientation session.

**Transaction:** An exchange of services between two or more Time Bank members.

**Time Credit:** One Time Credit is earned for each hour of service provided to other Timebank members.

## Why Join a Time Bank?

Joining a time bank can benefit you personally. The time bank also benefits our community by building relationships of trust, caring, and reciprocity. Through a time bank we:

- get to know our neighbors
- support and care for one another
- build a sense of community
- affirm one another's contributions
- promote equality and social justice
- increase personal wealth

## Why is Everyone's Time Given the Same Value?

In the “caring economy” of the time bank everyone's time is valued equally.

In the market economy people invest in special 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 aren't meant to replace standard dollars. They are designed to counterbalance the market economy where almost everything is monetized. The time bank builds relationships *because* it assumes that everyone is an asset to the community. Everyone has skills that are valuable and all are valued equally.

## MEMBERS' RIGHTS AND RESPONSIBILITIES

**Every member of the Kaitaia Time Bank has the right:**

- To be treated with dignity, care and respect.
- To earn one Time Credit for every hour of service provided.
- To spend Time Credits on services offered by other members.
- To save Time Credits in a personal account for later use.
- To donate Time Credits to other members.
- To have privacy and confidentiality maintained.
- To be valued.
- To be treated fairly.

**Every member of the Kaitaia Time Bank has the responsibility:**

- To respect the privacy and confidentiality of other members.
- To be prompt and keep scheduled commitments.
- To be accepting of guidance and instructions.
- To have fun and share your experiences!

## How Do I Become a Member?

**To become a member of the Kaitaia Time Bank take these simple steps:**

1. Attend an Orientation meeting.
2. Submit an application form at the orientation meeting or at the time of your interview. (an annual membership fee will be required following the first year of membership to help with administrative expenses and running costs of the Timebank).
3. Schedule an Interview with the Kaitaia Time Bank Coordinator who will go through the application process with you. For those without computer or internet access the Coordinator will also assist you in creating a profile.
4. Request a service from another member within two weeks.
5. Attend regular events to get to know your new time bank community.

## How Do I Make an Exchange?

Once you become a member you should try to request a service as soon as possible. If everyone waits to be asked, no exchanges will happen. Similarly, if everyone tries to maintain a positive Time Credit balance, the level of time bank activity will be low. For the time bank to function well some of us will have positive balances and some of us will have negative balances. During the application process you indicated what services you can offer and what services you want to receive. Look over the list of member profiles regularly to acquaint yourself with services that are available. You can also choose to receive email updates when new members join and when new skills are added to the database. Once you have decided to request a service, you can do so in two ways:

### **Kaitaia Time Bank:**

If you don't have online access, Kaitaia Timebank will be glad to make exchanges for you. Simply call Rebecca at (09) 409 3077 and Explain what service you are seeking and Kaitaia Time Bank will look for someone offering that service.

**Online:** If you have online access, you can offer or request services using the online time bank service at our Website: <http://www.transitiontown.org.nz/kaitaiatimebank/>

You will receive information about how to login and set up your profile when your membership is approved.

## **Can I Exchange Goods Through the Kaitaia Time Bank?**

Yes. For example, you may want to offer a bread-baking service or a particular craft item to other members. To do this and maintain tax-exempt status for the exchange and Kaitaia Time Bank, you should charge for the hours it takes to produce something in Time Credits, and charge the cost of the materials in regular dollars. We may be able to post on our notice board your offering and if the timing allows, add your notice to our email newsletter. On occasion during an exchange our national currency may be necessary. An example: when providing transport or delivery of goods, traders will need to discuss in advance what is required in order to cover their expenses).

## **How Will I Get to Know Other Members?**

1. Reviewing the Profiles of other members on line or in the paper directory.
2. Attending bimonthly gatherings for members.

## **TIME BANK POLICIES:**

Kaitaia Timebank refers members who state that they are able to perform services and cannot guarantee the performance of anyone who is referred, nor will Kaitaia Timebank or its staff or members be held responsible for any injury to persons or damage to property experienced while involved with the transaction. No service is guaranteed, and there may be situations when the service provided does not meet the expectations of the receiver. Therefore, appreciation of another's best efforts is part of what makes the Timebank work.

## **Confidentiality**

All members must protect the privacy and confidentiality of other members. A member can be dismissed from the program for violating this rule. The only exception for sharing information is when a member feels that the health and/or safety of another member is in danger.

## **Earning Time Credits**

One hour of service always earns one Time Credit, and one Time Credit always buys one hour of service. For fractions of hours, round up to the nearest quarter hour. (For example, 52 minutes of service earns 1 Time Credit. 1 hour and 10 minutes of service equals 1.25 Time Credits).

## **Keeping One Another Safe and Comfortable**

Participating in a time bank offers many benefits. To keep one another safe, our time bank will exercise reasonable care in relation to the time bank members and their activities in the community. That means doing what a reasonably prudent person would do in a similar situation.

**Working in Teams or Pairs:** Some members will prefer to work in teams or pairs. Other members will be required 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, Kaitaia Time bank may assist her or him in identifying a team or partner.

**Online Access to Kaitaia Time Bank Member Profiles:** Full online access to Kaitaia Time Bank member profiles and time bank participation is available to those who have attended the Member Orientation and completed the application process which includes providing at least three referees.

**Online Photos:** Photos help to facilitate recognition and the formation of friendships and trust. Members may post photos online themselves.

**Reference Checks:** By requesting and checking references of members/volunteers, Kaitaia Timebank helps to ensure safety for all its members.



## **Time Bank Orientation Session: Introduction to Time Banking Meet Other New Members, Film, Fun, Q&A, Time Bank Credits and More**

Your Time Bank Orientation session lasts for up to 2.50 hours. After signing in, you will be introduced to the Time Bank and the coordinators.

Each attending participant will be scheduled to meet with a coordinator following the orientation session to complete the application process. At that time all the necessary forms will be completed and a membership fee will be collected.

Upon completion of the orientation, new members will receive a voucher signed and dated by the tutor which will allow new members to be eligible to receive **two hour time bank credits** logged into their account when they complete the application process and register into the Time Bank.

The orientation session will assist you to understand the underlying principles and mission of the time bank. In addition, the presenter will outline the potential benefits of becoming a member. Film clips will be shown and a short question and answer session will follow the talk presentation.

During the final segment of the orientation, participants will have the opportunity to become familiarised with the Time Bank internet site so they can get an idea of whats involved in online trading. For those without such computer access, a coordinator will arrange to meet with you to assist you with your trading.

It is highly recommended that members consider reading the book, '**No More Throw Away People; A Co-Production Imperative**' by Edgar Cahn.

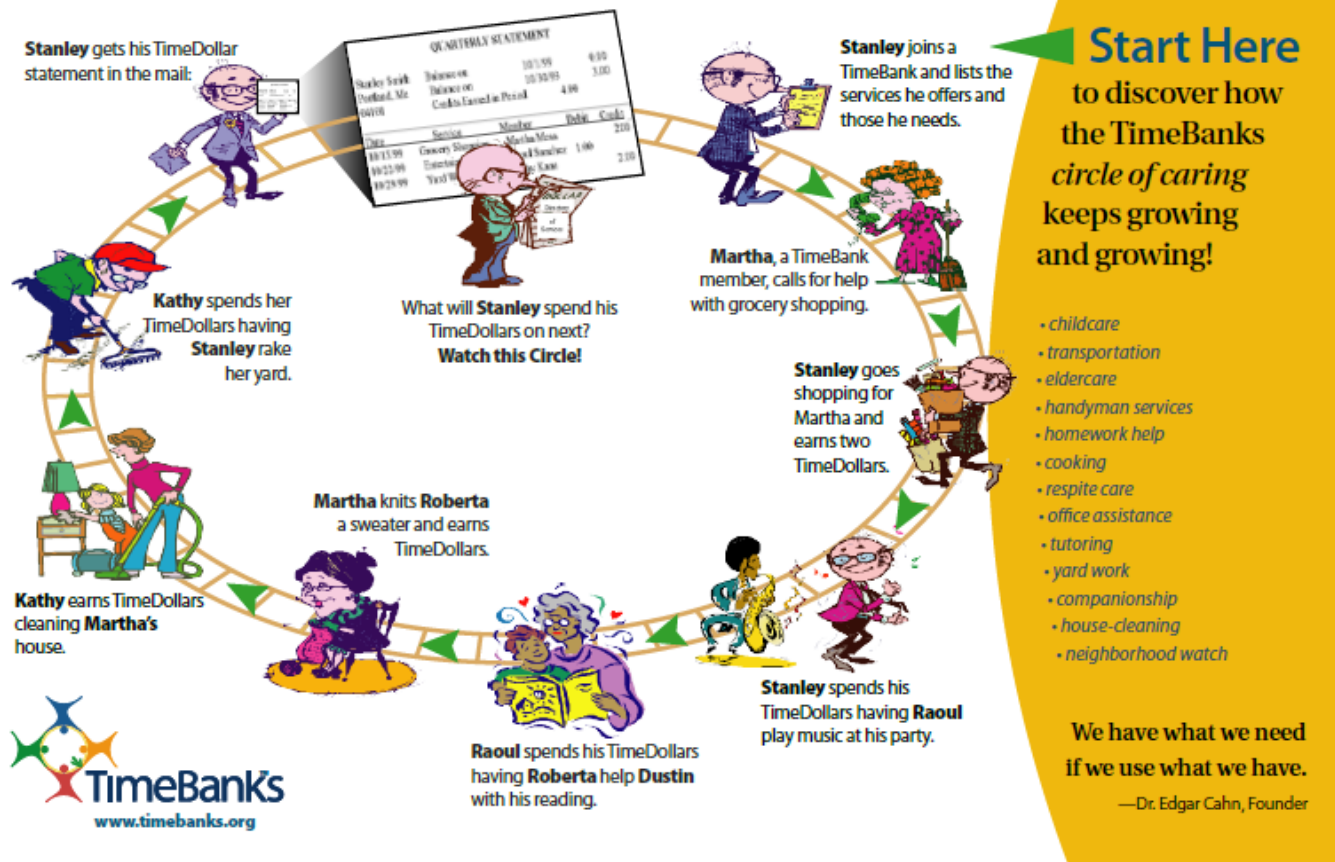
Should a new member decide they want to read the book, they can call the Coordinator to arrange to receive **2 hours of time credits** once they complete and then submit a short book review questionnaire to the coordinator. You can request to do this anytime during your first year of membership.

Simply contact the coordinator to express your interest - this opportunity not only rewards you with time credits but also supports you to increase your knowledge base about the timebank and how it is transforming communities. If you choose you can then inspire others to become involved through sharing what you have learned.

**Note:** As a time bank increases its membership, there is an increase in the pool of skills available to its members. Please tell organisations you are involved with, your friends, family and colleagues about the Kaitaia Time Bank as it supports the overall membership growing and an abundance of services being more widely available to the community.

# How Does a Time Bank Work?

This diagram is a simple explanation of how the time bank works:



A time bank helps people work together for the common good. It brings out the best in people by matching their skills and talents with unmet needs in the neighborhood. You can read more about time banks and similar complementary currencies below:

[www.timebanks.org/faqs.htm](http://www.timebanks.org/faqs.htm)

[www.timebanking.org](http://www.timebanking.org)

You can learn more about time banks at the US website:

The Lyttelton Time Bank (Christchurch, Banks Peninsula) Launched in 2005. Website: [www.lyttelton.net.nz/](http://www.lyttelton.net.nz/)

The East Bay Time Bank (Whakatane) launched in 2009.

Website: [www.wonacott.com/time\\_bank.html](http://www.wonacott.com/time_bank.html)

The Roimata Time Bank (Christchurch) launched in 2009.

Email: [stikk@paradise.net.nz](mailto:stikk@paradise.net.nz)

The New Brighton (Christchurch) Time Bank launched in Oct 2009.

Website: [www.newbrightontimebank.org/](http://www.newbrightontimebank.org/)

The Otaki Time Bank (Kapiti Coast) launched in Jan 2010.

Website: [www.timebank.otaki.org.nz/](http://www.timebank.otaki.org.nz/)

The Hokonui Horizons Time Bank (Gore) launched in Feb 2010.

Website: [www.hokonuitimebank.org.nz/](http://www.hokonuitimebank.org.nz/)

**Kaitiaki Time Bank Launching Sept 2010** Email: [mtobin@xtra.co.nz](mailto:mtobin@xtra.co.nz)

Website: [www.transitiontown.org.nz/kaitaiatimebank/](http://www.transitiontown.org.nz/kaitaiatimebank/)

## WHEN YOU WANT TO RECEIVE A SERVICE

1. Consult the website to do trading online or email Max at [mtobin@xtra.co.nz](mailto:mtobin@xtra.co.nz) or call 09) 409 3077 to let the coordinator know what service you would like to receive if you do not have internet. Be sure to contact the coordinator *at least* 2-3 days before the service is needed. The coordinator will then match you with a member offering the service you request.
2. Contact the member by phone or email as soon as possible and agree upon a time and date for the transaction to take place.
3. If you leave a message and the person does not respond within a few days, try contacting them again. If you still fail to contact them, notify the coordinator.

## WHEN ASKED TO PROVIDE A SERVICE

1. Discuss the details (e.g. date, time, materials needed and their cost) and ask how much time the person thinks the service will take.
2. If you are unable to provide the service, thank the person for calling and suggest that they call the Timebank coordinator for assistance.
3. Always arrive on time or contact the person as soon as possible if you are going to be late or need to change the time.

## REPORTING HOURS:

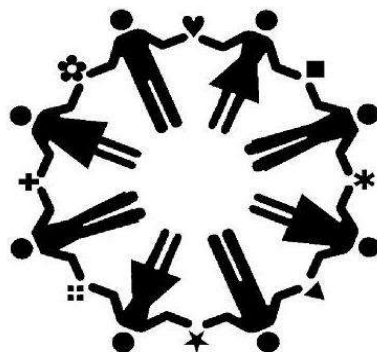
It is the responsibility of the **receiver of the service** to report the service provided by another member. All services need to be reported as soon as possible, preferably within a week of the date of service. It is preferred that you do this independently online; however if you do not have online access you may report by phone, email, mail or in person to the Timebank coordinator.

Report your name, the service you received, name of the person who provided the service, date of the service, and hours of the service. Remember that transportation counts; your time begins when you leave your home and ends when you return.

## REMEMBER:

Time Banking is not designed to meet emergency needs (although on occasion it may). You may arrange additional exchanges with members you already know without contacting the office. However, be sure to inform the coordinator so records can be kept and people will get the credits they earn.

***Thank you for helping build a caring community!***



# Kaitaia Timebank Membership Application

First Name \_\_\_\_\_ Sir Name \_\_\_\_\_

Nickname \_\_\_\_\_ Previous Names: \_\_\_\_\_

Physical Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ (age: ) Sex: M F Ethnicity: \_\_\_\_\_  
Iwi: \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone: \_\_\_\_\_ Mob: \_\_\_\_\_

Home E-Mail \_\_\_\_\_ Work E-Mail \_\_\_\_\_

Other ways to reach you: \_\_\_\_\_

Do you have a clean driver's license? Yes No  
Is your Vehicle registered and warranted? Yes No

### Support information for best matching you with other Time Bank Members:

Do you have a car? Yes No  
Do you need assistance getting around? ( walker, crutches, wheelchair, etc.) Yes No

Do you smoke? Yes No Tolerate smoking? Yes No

Do you have any allergies? Yes No If yes, please list:

\_\_\_\_\_

**List all languages you speak:** \_\_\_\_\_

Access to internet? Yes No  
Computer skills \_\_\_\_\_

**Please note how you would prefer to receive Time Bank information and updates?**

email  regular mail

### **Emergency Contact Information**

Name \_\_\_\_\_

Relationship \_\_\_\_\_

Telephone (day) \_\_\_\_\_ (evening) \_\_\_\_\_

Doctor's Name \_\_\_\_\_ Doctor's Phone \_\_\_\_\_

**In support of ensuring your safety and that of other Timebank participants:  
Please provide the contact details for three non-relative references:**

1. Name \_\_\_\_\_ Home Phone \_\_\_\_\_ Mob: \_\_\_\_\_

Email: \_\_\_\_\_ Work Phone \_\_\_\_\_

2. Name \_\_\_\_\_ Home Phone \_\_\_\_\_ Mob: \_\_\_\_\_

Email: \_\_\_\_\_ Work Phone \_\_\_\_\_

3. Name \_\_\_\_\_ Home Phone \_\_\_\_\_ Mob: \_\_\_\_\_

Email: \_\_\_\_\_ Work Phone \_\_\_\_\_

**Do you belong to any Organisations: Yes No If Yes, Please list below:**

**Police Record:**

Have you ever been convicted of a criminal offence? Yes No

Are you on probation or parole? Yes No

Do you have any pending criminal charges against you? Yes No

**Are you a resident or citizen of New Zealand? Yes No**

**If you are an immigrant, how long have you been in NZ? \_\_\_\_\_**

(A background check will be required of all Time Bank Applicants. A Police Check is required for those working specifically with vulnerable adults and children).

**Hobbies & Interests:**

(Please tell us a bit about yourself, your family, leisure time activities and special interests. This is helpful information for us to have when we are coordinating good matches for exchanges). Feel free to use the back of this page if you need more room.

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**Are you employed currently or volunteering?**

**Retired: Yes No**

**By signing below, you are indicating you understand and agree to the following:**

1. I have the sole right and responsibility to determine whether and when to accept services and/or goods offered through Kaitaia Time Bank. I agree to release the Kaitaia Timebank of all legal responsibilities with regards to trading of services and products. I agree to assume direct responsibility for any and all damages should there be any related directly to my providing or receiving Time Bank products or services. The products and services I receive come with no warranty, express or implied. No contractual relationship, either express or implied, exists now, or will be formed, between me and Kaitaia Time Bank members by virtue of my membership and participation in the Kaitaia Time Bank.
2. I hereby authorize Kaitaia Time Bank to conduct a comprehensive review of my background and to contact the references I have provided. I further authorize any individual, company, firm, corporation, or public agency to divulge any and all information, verbal or written, pertaining to me, to Kaitaia Time Bank or its agents.
3. I authorize Kaitaia Time Bank to release relevant information concerning my ability and fitness to work as a time bank member to those seeking to utilize my services.
4. I understand that as Kaitaia Time Bank members we offer neighborly services to each other; members provide services to the best of their ability and do not guarantee their work.

By signing below, I certify that I have read this document carefully, that I understand its terms, that I recognize that it constitutes a waiver of legal rights, and that it is enforceable to the extent allowed by law.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Please return to: Website: [Kaitaia Timebank Website](#)**

Or Email: [mtobin@xtra.co.nz](mailto:mtobin@xtra.co.nz) or Call Rebecca at Phone: (09) 409 3077

On the next page list or circle from the list of skills the services you would like to provide to members and receive from other members.

## Services You Would Like to Provide

Please list the services and skills you would like to provide to other time bank members. Don't worry about if someone else would want your service or be interested in what you have to offer, think instead about what you like to do and what you do well. Details are helpful. For example, if you have written in painting, is it painting a house, painting a picture, or painting a room?

Please feel free to list as many as you would like utilising the reverse side of this sheet. Refer to the next page to see the skills list to help you in identifying your skills. (What are the top five skills or activities you enjoy doing?)

Services or skills I would like to provide are:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Services You Would Like to Receive

Please list the services and skills you and your family would like to receive from another time bank member. Details are helpful. For example, if you have written in cooking, is it cooking for one person, cooking for a small family, or does cooking involve help with catering for an upcoming gathering? Are there things you would like to try out or learn? Please feel free to list as many skills you or your family are keen to develop or the services you'd ideally like to receive. (If you need assistance please refer to the list of services on the next page or add your own) (What are the top five services you most desire to receive?)

Services I would most like to receive are:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**Are there other Kaitaia Time Bank members in your household? If so, please share their names so we can match up your records as a household. Use the reverse side of this sheet to add more names if necessary.**

Additional names may be listed on the back of this page.

\_\_\_\_\_ Relationship:  
\_\_\_\_\_ Relationship:  
\_\_\_\_\_ Relationship:

***Thank You for taking the time to complete this application!***

## To Help you identify Skills and Services - An Offer and Receive List

Check (✓) five services you want to receive from others.

Circle five services you want to offer to others.

### Transportation



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

### Help At Home



- Child Care
- Cooking & Sewing
- Hair & Beauty
- Housekeeping / Chores
- Pet Care
- Respite Care
- Miscellaneous
- All

### Companionship



- Clubs
- Dining Out
- E-mail / IM
- Home Visits
- Medical Errands
- Telephone Calls
- Miscellaneous
- All

### Community Activities

- Clean-up / Recycling
- Community Service
- Fund-raising
- Help Our TimeBank!
- Special Projects
- Work For Social Change
- Miscellaneous
- All

### Wellness

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

### Recreation

- Books & Videos
- Dancing
- Events
- Games
- Sports
- Travel
- Miscellaneous
- All

### Education



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

### Arts, Crafts & Music



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

- Theater
- Miscellaneous
- All

### Home/Vehicle Services



- Car Care (oil change, tire change, etc)
- Towing
- Carpentry /Construction
- Electrical
- Garden & Yard Work
- Painting
- Plumbing
- Miscellaneous
- All



### Business Services



- Clerical
- Computer Support
- Financial
- Legal
- Marketing
- Research
- Miscellaneous
- All

### Miscellaneous

- Freecycling
- For Sale
- Wanted
- All Other Services

## Benefits of a Time Bank

### Kaitaia Timebank benefits community in many ways:

**Mobilizing the Real Wealth of Community:** The real wealth of community involves the exchange of knowledge and the sharing of skills of its people. People once again become highly valued contributors when they have the opportunity to accumulate and share a wide range of skills and abilities with their community.

**Fostering Self Esteem and Healthy Interdependence:** Throughout the world, unemployment continues to decline while increasing populations of people from a variety of socio-economic backgrounds are unable to get their needs met, this despite many having gainful employment within the current local economy. Parents find it increasingly difficult to meet the needs of providing for their families.

Elderly people often require a range of specialized services, and now programs which once assisted them in receiving such assistance are increasingly being cut. Consequently, more elderly people are being admitted to rest homes all around the world. At present a person's ability to access these and other services is proportional to their purchasing power. The community exchange (time bank) addresses such issues as these, through providing a system which helps people to reconnect through the sharing of their time, their skills and services. Effective matching of people helps to empower everyone as each person's needs are increasingly met, therefore everyone's self esteem benefits. People are no longer dependent upon welfare or charity as each is actively involved in creating and maintaining their own sense of well being.

**Creating Local Economic Control:** As a community currency only has value in the community in which it is generated, it continues circulating to create more wealth for everyone. Members have a powerful new vehicle and resource with which to "steer" the local economy in directions which can benefit the whole community.

**Increased Personal Wealth:** As members become involved within a time bank they gain access to local services which can substitute for the national currency. Those who regularly trade with other members will find they have more money left in their pockets at the end of each week. The rate of community savings, and therefore of community investment and capital generation, will improve. This will result in an improvement in the quality of life for everyone.

**Building Community Support Networks:** Because time banks plug members into a local information network, they provide new or isolated residents with an instantaneous community support system. Through a timebank all members have a ready reason for calling for support or help. Elderly individuals, unemployed youth, supporting parents, new arrivals, and single-income families can all build firm friendships on relationships established through a functioning network.

**Fostering Social Justice & Equality:** Because the value attached to one's time and commitment is set individually by participants, a time bank equalizes the wage differentials that exist in the market economy between the work of women and the work of men. This greater equality helps prevent the polarization of the community "haves" and "have-nots". It is through sharing our resources that the individual or community truly benefits.

**Re-generating Community:** The increasingly transient, temporary and mobile lifestyle in the world today has seriously corroded our sense of belonging to a meaningful community. Because a time bank builds local relationships, it is a powerful means of regenerating a sense of trust among members, a necessary component to the health of any community. As individuals become increasingly self-aware and self-reliant through participation in a time bank, isolation, fear and loneliness diminishes and everyone benefits.

Adapted from: <http://www.community-exchange.org/docs/whatlets.htm>

## The Importance of Zero Balance (from LETS)

Understanding 'Zero' is the essential ingredient for a successful community exchange system. What does 'Zero' stand for?

- Zero stands for the sum of all the currency in the system. Or, in other words, if one adds up all the negative account balances and then adds all the positive account balances, one should arrive at zero. This is true as long as a foolproof accounting system is used where every transaction is both recorded on the credit as well as on the debit side.

- Zero stands for the dynamic centre. In order for a timebank to work, everyone needs to engage in equal and balanced give and receive. There are always enough points in the system for trading. Participants need to trade through Zero at least once per year, or even better, several times per year.

- Zero stands for the fact that relationships are more important than numbers. We are conditioned in this society that 'more is better' and we 'need to get rich'. Both are propositions that are meaningless in the context of timebanking. In a timebanking exchange we thrive not because we accumulate - but because we build relationships with the people around us.

- Zero is also the symbol of a circle. The circle stands for the community of which the individual participant is a member of. In the conventional economy, we are all required to fend for ourselves, in competition with everyone else. In a Time Credit system, we are all in it together. When creating this means of exchange we do so ourselves in a transaction with another community member.

What counts are only three states of being: either we are in *commitment* to the community, because we have consumed ahead of providing something; or we are in *recognition* to the community, because we have provided before consuming and thirdly we stay within the limits that we as a community have all agreed to. It needs all of them and therefore both commitment (debit) and recognition (credit) are valued equally. The only other necessary ingredient is solidarity with the community - when we seek to trade to fulfill some of our needs and wants, we need to look within our own community first (buy local, so to speak), before going into the dollar economy.

- and finally, Zero is when we join and Zero is when we leave. We enter the system at Zero, therefore the only acceptable way out is at Zero again. Otherwise, what might look like a convenience to the individual turns out to be a major pain to everyone else in the circle.