



# TimeBank HURUNUI

Spending Time,  
Making Time

## Welcome Booklet

v.3

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## **GENERAL INFORMATION**

### **TimeBank Hurunui**

TimeBank Hurunui is a group of people who help and support each other by sharing services, skills, talents and knowledge. By both giving and receiving (exchanging), we appreciate the value of 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.

As a member, you earn a time credit by doing an hour's service for someone else. The time credit you earn is "stored" in the time bank. You can then exchange each time credit you earn for one hour of service by asking another member to do something for you.

TimeBank Hurunui is part of a growing national and global network of time banks and other local-economy initiatives.

### **TimeBank Hurunui Benefits**

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

- Get to know our neighbours
- Support and care for one another
- Affirm one another's contributions
- Find people with common interests
- Share what we know and learn new skills
- Promote equality and social justice
- Become enriched in non-material ways

### **Everyone's Time is Valued Equally**

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 measured in money terms. 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 TimeBank Hurunui has the right to:*

- earn one time credit for every 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 Chest
- have privacy and confidentiality maintained
- be treated with dignity, care and respect
- be valued and treated fairly

*Every member of TimeBank Hurunui has the responsibility to:*

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

## **How is TimeBank Hurunui run?**

TimeBank Hurunui is an activity of Connect Hurunui Inc., an incorporated society (a non-profit community organisation) run by a committed team of volunteers. The committee appoints one or more coordinators. These are paid positions, either with community-sourced funding or time credits.

# GUIDELINES

## **Membership: Getting Started**

Becoming a time-bank member is a simple, two-step process. You first make an application and then attend an orientation to learn more about time banking and how to start trading.

Applying:

- Go to the TimeBank Hurunui website to make your application online (<http://hurunui.timebanks.org>) *or*,
- Contact the TimeBank Hurunui coordinator by emailing; [hurunui@community.timebanks.org](mailto:hurunui@community.timebanks.org), or phoning 03 314 7332 or texting 027 524 7332

Orientation:

- Meet with the coordinator at a location and time convenient to you both. The coordinator will take about an hour to explain the processes and procedures of time banking, and demonstrate how to use the TimeBank Hurunui website. If you don't use a computer, you can still become a member.
- You will need to fill in a police check form and provide the names of two non-related character referees. (If you want to offer care for children or vulnerable people, such as the elderly, make sure one of your referees can recommend you for this).
- The coordinator will guide you on how to complete your online account by writing your profile, your "Timebankers' Talents" listing, and posting offers and requests. (You can update these afterwards at any time).
- You are eligible for one time credit for attending orientation. The coordinator will help you do this online so you know how to record an exchange.

Action:

- The coordinator will notify you once your new member account is activated, following the completion of police and reference checks. *If your police check returns with a conviction disclosed, this information will be treated in the strictest confidence and does not necessarily preclude you from becoming a member of TimeBank Hurunui.*
- You are now all set to start trading!

## **Posting an Offer or Request**

Once you become a member, it's a good idea to offer or request a service as soon as possible. You don't have to have time credits to make a request. If everyone waits to be asked, no exchanges will happen. Similarly, if everyone tries to maintain a positive time-credit balance, the level of 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.

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

- Online

You can offer or request services online through our website, [hurunui.timebanks.org](http://hurunui.timebanks.org). (From the

menu, select “Give & Receive”, then “Post Offer” or “Post Request”).

- TimeBank Hurunui Coordinator

If you don't use a computer, TimeBank Hurunui will be glad to make exchanges for you. Call 03 314 7332 or text 027 524 7332 and the coordinator will assist you.

### **Keeping Up-to-Date**

The coordinator sends out weekly email broadcasts announcing new offers and requests, and coming events. For specific services, check regularly the website's offers and requests and Timebankers' Talents listings. The website also shows you which members have recently joined. If you are on Facebook, sign up to our TimeBank Hurunui group page for more news about local and international time banking, and to contribute posts about your own time-banking experiences.

### **Making An Exchange**

One hour of service earns one time credit and one time credit buys one hour of service. Time can be put through in 30-minute increments, though we encourage you to round them up to the hour. You need to agree on the exact amount of time to put through with the person you are trading with.

### **Recording Hours**

When you have completed an exchange, decide who will record the hours, (and don't be reluctant to follow up if your trading partner said they'd to do it but forgot!). Most members do this online, by selecting “Give and Receive” or “Record An Exchange” on the menu. If you strike a problem or don't have a computer, ask the coordinator to do this for you.

### **Reimbursing Expenses**

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

- Transportation – you are providing transport, perhaps to the airport, a medical appointment or grocery shopping. There will be a fuel expense.
- Baking/Cooking – you are baking /cooking for a member. There will be an expense for ingredients.
- 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 charge the cost of the materials in *regular dollars*.

For trades that involve expenses, we encourage you to discuss and agree to these with the member you are trading with, prior to the trade happening.

## **Working Together**

Sometimes members will get together to work in pairs or teams, say at a working bee or at a time-bank community event. In this instance, it's better to get the coordinator or person organising the event to credit your hours into your account. Make sure you keep an accurate record of your time and let them know.

## **Getting to Know Each Other**

- Review the profiles of other members online.
- Attend TimeBank Hurunui events. Doing so will help you find potential trading partners, and also make friends and welcome new members to our community.
- Carpooling to events is a great way to get to know each other, and saves money. The coordinator can help arrange this.
- You can also check online, using the neighbourhood search function, to see which members are in your area, or ask the coordinator. You might like to organise a potluck with other members to strengthen your local time-bank group.

***Note:** Please spread the word among your family, friends and organisations you belong to about the benefits of Timebank Hurunui. As time-bank 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 time-banking practice to appreciate each other's best efforts nevertheless. However, if you have a more serious concern, be guided by the Code of Conduct below and alert the TimeBank Hurunui coordinator.

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

## **TimeBank Hurunui Code of Conduct:**

- 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 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 inform the coordinator of any problems or concerns that I consider may affect the positive operation of the time bank or the safety of members.

## Trade Ideas:

<i>stacking firewood</i>	<i>giving craft lessons</i>	<i>baking/cooking</i>	<i>organising events</i>
<i>minding children</i>	<i>dog walking</i>	<i>picture framing</i>	<i>laying a brick path</i>
<i>teaching a language</i>	<i>gardening</i>	<i>driving/errands</i>	<i>accounting help</i>
<i>doing housework</i>	<i>sewing/mending</i>	<i>singing/playing music</i>	<i>graphic design help</i>
<i>handyman services</i>	<i>photography</i>	<i>teaching music</i>	<i>painting</i>
<i>reading to the elderly</i>	<i>fruit harvesting</i>	<i>fixing leaky taps</i>	<i>proof-reading/editing</i>
<i>mowing lawns</i>	<i>driving instruction</i>	<i>teaching Tai chi</i>	<i>IT &amp; social media help</i>
<i>legal advice</i>	<i>bicycle repairs</i>	<i>working bees</i>	<i>marketing advice</i>
<i>car care</i>	<i>hair-cutting</i>	<i>golf lessons</i>	<i>shooting rabbits</i>
<i>tutoring school pupils</i>	<i>companionship</i>	<i>massage</i>	<i>delivering flyers</i>
<i>pruning trees</i>	<i>counselling</i>	<i>assembling kitsets</i>	<i>exercising horses</i>
<i>grocery shopping</i>	<i>eco-living mentoring</i>	<i>respite care</i>	<i>feeding pets</i>

## FREQUENTLY ASKED QUESTIONS

When people are first introduced to the time bank, they usually have a lot of questions about how it all works and what they can exchange through the time bank. While most of these are answered elsewhere in this booklet, here are other questions that often come up.

### What is so special about a time bank?

Some of us can remember a time when family members lived close by each other and we knew most of our neighbour's. Helping each other out and sharing meals was a matter of course. Within rural communities such as the Hurunui, close ties of mutual trust and support certainly exist, but for newcomers it can take time to establish such connections. Also, people in general like to be self-reliant, so it can be difficult for us to seek help or companionship when circumstances change. Many of us tend to be more at ease with helping out rather than being helped, which is why time banking works on the principle that in order to give, there need to be people willing to receive.

Time banking is a way of facilitating connections in our community, and dispelling uncertainties we might have about trading services with each other, particularly with people we may not 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, time banking 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, time banking means people can spend credits on a whole range of services, such as learning about beekeeping or getting their lawn mower fixed. Time bankers 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 in order 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 hour of time equals one time credit. Changing the value based on the type of work done means you are giving the service a market value. This makes the exchange bartering, and therefore it is classed as an income for tax purposes.
3. Members cannot use time credits to buy goods, as in a business transaction. If an exchange requires materials to be purchased, these must 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 should be paid two time credits and \$10 cash.

*Note: It's ok to offer produce you've grown if you attach a time value to that activity – e.g., the time spent picking, cleaning and packing a box of vegies from your garden.*

### **What services can I buy with time credits and what can I do to earn time credits?**

*The list of possibilities is endless.* From walking a neighbour's dog, oiling a squeaky door, raking leaves, stuffing envelopes, cutting hair, cooking meals, giving music lessons, running errands, to lending professional advice, everyone in the time bank has a valuable skill to share. (See the earlier table for examples).

You can also spend and earn time credits through TimeBank Hurunui's Learning Exchange. This is a community-education programme inspired by the talents and generosity of time-bank members who run classes, workshops, talks and field days for the benefit of the whole community.

### **What if I don't have time for volunteering? Isn't this just one more thing that's going to eat up my extra time?**

*Not necessarily!* Many of the services people exchange in the time bank 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. 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?

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

In fact, by joining the time bank 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 TimeBank Hurunui to come into my home?**

TimeBank Hurunui has established a process for screening potential members before they join. If you have any doubts, please contact the coordinator.

*TimeBank Hurunui aims to ensure high standards of quality and safety. As a minimum for all potential members, this includes:*

- Attendance at an orientation session
- Photo identification is required
- Police and reference checks

### **What if I don't use a computer?**

The coordinator will help you in several ways.

- If you would like to request or offer a service, ask the coordinator to post your notice on the TimeBank Hurunui website and put it in the weekly email broadcast.
- 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 time bank activities, such as social events or working bees.
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### **What if I am trading with someone I don't know?**

When trading with another time bank member, it is up to you to take personal responsibility for your wellbeing just as in any transaction with somebody you don't know, e.g., using a new tradesperson or Trade Me.

### **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 ensure they have materials/equipment they need to do the job, and that it can be done safely. You may also need to negotiate how any costs associated with a trade can be met.

### **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 logs 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 per hour spent teaching the group, plus additional credits for their preparation time. Surplus hours will go into the Community Chest. In these situations, ask the coordinator to put through the hours. The teacher can ask students to cover any costs incurred; e.g., art materials for an art class, or petrol for travel, provided this is clear in advance.

### **How do TimeBank Hurunui working bees work?**

Working bees are a traditional community activity that we love to promote through TimeBank Hurunui! They are a wonderful way to get a lot of hard work done in a short time frame, and a great opportunity to socialise with other members. You can also pick up new ideas and skills by attending a working bee.

If you would like to organise a working bee through the time bank, 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 other organisations that TimeBank Hurunui supports can earn time credits from our Community Chest.

### **What is the Community Chest?**

This is a pool of donated time credits to be used by those members who are unable to earn time credits due to illness or disability, or for community projects. It also can be used for donations of time credits by time bank members who do not wish to accumulate extra time credits in their own account.

Use of the Community Chest time credits is based on need and determined by the TimeBank Hurunui Coordinator or committee.

### **Can the time-banking system be abused?**

Our web-based software allows our coordinator to keep track of the exchanges. No one is anonymous in the time bank, and whenever one person earns time credits, there is a corresponding debit for the same amount in someone else's account. This makes it easy to know if someone is abusing the system. If there is any cause for concern the coordinator can keep a closer eye on a particular account.

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

Unlike a conventional bank account, there is no penalty for being in debt. We recognise that 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 tools be traded?**

For any trades associated with loaning tools or equipment you can claim one hour, regardless of the time the tool is loaned out for. Why is this? Because you are not actually giving of your time, you are loaning a tool.

If there are any expenses involved in the loaning of tools, these should be agreed between the members before the trade takes place. If the borrower happens to damage the tool, they should cover the cost of repair or replacement.

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

Given the rural nature of the Hurunui district, it may be that you want to offer or receive a service in a particular area. In this case put the location in your ad’s service title, e.g., horse riding lesson (Greta Valley) or respite care (Waipara). If there is significant travel involved to complete a trade, any reimbursement for petrol must be agreed upon before the trade taking place.

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

Any community group, organisation or school can become an Organisation Member of TimeBank Hurunui. Organisations join for a variety of reasons: to acknowledge volunteers for their services; to access the people and networks of the time bank; to collaborate together on community events and initiatives, and to become more connected to the wider community.

### **How does time banking work for organisations?**

Organisations may earn time credits by letting out their rooms, providing manpower for an event, running a workshop, involving students in community service, or providing transport, etc. They might spend time credits on having someone from the time bank run a class for their group, rewarding any volunteers who are also time-bank members, or having time bankers do some property maintenance or baking for an event.

Sometimes time credits can be donated to a group from other members or gifted from the TimeBank Hurunui Community Chest (at the discretion of TimeBank Hurunui).

# POLICIES

Following is a summary of TimeBank Hurunui's policies.

## **Membership**

All people applying to join TimeBank Hurunui shall undergo a screening and orientation process, to help ensure the safety of members. Screening involves a police check and reference checks. Specific policies apply to applicants offering services involving driving and the care of children and vulnerable people, which the coordinator will explain.

Members are required to understand and agree in writing to TimeBank Hurunui's Terms and Code of Conduct. A member may be excluded for breaching of the terms and code, but has the right to have this decision reviewed.

## **Non-discrimination**

TimeBank Hurunui members shall not discriminate against each other on the grounds of race, gender, disability, age, sexual orientation, or religious or cultural beliefs.

## **Liability**

Timebank Hurunui refers members who state they are able to perform services for each other. However, we cannot guarantee the performance of anyone who is referred, nor will TimeBank Hurunui or its staff or members be held responsible for any injury to persons or damage to property experienced while involved with the transaction. It is therefore recommended that members use the same caution they would normally do when engaging a service provider, such as checking references.

## **Problem Reporting and Resolution**

Should a member have concern about any problems arising during a trade or at a TimeBank Hurunui event, s/he should promptly raise it with the coordinator or a member of the management committee. The member will be kept informed of the steps taken to resolve the issue.

## **Privacy & Confidentiality**

All members must protect the privacy and confidentiality of other members. A member can be dismissed from the time bank for breaching this rule. The only exception for sharing information is when a member feels that the health and/or safety of another member are in danger, in which case they should contact the coordinator or in the case of an emergency take appropriate action.

TimeBank Hurunui coordinators and management are likewise committed to respecting the privacy and confidentiality of members. They also shall ensure that records of members' personal information, either electronic or hard copy, are kept secure.

## **Health & Safety**

To keep one another safe, TimeBank Hurunui will exercise reasonable care in relation to the members and their activities in the community. That means doing what a reasonable, prudent person would do in a similar situation.

TimeBank Hurunui members are required to take similar responsibility for each other's health and safety during trades and at time-bank events.

Any health and safety incidents or accidents must be reported to the coordinator and medical assistance sought when necessary.

## **Internet & Social Media**

Full online access to TimeBank Hurunui member profiles and time bank participation is available to those who have successfully completed the application process.

Members are requested to:

- keep their personal information and service requests and offers up-to-date
- respond to emails or phone calls
- record exchanges
- respect fellow members' confidentiality and privacy

Members are also urged to report any problems with using the website to the coordinator or website administrator.

TimeBank Hurunui may use images of members, with their consent, on the group's Facebook page.

Members may not promote commercial activity or political views on TimeBank Hurunui's website or Facebook page.





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