Communiversity

Time Banking Feasibility Study and Pilot Project

Prepared in partnership with
Project for Pride in Living

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Table of Contents

EXECUTIVE SUMMARY .................................................................................................................. 3
  Background ................................................................................................................................. 3
  Report Outline ........................................................................................................................... 3

SECTION 1 ................................................................................................................................... 5
  INTRODUCTION .......................................................................................................................... 5
  Time banking History and Context ............................................................................................ 5
  Time banking Implications for PPL ............................................................................................ 6

SECTION 2 ................................................................................................................................... 7
  EVALUATION REPORT ............................................................................................................... 7
  Methodology ............................................................................................................................... 7
  Key Findings ............................................................................................................................... 7
  Recommendations ..................................................................................................................... 10

SECTION 3 ................................................................................................................................... 15
  TIME BANKING IMPLEMENTATION PLAN .............................................................................. 15

REFERENCES ............................................................................................................................... 19

APPENDIX A ................................................................................................................................. 20
  FOCUS GROUP RESULTS .......................................................................................................... 20
    Introduction .............................................................................................................................. 20
    Focus Group Process ............................................................................................................... 20
    Focus Group Results ............................................................................................................. 21

APPENDIX B ................................................................................................................................. 33
  STAKEHOLDER INTERVIEW RESULTS ................................................................................... 33
    Introduction ........................................................................................................................... 33
    Stakeholder Transcripts ......................................................................................................... 33

APPENDIX C ................................................................................................................................ 52
  RESOURCE MATERIALS ............................................................................................................ 52
Executive Summary

Background
In the fall of 2009, Project for Pride in Living (PPL) began a time banking feasibility and pilot site study. PPL, a nonprofit affordable housing provider and social service agency in Minneapolis, MN was interested in establishing a time bank program for PPL residents and program participants. The study was designed as an outreach process to assess the success and challenges of implementing and operating a time bank program, and to determine PPL resident and program participant interest in a time bank program. The outreach component consisted of two phases: stakeholder interviews and focus groups. The stakeholder interviews were conducted with time bank program coordinators across the United States. The focus groups were conducted with PPL residents and program participants. The project purpose was to collect primary data to inform PPL as they move forward in their decision to implement a time bank program. Specifically, the project goals were to determine:

- Success and challenges experienced by time bank programs throughout the United States;
- PPL resident and participant service needs, potential program concerns, and program interest; and
- Recommendations for implementing a time bank program at PPL.

During the focus groups, all PPL residents expressed a strong interest in seeing a time bank program implemented. Given resident and participant interest, this report focuses on recommendations and strategies to enable PPL’s successful implementation of a time bank program.

Report Outline
The following report is organized into four sections.

Section 1: Introduction
Provides an introduction to time banking, including program history and context, the current state of time bank programs, and implications for PPL.

Section 2: Evaluation Report
Provides key findings from the stakeholder interviews and focus groups, and recommendations for a time bank program at PPL.

Section 3: Time bank Implementation Plan
Provides goals and strategies to assist PPL in implementing a time bank program.
Appendix A: Focus Group Results
Provides a description of the focus group process and detailed results from the PPL resident and participant focus groups.

Appendix B: Stakeholder Interview Results
Provides the survey instrument and full transcripts from the stakeholder interviews with time banking program coordinators.

Appendix C: Resource Materials
Provides a sample time bank member application and a time bank member handbook.
Section 1
Introduction

“Everybody has got skills, no matter who you are, you’ve got a skill, and… you can’t keep skills in, they show what you can do, and if everybody’s using different skills, it brings people together”

-Time bank member in Glasgow, Scotland

Time banking History and Context
Time banks first emerged in the United States as an organized exchange system in the 1980’s. Time banks were the invention of Edgar Cahn, a lawyer by trade who wanted to ensure that the unpaid things society really needs- community and neighborhood support systems- were not crowded out by the money economy (Seyfang, 2004a). Time banks were designed to build social capitol in communities and reward time spent performing volunteer activities (Seyfang, 2004b). A key component of the development of time banks is their reciprocal nature; time bank members are encouraged to provide services to their fellow time bank members as well consider ways to meet their own needs using the services of fellow time bank members. Time bank members give and receive services in exchange for time credits, also known as time dollars. In a Time bank program, time is the currency exchanged between community members, where one hour of time spent equals one time dollar earned (Seyfang, 2003b). Time dollars can be spent on services from other members, saved for future use, donated to other members, or exchanged for goods donated by local businesses or agencies (Seyfang, 2003b). The types of services exchanged in a time bank is based on the skills of the members, and all skills are valued equally. Examples of skills that can be offered in a time bank are: cooking, auto maintenance, errands, gardening, home repair, and sewing/mending.

Despite starts and stops in time bank program development, time banks have flourished by consistently showing their value in community building and strengthening efforts (TimeBanks, 2009). Based on Edgar Cahn’s model, time banks have been started by community minded individuals, neighborhood groups, and nonprofit organizations. There is no set formula for who can start a time bank, but all time bank programs share a similar desire to build community connections while meeting people’s needs.

Today, time bank programs have emerged all across the United States and are gaining increasing media coverage. With the downturn in the United States economy, it has become increasingly important for individuals and families to find alternative ways to meet their needs. Given the current economic situation, time bank programs take on even greater relevance in assisting individuals and families in meeting their needs. Time bank programs are experiencing increased membership as more and more people see the value of this program and seek ways to alleviate financial burdens. Time bank
members report that their time bank allows access to services they otherwise could not have afforded and would have done without (TimeBanks, 2009).

**Time banking Implications for PPL**

Time bank programs are also found in the United Kingdom. Studies there have shown that time banks are effective at mobilizing volunteer activities and channeling informal support among lower income populations, where levels of participation are generally low (Seyfang, 2002). Time banks reward community volunteerism and participation, creating a program model that redefines populations that are traditionally excluded. In a time bank model, lower income individuals are not passive recipients of help, but become active citizens who can provide useful services (Seyfang, 2003a).

PPL is guided by the philosophy of “Helping people help themselves” (PPL, 2009). Implementing a time bank program with PPL residents and participants will enhance this philosophy and create more opportunities for individuals to break out of the passive service recipient mold. The benefits of a time bank program to PPL residents and program participants would be great; strengthen community ties and support, alleviate financial burdens, assist in meeting needs, and build active citizenship. Given the success of time bank programs across the country, the current economic climate, and the potential benefits for PPL residents and participants, PPL is in an excellent position to implement a time bank program.
Section 2
Evaluation Report

This section presents the Time Banking Feasibility Evaluation Report. The purpose of this evaluation is to present best practices information and recommendations to inform PPL as they move forward with implementing a time bank program.

Methodology
The research approach to completing this evaluation included the following steps.

Stakeholder Interviews
Stakeholder interviews were conducted with five time bank coordinators. Interviewees represented a range of time bank program types (nonprofit/social service organizations to small neighborhood groups), number of years in operation, and program membership size. Please see appendix B for the full stakeholder interview transcripts.

Focus Groups
Focus groups were conducted at six PPL sites, representing three housing sites, two program sites, and with members of PPL’s Participant Advisory Council. The housing sites were: South Minneapolis, South East Minneapolis, and St. Paul. The program sites were: the Center for Working Families and Early Wonders Preschool. PPL housing sites were selected based on recommendations from Self Sufficiency Program staff and Community Builders. PPL program sites were selected based on PPL Volunteer Coordinator recommendations. A total of forty-six people participated in the time bank focus groups. Please see appendix A for a description of the focus group process and complete results.

Key Findings
The following presents key findings from the stakeholder interviews and the focus groups. The results of the stakeholder interviews show time bank success and challenges. The PPL resident/participant focus group results, along with stakeholder interview results, informed recommendations for time bank program implementation. To determine key findings, the strength and frequency of each comment during the stakeholder interviews and focus groups was noted, and similar statements were grouped together.

Time Bank Program Successes

Meeting Membership Needs
All time bank coordinators identified the positive impact their programs are having on meeting membership needs. When discussing success, one time bank coordinator
discussed their programs’ ability to ease their member’s disposable income. Time bank programs are meeting their membership’s daily needs by providing services like transportation, yard work, and cooking. A strong success for many time banks is the variety of services that have been offered by their membership and the creative ways in which members are using services. One time bank coordinator discussed a time bank member who was able to save a few hundred dollars on her wedding by having her wedding dress altered by another member. Another time bank has started a micro-business program where time bank members can utilize member services to help start small business.

**Program Development**
All time bank coordinators discussed the success they have had in growing their programs and increasing their membership. Time bank programs that originally started small, only 30 members, have grown to upwards of 700 members. In some instances membership growth was achieved organically through word of mouth, and in other circumstances was aided through media coverage. A time bank program located in Los Angeles was approached by a local newspaper that wanted to do a story on their time bank and as a result of the media coverage membership requests rose dramatically.

**Program Management**
Most of the time banks interviewed maintain a program coordinator position. In most time bank models, a program coordinator position has been successful in providing a centralized position to coordinate and run day-to-day time bank operations. However, maintaining a program coordinator position has proven to be both a success and challenge for time bank programs. One time bank program experienced a challenge in the amount of institutional knowledge their coordinator had amassed, and the program subsequently lost, when the coordinator left their position. In this circumstance, the time bank was faced with having to rebuild their institutional memory. To avoid the loss of institutional memory, it is important that program coordinators maintain printed resources and an updated member database.

Certain time bank programs have also found success in utilizing member support in program development and operation. Of the time bank coordinators interviewed, several reported that they use member volunteer services for tasks like assisting in envelope stuffing for mailings, coordinating member events, and forming steering committees. The amount of support from members varied across the different time banks; some are run entirely by volunteers while others utilize member services for target driven tasks. Time bank programs that utilize members to support program functions and tasks reported this was a successful cost saving measure for the program.

**Liability**
Liability has not been an issue for the time bank programs interviewed. All time bank coordinators interviewed reported that their program had not experienced any serious liability issues. Of the time bank coordinators that did report liability concerns, they
were relatively minor; disputes between members over service exchange hours were the most common issue reported. In all circumstances where disputes arose between members over service exchange hours coordinators were able to mediate the situation. One time bank coordinator reported that after experiencing a member dispute they altered their new member orientation so it was more explicitly stated that members needed to clearly communicate service requirements and amount of time needed to complete the service. Not all time banks carry liability coverage; certain time banks rely on the ability of social contracts and member goodwill to prevent liability issues. Many time banks do carry liability coverage to protect members and the sponsoring organization in case of an issue. Time bank coordinators have had success building liability coverage for their programs into existing organizational volunteer insurance programs.

**Time Banks USA Support**

All time bank coordinators interviewed stated they would recommend TimeBanks USA resources to organizations starting their own time bank program. Some of the resources other time bank programs found useful were the start-up kit, the Community Weaver software, and the general support services and trainings. Time bank coordinators provided two key reasons for why it is important to become a member of TimeBanks USA; becoming a member means your time bank program is added to the TimeBanks USA directory so others can find your program, and if you encounter a problem with your program you can contact TimeBanks USA for support. One time bank coordinator participates in a regular conference call facilitated by TimeBanks USA staff with other time bank coordinators across the country. The time bank coordinators use the conference call to talk about program success and challenges they are experiencing.

**Time bank Program Challenges**

**Two-Way Service Exchange**

A challenge reported by several time bank coordinators was program members not actively engaging in the two-way exchange model. In several cases time bank program coordinators stated their members were building up too many hours providing services and then not using those hours to receive services; members were treating the program as a volunteer opportunity and not as a reciprocal system of trading services. For a time bank program to be truly successful members must engage in two-way service exchanges. Time banks have handled this challenge differently; some time banks purposely did not include the phrase “Time Bank” in the title of their organization in order to move away from the “banking” concept and more toward the “service” concept. Other time banks use their new member orientation as an opportunity to stress the importance of the two-way exchange model. Some time banks cap the number of hours a member can bank until they begin to use their banked hours, and some time banks offer incentives to encourage members to use their banked hours.
**Funding**

Time bank programs that rely primarily on grant funding and fundraising activities to support their program reported funding as a challenge. Time bank programs that collect membership fees to support their program did not report funding as a challenge. Time bank coordinators reported grant funding success when they were applying for specific programs, but finding general funding was much more challenging. For example, when Lynn Time Bank first started they received a three year grant from the department of health because their organization had started as a support group for families who had family members with developmental disabilities. Since the initial grant Lynn Time Bank’s membership has diversified and the same grant opportunities through the department of health are no longer available. Given the challenges of supporting programming through grant funding, one organization found success creating a start-up fund for their time bank program.

**Technology**

Another challenge reported by time bank coordinators was the use of computer technology in operating their time bank. TimeBanks USA with their Community Weaver software, and Hour Exchange Portland with their Time and Talents software, provide incredibly useful computer program support; one time bank coordinator noted the usefulness of the Time and Talents software as a cost saving measure for time banks operating on smaller budgets. Many time bank program coordinators noted that while the computer software is extremely useful it can be a challenge getting members to use it. Two reasons were identified for this challenge, older members who don’t own computers and are not comfortable using them and lower income members who cannot afford a computer and who do not have easy access to one. While computer software has presented a challenge in membership use, time banks have taken creative steps to overcome this challenge. Some time banks have created a buddy system where members who do have a computer can be matched with a members who do not, so the non-computer owner can still access their online member account. Also, in response to this challenge many time banks are using a mixed method approach to keep member accounts updated and members informed of time bank activities; through computer software (either Community Weaver or Time and Talents), telephone, and mailed directories. By using a mixed method approach, time bank members can access their time bank account and be informed of Time bank activities in a way that best suits their needs.

**Recommendations**

The following recommendations are meant as a starting point for PPL as they forward with implementing a time bank program. Recommendations are based upon information gained from the stakeholder interviews and from PPL resident and participant input during the focus groups.
Create a Program Coordinator Position

Due to the importance of a centralized role for operating a time bank program, and given that other PPL staff would find it challenging to add coordinator duties to their current workloads, a program coordinator position should be created. There are two tracks PPL can pursue in establishing a program coordinator position: an AmeriCorps Vista position or PPL can pursue other sources of funding to support a regular paid staff position. Other time banks have used AmeriCorps Vista to successfully start and build their time bank programs. Given PPL’s long and successful history with AmeriCorps Vista members, PPL is in an excellent position to apply for a time bank program coordinator position. PPL can apply for an AmeriCorps Vista position with the Minnesota State office or PPL can seek the assistance of Hour Exchange Portland in establishing an AmeriCorps Vista position. Hour Exchange Portland operates as an AmeriCorps Vista placement organization for time bank programs in the Atlantic region, and it is possible PPL could apply to Hour Exchange Portland for their AmeriCorps Vista placement. In this case Hour Exchange Portland would apply to their corporation to cover PPL as a site in addition to their Atlantic regions. If applying for an AmeriCorps Vista position directly through Hour Exchange Portland is not an option, their organization could still be an invaluable resource in assisting PPL in structuring an AmeriCorps Vista request for the Minnesota State office.

If PPL chooses not to pursue an AmeriCorps Vista position they could pursue other grant opportunities to fund a program coordinator position. Suggested grant funding avenues for PPL are:

- Nexus Community Partners: PPL has been a past grantee of Nexus Community Partners. A time banking program could fit within their asset building and community engagement initiatives.
- The Minneapolis Foundation: The Community Grants program through the Minneapolis Foundation could be a good source of funding for PPL’s time bank program. A time bank program would address the Minneapolis Foundation key results of promoting economic vitality and building social capital.
- Headwaters Foundation: The Headwaters Foundation Social Change Fund provides funding to organizations engaged in social change organizing in Minnesota.

Capacity building will be an important part of the program coordinator job description, both for AmeriCorps Vista and other grantors. A key capacity building area will be to encourage and develop opportunities for time bank members to take on organizational and leadership roles within the time bank. Developing and implementing opportunities for time bank members to organize and run time bank operations is important for program sustainability and building social capital within the program.
Start Small
Time bank programs have found success starting small and then slowly growing their membership. PPL should select one pilot site for their time bank program, develop the program at that site, and then slowly expand it to include other PPL sites. All the focus group participants stated they would initially be more comfortable with a time bank program whose membership comprised their fellow residents and program participants. PPL will have greater success implementing a time bank program by starting with a small group of PPL residents/participants, building trust and program support amongst those individuals, and then expanding the program to include other residents and program participants. When expanding the program, it will be important to stress to new members that they have the ability to choose who they trade services with; a St. Paul resident can choose to trade services with other St. Paul residents or with South Minneapolis residents. It will also be important to utilize current time bank members as program ambassadors to assist in new member orientations; program ambassadors could help ease new member nervousness over trading services with residents and participants from other areas of PPL.

Establish Set Procedures for New Members
PPL should establish set procedures for orienting new members to the time bank program. Following are recommended procedures for PPL:

- Create a member application that will be distributed to new members by the program coordinator. Please see Appendix C for an example of a time bank member application.
- Create a new member handbook that will outline the code of conduct for time bank members and require that members sign a form stating they have read the new member handbook and agree to operate by its code of conduct. Please see Appendix C to see a sample of a new member handbook.
- Require that all new members attend a new member orientation. New member orientations provide opportunities for members to learn the key points of time banking, how their time bank operates, the code of conduct for their time bank, and to meet other new and current time bank members.

Encourage Active Member Participation
Active time bank members who engage regularly in trading services are key to program sustainability. Other time bank programs have found that the more trust you build amongst the membership the more active members will be. PPL residents and participants all liked the idea of having regularly scheduled (monthly or bimonthly) social events where members could get together to build relationships. Different ideas PPL participants and residents proposed were potlucks, family game nights, movie nights, and themed meetings (a theme is chosen for the gathering, like job searching, and the program coordinator will provide resources and any time bank member that
also knows of resources will provide that information). One PPL participant recommended that when PPL begins to think about expanding the program, new members should be encouraged to attend time bank social events to get to know other members and start building trust with other members.

**Utilize a Mixed Method Outreach Approach**
PPL residents and participants all said they favored a mixed method approach for time bank outreach and contact. The majority of residents and participants said their preferred method of contact is mail, telephone, or face-to-face contact. Very few residents or participants mentioned email as a preferred form of contact. However, due to the functionality of the Time and Talents software offered through Hour Exchange Portland, PPL should still consider utilizing this particular software. PPL should utilize a mixed method approach to contacting time bank members, and pursue some of the creative steps taken by other time banks in utilizing computer software and email as one method of member contact.

**Address Liability**
PPL should explore incorporating liability coverage into already existing volunteer insurance. Other time banks have worked with their legal underwriters to successfully build liability coverage into existing organizational volunteer insurance. In addition to liability coverage PPL should also consider including language in the new member application that removes organizational liability in the case of an incident during a service exchange. An example of such a statement is:

*I understand that XXX is a coordinating agency only. The staff and volunteers will refer people who state that they are able to perform requested services. XXX cannot guarantee the performance of anyone who is referred, nor will XXX, or its employees and/or agents be held responsible for any injury to person or damage to property experienced while involved with the program. The applicant hereby agreed to hold XXX as well as its employees and/or agents harmless from any and all liabilities for any work performed hereunder.*

With this example new members would be required to sign that they have read and agree to the statement. Please see Appendix C for examples of how other time banks have worded non-liability clauses on new member applications and in new member handbooks.

**Utilize Support Resources**
Besides this report, there are many opportunities to access support resources for starting and implementing a time bank program. Following is a list of key resources PPL should consider as it moves forward in implementing a time bank program.

- Hour Exchange Portland: This time bank program operates their own training center that offers multiple different training options and consultation services for organizations starting time bank programs. Different trainings are: start-up workshops, fundraising/grant writing, and marketing/media. Organizations
starting their own time bank programs can also purchase the Time and Talents software from Hour Exchange Portland. Time and Talents software allows the program coordinator to track and report on member data and service exchanges and it allows program members to manage their profiles (including their service offerings and wants, their contact information, and their hours), and search for services offered and provided by other time bank members.

- TimeBanks USA: TimeBanks USA offers multiple different support services for time bank programs. TimeBanks USA offers a start-up kit as well as training/planning sessions to give administrators the knowledge, insights, how-to information, and hands-on experiences needed to build a successful time bank.

**Establish Organizational Support**

An important component of time bank program success is support from the sponsoring organization. To ensure program success and show program investment, a small number of PPL staff should be actively involved in program development and program support.
Section 3
Time Banking Implementation Plan

This section presents an implementation plan for PPL’s time bank program. It begins by providing PPL’s main time bank program goal, and then lays out eleven strategies to achieve the goal. Each strategy is explained in detail, and all strategies are based upon data collected from the stakeholder interviews and the focus groups. This section of the report is intended to serve as a reference guide for PPL as they move forward in implementing a time bank program.

Goal:
Build and sustain a time bank program for PPL residents and participants.

Strategy 1. Establish a time banking PPL leadership team.
A key factor of time bank program success is a leadership team that is well informed on time banking principles and practices and acts as champions of the program. A PPL leadership team comprised of a few staff members will be integral to guiding the time bank program and establishing program continuity. The leadership team can take on the role of developing the Program Coordinator position and selecting the Program Coordinator. Once a program coordinator has been hired, the leadership team’s role should be to support the Program Coordinator as needed and to maintain a presence on the Time bank steering committee (discussed in Strategy 5). The leadership team and the Program Coordinator can work together to establish the program mission, initial goals, and intended program achievements.

Strategy 2. Hire a time bank program coordinator.
Establishing a program coordinator position will create a PPL staff position that can be entirely devoted to operating the time bank program. PPL has two options for hiring a program coordinator: a paid staff position or an AmeriCorps Vista position. The benefit of a paid staff position versus an AmeriCorps Vista position is a paid staff position has no end date thereby establishing long-term program continuity. However, an AmeriCorps Vista program coordinator may be a more cost effective option for PPL and there are steps that can be taken to help ease the transition once the Vista position has ended (discussed in Strategy 5). If PPL chooses to hire a paid program coordinator, the leadership team should look for grant funding opportunities (Nexus Community Partners, The Minneapolis Foundation, and Headwaters Foundation) to support the position. If PPL chooses to utilize an AmeriCorps Vista program coordinator, the leadership team should work with Lesley Jones at Hour Exchange Portland to see if their agency would be able to place a Vista at PPL. If Hour Exchange Portland is unable
to provide the Vista placement, the leadership team can still use Hour Exchange Portland as a resource when applying to the Minnesota state Vista office.

**Strategy 3. Develop set procedures and materials for the time bank new member orientation.**

The program coordinator and the leadership team should establish a protocol for new member orientation that includes a new member packet. A protocol ensures that all time bank members will receive the same introduction to the program and will receive the same materials. The purpose of the new member orientation and new member packet should be to explain key points of time banking, how the program will function and its goals, establish what services new members will offer, and communicate a code of ethics for service exchanges. Included in the new member packet should be a member registration form, a list of time banking key points, a code of ethics along with an agreement of understanding and non-liability, and a service directory indicating the services currently provided by time bank members. Utilize the Hour Dollars new member packet as a template for creating PPL’s time bank program new member packet. Also examine the sample member applications and member handbook in Appendix C. During the new member orientation it will be important to stress the importance of two-way exchanges for program success; members are encouraged to offer services as well as use other member services.

**Strategy 4. Select a high interest focus group site as the time bank pilot site and then strategically roll out the program to other sites.**

To ensure time bank program success the program coordinator and the leadership team should select one focus group site as the starting site for PPL’s time bank program. This approach has specific benefits: it will allow the program coordinator and the leadership team to start with a smaller group of individuals where trust can be easily established amongst members, and it will allow the program coordinator and leadership team to develop the program and iron out issues before rolling it out to other PPL residents and participants. All of the focus group sites expressed interest in seeing a time bank program implemented, but the time bank pilot site should be a focus group site that showed a high level of interest and excitement for the program. Center for Working Families (CWF) participants were extremely excited about a time banking program at PPL; CWF participants have such a strong desire to see a time bank program implemented they stated they would be happy to help in administering the program if that is what it would take to ensure implementation. The time bank Pilot site should be with CWF participants, and from CWF participants the program can be rolled out to South East Minneapolis residents, Early Wonders families, South Minneapolis residents, and then St. Paul residents. When the CWF membership, the program coordinator, and the leadership team are ready to begin expanding the program, CWF participants can play an integral role as time bank ambassadors. Acting as time bank ambassadors, CWF participants can assist the program coordinator in orienting new time bank members. When rolling out the program to other sites it will be important to stress that
time bank members have the power to choose who they exchange services with; based on their comfort level, they can choose to exchange services with time bank members who are in their immediate area or with members who live in different areas or are in different programs.

**Strategy 5. Establish a time bank member-led steering committee.**

Once the time bank pilot site has been established, new members have been oriented, and service exchanges have begun, the program coordinator should recruit time bank members to form a steering committee. The purpose of the steering committee is to set program policy and guide program growth. The steering committee can also establish subcommittees for the purposes of fundraising and event planning, as two examples. Establishing a member-led steering committee will enhance member investment in the program and will help smooth staff transition in the program coordinator position. Initially the steering committee will be comprised of the program coordinator, a leadership team member, and CWF participants. Once the program expands to other PPL residents and participants, the steering committee should include representatives from these areas as well.

**Strategy 6. Plan and implement time bank social events for members.**

The program coordinator and the steering committee should plan regular (monthly or bi-monthly) social events to encourage relationship and trust building amongst time bank members. Social events could include potlucks, movie nights, and family game nights.

**Strategy 7. Use a mixed method member contact approach.**

Given the diversity of PPL resident and participant needs, the program coordinator should use telephone, mail, and face-to-face contact to communicate with time bank members. Time bank members should be able to contact the program coordinator to help facilitate service exchanges and to report service hours offered and used. A printed service directory should be delivered at least quarterly to all members either by mail or by hand. While email is not a strong candidate for member contact, the program coordinator and leadership team should still explore the possibility of using the Time and Talents software to manage the member database, keep track of member hours, and as an additional option for member contact. The Time and Talents software offered by Hour Exchange Portland would be more useful to PPL’s time bank program than the Community Weaver software because it has tracking and reporting capabilities for grant funding. Time bank members who have computers can access the Time and Talents software and those members who do not have computers can either partner with a member owning a computer or can contact the program coordinator directly to facilitate service exchanges and report service hours.
Strategy 8. Expand PPL’s existing volunteer insurance to include time bank liability coverage.

The leadership team should work with PPL’s underwriters to add liability coverage to the organization’s existing volunteer insurance. Time bank programs embedded within organizations already maintaining volunteer insurance found this strategy useful in creating liability coverage for the program.

Strategy 9. Utilize support resources to enhance and build PPL’s time bank program.

There are several excellent resources the leadership team, program coordinator, and steering committee should access to assist in developing and building PPL’s time bank program. TimeBanks USA and Hour Exchange Portland offer trainings and tools to assist organizations in starting time bank programs, operating time bank programs, and funding time bank programs. Information about TimeBanks USA trainings and materials can be found at their website, http://www.timebanks.org/. Information about Hour Exchange Portland trainings and materials can be found at their website, http://www.hourexchangeportland.org/. The program coordinator and the leadership team should review the different trainings and tools offered by TimeBanks USA and Hour Exchange Portland and determine which are cost effective. Steering committee members should be included in training opportunities where possible to further promote time bank member investment and knowledge development.

Strategy 10. Develop a program name that emphasizes using member services instead of banking service hours.

Initial program branding will be important in developing PPL’s time bank program. Proper program branding will help encourage the idea of the two-way service exchange model, and discourage members from collecting and storing hours. The term “bank” or “banking” should be avoided in naming PPL’s program. Examples of programs that have avoided using the terms “bank” or “banking” are: Hour Exchange Portland, Hour Dollars, and SkillShare. The program coordinator and the leadership team should work together to develop a brand for PPL’s time bank program.

Strategy 11. Develop community partnerships with local business and agencies.

Once the program has been developed and members are trading services regularly, the program coordinator and the leadership team should explore opportunities to partner with local businesses and agencies. Partnerships should be established with businesses and agencies interested in donating goods and services; time bank members can use their time dollars to purchase these good and services.


Appendix A
Focus Group Results

Introduction
This section provides a description of the focus group process and the full results for each focus group. Below is a list of all the focus groups including location, date and time, and the number of participants:

- Participant Advisory Council: Held at PPL’s Service Center on October 13th, 2009 at 6:00pm. Ten people attended the focus group.
- St. Paul residents: Held in the Park Commons community room on November 5th, 2009 at 6:00pm. Ten people attended the focus group. A translator was present for the participants that did not speak English as their first language.
- South East Minneapolis residents: Held in the Brook Commons community room on November 13th, 2009 at 5:30pm. Fifteen people attended the focus group. A translator was present for the participants that did not speak English as their first language.
- Early Wonders Preschool: Held at Early Wonders on December 9th, 2009 at 4:30pm. Three people attended the focus group.
- Center for Working Families: Held at PPL’s service center on December 12th, 2009 at 12:00pm. Six people attended the focus group.
- South Minneapolis residents: Held in the 2473 1st Ave S community room on January 8th, 2010 at 4:30pm. Two people attended the focus group. A translator was present for the participants that did not speak English as their first language.

Focus Group Process
The focus group agenda was the same for all of the focus groups. The process was kept the same between all focus groups (except where noted) so data collection would be consistent. The focus group agenda was:

- Introduction
- Snow card activity
  - What types of services would you like to receive?
  - What types of services could you offer?
- Round robin activity
  - What would help make a time bank program sustainable in your community?
- Wrap-up

Below is a process description for each activity.
Snow Card Activity

Part A
Participants addressed the first question of the snow card activity (What types of service would you like to receive?) by writing three services they felt like they needed in their day-to-day life on three different post-its; one service per post-it. Once they had written their three services and posted them on a centralized area I asked the participants to work together to group similar services to see if there were any overarching service themes. Once the services were grouped into themes we had a group discussion about the services people had written down; were participants surprised by any of the services?

Part B
Each participant was given three dot stickers and asked to use their stickers to “vote” on three of services that they felt like they could offer. Participants accomplished this by sticking their stickers on the post-it notes from Part A; one sticker per post-it note. Once each participant had finished dot voting we looked as a group at the results; I asked discussion questions about whether participants were surprised by the services they felt like they could offer (were you surprised by how your skill sets lined up with fellow residents service needs?), and any other general thoughts about how the dot results looked.

By creating the process for Part A and Part B the results show not only what services PPL participants/residents feel like they need assistance with, but also how those service needs align with the services participants/residents feel they can offer.

Round Robin Activity
Participants were asked to discuss the following question as a large group:

- What would help make a time bank program sustainable in your community?

Besides the previous question, I also asked more specific questions regarding program interest, sustainability and operability if participants had not already addressed these areas in the course of their discussion. I recorded their comments on a flip chart, and occasionally interrupted to ask participants to elaborate on certain comments or ask a follow-up question about their comment if needed.

Focus Group Results
Below are the results for each focus group.

Participant Advisory Council
Snow Card Activity

<table>
<thead>
<tr>
<th>Part A (type of service)</th>
<th>Part B (# of dot stickers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tutoring/Children services</td>
<td>Total: 9</td>
</tr>
<tr>
<td>Spanish Tutor</td>
<td>1</td>
</tr>
<tr>
<td>Program &amp; Activities for children ages 12-18</td>
<td>0</td>
</tr>
<tr>
<td>Category</td>
<td>Quantity</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Tutoring or after school for daughter</td>
<td>0</td>
</tr>
<tr>
<td>A mentor</td>
<td>2</td>
</tr>
<tr>
<td>Tutoring for kids</td>
<td>2</td>
</tr>
<tr>
<td>Tutoring</td>
<td>0</td>
</tr>
<tr>
<td>Child care</td>
<td>2</td>
</tr>
<tr>
<td>Babysitting</td>
<td>2</td>
</tr>
<tr>
<td>Car Repair</td>
<td>Total: 1</td>
</tr>
<tr>
<td>Vehicle service (mechanic)</td>
<td>0</td>
</tr>
<tr>
<td>Changing oil</td>
<td>1</td>
</tr>
<tr>
<td>Auto repair</td>
<td>0</td>
</tr>
<tr>
<td>Home Services</td>
<td>Total: 11</td>
</tr>
<tr>
<td>Home repair (electrical, plumbing)</td>
<td>1</td>
</tr>
<tr>
<td>Painting</td>
<td>3</td>
</tr>
<tr>
<td>Cooking</td>
<td>3</td>
</tr>
<tr>
<td>Meal prep</td>
<td>1</td>
</tr>
<tr>
<td>House cleaning companies</td>
<td>0</td>
</tr>
<tr>
<td>House cleaning</td>
<td>0</td>
</tr>
<tr>
<td>House cleaning</td>
<td>3</td>
</tr>
<tr>
<td>Lawn/Yard Care</td>
<td>Total: 4</td>
</tr>
<tr>
<td>Fixing my fence</td>
<td>1</td>
</tr>
<tr>
<td>Help with gardening</td>
<td>3</td>
</tr>
<tr>
<td>Landscaping</td>
<td>0</td>
</tr>
<tr>
<td>Financial/Legal Assistance</td>
<td>Total: 3</td>
</tr>
<tr>
<td>Legal child support</td>
<td>0</td>
</tr>
<tr>
<td>Financial management</td>
<td>0</td>
</tr>
<tr>
<td>Doing my taxes</td>
<td>0</td>
</tr>
<tr>
<td>Budgeting</td>
<td>3</td>
</tr>
<tr>
<td>Transportation</td>
<td>Total: 5</td>
</tr>
<tr>
<td>Rides</td>
<td>4</td>
</tr>
<tr>
<td>Transportation to grocery store</td>
<td>1</td>
</tr>
<tr>
<td>Kids transportation</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>Total: 0</td>
</tr>
<tr>
<td>Dog grooming</td>
<td>0</td>
</tr>
<tr>
<td>Electrical skills</td>
<td>0</td>
</tr>
</tbody>
</table>
**Round Robin Activity**

What would help make a time bank program sustainable in your community?

Participant Comments:

- Having a large number of active members.
- A good program coordinator who can help facilitate member involvement.
- Making sure members have the time to commit to offering services.
- Making sure members have the skills they are offering; have a trial period for members.
- Use an “Angie’s List” model for service evaluation; once a service transaction is complete the individual who received the service fills out an evaluation form about the quality of the service that is then submitted to the program coordinator.
- Background checks for members. However, after this comment was made another focus group participant stated that they weren’t entirely comfortable with the idea of general background checks for time bank members because they felt it contradicted the open/sharing nature of the program and would discourage those who have criminal backgrounds (but are trying to “go straight”) from participating.
  - Have background checks for specific services only, like childcare.
- Have social functions for members to get to know each other and spend time together. Examples are: potlucks, game nights, family fun nights, picnics, outdoor sports activities (e.g. kickball, softball), bowling, roller-skating, movie nights.
- PPL should consider how information about time bank services and time bank related activities will be distributed to the membership, think about is it appropriate given members access to telephone, mail, and internet. Focus group participants felt that the best way to disseminate time bank information would be a mixed method approach that utilizes telephone, in-person, mail, and internet contact.
- Ask time bank members to help with some of the functions of running the time bank, like envelope stuffing, or planning time bank social events.
- Focus group participants were united in their opinion that a time banking program would be a great thing for PPL residents and participants, and they were all very excited by the idea of implementing a time banking program within PPL.
## St. Paul Residents

### Snow Card Activity

<table>
<thead>
<tr>
<th>Part A (type of service)</th>
<th>Part B (# of dot stickers)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>English/School Tutoring</strong></td>
<td>Total: 2</td>
</tr>
<tr>
<td>Learning English</td>
<td>1</td>
</tr>
<tr>
<td>Learning English</td>
<td>0</td>
</tr>
<tr>
<td>Learning English</td>
<td>0</td>
</tr>
<tr>
<td>Learning English</td>
<td>0</td>
</tr>
<tr>
<td>Homework</td>
<td>1</td>
</tr>
<tr>
<td>My homework</td>
<td>0</td>
</tr>
<tr>
<td>Giving advice</td>
<td>0</td>
</tr>
<tr>
<td><strong>Car Repair</strong></td>
<td>Total: 0</td>
</tr>
<tr>
<td>Auto repair</td>
<td>0</td>
</tr>
<tr>
<td><strong>Childcare</strong></td>
<td>Total: 1</td>
</tr>
<tr>
<td>Help with my children</td>
<td>1</td>
</tr>
<tr>
<td>Learning how to babysit</td>
<td>0</td>
</tr>
<tr>
<td><strong>Home Services</strong></td>
<td>Total: 5</td>
</tr>
<tr>
<td>Cook</td>
<td>0</td>
</tr>
<tr>
<td>Cooking</td>
<td>2</td>
</tr>
<tr>
<td>Cooking</td>
<td>0</td>
</tr>
<tr>
<td>Cooking</td>
<td>0</td>
</tr>
<tr>
<td>Cleaning</td>
<td>0</td>
</tr>
<tr>
<td>Cleaning my house</td>
<td>0</td>
</tr>
<tr>
<td>Cleaning</td>
<td>0</td>
</tr>
<tr>
<td>House cleaning</td>
<td>0</td>
</tr>
<tr>
<td>Clean</td>
<td>3</td>
</tr>
<tr>
<td>Cleaning</td>
<td>0</td>
</tr>
<tr>
<td><strong>Lawn/Yard Care</strong></td>
<td>Total: 0</td>
</tr>
<tr>
<td>Yard work</td>
<td>0</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>Total: 2</td>
</tr>
<tr>
<td>Driving</td>
<td>2</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>Total: 0</td>
</tr>
<tr>
<td>Walking my dog in the afternoon</td>
<td>0</td>
</tr>
</tbody>
</table>
**Round Robin Activity**

*What would help make a time bank program sustainable in your community?*

**Participant Comments:**

- St. Paul residents are more comfortable with the idea of starting a TimeBanking program that only includes their neighbors. So they are interested in a program as long as its membership is restricted to the building in which they live (ex. A program just for Park Commons residents).

- The participants felt having increased social events (like potlucks) as a part of a TimeBanking program would be very helpful.

- The only concern about a TimeBanking program that was raised was what would happen to other PPL services if such a program was started. One participant expressed concern that other PPL programs and assistance (especially building maintenance) would disappear if a TimeBanking program was started. I assured the residents that if a TimeBanking program were to be started it would not take away any of the PPL services the residents already receive, it would just be an additional program.

- Residents stated that they would prefer to be contacted by phone or mail for a TimeBanking program, with more of an emphasis being placed on mail.

- Participants all said they liked the idea of a TimeBanking program and would like to see it implemented in their housing. Residents stated that despite the fact they already help one another on an informal basis they still feel like this kind of program would work well in their community, because it will add to what they are already doing.

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**South East Minneapolis Residents**

**Snow Card Activity**

<table>
<thead>
<tr>
<th>Part A (type of service)</th>
<th>Part B (# of dot stickers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tutoring/Children services</td>
<td>Total: 19</td>
</tr>
<tr>
<td>Homework help for kids</td>
<td>6</td>
</tr>
<tr>
<td>Kids homework</td>
<td>1</td>
</tr>
<tr>
<td>Homework help for kids</td>
<td>7</td>
</tr>
<tr>
<td>Daycare</td>
<td>1</td>
</tr>
<tr>
<td>Child care</td>
<td>1</td>
</tr>
<tr>
<td>Evening childcare</td>
<td>1</td>
</tr>
<tr>
<td>Child care</td>
<td>1</td>
</tr>
<tr>
<td>Tutoring for the kids</td>
<td>1</td>
</tr>
<tr>
<td>Help tutoring our kids</td>
<td>0</td>
</tr>
<tr>
<td>Job services</td>
<td>Total: 6</td>
</tr>
<tr>
<td>----------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Job training</td>
<td>1</td>
</tr>
<tr>
<td>Job search</td>
<td>1</td>
</tr>
<tr>
<td>Job training</td>
<td>1</td>
</tr>
<tr>
<td>Finding a job</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Budgeting/Finances</th>
<th>Total: 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help paying for school</td>
<td>1</td>
</tr>
<tr>
<td>Paying for school</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transportation</th>
<th>Total: 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving skills</td>
<td>1</td>
</tr>
<tr>
<td>Get a ride from school at night</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>English Language Skills</th>
<th>Total: 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>I need to learn more English</td>
<td>1</td>
</tr>
<tr>
<td>I need to learn English</td>
<td>1</td>
</tr>
</tbody>
</table>

**Round Robin Activity**

*What would help make a time bank program sustainable in your community?*

**Participant Comments:**

- All the participants thought it was important for a time bank program to start with a small number of members in order to lay a solid foundation. Participants were much more comfortable with the idea of having a Time bank program that included just Charlotte and Brook Commons residents to start. One participant stated how cool she thought it would be if, after a solid foundation was set for the program, the program was expanded to include PPL residents from all over the city.

- To encourage trust and neighborliness as part of a time bank program all participants agreed it would be a good idea to have once a month social events like potlucks. One participant thought a good idea for a social event would be to pick a topic for the event and then ask members to bring any resources they might have about the topic to share with their fellow members (examples of topics were childcare and schooling).

- One Somali participant expressed concern that while she felt like she could use help with services and that she would be happy to provide services, she wasn’t sure about how successfully she would be able to communicate with fellow members as her English is not very good. She was wondering if there would be anything built into this sort of program to help her learn English so she could communicate better.
• All the participants agreed that a mixed methods approach would be best when contacting time bank program members about program services or events. Most participants stated they preferred either phone contact, face-to-face, or flyers. One participant mentioned email as a way to contact program members.

• All of the participants said they would like to see this kind of program implemented in SE Minneapolis. One of the non-Somali participants commented that she thought it was inspiring the way the Somali residents all ready support each other and that she really liked the idea of this program because it would encourage everybody to help and support one another.

Early Wonders Preschool

Snow Card Activity

Due to the small number of participants this activity was structured differently. I had participants say what services they felt they needed assistance with while I recorded them on a flip chart. Once the list was created, I gave participants an unlimited number of stickers to select the services they felt they could offer. Participants created a fairly large and diverse list of service needs in Part A, but because we only had three participants the number of dot stickers per service is a little misleading; had there been a greater number of participants there would be more dot stickers distributed between the services.

<table>
<thead>
<tr>
<th>Part A (type of service)</th>
<th>Part B (# of dot stickers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Babysitting</td>
<td>2</td>
</tr>
<tr>
<td>House cleaning</td>
<td>0</td>
</tr>
<tr>
<td>Home repair/ home project assistance</td>
<td>1</td>
</tr>
<tr>
<td>Computer assistance</td>
<td>0</td>
</tr>
<tr>
<td>Financial planning/Taxes</td>
<td>0</td>
</tr>
<tr>
<td>Transportation</td>
<td>0</td>
</tr>
<tr>
<td>Hair braiding/haircuts</td>
<td>0</td>
</tr>
<tr>
<td>Grocery shopping/errands</td>
<td>2</td>
</tr>
<tr>
<td>Sewing/alterations</td>
<td>1</td>
</tr>
<tr>
<td>Lawn care gardening</td>
<td>1</td>
</tr>
<tr>
<td>Food delivery/Meal assistance</td>
<td>1</td>
</tr>
<tr>
<td>Moving Help</td>
<td>1</td>
</tr>
<tr>
<td>Personal fitness consultation</td>
<td>1</td>
</tr>
</tbody>
</table>
**Round Robin Activity**

*What would help make a time bank program sustainable in your community?*

Participant Comments:

- Early wonders families are more comfortable with the idea of starting small; connecting with other early wonders families because of trust concerns and the importance of face-to-face contact. However, one participant did note that the larger the membership the more opportunities for diverse services that could be exchanged.

- Having social events as part of time bank program sounded like a good idea to participants, but they noted that Early Wonders family events are already frequent and there was some concern over the amount of time that would be asked of families.

- Participants thought it would be important to have some form of feedback mechanism for services provided; one participant even mentioned the idea of an “Angie’s list” type model.

- Participants thought besides simply creating a directory of services there should also be “time profiles”; information regarding when somebody is typically available and how much time they can devote to providing a given service.

- Participants thought that in order for a time bank program to be successful there should be regular program updates.

- Participants raised a concern that the concept of “time” is different to different people and different cultures, and that this is something that would need to be addressed as part of a program.

- Participants thought it best to use a mixed approach when contacting members; participants like the idea of email, phone, mail, and in-person contact.

- Participants like the idea of a time bank program, as long as there would be an official coordinator to run it and that that responsibility would not be asked of the families.
Center for Working Families  
**Snow Card Activity**

<table>
<thead>
<tr>
<th>Part A (type of service)</th>
<th>Part B (# of dot stickers)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tutoring/Children services</strong></td>
<td><strong>Total: 6</strong></td>
</tr>
<tr>
<td>Homework help (adult learners too)</td>
<td>0</td>
</tr>
<tr>
<td>Child care</td>
<td>0</td>
</tr>
<tr>
<td>Child care</td>
<td>1</td>
</tr>
<tr>
<td>Child care</td>
<td>1</td>
</tr>
<tr>
<td>Baby sitter</td>
<td>2</td>
</tr>
<tr>
<td>Child care</td>
<td>2</td>
</tr>
<tr>
<td><strong>Car Repair</strong></td>
<td><strong>Total: 1</strong></td>
</tr>
<tr>
<td>Car maintenance</td>
<td>1</td>
</tr>
<tr>
<td><strong>Home Services</strong></td>
<td><strong>Total: 5</strong></td>
</tr>
<tr>
<td>Cleaning</td>
<td>1</td>
</tr>
<tr>
<td>House Cleaning</td>
<td>1</td>
</tr>
<tr>
<td>Cleaning house</td>
<td>1</td>
</tr>
<tr>
<td>Handyman services</td>
<td>1</td>
</tr>
<tr>
<td>Help moving</td>
<td>1</td>
</tr>
<tr>
<td><strong>Lawn/Yard Care</strong></td>
<td><strong>Total: 1</strong></td>
</tr>
<tr>
<td>Yard work</td>
<td>1</td>
</tr>
<tr>
<td>Raking leaves on the weekend</td>
<td>0</td>
</tr>
<tr>
<td><strong>Financial/Legal Assistance</strong></td>
<td><strong>Total: 3</strong></td>
</tr>
<tr>
<td>Legal child support</td>
<td>0</td>
</tr>
<tr>
<td>Financial management</td>
<td>0</td>
</tr>
<tr>
<td>Doing my taxes</td>
<td>0</td>
</tr>
<tr>
<td>Budgeting</td>
<td>3</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td><strong>Total: 3</strong></td>
</tr>
<tr>
<td>Rides</td>
<td>3</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td><strong>Total: 3</strong></td>
</tr>
<tr>
<td>Shopping</td>
<td>2</td>
</tr>
<tr>
<td>Help job searching</td>
<td>0</td>
</tr>
<tr>
<td>Make Egyptian food</td>
<td>1</td>
</tr>
</tbody>
</table>
**Round Robin Activity**
*What would help make a time bank program sustainable in your community?*

Participant Comments:

- CWF participants were most comfortable with the idea of starting a time bank program that would just cater to CWF participants. Participants stated they felt more comfortable starting this type of program with people they already knew. One participant did say that if the time bank program at PPL is a success and they want to expand the program to include more members that it would be a good idea to first have the different groups (CWF, Early Wonders families, St. Paul residents etc.) meet in a social setting.

- Participants thought there should be at least once a month time bank social events/family nights. One participant did say, and others agreed, that if this were the case there would need to be some creative thought about getting encouraging participation (setting-up car pools was one example given). A participant stated they thought social events would be necessary to create bonded relationships between time bank members.

- Participants voiced one potential program concern. They all felt there needed to be a mechanism in place to ensure that members were participating in two-way exchanges and those members were not taking more than they were giving.

- Participants stated they would prefer to be contacted about time bank activities’ by either phone or mail. Most participants stated that having regular access to a computer is challenging and email is not really an option for them.

- One participant suggested, and all the other agreed, that as part of a time banking program there should be member “time” profiles along with a directory of service offerings. Participants thought it would be important that each member provide time frames of when they are available to assist other members of the time bank. These profiles could be updated on a weekly, monthly, quarterly basis depending on the variability of each member’s availability.

- All participants stated they would love to see this type of program implemented at PPL, one participant stated “we all have a need for this”. Participants stated they would all be willing to volunteer to help start and run a time bank program if that is what it would take to have the program be implemented; one participant said that they could make it a collaborative effort.
South Minneapolis Residents

Snow Card Activity
Due to the small number of participants this activity was structured differently. I had participants say what services they felt they needed assistance with while I recorded them on a flip chart. Once the list was created, I gave participants an unlimited number of stickers to select the services they felt they could offer. Participants created a fairly large list of service needs in Part A, but because we only had two participants the number of dot stickers per service is a little misleading; had there been a greater number of participants there would be more dot stickers distributed between the services.

<table>
<thead>
<tr>
<th>Part A (type of service)</th>
<th>Part B (# of dot stickers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home work help (science and math)</td>
<td>1</td>
</tr>
<tr>
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<td>Making Somali Halwad</td>
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<td>Making Sambusa</td>
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<tr>
<td>Car Maintenance (jumping, checking fluids, changing flat tires, etc.)</td>
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Round Robin Activity
What would help make a time bank program sustainable in your community?
Participant Comments:

- Participants were very interested in seeing a time bank program implemented at PPL. One participant stated “we need something like this”. The other participant stated they were interested in the program, but hesitated to give their full support stating that “it depends on how the program will work”.
- Participants thought having social events for time bank members will be important to program sustainability. One participant thought that having social events would help people get to know one another, and they would also help break down language barriers. The other participant thought if social events would be implemented, that weekends are best.
- Both participants raised a concern that it is really hard to get people involved in things and to come to special events. They felt this issue would need to be addressed for the program to be successful.
Both participants stated they felt a mixed method member contact approach would be most effective for PPL’s time bank program. Both participants stated they would prefer to be contacted by phone, face-to-face interaction, and mail, regarding time bank program activities and events.
Appendix B
Stakeholder Interview Results

Introduction
This section provides full transcripts from the PPL Time banking project stakeholder interviews. A total of five telephone interviews were conducted with time bank coordinators around the country. Time bank program names have been included at the start of each interview transcript. Each transcript includes the questions asked and coordinator responses.

Stakeholder Transcripts

HourDollar (St. Paul, MN)

- **What type of organization are you (community/neighborhood organization, faith based/church group, non-profit, or other type of agency)?**
  Officially a non-profit community based organization
- **What is the size of your organization?**
  All volunteer run- we have volunteer positions for a web manager, a database manager, a media position, and a coordinator position.
- **How long has your time bank been operational?**
  11 years
- **What type of population does your time bank serve? Are participants dispersed over a large area or do they live in close proximity to one another?**
  Hour Dollar started just serving St. Paul residents and has expanded to anybody who lives in the twin cities area. A problem they have encountered with serving a larger area is how residents not living closer to the core (St. Paul/Minneapolis). Hour Dollar gained a lot of new Minneapolis members in the last year.
- **Is your program a mission based time bank (grant funds) or a member led time bank (do you collect membership fees from participants)? If mission based, what types of funding sources did you initially utilize and how have you continued funding you time bank program?**
  Hour Dollar has been Member led for 3 years and they do collect membership fees (12 dollars), but they are willing to waive the fee if a participant feels they can’t afford it. Prior to being member led funding was very difficult- they tried fundraising (example. Bake sales) and grants- they were able to get some grants when they first started.
- **What costs did you encounter when first starting you time bank? How are costs allocated now (e.g. leadership staff, training and support operations, etc.)?**
The biggest cost when first starting was developing the database (running it in Access), you can buy a database from time banks but we heard from other time bank coordinators that it is only cost feasible if you have a few or a lot of members- not good for medium sized time banks. Currently the biggest expenses are mailing information like the quarterly directory and maintaining the website.

- **Who is primarily responsible for running your time bank program, participants or organization staff?** Who makes up the leadership team (e.g. coordinator, ambassador, membership coordinator, events coordinator, administration, and team leader)?

  Hour Dollar is run by volunteers who are also participants. A problem with volunteers’ has been that when people get busy in their lives jobs stop getting done.

- **How were leadership team members (participants and/or staff) selected?**

  People volunteered for the role. When a volunteer is needed for a position Hour Dollar sends out a mass email to participants looking for somebody with those skills.

- **Did you start your time bank with a particular aim/ public purpose in mind?**

  The founders had read Edgar Cahn and they wanted to build up a community where people were valued and contributed to each other.

- **Did you utilize any of the resources provided by Time banks USA, like the start-up package or the training planning secessions, when starting your time bank? How useful were these resources and would you recommend other agencies use them?**

  No. Not sure if Time banks USA offered the same level of services then. Hour Dollar volunteers have gone to the annual convention a few times, but it costs money to attend. As a member of Time banks USA they get newsletter and get invitations to the convention- a benefit of being a member is other people can find out about you on the Time bank website.

- **What size was your time bank when you first started (number of participants and support staff)?**

  Large, because they offered it to all St. Paul residents.

- **What size is it now (number of participants and support staff)?**

  Currently, anybody in the twin cities area can become a member. To gain new members Hour Dollars relies primarily on word of mouth and member endorsements- various members advertise by taking information to other groups they are involved in. Hour Dollars had two television and magazine interviews as well, but they were contacted by those groups. They initiated contact with
local neighborhood newspapers to write article about them and their services, they papers were most interested when they could relate a service story about somebody living in the community.

- **What successes did you experience when first starting your time bank?**
  When first starting they sought out partners’ who already had a strong standing in St. Paul communities and had established pathways for reaching community members. They partnered with neighborhood district councils to get the word out, and utilized connections with a few church officials to reach community congregations. Once the base was there they relied primarily on word of mouth.

- **What are some of the successes you have experienced implementing your time bank?**
  Sending Email blasts when somebody needs a service (an email blast is an advertisement for the service needed that goes out to all participants). Another big success is having social events (picnics, game nights, pot lucks) every three months so members can get to know each other better- the logic being it is much easier to call somebody about a service if you already know them.

- **What challenges did you encounter when first starting your time bank?**
  No comment.

- **What are some of the challenges you have experienced implementing your time bank?**
  One challenge is not having easy online access for participants to see a comprehensive listing of services needed- they would like to have a password protected bulletin board that members can login into to post services and see what other services people need. Another challenge is a lot of members (older especially) don’t have/want email or internet access. For members who don’t have email they receive a mailed quarterly newsletter listing services provided and needed with contact information. Hour Dollar does have a phone tree structure to do check-ins on how participants are doing and feeling about the program.

- **What types of services are participants providing? Are they the same types of services as when you first started?**
  A wide range of services are being provided, examples are: Lawn mowing, haircuts, message, bread baking, cooking class/assistance, painting, house cleaning, friendly visiting, organizing, de-cluttering advice, yard sale assistance, oil/tire changes, car repair, car washes, bike repair, appliance moving, general moving, packing, organizing advise, driving***, errand running, acupuncture, acupressure. They feel their list of services is better now than when they first
started because the services are more usable (before services like gift wrapping and stenciling which people didn’t have much of a use for).

- **Is your time bank system internet based (participants contact each other via email through a website) or do you use a time bank coordinator to facilitate participant connections?**
  No comment.

- **How has your organization handled liability?**
  Hour Dollar does not provide liability insurance and doesn’t require it to participate. Their approach is they communicate to participants that liability is on their head- if you are nervous about having someone over for liability reasons then simply don’t have anybody over. Hour Dollar sees the service exchange as a neighbor/family relationship; you don’t deal with liability if a cousin comes over to help you with a house project. They have also found that people who are concerned about liability typically won’t join the time bank in the first place.

- **In your opinion, what has helped make your time bank sustainable?**
  The biggest is having active participants and active trading- it is important to have a core of committed people who are always out there talking about the program and doing service trades. Hour Dollar also encourages participants to spend their hours rather than saving them; people who were joining to offer services weren’t always actively using services. Financially, it was switching to membership dues. Now Hour Dollar feels like they are truly financially stable and because of that they have the ability to waive membership fees for certain participants.

- **Do you wish to share any other of your time bank experience that you think would be helpful to consider when starting and implementing a time bank?**
  It is very important to have social events!! Also make sure that requesting services is easy for you population; the easier the better. It is important that participants have access to the service directory and that it is up-date. Finally, have volunteers in charge of different jobs so people don’t have too many hats and are not spending a lot of time working for the time bank.

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**TimeTrader- Family Services Rochester (Rochester, MN)**

- **What type of organization are you (community/neighborhood organization, faith based/church group, non-profit, or other type of agency)?**
  Non-profit social service agency, mostly social workers or counselors. I’m specifically hired as staff to coordinate time banking program, I have a supervisor who spends 10% of their work time overseeing the time banking program. For now the program is manageable with just the one 28 hour a week
coordinator position. The coordinator position could be a 40 hour a week position but we try to avoid that by getting members involved with activities like envelope stuffing, contacting other members about special events, and forming committees to plan special events.

- **What is the size of your organization?**
  158 members and 1 program coordinator.

- **How long has your time bank been operational?**
  Over a year.

- **What type of population does your time bank serve? Are participants dispersed over a large area or do they live in close proximity to one another?**
The population we serve is very varied by income, gender, age and to some extent race. We have more females than males- 23% aged 25-34, 16% 35-24, 10% 45-54 and 12% 55-64. Participants are largely Caucasian but we do have different races. We serve predominately lower income to middle income- we have found it is harder to convince those with higher incomes of value of participating. Take a look at demographics report provided, information comes from an anonymous survey attached to the end of the member application.

- **Is your program a mission based time bank (grant funds) or a member led time bank (do you collect membership fees from participants)? If mission based, what types of funding sources did you initially utilize and how have you continued funding you time bank program?**
  Currently, we don’t collect fees. In the future we might because we see there is a value in collecting fees- namely, if people invest with money they are more likely to utilize the service. Time Trader decided they wanted to provide people with the opportunity to experience the program before starting to charge money. Family Service Rochester is covering the cost of the Time Trader program- they receive grants but mostly are funded by the county and the state. Family Service Rochester saved up money so they could invest in the Time Trader program without being tied to specific grant or organization stipulations- the board of directors put $50,000 in a start-up fund and the program is still subsisting on that fund. They did get an additional $10,000 from a staff member donation (husband had passed away and monetary gifts were made directly to the Time Trader since he had been a big supporter of the program).

- **What costs did you encounter when first starting you time bank? How are costs allocated now (e.g. leadership staff, training and support operations, etc.)?**
  Initial large costs were a program launch party (very visible parking lot party/carnival with a skills fair where people go table to table to see different services offered), a marketing initiative with a marketing firm (came up with
name and logo and brochures), went to the time bank conference in Madison, WI, coordinators salary and staffing time, and computer tech support.

- **Who is primarily responsible for running your time bank program, participants or organization staff? Who makes up the leadership team (e.g. coordinator, ambassador, membership coordinator, events coordinator, administration, and team leader)?**
  The program coordinator is primarily responsible right now, and members help with other things as delegated. Time Trader is currently moving towards more member responsibility with decision making.

- **How were leadership team members (participants and/or staff) selected?**
  The coordinator position was posted and current coordinator applied and interviewed.

- **Did you start your time bank with a particular aim/public purpose in mind?**
  They took a multi-faceted approach- Time Trader agrees with the main mission and core values of Time banks USA. Family Services Rochester saw a need in the community to connect people in a way that was more community oriented and helpful for all walks of life- at the time the program was started they felt there wasn’t a long term of buy-in to help in the community. Family Services Rochester felt they needed to fill in the gaps they saw in community service providers.

- **Did you utilize any of the resources provided by Time banks USA, like the start-up package or the training planning sessions, when starting your time bank? How useful were these resources and would you recommend other agencies use them?**
  We used the start-up package and received their different work books (all mailed materials), and we also met with other coordinators in Minnesota. We found the Time banks USA materials useful, but also feel you can learn a lot by looking at what’s online and at what other time banks are doing. A good example of a time bank to look at is the Dane county Time bank in WI.

- **What size was your time bank when you first started (number of participants and support staff)?**
  When we launched we had 30 people who were friends or family of staff (they staffed the service tables at the launch party) considered pilot members.

- **What size is it now (number of participants and support staff)?**
  158 participants and 1 program coordinator.

- **What successes did you experience when first starting your time bank?**
  We are really happy with how many members we have gotten and how many want to take on responsibility and grow the program. We have one participant
who was able to get all her plumbing fixed in her trailer through time bank services and otherwise she would not have been able to afford it without it- very rewarding to see those types of services happening.

- **What are some of the successes you have experienced implementing your time bank?**
  Partway through we realized people need something to remind to check their community weaver web site because people were forgetting to check. Now we send out service updates and members can choose to receive them daily or weekly- we highly recommend this because it keeps people in the loop and they can see new services so it heightens their curiosity. Something else that has been useful is a regular conference call with other time bank coordinators around the country to talk about programs and success and challenges.

- **What challenges did you encounter when first starting your time bank?**
  It was disheartening when we initially had people joining but not using the service right away- it takes people awhile to get going with it. To join our members have to go through a 45 minute orientation and they fill out an application so we can get demographic information and do a background check- people automatically get three time dollars for going through the process. We run background checks on anybody who joins the time bank.

- **What are some of the challenges you have experienced implementing your time bank?**
  We haven’t found any grants to help keep us going, the marketing director is responsible for that. Getting people involved in the member gatherings can be challenging- we have one every other month. Now we are organizing other new events like birthday parties to get more people involved.

- **What types of services are participants providing? Are they the same types of services as when you first started?**
  See email. We have more variety now as we have more members and we have more options of people to choose from, a little more diverse (people offering vegan services). We have group members like the YMCA- they provide a space for us to do orientations and other gathering events.

- **Is your time bank system internet based (participants contact each other via email through a website) or do you use a time bank coordinator to facilitate participant connections?**
  Our program is predominately internet based, but we do have some offline members and they work with the coordinator over the phone and we send them print materials and we can match them with somebody who is online to walk them through the process- they have an “online buddy”.
• How has your organization handled liability?
  We met with a lawyer and insurance guy in the beginning and it was determined we didn’t need extra insurance because we already had volunteer insurance (PPL might already have this). Some agencies purchase CIMA insurance if they don’t already have volunteer insurance. We did have to mediate one problem- an issue where somebody helped the participant redo part of their bathroom but the participant felt it was done incorrectly despite that there was a plumber there helping- we didn’t go and look at the service but we did help to mediate the situation. The participant decided time banking was not for them.

• In your opinion, what has helped make your time bank sustainable?
  Members who are dedicated to helping and having the support of Family Service Rochester- we are not self-sustaining yet.

• Do you wish to share any other of your time bank experience that you think would be helpful to consider when starting and implementing a time bank?
  It is a great idea to go out and find community partners like the YWCA or other non-profits that would want to partner with you. Also, the more members you can get involved in helping to run certain program functions right from the beginning the better- delegating is always good!

Echo Park Time bank (Los Angeles, CA)
• What type of organization are you (community/neighborhood organization, faith based/church group, non-profit, or other type of agency)?
  We are a volunteer run non-profit. We started the program with just a few friends and didn’t think it would grow and then the LA Times did an article on our time bank and it grew from there. We just recently got an existing non-profit to umbrella us.

• What is the size of your organization?
  We have 125 members and typically we grow by about 6 members per month. 2 volunteers run the time bank and they formed a steering committee of time bank participants to help with decisions and planning. Our start-up process was very informal, we didn’t start with an organization. Initially we paid $50 dollars for a start-up kit through TimeBanks USA and then once we got going started charging a member .

• How long has your time bank been operational?
  Since March of 2007

• What type of population does your time bank serve? Are participants dispersed over a large area or do they live in close proximity to one another?
  We are trying to keep our time bank as local as possible, but we were the first time bank in southern California so when the LA Times article came out we
suddenly had membership applications from all over. We have had to turn people away in order to it local but we have offered to help others start their own program. Right now we serve 6 zip codes around the echo park neighborhood.

- **Is your program a mission based time bank (grant funds) or a member led time bank (do you collect membership fees from participants)?** If mission based, what types of funding sources did you initially utilize and how have you continued funding you time bank program? We collect membership fees from participants- 10 to 20 dollars per year on a sliding scale. When we first started we didn’t charge a fee because we didn’t really have any expenses, when we started to pay annual dues to TimeBanks USA is when we started to collecting fees. We highly recommend their Start-up kit.

- **What costs did you encounter when first starting you time bank? How are costs allocated now (e.g. leadership staff, training and support operations, etc.)?**
  TimeBanks USA subscription fee, Xeroxes, and operating the website. We are actually very low-budget because all our members chip in time for running events and operational functions- we have great access to some promotional people. We believe in utilizing membership to get things done. The two volunteer coordinators spend most of their time coordinating events.

- **Who is primarily responsible for running your time bank program, participants or organization staff?** Who makes up the leadership team (e.g. coordinator, ambassador, membership coordinator, events coordinator, administration, and team leader)? The two volunteer coordinators are the “moms” of the time. With the steering committee, we discuss how to delegate more nuts and bolts operations to members and increase activity from members, but overall people have really been active.

- **How were leadership team members (participants and/or staff) selected?** To build our steering committee we posted an ad on the community weaver software for volunteers. The steering committee is now made up of regulars who attend the meetings.

- **Did you start your time bank with a particular aim/ public purpose in mind?** No, we heard a story about time banking on the news and wanted to implement it in our community. We honestly didn’t do a lot of planning, we just thought it was a good idea and figured let’s try it.

- **Did you utilize any of the resources provided by Time banks USA, like the start-up package or the training planning secessions, when starting your time
bank? How useful were these resources and would you recommend other agencies use them?

We really recommend their materials! Really valuable and they have been very helpful. Also we like that by being a member of TimeBanks USA we can call when we have a problem, they do a lot of their own research and have statistics to help time bank programs. They also offer service to help with funding, and Edgar Kahn even came to our site.

• What size was your time bank when you first started (number of participants and support staff)?
  We started with 20 members and two volunteer coordinators initially.

• What size is it now (number of participants and support staff)?
  Now we have 125 members, the two volunteer coordinators, and our steering committee.

• What successes did you experience when first starting your time bank?
  We were really surprised by what people were willing to give when we first started and still even now- one example, we have a lawyer who is giving advice for time dollars.

• What are some of the successes you have experienced implementing your time bank?
  We do monthly potlucks to get participants meeting each other and talking to each other. We find we actually have a flurry of exchanges being set-up at these potlucks. Face to face meetings between members is crucial. We also started having a half hour work shop for new members once a month and then potluck right after for all members. We have “Ambassadors” to personally connect people, which we find helps with that trust element that doesn’t automatically happen.

• What challenges did you encounter when first starting your time bank?
  Trying to find the time to invest in it and run it.

• What are some of the challenges you have experienced implementing your time bank?
  We have had some exchange disputes over hours. When the disputes arose we mediated them, but we have also started emphasizing clear communication about service exchanges- number of hours and the details of the service- in the new member workshops.

• What types of services are participants providing? Are they the same types of services as when you first started?
  Services: Health services, tutoring, catering, rides, gardeners, composters, tailors/seamstresses (I have a friend in the time bank who save a few hundred
dollars by using member services to have her wedding dress altered and had time bank member donate hours as her wedding photographer) book keeping, and our logo was designed by a time bank member on time dollars. Our list of services has really expanded and diversified over time- one example, we had a member put up an add to have other time bank members come and pick her guavas because she was pregnant and they were making her morning sickness worse. Members are also starting a garden project to grow and trade vegetables.

- **Is your time bank system internet based (participants contact each other via email through a website) or do you use a time bank coordinator to facilitate participant connections?**
  We use the internet and the phone to contact members. We don’t have a directory or print materials; we do have a membership booklet that members can access online.

- **How has your organization handled liability?**
  We cross our fingers pretty much. We utilize a function of the community weaver software where you have to click on a agreement piece in order to access the software as a member. We also focus on teaching people to let go of that fear “liability” fear, and we haven’t had any real problems so far. We have actually found that people make more offers of service than requests for service- so we have more people giving than taking. For this reason we emphasize “taking” at all the workshops. One of our main obstacles is getting people to think outside the money system.

- **In your opinion, what has helped make your time bank sustainable?**
  Chutzpah! We wouldn’t give up, and people got really excited and they wanted to participate- there was a will for it in the community. We found that time banking was an easy sell for us, and we are just trying to meet the need that was already there.

- **Do you wish to share any other of your time bank experience that you think would be helpful to consider when starting and implementing a time bank?**
  Don’t get discouraged in the beginning! When we first started we had a really small group, but we stuck with it and the core values throughout and the program grew.

Lynn Time bank (Lynn, MA)

- **What type of organization are you (community/neighborhood organization, faith based/church group, non-profit, or other type of agency)?**
  Lynn Time bank is a non-profit, incorporated. The decision to be a non-profit was made for the purposes of grant writing, currently Lynn is striving to become
member to member, so they are in transition to becoming more member led and having a limited coordinator role.

• **What is the size of your organization?**
  207 members, but there are only about 6 that are active right now due to transition period. The AmeriCorps Vista/ED is there to revitalize and rejuvenate the program and switch their operation model from relying on a specific coordinator to members taking the lead in running Lynn Time bank.

• **How long has your time bank been operational?**
  Became Lynn time in 2004 when received a three year grant from the department of health- this grant money has run out and has been the motivating factor behind becoming more member led. Lynn did attempt to look for state funding, but that fell through because of the economic crisis. Currently, an AmeriCorps Vista is running Lynn Time bank- they are basically acting as executive director (does capacity building, doing grant writing, member support, and building partnerships with different organizations like the New American Center).

• **What type of population does your time bank serve? Are participants dispersed over a large area or do they live in close proximity to one another?**
  Lynn serves a very diverse population- There is a big refugee population including Russian, Somali, Vietnamese, and Sudanese. Lynn has 30 members that speak Spanish as a first language so they have to keep their information bilingual. Participants are somewhat dispersed because they serve all of Lynn and a few surrounding areas- there is a 30 minute span (driving time) from one end of their service area to the other. Historically and currently Lynn serves mostly low-income individuals, but they feel they need to grow into the middle and upper classes in order to access and offer a broader range of skills. Lynn started as parent support group for family members who had developmental disabilities.

• **Is your program a mission based time bank (grant funds) or a member led time bank (do you collect membership fees from participants)? If mission based, what types of funding sources did you initially utilize and how have you continued funding your time bank program?**
  Lynn gets their funding mostly from grant funding, they have done some fundraising in the past but it has not been particularly fruitful. Because of the population they serve they have opted not to ask for donations from participants.

• **What costs did you encounter when first starting you time bank? How are costs allocated now (e.g. leadership staff, training and support operations, etc.)?**
  Initial big start-up costs included: getting an office and furniture for the office and having a payroll for the executive director/coordinator ($40,000). Other costs include: promotional materials (directory), office utilities, and the Time banks
USA fee to use their Community Weaver software. However, there is a new software coming out that was designed by the Director of Hour Exchange in Portland, ME that Lynn feels is superior to the Community Weaver software. The new software will be called Time and Talents.

• **Who is primarily responsible for running your time bank program, participants or organization staff?** Who makes up the leadership team (e.g. coordinator, ambassador, membership coordinator, events coordinator, administration, and team leader)?

  Lynn started with just an Executive Director and then added an AmeriCorps Vista in 2005 to build a program called bridging the gap (got grant funding for this). Currently Lynn is being run by just and AmeriCorps Vista. Ideally Lynn time bank will switch to being run by different operational member groups (e.g. fundraising group, socials group, group to do office tasks, group to do new member orientation). Lynn would like to tap into membership skills and efforts to keep the time bank going and changing the coordinator role to limited time acting as a mediator who trouble shoots and follows up with the different operational member groups.

• **How were leadership team members (participants and/or staff) selected?**

  No comment.

• **Did you start your time bank with a particular aim/ public purpose in mind?**

  Lynn started as parent support group and it evolved from there. They received a three year grant from the department of mental since initially they were serving families who had developmental disabilities. They were also able to get a grant from the Hayworth foundation for the Bridging the Gap Program. Lynn has found it next to impossible to get grants for general operating procedures.

• **Did you utilize any of the resources provided by Time banks USA, like the start-up package or the training planning secessions, when starting your time bank?** How useful were these resources and would you recommend other agencies use them?

  Not sure. Lynn’s original ED was well connected with other time bank coordinators and knew Edgar Kahn very well so theirs was a special circumstance.

• **What size was your time bank when you first started (number of participants and support staff)?**

  Don’t know- two groups merged into one- around 50 to 75

• **What size is it now (number of participants and support staff)?**

  207, but only 6 members are really active at the moment. Lynn is going through a cultural shift- 50% of members don’t use computers so logging hours with the
Community Weaver program is difficult, and those who do use computers are not very literate and they don’t find the community weaver software user friendly. The AmeriCorps Vista is planning on doing computer training about the software to try and help this issue.

- **What successes did you experience when first starting your time bank?**
  Nothing in particular.

- **What are some of the successes you have experienced implementing your time bank?**
  N/A- was not there in the beginning.

- **What challenges did you encounter when first starting your time bank?**
  N/A- was not there in the beginning.

- **What are some of the challenges you have experienced implementing your time bank?**
  The biggest challenge is the lack of computer knowledge. It is very hard to run a time bank on shoe string budget when members don’t check email or utilize the internet as coordination tool. Another challenge has been people moving and not updating their contact info. Another big challenge has been making sure that members understand that the time bank is not a volunteer organization- it’s not just about what you can give but also about how you can utilize services offered by other time bank members in your daily living. Lynn has found that members are accruing lots of hours and not spending any of them.

- **What types of services are participants providing? Are they the same types of services as when you first started?**
  Hard to say at this point due to limited activity. They have a new member who does painting/landscaping, cutting hair, writing, childcare (require a background check for anybody who does childcare), driving (have to do license check), cooking, teaching magic tricks, hair braiding, dog walking, errands, gardening, home repair, translation and interpreting (these are very popular), snow shoveling, companionship, and computer help. The service list has grown a bit over time, but there are still general services that remain constant like childcare and cooking.

- **Is your time bank system internet based (participants contact each other via email through a website) or do you use a time bank coordinator to facilitate participant connections?**
  In the past members contacted the coordinator or director directly to find out who they could call for a service (director memorized the service list) Lynn has always had a member directory but the former ED knew a lot of other information about what members could offer so when they left that knowledge
was lost and members stopped calling in- also added to the decrease in member activity. Membership relied heavily on calling ED/coordinator for connections, which is one reason Lynn is not sustainable right now. Some members claim to never have gotten the directory. Members hardly ever log into the online system, so almost impossible to check that. Lynn thinks there should be some sort of buddy system so those who have computers can partner up with those who don’t. Before Lynn can become solely internet based they need more member activity form those who have computers- going to have to get creative about how to move away from a full time coordinator. The member directory is supposed to get sent out every 6 months.

We have switched to using the Time and Talents software from the Community Weaver Software. So far we like Time and Talents much better because it easier to use and navigate and we can pull very detailed reports for grant purposes. All of the service hours are tracked through the Time and Talents Software.

• **How has your organization handled liability?**

Lynn has a volunteer insurance program and they have new members sign a form stating that they understand the work done by other members is not guaranteed so Lynn time bank should not be held liable (In the application, and receipt of member handbook page). Lynn also informs members that they cannot offer childcare or transportation unless they have had the necessary background checks. Coordinator can background checks if they receive the necessary training- scheduling the training has been difficult in state budget windfall periods. Hour Exchange in Portland, ME does not require any background checks for childcare because they call it a “supervised play date”. Regarding volunteer insurance, we pay our insurance company $650 a year for liability insurance. The amount we pay is based on the number of volunteers we list, so the price goes up the more volunteers are listed (we list volunteers as number counts under volunteer activity categories, like “Driving”).

• **In your opinion, what has helped make your time bank sustainable?**

Most important is a membership base that is really enthusiastic about the idea of time banking, and thinks of creative ways to use it- that is one thing Lynn feels is missing right now. Hour Exchange’s membership does a lot of creative things- a member could receive health care based entirely on time dollars (AmeriCorps overseeing that now), an AmeriCorps Vista is working on micro enterprise (using skills within the time bank to help start a small business- avoids a lot of those initial start up costs for individuals who otherwise could not afford to do it), members exchanging time dollars for doing promotional add work. Look for
innovative ways to get people involved and think outside of the box- how they can really use their skills to get different exchanges.

• Do you wish to share any other of your time bank experience that you think would be helpful to consider when starting and implementing a time bank? Push reciprocity, reciprocity, reciprocity! Don’t be afraid to not have members if they don’t understand concepts and importance of two way exchanges- make sure your time bank does not become simply a volunteer organization! Lynn is actually looking at changing their name and getting rid of the “bank”. This is to do with the associations people make with the word “bank”-it implies saving up rather than spending!

Hour Exchange Portland (Portland, ME)

• What type of organization are you (community/neighborhood organization, faith based/church group, non-profit, or other type of agency)?
  Nonprofit organization.
• What is the size of your organization?
  700 active members and 3 paid staff.
• How long has your time bank been operational?
  Since 1996
• What type of population does your time bank serve? Are participants dispersed over a large area or do they live in close proximity to one another?
  Everybody- we have a large membership that includes a mix of race, gender, and income. Membership is Farley dispersed; members lived in close proximity when Hour Exchange began because it was neighbor to neighbor.
• Is your program a mission based time bank (grant funds) or a member led time bank (do you collect membership fees from participants)? If mission based, what types of funding sources did you initially utilize and how have you continued funding you time bank program?
  Hour Exchange is mission based. They fund their program through fundraising events, small grants, donations, members cash donations, they operate a national time banks training center that brings in revenue, they operate a weatherization co-operative that weatherizes member and non-members homes (non-members pay the time bank for the service). At first Hour Exchange could only get grants for specific programs, but over the last three years have had much greater fortune in being able to appeal to mainstream funders – thanks largely to the downturn in the economy.
• What costs did you encounter when first starting your time bank? How are costs allocated now (e.g. leadership staff, training and support operations, etc.)?
Space, paid coordinator- Hour Exchange found at first they could get a lot though in-kind donations or exchanges. Currently, costs are largely for space and costs associated with personal.

• Who is primarily responsible for running your time bank program, participants or organization staff? Who makes up the leadership team (e.g. coordinator, ambassador, membership coordinator, events coordinator, administration, and team leader)?
Staff are primarily responsible for running Hour Exchange, but they also have many members who contribute their time and services to help with things like events and bulk mailing. Hour Exchange uses the program membership and their skills to cover as many costs as possible.

• How were leadership team members (participants and/or staff) selected?
Started with one director and then as the program expanded they were able to hire an assistant and then additional staff. Many of their additional staff currently are AmeriCorps vista members.

• Did you start your time bank with a particular aim/public purpose in mind?
Hour Exchange started with the purpose of connecting neighbors. Currently they have many different clusters of interest- weatherization, small business development, adult education classes, members participate in first Friday art walk, cooks & caterers. Word of mouth has been key in the growth and development of our organization.

• Did you utilize any of the resources provided by Time banks USA, like the start-up package or the training planning sessions, when starting your time bank? How useful were these resources and would you recommend other agencies use them?
Our organization helped TimeBanks USA develop their software and start-up package, but found that the community weaver software didn’t work for us because of our need to track for recording and grant seeking purposes. Our organization has created our own software package that can track and be used for recording purposes. This software is available to organizations. We would recommend TimeBanks USA materials.

• What size was your time bank when you first started (number of participants and support staff)?
30 people, then grew to 300 within a year. 700 to 1000 people is comfortable for our program. We have a newsletter that goes out quarterly and a weekly new
blast over email, and we have restructured our orientation, and are having an open house this month.

- **What size is it now (number of participants and support staff)?**
  700 members and 3 paid staff.

- **What successes did you experience when first starting your time bank?**
  Friendship connections between members and the ability of people to ease their disposable income.

- **What are some of the successes you have experienced implementing your time bank?**
  Finding new friends and people that have found employment opportunities. We have AmeriCorps working on health care, one working with weatherization, one that is works with member care and data collection, and then one that is doing micro-enterprises and marketing.

- **What challenges did you encounter when first starting your time bank?**
  Blending the two economies (money and service) and members that don’t show up to do the exchange- we have mediated in those situations. Being as patient in this currency as you are in the rest of your life, comes down to an attitude of gratitude.

- **What are some of the challenges you have experienced implementing your time bank?**
  None.

- **What types of services are participants providing? Are they the same types of services as when you first started?**
  Lawn mowing, dog walking- we have over 1800 services and still growing and changing. Just keeps expanding since initial group. Maine has old drafty houses so the area needed weatherization, and we saw that need. We also have a clinic that started that would accept time dollars (acupuncture, physical and occupational therapy, general medicine).

- **Is your time bank system internet based (participants contact each other via email through a website) or do you use a time bank coordinator to facilitate participant connections?**
  Mailing, phone, and email. We have a lot of seniors who don’t use technology and refugees who don’t speak English so we try to use multiple methods of contacting the membership and find what works best for members.

- **How has your organization handled liability?**
  Volunteer insurance, we have a policy handbook and codes of conduct and we have full orientation that takes an hour and members do sign a waiver and we do have liability insurance.
• In your opinion, what has helped make your time bank sustainable?
The people, all about members who are active!

• Do you wish to share any other of your time bank experience that you think would be helpful to consider when starting and implementing a time bank? That they believe in it, be behind it 100%- not a game. It’s a way of being, and they need to go all in.
Appendix C
Resource Materials

The following are examples of a member application and member handbook from Lynn Time Bank.

MEMBERSHIP APPLICATION

Name______________________________________________________
Address_____________________________________________________
E-Mail_______________________________________________________

The Lynn Time Bank is going green. Check here if you agree to be contacted primarily by e-mail.
Yes  No

Preferred Phone ____________ This is a:  Cell Phone  Home Phone  Work Phone
Alternate Phone ____________ This is a:  Cell Phone  Home Phone  Work Phone
When is the best time to reach you?______________________________

Names of Other People in your Household (we consider FAMILIES to be members of the Lynn Time Bank):
________________________________________________ relationship
________________________________________________ relationship

Date of Birth* _____/_____/_____*Applicants wishing to provide child care or transportation to Time Bank members must provide their date of birth, a copy of driver’s license, and a copy of car insurance prior to providing child care, elder care, or transportation (by law, a background check must be conducted).

Additional ways members can help each other with transportation, mobility, health, etc.:

Do you have a driver’s license?  Yes  No  Do you have a car?  Yes  No
Do you need assistance getting around? (walker, crutches, wheelchair, etc.)  Yes No
Do you smoke?  Yes  No  Able to work in the home of a member who smokes)?
Yes  No
Do you have any allergies?  Yes  No  If yes, please list:
________________________________________________

Languages: (please mark all that you are able to communicate in)
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.

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Personal, Professional or Volunteer References

Please list three non-relatives who could provide a strong character reference. Tell your references to expect a call from us. You cannot become a member unless we are able to reach at least two (2) of your references. Two of the references listed here should be persons who completed reference forms to be submitted with your application.

Name ____________________May we call? Yes No
Preferred Phone ______________Best time to call _____________________________
E-mail ____________________

2. Name ____________________May we call? Yes No
Preferred Phone ______________Best time to call _____________________________
E-mail ____________________

3. Name ____________________May we call? Yes No
Preferred Phone ______________Best time to call _____________________________
E-mail ____________________

This section tells us a little bit about the types of services you might be interested in exchanging. In order to offer or receive services, you will have to write services ads separate from this application. You will receive more information about this at your new member orientation.
Please list up to three types of services you would most like to offer to our members:
1._____________________
2._____________________
3._____________________

Please list up to three types of services you would most like to receive from our members:
1._____________________
2._____________________
3._____________________

Emergency Contact Information

Name ____________________________ Relationship ________________________________
Telephone ___________________________ Alternate Number________________________
Doctor’s Name ____________________________ Doctor’s Phone ______________________

Please initial the statements below as you finish reading them, signifying that you understand them and agree to each statement.

_____ I understand that the references I have provided will be contacted.
_____ I understand the Lynn Time Bank may do a background check on qualified applicants.
_____ I consent to the release of all relevant information concerning my ability and fitness to work as a Lynn Time Bank member.
_____ I certify that the information given on this form is accurate to the best of my knowledge.
_____ I understand that, as a Lynn Time Bank member, we offer neighborly services to each other. Members provide services to the best of their ability and do not guarantee their work.

Signature ___________________________________________ Date _________________
The Lynn Time Bank builds community through neighbors helping neighbors exchanging skills and talents.
Contents

Core Values of Time Banking

Lynn Time Bank Mission

Communicating with the Time Bank Staff

How It Works

Member Rights

Member Responsibilities

Courtesy Rules

How to Set Up an Exchange

Frequently Asked Questions
Welcome to the Lynn Time Bank!

Time Banking is a revolutionary concept that values all members in the community. By exchanging services hour per hour, our members create a complimentary currency that ensures that everyone is able to receive the services and support that s/he needs from his/her community.

Our 5 Core Values are:

1. **Assets**: *We are all assets.*
   
   Every human being has something of value to contribute.

2. **Equality**: *The heart of a Time Dollar is equality*
   
   One hour of service equals one credit, regardless of the service and all people are valued equally.

3. **Reciprocity**: *Helping works better as a two way street…*
   
   The question “How can I help you?” needs to change so we ask: “How can we help each other build the world we both will live in?”

4. **Redefining work**: *Some work is beyond price.*
   
   Work must be redefined to include whatever it takes to revitalize neighborhoods and families, to make democracy work and to advance social justice. This kind of work needs to be honored, recorded and rewarded.

5. **Respect**: *Everyone matters!*
   
   We must respect, honor, and meet people where they are.

Our Mission

The Mission of the Lynn Time Bank is to build community through neighbors helping neighbors, exchanging skills and talents. The Lynn Time Bank builds community by offering a seamless service exchange system without regard to race, creed, color, ethnicity, age, gender, sexual orientation, or disability. The Lynn Time Bank service exchange system promotes unity and common purpose and fosters the development of natural mutual supports among individuals, businesses, educational institutions, and human service agencies in the Greater Lynn area.

Communications with the Time Bank Staff

As a member, you can expect to hear from the Time Bank staff and members on a regular basis. The most common way that we communicate with you is through our quarterly newsletters and bimonthly email blasts. Twice a year we compile all current service ads and requests for our updated paper member directory. You may hear from our staff or members to confirm the accuracy of your posted service ads. Also, annually, we do a member survey by telephone. We encourage you to give us feed back then as well as throughout the year as you make exchanges.
If you would like to visit our office, we are located in the lower level of 112 Exchange Street. If you are differently abled, please call our office and a staff member will be happy to make arrangements to meet you nearby or at another accessible location.

For any general inquiries about the Timebank, please email the coordinator at info@lynnitimbank.org. This email address will remain even if leadership changes. Also, inquiries may be made by US postal mail at PO Box 46, Lynn, MA 01903.

Here’s how it works

For each hour of service you perform, you earn one Time Dollar that you can then spend on services offered by any of our time bank members. By doing this, you are able to meet new members of your community while receiving or providing valued service. Check out the cartoon below to see how the network works.

This cartoon is an excellent illustration of how the Time Bank works. Without each member giving and receiving services to keep this cycle going, our time banking economy shuts down. This is why you are such an important part of our community.
In order for exchanges to be continually happening, it is important that you regularly check your online account, update your service offers and requests, and keep the Time Bank informed of availability changes.

The services that are provided through the Timebank are reflective of what our members are willing to offer. The Lynn Time Bank does not guarantee the work of its members. Members provide services to the best of their ability and do not guarantee their work. If you are unsure about the services of a member, you have the option of asking specific members for references for their offered service.

If you have questions or concerns, you may direct any inquiries to the Time Bank office and staff.

**Member Rights, Responsibilities and Courtesy Rules**

This member handbook has information within that will ensure a positive experience while exchanging services with our members. All of our members have certain rights and responsibilities to each other and to the time bank.

**Rights:**

- Members have a **right to be valued** for service to the network and community.
- Members have a **right to learn**. You may attend training opportunities, classes, social events, and other Lynn Time Bank activities that enrich your professional and social life.
- Members have a **right to confidentiality**. Information will not be shared with others (except for directory content) and for the purpose of evaluation of the program for funders.
- The Lynn Time Bank does not discriminate on the basis of age, gender, race, ethnicity, religion, sexual orientation, or disability.

**Responsibilities:**

- Members are expected to directly call members for help and call when they are willing to provide service. The Lynn Time Bank office and staff can help facilitate this, but it is the members’ responsibility to **confirm and complete exchanges**.
- Members are responsible for **maintaining an accurate account**. Please check your balance periodically online and make sure every exchange has been recorded. Note: the burden of reporting belongs to the member earning dollars. In other words, if you provide a service or a product to another member, you must report the hours online. Please report any discrepancies to the office as soon as possible.
- Members are responsible for keeping the Lynn Time Bank staff informed about changes in status. Please send us any changes in name, address, phone number, email and/or services. If for any reason you decide to become inactive, please let us know. Updated files are imperative for effectively facilitating exchanges; we don’t want to refer anyone to an inactive member! If we cannot reach you, you will be removed from our database and may lose your hours.
- Members are expected to **maintain confidentiality** of all members. Discussing inappropriate information about a member with others is prohibited.
• Members may **be dismissed for unacceptable conduct.** Members should bring serious concerns to the Lynn Time Bank staff.

In addition to these rights and responsibilities, we ask that all members observe the following **courtesy rules** as well:

• Always call back within 48 hours—even if you are unable to perform or receive the requested or offered service.
• It is okay to say that you cannot do the service. You are not required to agree to do all services that are requested.
• Be sure when scheduling a service exchange that you get all of the information you need: name, address, date, time, phone number, tools needed, etc.
• Be on time (or even a little early)
• Refrain from using alcohol or illegal drugs before or during your service.
• Please do not smoke in a member’s home unless given prior approval by the member you are serving.

**How to set up an exchange**

1. Look online and/or in your member directory.
2. Call members directly to arrange the service exchange.  
   *Note:* Be sure to confirm availability, date, time, place, anticipated number of TD to be exchanged, materials needed, and a contact number.
3. The person who performs the service is responsible for documenting it by going online, emailing the hours to the time bank, or calling the time bank office.
4. Check your account balance to confirm that the exchange was reported. Account statements can be viewed online or received anytime by email or call the office for an update.

**Frequently Asked Questions**

**What is a Time Dollar™ (TD)?**

A time dollar is equal to one hour of service. After the first hour is complete, time dollars may be counted in quarter hours from there on. In the event that a service lasts less than an hour, for record keeping, one entire time dollar will be credited.

\[
\begin{array}{ll}
\leq 1 \text{ hour} & = 1 \text{ Time Dollar} \\
45 \text{ minutes} & = .75 \text{ Time Dollar} \\
30 \text{ minutes} & = .5 \text{ Time Dollar} \\
15 \text{ minutes} & = .25 \text{ Time Dollar}
\end{array}
\]

**How do I earn or spend Time Dollars™?**

To earn a time dollar, you must do an hour of service for another Time Bank member or member organization.

To spend a time dollar, you must have a Time Bank member complete an hour of service for you.
Can I save Time Dollars™?

Each Time Dollar is banked in your personal Time Bank account, available to be used when you want or need a service from another member. These savings are inflation proof. One Time Dollar will always equal one hour of service. However, saving time dollars without spending hurts our time banking economy as the cycle of reciprocity ends. With this in mind, we encourage you to try to complete at least 8 hours of complete exchanges per year.

Can I give Time Dollars™ to someone else?

Yes. If you are aware of a need that member has to receive a service, but they are unable to earn time dollars themselves, you may donate time dollars to them. Call the office to set this up.

Who are the members of the Lynn Time Bank?

The Lynn Time Bank is one of the most diverse time banks in the world. Our members are young people, senior citizens, parents, professionals, men and women across all socio-economic backgrounds, ethnicities, and ability levels. We are all joined together because we believe in the core values of the time bank which include valuing all people.

Frequently Asked Questions, cont.

What services are provided?

The services that are provided are dependent upon what our members are willing to share with each other, and therefore vary as new members join us and the availability of our members. If there is a service that you would like to see offered, please contact the office to talk to the staff about how recruitment can be done in these desired areas.

Can Time Bank members do service for member of my family?

Yes and No. If the family member shares the same household as you, then yes, we consider them to be members along with you. If your family member lives in another location, we encourage him/her to apply to be a member of the time bank to receive our members’ services.

Can I do a service that I am not listed as offering?

Yes. If another member requests a service that you can perform, you are encouraged to do so. If you would like to continue to offer that service, you may add a service ad on your profile on our online time banks software.
I need urgent help. Can I count on the Time Bank?

Maybe. The Lynn Time Bank is not here to provide emergency services, but depending on the service, our members may still be able to help. It is always best to give as much notice as possible when requesting a service.

I need a service that requires tools. Who is responsible for providing these?

The person requesting the service is responsible for providing all necessary materials. Always check with the member providing the service to confirm what is needed.

Should I tip a Time Bank member for good service?

No. Money and Time dollars can never mix. Instead of giving a tip, “pay it forward” instead by giving excellent service to another member!

Do I have to report my service exchanges to the IRS?

No. All of your services that you exchange through the time bank are not taxable. Also, because the Lynn Time Bank is a certified non profit, all monetary donations to our programs are tax deductable.

Why does the Lynn Time Bank need donations if they are a non profit?

The Lynn Time Bank prides itself on the fact that membership is free-of-cost to all who wish to join our community. However, we still have operational costs which include things like rent, utilities, technology, postage, etc. We want to be able to ensure good service from our office staff. Also, the Lynn Time Bank would like to grow and provide new programs and opportunities for our members, which requires funding. If you have any further questions or concerns about this, please contact the office.

What’s the difference between Time Banking and volunteering?

One of the core values of time banking is reciprocity, or getting something back in return. All of our members are expected to give services and receive service.

Frequently Asked Questions, cont.

What’s the difference between Time Banking and bartering?

Time banking is not bartering because:

1. It is not tied to a cash value
2. It is based on the currency of time, so one time dollar = 60 minutes
3. It is not generally an exchange, like barter, between two people but between a network of people. You may not earn and spend with the same person, you might, but you might not.
4. It is not a contractual agreement, but recognized as a friendly favor.
My friend wants to apply to be a Lynn Time Bank member. What does s/he need to do?

1. Contact the Lynn Time Bank office to have an application sent. Fill out the application and send it in.
2. The Lynn Time Bank will check the listed references and will schedule an orientation.
3. Attend an orientation.
4. Begin exchanging services with other members.

Please direct all questions to the Lynn Time Bank staff. When and if additional steps are necessary in the process, a time bank staff member will be able to communicate this to prospective members.

Does it cost anything to join the Lynn Time Bank?

No. We do not charge any membership fees or dues to have a membership with the Lynn Time Bank. We realize that our members’ financial resources are precious and do not want to limit our community based on financial status. However, we do have operational expenses and we encourage our members to donate what they can afford and/or time to keep our operations going. If you would like more information on this, please contact the time bank office.

I want to be more involved with the Lynn Time Bank. How can I do this?

Exchanging services with other members is the easiest and best way to help the time bank. If you are interested in helping the time bank in a leadership role, please contact the office. We are always looking for members to help with organizing social events, fundraising, new member intake, community ambassadors, and clerical support. Talk to the coordinator if you are interested in being apart of any of these teams and earn time dollars as you help to keep the time bank sustainable!

I want someone from the Lynn Time Bank to give a presentation at my community function. Who should a call?

The Lynn Time Bank staff is happy to schedule speaking engagements when available; call the office to set a time. We are always looking for members who are willing to be ambassadors to the community and represent us at these functions and if you would like to be an ambassador, please call the office.