TIME NOT MONEY

OUR ABUNDANT SOCIAL INFRASTRUCTURE MADE VISIBLE

One Kola = One Hour

linktr.ee/kolanutcollab
WHAT IS THE KOLA NUT COLLABORATIVE?

The **Kola Nut Collaborative (KNC)** is a mutual support network of people engaged in **reciprocal exchange** of services, skills, and goods through a timebank where the currency is an hour of time for everyone.

Through membership in the Kola Nut Collaborative people: create and strengthen community bonds, create **economic freedom** by providing an alternative means to get needs and desires met, and encourage **creativity in redefining self-sufficiency**, interdependence and valuation of time.

The Kola Nut Collaborative introduces a paradigm where members reflect on the available resources in their lives moving from a perception of scarcity and lack to **abundance and wholeness**.
WHAT IS A TIMEBANK?

Timebanking is a way to formalize the exchange of skills and favors while building circles of trust and reciprocity. For every hour you spend doing a favor for someone in the time bank, you earn one time credit, which can then be spent receiving a favor from someone else participating in the time bank. Everyone’s time is valued equally, meaning those whose time is undervalued by the monetary economy (childcare workers, for example) do proportionally better. Examples of exchanges include language lessons, car rides, moving assistance, massage, gardening, web design and music lessons. Time credits may be tracked in an online database, a notebook, or a paper scrip.
December 2014

16,000 people have earned Time Credits in the last three years
45% had not regularly given their time before
62% give their time at least once a week

65% say their quality of life has improved
81% are very likely to continue giving their time

95 people have started a community group since being involved in Time Credits
45% feel healthier
76% feel able to contribute more

June 2015

81% said Time Credits have had a positive impact on their quality of life
63% know more about the services and support available to them

58% feel healthier as a result of earning and spending Time Credits
23% report having less need to go to the doctor

35% have gained work experience
46% have learned new skills
6% have got into employment as a result of Time Credits
WHY TRADE TIME?

As a community currency design project, the Kola Nut Collaborative seeks to restore the social commons using timebanking as a means for community residents to exchange their skills and services using units of time as a bankable, tradeable currency.

In the tradition of the earliest appearance of credit as an extension of one’s reputation for reciprocity within a social group, the Kola Nut Collaborative seeks to design a social currency which holds both value and values as a means to measure participation in the social life of a community rather than placing a greater value on work performed outside of that community.

Central questions which have guided the Collaborative in engaging members of the timebank include: “How much work is excluded from any valuation by the money economy?” and “How do we deploy a complementary community currency which emphasizes the importance of that work?” All of these efforts are designed to plant the seed of social economy within Chicago communities with the hope that it becomes a catalyst for a greater exploration of local currencies which increase the velocity of exchange in communities that are overlooked or ill served by the existing money economy.
Impact: Participation

45% had not regularly given their time before earning Time Credits
62% of members are giving their time at least once a week
81% said they are very likely to carry on giving their time
76% feel able to contribute more

Impact: Health & Wellbeing

58% feel healthier since earning and spending Time Credits
41% feel more positive
60% said their level of social contact has increased as a result of Time Credits
23% report having less need to go to the doctor
81% said Time Credits have had a positive impact on their quality of life

Impact: Skills & Opportunities

6% have got into employment as a result of Time Credits
46% have learned new skills
64% said they can do more as as result of Time Credits
35% have gained work experience
43% have found new interests
THE OFFERS & NEEDS MARKET

1. Introduce the activity (5-10 m)
   - Ensure everyone has a booklet, pen, and stable writing surface
   - Introduce yourself
   - Explain ‘Offers & Needs’ and ‘Follow-Up’ sheets

2. Explain and draw up the Offers and Needs Sheet (5-10 m)

3. Prompt thinking about the range of possible offers (3-5 m)
   - Service (pick up shopping)
   - Language (conversational Spanish)
   - Interest or passion (urban cycling)
   - Knowledge (fermenting sauerkraut or kombucha)
   - Physical resource (PA speaker system)
   - Introduction or lead (artistic collaborators or apartment referral)
   - Cultural, social, or communal awareness (Quaker meeting protocol)

4. Have participants fill in the offers section on their sheet (5 m)
   - Ask for total silence while offers, availability and cost sections are completed

5. Explain how the circles will operate (5 m)
   - Presentation Formula: <name> <offer or need> <availability or urgency> <cost or price>
THE OFFERS & NEEDS MARKET

• Offer Example: I am Mike. I am offering to teach a basic course in fermentation of kefir, kombucha, or sauerkraut casually or occasionally for two kola (or two hours of time credit).
• Need Example: I am Mike. I need either direct sewing support or someone who teaches hand mending for the repair of my collection of dress socks. I am willing to pay four kola (or four hours of time credit).

• 15 second time limit on sharing pitches

6. Let the offers begin! (5-15 m)
   • Run offers round for a defined period (w/1 m warning before ending) or until every offer is shared.

7. OPTIONAL: Network, reflect on successes, revisit offers, rotate groups and repeat the process (20-25 m)
   • Count off & switch circles (if able)

8. Prompt thinking about range of possible needs (20-40 m)
   • Have participants fill in the needs section on their sheet
   • Think bold, courageous, and broad about your needs
   • Go beyond your own skills and assets to those in your network
   • Let the needs begin!
   • OPTIONAL: Network, reflect on successes, revisit needs, rotate groups, and repeat the process

9. Survey participants for ‘matching success’ (2 m)
   • Who heard at least one offer or need which was a match for you?

10. Encourage participant reflections and close the process (3-5 m)
    • Why do we need the timebank?
    • What do you like about the process?
    • What could be improved?
<table>
<thead>
<tr>
<th>Offer</th>
<th>Availability</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>(E.g., tennis buddy, shopping delivery, tax assistance, bed for sale, introduction to a good plumber, insights into Greek culture)</td>
<td>(E.g., Anytime, Sometimes, Emergency)</td>
<td>(E.g., $/hr, Fixed $ cost, Barter, Negotiable, Free)</td>
</tr>
<tr>
<td>Need</td>
<td>Urgency</td>
<td>Payment</td>
</tr>
<tr>
<td>(E.g., funding for my community project, ideas on good travel destinations, Spanish lessons, a graphic designer, a partner for my business idea)</td>
<td>(E.g., Urgent, Semi-urgent, Not-urgent)</td>
<td>(E.g., $/hr, Fixed $ cost, Barter, Negotiable, I’m seeking it for free)</td>
</tr>
<tr>
<td>Who</td>
<td>Their Offer</td>
<td>Availability</td>
</tr>
<tr>
<td>-----</td>
<td>-------------</td>
<td>--------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who</th>
<th>Their Need</th>
<th>Urgency</th>
<th>Payment</th>
<th>Contact Info</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
“Your pod is made up of the people that you would call on if violence, harm or abuse happened to you; or the people that you would call on if you wanted support in taking accountability for violence, harm or abuse that you’ve done; or if you witnessed violence or if someone you care about was being violent or being abused.”

1) Write your name in the middle grey circle.

2) The surrounding bold-outlined circles are your pod. Write the names of the people who are in your pod. We encourage people to write the names of actual individuals, instead of things such as “my church group” or “my neighbors.”

3) The dotted lines surrounding your pod are people who are “movable.” They are people that could be moved in to your pod, but need a little more work. For example, you might need to build more relationship or trust with them. Or maybe you’ve never had a conversation with them about prisons or sexual violence.

4) The larger circles at the edge of the page are for networks, communities or groups that could be resources for you. It could be your local domestic violence direct service organization, or your cohort in nursing school, or your youth group, or a transformative justice group.

“Your pod(s) may shift over time, as your needs or relationships shift or as people’s geographic location shift. We encourage people to have conversations with their pod people about pods and transformative justice, as well as to actively grow the number of people in their pod and support each other in doing so. Growing one’s pod is not easy and may take time. In pod work, we measure our successes by the quality of our relationships with one another and we invest in the time it takes to build things like trust, respect, vulnerability, accountability, care and love. We see building our pods as a concrete way to prepare and build resources for transformative justice in our communities.”
Bay Area Transformative Justice Collective Pod Mapping
THE MEANING OF HOME

ECO MEANS HOME: ‘ECO’ COMES FROM THE GREEK WORD OIKOS, MEANING ‘HOME’

ECO SYSTEM (‘HOME’ + “SYSTEM”)
Ecosystem means all the relationships in a home - from microorganisms, plants, animals and people to water, soil and air. An Ecosystem includes the terrain and the climate. An Ecosystem is not simply a catalogue of all the things that exist in a place; it more importantly references the complex of relationships. An ecosystem can be as small as a drop of rain or as large as the whole planet. It all depends on where you draw the boundaries of home.

ECO LOGY (‘HOME’ + “KNOWLEDGE”)
Ecology means knowing, reading and understanding home - and by definition, the relationships of home.

ECO NOMY (‘HOME’ + “MANAGEMENT”)
Economy means management of home.

How we organize our relationships in a place, ideally, to take care of the place and each other. But “management of home” can be good or bad, depending on how you do it and to what ends. The purpose of our economy could be turning land, life and labor into property for a few, or returning land, life and labor into a balanced web of stable relationships.

Economy does not mean money, or exchange or financial markets, or trading or Gross Domestic Product. These are simply elements or tools of specific economies. Economies (“how we manage our home”) can be measured in many ways: How healthy are the soil, people, water, animals? How much wealth is generated? Who owns the wealth? What even constitutes wealth? Is it money? Well-being? Happiness?

All economic activity has ecological consequences. That doesn’t mean that those consequences are always bad. The economic activity of peoples who have developed long relationships with the ecosystems they are a part of have tended towards balance. This traditional evolved knowledge of place is held in language, food, culture and story.

Other human communities have mismanaged home, and have created ecological consequences that are not beneficial to a sustainable relationship with the web of life. But when a people outstrip their resource base, or create damage to an ecosystem in such a way that it can no longer sustain them, they move on or die off – hopefully learning some lessons. Mother Earth has been sufficiently resilient to recover from these paper-cuts. But…

If you globalize the economy, you globalize the ecosystem. The scale and pace of globalization combined with the power imbalance in decision-making has made it virtually impossible for people to read and respond to the changes fast enough – and in fact, we have not. If you globalize the ecosystem and you have a destructive economy (mismanagement of home) then the consequences can be big. Very Big.

The current globalized economy is compromising the life support systems of the planet: destroying biodiversity, exploiting labor, killing cultures, polluting water and disrupting the atmospheric-hydrologic cycle.

ECOLOGICAL JUSTICE (‘HOME’ + “JUSTICE”)
Ecological Justice is the state of balance between human communities and healthy ecosystems based on thriving, mutually beneficial relationships and participatory self-governance. We see Ecological Justice as the key frame to capture our holistic vision of a better way forward.
wage labor
produce for a market in a capitalist firm

in schools on the street
in neighborhoods within families unpaid
in church/temple the retired between friends
volunteer gifts self-employed
volunteer moonlighting barter
children informal lending illegal
gifts self-employed
self-provisioning not monetized
producer cooperatives
under-the-table
consumer cooperatives
noncapitalised firms

from Community Economies Collective (2001)
## Posh-terity Budgeting Worksheet - Mutual Aid Networks - www.mutualaidnetwork.org

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Current</th>
<th>Year 1</th>
<th>Year 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Space</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellness</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creativity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leisure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Future</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Giving</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Misc</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Fund</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenses Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Income

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Productive Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collective Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Expenses Total (s.a.)

### Difference

- Do you have the balance you want in your life?
Chicago

Notes

LEGEND