**SICAP Case Study – West Cork 2023 – 18-5**

**Introduction / Preamble:**

West Cork Development Partnership have been supporting West Cork hOur Timebank in our Technical Support Goal 1 action in West Cork throughout the full duration of the SICAP programme.

With the support of the SICAP programme the project grew gradually and incrementally each year and proved to be an excellent social inclusion support for its members during the Covid periods in 2020 to 2022.

Anecdotal feedback during this period demonstrated a phenomenal “reach” with success in engaging a large number of extremely vulnerable and isolated individuals, who articulated an exceptional life altering impact of the supports provided by Timebank in addressing challenges they encountered.

Such was the profound impact of these interventions, provided by volunteers in the community for their peers, that our SICAP team in West Cork was prompted to support a deeper social impact analysis from an independent researcher to measure and record the effectiveness of the project.

The analysis had a dual function to also support the project itself to further develop. Timebanks operate throughout the world providing social inclusion supports to target groups in a very progressive and empowering format, but the concept remains in its infancy in Ireland. There remains huge untapped potential for a nationwide expansion of the project.

The board of Timebank are ambitious to continue to grow and expand the services provided by the project and this strategy includes achieving enhanced investment in delivering the service. One aim of this social impact analysis is to assist the board of Timebank achieve this additional investment.

WCDP are delighted to aid in this evolution and we believe it is timely to use the opportunity of the 2023 West Cork Case Study for SICAP to demonstrate the social impact of the Timebank project and further disseminate its findings. We are confident that all readers will find this case study as an inspiring and thoughtful report on the potential of Timebank to address social exclusion and we hope SICAP colleagues nationwide are prompted to support the establishment Timebank services throughout the country.

**Social Impact Study**

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**May 2023**

Diagram

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**Section 1: Introduction and Context**

## Introduction

As part of their ongoing Social Inclusion & Community Activation Programme (SICAP) support for Timebank Ireland (TBI), West Cork Development Partnership (WCDP) commissioned this social impact study for the twelve-month period, November 1st, 2021, to October 31st, 2022.

## Objectives of the Study

The objectives of the study were to.

* Demonstrate the social impact of TBI through measuring the outcomes for its members including many vulnerable and hard to reach groups.
* Capture how TBI engages with its participants in an effective and tangible way.
* Tell the story of the journey of change experienced by TBI members.
* Enhance the value proposition for TBI to strengthen applications to statutory and philanthropic funders.
* Provide structure, direction and give confidence to those considering expanding and replicating the initiative in other areas.
* Identify key learning and recommendations.
  1. **Report Structure**

This report is structured as follows:

* Section 1: Introduction
* Section 2: Literature Review
* Section 3: TBI 2021-22
* Section 4: Impact
* Section 5: Social Return on Investment (SROI)
* Section 6: Key Learning
* Section 7: Recommendations
  1. **Timebank Ireland (****TBI)**

TBI is a group of people who help and support each other by sharing services, skills, talents, and knowledge, examples of which provided in Table 1. Its vision is of an interconnected community where meaningful relationships strengthen resilience, solidarity, and prosperity. Members provide services voluntarily enabling them to give and receive time and no money is exchanged. Through this exchange, TBI appreciates the value of every member and recognises all have needs as well as gifts to share. It supports basic needs to be met that mitigates deprivation and stress resulting in a better quality of life and stronger connections among citizens. To reinforce these and other positive TBI member outcomes, case studies and member testimonials are positioned throughout this report.

All services are recognised and respected and every person’s time is equally valued. This principle is important because inequality persists among groups that have the highest rates of and poverty. These include children, lone parents, people with disabilities and the unemployed. Exchanges between TBI members are different from a service purchased or bought from a professional service provider. Members are made aware that the nature of the interactions are voluntary assistance and neighbourliness and **not** a professional service being exchanged.

|  |  |  |  |
| --- | --- | --- | --- |
| **Potential Exchanges** | | | |
| Shopping | Fence Post Digging | Fermenting | Woodwork |
| Lifts | Knitting/Sewing | Foraging | Astrology |
| Zoom | Website Assistance | Dousing | Homeopathy |
| LinkedIn | Online Marketing | Alternative Healing | Fixing Jewellery |
| Tennis Lessons | Help with social media | Pen Pals | Photo Restoration |
| Art Tips | Compost Advice | C.V. | Seed Germination |
| Cookery | Music | Flatpack Assembly | Handmade Cards |
| Tiling | Building Small Pond | Moving House | House Sitting |
| Minding Animals | Backgammon | Career Coaching | Travel Tips |
| Languages | Decluttering | Family Ancestry | Marketing Tips |
| DIY | Window Cleaning | Personal Training | Dancing Lessons |
| Painting | Coding | Massage | Graphic Design |
| Gardening/Weeding | Maths | Prayer Ministry | Photography |
| Walks | Dog Training | Letter Writing | Swimming Lessons |
| Chats | Child Minding | Nature Walks | Plant Care |
| Mediation | Science | Textile Art | Proof Reading |
| Yoga | Mosaic | Interior Design |  |

**Table 1: Potential TBI Exchanges**

Anyone is eligible to join TBI to meet every day social and household care needs through the mutual exchange of time, skills, and opportunities. An online portal displays each member’s array of skills as a list of offers and requests. These are displayed on the online bulletin board and shared periodically by email and social media. Members deposit time in the Timebank by spending a few hours delivering a requested service or doing other useful activities in their community. They are then able to withdraw these time credits from the Timebank when they need help themselves.

Members can be service users (beneficiaries) or service volunteers simultaneously, and there is no embarrassment in asking for help. This mechanism is empowering, especially to traditionally marginalised groups. Everyone gains and the community becomes increasingly robust and resilient. Anyone in a time of need, can ask for assistance even if they have not yet eared enough time credits. As a community TBI will always try to help members in need at any time. There is no pressure to repay the Timebank for services received until any member is well enough or in a position to offer services.

TBI emerged in 2015 following the decline of a previous iteration of Timebanking operating throughout West Cork known as the Favour Exchange (FE). Many of the FE members transferred across to TBI which operates based on reciprocity through an exchange of skills and services in the community with the only cost being time. Everyone has something to offer and neither age nor mobility need exclude anyone.

To ensure the appropriate regulatory infrastructure was in place from the outset, TBI became a Company Limited by Guarantee (CLG) and a registered Charity. This enables it to apply for grants and funding to statutory, community and philanthropic funders instead of having to rely on membership fees to generate income. Hurley 2020 identified this focus on professionalism and good governance as one of the key differentiating factors between TBI and other community currencies (CCs) such as Local Exchange Trading Systems (LETS).

TBI has received funding from WCDP through the SICAP which is designed to tackle poverty and social exclusion at a local level. One of SICAP’s goals is to support communities and target groups to engage with relevant stakeholders in identifying and addressing social exclusion and equality issues, developing the capacity of local community groups, and creating more sustainable communities. TBI contributes significantly towards meeting this goal especially in some of the most rural and remote areas of West Cork.

**Case Study 1 – Monica[[1]](#footnote-2)** Monica found out about TBI through attendance at the outreach mental health team where the consultant recommended it. Monica lives alone with her dogs for company in a rural area and has no family connections or support and initially found it difficult to settle in and integrate in West Cork. Monica has been affected with post-traumatic stress disorder since 2002 and has an auto immune condition which was particularly problematic during Covid. Since getting involved in TBI, Monica feels much more connected to the community which has had a positive mental health impact. She highlighted that TBI offers people who think they have nothing to give the opportunity to offer something that is of equal value to other members’ time.

Monica has been a member for 3 years and feels comfortable requesting help and describes the timebank as a safety net and loves that members contribute based on how they can help rather than what will they get. She likes that money is not involved and marvels at the generosity of others and describes TBI as a great community. Monica has availed of help at home, in the garden and getting lifts to appointments. She has participated in sewing workshops which is a very transferable skill for members. Monica did an Art degree and has a qualification in adult teaching and hopes to be able to use this in some form in the future and is currently doing conversational English with Ukrainians.

**Testimonial 1**

“*Contact is important for both giver and receiver. We’re too isolated from community now and contact is brilliant for people. Giving is good for the soul and being in contact with new people is lovely. It gives people without animals a chance to be in contact with the animals of the people they’re assisting. Helping someone out has given me a new purpose in life. Normally a busy person and finding myself unable to do the things I did previously left me feeling down. Being in the timebank means I can still help people – we mutually assist each other. It also gives me a sense of security – like having money in the bank – because I know if I’m helping people, I will also be able to get help whenever I need it. I can call on others.”*

* 1. **Methodology**

A mixed method approach was adopted for data collection, capturing both quantitative and qualitative data. This included the following activity which took place in the period September to November 2022.

* Web-based survey (Appendix 1) eliciting 30 responses from TBI members.
* Semi-structured 1-1 interviews (face to face, telephone and zoom) with a further ten TBI members.
* Semi structured interviews with 2 external stakeholders.
* Ongoing engagement throughout with the TBI board and the WCDP Social Inclusion Programme Manager.

Qualitative data analysis was conducted using thematic approaches[[2]](#footnote-3). Categories were developed, coded, and reduced. Survey data, researchers’ observations and thematic data from interviews was cross referenced to identify emergent themes. Participant sampling and data collection continued until the research team had gathered repeated evidence for the thematic analysis, thus reaching theoretical saturation.

The study had some limitations. It lacks independent verification from professionals of changes in the outcome area of health and wellbeing. The study did not have a control group to validate the attribution rate which may have reduced the scope to clearly establish how much of the outcome was due to interventions other than those delivered by TBI. Limited engagement from external stakeholders inhibited the extent to which the value of Timebanking for these organisations could be measured.

## About Social Return on Investment (SROI)

Many evaluation and research studies of international Timebank projects[[3]](#footnote-4) contain elements of cost benefit analysis or health-based economics to value impact and outcomes. As Social Return on Investment (SROI) is both social value and outcome focussed, we believe that it provides the most robust framework and set of metrics for the measurement of the impact and quality of TBI. Using this accredited methodology will provide WCDP with a robust evidence base for the future development and sustainability of Timebank. SROI is based around the following principles.

|  |  |
| --- | --- |
| **Principal** | **Details** |
| **1.Involve Stakeholders** | Understand the way in which the organisation creates change through a dialogue with stakeholders |
| **2.Understand what changes** | Acknowledge and articulate all the values, objectives, and stakeholders of the organisation before agreeing which aspects of the organisation are to be included in the scope |
| **3.Value what matters** | Use financial proxies for indicators to include the values of those excluded from markets in same terms as used in markets |
| **4.Only include what is material** | Articulate clearly how activities create change and evaluate this through the evidence gathered |
| **5.Do not over-claim** | Make comparisons of performance and impact using appropriate benchmarks, targets, and external standards. |
| **6.Be transparent** | Demonstrate the basis on which the findings may be considered accurate and honest and that they will be reported to and discussed with stakeholders |
| **7.Verification** | Ensure appropriate independent verification of the account |

**Table 2: Principles of SROI**

**Case Study 2 - John** John got involved through a friend about 3 years ago and has significant health issues. John has been living in a rural and remote area in West Cork for many years after moving from Wexford in 2008. John receives support with transport through TBI, getting lifts to hospital and GP appointments but also help in the garden and planting potatoes. Through a Meitheal, John’s cottage was painted, and some handyman jobs were completed. John has dogs and goats and receives TBI support tending to them. He describes the TBI experience as amazing and a great relief to know that there are people out there to help if needed.

John loves the new friendships made and has invited new friends for dinner and has delivered a small workshop on propagating plants and making soups. John wants to continue with Timebank as feeling supported is important. John doesn’t use the website but messages Angela who records the hours. Before this John would not have asked anyone for help but has been overwhelmed by people’s kindness and willingness to help and now doesn’t mind asking for help and support. John loves the great sense of community and describes the Meitheal as powerful way of getting people together to achieve a common goal. John’s health issues include emotional health and describes the support from Timebank as being transformational and lifesaving as there have been times before TBI when life was a massive struggle for him.

**Testimonial 2**

*“I’ve been a member of timebank for a while and it is a fantastic organisation. I’ve got a lot of help from it like meeting new people and help with my gardening as I’m a disabled man who lives alone. I also have an adaptive car with hand controls so I can drive and am available to give anyone a lift local or long distance as I love driving. I think belonging to timebank has helped change my life and I now meet up for coffee and a chat with one of the members who is good company and I look forward to seeing her again soon. I recommend anyone should join timebank and offer a service.”*

# Section 2: Literature Review

**2.1 Introduction**

The review of timebank literature for this study was concerned with identifying areas for development and learning for TBI and validation of current practice.

**2.2 Timebanking in Ireland**

In the study “Uncovering Ireland’s Monetary Ecology, Issac Hurley (2020) found that out of the fifty seven Community Currencies (CC) established between 2000 and 2020, only three were still operational. The economic improvement during the Celtic Tiger years wiped out many CCs, while the years of austerity after the crash witnessed an increase in the number of CCs emerging though this plateaued in 2015 and in the subseqent five year period most of the CCs disappeared.

Hurley identified some underlying factors for their demise including, the unsustainability of the mostly voluntary commitment required to keep then afloat, the experimiental nature of some and the absence of a unifying factor to attract and bind members. Williams ( 1996) pointed to some of the embedded deficiensies of Local Currencies (LC’s) and LETS such as their lack of universal appeal to people who may feel that they have nothing of value to trade and a lack of confidence in bartering.

Hurley highlights the main appeal of Timebanking is its capacity to improve members’ sense of self-worth and confidence. He re-iterated the binding power of everyone feeling they have something of equal value to offer from providing simple companionship or transport to more skilled labour. He concludes that TBI has great potential to integrate a wide range of services and supports and give additional purchasing power to those that need it most. While not propagating TBI as a better of more effective CC than others, Hurley emphasised that it represented a clear step up in evolution of Irish CCs towards more broadly appreciated and professional systems.

**2.3 Timebanking in the UK**

Under the New Labour government (1997-2010) Timebanks (TBs) were viewed as a tool to address social exclusion. Subsequently, they attracted the attention of the 2010 Coalition Government in keeping with core ideas of the ‘Big Society’. By 2015, 280 TBs, involving around 20,000 people, were registered on the Timebanking UK network. TBs in the UK tend to be run by a broker or coordinator who manages operations using specialised software, meets new members, and oversees events and activities. The concept of engaging hard to reach groups to deliver unmet need is most evident in the review of UK timebanks where they are used to engage the, elderly, homeless, long term unemployed, young people who are not in education, employment or training (NEET) and those recently released from prison.

The Broadway Timebank evaluation in 2014 found evidence that it had successfully engaged a large number of the homeless people with diverse needs. 50 previously homeless people were reported as securing employment as a direct result of Timebanking and another 23 entered accredited external training. At the height of its outputs, the Broadway Timebank had a membership of more than two hundred. 88 different types of Time Banking activity were undertaken by Broadway clients ranging from working on reception as part of a work and learning activity, through to gardening, cooking, IT training, arts-based activities, poetry, learning Spanish or teaching others how to play chess.

There was also verification that the dedication of the staff team of three with practical experience of Timebanking, had been instrumental in enabling the successful development of the Broadway Timebank. Challenges encountered included, the lack of engagement by some members and the difficulties spending time credits arising from a lack of options which was deemed frustrating by some members causing a disinclination to participate.

The 2014 evaluation by Cambridge University of four TBs in the early stage of development found that three of the four became fully operational with one closing due to among other factors, a lack of local buy in and having multiple partners to manage. The TBs were successful in investing in community capacity and supporting the development of local social capital. They promoted active citizenship, forming new connections within communities and encouraging people to become involved. There was also evidence that the TBs were helping to tackle loneliness and isolation, particularly through engaging older people.

There was some indication that the Cambridgeshire TBs may achieve their aim over the longer term to move people away from a reliance on costly statutory services. The older people sample reported TB attribution in supporting them to remain independent for longer and to improve their quality of life and wellbeing through practical support, friendships, and networks. This can reduce the negative impacts on wellbeing of loneliness and isolation.

Challenges found in developing TBs in the UK included a long lead time to become established and limited person to person exchanges. This was reflected in the large number of hours recorded for group activities rather than for individual exchanges. The research indicated that it is unlikely that the TBs would continue without funding for the coordinators and highlighted the difficulties in encouraging members to take on more responsibility.

The Cambridge evaluation asserted that there is more capacity in an economic system than that simply defined by the market. That means the market doesn’t adequately value certain activities until they become truly scarce: caring, learning, imparting values, sharing, socialising, raising children, being a good neighbour, helping others - all contributions that can be made by every human being[[4]](#footnote-5). In this context, Timebanking is a way of revaluing activities that may be outside of the market economy and constitutes an alternative to the market.

**2.4 Timebanking in the United States**

TBs were created in the US in the 1980s by the civil rights lawyer Edgar Cahn in response to the erosion of informal neighbourhood networks. Cahn’s main purpose was to “make social welfare more effective and humane” through a co-production approach. US Time Banking activity referenced in the literature included cleaning, gardening, transport, ICT assistance, arts and crafts, teaching languages, painting and DIY

In survey findings from a United States Timebank (Collom 2007) of 505 members which according to the author was much larger than other local CCs or TBs. The membership was mostly female, white, and highly educated. Incomes levels were found to be quite low, and members were politically engaged and overwhelmingly liberal. Over 50% of the members were aged 45 years or older while 25% were unemployed. This member profile corresponds with previous research finding that local currency participants tend to be highly educated people with lower incomes who are politically liberal or progressive, part of the “disenfranchised middle class” (Williams 1996)[[5]](#footnote-6).

Needs and values were the most popular reasons for joining TBI. Most viewed Timebanking in practical terms, to help them meet individual need. Yet, the majority of members were also motivated to join because they could act out on their collectivist values surrounding the betterment of the community. Social motivations were the least important reason for joining which was also reflected in the low attendance at this Timebank’s social events. While members did enjoy the social aspects, they were not primary which is contrary to the primary motivation for join TBI for some members.

Many members were willing to participate in fundraising and most also desired to increase their activity. The most frequently identified factor that limited membership engagement was time. Respondents found themselves to be too busy to participate as much as they would like. In terms of outcomes, this TB was most successful in allowing participants to act on behalf of the values that they cherish and to give back to their community and help those in need.

**2.5 Timebanking in Europe**

Lucía del Moral-Espín (2017) articulated that TBs have spread all over Europe as part of a wider expansion of alternative economic spaces adding that much of the existing literature has focused on UK and US TB models, while those in continental Europe have been overlooked. Case studies of Italian and Spanish TBs revealed that they were rooted in feminist and women movements around work and time inequalities and social policies about care and family. The socioeconomic profile of members in both cases is of highly educated individuals, mostly women. Even though the number of unemployed members has also been on the increase, both Spanish and Italian managers and key informants indicated that their members are not characterised by monetary deprivation.

Timebanking in both cases has undeniably experienced an accelerated growth, although the trajectory of the TBs analysed contradicts the hypothesis that this peak is directly connected to macro-economic downturns. Also, the objectives of these two TBs and the motivations of their members reach far beyond the provision of access of social services, being closely connected to notions of alternative lifestyles offering some form of solidarity. Member exchanges included, transportation, language support, alternative therapies, graphic and interior design, marketing, social media, house sitting and photography.

The Time Network in Bergsjön[[6]](#footnote-7) (TNB) was in 2011 the only TB operating in Sweden. Molnar’s (2011) study found challenges faced in its development. The time credit system was not applied successfully negating some of the advantages of membership. Being an active participant in TNB with a responsibility to create activities requires a significant time commitment in contrast to TBI’s based on an exchange of services.

TNB encountered difficulties in attracting participants prepared to embrace the responsibility of creating activities. TNB comprised individuals from different backgrounds and there was little socialisation between members. TNB has led to an increase in both bridging and bonding social capital among participants and is permeated by norms of reciprocity and trust and its members are overly dependent on the project manager.

**Case Study 3 – Brenda** Brenda found out about TBI from a friend and joined in early 2022 and has participated in a Meitheal group to observe and learn about the planting of trees. Brenda has a great interest in nature and growing vegetables and plants and loves the values and concept of Timebanking and joined to give back to the community. Brenda worked for many years in a social care environment moving back to West Cork after living elsewhere for some years. TBI has helped Brenda to find a new community who are self-sufficient and growing their own food which is a big saver and aligns with her values. Brenda attended a composting workshop some months ago and has received some assistance with house cleaning through TBI.

Brenda would like to host a Meitheal on food growing and is looking forward to doing more with TBI in the future. She likes exploring alternative therapies and calls into the to the shop in Skibbereen regularly and recently attended a crystal workshop to help with healing which was very useful. Brenda summed up the impact of TBI as crucial for settling back into life in West Cork after being away for 25 years.

**Testimonial 3**

*“I started to volunteer with TBI as I had been out of work for some time and had lost a lot of confidence, I began to help out in the charity shop. It has been a life saver for me. I made new friends and love helping other people, it helps me feel like I am doing something good in my life. Helping somebody makes every person feel so connected, and useful. “*

# Section 3: Timebank Ireland (TBI) 2021-22



## Scope of Study

In discussions on the scope of this study it was initially suggested to cover TBI interventions (front-line activities and trades) that took place in the six-month period, January to June 2022. To robustly verify the evidence base for replication and strengthen the case for further support from state agencies and funders, it was agreed that a longer scope period i.e., the one year from the beginning of November 2021 to the end of October 2022 should be adopted. This includes all individual and group activity facilitated by TBI during this period.

## User Group Information

Table 3 presents the data on the user group with a significant increase in the number of enabled users over the one year (219 to 391). 95% (n=374) of enabled users are resident in County Cork with the remainder in Counties Kerry, Dublin, Waterford, Limerick, Clare, and Sligo.

|  |  |  |
| --- | --- | --- |
| **User Group** | **01-11-2021** | **28-10-2022** |
| Enabled Users | 219 | 391 |
| Removed Users | 103 | 183 |
| Users in Dublin | 5 | 6 |
| Users in Kerry | 1 | 1 |
| Users in Cork | 204 | 374 |
| Users in Waterford | 1 | 1 |
| Users in Limerick | 0 | 1 |
| Users in Clare | 1 | 1 |
| Users in Sligo | 2 | 2 |
| Users in Brokers | 5 | 5 |

**Table 3: User Group**

## Activity

The currency used for TBI activity is time credits in units of one hour. Table 4 presents the results on the units exchanged for the scope period.

|  |  |
| --- | --- |
| **Activity** | **Number** |
| Gross Expenditure | 927.80 Time Credits |
| Number of Outgoing Transfers | 238 |
| Gross Income | 1,941.10 Time Credits |
| Number of Incoming Transfers | 559 |
| Number of Logins | 1,560 |
| Percentage Not Trading | -37.50 |
| Average Amount of Users in Period | 270.85 |
| Balance of Community Account (At end of October 2022) | 1,007,748.95 |

**Table 4: TBI Activity**

2868 hours were exchanged via 797 transactions with over twice as many incoming than outgoing credits with the average number of users in the period sitting at 270. The Community Treasure Chest (CTC) enables members to donate as many or as few TB credits as they like. The broker can give these credits to any member(s) or community group that may need them, for whatever reason. By the end of October 2022, there was more than one million hours of time credits in the CTC.

While many transactions are 1-1, members also use credits to participate in groups. Table 5 illustrates the extent and reach of such activity. Workshops tend to be educational while Meitheals are a coming together to help another member with a labour intensive task requiring many hands based on an old Irish custom of good neighbourliness. Members also meet up socially to chat, listen to music or engage in crafts and hobbies. A total of 125 members attended groups during the one-year period.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Workshop** | **No’s** | **Meitheal** | **No’s** | **Meeting** | **No’s** |
| Composting | 10 | Putting up fences, planting potatoes, clearing space etc | 6 | Social | 7 |
| Plants | 5 | Moving wood | 5 | Social | 6 |
| Natural Beekeeping | 6 | Removing grass from base of saplings | 7 | Members meet up Skibbereen | 6 |
| Nature Walk | 4 | Clearing sheds, planting, level gravel and overgrowth | 8 | Music meet up Drimoleague | 8 |
| Emotion Code Talk | 4 | Clearing, pruning, and turning compost | 5 | Craft and Hobby Group | 4 |
| Weaving and Spinning | 5 | Clearing overgrowth, weeding beds, and planting vegetables | 7 |  |  |
| Crystals | 6 |  |  |  |  |
| Interior Design | 3 |  |  |  |  |
| Crystals | 4 |  |  |  |  |
| Mushroom Foraging | 9 |  |  |  |  |
| **Total:** | **56** | **Total:** | **38** | **Total:** | **31** |
| **Overall Total** | | | | | **125** |

**Table 5: TBI Groups**

## Exchange Broker

Over the Covid period to help cater for increased demand, TBI recruited an Exchange Broker funded from proceeds from their charity shop in Skibbereen. The self-employed Broker works ten hours per week with TBI facilitating exchanges through connecting members with similar needs and wants, building relationships with and between members and collecting feedback to improve the process of Timebanking. The Broker provides dynamism and energy for TBI contacting every new member that joins to explain what services people are looking for and asks how they can help further. Through talking with members, the Broker builds an understanding of what they’re interested in and what they can offer.

Digital activity such as updating and contributing to the private members’ Facebook page and posting offers and requests to the website often falls to the Broker though this could be done by members but low levels of IT literacy among some is an inhibiting factor. The Broker also coordinates the workshops and Meitheals which is very time consuming, all of this is done on a ten hour per week paid basis, however the post holder regularly does in excess of the number of paid hours per week which though admirable is not sustainable in the long term.

As the Broker is self-employed, there is no formal job description and while there is a direct report to the Board, there is no formal supervision process in place. As is the case with many voluntary based services where there is one paid member of staff, the Broker tends to be the first point of contact for all TBI related issues and queries.

**Case Study 4 - Delores** Delores had an accident and during Covid and felt very isolated. She makes jewellery and sells it at the market and was a member of another Community Currency schemes in Bantry. Delores got involved with Timebank through a friend 2 years ago. She saw on Facebook that a lady needed help with her goats, so she contacted Timebank and was connected with the lady. Delores has received support through TBI with a clean up and has had plans drawn for her home, she found it all extremely helpful. Delores likes the fact that no money is involved, enjoys the social interaction, and does most TBI stuff through Angela who has been “brilliant”. Delores doesn’t record everything as she sees herself as a friend to most. The home clean enabled her to get a council grant for home improvements and the whole experience has helped improve her mental well-being and recovery process from her accident. As a result, Delores describes TBI as life changing.

**Testimonial 4**

*"Being a member of the Timebank really helped me recently when I had a fall, leaving me on crutches for over two months. I had just begun setting up a polytunnel at home when the accident happened. I was so grateful to have the help of a small team of members to continue with this. Living alone can prove quite challenging and asking for help can sometimes feel difficult. Being a part of this group helps me to not feel overwhelmed with keeping a homestead together, and makes it feel so much easier to both give and receive support."*

# Section 4: Impact

## Introduction

This section explores the available data to capture the impact that occurred for members who are the primary TBI stakeholder, interspersed throughout the data analysis are quotations to reinforce the transformational nature of TBI interventions and supports. The challenges engaging other stakeholders such as the HSE, the Department of Employment Affairs & Social Protection (DEASP), community and voluntary groups and local employers in West Cork and beyond has limited the extent to which we can value their outcomes from TBI.

## TBI Members

40 members were consulted via a mixed method approach of web-based survey and 1-1 discussion by telephone and video platform. 45% (n=18) were TBI members for between 1 and 2 years, 30% (N=12) were members for between two and five years with 15% (n=6) members for more than five years. 10% (n=4) were members for less than 12 months.

## 4.2.1 Profile

Nearly 60% of respondents (n =23) were aged 56 or older with 40% (n=16) aged between 26 and 55. This would broadly reflect the wider TBI membership with the majority being aged over 55 though a younger age profile also emerging. Our literature review also suggests that the dominant age profile in TBs across Europe and the USA is the middle age range of over 50 years.

45% (n=18) of the respondents are currently employed with 42.5 (n=17) retired, caring or a homemaker while 12.5% (n=5) are unemployed. The range of circumstances illustrated indicates that TBI members are not a homogenous group with many different life situations at present. 82.5% (n=33) of the sample are living in West Cork with 12.5% (n=5) living in other parts of County Cork. 5% (n=2) of respondents live in County Dublin.

## 4.2.2 Reasons for Joining

Respondents offered a range of reasons and motivations for joining TBI. Some were acting on an endorsement from friends who were members while others joined on the back of volunteering in the TBI hub charity shop in Skibbereen. For others the rationale was to mitigate health issues and social isolation.

*“I joined to receive and offer community support. I have mobility and chronic health issues, with no family or support system in the area, so all help is greatly appreciated. Also, like most people, I prefer to exchange”.*

Knowing that skills and support offered would be appreciated, meeting new people, and getting practical help were prominent reasons offered for joining.

*“I think it is a fantastic project, the sense of knowing that I can find help for the simple things in life and to know also that I have skills to offer that are appreciated. I love meeting new people that I would otherwise not meet in my everyday life. It's exciting to see new members joining and what their profiles say, the list of what can be offered or requested is endless”.*

Being ideologically committed to the non-monetary and community-based values of TBI was a strong motivating factor for some.

*“I joined to meet others in my area who are into mutual cooperation of sharing skills which doesn't have to involve money”.*

*“I wanted to join in something worth being part of, sharing labour without being part of the monetary system, getting to know like-minded men and women*”.

*“I just wanted to help people and give something back to a community that I now call home”.*

*“The fact that this was a community initiative and not a government scheme drew me to it”.*

For those new to West Cork, the opportunity to meet new people and assimilate into the area was a driver for joining.

“*I am just recently moved to West Cork and did not know anyone or did not have a family support system. Joining TB enabled me to meet new people and I immediately felt welcome, and this really helped me settle in”.*

## 4.2.3 TBI Exchange Activity

67.5% (n=27) of respondents exchanged hours in the past year with 40% (n=16) of these giving between 1-5 hours. 7.5% (n=3) exchanged between 21 and 30 hours with similar numbers contributing between 6 and 20 hours. The nature of the exchanges included, art, dog walking, gardening, house and domestic support, healing, CV help, photo restoration, setting up zoom workshops, knowledge exchange shopping, plant propagation, companionship, crafts, carpentry, sewing, Spanish lessons, astrology, massage, crafts, bicycle repairs, music, and cooking.

*“I helped a member with building a shed. For the same purpose, only on a much bigger scale, I got help via a Meitheal I organized. That was great fun and worth the effort. probably the best working experience in the last 20 years”.*

It is noteworthy that 32.5% (n=13) did not exchange any hours. Judging from some of the comments offered by respondents, health challenges and emerging from the isolation of covid were among the barriers to engaging though there does appear to be a determination to exchange in the future.

*“I've been struggling the last few years and haven’t reached out as much as I'd like. This year will be very different”.*

*“Just starting up again after covid with the help of Angela, I previously would have found it hard to get a match...i.e., practical help for some tasks. Delighted to have had a good recent experience and looking forward to more engagement. I offered grapes for free and took a few hours to pick them with the person. It is more for me about building relationships than getting something in return”.*

47.5% (n=19) did not receive any hours in the past year. Of the 52.5% (n=21) who received exchange hours ,10% (=4) accessed more than 30 hours with a further 10% (n=4) in receipt of between 6 and 10 hours. The variety and labour intensive nature of some of the support evident from the comment’s merits acknowledgement.

*“I received a huge variety of support... from a wide variety of individuals. What I loved the most was the diversity of the help and the genuine feeling that people love to help and the feeling of friendship”.*

*“Support with garden infrastructure, in particular putting up a polytunnel and clearing undergrowth”.*

Just under one third of respondents (n=13) reported that they do not record exchanges on the TBI system. Through interpretation of the comments, it appears that some**,** forget to do so, leave it to TBI staff or board members, struggle to navigate the recording system on the website or do not want to record the exchange as it formalises something which they would prefer to keep informal and among friends.

*“Thanks to Mary for submitting mine. I veer away from the computer when I can I'm afraid. Also, a fella helped to advise and guide me as to buying a new mobile phone, and he wasn't bothered to log the hour, just wanted to help and I was lazy (and happy to avoid) I guess then not to do it”.*

*“I have not been active and had a mental block about the website, thinking it was time consuming, I had an exchange tonight and it is easier to give the time and have a gentleman’s agreement”.*

The trends of aversion to the website and dependence on the Broker is further accentuated in how members arrange exchanges. 65% (n=26) of respondents do so through the Broker with 20% (n=8) and 15% (n=6) doing so through the website and Facebook page respectively.

## 4.2.4 Outcomes

When asked about the extent to which involvement with TBI has impacted on their feelings of social connectedness, 95% (n=38) indicated that felt more socially connected due to TBIFF.

*“Connection and community are vital, now more than ever. It means a lot to be able to reach out to TB members when I need their support. It also gives me a stronger sense of purpose, to know that I have something of value to give, whether it be organising events or offering interior design advice. I truly believe that TBs are the way of the future”.*

*“I have met so many amazing people through Timebanking. The feeling of connection and the knowledge that there are people in our communities that do care about others. I feel I have somewhere to go to for help but also to find fun things to do and participate in”.*

In relation to improvements in emotional, physical, and mental well-being attributable to TBI, 100% of respondents (n=40) felt that their well-being had improved. The assortment of comments below provide further insights into how improved well-being has manifested through TBI membership.

*“The musical events have made a huge difference to my sense of wellbeing and paved the way for new friendships”.*

*“Feels good to be part of something bigger which is real and meaningful, it has improved my mental health and I feel included and have become more social with people I would not otherwise meet in my everyday life”.*

*“It's great to know that there is another way of getting help when you need it especially on the doorstep. Also, that people value the camaraderie of supporting one another”.*

*“I was anxious moving to a new area, but I need not have been as the TB has helped me to make new friends and connections”.*

*“Less stressed as I'd been meaning to get the job done for a long time and we have made new friends from the people who came to help”.*

*“When I joined TBI I had left a voluntary position where I had been bullied, I suffered from anxiety and isolation. Being able to help other people helped me to find a source of happiness and self-worth and developed my confidence”.*

*“I work in the shop. The crystals give the place a wonderful energy and it’s nice helping and chatting to the customers”.*

An aspired outcome of TBI is to make members more independent because of being able to access the supports available. 90% of respondents (n=36) felt that TBI had increased their sense of independence. There was a definite sense from the semi-structured interviews and comments that members felt more in control of their lives and that accepting support and help enhances independence rather than increase reliance.

*“I am an old community spirit and love exchanging goods and time on daily basis with other people, it makes me feel alive and on top of things”.*

*“I am very independent by nature and have surprisingly found it relatively easy to exchange and accept assistance. Asking for help is a sign of strength not weakness”.*

*“Through new connections made, I've found out about and joined other groups such as the Lighthouse group”.*

“*If I had not joined TBI I feel I would not have been able to generate new activities for myself. Group meetings were always positive and worthwhile experiences, helped my confidence and I gathered knowledge as well”.*

“*It gets me out of the house and from under my husband’s feet. it was a good catalyst to get me away from the confines of home and be more independent. After lockdown too, this was very beneficial”.*

*“As I don’t drive, having the option to arrange transport from other members has been great for feeling like I can get places”.*

**Case Study 5 - Elaine**

Elaine is single with no family and lives remotely in a house in need of repair and has been struggling with mental health issues for many years. Elaine works part time but has mobility issues and lives with chronic pain. She had been involved in the Favour Exchange in Clonakilty before joining TBI three years ago. Elaine prefers it to the Favour Exchange as everything is given the same value, which is empowering and gives confidence, it is in her view more about giving than receiving. Although Elaine lives alone, she likes the connection with the community gained through TBI. The monthly music ‘get togethers’ have been very enjoyable and has made a substantial difference to the scale of her social connections. Elaine has availed of acupuncture from TBI which was great for pain issues as she doesn’t take medication for it. Elaine has also received support through TBI with cleaning at home and some graphic design. She is interested in the basic carpentry that Mary is running and would like help with restoration and shelving. Elaine feels people would be more likely to trade with each other if they got together more socially and she really enjoys the coffee and social get togethers. With no family or existing support structure in the area, Elaine describes the impact of TBI as being the most important support in life.

**Case Study 6 – Frank** Frank retired in 2019, having worked in community development for 10 years and in banking before that and just before Covid found out about Timebank in a local paper. Frank liked the idea of people helping each other, using time as currency, everybody no matter what age can have a great experience and people are in it for the right reasons. Frank comes from a farming background and likes the Meitheal system which promotes good neighbourliness, he is also interested in crafts and just started in the craft group. In the past year Frank did two Meitheals, a weaving and spinning yarn workshop, helped with upholstery also attended some medical herbal events. He is well connected in the community and has given members lifts to GP and hospital appointments in Cork city and would be willing to give lifts to others. Frank loves the social aspect and feels it has a positive impact on mental health.

# Section 5: Calculating the SROI

## Introduction

Having identified and categorised the stakeholders, and the outcomes most relevant for each, this section will calculate the SROI through the application of materiality, estimation of proxy costs, and consideration of deadweight, displacement, attribution and drop off.

## Materiality

In line with guidelines for conducting SROI analysis, an outcome was defined as material when it was relevant to and consistent with the scope of the study and when it was significant in that it could influence decisions and inform good practice and, critically, when it could be evidenced. Throughout the stakeholder engagement, we have sought to collate evidence for the outcomes discussed in Section 4.

The total amount contributed by funders (WCDP, Rethink Ireland and the public through the charity shop sales) and volunteers’ time monetised in the one year period of scope was €50,000 which was agreed as the final input figure. For each stakeholder outcome, the cost of an alternative activity that would have led to the same outcome (a proxy cost), was selected through discussion between the evaluation teams and stakeholders and with reference to research evidence. The objective in proxy selection was to identify the best available alternative approach to achieving a similar outcome.

A robust proxy requires evidence of effectiveness and of cost and must be recognised as a realistic activity for stakeholders to undertake. We used a combination of data sources for the proxy estimation including primary research, the HACT Social Value Bank and the costs associated with services and interventions to achieve similar outcomes sourced from desk review and experiential learning. Table 4 sets out a full explanation of the financial proxies used.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Stakeholder** | **Outcome** | **Qty** | **Proxy** | **Value €** | **Proxy Source** |
| TBI members | Increased socialisation | 95 | Member of a social group | 326,040 | HACT Social Value Bank |
| TBI members | Improved health and well-being | 95 | Community counselling | 57,000[[7]](#footnote-8) | <https://www.insightmatters.ie/mind-matters/appointments-pricing/> |
| TBI members | Greater independence | 90 | Equivalent value of the hours received through TBI. | 57,600 | TBI data |
| TBI members | More included | 95 | Value of feeling part of a community | 413,535 | HACT Social Value Bank |

**Table 6: Application of Financial Proxies**

## Discounting

To calculate the SROI ratio, the deadweight, displacement, attribution and drop off were considered for each of the outcomes achieved.

## 5.3.1 Deadweight

The assessment of deadweight is framed around the question: “What would have happened anyway?”. To estimate the percentage of the outcome that would be achieved in the absence of TBI supports, discussions on alternative activities available to participating stakeholders were facilitated. The consensus was that given the isolation of many, it was unlikely that participants would have been able to access alternative supports to accrue the health and well-being, independence and inclusion derived from TBI membership. With due consideration to alternative activities and supports available, deadweight at a rate of 10% was applied to the calculations.

## 5.3.2 Displacement

Displacement relates to the question: “Were there any activities with the same outcome displaced by the interventions of TBI” Members noted the absence of similar initiatives in the area and agreed that there was negligible displacement of other activities attributable to TBI. Hence a low rate of displacement (10%) was applied.

## 5.3.3 Attribution

Attribution speaks to the question: “Who else contributed to the achievement of the outcome?” The input of TBI volunteers is fully factored into the input figure of €50,000 so no attribution can be claimed by these stakeholders. As many TBI members do not have family locally, the TBI is the only source of support accessible to them and therefore a rate of 10% attribution was deemed credible.

## 5.3.4 Drop Off

Drop off responds to the question: “How much of the outcome is lost in the years post involvement?” Engagement with TBI can be inconsistent and transitory for some members, however some make and sustain friendships beyond their period of engagement. We have therefore included a 70% drop off in the one year after disengaging from TBI to reflect the support and inclusion facilitated by such friendships.

## SROI Results

We multiplied the cost of the financial proxy by the number of stakeholders experiencing the outcome and subtracted where deemed necessary a percentage of deadweight, attribution, and displacement. We repeated this for each stakeholder group and added up all the impacts to derive the total impact of the outcomes.

Financial proxy

Quantity of the Outcome

Deadweight, Displacement Attribution and Drop Off

**Figure 1: Calculating the SROI**

TBI over the one-year period November 1st, 2021, to October 31st, 2022, generated a social value of **1:16**. This is based on a Total Present Value of €803,184 created against the input of €50,000. The calculations applied financial proxies to four outcomes for TBI members.

## Section 6: Discussion & Learning

## Introduction

This section will discuss and summarise the social impact study and reflect on some key learnings.

## What can be learned from literature

The demise of CCs in Ireland can be attributed to one or more of, the unsustainability of the mostly voluntary commitment required to keep then afloat, the experimiental nature of some, the absence of a unifying factor to attract and bind members and a lack of capacity and/or will to address regulation and compliance. TBI represent a tangible upgrade in evolution of Irish CCs towards more broadly appreciated and professional systems. The Timebanking ethos of all members’ time being equal is rendering it one of the most used CCs globally with in excess of one thousand live TBs operational world wide.

The Department of Work and Pensions UK have embraced the positive impact of Timebanking by in some regions mandating participation to achieve activation of long-term unemployed back into mainstream employment. Increasingly, TBs in high population areas tend to be issue focussed around for example the elderly, homeless, those living in poverty and/or attending foodbanks, long term unemployed, young people who are not in education, employment or training (NEET) and those recently released from prison. This is congruent with Goodwin’s 2014 analysis of Timebanking as a solution to unmet need and unused capacities which identified the elderly as an unused resource, young people as untapped assets and people in prison as wasted assets.

Making the earning of credits accessible enabling TBs to engage people with high support needs was a consistent factor in the most successful UK TBs as was having professional and dedicated paid staff and moving away from a reliance on volunteers. Literature indicated that it is unlikely that the TBs analysed would continue without funding for the coordinators and highlighted the difficulties in encouraging members to take on more responsibility in the TB. Other challenges included a lack of services to entice members to trade their credits which was mitigated somewhat by persuading members to attend group activities.

The US socio economic profile of participation from those with low-income levels is different to the Italian and Spanish TBs in the literature review. Despite the increased number of unemployed members engaging, both Spanish and Italian key informants indicated that their members are not characterized by monetary deprivation. The Time Network in Bergsjön (TNB) was in 2011 the only TB operating in Sweden. Being an active member of TNB brought with it a responsibility to create activities in contrast to TBI’s based on an exchange of services. TNB encountered difficulties in attracting participants prepared to embrace such a responsibility.

Recurring themes from the literature review pertaining to all TBs in Ireland, UK, Europe, and the US included time as a limiting factor with members finding themselves too busy to fully engage.

TBs were most successful when enabling members to act on behalf of the values that they cherish and to give back to their community and help those in need. The motivations of some members reached far beyond the provision of access of social services, being closely connected to notions of alternative lifestyles offering some form of solidarity.

## TBI Outputs

During the one year scope period, 2868 hours were exchanged via 797 transactions with over twice as many incoming than outgoing credits. A total of 125 members attended group events, while many members still struggle to engage in trades on a 1-1 basis, group based educational and social activities present an alternative for using credits. Feedback from members indicates a strong buy in to the concept and value base of Meitheal an old Irish custom of good neighbourliness. The input of the Broker and board members has been crucial to the coordination and success of Meitheals in response to acute situations. Members emphasised for example, the positive impact on their mental health of having their house decluttered and thick bramble and bushes removed.

## TBI Membership

The average number of TBI users in the period was 270. As a benchmark, the US TB in (Collom 2007) had 505 members Broadway TB in the UK had over 200 while some foodbanks in Inner City London that opearte using as TBs have in excess of 1000 members. However feedback from the TBI Broker suggests that the numbers actively trading is around 50-60 with those not disposed to 1-1 exchnages more amenable to attending group activities. Based on the sample of 40 who participated in the data collection for this research, the majority were aged over 55 with low levels of economic inactivity (12.5%) with 95% living in County Cork. Members joined for a variety of reasons with meeting people, making new friendships, giving back to the community, appreciation of skills and abilities and being involved in a non monetised community based movement being the most prevalent.

Most members have traded between 1-5 hours in the past year with the nature of the exchanges being wide and varied including practical, educational and labour intensive tasks. Over 30% of those sampled have not yet engaged in a formal exchnage with similar levels not recording their activity in the online timebank exchange site <https://www.hour-timebank.ie/> which was used by 20% of the sample to arrange exchanges. Almost two thirds of the sample exchange through the Broker and the private members facebook page is also used by members

One of the factors in non-recording is the perception of registering for reward in kind (i.e. the exchange) in some cases members just want to help and do not want anything in return. People meeting through TBI exchanges go on to become great friends and continue to reciprocate which is not recorded or captured. There was also evidence that members were happy to feel belonging to a movement that they were philosophically aligned with and this was what made the difference for them rather than any exchange.

## Outcomes and Impact

Inclusion is the outcome at the heart of TBI and its incidence has been verified through the data collection and case studies for this research. TBI members with chronic health conditions, disabilities, and no local family support structure have been afforded the same choice and opportunities. Yet, TBI does not promote or position itself as a specialist initiative for vulnerable people. Indeed, it is the innovative approach to engaging some of the most vulnerable and hard to reach in the West Cork area that has enabled WCDP to support TBI as part of their SICAP programme. It has also prompted WCDP to look at inclusion more holistically through empowering people.

With inclusion as the catalyst, members’ health and well being has improved and they have made new friends and experienced increased independence and a profound sense of being in control of their lives. TBI has an asset-based philosophy and conviction that everyone in society is of value. This has facilitated engagement with members in an effective and tangible way which has been transformational and life changing for many.

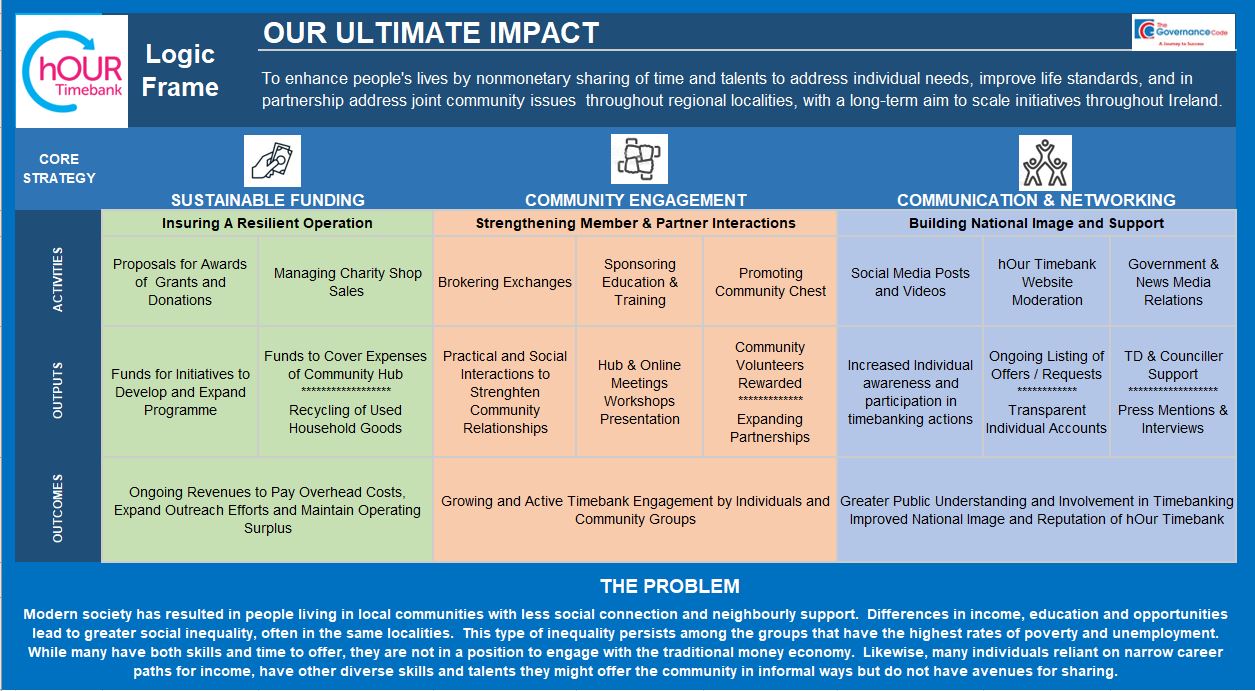
Members with little disposable income are getting services that they would not have been able to afford to buy, e.g., house cleaning, roof repairs, ICT support and assistance with erecting wooden sheds. The value of the outcome of the exchange in addition to the monetisation of the trade are two key elements factored into the SROI calculations. We estimate that for every €1 invested in TBI, €16 is generated in social value from the four evidenced outcomes in Table 6.

This represents a good return on investment though we believe this to be a conservative valuation as we did not monetise the one million time credits in the CTC and were unable to engage intensively with external stakeholders on broader community benefits. Nevertheless, the final calculation should give confidence to, the TBI in their scalability efforts, those pondering joining TBI and groups or individuals considering replicating the initiative in other areas.

## Commitment to Quality and Compliance

We have found throughout, a commitment to compliance and quality evidenced by the attainment of charitable status from the Charitable Regulatory Authority (CRA) and registration as a company limited by guarantee (CLG). TBI secured funding in early 2022 from Rethink Ireland to develop a theory of change and logic model as illustrated in Figure 2 and complete an organisational health check across seven areas[[8]](#footnote-9). This will augment their 2020-25 strategic plan which is underpinned by three strategic objectives.

1. Expand the scope and reach of Timebanking in Cork County and Munster.
2. Improve TBI governance systems and effectiveness for long-term viability.
3. Improve TBI’s financial and organizational sustainability.



**Figure 2: Logic Model**

## Volunteer Staffing

A need has emerged for volunteers with management experience for the TBI hub which was previously provided by a Board member but who is no longer able to meet the demanding time requirement involved. Volunteers are also required for hours in the shop including opening and closing.  This lack of capacity over the past year has resulted in much reduced shop opening and a marked decline in revenues resulting in a depletion of previous year's surpluses. The Board recognise the gravity and implications of this and have focused on solving this over the past months with limited success. Ultimately, given the monthly overhead costs of the facility, it can impact the funding for both the broker and physical hub**.**

**Case Study 7 - Georgina**  Georgina became a member in 2020 finding out about it through word of mouth. She works in the community and has accumulated a lot of credits but finds it difficult to spend. Georgina has helped other members by taking them to hospital appointments and has helped setting up the meeting room. She enjoys being part of the community, getting the chance to meet different people and develop new relationships. He has helped members with administration and during Covid kept in touch with some to combat loneliness and who were cut off, she became their contact to the outside world. Georgina has volunteered with the church community for 30 years and is currently setting up an open house project where people can come for a chat and something to eat.

Georgina likes the support network in TBI and feels that the initiative has been at seed stage during Covid but is now starting to blossom. It has given her reassurance that people are available to help should problems arise. Georgina believes TBI could become a big exchange currency for the many people that have skills but not much money. It will allow people to feel and be valued for what they can offer. She feels that members need to put their skills in the log and people should be able to search based on skills rather than having to go into all the profiles to see the skills on offer. Georgina finds TBI different to other volunteering, it is more personal and the social aspect to meeting others is significant, it is according to Georgina rebuilding a sense of community which is badly needed with the challenges people are facing.

## Section 7: Recommendations

## Introduction

The following recommendations are offered and have been drafted to align with TBI’s strategic objectives discussed in the previous section.

## Sustainable Funding

TBI’s current value proposition is designed around targeting the entire community rather than specific disadvantaged populations removing the stigma of specialised schemes for vulnerable people while at the same time building broad community relationships and support. This has been augmented by the SROI results in this study which found that for every €1 invested, €16 was generated in social value.

We recommend that TBI use the findings from this research to approach statutory, philanthropic, and corporate funders with a case for support to enhance their reach and impact. The initial ask to funders should be to increase the number of hours for the Broker role from ten to twenty per week with the aspiration that this role will be full time in the future. The role is currently funded by income from the charity shop, however challenges with recruiting volunteers and the risk of burn out has precipitated a reduction in charity shop income in 2022.

The literature review of successful international TBs points to the Broker as a key enabler for expansion in reach and positive outcomes for members. This has been further reinforced by TBI member feedback relating to the multiple and time consuming roles and tasks undertaken by the Broker. Given the current circumstances where the post holder regularly works more than fifteen hours per week, this is not sustainable in the medium to long term.

Further support from Rethink Ireland may be available to identify funders and develop applications. Collaboration with Clann Credos Social Investment Fund[[9]](#footnote-10) and finance model should also be explored. TBI should also approach philanthropic funds such as the Bryan Guinness Charitable Trust[[10]](#footnote-11), the Bewley Foundation[[11]](#footnote-12) and the JP Morgan Chase charitable foundation with their case for support. New board members with skills and expertise in fundraising would be a valuable asset in developing the case for support and targeting funders. Recruiting a fundraiser on a result based sessional basis would also strengthen fundraising capacity.

## Volunteer Recruitment

Increasing volunteer capacity is integral to the future sustainability of the TBI hub. We endorse and recommend continuation of the approach to recruit from the Tús programme, a community work placement scheme providing short-term work opportunities for unemployed people. The work must benefit the community and is provided by community and voluntary organisations in both urban and rural areas. TBI have one Tús worker with two others soon to be available subject to completion of the final recruitment procedures. TBI should continue to work collaboratively and innovatively with West Cork Development Partnership and other custodians of volunteer and employability programmes to ensure a pipeline of volunteers to sustain the TBI hub.

## Board Capacity

The Board of Directors comprising three people with a wide and varied skill set are the driving force of TBI, combining governance activities with volunteering in the charity shop, coordinating events and supporting members. We recommend a call to recruit additional members from specialist backgrounds such as charity, legal, risk management, ICT, income generation, marketing, local community development and ideally with a blend of experience in the voluntary, statutory, and private sectors.

New members do not have to become directors, it is important that the existing board who have been the lifeblood for so long embrace the need to recruit new members and be prepared to allow others to share the workload and assume responsibility. TBI should also be explicit as to who occupies the key roles of Chairperson, Secretary and Treasurer and invite all members to the AGM.

## Member Led Initiatives

During the consultations, members expressed their commitment to working to strengthen and enhance TBI. It is evident that members have the requisite skills to contribute to the ongoing development and expansion of TBI. We recommend a greater emphasis on member led initiatives which could involve members taking responsibility for specific tasks to reduce the burden on Board members and the Broker. These could include coordination of Meitheals, collaboration with other community initiatives, social media, and promotion of TBI in their area.

This could be done based on a volunteer role or members receiving time credits. Such member led initiatives should be co-produced and agreed at the AGM with the required member working groups formed. While there must be some report line back to the board, it is important that these groups operate with some degree of autonomy. Member led initiatives would unleash the energy and skills within the group and create a proactive culture.

## Process Improvements

Many TBI members have never logged in to the website, hence we recommend some form of an incentive to do so. This could be asking members to attend a high demand members only event such as a meditation course where training on how to log in could also be provided. The offers and requests section on the website should provide more detail on the skills and competencies of members akin to what appears on the profile section. The recent upgrade pf the website will address these issues and it is envisaged that it will also make the website more smart phone friendly.

## Community Engagement

Other than working with WCDP, there is little evidence of external partnerships and judging by the response from external West Cork based stakeholders when asked to contribute to this research, awareness of TBI is low. To address this, we recommend an intensification of community engagement and networking to enhance partnership and collaborative working. The literature is laden with examples of TBs working with elderly, disability, community activists, youth, and homeless groups collaboratively to increase membership and this is something that TBI should pursue.

There have been some exploratory discussions with HSE mental health services in respect of sponsoring a TB to enhance social inclusion. This is something that should be revisited locally in West Cork with the HSE mental health team who have referred some members to TBI. The outcomes evidenced and valued in this research relating to improved wellbeing for TBI members with mild mental health issues suggests that TBI could become part of a social prescribing offering for early intervention. This can be explored further with the West Cork Well-being Network.

## Increasing membership

One of the outcomes from the community engagement referenced in 7.7 will be an incremental increase in members, however, to accelerate the increases proposed in the strategic plan 2020-25[[12]](#footnote-13) we recommend that TBI pursue this as a priority. The community account has in excess 1 million time credits so there is a great opportunity to increase membership and benefit the community across West Cork through innovative use of the community account. TBI should work with WCDP and other community groups to identify impactful projects to use the community account credits. Discussions should also be opened with, Tidy Towns, GAA, Men’s & Hens sheds around using community account credits to increase membership and stimulate TB exchanges.

TBI should optimise the use of social media and other digital platforms to raise public awareness and attract new membership. There are still existing and potential members who do not fully engage online, hence there is an ongoing requirement to display TBI posters and leaflets in community centres throughout the area. This could be followed up with talks and presentations delivered by members through the lens of lived experience. The digital divide represents an opportunity for TBI to provide ICT mentoring and courses to retain existing and attract new members.This could be done in partnership with Cork Education and Training Board who offer ICT courses at all levels of competence.

Targeting young people, making TBI attractive for them to join through for example helping with driving skills in their Transition Year at school should also be considered. There are Steiner school communities in Cork City and East Clare with values based on community, self sufficiency and non-monetised supports that are compatible with TBI and collaboration with same should be explored further. Despite some trepidation about the future viability of the charity shop in Skibbereen, it has been crucial to the development of TBI. We recommend a concerted focus on using the shopas a hub for recruiting and engaging members through developing its brand as the timebank hub charity shop.

Funding for external signage could be secured from the local authority while the internal décor must promote TBI where possible. Should the combination of community engagement and other initiatives aimed at increasing membership be successful to the extent that significant number of new members emerge in different locations through West Cork, County Cork and beyond, establishing separate TBs in these locations may merit consideration.

## Bibliography & References

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2. Lucía del Moral-Espín (2017) ‘Sharing is Caring: Mediterranean Time Banking in a Multidimensional Crisis Scenario’ International Journal of Community Currency Research 2017 Volume 21 (Summer) 33-50 <www.ijccr.net> ISSN 1325-9547.

## Appendix 1 – Survey

We are undertaking research to demonstrate the value of Timebanking for our members. It is anticipated that the study will strengthen support for long term sustainability and give confidence to those considering becoming a member of the Timebank. We want you to tell us, what’s good and what might need to change, and we will use the findings to plan for the future. All answers you give will be treated confidentially. Please complete by Friday October 21st, 2022.

**ENGAGEMENT WITH TIMEBANK**

1. How long have you been a member of TBI \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Why did you join TBI?
3. Approximately how many Timebanking hours have you exchanged in the past year.

Zero hrs □ 1-5 hrs □ 6-10 hrs □ 11-20 hrs □ 21-30 hrs □ More than 30 hrs

Tell us more about the supports you exchanged in the past year

4) Approximately how many Timebanking hours have you received in the past year

Zero hrs □ 1-5 hrs □ 6-10 hrs □ 11-20 hrs □ 21-30 hrs □ More than 30 hrs

Tell us more about the supports you received in the past year!

5) Do you record all Timebanking exchanges on the system

Yes □ No □

If no, please tell us below about the supports given/received and the number of hours involved that you have not recorded in the past year.

6) What method do you use most frequently to arrange exchanges with other members

Timebank Website □  Timebank Facebook page □ Timebank Broker □

Other (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**DEMOGRAPHICS**

1. Can we ask which of the following Age Bands you are in?

U-25□ 26-35□ 36-45□ 46-55 □ 56-65□ 66+□

1. Can we ask, are you?

Employed ☐ Carer ☐ Retired ☐ Homemaker ☐ Unemployed ☐ Other ☐

If Other, please specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Can we ask where you live?

West Cork ☐ Another part of County Cork ☐

Other County ☐ (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**IMPACT**

We want to find out about the difference Timebanking has made to your life.

10)Please tell us about the impact of Timebanking on your social connections (more friendships, activities to participate in, places to go, feeling connected to the area/community)

I feel a little more socially connected due to Timebanking ☐

I feel much more socially connected due to Timebanking ☐

Timebanking has made no difference to my social connections ☐

Please provide further comment below to expand on your answer above.

11)Please tell us about the difference that Timebanking has made to your well-being (emotional, mental, physical)

My well-being has improved a little due to Timebanking ☐

My well-being has improved a lot due to Timebanking ☐

Timebanking has made no difference to my well-being ☐

Please provide further comment below to expand on your answer above.

12) Please tell us about the difference Timebanking has made to your sense of independence (feeling in control, being able to cope, feeling empowered)

My independence has improved a little due to Timebanking ☐

My independence has increased a lot due to Timebanking ☐

Timebanking has made no difference to my independence ☐

Please provide further comment below to expand on your answer above.

13 Please tell us about any other outcomes or benefits that you get from Timebanking.

14)Please tell us about any support/need that you would like to access through Timebanking but has not yet been available

15)Please use the section below to make further comment on any aspect of Timebanking, it benefits and anything more it could do to improve outcomes for members

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You may already have participated in a discussion with the researcher, if you haven’t and would you like to be involved in a group or individual discussion, please give your name, and contact details below:

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

e-mail: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. In all case studies, names have been changed to protect anonymity. [↑](#footnote-ref-2)
2. *Lewis-Beck, M. S., Bryman, A. & Liao, T. F. (Eds.) (2004). The SAGE encyclopaedia of social science research methods (Vols. 1-3). Thousand Oaks, CA: SAGE Publications* [↑](#footnote-ref-3)
3. <https://timebanking.org/research/> [↑](#footnote-ref-4)
4. This finding was reinforced during the Covid 19 pandemic. [↑](#footnote-ref-5)
5. This profile and others in the literature review are included to assist TBI in targeting new members. [↑](#footnote-ref-6)
6. Bergsjön is a suburb of Gothenburg, the second largest city in Sweden. [↑](#footnote-ref-7)
7. Based on 12 sessions @€50 per session [↑](#footnote-ref-8)
8. Leadership & Organisational Structure, Business Model & Financial Health, Innovation, Impact Measurement & Evaluation, Ambition for Scaling, Communication and Beneficiaries. [↑](#footnote-ref-9)
9. <https://www.clanncredo.ie/ms-about-social-finance-how-we-measure-our-impact> [↑](#footnote-ref-10)
10. <https://www.dateas.com/en-us/explore/charities-ireland/the-bryan-guinness-charitable-trust-ltd-289> [↑](#footnote-ref-11)
11. <https://www.dateas.com/fr/explore/charities-ireland/bewley-foundation-ltd-432> [↑](#footnote-ref-12)
12. 1200+ members, 12000+ transactions and reach across County Cork and Greater Munster [↑](#footnote-ref-13)