



Member Information Booklet

Opportunities are limited only by our imagination!

The following information has been put together to help members understand the workings, rules, regulations and general issues within Central Coast LETS (LOCAL EXCHANGE TRADING SYSTEM) but for full conditions of membership please see the Terms and Conditions online.

This document is a guide to make your membership easier and more enjoyable though please do not hesitate to contact your administrator if you have any questions or you feel something needs to be added for future members.

Happy trading...

The Fundamentals of a LETSsystem:

A LETSsystem is a trading network supported by its own internal currency. It is self-regulating and allows its users to manage their own account balance within the boundaries of the network.

LETSystems are community based non-profit trading systems that enable members to exchange goods and services using little or no cash. It is a method of trading, which depends on skills and time instead of money, exchanging a unit of local currency (Shell), not as an alternative to conventional money but to compliment the current system of trade.

LETSystems do not issue any currency, each person creates their own. The currency only exists as numbers in accounts, moving from account to account. The recording of these transactions is done by members over the internet.

Each member holds an account in a 'central website' where transactions are recorded. Trading is done with multilist transaction sheets at trade days and over the internet. All accounts begin at zero. For one account to move up, another account must move down. So at any one time approximately half the members will have positive balances and the other half will be negative.

The sum of negative balances and positive balances = 0.

For example:

Member	Service	Spend	Earn	Balance
Angela	Haircut	20		-20
	Massage	40		-60
	Sewing		10	-50
John	Massage		40	40
Jo Ann	Sewing	10		-10
	Haircut		20	10

Notice that the system is always balanced at zero: -50+40+10=0

*Negative balances are an essential feature of the system, so they are not to be viewed as bad or wrong (ie. debts). Negative balances simply mean members have received more goods and services than they have given out. You can buy something with your first trade. If you wait to earn before you spend, you could find it slower to start trading. If everybody had to wait to earn before they could spend, nobody would get started!

A commitment, or negative balance, represents a willingness to consider supplying goods or services to one or more accountholders at some future date.

In a healthy system, account balances bob up and down, sometimes having a balance in credit and sometimes in commitment. It makes no difference whether you have a positive or negative balance.

Turnover is the main issue.

The most successful members are those with a high turnover because that means that the system is working for them.

Respect

From time to time there is a problem with people not fulfilling services that they offer & members not turning up for services booked.

Members are asked to respect their fellow members & if people don't show and do not have a reasonable explanation you can debit shells for your wasted time. Please be aware that you are liable for a late cancellation / no show.

There is accountability for offers that are posted with no intention to service them – please let the admin team know so that a list can be formed and offers can be removed. (3 strikes and you are out). If you have a business, let people know that you have prior commitments and offer a waiting list / future appointment.

Inappropriate behaviour

Should any member behave in an abusive, improper or inappropriate manner, toward another member, Central Coast LETS administrator can invoke cancellation of memberships.

The members concerned are encouraged to employ a mediator, but should this process fail to reconcile the issue, cancellation of membership may occur.

Any behaviour which may fall in the jurisdiction of the Police Department should be reported.

What about Confidentiality?

All account and trading details are confidential, except that any account holder may know the balance and turnover of another. This enables everyone to participate in regulating the system. Members phone numbers and addresses are on the web-based password protected transaction register but can be hidden from other members of preferred. If you are unsure how to hide your details please contact your administrator. Please DO NOT delete your information as it is a requirement of membership that it be there.

Why does Central Coast LETS call their unit of currency a Shell?

The name Shell was chosen for our currency after a member vote in early 2007 when we became independent from HunterLETS and needed to choose a new currency name of our own. Shell's was one of the first forms of early currency used before federal currency was produced.

Buyer beware

Check goods on purchase. Send queries prior to commitment to purchase. Shells charged should reflect quality. If you do any problems with a trade that you cannot sort out yourself please contact your administrator. Nothing can be done about those that do not trade fairly if admin is never informed.

Rate & charges

Rates do vary, so the two people trading must agree a rate first (see recommended rates below). You can charge Shells per hour for travel if necessary. There is a maximum allowed as mileage fee for deliveries if charged in cash. 0.30c per km was agreed as a cap for the group. There is also a 50/50 rule within Central Coast LETS, meaning that no more than 50% of a trade may be in cash.

Recommended rates and local community.

While there is no official limit to what you are permitted to charge, LETS gives you the opportunity to think beyond the materialistic, monetary value of services and instead, honours people for their energy and commitment to helping create a closer community. Leave behind the entrenched ideas of money, profit, credit, debt, greed and poverty. It is recommended that all members charge their time in the range of 20 to 60 shells. Whether you are skilled or unskilled, whether you have spent 3 years at Uni getting a piece of paper, or 20 years as a seamstress perfecting your skills - your time is valuable.

This is not an enforced "rule" of Central Coast LETS - members are free to negotiate with one another if they feel their time or skills are more valuable, but keep in mind that if you charge over 60 shells other members may choose not to use your services. It also has implications for how quickly you will reach your maximum trade limit.

Refunds

Do not refund transaction's as you will then pay the levy twice. You can delete entries on your own account.

To delete a transaction just login to your account and go to your statement. Click on the green part of the transaction entered incorrectly and then you will have the option to delete it. If you have any problems just contact your administrator.

Do not debit shells without permission

Permission should be gained from either from the member concerned or from the administrator in some circumstances.

Over limit members

We have a limit of 1000 shells per member in debit or credit so members are asked to stay within these limits.

If you are over the limit you can gain extra exposure with members by advertising in the monthly updates or the newsletter sections called "Please help these members earn because they are over the limit..." or "please help these members spend because they are over the limit".

Traders will be alerted to the fact that you are over the limit by the administration and asked not to trade further over the limits applied in either debit or credit.

Email updates

Email updates from admin are limited to once a month only. These are issued one week before trade day's so if you have anything you would like included please be sure to send it to your administrator in plenty of time.

The announcements section can be used by members at any time.

Promoting LETS

Business cards & leaflets are available from admin for distribution around the Coast.

Reasonable response times from admin

Due to the other commitments of the administrators a week should be allowed for responses.

Trade Day's

Trade Day's Stalls at Woy Woy Environment Centre are free and there is no need to book.

Kariong and Toukley Trade Day stalls need to be booked, for further information on booking see the member only site. Kariong and Toukley Trade Day stall rate at 10 shells flat rate. Full themed stall free no half rate 10 shell table hire. 5 shells for a card table 10 shells for a card table and clothes rack.

Full addresses of each trade day are on the member only homepage along with a contact number should you get lost. If you require direction to a trade day please contact someone from the admin team prior to the day and they will endeavour to get them to you.

Leave money at home, trade days are for shells only.

Can I organise a trade day at my place?

Yes you can.....How to hold a coffee morning / informal trade day.

Members are welcome to hold informal LETS gatherings at their properties in the months that there are no formal LETS trade days.

It is simple to organise, most importantly you need to inform the administrator so they can include it in the update to members then you just need to put it in the announcements section. Be sure to include the date and start and finish times and give clear directions and include a phone number in case people get lost on the day. It is always nice to provide tea and coffee for members (you can charge a couple of shells per cup to cover your expenses for this). You could also ask members to bring a plate and for everyone to share a morning or afternoon tea, you really are free to run it however you please to make it an enjoyable LETS experience for everyone. It might also be a good idea to obtain some LETS brochures from admin to give to anyone who wanders in off the street thinking you are holding a garage sale. Remember you are a LETS representative for the day.

Browsing offers without logging in.

Members and non-members can browse through all the offers currently available this week simply by visiting the website. As this is available to non-members, members are requested to not include any personal details in the description section of their offer.

Limit of 10 new offerings per week.

This rule is in place as we have had members adding up to 40 new offers at a time when they could easily have been condensed into sections and added as half a dozen new offers. It was inconvenient to members and not necessary. Please note this is not 10 renewals unless the price is being reduced. It is not necessary to renew your offers more than once a week.

What do you want?.....It's OK to ask for it in LETS.....

Those who haven't added anything on their Wants List are missing out on so much in LETS. By adding a Want, it will help you to trade much faster and meet LETS members who will be interested in what you need, such as goods or services that you haven't seen on the LETS Offerings List.

We could also get to know one another better within the LETS community, and it will make LETS more meaningful and successful to all.

Recommendations

Have you had brilliant service from a fellow LETS member recently? Would you like to let other members know what a great job you received? Did you know you can leave a glowing reference for any member you have dealt with through LETS?

It really is very simple to do, just login to your account and from the menu running down the middle of the screen select 6. Recommendations (found under Buyer Actions).

A new screen will then open with all the latest recommendations from satisfied customers/members.

To now add your own recommendation just click on Give Recommendation found in the top right hand of the screen. Complete the required details and click submit. You have now told your LETS community what a great service you have received. If you feel you need hand with this please just get in touch with your administrator.

The Benefits of 100% Shell Trading

Firstly, let it be said that there are transactions for which percentage cash is perfectly justifiable. This is an issue to be decided by the two traders involved in the transaction. Members could seek to buy all parts/ingredients/materials on shells where possible and thus be able to charge 100% shells for their labour. Sometimes this is not possible especially in the case of a carpenter making repairs who cannot supply expensive materials for all shells. It may be best to agree to pay for these materials outright in cash and negotiate the labour costs in shells. Rarely would the cost of materials be equal to 50% of the total cost of a product though, as labour is usually the most expensive aspect of any product.

For example, an intricate craft piece may use \$10 worth of materials, but take 5 hours to make. If the seller feels he/she must recoup costs in dollars, then he/she could charge \$10 for the materials + shells for the labour at an hourly rate.

However, the question we need to ask ourselves is: "Do I need to recoup the cost of materials in dollars?"

After all, what do you use your dollars for? - to purchase goods and services.

What do you use your shells for? - to purchase goods and services.

Therefore:

Shells are as valuable as dollars!

When you advertise your goods, services and skills for 100% shells you're sure to get a trade. Some members are more likely to trade with the 100% traders. Some members who always offer their skills, services or goods for 100%, then ask for trading with another member who quotes 50/50, most often than not, will not go ahead with that trade, simply because of the principle of the matter.

Trading 100% is great for the growth of the LETS system. At the same time it is a clear demonstration to non-members and new members of the benefits of the system.

With 100% LETS trading, many of our members who may be on low cash income, pension or benefit are able to purchase luxuries (like massage or craft items) which they may never have had before, until LETS came into their lives. For that matter, even get their house painted for dollars for the cost of the paint and shells for the labour. A huge cost saving!! Why not then pass on the benefits of 100% trading to LETS members and trade 100% shells yourself. Do your best to provide goods and services for 100% shells and expect the same service from other traders where appropriate.

When trading 100% some members have remarked on how good they feel when they buy or sell goods and services for all shells. Most members left the No-Money Markets with smiles on their faces at getting goods for all shells. Remember, what you give out will always come back multiplied 100 fold.

So give out the good, positive and quality and that will be returned to you 100 times.

Question members who are trading 50/50 without apparent need. Let them know the benefits involved. As 100% shells trading continues, it will strengthen our currency and our trading system.

HAPPY 100% TRADING

Meet as many members as possible!

You'll find members more willing to trade with people they know, rather than strangers. The best way to meet other members is by attending the LETS events.

Also a lot of trading occurs off line through word of mouth so another great reason to get out and meet members as often as possible.

Why not advertise in the Newsletter?

Why not advertise in the Newsletter? It's free – now there's an incentive. All members are invited to advertise their goods/services offered or wanted in the Newsletter. Regular advertisers often find that their ads increase their trading opportunities – make more Shells, have more to spend, or if you are 'in commitment' you can trade out of it!

If you need help with your advert, just contact marketing@centralcoastlets.org to discuss it.

Member meetings

Member meetings are held twice a year and all members are welcome. Minutes from member meetings are available by request to the administrator. Any issues can also be brought to the attention of the administrator and dealt with at any time.

Newsletter & monthly updates

This is Admin's primary means of communicating with the members so it is important it is read otherwise members miss out on valuable information.

Does LETS have insurance?

We do not require public liability insurance because Admin is not responsible for member actions. LETS is similar to the yellow pages in that you use LETS to find the service you require but anything further is between members. Remember - LETS is about community and trust. No LETS group in Australia has public liability insurance though all trade days arranged by Central Coast LETS are at venues which permit us to be covered under the venue's own public liability insurance policy.

We all need extra cash.

But do we need to get it from our LETS customers?

Members who pay someone to work for them (even in shells) do so at their own risk and are encouraged to contact Workcover for advice if unsure. And members who do work for others do so at their own risk and are encouraged to contact Workcover for advice if unsure.

What about DSS?

Centrelink supports the idea of non-profit community trading systems and exempts all LETSsystem income from declaration, ie. it will not affect any benefit or pension. Supporting papers are available on request.

However, you should not allow LETSsystem trading to interfere with your obligations to be available for work or training programs.

Who guarantees the goods and services offered?

There is no control, or monitoring by the LETSsystem of the quality of work performed. However, normal consumer affairs and small claims tribunal rules do apply and if there is conventional protection for services performed (eg. Law Society, Master Builders Assoc. etc.), these also apply with local currency trading.

Central Coast LETS provides no warranty or undertaking as to value, condition or quality of the items exchanged is expressed or implied for claims for injury or damages of any nature arising from trade between members.

Moving? Want to transfer your current balance to another LETSsystem?

Permission from the other LETSsystem will be required. You may be asked to pay membership fees to the new system.

What about the Taxation Department?

Accountability for taxes incurred by members is the obligation of those involved in the exchange. The LETSsystem has no obligation or liability to report to taxation authorities or to collect taxes on their behalf. If you earn Shells whilst providing a service which is your main profession you must pay tax on all **profits OVER 300 Shells** as if you had earned dollars.

Shells are also deductible so if you spend shells on your business expenses you may declare it.

For example: if your main profession is a plumber and you do some plumbing work to the value of 700 Shells, then 400 Shells is considered taxable at the normal rate. If however, you spend those 400 Shells on bookkeeping or other business expenses then the profit you have made in that year is only 300 Shells and the tax department don't want to know about it.

Also if you earn Shells as a handyman (ie. put up a chook shed) then it is not considered as earnings under your main profession (plumber) and is exempt from income tax.

The 'Office'

Central Coast LETS does not operate from a shop front or business office as some LETSsystems do. **PO Box 3151, Umina Beach, NSW 2257** is our official address, and the day to day administration work is carried out from the homes/offices of the administration group. It is in this way that we keep the overheads of Central Coast LETS minimal.

Membership and Renewal Fees

Up to date information is available from www.centralcoastlets.org under How to Join.

Your membership will become "inactive" if you fail to renew by this date and you will not be allowed to trade with active members.

Annual renewal fees are charged to cover such things as postage, paper, telephones, printing and photocopying etc.

Dormancy

If you are going to be out of the area for a period of time, and you do not wish to receive newsletters or directories, please update your account on the website. If your membership has lapsed you may renew it at any time within two years and retain your original balance. After two years your balance will be absorbed by the LETSystem and upon rejoining, your account will start at zero unless prior permission has been sought from Central Coast LETS.

What if I move away from the area?

Generally you should bring your account as close as possible to being balanced. If you intend to move from the area permanently, please advise the 'office' before the move.

I value myself, but don't I have to be measured by market rates?

When you use a LETSystem, you are participating in an internal market, which is subtly different from the national or regional markets, which use conventional money.

Everyone is still keen to get as much cash as possible. But the ability to earn LETSystem money is enhanced and there is pressure to spend it rather than hoard it.

These factors can combine to give a much lower spread between low price and high price services. People who overcharge find that their trading slows down dramatically and their ability to earn is reduced.

All members renewal fees are due annually

Can people profit from our trading?

LETSystems are ethically based trading systems in that they are community based and controlled and no person can profit from the LETSystem itself, though anyone can benefit from any trading they do in the system.

Local currency is also ethically driven in that its worth is derived from a member's commitment to return the value of goods and services received to the other members of the LETSystem. If a person attempts to "rip off" a LETSystem, other account holders can simply refuse to trade with them. To ensure this, each member is allowed to know the balance and turnover of any other member, but no other trading information.

What about potential abuse?

The potential exists for an individual to take and not return. However, even if this does take place, the people who have received payment will be able to trade unimpaired. If too many people do this the others will slow their trading down, and their ability to spend will be reduced.

Are there any risks?

Not unless you want to take some. Participation does not make you liable for the affairs of the other members or for the LETSystem itself.

When trading, it is in your interest to obtain the current cost of similar goods and services outside LETS and negotiate. Do ask for a written quote for work, prior to the work being done. As with all business dealings, it is advisable to **negotiate** an exchange of Shells **prior** to the trade taking place (whether you negotiate an hourly rate or contract price).

What do I do if I experience a bad trade?

Always contact your administrator with all the information as soon as possible. Unless you tell your administrator they will be unable to do anything about it and other members may suffer further bad trades.

Who can join a LETSystem?

Anyone can join a LETSystem; aged people, builders, unemployed, sole parents, lawyers, craftspeople, people with disabilities, teachers, small business operators, healers, shops, children. However Central Coast LETS has the right to veto any membership which they consider not to be in the best interests of the group.

Must I trade?

There is never an obligation to trade if it is not in your interest to do so.

What happens if someone goes away leaving a negative balance?

Not much, provided that the rest of the members carry on trading with each other. Members can't take Shells with them and can't spend them outside the system. This question reflects a justifiable concern about cheating within a co-operative activity. They have taken more goods and services from the trading community than they have given.

Members need to abide by the 'Conditions of Membership' that they when joining that say they agree to pay out their debit balance with cash.

However, with conventional money this would be a problem - if a cheque bounces, the money is not available to the payee. With Shells, even though the member leaving is in the negative, the member who they traded with is in the positive and they have those Shells readily available for their next trade.

Turnover is the key to a successful system, not the level of credits or commitments.

Turnover reflects the amount of transfers happening within the community and also reflects the efficiency of administration in facilitating these trades.

How do people value goods and services within a LETSsystem?

As LETS uses a philosophy of "time and "energy" and each members time is equally valuable, Central Coast LETS likes to suggest a base rate of 20 Shells per hour regardless of skilled or non skilled labour. In this way activities which are traditionally low-paid tend to be rewarded more generously. As there is never an obligation to trade, if you consider the market value to be too high you can decline to trade.

By using a 'local currency' that is abundant, people are able to value each other more appropriately.

WHY DOES A COMMUNITY NEED A LETSsystem?

The problem with money

Every modern community depends on the flow of national currency through its internal economy. The money swirls in and rushes out again. As the amount of money circulating in the community falls, so does the level of trading. Business declines and people lose jobs, not because they have nothing to offer, but because there is not enough money to go around.

In the contest for a share of this limited supply, people work in ways that damage their own health, the environment and the well being of the community. People are prepared to do almost anything for money because they need it to take part in the "game". This is the source of the problem, since money, by virtue of its very structure, is scarce and hard to come by.

There are 3 reasons for this:

- _ there is only so much in circulation
- _ it can go virtually anywhere, and so it does
- _ you can't issue it yourself.

All over the world communities suffer from a shortage of money, simply because there is only so much of it, it's gone elsewhere and they can't print their own.

The value of money

It helps to see how money can be used simply as a measure of value. People have value, things have value, but to say money in itself has value is to confuse the issue. We can use inches to measure height and kilos to measure apples. But do inches have height? Or do kilos themselves have weight? It's the apples that have weight, not the kilos.

We should think of money as merely a means of exchange, a set of tickets, a number in your bank account. It has no value in itself - you can't eat it, wear it or build anything with it.

There never need be a shortage of the measure.

Yet we are often idle when all we lack is the means of exchange. There may be plenty of materials, equipment, skills, time, goods and needs to be met, but we cannot work or trade with each other because there are no tickets around, no scores on the sheet, no means of measuring relative value.

The problem suggests the solution

We can get around this problem by creating local currency to finance local needs, to generate wealth and protect us from poverty. A local currency can't leave the community it serves, so it ensures connections between people exchanging skills, goods and services. With local currency, the community is less affected by fluctuations in the external money supply.

For a local currency to work people need to be able to use it alongside conventional money, and its design should resolve the three fundamental problems of that money. A local currency should ideally:

- stay within the community it serves
- be issued by the people who use it
- exist in sufficient supply to meet the needs of that community.

LETSystems provide a means for people to trade using a new kind of currency - **local currency**.

Money is the nothing we take for something before we can get anything.

Each new account starts at zero and thereafter may hold a positive or a negative balance. Those with negative balances have, quite simply, created the shells in the positive accounts. So this local currency is essentially a promise by some members of the community to give service to others.

Conventional money, while easy to spend is hard to earn. As a result it is coercive by nature - people with money exercise power over people without it. *Who pays the piper calls the tune.*

In a local network, however, Shells are easy to earn. Anyone can create Shells and therefore everyone has Shells to spend. By the same token, nobody needs it, so things only happen when people want them to. People serve willingly, or not at all. Nobody can tell anyone else what to do.

Community Wealth

The real wealth of a community lies in the skills of the people in it. Conventional money does not usually reflect this. Money moves to wherever people can get the best return. It often drains out of communities, leaving people and businesses short of cash. A major community problem at present is unemployment and lack of ability to contribute to the community or work, the most distressing aspect of this is that the unemployed have many skills that other individuals and businesses could and do require, it is only the lack of money that prevents employment. Many good ideas are blocked because there is not enough money.

For most of us, cash is hard-won and even harder to hold onto. It is in limited supply.

But the internal currency of a LETSystem is never in short supply, since the LETSystem currency is issued as and when it is required. The currency issued within a LETSystem can only be spent within that system. It therefore stays within the trading community, going round and round, supporting further trading as it goes. LETSystem accounts are very cost effective and more affordable than a bank or credit card account. No interest is charged on, or is payable to, accounts. This reduces costs and encourages people to keep spending, since there is no benefit in 'hoarding' positive balances.

Because LETSystem units cannot be spent outside the LETSystem, they do not have the same spending power as cash, but they are supplementary to cash, not alternative to it. As a result, those people who use LETSystems can reduce their cash outgoings, and make their cash go further.

Characteristics:

- Member's accounts start at zero; no currency is deposited or issued. A person may immediately spend with any other account holder.
- No tax is charged on negative balances or interest paid on positive balances.
- LETSystems do not issue any local currency, each person creates their own.
- A negative balance is NOT a debt. It represents your commitment to provide something of value to other LETSystem members in the future.
- Local currency is practical because the unit of exchange is equivalent to a dollar.
- No application or collateral is required if you wish to have a negative balance.
- There are no limits on your ability to spend or earn.
- With local currency you can afford to purchase goods or services that you may not have been able to, if you had to pay all dollars.
- All of the currency remains in your local community and is available for trading in the future.

LETS Success Formula

- Join the LETS elite and trade 100% Shells.
- Read your Newsletter.
- Make some phone calls.
- When you need a service or goods, think LETS first and check online.
- Advertise your skills and goods in the Newsletter, have a special offer and/or discounts.
- Go to Trading Days.
- Don't wait to earn, make a start, spend and then list offers to earn shells back
- Be organised. Keep your On-line trade entries up to date.
- Think LETS for Gifts, Birthday and Christmas presents.
- Meet the other members at meetings and Trade days.
- Tell your friends about your successes with LETS.
- Keep a balance and work out each month how much cash you have saved by trading in LETS.
- Help others by recommendation of their work.
- Make some phone calls.
- Write articles for the Newsletter, telling your success stories.
- Get a LETS member to design an advertising brochure and hand them out at Trading days

Don't hoard your shells

Lets say you think it is wise to save up the dollars you earn in the normal federal economy in a bank.

I mean, hey, you get interest so you can get wealthier by leaving large amounts of money just sitting in the bank – providing bank fees do not eat away at your savings that is. However, if you apply the same principal in LETS, and store up large amounts of Shells in your account thinking you will get richer, well guess what, it doesn't work.

You don't get interest on your positive account so your Shells are completely worthless until you actually trade with them.

Keeping large amounts of Shells in your account because you are too busy to spend or because the large positive makes you feel abundant or even because your are afraid to go into commitment, only keeps those Shells tied up.

Now, trade is no longer limited by the availability of cash.

Unless you are saving up for a very, very large trade then there are no benefits at all in hoarding Shells, in fact it just slows our LETSystem down.

Get trading today!

Working bee's

DO YOU NEED A WORKING BEE BUT DON'T KNOW HOW TO ORGANISE IT?

Follow these easy steps – and it's done!!

* **CHOOSE THE DATE:** far enough ahead so that it can be advertised in the Newsletter and/or monthly update – reaching all members and put online in the announcements section. It is also helpful if you can attend the preceding Trade Day and hand out leaflets & get face to face commitments from the members. Also decide time; all day or part day, this gives people time to arrive and get home without being too demanding. Some may only be able to attend for part of the day – but all hands are welcome.

* **DECIDE ON WHAT YOU ACTUALLY WANT DONE:** limit yourself to achievable tasks, ascertain whether you have the right tools for the job/s. If you get more offers than you expected you can always add to your task and tool list. If you don't have enough tools you may have to beg or borrow. If the job/s you want done require particular skills, ensure you have a skilled person there to help and guide others.

* **MAKE PHONE CALLS TO MEMBERS:** Go to the online directory and look up any member who may be offering what you want (be it gardening/painting etc.) and ask if they could attend. Then call any other member you know (or don't know) and ask them too. Working Bee's are usually fun/social days and people are generally willing to have a go at anything.

* **PLAN FOOD & REFRESHMENTS:** if you are going to keep them hard at it – expect to provide drinks (non alcoholic) at regular intervals. If it's a 10:00 am – 4:00 pm day it may be best to provide a lunch break (remembering the vegetarians in our system) with food (hot or cold) suited to the weather.

* **PAYMENT:** you can advise this Shell rate initially in your Newsletter advert and use a Multilist Transaction

Form on the day for recording your payments to members. Some members "in commitment" find working bees a fun way to earn.

What do I do if I forget my password?

Contact your administrator who will reissue you your password. The administrators email address and telephone number are located on the website www.centralcoastlets.org.

GOOD LUCK AT YOUR WORKING BEE!!

What is the levy?

The Levy was introduced in 2009 to help balance the Administration account. The levy is a percentage charged to both seller and buyer on all transactions. As both seller and buyer benefit from the transaction the levy is split between both. The shells raised from the levy pay for the running of the LETS Administration and includes the printing of new brochures and business cards, entertainment at the end of year trade day, reconciliation of amounts paid out in cash to departing members, payments to CES who host the website and administration wages.

Are committee members / administration paid?

Currently the administration team is paid about 100 shells per month. As this represents only 25 hours work it should be apparent that the majority of the hours worked are voluntary.

KIVA - Helping those that help themselves

At the last admin meeting of 2009 the admin team decided to do something worthwhile with your membership money instead of leaving it sitting in the bank for when it is needed throughout the year.

We decided to get involved in an organisation called Kiva.

Kiva is a non-profit organisation that allows you to lend as little as \$25 to specific low-income entrepreneur's across the globe. Kiva's mission is to connect people through lending for the sake of alleviating poverty. They are the world's first person-to-person micro-lending website, empowering individuals or organisations such as LETS to lend to unique entrepreneurs around the globe.

To view Central Coast LETS lending page please go to <http://www.kiva.org/lender/lets9733>

I hope you get something from this to take away and maybe some of you will also join Kiva as a result. Either way all of us are now doing something just by being members of Central Coast LETS.

I'm not very good at using computers, can I get help?

Ask an existing member to talk you through it, there are lots of member's offering computer assistance so just call and arrange a mutually suitable time to go over with them how the system works online. Another great way to meet members.

But I don't have a computer/internet

That's OK, libraries all over the Central Coast offer free internet access. Just call your local library and arrange an appointment.