

# 文創時間銀行

致理技術學院 商務科技管理系

蔡雨蕎、蔡鈺婷、蕭期文



What?!

# Time Bank





互助







- 你需要我->  
我們需要對方

互助

- 實質財富是  
「人」

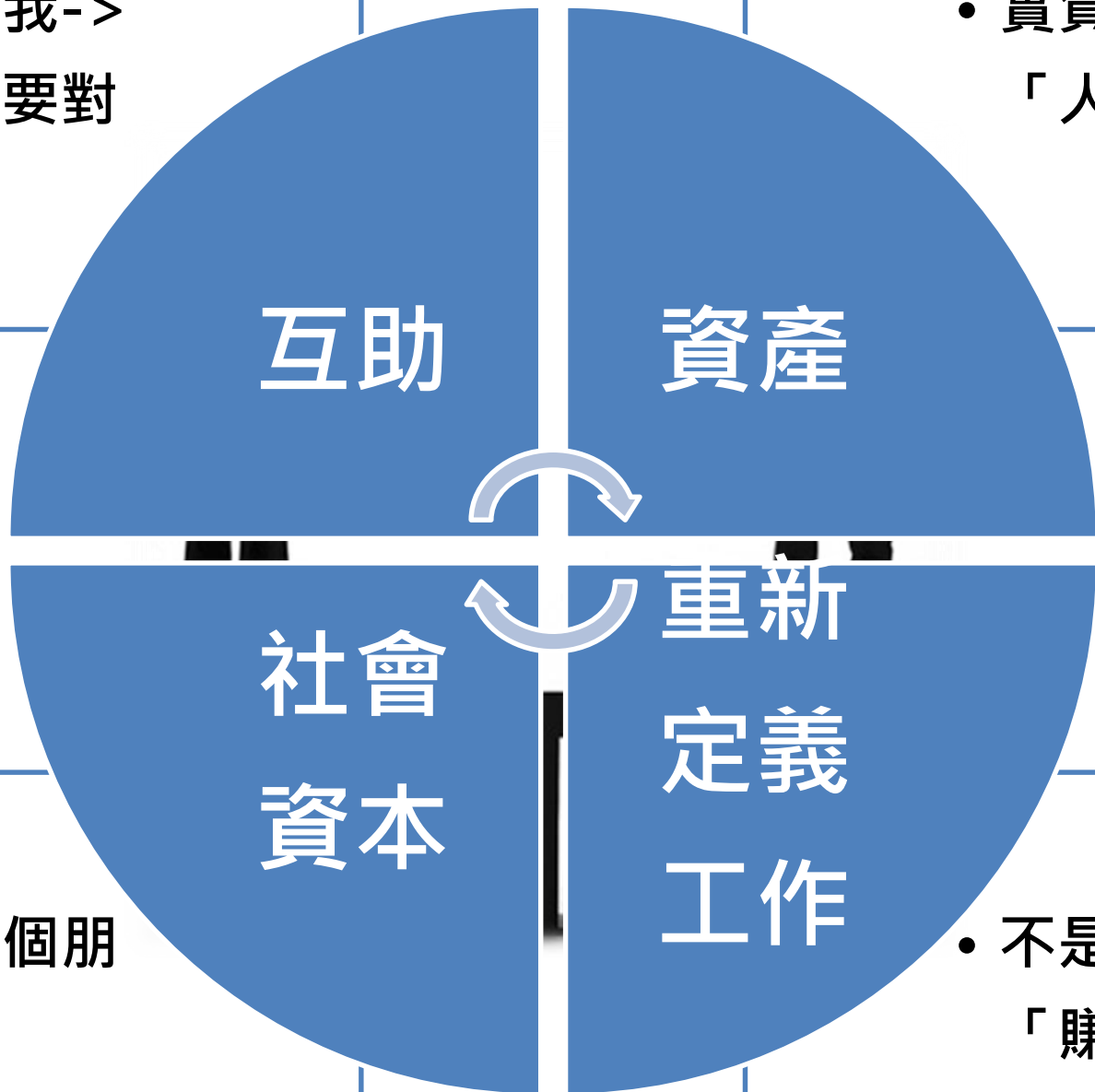
資產

- 交了一個朋友

社會  
資本

- 不是只有  
「賺錢」才  
是「工作」

重新  
定義  
工作





# 文創時間銀行

CCTB





**Stanley** gets his TimeDollar statement in the mail:



| QUARTERLY STATEMENT                    |                          |              |              |      |
|--|--------------------------|--------------|--------------|------|
| Stanley Smith<br>Portland, Me<br>04101 | Balance on               | 10/1/99      | 0.00         |      |
|  | Balance on               | 10/30/99     | 3.00         |      |
|  | Credits Earned in Period | 4.00         |              |      |
| Date                                   | Service                  | Member       | Debit Credit |      |
| 10/15/99                               | Grocery Shopping         | Martha Moss  |              | 2.00 |
| 10/22/99                               | Entertainment            | Paul Sanchez | 1.00         |      |
| 10/29/99                               | Yard Work                | Ray Kane     |              | 2.00 |



What will **Stanley** spend his TimeDollars on next?  
**Watch this Circle!**

**Stanley** joins a TimeBank and lists the services he offers and those he needs.



**Martha**, a TimeBank member, calls for help with grocery shopping.



**Stanley** goes shopping for Martha and earns two TimeDollars.



**Martha** knits **Roberta** a sweater and earns TimeDollars.



**Kathy** earns TimeDollars cleaning **Martha's** house.



**Stanley** spends his TimeDollars having **Raoul** play music at his party.



**Raoul** spends his TimeDollars having **Roberta** help **Dustin** with his reading.



# CCTB

時間  
貨幣

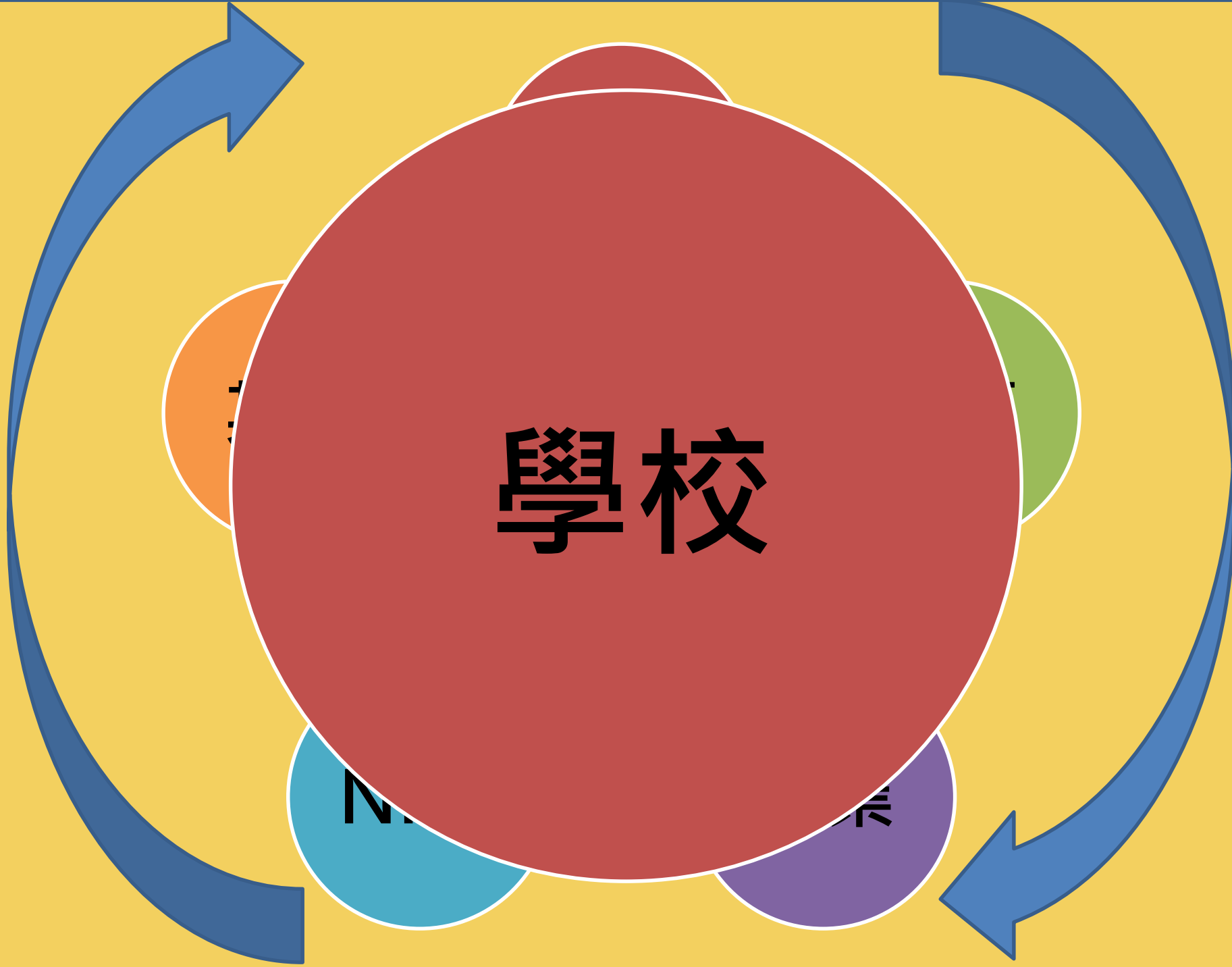
服務  
交換

供需  
媒合

創新  
試驗場



學校

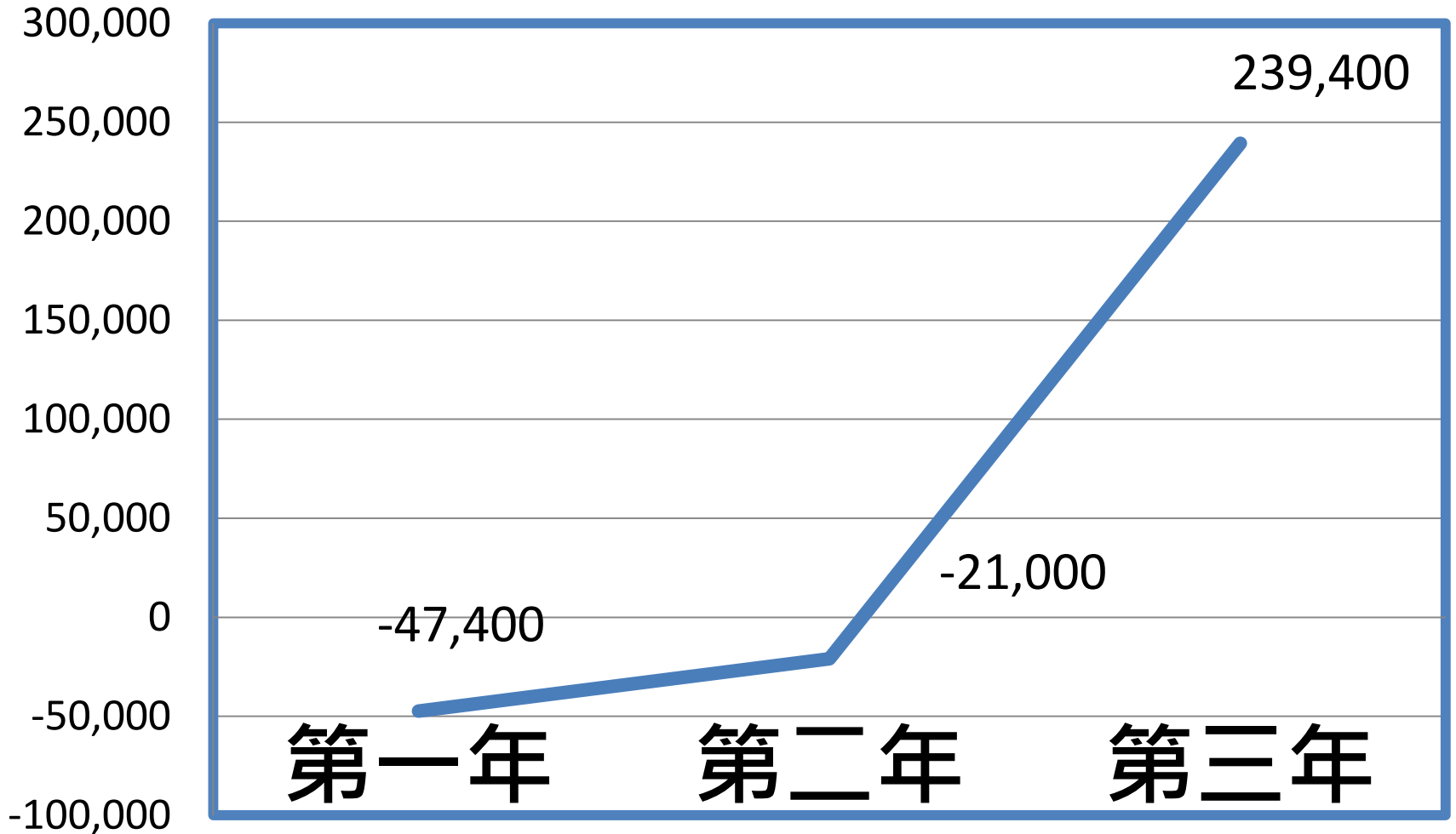




# 前三年資產負債表

|           |             | 第一年      | 第二年      | 第三年      |
|-----------|-------------|----------|----------|----------|
| 流動資產      | 現金          | 75,800   | 99,000   | 283,600  |
|           | 銀行存款        | 300,000  | 300,000  | 399,000  |
| 流動資產總額    |             | 375,800  | 399,000  | 682,600  |
| 固定資產      | 資訊設備        | 136,000  | 136,000  | 136,000  |
|           | 減：累計折舊-資訊設備 | (27,200) | (54,400) | (81,600) |
|           | 辦公設備        | 50,000   | 50,000   | 50,000   |
|           | 減：累計折舊-辦公設備 | (10,000) | (20,000) | (30,000) |
|           | 其他設備        | 35,000   | 35,000   | 35,000   |
|           | 減：累計折舊-其他設備 | (7,000)  | (14,000) | (21,000) |
| 固定資產總額    |             | 176,800  | 132,600  | 88,400   |
| 資產總額      |             | 552,600  | 531,600  | 771,000  |
| 負債總額      |             | 0        | 0        | 0        |
| 資本        | 業主資本        | 600,000  | 600,000  | 600,000  |
| 資本總額      |             | 600,000  | 600,000  | 600,000  |
| 保留盈餘      | 累計盈虧        | 0        | (47,400) | (68,400) |
|           | 本期損益        | (47,400) | (21,000) | 239,400  |
| 保留盈餘總額    |             | (47,400) | (68,400) | 171,000  |
| 股東權益總額    |             | 552,600  | 531,600  | 771,000  |
| 負債及股東權益總額 |             | 552,600  | 531,600  | 771,000  |

# 本期損益



銷售  
(  
銷售  
銷售  
營業  
薪  
租  
水  
折  
營業  
本

00  
00  
00  
00  
00  
00  
00  
00  
00  
00

低價策略



利潤比  
訂價策略

募  
資



獲  
利



藍  
圖

Thank you!

