

# All in one's own good time

No matter how you slice it, time is money and a new project helps you do just that, says **JAYNE ATHERTON**

**A** new way to make money out of the spare hours in your week is being officially launched this month.

The Slivers Of Time project has been jointly funded by the Government and the private sector and is being hailed as a solution to the work-life balance problem faced by millions of people.

Workers sell their spare time in an Internet marketplace where employers shop for the temporary help they need by the hour.

A pilot scheme was launched in East London in December last year and more than 400 people signed up, selling their time to different employers every day.

The workforce decides what hours they can work each day and list their hourly price based on experience of the type of work that is advertised.

Hourly rates range from the national minimum rate, which is £5.35 from next week for workers who are inexperienced, to around £11.50 per hour for experienced or trained workers.

As Slivers Of Time workers use the site, hourly payments can go up and down, as they build experience or take on jobs in different areas.

The Internet marketplace calculates the hourly rate after workers fill out a questionnaire. Generally, workers can build their hourly value, the more experience they get through the site.

The hours are then bought by all sorts of employers needing top-up workers with different skills and experience at short notice.

Product director Wingham Rowan said: "It means that people can earn money around their commitments, whether they are setting up a new business, studying or having to care for adults or children."

"It's going to have a big impact on employers, too, with them being able to save the costs of training people for a short space

HOME MY AVAILABILITY MY CONTACTABILITY

**MY AVAILABILITY**  
Yellow squares are times you can work (click)

Day	Time
Tue 1 Aug	Tue, 08:00 - 12:30
Wed 2 Aug	Wed, 08:00 - 15:30
Thu 3 Aug	Thu, 08:00 - 11:30 10:30 - 11:30
Fri 4 Aug	Fri, 08:00 - 13:30
Sat 5 Aug	Sat, 08:00 - 20:00

Spare time? You could do some work like Emine Cenkci

of time, which they couldn't guarantee using again. It's going to make their businesses a lot more efficient."

Government research revealed that 13.7million people in Britain needed this way of working at some point each year, while the economy would save £400million in reduced benefits and more efficient public services.

Pilot schemes are in operation in Liverpool, Bristol, North

**It's given me real experience of the working world, which made me realise I wanted to study**

Manchester and Edinburgh and agencies are expressing interest in other major cities.

The East London pilot was used by a variety of people including new business starters, people thinking about a job switch and those, like Emine Cenkci, who were looking for experience.

Cenkci, 18, a childcare student has been selling hours of her time

since last year and has built up a good portfolio of experience thanks to the scheme.

"It's difficult fitting in even regular part-time work around my studies but this has been the perfect solution as I can tailor my hours to the time that I have," she said. "Some weeks it will only be a couple of hours close to home, while in the holidays I was working five days a week."

"It's given me real experience of the working world, which made me realise that I wanted to study for a degree," Cenkci said. "So in a way it has shaped my future. I've made money, too, and can charge the top level five rate for experience."

"At first a lot of the work was market research but I received training and since then I've worked in a variety of office administration roles, too. When they realise that you are reliable they will choose you again - I get a lot of repeat bookings."

For anyone interested in receiving details about registering for the scheme in these areas, log on to [www.sliversoftime.com](http://www.sliversoftime.com)

## ON THE GO...

Travelers with a Post Office credit card will no longer be charged commission when they use the card abroad. Most credit card companies charge up to 2.75 per cent for transactions made abroad. Post Office credit card customers also get free insurance for the goods they buy abroad. In addition the interest free period for balance transfers has been extended from six to eight months, and for three months, customers won't be charged interest on new purchases. After this period Classic card customers will move onto a rate of 14.9 per cent APR (Annual Percentage Rate), while Platinum Card holders will pay an interest rate of 13.9 per cent. A balance transfer fee of 2.5 per cent however will be charged to people who are switching.



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