ABSTRACT

Results of the systemic analysis conducted in the previous chapter are presented here. These are introduced as a TB taxonomy comprising nine types of TB. Each TB type is described with help of graphical models, specifically diagrams and charts. Diagrams provide graphical representation, and charts are presented in a tabular form in which particular specifics are described. The final part of this chapter discusses root definitions for every single TB model. In the end, common outputs are presented. Consequently, based on all available information, theoretical background, and the analysis of current approaches, a universal TB model is proposed. Similarly to single models in the TB taxonomy, the description of main characteristics such as inputs or subsystems of this universal model is provided.

CHARTS AND DIAGRAMS OF TIME BANK MODELS

This sub-chapter introduces charts and diagrams for each of the TB models. For each model there is a commentary about the main differences from other approaches and main differences in inputs, the system P, its sub-systems Q and Q2 and wider system R. Also, outputs are present this time on the charts. Outputs will be briefly commented on and a summary is presented at the end of this section. The models will be introduced in a logical progression from simplest to most complicated in P2P and its special models with Self-management and Virtual, through P2O and its sub-versions of Homogenous approach and Pension scheme, to O2O and its higher version O2OP. Lastly, the concept of TB Networks will be introduced.

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**Person to Person TB Model**

The Person to Person TB Model is shown in Figure 1 and Box 1.

**Overview**

The P2P TB model is a basic one, usually founded by active citizens through a NGO.

- Inputs are visible in the left column. The only special feature here is that recruitment and joining is open only for people. Even if a person is an entrepreneur, thus a legal entity, it enters P2P TB as a human being (otherwise we would consider such person an Organization, and it would be entered in a different model).
- The System (P) and its Sub-systems (Q, Q2). The system contains all available sub-systems, Membership base, Base organization. Coordination is sub-system of the base organization, as well as Time Credits with the sub-system of Exchange platform.

![Figure 1. Person to Person model](image)

*Source: Author’s research.*
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