

Taking back business means recognising the different ways that businesses can organize how they produce, appropriate and distribute surplus, with a view to involving those who produce surplus in decisions about how it is distributed and also distributing surplus so that it contributes to people and planetary well-being. There are two steps for taking back business.

1. We start by identifying the range of ways that businesses can organise how they produce, appropriate and distribute surplus. This is captured in the diverse enterprise identifier (left). Can you come up some real-life examples of the different types of enterprises in the identifier?
2. Select one of the real-life examples that you know something about and work through the people’s account (below). If you don’t know the actual information, make a ‘guestimate.’ For example, you might need to guestimate the number of hours in the working day that it takes workers to produce the value of their survival payment (i.e. their wage). On the next page, there are examples of two different enterprises where the workers take different amounts of time to produce their survival payment (reflecting the extent of mechanisation and the wages that are paid to workers). These two examples will also help you figure out how surplus is distributed, especially what happens to the ‘left over’ after business payments have been made. For example, the left over might take the form of private wealth (or profit) that belongs to the owner of a privately-owned business or the shareholders of a listed company; collective wealth that belongs to the co-operators who own a cooperative; or social wealth that belongs to the community to whom a social enterprise is accountable to.

<b>DIVERSE ENTERPRISE IDENTIFIER</b>
<b>CAPITALIST</b>
<b>ALTERNATIVE CAPITALIST</b> Green capitalist firm Socially responsible firm State-run enterprise
<b>NONCAPITALIST</b> Cooperative Social enterprise Self-employed business Slave enterprise Feudal estate

A PEOPLE’S ACCOUNT							
Hours of the Workday							
1	2	3	4	5	6	7	8
Survival payment				Surplus value			
				Business payments		Private, collective or social wealth	

A PEOPLE'S ACCOUNT OF A CAPITALIST ENTERPRISE							
Hours of the Workday							
1	2	3	4	5	6	7	8
Survival payment	Surplus value						
In one hour, workers produce products equal to their wage  Wages used for • food • housing • medical care • schooling • clothing • savings	The rest of the workday the workers produce surplus for the owner of the enterprise						
	Business Payments  In three hours, workers produce products equal to the value of • taxes • interest • rent • insurance • accounting • advertising • retained earnings			Private Wealth  The last four hours of the workday belong to the owner of the enterprise, who spends this surplus on things such as • a new house with swimming pool, tennis court and movie theater • maintaining his luxury ocean-going cruiser and jet skis • skiing holidays in Europe • private school fees for his children • investment in stocks and shares to increase his wealth • donations to local sporting groups and charities			

A PEOPLE'S ACCOUNT OF A COOPERATIVE							
Hours of the Workday							
1	2	3	4	5	6	7	8
Survival payment				Surplus value			
Cooperators decide on survival payments (their wage), including • wages set at a level that makes home ownership feasible for workers • 10% loading for essential workers  Wages used for • food • housing • medical care • schooling • clothing • savings				Business payments  In two to three hours, cooperators produce products equal to the value of • taxes • interest • rent • insurance • accounting • advertising • retained earnings  Cooperators decide to increase retained earnings to upgrade machinery and increase their productivity		Collective wealth  Cooperators decide to distribute their collective wealth in • scholarships for children's education • environmental restoration projects • a fund to support the development of other cooperatives in the area	

Source: Gibson-Graham, J.K., Cameron, J. & Healy, S., 2013, *Take Back the Economy: An Ethical Guide for Transforming our Communities*. Minneapolis: University of Minnesota Press, Chapter 3.