

OWNING THE WORK · THE WORKBOOK

Every Tool, and Ninety Days

The Workbook of Owning the Work

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THE LICENCE

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The Workbook of Owning the Work. The whole book, with every chapter, is at business.hautelumiere.life/library/owning-the-work (DOI https://doi.org/10.5281/zenodo.23988988).

A NOTE BEFORE YOU READ

This work is offered for education and leadership development. It is not legal, financial, accounting, investment, medical or psychological advice; take the advice of a qualified professional who knows your circumstances. Companies and events are described from the public record as the author understands it; characterisations are the author's analysis. Examples are illustrative, and no particular outcome is promised to any reader.

ABSTRACT

This workbook gathers every Tool in the book in the order they appear, so that a leader, a working group or a household can work from one document. Each Tool is reproduced as it stands in its chapter; the chapter number tells you where to find the reasoning behind it. The ninety-day plan at the end puts the first of them in order. The Tools build on one another. The Ownership Inventory (Chapter 2) is the starting point for the Risk and Voice Check (Chapter 3), the Readiness Sheet (Chapter 5) and most of what follows. A reader who completes only one should complete the Inventory. Nothing in this workbook is legal, tax, financial or investment advice. Where a Tool reaches a question that needs an adviser, it says so.

THE WORKBOOK

Every Tool, and Ninety Days

This workbook gathers every Tool in the book in the order they appear, so that a leader, a working group or a household can work from one document. Each Tool is reproduced as it stands in its chapter; the chapter number tells you where to find the reasoning behind it. The ninety-day plan at the end puts the first of them in order.

The Tools build on one another. The Ownership Inventory (Chapter 2) is the starting point for the Risk and Voice Check (Chapter 3), the Readiness Sheet (Chapter 5) and most of what follows. A reader who completes only one should complete the Inventory.

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Chapter 2 · The Ownership Inventory

For a leader, complete one row per arrangement. For a household, complete Part C. Write in pencil; it will change.

Part A · The arrangements that exist today

FORM (PROFIT SHARE · ESOP/ TRUST · OPTIONS/PURCHASE · COOPERATIVE MEMBERSHIP · OTHER)	WHO IS ELIGIBLE	HOW MANY PEOPLE HOLD IT NOW	SHARE OF ALL EMPLOYEES (%)	WHAT IT IS WORTH TO A TYPICAL HOLDER THIS YEAR	CAN IT BE WITHDRAWN BY THE FIRM? (YES · NO · IN PART)

Part B · The relationship around the arrangements

- Who sees the firm's financial results, and how often: _____
- Who is consulted before decisions that change the value of the shares or the pool: _____
- Is there any forum where holders can ask questions of leadership and get answers on the record? yes · no · describe: _____
- The last time an employee-owner's suggestion changed a decision: _____ (if you cannot name one, write "none recorded")
- Training offered on how the plan works: _____

Part C · For a household

- Employer: _____
- Income from that employer this year: _____
- Value of employer shares held (directly, in a retirement plan, or in options): _____
- Share of total household savings in that employer: _____ %
- Bonus or profit share tied to that employer's results: _____
- If the employer had a bad year, which of these would fall at once? _____

Part D · The one-sentence reading

- In this organisation, ownership is currently (a management incentive · a broad financial stake without voice · a broad stake with voice · member-owned and governed): _____
- The single gap the next chapter should help us with: _____

Keep the completed sheet. Chapter 3 uses Part B and Part C; Chapter 5 works a full case from Part A; this workbook gathers it with every other Tool.

Chapter 3 · The Risk and Voice Check

Use the Ownership Inventory from Chapter 2 as your starting point. Answer each question with a fact, not a belief. Where the honest answer is "we do not know," write that; it is the most useful answer on the sheet.

1 · One basket (households and plan designers)

- Is any employee's ownership given in place of a market wage? yes · no · in part: _____
- Do participants have a right to diversify part of their holding? at what age or tenure? _____
- Household: share of savings in the employer __ % · ceiling we have chosen _ % · *date we will next check* ___

2 · Free riders

- Size of the smallest unit whose results drive a profit share or ownership allocation: _____ people
- Can members of that unit see one another's work day to day? yes · no
- Fixed wages in this unit compared with the local market: below · at · above

3 · Voice

- How often are financial results shared with all owners? _____
- Number of employee-owners on the board, trust committee or equivalent: _____
- Do participants vote their shares on sale, merger or closure? yes · no
- Hours of plan education offered per year: _____

4 · The shield

- Who appoints the trustees? _____ · Are they independent of management? yes · no
- Was the plan adopted within a year of a takeover approach? yes · no · unknown
- Has the plan ever been used to block a sale that a majority of participants favoured? yes · no · unknown

5 · Drift

- Measures other than profit reported to owners each year (list): _____
- Share of the workforce that is eligible for ownership or membership: __ % · five years ago: ____ %
- Units or subsidiaries whose workers are not owners: __ · plan to include them: ____

6 · Who is left out

- Allocation formula (salary · tenure · equal floor · blend): _____
- Vesting period: __ · share of leavers in the last three years who left with nothing vested: ____ %
- Contractors, temporary staff and subsidiary workers outside the plan: _____ people

The reading

- The one objection that applies most strongly here: _____
- The single design change that would answer it: _____
- Who owns that change, and by when: _____

Chapter 4 · The Two Directions Audit

A short anonymous survey and a short leadership review, run together. It does not measure anyone's nervous system. It asks people where their attention goes, and it asks leaders whether the stitch is holding. Run it before any change to an ownership plan and again a year after.

Part A · For everyone (anonymous, five minutes)

Answer each on a scale of 1 (never) to 5 (almost always).

1. In the last month, I spent time documenting my work mainly to protect myself if something went wrong. ___
2. When I see a problem outside my own job, I fix it or tell someone who can. ___
3. I understand how the company's results affect my pay or my shares. ___
4. I have seen the company's financial results in the last three months. ___
5. If I raised a concern about how the business is run, it would be heard. ___
6. I can name a decision in the last year that changed because of what employees said. ___

7. I worry that the company could be sold or changed in ways that would hurt people like me. ___
8. When a colleague is not pulling their weight, people here deal with it fairly. ___

Reading the results. Items 1 and 7 describe attention facing outward, toward threats from the organisation. Items 2 and 8 describe attention facing inward, toward the work. Items 3 to 6 are the stitch: information and voice. Compare the averages by team. A team with high scores on 1 and 7 and low scores on 3 to 6 is a team where ownership, if it exists, has not yet reached the nervous system.

Part B · For leadership (one page, written)

- How many days does it take bad news from the front line to reach someone who can act on it? Give a recent example: _____
- Number of employee-owners, or employee representatives, who saw last quarter's results before they were published: _____
- Decisions in the last year that affected the value of the shares or the profit pool, and whether employees were consulted on each: _____
- The single piece of information that employees most often ask for and do not receive: _____
- The one change to information or voice we will make before the next audit: _____

Part C · The comparison

- Team with the strongest inward attention: __ · what is different about how it is run: ____
- Team with the strongest outward attention: __ · what it would need: ____

Chapter 5 · The Shared Capitalism Readiness Sheet

Complete with your own figures. Where a figure is an estimate, mark it (e). Where it comes from the accounts, mark it (a).

1 · The firm

ITEM	FIGURE	SOURCE (A/E)
Employees		
Total payroll		
Average pay (payroll ÷ employees)		
Revenue		
Pre-tax profit, normal year		
Pre-tax profit, worst year of the last five		

ITEM	FIGURE	SOURCE (A/E)
Current discretionary rewards (bonuses etc.)		

2 · The numbers on the wall

- Four figures we will post monthly, each one that people can affect: 1 __ 2 _ *3 4* ___
- Date of the first monthly question session: _____

3 · The profit share

- Pool as a share of pre-tax profit: __ % → normal-year pool: $____
- Net new cost (pool less current discretionary rewards): $_____
- Split: equal __ % · pay-weighted ____ %
- Equal share per person: $_____ (equal part ÷ eligible employees)
- Pay-weighted rate: _____ cents per dollar of pay (pay-weighted part ÷ payroll × 100)
- Share for our lowest-paid full-time role: $__ = ____ % of pay
- Share for our highest-paid role: $__ = ____ % of pay
- Same three lines for the worst year: $__ · $_ · $___
- Is every share paid on top of a market wage? yes · no

4 · Succession (for owners considering a sale)

- Earliest year a sale might happen: _____
- Routes to explore with advisers: ESOP · employee ownership trust · cooperative conversion · other: _____
- Months of open numbers and shared profit we will have behind us before raising it: _____

5 · The one structural question

- The one structural feature of this workplace we would redesign, in a sentence: _____

Chapter 6 · The Permanence Questions

For owners and boards. Complete it in writing, before any adviser is engaged, and keep it with the succession file. It does not choose a structure. It records what any structure would have to protect.

1 · The purpose

- In one paragraph, what do we want this enterprise to go on doing after the present owners have gone? _____
- Three things a buyer could change that we would not want changed: 1 __ 2 _ *3* ___

2 · The vote and the gain

- Who should decide the strategy of this firm in twenty years (employees · a trust or foundation · a family · outside investors · a blend)? _____
- Who should receive its profits (employees · a purpose · a family · investors · a blend)? _____
- Should these be the same people? yes · no · why: _____

3 · The payment

- What would the present owners need to receive, and over how many years? _____ (estimate; take valuation advice)
- Could the business carry that from its earnings without starving its investment? yes · no · unknown

4 · The time

- Months of open numbers and shared profit we have behind us now: _____
- Year by which we would want a permanent structure in place: _____
- The relationship we need to build first, in a sentence: _____

5 · The routes to discuss with advisers

- Employee stock ownership plan (US) · employee ownership trust (UK) · cooperative conversion · foundation or purpose trust · other: _____
- Advisers we will ask, and by when: _____

6 · What it will not do

- For the route we prefer, write one thing it leaves unprotected: _____

Chapter 7 · The Two Roads Sheet

For a firm choosing a route to employee ownership, or reviewing the one it has. Complete with advisers where the questions require them.

1 · Which problem are we solving?

- Capital (the workforce cannot buy the firm without finance): yes · no
- Governance (the workforce has no say in how the firm is run): yes · no
- Succession (the owners want to stop): yes · no · year: _____
- Livelihood (the firm is being founded to provide work): yes · no

2 · If the Kelso road (ESOP, employee ownership trust or similar)

- How will the purchase be financed, and over how many years? _____ (take advice)
- Who will be the trustees? __ · How many will be employees, elected by employees? ____
- Will participants vote their shares on sale, merger or closure? yes · no
- How often will the books be opened to all participants? _____

3 · If the Mondragón road (cooperative founding or conversion)

- Where will capital come from beyond members' contributions? _____
- Is there a federation, a cooperative bank or a network of sister enterprises we can join? _____
- What will a new member contribute to join, and can a low-paid worker afford it? _____

4 · The boundary

- Who is a member or participant today? __ people · who is not? ____ people
- If we acquire or open another unit, will its workers join? yes · no · on what terms: _____
- If we contract, what happens to the people inside the line, and to those outside it? _____

5 · The failure we would most want to avoid

- In a sentence, the failure from this chapter that most resembles a risk we face: _____
- The design choice that answers it: _____

Chapter 8 · The Year Plan

One page for the steward, kept on the wall of the room where the working group meets. Fill in the dates in pencil in week one; ink them as each is kept.

WEEKS	STEP	OWNER	DATE	DONE
1–2	Ownership Inventory complete; sponsor approves sharing	Steward, finance lead		
3–4	Working group formed; sponsor addresses the firm	Steward, sponsor		
5–6	Four numbers chosen and explained	Working group, finance lead		
7	First posting, to everyone at once	Steward		
8–12	Monthly sessions; every question answered in writing	Steward		
12	Sponsor commits to keep numbers and sessions	Sponsor		
13–14	Two Directions Audit, baseline	Steward		
15–18	Risk and Voice Check	Working group		

WEEKS	STEP	OWNER	DATE	DONE
20	Council established, remit in writing	Sponsor, working group		
21–24	Plan teaching, every shift	Steward, plan administrator		
27–30	Profit share modelled: three options, bad year first	Working group, finance lead		
31–32	Consultation; sponsor decides and announces	Sponsor		
33–39	First period runs	All		
40–42	First payment; second audit	Steward, finance lead		
43–46	Permanence Questions; advisers engaged	Sponsor, council		
47–50	Two Roads Sheet	Sponsor, council		
51–52	The year's account, to everyone	Steward		

Stop or slow conditions (tick if any applies, and write why): bad numbers ☐ · change of sponsor's intention ☐ · audit worse ☐ · council silent ☐ · _____

Chapter 9 · The Measurement Sheet

Complete at the start of the year (predictions) and at the end (results). Report every line, including those that went the wrong way.

Layer 1 · The stitch

MEASURE	PREDICTION	RESULT
Coverage (% of all people inside the plan)		
Numbers posted on time (n of n promised)		
Questions raised · answered in writing on time		
Decisions changed by employee input (name each)		
% who understand how results affect their pay (audit item 3)		

Layer 2 · Attention

MEASURE	BASELINE	YEAR ON
Audit outward scale (items 1, 7), by team		
Audit inward scale (items 2, 8), by team		
Days for bad news to reach someone who can act		

MEASURE	BASELINE	YEAR ON
Near misses reported · suggestions adopted		
Voluntary departures (%)		

Layer 3 · The firm

MEASURE	YEAR BEFORE	YEAR OF PLAN	NOTE WHAT ELSE CHANGED
Value added per hour worked			
Waste or rework (%)			
Pre-tax profit · share pool			
In a bad year: change in hours vs change in sales			

Layer 4 · The household

- Share as % of pay, lowest-paid full-time role: normal year __ · worst year ____
- Share as % of pay, highest-paid role: normal year __ · worst year ____
- Any share paid in place of a market wage? yes · no
- Median % of participants' plan balances in employer stock (if shares): ______

The reading

- Which of the four patterns fits this year (stitch held and attention turned · stitch held, attention did not turn · stitch did not hold · results moved, nothing else did): ______
- The prediction that failed, and what we learned: ______
- The one change for next year: ______

Chapter 10 · The Conversation Card

One card per conversation. Complete it before the conversation, keep it in your pocket during, and finish it after.

Before

- Who: __ · when: _ · *where:* ___
- What I want from this conversation, written when calm: ______
- What they are likely to fear (name at least two): 1 __ 2 ____
- What the evidence can honestly say to each: ______
- What it cannot say: ______
- The bad-year figure I will show: ______

- What the plan is not: _____
- The question I will end on: _____

During

- Their first concern, in their words: _____
- Anything they raised that I had not anticipated: _____

After

- What I promised, and by when: _____
- What should change in the plan because of this conversation: _____
- Recorded in the plan's written record on (date): _____

Chapter 11 · The Household Page

For one person or one household. Complete it in an evening, with a partner if you have one, and keep it with your important papers. Revisit it once a year, or when your job or plan changes. It is not advice; it is a record of what you hold and what you have decided.

1 · What we hold in one employer

- Employer: _____
- Income from that employer this year: _____
- Value of employer shares held (directly, in a retirement plan, as options): _____
- Bonus or profit share tied to the employer's results, last year: _____
- Share of total household savings held in that employer: _____ %

2 · The plan's answers (ask the administrator; write the answer or "not answered")

- Is any share paid instead of wages? _____
- What would the share have been in the worst recent year? _____
- Vesting period · what happens if I leave: _____
- Right to diversify, from what age or tenure: _____
- How often results are shared · who sees them first: _____
- Anywhere to ask questions with written answers? _____
- Elected employee representatives on the plan's oversight? _____
- Vote for participants on sale or merger? _____

3 · Our ceiling

- Share of household savings we are willing to hold in one employer: _____ %
- Chosen on (date) __ with (name of adviser or partner) ____
- What we will do if we go above it: _____

4 · The second column

- In a sentence, what working there is like now: _____
- In a sentence, what we would want it to be like in a year: _____
- One question I will ask at work this month: _____

5 · A year on

- What changed in the figures: _____
- What changed in the second column: _____

Chapter 12 · The Monday Page

One page, completed in under an hour, kept where you will see it. Revisit it in ninety days.

1 · What exists (from the Ownership Inventory)

- Arrangements in place today: _____
- Share of people who hold any stake: _____ %
- One sentence: ownership here is currently _____

2 · The commons questions (Ostrom)

- Who is inside the boundary of our profit pool or plan? __ · who is outside it? ____
- Who made the rules for dividing it? _____
- Who watches whether it is cared for? _____

3 · The voice questions (Hirschman)

- What does it cost someone to leave (unvested shares, forfeited pool)? _____
- Where can they speak instead, and who answers? _____
- One decision this quarter that will be taken where information and impact meet: _____

4 · The gift question (Akerlof)

- Is any part of what we share given equally, as a mark of membership? yes · no
- If not, would an equal floor change who feels like a member? _____

5 · The permanence question (Mayer, and Santa Anna's steward ownership)

- What happens to this firm, and to the people in it, if the owners sell? _____
- What, if anything, protects the purpose beyond the current leadership? _____

6 · Monday

- The four numbers we will post: _____
- The date of the first monthly question session: _____
- The structural question, in one sentence: _____
- Household: our ceiling on savings held in one employer __ % · current figure ____ %

7 · Ninety days on

- What we learned that we did not know: _____
- What we will change next: _____

The Ninety-Day Plan

The first quarter of the field manual in Chapter 8, written as a plan a leader can begin on Monday. It needs no lawyer, no vote and no new money. It is the information step; everything else in the book stands on it. A household's version follows.

For a firm

Days 1 to 7 · Name the roles. Write down who is the sponsor (the person with authority over ownership), who is the steward of the year (the person who runs the sequence), and how the working group will be chosen. The sponsor and the steward should not be the same person.

Days 8 to 14 · Complete the Ownership Inventory (Chapter 2) with the finance lead. Record forms, not intentions; count people, not plans; complete Part B honestly. The sponsor decides, in writing, that it may be shared with the working group.

Days 15 to 28 · Form the working group from nominations by each team. The sponsor addresses the whole firm once, in person: nothing has been decided; a group drawn from across the firm will see the numbers first; here is the date of the first decision.

Days 29 to 42 · Choose the four numbers with the working group: figures people can affect, that move often enough to watch, and at least one that shows what the firm earns. The finance lead writes a one-page plain explanation of each, including what it cannot show.

Day 43 · Post them, to everyone at once, wherever people actually look.

Days 44 to 84 · Hold the monthly session twice: thirty minutes, open to all; every question answered in writing within a week. Keep the sheet headed *What you raised, and what happened*.

Days 85 to 90 · Decide and record. The sponsor commits, in public, to keep the numbers and the sessions whatever is later decided about ownership. The steward writes a one-page note to everyone: what was posted, what was asked, what was answered, what changed. Begin the Two Directions Audit (Chapter 4) as the baseline for the next quarter.

What to have at day 90: a completed Inventory · a working group · four numbers posted three times · two sessions held and every question answered in writing · a public commitment · a one-page note · an audit baseline under way.

For a household

Week 1 · Complete Part C of the Ownership Inventory and Part 1 of the Household Page (Chapter 11): what you hold in one employer, and what share of your savings it is.

Weeks 2 to 4 · Ask the plan's administrator the questions in Part 2 of the Household Page, in writing. Record every answer, including "not answered".

Weeks 5 to 8 · Have the conversation with your partner or family, using the Conversation Card (Chapter 10). Show the bad year. End on a question.

Weeks 9 to 12 · Choose a ceiling, with someone you trust and, if the figures are large, an adviser. Write down what you will do if you go above it.

Week 13 · Fill in the second column: in a sentence, what working there is like now, and what you would want it to be like in a year. Put the page with your important papers and a date in your calendar a year from now.

After ninety days

The rest of the field manual in Chapter 8 continues from here: voice in the second quarter, the share in the third, the question of permanence opened in the fourth. The Measurement Sheet (Chapter 9) should be filled in with predictions before the second quarter begins.

The question to keep in view throughout is the one Ammanuel Santa Anna's *Ecstatic Economics* asks its readers, and that Chapter 5 borrowed: if you could redesign one structural feature of your working life, "not a policy or a perk, but an actual *structural* element," what would it be? Write the answer at the top of this workbook.

Who holds a share in yours

The people who do the work of an enterprise already hold much of what it knows. Whether they hold any of what it gains is a design choice, and the evidence on that choice is long and careful.

Luminous Prosperity Inc. takes this work into organisations as a gainshare. The flow is opened from the inside, with the people who already hold what the firm knows. The gain is counted from records the firm already keeps, against a measure both sides sign before anyone knows the answer, and the house is paid as a share of what is found: between thirty and ten per cent of it.

The workbook carries one firm through the Ownership Inventory. Whether a share in the gain, or in the firm, fits your own organisation is read from your accounts and your people, with independent advisers beside you. That begins with a conversation.

REQUEST A CONVERSATION

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