

Next Steps Decision Checklist

Four go/no-go sections: hire, invest, fire a client, start the next curve

Companion to Chapter 10: Next Steps

Part of the HTSABWAM Toolkit — register your copy at <https://firstbusinesskit.com/> to unlock

David White | How To Start A Business Without Any Money

Don't Drift. Decide.

Most businesses fail not because they make one catastrophic mistake, but because they make a series of small reactive decisions. They hire because it feels like time. They invest because revenue is good. They keep bad clients because revenue feels safe.

This checklist makes each of the four major decisions deliberate. Work through the relevant section before you act. The gate questions are drawn directly from the chapter.

Section 1: Should I Hire?

Gate question: Is the problem I'm solving by hiring a specific, identified problem — not a general wish for more help?

Question	My answer
Do I have more work than I can physically handle — not just more than I want?	Yes / No
Have I tried systematising and improving efficiency first?	Yes / No
Can I sustain a salary for twelve months if revenue drops by 30%?	Yes / No
Is the role specific? (Name the exact task they would take off my plate)	
Have I written a clear role description before posting anything?	Yes / No

All five Yes = proceed. Any No = resolve that issue first. Hiring too early creates dependency before the business can sustain it.

What specific task will this hire take off my plate?

Section 2: Should I Invest?

Gate question: What specific problem in my actual business does this solve?

Question	My answer
Have I built a six-month operating expense buffer yet?	Yes / No
Does this investment compound? (Does it keep working after I've built it?)	Yes / No
Is this solving an actual problem or an anticipated one?	Actual / Anticipated
If I spend this now, can I still cover six months of costs?	Yes / No
Could this investment wait until the buffer is fully built?	Yes / No

Build the buffer first. Invest in things that compound. Not ads. Not events. Systems. Training. Documented processes. Assets you build once that keep working.

The specific problem this investment solves:

Section 3: Should I Fire This Client?

Gate question: Is the time cost of this client higher than the revenue — when I include opportunity cost?

Question	My answer
Monthly revenue from this client:	£
Hours spent on this client per month:	
My effective hourly rate from this client:	£
What could I earn from those hours with a better client?	£
Do they pay on time?	Yes / No / Late
Do they respect me and my team?	Yes / No
Have they asked me to compromise my standards or values?	Yes / No

You will never regret firing a disrespectful client. You may regret keeping one. The revenue gap created by firing a poor client almost always fills within two months.

Decision (circle): Keep as-is | Have a conversation | Begin exit | Exit immediately

If exiting — my professional off-boarding plan:

Section 4: Should I Start The Next Curve?

Gate question: Am I starting this from curiosity and stability — or from fear and desperation?

Question	My answer
Where am I on the current curve? (see Where Am I On The Curve?)	Peak / Plateau / Decline
Do I have a six-month buffer that this exploration won't touch?	Yes / No
Can I run this exploration alongside the current business?	Yes / No
Is this a genuine market opportunity — or an escape from current problems?	Opportunity / Escape
What is the simplest possible test of the new idea?	

The best time to start the next curve is while the current one is still working. Experiments run from stability are made from curiosity. Experiments run from decline are made from fear. The results are different.

The simplest test I could run in the next thirty days:

HTSABWAM Toolkit | Register your copy at <https://firstbusinesskit.com/> to access the full toolkit