

Client Concentration Audit

Map your client revenue and find your danger threshold

Companion to Chapter 3: The Sandwich Van

Free — no sign-up required

David White | How To Start A Business Without Any Money

The Worst Number Is One

One client representing the majority of your revenue means one decision — theirs, not yours — can threaten everything. This is why I panicked when I saw a network client in the sandwich queue. I couldn't afford to lose him.

The solution isn't better hiding. It's more clients. This audit shows you exactly where you stand and what to do about it.

Step 1: List Your Current Clients

List every active client. For each, estimate their monthly revenue contribution and calculate their percentage of your total.

Client name	Monthly revenue % of total	
1.	£	%
2.	£	%
3.	£	%
4.	£	%
5.	£	%
6.	£	%
7.	£	%
8.	£	%
TOTAL	£	100%

Step 2: Apply the Danger Threshold

Rule: If any single client represents more than 30% of your revenue, you are exposed. If any single client represents more than 50%, you have an emergency.

Clients above 30% (the danger list):

My highest single-client concentration is: _____%

Concentration level	What it means
Under 20% for each client	Healthy. Losing any one client is manageable.
20–30% for one client	Watch carefully. Build the next client before you need to.
30–50% for one client	Exposed. Actively diversify. Do not take on new long-term costs.
Over 50% for one client	Emergency. This is a dependency, not a client roster. Act now.

Step 3: Your Action Plan

Number of clients needed to bring concentration below 30% each:

Three realistic targets for new clients this quarter (people who have the same problem your existing clients have):

One referral request I will make this week (ask a happy client who to introduce me to):

Review This Quarterly

Client concentration changes as clients grow, shrink, and leave. Run this audit every quarter — not just when something feels wrong. The best time to build new client relationships is when you don't desperately need them.

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