HTSABWAM Toolkit

Where Am I On The Curve?

A fifteen-minute self-assessment that places your business on the bell curve

Companion to Chapter 5: The Calculation

Part of the HTSABWAM Toolkit — register your copy at [link] to unlock

David White | How To Start A Business Without Any Money

Every Business Follows a Curve

Zero → Growth → Peak → Plateau → Decline. Every business. Every product. Every revenue stream. Knowing where you are determines what you should be doing right now.

This assessment takes fifteen minutes. Be honest. Not hopeful — honest. The numbers will tell you where you are.

Section 1: Revenue Trend

Revenue for the last six months (most recent first):

Month	Revenue (£)
Month 1 (most recent)	£
Month 2	£
Month 3	£
Month 4	£
Month 5	£
Month 6	£

The trend over six months is (circle one):

Trend	What it suggests
Rising steadily	Growth phase
Rising but slowing	Approaching peak
Flat / sideways	Peak or plateau
Falling slowly	Plateau or early decline
Falling clearly	Decline
Near zero / starting out	Zero / early growth

Section 2: New Clients vs. Departing Clients

New clients acquired in the last three months:

Clients lost or significantly reduced in the last three months:

If new clients > departing: growth. If roughly equal: plateau. If departing > new: decline. If few of either: zero or early growth.

Section 3: Your Curve Position

Based on Sections 1 and 2, my business is currently at (circle one):

Position	What to do right now
Zero / early growth	Find your first customer. Nothing else matters. Chapter 1, Rule #1.
Growth	Build systems. Save money. Don't hire until you must. Enjoy it, but don't assume it lasts.
Peak	Build your buffer. Start learning adjacent skills. Look for what comes next. Hold success lightly.
Plateau	Decide: scale, stay, or build the next thing. All three are valid. Choose consciously.
Decline	Don't panic. Cut costs. Focus on clients who matter. Use what you've learned for what comes next.

Section 4: Actions for Your Position

My curve position: ________________________

The single most important action I should take this month, given where I am:

The skill or knowledge I should be developing now, before I need it:

My buffer (months of operating expenses saved): _____ months

My target buffer: _____ months | Monthly saving required: £_______

Review Quarterly

Run this assessment every quarter. Curves move slowly, then quickly. The business that sees the plateau coming has time to prepare. The one that doesn't gets caught.

HTSABWAM Toolkit | https://firstbusinesskit.com/ ***access the full toolkit***