

The Two-Question Gate

One page. Three questions. Run it before someone else decides to run it for you.

I had a title, a Porsche, and total confidence in a warehouse line I called mine. It was not mine. Nobody handed me the tool to catch that mistake before it caught me, so I built it after the fact.

This is the one-page version. Not the full walk through every category your business stands on - that is the Dependency Audit. This is the card you run on one thing at a time, right now, before you forget to ask: a client, a lease, a vendor, a person. Three questions, in order, and a place to write the percentage.

Pin it above your desk. Keep it on your phone. Run it on whatever just crossed your mind while you were reading this.

1 The gate

Run these three questions, in order, on anything your business stands on - a client, a piece of software, a person, a credit line, a building.

1

Q0 - Ownership.

Can anyone take this from me by deciding to? If no one can, it is owned. Protect it, grow it, and skip the other two questions.

2

Q1 - Permission.

If this disappeared tomorrow, by someone else's decision, does the business survive it without serious damage?

3

Q2 - Replacement.

If no to Q1, can I replace it on my own initiative, at market terms, in time to survive the loss, with no single counterparty holding the only key?

2 What the answers mean

Q1	Q2	CLASSIFICATION	WHAT TO DO
✓	-	Not load-bearing	The business survives without it. Note it and move on.
No	✓	Rented load	Keep it redundant, keep it portable, and rehearse the exit.
No	No	Borrowed load	This is where the real work starts.

BEFORE YOU FILE THE CARD. Write down what percentage of the business stands on this one leg. A client at a quarter of revenue and a client at three quarters both fail Q1. They are not the same emergency. Percentage next to classification, every time.

3 Run it on what you stand on

One row per dependency. Use your own facts, not a guess. Add rows for anything specific to your business that isn't listed.

WHAT IT STANDS ON	Q1 ANSWER	Q2 ANSWER	% OF THE BUSINESS	CLASSIFICATION
Your largest client or account				
Your main software and platform stack				
Any credit line or outside funding				
Your lease or physical location				
The one person who knows what nobody else does				

4 Four places the gate gets argued with

EDGE CASE	WHAT THE GATE SAYS
The anchor client	A client at a third of revenue or more usually fails Q1 and Q2 both. That is borrowed, not evil. Big clients get big for real reasons. The problem is never looking at the number again.
The cloud is rented, not owned	A vendor you can leave in an afternoon, data in hand, is rented. The moment your data is locked in a format only that vendor can read, rented has quietly turned into borrowed, whether or not the vendor itself ever changes.
The location-critical lease	A business whose customers walk through one specific door fails Q1 on that lease, no matter how many other landlords exist in town. A lease you can walk away from tomorrow with no drop in revenue passes. Run the gate on your own foot traffic, not the market average.
Employees vs. undocumented knowledge	The person is a relationship, not a dependency. The knowledge in their head, if it lives nowhere else, is borrowed - from your own teammate, who owes you nothing beyond fair notice. Write the knowledge down and it becomes owned by the business instead of borrowed from one person.

- ☐ **Not load-bearing:** lose it, keep standing. No further action.
- ☐ **Rented:** replaceable on your schedule, from a market with more than one option. Keep it that way.
- ☐ **Borrowed:** exists only because someone else allows it. This is the wall the next chapter is for.

How to use this. This is a thinking tool for naming what your business actually stands on, not professional advice. It does not replace a conversation with your own counsel or accountant about your specific contracts, leases, or financing. Concentration lines, lease norms, and financing practices referenced here reflect general practice as of July 2026 - verify current terms and rules before relying on them.

How to use this. This is a thinking tool, built to help you reason about your own firm. It is not a compliance guarantee and it is not legal advice. Where it states a rule, it states the rule as of 2026-07, and the law moves, so confirm the current rules in your jurisdiction with your own counsel before you rely on anything here.

