Belle Curve Insights

SAMPLE

Customer Roll-Up

POS ADD-ON · WHO ACTUALLY BUYS

Marigold & Main — retail (sample) · 12 months · point-of-sale & loyalty data · illustrative

41%

of revenue comes from the top tenth of identified customers — 410 people out of 4,100.

$980K	14,200	4,100	68%	$69
ANNUAL REVENUE	TRANSACTIONS	IDENTIFIED CUSTOMERS	OF REVENUE TIED TO A NAME	AVERAGE BASKET

Roughly a third of sales here are anonymous — cash, no loyalty scan. Those are analysed at **basket level** instead: what sells together, and when. The customer-level findings below cover the 68% of revenue that can be tied to a person. **Every figure on this page is synthetic**, built to show what the analysis produces rather than to report a real business.

TOP 5 FINDINGS — AND WHAT TO DO ABOUT EACH

1 A tenth of the customer base is 41% of the revenue

410 customers spent an average of **$982** across the year. The median customer spent **$151**. This concentration is normal — what is not normal is that none of the shop's marketing distinguished between the two groups.

→ **Build the mailing list around the top decile first. Acquiring one more of them is worth six median customers.**

2 The discount is landing on the wrong people

22% of revenue was sold at a discount. The top decile bought on discount only **11%** of the time; the lowest-value quartile bought on discount **58%** of the time. The promotion is being harvested by the customers who never return at full price.

→ **Stop running open discounts. Target them at lapsing high-value customers, where they buy back a relationship rather than a sale.**

3 340 good customers went quiet, and nobody noticed

340 customers who spent over $400 in the prior year have bought nothing in six months — about **$142,000** of annual revenue that has simply stopped. At this shop's normal repeat interval of 74 days, they were overdue four months ago.

→ **A lapse list is the cheapest marketing you own. Contact them before spending anything on new acquisition.**

4 One-time buyers are decided in the first month

61% of customers bought once and never returned. Of those who did return, **four in five** came back within 30 days. After day 45 the probability of a second visit collapses.

→ **Everything you do to convert a first-time buyer has to happen inside 30 days. After that you are spending on people who have already gone.**

5 Two categories carry the basket, and one is being under-stocked

Baskets containing candles or ceramics were **2.3×** larger than those without, and those two categories appear in **44%** of the top decile's baskets. Ceramics were out of stock for 31 days of the year.

→ **Treat them as traffic drivers, not margin lines. Never let them go empty; the loss is the whole basket, not the item.**

WHERE TO START — IN ORDER

1. **Pull the lapse list this week.** 340 names, $142K of stalled revenue, and it costs nothing to work.
2. **Stop the blanket discount.** It is being taken by the quartile that never returns at full price.
3. **Put a 30-day welcome sequence behind first-time buyers.** That window is where repeat business is won or lost.
4. **Never stock out on ceramics or candles.** They are pulling 2.3× baskets, not just their own margin.
5. **Start capturing names at the till.** A third of revenue is anonymous today; every point of that you convert widens everything above.

WHERE THE REVENUE SITS, BY CUSTOMER DECILE

Customer group	Customers	Avg annual spend	Share of revenue	Discount rate
Top 10%	410	$982	41%	11%
Next 20%	820	$341	28%	18%
Middle 40%	1,640	$132	22%	34%
Bottom 30%	1,230	$59	9%	58%
All identified customers	**4,100**	**$163**	**100%**	**22%**

Read the last two columns together. Spend falls as you go down the table and discount rate rises — the shop is paying most to serve the customers who return least. That is the single most common pattern in retail customer data, and it is invisible without tying transactions to people.