

Reactivation Campaign Break-Even Framework

Step-by-step break-even model for broker reactivation calling: cost inputs, response assumptions, break-even reactivations and a sensitivity grid.

WHO IT IS FOR

Retention, finance and ops leads at forex and CFD brokerages deciding whether and how big to run a dormant account reactivation campaign

TIME TO COMPLETE

40 minutes with your exports open

This is the arithmetic a brokerage runs before it spends a cent calling dormant traders. You fill in what the campaign costs, what a reactivated trader is worth to the desk, and what you expect the phones to do. The output is one number: how many traders have to come back before the campaign pays for itself. Then a sensitivity grid shows how far that number moves when your assumptions are wrong, which they will be the first time.

1 Cost inputs

Every cost line needs a source. Use the number from your own invoice, payroll or platform export, not the number in a vendor deck. Where you don't have a figure yet, write your best guess and mark it with a question mark so section 6 can test it.

☐ Dormant accounts in scope after suppression

Count after removing opt-outs, DNC matches, frozen accounts, open complaints and jurisdictions you can't market in. The pre-suppression number is the one that makes every forecast look better than it turns out.

_____ accounts

☐ Attempts per number

How many times the platform dials a number that doesn't answer before it stops. Two or three is the usual range in a cadence plan; write what yours says.

_____ attempts

☐ Per-minute calling rate

Topcalls bills \$0.35 per minute all-inclusive: voice model, telephony, recording, transcription and analytics, with no per-seat, setup or bundle charges. If you're modelling another vendor, add their telephony and transcription lines here as well.

\$ _____ per minute

☐ **Cost of unanswered attempts**

Some vendors bill ring time on calls nobody picks up. Confirm with your vendor and enter zero if they don't.

\$ _____ per unanswered attempt

☐ **Setup and campaign build time**

Hours from your ops lead, whoever writes the opening lines, and whoever wires the CRM write-back, multiplied by a loaded hourly rate. Include compliance review time.

_____ hours x \$ _____ = \$ _____

☐ **Human follow-up time per handoff**

Minutes an account manager or onboarding agent spends on each trader the AI hands over (callback, deposit help, KYC document chase), times their loaded rate. This is the cost line most break-even sheets forget.

_____ min x \$ _____ /hour

☐ **Offer cost per reactivated trader**

Reduced spread on a named pair, a rebate, credit or any incentive you give a trader who comes back. Zero if there's no offer. Compliance signs off on the offer itself; you only need its cost here.

\$ _____ per reactivated trader

☐ **List preparation and data cleaning**

Number formatting to E.164, DNC scrub fees, CRM export work. Usually small, but a paid registry scrub across several countries adds up.

\$ _____

2 Response assumptions

These are the rates the campaign lives or dies on. Pull them from your last human calling campaign if you have one. If you don't, write a low and a high figure rather than one confident number, and treat the first two weeks of calling as the source that replaces both.

☐ **Connect rate**

Numbers where a person answered at least once, divided by numbers dialed. Use your own historical figure for the same segment. Dormant traders who left two years ago answer less often than traders who went quiet last quarter.

Low _____ % / Expected _____ % / High _____ %

☐ **Conversation rate**

Answered calls that lasted past the disclosure and opening question, divided by answered calls. Hang-ups in the first ten seconds still cost a few seconds of billed time but produce nothing.

_____ %

☐ **Average length of a connected call**

Minutes per answered call, including short hang-ups. Your billed minutes come from this figure, so a sixty-second guess versus a three-minute reality triples the calling cost.

_____ minutes

☐ Handoff rate

Share of conversations that end in a callback booking, deposit link or KYC request a human has to work. This drives the human follow-up line in section 1.

_____ % of conversations

☐ Reactivation rate

Share of answered calls where the trader deposits or trades again inside the attribution window. Define it against answered calls, not against the whole list, so it stays comparable as the list changes.

Low _____ % / Expected _____ % / High _____ %

☐ Attribution window

Days after the call during which a deposit or trade counts as reactivation. Thirty days is common; whatever you pick, freeze it for the whole campaign.

_____ days

3 Net value of one reactivated trader

A redeposit isn't revenue. What the desk earns is the spread, commission or swap on the volume that trader puts through inside the window you're measuring, less what it cost to bring them back. Work it through line by line.

☐ Average first redeposit from a reactivated account

Take it from your own MT4/MT5 or CRM history: the median first deposit of accounts that came back after a dormancy period similar to the one you're calling. Median, not mean, or one whale sets your break-even.

\$ _____

☐ Expected trading revenue per reactivated account in the attribution window

Spread and commission revenue per account over the same period, again from your own reactivated cohort history. If finance already tracks revenue per active account per month, use that times the number of months in your window.

\$ _____

☐ Share of reactivated accounts still active at the end of the window

Some traders deposit once and go quiet again. Discount the revenue line by the share that stays active, or use the cohort revenue figure that already includes the drop-off.

_____ %

☐ Less offer cost per reactivated trader

Copy the figure from section 1.

- \$ _____

☐ Net value per reactivated trader

Revenue in the window, times the share still active, minus offer cost. This is the denominator in section 5. If it comes out near zero, the campaign can't break even at any connect rate, and the fix is the offer or the segment, not the calling.

= \$ _____

4 Total campaign cost

Chain the inputs from sections 1 and 2 into one cost figure. The table shows the formula for each line; write your result in the last column.

☐ Check the calling cost against a two-minute call

At \$0.35 per minute, a two-minute answered call costs \$0.70. Multiply by your answered-call figure and compare with the calling cost line. If they're far apart, an input above is off by a decimal.

Answered calls x \$0.70 = \$ _____

☐ Leave the offer cost out of this total

It's already subtracted per trader in section 3, so adding it here would count it twice. The split is deliberate: human follow-up cost sits in the campaign total above because it's spent on every handoff whether or not the trader comes back, while offer cost stays per trader in section 3 because you only pay it when someone does.

LINE	FORMULA	YOUR FIGURE
Numbers dialed	Accounts in scope	_____
Answered calls	Numbers dialed x connect rate	_____
Unanswered attempts	(Numbers dialed x attempts per number) - answered calls	_____
Billed calling minutes	Answered calls x average connected minutes	_____ min
Calling cost	Billed minutes x per-minute rate, plus unanswered attempts x per-attempt cost	\$_____
Handoffs	Answered calls x conversation rate x handoff rate	_____
Human follow-up cost	Handoffs x minutes per handoff x loaded hourly rate / 60	\$_____
Fixed cost	Setup hours x rate, plus list preparation	\$_____
Total campaign cost (before offer)	Calling cost + human follow-up cost + fixed cost	\$_____

5 Break-even reactivations

One division, then two comparisons. Break-even is the number of traders who have to come back for the campaign to cost nothing net; the comparisons tell you whether your assumptions get you there.

☐ Break-even reactivations

Total campaign cost from section 4 divided by net value per reactivated trader from section 3. Round up.

\$ _____ / \$ _____ = _____ traders

☐ Expected reactivations

Answered calls from section 4 times your expected reactivation rate from section 2. Do the same with your low and high rates.

Low _____ / Expected _____ / High _____

☐ Break-even reactivation rate

Break-even reactivations divided by answered calls. This is the rate the phones must hit. Compare it with the rate your last human campaign achieved on the same segment.

_____ / _____ = _____ %

☐ Margin of safety

Expected reactivations divided by break-even reactivations. Below 1.0 the campaign loses money on your own assumptions. Between 1.0 and 1.5, one bad assumption tips it. Above 2.0 it survives the usual misses.

_____ / _____ = _____ x

☐ Break-even day

If you're pacing the campaign over weeks, divide break-even reactivations by expected reactivations per day of calling. Put that date in the campaign brief as the first review.

Day _____

☐ Cost per reactivated trader at expected volume

Total campaign cost divided by expected reactivations, plus the offer cost. Finance will ask for this figure whatever the break-even says, so calculate it now.

\$ _____ per trader

6 Sensitivity grid

Redo the break-even count for nine combinations: your low, expected and high net value per trader against your low, expected and high total cost. Cost moves mainly with connect rate and call length; value moves mainly with redeposit size and how long traders stay active. Fill every cell with the break-even trader count.

☐ Mark every cell your low expected reactivations still clears

Count them. Six or more of nine means the campaign is hard to lose money on. Three or fewer means it works only if you're right about most things, and a pilot should settle the inputs before a full run.

_____ of 9 cells clear

☐ Find the single input that moves break-even the most

Change one input at a time by a quarter in each direction and watch the break-even count. For most brokerages it's net value per trader or average call length. Whatever it is, it's the number the pilot must measure first.

Most sensitive input: _____

☐ Set the input values that would make you stop

Write the connect rate, call length and reactivation rate at which break-even becomes unreachable. Those become the stop lines in the campaign brief.

Connect < _____ %, min > _____ , react < _____ %

☐ Note which inputs a pilot can fix within two weeks

Connect rate, call length, conversation rate and handoff rate all show up in the first few hundred answered calls. Reactivation rate and net value need the full attribution window. Plan the pilot review dates around that split.

Known by day _____ : _____ Known by day _____ : _____

BREAK-EVEN TRADERS	LOW NET VALUE \$____	EXPECTED NET VALUE \$____	HIGH NET VALUE \$____
Low total cost \$____	____	____	____
Expected total cost \$____	____	____	____
High total cost \$____	____	____	____

7 Decision and sign-off

The model is only worth the meeting it ends. Write the decision, the pilot size and who owns each number before anyone uploads a list.

☐ Decide: full campaign, pilot, or no

Margin of safety above 2.0 and most grid cells clear: run it. Between 1.0 and 2.0: pilot on the segment with the highest net value. Below 1.0: fix the offer, the segment or the value assumption first.

Decision: _____

☐ Size the pilot to reach break-even inputs, not break-even money

Enough answered calls to measure connect rate, call length and handoff rate with confidence, usually a few hundred, on one segment. Its job is to replace the guesses in section 2.

_____ accounts, segment _____

☐ Assign an owner to each input

Finance owns net value per trader. Ops owns call length and handoff time. The campaign owner owns connect and reactivation rates. Each one updates their figure at the pilot review, in this sheet, not in a new one.

Value: _____ Cost: _____ Rates: _____

☐ Confirm the suppression count and offer wording with compliance

The accounts-in-scope figure in section 1 is only real once compliance has agreed the suppression rules and the consent basis for each segment. Offer wording goes through the same review before it reaches an opening line.

Signed off by: _____ Date: _____ / _____

□ Book the review where the model gets re-run with real numbers

Two weeks after first dial for the cost side, one attribution window after for the value side. Bring this sheet with the pilot figures filled in and re-run sections 4 to 6.

Cost review _____ / _____ Value review _____ / _____

How to use this framework

1. Fill section 1 from your own invoices, payroll and platform exports; mark any guess with a question mark.
2. Pull section 2 rates from your last human calling campaign on a similar dormant segment, writing a low and a high figure where you're unsure.
3. Work out net value per reactivated trader in section 3 from the median redeposit and revenue of accounts that came back before, not from the whole active book.
4. Chain the inputs through the section 4 table, divide in section 5, and check the margin of safety.
5. Fill the nine-cell grid in section 6, find the input that moves break-even most, and set the stop lines.
6. Take the decision in section 7, size a pilot on one segment, and book the two review dates before the first call goes out.

Book a 30-minute call with a Topcalls co-founder

Bring this sheet and we'll pressure-test your cost inputs, size the dormant book by segment, and scope a pilot that fills in the rates you're guessing at.

topcalls.ai/book