



AUTO ATTENDANT / RESEARCH & PRACTICAL GUIDANCE

Missed Call Cost Calculator for Small Business

Get a business phone number with a simple auto attendant menu from Auto Attendant. A caller picks who they need and the call rings that person's own mobile, so nobody on your team has to publish a personal number.

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Executive Summary

A missed-call cost calculator should estimate **opportunity**, not claim that unanswered calls caused a known amount of sales. The defensible monthly model is: qualified missed calls multiplied by the reachable-caller rate, close rate, and contribution margin per win. Contribution margin is selling price less the variable cost required to deliver the work (openstax.org). Recoverable value then multiplies that result by the share a proposed remedy is expected to recover. The break-even monthly remedy cost equals that recoverable value. Revenue, expected contribution-margin opportunity, recoverable contribution margin, and net benefit are separate outputs.

There is no credible universal missed-call loss percentage for every small business. A **2025 CallRail vendor dataset** reported missed-call rates ranging from **9% in real estate to 32% in healthcare** (callrail.com) (callrail.com). An Invoca vendor benchmark covered more than **60 million contact-center calls**, not tiny firms (invoca.com). Those are useful context, not defaults.

The practical answer is a **two-week audit**. Export one record per call, group repeat attempts, exclude spam and wrong numbers, distinguish new leads from existing customers, and record whether a callback reached the person, produced a qualified opportunity, and closed. Aircall documentation illustrates that a call history can use one row per call and export filtered data to CSV (support.aircall.io) (support.aircall.io). Caller ID still cannot prove a unique genuine prospect because displayed names and numbers can be spoofed (consumer.ftc.gov).

Remedy choice follows the measured failure mode. Improve routing when the right teammate was available but never rang. Create an on-call schedule when gaps cluster after hours. Use a disciplined callback queue when callers will wait. Buy live answering when a third party must converse or book. Consider an AI receptionist only when automated conversation is acceptable, and a broader phone or contact-center platform when queues, reporting, integrations, or management controls justify it. **autoattendant.io is a routing option, not an answering service or AI receptionist**. As of September 2026 it lists **\$29 per month flat for the company**, with no per-user seats or contract (autoattendant.io). The calculator should compare that or any other reader-entered cost with conservative low, base, and high recoverable-value estimates.

Introduction and Background

The cost of a missed call is not a fixed fee. It is a chain of uncertain events: a call goes unanswered, the caller is commercially relevant, the business can still reach that person, the conversation creates an opportunity, the opportunity closes, and the resulting job contributes cash after variable delivery costs. A calculator that silently sets every link near 100% converts uncertainty into a frightening but unauditable revenue number.

Even the word **missed** needs care. Twilio defines a no-answer status as a call for which there was no answer or the call was rejected ([twilio.com](https://www.twilio.com)). A technically completed call is not proof that an employee had a conversation because a person, interactive voice response menu, or voicemail can establish the connection ([twilio.com](https://www.twilio.com)). Microsoft separately defines abandonment as the caller hanging up before answer or timeout (learn.microsoft.com). A useful local definition therefore combines technical status with business outcome.

This report provides a calculator, audit worksheet, sensitivity method, and remedy decision framework for a small team. It intentionally leaves uncertain inputs blank. It does not assert that every missed call is a lead, that every voicemail is lost, or that answering necessarily causes a sale. Google Ads documentation makes the same conceptual distinction: a phone conversion depends on a duration threshold selected by the advertiser, and businesses can import only calls that produced specified outcomes such as sales (support.google.com) (support.google.com).

Key Changes

Change 1: Measure qualified missed callers, not raw missed calls

Start with inbound records, then classify them. Raw totals may contain spam, wrong numbers, vendors, existing customers, staff, duplicate attempts, abandoned calls, and calls outside the hours the business promised coverage. Caller ID is only one grouping clue. The U.S. Federal Trade Commission warns that caller ID can be faked (consumer.ftc.gov). Canada's regulator also notes that not every call is authenticated under STIR/SHAKEN (crtc.gc.ca).

Use a call ID as the unique record key, because platforms such as Twilio assign a unique identifier to each call resource ([twilio.com](https://www.twilio.com)). Use normalized caller number, time, and notes to group repeat attempts, but retain each attempt for operational analysis. The result required by the calculator is **qualified missed callers per month**, not every red icon in a handset log.

Apply these labels consistently:

- **New lead:** a first-time caller with a service need the business can fulfill.
- **Existing customer:** support, scheduling, billing, or repeat-work contact.
- **Vendor or partner:** a necessary operational call, not new revenue.
- **Spam or wrong number:** excluded from opportunity value.
- **Duplicate attempt:** linked to the same caller and need, not counted as a second opportunity.
- **Urgent call:** separately tagged because delay may change recoverability.

- **Outside promise:** a call outside advertised or staffed coverage, reported separately.

Change 2: Replace revenue loss with a probability chain

Several public calculators use a shorter model. Viking states lost revenue as missed calls multiplied by close rate and average customer value (vikingmarketing.ai). GMWARE similarly multiplies weekly missed calls, job value, close rate, and **4.33 weeks** (gmware.com). These tools expose useful mechanics, but a decision model should also separate reachability, margin, and remedy recovery.

The proposed chain is deliberately longer:

- **Qualified missed calls, Q:** distinct commercially relevant callers missed in a month.
- **Reachable rate, R:** share of those callers the business can contact while the need remains live.
- **Close rate, C:** share of reached, qualified callers expected to become paying work.
- **Average revenue, A:** expected top-line revenue per win within a stated horizon.
- **Contribution margin, M:** revenue per win minus variable delivery costs.
- **Remedy recovery rate, U:** share of modeled opportunity the proposed remedy is expected to capture above the current process.
- **Monthly remedy cost, K:** subscription, usage, labor, and any allocated setup cost.

OpenStax defines total contribution margin as total sales less total variable costs (openstax.org). The U.S. Internal Revenue Service uses the related gross-profit step of subtracting cost of goods sold from net receipts for a product business (irs.gov). Neither definition permits calling gross sales profit.

Change 3: Model low, base, and high cases

Every uncertain rate should accept a range. The U.S. Government Accountability Office includes ground rules, assumptions, data collection, estimating methods, sensitivity analysis, and risk analysis in its cost-estimation framework (gao.gov). That is a better template than a single dramatic default.

Customer lifetime value requires even more caution. Harvard Business School research defines it as the present value of future cash flows attributed to the relationship, not the face value of all hoped-for future sales (hbs.edu). Future tenure and purchasing timing are unknown (hbs.edu). Use a short, explicit repeat-value horizon, or set repeat value to zero until records support it.

Calculator Method and Input Worksheet

Table 1 defines the fields, where to find them, and how to create ranges. A blank is more honest than an invented benchmark.

Field	Plain-language definition	Owner record	Low, base, high method	Confidence check
Qualified missed calls, Q	Unique relevant callers not handled during the promised coverage window	Phone log plus audit labels	Use the observed count, then vary for seasonality	Reconcile attempts to unique needs

Field	Plain-language definition	Owner record	Low, base, high method	Confidence check
Reachable rate, R	Share contacted before the need is no longer live	Callback log	Use measured reached divided by attempted	Define the callback window
Close rate, C	Share of reached qualified callers that become paid work	CRM, booking, or invoice records	Use cohort range, not an all-lead average	Separate booked from completed
Average revenue, A	Top-line revenue per completed win in the selected horizon	Invoices	Prefer median and percentiles	State tax and pass-through treatment
Contribution margin, M	Revenue less job-specific variable costs	Job costing or bookkeeping	Vary labor, materials, and fees	Do not substitute invoice value
Repeat horizon	Period over which repeat contribution is counted	Cohort records	Use zero, short, and supported cases	Apply churn and present value
Recovery rate, U	Incremental share captured by the remedy	Pilot or controlled schedule	Start conservatively and measure	Avoid double-counting reachability
Monthly cost, K	Subscription, usage, labor, and setup allocation	Quote, payroll, contract	Model minimum and usage-sensitive cost	Match billing commitment

The table prevents a common category error: answer rate, reachability, qualification, closing, and recovery are different stages. Platform-generated classifications can help design tags, but an owner should validate every important tag against actual outcomes.

Formula box

Use monthly units throughout:

- **Potential revenue opportunity:** $Q \times R \times C \times A$
- **Expected contribution-margin opportunity:** $E = Q \times R \times C \times M$
- **Recoverable contribution margin:** $G = E \times U$
- **Break-even monthly remedy cost:** $K_{\text{break-even}} = G$
- **Expected monthly net benefit:** $N = G - K$
- **Simple setup payback in months:** $\text{setup cost} \div \text{positive monthly net benefit}$

Break-even is the point at which total revenue and total cost are equal, with neither profit nor loss (openstax.org). The Small Business Administration cautions that break-even is an estimate (legacy.sba.gov). A simple payback method divides upfront cost by periodic financial benefit, though the time horizon still matters (energy.gov).

Two-week call audit

Run the audit for **14 consecutive days** as a measurement choice, not a universal statistical requirement. Extend it when call volume is low or the period is unrepresentative.

1. **Export calls.** Keep timestamp, direction, call ID, displayed caller number, ring duration, technical status, destination, and voicemail indicator. Aircall documents filtered CSV export (support.aircall.io); Nextiva also describes CSV or Excel as a common call-log workflow (nextiva.com).
2. **Deduplicate needs.** Preserve every attempt but give repeat attempts one `caller_case_id`.
3. **Classify context.** Apply the seven labels above and mark promised-hours status.
4. **Attempt callbacks.** Record first attempt time, reached or not, and a final status. Microsoft documents in-progress, resolved, and unresolved states for shared call history (learn.microsoft.com).
5. **Record outcomes.** Use qualified, booked, completed, lost, existing-customer service, and excluded. Dialpad describes dispositions as a way to assign an outcome to every call (help.dialpad.com).
6. **Join financials.** Link completed work to net revenue and variable delivery cost.
7. **Calculate ranges.** Use observed proportions with conservative bounds, then test the proposed remedy.
8. **Review exclusions.** Sample excluded records so staff do not hide difficult leads in the spam bucket.

A copyable worksheet header is:

```
call_id,caller_case_id,started_at,promised_hours,technical_status,category,voicemail_left,callback_at,reached,qualified,booked,completed,net_revenue,variable_cost,notes
```

Aircall permits multiple tags on one call (support.aircall.io). HubSpot allows custom call outcomes, with documentation listing up to **30** (knowledge.hubspot.com). Small teams need far fewer, but the evidence shows that a binary answered/missed field is not the limit of practical tooling.

Implementation Considerations and Process Changes

Match the remedy to the observed failure

Table 2 compares categories by mechanism and billing logic. Prices are current examples as of **September 2026**, not market averages or endorsements.

Remedy category	What it changes	Best fit	Current cost or billing example	Boundary
Scheduling and callback process	Assigns ownership, deadline, disposition, and escalation	Reachable callers often wait, but follow-up is inconsistent	Reader-entered labor and software cost	Does not answer in real time
Basic forwarding	Sends a business call to another phone or voicemail	One fallback destination solves the gap	Grasshopper says forwarding is included at no additional cost (grasshopper.com)	Limited qualification before transfer

Remedy category	What it changes	Best fit	Current cost or billing example	Boundary
autoattendant.io	Menu routes callers to one or several existing mobiles, with schedules and voicemail transcript	A small team wants callers to reach its own people	\$29 monthly flat for the company , no per-user seats or contract (autoattendant.io)	Not an answering service, AI receptionist, or contact-center suite
Business phone platform	Adds attendants, queues, voicemail, reporting, and administration	The team needs broader telephony controls	RingCentral says RingEX Core starts at \$20 per user monthly when billed annually (ringcentral.com)	Per-user cost and platform change may matter
Live answering service	A third party converses, takes messages, and may book	Human handling is required during gaps	Smith.ai lists \$300 monthly for 30 calls on its human starter plan (smith.ai)	Usage units, scripts, and escalation need review
AI receptionist	Software converses, classifies, and may schedule or transfer	Repeatable conversations are acceptable	Smith.ai lists a \$0 tier for 25 calls monthly , then stated overage terms (smith.ai)	Test accuracy, disclosure, exceptions, and escalation
Contact-center platform	Adds advanced queues, channels, workforce and campaign controls	A larger operation needs managed agent workflows	Five9 states a 50-seat minimum for its published bundles (five9.com)	Often mismatched to a 2-to-20-person team

The correct comparison uses total monthly cost under the reader's volume and staffing, not a headline price alone. Ruby, for example, differentiates live receptionist plans by included receptionist minutes ([ruby.com](#)). Goodcall instead says its tiers use unique monthly customers and do not bill by call count, minutes, or AI tokens ([goodcall.com](#)) ([goodcall.com](#)). Units are not interchangeable.

Routing and schedule design

Routing is appropriate when someone on the team can answer but the current number rings the wrong person or only one person. Grasshopper documents schedules that forward calls at selected times ([grasshopper.com](#)). Zoom documents separate business-hours, after-hours, and follow-the-sun routing, plus multi-level auto attendants that route to queues, extensions, or voicemail ([zoom.com](#)) ([zoom.com](#)).

For a tiny team, test these changes before buying a larger system:

- **Simultaneous ring:** ring available teammates together when any can help.
- **Sequential ring:** try people in a defined order. Zoom describes sequential queues as ringing available members one at a time ([support.zoom.com](#)).
- **After-hours destination:** use voicemail, an emergency mobile, or an on-call schedule.
- **Callback owner:** make one person accountable for clearing the unresolved queue.
- **Overflow threshold:** move to a third-party service only after a defined wait or no-answer event.
- **Capacity check:** do not recover more work than the team can deliver profitably.

autoattendant.io states that one option can ring several mobiles, with different menu behavior after hours ([autoattendant.io](#)). It also states plainly that a human on the customer's team still picks up ([autoattendant.io](#)). That makes it a direct routing contender in the table, but not a substitute when the requirement is outsourced conversation or booking.

Data Analysis and Evidence

Public datasets demonstrate why local inputs matter. CallRail's **2025** report analyzed **1.1 million de-identified conversations** from its customer data ([callrail.com](#)). It reported **32% missed** for healthcare, **28%** for legal, **14%** for home services, and **9%** for real estate ([callrail.com](#)) ([callrail.com](#)). The fourfold spread alone makes a single cross-industry default inappropriate, and the sample represents calls observable in one vendor's system rather than all U.S. small businesses.

Invoca's **2025** originator release analyzed more than **60 million anonymized contact-center calls across nine industries** ([invoca.com](#)). It reported answer rates ranging from **54% to 69%**, **35%** of digitally attributed calls classified as qualified leads, and **37%** of phone leads converting during the call ([invoca.com](#)) ([invoca.com](#)) ([invoca.com](#)). Those figures describe contact centers and the vendor's definitions. They should not be copied into a two-person plumber's calculator.

Caller behavior adds another boundary. Pew surveyed **10,211 U.S. adults in July 2020** and found that eight in ten generally did not answer unknown cellphone numbers ([pewresearch.org](#)) ([pewresearch.org](#)). Ofcom separately reported that **26% of UK respondents** were likely or very likely to answer an unrecognized UK mobile number ([ofcom.org.uk](#)). These surveys concern unknown-number screening, not missed business leads, but they support measuring callback reach rather than assuming it.

Voicemail is not automatically worthless either. In the Pew survey, **14%** said they generally ignored voicemail after not answering, which also means the study does not support the common claim that nearly everyone ignores it ([pewresearch.org](#)). In healthcare, a randomized Swiss trial included **6,450 patients** and observed missed-appointment rates of **11.7%** after text reminders and **10.2%** after telephone reminders ([link.springer.com](#)) ([link.springer.com](#)). That is appointment-reminder evidence, not proof of lead recovery. A later systematic review found inconsistent results for telephone reminder interventions ([link.springer.com](#)).

Sensitivity without a false benchmark

Consider a fully labeled **Hypothetical Example** with **10 qualified missed callers**, **70% reachable**, and **50% remedy recovery**. At a **30% close rate** and **\$200 contribution margin**, expected opportunity is $10 \times 0.70 \times 0.30 \times \$200 = \$420$, and recoverable value is **\$210**. Holding everything else constant:

- **5 qualified missed calls:** recoverable value is **\$105**.
- **10 qualified missed calls:** recoverable value is **\$210**.
- **20 qualified missed calls:** recoverable value is **\$420**.
- **20% close rate at 10 calls:** recoverable value is **\$140**.
- **40% close rate at 10 calls:** recoverable value is **\$280**.

- **\$100 margin at 10 calls:** recoverable value is **\$105**.
- **\$400 margin at 10 calls:** recoverable value is **\$420**.

The sensitivity is linear, but the inputs are not equally knowable. Call count is usually observed. Margin can be reconstructed. Reachability and incremental recovery often require a pilot. Report the range, not only its midpoint.

Case Studies and Real-World Examples

All figures in *Table 3* are **Hypothetical Examples**. They demonstrate the formulas and do not represent measured results for any company, trade, clinic, or firm.

Hypothetical Example	Base inputs per month	Expected contribution-margin opportunity, E	Recovery and remedy	Decision signal
Two-person plumber (Hypothetical Example)	Q 12, R 70%, C 35%, M \$250	$12 \times .70 \times .35 \times \$250 = \$735$	U 55%, G \$404.25, K \$29	Net modeled benefit \$375.25; test routing if staff availability caused misses
Clinic (Hypothetical Example)	Q 15, R 65%, C 60%, M \$80	$15 \times .65 \times .60 \times \$80 = \$468$	U 45%, G \$210.60, K \$300	Cost exceeds base recoverable value by \$89.40; test schedule or callback first
Professional firm (Hypothetical Example)	Q 5, R 60%, C 20%, M \$1,200	$5 \times .60 \times .20 \times \$1,200 = \$720$	U 35%, G \$252, K \$29	Low volume but high margin can justify simple routing; widen the range around close rate

The examples show why raw revenue is not enough. The clinic has the most qualified missed calls but a lower contribution per completed interaction. The professional firm has only five opportunities, yet its modeled recoverable value exceeds the lower-cost remedy. None of the rows proves attributable sales. Each is an estimate awaiting an actual pilot.

For low, base, and high cases, change multiple inputs coherently rather than maximizing all variables at once:

- **Low:** fewer qualified calls, lower reachability, lower close rate, lower margin, and lower recovery.
- **Base:** audited central values, with a conservative recovery assumption.
- **High:** plausible upper observations, never an unsupported industry promise.
- **Stress case:** higher remedy cost or lower staff capacity than expected.
- **Observed case:** pilot results after enough calls have matured to a final outcome.

Implications and Future Directions

The first operational implication is that **measurement quality may be more valuable than a more sophisticated answering product**. If the log cannot distinguish a repeat caller from a second opportunity, or a booking from completed paid work, extra software will only calculate the wrong number faster. Dialpad

documents CSV export of disposition data (help.dialpad.com). Google describes imported call conversions as connecting advertising performance to outcomes tracked elsewhere (support.google.com). The goal is a closed measurement loop, not merely a better missed-call counter.

The second implication is that recovery must be measured incrementally. A before-and-after comparison can be distorted by seasonality, marketing changes, staffing, and capacity. A small business can alternate coverage blocks or compare matched weekday and hour segments. Keep the old callback process visible, since some callers would have converted without the new remedy. The calculator estimates the value available to recover, but **does not establish that the remedy caused each sale**.

The third implication is that callback identity and caller trust matter. Ofcom found that **93% of UK mobile users** looked at the displayed number when deciding whether to answer in its **2022** survey (ofcom.org.uk). Use the **published business number** where lawful and technically supported, identify the business in voicemail or text, and respect caller-specific do-not-call requests. Under the U.S. Telemarketing Sales Rule, an inquiry can establish a limited business relationship, but it does not override the consumer's seller-specific request not to be called (ftc.gov) (ftc.gov). That is a U.S. rule, not universal legal advice.

Update the model **quarterly** and after any major routing, staffing, pricing, or service-mix change:

- **Re-export calls** and rerun deduplication.
- **Audit exclusions** and changes in spam volume.
- **Recalculate reachability** by time-to-first-callback band.
- **Replace close assumptions** with matured cohort outcomes.
- **Refresh margin** for wages, materials, payment fees, and refunds.
- **Check capacity** before valuing additional demand.
- **Reprice the remedy** using current billing units and commitment.
- **Compare actual recovery** with the low, base, and high cases.
- **Document changes** so successive quarters remain comparable.

Frequently Asked Questions (FAQs)

How much do missed calls cost a small business?

There is no honest universal dollar amount. Calculate qualified missed calls × reachable rate × close rate × contribution margin. Then multiply by the remedy recovery rate to estimate what a change might recover. The sector evidence reviewed above demonstrates heterogeneity rather than a universal rate.

What do small business missed call statistics show?

Available statistics do not establish one missed-call rate, callback rate, conversion rate, or revenue loss for every small business. Vendor datasets vary by industry, customer population, call source, and even the definition of answered. Use them to identify plausible variables, then replace them with the business's own

audited values.

What is a missed call conversion rate?

It must name both numerator and denominator. This report uses completed wins divided by reached qualified missed callers. It is not wins divided by every technical no-answer record. Contact-center conversion measures should not be imported as small-business defaults.

How can a business reduce missed calls?

Start with the failure mode: widen simultaneous or sequential routing, change business-hour schedules, create on-call coverage, set a callback deadline, or add overflow. Buy live answering when another person must hold the conversation. Use an AI receptionist when automated interaction is acceptable and tested. Use a broader platform when reporting, queues, integrations, or management controls are the actual requirement.

Is voicemail always a lost lead?

No. Measure voicemail left, callback completed, reachability, qualification, and outcome. Pew found **14%** of U.S. adults generally ignored a voicemail after not answering an unknown number, which does not justify assuming that all voicemail is lost ([pewresearch.org](https://www.pewresearch.org)).

When does a business phone missed-call solution pay back?

It reaches monthly break-even when conservative recoverable contribution margin equals total monthly remedy cost. Include subscription, usage, labor, and setup allocation. If base recoverable value is below cost, improve the callback process or routing first, or buy only for a separately justified service requirement.

Conclusion

An honest missed-call cost calculator is a compact operating model, not a fear statistic. It begins with unique, qualified missed callers and carries them through reachability, closing, contribution margin, and incremental recovery. It displays potential revenue separately from expected contribution-margin opportunity, and it treats the remedy's cost and billing unit explicitly.

The immediate action is to run a two-week audit, classify every inbound record, complete callbacks, and connect outcomes to invoices and variable delivery costs. Then calculate low, base, and high cases. The resulting break-even value provides a rational ceiling for routing, staffing, live answering, AI, or platform spend.

The final choice should follow the bottleneck. If an available teammate is not being rung, fix routing. If coverage gaps cluster by hour, change the schedule or on-call plan. If conversations or bookings must happen while the team is unavailable, evaluate live or automated answering. If voicemail and callbacks already recover most qualified demand, accepting voicemail may be economically sensible. In every case, the model estimates **opportunity and recoverability**, not attributable sales. Quarterly remeasurement is what turns the worksheet from a one-time estimate into a useful management control.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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THE PUBLISHER

About Auto Attendant

Auto Attendant gives a small business one phone number and a recorded menu that sends each caller to the right person. The call rings the mobile that person already carries, using their normal dialler and their normal mobile plan. Pricing is a single flat monthly fee for the whole company rather than a charge for each user, and there is no app, desk phone or hardware to install.

One number, one menu, the phones you already own

A caller dials the business number, hears a short greeting and chooses an option. Each option can ring one mobile, ring several at once so whoever is free answers first, or try people one after another in a set order. There is no limit on how many people sit on the receiving end, because nobody is billed per seat. Setup is done by the owner in a few minutes: pick a number, write the greeting, and point each option at a mobile.

What it deliberately is not

An auto attendant routes a call; it does not answer one. Nobody at Auto Attendant speaks to callers, and no AI stands in for a receptionist. A business that wants its calls handled, messages taken and appointments booked wants an answering service, which is a different product at a different price. A business that needs call recording, queues, agent dashboards or CRM integration wants a contact centre platform. Auto Attendant is for the case where the call should simply reach the right pocket.

Keeping personal numbers off the internet

The business number is the only number a caller ever sees. Personal mobile numbers are never displayed and never given out, which is what lets an owner put a number on a website, an invoice, a van or a Google Business Profile without handing a personal line to everyone who finds it. An existing advertised number can be ported across and kept, and the old line keeps working while the port is in progress.

Work with Auto Attendant

Visit [Auto Attendant](#) to see [how it works](#), [how it compares](#) to a personal mobile, Google Voice and a full phone platform, and the current [pricing](#).

Telephone number portability, emergency calling and caller-ID rules differ by country and change over time. Articles published here describe general practice and cite primary regulator and carrier sources; they are not a guarantee of any timeline, and they are not legal or regulatory advice for a specific business.

Website: <https://autoattendant.io>

This article is educational. Verify consequential medical, legal, financial, regulatory and technical decisions with appropriate professionals and the cited primary sources. Company services are described separately from the article's research findings.