

singula
decisions

Lapse Predictor

*Turning member churn from a year-end statistic
into a weekly operational decision*

PREPARED FOR

Membership leaders

DATE

May 2026 | v1.0



EXECUTIVE SUMMARY

18%

ANNUAL LAPSE RATE

The industry-average baseline for membership organisations

£1.1M

REVENUE AT RISK

For a 24,000-member body at £270 average fee

+32pp

ACHIEVABLE LIFT

Save rate uplift from intervention vs no-action baseline

THE OPPORTUNITY

Every membership organisation loses around 18% of members each year. Most learn which ones are gone in the renewal report — too late to act. Lapse Predictor identifies who's leaving by name, before they renew, and tells your team the specific action most likely to keep them. In our reference dataset, intervention lifts retention by an average of 32 percentage points across the seven main causes of lapse.

Lapse is the metric you measure last

Most membership systems are reporting tools, not decisioning tools. They tell you who left after they've gone. By renewal week the choice is binary: chase or write off. The conversations that would have saved someone happened — or didn't — months earlier.

- 01 Lapse is a year-end statistic**
Renewal reports come too late. By the time you see a 16% drop in PCICP renewals, the people behind that number are already gone.
- 02 Reasons get inferred after the fact**
Exit surveys reach the wrong people. The ones who leave silently never tell you why. Patterns you could have caught get lost in volume.
- 03 Effort is undirected**
Generic re-engagement campaigns reach everyone — and move the people who would have stayed anyway. The members most at risk get the same email as everyone else.

Every lapse has a story

MEMBER PROFILE

Patricia Hughes FCICP

Group Head of Compliance
London · 9-year Fellow

85 / 100

RISK SCORE

SEVERE

THE PATTERN

- Six conferences in a row, then nothing in 2025.
- Email domain changed in February — Northwood Capital to LedgerLark.
- Logged out of the portal 11 weeks ago, hasn't been back.
- Quietly stepped down from the London Roundtable steering group.
- CPD lapsed: 12 of 35 hours logged.
- Direct debit still running. Payment isn't the problem.

She hasn't told anyone she's leaving. She probably hasn't decided. But the signal is unmistakable — and recoverable, if her renewal isn't the first time anyone notices.

Three jobs, every week

Lapse Predictor reads the data your CRM already holds and turns it into an operational decision rhythm. Three jobs, repeated weekly.

01

READS

Existing member data

Logins, payment events, event attendance, CPD, email engagement, employer changes. The signals are already there — most CRMs just don't connect them.

02

RANKS

Every member, by name

Each member gets a 0-100 risk score with a transparent contributor breakdown. No black box — you see exactly which signals raised the score, in plain English.

03

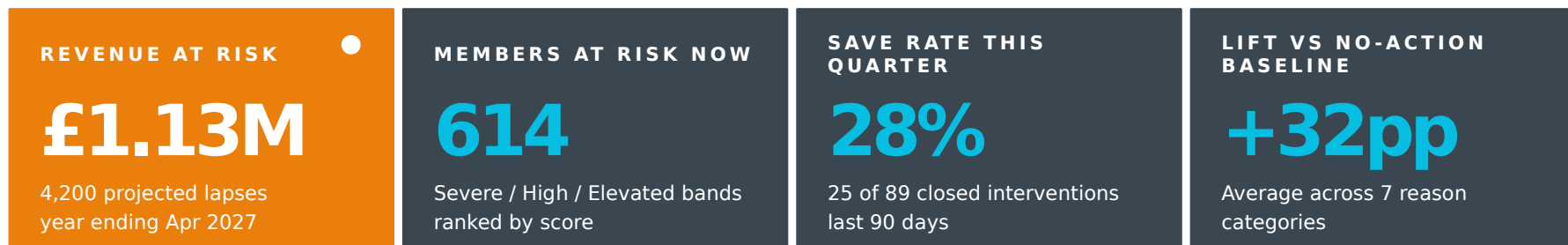
RECOMMENDS

The right action

Each at-risk member gets a specific play matched to the cause. Sent to a named owner with a confidence score and a clear next step.

Open the tool. See the week.

The dashboard answers four questions in four tiles. One is a red light. Three are operational.



THE RED LIGHT

How much money is on the line if you do nothing.

THE WORK

How many members need attention right now.

THE RHYTHM

Whether the team is converting attention into saves.

THE PROOF

Whether the work is actually beating the do-nothing case.

Today's at-risk members, ranked

Sorted by risk score. Filterable by band, reason, owner. Click any row for the full story. The register is the operational artefact — what the team works through each week.

SCORE	MEMBER	REASON	ACTION	OWNER	STATUS
85 SEVERE	Patricia Hughes FCICP 9-yr Fellow · LedgerLark · London	● Life event	Personal call; offer career-break grade	BC	NEW
78 SEVERE	Marcus Adebayo PCICP 4-yr PCICP · Brackenridge · London	● Payment friction	Update-payment prompt; if 2nd, call	RJ	IN PROG
71 HIGH	Yasmin Iqbal MCICP 6-yr MCICP · Marlowe · Manchester	● Career stagnation	Progression conversation; mentor match	CM	WATCH
67 HIGH	James Whitfield 2-yr Affiliate · Helmsley · Leeds	● Silent disengagement	Re-engagement sequence; benefit spot	DO	NEW
59 ELEVATED	Priya Mehta PCICP 5-yr PCICP · Pellingham · London	● Peer disconnection	Regional rep reach-out; event comp	EP	NEW

Why the score is what it is

Click a row, see the breakdown. Every contributor is named, in plain English. No black box. The team can see, agree or disagree, and act with context.

CICP-100001 · Patricia Hughes FCICP
Group Head of Compliance · LedgerLark · London · 9.1-yr FCICP

85 SEVERE

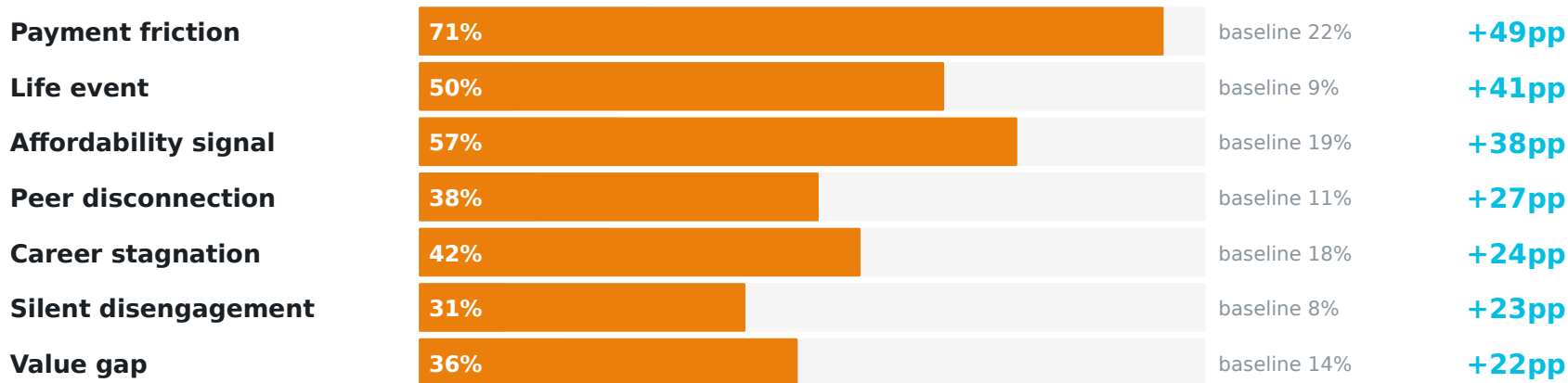
- +18 Tenure baseline (9.1-yr FCICP)
- +18 Event silence — was regular, no events in 12+ months
- +15 Engagement decay — no login 11 weeks, opens 8%
- +10 Benefit non-use — CPD lapsed, zero benefit usage
- +9 Peer disconnection — left London Roundtable steering group
- +8 Life-event proxy — email domain changed to LedgerLark
- +7 Comms unresponsive — no email engagement in 132 days

RECOMMENDED PLAY · LIFE EVENT / PHONE

Personal call. Offer career-break grade or payment pause. Confidence 64%.

What intervention is actually worth

Save rate per cause, intervened vs do-nothing baseline. Last 12 months, ranked by lift. Not all interventions are equal — but every category beats inaction.



ON AVERAGE, INTERVENTION SAVES +32pp MORE MEMBERS THAN INACTION.

That's the difference between losing 4,200 members and saving 1,300+ of them in a single year.

What it takes to run a pilot

Most of what Lapse Predictor needs is data your CRM already holds. The pilot fits inside one renewal cycle.

DATA YOU ALREADY HAVE

- Member roster with grade, tenure, employer, region
- Renewal & payment history (last 24 months)
- Login & portal activity (last 12 months)
- Email engagement metrics from CRM/ESP
- Event attendance records
- CPD activity (where applicable)
- Committee, regional group, SIG memberships

PILOT TIMELINE

WEEK 1-2

Data ingest & calibration

Map your fields. Tune signal weights to your member behaviour.

WEEK 3-4

First usable register

Top 200-400 at-risk members ranked, with recommended actions.

WEEK 5+

Live operation

Weekly cadence. Member Services works the register. Outcomes tracked.

MONTH 6

First retention readout

Save rate vs baseline measured. Calibration refined.

Membership is in flux.

The orgs that move first will keep the members the others lose.

MEMBER EXPECTATIONS

Members compare your value to streaming services and software subscriptions. Annual renewal is no longer a captive moment — they're already mentally cancelling between June and August.

ECONOMIC PRESSURE

Employer-paid memberships are getting reviewed line-by-line. Members deciding whether to absorb the fee personally need a reason — and 'I haven't used the benefits' is the disqualifying one.

AI-DRIVEN DECISIONING

What used to need a data team is now a tool. Membership directors who can act on signal at the individual level will outperform those still working from quarterly reports.

Let's pilot it.

If you have a renewal cycle coming up in the next six months, that's the right window to start. We'll set up the pilot against your data, you'll have a working register inside a month.

01 · TRY THE LIVE DEMO

Open the working tool against a reference dataset. 90 seconds, no setup.

lapse-predictor.pages.dev

02 · BOOK A SESSION

30-minute walkthrough with your team. We'll talk through your renewal data.

stuart@singuladecisions.com

03 · RUN A PILOT

4-6 week implementation against your CRM. First register inside a month.

Ask for the pilot brief