

The Business Risk Score

Gohvio prioritises business impact, not record count. "23 records failed validation" is a number a database produces. "\$1.4M of pipeline attribution is at risk across 23 opportunities" is a sentence an executive can act on. Gohvio only ever says the second kind of thing.

Business Risk Score =

Business Impact × Financial Exposure × Confidence × Blast Radius

WHAT CHANGED

The percentage is retired

Until this version, Gohvio's headline number was a percentage. It measured how many records were wrong. It could not tell the difference between 412 contacts missing a phone number and one opportunity with a \$2.4M hole in it — and because it averaged, the second was diluted by the first into a reassuring 94%.

RETIRED	WHY IT IS GONE
Weighted rule score, 0–100%	Treated a \$2M booking error and a missing phone number as the same kind of loss, differing only by a severity weight. Never surfaced money at all.
Dimensional quality score, 0–100%	Measured tidiness, not risk. Its penalty was capped, so filthy data could not score below roughly 55.
Bands: Trustworthy, Functional, At risk, Broken	Replaced by the five severity tiers on this page.
Letter grades A–F	A grade is a single compressed number. Two numbers are needed, and one of them is dollars.

Both retired formulas are retained internally only as a rule-density signal. Neither is ever shown to a customer as a score.

The formula

Business Risk Score = Business Impact × Financial Exposure × Confidence × Blast Radius

Each dimension scores 1–5. The range is 1 to 625. The score is computed **per finding**, never per dataset: one rule failing across 23 rows is one finding, not 23. A dataset does not have a Business Risk Score; it has a list of findings, each with its own, sorted descending.

Severity tiers

SCORE	SEVERITY	MEANING
1–24	Low	Operational hygiene issue; little or no material financial impact
25–74	Medium	Reporting or process risk; worth fixing
75–199	High	Material pipeline or forecast risk
200–399	Critical	Significant financial or executive reporting risk
400–625	Severe	Potential material distortion to forecast, bookings, or revenue

DIMENSION 1

Business Impact

What business metric can this error affect?

	IMPACT	DEFINITION AND EXAMPLES
1	Hygiene	Does not materially affect business decisions. Missing phone, missing title, formatting.
2	Reporting	Can distort operational reporting. Bad industry, segment, region.
3	Pipeline	Can affect pipeline creation, attribution, or coverage. Bad SQL date, incorrect lead source.
4	Forecast	Can materially change forecast expectations. Wrong stage, probability, close date.
5	Bookings / Revenue	Can misstate actual or expected commercial value. Wrong Closed Won amount, booking date, line-item mismatch.

The object does not determine severity. The business impact does.

A Contact record can legitimately be Impact 4 or 5. If a broken Contact-to-Opportunity association makes an attribution calculation or a forecast rollup wrong, that is a forecast problem that happens to live on a contact row. Never score an issue down because "it's only a contact". Conversely an Opportunity record can legitimately be Impact 1 — a missing next step is hygiene, not bookings.

DIMENSION 2

Financial Exposure

How much money could this issue affect?

	EXPOSURE	DEFINITION
1	<\$10K	Immaterial financial exposure
2	\$10K–\$50K	Small exposure
3	\$50K–\$250K	Material exposure
4	\$250K–\$1M	Significant exposure
5	>\$1M	Major financial exposure

Exposure is not "opportunity amount"

It may be drawn from any of: Opportunity Amount, Expected Value, Forecast Amount, Line Item Amount, Contract Value, ARR, ACV, TCV, Bookings, Pipeline Value, Pipeline Coverage, Revenue. Exposure is the **sum across all affected records**, not the average and not the maximum. An error touching 50 opportunities worth \$800K collectively is \$800K of exposure. It is not "50 errors".

When the dataset carries no money

1. **Roll up from linked records.** If the affected records associate to opportunities, deals or contracts that were uploaded, sum those amounts and use them. A contact-level defect inherits the value of the pipeline it touches.
2. **Otherwise score Exposure = 1 and mark the finding unquantified**, carrying the words "financial exposure unquantified — no amount field in this dataset".

Never invent a dollar figure.

An unquantified 1 is honest; a guessed 3 is not. The label matters as much as the number: a customer reading a Low finding must be able to tell "this is small" apart from "we could not see the money from here". An unquantified finding also cannot trip a dollar-threshold floor — we have not seen the money, so we do not get to claim it.

DIMENSION 3

Confidence

How confident is Gohvio that this is actually an error? This dimension is what stops Gohvio becoming the Data Police.

	CONFIDENCE	DEFINITION
1	Possible	Weak signal or anomaly
2	Likely	Multiple signals suggest the data is wrong
3	Strong	Clear evidence based on business rules
4	Very Strong	Multiple independent rules or signals confirm the issue
5	Certain	Direct contradiction or deterministic violation

"SQL Date is later than Opportunity Created Date, and the documented rules prohibit that" is Confidence 5. A date cannot be both. "This opportunity has been in Negotiation for 75 days" is Confidence 2. Unusual is not wrong; it may be a strategic deal, a procurement cycle, or a deliberate hold.

The three ceilings

- **Deterministic** — a fact about the data, or a violation of a rule the customer has explicitly configured. May reach 5.
- **Default policy** — a rule from Gohvio's catalog with no customer confirmation. Capped at 4. Gohvio's opinion about someone else's business is never Certain.
- **Heuristic** — a statistical outlier, a staleness threshold, a volume anomaly. Capped at 2, always.

Confidence is the dimension most likely to be inflated by accident, and inflating it is how a tool loses an executive's trust. When torn between two values, take the lower one.

DIMENSION 4

Blast Radius

How broadly does this issue affect the business?

	BLAST RADIUS	DEFINITION
1	Isolated	1 record, isolated issue
2	Small	2–10 records
3	Moderate	11–50 records

4	Broad	51–250 records
5	Systemic	250+ records, or impacts a major process or report

Record count is the floor, not the whole answer. Blast radius spans **records × teams × periods × systems**. Seventeen opportunities across four reps, spanning two quarters, appearing in three executive reports is a bigger problem than seventeen records.

Spread escalation

Starting from the record-count band, add 1 (capped at 5) if any two of the following are true: the records span 3 or more owners or teams; they span 2 or more fiscal periods; they appear in 2 or more known executive reports; they originate in 2 or more source systems. Escalation is applied at most once, and the reason is recorded on the finding so the number can be reverse-engineered.

OVERRIDES

Severity floors

Some errors must never score Low simply because they touch one record. A floor raises severity; it never lowers it. If several floors apply, the highest wins.

CONDITION	MINIMUM SEVERITY
Any direct bookings discrepancy	High
Any revenue-recognition-related issue	Critical
Forecast exposure > \$500K	High
Forecast exposure > \$1M	Critical
Pipeline exposure > \$1M	High
Pipeline exposure > \$5M	Critical
Closed Won with contradictory commercial data	Critical
Duplicate opportunity causing double-counted pipeline	High
Duplicate opportunity causing double-counted bookings	Critical
Bookings discrepancy > \$500K	Critical
Systemic issue affecting executive reporting	Critical

When a floor fires, the finding says so, and the raw score stays visible alongside the floored severity. An executive who asks "why is a 64 marked High?" gets an answer, not a shrug. Floors are the reason a single \$750K close-date error is not buried under a hundred missing phone numbers.

OUTPUT

Two numbers, never one

Every finding surfaces both a **risk score** — how serious is this — and a **financial exposure** — how much money is affected. The dollar amount is never hidden inside the score. Exposure band 4 is a compressed range; \$2.4M is the fact, and executives care about the fact.

```
● CRITICAL
$2.4M forecast exposure
31 opportunities have close dates inconsistent with your forecast rules.
Risk Score: 320
```

The order is fixed: severity, then dollars, then the plain-English what, then the score. The score comes last because it is the least interesting line to the person reading it.

```
● LOW
Financial exposure unquantified — no amount field in this dataset
412 contacts are missing a phone number.
Risk Score: 10
```

Worked examples

1 • Missing contact phone number

Impact 1 (hygiene) × Exposure 1 (<\$10K) × Confidence 5 (the field is empty) × Blast 2 (2–10 records) = 10

● Low — contact data hygiene issue.

Do not spend the user's attention on it.

2 • Incorrect SQL dates

23 opportunities have SQL dates occurring after Opportunity Created Date. Affected pipeline \$1.4M.

Impact 3 (pipeline) × Exposure 5 (>\$1M) × Confidence 5 (deterministic) × Blast 3 (23 records) = 225

● Critical — \$1.4M pipeline attribution risk.

This may inflate SQL to Opportunity conversion and distort sourced pipeline.

3 • Wrong close date

A \$750K opportunity in Negotiation with a Close Date of 30 September, where business rules and activity both indicate October.

Impact 4 (forecast) × Exposure 4 (\$250K–\$1M) × Confidence 4 × Blast 1 (isolated) = 64
→ Medium by arithmetic

● High — \$750K forecast exposure (Risk Score 64, floored by the >\$500K forecast rule).

This is exactly the case the floors exist for. A three-quarter-of-a-million-dollar forecast miss is not a Medium because it only happened once.

4 • Opportunity amount does not match line items

Opportunity \$2.5M, line items \$1.8M, difference \$700K.

Impact 5 (bookings) × Exposure 4 (\$250K–\$1M) × Confidence 5 × Blast 1 = 100 → High by arithmetic

● Critical — \$700K booking discrepancy (Risk Score 100, floored).

Two floors apply: any direct bookings discrepancy is at least High, and a bookings discrepancy above \$500K is at least Critical. The highest wins.

Aggregating a dataset

A scan produces many findings. They are rolled up like this and no other way.

- **Headline severity** is the severity of the single highest finding after floors. Not an average. Averaging is how a Severe finding disappears into a sea of hygiene.
- **Headline dollars** is the sum of financial exposure across findings, de-duplicated by record. If the same opportunity is caught by three rules, its amount counts once. Failing to de-duplicate is how a tool claims \$12M of exposure on a \$4M pipeline.
- **Ordering** is by risk score descending, then dollar exposure descending. Unquantified findings sort below quantified ones at equal score.
- **A count is never a headline.** "267 flags" is a footnote, not a result.

Rules for anything that scores in Gohvio

1. Every rule in every catalog declares a business impact and a base confidence. A rule without them cannot be scored and is reported as inconclusive, never silently defaulted.
2. Exposure and blast radius are computed at runtime from the affected records. They are never hard-coded in a catalog.
3. Findings that cannot be quantified are labelled, not hidden.
4. A finding with Confidence 1 is not shown by default. It is available on request. Gohvio does not cry wolf.
5. Any change to the tier boundaries, the dimension tables, or the floors is a change to this document first and to the code second.

Reproducing your own numbers

Every finding in a Gohvio response carries its four dimension values, its raw score, its pre-floor severity, its final severity and the reason for any floor. Multiply the four numbers, read the tier off the table on page 2, then apply any floor listed on page 5. If your arithmetic and ours disagree, that is a bug in Gohvio and we want to hear about it.

Gohvio Business Risk Score v1.0 · effective 31 August 2026 · supersedes the weighted-rule scoring framework of 11 May 2026 in full.