Risky Business – User Guide

Feature overview and usage for end users

Risky Business is an application for capturing, assessing and tracking risks in projects. This guide describes all features from the user's perspective. The app runs on Mac, iPad and iPhone and automatically adapts to the system language (German, English, Spanish).

1. Signing in and initial setup

First-time setup (administrator)

On the very first launch no account exists yet. The app automatically opens admin setup. Choose an admin password (at least 8 characters) and confirm it. The administrator manages users, projects and the database location.

Sign in as a user

Enter your username and password and tap "Sign in". User accounts are created by the administrator.

Sign in as admin

Use the "Sign in as admin" button to switch to admin login and enter the admin password. "Sign in as user" takes you back.

Choosing another database

The current database location is shown at the bottom of the login screen. Tapping it opens a file picker where you can select a different existing database (for example a backup or a second database). You then sign in with the credentials stored in that database.

Signing in after switching databases: When you switch to a different/imported database – or join a shared iCloud database – the app adopts **that database's user accounts** and signs you out. The **login screen** appears again, and you can then sign in **only with an account that exists in the imported or shared database** (its administrator or a user created there) – your previous local account does not apply. If the database has no administrator yet, the app starts with **admin setup**; if the file is encrypted, it asks for the **passphrase** first.

2. User management (administrator only)

As an administrator, open user management via the shield icon or "Manage users" at the bottom of the sidebar. On the Mac it is also available in the menu bar under "Risky Business" → "User management...".

- **Create a new user:** enter a username and password (min. 8 characters) and tap "Create user".
- **Additional administrators:** enable “Create as administrator” when creating an account, or use the ··· menu on an existing account to promote/demote it. Additional admins sign in with a username and password. The primary “Admin” account and the last remaining admin are protected.
- **Reset password:** the key icon in the user's row.
- **Delete user:** the trash icon; a confirmation prompt appears.
- **Change admin password:** in the "Admin" section.

User accounts are stored in the database file. Each database therefore has its own user list and permissions.

3. Projects

Risks can be assigned to projects. Use the project selector in the sidebar to filter the view to a single project or show "All projects".

Managing projects (administrator)

Open project management via the gear icon in the project selector. On the Mac it is also available in the menu bar under "Risky Business" → "Manage projects...".

- **Create:** "+" in the sidebar or "Create project" in project management (name and optional description).
- **Rename / edit description:** edit directly in project management and save.
- **Delete:** the trash icon with confirmation. Assigned risks are kept but lose their project assignment.
- **Permissions:** for each project, use the switches to decide which users get access. The administrator always has access.

New projects are initially visible only to the administrator until you grant access to individual users.

4. Creating and editing risks

Tapping "Add risk" (plus icon) in the risk register opens a small menu with two options: **"Blank risk"** opens the empty form, **"From template..."** opens the template catalog. To edit, open a risk and tap "Edit".

Creating from a template

Creating from a template

The template catalog ("Choose template") contains a collection of **pre-written standard risks**, grouped by category and searchable via the search field. Each template comes with a title, description, a category, sensible suggestions for probability and impact, and a first mitigation plan. Once you pick one, the normal risk form opens **already pre-filled** — you adjust the values to your situation and save. Templates speed up capturing recurring risks and keep the wording consistent.

Fields

- **Title** and **description** of the risk.
- **Category:** Operational, Financial, Strategic, Compliance, Technology or Reputation.
- **Probability (P)** and **Impact (I)**: each a value from 1 to 5.
- **Status:** Identified, Assessed, Mitigated, Accepted, Occurred or Closed. "Occurred" marks a risk that has actually materialized; such risks are highlighted in red in the register.
- **Owner** and an optional **due date**.
- **Mitigation plan** to reduce the risk.
- **Effectiveness of measures** (optional): free text describing how effective the measures are.
- **Target value** (optional): use the "Set target value" toggle to capture the residual risk you aim for — also via probability and impact (1–5). The detail view shows the target value as its own block.
- **Review cycle**: sets how often the risk should be reviewed again — *Default* (uses the value set by the administrator), *No review*, *Every 30/90/180 days* or *Yearly*.
- **Project** assignment.

When a risk is created, the app automatically records which signed-in user created it. The creator is shown in the risk's detail view. The "Opened by" field can also be edited in the form — useful for filling in missing creators after a database import.

Text formatting

The free-text fields **Description**, **Mitigation plan** and **Effectiveness of measures** support formatting with a **real text editor**. Above each field there is a small toolbar with the buttons **Bold** (B), **Italic** (I), **Strikethrough** (S), **Code** and **Bullet list** (•):

- **Line breaks:** just press Return inside the field.
- **Bold, Italic, Strikethrough, Code:** select some text and tap the button; tapping again removes it. The formats can be freely combined.
- **Bullet list:** turn the current line (or the selected lines) into a bullet list with the •

button (tap again to remove).

The **detail view** renders these fields with their formatting (bold, italic, bullet lists and line breaks). Long fields can be collapsed/expanded in the form; on the Mac press ⌘↩ to save. The same formatting is available for the **project description** (shown formatted in the Portfolio overview).

In Excel exports the formatting characters are automatically converted to clean, readable text (bullets as "• ").

Score and priority

The **score** is calculated automatically as probability × impact (1–25). The priority is derived from it: Low (1–5), Medium (6–11), High (12–19), Critical (20–25).

Comments

In a risk's detail view (right side) any signed-in user can leave **comments/notes** — each with author and timestamp, separate from the automatic change history. Remove your own comment (or, as an administrator, any comment) via the trash icon. Comments are synchronized across all devices.

Marking as reviewed

In the detail view you can mark a risk as reviewed via **"Mark as reviewed"** (checkmark icon in the toolbar). The time then appears as **"Last reviewed"** in the details and is recorded in the history. You can do the same straight from the widget or Lock Screen (see section 13).

Review cycle and follow-up

The review cycle helps you keep regular risk reviews in sight. From the chosen interval and the date of the last review (or the creation date), the app calculates the **next review due**. In the detail view you see the **"Next review"** line; if the review is overdue, it is highlighted. Due risks can be filtered in the risk register (see section 5) and appear as a **"Review due"** card on the dashboard. "Mark as reviewed" resets the clock — the next due date is recalculated.

The **default review cycle** for all risks without their own setting is defined by the administrator in the risk-budget configuration (section 8). Optionally, the app can remind you about due reviews (section 13).

5. Risk register

The risk register shows the risks according to the **project selection** in the sidebar: the risks of the **currently selected project** – or **all** risks you can access when **"All**

projects" is selected. Choosing **"No project"** shows only risks that aren't assigned to any project. Search, filters and sorting then apply **within** that selection.

- **Search:** the search field matches title, description or owner. Matches in the title are highlighted.
- **Filter:** by priority, status and category, as well as **"Due for review only"**. When the review filter is active, a **"Due for review"** chip appears; due risks also carry a small review icon in their row.
- **Sorting:** ascending or descending by score, ID, title, status, due date, **next review** or last change.
- **Multiple selection:** select several risks to **edit them together** (use "Edit selected" to set status, owner, project or due date for all), move them to the trash or export them together.
- **Highlight:** risks with status "Occurred" appear in **red**.

Quick actions

Handle common changes right on the row, without opening the form:

- **Context menu** (right-click on Mac, long-press on iPhone/iPad): **Edit**, **Duplicate**, **Change status** and **Mark as reviewed**.
- **Swipe gestures** (iPhone/iPad): swipe left for **Delete**, right for **Edit** and **Reviewed**.

Trash

Deleted risks first go to the **trash** and are not lost immediately. Open it via the **"Trash"** button in the register toolbar (it shows the number of risks it contains). For each entry you can:

- **Restore:** the risk returns to the register unchanged.
- **Delete permanently:** removes the risk irreversibly.

Use **"Empty trash"** to permanently delete all contained risks at once. The trash is synchronized across all devices; restored and deleted risks appear accordingly in the history.

Choosing export columns

Use the **"Columns"** button in the toolbar to choose which fields the register's **PDF and PowerPoint export** should contain — besides the standard columns, e.g. also due date, project, created by, review cycle, last reviewed or target score. Your selection is remembered. The **Excel export** still deliberately contains all columns.

Keyboard shortcuts (Mac and iPad)

With a hardware keyboard attached, the register offers these shortcuts:

- **⌘F** – focus the search field
- **⌘E** – edit the selected risk
- **⌘D** – duplicate the selected risk
- **⌫ (Delete)** – move the selected risks to the trash (Mac)
- **⌘N** – create a new risk
- **⌘?** – open this help

In the risk form: **⌘↩** saves, **⌘B** makes text **bold**, **⌘I** makes it *italic*.

6. Risk matrix

The risk matrix places risks in a 5×5 grid by probability and impact. The cell color indicates the priority. Tapping a risk in a cell opens its details. If a cell contains several risks, tapping opens a selection list. On the right you find the legend and all active risks grouped by priority.

Current → Target

When open risks have a target value, a "Current → Target" view appears below the matrix, using the same grid. An arrow leads from the current position to the intended target. The arrow color shows the effect: **green** = the target lowers the score, **red** = the target is higher than the current value, **blue** = same score. Tapping a risk ID selects the related risk.

7. Dashboard

The dashboard provides a quick overview:

- Key figures: total, critical, high and open risks.
- Priority distribution chart.
- Status overview chart.
- **Target achievement** (when target values are set): how many risks already meet their target, a progress bar, plus the number "above target" and the average gap between current and target value.
- **Review due** (when review cycles are used): a card showing the number of risks currently due for review.
- List of top risks by score – tap to open the details.

The **"Management report"** button generates a multi-page management summary — either as a **PDF** or as an editable **PowerPoint** presentation. The report spans four pages/slides:

- **Summary:** key figures, priority distribution and status overview.
- **Risk matrix** with the most important risks.
- **Current → Target:** the progression from the current to the target value, plus a list of the risks with a gap to target.
- **Risk timeline:** inventory, activity and risk movements over time.

Portfolio (across projects)

The **Portfolio** view in the sidebar summarizes all projects at a glance — regardless of which project is currently selected in the project picker. At the top you see the number of projects and the **total risk budget**. Below, "Risks per project" lists each project with its key figures:

- total plus open, critical and high risks per project,
- a proportional bar (heatmap) of the priority distribution,
- the project's risk budget (over its active risks) and the average score (Ø).

Tapping a project switches to the risk register filtered to that project. Risks without a project appear together under "No project".

Use the **"Export"** button at the top of the Portfolio view to create a **portfolio report** as **PDF** or **PowerPoint** – with the key metrics and charts (budget and priority per project, status and category distribution, trend of active risks) plus a per-project table.

8. Risk budget

The risk budget estimates the **expected value** (financial exposure) of each risk: every probability level (1–5) is mapped to a **percentage** and every impact level (1–5) to a **monetary value** — much like mapping Scrum T-shirt sizes to concrete numbers. A risk's budget is *probability (%) × impact value*.

- **Where it appears:** in the risk form (updates live as you move the sliders), in the detail view as a highlighted tile, as a chip on each row of the risk register, and as the **total risk budget** (sum over all active risks) on the dashboard.
- **Configuring (administrator only):** open the mapping table on Mac via "Risky Business" → "Risk budget…", and on iPad and Mac also via the **€ icon** at the bottom of the sidebar. There you set the percentages, the monetary values and the currency symbol.

The calibration is shared by all users (stored in the database) so the total budget is identical everywhere.

In the same admin panel you set the default follow-up interval under **"Default review cycle"** (section 4). It applies to all risks that do not specify their own review cycle.

9. Risk timeline

The risk timeline shows how your risks have evolved over time. Every change to a risk is automatically logged with timestamp, user and the changed fields (old and new value).

- **Granularity:** switch between Day, Week and Month.
- **Inventory over time:** cumulative created and closed as well as currently active risks.
- **Activity per period:** creations, updates and deletions.
- **Risk movements:** arrows on the matrix show how a risk's probability/impact has shifted since first entry (red = worsened, green = improved, blue = sideways). Tapping a risk ID opens the details.
- **Recent changes:** the latest entries; tapping opens the related risk with its full history.
- **Export audit log:** the "Audit log" button exports the complete change history as **Excel (.xlsx)**, **CSV** or a multi-page **PDF** – one row per field change with timestamp, risk, action, user, field and old/new value. In the Excel file every column has **filter and sort buttons** in the header row, so you can sort or filter the log directly by any column.

A risk's detail view additionally includes a "History" section listing all changes to that risk.

10. Export (PDF and PowerPoint)

All main views – dashboard, portfolio, risk register, risk matrix and risk timeline – can be exported. Tap **"Export"**; the menu is grouped by output (the view as PDF/PowerPoint plus, where available, Excel, the management report and the audit log). Choose the format you want:

- **PDF:** a print-ready page laid out like the view.
- **PowerPoint (PPTX):** an editable slide with native shapes and tables.

When exporting the **risk matrix**, a second page or slide **"Current → Target"** is produced in addition to the matrix — with the progression from the current to the target value and a list of the risks with a gap to target.

In the risk register the export reflects the **current view**: search, filter and sort are applied exactly as shown on screen (WYSIWYG). An existing multiple selection narrows it further to only the selected risks. Which columns are exported is set via the **"Columns"** button (see section 5). On iPad the export opens the share sheet, from which you can choose "Save to Files".

Report branding

Every PDF page and PowerPoint slide carries a header branding. In **Settings** under **"Report branding"**, the administrator can set a **company name**, an optional **footer note** (e.g. "Confidential") and a **company logo** (PNG). If no logo is set, reports use the **app icon** as a fallback; without a company name they show "Risky Business". The branding is shared by all users (stored in the database).

All exports (PDF, PowerPoint, Excel, CSV, reports and database backups) suggest a file name that begins with the **export date in year-month-day format** (e.g. `2026-08-18_RiskyBusiness_Risikomatrix.pdf`). This way archived files are already sorted chronologically by name and easy to date.

Excel (.xlsx)

You'll find the risk register's **Excel export** in the **"Export" → "Export as Excel"** menu. It writes the currently shown risks as a real Excel workbook (sheet “Risiken”). **Unlike PDF and PowerPoint, the Excel file always contains the full column structure** (all fields) — the **"Columns"** selection only applies to the on-screen table and to the PDF/PowerPoint export, so the export/import round-trip stays lossless. Which **risks (rows)** are included follows the current view (search, filter, sort, multiple selection).

To **import**, tap **"Import from Excel"** in the register's toolbar: existing risks are **updated** by their ID or risk number, unknown ones are **added** — nothing is deleted. Rows without a title are skipped; afterwards a summary (created / updated / skipped) is shown.

- **Dropdowns & formatting:** the exported workbook is formatted (grid, highlighted header row, fitting column widths). Columns with fixed values – category, probability, impact, status, the target values and the **review cycle** – offer **dropdown selection lists** in Excel, so you can pick valid values directly while editing. The workbook also includes the columns **"Review interval"** and **"Last reviewed"**.
- **Text wrapping & filter:** the content-heavy text columns (title, description, mitigation, effectiveness) are shown with **text wrapping**, and the **header row** carries an **AutoFilter** for sorting and filtering.

The smoothest workflow is “export → edit in Excel → import again”: keep the header row with the column names. The ID and risk-number columns are used to match rows on re-import.

Two dedicated reports also live in the "Export" menu: the **Management report** (on the dashboard, as PDF or PowerPoint) — via **"Choose sections ..."** you pick which parts to include: Summary, Risk matrix, Current → Target and Risk timeline — and the **Audit-log export** (on the risk timeline, as Excel, CSV or PDF).

11. Database location and multi-user operation

How to tell where you are working: The login screen shows the **active database** at the bottom — “iCloud sync (Beta)” or “iCloud – shared database” when sync is on, otherwise the local storage location.

In user management, under "Database location", the administrator sets where the shared database lives:

- **Default (app container):** locally on the device.
- **Network drive:** a file on a mounted SMB/AFP server.
- **Cloud:** iCloud Drive, OneDrive, Dropbox or another cloud sync folder.

Use "Create new file..." to create a new database; the current data is migrated into it. Use "Choose existing file..." to connect to an existing database.

Multiple devices can share the same file. Changes are reconciled every 10 seconds; on simultaneous edits the most recently saved record wins. Deletions are propagated reliably. If cloud services create conflict copies, the app points them out – these must be resolved manually.

Shared database via iCloud (Beta)

One cloud database per database: Each local database syncs into its own iCloud store — the contents of different databases never mix. When enabling, you choose between **“Upload current data”** and **“Use existing iCloud data”**. When **uploading** you first give the database a **name** (required) — so you can always tell which local database belongs to which cloud sync; the name appears in the pickers and can be changed anytime in Settings. With **“Choose an existing iCloud database ...”** you can reconnect — e.g. on another device — to an already-existing iCloud database. iCloud databases you no longer need can be removed entirely from iCloud via **“Delete an iCloud database ...”** (local databases are unaffected).

Administrators only: Enabling iCloud sync, creating a share link and joining a shared database all require administrator rights.

As an alternative to a shared file, a database can be synchronized and shared directly via **Apple iCloud (CloudKit)**. This feature is marked **Beta** and is turned on or off **per database** – the existing file mode stays unchanged.

- **Turn on:** In **Settings**, the administrator enables the **"iCloud sync (Beta)"** switch. The current data is uploaded to your personal iCloud and then synced automatically across your devices (no 10-second reconciliation needed).
- **Share:** Use **"Create share link ..."** to generate an invitation link and share it via

- **Share:** Use "**Create share link …**" to generate an invitation link and share it via the system share sheet. The iCloud users you invite then collaborate on **the same** database.
- **Join:** Whoever receives an invitation opens the link (or pastes it under "Join a share (Beta)") to switch to the shared database.
- **Status:** Settings shows "Last synced …" and any errors.
- **Requirements:** everyone involved needs an **active iCloud account**. The shared database counts against the **owner's** iCloud storage.
- **Switch back:** iCloud mode can be disabled again at any time; the database then reverts to a local file. Participants of a shared database (without administrator rights) leave it via **"Leave cloud database"** on the login screen (sign out first); the iCloud data is preserved.

The app sign-in (users/roles/project permissions) stays unchanged and "travels" with the database — iCloud is only the transport. For privacy, see the **privacy policy**: the data resides in the owner's iCloud, processing is by Apple, and the developer has no access.

Encrypting the database (optional)

When the database is stored as its own file (network drive or cloud), the administrator can **encrypt** it so its contents are not readable in plain text by others with file access. In User Management, under "Database location", choose **"Encrypt database…"** and set a **passphrase** (at least 8 characters).

- The file is encrypted with **AES-GCM**; the key is derived from the passphrase.
- All authorized users need the same passphrase. It is entered once per device and then stored securely in the device keychain.
- When opening an encrypted database on a new device, the app asks for the passphrase ("Unlock" button).
- Choose **"Remove encryption"** to store the database unencrypted again.

Important: without the passphrase the data is **unrecoverable**. Keep it safe and share it only with authorized users. The local default storage (app container) is not encrypted — there the operating system already protects it.

12. Backing up and importing the database

Caution — import replaces: Importing a database **completely replaces** the current risks and projects (it does not add to them). Back up the current database first if needed.

Administrators only: Backing up and importing the **entire database** is only possible when you are signed in as an administrator. The **Excel export/import of individual risks** (Section 10), by contrast, is available to every signed-in user.

Via the database menu in the toolbar:

Via the database menu in the toolbar:

- **Export DB:** writes a complete backup file (risks and projects).
- **Import DB:** after confirmation, replaces the current risks and projects with the contents of the selected file.

13. Reminders, widget and shortcuts

Due-date reminders

In **Settings**, turn on **“Due-date reminders”**. When enabled, Risky Business notifies you about **open risks that have a due date** — by default on the due date at 9:00 AM. Under **“Remind”** you pick the lead time: on the due date, 1 day, 3 days or 1 week before. The first time you enable it, the system asks for notification permission. The setting applies per device; closed risks don't trigger a reminder.

With the additional **"Review reminders"** option you are also notified as soon as a risk is due for another review according to its **review cycle** (section 4).

Home-screen widget (iPhone, iPad, Mac)

Add the **Risky Business widget** to your home screen (long-press the home screen → “+” → search for “Risky Business”). Two sizes are available: **small** shows the key figures (open and critical risks plus the total risk budget), **medium** also shows the **next upcoming due risks**. The widget refreshes automatically when risks change. On the Mac the widget lives in **Notification Center** or (macOS Sonoma and later) on the **desktop**. *Note:* launch the app once so the widget has initial data.

In the **medium** widget you can mark a due risk as reviewed right from the **checkmark**, without opening the app — the check turns green and the title is struck through. The review time is applied the next time you open the app and stored as “Last reviewed”.

Lock Screen and Control Center (iPhone, iPad)

On the **Lock Screen** additional compact widgets are available (rectangular, circular and inline) showing the key figures — add them via “Customize Lock Screen”. In **Control Center** you can add the **“New risk”** control, which opens Risky Business straight into the new-risk form.

Siri and Shortcuts

There are several **shortcuts** (in the Shortcuts app and via Siri): **“Create a new risk”** opens the app straight into the new-risk form, **“Show due risks”** opens the risk register, **“Open portfolio”** shows the portfolio overview and **“Open risk matrix”** shows the matrix. You can also use them by voice, e.g. “Hey Siri, create a new risk in shows the matrix. You can also use them by voice, e.g. "Hey Siri, create a new risk in Risky Business".

14. Language and appearance

Window sizes (Mac): The **Settings** and **Risk budget** windows are freely resizable on the Mac.

The app supports **German, English and Spanish**. In **Settings**, under **"Language"**, you choose the app language: **System language** (follows the device automatically) or a fixed **Deutsch/English/Español**. The change takes effect **immediately – without a restart** and applies per device.

Appearance (Light/Dark)

Under **Settings** you can choose the appearance: **System** (automatically follows the device's light/dark setting), **Light** or **Dark**. Open Settings via the **gear icon at the bottom of the sidebar** – on iPad as well as on Mac; on Mac also via "Risky Business" → "Settings..." (⌘,). The choice applies per device.

App lock (Face ID / Touch ID)

In Settings, under **"Security"**, you can enable a **biometric app lock** (only available on devices with Face ID, Touch ID or a device passcode). When enabled, the app must be unlocked with Face ID, Touch ID or the device passcode **on launch** and **after returning from the background**. The lock applies in addition to signing in and is stored per device.

Accessibility

Risky Business is fully accessible: **VoiceOver** reads register rows as one coherent sentence and offers direct actions (edit, mark reviewed, delete); the charts provide a spoken summary and an **audio graph**, and the risk matrix is labeled. Numbers and metrics honor **Dynamic Type**, priorities are also distinguishable without color via symbols when **"Differentiate Without Color"** is on, and **contrast** has been improved (including "Increase Contrast"). These features follow your device's **Accessibility** settings automatically.

15. Platforms

Risky Business runs on Mac, iPad and iPhone. On the Mac additional windows (e.g. for editing risks) are available; on iPad these appear as dialogs. On iPhone and iPad the app supports both portrait and landscape and rotates with the device; on iPhone the layout is compact (wide graphics such as the risk matrix scroll horizontally). File selection and export use the native system dialogs on both platforms.

System requirement (from version 2.3): iOS 26, iPadOS 26 or macOS 26 or newer. If several devices share the same database, they must **all** be on version 2.3 (and therefore system 26+), because the file format was updated.

Glossary

- **P** – probability of occurrence (1–5).
- **I** – impact / severity (1–5).
- **Score** – P × I (1–25).
- **Priority** – classification derived from the score (Low/Medium/High/Critical).