

Roles & RACI

Who does what — and who decides — when someone's out

Fill this in for the scenario where your Primary is out. In each cell, mark the role's part in that task: R, A, C, or I. Rename the role columns to match your firm.

THE LETTERS

R	Responsible	does the actual work on the task
A	Accountable	owns the outcome and makes the final call — exactly one per row
C	Consulted	gives input before it's done
I	Informed	kept in the loop after it's done

COVERAGE MATRIX

Task / Responsibility	Primary	Coverage Lead	Backup	Owner
Client emails & day-to-day requests				
Bank & credit card reconciliations				
Payroll processing & approvals				
AP / bill pay & approvals				
AR / invoicing & collections				
Month-end / period close				
Software or app issues (QBO, Dext...)				
Filing & compliance deadlines				
Final sign-off / approvals				
Urgent / emergency client issues				

Rule of thumb: every row needs exactly one A. The Coverage Lead usually inherits the day-to-day R's; the Owner holds the A's that can't be delegated. Blank rows are yours — add the tasks specific to your firm.