

# RACI Matrix

## RACI Matrix: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23  
**Author:** John (AI Director) **Status:** Draft **Reviewers:** Alem Bašić (CEO)

## Document History

Version	Date	Author	Changes
0.1	2026-02-23	John (AI Director)	Initial draft

## 1. Purpose & How to Use This Matrix

This RACI matrix defines responsibility assignments for all activities and deliverables in the **Bilko** project. It serves as the authoritative reference for:

- Who does the work (Responsible)
- Who is ultimately answerable for the outcome (Accountable)
- Who provides input and expertise (Consulted)
- Who needs to be kept informed (Informed)

**Note on AI-driven delivery:** Bilko is delivered by ALAI's AI agent team. Where traditional projects have named humans, Bilko uses John (AI Director) as the primary Accountable/Responsible party, with specialized builder and validator agents executing tasks. Alem retains all strategic and financial authority.

**Conflict resolution:** When disagreements arise about ownership, refer to this document. Disputes escalate to John (AI Director), then to Alem if unresolved.

## 2. RACI Definitions

Letter	Role	Definition	Rule
<b>R</b>	<b>Responsible</b>	The person(s) who do the work to complete the activity	Can be multiple per activity
<b>A</b>	<b>Accountable</b>	The one person who is ultimately answerable; signs off on completion	MUST be exactly ONE per activity
<b>C</b>	<b>Consulted</b>	Provides expertise/input; two-way communication required	Optional; should be minimized
<b>I</b>	<b>Informed</b>	Kept up to date on decisions/progress; one-way communication	Should be only those who need to know

### 3. Project Roles

Role Code	Role Title	Person / Agent	Org	Notes
CEO	Chief Executive Officer	Alem Bašić	ALAI Holding AS	Strategic decisions, final budget approval, Serbian entity
JD	AI Director	John	ALAI	Delivery accountability, architecture, agent coordination, all technical decisions
BA	Builder Agent	Claude Sonnet (builder)	ALAI	Feature implementation — backend, frontend, DevOps
VA	Validator Agent	Claude Sonnet (validator)	ALAI	Read-only verification, QA, acceptance criteria validation
ASM	Balkan Market Advisor	Asmir Merdžanović	SnowIT d.o.o.	Regulatory guidance, SEF specifics, local market
BETA	Beta Users	5 SMBs + 3 accountants	External	UAT, product feedback

# 4. RACI Matrix — Project Phases & Activities

## 4.1 Project Initiation & Planning

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Project Charter creation	I	A/R	C			
Project Brief	I	A/R	R		C	
Budget approval	A	C				
Risk Register	I	A/R	R	C	C	
RACI Matrix	I	A/R	R			
Communication Plan	I	A/R	R			
Pipeline gate validation	I	A	R	R	C	

## 4.2 Requirements & Analysis

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Business Requirements (BRD)	I	A	R	C	C	
Functional Requirements (FRS)	I	A	R	R	C	
Non-Functional Requirements	I	A	R	C		
User Stories	I	A	R	C		
Acceptance Criteria	I	A	R	R		
Requirements Traceability Matrix	I	A	R	R		

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Regulatory compliance mapping	C	C	R	C	A	
SEF API documentation review		A	R	C	C	

## 4.3 Design

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Technical architecture	I	A	R	C		
Architecture Decision Records (ADRs)	I	A	R			
Database schema	I	A	R	R		
API contract design	I	A	R	R		
SEF integration design	I	A	R	C	C	
UI/UX validation (existing design system)	I	A	R	R		
Multi-currency architecture	I	A	R	C		

## 4.4 Development — Backend

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Auth endpoints (register/login/refresh/logout)		A	R	C		

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Invoice CRUD + SEF submission		A	R	C	C	
Expense CRUD		A	R	C		
Contact management		A	R	C		
Chart of Accounts + Account management		A	R	C	C	
Transaction (double-entry) engine		A	R	R		
Bank transaction import (CSV)		A	R	C		
VAT calculation engine		A	R	R	C	
Reports (P&L, Balance Sheet, Cash Flow)		A	R	R		
Multi-currency + exchange rate service		A	R	C		
Audit log (LoggedAction)		A	R	R		
Rate limiting + security middleware		A	R	R		

## 4.5 Development — Frontend

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Replace mock data with real API calls		A	R	R		

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Invoice creation wizard — live data		A	R	C		
Expenses module — live data		A	R	C		
Banking module — live data + CSV import		A	R	C		
Reports module — live data		A	R	C		
Dashboard — live data		A	R	C		
Settings + user management		A	R	C		
PWA configuration + service worker		A	R	C		
i18n — Serbian / Bosnian / Croatian		A	R	C	C	

## 4.6 Testing & Quality Assurance

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Unit test writing (backend)		A	R	R		
Integration tests (API)		A	R	R		
Double-entry logic tests		A	R	A		
SEF integration end-to-end test		A	R	R	C	

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
VAT calculation accuracy tests		A	R	R	C	
Performance load test		A	R	R		
Security scan (OWASP ZAP)		A	R	R		
Mock data replacement verification		A	C	A		
Beta UAT program	I	A	C	C		A
Beta feedback triage	I	A	R	C		I
Go/No-Go for production	A	C		R		

## 4.7 Deployment & Launch

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Infrastructure provisioning	I	A	R	R		
CI/CD pipeline setup	I	A	R	C		
SSL + domain setup (bilko.rs, bilko.io)	I	A	R			
Monitoring + alerting setup	I	A	R	C		
Staging deployment	I	A	R	R		
Production deployment	I	A	R	R		
SEF production credentials setup	C	A	R	C	C	

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Launch announcement	A	C	R		I	

## 4.8 Post-Launch & Maintenance

Activity / Deliverable	CEO	JD	BA	VA	ASM	BETA
Post-launch monitoring (30 days)	I	A	R	R		I
Bug triage and fix	I	A	R	R		
Customer support (early adopters)	I	A	R		C	
Lessons learned documentation	I	A	R			
Croatia launch preparation	I	A	R	C	C	
Tech debt resolution planning	I	A	R	C		
Pricing / subscription model review	A	C	R			

## 5. Escalation Matrix

Escalation Level	Trigger	Escalate To	Response Time	Resolution Time
L1	Technical blocker in implementation	John	4 hours	1 business day
L2	Scope / requirements dispute	John	2 hours	Same day
L3	Regulatory question (SEF/tax law)	John → Asmir	4 hours	2 business days

Escalation Level	Trigger	Escalate To	Response Time	Resolution Time
L4	Budget / strategic decision	John → Alem	4 hours	2 business days

## 6. Handling Common RACI Conflicts

**Issue: John is A and R on most activities — single point of failure** Mitigation: All work is versioned in git. If John is unavailable, Alem can direct builder agents using documented specifications. CLAUDE.md + specs are the continuity plan.

**Issue: No external client, so CS/CPO columns not used** Resolution: Alem acts as both CEO/Sponsor and internal Product Owner. Beta users serve as the end-user voice.

**Issue: Asmir's regulatory advice conflicts with planned implementation** Escalation: John documents the conflict, options, and recommendation. Alem makes final call within 2 business days.

## 7. Review Cadence

Trigger	Review Type	Owner
Each sprint start	Quick RACI check — any role gaps this sprint?	John
New team member / agent type added	Role assignments update	John
Scope change approved	Impact on responsibilities	John
Croatia / BiH expansion	Full matrix update for new regulatory roles	John

## Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			
Project Manager	John	2026-02-23	
AI Director (John)	John	2026-02-23	

Role	Name	Date	Signature
Project Sponsor	Alem Bašić		

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Revision #3

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