

Delegation of Authority Matrix

Who can approve what, at what threshold — fillable template

A delegation of authority (DoA) matrix defines who can approve what, at what threshold. Without this document, every approval defaults to the CEO — creating bottlenecks, key-person risk, and audit findings.

Instructions: Adapt the thresholds and role names to your business. Print, sign, and display. Review annually or when roles change.

Operating Expenditure

Threshold / Action	Initiator	Approver 1	Approver 2
< R5,000	Department Manager	N/A	N/A
R5,000 - R25,000	Department Manager	Finance Manager	N/A
R25,000 - R100,000	Finance Manager	CFO / FD	N/A
R100,000 - R500,000	CFO / FD	CEO / MD	N/A
> R500,000	CFO / FD	CEO / MD	Board

Capital Expenditure

Threshold / Action	Initiator	Approver 1	Approver 2
< R25,000	Department Manager	Finance Manager	N/A
R25,000 - R100,000	Finance Manager	CFO / FD	N/A
R100,000 - R500,000	CFO / FD	CEO / MD	N/A
> R500,000	CFO / FD	CEO / MD	Board

Payments & Banking

Threshold / Action	Initiator	Approver 1	Approver 2
EFT < R50,000	Accounts Payable	Finance Manager	N/A
EFT R50,000 - R250,000	Finance Manager	CFO / FD	N/A
EFT > R250,000	CFO / FD	CEO / MD	N/A
New bank account	CFO / FD	CEO / MD	Board
Signatory changes	CFO / FD	CEO / MD	Board

Human Resources

Threshold / Action	Initiator	Approver 1	Approver 2
New hire (budgeted)	Department Manager	HR Manager	CFO / FD
New hire (unbudgeted)	CEO / MD	CFO / FD	Board

Salary increase < 10%	Department Manager	HR Manager	CFO / FD
Salary increase > 10%	CEO / MD	CFO / FD	N/A
Termination	Department Manager	HR Manager	CEO / MD

Contracts & Commitments

Threshold / Action	Initiator	Approver 1	Approver 2
< R100,000 annual value	Department Manager	CFO / FD	N/A
R100,000 - R500,000	CFO / FD	CEO / MD	N/A
> R500,000	CFO / FD	CEO / MD	Board
Related party transactions	CFO / FD	CEO / MD	Board