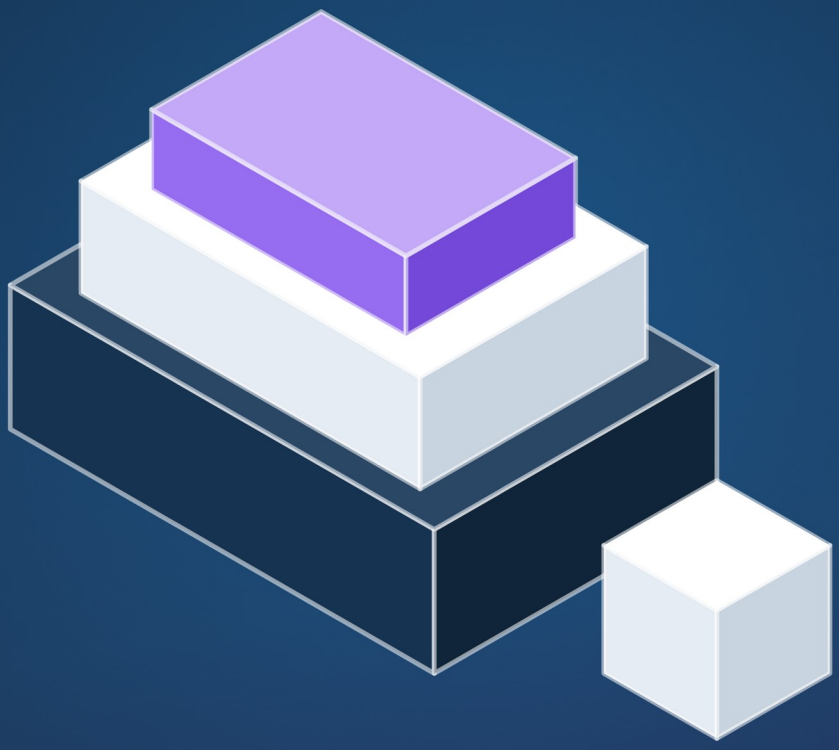
OPERATIONS INSIDER

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THE MANAGER'S FUNDING CHECKLIST

Twenty checks before you sign a funding or investment contract.



UNDERSTAND THE CLAIM BEFORE YOU SIGN IT

Funding and Investment Checklist

Instruments, valuation and risk for business decisions. Twenty statements in four blocks, one block for each part of the Investment and Financing series on operationsinsider.com.

How to use this checklist

1. Score each statement honestly from 0 to 4 for your team or unit.
2. Use evidence, not intention: what would a colleague be able to observe?
3. Add up each block (maximum 20) and transfer the totals to the result sheet.
4. Choose three priorities and give each an owner and a date.

Score	Meaning
0	Not in place
1	Ideas exist, no practice
2	Applied sometimes
3	Applied consistently
4	Applied, measured and improved

Block 1: Instruments, Markets and Intermediaries

Related parts: Part 1, Part 2, Part 3

#	Statement	Score 0 to 4
1.1	We can explain each funding instrument's cash flows, rights and ranking.	
1.2	We distinguish market liquidity from cash actually available to the business.	
1.3	We know what our lenders contribute beyond money and what they constrain.	
1.4	Funding concentration across providers and maturities is mapped.	
1.5	Committed facilities are distinguished from informal expectations.	
	Block total (maximum 20)	

Block 2: Valuation Mathematics

Related parts: Part 4, Part 5, Part 6

#	Statement	Score 0 to 4
2.1	Financing comparisons use a dated cash timeline.	
2.2	Rates, compounding and timing conventions are stated explicitly.	
2.3	We separate a bond's coupon from its yield and price.	
2.4	Equity valuations reconcile growth with the reinvestment it requires.	
2.5	Fees and final obligations are included in every comparison.	
	Block total (maximum 20)	

Block 3: Structure, Risk and Return

Related parts: Part 7, Part 8, Part 9

#	Statement	Score 0 to 4
3.1	Capital structure decisions are stress-tested against weaker cash flows.	
3.2	We know which adverse condition our funding mix could not absorb.	
3.3	Diversification is assessed through relationships between risks, not the number of holdings.	
3.4	Required returns match the claim, currency and cash-flow definition.	
3.5	Rate inputs are dated and their sensitivity is shown.	
	Block total (maximum 20)	

Block 4: Funds, Due Diligence and Decisions

Related parts: Part 10, Part 11, Part 12

#	Statement	Score 0 to 4
4.1	Fund investments are judged by underlying exposure, access and total cost.	
4.2	Due diligence starts with the downside and the exit conditions.	
4.3	Every instrument has an owner for documentation and monitoring.	
4.4	Approvals state why the instrument fits the mandate and the limits.	
4.5	Executive reviews compare the requirement with at least two credible alternatives.	
	Block total (maximum 20)	

Result sheet

Block	Score	Level
1. Instruments, Markets and Intermediaries	/ 20	
2. Valuation Mathematics	/ 20	
3. Structure, Risk and Return	/ 20	
4. Funds, Due Diligence and Decisions	/ 20	
Total	/ 80	

Block score	Level	What it means
0 to 7	Foundation needed	Start with the basics of this block. Pick one statement and make it true within 30 days.
8 to 13	Developing	The ideas are known but not applied consistently. Focus on evidence and ownership.
14 to 17	Established	Practice is solid. Use the weakest statement as your next improvement.
18 to 20	Leading	Keep it current, share the practice and test it under pressure.

Your three priorities

#	Priority	Owner	Due date
1			
2			
3			

Go further

Investment and Financing Starter Kit: the toolkit with key ideas, diagnosis, reflection questions and an action plan for every block, a 30-day plan and the Excel self-assessment with profile chart.

Investment and Financing Excellence Bundle: everything in the Starter Kit plus all 12 parts of the series as one collection and a ready-to-use workshop deck.

Read the full series free at operationsinsider.com/series/investment-and-financing/

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