Financial Due Diligence Checklist

A practical, print-friendly checklist to help you confirm the key financial documents investors typically request and to surface execution risk early.

How to use this checklist

Tick what you have ready, label what is pending, and keep an owner/date next to any gaps. If you share via a secure data room, keep sensitive files view-only and track access via audit logs.

Document category	What to include
Financial statements	☐ Annual and interim profit and loss statements ☐ Historical cash flow statements ☐ Equity statements ☐ Notes explaining major changes
Balance sheet support	☐ Detailed asset and liability schedules ☐ Debt agreements ☐ Lease obligations ☐ Contingent liabilities
Revenue and pricing	☐ Revenue breakdown by product and customer ☐ Pricing models ☐ Discount policies ☐ Revenue recognition schedules
Cost structure	☐ Operating expense breakdown ☐ Payroll and contractor costs ☐ Cost allocation methods
Cash and liquidity	☐ Bank statements ☐ Cash forecasts ☐ Short-term financing arrangements
Working capital	☐ Accounts receivable aging ☐ Accounts payable aging ☐ Inventory reports

Document category	What to include
Tax documentation	☐ Corporate tax returns ☐ VAT or sales tax filings ☐ Tax payment confirmations
Forecasts and budgets	☐ Financial projections ☐ Assumptions behind forecasts ☐ Scenario models
Accounting and controls	☐ Accounting policies ☐ Chart of accounts ☐ Internal procedures ☐ Results of any internal audit work
One-off or non-recurring items	☐ Adjustments for exceptional expenses or income that affect normalized results

Tip: If you plan to share these documents externally, store them in one secure workspace with role-based permissions, watermarks for sensitive files, and exportable audit logs.