Post-acquisition finance checklist: day 1, day 30, day 100.

What finance has to settle before completion, stabilise in the first month and merge by day 100 of an integration. Tick it off on screen, or print the page.

IN SHORT

- Before day 1: sort every due-diligence finding into price or plan, write the integration case on one page and give the day-one list an owner.
- By day 30: stabilise, don’t redesign. People and suppliers paid, customers served, cash visible every week.
- By day 100: merge where the business carries risk or duplicated cost, leave alone what customers value and get to one set of numbers.

01 BEFORE DAY 1

Before day 1: the plan on one page.

- [ ] Every due-diligence finding is written down as either a price issue or a plan item.
- [ ] The integration case is on one page: why we’re buying, what must be true for the deal to have worked and by when, and what we’ll deliberately not touch.

- [ ] The leadership team has agreed that page.
- [ ] The walk-away point is known: what the business is worth to you, which assumptions carry that value and where you stop.
- [ ] One integration lead is named, with a named owner for each workstream, and the list is written down and shared.

02 DAY 1

Day 1: the day-one list.

- [ ] Who signs is agreed.
- [ ] Who gets paid, and from which account, is agreed.
- [ ] Who tells the staff, and who tells the customers, is agreed.
- [ ] Who has access to which systems is set up.
- [ ] Decision rights are clear: who decides on pricing, hiring, spending and customer terms.
- [ ] People in the acquired business have been told what will change, what won't and when they'll hear more.

03 BY DAY 30

By day 30: stabilise, don't redesign.

- [ ] People are paid correctly and on time.
- [ ] Suppliers are paid.

- [ ] Customers are served without noticing a change.
- [ ] Cash is visible every week across both businesses.
- [ ] The acquired chart of accounts is mapped to yours, so the numbers can be read together from the first month.
- [ ] A weekly integration meeting runs, with a short agenda and a running list of open items.
- [ ] You've met the people in the acquired business, one by one if you can, and know where the work really gets done.
- [ ] Routines keep running unless they create risk. Any early change fixes a risk or delivers a cost item in the plan.

04 BY DAY 100

By day 100: merge where it matters.

- [ ] Banking and payments are merged.
- [ ] Payroll is merged.
- [ ] Approval limits and delegations are merged.
- [ ] Insurance and compliance are merged.
- [ ] The cost items from the integration case are booked into the plan, with owners and dates.
- [ ] Cost synergies are counted only once they show up in the ledger.

- [ ] What customers value is left alone: the local relationships, the people customers know by name, the way the business sells in its area.
- [ ] A monthly review against the integration case is in the calendar.
- [ ] The day-100 review is done: one set of numbers, one operating rhythm, clear owners, the first cost items in the ledger and a short list of what comes next.

05 EVERY MONTH

The numbers to watch, on one page.

Report them against the deal model. If one line drifts, you want to know within weeks, not months.

- [ ] Weekly cash across both businesses.
- [ ] Revenue and gross margin of the acquired business, by month, against the model.
- [ ] Retention of key customers.
- [ ] Turnover among key people in the acquired team.
- [ ] Cost synergies booked in the ledger, against plan.
- [ ] Integration costs, against budget.