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The Decision Scorecard

A working tool from Spofibo for making architecture decisions that will outlast this quarter.

A working tool from Spofibo, for founders and product leaders making architecture decisions that will outlast this quarter.

Why this exists

Most build-versus-buy decisions are not made with a framework. They are made under deadline pressure, based on whichever option feels safer that week. That is not a criticism, it is how every founding team operates when time is scarce.

The problem is not the decision itself. It is that the decision is rarely revisited, and the platform choice made in month three quietly becomes the constraint you are fighting in year three.

This scorecard exists to slow that moment down. It will not tell you what to build or what to buy. It will tell you which question to ask about each capability in your platform, so the answer becomes obvious rather than debated.

How to use this

Take every distinct capability your platform needs (authentication, checkout, content management, search, your actual core product logic, and so on) and run each one through the four sections below. Score honestly. This tool is only useful if you resist the urge to score in favor of the answer you already wanted.

Section 1: The differentiation test

Question: if we outsourced this capability entirely, would our customers notice or care?

If the honest answer is no, this is a commodity. Score it toward Buy.

If the honest answer is yes, this is part of your actual value proposition. Score it toward Build.

Most teams overestimate how many things fall into the second category. Authentication, payments, email delivery, and hosting are almost never the reason a customer chooses you. Be ruthless here. The instinct to build everything "because we might need to customize it later" is the single most common way engineering time gets wasted.

Section 2: The cost-of-lock-in test

Question: if this vendor doubled their price, changed their roadmap against us, or shut down tomorrow, how exposed would we be?
Low exposure (the vendor is a genuine commodity with easy alternatives): lean Buy.

High exposure (the vendor sits underneath your core data model or customer experience): lean Build, or at minimum, design an abstraction layer so switching is possible later.

This is where most "buy" decisions quietly become expensive. The cost of lock-in is invisible on the day you sign up and fully visible the day you try to leave.

Section 3: The team capacity test

Question: do we have, or can we realistically hire, the specific engineering capability this requires, and can we maintain it for years, not months?

If the honest answer is no, buying buys you time to prove the business model is worth the investment in building later.

If the honest answer is yes, and the capability scored toward Build in Section 1, this is where custom engineering effort belongs.

Building something you cannot maintain is worse than buying something imperfect. A half-maintained custom system accumulates the exact technical debt that becomes expensive to unwind two years from now.

Section 4: The timeline reality test

Question: what does this capability actually cost us if we are three months late to market because we built it ourselves?

If being late is fatal to the business (a competitive market, a funding milestone, a seasonal launch window), buy now and revisit the build later once the business has proven itself.

If timeline pressure is moderate and the capability is core to differentiation, the investment in building properly is usually worth the delay.

Reading your results

Most platforms end up with roughly 70 to 80 percent of their capabilities scoring toward Buy, and 20 to 30 percent scoring clearly toward Build. If your results look dramatically different in either direction, that is worth a second look:

- **Almost everything scored Build**: you may be over-engineering out of habit or discomfort with dependency, not out of genuine strategic need. Revisit Section 1 honestly.
- **Almost everything scored Buy**: check whether your core differentiator has been quietly outsourced to a vendor. If so, your competitive moat may be thinner than it looks.

What this scorecard does not replace

This tool clarifies the decision. It does not replace the judgment of someone who has watched these decisions play out over multiple years and multiple platforms, seen which "obvious" choices turned into two-year migration projects, and knows which vendor lock-in risks are theoretical versus which ones are common in practice.

If you have run through this scorecard and want a second, experienced perspective on your specific results, that is exactly the conversation we have with founding teams before any architecture decision gets made.

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Spofibo is a Swiss-based digital operating group. We build and operate our own ventures, and take on a limited number of high-conviction advisory and build engagements.