Set the ownership constraints

Compare specific options, not idealized categories. Educational decision support only; use qualified advisers for transaction, financing, tax, and legal decisions.

Build option / customer / problem / smallest offer

Buy option / acquisition profile / operating role

Fallback: smaller test, delay, employment, or another route

Hard constraints: affordable loss, reserve, time, obligations

Work you want to do; capabilities you have and must obtain

People affected and commitments each path would create

Compare the real tradeoffs

Write evidence and uncertainty for each option. Do not average away a failed hard constraint. Add page 1's fallback when it changes the decision.

Dimension	Build: evidence / risk	Buy: evidence / risk	What must be verified?
Capital / reserves			
Cash timing			
Relationships			
Complexity			
Capability / fit			
Control			
Downside			
Reversibility			

Base and downside assumptions: sources, timing, confidence, missing costs

Choose the next evidence step

This is not a valuation or diligence checklist. A positive result means the next investigation may be justified, not that capital should be committed.

Strongest evidence against the build option

Strongest evidence against the buy option

Cheapest ethical tests; cost, owner, deadline

Cash / time downside: what would force a stop or a redesign?

Professional diligence required and questions for advisers

Decision and evidence threshold for the next commitment