

DECISION WORKSHEET

Build vs Buy Decision Worksheet

A structured way to decide whether to buy software, build it, or keep the spreadsheet - before you spend money on the wrong one.

01	Total cost of ownership over three years, both ways
02	The workflows that justify custom, and the ones that never do
03	Questions to ask before signing any SaaS contract

Use this guide to assess where you are, identify the evidence you need, and turn the biggest gaps into a practical action plan.

Prepared by Brotherly Technology

Owner-led IT, security, and compliance support.

15-MINUTE ASSESSMENT

Start with the current state

Mark each item Yes, Partial, or No. A written policy only counts as Yes when the process is operating and you can show evidence.

☐ The workflow has a named owner and a measurable business outcome.	☐ Yes ☐ Partial ☐ No
☐ You have mapped the current steps, exceptions, handoffs, and data sources.	☐ Yes ☐ Partial ☐ No
☐ At least three packaged products were evaluated against the same requirements.	☐ Yes ☐ Partial ☐ No
☐ The cost of manual work and errors is estimated with real volumes and labor rates.	☐ Yes ☐ Partial ☐ No
☐ Build and buy estimates include implementation, training, migration, and support.	☐ Yes ☐ Partial ☐ No
☐ Security, privacy, accessibility, retention, and audit needs are documented.	☐ Yes ☐ Partial ☐ No
☐ Integration requirements identify systems, APIs, data ownership, and failure handling.	☐ Yes ☐ Partial ☐ No
☐ A minimum useful first release can be delivered without recreating every edge case.	☐ Yes ☐ Partial ☐ No
☐ A product owner can make priority decisions and accept completed work.	☐ Yes ☐ Partial ☐ No
☐ The budget includes maintenance, hosting, monitoring, and future changes.	☐ Yes ☐ Partial ☐ No
☐ A buy option has an export path and acceptable contract terms.	☐ Yes ☐ Partial ☐ No
☐ The decision can be explained using total value, not preference or sunk cost.	☐ Yes ☐ Partial ☐ No

Quick score: Yes = 2, Partial = 1, No = 0. Start with any No that could stop work, expose sensitive data, or create an avoidable contract cost.

THREE-YEAR TCO

Compare the full cost, not the opening quote

Complete one row for each option. Use ranges where the number is uncertain, then stress-test the largest assumptions.

Cost area	Buy / SaaS	Custom build
Year 0 implementation	Setup, configuration, consulting, migration	Discovery, design, build, QA, migration
Recurring years 1-3	Subscriptions, add-ons, usage, support tier	Hosting, monitoring, support, maintenance
Internal labor	Admin, workarounds, duplicate entry, reporting	Product owner, testing, training, change management
Integration	Connectors, middleware, API limits, vendor services	API work, monitoring, retries, vendor changes
Risk allowance	Price increases, lock-in, feature removal	Scope uncertainty, technical debt, key-person risk
Exit / replacement	Export, cleanup, overlap, retraining	Documentation, handoff, migration, archive
Three-year total	\$ _____	\$ _____

Decision rule: compare cost, risk, speed, fit, control, and strategic value. The cheapest opening price is not automatically the lowest-cost option.

Know when custom software earns its keep

Custom work is strongest when the workflow is differentiating, stable enough to define, and expensive to perform badly.

1	Score the workflow 1-5 on business value, frequency, error cost, uniqueness, and integration need.
2	Subtract for unclear ownership, rapidly changing rules, low adoption likelihood, and a tiny user base.
3	Buy when a mature product satisfies the must-haves and the remaining gaps are tolerable.
4	Build when the workflow creates material advantage and packaged tools force costly workarounds.
5	Before signing SaaS, confirm exports, API rights, rate limits, renewal terms, security evidence, and support escalation.

What to watch for

WATCH: The project begins with a feature list but no measurable outcome.

WATCH: Every current exception is treated as a must-have for version one.

WATCH: A packaged tool fits, but the team refuses to change any process.

WATCH: The build quote excludes maintenance, hosting, documentation, or data migration.

WATCH: The SaaS agreement restricts exports or prices critical features as add-ons.

Turn the worksheet into a 30-day plan

Do not try to solve everything at once. Assign one owner, one next action, and one date for each priority.

NOW	Name the owner and confirm the current state.	_____
NEXT 7 DAYS	Fix the highest-risk gap or gather the missing evidence.	_____
NEXT 30 DAYS	Complete the remaining quick wins and set review dates.	_____
NEXT QUARTER	Test the process, document results, and assign improvements.	_____

Notes / decisions / questions for your provider

Want a second set of eyes? Book a free consultation at brotherlytechnology.com/contact/ or call 404-907-1005.

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