SERPIFAI DECISION FIELD GUIDE

Fund, Prepare, Defer or Ignore

A practical four-state investment queue for turning a defensible opportunity comparison into an explicit, reviewable action state.

Method SERPIFAI-FOUR-STATE-QUEUE-1.0.0 | Updated 7 August 2026 | Print/share reference

Direct answer. Fund means eligible to advance to funding approval, not approved spending. Prepare means active internal prerequisite work. Defer means wait behind an external, timing or unavailable-capacity condition. Ignore removes the opportunity from the active queue under the current scope. If material evidence is contradicted or a required decision field is unresolved, do not classify yet.

1. The four states

Fund

Instruction: advance to the funding approval gate.

Entry: comparison handoff complete; scope valid; commercial path supported; evidence sufficient; execution and measurement ready; capacity available; timing now; dependencies clear.

Boundary: this state does not grant budget authority.

Prepare

Instruction: complete bounded internal prerequisite work.

Entry: a missing handoff or organisation-controlled evidence, readiness, capacity, measurement or dependency gap remains.

Required: owner, deliverable and exit condition.

Defer

Instruction: wait behind a named condition.

Entry: external evidence gap, external blocker/ dependency, unavailable capacity or a later timing window.

Required: trigger, monitoring owner and review date.

Ignore

Instruction: remove from the active queue under the current scope.

Entry: outside scope, unsupported commercial path, not feasible, outside decision horizon or terminal dependency.

Required: exclusion reason and, where material, a narrow reopen condition.

Refusal rule. “Do not classify yet” is not a fifth investment state. Use it when required inputs are unresolved or material evidence is contradicted. Resolve the uncertainty instead of hiding it inside Prepare or Defer.

2. Decision order

1. **Confirm the comparison handoff.** Bring forward the bounded opportunity, commercial context, overlap/dependency findings and decision-changing evidence.
2. **Resolve uncertainty first.** Any material contradiction or unresolved decision field stops classification.
3. **Apply terminal exclusions.** Outside scope, unsupported commercial path, not feasible, outside horizon or terminal dependency means Ignore.
4. **Separate external waiting from internal work.** External wait conditions mean Defer; organisation-controlled prerequisites mean Prepare.
5. **Use Fund only when every advance gate passes.** Then move to the final approval/reversal-condition stage.

> **Non-compensating rule.** A strong demand signal cannot cancel a terminal scope problem. A high commercial score cannot cancel contradicted evidence. A priority rank cannot cancel unavailable execution capacity.

3. Prepare versus Defer

Question	Prepare	Defer
Who can change the condition now?	The organisation can.	The condition is external, timing-led or capacity is unavailable.
What happens now?	Active bounded prerequisite work.	Minimal monitoring; avoid premature execution.
Required control	Deliverable, owner, exit condition.	Trigger, monitoring owner, review date.
Failure mode	Becomes a permanent “almost ready” bucket.	Becomes a vague “maybe later” bucket.

4. Minimum queue record

Field	Question it answers
Opportunity	What bounded opportunity is being classified?
State	What is the current action instruction?
Reason code / explanation	Which gate controlled the state, and why?
Next action	What happens now?
Movement condition	What observed evidence permits reassessment?
Owner	Who is accountable for action or monitoring?
Review date	When should the state be checked again?
Funding authority boundary	Has spending actually been approved?

```
SERPIFAI Four-State Investment Queue Record
Method: SERPIFAI-FOUR-STATE-QUEUE-1.0.0
Opportunity: [bounded opportunity]
State: [Fund / Prepare / Defer / Ignore / Do not classify yet]
Reason code: [controlling reason]
Why: [decision explanation]
Next action: [owned action or monitoring]
Movement condition: [observed condition required]
Owner: [role/person]
Review date: [date]
Reversal-condition handoff: [required before final approval when Fund]
Funding authority: NOT GRANTED BY THIS RECORD
```

5. State transition controls

From	Move when	Do not move because
Fund	Advance to final approval; or step back if a material gate changes.	“It was ranked first.”
Prepare	The named internal prerequisite is completed and verified.	“We have already spent time on it.”
Defer	The named external/timing/capacity trigger is observed.	“The calendar review date arrived.”
Ignore	Evidence directly invalidates the original exclusion reason.	“Someone wants it back on the roadmap.”
Unresolved	The blocking contradiction or missing decision fact is resolved.	Choosing the least controversial label.

6. Portfolio checks

- **Do not maximize the Fund count.** Individual eligibility does not create unlimited organisational capacity.

- **Expose shared dependencies.** Do not treat several rows as independent if they rely on the same prerequisite.
- **Keep later decisions separate.** State classification does not decide budget percentage, technical/content/authority allocation, 30/60/90 sequencing or post-investment continuation.
- **Retain movement evidence.** A state should change because a condition changed, not because the score or political preference changed.

7. Executive review in 90 seconds

1. Is the opportunity boundary the same one that was compared?
2. Is the commercial path supported for this buyer, offer, market and horizon?
3. Is any material evidence contradicted or unresolved?
4. Is the blocker internal and actionable, or external and worth waiting for?
5. Are execution capacity and measurement genuinely ready?
6. Is the dependency clear, internal, external or terminal?
7. Does the state explanation name the controlling reason rather than a generic priority score?
8. Is there an owner, review date and observed movement condition?
9. If the state is Fund, is spending authority still clearly separated from eligibility to advance?
10. Would another reviewer reach the same state from the recorded inputs?

8. Worked state examples

Opportunity	Condition	State	Next action
Buyer-specific solution comparison	All advance gates pass	Fund	Advance to approval and define reversal conditions before final commitment.
AI-answer visibility benchmark	Internal observation baseline incomplete	Prepare	Complete the reproducible baseline and measurement protocol.
Market-entry content programme	External product-launch timing dependency	Defer	Monitor the launch trigger and reassess at the pre-launch checkpoint.
Broad trend-news expansion	Outside current buyer/offer commercial scope	Ignore	Remove from active attention; reopen only after a material scope change.
Conflicting conversion evidence	Material contradiction not resolved	Do not classify yet	Resolve the contradiction before assigning a queue state.

9. Research basis and source boundary

HM Treasury, The Green Book (2026): https://www.gov.uk/government/publications/the-green-book-appraisal-and-evaluation-in-central-government/the-green-book-2026

Used for option-appraisal principles: evidence, uncertainty, balanced judgement, sensitivity, monitoring and the distinction between robust decision analysis and simple weighting/scoring.

HM Treasury / Government Finance Function, The Orange Book: https://www.gov.uk/government/publications/orange-book/the-orange-book-management-of-risk-principles-and-concepts

Used for governance principles: integrate risk/opportunity with decision-making, make assumptions/dependencies visible, assign responsibilities and monitor changing conditions.

IFRS Foundation, IASB prioritisation framework: https://www.ifrs.org/projects/iasb-prioritisation-framework/

Used as a cross-domain example of separating technical and operational considerations such as capacity, timing, pausing, restarting and judgement.

Evidence limit. These sources inform general governance patterns. They do not prescribe SERPIFAI's four states and do not prove SEO investment outcomes. The four-state classification method is SERPIFAI's decision framework.

10. Handoff boundary

Inputs from the preceding comparison: opportunity boundary, buyer/problem/offer context, comparability, overlap, dependency, commercial evidence, contradictions, reachability and decision-changing evidence.

Output from this guide: one reviewable action state, controlling reason, next action, movement condition, owner and review date.

Not owned here: final budget authorization, budget percentage, detailed reversal conditions, one-page executive memo, channel allocation, execution sequencing or post-investment review.

SERPIFAI Competitive Decision Intelligence. Illustrative examples are fictional. This field guide is a decision aid, not a guarantee of search, revenue or investment outcomes.