



Says

What have we heard them say?  
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?  
What other thoughts might influence their behavior?



Explains The importance of Estimating Business expenses For Financial Plannings.

Lists Useful tools for accurate expense estimation.

Covers Historical Data, benchmarks, expert insights, and market research

Reflects on interconnectedness of expense categories.

Business owners think strategically about cost-cutting measures and optimizing spending to reduce expenses without compromising quality or efficiency.

They consider the potential impact of market trends, industry fluctuations, and economic conditions on their expense estimation.

business expenses involves gathering and analyzing financial data, such as invoices, receipts, and historical records.

Business owners often consult with accountants or financial advisors to ensure accurate estimation and gain professional insights.

using various financial tools and software to calculate and forecast expenses based on past trends and future projections.

feel overwhelmed and anxious when estimating expenses, as it directly affects their financial stability and success.

sense of responsibility and accountability to accurately estimate expenses to ensure the smooth operation of their business.

sense of relief and confidence when they have a well-organized and accurate estimation of expenses.



Does

What behavior have we observed?  
What can we imagine them doing?



Feels

What are their fears, frustrations, and anxieties?  
What other feelings might influence their behavior?