



**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?

BusinessExpenses  
are cost incurred  
in the ordinary  
course.

Every business  
from the shortest  
corner store  
to the largest  
corportion

Understanding  
business  
expenss and  
which are tax  
deductible

Empolyee  
Benefits  
programs

Office  
expenses  
and supplies

credit card  
processing  
fees



Equipment  
rentals

Interest  
paid

Insurance  
cost

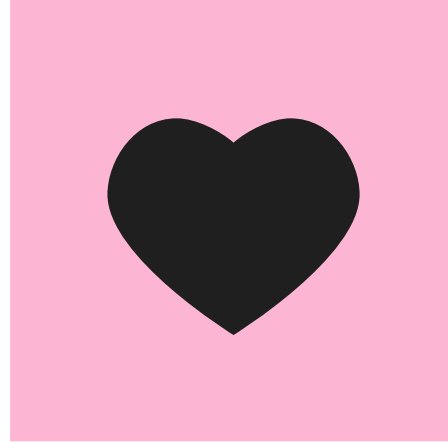
Office less  
costs

Certain legal  
fees

Maintenanace  
and repair  
costs



**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?