



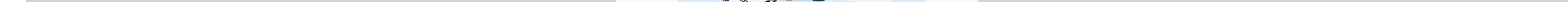
Says

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?



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*Estimation of  
Business Expenses*

Estimating business expenses is an important step in determining how much money you need to start and keep your business running without encountering cash flow problems.



Every business has different requirements, depending on the type of products or services it sells,the size of the company, and the stage of growth of the business.



Even so, most business expenses are either one - time costs or ongoing expenses required to keep operations going.



Any company will have business expenses. meticulously tracking them ensures you know where your funds are going, and it helps reduce your tax liability.

business purchases are things you buy in the normal operations of your business.personal expenses are items that do not pertain to your business.

But what about things like home offices if you use an office out of your home primarily for busniess purposes, you may be able to write off that expense.

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Further complicating your life are the limitations on your choices. Because you don't report directly to the CEO, you're not in a position to advocate strategy changes or pursue wholesale shifts like offshoring.



Over the past 30 years, we have worked in, led, or provided consulting assistance to numerous organizations in this situation—including manufacturing companies, financial institutions, professional-services firms, high-tech start-ups, utilities, and universities.



For most small businesses, reducing overhead costs is a good way to deliver better profit margins. But in order to reduce overhead costs, you need to understand what they are and how they relate to your business productivity



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?