



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?



ESTIMATION OF BUSINESS EXPENSES



A mandatory
ADMINISTRATIVE
TASK



It is a data
of the
Day-to-day
expenses



Deals with
the finance
and
budgeting

Management
of
production,
payment and
utilities

Regular
monitoring
of ongoing
costs



COGS :
Cost Of
Goods Sold



Depreciation
and
Amortization



Maintains data
associated with
investment,
stakeholders
shares and
conditions



Includes legal
fee, taxes,
marketing
expenses and
salary

Expenses directly
associated with
production or
delivery of
goods and
services

Like a
financial
forecasting



Implementation
of accurate
information



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?



[See an example](#)