



**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?

Lock of  
knowledge  
and  
experience

Inaccurate  
data  
collection  
and analysis

Laborious  
takeoff  
process

Internal  
costs

Third party  
services



ESTIMATION OF  
BUSINESS  
EXPENSES

Increased  
understanding  
costs

For funding  
requirements

Gather your  
financial  
statements

To  
understand  
the cost to  
benefit ratio

reate a list of  
monthly  
expenses

Examine  
your  
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?