



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?

"Estimating expenses accurately helps me plan for the future and make informed decisions."

"I sometimes find it overwhelming to track all the different business costs."



"I need to keep a close eye on my expenses to ensure profitability."

"I wonder if there are any tools or software that can simplify expense estimation."



"It is about resources, and making those resources available to customers who will benefit from them."

"Are there industry benchmarks I can refer to for comparing my expenses?"



Consults with other small business owners to learn about their strategies for estimating expenses

Collects and organizes receipts, invoices, and financial statements.



"I should prepare thoroughly before starting a business, but realize that things will almost certainly go awry. To run a successful business, you must adapt to changing situations."

Anxious about the potential impact of inaccurate expense estimation on the business's financial health.



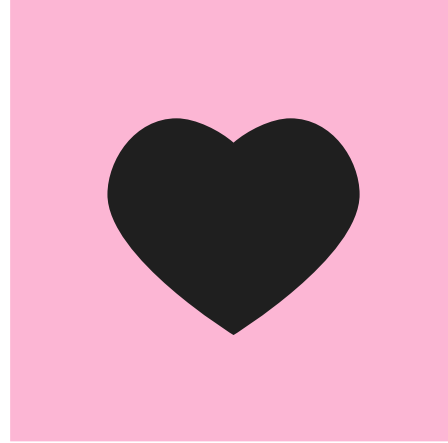
Frustration when dealing with unexpected expenses that weren't accounted for.

"Business ownership requires sacrifice, determination and resilience, including long hours and administrative burdens."



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?