



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?

contain all  
the  
necessary  
cost

past  
experience  
and  
knowledge of  
current trends

Total  
Expenses =  
Net Revenue  
- Net Income

ordinary and  
necessary  
costs incurred  
to operate  
your business

expenses are  
costs  
associated  
with running a  
company

all the  
necessary  
cost elements  
of a specific  
project



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Estimation of  
Business Expenses

subtracted from  
business  
revenue to show  
a company's net  
profit or loss and  
taxable

computation  
and  
evaluation of  
all expenses

list of  
expenses,  
you can  
estimate

Payroll costs  
· Rent or  
mortgage  
payments

deducted from  
a business's  
total revenue  
to determine  
gross profit

knowing your  
profit margins,  
accurate  
estimating of the  
time that will  
take,



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?