



**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?

*determining  
how much  
money need to  
start and keep  
your bussiness*

*depending  
on the types  
of products*

*calculate your  
business  
startup cost  
before you  
launch*

*cost of goods  
sold is also  
referred as  
cost of sales.*

*size of the  
company and  
the stage of  
growth of the  
business*

*add on  
automobiles  
insurance if you  
deliver products  
or services.*

*experts  
recommended  
adding about  
10%-30%  
projects  
estimate*

*estimate required  
to start and  
operate the  
business such as  
equipement,rent  
and marketing*



*provides  
approximate  
cost for a  
project.*

*establish  
technical  
baseline,ground  
rules and  
assumption.*

*sudden  
changes  
from the  
client*

*poor project  
planning*

*it breaks  
down cost  
line.*

*so,customers  
know where  
the total is  
coming from.*

*goals and  
objectives  
are  
constantly  
changing.*

*additional  
client  
request.*



**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?