



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?

**todal
expenses=
net revenue-
net income**

**I need to
accurately
estimate our
business
expenses.**

**Clear guideness
on how to
categorize
different
expenses**

**I want to make
sure our budget
is realistic and
not too tight**

**Are there any
trends or
patterns in our
past expenses
that i can use?**

**I need to prioritize
essential expenses
over non-essential
ones
how can i account for
unexpected costs?..**



**ESTIMATION OF BUSINESS
EXPENSES**

**Collects and
reviews historical
expense
Researches industry
benchmarks for
different expense
categories**

**Consults with
colleagues or
experts for
input on
estimates**

**Considers various
scenarios and
factors that might
affect expenses**

**Concerned about
overspending or
going over budget
*Anxious about
missing out on
important expenses**

**Hopeful that
accurate
estimation will
lead to better
financial planning**

**Frustrated when
unexpected expenses
aries
Tools or software that
simplify expenses
tracking and
estimation**



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?