



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?

These are consistent, predictable expenses like rent, utilities, and insurance.

These change with business activity ,like raw materials,labor,and marketing.

Estimate income and sales taxes.

Plan for unexpected expenses.

Include startup expenses and occasional investments.

Day-to-day expenses like office supplies,internet,and maintenacce.

If applicable, account for asset depreciation.

If you have loans, calculate interest payments.



Persona’s name

Short summary of the persona

Employee wages and benifits.

Budget for promotional activities.

Accounting ,legal, and consulting fees.

Estimation business expenses is an important step in determining how much money you need to start and keep your business running without encounter cash flow problems .

Relevant to your business.

Expenses for software licenses and tech upgrades.

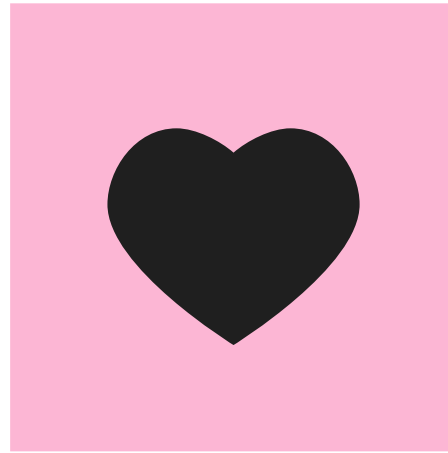
Every business has different requirements ,depending on the type of products or services it sells, the size of the company ,and the stage of growth of the business.

Even so, most business expenses are either one- time costs or ongoing expenses required to keep opertions going



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?