



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?

Gather your financial statements,create a list of monthly expenses,examine your expenses.

Startup costs are expenses incurred during the process of starting a new business.great planing and perfect ideas makes to sucessful business.

Business expenses need to be considered ordinary and necessary for them to be tax-deductible.

Business expenses are recorded on an income(profit and loss) statement.

Every fledgling business has startup costs unique to the business but there are general costs all businesses should be aware of many new business expenses.

Many new business fail because,they don't properly budget for startup costs necessary for launching a new business.



Persona’s name

Short summary of the persona

An instrumental tool for management to determine how to increase or decrease the cost of production by changing an activity level.

Budget creation, Analysis of cost-volume-profit, Cost control.an indicator of how a cost will change in total when there is a change in some activity.

Irritability with day-to-day living conditions(e.g, traffic, wether,IT issues.not wanting to lose out on something,low financial capability,learned behaviour or information and choice overload.

Cost behaviours break down into four expense classifications: variable,fixed,step,and mixed costs. the manner in which expenses are impacted by changes in business activity.

Frequent negative opinions about colleagues and/ or clients.negative-future expectancy on suggested plans and ideas.

Lower productivity increased sickness and absence.a feeling of worry about your money situation.



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?