



**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?

ESTIMATION  
OF  
BUSINESS  
EXPENSES

Helps to  
understand  
business  
cash flow

*Tax  
deduction*

Reduce  
unwanted  
expense

Earn  
profit

Business  
expenses are  
recorded on  
income profit or  
loss statment

Business  
expenses need  
to be considered  
ordinary and  
necessary



**Persona's name**  
Short summary of  
the persona

Fewer  
expenses  
frauds

Fewer  
cost  
leakages

Business  
tax  
deduction

A description of  
how the estimate  
was developed  
or the basis for  
the estimate

Helps to  
save  
financial  
level

The  
confidence  
level regarding  
the final  
estimates

A  
description  
of the  
constraints



**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?

[See an example](#)