

# Margaret

*"I handle the money side of our strata, and I need financial reports that make sense without an accounting degree."*

## Profile:

- 58 years old, lives in Coquitlam, BC
- Semi-retired accountant; volunteer treasurer of her strata council
- Owns a unit in a 68-unit concrete highrise built in 2004
- Manages strata finances during evenings and Saturday mornings, typically in 30-45 minute sessions
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- Uses the platform primarily on laptop, occasionally checks updates on phone
- Very comfortable with spreadsheets and financial software



Margaret has been the strata treasurer for four years and takes the role seriously. Her accounting background means she understands financial statements, but she finds the depreciation report process confusing because it mixes engineering assessments with long-term financial projections in ways that don't match standard accounting formats.

Her main challenge is reconciling the depreciation report's funding recommendations with the strata's actual reserve fund. She often finds discrepancies between what the report suggests and what the budget shows. She wants clear line-item breakdowns and the ability to export data into her own spreadsheets for analysis.

The approval workflow has been frustrating. She needs to review financial documents before they go to council, but the current process involves too many back-and-forth emails. She wants a system where she can flag concerns, add notes, and track which documents she's already reviewed.

## Engagement Level

Consistent weekly user. Margaret logs in every Saturday morning and once mid-week before council meetings. She spends 30-45 minutes per session and prefers deep-dive analysis over quick check-ins. Engagement increases significantly during budget season (October-December) and before AGMs.

## App Value Proposition

- Excel export functionality for all financial data
- Clear reserve fund projections tied to depreciation items
- Document review queue with approval tracking

- Ability to add private notes to financial line items
- Printable summary reports for offline council use

## **Needs & Goals**

- Reconcile depreciation projections with actual reserve fund balances
- Export raw data to build custom financial models
- Track which documents she's reviewed and approved
- Prepare clear financial summaries for council meetings
- Identify funding gaps before they become emergencies
- Reduce email back-and-forth with property manager

## **App Usage Scenarios:**

<b>Saturday Morning Review</b>	<b>Pre-Meeting Preparation</b>	<b>Year-End Reconciliation</b>
<ul style="list-style-type: none"> <li>• Open the platform with morning coffee to review the week's financial uploads</li> <li>• Check the Reserve Fund Forecast section to compare projections against current balances</li> <li>• Export the depreciation schedule to Excel for her own analysis</li> <li>• Add notes to specific line items she wants to discuss at the next council meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Pull up the Financial Summary dashboard two days before council meeting</li> <li>• Review any outstanding document approvals in her queue</li> <li>• Generate a one-page summary report to print for council members who prefer paper</li> <li>• Flag any discrepancies for the property manager to clarify</li> </ul>	<ul style="list-style-type: none"> <li>• Access the Annual Financial Overview during the January planning period</li> <li>• Compare actual expenditures against the depreciation report's projections</li> <li>• Download historical data to build her own trend analysis</li> <li>• Prepare variance notes for the AGM presentation</li> </ul>