

HOW TO

MAKE MONEY

WITH YOUR
PHOTOGRAPHY



MATT OSBORNE

MrLeica.Com - How to: Make Money With Your Photography

Bio

Hi! I'm Matt Osborne aka. MrLeica.com, a British born self confessed introvert, now portrait-model photographer, wedding photographer, YouTuber, teacher.

In this book I share how I turned my photography passion into a full time job. I explain how to earn enough money to pay for a lifestyle I enjoy. Always wanted to travel the world and take photos? You can and this book will explain how.



This is my second eBook publication. It follows my [free model photography guide eBook](#) and accelerator pack. I've been sharing photography information online via the [MrLeica.com blog](#) since 2013.

Am I qualified to talk about this topic?

Well actually yes. What you may not know is that I studied for an additional 8 years (*while working a full time job*) after graduating university with a BSc Honours Degree. The ACCA (Association of Chartered Certified Accountants) qualification let me work as an accountant and auditor for the next ~20 years, mostly for big American manufacturing companies.

On my 44th birthday this year I decided to make the jump. I quit my accountancy career, cancelled my ACCA letters and made photography my new livelihood.

This book details the steps I took to allow me to quit my 9-5 office job so you can do the same. (*It's worth noting, not all accountants get paid lots of money, I'm just a regular guy that enjoys a simple lifestyle).

Coming Up

The book is split into 9 chapters to cover everything that allows me to live the life that I now enjoy. You are probably most interested in the how to make money chapters being the title of the book. The other sections help paint the bigger picture if you did want to make photography your livelihood. Let's get started!

eBook Summary

1. The 5 steps to quitting your day job
2. Costs of photography
3. How to live cheaper
4. 9 ways to make money without an audience
5. 16 ways to make money with an audience
6. Save money faster
7. How to grow your audience

8. My journey A-Z
9. You can do it!

#1. The 5 steps to quitting your day job

Overview

Would you buy a camera and quit your day job the following day? Probably not. Here are 5 identifiable steps going from buying a camera to making it your profession.

Checklist

- Step 1. Earn enough money to pay off your new camera
- Step 2. Make more money to buy better cameras/ lenses.
- Step 3. Photography is your side hustle, giving you some holiday money
- Step 4. Earn enough money to live on each month for 12 months
- Step 5. Quit the day job, make the jump!

Details

Step 1 - This will probably not be your first camera purchase but perhaps your first pro body. The point when your hobby is starting to get more serious and costs more money. By this stage you are likely to be skilled enough to take nice pictures and people are starting to ask you to be the designated photographer. A few small paid jobs gained over the first 3-12 months pay enough to cover the cost of the camera.

Step 2 - It is a gradual progression, but as you get more paid gigs this gives you some additional income to upgrade to better lenses. Often faster aperture, longer or wider lenses to let you work in more challenging conditions.

Step 3 - By this point you're earning enough money to pay for all the cameras and lenses you want and you still have a bit left over to put towards a nice holiday or something similar.

Step 4 - Photography is now responsible for a significant part of your monthly income. The money from photography alone covers your monthly living costs - rent, bills, food, fuel etc. You are then able to save the money earned from your non-photography job. Try to repeat this for 12 consecutive months, where you can live on solely the money earned from photography.

Step 5 - With some savings now accumulated, ideally enough money to live on for 6 months, you are in a strong position. This is the point where you're able to quit the day job and concentrate on photography full time. Be aware you will drop from 2 monthly salaries to only one. This means you'll probably be unable to save as much as you were previously (in the near term). The good news is you'll now have a lot more free time. You can use this extra time to earn additional money with your photography or to relax and start to live a more well balanced lifestyle.

#2. Costs of photography

Overview

As you are probably aware, photography is not a free hobby. All those cameras and lenses cost money, and that's just the beginning! Bags, tripods, lights, the list can be endless. This chapter covers some of the photography related costs and those that I can relate to. I've split the costs into the big 5 and other additional expenses.

Checklist - Big 5 costs

1. **Buying/ hiring camera equipment**
2. **Computer or tablet**
3. **Consumables - film, cards, storage**
4. **Photography related Insurance (x3)**
5. **Editing software - Adobe PS + LR** (*can get free*)

Details

Photography equipment is likely to be your biggest expense. If it is an item that will be regularly used it is better to buy it. If the equipment is required only a few times a year for a specific job it is cheaper to hire as needed. Try to buy right first time (and spend more if needed) than cheap out on the initial purchase then buy a better version a few months later.

Computer or tablet will also be required to process your files. Yes with new cameras you can send your photos straight to your smartphone to edit via a free app but once you start doing paid work and higher volumes you'll need a computer of some sort. If you want to be able to work from anywhere in the world a portable device is required such as a laptop. (I had always worked from a home desktop computer so had to upgrade).

Consumable costs depend on how much you shoot. If you use film then this will add a big cost compared to if you only use digital. SD cards seem to last 2-4 years before they eventually fall apart. I use SanDisk Extreme SD cards. External storage for computers has gotten much cheaper in recent years. I use 3TB external hard drives currently and just stack them as I fill them.

Photography insurance comes in a few types and are normally all provided by the same broker. I use Aaduki Multimedia Insurance in the UK.

- 1) Public indemnity insurance - Covers you if you make a mistake in your work or your services don't meet client expectations.
- 2) Public liability insurance - Will cover you if someone gets injured from your photography equipment (ie. trips over a light cable or something like this).
- 3) Equipment insurance - Split into camera gear covered on location and at your premises.

Photo editing software can be found for free online but most professional editing suits will cost money. I use Adobe software, Lightroom and Photoshop and pay via their monthly subscription service. CaptureOne is also popular with photographers.

Bonus Tip: My biggest cost saving tip is probably obvious but buy used camera equipment not new.

Checklist - Possible additional costs

1. Website Domains
2. Website host - Wordpress (*can get free*)
3. Dropbox or Google drive storage (*can get free*)
4. Flickr.com fee (*can get free*)
5. Vimeo.com fee (*can get free*)
6. Zoom fee (*can get free*)
7. Studio hire and travel

Details

After the big 5 costs as i've called them, there are additional costs to cover each month depending on your own usage.

Website - Many photographers like to have a website so you will need to pay for a website domain and a website host. Popular website hosts like Squarespace have a monthly charge. Wordpress offers a free service but you have to pay for the business account if you want more capacity and features. This is who I've used to host MrLeica.Com since 2013.

Storage - If you have remote clients or multiple devices you might pay for online photo/ document storage. The two common options are Dropbox and Google drive. Both offer free storage to begin with but you will need to pay as you require more capacity.

Sharing - If you enjoy sharing photos there are lots of free platforms such as Instagram and Facebook. My preferred platform is Flickr.com where I can share and backup full res images.

Services - For the services I offer via Patreon and through the blog I also pay monthly for Vimeo (to share tutorial videos) and Zoom (for monthly Patreon group calls and remote tuition/ Leica support).

Studio Hire - Many photographers don't have a space at home to use for photography. They hire a studio space for client work and/ or spend money travelling to location shoots. *(If you get creative you can normally use a corner of your house or garage for a photoshoot and work in your local area to minimise travel costs).*

Bonus Tip: It is very easy to start almost for free once you have a camera and lens. Most of the mentioned costs listed above have a free option when you are first getting started.

#3. How to live cheaper

Overview

This chapter isn't going to be exciting or sexy but it's a very simple approach for those looking to live on a modest income. The goal is to reduce your monthly recurring overhead costs so that you can earn less yet still pay for everything. Aka. Live on less. It's not for everyone but works great for me.

Checklist

1. Reside in a cheaper city
2. Live in a less expensive house
3. Drive a smaller/ cheaper vehicle
4. Wear more clothes and heat the house less
5. Shop smart and never on credit
6. Find cheaper utility bills
7. Cancel expensive subscriptions

Details

This is all pretty self explanatory so I'll just recap the obvious. For most of us our **rent or mortgage** is our biggest monthly expense. If I wanted to live in London for example I would need to earn more money to offset the higher living costs. Big houses are nice but they cost extra to buy/ rent and more to heat and furnish too.

Talking of heating, with the recent rise in **energy costs**, it is more cost effective to wear more clothes and heat the house less. I've done this for years so it's all I know. *(Simply wear warm hoodie and bottoms instead of shorts and t-shirt in the colder months)*. You can also look to find cheaper utility bill providers and switch to a cheaper tariff.

If you own a **vehicle** this is another monthly overhead cost. Fuel, maintenance, tax, insurance etc. The bigger and nicer the car the higher the cost each month so the more you need to earn to pay for it. I switched back to a smaller car to give me the lowest possible monthly vehicle cost.

Spending within your monthly budget and not paying interest on credit cards is the ideal. **Credit cards** are great if you pay them off in full each month. You can buy now, pay slightly later and zero additional cost incurred. *(If you have existing credit card debt paying this off with any photography income before buying new toys! You want to have no existing debit if possible before you quit your day job).*

Food is another big monthly cost. If you cook at home this can be much cheaper than eating out (and often much nicer and healthier). Buying groceries from a budget supermarket easily saves an additional 10% or more each month.

Monthly **subscriptions** for your latest new iPhone or tv/ entertainment package can be a hidden cost that you're paying each month. I minimise these by opting for a sim only phone package and watch YouTube instead of a streamed TV service.

#4. 9 ways to make money without an audience

Overview

You don't need a big following to make money with your camera but it is easier. Let's first look at ways to make money without an audience.

Checklist

1. Photoshoots
2. Weddings - photo & video

3. Flip on eBay
4. Sell prints (jpeg) -A /gallery
5. Offer to edit photos/ videos
6. Photography tours
7. Teach at a school part-time
8. Hire out your equipment
9. Rent out your studio space/ darkroom

Details

Photoshoots - Once you're good with your camera the word often soon spreads. You'll start getting asked to do family photos, weddings for friends (see below), or band and gig shoots. In the current online environment you might be asked to do food photos, product photography, restaurants, hair salon jobs even Airbnb shoots. I've classed all these genres as photoshoots but as you can see the opportunities are near endless. It might just require some salesmanship in the early days as most people won't know you exist.

Wedding photography - I've mentioned weddings already but unlike many of the photoshoots options mentioned above, with weddings you really do need to know what you're doing. With the other photoshoots, you normally have time to make mistakes and can try again. For weddings you only have one attempt so make sure you know your camera settings before saying yes. The good news is, the pay can be quite good to offset the additional stress a wedding can cause.

eBay - If you love cameras and lenses you can make money by buying and selling (flipping) them on eBay. If you know your cameras and what is a fair price, buy cheap and sell on at a profit. This is a great way to fund your own photography and you get to try different gear, use it, and hopefully sell later for a profit.

Sell prints - This is less easy and requires you to push out your work. You can contact local cafes, restaurants, hotels and ask them to display your images for free on their walls with the goal to sell the prints. This was probably more popular 10+ years ago but it can still work if you have good images. (You can sell prints via your website too but you need an audience first so people can find your work).

Photo/ video editing - If you're great at editing many photographers and videographers would be glad of your skills. I get offers from others most days via email. You can register on websites like Fiverr to make yourself easier to find then set a competitive price to attract potential customers. *(See what your local competition charges and go slightly cheaper to begin with if you need the practice).*

Photography tours - The rise of Airbnb has brought new opportunities for photographers too. You often see a photography tour offered when booking accommodation for a city break. You can be that photographer offering photo tours around your city and it doesn't need to be limited to Airbnb customers.

Teach at a school part-time - Do you love to teach? What about teaching classes at your local college part time? This could give you more regular work than trying to offer workshops to individuals.

Hire out your equipment - People are always looking to hire expensive cameras and lenses for a specific job. Mainstream cameras and lenses can sometimes be found to hire but what about rare and legacy equipment? You could hire out your 4x5 camera (and lenses), film cameras, and Leica equipment. The list is endless.

Rent out your studio space/ darkroom - Do you already own a studio space and/ or a darkroom. You probably don't use the space 24/7 so you could look to hire out your space to fellow photographers. If it is a big space what about sharing it with a local photographer and then split the monthly costs. Again, lots of options if you get creative.

#5. 16 ways to make money with an audience

Overview

It's much easier to make money with photography/ anything once you have an audience. People who value your opinion and follow your content help you generate passive income with your photography. You can then offer services and products to the people that follow you to help them with their photography journey. Below I list some of the popular options.

Checklist

1. Amazon affiliate*
2. eBay affiliate*
3. Third party affiliate*
4. Sell presets*
5. YouTube ads*
6. Wordpress ads*
7. Photography workshops and tuition
8. Photo books and zines
9. Merch
10. Zoom consultations
11. eBooks*
12. Courses*
13. Podcast
14. Sponsors
15. Patreon

16. Photo calendars

Bonus Tip: Passive income is the key as you only have 24 hours in a day. If you invest your time once to make a product you can then set up revenue streams that pay you while you sleep. Digital products are very popular for this - courses, eBooks, presets etc. This helps overcome the time limitation with regards to making money and scaling your income.

* - Those marked above are almost 100% passive once you put the time in to set them up. Others listed are partly passive but will require some input from you if they are not fully automated. (If you are shipping your photo book orders manually this isn't 100% passive for example).

Details

Amazon affiliate - This is popular not only with YouTubers. Bloggers can profit from sharing affiliate links, as can Instagrammers and others. Simply link to an Amazon product and if someone clicks the link and buys something within 24hrs you get around 2% of the sale value. It costs the customer nothing extra. People often ask me what equipment I recommend so I made a "[mykit](#)" list page with links to the products I use.

eBay affiliate - This is the same as sharing a link for an Amazon product but for this time for eBay listings.

Third party affiliate - as with Amazon and eBay, other companies offer affiliate programs too. The same process applies where you share a link and you can make a few percent if someone buys via the link. *(Some companies pay a much higher percentage compared to Amazon).*

Sell presets - one of the most popular products to sell as a photographer are photo presets. People asked me to make my [MrLeica Lightroom presets](#) available to download some years ago and they continue to be popular. I've now developed presets for most Leica camera models and keep adding to the list.

YouTube ads - The longer people watch YouTube for the more ad revenue your channel can earn. The simple ad revenue calculation is number of views x duration. YouTube promotes popular videos and that's why everyone always asks for 'likes'. YouTube ads are automatically placed at the start, end and during videos if you are part of the YouTube partner program.

Before you can make money from YouTube ads you need a minimum of 1000 subscribers and 4000 hours watch time in the last 12 months. Views are more important than subscribers but if you have many active subscribers this usually means more YouTube video views resulting in more ads revenue. Have you [subscribed](#) yet!?

Wordpress ads - Are you a blogger? Do you enjoy documenting your photographic journey as I do? If yes, once you receive regular views per month you can opt to have ads (WordAds) displayed on your site which can generate a small income each month. (As with YouTube ads, more traffic to your site means more ad revenue).

Photography workshops and tuition - This one is probably self explanatory. Once people know you understand cameras and can take nice photos, you may be asked to teach. I've been teaching since 2013, mostly Leica or model photography. That said, I taught general photography to Jaguar Land Rover employees for a few years as part of their JLR employee scheme.

Photobooks and zines - Many YouTuber photographers print photo books, zines or calendars to generate some extra income. I've sold some photo books via [Patreon](#) and the blog but only small print runs so far. I'm always creating content so I'm sure more photo books will come going forward.

Merch - Another way to generate income if you have an audience is to create merch or merchandise. It's not something I've offered yet. Maybe in the future if the demand is there.

Zoom consultations - Similar to teaching workshops, during the Covid period of no travel I started offering [remote support](#). It proved popular so it's something I continue to offer.

eBooks - As with blogging, if you enjoy writing and have an audience, eBooks can be popular. eBooks are a great way to teach many people. You make the time once to write the book and then it can keep teaching people for the years ahead. This is a better use of time than only teaching 1:1 as it lets you reach more people.

Courses - Very similar to eBooks. Invest the time once to make a course and hopefully it will help others (and pay you something in return) for multiple years ahead.

Podcast - No something I've tried as I'm already spread very thin. If you don't want your face on YouTube but want to reach an audience then podcasts are another way to do this. Many big YouTubers now have both YouTube and podcasts to reach a wider audience.

Sponsors - Once you have a big enough audience you can try to attract sponsors to your channel. Probably the most popular sponsor in the photography niche is SquareSpace. They pay a creator to mention them in their video in return for a fee. This can be big money for some creators. So far I've not collaborated with any sponsors.

Patreon - You probably hear me mention [Patreon](#) on YouTube from time to time. What is it exactly? The platform was set up by the founder to help creators. The fans of the artist or individual (can be musical, art, research, good cause, anything really) pay a monthly subscription and this is a bit like crowd funding a project. A small amount of money from lots of people can be enough to support a project. I use the platform to teach and inspire fellow photographers. You get access to a huge back catalogue of posts and videos in addition to new articles released each month. You also join a friendly community of around 200 like minded photographers. We meet twice a month on Zoom, often for over an hour each. Calls can be Q&As, photo critique sessions, masterclass sessions on a specific

topic and more. If you have an interest in Leica and the equipment I use and or model photography you should definitely come and join us.

Photo calendars - Another product you can offer is annual photo calendars. These are especially popular with landscape photographers. The difference versus photo books is books can be sold anytime and don't have a limited shelf life. Calendars have a finite window in which you can sell them. The trick is to offer a pre-sale and let people pre-order your calendar. That way you only order the quantity you require and you won't be left with unused stock.

#6. Save money faster

Overview

Saving often translates as less fun but in reality it's just being smarter with your money so you can enjoy it for longer. I will quickly explain my thoughts around some of the ideas listed below. Many are just good habits to have rather than photo specific. Some ideas are not for everyone so perhaps pick and choose those that resonate with you the most.

Checklist

1. Buy used camera equipment
2. Buying Leica
3. Vintage cameras/ lenses
4. No or less TV (Netflix)
5. Upskill instead of partying
6. Taking photos is free entertainment
7. Low cost travel + stay cheap

8. Hire equipment, don't buy
9. Cook and prepare food
10. Resist the latest gear releases

Details

Buying used camera equipment is a really easy way to save a lot of money, especially if you buy nearly new condition but a few years old. I use older digital Leica camera models and that makes them affordable for my budget.

Buy Leica! I'm obviously very biased with a blog called MrLeica.Com but Leica cameras can actually make you money as you use them. How many digital cameras have you bought, used for 5 years and sold at a profit? I would think zero. When I sold my Leica M8 digital camera I made a few hundred pounds profit. Can you imagine? Enjoy a Leica camera for free then sell it later at a profit! Amazing.

The same is often true with Leica lenses. Buy used, hold and enjoy and later sell for a small profit. Profiting from digital cameras is less common but it's very easy to do when buying film cameras.

Invest in vintage cameras. If you bought a film camera in the last 5 years it is now likely to be worth more than what you paid for it. Film cameras are no longer made (to the most part) so as demand increases and as supply dwindles prices will continue to rise. You may want to budget for a CLA when buying old cameras as some will need a service before they are back to good working condition. If you are a collector this is less of an issue.

No TV and less partying? Where is the fun in that? The idea is to have more free time to then work on your craft. You won't become the best photographer if you only pick up a camera once a month. If you can make time in your weekly schedule to practise regularly and study, as you improve you can then start to attract paying clients if that is your interest.

Free entertainment - spend nothing all weekend. Once you have a camera and lens you basically have free entertainment to enjoy at near zero cost. When I travel photographing models I spend nothing morning til night once I arrive (except groceries*). Models meet me at the apartment, we shoot, have fun, repeat, and it's completely free!

Low cost travel. My favourite! There is a reason I often travel to Eastern Europe. (Well 2 reasons). 1) the models look good and 2) the flights and accommodation are affordable. My preferred low cost carriers are Ryanair and WizzAir and I can fly to Poland, Hungary and other European countries for under £100 return, often under £60. *(It costs more than that to book a return train to London on a weekday!)*. My top tip is carry on luggage only for the cheapest flights (and go "Priority" to carry 2 bags onboard, one with no weight restriction!).

On arrival I use Booking.com and Airbnb to find low cost apartments. Ideally £30-£40 a night with a private room, bathroom, kitchen. *(You can travel much cheaper if you stay in hostels but I use the apartment as my studio too so I need a private space).*

Cook and healthy living. When you think of cost cutting combined with eating you probably think of an unhealthy diet. Actually the opposite is true if people are educated. Rather than spending X Dollars on chicken nuggets and fries or a burger, use the same money to buy fresh raw ingredients and cook yourself.

I've completed a few full distance Ironman triathlons (endurance triathlons - swim, cycle run for 10-11 hours straight) (2.4 mile/3.9km swim, 112 mile/180km bike, 26 mile/42km run) so I need to know how to eat very healthily.

I much rather cook something nutritious at home than sit in a restaurant, wait 20 mins then eat something average and pay a premium for it. Yes we all like a treat sometimes and restaurants can be nice but an easy way to save money is cook for yourself. I would say if you know how to prepare food it will almost always be healthier than eating out. (I love my raw smoothies!).

Resist the GAS (Gear Acquisition Syndrome!) Yes, easier said than done I know. Some people just love the latest tech and upgrade their camera when each new model is realised. After discovering the Leica brand this seems to have cured my GAS for the latest camera releases. The older digital cameras are just so good even 5-7 years after their release I rarely look to upgrade. The Leica SL is a fine example of this as is the Leica M240.

If you enjoy vintage lenses too this also helps avoid GAS for the latest lenses. Older lenses have much more character too!

#7. How to grow your audience

Overview

If you have your own tribe, fans or following it is much easier to make money (whether photography or otherwise). It is thought that approximately 1% of followers become potential customers for the products or services you recommend. This means you need roughly 10,000 subscribers to hopefully have 100 super fans. It's also said that you need just 1000 super fans to be successful in whatever you want to achieve. As you can see, YouTube channels with 1 million subscribers can easily benefit from such a large following.

*The 1% of followers seems reasonably accurate. When I reached 21,000 subscribers on YouTube I had around ~200 paying Patreons (almost 1%).

Checklist

1. Instagram (or Vero)
2. Blogging
3. YouTube
4. Facebook
5. TikTok

6. Twitter
7. LinkedIn
8. Pinterest

Details

Instagram / Vero - Great for sharing photos and short form videos.

Blogging - Often long form written content with embedded photos and videos. I use Wordpress.

YouTube - Video content, both long form and the new YouTube shorts.

Facebook - Popular with an older audience especially (30yrs +). Great for joining groups of like minded individuals and sharing photos.

TikTok - The favourite for 18-30 year olds, short form video similar to YouTube shorts and Instagram reels.

Twitter - News and social networking site, via Tweets. I use it less than other platforms.

LinkedIn - Popular for networking and business to business. Useful for looking for a future job or to be head hunted. Perhaps less useful for photography.

Pinterest - Popular photo app to collect inspiration on specific topics. Make a mood board for your next shoot or collect ideas for your wedding day or new kitchen design. Creators like me share images to inspire others.

#8. My journey A-Z

You might wonder what my journey looked like and how long it took me from getting my first camera to being able to quit my office day job. Here are some key milestones from my journey so far.

Overview

- 2009 - Bought my first serious camera - Panasonic Lumix G1 (MFT)
- 2009 - Started to be asked to photograph weddings
- 2010 - Charging a small amount for model shoots
- 2011 - First paid fashion show events
- 2012 - Started to be paid to write articles for UK photography magazines
- 2013 - Founded blog, MrLeica.com
- 2014 - Began teaching Leica photography workshops
- 2015 - Continued to shoot for a tracksuit brand (product photography)
- 2016 - Began teaching photography to Jaguar Land Rover employees
- 2019 - Started the YouTube channel
- 2020 - Setup Patreon teaching platform, affiliate links, LR preset for sale
- 2021 - Offered photo books for sale to Patreons + started Zoom support
- 2022 - Quit my day job to give all my time to photography

#9. You can do it

So in summary, if you live debt free and below your means (ie. spend less than you earn each month) you really can quit your day job and travel the world taking photos. *(The dream of 64% of my YouTube audience based on my public poll).*

#10. End to end support

This eBook forms just one piece of my overall support solution:

- **This eBook** - Make money with your camera: Fund your passion!
- [Free Model Guide eBook](#) - How to find models to photograph
- **Full Model Guide eBook** - Will cover every small detail of a photoshoot and all you need to know (*To follow*)
- [MrLeica LR Presets](#) - Save time with my 1-click edited process
- [Patreon](#) - Videos and posts show lighting, posing and editing
- [Workshops](#) - Face-to-face mentoring to fast track your portraits
- [Zoom Calls](#) - Remote support: Gear, lighting, editing..

Register [here](#) to be notified of future updates/ releases.

