

JUNE 2011

starting a
**PHOTOGRAPHY
BUSINESS**

Advice from experts and recent College Photographers of the Year

PHOTOSHELTER

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Introduction

Aspiring photographers students in particular, looking to enter the field professionally—often shoot from the hip when it comes to creating their business: planning, expenses, and creating a marketing plan often only become important when bank account balances run razor thin, and the reliable clients dry up.

Tali Sharot, author of *The Optimism Bias: A Tour of the Irrationally Positive Brain*, notes that college graduates are irrationally optimistic, which can be a good thing. “Underestimating the obstacles life has in store lowers stress and anxiety, leading to better health and well-being,” she writes, also warning, “Such optimistic illusions, with all of their advantages, unfortunately come at a price. Underestimating risk makes us less likely to practice safe sex, save for retirement, buy insurance or undergo medical screenings.”

In preparing this document we spoke to the usual suspects, namely industry veterans and specialists who offered insight tempered by years of experience. But we also spoke to six recent College Photographers of the Year, from 2005-2010, to get a sense of how they were faring in the business, and what concerns and regrets they had about the way they launched their careers. We hope to temper neophyte optimism with practical advice that will spare you aggravation in the future and accelerate the growth of your photography business.

This guide isn't meant to be comprehensive. The legal and tax sections shouldn't be confused for professional advice that's relevant to your jurisdiction and personal circumstance. Use your head, consult with an accountant, and never lose your optimism.



Writing Your Business Plan

The process of creating a business plan can be as valuable as the final written document. Laura Novak is a successful portrait photographer who operates *little nest portraits*, a children's portrait studio with several retail locations. Laura is also the founder of Strategy Avenue, a provider of business and educational resources for photographers. Laura's advice: Start your plan the instant you know you want to start your own business.

"Not having a plan is like driving to a location without a map or GPS," she says. "You'll feel like you're getting somewhere, but have no real indication if you've made any progress. A plan will make the ride a lot less stressful – it gives you a vision for where you're going and an approach for how you plan to get there."

Creating a plan need not become a complicated affair. Laura suggests creating a plan with four key elements:

1) Vision & mission. Ask yourself three big questions. What is your dream? What do you want to achieve? What do you want to be the best in the world at? This will help identify what you want your business to look like down the road. Be as specific as possible. Define the field you'll operate in, the niche you'll serve, the types of experiences you want to deliver, and how'll run that eventual business.

2) Milestones. Goals are rarely reached overnight, so it is important to understand the steps in between. Defining the milestones will help you track your progress along the way.

3) Marketing. First you must identify who exactly you're trying to serve. Then, define how you'll reach them and how to present your business as an appealing option. This will define your branding as well as your tactical marketing programs.

4) Pricing & cash flow. This is where many young photographers stumble and find themselves living project to project. Yet it isn't really that hard to make a cash flow plan. It starts by estimating annual and monthly expenses to forecast the amount of cash you'll need to support yourself. Once you know this, you can determine the revenue you need to break even.

For example, if a wedding photographer can charge \$3K per wedding, on average, and typically can do 30 weddings in a year, her annual income will be \$90K. Her credit card statements show her that expenses total \$60K per year. (Don't forget you need to set aside cash to cover taxes.) She can then determine what she needs to charge per wedding, and how many weddings to do, to cover her expenses and make a living.

Laura suggests that photographers revisit their plan every January, which helps maintain focus and indicate when changing circumstances might warrant an adjustment in the course.

resources

strategyavenue.com (use promo code "photoshelter" to get \$75 off Laura's business plan template)

littlenestphoto.com



Creating A Business Entity

Figuring out how to form your business is a key consideration for aspiring pro photographers, and it's one that can be particularly vexing with the myriad of business types from sole proprietorships to S-Corporations. Matt Whatley, the Tax Ninja, points out two key considerations in determining how you register your business: 1) tax benefits, and 2) liability exposure.

Tax Benefits

When it comes to creating a business entity, Whatley points out that photographers with low income won't receive any tax benefit through incorporation. Since incorporation incurs a cost, he suggests that photographers initially consider a sole proprietorship, which typically requires no paperwork or fees. You essentially file your business income through your personal return.

As your income grows, you will likely pass a threshold where it makes sense to incorporate so that you can earn a tax benefit. Here's a brief comparison of various business entities:

[The Company Corporation Business Comparison Chart](#)

The College Photographers of the Year (CPOY) who had consulted with an accountant had all established business entities. Those who didn't were operating as sole proprietorships – perhaps to their detriment. While it's impossible to know without reviewing their tax returns, we do know that all of the photographers who had been in business longer had used an accountant to best advise them on the most tax efficient entity for their particular situations.

Liability

A second concern is liability. If you are a sole proprietor and a light stand falls and injures your subject, you are personally liable with no limits. That person can come after you and all your property. A young photographer with no home, limited equipment, and debt might shrug off the notion of liability, but a lawsuit could result in wage garnishing (e.g. the sheriff comes after your paycheck).

By contrast, the other business entities typically limit liability. This doesn't mean that people won't try to sue you, but there are logical limits to what they're legally entitled to. The more conservative photographer might also strongly consider business insurance as an added shield against litigious customers.

resources

taxninja.com

cpoy.org: College Photographer of the Year

[Watch a video of the Tax Ninja discussing incorporation](#)

[Incorporate online through the Company Corporation](#)



Buying Gear: Loan or Credit Card?

Young photographers often fall in love with gear and believe that they cannot obtain “the shot” without the latest and greatest cameras, lenses and lighting equipment. But buying copious amounts of equipment has, quite literally, a high cost.

According to Matt Whatley, photographers incur \$10-15k in equipment every two to three years, all of which is tax-deductible. The IRS allows you to deduct the full value in the first year, which can dramatically lower your taxable income.

But if you don't have any income, then there's nothing to offset, and you're potentially left with a pile of equipment and a hole in your pocket. Whatley says, “Whenever you have the highest income is the optimal time to buy the equipment.” Since you likely won't have substantial income in your first few years, he suggests purchasing a bare minimum of gear, renting equipment when necessary, and billing those rentals back to the client.

Casey Templeton (CPOY 2005) agrees with this philosophy. “I use a very, very, very minimal amount of equipment. If I need something crazy, I rent it and bill to a client. This goes to my office space as well. I don't own big lights or a studio set up—I can rent a studio when I need to.”

Many of the photographers we spoke to expressed reticence about initially spending so much money to acquire equipment.

Financing Equipment

“Incurring credit card debt is usually a really stupid thing to put on any kind of small business. This is because you may pay interest rates of [up to] 25%. 25% is not going to be a sustainable business practice,” warns Whatley. He suggests checking out the Small Business Administration (SBA), which will allow individuals to personally guarantee a loan of up to \$25,000 at a much lower interest rate than credit cards.

But he strongly reiterates the need for photographers to question whether gear is necessary in the first place. “It would be much better to upgrade your skill to be able to not have to use [the gear] than to buy things that you don't actually need.”

resources

taxninja.com

caseytempleton.com

[Watch a video of the Tax Ninja discussing equipment purchase](#)



Taxes: Declaring Expenses & Red Flags

Declaring expenses to reduce your tax burden is a major benefit of a business entity. But what is a legitimate expense that won't raise the scrutiny of the IRS? According to the IRS, a legitimate expense is one that is "ordinary and necessary" to the generation of income to the photographer.

Large expenses and those that seem out of place for a photographer are likely red flags. For example, declaring a large home office is an invitation to an audit, as you can only declare areas specifically used for the photography business, not common areas that might have dual function (like a living room). Similarly, mileage expenses are ripe for fraud, and Whatley suggests keeping meticulous records of start/stop odometer readings with an accurate log of the business you conducted on that trip.

You need receipts for all business expenses, and this is a reason to create a separate business bank account and/or credit card. Whatley says, "Don't co-mingle your personal and business accounts. If you need to use money from your business account to pay for something, transfer it to your personal account."

Travis Dove (CPOY 2007) underscores this point "In 2007, I was just taking money that I got from the clients, putting it directly in my bank account, and that was the money I had. I didn't think about ever separating my business income from my personal savings. It's so basic, and it's a really important concept, and it's something I had never done."

Photographer John Harrington also knows the importance of good record-keeping when his business was audited for 2006 and 2007. "My accountant commented that it was the extreme organization of my tax records and their presentation with attention to detail that gave the examiner the impression that we had our act together and everything was in order."

When it comes to dealing with the IRS, it pays to be organized and have good record keeping. Don't dump your receipts into a box, and try to reconstruct your expenses at the end of the year. There are many products that can help you track expenses and keep you organized such as FreshBooks and Mint.com (linked below).

resources

taxninja.com

[Watch a video of the Tax Ninja discussing expenses and red flags](#)

Freshbooks.com

Mint.com

Cost of Doing Business

Workers with salaried positions can count on a regular paycheck for a guaranteed number of days of work. As such, they have no need to consider their costs of getting up every morning. Freelancers, however, have no such guarantee of regular work, and need to understand their costs of doing business so that they can plan and price accordingly.

In 2003, the National Press Photographers Association (NPPA) undertook a project to create a Cost of Doing Business calculator, under the auspices of the Business Practices committee, that would allow freelancers to input their estimated expenses and desired income to generate a cost per day worked.

Photographer, Greg Smith wrote the FAQs and descriptions in the calculator. The calculator initially generated a “day rate,” but upon advice from another photographer, they changed the language to “Your overhead cost for a day of shooting,” to address specifically what John Harrington mentioned – you should bill by the “value to the customer” and not by the hour. A “day rate” will lead a client to expect that the photographer will be available for the entire day, even if the job is completed within a few hours.

The calculator has 25 different inputs in a variety of categories. Greg warns against underestimating costs, which is why the calculator is configured with default values.

For example, the calculator defaults to \$900/year for equipment repairs, which at first glance might seem high. Greg says, “Something’s going to happen...one dropped lens is \$150-300 for minor damage. That’s going to happen in the course of a year...These numbers we came up with were reasonable from the point of view of a professional watching his numbers.”

Justin Marantz and Mary Bess own a New Haven-based wedding photography business. When they first started their business, Justin had already established a clientele in Rochester, where he’d gone to school. But when they calculated their travel time and cost, they realized that they were losing money servicing that clientele. As a result, they refocused their geographical area and raised their prices from \$1,200 to \$6,000 over time to cover their rising expenses.

The bottom line is that you must have an accurate understanding of your costs to create a profitable and sustainable business— otherwise you could work very hard only to find that you’ve been treading water —or worse— for years.

resources

[NPPA Cost of Doing Business Calculator](#)

[Audio interview of Greg Smith talking about the cost of doing business](#)

www.imediasmith.com

justinmarantz.com



Setting Your Rates & Booking Clients

Young photographers almost always undervalue their work and underprice their rates. Not only does this create an unsustainable business for the photographer and lock him/her into low prices with the customer, it also has a negative effect on all photographers that work in the same area.

John Harrington, the author of *Best Business Practices for Photographers*, comments, “If a photo editor has determined that photographer X and myself are capable of doing the assignment they want, then there is no reason why we shouldn’t be comparably priced.”

John is a huge proponent of the NPPA’s Cost of Doing Business calculator to understand what constitutes a realistic pricing range for your work. “Once you [plug in your numbers], you realize that you’re in the \$200-300 range at the bare minimum. When the phone call comes in from a photo editor saying, ‘we budgeted \$200 for the headshot or we have \$100 for an assignment for the newspaper for the day, then you’re paying for the privilege of doing that shoot, and that is not economically sustainable.’ He puts it simply: “If you take a loss every day you’re out making pictures, then the losses will pile up, and you’ll have to go wait tables. Every job needs to be a profitable one.”

John references the Vendor/Client Relationship on YouTube, as a way to understand that just because a client has a certain budget doesn’t mean you can profitably work with it. Negotiation with and education of the client is a necessary skill that photographers need to cultivate.

Travis Dove (CPOY 2007) is honest in his assessment of pricing. “The idea of turning down a low-paying gig, and using that time to research for a higher paying job –

I can see that concept, and I’m sure that it works. But it’s very intimidating idea for a young photographer.”

resources

[Buy *Best Business Practices for Photographers* by John Harrington](#)

johnharrington.com

[Watch a video of John discussing pricing your services](#)

[“The Vendor/Client Relationship” on Youtube](#)

travisdove.com



Insurance: Health, Liability, And Equipment

Let's face it. No one likes paying for insurance. The feeling can be amplified when you're starting out, have limited funds, and believe that nothing bad will ever happen to you.

However, a single event could wipe you out and put you into dire financial straits for many years. Although you might be able to get away without something like health insurance when you're in your early 20s, damaged equipment could cause a major setback both in terms of the cost of repairs as well as rental fees or missed opportunities that might arise when you have no equipment. And injuries to your body which seem trivial now could become debilitating in your 30s, 40s and 50s.

Some venues require a certificate of liability before allowing photographers to bring gear on site. This can be very typical of wedding halls or hotels that don't want to be liable if you knock over a light stand and damage their property or injure a guest. A certificate of insurance can be easy to obtain if you have an existing business policy, but impossible to get otherwise.

Many young photographers try to use their renter's insurance to cover equipment damage, but when you're dealing with pro-level equipment with a high cost, you can often find your claims being rejected. In other words, it pays to get properly insured.

Greg Smith has a matter-of-fact take. He says, "I wouldn't hire someone who wasn't insured. Can't risk it. It's my risk as well as yours. The bigger question is this: Alright, we're 22 years old. Are we going to be adults now? Are we going to take on adult responsibilities? Are we going to do what needs to be done as professionals?"



Getting an Agent/Rep

Many top photographers in the field have reps, and it can be enticing for a young photographer to believe s/he can do the same. But it's nearly impossible for a non-established photographer to find representation for one simple reason: agents want you to have clients that you're bringing to the table.

Frank Meo is the owner of Meo Represents and founder of thephotocloser.com has an all-star roster of photographers like Deanne Fitzmaurice, Ron Haviv, Tim Manotoani and more. He suggests that young photographers spend time assisting photographers to learn about photography and business. "They should notice everything that's going on. How that photographer deals with clients. How that photographer markets themselves. How that photographer lights. How that photographer talks to their assistants. Everything they see there is, in some way, research gathering on how they want to run their business."

When a photographer has the confidence to produce pictures of the same or better quality than the person he or she is assisting, and s/he has some cash in the bank, that is a good time, according to Meo, to start showing one's portfolio to different agents and buyers.

"The agents will take someone who they know they can make money with," he says, but equally important is the presentation of the photographer who is going to represent not only himself, but also the agency.

Agents typically take a 30% cut of creative fees for a shoot. And while they will help market a photographer through "portfolio breakfasts" and conversations with buyers, promotion is not solely the purview of the rep. The photographer must also take ownership of marketing him/herself and cover the expenses of doing so.

But Meo astutely notes that there are so many different ways a photographer can market today, and he believes that social media can play a huge role. And while he's still a proponent of direct mail pieces, he warns photographers to make sure the piece is very special (see Casey Templeton profile).

Having an agent is beneficial, but it's no guarantee of success, as a "regular" flow of business no longer exists in today's world. Meo concludes, "Maybe the best piece of advice I can tell a photographer: Marry an art buyer. Marry an art buyer or photo editor. Your percentages go way up."

resources

meorepresents.com

thephotocloser.com

[List of photo agents from aphotoeditor](#)

[Frank Meo on getting a photo rep](#)



Casey Templeton *(CPOY 2005)*

Although the College Photographer of the Year award is often synonymous with photojournalism, Casey Templeton attended a school (James Madison University) where a photography program didn't exist. "I took one 8-week course in photojournalism, and that was it for my photography education. The decision to go into commercial/advertising photography was made for me. A few months after I graduated, an art buyer with Walmart called and hired me out of the blue for two print ads. So I guess the commercial/advertising route found me."

This fortuitous phone call set him on a very different path from his contemporaries, who have largely stayed within photojournalism. And while the commercial market has afforded him a bit more optimistic future, he's had to learn to promote himself in a very methodical way.

His 2010 direct mail promo created waves throughout the buyer and photographer community for its creativity and smart design. "You have to spend money to make money sometimes. I wanted to make a big impression with my intro into the commercial photography world, so I took the calculated steps that could get me there. No risk, no return."

Casey spent \$15k for all marketing expenses in 2010, which included his box promo, new printed portfolios, printing, website design and consulting. The box promo cost approximately \$36 each.

Even though the box promo has been wildly successful (and he has another promo slated for his stock photography site that is hosted by PhotoShelter), he doesn't recommend such an aggressive spend for the newly minted professional. He advises, "Take a few years to get a solid body of work together. Don't do it right out of the gate. You only get one first impression, so make it count."



at a glance

- Commercial/advertising account for 85% of his revenue
- Created an S-Corp under the guidance of his accountant, who he's used for five years
- Maintains business insurance that includes his office, equipment and liability

notable quote

"It takes years to establish a reputation and only one job to ruin it."

learn more

caseytempleton.com

[Follow Casey on Facebook](#)

[Read and watch video about his 2010 marketing promo](#)



Matt Eich *(CPOY 2006)*

Creating a freelance photo business is hard. But try doing it when you find out you're going to become a father at 21. While still in college, Matt Eich and his girlfriend (now wife) had a baby, and he quickly realized that things weren't going to follow a more traditional route.

"I was really fortunate to have the kick in the pants to get me moving, and that experience has been very formative," Matt says. Because of the pressure to be a breadwinner at such a young age, Matt decided against a more traditional newspaper career and sought out a freelance career. But he quickly realized that the editorial world was unstable, and he couldn't rely on a single client or one type of work to keep food on the table.

During school, Matt started a photo collective with some friends called Luceo. He recounts, "When we originally formed, I think our hope was primarily to combine forces to find or create a place in what is a struggling industry, with no set path for young photographers just starting their careers. The support aspect of it was paramount, but that quickly evolved to become a more organized business entity, because after all, you have to eat to make pictures."

The business evolution of Luceo has been a key to the group's success. He says, "It's been an incredible support network for me with a group of folks who I feel have my back and are always pushing me to be a better photographer and smarter businessman. Some of these things aren't intrinsically built into us as artists and photographers."

Each member of Luceo serves different roles within the organization. Currently, Matt serves as the membership chairman and exhibition coordinator. As an individual photographer, he finds the balance of creating meaningful personal work and advancing his career to be delicate. "I never really think about [a project] like, 'How am I going to market my business?' I'm really always trying to get to the core of the story first, and turn myself into as much of a conduit as possible."

He's recently used the photojournalist crowd-funding site emphas.is to pursue a long term project entitled "Sin & Salvation in Baptist Town." Over 100 donors helped Matt hit his target goal of \$5,200, which will help him make a trip back to Mississippi. "I was really blown away that there were 102 people – which isn't a whole lot, but it's enough to put me down there for two weeks – who were interested enough in the project to say 'we want to back this.'"

He's excited by this donor/patron model, in which the audience is much more invested in the project. "I'm going to try to translate as much of my experience for them as possible through ways of communicating with people that I've never done before." The crowd-funding model has been a topic of discussion within Luceo as well. "We all have discussed the potential pitfalls of crowd-funding [one of which is that] it feels like charity – which isn't the way it should be. It should be like you're investing in something for which you're going to get a reasonable return."



at a glance

- Luceo is a Colorado LLC
- Members pay dues and a percentage of their photo-related income
- The cooperative provides creative and business support to its members

notable quote

"I never really think about [a project] like, 'How am I going to market my business?'"

learn more

matteichphoto.com

luceoimages.com

matteich.blogspot.com

[Listen to audio excerpts from the interview](#)



Travis Dove *(CPOY 2007)*

Marketing major Travis Dove took some photo courses in college and stumbled into an internship “licking envelopes” for a photographer rep and assisting in another photographer’s studio.

After moving back to North Carolina to be closer to his girlfriend, he met another photographer, John Loomis, who encouraged him to show his portfolio to local newspapers. Travis assured his parents that he had no aspirations of becoming a full-time photographer and soon found himself working for the Chapel Hill News for \$30 per assignment.

“I had a lot to learn. When I was working for the Chapel Hill News, I was very naïve. I was more concerned with the photography end of things at that time. Obviously my head was not in the business realm if I was shooting anything for \$30,” he recalls with a laugh, and admits that his parents were helping him out financially at the time.

He considers his decision to pursue his Master’s Degree at Ohio University to be critical in his career because of the network of people he met. Former classmates are now editors, and during this time, he also won the College Photographer of the Year Award and the World Press Photo award. “I met so many people there, and the Skatopia piece that went to World Press – I’ve sold that so many times to various European magazines, I would have never had access to those markets had it not been for the World Press award.”

His success at as a photographer led him to seek out expert advice. Under guidance of his family accountant, Travis formed an S-Corporation for his business two years ago. “I kind of got in over my head. The business had developed to a point where I needed to do something with it,” he recalls.

“There was no planning for months when I didn’t have any work. Especially when you’re in an industry when someone is paying you, sort of at their own will. The checks don’t come in on a calendar, so that started to become a real problem for me. If I had money, I was flush. If I didn’t have any money, I was totally broke. There was no accounting for that.” His accountant helped him think about creating a budget, and it was advice that he needed to hear from someone else to make the realization in his own head.

His marriage and responsibility of supporting him and his wife while she is in dental school has really altered his perception of the business. “Obviously I think about pictures. I think about photos all the time. But the idea of keeping my business healthy has become of paramount importance.”



at a glance

- Created an S-Corp under the guidance of his accountant, who he’s used for five years
- Separated business income and expenses and creates monthly budgets
- Much more frugal with expenses after going through planning with accountant

notable quote

“The idea of turning down a low-paying gig and using that time to research for a higher paying job... it’s a very intimidating idea for a young photographer.”

learn more

travisdove.com

[Listen to audio excerpts from our interview](#)

[travis dove, rolling stone, and skatopia](#)



Tim Hussin *(CPOY 2008)*

While we are largely focused on creating business as measured by growing your income, Tim Hussin represents a completely different side of the coin. Like the other CPOY winners, Tim has had his share of prestigious awards and internships, but he has rejected the notion of the career ladder, and is pursuing a personal project with his brother Noah (a Fulbright scholar) to document fringe communities within the US.

The Hussin brothers' project, "America reCycled," is their journey across the US by bicycle. They used the crowd-funding site Kickstarter in conjunction with a grant from the National Geographic Young Explorers foundation, to live what can only be described as an ascetic lifestyle. They have no specific time frame for the project, and Tim says it'll end when it's completed.

"I'm living a transient lifestyle now...We dumpster dive food, for example," he explains. "That's one thing that most people won't do, and I guess I don't blame them...we don't buy food very often, and that cuts out the necessity to work that many more hours per week."

Promotion of the project is limited to their blog, and Tim doesn't concern himself with business, marketing or income at this time. "A lot of people have a higher standard of living than I do. I'm happy being poor...I'm not trying as hard as other people to get assignment work since I am dedicating most of my time on this personal project."

"As a photographer/artist, [business] is not something that comes natural to me," he explains while discussing concepts he might have benefited from learning in school. Similarly, pricing a fair market value feels foreign to Tim. "I'd love to do this [job], and I wanna do this for you. OK, I'll charge you \$50, but actually I should charge you \$800...I wish I knew that, but for me, it's not a big deal."

Creating income serves the need to create a desired quality of life, and planning for the future. Fear of uncertainty or responsibility drove Matt Eich and Travis Dove to focus on business, but Tim doesn't share that fear. "I don't have too many fears, because I don't have high expectations. I'm very ambitious and really motivated to do work, but I'm not totally concerned with getting National Geographic assignments or stressing myself out with those kinds of things."

The art of photography has captured Tim's attention since childhood. "As a kid, I'd always stare at people, and I still do. And maybe it's an excuse, to continue to stare at people with some sort of purpose...I feel it's a very honest form of expression, and also a very intimate form of expression, to be able to learn about people that most have no idea about, or most just speculate about."



at a glance

- Has no business entity
- Highly focused on personal project
- Living a transient lifestyle and dumpster diving for food

notable quote

"A lot of young photographers feel like they want to go to these exotic places...but for me, I realized that I wanted to explore my own back-ground and heritage"

learn more

timhussin.com

americarecycled.org

[Listen to audio excerpts from our interview](#)



Ryan Henriksen *(CPOY 2009)*

Internships are par for the course for emerging photographers, and often they can serve as a source of inspiration. In Ryan Henriksen's case, the inspiration was a bit out of the ordinary. "After my first year at Ohio, I applied to at least 20-25 internships, and I didn't hear a thing back from any of them. I heard about this job I could get as a photographer on a cruise ship, and so I went and applied for that, and I got it!" he says proudly. But the story takes an ominous turn. "I actually spent a month of that summer on a cruise ship in Alaska as a photographer, but really, it was me dressing up in a bear costume to let people take pictures with me. So that experience really lit a fire under me, and so the next school year, I really tried to work harder to get an internship."

After winning the College Photographer of the Year in 2009, the internship quality improved dramatically with stints at National Geographic and the Dallas Morning News. Like the other CPOY winners, his high profile has helped him create a valuable network of people. Yet, he isn't as methodical about marketing to them as some of the more seasoned winners.

"I don't have business cards. I don't go around handing things out saying 'Look at my work.' I don't try to meet people and establish a relationship based on 'I wanna get work from you in the future.' I just go up and try to be friends with them, and if something works out, that's great. And if not, I have a friend," he says half-jokingly.

Most recently, Ryan took a position as a staff photographer in at the Missouri-based Columbia Daily Tribune in part because he finds the prospect of freelancing to be daunting. "I was prepared for finding internships and applying for jobs. But if I had to freelance and start my own business career, I would be completely lost. That was part of the reason I wanted to get a staff job, because I didn't know how to have my own business."

Ryan is prosaic about the future as a newspaper photographer. "I'm not betting [the staff job] is going to be around forever. But while it is, I'm going to take advantage of this time and teach myself business more."



at a glance

- Staff photographer at Columbia Daily Tribune
- Wishes he had had more exposure to business while in school

notable quote

"I really wanted to get a staff job, because I didn't know how to have my own business."

learn more

ryanhenriksen.com

ryan-c-henriksen.blogspot.com

[Listen to audio excerpts from our interview](#)

Rachel Mummey *(CPOY 2010)*

With her 2010 CPOY award, Pictures of the Year International award, a spot at the Eddie Adams Workshop, and internships at some of the most prestigious publications in the industry including a stint at National Geographic and The Virginian Pilot, Rachel Mummey is often referred to as an emerging photographer. But the label is a bit premature as she hasn't actually emerged just yet. Rachel is currently finishing her coursework at Ohio University while simultaneously building her professional career.

Despite the list of impressive awards and internships on her resume, Rachel is keeping her sights set on a staff position at a paper in a smaller market – even while acknowledging that these positions might not exist in the future. “I view newspaper work as the goal,” Rachel says. “I want to be a photojournalist so I can take pictures that people in my community can see. I want to inform the public that’s around me... I love seeing [my] pictures in the news every day.”

In these beginning stages of her career Rachel has already learned some important lessons about managing her business, including the importance of equipment insurance, “I’ve been lucky that I’ve been able to work with one insurance guy that’s been really helpful... accidents happen, and you have to be adequately prepared when they do.”

She’s also sought out the help of an accountant to help itemize expenses, maximize her tax deductions, and create a system to keep track of her business records. “He’s helped me develop strategies so that I can keep track of records and things that are tax deductible,” she says. Her slate of internships has required her to relocate around the country for only a few months at a time. “It’s not super organized, but it’s the best I can do with the circumstances I have... I move around quite a bit.”

While she doesn’t send out regular self-promotions, Rachel acknowledges the importance of maintaining strong relationships with editors. She actually uses her blog to stay in touch with her professional network. “The best way for me to keep people up to date is through my blog. It’s important to keep it updated, because people follow it (and it surprises me that they do).”

She is also aware of the importance of diversifying her portfolio. To stay competitive with photo students graduating with more and more multimedia skills, Rachel displays personal multimedia work on her website. “I think photographers can benefit from having those kinds of multimedia tools,” she says. “With every class that comes out of school, they know more than the class before them.”



at a glance

- Intern at the Jasper Herald
- Sees newspaper work as the ultimate goal
- Paid for equipment through a school loan

notable quote

“I want to inform the public that’s around me... I love seeing [my] pictures in the news every day.”

learn more

rachelmummey.com

rachelmummey.blogspot.com

[Listen to audio excerpts from our interview](#)

More Resources:

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<http://www.photoshelter.com/mkt/research/>

NPPA Independent Photographer's Toolkit

http://nppa.org/professional_development/business_practices/

ASMP Business Resources

<http://asmp.org/links/1>

APA Business Manual "Guide to Successful Advertising Photography"

<http://www.apanational.com/i4a/pages/index.cfm?pageid=3503>

Editorial Photographers "Starting Out" Tips From Members

<http://www.editorialphoto.com/resources/startingout.asp>

The Company Corporation

Resources for Starting & Running a Business

http://incorporate.com/resources_for_growth.html?affiliate=10424

Freelancers Union Resources for Freelancers

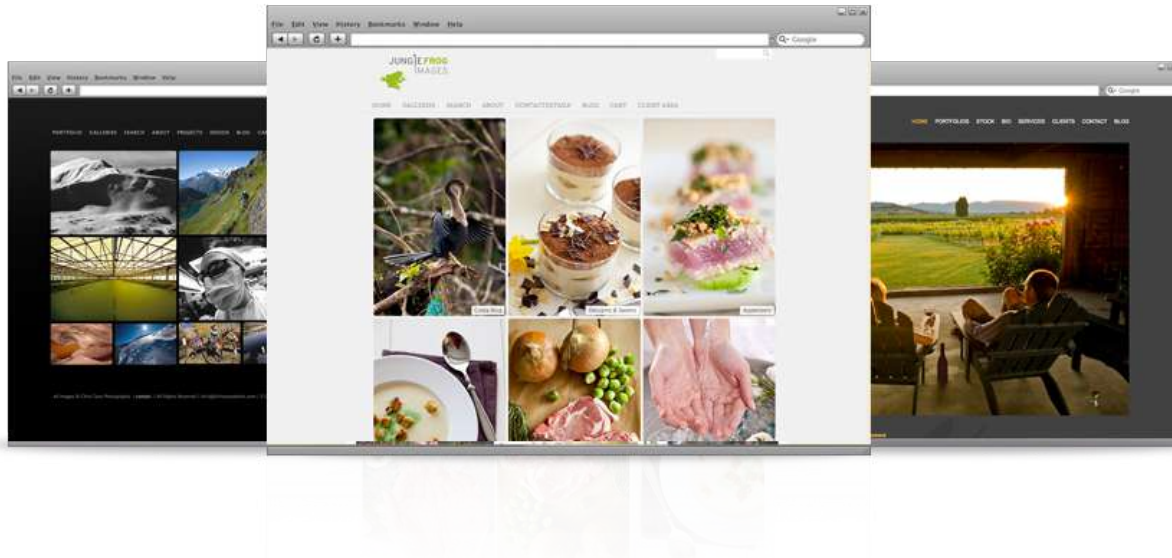
<http://www.freelancersunion.org/resources/index.html>

Professional Photographer Magazine Profit Center

<http://www.ppmag.com/profit-center/>



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