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# Launching and Maintaining a Wedding Photography Business

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# LAUNCHING AND MAINTAINING A WEDDING PHOTOGRAPHY BUSINESS

A Capstone Experience/Thesis Project

Presented in Partial Fulfillment of the Requirements for

the Degree Bachelor of Arts with

Honors College Graduate Distinction at Western Kentucky University

By:

Shelley D. Owens

\*\*\*\*\*

Western Kentucky University  
2015

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2015

## ABSTRACT

With the popularity of the wedding industry in America perpetuated by social media, blogs, and other networking sites, thousands of self-employed photographers have set out to make a living documenting the most important day of some people's lives. Digital photography appeals to many for its convenience, but having a camera does not make one a professional photographer. What separates the hobbyists from the professionals is the development of skills and creative vision and the proper legal and business licensing to make a profit off of their wedding photography.

Shelley Owens provides her own experiences as a professional wedding photographer as examples for the steps that must be taken in order to become a working, legal, professional wedding photographer. The wedding industry is comprised of skilled vendors and creative service providers dedicated to providing beautiful and quality products to brides and grooms. Establishing oneself in the industry creates an outlet for creatives like photographers and videographers to make a living off of their work.

Keywords: wedding photography, videography, visual storytelling, photojournalism, business, self-employed



Dedicated to my mom,  
for being my “plus one” to 70 weddings and counting.

## ACKNOWLEDGEMENTS

I am incredibly grateful to all the brides and grooms who have hired me to photograph their weddings and given me a chance to learn through experience. Without these opportunities to grow and learn in the wedding industry, my business would not be as established as it is today.

I am also appreciative of the Honors College for encouraging my entrepreneurial endeavors, and of my photojournalism professors for motivating me to become a better visual storyteller. I would like to personally thank Professor Tim Broekema for not only offering invaluable insight and guidance concerning my thesis, but for also mentoring me in the photojournalism program and beyond. Additional thanks go to my second and third readers, Professor James Kenney and Dr. Sonia Young, for so enthusiastically contributing their insights and ideas to this project.

Last but not least, I wish to thank my incredible parents and my best friend, Michael, for always encouraging and supporting my dreams and plans.

## VITA

April 25, 1995.....Born  
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Frankfort, Kentucky

## FIELDS OF STUDY

Major Field: Interdisciplinary Studies

Concentration in The Organization and Communication of Ideas

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## CHAPTER I

### INTRODUCTION

Wedding photography is considered a staple of the standard nuptial ceremony. With photo-sharing made easy due to social networking sites like Facebook and Pinterest, there has been a rise in the popularity of lifestyle and wedding photography, increasing the demand for professional photographers. Self-employment is a goal for many people, and wedding photographers who are able to make a career off their creative property are considered successful.

The wedding photography industry significantly contributes to the worth of the overall wedding industry in the U.S., estimated by Forbes to be worth \$60 billion. According to The Knot, a leading social network for wedding vendors, brides, and grooms, the typical wedding photographer in the U.S. now makes on average \$2,379 per wedding. With 136,300 working professional photographers in 2012, according to the Bureau of Labor Statistics, most work independently as self-employed business owners.

Digital photography is a field that appeals to many. However, a lot more goes into owning and operating a wedding photography business than simply taking photographs and dabbling in Adobe Photoshop. Beyond possessing the passion for visual storytelling and the technical knowledge to operate camera equipment, wedding photographers must

have an adequate understanding of the legal, business, marketing, and financial aspects of operating as a self-employed photographer.

Since the wedding photography industry is composed of artists and visual storytellers, there are blurred lines between those who are hobbyists and those who are professional photographers. While many individuals who claim to be wedding photographers may not possess the skills or creative vision to keep up with competition, some who possess the skills may not be operating their businesses legally. Careful and strategic planning must go into developing a wedding photography business, but before any great leaps are taken into the business world, a photographer must hone in on his or her skills and develop a creative vision.

## CHAPTER II

### DEVELOPING CRAFT AND CREATIVE VISION

The first and most important business tool for a professional photographer is their skill in their craft. This takes years to hone and it is ever-evolving, but refining one's understanding of the craft is the first step to take before entering the specialized photography industry. The "Ten Year Theory" states that it takes two years to learn a craft, eight years to develop skill in it, and a lifetime to perfect one's vision. There are many ways to develop one skills and to learn the tools of the trade. Photo schools, online classes, and self-teaching are all viable options for the budding photographer. Some individuals have an innate knack for visual composition while others might need the instruction that photo classes have to offer. For those who are serious about pursuing a degree in photography, there is a decision to be made between photojournalism school or fine art photography school, both of which have cost factors to consider.

Ultimately, different individuals require different levels of instruction. All methods of instruction bring with them pros and cons, but assessing one's personal skills and needs as a photographer will enable an individual to choose the right direction. Further, by developing the skills required to operate a creative business, one's individual, unique artistic style will also be developed, which is ultimately what photographers are trying to sell to clients.



### *Pursuing a Higher Education in Photography*

For those considering photography school, there are several factors to consider. Photography school will enhance one's technical knowledge of photography and creative eye for composition. Technical ability is strengthened through a learned understanding of lighting and compositional techniques. Peer criticism can be incredibly valuable, and friendly competition can increase personal motivation. Skills will be refined as one learns from instructors who have been in the photography business for years, whose backgrounds range from fine art photography to photojournalism. Photography school offers an incredible opportunity to create a network of photographers and colleagues who can potentially provide you with invaluable connections later on in your career.

All of these factors will inevitably give someone with a degree a stronger advantage over someone who has no formal education, but there are also pitfalls to consider as well. Four-year art colleges, private and public universities are extremely expensive. Those who pursue photography degrees must be prepared to handle debt averaging around \$120,000 by the time they graduate. It is difficult to afford a home and other living expenses, much less start your own wedding photography business, when there is that much debt to consider. Among other financial factors are equipment expenses while attending school, equipment insurance, and other personal expenses.

### *Fine Art Photography School versus Photojournalism School*

When seeking a photography degree, important considerations to make are whether to pursue a degree in fine art photography (that is, traditional, posed photography) or photojournalism. While the two have similar goals, the differences in a fine art photography and a photojournalism education are significant. With the rise of “wedding photojournalism” — that is, photographing a wedding day by focusing on candid moments rather than posed, controlled portraits (see figure 1) — photojournalism school is a practical option.



*Figure 1:* Wedding photojournalism focuses on capturing candid moments rather than posed, controlled portraits. Copyright Shelley Owens 2014.

Having a degree in photojournalism provides job security as well. Through learning about ethics, the news industry, and visual storytelling components, photojournalism students are better equipped for a range of potential jobs. Wedding photojournalists can work as staff photographers or freelance photographers at newspapers or magazines to supplement their income from weddings. Ultimately, with a better understanding of visual storytelling components, wedding photojournalists can potentially appeal to a larger range of modern brides seeking photojournalistic coverage of their weddings. My experience in photojournalism school challenged me as a visual storyteller and helped me to develop my own style, which focuses on capturing raw emotions and moments with beautiful composition.

Not all photographers have an interest in news photography, however. For those who don't consider themselves to be journalists first and photographers second, yet are still dedicated to refining their skills as a photographer, fine art photography school may be a better fit. With the focus being more on the creative process and the technical components of photography, especially studio lighting, fine art photography classes still serve to refine one's skills. Additionally, many engaged couples are drawn to editorial-style photographs (see figure 2) rather than unposed, spontaneous candid. The choice between fine art photography school and photojournalism school ultimately depends on what your personal style is and the audience you wish to cater to.



*Figure 2: Fine art photography relies on a lot of direction, control, and set-up from the photographer. Copyright Sabrina Hounshell, Seriously Sabrina Photography 2014.*

### *Online Classes versus In-Person Classes*

Depending upon a photographer's personal schedule, learning style, and specific goals, one can make the decision between an in-person class format and online photography classes. Online classes are an alternative to the classroom learning experience, but there are many benefits that come along with a classroom setting, as discussed in the last section.

Online classes are a helpful option for eager photographers who have full-time jobs, parental obligations, and other duties make going to school at a set time every week

difficult. While taking classes online is considerably more affordable, these classes typically do not come with a degree, since not all online photography classes are accredited. A degree is by no means necessary to operating a small business, and if one is simply seeking to increase your knowledge of photography, online classes may be the best option.

Online classes may offer convenience at a fraction of the cost, but they lack peer and teacher interaction. As aforementioned, photography school can be an excellent opportunity to be challenged by peer constructive criticism and instructor feedback. Since online classes typically do not offer one-on-one instructor contact experience, it can be difficult for a brand new photographer to benefit from the class, especially if they need assistance figuring out how to use their cameras. Additionally, the benefits of networking with peers are lost.

While holding a Bachelor of Fine Arts degree in photography may seem like an advantage in the field, it may actually limit your employment opportunities, since photography is such a specialized skill set. Some other options are pursuing an Associate's Degree in photography from a community or technical college, which is significantly less expensive than photo school, or pursuing a business degree at a four-year college and minoring in photography. With the goal of higher education in photography being to enhance one's personal skill level and refine one's understanding of

the craft, individuals must personally assess the benefits and downfalls of photography school as they pertain to individual goals as a visual storyteller.

### *Knowledge versus Experience*

Photography school is not the best option for every aspiring professional photographer. For some, the obligation to do well on school assignments in order to receive a passing grade is uninspiring and draining. An alternative to higher education in the field of photography is taking a leap of faith into the industry once you feel confident in your skill set. In my personal business endeavors, this is exactly what I did. As a high school student with no extraneous expenses or bills to pay, I was able to focus on improving my skills as a photographer through practice and experience. By networking through social media websites and by making contacts with other photographers, I was able to establish myself as a professional photographer. Later on, I pursued classes in photojournalism to enhance my already existing skills.

School is not always a career safeguard; even degree-holding photojournalists are not guaranteed work. Oftentimes, photo editors at magazines or newspapers do not put much merit on a degree or where a potential job candidate went to school, but rather on the quality of their body of work. Additionally, holding a degree in photography is not going to be what books weddings or draws clients in. It is important to remember that the

prestige of one's education is not necessarily a validation of one's skills and a justification to charge clients excessively.

When it comes down to it, a photographer's work can and will speak for itself, so it's important to make decisions based on your personal skill level and creative vision. Spending time to nurture personal skills and growth as an artist and storyteller, regardless of the method of doing so, is the first step to take on the journey to launching a wedding photography business. Realistically, business logistics are obsolete if one lacks the passion, skill, and drive to create and render beautiful storytelling images (see figure 3).



*Figure 3: Wedding photojournalism focuses on capturing candid moments rather than posed, controlled portraits. Copyright Shelley Owens 2012.*

## CHAPTER III

### UNDERSTANDING THE MARKET

The next step in establishing oneself as a professional wedding photographer is understanding the market, the competition, and the clients. To avoid spreading oneself too thin, one must assess the market and decide what style they want to specialize in. Photographers who hone their style quickly can cater to the clients they relate to the most, as opposed to photographers who spread themselves too thin and end up getting burned out and uninspired, doing work for clients who do not share the same creative vision.

#### *Traditional Photography versus Wedding Photojournalism*

The Knot, an online network of wedding vendors, brides, and bloggers, is the “authority on all things weddings,” according to their website. The Knot caters to over 1 million engaged couples each year through magazines and their online social network that allows users to search for local wedding vendors and read about wedding trends. According to Lauren Kay, blogger for The Knot, classic images “are those that stand the test of time,” and are characterized by “reflecting reality, but . . . infused with the shooter’s artistic license.” Another rising style of wedding photography is one that The Knot calls “Lifestyle,” which photographer Allan Zepeda describes as “photojournalism re-defined” (Figure 4). With modern brides looking for candid and beautiful photography, the biggest names in the industry are the ones who provide just that.

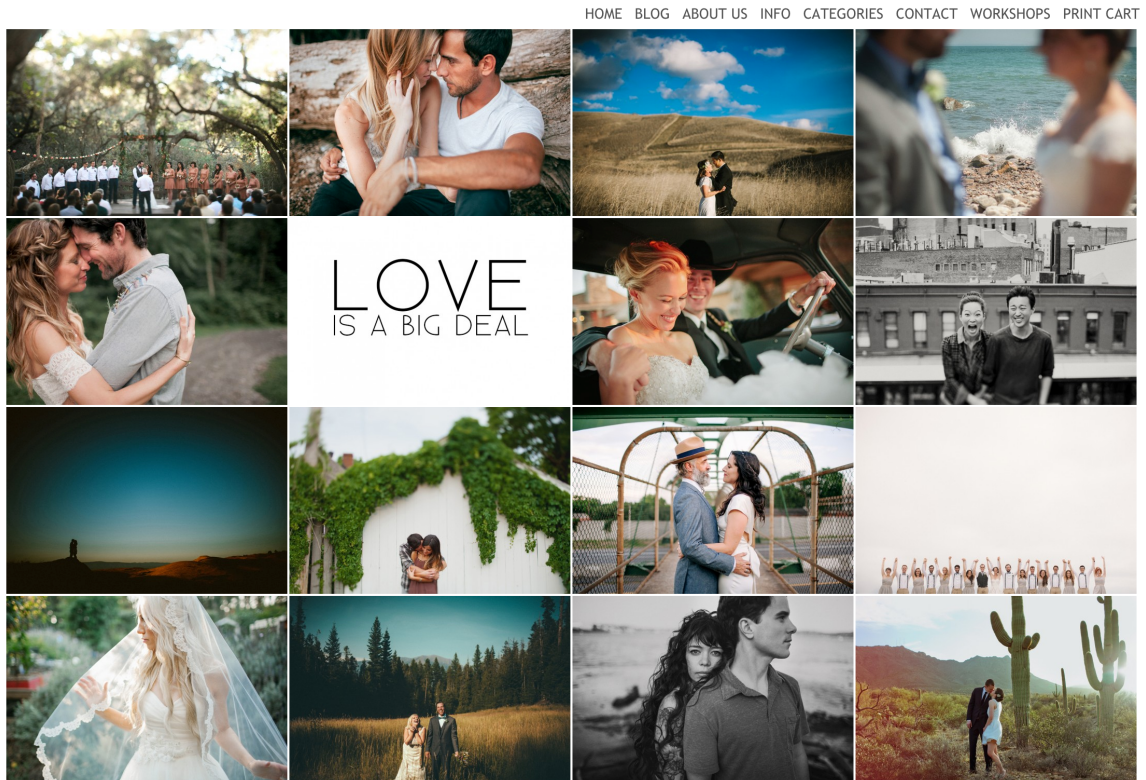




*Figure 4:* On Lifestyle photography, wedding photographer Allan Zepeda says: “It’s candid, yet done so with some direction and styling.” Zepeda says a good photographer will look for moments but also set the scene. Copyright Allan Zepeda, 2014.

Some of the most popular destination wedding photographers, or photographers who market themselves internationally rather than locally, sell their photography style under the category or “documentary” or “lifestyle.” Atlanta-based destination wedding photographers Meg and Josh Souder are in high demand, working as a husband-wife team business they call “Love Is A Big Deal” (figure 5). On their website, they state their goal, which is to capture “real moments, genuine smiles and raw emotion.” With blog

posts displaying artistically composed candid photographs of laughing brides and grooms, the duo book nearly 55 weddings per year internationally.



*Figure 5:* Wedding photographers Josh and Meg Souders, also known as “Love Is a Big Deal,” document nearly 55 weddings a year internationally. Copyright Josh and Meg Souders, 2015.

Wedding Photojournalists of America award recipient Peggy Blair states that when people look back on their wedding albums years down the road, they want to remember how they felt at the time, not just what they look like. She says that what matters is the actual experience the photographer is documenting. Similarly, wedding photographer Joe Milton says that popular, traditional portrait photography isn’t going

out of style, but it is important to understand the differences between the expected “canned” shots and actual wedding photojournalism. He says that when clients pick him to photograph their wedding, they accredit their decision to the fact that they are not interested in “cliche” photos, such as the groom dipping the bride or the bride’s veil thrown over the groom’s head. In my own personal experiences as a wedding photographer, I have found all of this to ring true. Most clients I meet with reiterate to me several times how adamant they are about not having stiff or fake-looking photos, but that they are mostly interested in candids of them and their friends and family.

All of this is not to say that brides and grooms are uninterested in traditional wedding photography. This is a style characterized by lots of direction and control from the photographer. These fantasy-like, magazine-style images find their roots in traditional studio photography (see figure 6). While this particular style is time-consuming and runs the risk of looking stuffy posed, it produces predictable and repeatable results that are pre-planned.

With wedding photojournalism rising to the forefront of the modern bride’s mind, many traditional photographers are trying to get their foot in the door by attempting to “pose” candid shots in attempt to look natural. A trained, experienced wedding



*Figure 6:* Traditional wedding photography is predictable and reliable and can produce dramatic, editorial-style photographs. Copyright Sabrina Hounshell, Seriously Sabrina Photography, 2014.

photojournalist will know what to photograph and how to photograph it in a way that tells the story of a wedding day without interrupting it by attempting to control the subjects.

Perhaps one of the biggest competitors in the wedding photography industry is the thought that hiring a professional photographer is unnecessary, and that guests with iPhones can get the job done just as well. This a myth perpetuated by the rise of Instagram and Facebook. There is a sense of historical value that needs to be driven home to clients, that photographs document their wedding day. The importance of having beautiful, professionally-rendered photographs should be a priority.

### *Understanding the Clients*

A wedding photographer's goal is to tell the story of their clients wedding day through images that reflect the vibe, mood, and emotions of the day. This is an extremely difficult task to carry out when the bride and the groom do not share the same artistic vision or style as their photographer. The goal of the wedding photographer's goal is to attract clients that can appreciate their personal style.

A wedding photography portfolio should consist of images that will be relatable to potential brides and grooms while still integrating one's own personal style. Once a photographer has an adequate body of work to share with potential clients, they must price themselves accordingly. Clients shouldn't want to hire a photographer because they're affordable, clients should want to hire a photographer because they like what the photographer has to offer.. A more in-depth look at pricing is looked at in chapter VII.

### *Storefront*

It is unlikely that a photographer without an online web presence or portfolio will be hired, which is why it is so important for photographers to share their work online. Not only are web storefronts incredibly effective when it comes to sharing photos, but they are also significantly less expensive than physical studio spaces. While some photographers opt to pay rent for a studio space, this is an unnecessary expense if you are not pursuing studio photography.



Web fronts and blogs have increased in popularity in the last decade, becoming the new “storefronts” for photographers. While one’s work should speak for itself, it is also important that an individual’s creative style is evident in their web design. To effectively draw in clients, one should spend time making their website attractive and easy to navigate. I personally use WordPress with a ProPhoto website template, a template specifically designed to showcase a photography portfolio. Through this platform, it is quite simple for me to update my site to prevent it from ever looking dated (see figure 7). Your website is your product pitch, and the goal is to make it as reflective of your personal style as possible to attract clients with a similar style.



*Figure 7: Website for Shelley Owens Visual Storytelling created using WordPress and ProPhoto. Copyright Shelley Owens 2015.*

While a lot of your business may be generated through word-of-mouth reviews from past clients, one effective and free way to boost web traffic is by registering your business through Google. When clients Google search for wedding photographers in there area, the first results to show up are called "Google Places" results. These are free results that entrepreneurs get for registering their businesses through Google.

Facebook has also become an effective outlet for photographers to reach clients and potential clients. Social media is great for photographers who use it wisely. By posting frequently and interacting with clients, you can generate a following on social media for your work. As Facebook followers “like” and share your work with others, new business will be generated. Using Facebook as a marketing tool will be explore further in chapter IX.

## CHAPTER IV

### PLANNING YOUR BUSINESS

Once a photographer has broken into the scene of wedding photography, began establishing their name, and assessed the market, the next step is to make their business a legitimate entity. This involves selecting a business structure and registering with the state and the IRS among other things, though the first step is formulating a business plan.

A business plan should explain why you as a photographer are different from your competitors, backed up with solid reasons why clients would purchase your services. A solid business plan with a good marketing scheme is going to serve as a foundation and a jumping off point for a business. The plan serves as a reminder of where one's business has been and where one's business is going. This is an especially important component to have if a photographer needs to apply for a bank loan, which may be the case for some.

The Kentucky Small Business Development Center (KSBDC) offers advice and planning information for small businesses seeking to become established in Kentucky. According to their website, a business plan should identify the expectations you as a photographer have for your business. If the plan will be used to obtain financial investments, the plan should "tell the story" of your business to a potential lender. KSBDC advises that your plan be reviewed and adjusted regularly. When I started my business, I had minimal overhead as a high school student with no extraneous expenses.



Having as a little start-up overhead as possible is wise, as you can build your gear collection as you earn more money to invest back into your business.

When writing a business plan, the KSBDC says that the executive summary should highlight major points of the plan to be explained later on. These includes market assessment, marketing strategy, potential profits, and, if one is seeking to obtain finances, a dollar amount requested and proposed terms for repayment. My personal business plan does not include this aspect.

Next, there should be a business summary that explains the mission statement, company goals and objectives, and business philosophy. Additionally, there should be a description of the industry and overview of the products or services offered you offer. A market analysis of the industry and the competition should be included as well.

A wedding photographer's business plan is unlike most business plans. With the help of Western Kentucky University's Small Business Accelerator, which is run under the auspices of the KSBDC, I have created my own example business plan as a demonstration, as seen in figure 8. The major differences between a typical business plan and the one I have created are that I am not seeking a loan nor am I seeking investors. However, an annual budget is included. I do not outline an operational plan, since my business is a service offered on-location and because there are no "employees" aside from myself and my second photographer. My business plan includes an artistic philosophy, along with an explanation of my work flow and final product.

Figure 8: Business plan for Shelley Owens Visual Storytelling.

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## **BUSINESS PLAN**

*Shelley Owens Visual Storytelling, LLC*

*Owner: Shelley Owens*

*Offering services in photojournalistic wedding documentation, wedding videography, lifestyle portrait sessions, and promotional videography.*

## **EXECUTIVE SUMMARY**

Shelley Owens Visual Storytelling is a full service wedding photography and videography business, specializing in photojournalistic documentation. Our team of two photographers and one assistant work together to ensure that special moments are captured, rendered in the highest quality, and then taken through a signature editing process.

It can be argued that wedding documentation is the most important investment of a couple's wedding day. Tangible photographs and videos will preserve the memories of a bride and groom's wedding day after the vows are said, after the bouquet is tossed, and after the cake is eaten.

While nearly everyone has a camera now, professional quality is an absolute must in order to adequately capture such special memories in the best light. With the Internet making it easier than ever to share photos across the globe, clients now seek out creative eyes and innovative thinkers to document their wedding stories. Our goal is to work closely with our clients in order to create a product that blends our creative vision with their creative desires.

## ***OBJECTIVES:***

- *To produce beautiful, high-quality storytelling images and videos.*
- *To work closely with clients while bringing our own creative vision to projects.*

- *To create a well-rounded, unique and attractive body of work in order to draw in clients with similar styles and creative values.*
- *To serve our community and region through visual storytelling while continuing to work towards our goal of becoming traveling destination wedding photographers.*

## **MISSION**

Shelley Owens Visual Storytelling seeks to develop a personal relationship with clients to develop a creative direction and establish goals for individual projects together. Whether it be weddings, portraits, or promotional video work, we wish to mesh our creative vision to your ideas and project goals. Working with customers who appreciate the value of quality visual storytelling gives us freedom to document individual wedding days and other events in our personal style, developed over years of experience.

Our small team, comprised of two photographers and one assistant, work very closely with one another in order to maintain a cohesive style. We are not only set apart by the unique services we offer — such as wedding photography and videography hybrid packages — but by our friendly and personal customer service. There are no hidden fees or print packages required beyond the costs listed on our pricing sheet, and there are no limits to the number of edited images that will be given to our clients following their wedding. We wish to remain on good terms with our clients long after their wedding day, since word-of-mouth advertisement is our most effective means of reaching new customers. Whether it means scheduling several pre-wedding consultations to put our clients at ease about the wedding day timeline, or working with a client's budget, we will do whatever it takes to keep our clients satisfied. We are in love with emotional, raw storytelling images and video, as we believe that these preservations of memories and moments are timeless and priceless. We know that our clients grandchildren, great-grandchildren, and great-great-grandchildren will cherish these memories that we preserve. The photos and videos that we produce for our clients will carry on their legacy long after their time has come. Since we possess these skills and capabilities, we feel a responsibility to share our gifts and passion with others,

## **COMPANY OVERVIEW**

In 2010, Shelley Owens Visual Storytelling was formed when I was a sophomore in high school. After documenting my first wedding at the age of 15, I realized that this was a career I wished to actively pursue. Now, five years after its inception, my business has documented seventy weddings and counting. Though I am predominately self-taught through industry experience, I have studied visual storytelling under the mentorship of several award-winning photojournalists and filmmakers at Western Kentucky University, The Mountain Workshops, and The Kentucky Center Governor's School for the Arts. Since March 2012 to April 2015, seventy weddings have been documented.

## **SERVICES AND PRODUCTS**

We pride ourselves on customer service and interaction. We don't want to feel like strangers at your wedding. We wish to conduct ourselves professionally while still capturing moments of your special day through the eyes of a friend. Shelley Owens Visual Storytelling will ensure that clientele remains happy with our services long after the wedding is over.

In order to expand our network and to effectively practice our craft and hone our style, extraneous services are offered outside of wedding storytelling. Engagement photos, senior portraits, family photo sessions, and promotional videography are also offered by our company. As with weddings, we work closely with clients to effectively produce images and video work that meet their needs and desires.

Based in Bowling Green, Kentucky, we cater mostly to clients in Kentucky, Tennessee, and Indiana. However, we are available for travel all over the world. In the next five years, our business goal is to establish ourselves as traveling destination wedding photographers.

The average cost of a wedding photography package is \$1,500. The average cost of a wedding videography package is \$2,000. The average cost of a standard one-hour portrait session is \$200. All images and video files are delivered to clients in a digital format with a copyright release allowing individuals to distribute and print photos on their own.

## ECONOMICS

Through wedding photography, videography, and portrait sessions, our business generates a profit. The gross profit margins from all photographic and video services is 87%, based on income gathered in 2014. Prices determined based on time spent traveling to wedding venues, time spent shooting, time spent editing, and a creative fee. In 2015, we will be expanding package options by adding online print galleries and print packages to our services and products. Financial records are kept and maintained by Shelley Owens.

## EQUIPMENT

Existing equipment acquired since 2011, totaling over \$10,000 in value:



Figure 9: Canon 7D, Canon 5D Mark ii, and Canon 5D Mark iii camera bodies, 50mm f/1.4, 50mm f/1.2, 24-105mm f/4.0, 70-200mm f/4.0, Rode Videomic, Manfrotto photo tripod, Manfrotto video tripod, Adobe Creative Cloud Suite, Final Cut Pro X, Lacie external hard drives (3TB and 6TB), 15-inch retina display MacBook Pro, and assorted memory cards.

## **LEGAL**

Shelley Owens Visual Storytelling is in the process of becoming a limited liability corporation. (State licensing requirements: type and licensing source), and status (not yet applied, applied and pending, obtained). State zoning requirements and status (verified, okay, rezoning). State insurance requirements (type and source) and status. Describe any other laws of the business. Trademarks, copyrights, licenses should be checked for legality.

## **FUTURE PLANS**

Shelley Owens Visual Storytelling is planning on expanding our network in the next five years. Our goal is to become established destination wedding photographers, traveling all over the world to document weddings and promotional videos. Minor adjustments include the addition of print packages and an online photo proof gallery for clients to generate extra profit.

## **MARKET ANALYSIS**

- I. Customers (Market) — Our target audience are young, hip engaged couples. Our innovative style and workflow makes us attractive to these couples.
- II. Environment — Though we shoot many weddings in southern Kentucky, most of the time we travel across Kentucky, Tennessee, and Indiana to document weddings.
- III. Competition — With a growing number of visual storytellers becoming self-employed wedding photographers and with the convenience and easy access of digital photography, the wedding photography market is becoming extremely competitive. Additionally, with the increasing popularity of iPhones and iPads, we encourage our clients to ask their guests to refrain from taking iPhone photos in order to decrease our competition while shooting their wedding. We ask this in order to make it as easy as possible for us to capture their wedding day.
- IV. Competitive Advantages and Disadvantages — By offering services in both wedding photography and videography, as well as hybrid packages containing both services, Shelley Owens Visual Storytelling stands out from others who typically only offer

services in either/or. Additionally, a customizable “build-your-own” package system offered alongside set packages is appealing to many customers on tight budgets.

- V. Sales Projection — In 2014, the gross income generated from 37 weddings and 50 portrait sessions was approximately \$34,600. Expenses for business upkeep were estimated to be \$5,000, leaving a net profit of \$29,600, approximately. In 2015, with a 41.6% price increase from the previous year, 26 weddings on the business calendar as of April 2015, and 50 portrait sessions estimated, the business is expected to generate \$49,000. After expenses, estimated to be \$10,000 in 2015, this leaves a net profit of \$39,000.

## MARKET STRATEGY

Through developing client relationships, we will encourage word-of-mouth advertising to reach new clients. Additionally, by utilizing social media and our website, we will post frequent updates and new photos and videos for new and old clients alike to see and share with their friends.

## FINANCIAL PLAN

*Shelley Owens Visual Storytelling is not seeking sponsorship from investors, but for those that are, developing a financial plan is key. Identify the ways in which your company generates revenues and highlight the key assumptions which govern your financial projections.*

*If you are seeking funding, identify how much money you need to start and/or run your business, and the primary uses of these funds. Finally, include a summary of your financial projections.*

---

## CHAPTER V

### STARTING YOUR BUSINESS

Once a solid business plan has been developed, the next step is to register one's business. In Kentucky, registering a small business is made simple with Kentucky's One Stop Online Business Registration, a useful online tool that provides a walkthrough for registering your business and developing a business plan. The One Stop Business Portal provides a Business Start-Up Checklist that entails all of the steps I will explain further in this chapter (figure 10).

#### *Selecting a Business Structure*

The first step listed on the One Stop Online Business Registration is to register the business name and entity type. According to Jamie Swanson, professional photographer and blog writer for "The Modern Tog," if you want to people to take your business seriously, then you must take your business seriously. This starts with deciding which type of business structure to use: sole proprietorship, limited liability corporation (LLC), or S-Corps and C-Corps.

While a sole proprietorship is the easiest, with no forms to file and taxes going straight to one's personal tax return, the danger is that the owner, as the sole proprietor, is subject to full liability of their company. If someone sues a self-employed professional



photographer working as a sole proprietor, they can go after their personal holdings. An LLC offers legal separation of liability, which protects one's personal assets.

Additionally, single member LLCs can have their taxes passed through to their personal tax return like a sole proprietor. Also, there is limited paperwork to file in your state and with the IRS. Since S-Corps and C-Corps involve having shareholders, directors and officers, neither are realistic for the typical self-employed professional photographer. For these reasons, most professional photographers operate as LLCs. By consulting with an accountant with these options, an individual can decide which business structure suits them best.

### *Registering a Business*

In Kentucky, in order to legally conduct business most businesses are required to register with the Kentucky Secretary of State and the Department of Revenue.

Additionally, many cities and counties require registration for individuals conducting business within their jurisdiction. As this varies city to city and county to county, one should consult with local county and city clerks first. Links on the One Stop Business Portal make registration simple. Through registration, one may apply online for a federal Employer Identification Number (EIN) from the Internal Revenue Service (IRS). An EIN will allow a business owner to open up a business bank account as well as pay federal taxes.

## Business Start-Up Checklist

After researching your business idea and writing your business plan, use the checklist below to guide you through the steps of establishing your business. It is good, sound business judgment to seek advice from an accountant and/or attorney before starting a business. You can also refer to the *Start My Business* page with the *Kentucky One Stop Business Portal* for additional information and resources on any of the following topics.



### CHOOSE A NAME AND STRUCTURE.

- ☐ Businesses in Kentucky are required to **choose an available name** with the Office of the Secretary of State. A business name is not available if it is already being used by an existing registered business. There is a search tool for available names which you can access by visiting the Office of the Secretary of State's Website at: [www.sos.ky.gov](http://www.sos.ky.gov)
- ☐ One of the first decisions to make when starting a business is to **choose a legal structure** for your business. The particular structure you choose may save you money and provide greater protection of your personal assets. Visit the *Start My Business* page with the *Kentucky One Stop Business Portal* for an interactive tool that can provide you with more information on different business structures.

### REGISTER YOUR BUSINESS.

- ☐ Most types of business types must register with the Office of the Secretary of State and the Kentucky Department of Revenue to operate in Kentucky. Businesses can now complete their basic registrations with both offices using the *Kentucky One Stop Business Application* (formerly known as *FastTrack*) online. Visit the *Start My Business* page with the *Kentucky One Stop Business Portal* to get started.
- ☐ Many cities and counties also require registration for individuals and firms conducting business within their jurisdiction. Consult your local county and city clerks for any **local registration requirements**.

### GET YOUR TAX NUMBERS.

- ☐ Obtain a **Federal Employer Identification Number** from the Internal Revenue Service (IRS). (You most likely completed this step while completing your basic registration with the Kentucky Department of Revenue above.)
- ☐ After you have completed your basic registration you will receive a **state tax identification number** from the Kentucky Department of Revenue.
- ☐ Upon receiving and processing your registration, the Department of Revenue will specify if you and your business will have any additional state tax requirements. Depending on your type of business there may be **additional state tax registrations** you must complete.
- ☐ Many cities and counties also impose taxes for individuals and firms conducting business within their jurisdiction. Consult your local county and city clerks for any **local tax requirements**.

### FIND INSURANCE REQUIREMENTS AND COVERAGE OPTIONS.

- ☐ If you hire employees, your business is required to register for **unemployment insurance** to operate in Kentucky. Visit <https://kewes.ky.gov/> to register.
- ☐ If you hire employees, your business is also required to obtain **workers' compensation insurance** from a private insurance carrier or self-insure. (Kentucky does not sponsor a state-run insurance program.) Visit the Department of Workers' Claims for more information.
- ☐ Insurance is a risk management tool that can help you protect your business, your employees and your customers. Visit the *Insurance* page on the *Kentucky One Stop Business Portal* for more information and resources and to make sure you **adequately protect your business** before you open.

### OBTAIN THE APPROPRIATE LICENSES AND PERMITS.

- ☐ Most businesses in Kentucky are required to have at least one license or permit to operate. Check with your occupational board or visit the Occupational Licenses/Permits page on the *Kentucky One Stop Business Portal* to search **special licenses or permits** to legally operate your business.
- ☐ If your business is involved in activities supervised/regulated by a federal agency you will also need to **obtain federal licenses** to operate. Visit the *Federal Licenses/Permits* page on the *Kentucky One Stop Business Portal* for more information.
- ☐ **Acquire environmental permits:** Environmental permits are required by federal, state and sometimes local governments to ensure that business and construction minimize potential impacts on human health and the environment. Many environmental programs require that facilities and operators obtain permits or authorizations prior to engaging in certain activities.
- ☐ Many cities and counties also impose requirements for individuals and firms conducting business within their jurisdiction. Consult your local county and city clerks to find out if you must obtain a **local business license** and to check for compliance with **building codes and local zoning requirements**.

### LEARN ABOUT YOUR EMPLOYER RESPONSIBILITIES.

- ☐ Visit the *Managing Employees* page on the *Kentucky One Stop Business Portal* for more information on the topics in this section.
- ☐ Research and understand your **employer tax obligations** with the Internal Revenue Service and the Kentucky Department of Revenue.
- ☐ **Display mandatory posters** in a conspicuous location in your place of business: Safety and Health on the Job; Wage and Hour; Unemployment Insurance; Equal Opportunity; and Fair Housing.
- ☐ Your business is required to **report new hires** to both Federal and Kentucky governments.
- ☐ Your employees must fill out an **Employment Eligibility Verification Form (I-9)**.
- ☐ Make sure you are in compliance with the **Americans with Disabilities Act (ADA)**.
- ☐ Make yourself aware of **occupational safety and health regulations** that may impact your business.
- ☐ Employers involved in construction work or mining activities in Kentucky that haven't been doing business in the state for at least five consecutive years are required to **post a performance bond**.


### IDENTIFY REGULATIONS AND STATUTES FOR YOUR BUSINESS.

- ☐ Learn about **regulations and ordinances** that affect your industry and can impact your business on the *Start My Business* page with the *Kentucky One Stop Business Portal*.

Figure 10: Business start-up checklist, provided by the Kentucky One Stop Business Portal for small businesses.

## Obtaining Tax Numbers

In addition to obtaining an EIN, a business owner must understand federal tax obligations. The One Stop Business Portal includes helpful links that makes understanding federal business taxes easy, one being a Federal fact sheet, figure 11.



### FactSheet} Federal Business Taxes

The Internal Revenue Service (IRS) has a number of useful online resources to help business owners and employers understand federal tax obligations. Federal employer tax obligations include Social Security/Medicare taxes, unemployment taxes and federal income tax withholding from employee pay.

#### Corporation Income Tax

Net income after all allowable deductions for business expenses, depreciation, interest costs, taxes paid, contributions, etc.

If Taxable Income Is:	But Not Over-	Tax Is:	Of the Amount Over:
Over-\$0	\$50,000	15%	\$0
50,000	75,000	\$7,500 + 25%	50,000
75,000	100,000	13,750 + 34%	75,000
100,000	335,000	22,250 + 39%	100,000
335,000	10,000,000	113,900 + 34%	335,000
10,000,000	15,000,000	3,400,000 + 35%	10,000,000
15,000,000	18,333,333	5,150,000 + 38%	15,000,000
18,333,333	-----	35%	0

#### Federal Income Tax, Social Security and Medicare Taxes

Employers have tax obligations to the IRS. You generally must withhold federal income tax from your employees' wages. You withhold part of Social Security and Medicare taxes from your employees' wages and you pay a matching amount yourself. The total rate paid by by both an employer and employee is 7.65 percent. For the self-employed, the total rate is 15.30 percent.

- Old Age, Survivors and Disability (OASDI): The 2014 employer and employee tax rate is 6.2 percent on the first \$117,000 of wages.
- Medicare: Employer and employee each pay 1.45 percent on all wages.

**Fact: It's important for business owners to understand federal tax obligations.**

#### Federal Unemployment Tax Act (FUTA)

The Federal tax is nominally 6.0%; however, the FUTA provides for a credit up to 5.4% for payment of state unemployment insurance (UI) taxes. The maximum 5.4% credit would make the effective Federal tax rate 0.6% (.006), applied to the taxable wage limit of \$7,000.

#### Other Federal Taxes


Federal excise taxes may be applicable. Examples are motor fuel taxes, taxes on airline tickets or cargo, import duties, and the 3 percent excise tax on local telephone bills. For more detailed information on excise tax see: [www.irs.gov/pub/irs-pdf/p510.pdf](http://www.irs.gov/pub/irs-pdf/p510.pdf).

For further information on all federal taxes, refer to the IRS publication *Employer's Tax Guide* [www.irs.gov/pub/irs-pdf/p15.pdf](http://www.irs.gov/pub/irs-pdf/p15.pdf). You may also want to consult with an accountant or tax professional regarding your business taxes.

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1

Figure 11:  
Federal business  
taxes fact sheet,  
provided by the  
Kentucky One  
Stop Business  
Portal for small  
businesses.

Figure 11 contains helpful information to understanding what one's tax percentage is based on your taxable income; that is, one's business' "net income after all allowable deductions for business expenses, depreciation, interest costs, taxes paid, contributions, etc." For example, in the state of Kentucky, if your taxable income is over \$0 but less than \$50,000, your tax percentage is 15% of the amount over \$0. Since most wedding photography business owners do not have additional employees, Social Security and Medicare taxes do not apply.

For many Kentucky businesses, the state tax process starts when a Kentucky Tax Registration Application is completed, which is a document that is also linked on Kentucky's One Stop Online Business Registration. The application and update forms allow a business to apply for the most common tax accounts, such as Limited Liability Entity Tax. The Update form allows a business to change their business name, location (for sales and use tax account), update business' ownership type and/or responsible parties, and request the cancellation of accounts.

Lastly, many cities and counties require a local business license for those individuals working within their jurisdiction. The One Stop Business Portal provides a helpful search bar to look up license and tax information for one's exact location. For example, in Warren County, any person, partnership, corporation, or other legal entity is required to register with the city prior to conducting business in City limits. Since I do not own or lease a zoned business site and since I do a lot of traveling for my services,

my wedding photography business falls under the category of 'Transient Registrations.'

Registration fees for this category are based on the number of days and the number of employees that my business will have while engaging in business within the city. It is best to contact one's local government for more information about occupational license fees, as these vary.

## CHAPTER VI

### TAXES, INSURANCE, AND ANNUAL REPORTING

Kentucky's One Stop Online Business Registration Portal not only helps Kentucky business owners to plan and start their business, but they also provide helpful resources to operate and expand one's business. This less glamorous side to the wedding photography industry is necessary to keep your business legal and organized. Operating a business includes setting up a business bank account, paying taxes (as discussed in chapter V), protecting one's business and equipment from unexpected occurrences, and reporting annual business filings to the Secretary of State.

#### *Separate Financial Accounts: Personal and Business*

After registering a business, the first thing to do is divide which finances are personal and which are business. When business and personal purchases are mixed together into one account, this appears to the IRS to be more of a hobby and less of a business, making it difficult to get deductions for business expenses. Additionally, by separating expenses, it is much easier to organize one's business money.

When it comes to having multiple accounts, Jamie Swanson, the writer for "The Modern Tog," recommends using a Credit Union. They generally don't charge for accounts and they pay dividends. Regardless of whether you use a Credit Union or a

bank, make sure to have two separate accounts for business and personal finances. It is also wise to obtain a credit card to use exclusively for the business.

### *Taxes*

With a photography business, it is wise to seek advice is well-learned in tax law pertaining to businesses. It's well worth the time to search for a qualified tax professional or accountant, because they will often save a client more money than they would charge them. Additionally, they provide the peace of mind that all of one's finances are being handled correctly, which will save the trouble of potential fines or penalties later down the road.

In order to find a good accountant, Jamie Swanson again recommends asking other photographers in the area. Having an accountant who is familiar with handling photography businesses will also be helpful.

Tax Specialist and professional photographer Zach Sutton offers advice for self-employed photographers seeking to file their own taxes. In a blog post he wrote for F-stoppers, a blog for photographers, he gives an overview of the necessary forms and general information that self-employed photographers should know about.

Sutton provides a list of tax forms that self-employed photographers should be familiar with. In order to complete a tax return, a 1040 form must be completed, which is a basic tax form that details one's gross income, deductions, and basic tax credits. A

Schedule C form is used to complete a self-employment tax return. This basic form is for everyone claiming income from their business, and includes income made from photography and deductions in one's business, including advertising, insurance, equipment, and so forth. Schedule SE forms are used to calculate social security and medicare taxes, and must be accompanied by the Schedule C form. Form 2106 is for business expenses but more specifically mileage for your travels. Standard mileage is the most beneficial way to calculate travel expenses, and it also yields a higher deduction. Form 8829 is a business use form issued by the IRS where you will write off a portion of your rent or mortgage based on the size of your home office. Lastly, Form 4562 is used for depreciation of equipment purchased for the year.

It may be obvious which business expenses are separate from your personal expenses, but there are several categories worth noting that self-employed photographers can claim on their taxes. Basic expenses include advertising expenses, insurance, contracted labor (like second-shooters or hired editors), equipment, and, if applicable, your mortgage or rent expenses for your home office or studio. Travel expenses, such as flight and hotel fees, can be written off for business trips such as photography conferences. Mileage expenses are reserved for any traveling done in your vehicle, such as out-of-town weddings. Travel can be written off based off of a state-determined mileage rate. Though it is tricky, the IRS allows write-offs for any meal expenses related to work that are "ordinary and necessary." A good example would be meeting with a



client at a coffeeshop for a consultation, in which you, the photographer, pay for their drink. Gift expenses, such as holiday card to clients, are also tax deductible. Additionally, photography equipment that is purchased during the year can be written off, though there are very specific rules about depreciation set out by the IRS.

Sutton also writes that it is not uncommon for self-employed photographers to owe the IRS simply because they are not susceptible to having Federal and State taxes withheld from their paycheck. To avoid penalties, Sutton recommends making Quarterly Payments throughout the year.

While it is possible to save some money by filing one's own taxes, hiring an accountant saves you time, which may be well worth the cost. With an accountant handling all the forms and logistics, you as their client are left with the task of maintaining your books and sending in the proper forms at the right times.

### *Insurance*

As a self-employed photographer with a collection of expensive gear and equipment, there is a lot to insure. Equipment insurance, general liability insurance, automobile insurance, disability insurance, and life insurance are all important considerations to make. Rachel Brenke, professional photographer and lawyer, offers business and legal insight to professional photographers on her blog, "The Law Tog." Fortunately, there are professional organizations that offer discounted or built-in

insurance rates for due-paying members. The benefits of joining a professional organization, such as Professional Photographers of America, are often well worth the membership dues.

Concerning equipment, Swanson advises that photographers seek insurance for their cameras, lenses, computers, and also basic losses due to weather, damage as a result of dropping, and theft. Professional Photographers of America (PPA), an organization that offers benefits to due-paying members, offers \$15,000 of PhotoCare coverage to their members. This is basic property insurance to cover cameras and equipment from theft, breakage, and fire damage, as well as “on location” coverage, up to \$15,000 in value. A Professional Active PPA membership offers benefits totaling \$7,350 annually, according to their website, for the yearly cost of \$323.

General liability insurance is crucial for photographers working in sensitive specializations, like weddings, according to Swanson. This provides protection against legal actions arising from accidents, injuries, and other claims. PPA offers Business General Liability Insurance to members for a fee dependent upon their business type and estimated annual revenues. This includes coverage for \$1,000,000 occurrence (with a \$2,000,000 aggregate limit), liability arising from injury as a result of your business activities, liability arising from damage to others’ property, liability arising from real or alleged faults in your work resulting in injury or property damage, and coverage for personal and advertising injury liability.

Commercial automobile insurance is a safeguard in case a photographer's personal automobile insurance does not cover commercial activities. This type of insurance varies under specific conditions dependent upon local laws. Disability insurance is crucial for photographers who are dependent upon their business as their sole income. This insures photographer's earned income against the risk of liability, like illness, that prevents them to fulfill their job duties. Life insurance is another staple for the small business owner, as it can help supplement for settlement of debts and related expenses in the closing of the business in the event of the owner's death.

## CHAPTER VII

### CREATING A CONTRACT

As mentioned in the last chapter, a properly drafted legal contract acts as a safeguard for your professional photography business. With any job, there is so much that could potentially go wrong. With photography specifically, there is a lot at risk when the nature of the profession is considered: equipment failures, miscommunication with clients, potential digital file corruption. A licensed attorney who is familiar with the nature of photography businesses can be hired to draft a contract that includes the following information.

A proper contract should include the photographer's contact information as well as the client's so that one is able to get in touch with the other. Clearly defined and pre-determined shooting hours must be agreed upon before the client signs the contract. The total cost of the services being provided should be included with a detailed price breakdown and description of the services being provided. Additionally, it should be made clear in the contract how much extraneous services will cost. For example, if you are shooting a wedding reception and the bride approaches you to request that you stay longer than you originally agreed upon, it should have been stated in the contract how much add-on hours would cost. The terms of payment should be agreed upon in the

contract as well; how the payment will be delivered, who it will come from, and if there is a deposit required.

A “save-the-date” deposit, paid prior to the wedding date, can be a safeguard for photographers. If a client were to pay their non-refundable deposit in order to lock in their wedding date, only to decide later on that they have changed their plans for photography, you are still guaranteed a small profit. This is especially necessary if you had to turn down other clients who inquired about the same wedding date. Also, whether or not clients can make scheduled payments on their photography packages or if the entire amount is due by a specific time should be made clear in the contract.

Many photographers set their pricing and services through pre-built packages. These packages range in prices based upon a set amount of shooting time at a wedding. The benefit to creating packages is that they’re structured very specifically, so that the client knows what to expect from the photographer. I personally offer set packages as well as a “build your own” package system for clients on tighter budgets, as seen in figure 13. The contract should clearly state what you, the photographer, will provide to the client; the timeframe spent shooting at a wedding, the number of edited images to be delivered, whether print packages or digital images on a CD will be available, and other specifics to be decided on by you.

*Figure 12: Price list and contract for wedding photography services, Shelley Owens Visual Storytelling.*

# SHELLEY OWENS

## VISUAL STORYTELLING

## Wedding Photo Price List

*Thank you so much for considering Shelley Owens Visual Storytelling for your special day! We're so happy that our style speaks to you. Since no two wedding days are exactly the same, pricing is customizable. You may either build your own package or choose from one of our set package options. All packages include two photographers.*

### BUILD YOUR OWN PACKAGE

#### START WITH THE BASE PACKAGE: CEREMONY AND GROUP PHOTOS → \$1,500

This package covers what we consider to be "the essentials." Includes coverage of the entire ceremony captured in a photojournalistic style. Family, bridal party, & couple's photos included, taken either before or after the ceremony. Approximately 2-4 hours of coverage.

#### CUSTOMIZE BASE PACKAGE WITH ADD-ON PACKAGES:

##### \$200 ONE HOUR OF COVERAGE: GETTING READY

Candid photos of the bride and the groom getting ready with their party on the morning of the wedding. Limit one hour.

##### \$300 ONE HOUR OF COVERAGE: RECEPTION

Candid photos of guests mingling, dances, cake cutting, bouquet & garter tosses, toasts, etc. Additional hours available for purchase at \$250 each.

##### \$600 DISCOUNTED HIGHLIGHT VIDEO

This discounted version of our custom wedding video package is an exclusive offer for clients who purchase a wedding photography package. This video, valued at \$800, highlights memorable and candid moments throughout the day. Produced to the length of one song. Visit [www.vimeo.com/shelleyowens](http://www.vimeo.com/shelleyowens).

##### \$300 REAL-TIME CEREMONY VIDEO

With an assistant, we will capture real-time video coverage of your wedding ceremony in addition to photographing it. Two DSLR cameras on tripods will film the ceremony at length, supplemented by footage we capture on our handheld cameras. Final product is a professionally edited, multiple angle ceremony video with high quality audio.

##### \$0.30x TRAVEL EXPENSES

Outside of Warren County, we request a travel fee of \$0.30 per mile, round-trip.

ADD  
IT  
UP

☒ Base Package: CEREMONY AND GROUP PHOTOS \$1,500

☐ One hour of coverage: GETTING READY \$200

☐ One hour of coverage: RECEPTION \$300

☐ Additional Hours of Coverage: RECEPTION \$150x

☐ Discounted Highlight Video \$600

☐ Real-Time Ceremony Video \$300

☐ Travel Expenses \$0.30x

TOTAL: \$ \_\_\_\_\_

# SHELLEY OWENS

## VISUAL STORYTELLING

## Wedding Photo Price List

### FULL COVERAGE PACKAGES

#### *Full Photo Coverage*

**\$2,800**

Full photographic coverage of the entire day from start to finish by two photographers, with time parameters set by you. In addition to group and posed photos, we will capture candid photographs of you, your friends, and your family all day long. Included in this package is a one-hour engagement photo session. The travel fee is waived with this package for Kentucky and Tennessee weddings, and a custom bound photo album from Artifact Uprising is our gift to you.

#### *Full Photo and Video Coverage*

**\$3,800**

Full video and photographic coverage of the entire day from start to finish by two photographers, with time parameters set by you. In addition to group and posed photos, we will capture candid photographs of you, your friends, and your family all day long. This package also includes a highlight video (4-7 minutes long) as well as a real-time ceremony video. Included in this package is a one-hour engagement photo session. The travel fee is waived with this package for Kentucky and Tennessee weddings, and a custom bound photo album from Artifact Uprising is our gift to you.

*In order to lock in your wedding date, a \$100 non-refundable deposit is required. This will go towards paying your final cost, due any time before or on the day of the wedding. Within 4-6 weeks of your wedding, you will receive a custom photo CD containing all the edited images (ranging from 300-700 photos) and a copyright release to personally print and distribute the images. If you purchased a discounted highlight video and/or real-time ceremony video, you will also receive a custom video DVD. Up to three CDs and/or DVDs are available free of charge. Any additional CDs or DVDs beyond that are \$10 each.*

# SHELLEY OWENS

## VISUAL STORYTELLING

## Wedding Photo Contract

### LOGISTICS

#### FINAL PRODUCT

Within 4-6 weeks of your wedding, you will receive 500-800 edited images on a personalized photo CD. If you purchased a highlight video or a real-time ceremony video, these will be on a personalized DVD. Up to three CDs and DVDs are available at no extra charge to you, and any additional CDs and DVDs beyond that are \$10 each. There are no print packages available, but you will be given a signed copyright release form to print and distribute all images. RAW image files and unedited video footage are not available for purchase.

#### GOOD TO KNOW

While it is highly unlikely, if we are unable to photograph your wedding after you have paid your deposit, you will be given advanced notice and refunded the \$100 deposit. In the event of a last-minute emergency on our end, every effort will be made to commission another trustworthy photographer to fill in. (This has never happened before!)

Shelley Owens Photography offers services in digital photography and digital video capture. Every precaution is taken against technological issues. Files are backed up to multiple hard drives and extra copies are always made. Though it is extremely rare, if issues arise due to the nature of digital storage, every effort will be made to recover files through data recovery software. If any of the photo or video content is unretrievable, refunds or complimentary photo services will be issued to compensate.

We like to get really close when shooting wedding ceremonies! Preserving and respecting the sanctity of the ceremony is very important to us, and our aim is to work in the least distracting way possible. If you're not comfortable with us shooting the ceremony at a close proximity, please let us know – we can still capture a beautiful moment from further away.

#### READY TO BOOK?

In order to save your date, a \$100 non-refundable deposit is required. This goes towards the total cost, which is due the day of the wedding. You can pay all at once or you can make small payments leading up to the wedding day; we are happy to work with your budget.

Bride's Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Groom's Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Date of wedding: \_\_\_\_\_ Time of wedding: \_\_\_\_\_

Ceremony venue: \_\_\_\_\_ Reception venue: \_\_\_\_\_

\$100 DEPOSIT PAID ON THIS DAY, \_\_\_\_/\_\_\_\_/\_\_\_\_

TOTAL: \$ \_\_\_\_\_

BALANCE DUE BY DAY OF WEDDING: \$ \_\_\_\_\_

*Please make checks payable to "Shelley Owens"*



Blogger and professional photographer Josh Johnson also says to make sure to state that deliverable items are contingent upon the client's cooperation and upholding their end of the deal. The photographer should not be liable if the client's neglect compromises the services and/or products you promised. For example, if you agreed to take photos of a bride getting ready for her wedding, but she doesn't make herself available at the agreed upon time, then you as the photographer were denied the opportunity to uphold your end of the agreement.

Additionally, clients should be given a specific timeframe of when to expect their final product. Ensure that the clients understand how your schedule, your workflow, and your editing process take time and concentration. When it comes down to it, it should be expected that high-quality images are not produced overnight. While the turnaround time on edited photos varies from photographer to photographer, it is a good idea to allow yourself more time than you think you will need to edit photos.

While some photographers are extremely protective of their work and do not offer high resolution images to clients, some allow clients to have all the digital files, and even encourage them to print with whatever provider they please. There are issues and benefits to each of these options, though ultimately it is a personal decision you should make on your own. The photographer took the photos, so they belong to the photographer, but a client purchased them, implying ownership. Copyright laws should be clearly explained to clients so that everyone understand who has what rights regarding the images. Josh

Johnson offers an example, stating that “a typical agreement might state that the photographer retains the copyright for the photographs but also grants non-exclusive use of them to the client.”

As a hired professional, the photographer is allowed to decide on a policy concerning other photographers at the wedding. Guests with DSLR cameras often get in the way of the professional who is paid to provide a service. This compromises the quality of the professional’s images and lessens the impact of their work. As the photographer, you can’t tell clients how to make their guests behave, but you can make your thoughts on the subject clear in the contract so that your clients can understand how they can make the event go more smoothly. This facet of the contract will also provide a means of protection if an important image, like the kiss at the altar, is missed because another guest stood up to photograph it in front of the professional photographer’s line of sight.

Another necessary clause to include is one that covers compliance. There are countless things that could hold the photographer back from upholding their end of the agreement, such as a last minute emergency or memory card failure. Josh Johnson suggests that in the event that something an unforeseen unfortunate circumstance occurs on the photographer’s end, they should offer a refund for any money exchanged up to that point, claiming no further liability beyond that. This might make clients apprehensive, which is understandable. However, a good contract should be considerate of both parties

involved. This could mean making a few concessions to benefit your clients that leave you slightly vulnerable as well. This way the clients understand that both parties are risking something valuable, not just the bride and groom.

Ultimately, clients want to know that their hired photographer is going to do their best to provide them with incredible photographs. Your business contract should verify this sentiment for them and satisfy their questions and concerns. Hiring an attorney to draft a business contract or purchasing a pre-made wedding photography contract online are both viable options. Contracts are a vital component to ensure the long-term well being of your business and happiness of your clients.

## CHAPTER VIII

### BUSINESS EXPENSES AND SETTING PRICES

In my personal contract, I include a detailed price list of the packages I offer alongside my written contract, as seen in figure 13. I determined what my prices were by calculating the value of my equipment and editing software, time spent traveling to wedding sites, time spent shooting the day-of the wedding, and time spent editing.

One excellent resource for determining how much to charge in order to maintain one's business and generate a profit is the National Press Photographer's Association Calculator tool, available on their website. By entering the individual costs of equipment, computer, web hosting, advertising, insurance, legal and accounting services, taxes and licensing, and other utilities, the tool takes into account your desired annual salary, income outside of your business, and how many days per year you can work in order to generate your total annual expenses, your weekly cost of doing business, and the overhead cost of each assignment per day.

It is very important to be proactive and invest in your business from the beginning. Your goal when starting your business is to have minimum overhead, and one way to do so is to start small with the bare minimum and invest in newer and better equipment as you earn the money to purchase it.

When I was 14, my parents invested in me and bought me my first camera, a Canon Rebel XS. When I was 16, I had sharpened my skills and generated enough money from photography to buy myself a Canon 7D and a 50mm f/1.4 lens. This was my predominate setup for nearly three years before purchasing a Canon 5D Mark ii and eventually a Mark iii from the profit I was making from wedding photography. Now, six years after receiving my first camera, my setup has multiplied exponentially, as seen figure 9 in my business plan.

As a business philosophy, I never purchase anything that I do not have the money for already. A beginner's camera setup does not have to be extensive and expensive. If a full-frame DSLR camera is \$2,000, a new 50mm portrait lens is a \$200, and a versatile 24-105mm pre-owned lens is \$600, a new photographer can spend \$2,800 on equipment at the inception of their business and potentially make that money back after photographing two or three weddings. If you are unsure about purchasing camera equipment that you have not used before, websites like BorrowLenses allow you to rent camera bodies, lenses, and other equipment for set amounts of time to give them a test run before purchasing.

## CHAPTER IX

### BRANDING AND MARKETING

When advertising one's business, it is important to consider the ways in which its growth can be nurtured. In a time when the Internet makes it easier than ever before to share information, web presence and social media usage are absolutely necessary to perpetuate the success of a business, as mentioned in chapter III. Whether you utilize online galleries to distribute your own prints or instead grant rights to all digital files to your customers, the important thing to remember is to present your packaging well and in a way that reflects your personal style. Additionally, to supplement income, long-tail marketing is another factor for specialized photographers to consider.

A professional logo and design scheme shows potential clients that you are serious about your business. Whether you hire a graphic designer to create these for you or you try your hand at design yourself, it is important to keep in mind that your design will be a personal reflection on your business. As a graphic design hobbyist, I have spent countless hours working on my photography website and refining it to match my personal style (see figure 7). While the goal is to reflect my aesthetic, I want to avoid detracting from the content of my website, which is what my clients are interested in. I use a ProPhoto preset blog template on my WordPress website, making my website incredibly photo-friendly. Purchasing the template and renewing my domain annually are part of my

investment back into my business. Because I receive most of my business inquiries through the contact form on my website, I know that it receives a lot of traffic.

Utilizing social media is a powerful tool for photographers. Facebook, specifically, makes photo sharing incredibly easy. Photographers can share their photos, promote special packages, and stay in touch with clients through Facebook. As followers and clients “like” and “share” the page, more business is generated. With over 1,600 “likes” as of March 2015, my business’ Facebook page continues to be an excellent tool for sharing my work (see figure 13).



Figure 13: Facebook is an excellent tool for photographers to share their work and to connect with clients.

There is a debate among photographers who sell prints and photographers who offer their clients a disc with edited images. The former believes that those who give their digital images along with rights away are devaluing the profession, while the latter believes that by providing discs, they are keeping up with technology and demand. However, neither one is necessarily correct. Client demand plays a huge role in a photographer's decision to create packages and decide what services and products to offer. When it comes down to it, the most important thing to remember regardless of what products you offer is to present them well.



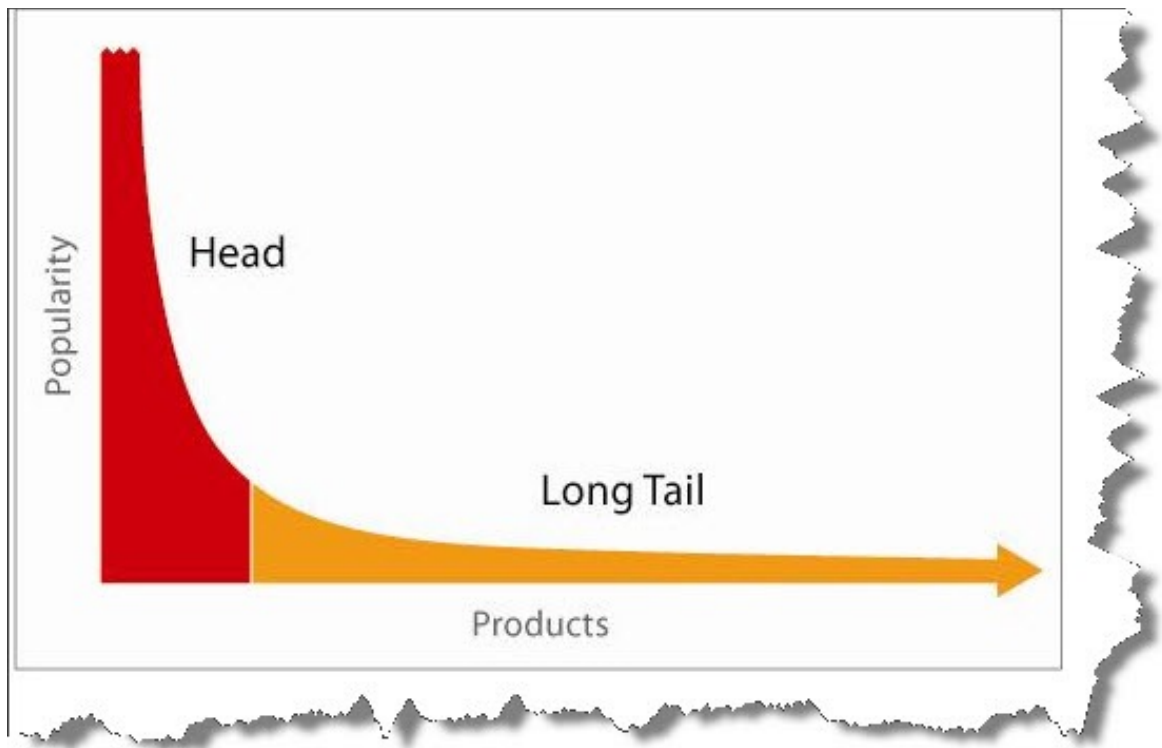
*Figure 14: Personalized, handmade CD sleeves add a friendly touch to the packaging that I deliver to my clients.*



For photographers who offer digital image files on CDs, professional package design for CD sleeves demonstrate that you value your work. These personalized products can be ordered online, but I enjoy putting a personalized touch on my packaging by creating CD sleeves myself for clients, as seen in figure 14. For those photographers who offer print packages, password-protected online galleries offer potential to generate more profit long after you have photographed an event. Online galleries allow clients to scroll through past photos whenever they wish, and they can purchase photos at their leisure at any point in time. Allowing clients access to create prints of your photos whenever they desire without necessarily granting them rights to the digital images increases potential to generate more profit. Further, websites like [mpixpro.com](http://mpixpro.com) allow professional photographers to register so that clients can select and customize their prints, allowing them to decide the photo paper type, size, and quantity.

Another important concept for photographers to understand is long-tail marketing, a business strategy relevant for anyone trying to increase their online presence. This term, coined by Chris Anderson, describes the business strategy employed by companies such as Amazon that sell a high volume of thousands of popular items and a low volume of hundreds of thousands unique items. According to Anderson, over the course of time as the “low volume” items sell, represented by the “long tail” portion of the graph in figure 15, “the potential aggregate size of the many small markets in goods that don’t

individually sell well enough for traditional retail and broadcast distribution may someday rival that of the existing large market in goods that do cross the economic bar.”



*Figure 15:* This graph visually demonstrates the concept of long-tail marketing. Taken from Prashant Kaw’s article, “6 Ways to Leverage the Long Tail in Your Marketing.” *HubSpot Blogs*.

In short, by offering other supplemental photographic services, like senior, engagement, and family sessions, the potential to bring in more income increases. Long-tail marketing is perpetuated by your online presence as followers and fans share your work. As business increases, remember to adjust prices accordingly every so often and update equipment. Investing in your own business is crucial to its expansion.

## CHAPTER X

### CLIENT INTERACTION

When working with clients, the goal is to develop a personal relationship. Making them feel excited about the services they are purchasing will put them at ease about their decision to hire you. The relationship is started when the client approaches you because they are interested in what you have to offer. Whether you work with them via email or in person, timeliness is very effective. By responding quickly with knowledgeable and confident responses, you let your clients know that you are professional and proactive.

Since social media pages and web sites generate a high level of traffic, it is important to have your contact information listed on the Internet. By providing a contact form, phone number, or email on your web site, you are taking on the responsibility to respond to clients in a timely manner. Your clients may ask you if you are available on their wedding date and they may ask to see a package list, and in turn it is important that you discuss with them your personal style and workflow.

On my website, I promise clients that they can expect a return email from me within 24 hours. When they are ready to schedule a face-to-face consultation, we schedule a meeting in a relaxing environment, like a coffeeshop, and I bring a prepared

folder for them with all the information they need to know concerning my services.

Additionally, I ask them to prepare a timeline of their wedding day or a list of questions for me. There is a certain accountability involved in this system that allows my clients to feel like they are truly working with me to develop a plan for their wedding photography. I want my clients to understand that my goal is to serve them and to make sure their day not only is documented beautifully, but also to do everything in my power to make sure their day goes smoothly.

I am not a wedding coordinator, but one way that I can put my clients at ease about our agreements is by planning a wedding photo timeline together. This way, my clients know exactly where I plan to be shooting and who I plan to be shooting at what time. For example, if the bride and her bridesmaids plan on getting to the salon at 8:00am on the day of the wedding, we will work out a time for me to arrive at the salon shortly after, and then figure out a time for me to leave the salon to photograph the groom getting ready. My plan of action and intentions are clear from the start. Communication is key when working with clients.

It is good to practice client-centric conversation. If a client has contacted you about your services, chances are high that they are already familiar with your work and interested in hiring you. Now, they need to know that you are interested in them. Dale Carnegie, renown public speaker and firm believer in developing interpersonal skills as a business tactic, offers this advice in his book *How to Win Friends and Influence People*:

“Talk to someone about themselves and they'll listen for hours.” By listening and responding carefully to their questions and concerns, answering client phone calls and emails throughout your day, and by discussing other aspects of the wedding planning with your clients, they will feel like they have a trustworthy ally on their side.

Whether it is on the day of an engagement photoshoot or the day of a wedding, remember to conduct yourself in a professional manner. While you are hired to take photos and act as a fly on the wall, as a good journalist does, wedding photographers have added “catch-all” responsibilities. You may need to offer a helping hand to a frantic mother-of-the-bride or act as an assistant for the wedding coordinator who is trying to get people in order for group photos. Regardless of how stressful a wedding day may get, you must conduct yourself professionally, unobtrusively, and calmly. From my experience, I have found that when I act calmly, others follow suit. The wedding photographer has the ability to set the mood for the day, since guests and bridal party members will grow accustomed to seeing you wandering around taking photos.

It is good business to stay on a client's good side, since they are paying you for a service, and it is extremely important to maintain a good relationship with your clients long after their wedding is over. To stay on good terms, you can make sure that the edited photos and final product is ready for the client in the timeframe that you agreed upon, follow up with them and ask for feedback on your services and the photos, and you can stay in touch as friends on social media. The reason it is important to maintain a

relationship with past clients is to ensure return business — newborn photos or family photos later on — and because word-of-mouth advertisement is extremely effective.

When your clients are happy with the services that you provided for them, they are excited about sharing the final product with their friends and family. Social media makes it easier than ever for people to stay in touch with others. When clients share their wedding photos or wedding video on Facebook, in a way, they are recommending you to their friends. This is just one more reason why an Internet presence is so important for visual storytellers.

Once you are established, you have to keep growing in your craft. By looking at the work of other photographers, talking to other photographers, and practicing shooting and editing, you can improve your skill and keep your style fresh and attractive. Updating your website, portfolio, prices, and contract regularly are important. Once the preliminary logistics of starting a wedding photography business are taken care of, you have a lot of creative freedom to experiment and make yourself stand out from your competition.

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