The Numbers Behind a Photography and Videography Studio

A free field guide from Bytell Press. The figures come from our example financial model for a single owner-led studio that shoots weddings, portraits and commercial work. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new studios price by what the photographer down the road charges. Few work out how many bookings a month it takes to pay for the gear, the overhead and the owner.

1. How the work is priced

The studio sells **collections and sessions**, not hours. The example model uses these lines:

Service line	Model price
Wedding collection, entry	$3,000–$3,500
Wedding collection, signature	$4,500–$5,000
Wedding collection, premium	$6,500–$8,000 and up
Family and branding sessions	$350–$900

| Commercial projects | $800–$3,500 | | Monthly content retainers | $1,000–$3,000 | | **Blended across the mix** | **About $2,000 per booking, 50% gross margin** |

Half of every dollar goes to direct costs: second shooters, editing, albums and prints, travel. On the model's $4,500 wedding that is $2,250 out and $2,250 kept.

The richer margin is in product sales after a portrait session. A $600 family session with a $350 print and album order brings in $950 against about $275 of direct cost. That is $675 of gross profit, or 71%.

2. What it costs to open

The example model opens on about **$55,000**: a $30,000 equipment loan and $25,000 of the owner's money.

Use of funds	Amount
Camera bodies and fast-lens set	$22,000
Lighting, video audio, gimbal	$8,000
Editing workstation, monitor, storage	$6,000
Software and gallery, first year	$2,000
Insurance, licensing, business setup	$2,500
Launch marketing and listings	$5,000

Use of funds	Amount
Studio deposit and working-capital reserve	$9,500
Total	**$55,000**

The loan pays for the first two lines. Section 5 shows what the last line is for.

3. What it costs to stay open

The model carries these costs every month, booked or not:

Monthly cost	Amount
Fixed overhead (space, insurance, software, website, phone, accounting)	$4,500
Equipment loan payment	$775
Subtotal before owner pay	**$5,275**
Owner draw	$4,500
Total	**$9,775**

Two more costs move with revenue: card processing at about 2.9% and marketing at about 6%.

4. The break-even: the one number to know

Break-even revenue = monthly fixed costs ÷ margin.

The margin to use is the 50% gross margin less the two costs that move with revenue: 50% – 2.9% – 6% = **41.1%**.

Before owner pay: $5,275 ÷ 0.411 = about **$12,835 a month**. At $2,000 a booking, that is six to seven bookings a month. Counting equipment wear, the model puts it at roughly $13,500.

With the $4,500 owner draw: $9,775 ÷ 0.411 = about **$23,783 a month**, or about **12 bookings a month**. In weddings alone, that is a little over five a month.

5. Plan for the first winter

Studio work is seasonal. The model's strongest months are in the fall and its weakest are January and February. It also starts at an $11,000 monthly base and takes about ten months to reach a steady $25,000 to $30,000.

So the opening month, in the winter trough, brings in about $6,600. After direct costs, card fees and marketing, that leaves about $2,713. It is $2,562 short of the $5,275 owed before the owner takes anything.

The model runs at a loss in its earliest months. The $9,500 reserve line covers that stretch, helped by commercial work that runs all year, deposits taken at booking, and a draw sized so it does not drain the winter cash.

6. Your numbers

Fill this in before you finance the gear.

Question	Model	Yours
Average booking in dollars	$2,000	_____
Gross margin after shooters, editing and product	50%	_____
Card fees and marketing as a share of revenue	8.9%	_____
Monthly overhead plus loan payment	$5,275	_____
Monthly owner draw you need	$4,500	_____
Break-even revenue (all fixed costs ÷ margin)	$23,783	_____
Bookings a month to break even	About 12	_____

If your break-even needs more bookings than one shooter can deliver on time, fix the plan before you sign the loan: raise the average booking with video and product sales, cut a fixed cost, or start with a smaller draw.

This guide is general business information, not legal, tax, accounting or investment advice. The figures are illustrative assumptions from an example model and are not a forecast or a promise of results. Licensing and insurance requirements vary by state and are not covered here; check yours with the state agency.

Bytell Press publishes the full business plan, the editable financial model behind these numbers, and the operating playbooks for a photography and videography studio.

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