

50 Ways to earn money that actually work

Description

You donâ??t need a new product; you might just need a new way to charge for it. Here are 50 proven revenue models to inspire your next pivot.

Discover 50 proven ways to earn money. We break down the top 20 business models, from subscription to licensing, to help you find your path to profit.

Introduction: The â??Howâ?• is more important than the â??What.â?•

Most aspiring entrepreneurs obsess over their product. â??What should I sell?â?• is the wrong first question. The better question is, â??How will I make money?â?•

History is full of companies that failed with a great product but succeeded with a brilliant business model. Xerox didnâ??t just sell copiers; they leased them per copy. Rolls-Royce doesnâ??t just sell jet engines; they sell â??power by the hour.â?•

According to the St. Gallen Business Model Navigator, 90% of all successful business model innovations are just recombinations of 55 existing patterns. You donâ??t need to invent a new way to make money; you just need to pick the right one.

This guide is your menu. Weâ??ve curated the top 20 most effective models for todayâ??s market, followed by a master list of 50 revenue streams to spark your creativity.

The power of model innovation: The data

Why should you care about your business model? The data proves itâ??s the fastest lever for growth.

- **Growth:** The subscription economy has grown **3.7x faster than the S&P 500** over the last decade, underscoring customersâ?? preference for access over ownership (Source: Zuora).

- **Profitability:** Research cited in *The Business Model Navigator* shows that business model innovators are **6% more profitable** on average than companies that only innovate products (Source: Gassmann).
- **Efficiency:** You donâ??t need to reinvent the wheel. As Gassmannâ??s research highlights, the vast majority of successful models (90%) are adaptations of existing patterns.

The Top 20 Business Models (Categorized)

We have grouped the most robust models into four clear categories based on *what* you are leveraging: Service, Assets, Access, or IP.



Category 1: Service & Labor (The â??Starterâ?• Models)

Best for: Freelancers, Consultants, Agencies. Low risk, immediate cash flow.

1. **Fee-for-Service:** The most basic model. You trade time or a specific output for money. (e.g., A lawyer charging an hourly rate).
2. **Retainer:** A step up from fee-for-service. Clients pay a recurring monthly fee for â??accessâ?• to your service, guaranteeing you a stable cash flow. (e.g., A marketing agency on a $2k/month retainer).
3. **Commission:** You earn a percentage of the value you create or the deal you close. (e.g., Real estate agents, affiliate marketers).
4. **Consulting / Advisory:** You sell your expertise and advice, not your hands-on labor. High margin, but hard to scale.

5. **Productized Service:** You package a service like a product with a fixed price and scope. (e.g., â??Logo Design Packageâ?• for $500). This is easier to sell and scale than hourly work.

Category 2: Asset & Product (The â??Builderâ?• Models)

Best for: Retailers, E-commerce, and Real Estate Investors.

6. **Direct Sales (E-commerce):** Selling physical goods directly to consumers online. (e.g., Shopify stores).
7. **Wholesale:** Selling goods in bulk to retailers at a discount, who then resell them. Lower margin per unit, but higher volume.
8. **Dropshipping:** You sell a product, but a third party manufactures and ships it. Low risk, but low margins. (Highlighted in your notes as a popular starter model).
9. **Rental / Leasing:** Instead of selling an asset (like a car or house), you charge for the temporary use of it. This turns a one-time sale into recurring revenue. Think of this as â??time-sharingâ?• an asset, whether itâ??s a vacation home or a heavy machine, you own the asset but charge multiple customers for the *time* they use it.
10. **The â??Razor and Bladeâ?• Model:** You sell a base product cheaply (the razor) to lock the customer in, then sell the consumables (the blades) at a high margin. (e.g., Nespresso machines and coffee cups).

Category 3: Access & Usage (The â??Scalerâ?• Models)

Best for: Tech companies, Content Creators, Platforms.

11. **Subscription (SaaS):** The holy grail of modern business. Users pay a recurring fee for access to software or content. (e.g., Netflix, HubSpot).
12. **Freemium:** You give a basic version away for free to build a huge user base, then charge for premium features. A classic example is a **WordPress plugin**: you download the basic version for free, but if you want advanced features, you pay for the â??Proâ?• version.
13. **Pay-Per-Use:** Customers are metered and charged exactly for what they use. (e.g., Cloud storage, utility bills).
14. **Membership:** Users pay for access to a community or exclusive perks. (e.g., Costco, Patreon). This is powerful because it smooths out your cash flow, replacing unpredictable sales spikes with steady monthly income.
15. **Marketplace / Brokerage:** You connect buyers and sellers and take a â??rakeâ?• (percentage) of every transaction. (e.g., Uber, Airbnb, eBay).

Category 4: Intellectual Property (The â??Wealthâ?• Models)

Best for: Inventors, Brands, Authors.

16. **Licensing:** You give another company the right to use your brand, technology, or patent in exchange for a fee. (e.g., Disney licensing characters to toy makers).

17. **Franchising:** You sell a â??business in a boxâ?• (your brand and operations manual) to other entrepreneurs who run the locations. (e.g., McDonaldâ??s).
18. **Royalties:** You earn a percentage of revenue every time your copyrighted work (book, song, course) is sold or used.
19. **Data Monetization:** You offer a service for free (often) to collect user data, which you then sell or use for targeted advertising. (e.g., Google, Facebook).
20. **Affiliate Marketing:** You earn a commission by referring customers to other peopleâ??s products. No product to build, just traffic to drive.

Comparing the Four Paths to Profit

Which category fits your goals? Here is a quick comparison.

Model Category	Startup Cost	Scalability	Speed to Revenue	Best For
Service & Labor	Low	Low (Time-bound)	Fast	Freelancers, Experts
Asset & Product	High	Moderate	Moderate	Retailers, Investors
Access & Usage	High	High	Slow	Tech Founders
Intellectual Property	Low	Very High	Very Slow	Creators, Inventors

Master List: 50 Ways to Earn Money

If the top 20 didnâ??t fit, here is the expanded list of 50 specific revenue mechanisms to mix and match.

Transactional & Sales

1. Retail Sales (Physical store)
2. E-commerce Sales (Digital store)
3. Wholesale (B2B bulk)
4. Dropshipping
5. Auctions (Highest bidder wins)
6. Dynamic Pricing (Surge pricing like Uber)
7. Flash Sales (Time-limited discounts)
8. Bundle Pricing (Selling 3 items together for less)
9. Pay-what-you-want (Donation-based)
10. Crowdfunding (Pre-sales)

Usage & Access

11. Subscription (Recurring flat fee)

12. Metered Use (Pay per GB/mile)
13. Rental (Short-term access)
14. Leasing (Long-term access)
15. Timeshare (Fractional ownership)
16. Membership (Club access)
17. Freemium (Free + Paid upgrade)
18. Bait & Hook (Cheap base + expensive refill)
19. Microtransactions (In-app purchases)
20. Licensing (Rent your IP)

Service & Skills

21. Hourly Labor (Wages)
22. Salary (Fixed employment)
23. Retainer (Monthly fee for access)
24. Project Fee (Fixed bid)
25. Commission (Sales percentage)
26. Success Fee (Paid only if you win)
27. Tips / Gratuities
28. Consulting Fees
29. Coaching Fees
30. Speaking Fees

Financial & Capital

31. Interest (Lending money)
32. Dividends (Owning stocks)
33. Capital Gains (Selling assets for profit)
34. Royalties (IP usage)

35. Franchising Fees (Selling your system)
36. Brokerage Fees (Middleman cut)
37. Futures (Betting on future prices)
38. Options (Right to buy/sell)
39. Arbitrage (Buy low here, sell high there)
40. Rent Seeking (Lobbying/Monopoly profit)

Digital & Attention

41. Advertising (Selling eyeballs)
42. Sponsorship (Brand association)
43. Affiliate Marketing (Referral fees)
44. Lead Generation (Selling contact info)
45. Data Monetization (Selling insights)
46. Digital Products (E-books, courses)
47. White Labeling (Selling generic goods as your brand)
48. User-Generated Content (Monetizing user posts)
49. In-Game Currencies
50. NFT / Tokenization

> â??The best business model is the one that your customers are happy to pay for, and that you can deliver profitably.â?• â?? ***The Business Model Navigator***

Final thoughts: Which business is best to â??get richâ?•?

We often get asked: â??Which of these models will make me rich?â?•

The answer lies in **scalability**.

- **Service models** (Category 1) are the fastest way to earn a living, but they are hard to scale because they are tied to your time.
- **Product and IP models** (Categories 2, 3, & 4) are the wealth builders. A software subscription or a franchise system creates revenue that is detached from your personal labor.

If your goal is stability, choose a Service model. If your goal is wealth, aim for a scalable Asset or Access model.

Your Next Steps:

- Pick one category that fits your skills.
- Choose one specific model (e.g., â??Productized Serviceâ?•).
- Validate it with 3 customers.

Ready to find the right model for you? Check out our guide on the Top 10 Low Risk Businesses to see which models have the highest survival rates. Also, download our Business Plan Template to formalize your strategy.

Frequently asked questions (FAQ)

- **What is the most profitable business model?**
  Currently, Software as a Service (SaaS) and Digital Products tend to have the highest profit margins (often 80%+) because the cost of replicating the product for a new customer is near zero.
- **What is â??Rent Seekingâ?•?**
  In economics, â??rent seekingâ?• is when an entity tries to increase its wealth without creating any new wealth, often by manipulating the social or political environment (e.g., lobbying for a monopoly or special tax break). It is generally considered a negative force in the economy.
  Fun Fact: The term â??Rent Seekingâ?• was inspired by the work of economist **David Ricardo** in the 1800s, who criticized UK landlords for profiting from land ownership without contributing to productivity.
- **Which model has the highest success chance?**
  As we discussed in our Survival Rate article (Article not published yet, please add its link after publishing it), business models centered on essential services (Healthcare, Waste Management) and asset rentals (Real Estate) typically have the highest survival rates because demand is constant.
- **Can I combine multiple models?**
  Yes! In fact, most successful companies do. Apple sells hardware (Direct Sales), sells content (Marketplace), and sells services like iCloud (Subscription). This is called a â??hybrid business model.â?•

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