So you want to run a

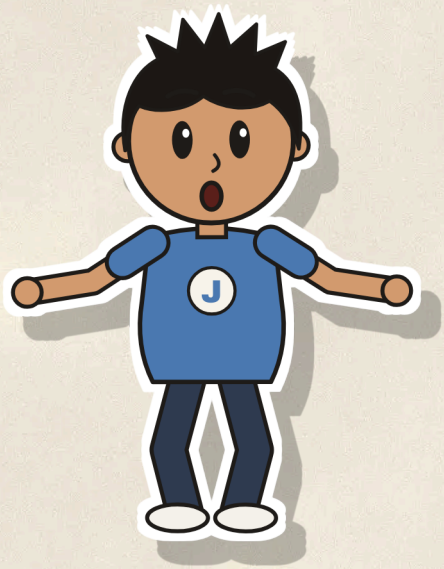
PG / co-living

Can a PG with every bed full still lose money? A reel with 2.9 million plays says a PG for boys earns ₹1,80,000 a month. J builds one on paper: a rented ₹62,000-a-month house in Marathahalli, Bengaluru, 24 beds at ₹7,500 with food, ₹10.25 lakh to set up, and opens the book line by line. On the way: who cooks for 24, the empty summer, the High Court's 80 directions, the Delhi PG collapse, the co-living giants, and the one owner who is smiling.

THE REAL BILL

Full month, 24 beds	₹1,80,000
House rent	−₹62,000
Food for 24	−₹72,000
Staff, power, water	−₹87,226

J is short −₹41,226 a full month



THE REEL'S PROMISE

₹1.8 lakh a month from one rented house

A reel with 2.9 million plays: “Don't spend ₹1 lakh on a bike. Start a PG for boys and earn ₹1,80,000 a month.”

WHAT J DID NOT KNOW YET

The flaw

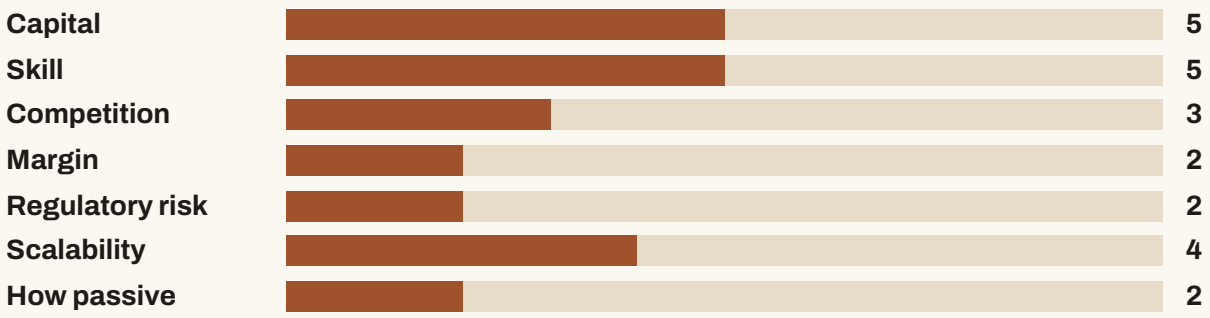
₹1.8 lakh is what comes in when every bed is full. Rent, food, two wages, commercial power and tanker water take ₹2,21,226. Every bed would have to pay about ₹9,200 with food to break even, on a street that sells it for ₹7,000. Across a year with an empty summer J loses about ₹53,000 a month.

CHAPTERS · 31:40

0:00 Every Bed Full
1:47 The Street of Signboards
3:59 Three Kinds of PG
5:17 The House
7:16 Twenty-Four Beds
8:24 Who Cooks for Twenty-Four
10:18 The Bill on the Fridge
11:55 The First Month
13:04 One Full Month
14:58 The Empty Summer
16:43 How Do They Survive?
18:33 The Knock on the Door
20:35 The Giants
22:42 Aunty's Secret
24:39 The Questions Everyone Asks
25:56 What the Survivors Do
27:53 Two Years, and the Scorecard
29:51 Back to the Question
31:05 Next stop

Education only · not financial, legal or tax advice

The scorecard: 23/70



Ten points each, higher is better. Season average per question: Capital 5.0 · Skill 4.9 · Competition 2.8 · Margin 3.4 · Regulatory risk 2.8 · Scalability 5.3 · How passive 2.6.

Two years, run two ways ILLUSTRATION

The good version

J 2.0: no kitchen, power billed by the meter, licence before the first tenant, a five-year lease. About +₹20,282 a month across the year; the ₹10.25 lakh back in a little over four years, if nothing breaks. A 7% FD would pay about ₹6,000 a month.

The realistic version

What the reel said: 24 beds with food at ₹7,500, topping up the loss from savings, about −₹53,000 a month across the year. In month nine the keys go back to the landlord and the bunk beds sell for a third of their price.

J's checklist before you start

1. Start with the building, not the beds. Renting? One bed must pay about ₹9,200 with food, and price the empty summer.
2. Licence first, then the beds: trade licence, staff police verification, fire safety, corridor CCTV, a night guard.
3. Bill power by the meter, one per room. A PG may pay the commercial rate (₹7.10 a unit + ₹235/kW).
4. Decide on food first: a kitchen for 24 costs about ₹72,000 a month plus a cook. Many PGs now sell beds without food.
5. Fix the lease: a long lock-in, a fixed yearly rise in writing, and who pays for repairs.
6. Deposits are tenants' money: write down the refund rules and notice period, and pay back on time. Three-month stays keep you inside the GST exemption.

J's Wall after 8 stops

Calculator: learnbusinesswithj.in/free/

Every number is sourced on the next page

Where the numbers come from

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MUSIC

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Tracks: Rollin at 5 · Investigations · Spy Glass · Deliberate Thought · Mystery Sax · Somewhere Sunny · Lobby Time · Covert Affair · Thinking Music · Hidden Agenda · Long Note Two · Hitman · Dark Fog · Darkling · Wallpaper · Comfortable Mystery · The Lift · Airport Lounge · Gymnopedie No 1

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