

STARTING AND RUNNING A BUSINESS

WE WANT THAT PASSIVE INCOME

		CHANGES	
Date	Author	Change description	
28th August 2022	Daniel Bailey	Initial Draft	
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RUNNING A BUSINESS



As part of downtime, players may want to start a business part this guide is to detail mechanics for Setting up and Starting a business.

This guide is a high-level outline the DM can change this to suit the situation and players can make suggestions that the DM may accept.

SETTING UP/RUNNING A BUSINESS

As detailed in the Dungeon Masters Guide (Chapter 6 - Downtime Activities) there is a basic process for setting up a business below details the actions that can be taken and the costs involved.

RUNNING A BUSINESS

A player can increase their dice roll up to a **maximum of 30** by taking the following actions as part of their downtime.

The player must decide what actions to take before the downtime activity.

- For every day spent running the business +1 is added to the dice roll
- They may pay to promote their business the below table indicates the cost per day depending on area to obtain +1 to the dice roll.

Area	Cost Per day
Poor	4gp
Moderate	2gp
Rich	1gp

- The player may take time during running the business to make a Persuasion (Charisma) check. The results on that check affect the modifier below:

Results	Effect
1	-5
2-5	-3
6-10	0
11-15	+2
15-25	+3
20(Natural)	+5
25+	+5

SETTING UP/RUNNING THE BUSINESS

The Dungeon Masters Guide mentions maintenance costs but does not cover what these costs are. The below table details what these costs are for running and maintenance of the business.

These costs must be paid at the beginning of the downtime or a -10 modifier to the roll is applied and a roll below 50 will result in business failure.

In initial setup of the business both Setup and Maintenance costs must be paid

Property	Initial Setup Cost	Maintenance cost per week
Farm, Market Stand	1 gp	25 sp
Large Farm, Large Market Stand	25 gp	5 gp
Massive Farm, Small Shop, Tiny Stage, Tiny Inn	50 gp	10 gp
Shop, Stage, Inn	100 gp	20 gp
Large Shop, Large Stage	400 gp	80 gp
Massive Shop, Massive Stage, Massive Inn	500 gp	100 gp

THE OUTCOME

After each of these steps the player gets to roll a d100 as per the Dungeon Masters Guide, see the table below:

d100+ Days	Result
1	The business fails
02-20	You must pay one and a half times the business's maintenance cost for each of the days.
21-30	You must pay the business's full maintenance cost for each of the days.
31-40	You must pay half the business's maintenance cost for each of the days. Profits cover the other half.
41-60	The business covers its own maintenance cost for each of the days.
61-80	The business covers its own maintenance cost for each of the days. It earns a profit of 1d6 x 5 GP.
81-90	The business covers its own maintenance cost for each of the days. It earns a profit of 2d8 x 5 GP.
91 or higher	The business covers its own maintenance cost for higher each of the days. It earns a profit of 3d10 x 5 GP.

EXAMPLE

Sunny is taking some downtime and wants to run a business.

They are taking 14 days of downtime to set up a Shop for 100 gp and 20gp Maintenance costs.

Sunny also chooses to spend 28 gp as they are in a poor area to get +7 to their dice roll.

They also chose to make a Persuasion (Charisma) check and rolls 17 obtaining a +3 on to their dice roll.

They end up with a total of +24 to their dice roll. They roll a 65 and obtain a total of 89.

Sunny gets the maintenance and setup costs back along with 55g (2d8 X 5)

KEEPING THE BUSINESS RUNNING

Players will likely want to earn some passive income, which means that they will need to find a way to keep the business running.

This will allow them to collect earnings from their business venture. Which they must return to their venture to do OR if the players are clever enough they may find another way.

FINDING AN NPC

If the players have an NPC in mind to run the business the DM may ask the players to make a Persuasion(Charisma) check to persuade that NPC to run the business for them. DM might decide outright that a certain NPC will not want to run their business for the party or they may command a higher wage.

Should they not be able to name an NPC who is willing to run the business for them a downtime may be spent trying to find someone to do so.

This will require at least 3 checks call for by the DM, some examples are found in the table below. Players may ask their DM to make a certain check as long as they appropriately justify the reason for doing so.

Check	Reason
Investigation(Intelligence)	You hunt for an NPC
Persuasion(Charisma)	You persuade the NPC to run the business for you
Insight(Wisdom)	How well of an indication you get that the NPC is trustworthy

After the 3 checks the DM will present you with an NPC and provide you with an indication of the person based on your rolls.

Your characters will not be aware of the rolls the DM will present the scenario and the players can roleplay it out.

The players can decide NOT to use the NPC to run the shop and as such the business will close whilst the players are off adventuring.

WAGES

You must pay the NPC their wages whilst they are in your employment the below table indicates wages per day based on the area.

Area	Cost Per day
Poor	50sp
Moderate	2gp
Rich	4gp

TAXES

It is the players responsibility to ensure they are paying taxes to the appropriate authority, failure to pay taxes may result in unforeseen consequences. Your DM will decide on this.

PASSIVE INCOME

Having done all this, the players will now be earning a steady daily passive income based on the table below.

Property	Poor	Moderate	Rich
Farm, Market Stand	1 gp	2 gp	5gp
Large Farm, Large Market Stand	2 gp	6 gp	10gp
Massive Farm, Small Shop, Tiny Stage, Tiny Inn	5 gp	14 gp	20gp
Shop, Stage, Inn	10 gp	25 gp	35gp
Large Shop, Large Stage	15 gp	50 gp	70gp
Massive Shop, Massive Stage, Massive Inn	20 gp	60 gp	100gp

Maintenance costs and wages must be paid for weekly the NPC will automatically deduct these from your takings weekly, unless you specifically tell them not to or there are not enough funds.

If the NPC running the business is not trustworthy this may affect your earnings. Leaving the business to run itself for too long could also leave the NPC to believe it is their business more of this will be covered in complications

FINALLY

You must run the "running a business" downtime at least once a month otherwise you risk your business being taken over or closing shop.

COMPLICATIONS

WHILE SETTING UP/RUNNING A BUSINESS.

When setting up and running a business there is a 10% chance of a complication occurring.

During the downtime activity your DM will ask you to roll a D20 on a result of a 1 or 2 a complications may occur from the table below:

1d8	Complication
1	The business is slandered by people in the town -10 to the d100 roll
2	A rival business is setup at the same time causing profits to be reduced by 2d8 X 2 *
3	There is nothing but bad weather causing damage to the property meaning 1d20 x 5 gp needed for repairs
4	Product deliveries have been ravaged all profits have been lost for this downtime
5	You are targeted by a criminal group combat with 3d6 Bandits should the players lose profits are lost for the downtime
6	The tax man comes around demanding tax is paid on profits immediately 20% of any profits made immediately
7	You come over sick whilst attempting to run the business, maintenance costs still apply but there are no profits
8	A racket is demanding protection money, failure to give them 2d8 X 5 gp weekly causes number 5 to happen daily until paid

**May involve a rival*

WHILE HUNTING FOR AN NPC

Whilst trying to hunt for an NPC complications may occur there is a 10% chance of a complication occurring.

During the downtime activity your DM will ask you to roll a D20 on a result of a 1 or 2 a D8 is rolled against the table below:

1d8	Complication
1	You upset someone whilst trying to find an NPC, they have set themselves against your business *
2	Your NPC gets kidnapped just before they are ready to take on the business
3	The NPC you've found is truly incompetent you have no choice but to shut shop until you have time to find another
4	Whilst training the NPC you've noticed money has gone missing 2d8 X 5 gp is missing from your weekly takings
5	The NPC is a spy selling information about your product to a rival you've lost business your weekly takings are halved
6	The NPC wants a pay rise they want double the amount you want to pay them weekly
7	You struggle to focus your mind when attempting to find an NPC all your rolls have -5
8	Someone poaches your NPC from you another downtime is needed to find another

**May involve a rival*

DURING PASSIVE INCOME PHASE

You've setup your business and left an NPC running it. Complications can occur whilst you are away, if you are not near the business you may not be aware of the problem but might feel the affects of them.

In order to simulate this "unknown" once a week the DM will roll two D20 until they rolls two different numbers. The DM will ask one of the players a D20 and a D8. If the D20 rolled by the player hits one of those two numbers the DM will take the D8 result and apply it to one of the tables above. The DM might change the list around in order to affect this randomness.

EXAMPLE

The weekly profit is triggered by the DM and rolls a 5 and 16 on the dice rolls (He does not tell the players these numbers)

Sally then Rolls a D20 and a D8 at the same time. Sally rolled a 16(D20) and 5(D8) matching one of the DMs rolls, the DM decides to use the Settingup / Running up business complications. Meaning a criminal group targeted the business and there is no profits for the downtime (As the players are not there to defend the business)