

Activity Point

Each character in Bell Point gets **1 activity point per day**, which resets at midnight EST. It's assumed your character spends most of their day (at least 8 hours) engaged in this activity, which can help define their interactions with locals, their role in the community, and their personal development. When you start a Downtime Activity, your Activity Point is used regardless of the outcome.

The main goal is for players to focus on one key resource (from D&D) that they want to work towards each day. The effectiveness of each activity will vary depending on character skill and situation, but the system is designed to be **slow-paced for balanced progression**.

Some activities may require more than one day to complete. Should any changes to the duration of these activities happen, players who have used them in the past will be compensated.

Bonds

The success or failure of downtime activities can be influenced by the relationships you build with others. In Bell Point and across Tori'Ra, numerous factions and organizations are at work. Building relationships with these groups can make activities easier, while acting against them may make progress harder.

You can improve or damage these relationships through:

- **Specific Downtime Activities** (eg., Carousing, Spreading Rumors, etc.)
- **Quests** for particular organizations
- **Roleplaying interactions**

Most organizations have NPCs based in Bell Point, and forming connections with them can lead to **favors or opportunities** in the future. However, negative interactions will create obstacles.

Allies

Allies are friendly PCs who join you in your daily downtime activities. If you perform an activity with an ally, both characters benefit from the outcome, but it uses up both players' **daily activity** points.

At the end of each activity description, there will be notes about how performing it with an ally might change the outcome (e.g., boosts to success, better rewards).

Permanent Effects and Bonuses

Downtime activities are affected by effects that would exceed the duration of a work day (8 hours). Permanent bonuses such as proficiency, expertise, reliable talent, and others do apply to ability checks made as part of the Ability.

Downtime Activities

Below you can find a list of all the downtime activities available for Bell Point characters, their **Party** bonus(es), and other relevant information.

Working

Adventuring may be thrilling, but the world doesn't stop. Work is always available. Choose one of the available bonds and spend your day working for their representative.

Make a check using a skill or tool you are proficient in, adding your **Bond Modifier** to the result (even if it's negative). The total determines your earnings for the day.

Total	Wage (in gp)
9 or less	15
10 - 14	20
15 - 20	35
21+	50

If your wage category is pushed above or below the limits listed by a complication or a great success, simply add or subtract **10 gold** to your earnings.

Allied Workers

When working as part of a group, list the characters involved. You can use the group's **average total** rather than rolling individually. If at least one group member has a **+3 Bond Modifier**, you ignore any rolls of 1 on the d10 dice when determining complications or successes.

Training

With enough free time and access to an instructor, a character can learn a new language or gain proficiency with a tool.

Resources

Learning something new requires time and focus. The amount of time needed to acquire a proficiency varies depending on what is being learned. A character can gain up to **5 proficiencies** from a combination of **tools** and **languages**. However, only **one** skill proficiency may be learned this way.

Proficiency	Days	Learn DC
Tool	5	10
Language	7	12
Skill	10	15

At the end of each session of learning, the character makes an Intelligence check to assess their progress. On a successful check against the Learning DC, the required learning time is reduced by 1 day. This reduction can occur up to two times.

Mentor Allies

A character can speed up their learning process with help from someone who has **expertise** in the proficiency they are trying to learn. Being mentored doesn't consume the mentor's downtime, as they are only offering brief guidance. For each day of mentorship, the progress counts as 2 days instead of 1.

Buying Magic Items

Magic items are not found in every marketplace, and acquiring one often requires time, luck, and negotiation. This downtime activity represents a character's attempt to seek out a seller and acquire a specific item based on its rarity.

Finding a Seller

The rarer the item, the harder it is to find a seller. Each day spent searching, the player rolls a check using no skill modifier—this is a pure luck-based roll.

Choose an item that your tier has access to, then roll a flat 1d20. The DC for finding a seller is based on the rarity of the item.

Rarity	DC to find a seller
Common	10
Uncommon	15
Rare	20

For every failed attempt after the first when looking for the same item, the character gains a cumulative +1 bonus to their next roll. This bonus remains until the item is found or the character decides to search for a different item.

Magic Item Prices

Once the seller is found, the price of the item is determined based on its rarity. Use the following formula for each item type.

Rarity	Price (in GP)
Common	$100 + 5d10$
Uncommon	$500 + 10d10$
Rare	$5,000 + 50d10$

Players may only purchase items that they have successfully found a seller for during their downtime activity.

Exceptions

Certain potions are readily available in Bell Point and do not require the use of this downtime activity to obtain.

Consumables (e.g., potions, scrolls) are bought at half price.

If purchasing a magical version of a mundane item, the price of the mundane item is added to the final cost.

Bonds

Certain **Bonds** may have **Favors** that make the process of finding a Magic Item easier.

Bartering (Optional)

After finding a seller, the character may attempt to barter for a lower price. Roll a Charisma (Persuasion) check against a DC based on the seller's demeanor (ping @staff). The outcome determines the final price.

Result	Outcome
Success	The price is reduced by 5%.
Success by 5 or more	The price is reduced by 10%.
Failure by 5 or more	The seller is insulted, and the price increases by 10%.
Failure	No change to the price.

Crafting Magic Items

Crafting your own magic items is a cheaper, but often more challenging, alternative to buying them. This process requires tool proficiency, several days of work, and some gold for materials.

Specific rules for brewing **Healing** potions and **scribing scrolls** are covered later in this document.

Tools

Finding the right tool can be tricky, but with experience, you'll master it in no time. When crafting an item, consult the table below to determine which tools and ability scores are appropriate for the item.

Tools	Items	Ability Scores
Herbalism Kits	Potions of Healing	Intelligence Wisdom
Alchemist Kits	Potions	Intelligence Wisdom
Smith's tools	Armor Weapons	Strength
Weaver's tools	Cloaks Capes Robes	Dexterity Wisdom
Carpenter's tools	Wood Items Equipment	Strength
Cobbler's Tools	Boots	Dexterity Intelligence
Leather worker tools	Leather Armor Belts Gauntlets	Dexterity Strength Wisdom
Jeweler's tools	Rings Necklaces Amulets	Intelligence Dexterity

If a character is proficient with a tool, no check is needed to craft an item with it. If they lack proficiency, they must make an ability check using the relevant ability score, with a DC based on the item's rarity.

Rarity	DC
Mundane	10
Common	15
Uncommon	20
Rare	25

Wondrous Items

Due to the unique nature of wondrous items, no single tool or ability score universally applies. A **staff member** will decide what tool and ability score are required for crafting a specific wondrous item.

Expertise & Very Rare Items

If a character has **Expertise** with a particular tool, they can craft Very Rare items associated with that tool's proficiency. For instance, a character with **Expertise** in smith's tools could craft a +3 Shortsword.

Potion & Consumables

Crafting consumables and potions require half the materials and Days to craft, rounded down to a minimum of 1.

Magical Ammunition such as arrows, bullets, or bolts are crafted in a bundle of 10 pieces at a time.

Tools	Items	Ability Scores
Woodcarver's Tools	Arrows Bolts	Dexterity

Materials

The table below outlines the material requirements and crafting time based on item rarity.

Rarity	Materials (Amount)	Days
Common	5 Common	3
Uncommon	10 Common 1 Uncommon	7
Rare	10 Common 5 Uncommon 1 Rare	12
Very Rare	20 Common 10 Uncommon 5 Rare 1 Very Rare	30

Most materials are common, but rarer materials may be found during encounters, quests, or through other **downtime activities** (e.g., hunting, bounties).

Pricing Materials

If you can't find materials through adventures, you can purchase them from local vendors or adventurers in Bell Point. The total cost is generally about half the price of buying the finished item.

Very Rare materials, however, are not available for purchase.

Rarity	Cost (in gp)
Common	20
Uncommon	250
Rare	1,000

Mundane Items

Crafting mundane items requires spending gold on materials equal to half the item's selling cost. To determine how long it takes to craft, divide the item's selling price by 100. The minimum crafting time is 1 day. If the item costs less than 100 gp, it can be made in a single day.

Working with Allies

Allies can assist in the crafting process. Each ally who helps adds an additional day of progress for every day they spend crafting with you, using their Activity Point toward the total crafting time.

Crafting Guide

To craft a magic item, follow these steps:

1. **Choose an item** to craft.
2. **Check the tools and abilities** required for crafting that item.
3. **Gather the necessary materials.**
4. **Spend your Activity Point** each day toward crafting.
5. If not proficient with the required tool, **make the relevant ability check** based on the item's rarity.
6. **Repeat the process** daily for the required number of days.
7. Once the crafting is complete, you obtain the item in pristine condition.

Brewing Potions of Healing

Potions of healing fall into a special category for item crafting, separate from other magic items. A character proficient with the herbalism kit can create them. The time and money needed to create such a potion is summarized on the Potion of Healing Creation table.

Healing Potions are brewed in a vial that allows for 5 potions to be made.

Type	Days	Cost (in gp)
Common	1	100
Uncommon	5	400
Rare	15	2,000
Very Rare	20	5,000

Selling Magic Items

Selling a magic item is by no means an easy task. Con artists and thieves are always looking out for an easy score, and there's no guarantee that a character will receive a good offer even if a legitimate buyer is found.

Resources

Characters who can't secure another character to buy their magic items can attempt to sell it to NPCs or other shops. When attempting to sell an item, check the Magic Item Selling Price table.

Make a **charisma (persuasion)** check to determine the offer. A character can choose to deny this offer and attempt it again at a later date.

Rarity	Selling Price
Common	50 gp
Uncommon	200 gp
Rare	2,000 gp
Very Rare	10,000 gp

Consumables and potions are sold at half price, and ammunition is sold at a 10th of the price.

Check Total	Offer
1 - 10	50% of the Selling Price
11 - 20	100% of the Selling Price
21 - 30	150% of the Selling Price
31+	200% of the Selling Price

Merchant Allies

A character can be aided in their selling process by another character with **Expertise** in the **persuasion** skill, granting them advantage in their check.

Crime

Sometimes, it pays to be bad. This activity gives a character the opportunity to make some extra cash, but at the risk of being caught and arrested.

Gathering Information

Before committing a crime, the character must spend 35 gp to gather information about their target. This includes scoping out the area, learning routines, and identifying security weaknesses.

Committing Crime

The character must make a series of checks to execute the crime. The DC for these checks is determined by the profit they hope to make, this DC applies to all checks, as shown in the **Loot Value Table** below. The available DCs are 15, 20, 25, or 30.

Each consecutive day spent attempting the **Crime** activity increases the DC by 3, representing the mounting difficulty of successfully pulling off multiple heists.

To attempt the crime, the character makes three checks:

- **Dexterity (Stealth)**
- **Dexterity (Thieves' Tools)**
- **Player's choice of:**
Intelligence (Investigation),
Wisdom (Perception), or Charisma (Deception)

The result of the crime is determined based on the number of successful checks.

Successes	Result
No Successes	The character is caught and goes to jail (see Going to Jail below).
1 Success	The heist fails, but the character manages to avoid capture.

2 Successes	The heist is a partial success; the character earns half of the expected payout.
3 Successes	The heist is a complete success; the character earns the full payout.

Loot Value Table

Chosen DC	Value
15	50 gp, robbery of a struggling merchant
20	100 gp, robbery of a prosperous merchant
25	200 gp, robbery of a noble
30	1,000 gp, robbery of one of the richest figures in town.

Going to Jail

If a character is caught and sent to jail, they are held for a number of days and cannot use downtime during this time. The number of days is determined by the chosen DC for the crime.

Chosen DC	Number of Days
15	2d2 + 1 Days
20	2d4 + 2 Days
25	2d6 + 3 Days
30	2d8 + 4 Days

Breaking Out

If a player is spending time in jail, they can attempt to escape through cunning, bribery, or simply waiting out their sentence.

A character must spend at least a few days preparing their escape. The minimum number of days spent in jail is equal to half the number of days they were sentenced to (rounded down, minimum of 1).

Each day the character prepares for their escape, they must make one of the following checks (chosen by the player):

- **Dexterity (Sleight of Hand)**
- **Charisma (Persuasion)**
- **Charisma (Intimidation)**
- **Charisma (Performance)**
- **Wisdom (Insight)**

The DC for these checks is the DC of their crime +5. If the character succeeds on half or more of these checks (rounded down, minimum 1), they gain enough knowledge to attempt a breakout.

The Breakout. On the day after completing their preparations, the character may attempt a **Dexterity (Stealth)** or **Dexterity (Sleight of Hand)** check using the same DC they used during their preparation.

On a **success**, the character successfully breaks out of jail and may resume their downtime activities. However, they now have a **bounty** (see **Bounty Hunting** activity later in this document.) equal to **triple** the amount they attempted to steal.

On a **failure**, the character remains in jail for the maximum amount of days for their crime DC, as shown in the **Going to Jail** table.

Group Heist

Characters can organize a Group Heist with other characters, following the steps shown in this downtime activity with the following modifications.

- On a successful heist, the amount of gold stolen is increased by 50% of the original amount per accomplice.
- All checks made during the crime are made with advantage.
- For each accomplice, the DC for all checks is increased by 2.
- If the group is caught, all characters roll the maximum number of days in jail for their chosen DC.
- Characters cannot attempt to break out together, as they're held in different cells or even locations.
- All characters roll to check for complications or great successes. Complication effects apply only to the characters that roll them.

Gambling

Games of chance offer the potential for big payouts but also the risk of significant losses.

Bankroll

To participate in gambling, a character must wager between 100 gp and 1,000 gp. This amount of gold is referred to as the character's **Bankroll**.

Rolling the Dice

Gambling relies heavily on luck. The character can make up to **4 flat checks**, with a **DC of 5 + 2d10** for each roll. After each roll, the player can choose to stop or continue.

Outcome

Each **success** and **fail** modifies your **Outcome**, which is the balance of your gambling session. For every **success**, subtract a **fail**, and vice versa. If you end with more **successes**, you profit. If you end with more **fails**, you lose part or all of your Bankroll.

Bankroll	Outcome
4 Wins	Your Bankroll is <i>Tripled</i>
3 Wins	Your Bankroll is <i>doubled</i>
2 Wins	Your Bankroll increases by <i>50%</i>
1 Win	Your Bankroll increases by <i>10%</i>
Even	You break even and keep your original Bankroll.
1 Loss	Your Bankroll decreases by <i>10%</i>
2 Losses	Your Bankroll decreases by <i>50%</i>

3 Losses	You lose your entire Bankroll .
4 Losses	You lose double your Bankroll. If you can't pay, you go into Debt (see below).

Debt

A character in debt can only use the **Work** or **Crime** downtime activities until the debt is fully repaid.

Every **5 days**, the debt increases by **5%** due to interest.

If the debt is not paid within **30 days**, the character may face legal consequences, bounty hunters, or even pressure from unsavory debt collectors, depending on the amount owed.