**Running a Business**

Adventurers can end up owning businesses that have nothing to do with delving into dungeons or saving the world. A character might inherit a smith, or the party might be given a parcel of farmland or a tavern as a reward. If they hold on to the business, they might feel obliged to spend time between adventures maintaining the venture. An adventurer owned business can earn enough money to cover its own maintenance costs. However the owner needs to periodically ensure that everything is running smoothly by tending to the business between adventures.

**The player chooses a skill check to represent how they handle their business.**

|  |  |
| --- | --- |
| *Skill Check* | *Description* |
| Persuasion | The business is run diplomatically with good business sense. |
| Performance | The business attracts the populace with spectacles and shows. |
| Intimidation | The business has a tight grip on its competition and employees. |
| Deception | The business is shady and tricks the populace into overspending. |
| Insight | The business predicts all the local trends and prices. |
| Special (The DM choose the appropriate skill for the character to roll on the business roll table.) | The business is unique and has little competition. This may include an Arcane or Herbalist shop. |

**The Result**

While spending time on this downtime activity, in addition to maintaining their lifestyle, each week the player running the business rolls on the *Running a Business table* using the skill check that was chosen for this week.

If the character is required to pay a cost as a result of this table but fails to do so, the business begins to fail. For each unpaid debt incurred in this manner the business takes a -3 penalty to subsequent rolls made on this table.

When a business is run for multiple weeks, multiply the result on the table by the number of weeks. When a business is run for under a week, the number of days it was worked is added to the next time the business is run.

Under certain conditions you as a DM may choose for a player to roll with advantage or disadvantage on the *Running a Business* check. A festival might increase demand to give the business an advantage, or customers may be too poor to afford its wares, putting the business at a disadvantage.

**Running a Business Table**

|  |  |
| --- | --- |
| *Roll* | *Result* |
| 4 or less | They must pay twice the maintenance cost for a week. |
| 5-9 | They must pay the maintenance cost for a week. |
| 10-14 | The business covers its own maintenance costs for the week. |
| 15-19 | The business covers its own maintenance and earns a profit equal to the maintenance cost for a week. |
| 20-24 | The business covers its own maintenance and earns a profit equal to twice the maintenance cost for a week. |
| 25-29 | The business covers its own maintenance and earns a profit equal to thrice the maintenance cost for a week. |
| 30 or Greater | The business covers its own maintenance and earns a profit equal to four times the maintenance cost for a week. |

**Business Difficulties and Boons**

The business may have an affect on your world and its’ events. An influential business may allow the player to be regarded as a noble and live an aristocratic lifestyle, a shady business may be discovered and be ruined by the locals, and a tavern patron may give the party their next quest. The influence of the business is up to you as a DM.

**Building a Business**

Characters might aspire to owning a large successful business. A character may pay for and prepare the property to run a business at a cost and time detailed on the *Business Opportunities* table. The size of the property is chosen by the character if that size of property is available for purchase.

A character that wishes to build an extension of their business must acquire the property from an owner by trade or as a gift. Paying for and preparing the extension costs as detailed on the *Business Opportunity* table subtracted by the construction cost of the business thus far.

If a business is built somewhere where there would not be a populace of sufficient wealth for the business to be run, the business is guaranteed to fail on the *Running a Business* table.

**Businesses Opportunities**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Property* | *Maintenance cost per week* | *Construction Cost* | *Construction Time* | *Skilled Hirelings* | *Untrained Hirelings* |
| Farm  Market Stand | 25 sp | 160 gp | 15 days | 0-1 | 0-5 |
| Large farm  Large Market Stand | 5 gp | 400 gp | 20 days | 0-1 | 0-5 |
| Massive Farm  Small Shop  Tiny Stage  Tiny Inn | 10 gp | 800 gp | 25 days | 1-2 | 0-5 |
| Multiple farms  Shop  Stage  Inn | 20 gp | 2,000 gp | 35 days | 2-3 | 2-7 |
| Local Farm Monopoly  Large Shop  Large Stage  Large Inn | 40 gp | 4,000 gp | 50 days | 4-5 | 5-10 |
| Farm Monopoly  Massive Shop  Massive Stage  Massive Inn | 80 gp | 8,000 gp | 80 days | 5-10 | 10-15 |
| Multiple Shops  Multiple Stages  Multiple Inns | 160 gp | 20,000 gp | 125 days | 10-15 | 15-30 |
| Local Shop Monopoly  Local Stage Monopoly  Local Inn Monopoly | 320 gp | 50,000 gp | 250 days | 15-30 | 30-60 |
| Shop Monopoly  Stage Monopoly  Inn Monopoly | 640 gp | 100,000 gp | 500 days | 30-60 | 60-120 |