Running a Business

Time Required: 1 week
Cost: Price of buying the business, NPC salary (if applicable)
Rolls: The skill/tool check associated to your business
Modifiers: Advantage on the roll if working with a PC or NPC helper
Complications: 10%

Description: You may buy an existing business in Luna Pine according to the table below. Your business can use any skill/tool of your choice (with approval by a @Helper - Downtime), just describe how that skill is relevant for the business. Each business is associated with one skill/tool. You may spend an additional 400g to redesign your business to change the skill/tool you use to run it. A player can only own one business.

Plausible Businesses

Type	Maintenance	Construction	Max Loan	Loan Repayment
Market Stand/Farm	5 gp	400 gp	200 gp	40g/downtime
Small Shop/Avg Inn	10 gp	800 gp	400 gp	80g/downtime
Avg Shop / Theatre	20 gp	2000 gp	1000 gp	200g/downtime
Large Shop / Arena	40 gp	4000 gp	2000 gp	400g/downtime

Results

Roll	(you working)	(NPC working)
1-4	Pay 2x maintenance cost	Pay 4x maintenance cost
5-9	Break Even	Pay 2x maintenance cost
10-14	Earn 2x maintenance cost	Break Even
15-19	Earn 4x maintenance cost	Earn 2x maintenance cost
20-24	Earn 6x maintenance cost	Earn 4x maintenance cost
25+	Earn 8x maintenance cost	Earn 6x maintenance cost

Bank Loans

You can obtain a loan from the bank up to half the total value of the property you wish to buy. Loans must be paid back at a minimum rate of 5% of the total value of the property each week, defaulting on a payment incurs serious penalties. While a loan is outstanding on your property it cannot be upgraded or sold.

You may seek out other sources of money to purchase a business, or share the cost with other PCs. Any arrangement between PCs is entirely among them and will not be enforced by the admin team. Regardless of the situation PCs must contribute a minimum 50% of the cost of the business.

Helpers

PC Helper: You can hire a PC ‘helper’ to assist you with running the business. Doing so allows you to make the requisite skill check with advantage, on the condition that the hired helper is proficient in that skill. Remuneration for the helper is at the prerogative of the Business Owner and Helper - whether you choose a fixed wage or a share of the profits, or some other arrangement. This uses the Downtime allotment of both the owner and the helper PCs

NPC Helper: The business you own can run even if you don’t apply your downtime towards it. The rewards will be scaled back to account for the cost of paying an NPC to run it on your behalf.

Hiring an NPC helper takes 1 week of downtime to do “Networking”, during which you may be running your business at the same time. This is the only time you can do two downtime activities at the same time. In addition, you will have to RP interviews with a downtime DM to hire an NPC helper and you may only have one NPC helper at a time. There are no complications when your NPC helper is running the business. NPC helpers typically cost 5g per week, but this may be subject to the interview process.

DMs, you may generate your own NPCs or use the NPC Generator: http://www.npcgenerator.com/

If your shop is run by your NPC helper you reduce the income generated by one level of the dice roll.

NPCs use their bonus which will be determined by the DM when you hire them based on the result of your Networking roll, they do not benefit from any other feature or spell.

Selling a Business

Any business currently owned by a character may be sold at a price equal to half of the business’ current value. It takes 1 week of Downtime to find a buyer, sort out all the paperwork and complete the sale.

Upgrading a Business

Any business that does not have outstanding debts can be upgraded by paying the difference in total property value. As with the original purchase a loan can be obtained equal up to half the upgrade cost.

Crafting Studio

A business that is based on a Tool proficiency - e.g. a Leatherworking shop - may be upgraded to include a crafting studio (see crafting rules) at a cost of 400g, as long as there is no loan owing on the business.

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