

Business and Commerce

Business Points

BP's are used to set up a business and to move your business to another level. To get BP's, you must devote time to it during a Downtime Round; double that time and roll under it on 1d100 (if it's over 50 you immediately succeed and then double the remainder and try and roll under that – if you do, you get two chances to get BPs). If successful you can make a Deal roll to get 1 BP (spcl for 2, critical for 3; fumble loses 1d6).

Making a New Business

You must build up the required non-liquid assets (given on the chart below) which varies depending upon whether you set up a risky business, a normal business or a safe business. A risky business would be a hedge fund or something blackmarket, a normal business would be a merchant caravan or a warehouse, whilst a safe business would be something like making money off of land ownership. You then need 4 BPs and you're away. Spend them, and you become a level 1 business.

Spending BPs

To get from the level of business you are at to the next level costs BPs. That's given on the following chart. You also, in addition to BPs, need an amount of money to invest as a non-liquid asset. Further,

Level	Example of a business at that level			BP's to next level	Profit Base	Non-Liquid assets required		
	Land Based	Merchant Based	Blackmarket			Risky	Normal	Safe
1	Rented room	Stall	Pick pocket racket	4	50	400	500	750
2	Rented House	Shop	Protection Racket	5	100	1200	1500	2000
3	Small estate	Successful shop	Successful fence	6	200	3500	4000	6000
4	Large estate	Multiple shops	Crime Boss	7	400	8000	10000	15000
5	Numerous large estates	Mercantile House	Very successful crime boss	8	1000	15000	18000	30000
6	Major noble	National Mercantile House	King of thieves	9	2000	25000	30000	50000
7	County wide estates and tax revenue	Region Wide Mercantile House		10	3000	40000	50000	80000
8	Large county	Secretly, you own most things		11	5000	125000	150000	250000
9	Lunar Satrap	Basically, you own every business in the country		12	12000	350000	400000	600000
10	King			20	35000	750000	1,000,000	1,500,000
11	Emperor			--	110000	3000000	5,000,000	8,000,000

Moving levels might involve an in game element to be fulfilled. If you're moving to a level 4 blackmarket business, you can't just do it – you first need to displace the crime boss. If you're moving to a level 6 mercantile business, you need to watch out for the competition getting pissed off with you, if you move to a level 7 land based business, expect the Emperor to take an interest in your affairs.

Attending to your business

A business needs to be tended to. This takes a Downtime Action. If you don't devote a DA to it, then your profit roll is at -25%. This means that to grow a business you either have to stop paying attention to it or spend 2 DA.

You can buy management in. This gives an extra 25% of time, as long as one of your DA is spent on the business. This costs [**]. You can also take a Deal feat which gives even more time, in a similar fashion.

Profit Rolls

Every Downtime Round, at the end, make a Deal roll which affects the Profit Roll. If it succeeds, the Profit Roll gets no modifier, if it fails it gets -10%, if it fumbles it gets -25%, if it specials it gets +10%, if it criticals it gets +25%, if it supercriticals it gets +40%, if it hypercrits it gets +80%. The character can also 'gamble' before making the Deal roll. If they so gamble, the results of the Deal roll are doubled, good or bad. Now roll on the Profit Table. Take the number that results and multiply it by the Profit Base. That's how much Liquid Assets the character receives or must lose.

Profit Modifier	Modified 1d100 roll		
	Risky Business	Normal Business	Safe Business
-10 plus exploding 2d10	01	Less than 01	Less than 01
-6 plus an exploding d6	02	01	01 (roll 1d6, on a 1 apply this result, on a 2+ apply the next row)
-5	03-04	02	--
-4	05-07	03	02
-3	08-14	04-08	03-04
-2	15-20	09-14	05-07
-1	21-26	15-18	08-11
-0.5	27-35	19-24	12-15
0	36-43	25-35	16-24
0.5	44-48	36-39	25-35
0.8	49-53	40-44	36-50
1	54-60	45-75	51-80
1.2	61-64	76-81	81-90
1.5	65-68	82-87	91-95
2	69	88-91	96-98
2.5	70-76	92-94	--
3	77-82	95-96	99-00
4	83-86	97-98	More than 00
5	87-90	99	--
5 plus an exploding d6	91-00	00	--

If a company loses money from the profit roll and there aren't enough liquid assets to pay it off (i.e. the character just don't have the cash) *triple* the amount remaining and remove it from the Non-Liquid Assets. If this causes the company to fall a level, note that. Then make a Deal roll, at -30 if the company moved a level. If successful, the company stays afloat (although lose all BPs you currently have). If not, then not – it collapses and everything is lost. If a company scores a collapse result then a Convince roll at -20 can put this off. In the next adventure the character has to raise the funds.

Otherwise, during the next Downtime, at the very start before making profit rolls or downtime actions for more business, the business goes bust (lose everything in that business). The amount that must be paid back is equal to *double* the amount owing in the first place, not simply the amount owing and not the triple cost that the non-liquid assets took. If it is paid back, those non-liquid assets don't come back – they're gone.

Liquid Assets

Liquid assets are just, in pennies, the cash in the owner's pocket. The owner can record this on their character sheet – it really is just theirs to do with what they will. When someone says 'liquid assets' they just mean 'what dosh you have'. One can convert liquid assets into non-liquid assets on a 1:1 basis.

Non-Liquid Assets

Non-liquid assets cannot be used just like money, nor can money lost from Profit Rolls be taken from Non-liquid assets – it is, after all, unsold inventory and buildings, stocks and long term investments. The only way to convert Non-liquid assets into liquid assets is to spend time and effort doing so. The owner makes the decision to sell, and how long it'll take to receive the money. The results of a Deal roll adjusts the ratio they get:

Result	Sell this round	Sell next round	Sell in 2 rounds	Sell in 3 rounds	Sell in 4 rounds
Fumble	1:0.1	1:0.2	1:4	1:5	1:5
Fail	1:0.2	1:0.5	1:6	1:75	1:8
Normal	1:0.5	1:0.8	1:0.9	1:1	1:1
Special	1:0.8	1:1	1:1	1:1	1:1
Critical	1:1	1:1.2	1:1.2	1:1.25	1:1.4
Supercrit+	1:1.5	1:1.75	1:2	1:2	1:2.2

The owner can decline the result if they so wish, not sell, and keep it as non-liquid assets. They can only attempt to sell once every downtime round. If sold, the non-liquid assets vanish immediately. If this causes your business to lose a level, the character must make a Deal roll at -20 or their next profit roll is at -25. Further, whether or not the Deal roll is made, all BPs are lost as well.

