

— BUSINESSES —

So what's an adventurer to do after he's lost an arm to a daemon? Get prosthetics and keep fighting, of course! But many heroes lose this kind of resolve after staring down a band of Chaos warriors or watch their friends get mauled by an army of Squigs. Some just put their swords down and go home. So the question becomes, what's an Old Worlder to do after a life of high adventure? Many go into business for themselves.

Businesses fall into four categories like most equipment, Poor through Best. Poor businesses are unprofitable ventures such as opening a bookshop where no one reads or becoming a fish monger in a landlocked community. Certainly, such businesses may be profitable in other areas, such as a city with a high literacy rate or a coastal community respectively, but generally these businesses provide a surplus of goods that no one wants or needs.

Real businesses start at the Common level and continue through Good and Best. Common businesses fulfil a need that is generally handled by other competitors. A Common business would be a fishmonger in a fishing village. Plenty of people make a living doing these kinds of things, but no one does it better than the rest. Good businesses are those that fill a niche without much in the way of competition. An example would be becoming one of two wainwrights in a town that is a regular stop along a coaching route. The Best category reflects a monopoly, where a business has cornered the market on a particular good that people require.

Purchasing a business includes the name of the business, the customers, and necessary tools. Obviously, the prices do not include such things as the building, a forge, or carts or wagons—those are sold separately.

GUILDS

Guilds dictate how commerce works in various areas and facilitate the flow of trade. Each trade has a guild, so there is a Teamster Guild, a Smith Guild, and even a Barber-Surgeon Guild. Heading up these organisations are the Guild Masters, master merchants and calculating thieves who are waging a quiet war with the nobility for complete control over the Empire. Any character who would open a business must first register with the appropriate guild, if there is one. The guilds set the prices for all commodities produced by their labourers. Characters have no control over how much or little they sell their merchandise; such decisions always come down from above. In addition, all tradesmen pay dues to their guild, which equals about 10% of the take each week.

INCOME

A business generates income. One could track every sale, every customer, every exchange of merchandise, but that wouldn't be very exciting and certainly not the point of playing in a world of perilous and grim adventure. Instead, a much simpler method to track how much income a character makes from their business, is to make a Trade Test at the end of every week the character spends working in his shop or selling goods from his stall. The amount of Silver Shillings earned depends on the degree of success or failure of the test as shown on **Table 8-5: Weekly Income**.

This system expects a character to employ a staff of workers to help in the selling and manufacturing process, allowing a character to leave his business in their hands for short periods of time. However, a character that would run a business must spend three days of every week overseeing the operation. If he shirks his duties, his business will start to crumble. For every three days a character ignores his business, there is a cumulative chance that it falls one step in quality, from Good to Common for instance. Once a business falls a notch, the chance resets for it to fall another notch. If a business falls below Poor, it fails.

The income listed on **Table 8-5: Weekly Income** is for businesses set in cities. In smaller communities, reduce the business quality by one step to reflect the lower population and potential customers. In addition, you can also modify demand to reflect the needs of a smaller village. For example businesses, see **Chapter Nine: Services**.

*Example: Chris decides his character has had enough of killing and decides to go into business for himself. His character was a merchant and has acquired a small fortune, so he figures he'll invest 600 gc to establish a good trading business, a profession his GM decides is equivalent to a shopkeeper, but enjoys a high demand with some competition. Chris makes his weekly Trade (Merchant) Test, noting from **Table 8-5: Weekly Income** it's an Easy Test. He rolls the dice and makes the test by 37% meaning he made 130% of what he was expected to make in a week. Multiplied by his base weekly income after expenses, he earns 208 p (base income 160 p × 130% = 208). While not a lot of money, it puts food on his table and keeps him from facing the terrors of the Old World.*

TYPES OF BUSINESSES

A wide range of business opportunities exist in the Old World. What follows is a list of possible businesses a character may pursue. Included in each is the effective income level or equivalency.

Accountant/Tax Collector (Craftsman): Accountants serve to manage finances and keep books for other businessmen and nobles. Also included in this category are tax collectors. These businesses thrive in large cities but are rarely, if ever, found in communities with populations of 1,000 or less.

TABLE 8-6: EXISTING BUSINESSES

Business	Cost	Availability
Poor	100 gc	Average
Common	200 gc	Scarce
Good	600 gc	Rare
Best	2,000 gc	Very Rare

TABLE 8-7: WEEKLY INCOME

FARMER		INNKEEPER		SHOPKEEPER	
Quality	Base Weekly Income	Quality	Base Weekly Income	Quality	Base Weekly Income
Poor	75 p	Poor	105 p	Poor	105 p
Common	95 p	Common	120 p	Common	130 p
Good	115 p	Good	135 p	Good	160 p
Best	135 p	Best	150 p	Best	195 p

CRAFTSMAN		SPECIALIST	
Quality	Base Weekly Income	Quality	Base Weekly Income
Poor	120 p	Poor	195 p
Common	210 p	Common	380 p
Good	300 p	Good	565 p
Best	400 p	Best	750 p

TEST DIFFICULTIES

Difficulty	Skill Modifier	Example Demand	Competition
Very Easy	+30%	High	None
Easy	+20%	High	Some
Routine	+10%	High/Moderate	Much/None
Average	No modifier	Moderate/Low	Some/None
Challenging	-10%	Moderate/Low	Much/Some
Hard	-20%	Low/None	Much/None
Very Hard	-30%	None	Some

TRADE TEST MODIFIERS

Trade Test Result	Percentage modifier
Made by 50% or more	×200% and increase business quality by two steps
Made by 40% to 49%	×150% and increase business quality by one step
Made by 30% to 39%	×130%
Made by 20% to 29%	×120%
Made by 10% to 19%	×110%
Made by 0% to 9%	×100%
Failed by -10% to -1%	×80%
Failed by -20% to -11%	×60%
Failed by -30% to -21%	×40% and decrease business quality by one step
Failed by -40% to -31%	×20% and decrease business quality by one step
Failed by -50% to -41%	×10% and decrease business quality by two steps
Failed by -51% or more	×0% and decrease business quality by two steps

Apothecary/Herbalist (Shopkeeper): An apothecary or herbalist is one who grows and gathers herbs to mix into remedies, simples, and concoctions. For those who can't afford a doctor, they may turn to an herbalist for a drug to cure their pains. Particularly shady apothecaries sometimes deal in poisons.

Armoury (Craftsman): An armourer is a metalsmith who specializes in crafting armour. His skill with a variety of materials, such as leather working, tailoring, and forging help explain the high prices for armour in the Old World.

Artist (Specialist): Artists specialize in creating beauty from painting, sculpture, or even music. An artist with a

sponsor can move through the highest circles in the Old World, especially with the current trends of appreciating art for art's sake.

Bakery (Shopkeeper): Bakeries are shops that specialize in breads, cakes, pastries, or any other bread-like food.

Bank/Moneychanger (Specialist): Banks hold money and make loans. It's rarely safe to walk the streets with a big bag full of gold. Hence, for a slight fee, a bank will hold gold, silver, or even pennies. With this held money, they can make loans at exorbitant interest rates. Moneychangers are like banks in that, for a price, they exchange coins of one nationality for coins of a different nationality.