

Investments and Business Ventures

Investments and business ventures work in the same way - you put money in, and hopefully get more money out later.

RISK	MAXIMUM MONTHLY GROWTH	RISK DICE
Stable	10%	3d6
Risky	20%	2d6
Wild	100%	1d6

When you first put your money into an investment you choose what you're investing in and how risky you think it is.

Every month, the following happens:

- Roll on the Risk Table.
- Roll for Monthly Growth.

If the final Monthly Growth result is positive, you receive that much money in cash to be spent or reinvested at your leisure.

If the final Monthly Growth result is negative, your investment simply loses value.

You can influence the Risk Table through your actions. Setting up the business personally might give you a bonus, for instance, whilst a change in management might impose a penalty.

Having an Accountant on staff grants a +1d10% bonus to Monthly Growth.

If you want to get your money out you can withdraw an investment or liquidate a business at the time of the monthly return.

SAFE (3D6)	RISKY (2D6)	WILD (1D6)	RISK TABLE
-	-	1	Bankrupt! Lose every last copper piece.
-	2	2	Terrible Catastrophe. -1d20% value.
3-4	3	3	Major Calamity. -1d10% value.
5-6	4	-	Mild Setback. -1d6% value.
7-8	5	-	Bad Omens. -1d4% value. -2 to next risk roll.
9-12	6-8	-	Business as usual. +1% value.
13-14	9	-	Encouraging Signs. +1d4% value. +2 to next risk roll.
15-16	10	-	Good Fortune. +1d6% value
17-18	11	4	Excellent Luck. +1d10% value.
-	12	5	Massive Windfall. +1d20% value.
-	-	6	Huge Profits! +1d100% value.