



DOWNTIME BUSINESSES

WATERDEEP



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A supplement to help DM's provide players with Downtime options.

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Raw materials from across the Sword Coast are brought to Waterdeep's Deepwater Harbor, while all manner of finished goods are shipped out.

City of Splendors, city of business

By Tesselee Amblecrown, estate agent

M

irt the Moneylender likes to tell the story of a shard — a silver piece, if you will — he once marked with a distinctive cut of his blade. It was a whimsical experiment to see if that particular coin would ever again end up in his pocket.

He spent it on breakfast at a stall in the South Ward and promptly put the thing out of his mind.

Yet, at midday, while purchasing an article of clothing in the Trade Ward, the exact coin turned up in his palm as change.

Intrigued, he ran across the street and used it to buy a meat pie from a vendor, wondering where this particular coin would end up next, though suspecting it would stay in the poor vendor's pocket for some time.

He actually gave his experiment little thought as he conducted the rest of the day's business. It was after sundown when he finally checked in with one of his agents in the North Ward for the daily accounting of his debt collections.

As they were counting out the coins, Mirt spied the very same silver piece he started the day with.

Holding it up, he exclaimed: "No wonder Waterdeep coins stay bright! They keep being passed from hand to hand, transaction to transaction, rubbed by so many sweaty hands they never have a chance to get tarnished!"

He flipped the coin back to his agent and asked him to make a point to get that piece back into circulation on the morrow.

Ironically, Mirt insists he never saw that coin again.

Even so, the point is well-taken. Waterdeep's reputation is that of a City of Splendors. But in truth, it is a city of business, and that splendor comes from the ingenuity and tireless devotion exhibited by a large number of enterprising business persons. (And the willingness of tens of thousands of customers to spend money for those same goods.)

Waterdeep imports grain, livestock, leather, ore and timber from across the Sword Coast. In its workshops and factories, those raw materials



Tesselee Amblecrown, estate agent

get turned into ale, arms, textiles, furnishings, armor, weapons, pottery and all sorts of finished goods.

Maxeene Rhiosann, guild mistress of the Council of Musicians, Instrument-Makers and Choristers, once exclaimed, "There is nothing under the sun that cannot be bought and sold in Waterdeep's many shops and markets!"

Fortunately for me, that is mostly true. My name is Tesselee Amblecrown. I am an estate agent, meaning I represent owners (or their heirs)



Cashiers and shopping assistants help customers at a Waterdeep shop in the Trade Ward.

who wish to put their lands and buildings up for sale. In Waterdeep, the business started by my father and carried on by my siblings is thriving. Titles of property don't change hands as often as Mirt's shiny silver pieces, but they do often enough that I am kept very busy.

Some of my siblings specialize in selling residences, a lucrative aspect of our jobs. Others work with lawyers to manage the country estates of nobles — a very time-consuming investment, but the sale of a single palace can make a career.

My area of expertise is commercial properties, arranging the sale of shops, taverns and markets. I am based in the North Ward, but I seek out buyers for sites all across the city.

One of the interesting trends of late is the desire by persons in the adventuring class to supplement their labors by owning a business on the side (what they refer to as their "Downtime.") Sometimes it is a tavern (there is some strange association between adventurers and taverns that I have not quite figured out), but sometimes it is something else.



There are always buyers and sellers ready to strike a deal for a commercial property.

Knowing there is interest, I have taken to having printed up and posting pamphlets of the properties I have for sale, then distributing them in these same taverns that adventurers tend to frequent. Perhaps it is because adventurers are filled with the entrepreneurial spirit, perhaps they have spare treasure from their adventuring they need to spend — whatever the reason, I am happy to provide options that they might wish to explore.

As with all things, prices are always negotiable. The prices for properties that have long been on the market can often be talked down. But those in locations with a lot of foot traffic — as in potential customers — often get talked up.

Because I get a commission on the sale of these properties — it is how I earn my living —

I'm often accused of driving the price up just to get a bigger payday. But the truth is that an owner who asks too much is not going to be able to sell. I try to find a sale price that satisfies both seller and purchaser. At the end of the day, it's about making a deal.

What follows is a description of six properties I currently am trying to sell in the various wards of the city. Each includes a floor plan.

This booklet also includes a list of something I'll call "Complications." Adventurers running businesses for the first time should be aware of all the challenges involved, things that can happen beyond normal operations that potentially could eat up profits. There is also a worksheet included for tracking changes over time.



Garden Cafe

Sul Street, Sea Ward

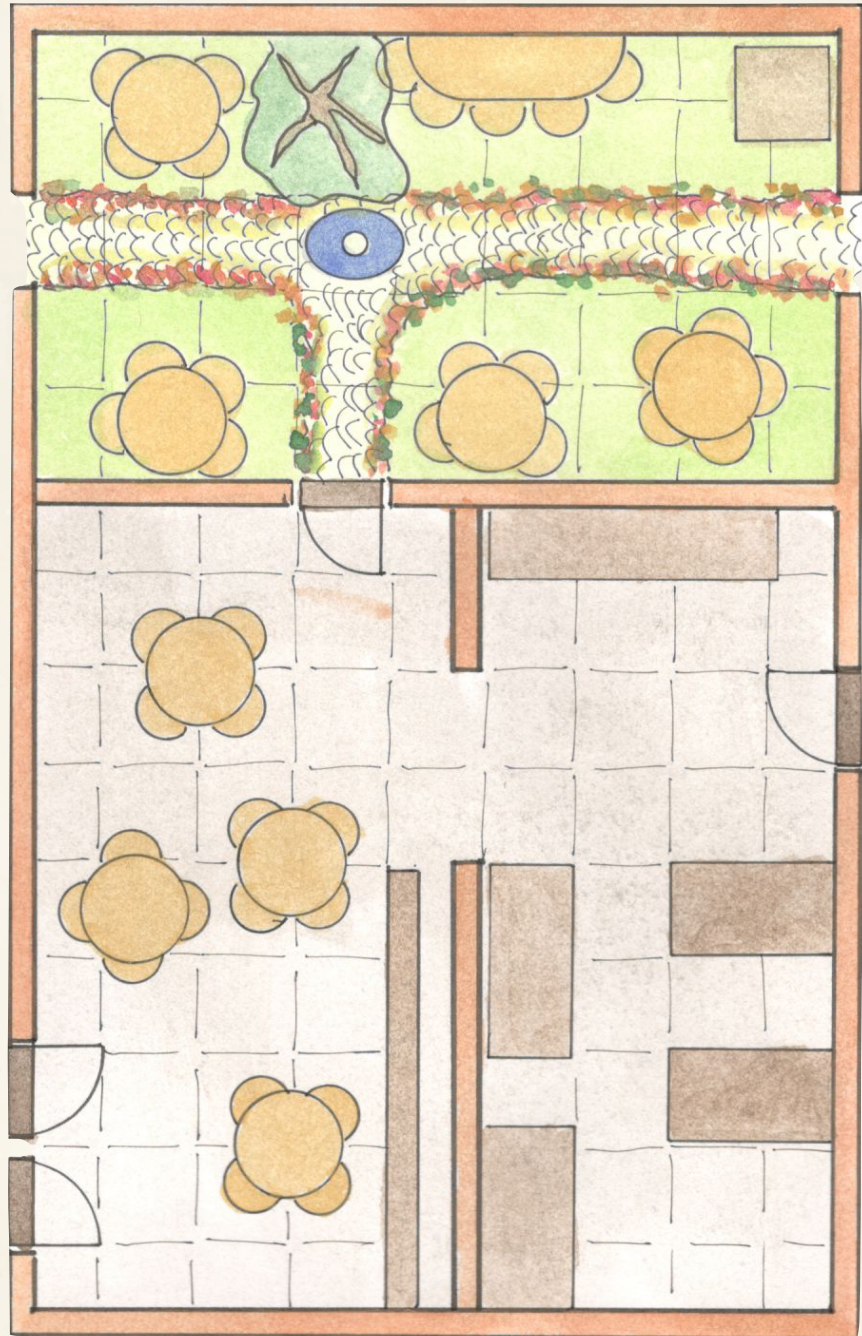
This quaint property on the corner of Sul and Chasso's Trot is a golden opportunity for an entrepreneur seeking a high-profile clientele. The exterior is tasteful, with ornate wood cladding covered in a water-resistant sheen. The roofing is tile.

It can serve as an upscale tavern, diner, cafe or private club. The adjoining garden might also make it a good place for a florist or other business that cultivates plants, such as an herbalist.

It has a full kitchen in the back and a long wood bar. Facing the street, there are double saloon doors. The garden has a privacy wall and a gravel path lined with an assortment of flowers that bloom in spring, summer and autumn. There is a shade tree. A central fountain remains, as do the outdoor dining tables.

In the back room there is both a cellar entrance through a floor trapdoor and a ceiling trapdoor that has a pull-down stairway leading to an upstairs residence.

The property faces the Raventree Villa and is nearby Tessalar's Tower. The Grundwynd, Rosznar and Artemel villas are in the vicinity, adding to the atmosphere.



Boutique

Horn Street, North Ward

Don't let this property's narrow profile fool you. Few North Ward store fronts have a showplace window facing the street like this little gem. The twin planes of glass are a viewing delight, where four dress mannequins are set on a riser, easily visible from the street.

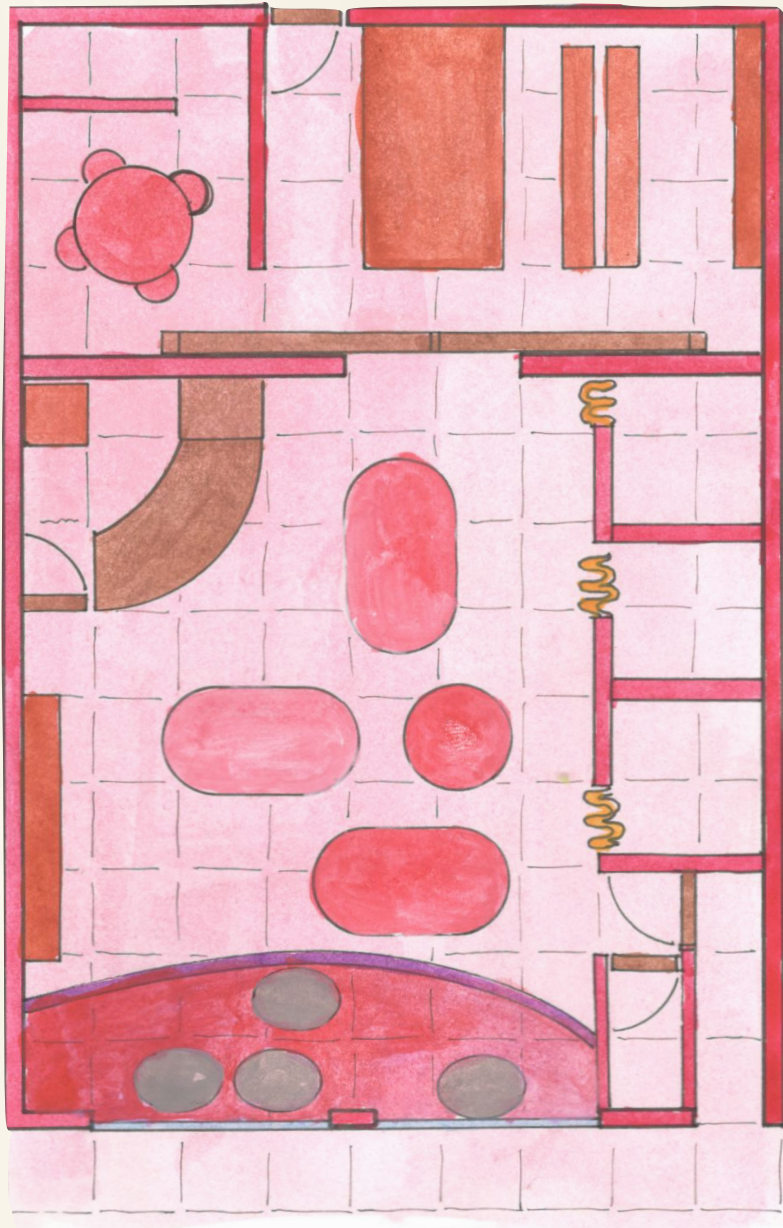
Although the display window need not be only for attire — any business would be proud to display their wares here. Dressmakers, tailors, curio sellers, haberdashers all could find good use for the property. The display windows might also serve as a gallery for artisans.

The exterior walls are red brick, like most of the longstanding neighboring structures on Horn. The roof's slate tiles give good protection and prevent leaking.

The main entrance is a bit hidden, a little side nook, but anyone intrigued by the window display will find it. There is a small room off the entrance that leads to stairs that go down to the cellar that also provides access the display area.

The interior of the boutique has three rooms for changing into garments or for seamstresses to take measurements for adjustments. There are four custom-made oval tables for displaying fabrics, small clothes, shoes and other clothes.

The front counter has a display case for other accent items. Behind the counter is a reinforced strong box bolted and welded to the floor. A wardrobe rack is nestled against the far wall. The back room can be accessed through a double-sliding door, where there are storage cases and a break table. There is also a short hall that leads to the upstairs residence. The back entrance leads to a side alley shared with the Thaelcloak row house.



Wondrous Item Outlet

Sail Street, Castle Ward

The entrance to this streetside row building has an avante garde design that seems better suited to a Cliffwatch auteur, not this southern section of Castle Ward that is just ten strides away from the Dock Ward boundary. It certainly stands out against its more plain Sail Street neighbors, such as the Sailor's Own Tavern.

It was designed by the previous owner, a purveyor of wondrous items, all nautically themed. The building front is curved in from the street, evoking the feeling of being carried in by a rising wave of blue and sea green. The front door, remarkably, is translucent, but sturdier than glass. The building, side walls and roof, all appears to be made of a material containing crushed shells. In the moonlight, the encrusted shells sparkle.

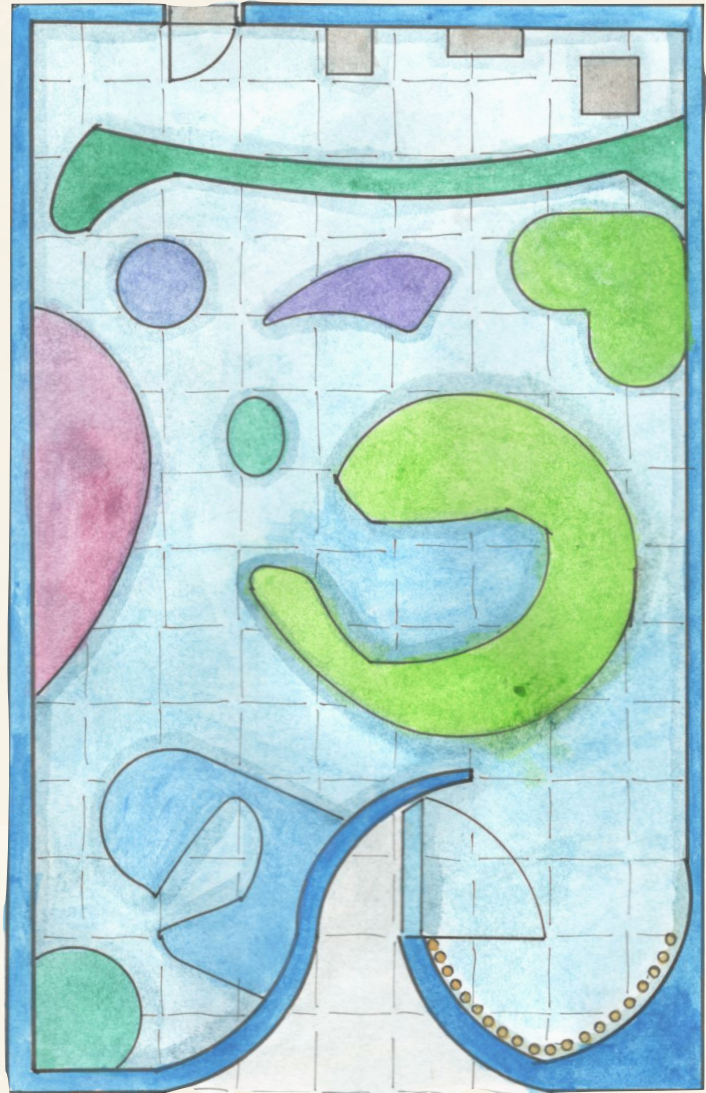
The entrance opens into a foyer. These walls are also translucent and contain a working aquarium filled with specimens (how the fish are fed is a mystery, though it appears they have fared well in the interim). The whole effect is like walking through the ocean.

The main retail area is bathed in blue light. The air is filled with ambient whale song from a source that cannot be determined.

The display tables and wall shelves are custom designs of curving material all done in shades of blues, greens and maroons. Each has pockets and curved inlays where items can be placed in signature display. The checkout counter is blue and has a place for a cashier.

A giant anchor hangs from the ceiling via an anchor chain of massive links suspended over the large u-shaped green display table. It is rigged with everburning lights of soft blue flame, so the anchor acts as a candelabra.

The wall separating the back room is an undulating green that appears to be a long row of stacked octopus tentacles with suckers that leave only a very narrow passage. However, the wall tentacles undulate and recoil to allow enough



space for someone to pass with a wide load before rolling back into place.

For all the strange decor, the back room is somewhat ordinary. Tables and shelves of worked steel and an iron door leads to the back entrance. There appears to be no visible way to access the residence above or the cellar below, though the previous owner included both locations in the property description. Perhaps they are magically accessible only by the property's true owner.

Passion Fashion

Side street near The High Road, South Ward

Passion Fashion was a clothier of fashions focused on young adults of the merchant and aristocratic classes, but which had difficulty competing against Piatran's Clothiers which is across the street to the south in the heart of the Waymoot/Way of the Dragon/High Road business district.

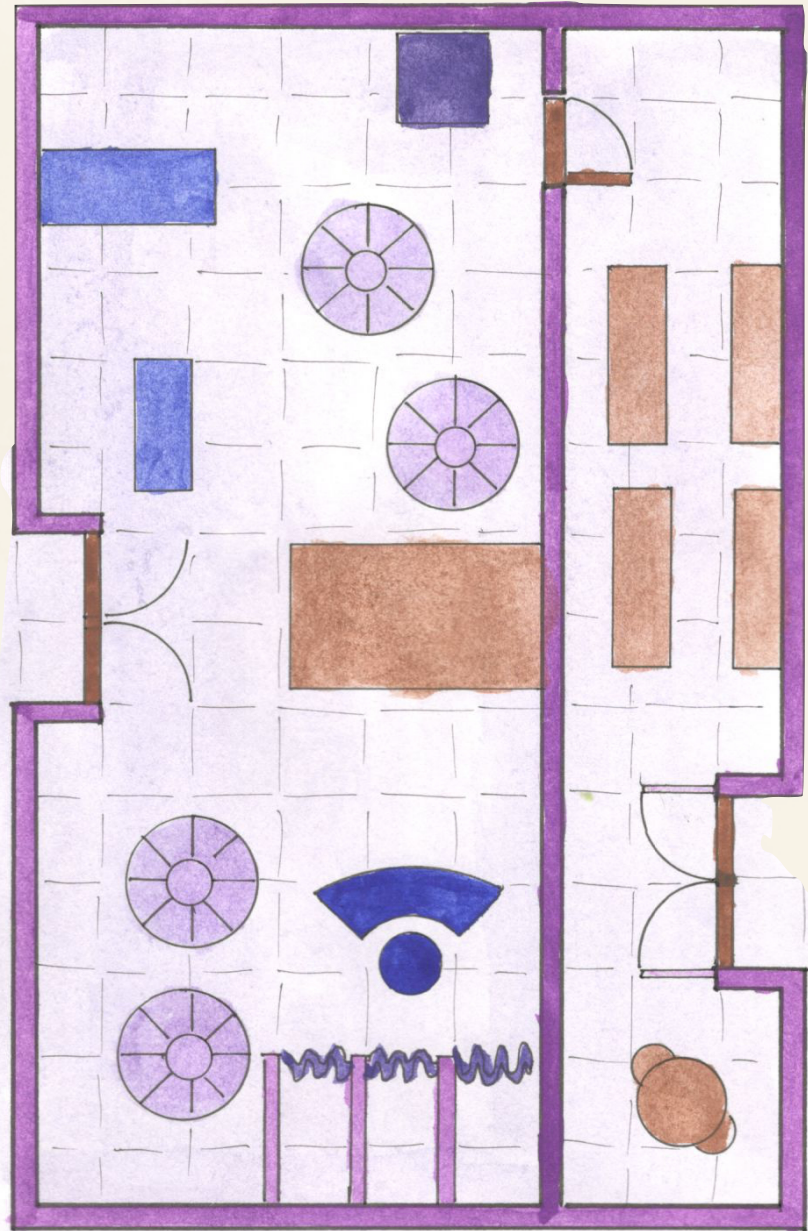
The building faces the road is brick painted in garish purples and reds, its roof tiles are baked clay. Double doors lead to the main showroom, which has racks for hanging clothes scattered across the floor. The cashier's desk is in the far corner. There is a large table where patrons were encouraged to sort through a pile of garments then try them on in the three changing booths.

The building has ample storage. There are shelves in the back and a large double door loading dock it shares with the Midnight Sun tavern. In fact, the previous owner was unable to sell a large inventory before it closed, therefore there are large assortments of outfits and clothing in the back hall.

Because of the large double-door entrances and the ample back room, it was suggested this could be turned into a small neighborhood theater with the construction of a stage and the addition of rows of benches. Without the benches it could be a dance hall. It could also serve as a

retail outlet for almost any type of manufactured goods, though being in the business district, there is likely competition from any number of other businesses. At the same time, foot traffic in this district is excellent, it might only be a matter of finding the right product to sell.

There is a breakroom in the back that leads to stairs to the cellar and upstairs residence.



Hot Pot Kafe

Blackstar Inn

Few buildings are waiting for a tenant like the former Hot Pot Kafe, located halfway between the Splintered Stair Inn and the Blackstar Inn. Among the boisterous, brawling folk of the Dock Ward, the Hot Pot had a hard time snagging regular business. But people staying at those two inns would greatly benefit by having business nearby that provides crucial services to travelers.

The building itself is primed to serve as tavern, coffee shop, candy shop, soda fountain, or with a few additions, even a bakery for breakfast items. The well-made and still functioning roasting-brewing apparatus is the property's prime feature.

The building could convert to dry goods, provisions or standard items easily enough.

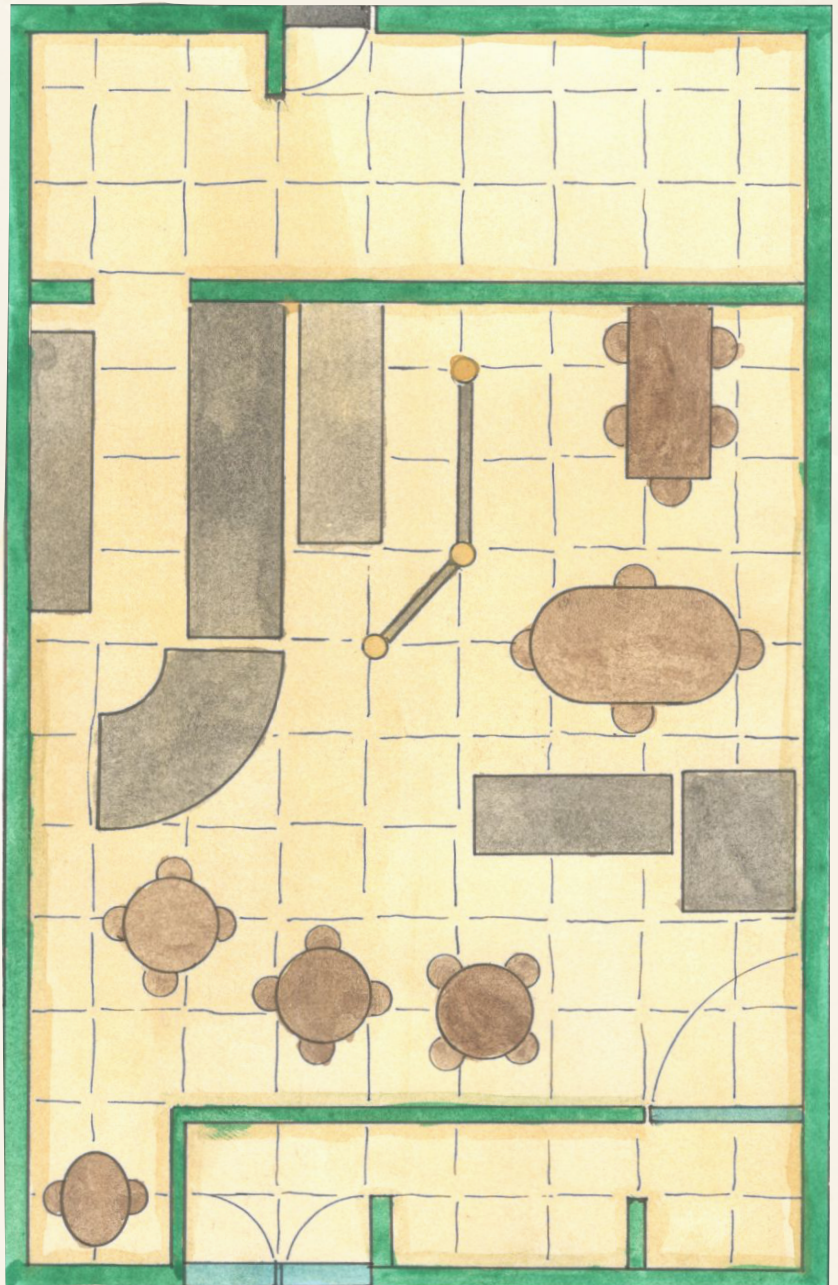
It could serve as a headquarters for a faction or political party, though those tenants usually prefer to lease seasonally. This building is for sale only.

The interior's other notable feature is the hardwood flooring, masterfully installed and stained a natural light pine. It has a wax glaze, making it durable.

The shop has an long entryway and coat rack. The main room is filled with tables of all sizes, shelves and a counter in front of the brewing apparatus. The furniture is mismatched, worn and shows signs of multiple repairs.

There is even a metal aisle bar to separate the counter from the seating area.

The back room is spacious and able to accommodate any storage. The cellar and upstairs are accessible via trap doors in the floor and ceiling with retractable/extendable stairs set in both.



The Book Well

Golden Serpent Street, North Ward

This narrow building where Shando Street meets the Golden Serpent might be ideally suited for the purpose it was originally constructed, namely, a bookseller. It could also serve as a lending library, a magic-user's scroll and spellbook seller, a map-maker and map-seller's store or even an office for storing records.

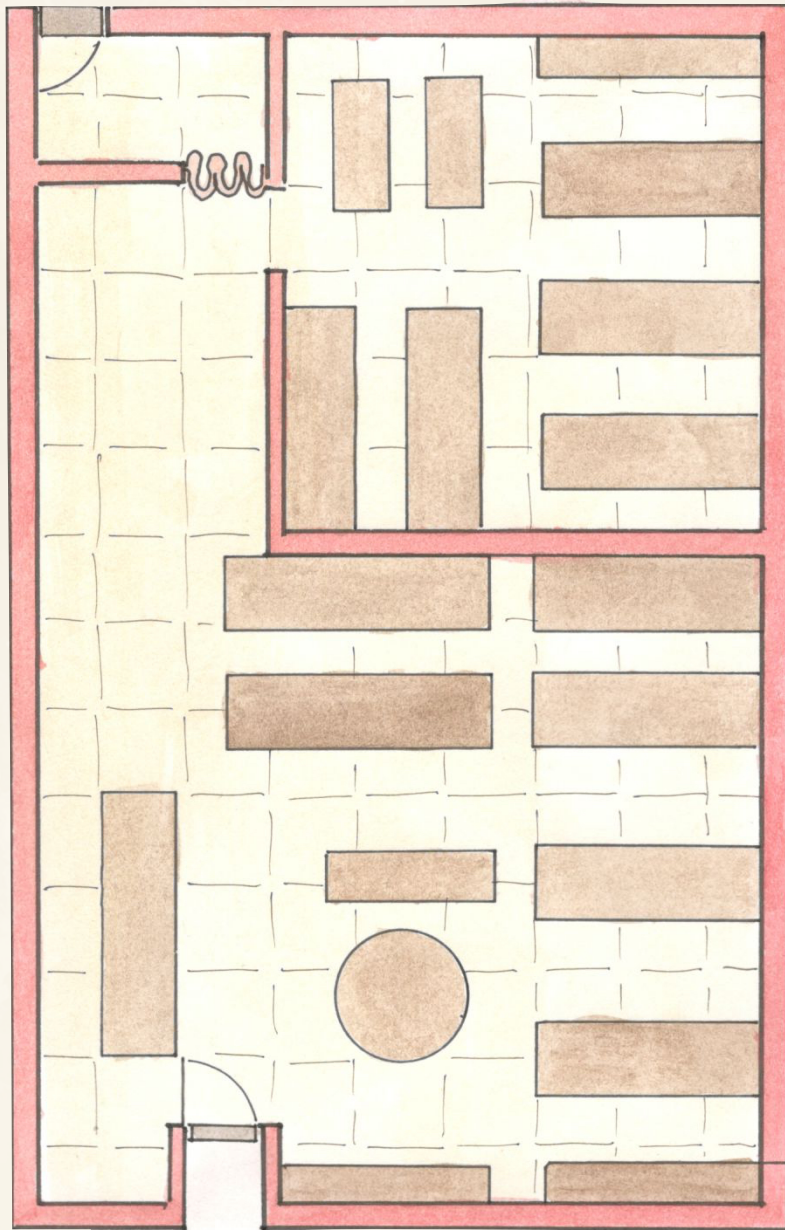
Certainly, the presence nearby of the Grinning Lion and the Gost and Wands villas all speak to the need for a purveyor of quality reading materials.

The former Book Well is filled ceiling to floor with bookshelves. There is a reading table at the center and a long ornately carved counter that serves the cashier. The L-shaped main room leads to a back entrance and a "back room" also filled with more shelves.

The entire room could be converted to a business suited to any artisan or guild trade -- the Trades Ward proper is only a few blocks away. It would be a small matter to move the shelves out and replace them with work tables.

It can also serve to sell knickknacks and other small collectibles that might be displayed on the many shelves. More than a few cobblers have expressed interest in the building, thinking the main area would be to display their wares while the back would serve as a workshop.

A circular stairwell near the cashier's counter leads up to the residence.



Complications



According to the downtime rules options, a complication should occur about 10 percent of the time.

Incorporating Complications into the Running A Business rules section in the Dungeon Master's Guide requires the interpretation of the Dungeon Master.

A good rule of thumb might be that the impact of a Complication should be the equivalent of a -10 adjustment to the d100 roll on the Running A Business chart.

For flavor, here are some sample Complications that might apply to that check. Roll a d100 for the result.

d100	Complications	d100	Complications
01-02	Sticky Fingers: The business is vulnerable to shoplifters or moochers.	11-12	Copycat: A competitor is luring away customers with copycat goods or services at a discounted price.
03-04	Inside Job: An employee has been stealing supplies or product or skimming the cash register.	13-14	Worthy Competitor: A competitor is luring away customers by always seemingly being a step ahead of you in introducing new goods and services.
05-06	Smash and grab: Thieves break into the business after hours, causing damage to the property and making off with some loot or product.	15-16	Bad Reviews: A disgruntled customer is spreading malicious rumors about the quality of service or goods they received.
07-08	Cat Burglar: Robbers get into the business after hours, avoiding any and all security provisions and personnel in place, and make off with the most valuable items.	17-18	Fire: Though contained, the fire did enough damage to force the business to close for a ten-day.
09-10	Vandals: Graffiti of an obscene or political nature is painted on the storefront.	19-20	Infestation: Rats, bats, or bugs. Can't get rid of these pests without intervention of an exterminator or a helpful druid. Business closes for a ten-day.



d100	Complications
21-22	Magical misfire: A spellcaster accidentally misfires in the crush of customers. The resulting aftermath requires a good ten-day of cleaning or repairing.
23-24	Rowdy customers: A group gets out of hand and damages the interior, including some of the goods, then skeddaddles before they can be held accountable.
25-26	Spoiled: Something rancid got into the supply room and ruined either the food or raw materials needed for the business. Replacing the stuff runs up costs.
27-28	A Minotaur in the China Shop: Something's gotten loose — a wild animal, pet, familiar or unruly barbarian cohort — and caused some vital breakage.
29-30	Official Stiff. Citing an emergency or imminent deadline, an official with the city authorities or noble with carte blanche requires the business to perform a service or provide goods at near to cost or less than cost, and even then stiffes the business when the bill comes due.
31-32	Spoiled Celebrity: A personal of notoriety sweeps into the business with an entourage, proceeds to make a grand display of purchases, then insists on being billed (which they will later ignore). Even if the celebrity can't skip out with the goods in hand, the disruption is so severe is costs the owner business.
33-34	Coastal Concerns: Waterdeep's proximity to the sea and being situated above innumerable dungeons sometimes means inundations from flood water or goodness knows what foul-smelling thing is rising up from below. You and your neighbors all take a hit while the environmental problems are cleaned up.
35-36	Slump: Your standards for craftsmanship take a dip for many reason; a craftsman going through a rough patch or the staff has the blues.
37-38	Maybe It'll Be On The Next Ship: A supplier shorts you on a much needed raw material because of a shortage or something interrupts shipping.
39-40	It's Just a Cough: A customer with a cough from three days ago turns into the entire staff coming down with something. Either the cost for healing potions comes out of your pocket or other customers stay clear until the sickness passes.

d100	Complications
41-42	Take it Outside: A duel between two customers erupts. The notoriety of the event brings in a surge of onlookers for a time, but the event prompts your regulars to stay away.
43-44	Smear Campaign: A rumor — scandalous in nature — circulates that harms your reputation and drives away loyal customers.
45-46	Stolen Goods: An overzealous official impounds your supplies, alleging they were stolen or smuggled in to avoid paying local taxes. It'll cost the hiring of a good lawyer to straighten out this misunderstanding.
47-48	Guild Steward: You are visited by a guild steward who issues a citation alleging you of violating one of their rules in regard to staff, materials or working conditions under their purview. Either join the guild, pay the fine or hire a lawyer or the business suffers.
49-50	No Good Deed Goes Unpunished: You help a neighbor or stranger in need, setting in motion a string of unfathomable events that do damage to your business or reputation in quick succession. Eventually, all is restored, but not before it eats into your business.
51-52	Ill Wind: Business goes south and inflation escalates because of recent events that are out of your control, such as siege, crime, plague or wartime shortages.
53-54	Take A Stand: A political issue that directly affects your business requires you to speak out, and damn the consequences, which turn out to be severe for a time.
55-56	There's a Sucker Born Every Minute: Even the most socially cautious folk can get taken in by a fast-talking traveling salesman on occasion. Now you've got an item in inventory that just won't move.
57-58	This Isn't Working Out: You make an expensive hire on the expectation that an expert with personality will bring something special to the business. That much turns out to be true. It's that the new hire's downsides as an employee weigh more heavily on the scale than their expertise. Time to part ways before losses are incurred.
59-60	Official Holiday: You must close on a day you expected to be open because of an unexpected official decree; it can be a holiday, a day of penance or public works performed on your street.





d100 Complications

61-62 Violating the Tenets: A sect or cult begins a boycott and then protests in front of your business because some service or good you provide violates a precept of their religion. What starts as an annoyance grows into a problem harming your business.

63-64 Gloom and Doom: A run of dark and dreary weather has darkened moods and caused people to stay home.

65-66 Lingering Nuisance: Someone's parked a wagon loaded with refuse, bodies or some substance befouled by time or deterioration outside your business and refuses to move on.

67-68 Cease and Desist: A rival with better lawyers than yours issues a citation requiring you to shut down.

69-70 Family Business: Organized crime has gotten a foothold in the neighborhood, from protection rackets to blackmail, it's ruining the business environment.

d100 Complications

71-72 Subsidized Rival: A bored noble scion decides to open a shop catering to the same customers as yours, except he's bankrolled to absorb losses that normally would cause a self-starter to close.

73-74 Wear the Faction Label: Word gets out that one faction or another has taken a liking to your business and give it their stamp of approval. The favor isn't enough to offset the departure of customers who belong to the other factions.

75-76 Skullport's Long Reach: A business dealing involving the outcast noble Denver Gilliam has many tendrils, one of which reaches your doorway and brings a series of menacing and costly inquiries from the Undermountain haven of Skullport.

77-78 Promenade Questors: A potion of healing created in The Promenade brings a string of inquiries, official and unofficial, from officials to adventurers, about the Dark Maiden Eilistraee. This inquisitional parade starts a series of rumors that tilts your business downward.

79-80 Spiderhaven Supplies: Deliveries are being left in crates outside your business repeatedly over a period of several days, with no indication from whom or whence they came. Opening the crates one finds rows of corked bottles, all labeled River Sargauth Splash. Accusations of smuggling follow.



d100	Complications	d100	Complications
81-82	Barbed and Bleeding: A sect of brazen and offputting Loviatar worshippers start congregating at your business.	91-92	Who Watches the Watch: A crackdown on illicit drugs (or some other vice) prompts a heavy-handed investigation on the part of the City Watch based on a flimsy, untrue rumor.
83-84	Counterfeit Coinage: Experts have started passing counterfeit steel slugs for genuined coins when purchasing goods at your business.	93-94	X Marks the Spot: A faulty treasure map is making the rounds. Of course, the map marks X at the spot your business is in.
85-86	Magical Gloom and Doom: A magical thunderstorm is hovering over your business for a week, creating an unceasing downpour.	95-96	Drink Me! An optical illusion shows the door downsize to miniscule, like a dollhouse, when customers approach.
87-88	When it Rains it Pours: The magical thunderstorm isn't outside the business, but inside.	97-98	Ghost Orders: A ten-day's worth of work and scheduling is undone by someone who places and order or reservation in advance, but then is a no show to collect and pay.
89-90	Flower Power: Magically enhanced flowers start popping up in all sorts of places, including inside the business where such things should not be able to take root. The place is soon overgrown.	99-100	Bad News Comes In Threes: Roll on the chart three times for a three Complications that occur concurrently.

Business Worksheet

Location, Description

Main items or services

Foil

Name	Type
	Villain Neutral Good

Goal	Event	Action

Accounting

Month	d100 roll	Adj.	Profit or loss

Maintenance Costs, examples

Property	Total Cost per Day	Skilled Hirelings	Unskilled hirelings
Guildhall	5 gp	5	3
Inn, urban	5 gp	1	5
Shop	2 gp	1	--
Temple, small	1 gp	2	--
Tower, fortified	25 gp	10	--
Trading post	10 gp	4	2

Running A Business

Roll d100 add number of days spent on downtime activity (maximum of 30).

d100 + days	Result
01-20	You must pay one and a half times the business' maintenance costs for each of the days.
21-30	You must pay the business' full maintenance cost for each of the days
31-40	You must pay half the business' maintenance cost for each of the days. Profits cover the other half.
41-60	The business covers its own maintenance costs for each of the days.
61-80	The business covers its own maintenance cost for each of the days. It earns profit of 1d6 x 5 gp.
81-90	The business covers its own maintenance cost for each of the days. It earns a profit of 2d8 x 5 gp.
91 or higher	The business covers its own maintenance cost for each of the days. It earns a profit of 3d10 x 5 gp.

Staff

Name	Details



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