

MERCHANT TRADING

While most picked up the adventuring life to get away from mundane tasks, some see no reason why they can't make some money while they travel across the countryside. Good merchants rarely turn to the adventuring life, though it isn't unheard of for adventurers to jump into the merchant game when they began thinking about retirement.

CITY SETUP

Before a merchant can begin buying and selling goods, the type of settlement must be generated by the DM based on the following easy steps. The greater the size of a settlement, the easier it is to buy and sell goods, the more options for buying goods, and the more wealth a city has access to.

When you build a settlement, you must:

1. **Pick a Size.** This determines the size of a city based on its population. Typically, the larger the city, the more opportunities to sell or buy goods.
2. **Pick a Wealth.** The wealth of a city determines how much cargo it can buy or sell in a single day. This figure is adjusted by the size of the settlement.
3. **Pick the Surplus & Deficit.** There are three main categories when it comes to trade goods, they are Food, Minerals, and Crafted. A city typically has a surplus of one category and a deficit of another, which adjusts how hard or easy it is to sell that cargo.

CITY SIZE

Settlement	Population	Size Modifier
Village	up to 1,000	1
Town	up to 6,000	2
City	up to 25,000	3
Regional Capital	up to 50,000	4
Metropolis	51,000 and more	5

Settlement. The type of settlement.

Population. The average population of a settlement.

Size Modifier. This is the size modifier that is used when determining the DC for selling and buying, as well as how much can be bought or sold in the city.

CITY WEALTH

Wealth	Trade Tons per Day	Capacity
Squalid	d4	10 tons
Poor	d6	25 tons
Modest	d8	100 tons
Comfortable	d10	250 tons
Wealthy	d12	500 tons

Wealth. The wealth of a settlement.

Trade Tons per Day. How much trade, in tons of cargo, can be made each day. The total number of dice rolled is equal to the Size Modifier of the settlement.

Capacity. How much a settlement is expected to be able to buy or sell of a certain type of good. Each category of good has its own capacity. This quantity resets after a week.

SURPLUS & DEFICIT

Each settlement has a category it has a surplus in and something it has a deficit in. For small settlements, this might change week to week as traders come and go, while larger settlements may have a deficit that they can never reach due to the size of their population. This means, that with the three categories, the DM picks one category that the city has a surplus in, one category the city has a deficit in, and one category that the city is balanced in.

In certain situations, the city might have several deficits or surpluses, like an outpost in a desert needing food and crafted goods, but has a surplus or balanced stock of minerals.

Surplus. A city with a surplus of goods means it is harder to sell that category of goods to the city. Checks to sell this category of goods has disadvantage on the check, while checks to buy these goods have advantage.

Deficit. A city with a deficit of goods means it is easier to sell that category of goods to the city. Checks to sell this category of goods has advantage on the check, while checks to buy these goods have disadvantage.

Balanced. A city has a balance of goods, making it not harder or easier to buy or sell this good.

MERCHANTS

Merchants in a city can spend time trying to buy and sell their goods, though they are restricted by the wealth and the size of the settlement they are in. When a merchant goes to buy and sell in a city, they must make a Charisma (Persuasion) check, or Charisma (Deception) check depending on the circumstances, against the Settlement DC.

When a merchant decides to buy or sell goods, they must first decide on the category of goods they are looking to buy or sell. They can not change what they are buying or selling until the next day.

SETTLEMENT DC

The DC for a settlement is based on the size of the settlement. When a merchant goes to buy or sell, they must make a check against the DC.

$$\text{Settlement DC} = 10 + (2 \times \text{Size Modifier})$$

The DC is the baseline for buying or selling categories at their base price of 100 gp. When a merchant exceeds the DC, they can increase the price of the goods they are selling or decrease the price of the goods they are buying. When a merchant fails against the DC, the price they can sell goods for drops, and the price they can buy goods increases. By a merchant buying low and selling high, they can slowly make a profit on the goods, and the more goods they can do this with, the larger a fortune they can amass.

The DM may decide that on the result of a 20 on the d20, it is a critical success and the player can double the result of the Trade Tons per Day. The DM may also decide that on the result of a 1 on the d20, it is a critical failure and the player is unable to find anyone to trade with and lose the day to bad leads and poor luck.

BUYING CARGO

When a merchant wants to buy cargo, they must spend a day of downtime to walk the city and talk with the locals, finding deals and making contracts. At the end of the day, the merchant then rolls the dice for the Trade Tons per Day, which determines how much, in tons, the merchant can buy in a day. They then roll their Charisma (Persuasion) check against the Settlement DC, which affects the price of the category of goods they are looking to buy.

If they are buying goods that have a surplus in the settlement, they have advantage on this check. If they are buying goods that have a deficit in the settlement, they have disadvantage on this check.

SELLING CARGO

When a merchant wants to sell cargo, they must spend a day of downtime to walk the city and talk with the locals, looking for potential buyers. At the end of the day, the merchant then rolls the dice for the Trade Tons per Day, which determines how much, in tons, the merchant can sell in a day. They then roll their Charisma (Persuasion) check against the Settlement DC, which affects the price of the category of goods they are looking to sell.

If they are selling goods that have a surplus in the settlement, they have disadvantage on this check. If they are selling goods that have a deficit in the settlement, they have advantage on this check.

TRADE GOODS

There are three general categories of trade goods; Food, Minerals, and Crafted. The DM may decide that other categories within a city exist, like slaves or magical goods, but most cities won't have them as categories. These categories act as a general catchall for stock, mundane goods to not bog down gameplay.

Food represents plants, organic material, vegetables, spices, cattle, and other materials. Food cargo costs 100 gold pieces for 1 ton of goods.

Minerals represent iron ore, raw materials, wood, and other non-organic materials. Minerals cargo costs 100 gold pieces for 2 tons of goods.

Crafted represents anything produced by a settlement like carpets, weapons, wooden toys, and more. Crafted cargo costs 100 gold pieces for .5 (half) tons of goods.

BUYING & SELLING

When a merchant wishes to buy or sell goods, their result is based on how well they perform against the Settlement DC. The following chart helps determine how much a merchant must pay, or how much they earn, based on their check. All trade goods are set at a baseline of 100 gold pieces, the check adjusts this number up and down.

The merchant can only buy a quantity of cargo equal to Trade Tons per Day, but they don't have to buy any or only some of it if they so wish. When a merchant sells their cargo, they can sell up to the Trade Tons per Day, though they don't have to sell all of it if they so wish. A merchant can't exceed the Trade Tons per Day, nor use the result of their check for another day.

SELLING GOODS

Wealth	Every 3 Over DC	Every 3 Under DC	Maximum Price
Squalid	+1 gp	-1 gp	105 gp per
Poor	+2 gp	-2 gp	110 gp per
Modest	+3 gp	-3 gp	115 gp per
Comfortable	+4 gp	-4 gp	120 gp per
Wealthy	+5 gp	-5 gp	125 gp per

BUYING GOODS

Wealth	Every 3 Over DC	Every 3 Under DC	Minimum Price
Squalid	-1 gp	+1 gp	95 gp per
Poor	-2 gp	+2 gp	90 gp per
Modest	-3 gp	+3 gp	85 gp per
Comfortable	-4 gp	+4 gp	80 gp per
Wealthy	-5 gp	+5 gp	75 gp per

DECEPTION CHECKS

A merchant can attempt a Charisma (Deception) check when trying to sell goods. This is often when they are trying to pass off goods as in better condition than they are, like if food has begun rotting or they are trying to pass over a single ton of goods as more than it actually is. The DM decides which circumstances are appropriate to use Deception.

FOOD ROT

Most food cargo can only survive for 1 month of travel before it begins degrading in quality, which causes it to lose half of its value every month it is in transit. This means that 1 ton of food will decrease from 100 gp to 50 gp after 1 month, and then from 50 gp to 25 gp after another month, and so on until it becomes worthless.

EXOTIC CARGO

Sometimes, products can increase in value when they are taken from distant locations. Product that has traveled for over 1,000 miles, excluding mundane Minerals, decreases the DC to sell by 5 in Modest and wealthier communities.

CARGO & PAY

A merchant needs a vehicle of some sort to carry their cargo. The following chart offers rough guidelines for how much each vehicle can carry in cargo, as well as the number of workers required for each vehicle. An untrained worker is often paid 2 silver pieces per day.

CARGO CAPACITY

Vehicle	Cargo Maximum	Workers Required
Cart	.5 ton	1 Crew
Wagon	1 ton	2 Crew
Sailing Ship	100 tons	30 Crew
Warship	200 tons	40 Crew

EXAMPLE SETTLEMENTS

TALIMETH

Size City

Size Modifier 3

Wealth Modest

Trade Tons per Day 3d8 tons **Capacity** 100 tons

Settlement DC 16

Surplus Food **Deficit** Minerals **Balanced** Crafted

MILKI

Size Regional Capital

Size Modifier 4

Wealth Comfortable

Trade Tons per Day 4d10 tons **Capacity** 250 tons

Settlement DC 18

Surplus Crafted **Deficit** Food **Balanced** Minerals

THEABEN

Size Town

Size Modifier 2

Wealth Modest

Trade Tons per Day 2d8 tons **Capacity** 100 tons

Settlement DC 14

Surplus Minerals **Deficit** Crafted **Balanced** Food

ASLAN

Size Regional Capital

Size Modifier 4

Wealth Squalid

Trade Tons per Day 4d4 tons **Capacity** 10 tons

Settlement DC 18

Surplus Minerals **Deficit** Food **Balanced** Crafted