



Economy: Assets (Beta Rules v1.0)

Note: The Bookmarks used in this document do not function in a Web Browser, please download and open these rules in a PDF Viewing app such as Adobe or Foxit Reader for full functionality.

Also Note: These rules are being trialled and are subject to future change based on feedback and Ref's adjudication.

Asset Types and Ownership

There are 3 main types of 'Assets'

- 1) Show Piece:** These assets do not have any in game benefit (other than maybe bragging rights). Such as purchasing a large house, having fancy clothes or a statue made of yourself.
- 2) Active Assets:** These assets are the ones that can 'do' something that gives a game benefit, like a Trading Caravan, a Mine/Factory, a Military Unit, a Ship, a Workshop, a Research Library etc.
- 3) Infrastructure Assets:** These represents larger operations that can sustain multiple Active Assets at once such as Trading Houses, Military Buildings, Industrial areas, etc. These Assets have their own Asset Wealth value and require characters with a number of business skills to manage effectively.

Show Pieces and Active Assets have a cost to purchase them, then you have them unless something damages/destroys them, or they are sold. For simplicity where there are different types of these Assets (such as military units) they are often classed as Small/Medium/Large to identify their costs and capabilities.

Infrastructure Assets cost a lot more but are developed over time. They initially have 1 Asset Wealth level; additional levels can be acquired as shown below.

Personal Wealth vs Asset Wealth

While Asset Wealth works in almost the same fashion as Personal Wealth and utilises the same Wealth Table for calculating Levels to Ranks, it is generally worth a lot more than Personal Wealth as it operates on a much larger scale. Note that there are scales that far exceed that which a Character can achieve. For example, no character will ever be able to compete with the wealth/resources of a regional government of a Shard for example.

Asset Ownership

Assets are only used for things where a character has full ownership/responsibility of the Asset. For example, if you are a Captain in the Salemite Army you may be able to use your Influence with the Army to use a unit for your own purposes for a while, but you do not have control over that unit whenever you want as it belongs to an NPC Group. That group could send those troops (and you!) on a mission at any time.

An example would be owning your own ship that you and your group have full control over, then it would be an Asset. As there are many potential things people may wish to try and acquire there is no 'shopping list' available. Each individual situation requires Ref sanction, and they will inform you if what you are after classes as an Asset and the current costs will be provided at the time (this also allows for world impacting events to affect costs of things).

Any character who is asked to use their skills as part of a Downtime to operate an Asset or Invests Wealth in an Asset, is classed as an Asset Owner and has the same rights to Use or Liquidate Assets as any other character. There are no situations where a single character has sole control over an Asset and other characters cannot gain any benefit from it if they are using their own skills/resources to help maintain/support/use the Asset.

Asset Wealth

No matter how many Assets you may have access to, they all operate in such a way that there is no 'profit' automatically gained from them. They are assumed to pay staff/acquire needed supplies & resources/conduct basic repairs etc.

Likewise, there is no 'maintenance' cost required for Infrastructure Assets, they are assumed to support themselves. The only exception being that you may need to repair or restore heavily damaged or depleted assets as a separate cost, such as a warships and Army Units for example.

Investing in Asset Wealth

To increase the Asset Wealth Level of an Infrastructure Asset by 1 requires 5 Levels of Personal Wealth to be invested. This can only be done once per Downtime per Asset.

Alternatively, wealth can be transferred from another Infrastructure Asset. To increase an Asset Wealth Level by 1, it would cost the Donor Asset a number of Asset Wealth Level's equal to the recipients next Wealth Rank (max 5).

For example, an Asset with 3 Asset Wealth Levels, meaning they are at Asset Wealth Rank 2, would cost the donor 3 Asset Wealth Levels for the recipient to gain 1 Asset Wealth Level, as their next Asset Wealth Rank is 3.

Assets may only receive Wealth Donations from a single source during a downtime, this means any Asset Wealth has to be provided from one Asset, you cannot have multiple Assets all chipping in 1 level for example.

You cannot increase the Asset Wealth Levels above the threshold of the next Rank without the assistance of character(s) with Administration/Accountancy at that new Rank or higher also spending a Downtime action on increasing the Wealth of that Asset (this can be the same character as the one Increasing Wealth however). Without this assistance the Asset will not gain the latest Wealth Level(s) and will stay where it is.

Liquidating Asset Wealth

You can convert any number of Asset Wealth Levels into Personal Wealth Levels as a Downtime Action.

If you have the Accountancy Skill equal to or higher than the Asset Wealth Rank before you convert, then you gain 3 Personal Levels for every 1 Asset Wealth Level exchanged – these can be split as required across a number of Characters.

If you do not have the Accountancy Skill equal to or higher than the Asset Wealth Rank before you convert, then you gain 2 Personal Levels for every 1 Asset Wealth Level exchanged – these can be split as required across a number of Characters.

Categories of Asset Wealth and Value

Anything below a Kings Ransom is insignificant to the cost of assets, Asset wealth when relating to the 'Currencies' will fall into one of the following categories:

- **Kings Ransom** - Equivalent to hiring a Mercenary Unit. These will normally cost 1+ Asset Wealth levels.
- **Dragons Hoard** - About the price of a mansion or a typical Ship. These will be available via the use of multiple Asset Wealth levels.

Using Assets

Using Active Assets

You can generally only use 1 Asset as part of a Downtime Action, and each Asset may only be used by one Character. Even if you have more than 1 Asset, only one can be used at once.

You will generally require a relevant Skill of 2+ to use an Active Asset, and the intent of that use needs to be included as part of the Downtime Action.

This will normally be to gain a Level of Personal Wealth/Influence, acquire crafting resources or assist in the research/development of something.

For example, using a Trade Caravan and the Trade Skill to increase your Personal Wealth Level, or sending a Military Unit to aid an Ally to gain Influence.

Using Infrastructure Assets

Note: To use an Infrastructure Asset, it must have at least 1 Active Asset assigned to it.

These represent special, larger Assets that allow utilisation of multiple Active Assets at once. You can generally use only 1 Infrastructure Asset as part of a Downtime Action, although Infrastructure Assets can be used by more than one Character as long as the specific Active Assets being used are only used once. You must have acquired 2+ Assets of the relevant type to use the Infrastructure Asset properly, otherwise the assets are used individually as per the Active Asset rules above.

The Total number of Active Assets that can be used at once is based on the Asset Wealth Rank of the Asset. So, if you have Asset Wealth Rank 3, that Asset can have a total of 3 of its Active Assets used during that Downtime (Across however many Characters may be trying to use them).

Levels in Administration equal to or higher than the Asset Wealth Rank of the Asset will allow additional Assets up to your Administration Level to be used but with a potential cost in Asset Wealth Levels to fund the additional usage (a ref will confirm the exact cost).

Levels in Accountancy equal to or higher than the Asset Wealth Rank of the Asset will potentially reduce the costs for additional Assets being used as well as the potential cost for acquiring new Active Assets or other items/services.

Infrastructure Asset Examples

Other types of Active/Infrastructure Assets may exist but would be defined by the ref team. In general, it would be expected they would fit in one of the categories below.

Trading House

Allows multiple Trade Caravans/Ships to operate.

Note: Trade 4+ is required in order to establish a Trading House.

The Related Trade Skill is required at the Asset Rank level or Higher to use effectively.

- **Increase Wealth:** Using 2+ Trade Caravans at once will allow you to gain +1 Asset Wealth Level (rather than +1 Personal Wealth Level from using a single Trade Caravan).
- **Purchase:** Trading Houses can also often let you acquire tradeable items at a reduced cost or get access to items not normally available for trade.

Military Buildings

Allows Multiple Land/Naval Units to operate.

Related Strategy Skill is required at the Asset Rank level or Higher to use effectively.

- **Increase Wealth:** Using 2+ Units at once will allow you to gain +1 Asset Wealth Level, however a bead draw will be needed at the next event to see if the unit(s) involved were damaged/destroyed. (Which will cost resources/time before they are useable again)
- **Battle:** You can send the units you can activate into a battle to fight on your behalf (the outcome of this will be determined if this is a narrative encounter or a tabletop battle is played out). You do not automatically gain any Wealth from this, but you could gain levels through loot or other rewards. Or you may just be protecting your Assets from being taken/destroyed by someone else.

Industry

Allows multiple Farms/Factories/Mines to Operate.

Related Craft/Academic Skill is required at the Asset Rank level or Higher to use effectively.

- **Increase Wealth:** Using 2+ Industry assets at once will allow you to gain +1 Asset Wealth Level. However, this stops the ability to gain Resources or Craft with this asset this Downtime Action.
- **Gain Resources:** You can use excess output of your Industry for your own crafting purposes. The exact type/quantity of resources you can acquire are based on your Assets. However, this stops the ability for the industry to increase Wealth or Craft this Downtime Action.
- **Craft:** You can start/continue producing something of a significant size that your Assets can produce/support. This may take a number of Downtimes to complete. For example, Docks creating/repairing a ship, a Quarry & Builders creating or repairing a Castle. However, this stops the ability for the industry to increase Wealth or Gain Resources this Downtime Action.