“We’re not dog-friendly, we’re dog-centric,” says Michael Winner, co-owner of Barkwells, the vacation retreat for dog lovers. “We fill a niche for people who want to vacation in the Asheville area with their dogs. Nobody else offers exactly what we do.”

Along with his co-owner and wife, Ellen Winner, Barkwells opened with one cabin near the Regional Asheville Airport in 2004. “By 2017, we had grown to ten cabins in two locations with a lot of positive feedback and significant amounts of repeat business,” says Michael. “I would say at least 50 percent of our reservations come from guests who’ve stayed with us before.”

The Winners are one of many North Carolina small business owners who have recently received an emergency bridge loan through the NC COVID-19 Rapid Recovery Loan program. NC Rapid Recovery is a statewide consortium of partners—including the Golden LEAF Foundation, the NC Rural Center, and currently seven nonprofit lenders—working across the state to support small-business owners struggling with the economic impact of COVID-19.

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In building a vacation retreat for dogs and dog lovers, Ellen and Michael unknowingly designed an extremely COVID-friendly travel destination.

"Unlike a hotel or other facilities, we have no common space," says Michael. "You don’t have to come into the office. You’ve got your own cabin. You’re not sharing dining facilities or lobbies or elevators or hallways."

According to Ellen, "Not only is it easy to socially distance, but in the Mills River location there are eight cabins on eight acres, basically. You’ve got a lot of room to breathe. Each cabin is its own fully equipped and furnished home. So people don’t have to go anywhere; they can bring groceries and stay when they come. It’s what we call quaran-cation."

"We were totally closed for the months of April and May," says Michael. That meant sending home all 10 employees without a plan for when they’d all be back. When North Carolina moved into Phase Two, it meant Barkwells could open again. "We started taking reservations again as fast as we could. And we’ve been slammed. We’ve been really busy."

During lockdown a neighboring business owner told Michael about the Rapid Recovery Loan program and Michael recognized a possible solution.

"The loan enabled us to do two things," says Michael. "One, it enabled us to survive an uncertain period with no income. And then secondly, as we reopened with this influx of business, we were able to bring staff back. Our team is integral to our business, they do a great job. We were not only bringing them back, but with even more stringent cleaning protocols. We were asking them to do more than they’d done before. We modified our cleaning program and we modified our schedule to give them time to disinfect and thoroughly clean the cabins before guests arrived."

"It was a timely solution," says Michael of the loan. "The mental relief was important. We knew we could get past the shut down, reopen and return to welcoming guests. For us, it truly was a rapid recovery."

Ellen and Michael’s loan was administered by the Business Expansion Funding Corporation (BEFCOR), one of the nonprofit NC Rapid Recovery Lenders. To learn more about the NC COVID-19 Rapid Recovery Loan, visit www.ncrapidrecovery.org.