Whitney Ferguson
Blis - Gift Boutique

Blis – Gift Boutique opened its doors in uptown Charlotte in 2004; Whitney Ferguson started the shop as a place where people could buy greeting cards and gifts for all occasions, such as birthdays, holidays, and baby showers.

“We wanted to service the uptown workers in Charlotte,” says Ferguson. “We started out working in a very traditional type of city center.” Ferguson opened and co-owns Blis with her mother, Susan Young. For fifteen years they have relied on the foot traffic of uptown Charlotte to keep their storefronts busy; and all of that changed when COVID hit.

Ferguson is 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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“COVID disrupted us 100 percent. It literally shut us down,” says Ferguson. “The week everyone started going home from work and schools got cancelled, I went to the store and filled up bins and came home with them.” Blis - Gift Boutique has a team of four full-time employees and an additional four flex positions for holidays.

Back in the spring, the mother and daughter team focused on helping their customers deal with the emotions that came with lockdown. “People still needed happy gifts,” says Ferguson. Birthday gifts, baby shower gifts, and sympathy gifs were still in demand. “Our customers were telling us, ‘my grandmother needs to know I’m thinking about her. Lets send her a candle and a puzzle,’ you know?”

As the summer wore on, it became clear that the crucial uptown foot traffic wouldn’t be returning any time soon. “May felt like a gut punch. June felt like a slap in the face. And July it was: ok, we aren’t going back,” says Ferguson. “We have to really rethink this business model. How are we going to do this? We didn’t know how the city was going to recover and how uptown was going to handle lockdown.”

After speaking with their accountant, Young looked for any way to pay off their inventory and settle up with the network of local and regional companies that make their candles, popcorn, stationary, and more. It was the North Carolina Rapid Recovery program that gave Ferguson and Young the money they needed to pay their bills.

“Susan was having to be real strategic with our dollars making sure they went to small companies first,” says Ferguson. “And then we communicated with the bigger companies that we needed more time. It gave us some cash flow towards the end of May, which was huge. It was very timely.”

“We never were down for a day of work,” says Ferguson. “We used Instagram and social media and leaned on our email database—that’s how people supported us. Our storefront, people walking in and supporting us—that’s just not the case anymore. We have definitely been hit really, really hard.”

Whitney and Susan’s loan was administered by Mountain BizWorks, one of the nonprofit Rapid Recovery lenders. To learn more about the NC COVID-19 Rapid Recovery Loan, visit www.ncrapidrecovery.org.