“The pandemic has had a catastrophic effect on our business,” says Karen Ramshaw, vice president of Public Interest Projects LLC, which owns the Orange Peel, an Asheville music venue. “We closed our doors on March 13 and we expect to be one of the last businesses to re-open. We completely agree with the orders to stay closed, but it doesn’t make our fiscal reality any easier.”

Ramshaw mentions that statistics from the National Independent Venue Association (NIVA) point to a grim future for the industry. “Something like 90 percent of independent music venues are not going to make it, and 77 percent of employees in the industry have lost 100 percent of their wages since March,” she says.

Ramshaw is one of many North Carolina small-business owners who have received a 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.

The Orange Peel is a live music club with a ticketing capacity of 1,050 guests. Reborn in 2002 as a part of Julian Price’s downtown revitalization organization, Public Interest Projects, the Orange Peel has hosted some of the biggest names in music, including Bob Dylan, the Beastie Boys, Blondie, Joan Jett, Ms. Lauryn Hill, and the Avett Brothers, to name a few. In 2008, the Asheville music club was recognized by Rolling Stone Magazine as one of the top five rock clubs in the nation and has been repeatedly recognized as one of the top 200 most popular music venues worldwide.

**KAREN RAMSHAW**
**THE ORANGE PEEL**

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**PARTNER ORGANIZATIONS**
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“We have plans in place for numerous small-show scenarios, depending on how and when we will be allowed to reopen, with the hope that we can provide more work for staff and earn a small contribution to overhead,” says Ramshaw. The Orange Peel continues to book acts for late 2021 and postpone shows as dates get closer and the club is still closed. “We have been very gratified by the fans who continue to leave their ticket money with us--so far more than $266,000--because they support live music and can’t wait to see their favorite bands again.”

By fans holding on to their tickets for dates that keep moving into the future, Ramshaw says, fans are sending the message that live music matters. “They’re also saying that they trust us to find a way through this. The live music community is truly wonderful and we’re grateful to be part of it.”

Pre-pandemic, the Orange Peel employed 12 people full-time and had 40-45 part-time employees; Ramshaw says they had to lay off most staff, but bring employees in periodically to work on projects as they arise. “We have been able to maintain health insurance for all 30+ hour employees throughout, and have been working with lenders and landlords to help us get through this in a reasonable way,” says Ramshaw. “We have a great reputation and believe that the enforced pause for music and the arts has only reinforced their importance.”

Ramshaw says the Rapid Recovery loan was one of the clearest and most streamlined assistance programs they encountered. “The folks we worked with at Mountain BizWorks could not have been more helpful. We got a response really quickly and it gave us more breathing room to try to last,” says Ramshaw. “It really felt like we had people on our side.”

Karen’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.