

## Project Profile



### Location:

110-112 Allegheny Street  
Martinsburg, PA

### County:

Blair

### Description:

Business Expansion

### Total Project Cost:

\$181,000



## Homemade Memories... Bakery



### People:

What nobler calling is there than helping others to start the day right? Throughout Karen Wyland's 11-year career as a baker, making breakfast has been her passion. "I love giving people good food and things that they haven't tried before, like old-fashioned recipes," she says. She decided to expand to Martinsburg, near much-visited Lake Raystown, and add new items, like picnic lunches. She found a great location for rent – and that was nearly her downfall.

### Progress:

Despite Karen's track record, banks didn't want to lend to a renter, because they'd have no lien on the building. So the St. Francis College Small Business Development Center told her that alternative financing could be an option. "After I got with The Progress Fund, everything just kept on rolling," Karen says.

### Impact:

The Fund loaned \$68,000 and arranged a \$72,000 loan from the state's First Industries Tourism Program. Karen is creating 10 new jobs, and buying more locally produced apples, fruits, vegetables and milk. She's offering lake-bound tourists and locals alike her wholesome pies, cookies and cakes, plus quality coffees and teas. "It's just going to pull people together," she says.

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