Hello,

My name is Masha Lipkovsky. I'm a Pastry Chef and the founder of Unik Cakes which is a startup business soon to be opened in *Warminster PA*. Unik Cakes is an award winning bakery selling high end and made-to-order cakes and dessert tables.

Baking has always been part of my family tradition. As a child helping my grandmother cook pies, honey cakes, sour-cream sponge cakes, and traditional <u>Jewish-style</u> cherry and apple strudels were the highlight of the day. As I grew older my aspirations for baking grew from magazines, TV shows, and local bakery displays.

I decided to take a few decorating classes and from then on, all family occasions included a decorated cake by Masha. Family members' excitement in receiving these delicious and beautiful cakes grew into friends and then soon friends of those friends were looking to buy my creations.

In 2011 the <u>idea</u> of Unik Cakes was born. I knew that in order to take my baking from a hobby to a career I would need to educate myself and become an expert in the field of specialty baking. I immersed myself in books, magazines, and the internet until baking became part of my everyday life and my DNA. I first received an Associate Degree in Business and then went on further and applied to the Art Institute of Philadelphia for Baking and Pastry program.

I learned about a Hebrew Free Loan from a friend who was also in need while attending college and received this loan from HFL. Hebrew Free Loan Society was gracious enough to provide a loan so that I can attend school, pay off some of my tuition without burdening myself with high-interest loans. I'm grateful to them for this opportunity!

While in school I further advanced my skills in not only baking but in getting real world experience by interning at Pink Cake Box. They are an award winning bakery that has been featured in many national magazines and television programs as well as serving various celebrities.

Graduating from the Art Institute of Philadelphia at the top of my class, I was named to the Dean's List and was recognized for my outstanding portfolio during the time as a student.

During my time at the Art Institute, Unik Cakes continued to grow. The popularity was ever increasing and Unik Cakes <u>bakery</u> was on the way to reality.

After an extensive research and business planning my husband and I decided to open a shop. I have reached out to HFL once again and this time to help with my start-up business. They are once again gracious enough to assist with my financial needs and make my dream a reality.

I'd like to thank everyone who supports HFL which is helping <u>so</u> many people reach their goals in life, whether it's for school, business, or other life events.

Again thank you for your support!