M&T Bank Newsroom

M&T Bank Announces Winners of the Frederick Md. Small Business Accelerator Program

Michelle Bryan received the $5,000 grand prize to support Sweet Maddies, LLC



The winners of M&T Bank's Small Business Accelerator Program held in partnership with the Frederick County Office of Economic Development.

Frederick, MD – June 17, 2025– Michelle Bryan, along with her company, Sweet Maddies, LLC, won the $5,000 grand prize at the pitch competition for the Small Business Accelerator Program, hosted by M&T Bank (NYSE: MTB), in partnership with the Frederick County Office of Economic Development. This program aimed to equip entrepreneurs with the knowledge and skills to build successful businesses, drive economic growth in the region, and create generational wealth for their families.

Sweet Maddies Bakery, known as "Cookies On Demand," is a family-owned online bakery based in Frederick, Maryland. Founded in 2005, it specializes in gourmet, pre-formed cookie dough balls made from scratch with all-natural ingredients. Operating out of a commercial kitchen, the bakery ships nationwide and offers local pickup for other desserts. Focused on freshness, orders are shipped early in the week, with family members helping run the business.

“The M&T Accelerator helped me think bigger, price smarter, and position Sweet Maddies for scalable growth,” said Bryan. “AJ Nwoga at M&T Bank made the experience feel grounded and approachable. There was no fluff, just strategy and industry experts who were thoughtful and delivered practical and relevant insights, adding immediate value. It sharpened not just my business acumen, but my confidence as a CEO.”

The 10-week Accelerator Program included weekly courses on business planning, credit establishment, capital access, marketing, branding, and networking. The program concluded on June 17 with a pitch competition, where the top participants were awarded prizes funded by M&T Bank.

Xiomara Rivera Pagán of Language Policy Consulting, LLC won the second-place prize of $3,000, and Annette Beale of Premier Integrative Health and Wellness, LLC won the third-place prize of $2,000.

To qualify, participants needed to be local entrepreneurs based in Frederick County with businesses operating for at minimum two years. Similar M&T Accelerator Programs have been offered in Prince George’s and Howard counties, as well as Baltimore City.

“M&T Bank is proud to collaborate with the Frederick County Office of Economic Development in supporting the Accelerator Program, which equips local entrepreneurs with the critical tools and guidance they need to thrive,” said AJ Nwoga, Retail Regional Manager and Senior Vice President at M&T Bank. “This initiative highlights the power of mentorship and dedicated support, helping small businesses flourish in today’s competitive landscape. We’re inspired by this year’s remarkable outcomes and applaud the accomplishments of every participant.”

“This Accelerator Program is just one of the ways Frederick County supports entrepreneurs on their business journey,” said Frederick County Executive Jessica Fitzwater. “Thanks to strong community partnerships with organizations like M&T Bank, our

Office of Economic Development offers valuable free resources, such as mentorships, educational workshops and networking opportunities. Small businesses are the backbone of Frederick County, and we are here to help them grow and thrive."

The Small Business Accelerator Program reflects M&T Bank's commitment to empowering entrepreneurs from all backgrounds to thrive in today's business landscape. Through a combination of financial expertise, mentorship, and networking, the Accelerator Program help businesses from minority and multicultural communities unlock their full potential.

About M&T Bank
M&T is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services with a branch and ATM network spanning the eastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. For more information about M&T Bank, visit www.mtb.com.

Frederick County Office of Economic Development
The Frederick County Office of Economic Development is a catalyst for economic growth in Frederick County. The agency's mission is to sustain, diversify and grow Frederick County's vibrant economy by providing leadership and resources for businesses to start, locate and expand. For more information, visit www.discoverfrederickmd.com.

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