

Kathy Leombruno  
SVP & Marketing Officer  
304.637.2185  
leombruno@citizenswv.com

211 Third Street  
Elkins, WV  
304.636.4095  
www.citizenswv.com



## West Virginia Brewery, Big Timber Brewing Company, receives SBA Express Loan through Citizens Bank of West Virginia to expand production



*Karen Friel, WVDO District Director; Matt Kwasniewski, Big Timber Brewing Company Co-Owner; Rick Haney, WVDO Lender Relations Specialist; Frank Hinzman, Senior Vice President & Chief Lending Officer for Citizens Bank of West Virginia*

Matt Kwasniewski knows beer...he also knows business. Kwasniewski is an alumnus of West Virginia University's College of Business & Economics, graduating in 2008 with a degree in finance. The global financial crisis made it difficult for a new graduate to obtain a position in finance and Kwasniewski ended up traveling to Montana to start his post college career.

Kwasniewski was always interested in the brewing process, and the craft brew atmosphere of Montana helped intrigue the idea of turning his passion for craft beer into a business.

Kwasniewski returned to Elkins, West Virginia in 2011 to make his dream of starting his own craft brewery into a reality. He enlisted the help of his wife, Ashley Kwasniewski, his friend Samuel Mauzy, and his sister Amber Kwasniewski to open and operate Big Timber Brewing Company.

The team, like many other new small businesses, struggled in the beginning to secure financing. Once capital was obtained they were able to open operations in 2014. They began production, saw quick success, and their brew can now be found throughout West Virginia. Their rapid success made it difficult to keep up with production in the current facility as they quickly ran out of space to house the amount of machinery needed to fulfill orders.



*Kwasniewski walks SBA District Director Karen Friel through the brewing process*

The team started searching for a larger location and found a perfect site just down the street from their current facility. However, this put them back on the hunt for financing.

That is when Frank Hinzman, Senior Vice President and Chief Lending Officer, of Citizens Bank of West Virginia stepped in. “I knew Citizens Bank could help fund this small business,” stated Hinzman. “The business is fairly new, so to mitigate some of the risk of the loan, we utilized the Small Business Administration’s express loan program.”

“With the SBA loan guarantee from Citizens Bank we’ll be able to purchase the new facility that will allow us to increase our production by four times what we are doing now,” states Kwasniewski.



### *Big Timber Inventory*

The SBAExpress loan program features a quick turnaround time putting the capital in the small businesses hands faster. The program is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes select, experienced lenders to use mostly their own forms, analysis and procedures to process, structure, service, and disperse SBA guaranteed loans. For more information on SBA's loan guarantee programs visit [www.sba.gov/wv](http://www.sba.gov/wv).