

House of Ferments – A Micro Loan Success Story

When Brenna Phillips moved to Cape Breton 5 years ago, she didn't envision a future filled with probiotics, krauts, kimchi, kombucha and other fermented products. She didn't picture her first ever loan to be for her own business, but today she's thriving and known as the Cape Breton 'Queen of Ferments'.

House of Ferments, formerly known as 'Punch & Jingles House of Ferments' produces small-batch, handcrafted fermented vegetables and beverages right here in Cape Breton. The small business has humble beginnings and endless opportunities to offer healthy, tasty and unique products. With flavour at focus, Brenna creates sought-after products that are as exciting to consume as they are to pronounce.

"I am proud of everything I produce," says Phillips. "Even the batches that don't go as planned are a learning experience and sometimes turn into an unexpected success." Using both traditional and adapted culinary recipes, she is offering wholesome products that are both nutritious and delicious.

Some of her products are long term investments and can take up to a year to see the final product, so passion, patience and perseverance are key ingredients. Brenna first started experimenting with fermented products in 2003 after she graduated from a holistic nutrition program at the Canadian School of Natural Nutrition. Several years later and still passionate about fermenting she was hired as the kitchen manager at the Periwinkle café in Ingonish. "I was so grateful that they encouraged me to continue my fermenting work in their kitchen," she says. "They empowered me to do more and we sold products right from their store."

After testing the market and growing a customer base, Brenna moved to Sydney and started selling under the 'Punch & Jingles House of Ferments' name at the Cape Breton Farmers' Market and through the Cape Breton Food Hub. It was a part time job, but full time passion. Her dream was to make this her day job and to turn her small business into a lifestyle for herself and for others.

That's when Brenna learned about the Micro-Loan program, run by the Sydney Credit Union, and the Cape Breton Partnership. Through CB Voices, a group of women who came together because of a love of Cape Breton and a belief that this Island has a vibrant, prosperous, diverse, inclusive and exciting future, she learned that loans were available for female entrepreneurs in Cape Breton – Unama'ki.

Under the Micro-Loan Pilot Program, female entrepreneurs from across Cape Breton – Unama'ki were eligible to apply for a loan of up to \$10,000. The pilot began in January 2020 and ran for three months.

The financial aspects of the loan were managed by the Sydney Credit Union and the Cape Breton Partnership provided access to mentors, programs and additional resources the entrepreneurs required - such as business planning, support for export, immigration and economic research and more.

Brenna applied to the program and was successful, making this the first time ever she had applied for a loan. "I was kind of afraid of borrowing money," she says. "I wasn't sure of the process and repayment, but the Sydney Credit Union made it simple, clear and easy."

In addition to the financial support, there was a new sense of pride in her work. "I felt like people believed in me. It meant so much to have people to rely on for financial advice, operational support and access to programs and services to learn more about business."

The loan enabled Brenna to purchase much needed equipment, all at once, to take her production to another level. This investment enabled a seamless transition into streamlined production and product development. In addition, she was able to source local design support in order to market and promote her products. Her dream was coming to life. In March of 2021, Brenna was able to turn her business into a full time career.

Today, she is innovating, creating, and growing her business. With new products on the horizon and more efficiencies in her business, Brenna couldn't be happier with the loan and how it changed the way she does business.

Brenna recently applied for her second ever loan - a mortgage. Now she will get to be a home owner right here in Cape Breton. As the entire story comes full circle, Brenna chose the Sydney Credit Union for her loan.