

2024-2025



ANNUAL REPORT

ABOUT NMDC

Northern Maine Development Commission is a membership organization comprised of participating communities and counties in the Aroostook-Washington Economic Development District.

NMDC provides federal and state services at the regional and local levels. NMDC also provides management and support for Aroostook County Tourism (ACT), Aroostook Municipal Association (AMA), and Aroostook Partnership (AP).

Partners

Lending



Business Advising & Assistance



Planning



Partner Organizations



2024-2025 Executive Board

Officers

Steve Pelletier, Chair – St. John Plt.
Michelle Bernier, Vice Chair – St. Agatha
Suzie Paradis, Treasurer – Fort Kent
Lana Voisine, Secretary – Wallagrass

Members

Cheryl Clark – Easton	James Gehring – Bridgewater
Dave Cyr – Frenchville	Royden Hunt – Island Falls
Kim Denbow – Houlton	Max Lynds – Littleton
Martin Dionne – Unorganized Territories	Cyr Martin – Ashland
William Dobbins – County of Aroostook	Alan Mulherin – Limestone
Luke Dyer – Van Buren	John Sutherland – Eagle Lake
Norm Fournier – County of Aroostook	Patricia Sutherland – Chapman
Sandra Fournier – Mapleton	Penny Thompson – Caribou
Kevin Freeman – Presque Isle	Donna Turner – Washburn
Kelly Garrison – Mars Hill	Vann White – Reed Plantation

Designations

Certified Community Development Financial Institution – CDFI Fund | U.S. Treasury

Aroostook-Washington Economic Development District – Economic Development Administration

Intermediary Lender – Finance Authority of Maine

Regional Planning Commission – Maine Department of Agriculture, Conservation & Forestry

Small Business Development Center & Microlender – Small Business Administration

Rural Empowerment Zone & USDA Great Region – U.S. Department of Agriculture

Designated NBRC Local Development District – Northern Border Regional Commission

Micro Enterprise Development Organization – U.S. Department of Agriculture | Rural Development

APEX Accelerator Host – U.S. Department of Defense

NMDC Team

Administration



Robert Clark
Executive Director



Judy Dinsmore
Office Manager



Jacob King
Finance Director



Athens Sanchez
Finance Operations
Representative



Mark Boucher
Accountant

Planning & Economic Development



Jon Gulliver
Director of Economic &
Community Development



Jay Kamm
Senior Planner



Dana Delano
APEX Procurement
Counselor



Brandon McDonald
Economic Recovery Hub
Coordinator



Jacob Pelkey
Entrepreneur Program
Manager/Tourism Developer



Jared Tapley
Resiliency Planner



Kristen Henry
Project Manager/Community
Development Specialist



Hana Boucher
Marketing Specialist



Colin Dumont
2025 Summer Intern



Barbara Turner
Resident Recruiter
(Contracted)

Business Finance



David Spooner
Loan Officer/Business
Development Director



Josh Nadeau
Commercial Loan Officer



Craig Lincoln
Compliance and Risk
Manager



Paul Terrill
Commercial Loan Officer -
Washington County



Dan Umphrey
Small Business Development
Center Advisor



Neal Haines
Business Advisor



Dan McDonald
Business Advisor -
Washington County



Brendan Craig
Business Advisor -
Penobscot/Piscataquis



Heather Bouchard
Business Finance
Representative

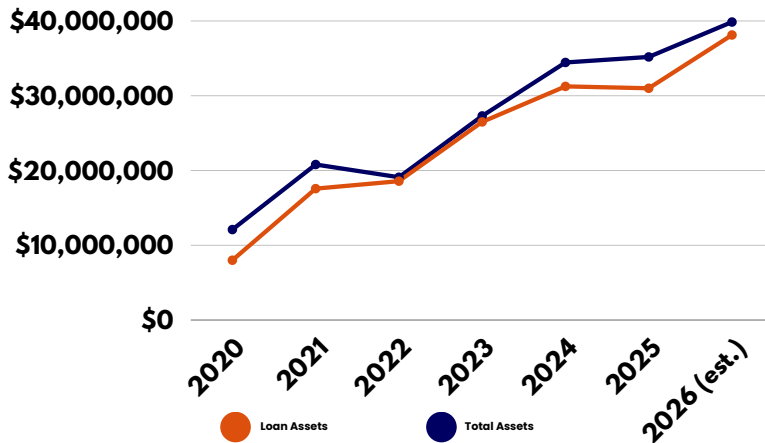


Dawson Watson
Business Finance
Representative

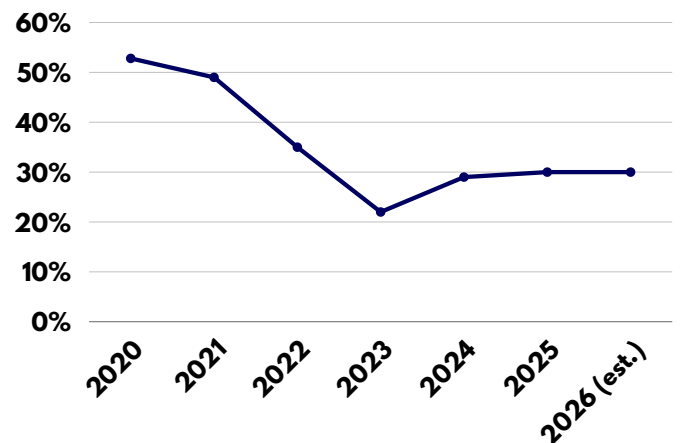
FIVE YEARS OF GROWTH.

Since 2020, Northern Maine Development Commission has embraced significant growth, year-over-year.

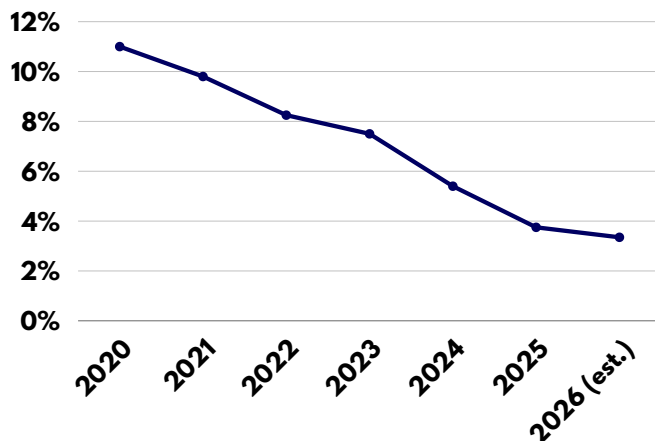
Asset Growth



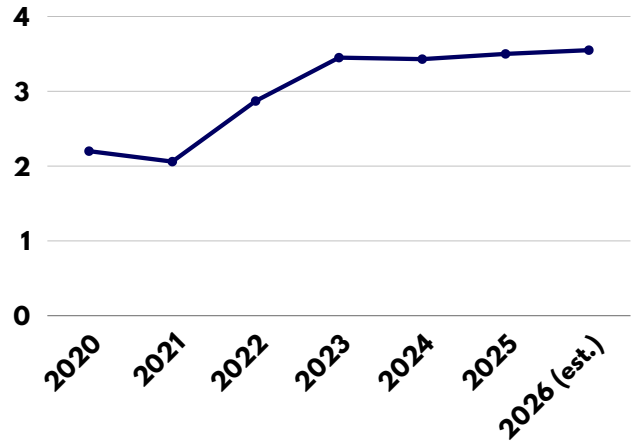
Decreased & stable Debt to Asset Ratio



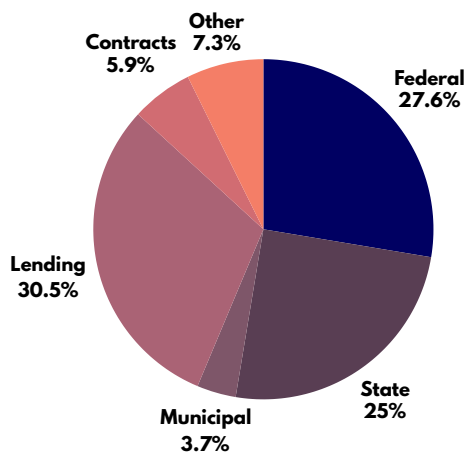
% Portfolio in arrears (Loans 90+ Days late)



Increased & stable Asset to Liability Ratio



2024-2025 Revenue Breakdown



Charity Navigator

96%



Four-Star Charity

99%

Program Expenses per \$1 spent
(Source: Charity Navigator & 2023 IRS 990 Form)

BUSINESS ADVISING



APEX ACCELERATOR

The APEX Accelerator program, formerly known as PTAC, is a free training and technical assistance program available statewide to assist businesses in finding, winning, and performing on government contracts. NMDC is proud to host the APEX program on-site for Aroostook County businesses.

APEX Advisor Dana Delano is the longest-tenured Advisor in the State of Maine!

- 191 Active Clients in Aroostook & Millinocket
- 810 Hours of Advising
- \$29,743,770 in Contract Awards
- 6 Workshops & Webinars

Dana has also assisted the Center for Business Growth in reviewing investments for the region, and helped several innovative clients with pursuing funding through organizations such as Maine Technology Institute.

"Dana assisted SFE with obtaining over \$1.3 million in subcontracting awards for the Madawaska Land Port of Entry project, we really appreciated his help!" - Doug Morrell, Owner, SFE Mfg Inc.



MAINE SBDC

The Maine Small Business Development Center network allows access to free technical assistance to individuals looking to start or scale their businesses. The program offers confidential, one-on-one advising and provides entrepreneurs with the resources they need. NMDC proudly hosts three SBDC Certified Business Advisors out of Caribou, Eastport, and Lincoln!

- 123 Clients Served
- 1,032 Hours of Advising
- \$4,452,851 Capital Raised
- 45 Jobs Retained
- 6 New Business Starts

Other initiatives the SBDC team has participated in include the 2025 Top Gun Cohort!

Pictured, left-to-right:
Dan McDonald, Maine SBDC, Ambrosia Ross, Top Gun Runner-Up & audience choice, Paul Terrill, NMDC Loan Officer

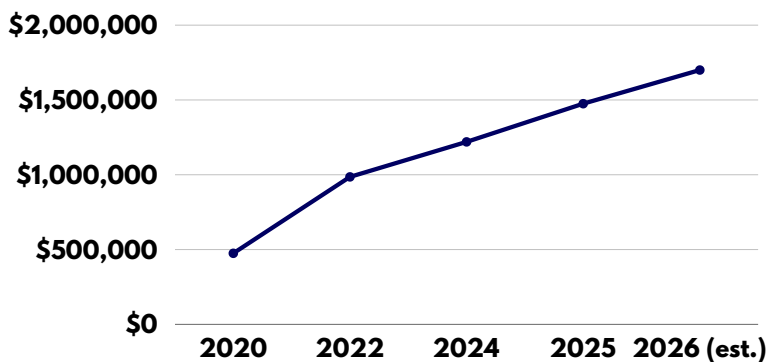


BUSINESS FINANCE

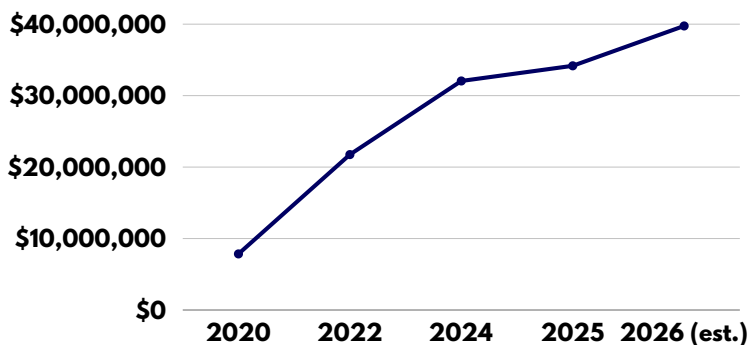
CONTINUED GROWTH.

Our team has been fortunate to have continued demand to both grow access to low-interest capital in Northern Maine, but also expand our financial footprint. Utilizing continued interest revenue growth, we are able to keep our rates low, while continuing to grow our portfolio.

INTEREST REVENUE/YEAR



TOTAL PORTFOLIO SIZE/YEAR

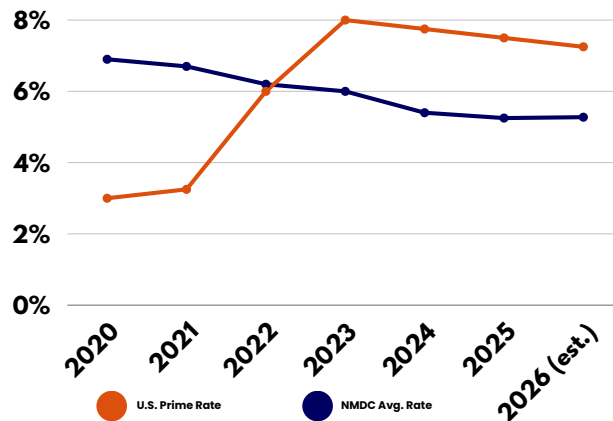


"NMDC made sure that every step of my loan was smooth. I really appreciated their guidance through this journey!"

Theresa Dube
Theresa's Day Care
2025 Maine SBA Home-Based
Business of the Year

More than a loan, it's about empowering local entrepreneurs to realize and fulfill their vision.

AVERAGE INTEREST RATE (CUR. 5.25%)



NMDC Receives 5th SBA Award

NMDC has been recognized with a 5th award by the Maine Small Business Administration. This is our third consecutive award as Maine's SBA Microlender of the Year!



BUSINESS DEVELOPMENT

CENTER FOR BUSINESS GROWTH



The NMDC Center for Business Growth is our resource for bridging larger investment partners, along with other private and public organizations to allow access to programming in Aroostook & Washington Counties. This year, we breathed new life into the region by assisting innovative businesses with MTI & angel capital applications, and facilitating entrepreneurship programs, seminars, and webinars to help with AI and branding.

We are also the representative for statewide initiatives like the MTI Ecosystem, Startup Maine, the First4ME Coalition, along with other State & Federal partners to build relationships & showcase Northern Maine entrepreneurs.

TOP GUN

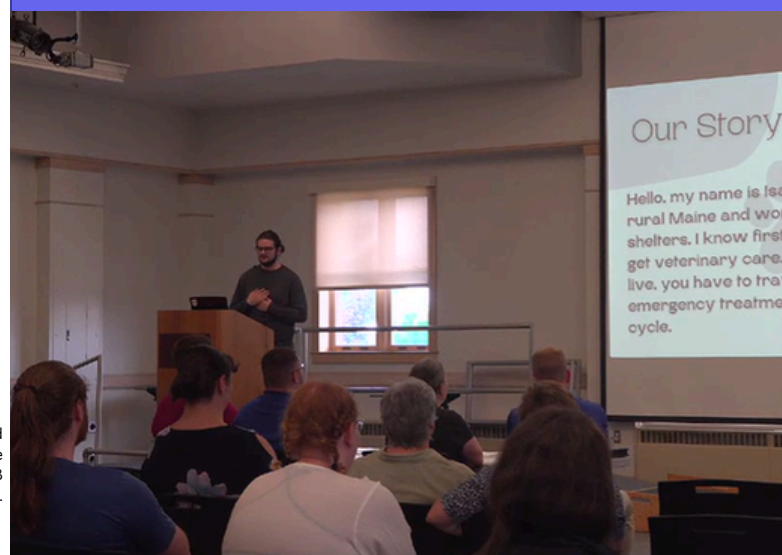
The inaugural 2024 Top Gun class brought entrepreneurial resources, professional advisors & cash prizes to a cohort of 14 total businesses in Aroostook and Washington Counties. Our regional winners were WAVED Medical of Presque Isle, and Nautical Farms of Machias!

The two pictured entrepreneurs, along with the runners up, were invited to pitch in Portland at the Maine Center for Entrepreneurs event, where they made connections with investors, venture capital, and potential funding avenues!

YOUTH ENTREPRENEURSHIP

We have finished a second year of our young entrepreneurship cohort in-partnership with the University of Maine at Presque Isle's Upward Bound program. This year, over 15 new students refined their skills and learned how to create feasible businesses and nonprofit endeavors to help grow their communities. Since 2023, this program has taught 25 college-bound High School students to explore entrepreneurship, and grow leadership skills.

Isaiah Belyea, Upward Bound Student, pitches a veterinary care business to judges at the 2024 UB Summer Pitch Competition.



PARTNERSHIPS

AROOSTOOK CHILDCARE RESOURCE CENTER

Emerging from conversations with Aroostook County child care stakeholders, this new organization hosted by the United Way of Aroostook aims to support businesses, families, and others who are impacted by the lack of child care by providing guidance, business assistance, along with State & Federal advocacy.



Josh Nadeau & Dan Umphrey (left) present a \$15,000 investment to Sarah Duncan & Melanie Tompkins (right) of the Aroostook County Childcare Resource Center.

Jared Tapley, NMDC (left) & Johanna Johnson, SADC (right) present a \$10,000 check to Jordan Wotton, J. Wotton Excavation (center) from the SADC/NMDC Hub Grant Partnership program in March 2025.



NORTHERN MAINE HUB PROGRAM

2025 marks the final calendar year of the Northern Maine Regional Hub program, where partners provided hundreds of new & emerging Aroostook & Washington County businesses with over \$1.2 million in grants, dedicated technical advising many subjects, along with providing contracts to other partners serving Aroostook County with funding to continue supporting entrepreneurs.

Thank you to our Hub partners during the past three years:
Cooperative Development Institute, Four Directions Development Corporation, New Ventures Maine, SCORE Maine, Southern Aroostook Development Corporation, and TEMPO Employment Agency.

MAINE INTERNATIONAL TRADE CENTER VISIT

In April, several NMDC staff worked with the Maine International Trade Center team to bring a delegation of Maine DECD, MTI, legislative advocates, and other curious minds to Aroostook County to spotlight the cross-border opportunities in the St. John Valley, Loring, and the thriving manufacturing ecosystems throughout Aroostook County!



ECONOMIC DEVELOPMENT

SUPPORTING CONTINUED FEDERAL & STATE INVESTMENTS

We have been proud to assist communities with securing funds to expand and serve their residents. In the past year, over \$2.5 million in new Economic Development Administration and Northern Border Regional Commission investments were recorded in the region, along with continuing work on over \$15 million in ongoing projects including:

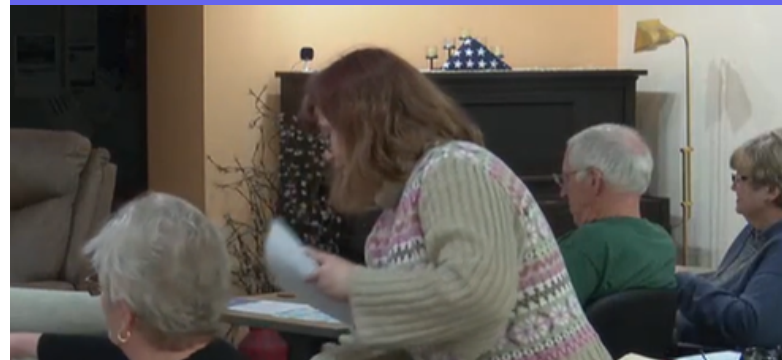
- Wastewater Digester - Taste of Maine Potato Chips: \$1M
- Fishery Improvements - Mi'kmaq Nation: \$500K
- Phase 2 Development - East Millinocket: \$1.6M
- Downtown upgrades - Madawaska: \$2M
- Road & Infrastructure Upgrades - LDA: \$3M+

NO-COST TECHNOLOGY TRAINING

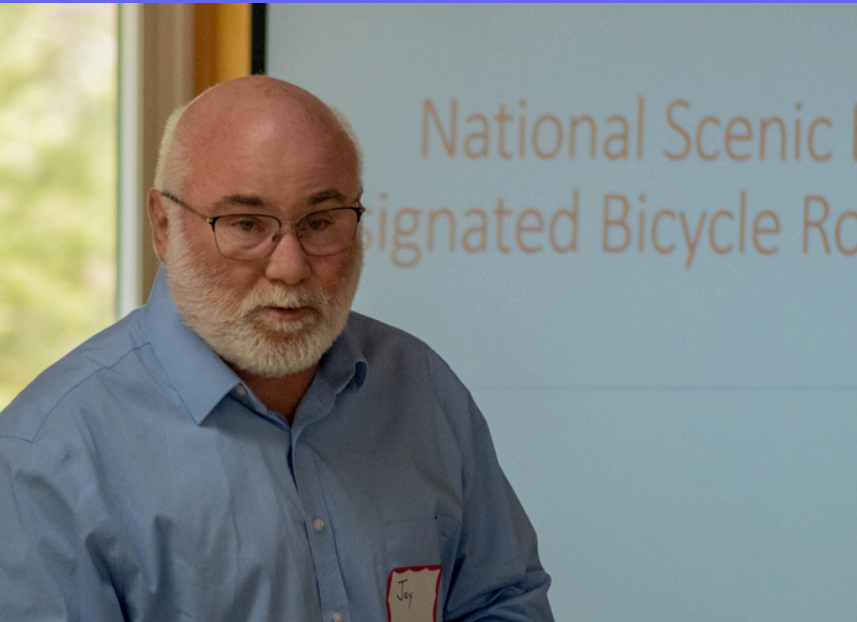
We have continued our efforts in assisting both communities with broadband planning, and also doubled-down on our efforts to preserve high-quality training, in conjunction with the National Digital Equity Center. These trainings, facilitated by Crystal Tilley, are presented on topics ranging from preventing fraud, learning Windows 11, using specialty software, and navigating modern phone interfaces.

RESIDENT RECRUITMENT

Alongside the Aroostook Partnership, NMDC has contracted with Barbara Turner, serving as our Resident Recruiter. She has represented both Aroostook County as a region, and County employers at several events throughout Maine. This position has also supported Opportunities Aroostook, the Northern Maine Growth Initiative, Live + Work in Maine, and with directly attracting veterans with the Boots 2 Roots placement program.



PLANNING



HIGHLIGHTING AROOSTOOK'S SCENIC BYWAYS

A designation as a National Scenic Byway can bring significant attention & attract crowds seeking the most beautiful drives or rides to designated communities. In 2024, our team continued work on highlighting two of these byways:

- St. John Valley Cultural/Fish River Scenic Byway
- Katahdin Woods & Waters Scenic Byway

These two byways represent nearly 35% of all National Scenic Byway miles in the State.

WOLASTOQ/ST. JOHN RIVER INITIATIVE

NMDC is working with a group of partners including the Houlton Band of Maliseet Indians, The Nature Conservancy, USDA-NRCS, and the Maine Departments of Environmental Protection, Inland Fisheries and Wildlife and Transportation to identify high priority restoration opportunities, especially road stream crossings (public and private crossings) that are barriers to fish and wildlife and potentially vulnerable to storm damage.

With 11,000 miles of streams, 5 million acres of land, and 1,000 miles of troubled stream crossings, this project is estimated to improve outlooks for fish in the region, and improve road crossing safety.



REGIONAL RESILIENCY PLANNER

Through a new initiative aimed at providing greater planning services, community needs assessments, and technical assistance for climate adaptation, NMDC has brought on a dedicated planning staff member - Jared Tapley. Jared will assist communities in creating strong plans & identifying opportunities to apply for funding to help with ensuring that our communities have the support they need to grow.



HIGHLIGHTING THE BEST OF AROOSTOOK

To help grow excitement, and provide Social Media Optimization for businesses, we launched the inaugural 2025 Best of Aroostook Awards. After 1,000 responses, we have awarded 9 recipients spanning dining to destinations in May 2025, with plans to continue this award showcase again in 2026!

2024 AROOSTOOK COUNTY TOURISM STATISTICS

\$879 PER PERSON

Saved in State & Local taxes, thanks to tourism spending.

\$167 MILLION

In direct spending by tourists

2,170 JOBS

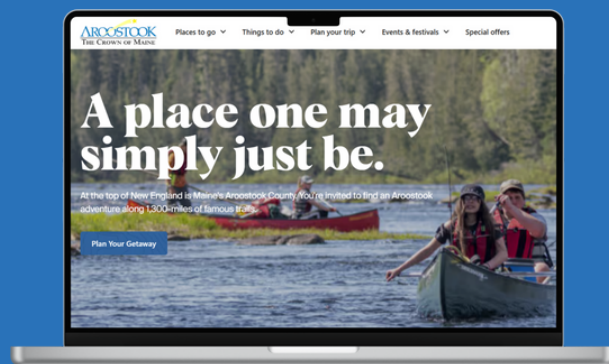
Direct jobs supported by visitors

FRESH LOOK, SAME CHARM

This year, we've created an all-new VisitAroostook.com experience, with the goal of creating a simplified, mobile-friendly experience that captures the charm of Aroostook County. We've updated our brand, and hope you share in our excitement of this brand refresh to show off our new, modern look!

2025 TOURISM SUMMIT

During this period, ACT hosted three *Coffee & Tourism* roundtable sessions, bringing together businesses, communities, and stakeholders to discuss the state of Aroostook's changing tourism economy. This culminated in a fantastic 2025 Tourism Summit, which reignited passion for the region.





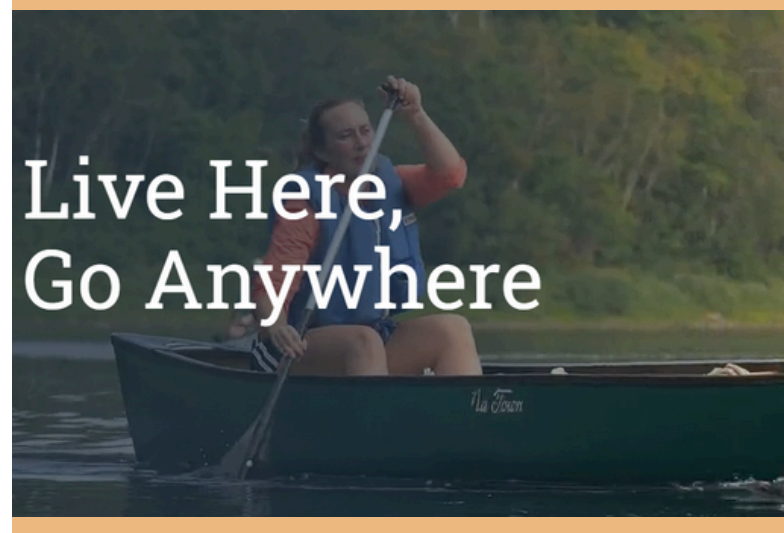
INTRODUCING PRESIDENT PURINGTON

A Maine native, Dr. Kiersten Purington brings a strong appreciation for Aroostook County's vibrant nature and culture. Since joining AP in May, she has begun to establish her priorities for the next year - including strengthening the presence of the Partnership throughout Aroostook County.



SHOWCASING NEW OPPORTUNITIES

This year, we are proud to announce the new Opportunities Aroostook - complete with a revised, modern branding and an adjusted mission focused on telling the best stories of Aroostook County. Over the past year we have collected stories of those proud to live, work, play, and own businesses in Aroostook County. This content library is already accessible, and growing daily, thanks to our strong partnerships with our Ambassadors program, and NMDC's Resident Recruiter.



2025'S LEADERSHIP AROOSTOOK CLASS PRESENTS SOLUTIONS

13 new graduates of the 2025 Leadership Aroostook class presented their solutions to issues for workforce and childcare challenges impacting Aroostook's businesses. Their cohorts met with regional leaders to determine the next best steps to suggest to regional economic & community partners to help alleviate these issues.

Leadership Aroostook Graduates
Left to Right:

Marie Hansen (Husson University Dean),
Jennifer Cadigan, Wendy Burtchell,
Jenna Burrell, Jennifer Howe, Brad
Kinney, Justin Dyer, Shelby Raymond,
Madison Staples, Julie Tutt, Collin
Darrell, Kendyl Reis, Katie Putnam and
Chelsea Henderson.



Honoring the Legacy of



Patricia Sutherland

1942-2025

A stalwart supporter of our mission, Pat has been involved with NMDC since 1989. Her legacy of selfless service and inspiring leadership has left an indelible mark on Northern Maine.



Former Board Member, &
Past Chair



Former Board Member, &
Past Chair