

2025 ANNUAL REPORT



*Building a Stronger
Pembina County*



ABOUT US



The Pembina County Job Development Authority (JDA) is focused on community and economic development in Pembina County. The JDA was formally established in 1991 and has partnered with the Red River Regional Council (RRRC) for professional services since its inception.

Board of Directors

The Pembina County JDA Board of Directors consists of volunteers appointed by the County Commission with representation defined by Century Code Chapter 11-11.1. The following is a list of the 2025 Board of Directors:

Julie Kemnitz, Chair
 Lacey Hinkle, Vice Chair
 Danielle Blair, Sec./Treas.
 Darin Otto
 Pat Hardy
 Dave Monson
 Mary Houdek
 Nathan Green
 Teri Stoiber
 Sonia Misialek
 Michael Cook

Member at Large
 Member at Large
 Cities over 500 - Cavalier
 Pembina County Commission
 Pembina County Commission
 District 19 Representative
 ND Job Service
 School Board Representative
 Cities under 500 - Pembina
 Cities over 500 - Drayton
 Cities over 500 - Walhalla

Driving Regional Growth in Partnership with the RRRC

Five independent development organizations have united around a shared vision to accelerate regional growth. These include the Walsh, Pembina, and Nelson County Job Development Authorities (JDAs), the Red River Community Housing Development Organization (CHDO), and the Red River Regional Council (RRRC).

By aligning work plans within a common strategic framework, the organizations address county-specific priorities while advancing broader regional goals. Housing, workforce, and entrepreneurship initiatives benefit from pooled resources, coordinated planning, and shared funding — accelerating progress and enhancing regional impact.

PCJDA Staff



Angelle French



Lori Estad

The Pembina County JDA has contracted with the RRRC since its inception. Angelle French serves as the full-time Director. Lori Estad serves as part-time office and fiscal manager.

2025: BY THE NUMBERS

<p>\$1.43M</p> <p>Total Capital Investment Supported</p>	<p>10</p> <p>Projects & Businesses Assisted</p>	<p>\$511k</p> <p>In grants awarded to Pembina County</p>	<p>215</p> <p>Students participated during MFG Day</p>
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<p>3</p> <p>County Mills Levied for 2025</p>	<p>\$2.8M</p> <p>Match funds invested for Regional Grants</p>	<p>\$1.7M</p> <p>Awarded in Regional Grants</p>	<p>2</p> <p>New Regional Murals Created</p>
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SUPPORTING BUSINESS IMPROVEMENTS

JDA's Storefront Improvement Grant: 2025 Impacts

Launched in 2021, the the Pembina County JDA Storefront Improvement Grant Program provides matching grants of up to \$5,000 to help businesses make exterior improvements that enhance the visual appeal of Pembina County's cities. In 2025, PCJDA awarded grants to two businesses:

Business	Grant Amount	Total Project Cost	Project Description
In Shape Fitness (Cavalier)	\$1,577	\$5,256	New sign, door, and paint
Main Street Floral (Cavalier)	\$5,000	\$74,981	New windows and doors, concrete stain, awning
Total	6,577	\$80,237	

HISTORICAL STOREFRONT PROGRAM IMPACT

<p>\$103k</p> <p>Total Grants</p>	<p>25 Projects Completed</p> <p>between 2021-2025</p>	<p>\$498k</p> <p>Total Project Costs</p>
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BND FLEX PACE LOAN PROGRAM

The Bank of North Dakota's Flex PACE program allows businesses to access low-interest financing in partnership with their local bank and the PCJDA. The program can buy down the interest rate by up to 5%. In 2025, PCJDA participated in Flex PACE loans for four Pembina County businesses representing major investment in local manufacturing and business growth

Business	PCJDA Funds	City Funds	Total interest Saved	Total Investment	Location
Goneyay, LLC	\$14,394	\$14,394	\$86,364	\$497,151	Cavalier
Associated Potato Growers	\$24,899		\$58,098	\$425,000	Drayton
Bordertown Retail Systems	\$10,345		\$31,035	\$256,000	Neché
Gilbertson Veterinary Services	\$1,737	\$1,737	\$10,419	\$174,200	Cavalier
Total	\$51,375	\$16,131	\$185,916	\$1,352,351	

Highlights from Program

- Goneyay, LLC is building a new store in downtown Cavalier, moving Market Society into a bigger space.
- Associated Potato Growers in Drayton invested in a new optical sorting system, enhancing their processing capacity and supporting agricultural employment.
- Bordertown Retail in Neche purchased a laser cutting machine, expanding their manufacturing capabilities.
- A new business, Gilbertson Veterinary Services, opened in Cavalier. The clinic helps address a critical need for animal care in Pembina County.



Neché's Bordertown Retail Systems during MFG Day



Future home of Market Society in Cavalier

2026 PCJDA SUPPORTING WORKFORCE RECRUITMENT & RETENTION

Getting the Word Out...



Real. Good.

NORTHEAST NORTH DAKOTA

WWW.REALGOODND.COM

5K Guides Distributed

NORTHEAST NORTH DAKOTA IS GREAT PLACE TO **LIVE, WORK & PLAY!**

Using funds from the Regional Workforce Impact Program (RWIP) and matching funds from the Nelson, Pembina and Walsh County JDAs, the Real. Good. talent attraction campaign targeted external market candidates in manufacturing and healthcare as well as boomerangs with ties to the region.

124K Impressions



Northeast North Dakota is Hiring!

Manufacturing-Focused Ads in SD & Thief River Falls

You'll Sleep Better Here

And Not Just Because It's Quiet!

Real Happiness. Good Life. RealGoodND.com

Come Home To

Real. Good. NORTHEAST NORTH DAKOTA



800K Billboard Views in 2025



SEE THE VIDEO ADS



Find What is Real. Good. in Northeast North Dakota

Real Opportunities | Real Communities | Real Experiences | Real Beauty

60K Impressions



Northeast North Dakota is Hiring!

Healthcare-Focused Ads in Eau Claire, WI

Summer 2025 Community Event Sponsorships

45K Event Visitors

Summer 2025 Visitor Ads

27K Impressions

37K Impressions



You'll Sleep Better Here

And Not Just Because It's Quiet!

Real Happiness. Good Life. RealGoodND.com

Come Home To Real. Good. NORTHEAST NORTH DAKOTA

Boomerang-Focused Ads in MSP, Fargo, Bismarck, Minot

EXPOSURE & RESULTS

Digital ads, billboards, print media & sponsorships

16K+ visits to RealGoodND.com website in 2025

65% Increase in Website Visitors Two Years

2023 2,230

2025 16,745

434 Thousand

impressions of Real. Good. digital content and advertisements delivered to people in 2025

ONLINE Connections

50 Employers Attended

Real. Good. hosted four employer workforce strategy information sessions: *Global Talent Gateway*; *Resources for Veteran-Ready Workplaces*; *State Workforce Programs*; and *Dakota Roots Initiative*.

RURAL FOOD ACCESS STUDY

Find the full food sustainability study here!



Pembina/Nelson County Rural Food Access Study

In 2025, the PCJDA, in partnership with the Nelson County JDA and the Red River Regional Council, completed the Nelson/Pembina County Rural Food Access Study, funded by the ND Rural Food Sustainability Grant Program.

The comprehensive study examined the landscape of rural grocery stores in both counties, drawing on consumer surveys, store owner interviews, foot traffic data, and demographic analysis.

Key findings included:

- Pembina and Nelson Counties are among 34 North Dakota counties with low access to full-service grocery stores.
- Over 273,000 out-of-market visitors came to Pembina County annually, creating opportunity for local grocers.
- Survey respondents across all age groups cited lower prices, better produce and meat quality, and more variety as top priorities.

The study provides actionable recommendations for store owners, local leaders, and state programs to strengthen rural food access and grocery store sustainability.

D&K Grocery: One of 11 Grant Recipients



D&K Grocery in Pembina was awarded \$35,252 in a matching grant through the Rural Grocery Store Sustainability Grant to update the POS system and the HVAC system. The grant was provided through North Dakota Commerce Department with the program aim of sustaining and strengthening grocery services in small towns, ensuring residents have access to fresh, affordable food close to home.

2026 PCJDA GOALS:

Economy

Promote BND Flex PACE loans for business start-ups and expansions. Conduct regular BR&E business visits (24 annually). Collaborate with Minnkota Power on business recruitment including cross-border outreach from Canada.

Workforce

Coordinate Manufacturing Day for 7th grade students. Sponsor Marketplace for Kids. Support Real. Good. workforce attraction. Explore Pembina County Career Builders program. Assess childcare grant program feasibility.

Housing

Collaborate with Red River CHDO on Spark Build housing. Continue Dakota Apartments discussions. Advocate for rural housing initiatives aligned with the 2024 Regional Housing Study.

Community Vitality

Award up to 5 Storefront Improvement Grants (\$25,000). Continue RRTC partnership on Talking Trail, murals, and tourism. Assist RRRRC in launching a regional EDA Brownfields Program starting with Neche.

We've Moved!



The PCJDA is now located at: 300 Boundary Road W. in Cavalier

2025 PCJDA Financial Report

As of December 31, 2025

Revenue

County Mill Levy	\$217,376
Loan Repayments	\$26,895
Interest	\$58

TOTAL REVENUE \$244,329

Expenses

Operating	\$163,020
Committed PACE Loan Payments	\$33,533
New Flex PACE Loans	\$8,818
North Valley: WBL Programming	\$7,500
Marketplace for Kids, TEDxCavalier	\$3,250
Real. Good. (Grant Match)	\$925
Storefront Improvement Grant Program	\$21,577

TOTAL EXPENSES \$238,623

Restricted Funds (Committed)	\$17,500 (FF Pledge, NVCTC)
Loans Receivable	\$458,674
Loans Payable	\$142,771



Pembina County JDA
PO Box 595
Cavalier, ND 58220

Mailing
Permit

2025 RENDEZVOUS REGION MURALS



Fordville Mural Unveiling — Fall Festival 2025



Hoople Mural Committee — Mural Kickoff Celebration



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pcjda.com



EMAIL
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FACEBOOK
facebook.com/PembinaCountyJDA/