



## **Age Well Arrowhead**

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# EXECUTIVE DIRECTOR'S MESSAGE

Dear Friends,

If recent events have shown us anything, it's that there is an ongoing need for local networks that can respond quickly and knowledgeably in times of crisis. All across the country, community-based nonprofits like Age Well Arrowhead are stepping up to help manage the challenges of the COVID-19 pandemic and to ensure that no one gets left behind.

Since Age Well first opened its doors in 2014, we have been building a network that can be there for our older adults when they need us most. Through hard work, determination, and the generosity of our community, we have been able to shape a highly effective coalition of volunteers and partner organizations into a service model that is affordable, flexible, and replicable. In 2019, thanks to these efforts, Age Well was able to expand services to those in need. We provided services to 425 clients in Duluth, Hermantown, Proctor, Cloquet, and Superior – twice as many as in 2018. This included 650 rides to medical appointments and over 2,000 grocery orders shopped and delivered through the Groceries-to-Go program – three times the number of rides and grocery deliveries provided in 2018.

Through key partnerships we expanded Age Well's service area and leveraged cloud-based technologies to streamline programming. The expansion of the Groceries-to-Go program into Hermantown has allowed us to reach even more vulnerable older adults and positioned Age Well at the threshold of rural food desert areas. Our partnership with the cloud-based online platform Tradogram has ensured that we are ready to handle a higher volume of grocery orders both now and in the future.

Looking towards the future and ensuring that our service model is ready to handle whatever comes our way, also helped to ready Age Well for the trials of the COVID-19 pandemic. When higher numbers of older adults were looking to avoid crowded grocery stores and minimize exposure, Age Well was ready.

Marianne Bovee  
Executive Director

# INTRODUCTION

## Mission

Connecting older adults and caregivers to services that support healthy aging and independence.

## Board of Directors

### Board Chair

Joe Sandbulte

### Board Treasurer

Jennifer Smith

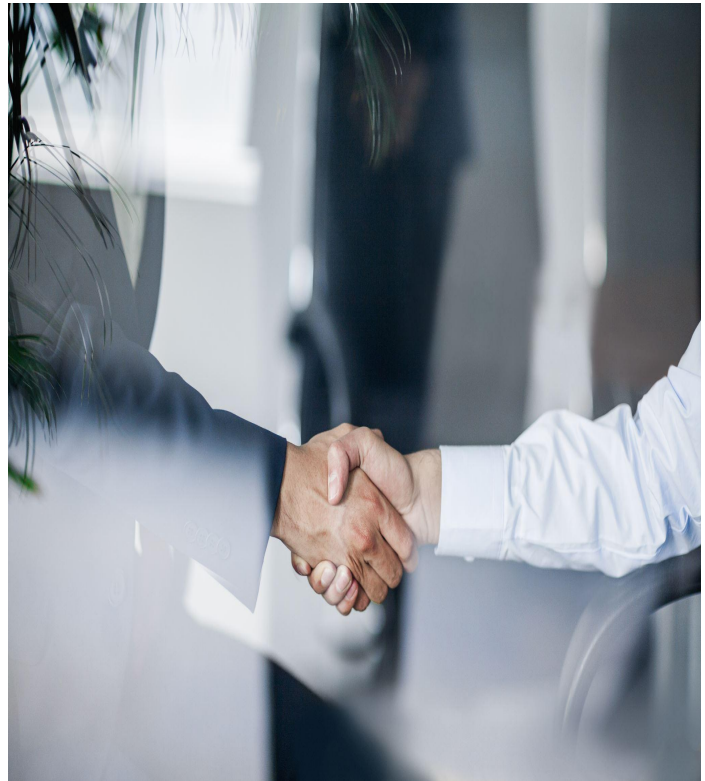
### Board Secretary

Travis Hill

### Board Members

Stacy Foster

Susan Waldie



## Staff

### *Executive Director*

Mary Bovee

### *Volunteer Coordinator*

Peter Hafften

*Service Coordinator*

***An innovative service model aimed at expanding outreach to those older adults and caregivers most in need.***

## History

Started in 2014, Age Well Arrowhead is a non-profit organization in Duluth focused on offering one-stop access to volunteer-based services, caregiver support, and care coordination support. These services have consistently been identified as priority needs by providers, caregivers, and older adults in the community and surrounding areas. Age Well Arrowhead currently operates with 5 staff, 147 volunteers, and is governed by a 6-member board. By building a structured network of experienced team members, local organizations, and community volunteers, Age Well has been able to provide over 4,450 hours volunteer-based services to 525 clients in Duluth and its surrounding communities. Its Groceries-to-Go program, started in 2016, has processed and delivered more than 2,350 grocery orders for clients who are in-home but unable to shop for themselves. Age Well has also been an integral partner in the Dementia Friendly Duluth initiative and joins the Alzheimer's Association and the Senior Linkage Line as the three key community resources for people with dementia in Duluth.

## In 2019, Age Well . . .



Partnered with cloud-based online platform Tradogram to streamline our Groceries-to-Go program, smoothly integrating ordering, shopping, and delivery into a clear and cohesive process.

Expanded services into the Hermantown area. Although officially a city, Hermantown is 55% rural and its grocery stores are clustered along the U.S. Route 53 corridor, leaving many older residents as much as an 8.5-mile drive from a major grocery store.



Provided services to over 425 clients in Duluth and its surrounding communities – twice as many as in 2018. These services included 650 rides to medical appointments and over 2,000 grocery orders shopped and delivered through the Groceries-to-Go program – three times the number of rides and grocery deliveries provided in 2018.

## Services

### Care Consultation & Caregiver Support

Navigating the aging services spectrum can be extremely challenging. Care consultants work one-on-one with older adults and their caregivers to create customized action plans and identify needed services that support the goal of aging actively and independently. This can involve identifying risks in the home, helping families discuss hard decisions, filling out important paperwork like health care directives, creating connections between individuals or families and the larger service community, and addressing any other areas where help is needed. It's a form of community-based care that helps to ensure that there is more to a plan than emergency room visits when things become overwhelming.

## **Chore Services**



Whether due to age or injury, daily household chores and activities can become difficult to manage for older adults. With the assistance of a committed pool of volunteers organized by the Age Well Arrowhead team, aging adults can receive the help they need to stay in their homes. Chore services can include yard work, snow shoveling, lawn mowing, basic tasks like changing light bulbs, and even heavier housework like washing floors or windows. These are tasks which, if allowed to go unattended, can accumulate to the point of creating unsafe living conditions for older adults who would otherwise be able to live independently.

## **Companion Services**

Social isolation presents a real danger for older adults. It places them at higher risk for Alzheimer's disease, high blood pressure, obesity, heart disease, reduced cognitive function, and depression. Unfortunately, many older adults do end up socially isolated due to reduced mobility, lack of family nearby, and other logistical issues. Age Well's companion services are about filling that social gap and giving older adults a caring person they can communicate with. Whether it's taking a walk, playing cards, or sharing a hobby, having a companion to spend time with is a key part of healthy aging and Age Well is seeking to ensure that every older adult within the community has that option available to them.

## **Groceries-to-Go**

The Groceries-to-Go program serves adults aged 60+ and caregivers who live in Duluth, Proctor, Cloquet, Hermantown, and Superior. The clients involved cover a wide spectrum – older adults living alone, elderly couples, and families caring for older relatives. They live in environments both urban and rural, some close to grocery stores that they are still unable to reach and some in food deserts with no grocery stores close by. Age Well has partnered with Tradogram to create a streamlined service model, using an online cloud-based procurement



and grocery item database system to ensure accuracy in the taking, shopping, and delivering of orders.

### **Transportation**

For older adults who can't drive, getting to regularly scheduled preventative doctor's appointments can be difficult. Some drive despite reduced capacity to do so, incurring unnecessary risks, while others who can't drive miss appointments entirely. This can result in increased emergency room visits as health declines in the absence of preventative care. Age Well addresses this issue by providing rides to older adults through its volunteer ride share program. Older adults are able to schedule rides to meet their needs and they are also able to select the level of care they want on that ride, whether it's a simple drop off and pick up or someone needs to stay with them through the entirety of their visit.



# FINANCIAL SUMMARY

**Age Well's work in the community is largely funded by generous grants at the state and federal level. The financial support from these grants is supported by program income from services and fundraising.**

- 67.3% of total revenue is provided by Minnesota's Live Well at Home Grant (51.5% of total revenue) and Federal III-D, III-B, & III-E funding (15.8% of total revenue)
- 19.4% of total revenue is provided by program income from services
- 7.7% of total revenue is provided by fundraising

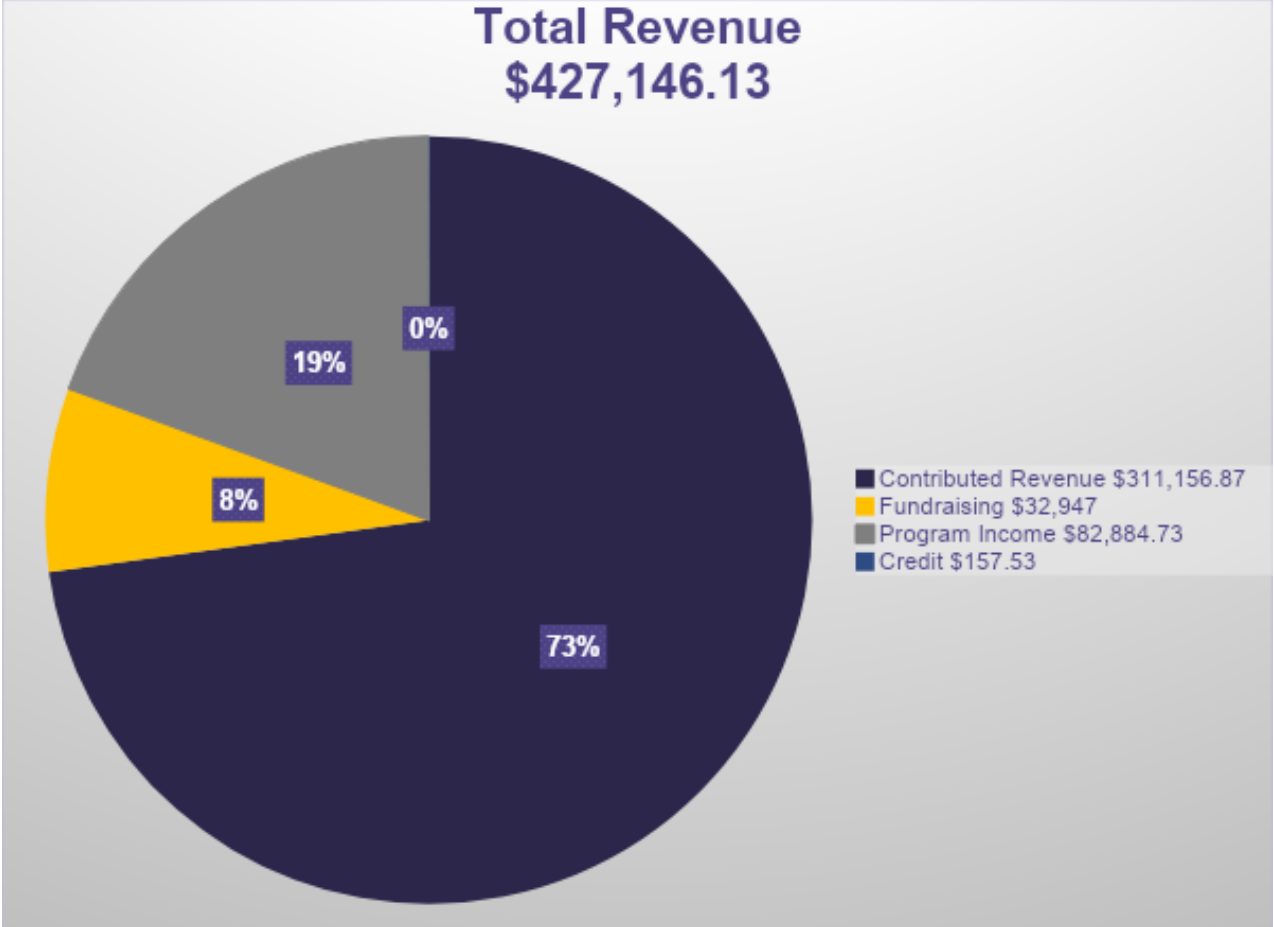
**Age Well's primary expenditure is staff payroll. Rent, fundraising, training, and office expenses are the four largest expenditure areas after payroll.**

- 77.8% of total expenditures comes from payroll
- 5% of total expenditure comes from rent
- 2.3% of total expenditure comes from fundraising
- 2% of total expenditure comes from training
- 1.9% of total expenditure comes from office expenses

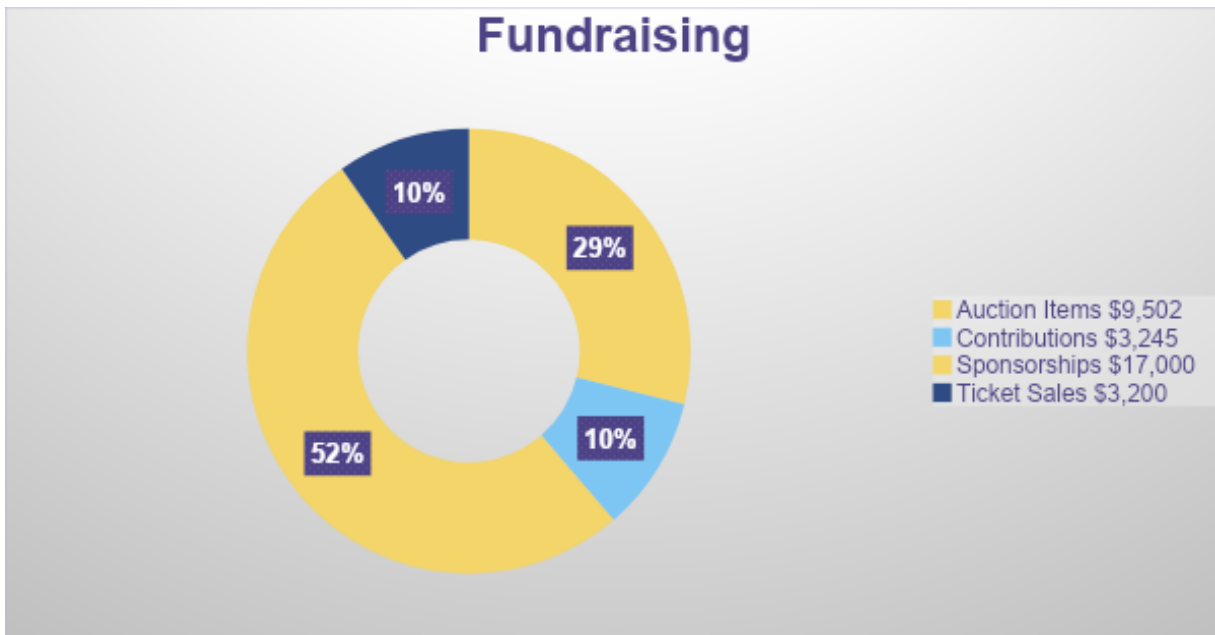
Finances-at-a-Glance	
Total Revenue – All Sources	\$427,146.13
Total Expenses – All Sources	\$324,131.53
Net Income	\$103,014.60

# FINANCIAL STATEMENTS

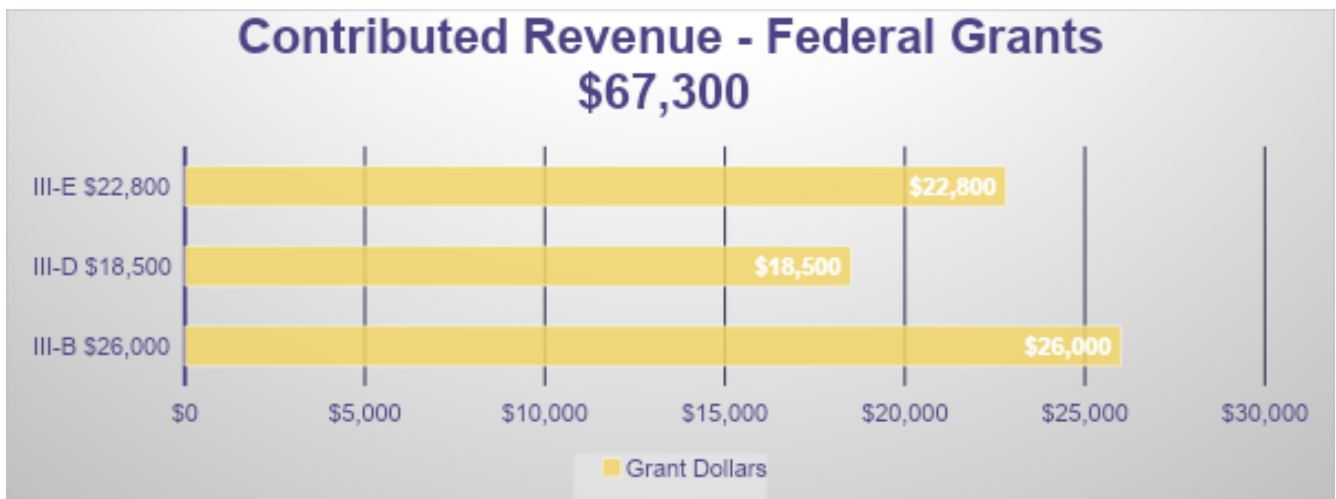
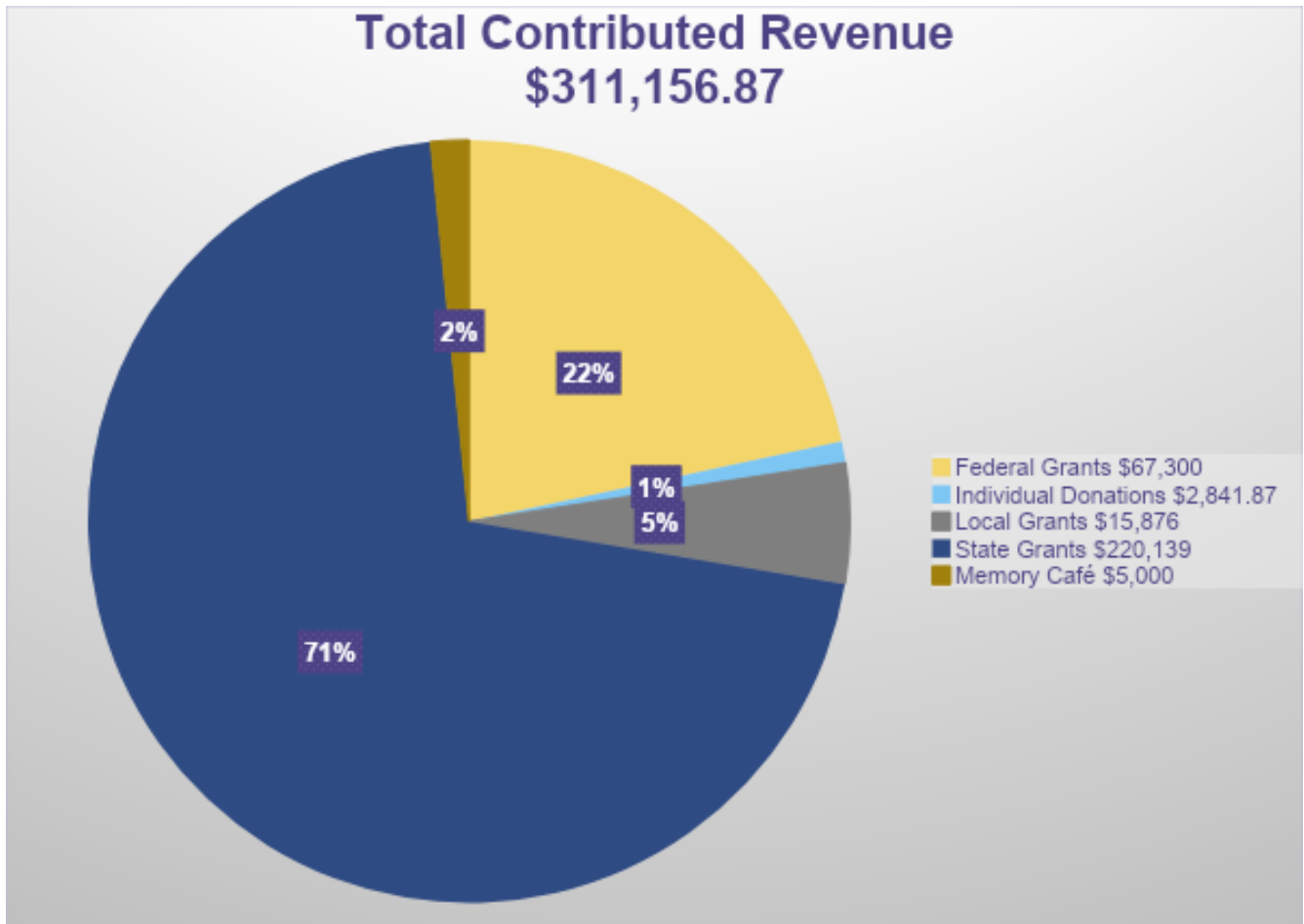
## Revenue – All Sources



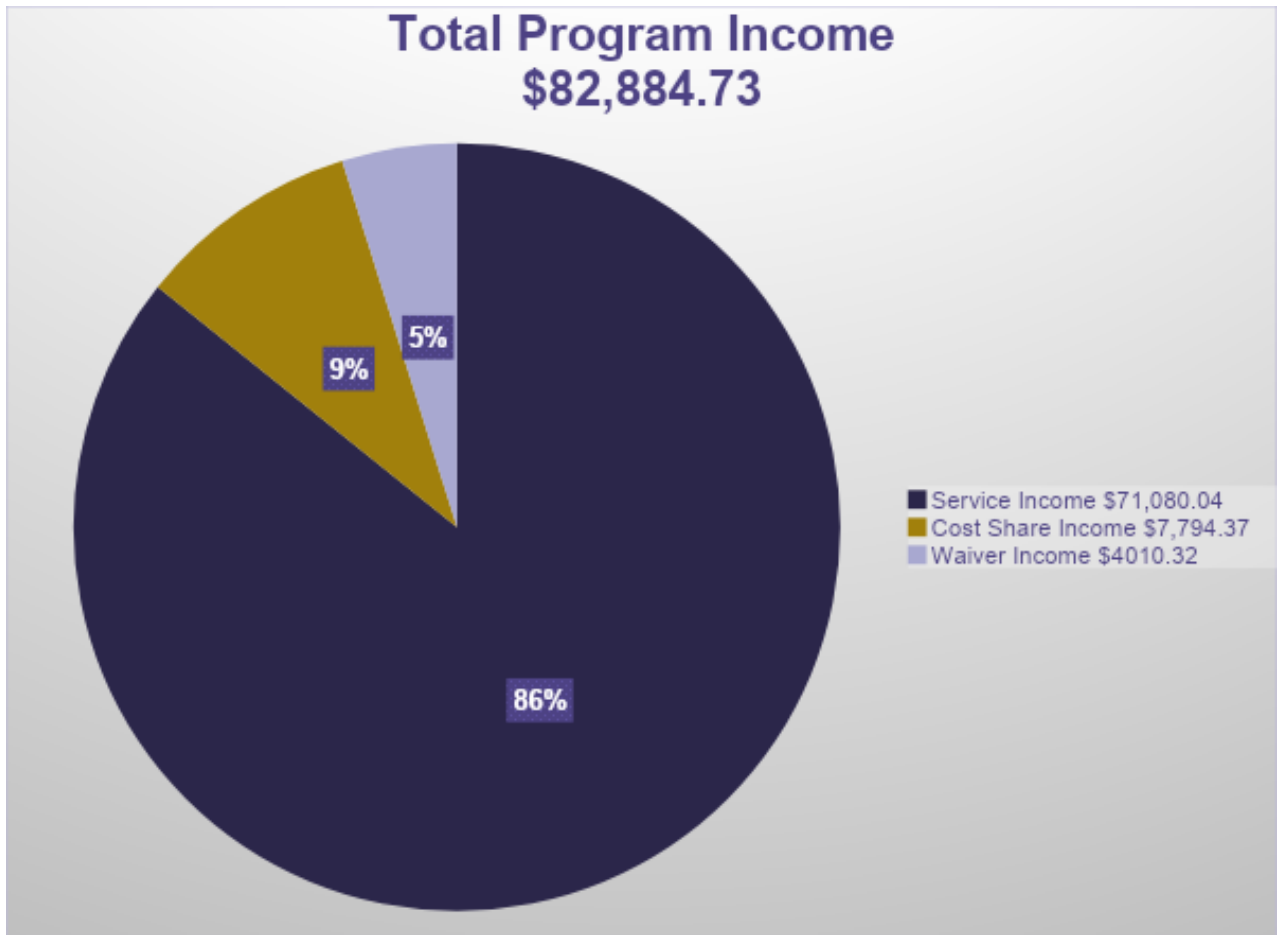
## Fundraising Income



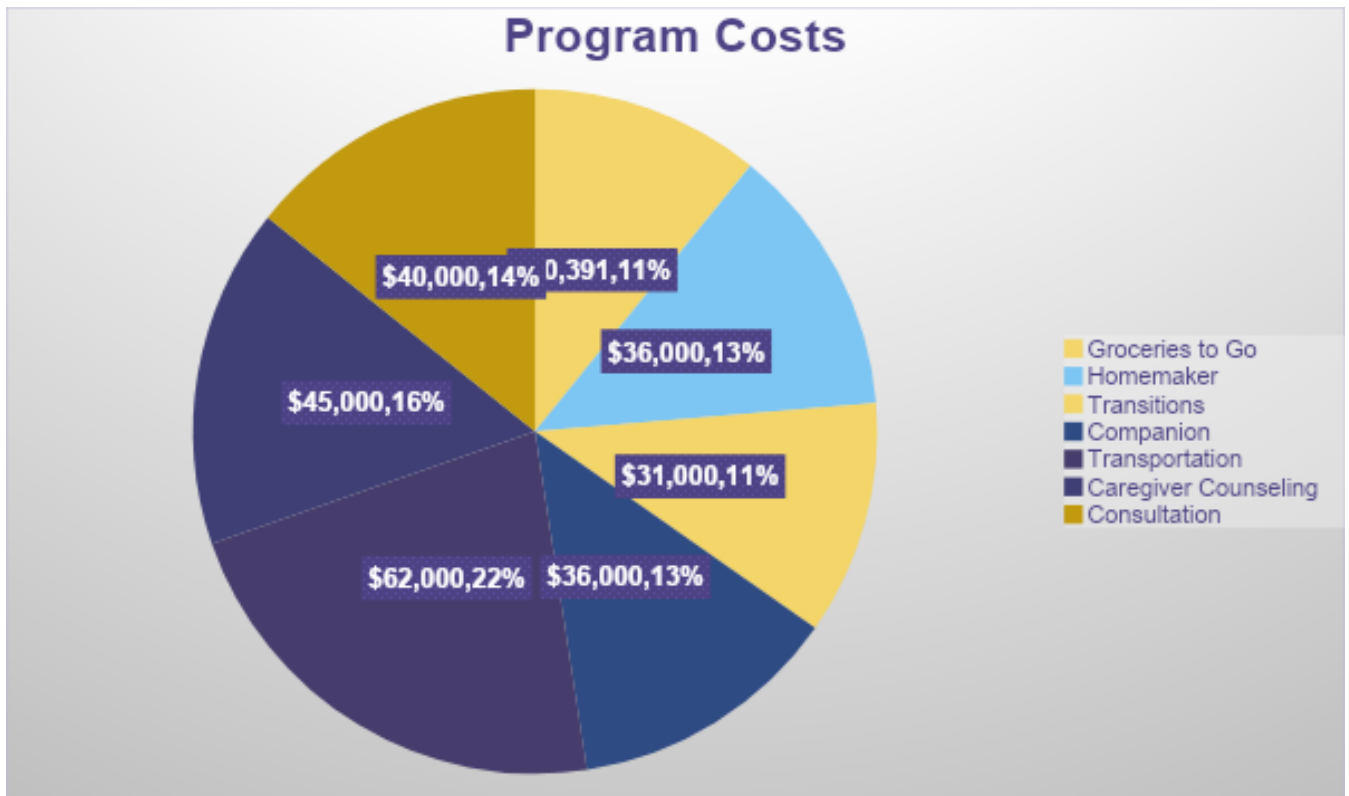
## Total Contributed Revenue



## Total Program Income



## Total Program Cost

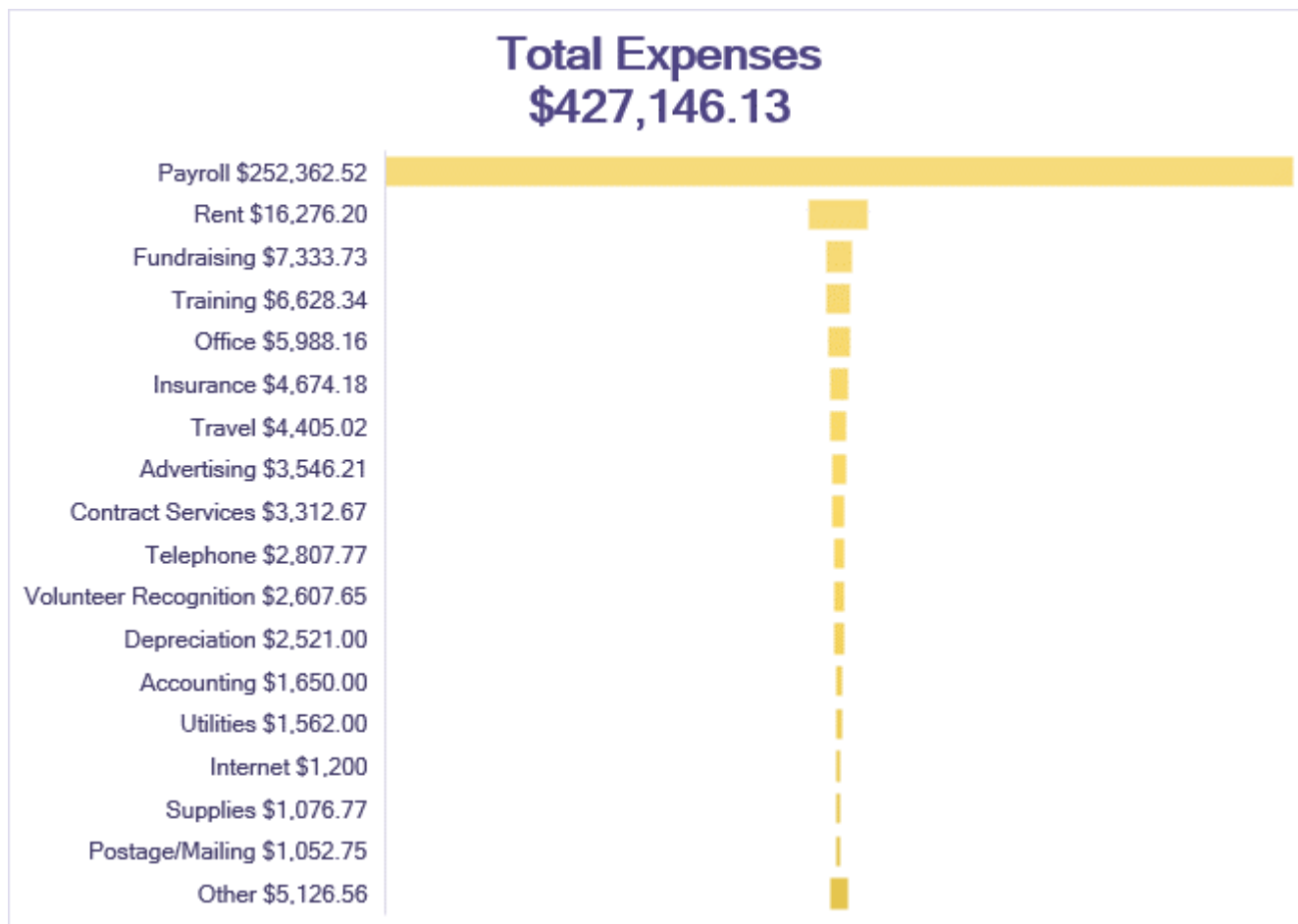


Program Income

Groceries to Go	\$22,658.20
Training Income	\$12,276.84
Companion	\$8,843.75
Homemaker	\$4,727.50
Transportation	\$3,389.50
Senior Wheels	\$3,350.00
Service Coordination Fee	\$3,235.00
Package G2G	\$2,820.00
Care Consultation	\$2,615.50
Transitions	\$2,055.00
Package I	\$1,590.00
Package III	\$1,050.00
Errands	\$981.25
Caregiver Counseling	\$687.50
Enrollment Fee	\$550.00
Package II	\$250.00
<b>Service Income</b>	<b>\$71,080.04</b>
Homemaker	\$3,902.24
Chore	\$2,240.63
Caregiver	\$1,149.75
Consultation	\$501.75
<b>Cost Share Income</b>	<b>\$7,794.37</b>

Waiver G2G	\$2,366.40
Waiver Homemaker	\$1,266.72
Waiver Caregiver	\$362.20
Waiver Transportation	\$15.00
<b>Waiver Income</b>	<b>\$4010.32</b>
<b>Total Program Income</b>	<b>82,884.73</b>

## Total Expenses





Expenses

Salary & Wages	\$219,775.43
Payroll Taxes	\$18,222.44
Employee Benefits	\$14,364.65
<b>Payroll</b>	<b>\$252,362.52</b>
<b>Rent</b>	<b>\$16,276.20</b>
<b>Fundraising</b>	<b>\$7,333.73</b>
Employee Training	\$565.60
Volunteer Training	\$562.74

Other Training	\$5,500.00
<b>Training</b>	<b>\$6,628.34</b>
Office Supplies	\$497.40
Printing & Copying	\$2,423.24
Secure Fax	\$89.00
Software	\$2,978.52
<b>Office</b>	<b>\$5,988.16</b>
<b>Insurance</b>	<b>\$4,674.18</b>
Conferences/Conventions	\$336.74
Meals	\$38.98
Mileage	\$4,029.30
<b>Travel</b>	<b>\$4,405.02</b>
<b>Advertising/Promotion</b>	<b>\$3,546.21</b>
Background Checks	\$545.60
Parking	\$1,367.07
Other	\$1,400.00
<b>Contract Services</b>	<b>\$3,312.67</b>
<b>Telephone</b>	<b>\$2,807.77</b>
<b>Volunteer Recognition</b>	<b>\$2,607.65</b>
<b>Depreciation</b>	<b>\$2,521.00</b>

<b>Accounting</b>	<b>\$1,650.00</b>
<b>Utilities</b>	<b>\$1,562.00</b>
<b>Internet</b>	<b>\$1,200.00</b>
<b>Supplies</b>	<b>\$1,076.77</b>
<b>Postage/Mailing</b>	<b>\$1,052.75</b>
<b>Other</b>	<b>\$5,126.56</b>
<b>Total Expenses</b>	<b>324,131.53</b>

## Use of Funds Report

	<b>Total Expenses</b>	<b>Program Service Expenses</b>	<b>Management and General Expenses</b>	<b>Fundraising Expenses</b>
Compensation of current officers, directors, trustees, and key employees	\$69,592	\$52,194	\$13,918	\$3,480
Other salaries and wages	\$150,183	\$150,183		
Other employee benefits	\$15,732	\$14,473	\$944	\$315
Payroll taxes	\$18,222	\$16,765	\$1,093	\$364
Legal	\$864		\$864	
Accounting	\$1,710		\$1,710	
Advertising and promotion	\$4,098	\$4,098		
Office expenses	\$5,988	\$4,491	\$1,198	\$299
Occupancy	\$17,839	\$11,952	\$5,887	\$0
Travel	\$4,405	\$4,185	\$220	
Depreciation	\$2,521	\$1,891	\$630	
Insurance	\$4,674	\$3,739	\$935	
Bank charges, credit card fees	\$789		\$789	
Telephone	\$2,808	\$1,881	\$927	
Licensing and registration	\$639	\$539	\$100	
Books, subscriptions	\$606	\$606		
<b>Total</b>	<b>\$316,834</b>	<b>\$280,391</b>	<b>\$31,985</b>	<b>\$4,458</b>

# Balance Sheet

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Dec 31, 19

## ASSETS

### Current Assets

169,775.8

Checking/Savings 5

Accounts Receivable 84,685.87

254,461.7

Total Current Assets 2

### Fixed Assets

Computers 2,733.38

Furniture and Equipment 3,056.02

5,789.40

Total Fixed Assets

260,251.1

TOTAL ASSETS 2

## LIABILITIES & EQUITY

### Liabilities

#### Current Liabilities

Accounts Payable 4,528.84

Other Current

Liabilities 2,571.04

Total Current Liabilities 7,099.88

Total Liabilities 7,099.88

### Equit

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150,175.4

Unrestricted Net Assets 6

102,975.7

Net Income 8

253,151.2

Total Equity 4

260,251.1

TOTAL LIABILITIES & EQUITY 2