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NAPCA serves 10,000 limited English speaking elders annually through the national toll-free multilingual Helpline. Limited English speaking seniors on fixed incomes may be eligible for vital benefits programs but unaware or unable to access them due to linguistic and other barriers. NAPCA answers questions from seniors, their family members, and service providers in Cantonese, Mandarin, Korean, and Vietnamese to help bridge the gap between AAPI elders and the resources they need.
The National Asian Pacific Center on Aging (NAPCA) has been the nation’s leading advocacy and service organization committed to the dignity, well-being, and quality of life of Asian American and Pacific Islander (AAPI) elders since 1979.

NAPCA programs, services, and advocacy support the vision that AAPI elders, regardless of language, cultural, economic, or other barriers will have access to and equity in the services, benefits, and programs that are available to all American senior citizens.

AAPI older adults aged 65+ are one of the fastest-growing groups whose population is expected to increase over 400 percent from 2010–2050. With this substantial growth, there is also great diversity. Asian Americans represent over 47 ethnic groups and over 100 spoken languages with experiences that range from those of new immigrants, refugees, and 5th generation Asian Americans.

NAPCA serves all AAPI elders and provides important resource and benefits information to older adults with limited English proficiency. The national toll-free multilingual Helpline has assisted over 100,000 callers understand senior benefit programs and enroll in Medicare Part D prescription drug plans since it was established in 2005. NAPCA’s Healthy Aging program has helped 340 Southeast Asian, Pacific Islander, and East Asian seniors complete Chronic Disease Self Management training in their native languages. The NAPCA SCSEP, SEE and ACES employment programs provide over 1,300 older adults with employment and employment training in Seattle, San Francisco, Los Angeles, Orange County, Houston, Chicago, New York, Boston, and Philadelphia.

We are able to provide these important services through the longtime support of the U.S. Department of Health and Human Services, the U.S. Department of Labor, the U.S. Environmental Protection Agency, the U.S. Department of Agriculture, and generous contributions from The Atlantic Philanthropies, the Walmart Foundation, the Estate of Mr. George Ujihara and many individuals committed to improving the lives of AAPI elders.

The strength of NAPCA is in our network, which includes over 500 community-based organizations with which we work to serve AAPI elders. Please use this annual report to learn how NAPCA can better serve you, your family, and your community.

We look forward to hearing your feedback and working with you in the future to improve the lives of all AAPI elders.

Sincerely,

**Patricia Saiki**  
*Board Chair*

**Christine Takada**  
*President and CEO*
A Growing Need

Asian American and Pacific Islander (AAPI) elders (age 55+) face unique challenges to obtaining a high quality of life in their later years.

Despite the fact that they are one of the fastest-growing groups of ethnic elderly in the U.S. (Figure 1), AAPI elders remain largely invisible—their needs are not well researched; their concerns are often not addressed by current public policies; and very few programs and services are designed for their specific needs. Programs and services designed for a broader population are often inaccessible to AAPI elders due to limited outreach efforts in their communities and language or cultural barriers.
Our Mission

The National Asian Pacific Center on Aging’s mission is to serve as the nation’s leading advocacy and service organization committed to the dignity, well-being, and quality of life of Asian Americans and Pacific Islanders (AAPIs) as they age.

Our Strategies

1. **Develop a Strong Network** of CBOs and leading national organizations that will collaborate effectively to ensure high-quality advocacy and services for the AAPI elderly community.

2. Establish and implement a **Research, Knowledge, and Education** agenda.

3. **Provide Bi-Partisan Advocacy** to make the national case for AAPI elderly needs and influence positive policy outcomes.

4. **Establish the NAPCA Brand** as the leading voice for AAPI elders.

5. **Diversify Funding Sources** beyond government grants.

Our Goals

**To Advocate** on behalf of the AAPI aging community at the local, state, and national levels.

**To Educate** AAPI seniors and the general public on the unique needs of the AAPI aging community.

**To Empower** AAPI seniors and the aging network to meet the increasing challenges facing the AAPI aging community.

NAPCA: A Voice For The Voiceless

As the leading national organization dedicated to improving the lives of AAPI elders, the National Asian Pacific Center on Aging (NAPCA) plays a critical role in ensuring that AAPI elders receive access to and equity in the services, benefits, and programs that are available to all American senior citizens.

Over the past 34 years, NAPCA has built a strong foundation of successful programming, sound financial management, solid partnerships, and extensive expertise on the needs of AAPI elders.

Building upon its 30+ year history of success, NAPCA is expanding its ability to ensure that all AAPIs are able to age with dignity, well-being, and a high quality of life.

Limited English Proficiency

According to the U.S. Census Bureau’s American Community Survey (ACS), 2009–2011 3-year estimates, 60% of AAPI elders (ages 65+) feel that they do not speak English “very well.”

Limited English proficiency has profound effects on the ability of AAPI elders to access essential services and understand their rights and obligations:

- A 2007 study conducted by the National Senior Citizens Law Center found that foreign language translators who assist with health plan inquiries, as required of health plan sponsors by law, were only able to serve limited English proficient AAPI beneficiaries in their primary language 34% of the time.1

- A 2010 report of the Office of the Inspector General found that only one-third of Medicare providers offered services that met all four of the Office of Minority Health’s Culturally and Linguistically Appropriate Services in Healthcare standards on language access services.2

- Nearly 1 out of 2 AAPIs have difficulty accessing mental health treatment because they do not speak English or cannot find services that meet their language needs.3

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Health Access Disparities

Many AAPI older adults are uninsured at more than double the rate of the general population (6%) and non-Hispanic White older adults (5%). Almost 370,000 AAPI adults 55 years of age and older remain uninsured. Some AAPI subgroups, such as Tongans, are uninsured at rates as high as 32 percent. Moreover, nearly 1.1 million AAPIs 65 years and older (86%) are not covered by Medicare. About 38% of Asian Americans aged 65+ rely solely on Medicare coverage, compared to 32% of non-Hispanic Whites.

Economic Disparities

Another key concern for AAPI elders is economic security which is often masked by grouping Asian subgroups together. Specific AAPI ethnic groups, such as Hmong elders have poverty rates as high as 25 percent, much higher than the general older adult population. Hmong elders aged 55+ have average individual incomes below $12,000, while Cambodian and Laotian elders (aged 55+) have average individual incomes below $17,000. However, the average aggregated annual individual income of Asian older adults (aged 55+) is $32,272, which is comparable to the average individual income of the general older population (aged 55+). Thus, higher poverty rates are hidden by aggregating all AAPIs together (10% living in poverty) (see Figure 3).

Our Vision

AAPI elders, regardless of language, cultural, economic, or other barriers, will have access to and equity in the services, benefits, and programs that are available to all American senior citizens, and will be able to age with dignity, well-being, and a high quality of life.
Our Impact

NAPCA is dedicated to serving a diverse group of AAPI seniors (Figure 4) through its various programs. In 2012 alone, NAPCA’s five programs served a total of 10,877 seniors, a 27% increase from 2011’s 8,591 seniors served.

In 2012, NAPCA has...

- **PARTNERED** with 686 organizations—a 29.9% increase from 2011’s 528.
- **PUBLISHED** its first 3 policy papers in 30 years.
- **ORGANIZED** 18 training workshops on health access compared to 3 in 2011.

Our People

**MR. KIM**

Mr. Kim wishes to retire for health reasons but in order to do that he would have to take early retirement, as he is 65 years old. His full retirement age is 66. He is concerned about how much less his retirement will be since his benefits will be a significant portion of his household income. Mr. Kim’s wife contacted Social Security Administration (SSA) but could not fully understand their advice. She then contacted her local community-based organization, the Korean Community Center and they referred her to NAPCA. The Helpline, in consultation with SSA, helped her to understand that her husband’s early retirement benefits would not be much less than his full retirement benefits which made the decision to retire much easier.

**LIN H. CHEN**

Dear NAPCA:

I feel most grateful to you when I write this letter. With your unselfish assistance, I have now had my health problem resolved. I especially express my thanks towards the workers at the Helpline. They are so passionate, patient, and willing to take all the trouble to help. I deeply appreciate it in my heart.

Due to cultural differences, many senior immigrants are not familiar with the Social Security and health insurance systems in the U.S., especially Medicare Part D, which was introduced in recent years. They don’t understand it very well and feel so worried and helpless. Your mission is committed to maintain and increase the dignity, well-being, and quality of life of Asian Pacific Americans in their senior years. To achieve this aim, it is apparent that NAPCA has worked very diligently to provide such a good service. Definitely your service should be honored. If you can make the general public more aware of NAPCA, more people will know of your services and more people can benefit.

Sincerely,

Lin H. Chen
Programs that Address Economic Security

Senior Community Service Employment Program (SCSEP)

Since 1989, NAPCA has served unemployed AAPI older adults age 55 and above whose family income is below 125% of the federal poverty level.

The majority of the AAPI seniors who participate in the program originally immigrated to the United States in hopes of providing greater opportunities for their children and families and found themselves faced with cultural and language barriers preventing access to employment.

Prior to the program, many SCSEP participants were unaware of resources and opportunities available to them; most maintained economic activities only in their immediate immigrant communities due to the difficulties of entering a workforce with non-transferable job skills, in addition to language and communication barriers.

SCSEP is the only federally-funded program specifically targeting older adults seeking employment and training assistance.

In a recent study (GAO-12-445), the Government Accountability Office recommended that Congress expand funding for SCSEP to “meet the employment needs of a very disadvantaged and underserved population that many employers are unlikely to employ in the absence of severe labor shortages.”

Delio immigrated to the United States in 2009. At the age of 65, Delio was uncertain of his employment prospects due to the economy and his age. After hearing about NAPCA from a friend, he applied and got accepted into SCSEP, which matched him up with a partner organization for training. Delio is now thriving at his assignment after a transition period where he had to get accustomed to a new work environment. “I hope this system will stay forever for the Asian community and other older workers,” he says.

DELIAMONTE “DELIO” MAMON
former NAPCA SCSEP participant

Figure 5: Diversity of NAPCA SCSEP Participants
SCSEP By The Numbers
Nationally, NAPCA served 1,132 low-income AAPI seniors through 9 project sites in 2011.

- 54% female and 46% male
- 34% age 65 and older
- 30% have no high school diploma
- 89% are below poverty
- 90% are limited English proficient
- 96% have low employment prospects

1,053,098 hours of community service were provided by NAPCA SCSEP participants

SCSEP Partnerships: A Growing Support System
In 2011 NAPCA partnered with over 450 non-profits nationwide, contributing more than $1,026,183 of in-kind support.

NAPCA partnered with organizations that provide SCSEP participants exposure to the U.S. work environment to develop their skills, build their confidence, and lessen their isolation while providing them with a minimum income.

SCSEP partners must be a 501(c)(3) non-profit organization or government agency, such as a social service agency, senior center, daycare center, public library, community health clinic, and more.

Over the years, NAPCA has addressed this growing need by providing SCSEP services to unemployed, low-income AAPI older adults, including:

- Providing customized and individualized job training for an average of 20 hours per week to help each participant obtain skills, opportunities, and support in a linguistically and culturally appropriate environment.
- Weaving a safety net for the older adults in the form of a minimum wage income, in combination with job training and assistance.
- Matching older individuals in need with a culturally and linguistically appropriate training environment while encouraging additional outside training including English as a Second Language, citizenship, and other classes provided by partner organizations.
NAPCA matches older workers aged 55 and older to organizations in need of specific expertise through its SEE and ACES programs.

Both programs serve a diverse range of age groups (Figure 6) and educational attainment (Figure 7). Of the older adults enrolled in both SEE and ACES, 33% are in the age range of 65–69 and 41% hold a Bachelor’s Degree.

**Senior Environmental Employment (SEE) Program**

NAPCA’s SEE Program matches federal and state agencies with older adults, 55 and over, in administrative and support positions that range from clerical to scientific and field positions.

**Agriculture Conservation Experienced Services (ACES)**

The ACES Program assists the US Department of Agriculture (USDA) Natural Resources Conservation Service (NRCS) by providing workers 55 years of age and older to support conservation-related programs. Enrollees do meaningful and technical work to contribute to the conservation of our natural resources while using their experience and knowledge, increasing their skill levels, and helping their own financial security.

“It is an unbelievable opportunity at my age that the SEE Program allows me to learn the latest software technology and to work with many younger EPA analysts who are friendly and with willingness to help. However, the most important point is that the SEE Program allows me to make some small and limited contribution in the control and prevention of Toxic Air Pollution against human health. I am proud of my achievement!”

CHENG LING
SEE And ACES Over The Years

In the past year, NAPCA has served over 330 older adults 55 and over through SEE and ACES. Since their creation, both programs have supported a 4% increase in number of enrollee positions available, matching older individuals in: the Washington D.C. Project Office, the Region V Project Office in Chicago, IL, and the Region X Project Office in Seattle, WA.

Mutually Beneficial Partnerships

NAPCA’s SEE program has seen high levels of success impact on the lives of older workers aged 55 and older due to the strong relationships maintained with the Environmental Protection Agency (EPA) and other federal and state agencies. This ensures job stability and safety in addition to medical coverage, heightened technical skills and opportunities for older adults, while enabling the agencies to meet their environmental mandates by using the talents and years of experience of workers 55 years of age and older.

Pride, Independence, and Improved Livelihoods

The SEE Program battles age discrimination in the workplace through a competitive interviewing and hiring process, which values the skills and experience of the older adults and reinstates their sense of pride, self-confidence, and truly capitalizes on their professional capabilities. These programs allow for this population to:

- **CONTINUE** earning an income, receive benefits, and continue giving back to their communities
- **SHARE** the wisdom and experience that comes from having worked in various positions over their lifetimes
- **EXPAND** their skills and participate in gratifying environmental protection responsibilities

**FIGURE 9: ENROLLEE POSITIONS AVAILABLE IN SEE PROGRAMS**

<table>
<thead>
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<th>Year</th>
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<th>Average SEE Program</th>
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<td>2011</td>
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Healthy Aging Program

NAPCA’s Healthy Aging program works to address health disparities among AAPI elders by facilitating access to evidence-based health promotion and disease prevention programs.

In 2009, NAPCA received funding from the U.S. Department of Health and Human Services Administration on Aging (AoA), to implement the Chronic Disease Self-Management Program (CDSMP) in AAPI communities. CDSMP is based on the concept of self-efficacy, or a person’s confidence that he or she can learn and master new skills to better manage or “take control” of their health.

While CDSMP has been disseminated widely throughout the U.S., there were very few workshops available that are accessible to AAPI elders with limited English proficiency. NAPCA collaborated with five CBOs to offer CDSMP workshops to AAPI elders:

- United Cambodian Community in Long Beach, CA
- Samoan Federation of America in Carson, CA
- Philip Jaisohn Memorial Foundation in Philadelphia, PA
- Greater Philadelphia Overseas Chinese Association
- Cambodian Association of Greater Philadelphia

Seniors Served in the Healthy Aging Program

NAPCA and its partners conducted 24 workshops with over 340 participants completing the workshop.

Program Impact

AAPI participants improved their management of pain, fatigue, and activity limitation caused by their chronic conditions.

Participants made positive lifestyle changes such as increased exercise and better food choices.

Participants and partner organizations gave positive feedback and were committed to the program.

“...You and your center helped us get Medicare Part D. Each month we can save some money. It is very important to us in our senior years. Please accept our deepest appreciation and thanks to you and your center...”

VIETNAMESE SENIOR
Philadelphia, PA
Helpline

NAPCA provides the only national TOLL-FREE MULTILINGUAL HELPLINE created to assist limited and non-English speaking Chinese, Korean, and Vietnamese seniors. Helpline serves seniors in five languages (see Figure 9). This award-winning service was established to assist seniors enroll in Medicare Part D prescription drug plans. Helpline staff commonly field inquiries on topics ranging from Medicare, Medicaid and Social Security eligibility requirements, and enrollment.

Without the NAPCA Helpline’s assistance, linguistic, and cultural barriers would prevent thousands of AAPI elders from enrolling in Medicare and other public programs.

The NAPCA Helpline Saves Seniors Money On Prescription Drugs

NAPCA conducted a study to analyze cost savings of Helpline callers who enrolled or switched plans during Open Enrollment Periods 2010 and 2011.

On average, when Helpline assisted a senior to enroll or switch a Medicare Prescription drug plan, they saved:

- $838 per person for plan year 2012 and
- $1,082 per person for plan year 2011 in total costs*

Thus, total potential cost savings for Helpline callers who enrolled or switched plans during Open Enrollment Periods 2010 and 2011 are estimated at nearly $178,500 for plan year 2012 and about $299,000 for plan year 2011.

* Total costs = prescription drug costs, drug plan premium, and out-of-pocket deductible expenses.

Access to benefits

Access to public benefits is important to limited-income seniors who often have to make difficult decisions between paying for medications, food, and rent.

Helpline by the numbers

The Helpline currently receives about 10,000 calls and assists over 8,000 seniors annually. Since its creation, NAPCA has

- FIELDED over 100,000 Helpline calls
- HELPED over 7,000 elders evaluate their Medicare Prescription Drug plan and over 1,500 seniors to apply and enroll in Medicare’s Low Income Subsidy program.

In 2011, Helpline...

- COUNSELED over 750 seniors using the Medicare Prescription Drug Planfinder; and
- ASSISTED nearly 200 seniors to submit applications for the Medicare Low Income Subsidy.

Awards

The Helpline has received awards from:

- The American Society on Aging (ASA)
- The U.S. Administration on Aging (AoA)
- The Seattle Human Services Coalition

Helpline also received recognition from President George W. Bush, the U.S. Secretary of Health and Human Services and senators and congressmen from across the country.
Policy

NAPCA’s policy and advocacy goals are to identify key policies, laws, and programs in order to formulate and implement a strategy that advances the organization’s objectives of serving AAPI elders along with the preparation of written materials. NAPCA brings together advocacy groups, policymakers and their staff, and other stakeholders in the aging and AAPI communities in order to translate policy goals into action.

Policy Papers

Over the last two years, NAPCA has contributed its voice to several publications to continue to raise awareness among policymakers about the unique needs of AAPI elders.

*Asian Americans, Pacific Islanders, and Social Security: A Primer*

NAPCA worked with the Insight Center for Community Economic Development to produce this policy paper to alert the public about the benefits of Social Security and how it provides a critical income source for AAPI elders.

*Plan for a New Future: The Impact of Social Security Reform on People of Color*

Working with the Commission to Modernize Social Security NAPCA’s report argues that changes to the program must consider the impact on workers and families of color who are more vulnerable to economic instability and far less likely to have generational wealth than white families. The report cites U.S. Census Bureau data showing that a majority of babies born in this country are now from minority racial groups. If this trend continues, the overall U.S. population is expected to become “majority-minority” by 2042.

*Securing our Future: Advancing Economic Opportunity for Diverse Elders*

As a member of the Diverse Elders Coalition (DEC), NAPCA contributed to a report on the economic issues facing vulnerable elders. The report, *Securing Our Future: Advancing Economic Security for Diverse Elders*, describes the issues facing elders of color and LGBT elders who will represent a majority of older adults in the United States by 2050. In July 2012, NAPCA and other members of the DEC hosted a Congressional briefing to discuss the implications noted in the report and what policy makers can do to better support the growing demographic of elders who are Black, Hispanic, Asian & Pacific Islander, American Indian & Alaska Native, and LGBT.
Publications and Communications

Publications

In 2012, NAPCA published two evaluation reports. The first is a report of the implementation and evaluation of the Chronic Disease Self-Management Program across several AAPI communities. The second is a study that estimated the cost-savings impact of Helpline during Open Enrollment Periods 2010 and 2011.

In 2011, NAPCA produced and translated two Medicare informational handbooks into Chinese, Korean, Vietnamese, Khmer/Cambodian, and Samoan with the generous support of the Walmart Foundation. The first handbook, “Medicare and You,” describes eligibility and the services covered by Medicare. The second handbook, “Get Help Paying for your Healthcare” is for low-income beneficiaries and describes programs that are available to help pay for Medicare. We have distributed over 6,000 of these booklets to community organizations and individuals.

Communications

NAPCA publishes and distributes its Voices newsletter to 30,000 individuals quarterly in English, Chinese, Korean, and Vietnamese. Our newsletter is distributed to both AAPI seniors and AAPI-serving community based organizations and providers. NAPCA also publishes the “Ask NAPCA” newspaper column biweekly and responds to readers’ questions on senior benefits. “Ask NAPCA” is distributed locally and nationally through Chinese, Korean, and Vietnamese language newspapers.

NAPCA launched its Facebook page in September, 2011 primarily as a platform for distributing policy and resource information. In 2012, over 120 articles and announcements were posted sharing data, reports, grant announcements and other information with aging and AAPI community stakeholders. NAPCA issued 12 electronic press releases in 2012, an increase from 5 in 2011.

NAPCA’s multilingual website is available in Chinese, Korean, Vietnamese, and English to assist seniors, their families and caretakers, community service providers, and policy advocates interested in AAPI aging.

NAPCA’s national toll-free multilingual Helpline is supported by the U.S. Department of Health and Human Services, Administration for Community Living, and the Walmart Foundation. Helpline research was supported by The Atlantic Philanthropies.

Dear Managers and Staff of NAPCA:

I am a senior living in a senior apartment. I am so honored and so glad that every quarter I receive a copy of “Voices” [newsletter]. After having read it, I feel very grateful to you.

Every time when I receive the “Voices,” I share the information with my neighbors. This is really a good periodical for Asian seniors—seniors are fortunate for “Voices.”

Many thanks for Walmart’s generous donation and NAPCA’s staff to prepare two booklets namely “What is Medicare?” and “Get Help Paying for Your Healthcare and Prescription Drugs Costs.”

Now I hope that you can mail these two booklets in Chinese to me. When I receive them, I will share the information with the neighbors in our apartment.

Thank you very much for your help...

Sincerely,

Jinghuan Wu
NAPCA experienced an almost 19% reduction in federal funds from FY11 to FY12. The NAPCA SCSEP program was forced to reduce the number of low-income seniors enrolled from 1,100 to approximately 800 individuals. NAPCA is aggressively seeking to diversify its revenue to continue the research, policy, and advocacy work begun through the generous funding received from The Atlantic Philanthropies.
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Writing
PRATHAMA NABI | Root Cause

Editing
MARION BROSSARD | Root Cause
KELLEY KREITZ | Root Cause

Designing
J SHERMAN STUDIO