



# Company Profile

## Our network

### *Metro Manila Office:*

2326-C Aqua Marina St., San Andres Bukid,  
Sta. Ana, Manila, 1017 Philippine  
Telefax No. (63-2) 562-8190;  
Cell No. (63) 0921-7472520  
URL: <http://machicagroup.com>

### *Eastern Visayas Office:*

204 P. Burgos St., Tacloban City, 6500 Philippines  
Telefax No. (63-53) 523-5122, 523-4785  
Tel. Nos. (63-53) 523-5022, 325-4638  
Emails: [machicafirm@yahoo.com](mailto:machicafirm@yahoo.com)  
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### *Central Visayas Office:*

Unit 903 Trinity Plaza, 328-H Gonzales Compound  
Gorordo Avenue, Kamputhaw, 6000 Cebu City  
Philippines  
Mobile no. (63) 918-9018575  
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## Our founder

Michael A. Machica *PhD. cand., CPA, CIS, CIA, AQV, CFSA*

*Chairperson, Machica FIRM, Inc.*

*Founding Partner & Chairperson, Machica Tan-Cruz & Co*

*Member, Special Interest Group – International Business, Managing Partners, Global Partners, Audit & Assurance Practice Leaders, and Tax Practice Leaders – all of The Leading Edge Alliance*

## Our international affiliation

Our firm is proud to be a member of the Leading Edge Alliance (LEA), a multi-billion dollar global alliance of major independently-owned accounting and consulting firms. Throughout The Leading Edge we have access to the best and brightest teams of business advisors – a peer-to-peer connection that helps us provide the right business solutions for our clients.

The LEA member firms are operating in almost 100 countries. The Machica Group is the Philippine member.

The Leading Edge Alliance is based in Illinois, USA and can be reached at [www.leadingedgealliance.com](http://www.leadingedgealliance.com).

## Our vision, mission, and values

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### **Vision**

To be an internationally-recognized service group of socially inspiring leaders and professionals passionately driven by best practices and innovations in delivering optimum value to all stakeholders within the Philippine-Pacific region.

### **Mission**

We shall forge ideal business relationship with partners and clients.

We shall develop highly motivated, values-driven, and accomplished leaders and professionals.

We shall endeavor consistent leading-edge innovations and organizational excellence.

We shall afford best value to stakeholders.

### **Corporate Values**

- **Service & Solution.** We are to serve clients effectively and efficiently by providing professional, tailored-fit solutions, quality service at competitive prices. We are to deliver services with ingenuity and initiative, boldness in innovation, and openness to new ideas and methods.
- **Integrity.** We conduct our business in the highest ethical and professional manner. We deliver professional services in accordance with the Firm policies and relevant technical, professional standards. In competing enthusiastically, we confine our practices to what is legal and ethical.
- **Excellence.** We are inspired to excel at all times. We shall achieve excellence by delivering what we promise and by adding value beyond what is expected. In our pursuit for excellence, we shall endeavor for better ways, continuously develop our competencies, and innovate.
- **Quality.** We consistently promote quality service, quality output, and quality people. We recognize that clients expect value for money and demand quality services. Quality services attract and retain quality clients and quality people. Improved quality services would mean better control of business risks. Quality differentiates us in the market place.
- **Teamwork.** We believe in effective team effort and synergy. Espousing teamwork spirit with peers, colleagues, and clients will allow us to reach best solutions.

## Our history

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**Machica Group** brings in dynamic professionals with solid experience in audit and assurance services, tax and accounting services, business process outsourcing, risk and insurance services, financial planning, and consulting honed after an aggregate experience from leading and reputable professional accounting and auditing firms, banking institutions, insurance providers, and investment companies.

The experience and competence of its founder, partners and its core officers set not only new paradigm in dealing with government, corporate and individual matters, but also the highest standards in professional services. Further, **Machica Group** has

strong alliance with consultants equipped with the knowledge and experience required in handling a specific and technical area of business or governance. Clients are definitely assured of comprehensive service approach of how to deal with their needs.

Machica Group is the Philippine Member Firm of the Leading Edge Alliance (LEA). LEA Global is an association of independently owned entrepreneurial firms operating in more than 100 countries. As the second largest international professional association, LEA Global provides clients the benefit of personal global connections, experts, and quality specialists in diverse services and industries.

**Machica Group** is composed of: **Machica Tan-Cruz & Co.** (or “**MTC**”) [formerly M. A. Machica Accounting Firm] and **Machica FIRM (Financial, Insurance & Risk Managers), Inc.** (or “**MFI**”).

MTC is engaged in the public practice of accountancy as Certified Public Accountants, Certified Internal Auditors and Business Consultants. MFI is a domestic corporation duly registered with the Securities and Exchange Commission.

As a general professional partnership, **Machica Tan-Cruz & Co.** is duly registered with the Securities and Exchange Commission and the Board of Accountancy. The firm provides tailored-fit services and solutions to Philippine and overseas companies, entrepreneurs, and institutions such as audit and assurance, business and knowledge support, tax, and business consultancy and advisory.

In its public practice, **MTC** maintains a collaborative arrangement with other accounting and auditing firms in Metro Manila, to include: Hernandez Recomite & Co., CPAs, Leynes & Associates, Bautista Sagcal & Associates, CPAs, and E. S. Hipolito Accounting Office.

The firm and its partners are duly accredited with the BIR (for tax practice) and with the SEC, BIR, NEA, CDA, and BSP for public practice and external audit. The Group takes pride for a continued organic growth since it was established in the late 90’s with offices in Eastern Visayas and in Metro Manila.

**Machica FIRM’s** services include: risk management, financial planning and wealth management, life and non-life insurance underwriting, employee benefits consulting, solicitor of mutual funds, variable-unit-linked (VUL) insurance products, health care and accident, and insurance claims management.

As an insurance and mutual fund intermediary, **FIRM** and / or is stockholders or soliciting officials have existing contracts with Philippine leading insurance and mutual fund companies namely:

- (a) Non-life insurance:
  - BPI/MS Insurance Corp.
  - Philippine Charter Insurance Corp.
  - Perla Insurance Corp.
  - Malayan Insurance Corp.
  - Pioneer Insurance Corp.
  - Prudential Guarantee
  
- (b) Life insurance:
  - PhilAm Life Insurance

## Our service commitment

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- Complete understanding of our client's business and risk management philosophy
- Strong partnership with client guided by customer relations management ideals
- Client – focused
- Commitment and sense of urgency
- Value - added services
- Honesty and integrity in all dealings
- Provide the best people to our clients

## Our services and core competence

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### Machica Tan-Cruz & Co (MTC)

MTC provides industry-focused services and solutions for public and private clients in order to build a trust and to enhance value.

See one of the services below to discover the benefits we can bring to you – whatever is the size of your entity:

- **Audit and assurance**
  - Financial statements audit
  - Financial reporting
  - Transaction advisory
  - Internal and compliance audit
  - Forensic audit
  - Sarbanes-Oxley (Section 404) compliance assessment
- **Business and knowledge support**
  - Finance and accounting business process outsourcing
  - Business process improvement
  - Personnel secondment
- **Tax**
  - Tax management
  - Tax compliance review
  - Tax support
- **Business consultancy and advisory.**
  - Business consulting
  - E-business
  - Human resources, training and executive search
- **Business registration and auxiliary**
  - Incorporation and business registration (SEC, BOI, BIR, BSP, etc.)
  - Corporate secretarial work

## **Machica FIRM (Financial, Insurance & Risk Managers), Inc.**

MFI provides its fast-growing clientele with the following services and solutions:

- **Risk management**
- **Financial planning & wealth management**  
Enterprise financial planning  
Personal and / or family financial planning
- **Life and non-life insurance underwriting**  
All lines of life and non-life insurance  
Mortgage insurance
- **Employee benefits consulting**  
Retirement plan  
Employee group insurance  
Human resource management  
Director's liability insurance  
Key person insurance
- **Health care and accident plans**
- **Insurance claims management**
- **Business agency**
- **Business process outsourcing**

## **Our industry experience**

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Foundations / Associations / NGOs  
Educational / religious institutions  
Rural and cooperative banks  
Electric cooperatives  
Manufacturing  
Trading and distribution  
Car importers and dealers  
Ship management companies  
Mining companies  
IT-related companies  
Hotels and restaurants  
Bank's intermediaries  
Mining  
BPO companies

Hospitals  
Partnerships  
Insurance brokers and agencies  
Credit / Multi-Purpose cooperatives  
Real estate  
Exporters  
Holding and management companies  
Financing / lending companies  
Textile  
Entertainment / TV production  
Agri-related ventures  
Multi-national companies  
Internet-based companies  
Manpower service companies

## Our accreditations and recognitions

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### Machica Tan-Cruz & Co (MTC)

#### **Accreditations of the partnership:**

- P.R.C./Board of Accountancy : 4643
- Securities and Exchange Commission : 195-F
- Bureau of Internal Revenue : 14-004886
- National Electrification Administration : 2011-09
- Insurance Commission : 127-A (for renewal)
- Bangko Sentral ng Pilipinas (Central Bank of the Philippines) : Date approved 3/18/2010
- Cooperative Development Authority : 009-AF

### **Machica FIRM (Financial, Insurance & Risk Managers), Inc.**

- Gold Award, PhilCharter Glitters at 45 Sales Drive, Philippine Charter Insurance Corporation, March 30, 2006;
- Chairman's Award, PhilCharter 2004 Thrills, Philippine Charter Insurance Corporation, September 24, 2004;
- Top Producer Award, first semester 2004, PhilCharter 2004 Thrills, Philippine Charter Insurance Corporation, September 24, 2004;
- Top Producer Award, 1<sup>st</sup> Runner-Up, Visayas Region, Boracay Summer Gate-away Promo, Philippine Charter Insurance Corp., May 17, 2003;
- Three times qualifier, BPI/MS Insurance Corp., National Convention (2000-2002)
- Qualifier, Hongkong Gate-away Challenge, Ayala Plans, Inc., 2001
- Qualifier (Area Manager & Sales Counselor Categories), National Awards, Ayala Plans, Inc., 2002

### **M. A. Machica Accounting Firm (now Machica Tan-Cruz & Co)**

- 2008 Best Accounting Firm (medium category) given by PICPA Tacloban & Phil. Health Insurance Corp. Region VIII.

## Our affiliations and memberships

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#### **Global:**

- The Leading Edge Alliance (the second biggest global alliance of independently-owned accounting and consulting firms operating in around 100 countries)
- Associate Member, Association of Certified Fraud Examiners

#### **Local:**

- Institutional Member, Association of CPAs in Public Practice, Makati
- Sustaining Life Member, Philippine Institute of CPAs
- Member, Institute of Internal Auditors – Philippines
- Member, Leyte Chamber of Commerce & Industry

## Our leaders

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**Michael A. Machica**, *Ph.D. cand. , MBA, CPA, CIS, CIA, AQV, CFSA*

Chairperson, **Machica FIRM, Inc.**

Founding Partner & Chairperson, **Machica Tan-Cruz & Co**

Member, Special Interest Group – International Business, Managing Partners, Global Partners, Audit & Assurance Practice Leaders, and Tax Practice Leaders – all of The Leading Edge Alliance

Email: [chairman@machicagroup.com](mailto:chairman@machicagroup.com)

Mike founded the companies while still working as one of the Corporate Banking Managers in a leading universal bank.

Mike is currently pursuing for a Ph.D. in Management from the International Academy of Management & Economics, Makati City. He holds a master's degree in business administration, *class valedictorian and outstanding graduate in academics (magna cum laude-equivalent)* from the same academy. He also received Leadership Award from the Academy's Chairman and the Philippine General Consul in Hong Kong during the Academy's 26<sup>th</sup> commencement exercises held at the BP International House, Hong Kong. On his last term, he attended the benchmarking tour and management conference in Hong Kong and China. He earned his bachelor's degree major in accounting (as a college scholar and later as a company scholar of SGV) from the Eastern Visayas State University, *cum laude (and rank no. 1), most outstanding graduate, and YMCA awardee*. He was also the University's entry to the Search for 10 Outstanding Students in the Philippines. In 2003, E.V.S.U. invited him to be the first alumnus commencement speaker.

On top of the foregoing formal degrees, Mike completed various executive education, professional courses and trainings, as follows:

- *Executive education:*
  - The Professional Service Firm Leader Program, University of Cambridge, Judge Business School, Cambridge, U.K., December 2010;
  - Managing Human Resource of Growing Companies, Ateneo de Manila University, April 2007.
  
- *International trainings:*
  - Global Entrepreneurship, Handong Global University, Pohang, South Korea, sponsored by UNESCO & Korean Govt., February 2011;
  - 31<sup>st</sup> KANKEIREN ASEAN Management Program (Philippine representative), Kansai Economic Federation, Osaka, Japan, October 2010;
  - Program for Quality Management (sponsored by the Association of Overseas Technical Scholarship), Tokyo, Japan, May 2010;
  - Strategic Business Management under the sponsorship of Swedish International Development Cooperation Agency, conducted in Stockholm, Sweden in September - October 2008, and in Kuala Lumpur, Malaysia in March – April 2009.
  
- *Local trainings:*
  - Accreditation course for Quality Assurance Assessor of Internal Audit Activity, Institute of Internal Auditors – Philippines, August 2007;
  - Financial Planning from the Registered Financial Planners Institute – Philippines, June 2007;
  - Variable Life Insurance & Investment from the Insurance Institute for Asia and the Pacific (**third place** in the licensure exams), December 2004.

Mike is an active member of PICPA, Association of CPAs in Public Practice, Leyte Chamber of Commerce & Industry, the Institute of Internal Auditors – Philippines, and the Association of Fraud Examiners. In fact, he currently holds the following positions:

- Vice Chairman, Committee on Professional Development for Visayas, Association of CPAs in Public Practice
- Vice President for Eastern Visayas, IAME Alumni Association
- Treasurer, Regional Cooperative Development Council of Region VIII
- Past President, PICPA Tacloban Chapter
- Auditor, Leyte Chamber of Commerce & Industry
- Director, Federation of Active Professional Organization in Region 8 (FAPORE).

His outstanding record in the public practice and in business earned for him local and national awards namely –

- 2009 “Achievers of AIME”, International Academy of Management and Economics, Alumni Awards, December 2009;
- 2007 Outstanding Alumnus in Business and Accountancy, Eastern Visayas State University, Centennial Celebration, February 2007;
- 2006 Young Achiever in Public Practice, 60<sup>th</sup> National Convention, PICPA, November 2006;
- Meritorious Professional Achievement, 60th Founding Anniversary, LGU - Quinapondan, E. Samar, October 2006.

In addition to his CPA title, Mike holds the Certified Internal Auditor (CIA), and Certified Financial Services Auditor (CFSA) international qualifications granted by the Institute of Internal Auditors of the U.S.A. As a CIA practitioner, he completed and passed the Accreditation / Validation Course on the Internal Audit Activity given by the IIA – Philippines. He also obtained the highest rating (**first place**) during the March 2004 examinations for Certified Investment Solicitors given by the Securities and Exchange Commission. Further, he is a licensed life and non-life insurance underwriter.

His outstanding career profile include years of successful employment as Manager of a universal bank’s regional corporate banking; Audit Staff at the SGV & Co., Makati; and Visiting Lecturer in a state university.

Mike speaks English, Filipino, Cebuano and Waray.

**Joan Tan-Cruz Machica, RN**

*President & Director, [Machica FIRM, Inc.](#) /  
Finance & HR Head, [Machica Tan-Cruz & Co.](#)  
Email: [joan.machica@machicagroup.com](mailto:joan.machica@machicagroup.com)*

Joan has been recently elevated to the presidency of Machica FIRM, Inc. while acting as Finance / HR Head at Machica Tan-Cruz & Co. the same time.

She was formerly the vice president and head of the group’s administration, finance and human resource departments. She started with the Group’s insurance division after her 3-year stint in a universal bank. She is licensed both for life insurance and non-life insurance from the Office of the Insurance Commission. She is also a registered nurse and has earned units in Masters in Health Sciences. Since 2009, she completed trainings on Human Resources at the Ateneo de Manila University School of Business; Best Practices in Crafting HR policies and Contracts, Center for

Global Best Practices, Advanced Labor Seminar - Workshop for Management: Strengthening the Company's Labor Management Systems, Procedures and Infrastructures, Asian Institute of Marketing and Entrepreneurship.

Joan speaks English, Filipino, and Waray.

**Ma. Grace A. Machica, CPA**

Partner, [Machica Tan-Cruz & Co.](#) /

Vice President / Corporate Secretary / Director, **Machica FIRM, Inc.**

Member, Special Interest Group – Audit & Assurance Practice Leaders, The Leading Edge Alliance

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Grace has recently been promoted to Vice President of Machica FIRM, Inc. while acting as Corporate Secretary. At Machica Tan-Cruz & Co., she is the Partner-In-Charge of its Manila Office.

She is a CPA and is currently pursuing for the CFE designation. She also holds license as life and non-life insurance agent.

Grace had years of professional experience gained from Valdes Abad & Associates, CPAs (formerly Carlos J. Valdes and Associates, CPAs), Makati. In her last year at Valdes, she was the overall audit-in-charge. She earned her BS Accountancy degree from E.V.S.U. with one-term cross-enrollment at the De La Salle University, Manila.

Grace speaks English, Filipino, and Waray.

**Joseph Tan-Cruz, CPA, CIA**

Partner (part-time), [Machica Tan-Cruz & Co](#)

Email: [machicafirm@yahoo.com](mailto:machicafirm@yahoo.com)

Joseph completed his degree in Accountancy from St. Paul's Business School, *summa cum laude*, and is a recipient of the highest scholastic trophy award and GM Arroyo leadership award. He placed **second** in the May 2005 CPA board examinations and also landed in the **Top Five** of the international certification examination for Certified Internal Auditors given in November 2007. He had previously taught accounting subjects both in the undergraduate courses and in the CPA review. He also served Procter and Gamble Audit Hub of Asia as an internal auditor and had conducted audits in its offices in Vietnam, Singapore, India, Indonesia, France and Japan.

Aside from his involvement as the quality reviewer with the Firm, Joseph is a Senior Manager of the Corporate Banking Division of Security Bank.

Joseph speaks English, Filipino and Waray.

**Maria Zyrah V. Alcober, CPA, MBA**

Partner, [Machica Tan-Cruz & Co](#)

Email: [machicafirm@yahoo.com](mailto:machicafirm@yahoo.com)

Zyrah has a decade of professional experience in the different fields of accountancy. Before going into public practice, she worked at different private corporations in Cebu, mostly accounting-related. At present, she is an audit partner for Eastern Visayas. An active member of PICPA, she was formerly the sectoral representative of public practice and assistant treasurer of the Tacloban Chapter.

She completed her degree in accountancy, *cum laude*, from the University of San Carlos (Cebu City). She earned her M.B.A. as a Group scholar from the Asian Development Foundation College in 2009.

In 2009, Zyrah was a recipient of “Loyalty Award” given during the Group’s 10<sup>th</sup> anniversary. In 2010, she received both “Chairman’s Gold Award” for excellence in individual performance and “Customer Service Award”.

Zyrah speaks English, Filipino, Cebuano, and Waray.

**Donald O. Velasco, CPA, CBA**

Group Head for Eastern Visayas

[Machica Tan-Cruz & Co](#) / [Machica FIRM, Inc.](#)

Email: [donald.velasco@machicagroup.com](mailto:donald.velasco@machicagroup.com)

Donald is a CPA and a *cum laude* graduate in BS Accountancy from St. Paul's Business School. As a Group scholar, he recently completed the Certified Business Administrator (CBA) program run by DM Competitive Advantage at the Asian Institute of Management. In addition, Donald attended two continuing professional educations on marketing namely, Marketing for Non-Marketers and Service Marketing at the Ateneo de Manila University Graduate School of Business in 2008.

Prior to his appointment as Group Head, Donald was the Division Head of Audit and Assurance. He also serves as the business development head of the Group for the Visayas market. On top of his regular client servicing responsibilities, his professional experience ranges from financial audit, tax review and compliance of individual and large corporations, internal audit, and forensic audit. He was a recipient of “Excellence in Major Engagement Award” in 2009 and “Chairman Diamond Award” and “Best Project of the Year” in 2010.

Before joining the Firm, Donald had exposure in a manufacturing and export company as an accounting analyst and in the academe as an accounting teacher.

Donald speaks English, Filipino, Cebuano, and Waray.

**Jocelyn A. Pusod-Daluz**

Division Head

[Machica FIRM, Inc.](#)

Email: [jocelyn.daluz@machicagroup.com](mailto:jocelyn.daluz@machicagroup.com)

Jocelyn holds a degree in Accountancy which she earned in 2000. As one of the pioneer employees, she is trained in insurance and financial services as well as in

the accounting, tax, and business process outsourcing. In her prior work, she gained significant experience in the trading and food service industries.

Jocelyn is the Division Head of Machica FIRM, Inc. in 2010. Prior to her appointment as division head, Jocelyn was one of the Group's team leaders. For her consistent outstanding performance, she received "Best in Supervisory Multi-tasking Award" in 2009, "Chairman's Diamond Award" and "Working Mother Award" in 2010.

Jocelyn speaks English, Filipino, Cebuano, and Waray.

**Marivic A. Guerra-Abrenica, CPA**

Quality Assurance Head, **Machica Group**

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Marivic is an alumna of U.P. College Tacloban. After earning her CPA title in October 2008, she immediately joined the Firm as an associate. Progressively, she gained solid experience in the audit of rural banks, credit cooperatives, hospitals, schools, and trading companies. She also gained exposures in the Firm's tax practice.

With her consistently commendable performance, she became one of Audit Division's team leaders. Lately, she was elevated to head the Quality Assurance Department of the Group.

During the Group's mid-year recognition program in 2010, Marivic was a recipient of "Chairman's Diamond Award". She also received "Best in Personality Award" in the same year.

Marivic speaks English, Filipino, Cebuano, and Waray.

**Kathryn Rose T. Lumpas**

*Supervisor, Tax & BPO Division*

**Machica FIRM, Inc.**

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Kathryn completed her BS Accountancy degree from San Pedro College of Business Administration, San Pedro, Laguna, in 2004.

Kathryn has five years in public practice of accountancy. She started as an accounting staff at Gonzales and Mata Accounting Office in Las Pinas City. She also had a one-year stint as sales representative at Rose Pharmacy.

She joined Machica Group in 2008 as an accounting officer. She was promoted to Supervisor in March 2011. Her area of competence includes general accounting and bookkeeping as well as tax and regulatory compliance. In 2010, she garnered "Most Improved Employee" award.

Kathryn speaks English, Filipino, and Waray.

**Ma. Melissa Shyr C. Ayles, CPA**  
*Supervisor, Tax & BPO Division*  
**Machica FIRM, Inc.**  
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Melissa is a CPA and a *cum laude* graduate in BS Accountancy from St. Paul Business School, Palo, Leyte, batch 2006.

She started her career at Alba Romeo & Co., Makati, as an accounting staff of the Firm's outsourcing services. She moved to Machica Group in October 2009 as an associate handling both tax and audit engagements.

Melissa has recently moved to Supervisor in recognition of her good performance and for her to lead tax / BPO engagements covering corporate accounts.

In 2010, Melissa was a recipient of "Most Improved Employee of the Year".

Melissa speaks English, Filipino, and Waray.

**Cherie Mae C. Quintero, CPA**  
*Supervisor*  
**Machica Tan-Cruz & Co.**  
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Cha-che joined the Firm in 2010. She handles diverse assignments ranging from external audit, tax compliance, and other special engagements both at the Eastern Visayas and Metro Manila offices. Previously, Cha-che was trained in accounting-related works gained from her employment in school and religious organization.

Cha-che completed her Accountancy degree from E.V.S.U. in 2005. She earned her CPA title in 2009.

At the Group's year-end performance recognition ceremonies, Cha-che received "Newcomer of the Year Award" in 2010.

Cha-che speaks English, Filipino, and Waray.

**Christopher I. Bacason, CPA**  
*Supervisor*  
**Machica Tan-Cruz & Co.**  
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Chris joined public practice immediately after passing the CPA licensure examinations in October 2009. He completed his BS Accountancy degree, *cum laude*, from St. Paul Business School.

Chris is one of the Firm's team leaders handling both audit and tax engagements. He is trained in the audit of electric cooperatives, rural banks, schools, non-profit institutions, and trading companies. He also supervises some tax engagements both for individual and corporate taxpayers.

Chris speaks English, Filipino, and Waray.

**Julie Madelaine P. Guy**

*Supervisor*

[Machica Tan-Cruz & Co.](#)

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Julie started with the Firm as a student trainee in 2007. After her graduation, she was absorbed as part of the Firm's growing workforce. Starting with being a finance assistant, she moved into the support and compliance team. With the regular rotation of the Group's personnel, she finally assumed the role of a supervisor effective August 2011. Her responsibilities include supervising finance, admin, and compliance functions. In addition, she is the Group's internal accountant.

Julie is a graduate of BS Office Administration earned from E.V.S.U. in 2008.

Julie speaks English, Filipino, Cebuano, and Waray.

**Victorino Q. Abrugar, Jr., CPA**

*Audit & IT Consultant*

Vic immediately went into public practice after passing the CPA licensure examination given on May 2004. He gained expertise in handling audit of NGOs, foundations, trading companies, schools, electric cooperatives, and group of companies. He is also trained in accounting, tax, and systems review and IT engagements. Vic was awarded "Best Team Leader" in 2009.

Starting 2010, Vic is connected with the firm as an audit and IT consultant. Aside from his responsibilities with the firm, Vic devotes his time on social media entrepreneurship.

Vic speaks English, Filipino and Waray.

**Santos Ero Getalado, M.A.**

*HR and OD Consultant*

Santi is the proprietor of S.E. Getalado Consultancy and Leadership Center. He offers various training, mentoring, coaching, and advising programs to private, government, and non-governmental institutions both local and overseas on the following areas:

- General Management and Organizational Leadership
- Corporate Management and Administration
- Human Resource Management and Development
- Organizational Development
- Values Formation and Corporate Spirituality Development
- Corporate Industrial Relations
- Strategic Selling and Marketing
- People Empowerment and Motivations, and
- Human Relations and Communication

Overall, Santi has over 30 years of experience as a consultant, corporate manager, and educator.

He completed his Master's Degree at the Ateneo de Manila University; Special Studies in Theology, Christian Ethics and Morals at the Seminario Mayor de San Carlos; and Bachelor's Degree (*cum laude*) at the Sacred Heart Seminary.

Santi speaks English, Filipino, Cebuano, and Waray.