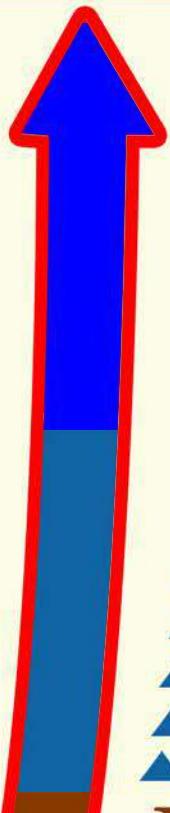


# MACHICA GROUP

*Company Profile  
(2019 version)*

MACHICA  
GROUP



MACHICA & Co  
TAN-CRUZ CPAs

- ▲ AUDIT & ASSURANCE
- ▲ TAX & CONSULTING
- ▲ BUSINESS VALUATIONS
- ▲ FORENSICS

**MAXIN**

- ▲ INSURANCE
- ▲ INVESTMENTS
- ▲ HMO / HEALTH
- ▲ FINANCIAL & ESTATE PLANNING
- ▲ RISK CONSULTING
- ▲ PRE-NEED

**MG Consulting**

- ▲ TRANSFER PRICING ADVISORY
- ▲ BUSINESS PROCESS OUTSOURCING
- ▲ DOMESTIC & INT'L. BUSINESS ADVISORY
- ▲ CORPORATE FORMATION & STRUCTURING

• 125 •

**PROPERTIES**

- ▲ REAL ESTATE LEASING

# ▲ INTERNATIONAL AFFILIATIONS

Since 2009, Machica Group has been a proud member of the LEA Global



## At a GLANCE

We are the second-largest international professional association of independently owned accounting and consulting firms.

### Our Members

**200+**  
independent  
member firms

**620**  
offices

**110**  
countries

**300+**  
special interest  
groups

**OVER 3 BILLION**  
in combined revenue

### Our Members



### Top U.S. Firms Ranked by Size\*



### Top Global Firms Ranked by Country Include



### Opportunities

- Young Professionals Group
- Women's Leadership Group
- LEA Edge Awards
- National Manufacturing Survey
- Practice Management Surveys (HR, partner comp, COO/firm admin, etc.)
- 30 Partnering Organizations (HR, payroll, technology, marketing, education, travel)
- 7 Conferences a Year
- 100 Meetings and Workshops a Year (In-person and online)
- LEA Global Knowledge Management Center (members only)
- Award-winning "Edge Magazine" (for clients of member firms)
- Industry and Specialty Niche Meetings

### Join Us!

**LEA Global**  
621 Cedar Street  
St. Charles, Illinois 60174 USA

+1 630.513.9814  
karen.kehl-rose@leaglobal.com  
www.LEAglobal.com

# ▲ INTERNATIONAL AFFILIATIONS



DEZAN SHIRA & ASSOCIATES



Machica FIRM, Inc. is part of Dezan Shira Asian Alliance. Collectively, the Alliance has presence in Hong Kong, China, Singapore, India, Vietnam, Indonesia, Thailand, Malaysia, and the Philippines. As the host of the Alliance, Dezan Shira and Associates is the publisher of powerful and widely read Asian Briefing, China Briefing, ASEAN Briefing, India Briefing, and Vietnam Briefing chronicling the latest, most up-to-date business intelligence and industry-specific reports. Dezan Shira and Associates can be reached at [www.dezshira.com](http://www.dezshira.com). With the objective of mutual coordination and cooperation, the Alliance is aimed at developing markets for business within Greater Asia and the neighboring Pacific territories.

**aspect advisory**  
TRANSFER PRICING SOLUTIONS

Aspect Advisory is our partner for global transfer pricing services. Together, we focus on transfer pricing compliance and documentation excellence. ([www.aspect-advisory.com](http://www.aspect-advisory.com))

## ▲ HISTORICAL BACKGROUND



is composed of :

**MACHICA  
TAN-CRUZ & Co**  
CPAs

**MMFi**

•125•  
PROPERTIES

**MG Consulting**

**MAXIN**  
Insurance Investment services 24/7

**Paytaca**  
SECURE PAYMENTS  
(affiliate)

**Year founded** : 1999

**Classification** : Privately-owned. **Machica Tan-Cruz & Co.** is a general professional partnership of Certified Public Accountants while **Machica FIRM, Inc.** is a domestic stock corporation. **Machica FIRM, Inc.** operates under trade names,

**MG Consulting**

**MAXIN**  
Insurance Investment services 24/7

**Founder** : Dr. Michael A. Machica  
**Website** : [www.machicagroup.com](http://www.machicagroup.com)



**1999**

Set-up the first office in Tacloban City, Philippines

**2003**

Moved to a bigger office / launched Machica FIRM, Inc.

**2006**

Started operations in Metro Manila, Philippines



**2014**

Makati Business Office opened

**2014**

Appointed International Representatives



**2018**

Machica Group Corporate Center Inaugurated

# ▲VISION, MISSION, and VALUES



## MISSION & VISION

internationally **recognized** service group  
socially **inspiring** leaders & **professionals**  
**best** practices **innovations** **all** stakeholders **optimum value**  
Philippine - ASEAN - Pacific region

### 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-ASEAN-Pacific region.**

### Mission

We shall forge **ideal business relationship** with business 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 our stakeholders.

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MACHICA  
GROUP

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## ▲ PARTNERS AND CUSTOMERS EXPERIENCES

"Since 2006, Machica Tan-Cruz & Co. has been one of our major providers of professional services. They have highly trusted and easy to work team. We are indeed happy and confident with their services, which is why there is longevity in this client relationship."

**Antonio P. Tuviera | CEO, TAPE, Inc / Eat Bulaga**



"The team at Machica Group has given us nothing less than excellent service and advice in financial reporting and tax compliance since we engaged them in 2005. They treat us with utmost care beyond the numbers! Please continue the exceptional help and guidance."

**Victor A. Domingo | Founder, DomingoGroup & Cos. / Former Secretary, DPWH**

"We are glad to partner with the CPA Firm of Machica Tan-Cruz & Co. for our assurance and audit needs. Dr. Machica, the lead partner, is effectively responsive to our organization needs and affords us with his sound advice. He is ably assisted by his equally competent and dedicated team members in the optimal service delivery."

**Anacleta D. Aboyme | Former CEO, Rural Bank of Hindang / Director, R.B.A.P**



"We hold MAXIN Insurance Agency in the high regard as far as customer service goes. We are among the agency's early patrons who are happy with the level of service, not only in keeping with our insurance needs, but also in assisting us with claims settlements."

**Ms. Leticia Y. Ruiz | Treasurer & Co-Founder, SL Ruiz Group**

"The Machica Group's consulting segment is our major professional services provider at our Philippine subsidiary. From incorporating and obtaining corporate licenses, they are with us in providing accounting, tax, regulatory compliance support services, and corporate secretarial functions at very competitive prices."

**Mr. Anthony Sewell | Executive Director, Scott Chemicals Holdings Ltd.**



"Dr. Michael Machica and his team have worked and collaborated with Dezan Shira and Associates (DSA) and other member firms of DSA Asian Alliance for over 5 years, providing business support, advisory, finance, payroll, and tax services. The level of service and professionalism has always been reliable and efficient. In fact, we consider them the key to providing clients' professional services needs in the Philippines. We have always enjoyed working with them, and look forward to continuing this close relationship in the years to come."

**Alberto Vettoretti | Managing Partner, Dezan Shira & Associates**

"As an ecosystem advocate, I admire Machica Group's business consulting model which promotes and supports environmentally-sustainable client's projects. Its founder, Dr Machica, is the leading figure of the Economy for the Common Good – Asia Pacific Chapter which advocates a more ethical economic model, in which the well being of people and the environment become the ultimate goal of business."

**Michael Klammer | 3D Artist / Ecosystem Advocate**



# MG Consulting

## SPECIALIZED SERVICES

Wealth Management and Financial Planning

### Loan Intermediation

### Transfer Pricing

#### Planning and Design

Review your business objectives, structures, and models; and design a robust transfer pricing system

#### Analysis and Documentation

Analyze, benchmark, and prepare transfer pricing documents in full compliance with OECD and local requirements

#### Implement

Provide assistance and advisory in the transfer pricing implementation

#### Audit Support

Defense assistance during tax authorities or third parties reviews / examinations

#### Other Services

Collaborate with other transfer pricing specialists for the Philippine local country file and global benchmarking; year-end adjustments; and risk management

### Risk Consulting

Credit, market, and liquidity risk consulting

Enterprise risk consulting

Risk transfer and asset protection advisory

### Corporate Governance

Independent directorship – risk or audit committee

Interim corporate governance or administration

Corporate secretarial

# ▲ SERVICES and CORE COMPETENCE

## INT'L. & CORPORATE BUSINESS ADVISORY

### International Business Advisory

Pre-investment and pre-entry regulatory and tax advisory

Location and investment zones comparisons and advisory

Pricing and costing studies of business models and structures

Implementation advisory and coaching

Business advisory for inbound and outbound investments

Cross-border business transactions advisory

### Corporate Formation & Structuring

Corporate formation and registration

Structuring transactions

Turnkey office facilities

## REGULATORY COMPLIANCE

Preparation and filing of regulatory reports

Business permit processing

Compliance with state health insurance, social security, and housing fund

Immigration and work permit assistance

Labor and employment consulting

### CPD TRAINING PROVIDER

## BPO / FINANCE / TAX

Payroll and bookkeeping

Human resource consulting

Training and business support

Financial statements, budgets, forecast

Financial modeling

Financial reporting (IFRS and US GAAP)

International tax advisory

Tax compliance review and support

Tax rulings

Tax incentives - BOI, PEZA, etc.



## AUDIT & ASSURANCE

Financial statements audit

Financial reporting

Transaction advisory

Due diligence

Internal and compliance audit

Forensic audit

## TAX & CONSULTING

Tax planning & advisory

Management consulting



## [INSURANCE, INVESTMENTS, HEALTH, HMO]

Life & Non-life Insurance ● Mutual Funds ● Retirement Plans ● Health Care /HMO ● Risk Consulting ● Financial Planning



## Transfer Pricing Advisory Services

Our transfer pricing consulting services is centered on assisting clients comply with the requirements of OECD as well as local tax law and regulation; and in maximizing potential returns at each value chain of an economic entity. We provide robust, practical advice on designing, documenting, and defending our clients' pricing of intercompany transactions.

Our practice leader is a highly skilled finance, audit, and tax professional educated to Ph.D. level. Further, he completed his post-doctorate research (as a visiting scholar) in transfer pricing in Vienna. He also has certifications in audit both locally and overseas. He completed Advanced International Tax Program at the Leiden University International Tax Center and Summer Course in International Taxation at JurGrad School of Tax and Business Law of Munster University, and Transfer Pricing Course at IMF Academy, an affiliate of Transfer Pricing Associates of TPA Group.

We have alliance partnerships with foreign transfer pricing firms and practitioners who are experts in transfer pricing, valuation, and customs services in their respective jurisdictions. Together we can support a range of client issues in multiple industries. Finally, Machica Tan-Cruz & Co. is the Philippine country contributor to the [www.transferpricing.wiki](http://www.transferpricing.wiki) - a dedicated website featuring both general and local transfer pricing information globally.

## ▲ PHILIPPINE OFFICES



### ▲ Makati Business Office

Unit 1101 Cityland 10 Tower 1  
156 H. V. dela Costa St., Ayala North  
Makati City, 1209 Philippines  
Telefax No. +63 2 823 5904, 562 8190  
Mobile No. +63 917 306 0208  
Email: mail@machicagroup.com

### ▲ Manila Office

2326 A. Marina St., San Andres Bukid,  
Sta. Ana, Manila, 1017 Philippines  
Telefax No. +63 2 8354 3435 / 553 4617  
Mobile No. +63 917 512 6137  
Email: manila@machicagroup.com

### ▲ Tacloban Office

204 P. Burgos Street  
Tacloban City, 6500 Philippines  
Fax Nos. +63 53 523 5122, 523 4785  
Tel Nos. +63 53 832 1782  
Mobile No. +63 917 321 7754  
Email: mail@machicagroup.com

### ▲ Cebu Representative Office

Room 320 JSP Mango Plaza  
Gen. Maxilom Ave. corner Echavez St.  
Cebu City, 6000 Philippines  
Tel No. +63 32 231 1880  
Mobile No. +63 918 901 8575  
Email: mail@machicagroup.com

## ▲ MACHICA GROUP CORPORATE CENTER

### Machica Group Corporate Center

MFI Bldg., 121 Independencia St., Brgy. 51,  
Tacloban City, 6500 Philippines  
Tel No. +63 53 832 0320 | Mobile No. +63 917 867 6837  
Email: mail@machicagroup.com, maxin@machicagroup.com



## ▲ INT'L LIAISON REPRESENTATIVES



**Middle East**  
(English & Arabic language)



**UK & Ireland**  
(English language)



**France-Belgium**  
(French & English language)

**Ms. Manilyn Machica**  
Flat No. 901 Professional Bldg., Najda St.,  
Abu Dhabi, United Arab Emirates  
+971 52832 1199  
mail@machicagroup.com

**Ms. Mila M. Delambaca**  
Apt. 92 Academy Bldg., Park West,  
Dublin 12, Republic of Ireland  
+35 31657 213  
mail@machicagroup.com

**Mr. Jacques Bijvoet**  
No. 39 Rue Montmartre  
75002 Paris, France  
+33 689 306793  
mail@machicagroup.com  
jac.bijvoet@gmail.com



## ▲ ACCREDITATIONS

**MTC & Co** and its partners are duly accredited with the following government and regulatory offices for tax and audit practice:



## ▲ CORPORATE MILESTONES



5TH ANNIVERSARY



10TH ANNIVERSARY



15TH ANNIVERSARY

## INDUSTRY EXPERIENCE

|  |                                      |                                  |
|--|--------------------------------------|----------------------------------|
| Bank & financial services              | Hotels & restaurants                 | BPO / IT companies               |
| Insurance companies, HMOs, & brokers   | Hospital & medical services          | Importers / Exporters            |
| Energy & electric cooperatives         | Consumer goods                       | Educational / Religious entities |
| Manufacturing and trading              | Shipping / logistics                 | Chemicals                        |
| Entertainment & media                  | Mining & mining services             | Golf & country clubs             |
| Foreign companies (ROHQ, Branch, etc.) | Shared services                      | Wholesale & retail trade         |
| Holding companies                      | Foundation / NGOs                    | Constructions                    |
|  | Real estate / housing / condominiums | Professional services            |
|  | Manning companies                    | Agri-ventures                    |

## OUR INTERNATIONAL CLIENTS



## ▲ AFFILIATIONS and MEMBERSHIPS (institutional and individual)



## ▲ SELECTED CLIENTS



# ▲ LEADERS

## Dr. Michael A. Machica

Managing Partner & Chairman, **Machica Tan-Cruz & Co**  
Chairman & Chief Consultant, **Machica FIRM, Inc**  
Email: chairman@machicagroup.com  
Skype: michael.machica Mobile: +63 9173060208  
LinkedIn: ph.linkedin.com/pub/michael-machica  
Languages: English, Filipino, Cebuano, and Waray  
Int'l exposure: Asia, Europe, U.S., the Pacific, Australia

### Specialty

|                                 |                             |
|---------------------------------|-----------------------------|
| Tax planning                    | Transfer pricing            |
| Business and corporate advisory | Audit                       |
| Independent directorship        | Insurance & risk consulting |

### Leadership and career profile

Chairman and Managing Partner, Machica Group  
Former Vice President, Risk Management, BDO Unibank  
Former Audit Associate, SGV & Co / Ernst & Young Philippines  
Former College Lecturer (part-time), Accountancy Program, EVSU

### Awards and recognitions

Asia Pacific Entrepreneurs Awards  
Business Excellence Certificate, World Confederation of Businesses  
Governance & Finance Mgt., Elite Leadership Award  
Best Filipino Achiever in Business Mgmt., Golden Globe Awards  
Outstanding Professional Award, Superbrands  
Outstanding Tax & Accounting Consultant, People's Choice Awards  
Client's Choice - Tax Law in the Philippines, Legals Finest 200, U.K.  
"Achievers of I.A.M.E.", Int'l. Academy of Mgt. & Economics  
Outstanding Alumnus, Eastern Visayas State University  
Young Achiever in Public Practice, PICPA National Awards

### Int'l. tax post-graduate qualifications & trainings

Post-doctorate Research in Transfer Pricing (visiting scholar),  
Institute for Austrian and International Tax Law, WU Vienna  
Transfer Pricing Course, IMF Academy, Netherlands  
Advanced Int'l. Tax Law, International Tax Center Leiden, NL  
Int'l. Taxation (*cum laude*), JurGrad School of Tax & Business  
Law, Universitat Munster, Germany  
Credits in U.S. Business Law and Tax, University of Guam

### Formal degrees

Ph.D. in Management, with academic and dissertation distinction  
(*summa cum laude* equivalent), I.A.M.E.  
M.B.A., class valedictorian, outstanding graduate in academics,  
& with thesis distinction (*magna cum laude* equivalent), I.A.M.E.  
B.A. major in accounting, *cum laude* and rank No. 1, E.V.S.U.

### Executive education

Executive Program on Corporate Management, HIDA, Japan  
Risk Management for Banking & Financial Services, Indian School  
of Business in association with Kellogg School of Management  
The Professional Service Firm Leader, University of Cambridge

Outstanding Professional Award 2015



Chairman and Managing Partner

### Post-graduate certificates

Int'l. Governance, Nyenrode Corporate Governance  
Institute, Nyenrode Business University, NL  
Managing Human Resource of Growing Companies,  
Ateneo de Manila University

### Professional certificates / memberships

Senior Fellow, Royal Inst. of Accountants, Singapore  
Senior Fellow, Royal Inst. of Management, Singapore  
Certified Public Accountant, Philippines  
Certified Investment Solicitor, Philippines  
Certified Internal Auditor, IIA, USA  
Accredited Quality Validator, IIA, USA  
Certified Financial Services Auditor, IIA, USA  
Registered Financial Planner, Philippines  
Life & Non-Life Insurance Underwriter, Philippines

### Professional and academic involvements

Guest lecturer, MDM program, AIM, March 2013  
Former Accountancy Lecturer, EVSU, 1995-1996  
Director, Asso. of CPAs in Public Practice, 2011-13  
Various Capacities, PICPA, 2005 to 2014  
Auditor, Leyte Chamber of Commerce, 2008 –15  
Vice President for Visayas, I.A.M.E. Alumni Asso.

### Other international exposures

Alternative Economic and Monetary Systems, Vienna  
International Investment Law, Athens  
Corporate Credit Analysis, Fitch Learning, HK  
Global Entrepreneurship, Handong Global Univ.  
31st Kankeiren–India–Japan Mgt. Program, Osaka  
Program for Quality Mgt., AOTS - HIDA, Tokyo  
Strategic Business Mgt., AF Consult, Sweden





### **Joan Tan Cruz Machica, RN**

**President, Machica FIRM, Inc.**

**Finance & HR Head, Machica Tan-Cruz & Co**

Email: joan.machica@machicagroup.com

Mobile: +63 917 8928998

Languages: English, Filipino, and Waray

International Exposure: Asia

#### **Specialty**

Human resource consulting  
BPO consulting

Corporate management  
Insurance and risk consulting

Joan was elevated to the presidency of Machica FIRM, Inc. in 2011 and is concurrently acting as Finance / HR Head at Machica Tan-Cruz & Co.

She was formerly the vice president and head of the group's administration, finance and human resource department. She started with the Group's insurance division after her 3-year stint in a universal bank. She is licensed for life insurance, non-life insurance, and variable life insurance with the Office of the Insurance Commission. She is also a registered nurse and has earned units in Master in Health Sciences.

**President, Machica FIRM, Inc.  
Finance / HR Head, Machica Tan-Cruz & Co.**

Since 2009, she has completed trainings on Human Resource 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 at the Asian Institute of Marketing and Entrepreneurship. At the International Federation of Professional Managers, Joan completed Certified Human Resource Professional Program. CHRP is a global recognition of HR professionals with headquarters in U.K.

### **Ma. Grace A. Machica, CPA, CrFA, MDP**

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

Email: manila@machicagroup.com

Mobile: +63 917 5126137

Languages: English, Filipino, and Waray

International Exposure: Asia



#### **Specialty**

Tax planning  
Business and corporate advisory  
Audit and forensic  
Corporate management

At Machica Tan-Cruz & Co, Grace is the Partner-In-Charge of its Manila and Makati Offices where she leads in audit, tax, and BPO-related engagements. She is a CPA, a Certified Forensic Accountant (CrFA), an associate member of CPA Australia, and has completed the Certified Internal Control Auditor program. She is a member of PICPA and ACPAPP and actively participates in LEA Global and AGN International Asia – Pacific conferences. Grace had years of professional experience gained from Valdes Abad & Associates, CPAs (formerly Carlos J. Valdes and Associates, CPAs) in Makati City. At that time, the Firm was the local affiliate of RSM International. In her last year at Valdes, she was the overall audit-in-charge. As a Firm scholar, Grace earned her Management Development Program (MDP) at the Asian Institute of Management in April 2014. She completed her BS Accountancy degree from E.V.S.U. with one-term cross-enrollment at the De La Salle University, Manila.

### **Ma. Melissa Shyr C. Ayles, CPA, CBA**

**Business Development Head**

Email: melissa.ayles@machicagroup.com

Mobile: +63 927 1766984

Languages: English, Filipino, and Waray



#### **Specialty**

Tax planning  
Business and corporate advisory  
Audit  
BPO services

After serving the firm as Audit-In-Charge, Melissa is designated as Business Development Head of the Group. Melissa is a CPA and a cum laude graduate in BS Accountancy from St. Paul Business School. She has also completed the Chartered Business Administrator (ChBA) program as a Firm scholar in 2012. She started her career at Alba Romeo & Co. (a member practice of BDO International), 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. In mid-2012, she was seconded to a foreign client to handle the interim comptrollership of its Philippine branch. She completed Supervisory and Managerial Seminar & Performance Management through Coaching and Mentoring given by Router Philippines Market Research and Resource Management in 2011. She was a recipient of "Most Improved Employee of the Year".

**Joseph Tan Cruz, CPA, CIA**

Consultant (former partner), Machica Tan-Cruz & Co  
 Mobile: +63 917 5434857  
 Languages: English, Filipino, and Waray  
 International Exposure: Asia and Europe

**Specialty**

Internal audit  
 Banking and finance advisory  
 Continuing professional development

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 with Machica Tan-Cruz & Co as consultant and part-time practice leader for internal audit engagements, Joseph is an Senior Assistant Vice President for Corporate Banking Division at a local universal bank.

**Willard Aswigui, CPA, EMBA**

Consultant, Machica Tan-Cruz & Co  
 Mobile: +63 917 8094166  
 Email: [wwaswigui@yahoo.com](mailto:wwaswigui@yahoo.com),  
[manila@machicagroup.com](mailto:manila@machicagroup.com)  
 Languages: English, Filipino

**Specialty**

Cash and Treasury Management  
 Project / Risk Management  
 Financial Accounting  
 Corporate Finance  
 Tax & Compliance

Willard completed his Executive MBA from Asian Institute of Management. As a licensed CPA, he is a member of PICPA, Institute of Public Accountants, and Financial Executives Institute of the Philippines. He previously served P3OPLE4U, Inc. as Treasurer & CFO. He had participated in professional trainings on accounting, tax and treasury, regulatory, and legal environments across multiple jurisdictions (i.e. Philippines, Hong Kong, BVI and Japan). Aside from his involvement with Machica Tan-Cruz & Co as a consultant , Willard is a Board Director at CLOUD, Inc and is the CEO of Konstruct1.

## ▲ CORPORATE SOCIAL RESPONSIBILITY INITIATIVE



### 1st Entrepreneurs' Forum

Proud Sponsors:



Guiuan, E. Samar, 15 January 2018.



### MACHICA Outstanding Accountant Award



### MACHICA Audit Challenge



## ▲ AWARDS AND RECOGNITIONS



## ▲ CONTACT INFORMATION

For inquiries, requests for proposals, initial discussions or needs assessments, and other concerns, please call, email or write:

### Dr. Michael A. Machica

Managing Partner & Chairman, Machica Tan-Cruz & Co  
Chairman & Chief Consultant, Machica FIRM, Inc.  
Email: [chairman@machicagroup.com](mailto:chairman@machicagroup.com), [machicafirm@yahoo.com](mailto:machicafirm@yahoo.com)  
Skype ID: michael.machica  
LinkedIn: [ph.linkedin.com/pub/michael-machica](https://ph.linkedin.com/pub/michael-machica)  
Mobile: +63 917 3060208

### Ma. Grace A. Machica

Partner, Machica Tan-Cruz & Co  
Mobile: +63 917 5126137  
Email: [manila@machicagroup.com](mailto:manila@machicagroup.com)

### Ma. Melissa Shyr C. Ayles

Business Development Head, Machica Group  
Mobile: +63 915 6399349  
Email: [melissa.ayles@machicagroup.com](mailto:melissa.ayles@machicagroup.com)



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[Facebook.com/MachicaTanCruz](https://www.facebook.com/MachicaTanCruz)  
[Facebook.com/AxaAgencyLeaders](https://www.facebook.com/AxaAgencyLeaders)  
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[Facebook.com/Dr.MAdvisoryClinic](https://www.facebook.com/Dr.MAdvisoryClinic)  
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