

Company Profile 2021



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

MAXIN

- **AINSURANCE**
- **▲INVESTMENTS**
- **▲HMO / HEALTH**
- ▲FINANCIAL &
- ESTATE PLANNING ▲ RISK CONSULTING
- (125) PROPERTIES

MG Consulting

- ▲ WEALTH MANAGEMENT AND FINANCIAL PLANNING
- ▲ TRANSFER PRICING ADVISORY
- ▲ BUSINESS PROCESS OUTSOURCING
- DOMESTIC & INT'L. BUSINESS ADVISORY
- ▲ CORPORATE FORMATION & STRUCTURING
- ▲ LOAN INTERMEDIATION
- **▲ LEGAL SERVICES**



▲CAKES ▲BREAD & PASTRIES ▲MEALS



▲ VOICE & NON-VOICE BPO SERVICES



▲ INTERNATIONAL AFFILIATIONS

Since 2009, 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+

member firms

Spain, UK, Italy

620

110

300÷

special interest groups

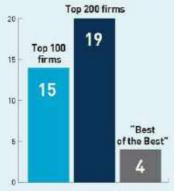
OVER 3 BILLION

in combined revenue

Our Members

2,321 Partners 17,116 Professional Staff 24,034 Total Staff

Top U.S. Firms Ranked by Size*



- * as ranked by Inside Public Accounting
- * most U.S. member firms ranked in Top 120 largest firms

Opportunities

- Young Professionals Group
- Women's Leadership Group
- LEA Edge Awards
- National Manufacturing Survey
- Practice Management Surveys (HR, partner comp, C00/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

Top Global Firms Ranked by Country Include

Top 10 (China, Venezuela, Iretand)

Top 20 (Israel, India, Hungary, Mexico, Singapore, USA)

Top 30 (Australia, France, Belgium, Ireland, Netherrands, Germany,

Join Us!

LEA Global

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▲ INTERNATIONAL AFFILIATIONS





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. 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.

aspectadvisory

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)

A HISTORICAL BACKGROUND

MACHICA members : MACHICA CO TAN-CRUZ

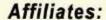






MG Consulting MAXI









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, 'Machica Group Consulting' and 'MAXIN Insurance Agency'.

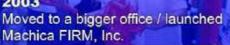
Founder Dr. Michael A. Machica

Website www.machicagroup.com | www.maxin.com.ph

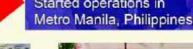


Set-up the first office in Tacloban City, Philippines















MMC Telesolutions Inc. opened

▲VISION, MISSION, and VALUES



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.

MISSION

internationally recognized service group inspiring leaders professionals best practices all stakeholders Philippine-ASEAN Pacific region

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A 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."



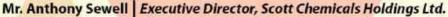
Anacleta D. Aboyme | Former CEO, Rural Bank of Hindang / Director, R.B.A.P



"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."







"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

▲ SERVICES and CORE COMPETENCE

MG Consulting

SPECIALIZED SERVICES

Wealth Management and Financial Planning Loan Intermediation Transfer Pricing

CPD Training Provider

PRC CPD Provider # 2018-185

Risk Consulting
Corporate Governance

Legal Consulting

In house lawyer:
Atty. Jose Joannes S. Bagulaya, JD

INT'L. & CORPORATE BUSINESS ADVISORY

International Business Advisory Corporate Formation & Structuring

REGULATORY COMPLIANCE

BPO / FINANCE / TAX

MT&Co

AUDIT & ASSURANCE

Financial statements audit

Financial reporting

Transaction advisory

Due diligence

Internal and compliance audit

Forensic audit

TAX & CONSULTING

Tax planning & advisory

Management consulting

MAXIN Insurance Agency

▲ INSURANCE SERVICES

Variable Insurance
Non-Life Insurance & Bonds
Retirement Plans

A INVESTMENT SERVICES

Mutual Funds Distribution FDI Advisory Investment Consulting Wealth Consulting

A OTHER SERVICES

Risk Consulting Financial Planning Medical / HMO Estate Planning



VOICE & NON-VOICE BPO SERVICES



- Wireless
 e-Commerce Solution
- Virtual Assistant Services
- Inbound Customer Services
- High Compatible Virtual Lessons
- Outbound Appointment Settings
- Chat Support

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 member of Aspect Advisory (Transfer Pricing Solution).

International, Corporate, and Tax Services

We have alliance and tie-ups with consultants across the globe in providing business intelligence, advice, and market information to international investors and multi-national enterprises. Further, we have collaboration with local law firms for corporate and tax matters. We also provide corporate governance support such as independent directorship - risk or audit committee, interim corporate governance or administration, and corporate secretarial works.

BPO, Finance & Tax Services

All enterprises - new or established, big or medium-sized, domestic or foreign-owned can leverage on and benefit from our all-encompassing BPO, Finance, and Tax Services manned by trained and licensed accountants and tax advisors. By outsourcing such functions, our clients can focus on their strategic and core business model, and save on cost.

Regulatory Compliance Services

Given the various regulatory agencies which have jurisdiction on each business entity, we support our client with regulatory compliance services such as regulatory reporting, business permit processing, compliance with state health insurance, social security, and housing fund, immigration and work permit assist, among others.

Audit and Assurance Services

We provide audit and assurance services that are value adding. We always keep an open communication with our clients to conclude the engagement in the most efficient manner while addressing clients' unique needs.

Our team's collective capabilities lend to the integrity of our clients' financial information. Our methodology is supplemented by industry-specific standards and quality controls that are relevant and applicable to each engagement.

Other Specialty Services

included; Trainings (as CPD provider), wealth management and financial planning, load intermediation, and online insurance aggregator, legal services.

▲ 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. +63 917 512 6137 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 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 Bidg., 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



▲ MMC TELESOLUTIONS

MMC Telesolutions Inc.

C Pavilion Bldg., Paraiso, San Jose, Tacloban City, 6500 Philippines Tel No. +63 53 888 0099 | Mobile No. +63 966 135 0296 Email: mmctelesolutions@gmail.com



INT'L LIAISON REPRESENTATIVES



Middle East (English & Arabic language)

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



UK & Ireland (English language)

Ms. Mila M. Delambaca

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



business partners:





























▲ ACCREDITATIONS

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













CORPORATE MILESTONES



OUR INTERNATIONAL CLIENTS

Bank & financial services Hotels & restaurants BPO / IT companies

Insurance companies, Hospital & medical services

Importers / Exporters

HMOs, & brokers

Consumer goods

Educational / Religous entities

Energy & electric cooperatives

Shipping / logistics

Chemicals

Manufacturing and trading

Mining & mining services

Golf & country clubs

Entertainment & media

Shared services

Wholesale & retail trade

Foreign companies

Foundation / NGOs

Constructions

Real estate / (ROHQ, Branch, etc.) housing / condominiums

Professional services

Holding companies

Manning companies Agri-ventures



AFFILIATIONS and MEMBERSHIPS (institutional and individual)











HILIPPINE CHAMBER OF COMMERCE AND INDUSTRY TACLOBAN-LEYTE























▲ SELECTED CLIENTS





CG&F HOLDINGS CORPORATION



































LEADERS

Dr. Michael A. Machica

Managing Partner & Chairman, Machica Tan-Cruz & Co Chairman & Chief Consultant, Machica FIRM, Inc. Chairman, Paytaca, MMC Telesolution, PinoyChef

chairman@machicagroup.com Email:

Mobile: +63 9173060208 Skype: michael.machica

Linkedin: ph.linkedin.com/pub/micael-machica Languages: English, Filipino, Cebuano, and Waray Int'I exposure: Asia, Europe, U.S., the Pacific, Australia

Specialty

Tax planning and auditing Business and corporate advisory Independent directorship

Transfer pricing Wealth Planning 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, Enterprise Asia 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



Superbrands Marketing International, Inc.



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

Diplomate in International Management, AAEFI Senior Fellow, Royal Inst. of Accountants, Singapore Senior Fellow, Royal Inst. of Management, Singapore ASEAN chartered Professional Accountant 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 Certified Estate Planner, 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







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

Joan Tan Cruz, RN

President, MAXIN Insurance Agency / MG Consulting

Email: joan.machica@machicagroup.com

Mobile: +63 917 8928998

Languages: English, Filipino, and Waray

International Exposure: Asia

Specialty

Human resource consulting Corporate management
BPO consulting 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.

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 / Junior Partner

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 and Junior Partner of the Group's East Visayas practice. 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".

Julius Camilla

Corporate Director & CEO, MMC Telesolutions Inc.

Mobile: +63 966 1350296

Email: juliuscamila24@gmail.com Languages: English, Filipino, and Waray



Specialty

Expert in Multilevel Marketing Business and Corporate Advisory Motivational Speaker **Business Consultant** Digital Marketing

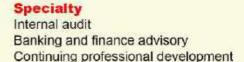
Julius Camilla completed his degree in Accountancy at St. Paul's School of Professional Studies. Further, he is a trainer in UNO Corp., a business mentor in IAM Worldwide, and a Public Speaker, As a trainer in UNO Corp, he became one of the top Income Earner and a part of the Millioner Circle. Moreover, he was also recognized as the Sapphire Elite Executive and one of the Top Ten Direct sellers in IAM worldwide Corporation. Aside from his involvement with MMC Tele Solutions, Julius is the Secretary of Mex Em Up and the CEO of Genesis Marketing, Triple J Rent A Car and Traveko Travel and Tours.

Joseph Tan Cruz, CPA, CIA

Consultant (former partner), Machica Tan-Cruz & Co

Mobile: +63 917 5434857 Email: mail@machicagroup.com

Languages: English, Filipino, and Waray International Exposure: Asia and Europe



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

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Email: willard.aswigui@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.

Legal Consultant

Mobile: +63 917 620 5180 Email: bagulaya@taclobanlawyer.com

Languages: English, Filipino

Atty. Jose Joannes Bagulaya Jose Joannes Bagulaya is a litigation lawyer with experience in administrative, civil, and criminal cases, as well as in non-litigation legal matters such as estate settlements and real estate acquisition negotiations. He completed his degree in Mass Communication from Central Philippine University and earned his juris doctor degree from Saint Paul School of Professional Studies.

E SOCIAL RESPONSIBILITY INITIATIVE







▲ 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

Chairman / Founder, Machica Group Email: chairman@machicagroup.com,

machicafirm@yahoo.com

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Linkedin: ph.linkedin.com/pub/michael-machica

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Facebook.com/MachicaGroup Facebook.com/MachicaTanCruz Facebook.com/AxaAgencyLeaders Facebook.com/MaxInvest24/7 Facebook.com/Dr.MAdvisoryClinic Facebook.com/StartupVIPs

Willard Aswigui

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Ma. Grace A. Machica

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Ma. Melissa Shyr C. Ayles

Business Development Head, Machica Group

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