



## **ABOUT US**

Uy Singson Abella & Co. (USA & Co.) was established to provide professional auditing and accounting services. USA & Co. was formed in 2000 by former senior partners of SGV & Co., who all held top-level positions at SGV & Co.

USA & Co. is a public accounting firm accredited by the governing bodies, namely Securities and Exchange Commission under the Group A category, Board of Accountancy, Bangko Sentral ng Pilipinas and Bureau of Internal Revenue.

In further pursuit of advancement and development, the Firm adheres and is steadfast to deliver results with utmost accuracy and precision in the fields of audit and assurance, taxation, accounting and business advisory.

## **SERVICES**

Focused on delivering key results, USA & Co., offers practical and sensible assessment needed for financial control and regulatory reporting. Our services are substantial and relevant, staying true to our commitment to deliver well-defined reports and reviews.

### **Audit and Assurance**

- External Audit
- Internal Audit
- Due Diligence Review
- Compilation and Review Services
- Regulatory Compliance
- Audit of Projects and Specific Accounts

## **Tax**

- General Tax Advisory Services
- Contesting Tax Assessments
- Preparation of Tax Returns
- Special Tax Studies
- Independent CPA Services (in accordance with the rules of the Court of Tax Appeals)

## **Business Consulting**

- Operations Review
- Business Processes Improvements
- Accounting and Internal Control Systems Review and Preparation

## **Accounting and Outsource**

- Staff Loans
- Internal Audit Outsourcing
- Accounting and Bookkeeping
- Payroll
- Business Set Up and Government Registration

## **OUR PEOPLE**

Our team is composed of seasoned professionals in the field of public accounting, coupled with practical work experience in the private sector. The team's expertise has prepared us for intensive and thorough audits, working around challenging and persistent timelines.

## **PARTNERS**



Ma. Milagros F. Padernal  
Managing Partner

Mila is a Certified Public Accountant. Formerly a senior Audit Manager of SGV & Co., she has more than two decades of audit experience in the practice of accounting. She has handled clients engaged, among others, in energy and oil, manufacturing, construction, real estate, golf clubs, maritime management, rural banking, retail, food and other services, as well non-profit organizations. She also has 15 years of experience in the private sector gained from occupying senior positions in corporate finance, controllership, internal audit, information services, human resources and administration.

Mila graduated with a degree of Bachelor of Science in Commerce, major in Accounting, from St. Theresa's College. She has also a Masters in Business Administration degree from Ateneo de Manila University Graduate School of Business. She is an active member of the Philippine Institute of Certified Accountants (PICPA) and a past member of PICPA's Sectoral Council for Public Practice.



Lorna M. Rayos del Sol  
Partner

A graduate of the University of the Philippines, Lorna holds a Bachelor of Science in Business Administration and Accountancy degree. She also earned units in Masters in Business Administration from Ateneo de Manila University Graduate School of Business. An active member of the Philippine Institute of Certified Accountants (PICPA), she is presently the Treasurer and the Assistant Secretary and past Chairman of PICPA's Committee on Legislation and Taxation. She is also an active member of Philippine Association of Management Accountants (PAMA) where she is presently a member of the Board of Directors and the Treasurer. She is also the Auditor of Rotary Club of Makati Bonifacio.

Lorna, a CPA, was formerly a Senior Auditor of SGV & Co. and a private practitioner. Her clients include manufacturing, school, real estate, rural banking, retail, food and other services, as well as non-profit organizations. She was also former Controller, Internal Auditor and Chief Accountant of various private companies.

## **CONSULTANTS & MANAGERS**



Atty. Tirso A. Tejada  
Tax Advisory Consultant

Tirso's expertise is in the fields of tax consultancy and advocacy and business law consultancy. He was formerly a Tax Principal at SGV & Co. where he was the head of the BIR and Customs Litigation Group. His experience includes a stint in teaching taxation, business law and other law related subjects.

Tirso obtained his law degree from Manuel L. Quezon University School of Law. He graduated with a Bachelor in Business Administration degree from the University of the East. He is also a graduate of the Top Management Program of the Asian Institute of Management.

Tirso is a member of the Philippine Bar as well as the Integrated Bar of the Philippines.



Albert G. Alba  
Manager

Bert, a Certified Public Accountant, has over 30 years of experience in public accounting, 10 years of which was earned in an overseas assignment in Jakarta, Indonesia. He joined SGV & Co. as a Junior Auditor and rose from the ranks to head SGV branches in Bacolod and Iloilo and was assigned overseas for 10 years as the Technical Advisor of Drs. Utomo, Mulia & Co. He also has over 15 years experience as an entrepreneur in a family-owned market research company, a franchisee of an air courier company and as a finance manager of a semi-conductor company.

Bert has handled engagements and projects involving financial and statutory audits of small to large national and multinational companies in various industries, due diligence reviews for mergers and acquisition purposes, accounting and internal control system design and implementation, fraud investigations and other special projects. In addition to client engagement responsibilities, he was also involved in and eventually headed the Training and Quality Assurance Group of the Indonesian member firm of Arthur and Andersen S.C.

Bert has a degree in Bachelor of Science in Commerce, major in Accounting, from the University of Iloilo and is also a graduate of the Management Development Program of the Asian Institute of Management. He is a member of the Philippine Institute of Certified Public Accountants.



Madonna Mia S. Dayego  
Manager

Mia has 16 years of combined experience in public accounting and internal auditing. Prior to joining USA & Co., she was an Audit Manager of Punongbayan & Araullo and Senior Auditor of BDO Seidman, LLP, CPAs and Consultants (Philadelphia, Pennsylvania USA office). Her audit assignments include companies engaged in trading, security brokerage, manning and recruitment, trucking and equipment manufacturing and rental, software development, real estate, insurance, pension fund and retirement plans, as well as non-profit organizations and rural banks.

Mia, a Certified Public Accountant, has a degree in Bachelor of Science in Accountancy and Law from Polytechnic University of the Philippines, cum laude. She is a member of the Philippine Institute of Certified Public Accountants.



Dante R. Ricarte  
Consultant

Dante has 23 years of experience in internal and external auditing, accounting systems development, software development support, financial reporting and computerized accounting system implementation. His experience includes working at SGV & Co., as well as in companies located in the Middle East as Regional Controller, Finance Manager and Administrative and Personnel Manager.

He graduated from the Philippine School of Business Administration with a degree in Bachelor of Science in Business Administration.

**Get things done the right way, consult with us, together let's set the standard.**

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