



# MOHAMMED AFSAL, ACA, B.COM

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## CHARTERED ACCOUNTANT

Chartered Accountant with 6+ years of experience in IFRS-based financial reporting, consolidation, and audit management across multinational companies in different countries including UAE, Singapore, India and the Marshall Islands on ensuring all in compliance with the local and international rules. Adept at coordinating with auditors, banks, and legal teams to maintain financial integrity and regulatory compliance. Proven ability to improve financial processes and deliver timely reports to senior management. Currently leading financial reporting for a maritime group in Dubai and improving processes to ensure accuracy and compliance.

## KEY COMPETENCIES

IFRS-Financial Reporting	Group Consolidation & Analysis	Team leadership
Adaptability to UAE Business Culture	International Tax Compliance	Bank Covenant Reporting
Lease Accounting (IFRS 16)	Internal Control Assessment	Advanced Tools Proficiency

## PROFESSIONAL EXPERIENCE

### Alphard Maritime Group Group Financial Reporting Manager

2024-2025

Expertise in IFRS-based consolidation, multi-currency reporting, and statutory compliance across UAE, Singapore, Greece, India and Marshall Islands. Proven track record in leading audits, managing financial teams, and delivering timely, accurate group-level financial reports.

#### Accomplishments:

- Compile and consolidates IFRS-compliant group financial statements for more than 25 entities across **Singapore, India, Greece and Marshall Islands**, managing multi-currency operations (USD, SGD, INR) with a turnover exceeding USD 120 million.
- Prepared and finalized bid documents for top-tier clients in oil & gas, bulk goods, and cargo sectors, ensuring full compliance with all bidding requirements.
- Managed and monitored monthly lease payments for over 10 leases on ensuring the accurate compliance with IFRS 16 and approval of **local and foreign vendor invoice payments**.
- Delivered timely and compliant **income tax return** filings of 4 Singapore entities over three assessment years in compliance with ACRA and IRAS standards.
- Coordinated with the in house legal team for **accounting of the legal fees** and other professional fees .
- Coordinated external audits and ensured timely submission of audit deliverables and documentation
- Lead external audit coordination and ensured timely **VAT and Corporate Tax** compliances for the Group.
- Ensured compliance with loan covenants for **banks in Germany, Singapore, and UAE** for delivering regular debt reports to management and instructed the legal and technical teams to maintain compliance standards.
- Ensured the supplier invoices are recorded in the accurate ledgers and follow-up of subsequent payments.

### Suri & Co. Chartered Accountants, India Audit Executive

2023- 2024

Skilled in conducting statutory, internal, tax, and GST audits across diverse industries, including manufacturing, banking, and food & beverages. Proven track record in leading audit teams, identifying control gaps, preparing compliant financial statements, and delivering actionable insights to management.

#### Accomplishments:

- Conducted statutory, internal, tax, and GST audits across diverse sectors including manufacturing, services, agriculture, food & beverages, automobile, and banking industries.
- Managed internal audits for listed companies in food & beverage, manufacturing, and shipping sectors with annual revenues exceeding USD 60 million.
- Led an 8-member audit team for engagements involving both listed and non-listed companies.
- Directed bank audits and forensic audit of a hospital in India.
- Prepared financial statements in compliance with Schedule III and CARO 2020 requirements.

**Audit Associate**

Proven track on leading teams, managing Ind AS adoption, system migrations, control testing, and ensuring regulatory-compliant financial reporting.

**Accomplishments:**

- Lead a team of 6 members in first-time adoption of Ind AS and migration of accounting systems from Oracle to SAP, ensuring accurate data integration.
- Conducted statutory, internal, tax, and GST audits for companies, partnership firms, and banks.
- Prepared financial statements and filed monthly and quarterly income tax and GST returns in compliance with applicable regulatory standards.
- Identified control weaknesses and recommended process improvements during the internal audits.
- Led audit teams and ensured timely completion of audit assignments.

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**EDUCATION****Chartered Accountant-ACA**

The Institute of Chartered Accountants of India

**Bachelor of Commerce (B.COM)- Accounts and Finance**

The Indira Gandhi National Open University- IGNOU ( 2022-2024)

**CPA US (AICPA) Candidate - August 2025****Master of Business Administration (MBA)**

AMITTY University- 2025 - First year

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**AWARDS****4th Rank – Kozhikode Branch of SIRC, ICAI**

Nov 2019 | CA Intermediate Examination conducted by ICAI

**First Rank in School**

March 2018 | Plus Two (Biology Science), Kerala Higher Secondary Examination

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**SKILLS**

- **Leadership**
- **Communication Skills**
- **Adaptability**
- **Management Skills**
- **Thinking**
- **Quick learning Critical**

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**LANGUAGES**

- **English**
- **Hindi**
- **Arabic**
- **Malayalam**
- **Tamil**

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**CERTIFICATIONS****Pursuing Diploma in IFRS - ACCA**

Grant Thornton (GT)

**Certificate in Advanced MS Excel and Business Intelligence using Power BI & Tableau**

Grant Thornton (GT)

**Advanced Information Technology I General Management and Communication Skills (GMCS)**

The Institute of Chartered Accountants of India (ICAI)

**Certificate in ChatGPT & AI Tools**

Be10x & Skill Nation

**Certificate on Data Visualization with Power BI**

Great Learning Academy

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