

Mohammad Afsal

Finance & Operations Professional · Founder, Lawha Media

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PROFILE

Finance & Operations professional with 5+ years across GCC and Indian markets, spanning wealth advisory, automotive and manufacturing. As Finance & Operations Lead at a Dubai wealth advisory firm, I protect revenue accuracy across a \$20M+ AUM client base through weekly rebate reconciliation, coordinate a 20-broker forex network and work directly with the CEO. I'm NISM-certified and an AMFI-registered Mutual Fund Distributor, hands-on with Tally Prime, QuickBooks, Zoho Books and Advanced Excel, with UAE VAT, GST and TDS compliance experience. In 2026 I founded Lawha Media, a Dubai-based web and brand studio for small businesses. Pursuing an MBA in Finance & HR (expected late 2026), I'm looking for a Finance & Operations role with a multinational, semi-government or regional GCC organisation.

SELECTED ACHIEVEMENTS

\$20M+

AUM client base kept revenue-accurate through weekly rebate reconciliation · Sigma Wealth

20-30

Client account, onboarding & technical issues resolved every week · Sigma Wealth

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Regulatory discrepancies across GST filings and TDS calculations · JAWA

3×

Top sales performer, three consecutive months · KIA

EXPERIENCE

Finance & Operations Lead

06/2025 – Present

Sigma Wealth L.L.C · Dubai, UAE

- Protect firm revenue accuracy through weekly rebate tracking and reconciliation across a \$20M+ AUM client base, with direct operational support to the CEO and trusted access to confidential broker protocols.
- Resolve 20-30 client account, onboarding and technical issues weekly while coordinating daily operations across a 20-partner broker network and managing 5 key relationships (MetaTrader 5, multiple broker CRMs).
- Restored business continuity after an inbound email outage: diagnosed the DNS/MX misconfiguration behind it and fixed the root cause while leading the domain migration (GoDaddy → Hostinger).
- Designed and built the company's client-facing profile presentation, now used firm-wide for client meetings and business development.
- Run day-to-day office operations and cover sales management (team of 5) during leadership absences.
- Lead marketing across LinkedIn, X, Instagram and Facebook as full platform admin. This is a self-driven addition to my core role.

Accountant

03/2024 – 03/2025

Malayalam Mobikes India Pvt. Ltd. (JAWA) · India

- Achieved zero regulatory discrepancies through timely GST filings and TDS calculations.
- Maintained 100% on-time salary disbursements, processing payroll and reimbursements for the full team.
- Delivered accurate monthly financial statements and balance sheets for internal audits through full-cycle accounting: ledgers, AP/AR, bank reconciliations.
- Improved month-end close turnaround and consistently met internal audit deadlines by streamlining reconciliation workflows.

Kia Experience Consultant

04/2023 – 03/2024

NCS Autocars Pvt Ltd (KIA) · India

- Ranked top sales performer for 3 consecutive months, consistently exceeding targets.
- Minimised loan processing delays by keeping financing documentation accurate and compliant.
- Drove repeat business through strong client relationships, aligning with sales, marketing and finance teams.
- Guided customers through loan documentation and financing options.

LAWHA MEDIA

Founder

Jul 2026 – Present

Lawha Media · Dubai · lawhamedia.com

A Dubai-based studio building websites, logos and brand identities for small businesses.

- **Polaris Tourism** (UAE travel & visa agency): Website + logo
- **Sigma Wealth** (Dubai wealth advisory): Website + CRM
- **Sai Investments** (Indian investment distribution): Website rebuild
- **Founders Bay** (UAE startup-enablement partner): Logo + brand guidelines

CORE TECHNICAL SKILLS

Accounting Software: Tally Prime, QuickBooks, Zoho Books

Financial Operations: AP / AR, Reconciliations, Budgeting, Forecasting, Payroll

AI & Automation: ChatGPT, Claude, AI-assisted automation, Reporting & analysis

Compliance & Reporting: GST, VAT, TDS, Corporate Tax, IFRS, GAAP

Advanced Excel: VLOOKUP, Pivot Tables, Macros, Data Validation

EDUCATION

MBA (Finance & HR)

Jain University · Expected late 2026

B.Com (Finance)

Kerala University · TKM College of Arts & Science · 2023

Higher Secondary (Commerce)

Sree Narayana Public School · 2020

CERTIFICATIONS

- NISM Series V-A: Mutual Fund Distributors (2026)
- AMFI-registered Mutual Fund Distributor
- International Diploma in Computerized Accounting & Taxation (IDCAT)
- Certified in Tally Prime & QuickBooks
- Advanced Excel, PowerPoint & Word
- Enterprise Resource Planning (ERP) Certification
- International Financial Reporting Standards (IFRS)

TRAINING

Accounting & Financial Skills Training: Tally ERP & GCC focus

03/2025 – 05/2025

LANGUAGES

English · Malayalam · Hindi · Tamil

ADDITIONAL

UAE Driving Licence
NCC 'A' Certificate, 7 Kerala Battalion