

**DR. MORRIS IRUNGU KARIUKI**

BAM, CPA(K), CPS(K), MBA, Ph.D.

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**CONTACTS**

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PHONE: +254 722 496 174

**PERSONAL DETAILS**

DATE OF BIRTH	26/07/1971
MARITAL STATUS	Married
LANGUAGES SPOKEN	English, Kiswahili, Kikuyu
RELIGION	Christian

**CAREER OBJECTIVE**

To work in a challenging and dynamic environment in any area of finance and accounting, whether in consultancy or training.

**PERSONAL PROFILE**

I am a talented professional accountant, company secretary, manager and trainer with over 20 years of practical experience. I am a highly motivated person and have produced good performance in all projects I have participated. I make decision backed by strong professional ethics, innovation and integrity.

**EDUCATIONAL BACKGROUND**

**2012 to 2018** Jomo Kenyatta University of Agriculture and Technology, Kenya

**Doctor of Philosophy in Business administration, Finance**

Topic: Effect of debt literacy on the indebtedness of formal sector employees in Kenya

**2009 to 2012** Kenyatta University, Kenya

**Master of Business Administration, Finance**

Topic: Extent of application of working capital management practices in Hire purchase firms in Kenya

**1990 to 1995** Egerton University, Kenya

**Bachelor of Agribusiness Management (BAM). Second Class (Honors) Upper Division**

**1993 to 1994** Egerton University, Kenya

**Certificate in Microcomputer Application**

**1986 to 1989** Kiaguthu Boys Secondary School

**Kenya Certificate of Secondary Education (KCSE), B - (Minus)**

**1978 to 1985** Gatuya Primary School

**Kenya Certificate of Primary Education (KCPE)**

**PROFESSIONAL BACKGROUND**

**2014 to 2016 :** Company Secretary, Kurwitu Ventures Ltd, a company listed in the Nairobi Securities Exchange (NSE)

**2011 to date:** Member of Institute of Certified Public Secretaries of Kenya (ICPSK), Member CPS No. 2406

**2003 to 2004:** Kenya Accountancy and Secretaries National Examination Board (KASNEB)

**Certified Public Secretaries of Kenya, CPS (K), Graduated in June 2004**

**1996 to 2001:** Kenya Accountancy and Secretaries National Examination Board (KASNEB)

**Certified Public Accountant of Kenya, CPA (K), Graduated in December 2001**

## **COMPUTER SKILLS**

1. I am proficient with the following computer packages;
  - Microsoft Power point,
  - Microsoft Word,
  - Microsoft Excel,
  - Pastel,
  - SAGE,
  - QuickBooks and
  - SPSS.
2. I have worked in an computerised accounting environment
  - Kenya credit traders Limited had a massive Enterprise resource planning (ERP) run on Oracle9i for over 8 years
  - Lloyd Masika Limited used FoxPro 2.6 for UNIX for 3 years.
3. I have participated in three accounting system design, development and implementation;
  - Hire purchase business - Kenya credit traders Limited
  - Real estate Businesses - Lloyd Masika Limited and Sabarkange investment Limited

## **TEACHING EXPERIENCE**

### **February 2014 to date: Tutorial Fellow, University of Nairobi**

Tutorial fellow at the Department of Finance and Accounting, School of Business.

- a) **Courses handled for Master of Business Administration programme** : DAC 501:Financial Accounting, DFI 601:Corporate Finance
- b) **Courses handled for Bachelor of commerce programme** : DAC 111: Fundamental of accounting I, DAC 112: Fundamental of accounting II, DFI 201:Personal Finance, DAC 212:Principles of taxation, DFI 224: Financial institutions and markets, DAC 311: Accounting and reporting for assets, DAC 318: Accounting and reporting for Equities, DFI 404: Management research paper in finance, DAC 404: Management research paper in accounting , DAC

411:Accounting and reporting for specialised entities, DAC 413: Audit and assurance services, DAC 416: Corporate financial reporting, DFI 441: Real estate finance and investment, DAC 451: International finance and DFI 452: Microfinance

**Sept 2012- December 2013: Part-time lecturer, Chuka University**

- a) **Courses handled for Bachelor of commerce programme :** BCOM 111: Principles of accounting II and BCOM 202: Intermediate macroeconomics.
- b) **Courses handled at Bachelor of Arts programme:** ECON 331: Econometrics I, ECON 230: Mathematics for economist I and ECON 231: Mathematics for economist II
- c) **Courses handled at Bachelor of Agribusiness Management programme:** AGECE 255: Agricultural Finance, AGECE 442: Agricultural Project Management and AGECE 455: New Institutional economics

**June 1995 - August 1998: Untrained Graduate teacher, Teachers Service Commission (TSC)**

- Kariua High School, Kandara sub-county, Murang'a County.
- **Area of Specialization:** Business Studies and commerce
- I participated actively in sports especially table tennis.

**COMPANY SECRETARIAL EXPERIENCE**

**2010 to date: Managing Partner, CS. M. J. Kariuki and Associates**

I practice as a Certified Public Secretary (CPS).

**2010- August 2012: Company Secretary, Kenya Credit Traders Ltd**

Kenya Credit Traders (KCT) Limited is a leading hire purchase company in Kenya with over 50 branches nation-wide and several related companies. As Company Secretary, I reported to the Managing Director.

## **ACCOUNTANCY EXPERIENCE**

### **2010- August 2012: Senior Accountant. Kenya Credit Traders Limited**

Kenya Credit Traders (KCT) Limited is a leading hire purchase company in Kenya with over 50 branches nation-wide and several related companies. As Senior Accountant, I reported to the Chief Accountant.

### **2006-2009: Finance & Admin. Manager, Centre for Wildlife and Water Studies**

Centre for Wildlife and Water Studies is non-profit making organisation funded by the Boston University, School for field Studies (SFS) based in Massachusetts, USA offering a study abroad program in Kenya. They had two sites in Kenya i.e. Kitengela and Loitokitokik and one in Arusha, Tanzania. For more information visit [www.fieldstudies.org](http://www.fieldstudies.org). As Finance and Administration Manager, I reported to the Centre Director.

### **2003- 2006: Senior Accountant. Lloyd Masika Limited. Nairobi**

Lloyd Masika Ltd is a leading real estate company in Kenya. As Senior Accountant, I reported to the Chief Accountant.

### **1998- 2003: Accountant. Kenya Credit Traders Limited. Nairobi**

Kenya Credit Traders (KCT) Limited is a leading hire purchase company in Kenya with over 50 branches nation-wide. As Accountant, I reported to the Chief Accountant.

## **SCHOLARLY PAPER PRESENTATION**

Paper entitled: “ Application of working capital management practices by Hire purchase firms in Nairobi, Kenya” in the annual post graduate conference, Kenyatta University held on 12th– 14th June 2012

## **PUBLICATIONS**

1. **Kariuki, M. I.** (2021). Effect of operational efficiency on financial performance of cement firms listed at the Nairobi Securities Exchange, Kenya. *Journal of Economics and Finance (IOSR-JEF)*. 12(4), 32-41.
2. **Kariuki, M. I.** (2021). Relationship between financial literacy and indebtedness: A case of University of Nairobi students. *Scholarly Research Journal For Interdisciplinary Studies*.8(65):14993-15007
3. Muturi, P.M., Mwangi J. M., & **Kariuki, M. I.** (2021). Effect of modern marketing practices on performance of real estate firms in Kenya. *International Journal of Scientific Advances*. 2(4):487-492
4. Mwangi J.M., **Kariuki, M.I.** & Muturi, P.M. (2020). Influence of strategic planning on performance of state corporations in Kenya. *International Journal of Scientific and Research Publications*.10(5)
5. Njenga, G.K. & **Kariuki, M. I.** (2020). Effect of macroeconomic variables on financial performance of microfinance banks in Kenya. *Scholarly Research Journal For Humanity Science & English Language*, 8(38)
6. Muia S.M., & **Kariuki M.I.** (2019) Effect of Financial Management Practices on Performance of Savings and Credit Co-Operative Societies in Mombasa County, Kenya. *Journal of Economics and Finance (IOSR-JEF)*. 10(4):47-57.
7. Okuno M.O.& **Kariuki M.I.**(2019) Effect of Firm Characteristics on the Financial Performance of Energy and Petroleum Firms Listed In the Nairobi Securities Exchange, Kenya. *Journal of Economics and Finance (IOSR-JEF)*. 10(6):44-52
8. **Kariuki, M. I.** (2017). *Introduction to financial accounting*. Nairobi: Simpet Kenya Limited.

9. Ngwenze M.K. & **Kariuki, M. I.** (2017). Effect of corporate governance practises on financial performance of listed agricultural firms in the Nairobi Securities Exchange, Kenya. *Journal of Economics and Finance (IOSR-JEF)*. 8(3): 106-115.  
Doi:10.9790/5933-0803044106115.
10. **Kariuki, M. I.** (2017). Effect of working capital liquidity on the financial performance of hire purchase companies in Kenya . *Journal of Economics and Finance (IOSR-JEF)*. 8(1): 50-9
11. **Kariuki, M. I.**, Ogilo, F. & Mwangi, C.I. (2016). Effect of debt knowledge on the indebtedness of employees in the formal sector in Kenya. *Universal Journal of Accounting and Finance*. 4(4): 121-29
12. **Kariuki, M. I.**, Muturi, W.M. & Mwangi C.I. (2016). The relationship between borrowing behaviours and indebtedness of employees in the formal sector in Kenya. *Journal of Economics and Finance (IOSR-JEF)*. 7(6): 16-22
13. **Kariuki, M. I.**, Muturi, W.M. & Mwangi, C.I. (2016). Effect of debt capability on the indebtedness of employees in the formal sector in Kenya. *International Journal of Science Arts and Commerce*. 1(8): 60-78
14. **Kariuki, M. I.**, Ogilo, F. & Mwangi C.I. (2016). Relationship between socio-economic characteristics and indebtedness of formal sector employees in Kenya. *Scholarly research Journal for Interdisciplinary Studies (SRJIS)*. 4(12): 2014-29

#### **UPCOMING PUBLICATIONS**

1. Effect of debt experiences on the indebtedness of formal sector employees in Kenya
2. The moderating effect of gender in the relationship between debt literacy and indebtedness of formal sector employees in Kenya.

3. The moderating effect of income in the relationship between debt literacy and indebtedness of formal sector employees in Kenya.
4. The moderating effect of age in the relationship between debt literacy and indebtedness of formal sector employees in Kenya.

### **BCOM FINAL YEAR PROJECT SUPERVISION**

I have supervised over 100 Bachelor of commerce students

### **MASTERS DEGREE SUPERVISION**

1. Nancy.W. Munyiri, Effect of Seasoned Equity Offering on Financial Performance of Firms Cross-Listed in East Africa Security Exchanges, MBA, Completed in 2015.
2. A.A. Nasra, A Comparative Analysis of Performance of Negative and Positive Socially Screened Portfolios at the Nairobi Securities Exchange. MBA, Completed in 2015.
3. Caleb. Simiyu, Long Run Performance of Initial Public Offerings at the Nairobi Securities Exchange. MBA, Completed in 2015.
4. Peterson. A. Makini, Validity of Altman's Z-Score Model in Predicting Financial Distress of Listed Companies at the Nairobi Securities Exchange. MBA, Completed in 2015.
5. M. B. Chuphi, The Relationship Between Inflation, Mortgage Interest Rate Spreads And Stock Market Returns: A Case of Kenyan Commercial Banks Listed at the NSE. MBA, Completed in 2015.
6. Huda Jaffar, Effect of Islamic Banking on The Financial Performance of Conventional Banks Offering Islamic Banking Products on Kenya. MBA, Completed in 2016.
7. Mercy.K. Ngwenze, Effect of corporate Governance Practises on Financial Performance of Listed Agricultural Firms in the Nairobi Securities Exchange, Kenya. MBA, Completed in 2017.



8. Abdulrahman. A. Magoda, Relationship Between Quality of Loans Portfolio And Financial Performance of Commercial Bank Listed at the Nairobi Securities Exchange. MBA, Completed in 2018.
9. Simon.M. Muia, Effect of Financial Management Practises on the Financial Performance of Savings and Credit Association in Mombasa County, Kenya, MBA, Completed in 2018.
10. Ester. H. Kabailah, Effect of Financial Management Practises on Financial Performance of Income Generatting Activities in Public Secondary Schools in Mombasa County, Kenya. MBA, Completed in 2018.
11. Ester Kadzo Matole, Effect of working capital management on financial performance of manufacturing firms listed at the Nairobi Securities Exchange. Completed in 2018.
12. Moses Akuno, Effect of Firm Characteristics on Financial Performance of Logistic Firms in Mombasa County, Kenya. MBA, Completed in 2018.
13. Fidelis Omari, Effect of Financial Literacy on Personal Financial Management of Law Firms' Employees in Mombasa County, Kenya. MBA, Completed in 2018.
14. H. K. Ngala, Effect of behavioral biases on trade earnings of traders in Kongowea market, Mombasa county, Kenya. MBA, Completed in 2019.
15. Njenga, G. Kariuki. Effect of macroeconomic variables on financial performance of microfinance banks in Kenya, Completed in 2019.
16. Mercy. M. Muthui, Effect of interest rate capping on financial performance of commercial bank of Kenya. MBA, Completed in 2020.
17. Yasir Harunani, Effect of treasury bill rates on stock market returns of companies listed in the Nairobi securities exchange. MBA, Completed in 2020.
18. Albanus Muindi, Effect of financial leverage on profit growth of non-financial firms listed at the Nairobi Securities Exchange. Completed in 2021.
19. Movine Atieno Barthy, Effect of financial innovation on the financial performance of mobile telephony firms in Kenya. . Completed in 2021.
20. Joshua. R. Otieno, Effect of working capital management on financial performance of pharmaceutical outlets in Mombasa county. MBA ongoing.

21. Hussein. A. Jiraw, Effect of macroeconomic variables on profitability of commercial banks in Kenya. MBA ongoing.
22. Nancy W. Mukui, Effect operational efficiency on financial performance of manufacturing firms listed in Nairobi Securities Exchange, Kenya. MBA, ongoing.
23. Yunus Ahmed, Effects of income diversification on financial performance of commercial banks listed at Nairobi Security Exchange, MBA, ongoing.
24. Joan Umazi, Effect of mobile lending on the financial performance of small and medium enterprises in Kilifi county, Kenya. MBA, ongoing.
25. Mbarak Mohamed Mbarak, Effect of financial literacy on the personal financial management of Kenya Revenue Authority employees. MBA, ongoing.
26. Stephen Ivuvu Francis, Application of the revised Altman model (1993) in predicting financial distress of firms listed in the Nairobi Security Exchange, Kenya. MBA, ongoing.

#### **DOCTORATE DEGREE SUPERVISION**

1. Dima, Hussein. E., Financial deepening and economic growth: A critical literature review, ISP ongoing.
2. Masila, Christopher. K., Corporate sustainability reporting, intangible resources, firm characteristics and financial performance of listed companies in Kenya. PhD ongoing.
3. Ongoro, Morgan O., Investment efficiency, managerial ability, corporate governance and disclosure quality among listed non-financial firms in Kenya. PhD ongoing.

#### **BOARDS OF PHD EXAMINERS ATTENDED**

1. Robert Muriithi Ndegwa, D80/94067/2014, 10<sup>th</sup> June 2021
2. Julius Kamenchu Ithai, D80/72363/2011, 24<sup>th</sup> June 2021
3. Duncan Ngondo, L83/97947/2015, 16<sup>th</sup> March 2022

## **COMMUNITY OUTREACH**

- 2013 and beyond** Volunteered to mentor Gatuya Primary School under a program popularized as “**Murang’a County child can**” by the Murang’a County Government
- 2006 and beyond** Member, Kenya Anglican Men's Association (KAMA), Anglican Church of Kenya
- 2006 and beyond** Founder member A, Diocesan Missionary Association (DMA ), Anglican Church of Kenya
- 2014 and beyond** Member, Broad border Housing Cooperative Limited, a housing scheme for low income earners.

## **PROFESSIONAL ACHIEVEMENTS**

- (i) **2000:** Coordinator -Computerisation of Kenya Credit Traders
- (ii) **2005:** Committee member Computerisation of Lloyd Masika Limited
- (iii) **2006:** Committee member-Design of Website for Lloyd Masika Limited
- (iv) **2009:** Coordinator - Computerisation of Sabarkange Investment Limited
- (v) **2010:** Coordinator-Preparation of 2011/14 strategic plan for Kenya Credit Traders Limited
- (vi) **2011:** Committee member-Design of Website for Kenya Credit Traders Limited
- (vii) **2011:** Committee member- Design of intranet for Kenya Credit Traders Limited

## **CONSULTANCIES**

**JUNE 2015 :** VAS Consultants Limited: The effectiveness of Kenya Single Window System (KESWS) in the export import trade. Financed by KENTRADE. I interviewed key managers in the Kenya Ships Agents Association, Kenya International Freight And Warehousing Association (KIFWA) and Kenya Maritime Association (KMA)

**2012 - 2014:** Jendam Investment co Limited; A real estate company. Bookkeeping, accounting and Taxation services

**2012 - 2014:** Skyglow Agencies Limited; A service company. Bookkeeping, accounting and Taxation services

**2012 - Todate:** Silwam Enterprises Limited; A real estate company. Bookkeeping, accounting and Taxation services

**2012 - To date:** Unity Kuku Farm Limited; An agribusiness company. Bookkeeping, accounting, taxation services and Financial directorship.

### **REFEREES**

1. Prof. Cyrus M. Iraya  
Associate Professor and Chair, Department of Finance and Accounting,  
University of Nairobi
2. Prof Mirie Mwangi  
Associate Professor, Department of Finance and Accounting,  
University of Nairobi
3. Prof Willy M. Muturi  
Associate Professor and Chair, Department of Finance and Accounting,  
Jomo Kenyatta University of Agriculture and Technology
4. Dr. Paul Mwangi Gachanja  
Senior Lecturer, Department of Economic Theory  
Kenyatta University