

**DR. MORRIS IRUNGU KARIUKI**

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

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**CONTACTS**

P.O. BOX 30197 - 00100, NAIROBI KENYA

E-mail: mikariuki@uonbi.ac.ke, [mikariuki2003@yahoo.com](mailto:mikariuki2003@yahoo.com) and  
[mikariuki2003@gmail.com](mailto:mikariuki2003@gmail.com)

PHONE: +254 722 496 174

**PERSONAL DETAILS**

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**

### **August 2024 to date: Senior Lecturer, University of Nairobi**

As a Lecturer in the Department of Finance and Accounting, Faculty of Business and management Sciences. I handle the following responsibility;

- a) Continued with teaching course handled while lecturer.
- b) Supervising and examining MBA research projects
- c) Supervising and examining MSC research projects
- d) Supervising and examining Independent Study Papers(ISP)
- e) Supervising and examining PhD research projects
- f) Supervising and examining BCOM Managemnt Research Projects (MRP)
- g) Work in a several faculty committees

**April 2020 to date: Lecturer, University of Nairobi**

As a Lecturer in the Department of Finance and Accounting, Faculty of Business and management Sciences. I handle the following responsibility;

- h) Continued with teaching course handled while Tutorial Fellow
- i) Supervising and examining MBA research projects
- j) Supervising and examining MSC research projects
- k) Supervising and examining Independent Study Papers(ISP)
- l) Supervising and examining PhD research projects
- m) Supervising and examining BCOM Managemnt Research Projects (MRP)
- n) Work in a several faculty committees

**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:** AGE 255: Agricultural Finance, AGE 442: Agricultural Project Management and AGE 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. I. 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 organization 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. **Masila, C.K., Nyamute W., Okiro, K. and Kariuki M. I. (2024).** Effect of firm characteristics on the relationship between corporate sustainability reporting and financial performance of companies listed at the Nairobi Securities Exchange. *African Development Finance Journal* <http://journals.uonbi.ac.ke/index.php/adfj> (7)(1) 62-83
2. **Masila, C.K., Nyamute W., Okiro, K. and Kariuki M. I. (2024)** Does corporate sustainability reporting influence financial performance? Evidence from Kenyan

listed companies. *European Journal of Business and Management Research* (9)(1)  
ISSN 2507-1076

3. **Ongoro M.**, Aduda J., Wanjare J., and **Kariuki M.I.** (2023). Managerial Ability and Investment Efficiency among Firms Listed at the Nairobi Securities Exchange. *Journal of Finance and Accounting*. (7)(5)44-45.  
<https://doi.org/10.53819/81018102t2175>
4. Ongoro M., Aduda J., Wanjare J., and **Kariuki M.I.** (2023). Investment efficiency and disclosure quality among listed firms in Kenya. *African Development Finance Journal* <http://journals.uonbi.ac.ke/index.php/adfj> (5)(5),70-100
5. **Kariuki, M. I.** (2022). Effect of financial socialization on financial literacy of formal sector employees in Kenya, *International Journal of Multidisciplinary Research and Growth Evaluation*. 4(1), 451-459
6. **Kariuki, M. I.** (2022). Relationship between debt experiences and indebtedness of employees in the formal Sector in Kenya. *International Journal of Research and Innovation in Social Science (IJRISS)* VI, XII, 424-432, ISSN 2454-6186
7. **Kariuki, M. I.**, Mwangi J. M. & Muturi, P.G. (2022). Moderating effect of age in the relationship between debt literacy and indebtedness of formal sector employees in Kenya. *International Journal of Scientific and Research Publications (IJSRP)* 12(7) 532-44 (ISSN: 2250-3153), DOI: <http://dx.doi.org/10.29322/IJSRP.12.07.2022>.
8. **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.

9. **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
10. Muturi, P.G., 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
11. Mwangi J.M., **Kariuki, M.I.** & Muturi, P.G. (2020). Influence of strategic planning on performance of state corporations in Kenya. *International Journal of Scientific and Research Publications*.10(5)
12. 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)
13. 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.
14. 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
15. **Kariuki, M. I.** (2017). *Introduction to financial accounting*. Nairobi: Simpet Kenya Limited.
16. 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.



17. **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
18. **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
19. **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
20. **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
21. **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. The moderating effect of gender in the relationship between debt literacy and indebtedness of formal sector employees in Kenya.
2. The moderating effect of income 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

#### **COMPLETED MASTERS DEGREE SUPERVISION**

### **2014/2015**

1. Nancy.W. Munyiri, Effect of Seasoned Equity Offering on Financial Performance of Firms Cross-Listed in East Africa Security Exchanges. MBA.
2. A.A. Nasra, A Comparative Analysis of Performance of Negative and Positive Socially Screened Portfolios at the Nairobi Securities Exchange. MBA.
3. Caleb. Simiyu, Long Run Performance of Initial Public Offerings at the Nairobi Securities Exchange. MBA.
4. Peterson. A. Makini, Validity of Altman's Z-Score Model in Predicting Financial Distress of Listed Companies at the Nairobi Securities Exchange. MBA.
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.

### **2015/2016**

1. Huda Jaffar, Effect of Islamic Banking on The Financial Performance of Conventional Banks Offering Islamic Banking Products on Kenya. MBA.

### **2016/2017**

1. Mercy.K. Ngwenze, Effect of corporate Governance Practises on Financial Performance of Listed Agricultural Firms in the Nairobi Securities Exchange, Kenya. MBA.

### **2017/2018**

1. Abdulrahman. A. Magoda, Relationship Between Quality of Loans Portfolio And Financial Performance of Commercial Bank Listed at the Nairobi Securities Exchange. MBA.
2. Simon. M. Muia, Effect of Financial Management Practises on the Financial Performance of Savings and Credit Association in Mombasa County, Kenya, MBA.

3. Ester. H. Kabailah, Effect of Financial Management Practises on Financial Performance of Income Generatting Activities in Public Secondary Schools in Mombasa County, Kenya. MBA.
4. Ester Kadzo Matole, Effect of working capital management on financial performance of manufacturing firms listed at the Nairobi Securities Exchange. MBA.
5. Moses Akuno, Effect of Firm Characteristics on Financial Performance of Logistic Firms in Mombasa County, Kenya. MBA.
6. Fidelis Omari, Effect of Financial Literacy on Personal Financial Management of Law Firms' Employees in Mombasa County, Kenya. MBA.

### **2018/2019**

1. H. K. Ngala, Effect of behavioral biases on trade earnings of traders in Kongowea market, Mombasa County, Kenya. MBA.
2. Njenga, G. Kariuki. Effect of macroeconomic variables on financial performance of microfinance banks in Kenya. MBA.

### **2019/2020**

1. Mercy. M. Muthui, Effect of interest rate capping on financial performance of commercial bank of Kenya. MBA.
2. Yasir Harunani, Effect of Treasury bill rates on stock market returns of companies listed in the Nairobi Securities Exchange. MBA.

### **2020/2021**

1. Albanus Muindi, Effect of financial leverage on profit growth of non-financial firms listed at the Nairobi Securities Exchange. MBA.
2. Movine Atieno Barthy, Effect of financial innovation on the financial performance of mobile telephony firms in Kenya. MBA.

### **2021/2022**

1. Hussein. A. Jiraw, Effect of macroeconomic variables on profitability of commercial banks in Kenya. MBA.
2. Nancy W. Mukui, Effect operational efficiency on financial performance of manufacturing firms listed in Nairobi Securities Exchange, Kenya. MBA.
3. Mbarak Mohamed Mbarak, Effect of financial literacy on the personal financial management of Kenya Revenue Authority employees. MBA.
4. Stephen Ivuvu Francis, Application of the revised Altman model (1993) in predicting financial distress of firms listed in the Nairobi Security Exchange, Kenya. MBA.

### **2022/2023**

1. Joan Umazi, Effect of mobile lending on the financial performance of small and medium enterprises in Kilifi County, Kenya. MBA.
2. Gabriel Etonga Ogwali, Effect of capital structure on equity risk premium of listed commercial banks in Kenya, MSC.
3. Brian Bachia Gathogo, Effect of ownership concentration on financial performance of insurance firms in Kenya, MBA
4. Gladys Luseka Igatanyi, Effect of foreign exchange risk on financial performance of automobile firms in Kenya, MBA
5. Winnie Namirembe Masakha, Effects of treasury management on financial performance of commercial banks in Kenya, MBA

### **2022/2023**

1. Michael Khonde Kazungu, Effect of value chain finance on the financial performance of agricultural and manufacturing firms listed at the Nairobi Securities Exchange, MBA

### **ONGOING MASTERS DEGREE SUPERVISION**

1. Joshua. R. Otieno, Effect of working capital management on financial performance of pharmaceutical outlets in Mombasa County. MBA.
2. Yunus Ahmed, Relationship between investment management practices and financial performance of pension funds in Kenya, MBA.
3. Kimeu Martin Sikuku, Effect of financial literacy on financial wellness among employees of commercial banks in Kenya, Mombasa County, MBA
4. Martin Mureti Mutembei, Effect of digital banking on profitability of commercial banks in Kenya, MBA
5. Parpetual Watiri Gaturu, Relationship between financial management practices and market value of financial firms listed at Nairobi Securities Exchange, MBA
6. Allan Chepyegon Ayabei, Effect of financing options on economic development in Kenya: A case study of National Treasury
7. John Muhuga, Effect of corporate social responsibility on financial Performance of tier one banks in Kenya, MBA

### **COMPLETED DOCTORATE DEGREE SUPERVISION**

1. Masila, Christopher. K., Corporate sustainability reporting, intangible resources, firm characteristics and financial performance of listed companies in Kenya, 2024 (Co-supervised with Prof. W. Nyamute and Dr. K. Okiro)
2. Ongoro, Morgan O., Investment efficiency, managerial ability, corporate Cgovernance and disclosure quality among listed non-financial firms in Kenya, 2024 (Co-supervised with Prof. J. Aduda and Prof. J. Wanjare)

### **ONGOING DOCTORATE DEGREE SUPERVISION**

1. Dima, Hussein.E., Financial deepening and economic growth: A critical literature review, ISP.
2. Chrisantus Odongo Mayiah, Financial literacy, debt management, interest rates, and loan performance among SACCO clients in Kenya. PhD
3. Anne Kemunto nyabuto, Sustainability reporting, competitive advantage, firm characteristics and firm value: critical literature review, ISP.
4. Turyamushanga Labson, International public sector accounting standardsimplementation, Internal controls, regulatory compliance and financial accountability in local governments in Uganda, PhD.

### **COMMITTEES OF PHD THESIS FINAL ORAL EXAMS ATTENDED**

1. Robert Muriithi Ndegwa, D80/94067/2014, 10<sup>th</sup> June 2021, UON
2. Julius Kamenchu Ithai, D80/72363/2011, 24<sup>th</sup> June 2021, UON
3. Duncan Ngondo, L83/97947/2015, 16<sup>th</sup> March 2022, UON
4. Anthony Muriungi Mugambi, D80/60709/2013, 6<sup>th</sup> June 2022, UON
5. Joseph Macharia Kihuro , D80/51677/2017, 20<sup>th</sup> March 2023,UON
6. Sylvester Willys Namagwa, D80/97607/2015, 11<sup>TH</sup> June, 2025, UON

## **PHD THESIS INTERNAL EXAMINATION REPORTS**

1. Sylvester Willys Namagwa,D80/97607/2015, 16<sup>TH</sup> November, 2024, UON

### **COMMUNITY OUTREACH**

- |                        |   |
|------------------------|---|
| <b>2006 and beyond</b> | Member, Kenya Anglican Men's Association (KAMA),<br>Anglican Church of Kenya  |
| <b>2006 and beyond</b> | Founder member A, Diocesan Missionary Association (DMA ),<br>Anglican Church of Kenya   |
| <b>2013 and beyond</b> | Volunteered to mentor Gatuya Primary School under a program<br>popularized as “ <b>Murang’a County child can</b> ” by the<br>Murang’a County Government |
| <b>2014 and beyond</b> | Member, Broad border Housing Cooperative Limited, a<br>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 – To date:** Silwam Enterprises Limited; A real estate company. Bookkeeping, accounting and Taxation services

**2012 - 2020:** 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 Willy M. Muturi  
Associate Professor and Chair, Department of Finance and Accounting,  
Jomo Kenyatta University of Agriculture and Technology
3. Dr. Paul Mwangi Gachanja  
Senior Lecturer, Department of Economic Theory  
Kenyatta University