



Fredrick W. S. Ndede
(PhD, M.com, B.Com, Cert.in PR., MKIM)

1.1 PERSONAL PROFILE:

1.1.1 Personal Details:

Name: Dr. Fredrick W. S. Ndede (PhD).
Department: Accounting and Finance
Designation: Senior Lecturer
Email: ndede.fredrick@ku.ac.ke

Areas of Specialization:

- Finance
- Investment Finance

Research Interest:

- Investment Financing.
- Innovative sources of entrepreneurial financing

Google Scholar:

1. Total Citations – 261
2. Citations Since 2019 - 220
3. h – index 9
4. i10 – index 8

ORCID ID:

<https://orcid.org/0000-0002-5965-9526?lang=en>

1.1.2 Academic and Professional Qualifications

1. PhD (Finance)
2. Master of Commerce
3. Bachelor of Commerce
4. Certificate in Public Relations:
5. Certificate in Blended Module Development

1.1.3 Employment History

2019-Present: Senior Lecturer, Kenyatta University
1991-2019: Lecturer, Kenyatta University
1989-1991: Tutorial Fellow, Kenyatta University
1988-1989: Senior accountant, The National Treasury
1987-1988: Accountant. The National Treasury

1.1.4

Achievements

1. 2024: Awarded 2024/2025 Kenyatta University Vice- Chancellor's Research and Innovation Grant" Role of University Faculty towards Youth Entrepreneurship Acceleration in Kenya".
2. 2024: July/August, attended an international sandpit and a GETM4 Secondment at Northumbria University, Newcastle upon Tyne – UK.
3. 2024: January/February, attended an international sandpit and a GETM4 Secondment at TUDublin Ireland.
4. 2024 June: Participated in the 6th International Business Research and Industrial Conference (IBRIC) hosted by the School of Business, Economics and Tourism – Kenyatta University.
5. 2023: Jointly secured consortium funding of Euros 1,256,600 from the European Union to implement The Global Entrepreneurship Talent Management (GETM4) project.
6. Participated in the 5th International Business Research and Industrial Conference (IBRIC) hosted by the School of Business, Economics and Tourism – Kenyatta University on 22nd and 23rd June, 2023 under the theme: Strategic Business Innovations and Policies for Sustainable Social and Economic Development.
7. 2022 September Attended the **Carpe Diem for PEBL** workshop held at Kenyatta University between 8th and 9th
8. Participated as a **Panel** moderator in the 4th International Business Research and Industrial Conference (IBRIC) 23rd - 24th June 2022 via Zoom Platform.
9. 2022: Attracted funding of 80,000 GBP for the project titled: **Innovation for African Universities** funded by the British Council jointly implemented by the University of Northumbria, UK, Technical University of Kenya and Entrepreneurship Educators Foundation for Eastern Africa where I was CO PI.
10. Successfully supervised over 70 postgraduate students including 3 PhDs, 25 MSc (Finance) by thesis and 50 MBA Projects.
11. May, 2021, successfully organized and participated at a half day online workshop on Creative Economy and Sustainable development in Africa, organized by the school of Business.
12. 2021: Participated as Life Skills Experts in Youth Empowerment Consultancy under the Consortium (the AESA Consortium), a **World Bank funded consultancy for Kenya Youth Employment and Opportunities Project (KYEOP)**. REF No: MPYG/KYEOP/FBS/02/2017
13. 2021: Received a Professional Development Named Award after Successful completion of developing a blended learning module at Kenyatta University.
14. 2021: Attracted a Development Grant for establishing a Coffee House with brewing equipment at Kenyatta University worth Ksh.2, 538,594.
15. 2021: Attended the Workshop for Developing Blended Learning 3 (DBL3): Making the most of March online; held from 1st March 2021 to 4th March 2021, via Zoom platform.
16. 2021: Extension of Appointment as Director, Kenyatta University Embu Campus.
17. 2020: Attended and participating as a **Session** moderator in the 2nd International Business Research and Industrial Conference (IBRIC) 3rd - 4th December 2020 via Zoom Platform.
18. Developed two vetted blended Interactive Modules BAC 814 & 300 for the Kenyatta University.
16. Has Published 55 articles in refereed international Journals.
17. Participating in **one NRF Multidisciplinary Research Grant proposals writing**, headed by Dr. Duncan Elly of university of Nairobi (for sh. 20,000,000).

18. 2018: A trainer of Core Business Skills for a youth empowerment consultancy for the **World Bank Funded consultancy for Kenya Youth Employment and Opportunities Project (KYEOP)**. REF No: MPYG/KYEOP/FBS/02/2017-2018: Framework Agreement for delivery of Core Business Skills Training lot 2". With the AESA Consortium.
19. 2016: Appointment peer reviewer by National Commission for Science, Technology and Innovations (NACOSTI).
21. 2016: Attended and participating in the **2016 Global Development Finance Conference** held from 23rd November, 2016 to 24th November 2016, at Gateway Hotel Umhalanga, Durban, South Africa.
22. 2016: Attended and participating in the **Workshop on Supporting Entrepreneurship Education in East Africa** organized by Plymouth University and the University of Nairobi held 16th September 2016 at the School of Business, University of Nairobi.
23. 2015: Keynote Speaker at the ASA- KU Youth Leadership Summit.
24. 2012: Attended the 8th annual Africa banking and finance conference held between 6th and 7th March 2012 in Nairobi, Kenya **Guest Speaker**.
25. 2007: Organized and attended an **International Conference** on Micro, Small and Medium Enterprises (MSMEs) with the theme "Enabling Business Environment for Micro, Small and Medium Enterprises; Challenges, Opportunities and the way forward". Held from 14th November 2007 to Friday 16th November, 2007 at Kenyatta University.
26. 2011: Attended and participating at a training workshop on *Entrepreneurship for Agribusiness and Trade* held from 1st February, 2011 to 2nd February 201, in Hargeisa, Somaliland.
27. 2010: Attended and successfully completed a training on Management of University Departments Organized by Kenyatta University held from 8th September, 2010 to 10th September, 2010.

1.2 RESEARCH PUBLICATION

1.2.1. Refereed journal

1. Ali, D. E., **Ndede, F. W. S.** (2024). Credit management practices and financial performance of deposit taking savings and credit co-operative societies in Marsabit County, Kenya. *International Academic Journal of Economics and Finance*, 4(3), 410-446.
2. Grace Wangui Gichuru¹, Ambrose Ouma Jagongo (PhD)² and **Fredrick W. S Ndede** (PhD)³ (2024). The Impact of Capital Investment Decisions on the Growth of Small and Medium Enterprises: A case Study of Nairobi City County's Central Business District, Kenya. *African Development Finance Journal* <http://journals.uonbi.ac.ke/index.php/adfj> October Vol 8 No.1, 2024 PP 104-133 ISSN 2522-3186
3. Njore, W. J., **Ndede, F. W. S.** (2024). Cash management practices and financial Performance of tea processing factories in Mount Kenya Region, Kenya. *International Academic Journal of Economics and Finance*, 4(3), 277-291.
4. Okuku, W. O & **Ndede F W.S.** (2024). Synergistic Effects and Financial Performance of Kenya Agricultural and Livestock Research Organization. *International Journal of Research and Innovation in Social Science (IJRISS)* ISSN No. 2454-6186. DOI:10.47772 I Volume VIII.
5. Macheo, V. M, **Ndede, F. W. S.** & Omagwa, O (2024). Effect of Equity Financing on Liquidity Position of Microfinance Banks in Kenya. *International Journal of Scientific and Research Publications*, Volume 14, Issue 6, June, 2024.

6. Kariuki, C. H. M., & **Ndede, F. W. S. (2024)**. Board characteristics and profitability of Manufacturing and allied firms listed at the Nairobi Securities Exchange, Kenya. *The Strategic Journal of Business & Change Management*, 11 (2), 306 – 326. <http://dx.doi.org/10.61426/sjbcm.v11i2.2911>
7. Mohamed, A. O., **Ndede, F. W. S. (2023)**. Socio-economic factors and the performance of Islamic micro-insurance companies in Kenya. *International Academic Journal of Economics and Finance*, 4(1), 133-147.
8. Amollo, F. A. & **Ndede, F. W. S. (2023)**. Central bank rate changes announcement effect on stock Returns of firms listed at the Nairobi Securities Exchange, Kenya. *International Academic Journal of Economics and Finance*, 4(1), 48-70.
9. . Cherwon, S., & **Ndede, F. W. S. (2023)**. Bank Characteristics and Financial Performance of Commercial Banks Listed at The Nairobi Securities Exchange in Kenya. *Journal of Finance and Accounting*, 3(4), 11-21.
10. . Kaboka. N & **Ndede F W.S. (2023)**. Microfinance Credit and Financial Performance of Small and Medium Enterprises in Nairobi City County. *Journal of Finance and Accounting Volume 7||Issue 6||Page 62-84 ||October||2023|ISSN: 2616-4965*
11. Neema H. S. B. & **Ndede, F. W.S (2023)**. Effects of Project Implementation Practices on Project Performance in Tanzania: The Case of Mnazi Bay Gas. *International Journal of Project Management. ISSN 2520-4519 (Online) Vol.5, Issue 2, pp. 16 - 30, 2023.*
- 12 Lomwai, S. P., & **Ndede, F. W.S. (2023)**. Effect of Debt Leverage and Debt-Equity Leverage on Financial Performance of Commercial and Services Companies Listed at The Nairobi Securities Exchange, Kenya. *Journal of Finance and Accounting*, 3(3), 32-47.
13. Ngele M. K & **Ndede F. (2023)**. Macroeconomic Variables and Stock Market Performance in the Nairobi Securities Exchange, Kenya. *International Journal of Innovative Science and Research Technology. Vol 8(9). 132 – 138.*
14. Otai, I. P., **Ndede, F. W. S., & Fredrick, W. W. (2023)**. Effect of Age and Level of Income-on-Income Tax Compliance among Small and Medium Enterprises in Soroti District, Uganda. *Archives of Business Research*, 11(9), 191–204. <https://doi.org/10.14738/abr.119.15329>
15. Kemunto. **Ndede, F., & Omagwa, J., (2023)**. Working Capital Management and Financial Performance of Firms Listed under Manufacturing and Allied at Nairobi Securities Exchange, Kenya. (2023). *International Journal of Current Aspects in Finance, Banking and Accounting*, 5(2), 21-32. <https://doi.org/10.35942/bpvtd616>
16. Otai, P I, **Ndede, F W S** and Warui F W (2023), Exploring the Impact of Experience and Tax Knowledge on Income Tax Compliance in Soroti Districts Small and Medium Enterprises. *International Journal of Science and Research (IJSR)*, Volume 12 Issue 8, August 2023, pp. 2199-2207, <https://www.ijsr.net/getabstract.php?paperid=SR23820145259>

- 17 Sandimba D., J. & **Ndede W., S.** (2023). Internal Controls and Financial Performance of Deposit Taking Savings and Credit Co-Operative Societies in Nairobi City County, Kenya. *Journal of Finance and Accounting*. Vol 7(5) pp. 46-61. <https://doi.org/10.53819/81018102t30102>
18. Mbaaro, J and **Ndede, F W, S** (2023). Banks' Lending rates and Growth of Micro and Small Enterprises in Kiambu County – Kenya. *International Journals of Academics & Research*. IJARKE Business & Management Journal, ISSN: 2617-4138, DOI: 10.32898/ibmj.01/5.4article01.
19. Moenga, K. M., **Ndede, F. W. S** & Jagongo, A. O. (2023), Interest Rates Capping and Credit Uptake of Commercial Banks in Kenya. *Journal of Finance and Accounting*, 7(3) pp.22-45. <https://doi.org/10.53819/81018102t4142>
20. Mutai G K and **Ndede F. W.S.** (2023). Treasury Management Practices and Financial Performance of Deposit-taking SACCOs in Kericho County – Kenya. *International Journals of Academics & Research* ISSN: 2617-4138 IJARKE Business & Management Journal DOI: 10.32898/ibmj.01/5.2article11.
21. Wafula, E O. & **Ndede F W S** (2023). Budgeting Process and Absorption of Budgetary Allocation for Development in the State Department of Livestock in Kenya. *International Journals of Academics & Research* ISSN: 2617-4138 IJARKE Business & Management Journal DOI: 10.32898/ibmj.01/5.2ARTICLE05.
22. Musyoka. J. & **Ndede, F. W. S.** (2022). Financial management practices and performance of government projects in Kitui County, Kenya. *International Academic Journal of Economics and Finance*, 3(8), 123-144.
23. Odondi A G, Jagongo A O and **Ndede, F W.S** (2022). Financial Leverage and Financial Performance of Deposit Taking Savings and Credit Co-Operative Societies in Nairobi City County Kenya. *International Journal of Management and Commerce Innovations*, Vol. 10, Issue 1, April 2022 - September 2022, Page No: 230-240. ISSN 2348-7585 (Online).
24. Omwanza, C.O., Jagongo A. J., & **Ndede F. W. S.** (2022). Effect of process innovations on financial performance of microfinance banks in Kenya. *The Strategic Journal of Business & Change Management*, 9 (2), 1193 – 1202
25. Owalo M O, **Ndede F** and Atheru, G (2022). Gender Diversity and Financial Performance of Deposit-Taking Savings and Credit Cooperative Societies in Nairobi City County, Kenya. *International Journal of Business and Social Science* Vol. 13 • No. 1• March 2022
26. Muthini, J., & **Ndede, F.** (2022). Socio-Economic Factors and Table Banking Loans Default Levels among Women Groups in Machakos County, Kenya. *International Journal of Current Aspects in Finance, Banking and Accounting*, 4(1), 91-103. <https://doi.org/10.35942/ijcfa.v4i1.235>

27. Kimani W. S., **Ndede F WS** & Atheru G A (2022). Financial Structure and Financial Growth of Financial Firms Listed at Nairobi Securities Exchange, Kenya. *Journal of Finance and Accounting*. Vol 6(1) pp. 28-45. <https://doi.org/10.53819/81018102t2042>
28. Otieno, O. M., **Ndede, F.** and Atheru, G. (2021). Ethnic Diversity and Financial Performance of Deposit-Taking Savings and Credit Co-Operative Societies in Nairobi County, Kenya. *Journal of Accounting and Finance in Emerging Economies*, 7(4), 981-991.
29. Mulwa, H., & **Ndede, F.** (2021). Board Characteristics and Capital Structure Decisions of Commercial Banks in Kenya. *International Journal of Current Aspects in Finance, Banking and Accounting*, 3(2), 129-143. <https://doi.org/10.35942/ijcfa.v3i2.222>.
30. Kiring'a, E S, **Ndede F W. S.** and. Wekesa, A O. (2021) Financial Statement Lending, Credit Information Sharing and Access to Financial Services by Small and Medium Enterprises in Kenya. *Research Journal of Finance and Accounting* www.iiste.org ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online) Vol.12, No.16, 2021.
31. Kiring'a, E S, **Ndede F W. S.** and. Wekesa, A O. (2021). Relationship lending and access to financial services by SMEs in Kenya. *International Journal of Research In Business And Social Science* 10(5) (2021) 235-244
32. Wafula I, **Ndede F** (2021) "Effects of Taxation on Public Infrastructure Financing in Nairobi City County, Kenya" *International Journal of Science and Research (IJSR)*, https://www.ijsr.net/get_abstract.php?paper_id=SR21830125010, Volume 10 Issue 9, September 2021, 260 – 267.
33. Ratemo, S., K., & **Ndede, F., W., S.** (2021). Liquidity Risk and Financial Performance of Commercial Banks in Kenya. *Journal of Finance and Accounting*, 5(1), 113-128
34. Winga, E., & **Ndede, F.** (2021). Adoption of financial innovations by tier one commercial banks and financial deepening in Kenya. *The Strategic Journal of Business & Change Management*, 8 (2), 566 – 576.
35. Mwangudza, C. K., Jagongo, A., & **Ndede, F. W.** (2020). Liquidity Management and Financial Performance of Teachers Deposit Taking Savings and Credit Cooperative Societies in Kenya. *International Journal of Finance and Accounting*, 5(2), 1–26. <https://doi.org/10.47604/ijfa.1152>
36. Karakacha Tolo Moses¹. Fredrick W.S. Ndede² 2(2020). Capital Structure Formation and Investment Performance of the General Insurance Companies in Kenya” *International Journal of Management and Commerce Innovations* ISSN 2348-7585 (Online) Vol. 8, Issue 1, pp: (557-570), Month: April 2020 - September 2020, Available at: www.researchpublish.com
37. Apunda, M. A. & **Ndede, F. W. S.** (2020). The effect of adoption of management Accounting practices on financial performance of commercial parastatals in Kenya. *International Academic Journal of Economics and Finance*, 3(6), 119-13.

38. Ouma, S., & **Ndede, F.** (2020). Adoption of Digital Banking Technology and Financial Performance of Commercial Banks in Kenya. *International Journal of Current Aspect Finance, Banking and Accounting*, 2(1), 42-50 <https://doi.org/10.35942/ijcfa.v2i1.108>.
39. Ochieng R M, Jagongo A & **Ndede F.W.S.**(2020). Working Capital Management and Financial Performance of Manufacturing and Allied Category of Firms Listed at the Nairobi Securities Exchange, Kenya *International Journal of Research in Finance and Marketing (IJRFM) Vol. 10 Issue 01, January –2020. Available online at: <http> ISSN (o): 2231-5985 / Impact Factor: 6.397.*
40. Naburi J & **Ndede. F W. S.** (2019). Board Composition and Dividend Decisions of Companies Listed at the Nairobi Securities Exchange Kenya. *International Journal of Current Aspects, Volume 3, Issue VI, 2019, PP 354-371, ISSN 2616-6976.*
41. Ongera F. K & **Ndede F W.S** (2019). Shariah Banking and Financial Performance of Selected Commercial Banks in Kenya *International Journal of Current Aspects; Volume 3, Issue VI, 2019, PP 50-66, ISSN 2616-697.*
42. Ouma F O & **Ndede F W. S** (2019). Credit Information Sharing Practices and Financial Performance of Commercial Banks in Kenya. *International Journal of Current Aspects, Volume 3, Issue VI, 2019, PP 67-82, ISSN 2616-6976.*
43. Opiyo, E Wamugo L M & **Ndede F W. S** (2019). Credit Risk Management Policies and Debt Collection Performance by Registered Security Companies in Kenya. *International Journal of Science and Research (IJSR) ISSN: 2319-7064.*
44. Kiara, A. K., & Ndede, F. W. S. (2019). Internal environment and financial performance of deposit taking microfinance institutions in Nairobi City County, Kenya. *The Strategic Journal of Business & Change Management*, 6 (3), 145 – 159.
45. Jackline Wasilwa¹, Fredrick W.S. Ndede², Mungai J.N.³ (2019). Tax Compliance and Level of Tax Collection among Small and Medium Size Enterprises in Kiambu County, Kenya. *International Journal of Science and Research Volume 8 Issue 7, July 2019 www.ijsr.net (IJSR) ISSN: 2319-7064 ResearchGate Impact Factor (2018): 0.28 | SJIF (2018): 7. 426.*
46. Kogei, I, Jagongo, A & **Ndede F** (2019). Lending Interest, Inflation and Foreign Exchange Rates Relationship with Loan Delinquency in the Tea Subsector in Kenya. *International Journal of Science and Research. (IJSR)*, https://www.ijsr.net/archive/v8i5/show_abstract.php?id=22051901, Volume 8 Issue 5, May 2019, 1611 – 1619.
47. Noah A. M., Jagongo A. O., & **Ndede F. W. S** (2019). Effect of Internet Banking on Financial Performance of Tier One Commercial Banks in Kenya. *J Entrepren Organiz Manag* 8: 272.

48. Samoei, A. K. & **Ndede, F** (2018). Adoption of e-procurement and financial performance of Ministry of education, science and technology, Kenya. *International Academic Journal of Economics and Finance*, 3(2), 385-40
49. Nyangori, W M & **Ndede W S** (2018). [Credit Risk Management and Level of Non-Performing loans in Commercial Banks in Kenya](#). International Journal of Trends in Scientific Research and Development Vol.2. ISSN-2456-6470(Online).
50. Agunga M A., Jagongo A & **Ndede F W. S** (2017). [Financial Literacy and Financial Preparedness for Retirement among Permanent and Pensionable Employees in State Owned Corporations in Nairobi, Kenya](#). *International Journal of Business and Social Science Vol. 8. No. 11 Pp. 68-83 ISSN 2219-1933 (Print), 2219-6021 (Online)*
51. **Ndede W.S.** Otieno M M & Jagongo A (2017). **Regulatory Framework and Demographic Determinants of Acquisition of Financial Services by MSEs in Nairobi County, Kenya.** *International Journal of Business and Social Science Vol. 8 No.8 Pp.67-80 ISSN 2219-1933 (Print), 2219-602.*
52. 2017: Hussein, D J and **Ndede F.W.S.** [Credit Risk Management and Access to Banking Services by Islamic Banking Customers in Kenya](#). International Journal of Finance. Vol.2 (6) Pp. 75-102.
53. **Ndede F W.S** & Kavoya J M(2017). [The effect of market structure on The level of non-performing loans among commercial banks in Kenya](#) International Journal of Scientific Research and Innovative Technology ISSN: 2313-3759.
54. Mwai E. N, Jagongo A & **Ndede F W** (2017). [The Relationship between Capital Requirement and Financial Performance of Commercial Banks in Kenya..](#) *International Journal of Business and Social Science ISSN 2219-1933 (Print), 2219-6021 (Online).*
55. **Ndede F** and Mokuia A, (2017), [Evaluation of Micro-credit finance on financial performance of small and medium enterprises in Nakuru County](#), Imperial Journal of Interdisciplinary Research Vol. 3 Issue 2, ISSN 2454-1362.
56. Tuigong Wilson Kibet, Jagongo, A.O, **Ndede, F.W.S** (2016); [Empirical Analysis Of Determinants of Dividend Payout of Agricultural Firms Listed on the Nairobi Securities Exchange](#), Research Journal of Finance and Accounting. Vol. 7 No. 7, Pp.; 220-230.
57. Waswa, C. W., **Ndede, F. S.**, and Jagongo, A (2014). “[Empirical Analysis Of Determinants of Dividend Payout of Agricultural Firms Listed on the Nairobi Securities Exchange.](#)”, *International Journal of Business and Social Science* Vol. 5, No. 11(1),ISSN 2219
58. Matete, J.K, **Ndede, F.S**, and Jagongo A. (2014). , [Factors Affecting Pricing of Loanable Funds by Commercial Banks in Kenya](#) *International Journal of Business and Social Science* Vol. 5, No. 7;

1.2.6 Refereed Learning Modules

1. Kenyatta University PEBL Module: Management Accounting 1
2. BAC 814: Management Accounting
3. BAC 300: Management Accounting 1
4. EBS 101: Basic accounting practice.

1.2.7 Reviewed Conference Papers

1. 2022: Kiring'a Simiyu Edward, **Fredrick W. S. Ndede** & Argan O. Wekesa: Relationship Lending and Access to Financial Services by Small and Medium Enterprises in Kenya.
2. 2021. Paper presented by 1 Charles Kai Mwangudza, 2 Ambrose Jagongo and 3 **Fredrick W.S. Ndede**. "Liquidity Management and Financial Performance of Teachers Deposit Taking Savings and Credit Cooperative Societies in Kenya".
3. 2021; International Business Research and Industrial Conference (IBRIC) held virtually between 26th and 27th August, 2021. Paper presented by Stella Kemunto Ratemo and **F.W.S Ndede** "Liquidity Risk and Financial Performance of Commercial Banks in Kenya".
4. .2019: International Business Research and Industrial Conference 20th- 21st June 2019, held at Kenyatta North Coast Beach Hotel Mombasa, Kenya. Paper presented by Isabella Kogei, Ambrose Jagongo, **Fredrick Ndede**, "Lending Interest, Inflation and Foreign Exchange Rates Relationship with Loan Delinquency in the Tea Subsector in Kenya".
5. 2019: International Business Research and Industrial Conference 20th- 21st June 2019, held at Kenyatta North Coast Beach Hotel Mombasa, Kenya. Paper presented by Judith Thogori Nyambura, Ambrose Jagongo, **Fredrick Ndede**, Effect of Agency banking transactions on financial performance of small-scale enterprises in Kiambu Town, Kenya.
6. **2016**: Global Development Finance Conference: 23-24 November 2016: Gateway Hotel, Umhalanga, Durban, South Africa: Paper presented: **Ndede, F.**, Mbewa M. and Jagongo A. Regulatory framework and demographic determinants of acquisition of financial services by MSEs in Nairobi County, Kenya. <http://j.mp/2cr3feb>

1.2.10. Consultancy and Project Reports

- i. 2021: AVSI Foundation International

1.2.11. Non - Reviewed Conference Papers

- i. 2022: Charles Odongo Omwanza, Dr. Ambrose O. Jagongo & Dr. Fredrick W S Ndede. *Effect of Product Innovations on Financial Performance of Microfinance Banks in Kenya*,

12.12. Editorship of a Book or Conference Proceedings-

1. **Book review**: "Elements of Organizational Behavior". Commissioned by Nairobi University Press.

12.13. Scholarly Presentations at Conferences/Workshops/Seminars

1. **2023**: Charles Odongo Omwanza, Ambrose O. Jagongo & **Fredrick W. S. Ndede**. Effect of Product Innovations on Financial Performance of Microfinance Banks in Kenya. 5th International Business Research and Industrial Conference (IBRIC) held via remote platform on 22nd and 23rd June, 2023.

2. 2022: Kiring'a Simiyu Edward, **Fredrick W. S. Ndede** & Argan O. Wekesa: Relationship Lending and Access to Financial Services by Small and Medium Enterprises in Kenya. 4th International Business Research and Industrial Conference (IBRIC) held via remote platform 23rd - 24th June, 2022.
3. **2021**: International Business Research and Industrial Conference (IBRIC) held virtually between 26th and 27th August, 2021. Paper presented by 1 Charles Kai Mwangudza, 2 Ambrose Jagongo and 3 **Fredrick W. S. Ndede**. "Liquidity Management and Financial Performance of Teac Deposit Taking Savings and Credit Cooperative Societies in Kenya".
4. **2021**; International Business Research and Industrial Conference (IBRIC) held virtually between 26th and 27th August, 2021. Paper presented by 1Stella Kemunto Ratemo and 2 **F.W.S Ndede** "Liquidity Risk and Financial Performance of Commercial Banks in Kenya".
5. **2019**: International Business Research and Industrial Conference 20th- 21st June 2019, held at Kenyatta North Coast Beach Hotel Mombasa, Kenya. Paper presented by Isabella Kogei, Ambrose Jagongo, and **Fredrick Ndede**, "Lending Interest, Inflation and Foreign Exchange Rates Relationship with Loan Delinquency in the Tea Subsector in Kenya".
6. **2019**: International Business Research and Industrial Conference 20th- 21st June 2019, held at Kenyatta North Coast Beach Hotel Mombasa, Paper presented by Judy Nyambura, Thogori Ambrose Jagongo, and **Fredrick Ndede**, "Effect of Agency banking transactions on financial performance of small-scale enterprises in Kiambu Town, Kenya".
7. **2016**: Global Development Finance Conference: 23rd -24th November, 2016: Gateway Hotel, Umhalanga, Durban, South Africa: Paper presented: **Ndede, F.**, Mbewa M. and Jagongo A. Regulatory framework and demographic determinants of acquisition of financial services by MSEs in Nairobi County, Kenya. <http://j.mp/2cr3feb>.

12.14. QUALITY TEACHING, LEARNING AND MENTORSHIP

1.3.1. Student Evaluations

| | Academic Year | Semester | Unit | Grade |
|----|---------------|----------|-------------------------------------|--------|
| 1 | 2023/2024 | First | BAC 832: Adv. Management Accounting | 100% |
| 2. | 2023/2024 | Second | BAC.300: Management Accounting 1 | 96.55% |
| 3. | 2022/2023 | First | BAC 300: Management Accounting 1. | 96.36% |
| 4. | 2020/2021 | Second | BAC 814: Management Accounting | 96.55% |

1.3.2 Trainings in Higher Education

- 1 2022: Participated in a **Carpe Diem** training workshop for **PEBL** for repurposing a module to blended learning. Held at Kenyatta University on 8th and 9th September 2022.
2. 2021: Received a Professional Development Named Award after Successful completion of a training for developing a blended learning module at Kenyatta University.
3. 2021: Attended blended module development training under PEBL Project DBL3 (2020- 2021)

4. Teaching using the Smart Board by the Center for Teaching Excellence & Evaluation, Kenyatta University.
5. Teaching Methodology Covering Teaching Methods, Evaluation, Administration and Marking of Examinations, by the Center for Teaching Excellence & Evaluation, Kenyatta University.
6. 2005: Case Writing and Teaching with Case

1.1.3. Ongoing Postgraduate Supervisions

- 1 Duncan Ouma Omburo D58/CTY/PT/25831/2013
- 2 Douglas Kobia Domiziano D58/12685/2009
- 3 Beatrice Nyokabi Wanjiru D58/CTY/PT/25989/2018
- 4 Roselyn Anyango Aoko D58/CTY/PT/33349/2014
- 5 Isaiah Mutuku Kioko D58/CTY/PT/29414/2014
- 6 Akama, T Onyinkwa D86/CTY/22843/2012
- 7 Diba Elle Ali. D53/OL/CTY/26185/2015
- 8 Beatrice Tallam D53/CTY/OL/27425/2014
- 9 Denis Nyambati Obiro D58/CTY/PT/22479/2012
- 10 Benter Awuor Owuor D53/CTY/PT/29006/2013
- 11 Vicky Chepkirui D53/OL/25777/2013
- 12 Zaddock Otieno Okello D53/CTY/PT/31676/2015
- 13 Omenda Oliver Rose D58/CTY/PT/31600/2015,
- 14 Rachael Otieno D58/CTY/PT/32568/2015

1.3.4 Completed & graduated Postgraduate Supervision

1.3.4. a). PhD:

- i. 2024: Otai Isaac Peter D86EA/CTY/37141/2017
- ii. 2022: Charles Odongo Omwanza D86/CTY/38733/2017.
- iii. 2021: Kiring'a, Simiyu Edward D86/CTY/32086/2015.

b) MSc Finance

1. 2024: Grace Wangui Gichuru.: Capital Investment Decisions and Growth of Small and Medium Enterprises at the Central Business District of Nairobi City County, Kenya
2. 2024: Verah Macheo. Financing Structure and Liquidity Position of Microfinance Banks n Kenya.
3. 2024: Nico Magather. Investment Decisions, Corporate Governance and Financial Performance of Defined Contribution Pension Schemes in Nairobi City County, Kenya.
4. 2024: Michael Mwenda. Agency Costs and Financial Performance of Insurance Firms operating in Kenya.
5. 2023: Onwong'a Nancy Kemento.
6. 2023: Moenga Mamboleo Kepha. Interest Rates Capping and Credit Uptake of Commercial Banks in Kenya.
7. 2022: Owalo Otieno Maurice. Board diversity and Financial Performance of Deposit- Taking Savings and Credit Co-operative Societies in Nairobi County, Kenya.
8. 2022: Kimani W Samuel. Financial structure and Financial Growth of Financial firms listed at the Nairobi Securities Exchange, Kenya.
9. 2021: Odhok Winnie Aluoch. The effect of mobile money transfer adoption on Financial Performance of Hospitality firms in Nakuru County, Kenya.
10. 2021: Charles Kai Mwangudza: Liquidity Management and Financial Performance of Teachers Deposit Taking Savings and Credit co- operative Societies in Kenya.

11. **2020:** Ruth Marenya Ochieng: Working Capital Management and Financial Performance of Manufacturing and Allied Category of firms listed at the Nairobi Securities Exchange, Kenya.
12. **2019:** Ernest Otieno Opiyo: Credit Risk Management Policies and Debt Collection Performance by Registered Security Companies in Kenya
13. **2019:** Isabella Kogei Effects of Macro-Economic Fluctuations on Financial Performance of Listed Agricultural firms in Kenya.
14. **2019:** Alice Mwale: Business Process Re-Engineering and Financial Performance of Commercial Banks in Kenya.
15. **2019:** Jackeline Wasilla: Small and Medium Enterprises Tax Compliance and Tax Collection in Kikuyu Town, Kiambu Kenya.
16. **2019:** Judith Thogori Nyambura 'Effect of Agency banking transactions on financial Performance of small-scale enterprises in Kiambu Town, Kenya.
17. **2017:** Fridah Meme: Board Characteristics and Financial firms listed at the Nairobi Securities Exchange in Kenya
18. **2017:** Mwai, E. N The Relationship between Capital Requirements and Performance of commercial banks in Kenya.
19. **2016:** Chen Nengwu. Effects of Contractual Foreign Exchange Risk Management on Financial Performance of Chinese Owned Enterprises Operating in Kenya.
20. **2016:** Agunga, M. A. Determinants of Financial Preparedness for retirement among employees of the selected state-owned corporations in Kenya.
21. **2015:** Tuigong Wilson Kibet. An Investigation into the Effects of Dividend Policy on Share Price of Firms Listed at the Nairobi Securities Exchange, Kenya.
22. **2015:** Kavoya, J. Musyoka. The Effect of Market Structure on Level of Non-Performing Loans among Commercial Banks in Kenya.
23. **2014:** Matete J.K, Factors Affecting Pricing of Loanable Funds by Commercial Banks in Kenya.
24. **2013:** Calistus Wekesa Waswa. "Empirical Analysis of Determinants of Dividend Payout of Agricultural Firms Listed on the Nairobi Security Exchange.
25. **2012:** Kubasu Upungu Alex. "Factors Affecting the Adoption of Technological Innovation by Commercial Banks in Kenya."

c) MBA Projects

1. **2024:** Judy Wangui Chege. Debt Recovery Strategies and Loans Performance in Tier I Commercial Banks in Kenya.
2. **2024:** Martin Mutua. Public Financial Management Practices and Project Performance in the State Department for Infrastructure Kenya.
3. **2024:** Njoro, Joseph Wainaina. Financial Management Practices and Financial Performance of Tea Processing Factories in Mount Kenya Region, Kenya
4. **2024:** Samson Cherwon. Bank Characteristics and Financial Performance of Commercial Banks listed at the Nairobi Securities Exchange in Kenya.
5. **2024:** Samuel Pkorir Lomwai. Financial Leverage and Financial Performance of Commercial and Services Companies listed at the Nairobi Securities Exchange, Kenya
6. **2024:** Florence Adhiambo Amollo. Central Bank Rate Changes Announcement effect on Stock Returns of firms listed at the Nairobi Securities Exchange, Kenya
7. **2023:** Kilonzo Marcs Ngele. Macroeconomic Variables and Stock Market Performance in Nairobi Securities Exchange, Kenya.
8. **2023:** Nelson Kaboka. Microfinance Credit and Financial Performance of Small and Medium Enterprises in Nairobi City County, Kenya.

9. 2023: Abubakar Omar Mohamed. Socio-Economic Factors and The Performance of Islamic Micro-Insurance Companies in Kenya.
10. 2023: Neema Hakim Salim Bitesigirwe. Project management practices in Tanzania: The case of Mnazi Bay GAS project performance
11. 2023: Jane Mbaaro. Banks' Lending Rates and Growth of Micro and Small Enterprises in Kiambu County, Kenya.
12. 2023: David James Sandimba. Internal Controls and Financial Performance of Deposit taking Savings and Credit Co-Operative Societies in Nairobi City County, Kenya.
13. 2023: Gideon Kiplagat Mutai. Treasury Management Practices and Financial Performance of Deposit-taking SACCOs in Kericho County – Kenya
14. 2023: Wafula Okong'o Edmond. Budgeting Process and Absorption of Budgetary Allocation for Development in the State Department of Livestock in Kenya.
15. 2022: Muthini, J. Socio-Economic Factors and Table Banking Loans Default Levels among Women Groups in Machakos County, Kenya.
16. 2022: Musyoka. J. Financial management practices and performance of government projects in Kitui County, Kenya.
17. 2021: Ogola Omondi Victor: Working Capital Management and Financial Performance of Deposit-Taking Microfinance Institutions in Mombasa County, Kenya.
18. 2021: Gachibi Gakinya Fredrick; Financial Factors and Financial Performance of Insurance Companies in Kenya.
19. 2021: Emily Akinyi Winga; Adoption of Financial Innovations by Tier One Commercial Banks and Financial Deepening in Kenya.
20. 2021: Stella Kemunto Ratemo; Liquidity Risk and Financial Performance of Commercial Banks in Kenya.
21. 2020: Faith Kwamboka Ongeru; Shariah Banking and Financial Performance of Selected Commercial Banks in Kenya.
22. 2020: Ouma Stephen Otieno; Adoption of Digital banking technology and Financial Performance of Commercial banks in Kenya.
23. 2020: Mary Auma Apunda; Management Accounting Practices and Financial Performance in Commercial Parastatals in Kenya.
24. 2019: Agnes Karimi Kiara; Internal Environment and Financial Performance of Deposit -Taking Microfinance Institutions in Nairobi City County, Kenya.
25. 2018: Michael Ochieng Oloo; Human Resource, Marketing and Environmental Management on Financial Performance of Manufacturing firms listed at the Nairobi Securities Exchange, Kenya.
26. 2018: Emmanuel Otieno Okello; Credit Union Financial Services and growth of Teachers owned Small and Medium Enterprises in Kakamega County, Kenya.
27. 2018: Nyangori Wilfred Makori; Credit Risk Management and Level of Non- Performing Loans in commercial banks in Kenya.
28. 2017: Justin Irungu Gachigo; Regulatory Modularity and Access to Capital Market by Small and Medium Sized Enterprises in Kenya.
29. 2017: Victor Otieno Ogada: Corporate Downsizing and Financial Performance of commercial banks in Nakuru Central Business District, Kenya.
30. 2017: Winny Chepngeno Chirchir; Angel Financing and Youth Empowerment in Bureti Sub-County in Kenya.
31. 2017: Mitei Edith Chepkorir; Financial Support Programmes by Kenya Women Trust and Financial Performance of women owned small enterprises in Kericho town, Kenya.
32. 2016: Hussien Diriyeh Jimale; Credit Risk Management and Access to banking services by Islamic banking customers in Kenya.
33. 2016: Mohamed Farah Abdi; Effects of Financial Records Management on Financial Performance of Micro and Small Enterprises in Garissa County, Kenya.
34. 2016: Parsitau, R. M: "Effects of Corporate Governance on financial performance in Telecommunication firms in Kenya".
35. 2016: Enoch Kipchumba Chebii; Governance and Regulatory Strategy and Financial Performance of Pension Schemes in Kenya.

36. 2016: Kimuyu Alois Munyao; Internal Financial Controls and Financial Performance of Machakos County Government, Kenya.
37. 2016: Wisley Amudala Isuvi; Effects of Mobile Money Transfer Services on Financial Inclusion among informal traders at Gikomba Market in Nairobi, Kenya.
38. 2016: Irene Atieno Ogum; Financial Management and Growth of Agro - based Manufacturing Sector in Kiambu, Kenya.
39. 2016: Muturi Njoka Gathimba; Effects of Donor Funding on the realization of Infrastructural Development in Kenya.
40. 2016: Ngure Njeri Anne; Business Process Outsourcing and Profitability of Manufacturing Companies listed at the Nairobi Securities Exchange, Kenya.
41. 2015: Emelda, N. N: Factors affecting revenue collection in the water services industry in Kenya
42. 2014: Kipketer, S: "Determinants in repayment performance in Micro-Credit: A case of Co-operative Bank Group Lending Model
43. 2013: Munguti, J. M. Determinants of Micro-Credit Performance in Microfinance in Kenya.
44. 2013: Cheruiyot, R. K: Effects of Human Resource Management Practices on Financial Performance of some selected Agricultural Firms in the Sugar Industry in Kenya.
45. 2013: Isaboke, E. B. Impact of Initial Public Offer on Performance of Nairobi Securities Exchange in Kenya
46. 2013: Karanja, A. W. Mortgage Financing and Profitability of Commercial Banks in Kenya.
47. 2013: Lydia Khaemba; Assessment of the Impact of Foreign Direct Investment on the growth of Selected Flower firms in Naivasha, Kenya.
48. 2010: Jeremiah J M Makokha; Factors influencing the Adoption of Electronic Tax Registers by Traders in Nairobi, Kenya.
49. 2009: Orem, Z. A "Factors Affecting Employee Turnover in Non-Governmental Organizations in Kenya.
50. 2007: Wanja, A. K. Determinants of Women Participation in Corporate Governance in Kenya.

1.4. PROFESSIONAL/CONSULTANCY

1.4.1 Networks/Collaborations

1. Member of International Journal of Science and Research
2. Reviewer with the journal of Economics and International Finance.
3. Reviewer for the African journal of Innovation and Entrepreneurship (AJIE)

1.4.2 Consulting for Organizations/Institutions

- 2021: Consultant AVSI Foundation. An International not – for profit, non-governmental organization in Kenya Youth Employment and Opportunity Project (KYEOP) funded by World Bank Grant through the Ministry of Public Service, Youth and Gender Affairs (MPYG).

1.4.3 Membership to academic/prof bodies

- 1 Full Member Kenya Institute of Management (**MKIM**)
- 2 Entrepreneurship Educators Foundation East Africa (**EEFEA**)
- 3 Kenya Non-Fiction Authors Association.

1.4.4 Any other (Editorship/Peer review, external examiner, etc.)

1. 2022 to Present: **External examiner** Department of Accounting and Economics Mount Kenya University
2. 2018 to 2022: External Examiner UoN Department of Educational Studies
3. 2015 to 2019: External Examiner St. Paul's University (SPU), Faculty of Business and Communication,
4. **Book review:** Nairobi University Press as Manuscript Reviewer for a book titled "Elements of Organizational Behavior".

1.5. Administration and Responsibility

1.5.1 Recognized university administrative positions

1. 2019 to 2023: Director Kenyatta University Embu Campus
2. 2018 to 2019: Chairman Departmental Board of Postgraduate studies, Department of Accounting and Finance
3. 2018 to 2019: Member of Board of Postgraduate Studies School of Business,
4. 2010 to 2014: Chairman Department of Accounting and Finance.
5. 1995 to 1999: Chairman Department of Business Studies
6. 1993 to 1995: Examinations Coordinator, Department of Business Studies, in the Faculty of Education, Kenyatta University.

1.5.2 Other responsibilities in the University

- 1 Member Kenyatta University Campuses leases evaluation Committee.
- 2 Member KUSA 2022 Elections Appeals Committee.
- 3 Member students Disciplinary Appeals Committee
4. 1992 to 1993: Departmental Time-Tabling Department of Business Studies, School of Education, Kenyatta University.
6. 1992 to 1995: Academic Advisor to students taking accounting.

1.6 Community Engagements and Other Contributions

1.6.1 Research funding

- i. 2023: Jointly secured a consortium funding of Euro 1,256,600 from the European Union to implement the Global Entrepreneurship Talent Management (GETM 4) project.
- ii. 2021: Attracted research grant of GBPs 60,000 funded by the in collaboration with Northumbria University representing UK, Entrepreneurship Educators Foundation East Africa (EEFEA) and Technical University of Kenya.
- iii. 2021: Attracted a Development Grant worth Ksh. 2,538,594 for the establishment of a Coffee House and Bakery at Kenyatta University in collaboration with the directorate of Catering services jointly with other members of Kenyatta University.
- iv. 2022: Community Building project grant of GBPs 20,000 funded by British Council for research on the thematic area of Youth Entrepreneurship Accelerator Programme in collaboration with Northumbria University representing UK, Entrepreneurship Educators Foundation East Africa (EEFEA) and Technical University of Kenya.
- v. 2022-2023: Application for the Vice Chancellors Research and Innovation Grant. Project: Role of University Faculty towards Youth Entrepreneurship Acceleration in Kenya
- vi. 2018: Applied for National Research Fund, Multidisciplinary Research Grant Programme 2017/2018 - Financial Year, Concept Note: A Comparative study on Education Philosophy, Environment, Curriculum and Entrepreneurial Orientation among University students and graduates.
- vii. 2016: Application for the Vice Chancellors Research Grant. Project Title: University Faculty as “Agents of Change” Kenya Project team leader Dr. Munga Judith.
- viii. **2013:** Applied for 2013 Research Grant from Bill & Melinda Gates Foundations Project Title: University faculty as “agents of change” in rural development in Kenya,

1.6.2 Community outreach

- 2021- Date: Patron of the Welfare group of The Great Sons of Komolo Aundo.
- 2021: Supporting St. Joseph Mixed Secondary School, Gul Kazembe, at a fund raiser for electrification, plumbing, furnishing and equipping modern Science Laboratory and construction of two new classrooms

- 2012- 2021: Patron Kenyatta University Accounting Students Association.
- 2018: Supporting St. Joseph Mixed Secondary School, Gul Kazembe, during a fund raiser for construction of classrooms.
- 2012- 2015: Member Board of Management, Nyakoko Secondary School.
- 2014-2015: Chairman, PTA St. Mary’s – Runda School, Nairobi.
- 2012-2015: Chairman of PTF All Saints Cathedral Primary School
- 2012-2014: Patron Kenyatta University Finance Students Association.
- 2007: SIFE-Africa Faculty Advisor at the National Competition in Nairobi, Kenya.
- 2006: SIFE-Kenya, Faculty Advisor at the National Competition in Nairobi, Kenya
- 2005: SIFE-Kenya, Faculty Advisor at the National Competition in Nairobi, Kenya.
- 2005-2008: SIFE-Kenya, Member of the judging panel for POSTBANK –SIFE Kenya Essay and Debate Competition on: Save to invest and grow the Economy
- 2001 – 2003: Member of the Committee on Education at All Saints Cathedral Church.

1.6.3 Professional Affiliation & Portfolios

- Member of Training Centre for Communication Africa (**TCC-AFRICA**).

1.7 Referees

1. Dr. Perez Onono – Okello

Executive Dean, School of Business, Economics and Tourism
Kenyatta University
P.O Box 43844 – 00100
Nairobi, Kenya.

2. Dr. Fredrick Warui

Chairman Department of Accounting and Finance
Kenyatta University
P.O Box 43844 – 00100
Nairobi, Kenya

3. Dr. Ambrose O. Jagongo

Former Chairman Department of Accounting and Finance
Kenyatta University
P.O Box 43844 – 00100
Nairobi, Kenya