

JANE GATHIGIA MURIITHI, PhD.
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CAREER OBJECTIVES

To work in a higher learning institution especially in the areas of Finance and/or Financial Mathematics in order to provide high quality, relevant learning opportunities which will enable students to maximize their educational, vocational and personal development potential thus facilitating the fulfillment of their aspirations.

ACADEMIC QUALIFICATIONS

Doctor of Philosophy (Finance) degree, Jomo Kenyatta University of Agriculture and Technology, Kenya, 2016

Master of Science, Finance and Investment Kenya Methodist University, 2011

Bachelor of Science (Statistics and Computer Science) (1st Class Honours), Jomo Kenyatta University of Agriculture and Technology, Kenya, 1999

Kangubiri Girls High School, Kenya Certificate of Secondary Education (K.C.S.E.) Mean grade B (Plain), 1993

PROFESSIONAL QUALIFICATIONS

Acquired the following Actuarial Science professional papers, **Institute of Actuaries (UK)**

- Actuarial mathematics
- Financial mathematics
- Economics
- Probability and Statistical Methods
- Business Awareness Module

TEACHING EXPERIENCE

Africa International University (formerly NEGST), School of Business and Economics

September 2017 to Date: **Senior Lecturer of finance**

Responsibilities: Teaching finance courses and research supervision.

Examination coordinator in Department of Business

Jomo Kenyatta University of Agriculture and Technology (Department of Economics, Accounting and Finance)

May 2014 to date: **Part time lecturer**

Responsibilities: Lecturing postgraduate (PhD and MSc students) courses such as Financial Econometrics, Statistics for Business Research, Securities Evaluation and Analysis, Asset Pricing, Financial Economics, Quantitative Modelling For Finance, Financial derivatives, Financial Management, Corporate Finance and Risk Management.

Mount Kenya University, Nairobi Campus (School of Business and Economics)**January 2014 to date: Part time lecturer**

Responsibilities: Teaching in areas of Finance and Actuarial Mathematics units

Jomo Kenyatta University of Agriculture and Technology (Department of Mathematics and Computer Science)**May 1999 to May 2000: Full-Time Teaching Assistant**

- Teaching undergraduate and diploma levels.
- Developing the teaching materials and supplementary notes for the classes
- Preparing and supervising the examinations
- Evaluating and grading examinations, assignments and papers and recording grades
- Assisting and guiding the undergraduate students in their research/ projects.

National Youth Service, NYS (Engineering Department)**May 1999 to Dec 2000: Part Time Tutor**

- Offer tuition in mathematics and quantitative techniques
- Administer examinations and CAT's ; Develop learning and teaching materials
- Teaching, lecturing, demonstrating and conducting tutorials as was being determined by the Head of Engineering department.

INDUSTRIAL EXPERIENCE**June 2000 to September 2017: ICEA LION Life Assurance Company (formerly Insurance Company of East Africa Limited)****Position: Assistant Manager in Portfolio Management and Actuarial Services Department**

Reporting to the Manager, as the head of the Deposit Administration and Actuarial Services Department,

Responsibilities: Portfolio management

- Administering the annuity business portfolio
- Carrying out the investment analysis of the Pension fund
- Ensuring that the schemes under our administration and management are in full compliance to the legislative framework governing the retirement benefits sector being the Income Tax Act and the Retirement Benefits Act along with the attaching regulations relevant to our scope of business
- Ensuring that transactions are carried out on the basis of the Schemes' Trust Deed and Rules and that they are in compliance with the regulatory bodies' directives (mainly the Kenya Revenue Authority and the Retirement Benefits Authority);
- Preparation of fund value statements for the pension schemes annually.
- Preparation of the individual member balances and certificates for pension schemes.
- Advising retiring/transferring members on the annuity options and investment opportunities available for their exploration
- Facilitating the auditing of pension schemes
- Continuous monitoring of the departmental registers to ensure adherence to service level standards;

- Ensuring that member details and benefits/benefit statements are correct and updated in the system
- Ensuring that member details and benefits/benefit statements are correct and updated in our system;
- Working out and advising the claims department on withdrawal benefits for ex-members and retirees of provident fund schemes

Actuarial Services

- Performing quarterly valuations and preparing presentations and reports explaining the implications to managers and directors including advice on their emerging risks and implications
- Using financial modeling techniques and statistical concepts to determine probability and assess risks and give best estimates; implementing the actuarial control cycle
- Drive the implementation of asset liability matching and modeling
- Calculation of all insurance contract reserves
- Analyzing statistical data in order to determine rates for different risks in acceptance of proposals for new policies and products in conjunction with the underwriting department
- Monitoring risk within business positions to ensure excessive risks are not taken during the fast pace of business execution
- Monitor the level of profitability and performance of new and existing products
- Working with IT professionals to develop systems to ensure optimal business performance
- Providing technical support to the marketing function as they obtain market intelligence by researching and identifying new products and new business areas and ideas
- Guide and drive all statistical modeling to support statutory and non-statutory actuarial valuations and capital reserves
- Monitor expense ratios and perform expense analyses
- Provide analysis to support the application of appropriate reinsurance arrangements
- Analysis of industry statistics and monitoring of key metrics including those supporting credit ratings
- Provide statistical analysis and modeling for the risk management function

Jan1999-July 1999: Ongata Rongai Supermarkets

Position: Operations Manager

- Estimate consumer demand and determine the types and amounts of goods to be sold.
- Formulate pricing policies for merchandise, according to profitability requirements.
- Establish credit policies and operating procedures.

PUBLICATIONS

1. **Muriithi J.G.**, Muturi,W.M. & Waweru.K.M.(2016).The Effect of Market Risk on Financial Performance of Commercial Banks in Kenya. *Journal of Finance and Accounting*. Vol. 4, No. 4, 2016, pp. 225-233. doi: 10.11648/j.jfa.20160404.18[Available in print and electronic form at:

<http://article.sciencepublishinggroup.com/html/10.11648/j.jfa.20160404.18.html>

2. **Muriithi J.G.**, Waweru.K.M.& Muturi,W.M (2016). The Effect of Credit Risk on Financial Performance of Commercial Banks in Kenya. *Journal of Finance and Accounting*. Vol. 4, IOSR *Journal of Economics and Finance* (IOSR-JEF) e-ISSN: 2321-5933, p-ISSN: 2321-5925. Volume 7, Issue 4. PP 72-83
www.iosrjournals.org. [Available in print and electronic form at:
<http://www.iosrjournals.org/iosr-jef/pages/vol.7i4%20Version-1.html>]
3. **Muriithi J.G.** (2017). Analysis of the Effect of Operating Cost on Financial Performance of Occupational Pension Schemes in Kenya. *International Journal of Economics, Commerce and Management*. United Kingdom Vol. V, Issue 2 PP 157-176 [Available in print and electronic form at: <http://ijecm.co.uk/volume-v-issue-2/>]
4. **Muriithi J.G.**, and Waweru.K.M. (2017). Liquidity Risk and Financial Performance of Commercial Banks in Kenya. *International Journal of Economics and Finance*; Vol. 9, No. 3; 2017 ISSN 1916-971X E-ISSN 1916-9728. [Available in print and electronic form at: <http://dx.doi.org/10.5539/ijef.v9n3p>]
5. Muigai R., G. & **Muriithi J.G.** (2017). The Moderating Effect of Firm Size on the Relationship between Capital Structure and Financial Distress of Non-Financial Companies Listed in Kenya. *Journal of Finance and Accounting*. Vol. 4, No. 4, 2016, pp. 225-233. doi: 10.11648/j.jfa.20160404.18[Available in print and electronic form at: <http://article.sciencepublishinggroup.com/html/10.11648/j.jfa.20160404.18.html>]
6. **Muriithi J.G.**, and Gitau R.W. (2017). Quantitative analysis on Operational Risk and Profitability of Kenyan Commercial Banks using Cost Income Ratio. *Journal of Finance and Accounting*. Vol. 8, IOSR *Journal of Economics and Finance* (IOSR-JEF) e-ISSN: 2321-5933, p-ISSN: 2321-5925. Volume 7, Issue 4. PP 72-83
www.iosrjournals.org.[Available in print and electronic form at:
<http://www.iosrjournals.org/iosr-jef/pages/submit-an-article.html>]
7. **Muriithi J.G.**, and Waweru.K.M. (2017). Operational Risk, Bank Size and Financial Performance of Commercial Banks in Kenya. *Journal of Finance and Banking Studies*. IJFBS, VOL 6 NO 3 ISSN: 2147-4486 pp39-50 Available in print and electronic form at: <http://www.ssbfn.net/ojs/index.php/ijfbs/issue/view/51>

ONGOING POSTGRADUATE RESEARCH SUPERVISION

1. Njoroge Samuel: Factors affecting Outsourcing of Services by Church based institutions in Kenya. A case study of Anglican Church of Kenya, Diocese of Mount Kenya South Thesis *Submitted to external examiner*
2. Bukuru Cyprien: Factors affecting Small business growth at Dagoreti Market in Kiambu County. Masters Research Thesis, Africa International University. Thesis *submitted to external examiner*

3. Wanjohi Samuel: Impact of Ethical Leadership on Organizational Performance of Non-Profit Organizations in Kenya. Masters Research Thesis, Africa International University
Submitted to external examiner
4. Timoi Jane: Factors affecting employee adaptability in higher learning institutions in Kenya. A case study of Africa International University, Masters Research Thesis, Africa International University
Submitted to external examiner
5. Pamba D. S: Influence of family dynamics on the psychosocial development of pastors' adolescent children in New Testament Church of God Kenya Masters Research Thesis, Africa International University
Submitted to external examiner
6. Wanjau Catherine: Effect of Globalization Strategies on Financial Performance of Kenyan Companies in COMESA Region. Masters Research Thesis, Africa International University

CONFERENCES, WORKSHOPS PARTICIPATED AND PAPERS PRESENTED

1. **Muriithi J.G.**, Waweru.K.M.& Muturi,W.M ,2018. The Effect of Credit Risk on Financial Performance of Commercial Banks in Kenya. *Presented at the Co-operative University of Kenya, Nairobi , 2nd Annual Conference, (26th -27th March 2018)*
2. Management Development Programmes (June, 2016)
3. Understanding Profitability and Loss Indices in Pension and Life business (August,2012)
4. Presenting papers on Actuarial Science in Universities such as Moi University and Keriri Womens University (September 2013 and August 2010)
5. Empowering the women in Science and Mathematics in Chiromo Campus (June, 2000)

TRAININGS ATTENDED

1. "Excellence in Execution" A Performance Management Program by Virtual HR
November 2013
2. Leading High Performance Teams: Management Skills Development by Raiser Resource Group December 2013
3. Customer Service and Experience by The LR Management Group –Several e-learning courses have been undertaken.
4. Anti-Money Laundering and Countering Financing of Terrorism course in Insurance Personnel and Brokers August 2014 at Kenya School of Monetary Studies
5. IFRS 9 Reporting November 2016 by PriceWaterHouse Coopers Kenya Limited at
6. Breaking Actuarial boundaries October 2016 at Radisson Blu Nairobi –TASK convention 2016
7. Changing Regulatory Environment October 2015 at Hotel Intercontinental Nairobi – TASK convention 2015

RESEARCH INTERESTS

1. Asset Pricing
2. Risk management and Financial derivatives application in financial services industry

SKILLS/KNOWLEDGE

1. Excellent in statistical analysis
2. Excellent use of excel, word, PowerPoint
3. Knowledge of statistical packages (e.g. Stata, Eviews, etc)
4. Problem solving skills with attention to detail
5. Proficient knowledge on the Portfolio management in Pension and Life Insurance industry in Kenya

LEADERSHIP AND COMMUNITY SERVICES

1. Financial advisor of Neo-Horizon Capital Holdings Limited
2. Secretary of Kenyu na Kenyu Welfare group
3. Treasurer of Ruiru Boresha Maisha Women Group
4. Chairlady of La-Neo Pillars Women Group
5. Member of Visitation and Women ministries with Christ is the Answer Ministry

PERSONAL INFORMATION

Marital Status: Married

Religion: Christian

REFEREES

1. Prof. Kennedy M. Waweru, CIFA., PhD.
Director, Academic Quality Assurance and;
Associate Professor, Department of Finance and Accounting,
The Co-operative University of Kenya
Karen, NAIROBI
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2. Dr. Robert Gitau
Lecturer of Finance
Kirinyaga University
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Email: gitauwamuigai@yahoo.com
3. Prof. J.M. Kihoro
Associate Professor of Applied Statistics
Director, Computing and eLearning
The Cooperative University of Kenya
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