

Balancing the Books and Faith:

The Challenges and Satisfactions of Working in Accountancy from a Christian Perspective

In the modern business world, accountancy plays a crucial role in ensuring financial transparency, integrity, and responsible stewardship of resources. For Christians working in this field, the profession presents both unique challenges and profound satisfactions. Lilian Mboya explores how faith intersects with the accounting profession, examining the difficulties faced by Christian accountants and the fulfillment they can derive from their work.

Christian Principles in Accountancy

At its core, accountancy aligns well with several Christian principles. The Bible emphasises the importance of honesty, integrity, and wise stewardship of resources. Proverbs 11:1 states, "The Lord detests dishonest scales, but accurate weights find favour with him" (NIVUK). This verse underscores the value God places on financial honesty and accuracy – qualities that are fundamental to the accounting profession.

Moreover, the concept of stewardship is deeply rooted in Christian theology. In the parable of the talents (Matthew 25:14-30), Jesus teaches about the responsibility of managing resources

wisely. This principle directly applies to the role of accountants, who are entrusted with overseeing and reporting on the financial resources of individuals, businesses and organisations. As a Christian accountant in Kenya, I've found that these biblical principles provide a strong foundation for my work. They've guided me through complex situations, especially when faced with the unique challenges of our rapidly evolving economic landscape.

Challenges Faced by Christian Accountants

Ethical Dilemmas

Perhaps the most significant challenge for Christian accountants is navigating ethical dilemmas. In a profession that

deals with financial matters, there can be strong temptations to bend rules or overlook discrepancies, especially when faced with pressure from clients or superiors. Early in my career, I was asked by a client to 'adjust' some figures to help secure a loan. The pressure was immense, as the client was influential and the potential financial gain significant. However, I knew that compromising my integrity would not only violate my professional ethics but also my Christian values. After much prayer and reflection, I respectfully declined, explaining the legal and ethical implications. While it was a difficult decision that resulted in losing the client, it reinforced my commitment to upholding both my faith and professional standards.



The Parable of the Talents
Willem de Poorter (1608–1649/1668)
National Gallery Prague
Photo: Wikimedia Commons

Balancing Profit Motives with Moral Considerations

The business world often prioritises profit above all else. For a Christian accountant, this can create tension between professional expectations and personal values. The pursuit of profit is not inherently wrong from a Christian perspective, but it becomes problematic when it overshadows ethical considerations or leads to the exploitation of others. In Kenya, where economic growth is rapid but inequality remains high, this tension is particularly acute. I've often found myself advising clients against aggressive tax avoidance schemes or encouraging them to invest in community development projects, even when it might impact short-term profits.

Dealing with Materialism and Greed

Accounting professionals often work in environments where material success is highly valued. This can create a challenging atmosphere for Christians who are called to prioritise spiritual wealth over earthly riches. The constant exposure to large sums of money and the lifestyles of wealthy clients can potentially lead to covetousness or a skewed perspective on the importance of material possessions.

Navigating Complex Regulations

The field of accounting is governed by numerous complex regulations that can sometimes seem at odds with simple notions of right and wrong. Christian accountants must navigate these regulations while maintaining their ethical standards. This can be particularly challenging when regulations allow for practices that, while technically legal, may not align with the accountant's understanding of Christian ethics. In Kenya, where financial regulations are rapidly evolving to keep pace with economic growth, this challenge is magnified. I've found that staying updated on both international accounting standards and local regulations is crucial. It's a constant balancing act to ensure compliance while also upholding the spirit of financial integrity that governs my Christian principles.

Work-Life Balance and Spiritual Health

The demanding nature of the accounting profession, especially during busy seasons like tax time, can make it difficult for Christian accountants to maintain a healthy work-life balance. Long hours and high stress can potentially lead to neglect of spiritual

practices, family responsibilities and church involvement. In our Kenyan culture, where community and family ties are very strong, this challenge can be particularly stressful. I've had to be intentional about carving out time for prayer, Bible study and family, even during the busiest seasons.

Satisfactions of Accountancy for Christians

Despite these challenges, working in accountancy can also provide numerous satisfactions for Christians, allowing them to live out their faith through their profession.

Practising Integrity

Accountancy provides daily opportunities to demonstrate integrity and ethical behaviour. By consistently choosing to uphold high moral standards, Christian accountants can be a positive influence in their workplaces and serve as examples of Christ-like character. There have been times when my stance on ethical issues has led to challenging conversations with clients and colleagues. However, I've found that maintaining integrity often leads to respect and can open doors for meaningful discussions about faith and values.



Stewardship and Wise Counsel

Christian accountants have the satisfaction of helping individuals and organisations practise good stewardship of their financial resources. By providing accurate financial information and wise counsel, they enable clients to make informed decisions that can lead to better financial health and stability contributing to the overall development of our nation.

Supporting Charitable Organisations

Many Christian accountants find great fulfillment in using their skills to support churches, charities and non-profit organisations. Whether through professional services or volunteer work, they can contribute to the financial health and accountability of organisations doing important work in their communities and around the world.

Promoting Fairness and Justice

Accurate accounting practices promote fairness and justice in business and society. By ensuring that financial reports are truthful and transparent, Christian accountants play a role in creating a more just economic system. This aligns with biblical principles of justice and care for others.

Personal Growth

The challenges faced in the accounting profession can lead to significant personal and spiritual growth.

Navigating ethical dilemmas, resisting temptations, and maintaining integrity in difficult situations can strengthen one's faith and character. Each challenge I've faced has been an opportunity for growth, pushing me to deepen my understanding of how my faith applies in complex real-world situations.

Integrating Faith and Profession

For Christian accountants, successfully integrating faith and profession is key to finding fulfillment in their work. Here are some strategies I have found helpful.

Viewing Work as a Calling

Rather than seeing accounting merely as a job, I view my profession as a calling from God. This perspective infuses my daily tasks with deeper meaning and purpose, especially when considering the impact of financial integrity on Kenya's development.

Practising Prayer and Reflection

Regular prayer and reflection help to maintain spiritual focus and seek God's guidance in work. I start each day with a prayer for wisdom and integrity, and often reflect on ethical decisions through the lens of faith.

Building a Support Network

Connecting with other Christian professionals, through faith-based professional organisations and church

groups, provides valuable support and accountability. These networks offer advice, encouragement, and a space to discuss the unique challenges of being a Christian in the accounting field.

Continuous Learning

Staying updated not only on accounting practices but also on Christian ethics and how they relate to business can help accountants navigate complex situations. In the dynamic field of accountancy, especially within Kenya's evolving economic landscape, continuous learning is essential. My commitment to professional growth extends beyond accounting practices to include a deep understanding of Christian ethics and theology in business. I regularly attend seminars bridging faith and finance, engage in discussions with spiritual leaders about ethical business practices, and have completed over 1000 short courses throughout my career. My dedication to learning culminates in my current pursuit of a PhD, with graduation anticipated within a year. This academic journey, combined with my extensive professional development, enhances my ability to navigate the complex intersection of advanced financial concepts and ethical considerations in daily practice. This not only sharpens my professional skills but also strengthens my capacity to serve as an ethical guide in the challenging world of finance and business.



Professional development

Photo: Nicholas Hare Architects

Being a Witness Through Excellence

Christian accountants can be a witness for their faith by pursuing excellence in their work. Colossians 3:23 encourages believers to “work heartily, as for the Lord rather than for men”. (LSB). By demonstrating exceptional skill, reliability and integrity, Christian accountants can earn the respect of colleagues and clients, potentially opening doors for conversations about faith.

Case Studies: Faith in Action

To illustrate how Christian principles can be applied in real-world accounting scenarios, consider the following case studies:

Case 1: Ethical Reporting

Sarah, a Christian accountant, discovers a significant error in her company's financial statements that would make the company appear more profitable than it actually is. Despite pressure from her superiors to overlook the error, Sarah chooses to report it, citing her commitment to honesty and integrity. Her actions lead to short-term difficulties but ultimately enhance the company's reputation for transparency.

Case 2: Compassionate Practice

John, an accountant at a small firm, works with many low-income clients. Recognising the financial struggles of his community, he initiates a pro bono programme to provide free tax preparation services to those who can't afford it. This allows him to use his skills to serve others, embodying the Christian principle of caring for those in need.

Case 3: Ethical Client Selection

A large corporation known for its environmentally harmful practices approaches Maria's accounting firm for services. Despite the potential for significant profit, Maria, guided by her Christian values of stewardship of creation, advises her firm to decline the client. Instead, she suggests focusing on attracting clients whose values align more closely with the firm's ethical standards.

In Summary

Working as a Christian accountant presents a unique set of challenges and profound satisfactions.

The rapidly evolving economic landscape of Africa and the world demands not only technical expertise but also unwavering ethical standards.

By viewing our work as a divine calling rather than merely a profession, we infuse our daily tasks with deeper meaning and purpose. This perspective allows us to integrate spiritual practices into our professional lives, transforming mundane financial tasks into opportunities for living out our faith. Moreover, by seeking support from like-minded individuals, we create a network of professionals who understand the delicate balance between faith and finance, providing mutual encouragement and accountability.

In the competitive and often morally ambiguous world of business, Christian accountants have the extraordinary opportunity to be salt and light.

Our adherence to values of honesty, integrity and compassion can have a ripple effect, influencing not only our immediate workplaces but also the broader financial landscape. By consistently choosing ethical practices over expedient shortcuts, we set a standard that challenges the status quo and inspires others to higher levels of integrity. This influence extends beyond individual transactions to shape corporate cultures and even national financial practices, contributing significantly to the ethical development of our nation's business sector.

As we balance the books, we are simultaneously called to balance

our professional responsibilities with our spiritual convictions. This delicate equilibrium requires constant vigilance and often demands courage to stand firm in our beliefs, even when it may come at a personal or professional cost. However, it is in successfully navigating

'Christian accountants have the extraordinary opportunity to be salt and light'

these challenges that we find the deepest fulfilment in our careers. The satisfaction derived from knowing that our work contributes to a more ethical, transparent, and just financial world is immeasurable. This alignment of our professional output with our Christian values not only brings personal contentment but also plays a crucial role in the holistic development of Kenya. By upholding high ethical standards in finance, we contribute to building a stronger, more trustworthy economic foundation for our nation, paving the way for sustainable growth and prosperity that benefits all members of society. 🌟



Lilian Mboya, a Certified Public Accountant CPA(K) and a Lecturer at the Cooperative University of Kenya, has spent over a decade expertly managing grants in the NGO world. Her passion for financial sustainability in non-profit organizations drives her research, making her a true champion for charitable causes. Beyond her professional life, Lilian dreams of embarking on an enchanting journey across Africa, Latin America, and the Scandinavian fjords, immersing herself in diverse cultures and breath-taking landscapes. In a delightful fusion of luxury and adventure, she aspires to make this grand tour in a Bombardier Global 7500 camper, perfectly encapsulating her ability to blend practicality with dreams of exploration.