

No.	Shareholder Name	Shareholder Questions	Responses to the shareholder questions
1	Demba Emmanuel	Kindly send me the audited financial statements for the year ended 30th dec2020.	Dear Emmanuel, a copy of our 2020 Integrated Report & Financial Statements was sent to your email address: dembaemmanuel@gmail.com. Alternatively, a copy can be downloaded from our website https://ke.britam.com/investor-relations/group-annual-report
2	Anastacia Kariuki	I am one of the shareholders making an enquiry on the status of my dividends because I have not been receiving annual dividends for quite some time now. Kindly enlighten me on this matter.	Dear Anastacia, considering the depressed performance, the Board was not in a position to declare a dividend for the financial year 2020. However, for dividends relating to previous years, our Share Registrars - Image Registrars have already contacted you for more information so that this can be promptly resolved.
3	Lucy Komu	Kindly may I know about my dividends in case one wants to sell the share which is the procedure	Dear Lucy, in the financial year under review (2020) the company was not in a position to declare a dividend due to depressed financial performance. To sell your shares you will need to get in touch with your stockbroker.
		Hallo,why don't I get updates about my dividends ?If one wants to sell the shares which is the procedure?? Thanks	You can get updates on your dividends by contacting our share registrars - Image Registrars or even through your stockbroker. To sell your shares you will need to get in touch with your stockbroker.
		Are there dividends earned on the shares,if so do you send alerts?	You can get updates on your dividends by contacting our share registrars - Image Registrars or even through your stockbroker.
4	Rachel Elsie	Thank you for inviting me to attend virtual meeting on Friday 28th May, 2021 at 10.00a.m. My agenda - question. 1. Dividends - I would like to find out whether there is dividends given to shareholders. This is because since I purchased shares on 8/09/2011, I have never received any dividends.	Dear Rachel, we have been paying dividends since we listed at the Nairobi Securities Exchange except in 2018 and for the year under review (2020). However, for further assistance kindly share the information requested by our Share Registrars - Image Registrars for assistance. To register to participate in the upcoming Annual General Meeting you had been advised to dial *483*824# from your phone and follow the prompts.
5	Mbega Samson Mwanzanje	Dear Sir, Kindly look into my dividends issue. For several years I have not been receiving my dividends. My mobile no is xxx. My ID no xxx. Hope you will do the needful from your end.	Dear Samson, we have been paying dividends since listing except in 2018 and also for the year under review 2020 due to depressed results. However, for dividends relating to previous years, Image Registrars have already contacted you for more information so that this can be resolved.
6	Jane Kamau	I did not get my dividends for the last 5years .What might be the problem. Whom can I contact.	Dear Jane, in the last five years we declared a dividend except in 2018 and in the year under review (2020). There could be a number of reasons why you haven't received your payment. Our Share Registrars have already contacted you. For prompt assistance kindly provide information requested by Image Registrars so that this can be resolved.
		I hardly receive my dividends for quite a number of years.Why is this?	Dear Jane, as mentioned in our earlier communication to you, contact our Share Registrars - Image Registrars for assistance
7	Gachuhi Mercy	Good Afternoon: Below is my share details from 2011,I have two concerns kindly assist: 1. I used to receive dividends via my mpesa till around 2017 ever since then I have never received my dividends again. 2. How can I change an agent since my agent left Britam some years back?	Dear Mercy, after 2017 we have only paid a dividend for the financial year 2019. Our registrars - Image Registrars can give you information on your dividend. Concerning your agent, our support team will be reaching out to you shortly. Alternatively kindly write to them on Info@britam.com
8	SIBILO,VINCENT KIPKURGOR	Dividends	Dear Vincent, in light of the depressed performance, Britam Holdings Plc did not declare and will not be paying a dividend for the financial year 2020. However, for dividends relating to previous years, please contact our registrars - Image Registrars for more information and support.
9	MUCHERU,DANIEL MURAYA	How much are you paying for dividend?	Again, Dear Daniel, our 2020 results made it difficult for the Board to declare a dividend for the financial year 2020. To shed more light on this, As highlighted in our results release earlier, our financial results were negatively affected by fair valuation losses from poor equities performance and property impairments. The unfavorable operating environment in the year also adversely impacted our investment in associate – HF Group Plc - contributing to an increase in the Group's share of loss and a reduction in the value of this investment. The results were further depressed by a provision for investment losses which was based on the level of support to be offered to Britam Wealth Management Fund LLP, a Fund managed by Britam Asset Managers.
10	ESTHER WANGARI NYAMBURA	Dividends	Dear Esther, in light of the depressed performance, Britam Holdings Plc did not declare and will not be paying a dividend for the financial year 2020. However, for dividends relating to previous years, please contact our registrars - Image Registrars for more information and support.
11	LAGAT,ESTHER JEMAIYO	How is the payment of dividends?	Dear Esther, dividends whenever declared and approved can be paid by either Mobile Money, Cheque or Bank Transfer depending on the shareholder's preference. Considering the depressed performance, Britam Holdings Plc will not be paying a dividend for the financial year 2020. However, for dividends relating to previous years, please contact our registrars - Image Registrars for more information and support.
12	ESHITEMI,MISANGO NDETA	What's the rate of dividend payment for the year ending 2020?	Dear Eshitemi, in light of the depressed performance, Britam Holdings Plc did not declare and will not be paying a dividend for the financial year 2020
13	Margaret Gituku	It's long time since I received any dividend from Britam that's my worry for I beg to know why	Dear Margaret, in light of the depressed performance, Britam Holdings Plc did not declare and will not be paying a dividend for the financial year 2020. However, for dividends relating to previous years, please contact our registrars - Image Registrars for more information and support.
	CHAMI,ALOIS WAFULA	Clarify the operations of the Group business?	Britam Group offers a wide range of financial solutions in life assurance, general insurance, health insurance, retirement planning, asset and property management. We have a presence in seven countries in Africa namely: Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi.

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14	CHAMI,ALOIS WAFULA	How would you improve the Group business?	The Group has just concluded its 2016-2020 Five-year strategic period in which it realized a mixed set of results. We are in the process of finalizing our 2021-2025 strategy which will focus on among other priorities: making the organization more customer-centric, sustaining and accelerating the good results we are realizing from our international businesses, and addressing performance challenges encountered in the 2016-2020 strategic period such as our relatively high operating costs in comparison to peers. Another key focus area will be optimizing the profile and returns from our investments. We are confident that these priorities will deliver value to our stakeholders.
	CHAMI,ALOIS WAFULA	Explain the future of the Group business?	As mentioned we are finalizing our strategy for the next five years and we will focus on the above mentioned priorities with a single aim of maximizing value to our shareholders and to all the other stakeholders.
15	Geraldine C.M. Kioko	Kindly register me for the AGM.	Dear Geraldine, as earlier guided, to register dial *483*824# from any network and follow the various prompts regarding the registration process.
16	D.S Mutungi	Kindly register me for the AGM.	Dear Mutungi, as earlier guided, to register dial *483*824# from any network and follow the various prompts regarding the registration process.
17	Johnson Emily Mwangi	Hi where the meeting will held ...kindly	As advised by the Share Registrars, the meeting will be held virtually. To register you had been advised to dial *483*824# from any network and follow the various prompts regarding the registration process.
18	David Laktabai	Unable to register kindly assist	Dear David, as earlier guided, to register dial *483*824# from any network and follow the various prompts regarding the registration process.
19	Abraham Njue	No Question	Dear Abraham, Your question was not clear, however to participate in the forthcoming AGM which will be on 28 May 2021 at 10:00 am, you had been advised to register by dialling *483*824# for all networks and follow the various prompts regarding the registration process.
20	Angela Wambui	No Question	Dear Angela, Your question was not clear, however to participate in the forthcoming AGM which will be on 28 May 2021 at 10:00 am, you had been advised to register by dialling *483*824# for all networks and follow the various prompts regarding the registration process.
21	Joseph Njuguna	What is next steps?	Dear Joseph, Your question was not clear, however to participate in the forthcoming AGM which will be on 28 May 2021 at 10:00 am, you had been advised to register by dialling *483*824# for all networks and follow the various prompts regarding the registration process.
22	Muroki Mwaura	Do you have a phone number that those outside of Kenya can use to register for the AGM?	We do not have a phone number for this purpose but shareholders outside of Kenya are provided with a link through their email addresses which they can use to register and participate in the Virtual Annual General Meeting. Our virtual AGM process supported by our Share registrars – Image Registrars is set up in a way that ensures that all our shareholders no matter their location can register and participate in the meeting.
23	Muiruri King'ang'a	Dear Sirs, Please send the link for registration of the AGM. The ICCD code provided is not going through.	Dear Muiruri, we got your request after further checking we have noted that you are already registered for the AGM. You will be sent the livestream link before the meeting commences as per the Notice to the Annual General Meeting.
24	BUTEYO,THADDEUS WAFULA	When is the AGM	Dear Wafula, AGM date is 28/05/2021 at 10.00am
25	Eunice Nyamasyo	As a share holder, I write to register as a participant in the scheduled Britam Annual General Meeting on 28/5/2021	Dear Eunice, to participate in the AGM kindly register by dialling *483*824# for all networks and following the various prompts regarding the registration process.
26	Elijah Kimemia	What happened to the wealth management team. We are told it performed dismally what was the cause and what steps are you taking as you look into the future?	In the 2020 Financial year results, there is a provision for investment losses in Wealth Management Fund LLP, a Fund managed by Britam Asset Managers which is a fully owned subsidiary of Britam Holdings PLC. As we look into the future, the Holding Company is committed to support the Fund to fulfil its obligations as they fall due through management oversight of the Fund's operations and the agreed recovery plan.
27	Lucy Wainaina	Hello, suppose one to sell the shares,what rate are they trading for?	It is the nature of share prices to keep changing. However, in the last two weeks the share price was averaging Shs 7.00 per share. You may have noted our share price has remained at more or less this level for more than a year. We are confident that as we implement our 2021-25 strategic initiatives we will unlock the value of the business and put our share price on the growth path.
28	Michael Karanja	I write to you in regard to my shares that I bought some years ago worth 30,000kshs. Would wish to dispose of them by selling them.	You can sell your shares through your broker. Image Registrars can give you information on your broker.
29	Nathan Mutua	How much is per share now? If I want to trade my shares what is the process?	It is the nature of share prices to keep changing. However, in the last two weeks the share price was averaging Shs 7.00 per share. You may have noted our share price has remained at more or less this level for more than a year. We are confident that as we implement our 2021-25 strategic initiatives, we will unlock the value of the business and put our share price on a growth path. To trade your shares, you will need to contact your stockbroker. Image Registrars can give you information on your broker. Kindly reach out to them on 0709 170 000 or at info@image.co.ke
30	Elijah Kimemia	What's the position of unit linked products. Do you still offer them. And as percentage of you insurance product what percentage does it hold? What is the minimum amount for one to purchase for a unit trusts? What's the average return for unit trust fund in a year and year on year?	We offer Unit Linked products. Currently, approximately 12% of our active long-term life assurance policies are unit linked. You can purchase unit linked product with instalments of as low as Shs 200 per day. We will continue offering affordable and innovative products and solutions to all categories of customers. Our unit trusts earn between 8% to 11% return.
31	MUNIO,GEORGE WAITHAKA	Will the meeting be virtuary in totality?	Dear George, Yes, our meeting is held virtual in totality which is in line with our efforts to protect our shareholders by ensuring adherence to Government protocols on Covid-19.

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32	MUNIO,GEORGE WAITHAKA	No.1. investment in HF. What is the position. There were news about disposing the stake	We remain confident of a turnaround in this investment. The recent capital injection of Shs 1 billion Tier capital was aimed at supporting the unit to meet regulatory requirements and also tap opportunities in the commercial banking space. We are restricted in terms of what we can talk about HF as it is a listed entity. However, together with other shareholders we are in the process of seeking a strategic partner to work with in turning around HF.
33	MUNIO,GEORGE WAITHAKA	No.2. With Dr wairegis retirement and Re-organisation thereafter, what should we expect from the new management bearing in mind britam made huge loss for year 2020	The management is in the process of finalizing our 2021-2025 strategy which will focus on among other priorities: making the organization truly customer-centric, sustaining and accelerating the good results from our international businesses and addressing performance challenges encountered in the 2016-2020 strategic period such as the relatively high operating costs in comparison to peers. Another key focus area is optimizing the profile and returns from our investments. We are confident that these priorities will deliver value to our stakeholders.
34	MUNIO,GEORGE WAITHAKA	No. 3. why didn't the board consider an insider who knows about britam well to be the CEO yet there were many qualified insider?	As you know Britam Group has a rich and diverse shareholding base and the Board had to arrive at a decision that as much as possible balances the interests of the different shareholders.
35	MUNIO,GEORGE WAITHAKA	No.4. Britam tower. What percentage of it is occupied?	Britam Tower is currently at 47% occupancy rate.
36	MUNIO,GEORGE WAITHAKA	No 5.Fake claims. How deep is britam affected by this?	Fraudulent claims is an industry-wide problem that undermines the sustainability of the whole Insurance industry. At Britam, we continue to invest and employ technologies to detect and flag possible fraudulent claims.
37	MUCHIRI,DANIEL KIMOTHO		Dear Daniel, You did not manage to post your questions but the Financial Statements, Chairman's, Directors' and Auditor's report are available in our 2020 Integrated Report which can be downloaded on the company's website.
38	CHAMI,ALOIS WAFULA	Explain the challenges of the Group business?	The group underlying operations remain resilient and in the financial year 2020 results we achieved a 4% growth in Gross Earned Premium and a 6% reduction in underlying expenses. However, the results were adversely impacted by fair value losses, property impairments, a writedown of and an increase in share of loss from our investment in associate - HF. Further negative impact came from a provision for investment losses being the level of support to be offered to Britam Wealth Management Fund LLP, a Fund managed by Britam Asset Managers which is a fully owned subsidiary of Britam Holdings PLC.
39	CHAMI,ALOIS WAFULA	Clarify the operations of the Group business next level?	Our operations to the next level will be guided by our new strategy for the period 2021-2025. Key focus areas will be on making the organization truly customer-centric, sustaining and accelerating the good results from our international businesses, and addressing performance challenges encountered in the 2016-2020 strategic period such as our relatively high operating costs in comparison to peers. Another key area will be sustainably optimizing the profile and returns from our investments. We are confident that these priorities will deliver value to our stakeholders.
40	CHAMI,ALOIS WAFULA	How would improve the Group business?	Dear Chami, we have already responded to this question. Kindly refer to our previous response.
41	CHAMI,ALOIS WAFULA	1.Clarify the operations of the group business under the current year? 2. Explain how you will improve the group business in future? 3. Explain the challenges you have been facing in the group business during the current year?	Dear Chami most of your queries were covered in our previous responses but some of the challenges we encountered in the year under review were: a decline in revenue growth in our life business due to a tough operating environment that depressed disposable incomes, fair value losses from our listed equity investments, property impairments and a further provision for investment losses being the level of support to be offered to Britam Wealth Management Fund LLP, a Fund managed by Britam Asset Managers which is a fully owned subsidiary of Britam Holdings PLC. In spite of these challenges, our business remained resilient growing Gross Earned Premiums by 4% while achieving a 6% reduction in our underlying expenses.
42	SIKUKU,BRIAN WAFULA	I do understand that IFRS 9 has greatly impacted the profitability of financial institutions. How is the board restructuring the group's portfolio to minimize fair value losses?	Yes, we agree financial institutions had to increase their provisions for bad debts as required by IFRS 9 as customers struggled to pay their debts owing to tough operating environment occasioned by Covid-19 pandemic. As part of our 2021-25 strategy, the Group is reviewing the profile of our investments with a view to maximize returns and reduce earnings volatility from these investments.
43	KING'ANG'A,GEOFFREY MUIRURI	In my opinion why pay directors if they are only making losses. Directors should be remunerated as a percentage of the net surplus. If negative, the directors pay the company and if positive get paid 1% of the surplus.	The remuneration of the Company's directors is approved by Shareholders in an Annual General Meeting, in line with the provisions of the Company's Act 2015 and the Regulations therefrom. The Shareholders of the Company were presented with the Directors Remuneration report in the 2020 Annual Report and requested in the AGM Notice to approve the 2020 Directors Remuneration and authorized the Directors to fix the remuneration for the year 2021. Based on the AGM resolution vote results, the shareholders by a majority vote, approved this resolution.
44	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463200 ,on P&L, I see operating & other expenses rise from 8 billion to 13 billion why?	The increase is due to a provision for investment losses of Shs 5.2 billion being the level of support to be offered to Britam Wealth Management Fund LLP, a Fund managed by Britam Asset Managers which is a fully owned subsidiary of Britam Holdings PLC. The Board and the shareholders are committed to ensuring all entities meet their obligations as they fall due. Please note excluding the above provision our normal / underlying expenses reduced by 6%.
45	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463200 ,on P&L I see share premium reservers 26 billion how can you distribute this amount to shareholders?	The Shs 26 billion is made of a share premium of Sh 13 billion which is part of the Groups capital and a statutory reserve of Shs 13 billion which is a statutory reserve for our life assurance business. Both of these amounts are not distributable to shareholders.
46	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463200 ,on P&L, I see total expenses are 39 billion how did you come to use this amount?	The increase is mainly due to a provision for investment losses of Shs 5.2 billion being the level of support to be offered to Britam Wealth Management Fund LLP, a Fund managed by Britam Asset Managers which is a fully owned subsidiary of Britam Holdings PLC.

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47	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463200 ,on P&I see finance cost increased how?	The increase was due to the additional borrowings to fund acquisition of an investment property and injecting of Tier 2 Capital in HF.
48	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463200 I see you have many banks how do you operate?	Our operations are diverse in nature serving different customers with unique needs in different locations. This makes it important to have different banking partners to take care of their needs
49	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463100, how can you give directors emoluments and the company was at a loss?	The remuneration of the Company's directors is approved by Shareholders in an Annual General Meeting, in line with the provisions of the Company's Act 2015 and the Regulations therefrom. The Shareholders of the Company were presented with the Directors Remuneraton report in the 2020 Annual Report and requested in the AGM Notice to approve the 2020 Directors Remuneration and authorized the Directors to fix the remuneration for the year 2021. Based on the AGM resolution vote results, the shareholders by a majority vote, approved this resolution.
50	KIMANI,STEPHEN IRUNGU	I am Irungu kimani from Thika cds 6463200 ,on directors elections have you Retained them since I see changes on management	There election of directors is done in line with the Company's Articles of Association and the Companies Act 2015. In the 2021 AGM, there were directors who were retiring by rotation and others, who were retiring, as required by the Articles' having been appointed to fill casual vacancy during the year. All the directors up fo re-election and who being eligible offered themselves up for re-election, were voted for and garnered a majority vote, required for their re-appointment.
51	OLE NKAIWUATEI,JOSEPH KOTOINE	I have never received my dividends...Why?	Dear Joseph, we have been paying dividends since listing except in 2018 and also for the year under review (2020) due to depressed results. However, for dividends relating to previous years, kindly contact Image Registrars for more information and assistance.
52	MWENGA,VIOLET CHAO	DIVIDENTS WEF 2018	Dear Violet, we did not declare a dividend in 2018 and also for the year under review (2020) due to depressed results. However, for dividends relating to previous years, kindly contact Image Registrars for more information and assistance.
53	ODIERO,PETER KANGA	Dividents wef 2017	Dear Peter, we declared a dividend for the financial year 2017 and also in 2019. However, for the years 2018 and 2020 the Board was not in a position to declare and pay a dividend due to depressed financial results. Our registrars - Image Registrars can give you information on your dividend for 2017 and 2019.
54	KINUTHIA,PETER NJUGUNA	Does our company provide medical cover to senior citizens above 60 years? Most of us shareholders are above 60 and we are struggling to get medical insurance.	Dear Peter, we do have Milele Health Plan cover that covers the aged. Its has a maximum entry age of 70 years. For more information you can reach us on Tel: (020) 2833027 / 0703 094027 or through the email address BritamMilele@britam.com
55	OCHOO,CHARLES OPIYO	I beg company to lodge a bonuses.	Dear Charles, your request is noted. The company will consider and communicate this at the appropriate time.
56	MBATI,JANE OMUSANGA	Why is the Livestream offline. The whole video is frozen	Dear Jane, we spoke and leant that this was resolved.
57	HOTIE,BENARD MACHARIA	Vocha tutapata lini?	Katika Mwaka wa 2019 and 2020 hatungeweza kuwapa vocha kutokana na changa mata zinazotakana na janga la Corona.
58	NJIRU,MONICA NJOKI	Thank you for the meeting. Are we not receiving dividends this year. What happens to the give aways. Can the company incorporate them in dividends. This Corona is finishing us.	Dear Monica, considering the depressed performance, the Board was not in a position to declare a dividend for the financial year 2020. The challenges posed by Covid-19 pandemic has necessitated we hold virtual meetings and not in a position to offer give aways.
59	MWORIA,EMILLY DOLLY KAGWIRIA	When are dividends paid. Not received.	Dear Emily, considering the depressed performance, the Board was not in a position to declare a dividend for the financial year 2020.
60	MBATI,JANE OMUSANGA	Do you pay dividend if any?	Dear Rachel, we have been paying dividends since we listed at the Nairobi Securities Exchange except in 2018 and for the year under review (2020). However, for further information and assistance kindly contact our Share Registrars - Image Registrars.
61	ONDORO,SIMON PETER OLUGA	The annual retainer for Dr. Peter K. Munga, Mr. Stephen Wandera and Ms. Josephine Ossiya seem much higher than for the rest. What are the considerations? Are these negotiated with each of the individuals? Thank you.	The annual retainer payable to directors in each Britam Company are standard and not negotiated per individual director. The total aggregate annual retainer amount indicated as paid to the respective director, is based on the number of the Britam Companies Board that the respective director sits in. The directors you have mentioned sits in relatively more boards than the rest.
62	MBATI,JANE OMUSANGA	I have never received any dividend, is there any reason for this?	Dear Jane, we have been paying dividends since we listed at the Nairobi Securities Exchange except in 2018 and for the year under review (2020). For further information and assistance kindly contact our share registrars - Image Registrars.
63	MBATI,JANE OMUSANGA	What's the current per share price?	Dear Jane, it is the nature of share prices to keep changing. However, in the last two weeks the share price was averaging Shs 7.00 per share. Today, on the AGM day the share closed at Shs 7.24. We are confident that as we implement our 2021-25 strategic initiatives, we will unlock the value of the business and put our share price on a growth path.
64	GICHERU,BEATRICE WANGECHI	Good morning. I have not received my dividend for some past years even after visiting Image Registrars to change the mode of payment from bank to mpesa. This was necessitated by the fact that I no longer use the bank account given at the time of purchase.	Dear Beatrice, in the last five years we declared a dividend except in 2018 and in the year under review (2020). Our Share registrars have already contacted you on this matter. For prompt assistance kindly provide information requested by Image Registrars so that this can be resolved.
65	GICHERU,BEATRICE WANGECHI	Good morning. I have not received my dividend for some past years even after visiting Image Registrars to change the mode of payment from bank to mpesa. This was necessitated by the fact that I no longer use the bank account given at the time of purchase.	Dear Beatrice, you have already been responded to. Kindly refer to our previous response.

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66	MBURU,JOHN ALLAN MWAURA	Mine is not a question but an observation. As a shareholder I need to see value on my shares(shareholder value) which currently I do not see. The share price is down and we are not getting any any dividends, a trend that has continued. Can we be assured that BRITAM has set in motion mechanisms to reverse this very unfortunate trend. Thank you!	Dear John, we appreciate your concern and thank you for raising it. The Group has just concluded its 2016-2020 five-year strategic period in which it realized a mixed set of results. We are in the process of finalizing our 2021-2025 strategy which will focus on among other priorities: making the organization truly customer-centric, sustaining and accelerating the good results we are realizing from our international businesses, and addressing performance challenges encountered in the 2016-2020 strategic period such as our relatively high operating costs in comparison to peers. Another key focus area will be optimizing the profile and returns from our investments. We are confident that these priorities will deliver value to our stakeholders.
67	KING'ANG'A,GEOFFREY MUIRURI	I got confused on the title of no. 3 row on the voting panel. I guess it could be a typing error but clarify please and or correct, is it Ms or Mr. Tavaziva?	Dear Geofrey, this was Mr. Tavaziva
68	MULI,JONATHAN MUSYOKA	For almost 5 years I have not received my dividends, has the company been giving it or not. If dividends have been there when will I get my share.	Dear Jonathan, in the last five years we declared a dividend except in 2018 and in the year under review (2020). For prompt assistance kindly provide information requested by Image Registrars so that this can be resolved.
69	NDEGWA,PRISCILLAH WAITHERERO	Any divided this year?	Dear Priscillah, in light of the depressed performance, Britam Holdings Plc did not declare and will not be paying a dividend for the financial year 2020.
70	NDEGWA,MARGARET WAIRIMU	During the meeting over the yrs, gifts were available for all members attending meetings, I suggest that the small token be added to our shares.	Dear Margaret, your suggestion is noted and we will review this for consideration in future.
71	NYAMBATI,BENJAMIN ONDIBA	Consider our give ways.	Dear Benjamin, your request is noted. It was not possible to offer give aways this year but we will review this for consideration in future.
72	KARIMI, RISPER	How much are you paying the dividends this year?	Dear Risper, in light of the depressed performance, Britam Holdings Plc did not declare and will not be paying a dividend for the financial year 2020.