

BRITAM HOLDINGS Plc

27TH ANNUAL GENERAL MEETING HELD VIRTUALLY ON 29TH JUNE 2023 – QUESTIONS FROM SHAREHOLDERS & RESPONSES

#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
1	Sifuna Timothy Wakhungu	Dividends	Have you declared any dividends?	Dear Timothy, Thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
2	Malaki Samuel Obunga	Dividends	When can we expect a dividend issuance? this might stop depreciation of the stock price.	Dear Samuel, Thank you for your question. Please note that the Directors do not recommend a dividend for the financial year ended 31/12/2022. Your advice on the impact of the dividend on share price has been noted. As we execute our strategy and unlock value, at the directors will make a decision at the right time.
3	Mulee Joseph Muli	Dividends	What is the proposed dividend?	Dear Joseph, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
4	Githui Leonard Mwai	Dividends	How much is my dividend?	Dear Leonard, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
5	Mbuthia, Peter Kimondo	Dividends	I don't get my dividends, why?	Dear Peter, thank you for your question. Our Registrars - Share Registrars got back to you on phone for further advice. Additionally, you can contact us on 0709 170 000 or send an email to info@image.co.ke in for further assistance. Further, please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
6	Abdalla, Fauziah Nyambura	Dividends	Any dividend?	Dear Fauziah, Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
7	Mwangi, Samuel Ndururu	Quorum	Can I get the chance to attend the meeting physically? Thanks in advance.	Dear Samuel, Thank you for your question. Please note the meeting was held virtually.

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8	Nduati, David Mwaniki	Dividends	Why did I not receive my dividends for the year 2021?	Dear David. Thank you for your question. Please note that the directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
9	Nganga, John Kimani	Election Of Directors	Give Venue	Dear John, Kindly note that the meeting was held virtually.
10	Munenge, Hannah Mugane	Dividends	Kindly send my dividends and future ones through M-PESA.	Dear Hannah, thank you for your question. Kindly note that you are required to engage your stockbroker Standard Investment for change of mode of payment in your CDSC account. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
11	Njoroge Jackline Priscillah Njeri	Dividends	How do I claim my dividend?	Dear Jackline, thank you for your question. Our Registrars - Share Registrars got back to you on phone for further advice. Additionally, you can contact us on 0709 170 000 or send an email to info@image.co.ke in for further assistance. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
12	Ngonjo, Rachel Njoki	Dividends	Send dividend to my M-PESA	Dear Racheal Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
13	Ogendo, Fredrick Aloo	Dividends	DIVIDENDS	Dear Fredrick, Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
14	Wanjau, Alice Wamaita	Dividends	None at the moment	Dear Alice, Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
15	Otuke, Joseph Amwoma	Quorum	Meeting physically?	Dear Joseph, thank you for your question. Please note that the meeting was held virtually on the 29th of June 2023 from 10:00am

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16	Kihara, Newton Kibe	Dividends	Mkutano utakua wapi?	Bw. Newton. Asante kwa swali lako na kwa kujiandikisha kushiriki katika Mkutano wa Mwaka (AGM) wa Britam Holdings Plc. Mkutano ulifanyika kwa njia ya kidigitali tarehe 29 Juni 2023 saa nne (10.00 am). Ulitumiwa ujumbe kwa simu ili uweze kushiriki kwa mkutano.
17	Gicheha, John Mwangi	Dividends	Where is my dividend?	Dear Shareholder, Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a dividend decision at an appropriate time.
18	Kanyotu, Mary Wangeci	Dividends	I haven't received my dividends. will I be paid through my M-PESA?	Dear Shareholder, Thank you for your question. Please note, that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a dividend decision at an appropriate time.
19	Grace Nyawira & Leah Nyambura Kiarie Kiarie	Dividends	Have not received dividends for the last 5 years?	Dear Grace, thank you for your question. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020 and prior.
20	Wanjohi, Mary Nduta	Dividends	I have never received my dividend.	Dear Mary, thank you for your question. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020 and prior.
21	Kimani, Eliud Kuria	Dividends	Gift to compliment nil dividend.	Dear Mr. Eliud Kuria, thank you for the question. When the company used to hold physical AGM, we would appreciate the shareholders attending the meeting with a gift. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
22	Kamau, Josphat Kariuki	Dividends	What is the current return rate on our shares?	Dear Josphat, Thank you for your question. Please note, the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.

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23	Alago, Sabina Lilian Atieno	Dividends	I haven't received my dividends for over 2 years. I'd wish to change my particulars.	Dear Sabina, thank you for your question. Please note that the last dividend to be paid by Britam was in the year 2020. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on changing your particulars.
24	Njuguna, Zippora Njeri	Dividends	How can I withdraw my dividends?	Dear Zippora, thank you for your question. Our Share Registrars - Image Registrars already contacted you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
25	Mureria, Mary Nyaguthii	Dividends	I haven't been getting my dividends.	Dear Mary. Thank you for your question. Please note that the last dividend to be paid by Britam was in the year 2020. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
26	Adongo, Olyvier	Quorum	What is the share price today?	Dear shareholder. Thank you for your question. The price on 13th June 2023 was Kshs 4.90 per share. However, as at 27th June 2023 the price was Kshs 5.00 per share.
27	Muchiri, Nancy Muthoni	Dividends	How do I get my dividends?	Dear Nancy, thank you for your question. Our Share Registrars - Image Registrars already contacted you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
28	Charagu, Paul Mwangi	Dividends	What's the rate of divided payment?	Dear Paul, Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
29	Mutugi, Mbae Duncan	Dividends	Could we please add the bonus to at least 1000kshs per share?	Dear Mr. Duncan Mutugi, Thank you for your question. Please note the directors did not declare a bonus or a dividend for the financial year ended 31 December 2022.
30	Uhuru, Kennedy	Dividends	No dividend for the last 4yrs	Dear Kennedy, Thank you for your question. please note that the last dividend to be paid by Britam was in the year 2020. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709

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				170 000 or send an email to info@image.co.ke for assistance on the dividends for the year ended 31 December 2020 and prior.
31	Mutai, Sammy Kipkemboi	Dividends	I haven't received my dividend for the last two year. please advice	Dear Sammy. Thank you for your question. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
32	Owido Gad Milton Ochuka	Dividends	I haven't received any dividends for the 5 years	Dear Milton, Thank you for your question. Please note that the last dividend to be paid by Britam was in the year 2020. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividends for the year ended 31 December 2020 and prior.
33	Uhuru, Kennedy	Dividends	Name changed from Kennedy Uhuru to Uhuru Kennedy.	Dear Kennedy, thank you for your question. The name is okay starting from the surname. This has been checked by Our Share Registrars - Image Registrars. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
34	Onchiri, Charles M	Dividends	What percentage per share	Dear Charles, Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
35	Indeke Emmah	Election Of Directors	How can I qualify to be a member of directors?	Dear Emmah, thank you for your question. The process of appointing a director is as follows: One is recommended by the Group Board Nomination, Governance and Remuneration Committee, then approved by the Group Board and finally appointed by shareholders. For more details check page 64 of the 2022 annual report.
36	Munene, Rose Mbuthu	Dividends	When are you disbursing these payments?	Dear Rose, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
37	Gichege Fredrick Kinyanjui	Dividends	Dividends	Dear Fredrick, thank you for your question / interest on dividends. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.

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38	Gichege Fredrick Kinyanjui	Dividends	How will I get my dividend?	Dear Fredrick, thank you for your question. Please note this question has been responded in your previous question.
39	Gichege Fredrick Kinyanjui	Dividends	How am I going to get my dividends?	Dear Fredrick, thank you for your question. Please note this question has been responded in your previous question.
40	Gichege Fredrick Kinyanjui	Confirmation Of Minutes	How am I going to get minutes?	Dear Fredrick, your request was well received. Send your email to agm@britam.com or investorrelations@britam.com
41	Githungo Patrick Gitari	Dividends	Any dividends proposed?	Dear Patrick, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
42	Gicheha John Mwangi	Dividends	Siku gani nitapata dividend?	Bw. John, Asante kwa swali lako. Kampuni ililipa mgawo wa faida (dividend) mwaka wa 2020. Kwa wakati huu kampuni inaendelea kutumia rasli mali katika kutekeleza mkakati ili kuimarisha biashara na kuongezea faida. Bodi itaangazia jambo la mgawo (dividend) wakati mwafaka ukifikia.
43	Ndungu, Mercy Wanjiku	Dividends	Do I have any dividends	Dear Mercy, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
44	Nguyani, Edward Muite	Dividends	Will it be possible to receive my divided through M-Pesa	Dear Edward, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
45	Mutua, Samuel Kauniko	Audited Consolidated Financial Statements	Can one have a copy of financial statements upon request?	Dear Samuel, thank you for your question. To access the annual report, you can use this link https://britam.com/investor-relations/annual-reports You could also collect a hard copy from Our Registrars - Image Registrars Limited offices, 5th Floor, Absa Towers (formerly Barclays Plaza), Loita Street.
46	Kihara, Allan Samuel Njogu	Dividends	Are we going be good investors this time round? Give us dividends	Dear Allan, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
47	Mutua, Samuel Kauniko	Aob	What is your plan for the next FY? Targets, goals & the like.	Dear Mr. Kauniko, Thank you for your question. Our targets for (2023) remains on 2021-2025 strategy with a focus on: Expanding our distribution network, Growth through Partnerships & Digital and

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				Emerging Market Consumers spaces, Optimization of investment returns, and Delivery of further cost savings.
48	Ngunjiri, Dean Martin	Dividends	How has Britam been affected by the new government?	Dear Mr. Ngunjiri, Thank you for your question. We continue to monitor the impact of new government policies to our businesses. We are paying more attention to areas where we can support our customers and their businesses so that they can continue to thrive in line with our customer centric strategy.
49	Njeru, Dan Kariuki	Dividends	When are you planning to give us dividend?	Dear Mr Kariuki, we thank you for and note your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
50	Mwangi, Philip	Dividends	Is the Board declaring any dividends and if so at what percentage?	Dear Phillip, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
51	Nabi, Mutembei Moses Nabea	Dividends	I have received any dividend in the last 3 years neither any comm to the reason thereto. Engage to advise	Dear Moses, Thank you for your question. please note that the last dividend was declared and paid in the year 2020.
52	Gathindi, Joe Ngari	Dividends	When will the dividends be paid?	Dear Joe, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
53	Odhiambo, Nicholas Juma	Dividends	I appreciate the work the board has done to give out the current dividend. What is the board going to do different to improve on the take home considering the economic challenges facing the business.	Dear Mr. Nicholas Juma, thank you for your question. In the last 2 years of executing our new strategy, we have recorded good progress. Our revenues are up, our costs have reduced, and our year-on-year profit is growing. This shows our strategy is working. Our focus remains on sustaining this trend.

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54	Mwangi, Janet Wangari	Dividends	Were dividends given last year? If so, I didn't get mine. What could have been the problem?	Dear Janet. Thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
55	Ochieng, Curtis Stephen	Dividends	I have not been receiving my dividends.	Dear Curtis, thank you for your question. Our Share Registrars - Image Registrars already contacted you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
56	Gathindi, Joe Ngari	Audited Consolidated Financial Statements	Need to check	Dear Joe, thank you for your question. You can use this link below to access a soft copy of the Audited Financial Statements https://www.britam.com/images/AGM-Information/Britam_Holdings_Plc_2022_Annual_Integrated_Report.pdf to access the Annual report.
57	Uhuru, Kennedy	Dividends	Even the 2020 dividend I did not get.	Dear Kennedy, thank you for your question. Our registrars - Image Registrars got back to you on phone for further advice. Additionally, you can contact us on 0709 170 000 or send an email to info@image.co.ke for further assistance.
58	Mbithi, Jason Mue	AOB	None	Mr. Jason Mue thank you for registering to participate in this year's Annual General Meeting (AGM). Your question was not clear. Kindly resend the question.
59	Oredo, Salome Adhiambo	AOB	AOB	Ms. Salome Adhiambo Thank you for registering to participate in this year's Annual General Meeting (AGM). Kindly resend the question.
60	Karani, George Mburia	Dividends	What is the rate of paying dividends and on what date?	Dear George, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
61	Wasike, William Sudi	Dividends	Hope we are going to get some dividends this year?	Dear William, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
62	Kimani, Hannah Wanjiru	Dividends	Sijapata dividend kwa miaka tatu kwanini?	Bi Hannah, Asante kwa swali lako na kwa kujiandikisha kushiriki kwa mkutano mku wa mwaka (AGM). Tulilipa dividend mwaka wa 2020. Kwa wakati huu kampuni inaendelea kutumia rasi mali katika kutekeleza mkakati ili kuimarisha biashara na kuongezea faida. Bodi itaangazia jambo la mgawo (dividend) wakati mwafaka ukifikia.

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63	Kamoche, Perpetual Wakarindi	Dividends	Why was I not paid dividends for last financial year?	Dear Perpetual, thank you for your question. The directors did not recommend a dividend for last the year. The last 2 years we have delivered good results. As we create value, the directors will make a decision at appropriate time
64	Gathegu, Virginiah Wambui	Dividends	Why don't I get my dividend for the past several years?	Dear Virginia, Thank you for your question. please note that the last dividend to be declared and paid by Britam was in the year 2020. The last dividend you received was paid via your Equity account. you can call us on 0709170000 for further assistance or write us an email through info@image.co.ke.
65	Kimani Peninah Nyambura	Dividends	No dividend since 2018 Why?	Dear Peninah, Thank you for your question. please note that the last dividend to be declared and paid by Britam was in the year 2020. The last dividend you received was paid via M-PESA number you used to share the question. You can call our share registrars - Image Registrars on 0709170000 for further assistance or write us an email through info@image.co.ke.
66	Muigai, Edward Mbugua	Dividends	Can you add dividend next year?	Dear Edward, thank you for your question. We are glad to report that for the last 2 years we have delivered good results. As we create value, the directors will make a decision at appropriate time.
67	William, Ezekiel Odhiambo	Dividends	Are we getting dividends today?	Dear William, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
68	Njoroje, Eunice Njeri	Dividends	Not receiving dividends, why?	Dear Eunice, thank you for your question. Our registrars - Image Registrars, got back to you on phone for further advice. Additionally, you can contact us on 0709 170 000 or send an email to info@image.co.ke
69	Ngeche, Anne Muthoni	Dividends	How much are the Dividends?	Dear Anne, thank you for your question. Please note that the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
70	Chami, Alois Wafula	Audited Consolidated Financial Statements	Why not physical AGM meeting or both?	Dear Mr. Chami, thank you for your question and participation in the AGM. Your question has been noted and the option of a physical meeting or a hybrid will be considered in future meetings.
71	Chami, Alois Wafula	Audited Consolidated Financial Statements	HOW would you improve the group business?	Dear Mr. Chami, we thank you for and note your question. We are focusing on executing and funding our ambitious strategic plan which we believe is critical in unlocking shareholders value. The last 2 years have delivered good results. We are keen to maintain this trend.

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72	Chami, Alois Wafula	Audited Consolidated Financial Statements	Call me back please urgently	Dear Mr. Chami, thank you for your question and participation in the AGM. Our Share Registrars - Image Registrars already contacted you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
73	Gathigi, David Njuguna	Dividends	When are you giving out?	Dear David, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
74	Musyoka, Hellen Wanjeri	Dividends	How much per share if I want to sell?	Dear Hellen, thank you for your question and participation in the AGM. The Britam Holdings Plc share was trading at Kshs. 5.20 on NSE as at close of business today 27th June 2023
75	Keter, Mary Chebet	Dividends	How much are our dividends per share?	Dear Mary thank you for your question. The directors do not recommend a dividend for the year ended 31.12.2022. However, the last 2 years we have delivered good results. As we create value, the directors will make a decision at appropriate time
76	Kimani, Eliud Kuria	Dividends	Gift to compliment nil dividend	Dear Eliud, thank you for your question and participation in the AGM. As earlier responded gifts were given when we used to have physical meetings as an appreciation to those attending the meeting. With a virtual meeting this comes with logistical challenges.
77	Mwathi, Mary Martha Mugure	Dividends	When are we receiving dividend?	Dear Mary, thank you for your question. The directors do not recommend a dividend for the year ended 31.12.2022. However, the last 2 years we have delivered good results. As we create value, the directors will make a decision at appropriate time
78	Gathigi, David Njuguna	Dividends	Can I buy more shares over the counter?	Dear David, thank you for your question. You are required to engage your stockbroker/custodian in regard to selling of shares.
79	Kanyotu, Mary Wangeci	Audited Consolidated Financial Statements	Kindly send to my phone	Dear Mary, thank you for your question and participation in the AGM. Kindly use this link https://www.britam.com/investor-relations/annual-reports to access the annual report.
80	Kamara, Anna Wanja	Dividends	Dividends	Dear Anna, thank you for participating in the AGM. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
81	Gathindi, Joe Ngari	Dividends	When are the dividends paid?	Dear Joe, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.

27TH ANNUAL GENERAL MEETING HELD VIRTUALLY ON 29TH JUNE 2023 – QUESTIONS FROM SHAREHOLDERS & RESPONSES

#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
82	Mbitiru, Jane Wangui	Dividends	When is dividend payment?	Dear Jane, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
83	Njoroge, Grace Murugi	Dividends	Is there dividend?	Dear Grace, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
84	Kimani, Margaret Ngendo	Dividends	Gift	Dear Margaret, thank you for your question and participation in the AGM. Gifts were given when we had physical meetings as an appreciation to those attending the meeting. However, your request has been noted and will be considered in our future meetings.
85	Wachira, Silvestar Kabethi	Dividends	Do we get dividends?	Dear Silvestar, thank you for your question. Our Share Registrars - Image Registrars already contacted you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
86	Wachira, Silvestar Kabethi	Quorum	How can I sell my shares?	Dear Silvestar, thank you for your question. You are required to engage your stockbroker/custodian in regard to selling of shares.
87	Onyango, Kennedy Abuje	Dividends	How much are proposed dividends?	Dear Kennedy, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
88	Mureithi, Anne Ngatha	Dividends	Are you paying dividend this year? it's been a while.	Dear Anne, thank you for your question. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020.
89	Muchiri, Phillis Muthoni	Dividends	How can I get my dividend?	Dear Phillis, thank you for your question. Our Share Registrars - Image Registrars already contacted you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
90	Gichohi, Mary Wanjiku	Dividends	Pay through M-PESA	Dear Mary, thank you for your question. Our Registrars - Image Registrars reached out to you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke in case you need further assistance.

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
91	Nyangwara, Charles Nyariaro	Dividends	How do I receive Dividends through M-PESA?	Dear Charles, thank you for your question. Our Registrars - Image Registrars reached out to you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke in case you need further assistance.
92	Nyamure, Allan Waithaka	Dividends	M-PESA	Dear Rose, thank you for participating in the AGM. Your question was not clear. However, Our Registrars - Image Registrars reached out to you for more details. You could reach them on 0709 170 000 or send an email to info@image.co.ke for further assistance.
93	Chege, Margaret Wairimu	Dividends	I have not received my dividend for the last 4 years what could be the reasons	Dear Margaret, thank you for your question. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020.
94	Miriti, Boniface Njuki	Dividends	Dividends rate?	Dear Boniface, thank you for your question. Please note the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Additionally, you can contact Image Registrars on 0709 170 000 or send an email to info@image.co.ke for more information.
95	Njeru, John Gitonga	Quorum	How do I participate in the AGM meeting	Dear John, thank you for your question and participating in the AGM. Kindly note that the meeting was held virtually and a livestream link was shared on 28/06/2023
96	Munene, Rose Mbuthu	Dividends	Send dividends to my account	Dear Rose, thank you for your question. Please note the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Additionally, you can contact us on 0709 170 000 or send an email to info@image.co.ke for more information.
97	Kimani, Elidias Wanjiku	Dividends	When will the dividend be paid? what percentage?	Dear Elidias, thank you for your question. Please note the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
98	Irungu, Simon Mungai	Dividends	How much dividend do I own?	Dear Simon, thank you for your question. The directors do not recommend a dividend for the year ended 31.12.2022. However, the last 2 years we have delivered good results. As we create value, the directors will make a decision at appropriate time

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
99	Karani, Sammy Mabele	Confirmation Of Minutes	How do we get the log in link?	Dear Sammy, thank you for participating in the AGM. Kindly note that the livestream link was shared on the 28/06/2023.
100	Mbai, Esther Wamaitha	Dividends	Dividend payment	Dear Esther, thank you for your question. Please note the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
101	Kubwa, Jackson K	Quorum	Where are we meeting?	Dear Jackson, thank you for your question and participating in the AGM. Kindly note that the meeting was held virtually, and our Registrars shared a livestream to enable your participation.
102	Kihara, Newton Kibe	Dividends	Dividends	Dear Newton, thank you for your question. Please note the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
103	Angaga, Bonface	Dividends	I have not been receiving my dividend	Dear Bonface, thank you for your question and participation in the AGM. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020.
104	Kyalo, Muthoka Mutunga	Dividends	When are receiving dividend?	Dear Muthoka, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
105	Musuva, Ruth Mueni	Dividends	Can it be possible to share minutes through online (email). Also, how long will it take to release dividends, and can it be possible to send through M-PESA?	Dear Ms. Ruth Mueni, Thank you for your questions. Yes, the minutes can be shared on email. Send your email to agm@britam.com or investorrelations@britam.com. Please note the directors did not recommend payment of dividend for the year ended 31 December 2022. Dividends are also payable by M-PESA once one fills the relevant M-PESA opt-in form.

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
106	Angungu, Francis Ajega	AOB	I salute the Board for the good job for year 2022 to date, for the achievement and sustainability for being Overall General Insurance Company of the year and Life insurance Company of the year - congratulations. We shareholders ensure our company survive on the NSE so the Board should consider us by dividend increment and gift/vouchers through our IMAGE registrars thank you	Dear Francis, thank you for recognizing the efforts Britam is making and for your question and participation in the AGM. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Your suggestion on the gifts and vouchers is also noted and will be considered in our future meetings.
107	Nduati, Mary Wakanyi	Dividends	How much is my dividend?	Dear Mary, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
108	Nganga, Elizabeth Nyambura	AOB	When do you intend to resume physical meetings? Corona iliisha	Dear Elizabeth, thank you for your question and participation in the AGM. Your comment has been noted and the option of a physical meeting or a hybrid will be considered in future meetings.
109	Onyangore, James	AOB	Return to physical AGM	Dear James, thank you for your question and participation in the AGM. Your comment has been noted and the option of a physical meeting or a hybrid will be considered in future meetings.
110	Muteti, Elizabeth Muendi	AOB	I request to receive my dividends via the phone	Dear Elizabeth, thank you for your question and participation in the AGM. Our Share Registrars - Image Registrars got back to you on phone for further advice. Additionally, you can contact them on 0709 170 000 or send an email to info@image.co.ke
111	Muteti, Elizabeth Muendi	AOB	What percentage have you cleared for dividends this year?	Dear Elizabeth, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
112	Mbugua, Edwin Jackson Karanja	Dividends	When are we receiving our dividends?	Dear Edwin, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time
113	Oliko, Benard Javan	Dividends	Hallo I have not received my dividend for the last 3years?	Dear Benard, thank you for your question and participation in the AGM. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020.
114	Malaki, Samuel Obunga	Dividends	When should we expect dividends? 2023?	Dear Samuel, thank you for your question. The business is consolidating resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
115	Awuor, Odiyo Onyango	Dividends	When are we going to be paid dividends and what rate?	Dear Odiyo, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
116	Guchura, Nelius Wangeci	Dividends	How do we receive our dividends, M-PESA or cheque?	Dear Nelius, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
117	Awuor, Odiyo Onyango	Aob	Are we going to be given gift packs or data bundle for use in meeting?	Dear Odiyo, thank you for your question and participation in the AGM. Gifts were given when we had physical meetings as an appreciation to those attending the meeting. However, we will consider the issue of gifts and data bundles in our future meetings.
118	Akoth, Benter Achieng	Dividends	Is the kindly assist me in identifying the amount of dividend I own as per now, thanks.	Dear Benter, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
119	Kageha, Jane Mieritsu	Dividends	Can my dividend be directly added to the shares?	Dear Jane, thank you for your question and participation in the AGM. Kindly note that addition or purchase of shares can only be done through your stockbroker/custodian. You can consider engaging your stockbroker on how this can be done.

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
120	Kijana Lilian Odambo	Dividends	The last time I received my yearly bonus was in 2019. What happened to the years after 2019...? Did you stop giving out dividends?? I would like to get clear clarifications on this. Thank you	Dear Lilian, thank you for your question. The last dividend was paid in 2020. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. Kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance on the dividend for the year ended 31 December 2020.
121	Ndegwa Matthew Muchiri	Dividends	Why don't you pay dividend through phone via M-PESA and you have all the details?	Dear Mathew, thank you for your question and participation in the AGM. Kindly note that the mode of payment was updated to M-PESA. However, the directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
122	Kimani Peninah Nyambura	Dividends	No dividend for 4 years	Dear Peninah, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. For dividends relating to the year 2020 and before kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance
123	Lubanga Wycliffe Mwanzia	AOB	How can I increase my shares in Britam from what I have now?	Dear Wycliffe, thank you for your question and for participating in the AGM. Kindly contact/visit your custodian Kingdom Securities Limited to increase your Britam shares.
124	Mburu Grace Wangui	Dividends	When will you ever declare a dividend?	Dear Grace, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
125	Kakuti Kevin Mutinda	AOB	Hello, the voting button via the website is not working.	Dear Kevin, thank you for participating in this year's AGM. We believe you succeeded after the guidance on voting for the resolutions using the USSD CODE *483*903#

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
126	Mwaura Charity Wanjiku	AOB	I have some shares I bought I while back.... I have not been following up....so I don't get any dividends.....yet I receive messages...what could be the issue?	Dear Charity, thank you for your question and participation in the AGM. Our Registrars reached out to you for assistance. Feel free to contact them on 0709 170 000 or send an email to info@image.co.ke in case you have additional questions.
127	Moi Richard Henry Aura	Dividends	Its long since I received dividend, what happened?	Dear Richard, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. For dividends relating to the year 2020 and before kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance.
128	Muiruri Raphael Mwatha	Dividends	I have not received dividends for the last several years. What is the reason?	Dear Raphael, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. For dividends relating to the year 2020 and before kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance.
129	Gathege Janet Wairimu	AOB	Hi, please increase the volume, you are low.	Dear Janet, thank you for your question and participation. An official from Image Registrars reached out to you and guided you on how to improve the performance of your device.
130	Kweri Faith Njeri	Dividends	We note the profits for year 2022 increased. Why then deny shareholders dividends for year 2022 considering the hard times we are expecting in 2023?	Dear Faith, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022 as the business consolidates its resources to fund its ambitious strategy which in last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
131	Gathege Janet Wairimu	Election of Directors	I elect Mr. Tom Gitogo.	Dear Janet, thank you for the participation in the AGM.
132	Muruu Regina Wangui	Aob	Please revert to physical annual general meeting next year.	Dear Ms. Regina Wangui. Thank for registering to participate in this year's AGM. Your request on reverting to a physical meeting in our next year's annual general meeting has been noted. This will be given due consideration as we plan our future annual general shareholder meetings.

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
133	Munyoki Rosemary Kaindi	Election Of Directors	From the look of things, no new entrants	Dear Ms. Rosemary Kaindi. We note your comment. Our Board remains diverse to cater for the different and changing needs of the Group. Thank you
134	Mwai Joel Kariuki	Dividends	For how long we shareholders be put on this virtual meeting, yet majority of them are elderly and are in remote areas?	Dear Mr. Joel Mwai. Thank for your question. Your concern on the issue of virtual meetings has been noted. This will be given due consideration as we plan our future annual and other general meetings.
135	Dorah Tsindoli	Dividends	What's the outlook in terms of dividend?	Dear Dorah, thank you for your question. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
136	Kimani Elidias Wanjiku	Dividends	Why are dividend not been recommended to be paid?	Dear Elidias, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022. The last dividend was paid in 2020. However, the last 2 years we have delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
137	Chege Margaret Wangui	Dividends	Why have not been receiving my dividends for several years now?	Dear Margaret, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022. The last dividend was paid in 2020. However, the last 2 years we have delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
138	Chege Margaret Wangui	Dividends	I have not received any money for dividends for several years now. Why Or you stopped giving it?	Dear Margaret, thank you for your question. The directors did not recommend a dividend for the year ended 31.12.2022. The last dividend was paid in 2020. However, the last 2 years we have delivered good results as it executes the new strategy. As Britam create values, the directors will make a decision at an appropriate time.
139	Kijana Lilian Odambo	Dividends	Thank you for this response. I only received the 2019 one. 2020 to 2022 not yet. You claim that you gave dividends for 2020 and that the directors are not recommending dividends for 2022. Where the dividends for 2021?	Dear Lilian, thank you for your question and participation in the AGM. The last dividend was paid on 7/7/2020 via M-PESA on the number that you used to reach to us. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time. For dividends relating to the year 2020, kindly contact our Share Registrars on 0709 170 000 or send an email to info@image.co.ke for assistance.

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#	Name of Shareholder	Theme	Question(s) from the shareholder	Responses to the Shareholder Questions
140	Ondoro Dominic Otieno	Dividends	What dividends are payable this year	Dear Dominic, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022. The last dividend was paid in 2020. However, in the last 2 years we have delivered good results. As we create value, the directors will make a decision at the appropriate time.
141	Gicheru Beatrice Wangechi	Dividends	Does Britam ever declare dividends?	Dear Raphael, thank you for your question. The directors did not recommend a dividend for the years ended 31 December 2021 and 2022 as the business consolidates its resources to fund its ambitious strategy which in the last two years has delivered good results. As we continue improving the performance of the business, the directors will make a decision at an appropriate time.
142	Gicheru Beatrice Wangechi	Dividends	Last AGM you advised me to go to Image registrars. I gave them instructions long ago to pay me through M-PESA but nothing.	Dear Beatrice, thank you for your question and participation in the AGM. An official from our registrars - Image spoke to you and advised on the update of mode of payment. Additionally, you can contact Image Registrars on 0709 170 000 or send an email to info@image.co.ke for further clarifications.
143	Ikutwa Hope Isabella	Dividends	How much dividend are shareholders getting this year?	Dear Hope, thank you for your question. The directors did not recommend a dividend for the year ended 31 December 2022. The last dividend was paid in 2020. However, the last 2 years we have delivered good results. As we create value, the directors will make a dividend decision at the appropriate time.
144	Mwendwa Faith Mwendu	AOB	I haven't received my dividends since year 2020 when I went to Goodmans building I was told my account is dormant from there because I registered with my passport, and I lost it. I was taken round until I gave up.	Dear Faith, thank you for your question. Kindly be advised that the last dividend was paid in 2020. For update of the dormant CDSC account kindly get in touch with the stockbroker/custody. Additionally, you can contact Image Registrars on 0709 170 000 or send an email to info@image.co.ke for more details on your stockbroker and any other clarifications.