

No.	Name of Shareholder	Shareholder Question / Query	Response to the Shareholder
1	PSITETT,JOHN HARRISON KIPSABINY PSITETT	How often do you pay	It is not possible to determine how often a dividend is paid. This is because dividend payments depends on a number of factors some of which are beyond the control of the company. The factors includes economic and business performance, Operating cash flows needs, and investment opportunities.
2	PSITETT,JOHN HARRISON KIPSABINY PSITETT	How often do you pay dividend?	It is not possible to determine how often a dividend is paid. This is because dividend payments depends on a number of factors some of which are beyond the control of the company. Some of the factors includes economic and business performance, Operating cash flows needs, and investment opportunities.
3	NYAGA,LILLIAN MWIHAKE	What is the dividend rate ?	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
4	NJANGA,DANIEL NGUGI	At what rate will 2019 dividend payment be?	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
5	MWAI,CHARLES NGACHA	how much is divided per share	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
6	NDUNGU,EUNICE WANGARI NDUNGU	when are the dividends for 2020 due?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
7	OYANGE,TURPHOSE ATIENO OYANGE	When are the dividend paid?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
8	KORI,MICHAEL MWAURA KORI	Dividend	Your query is not clear. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
9	GITUKU,JAMES MBURU GITUKU	interest rate	Your question is not clear but a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
10	WAITITU,LAWRENCE MUCHEMI WAITITU	what's divided per share?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
11	MWAI,CHARLES NGACHA MWAI	when will divided be paid	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
12	KAMAU,ISAAC NDUNGU KAMAU	divided payment for 2years	There is no dividend payment for 2 years, as there was no dividend declared in the last financial year 2018. However, we are paying a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share on or about 3rd July 2020 subject to shareholder approval at the AGM.
13	CHRISTINE NDUGWA MUTISO & BONIFACE MUTISO MUINDI	can I know the dividend payment	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
14	KARIUKI,EDITH WANGUI KARIUKI	I have not received my divided like for two years how can I reclaim thanks	We last paid dividends in 2018 for the financial year ended 31 December 2017. Please note a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. We advise you to get in touch with our appointed Registrars – Image Registrars for any other assistance. They can be reached at info@image.co.ke or 0709 170000
15	KAMAU,ISAAC NDUNGU KAMAU	dividend payment	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
16	KARIMI,RISPER KARIMI	What percentage are the dividends	Your query is not clear especially on the percentage, however, a final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
17	WAWERU,ALEXANDER MUTUNE WAWERU		You have not written anything. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
18	MBUGUA,MARGARET WAMBUI MBUGUA	2	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
19	NGOMBE,MWAURA NGOMBE	where the meeting will be	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions: Yes, No or Abstain.
20	ANGATIA,MARGARET WAIRIMU ANGATIA	DIVIDENDS payment?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
21	IRUNGU,SIMON MUNGAI IRUNGU	1	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
22	NGOMBE,MWAURA NGOMBE	FARE PROVISION	We usually do not provide fare to our shareholders but we do facilitate transport from the Nairobi CBD to the venue. As you may now know, due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually and hence there was no need for transport facilitation.
23	MUTUKU,RHODA KAVUTHA MUTUKU	which are you paying?please use my mpesa not bank 0724414024 Rhoda	We are paying a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share which will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM. Your preferred payment method and mobile number is noted. Kindly get in touch with our appointed registrars – Image Registrars for further assistance on the process of changing your method of receiving payment. They can be reached at info@image.co.ke or 0709 170000
24	MWANGI,MERCY MUTHONI MWANGI	22451127	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
25	MWENGA,MIRIAM KAMBUA MWENGA	How much dividends are we getting per share	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
26	WATHAKA,WALLACE MUNGA WATHAKA	how are we going to get our gifts	Gifts are usually given out to shareholders in attendance on the day of the AGM. This year the AGM was held virtually. Most importantly, due to the difficult economic circumstances occasioned by Covid-19 we would not be in a position to offer our shareholders gifts.
27	MUGUNA,BENSON MUNENE MUGUNA	how much is the dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
28	KINYANJUI,LUCY WAMBUI KINYANJUI	can I get my last year divided	No dividend was declared in the financial year 2018. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
29	ONDIEK,JAMES OKELO ONDIEK	when are we receiving our dividends?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
30	GAKIBE,PHILIP KAMAU GAKIBE	how can I receive my dividends directly through my phone	You can opt for Mpesa payment during registration for the virtual AGM on your phone or get in touch with our appointed registrars – Image Registrars for further assistance on the process. They can be reached at info@image.co.ke or 0709 170000
31	ENGOKE,VIOLET IMBULANI ENGOKE	what is my financial statement ?	Your question is not clear. However, a copy of the annual report and the financial statements is available on the company website www.britam.com Kindly download from this site. You can also get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
32	ENGOKE,VIOLET IMBULANI ENGOKE	what is percentage dividend payment per share ?	Your query is not clear especially on the percentage, however, a final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
33	NGUNDI,ALICE WANJIRU NGUNDI	when are we getting dividend and with what percentage?	Your query is not clear especially on the percentage, however, a final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.

34	KINYANJUI, ESTHER WAHU KINYANJUI	hiw much do we expect in percentag?	Your query is not clear however, a final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
35	KARONJI, JOYCE WANJIKU KARONJI	pls have not received my dividend payment for a while	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
36	MUGENDI, STORES & BOOKSHOP	who are eligible for elections	The directors who are retiring by rotation are eligible for election; They are included in Agenda 5 of the notice calling for this meeting. The directors are; Dr. Peter K. Munga; Mr. Jimnah M. Mbaru; Mr. Stephen O. Wandera; and AfricInvest III SPV 1, a Corporate Director represented by Mr. George Odo. Although Mr. Wandera is retiring and eligible for re-election, he is not offering himself for re-election as stated in the notice.
37	MGUGI, FRANCIS MWANGI MGUGI	Payment	Your query is not clear, however, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM. Alternatively, you get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
38	MUENDO, JULIAN MUTHOKI MUENDO	are there dividends this year?	Yes, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
39	MATHEA, DUNCAN KINYANJUI MATHEA	how much my dividend?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
40	NJOROGE, PERIS WANJIRU NJOROGE	why I don't get my dividend through mpesa	Kindly get in touch with our appointed Registrars – Image Registrars for further information and requirements to fill an optin form so that you can get your payments through Mpesa. They can be reached at info@image.co.ke or 0709 170000.
41	WATHINI, FRANCIS GAKUNJU WATHINI	2	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
42	SONGOLE, JAYNE CINDY KAVUHA SONGOLE	status of dividends and when do we receive	It's not clear what you mean by status of dividend but a final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM. Alternatively, you can get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
43	MIRITI, NAOMI WANJIRU MIRITI	when to expect payment?	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
44	MUTERU, SAMUEL GITHAIGA MUTERU	when do we start receiving dividend	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
45	BILA, MILLICENT ADHIAMBO BILA	pay my dividends via mpesa	Yes this is possible. You can opt for Mpesa payment. Alternatively, you can get in touch with our appointed Registrars – Image Registrars for further assistance on how to fill in the Mpesa payment form. They can be reached at info@image.co.ke or 0709 170000.
46	NJOROGE, EUNICE NJERI NJOROGE	dividend	Your query is not clear. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
47	MUNGE, EVELYNE RACHEAL	As you pay dividends will you also include a voucher	We will not be in a position to give vouchers to our shareholders.
48	ONDIEK, JAPHETH OTIENO ONDIEK	Can I get my dividend via M-PESA	Yes you can be paid through Mpesa. Kindly get in touch with our appointed registrars – Image Registrars or send an email to info@image.co.ke to receive the optin form and instructions. Fill the form and attach a copy of your ID. You can also call them on 0709 170000.
49	MUTUNGA, EVANS MUTUGI MUTUNGA	Why don't I get any dividend?	We last paid dividends in 2018 for the financial year ended 31 December 2017. Please note a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. In case you have not received a dividend for the years before 2017 kindly reach out to Image Registrars for assistance. They can be reached at info@image.co.ke or 0709 170000.
50	GICHINGA, PETER KANYUGA GICHINGA	How much is dividend	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
51	NG'ANG'A, JAMES KIARIE NG'ANG'A	1	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
52	GICHINGA, PETER KANYUGA	How much is dividend per share	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
53	ADONGO, OLYVIER ADONGO	Why do share price don't rise	The current business environment hasn't been favourable depressing performance and share prices of companies especially due to COVID-19.
54	THIONGO, ELIZABETH WANJIRU THIONGO	When are dividends paid?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
55	NJOROGE, GLADYS WAMBUI NJOROGE	Where will re-election be held.	Your question is not clear but the election of directors will be part of the agenda of the AGM.
56	CHEGE, SAMUEL PETER CHEGE	When are dividends to be paid?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
57	NJOROGE, GLADYS WAMBUI NJOROGE	Meeting place	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions: Yes, No or Abstain.
58	SISI, PETER KIAMBA SISI	Share value today	The value of shares normally keeps changing as the price changes. The price on the date of AGM was Shs 7.80 per share.
59	NGUNJIRI, JOSPHAT NGANGA NGUNJIRI	Claiming unpaid dividend	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
60	ANAMPIU, HARRIET K.	What percentage is the dividends	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
61	SISI, PETER KIAMBA SISI	My 2020 dividend date and how much.	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
62	NGANGA, PETER NJENGA NGANGA	6	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
63	WAWERU, DAVID MUNGE WAWERU	Am yet to receive my last 2 years dividend?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
64	NGANGA, PETER NJENGA NGANGA	2	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.

65	KAMAU,PENINAH NJERI KAMAU	How	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
66	KARURU,ESTHER NJERI KARURU	When was the last time you paid dividends, the last time I got was in 2017-2018.	Yes, we last paid dividends in 2018 for the financial year ended 31 December 2017. However, we have declared dividends this year. A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
67	RWAMBA,JANE JOYCE RWAMBA	When are you paying out dividend?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
68	NJOROGE,MUIRURI RICHARD	What's the rate of dividends?	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share
69	NJOROGE,MUIRURI RICHARD NJOROGE	Can you send me my statement please	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. However, a copy of the financial statements can be downloaded from the company's website www.britam.com
70	KIHARA,NEWTON KIBE KIHARA	Mkutano itakua wapi	Kwa sababu ya janga la Corona, mkutano ulifanyika kwa njia ya kielektroniki bila wenyehisa kukusanyika pamoja. Mkutano uliletwa moja kwa moja kupitia kwa anwani ambayo mwenyehisa aliojiandikisha kushiriki. Wenyehisa waliojiandikisha pamoja na wawakilishi wao walipata ujumbe mfupi wa kuwakumbusha mkutano kabla huianza.
71	ODUWO,JAMES OPIYO ODUWO	Sir,	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
72	NJOROGE,MUIRURI RICHARD NJOROGE	How can i qualify to be a director?	Qualifications to be a director are as per the company's Articles of Association and Companies Act, 2015. In summary, one will need to be nominated to be a board member and appointed by a shareholder and the name presented to the annual general meeting as prescribed by Articles of Association.
73	RUTO,ISAAC KIPRONO RUTO	Where do I find financial statements?	The financial statements can be downloaded from the company's website www.britam.com
74	NJOROGE,JOHN MBURU NJOROGE	How much?	A final dividend for the year ended 31st December 2019 will be 25 cents per ordinary share.
75	CHEGE,ANNETTE WANJIRU CHEGE	When are dividends to be paid?	The dividend will be paid on or about 3 rd July 2020 subject to shareholder approval at the AGM.
76	ODUWO,JAMES OPIYO ODUWO	Sir,	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
77	ODUWO,JAMES OPIYO ODUWO	How can a s	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
78	NGONJO,RACHEL NJOKI NGONJO	What is the interest	Your question is not clear but a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
79	NGONJO,RACHEL NJOKI NGONJO	What is the divided payment 2019/2020?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
80	KAMAU,ROSE WANGARI KAMAU	About nine years divided	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
81	MBUGUA,EDWIN JACKSON KARANJA MBUGUA	When is the 2019 payments being paid?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
82	MURIITHI,REGINAH WANJIRA MURIITHI	Have not received my dividend for the last two years. Kindly explain-	We last paid dividends in 2018 for the financial year ended 31 December 2017. Please note a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
83	OLE NKAIWUATEI,JOSEPH KOTOINE OLE NKAIWUATEI	What is the current value of my shares?	Kindly get in touch with your stock broker for assistance.
84	RORU,EZEKIEL GACHERU	Italiywa lini na gapi	Dividend italiywa hapo au karibu na tarehe 3 mwezi wa July. Ni senti 25 kwa kila hisa.
85	NJOROGE,PAUL GAKUHA NJOROGE	Last year I didn't receive my dividend-	There were no declared dividends in the last financial year 2018. However, A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
86	NGOORO,GABRIEL MBURU NGOORO	How much will be dividend?	A final dividend for the year ended 31st December 2019 will be 25 cents per ordinary share.
87	GACHANJA,PETER THUO GACHANJA	PAYEMENT PER SHARE	A final dividend for the year ended 31st December 2019 will be 25 cents per ordinary share.
88	MWANGI,JOHN KURIA MWANGI	How Much?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
89	MWANGI,JOHN KURIA MWANGI	Venue?	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions; Yes, No or Abstain.. The meeting will started at 11am as per the Notice.
90	NJOROGE,IRENE NJERI NJOROGE	My financial record.	Your query is not clear. However, the financial statements can be downloaded from the company's website www.britam.com
91	NJOROGE,IRENE NJERI NJOROGE	My dividends.	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
92	MBUI,DIPHATHA MAINA MBUI	The date on which the dividend will be paid	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
93	ALAYO,JECTON OTIENO ALAYO	Copy of financial statements	The financial statements can be downloaded from the company's website www.britam.com
94	NJAU,GLADYS WANJIRU NJAU	YEARLY	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
95	NJAU,GLADYS WANJIRU NJAU	WHAT PERCENT	The dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
96	NDEGWA,JAMES MBURU NDEGWA	Are you paying dividends	Yes, final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
97	KAMENDI,DYONESE NYAGA KAMENDI	2	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
98	GICHINGIRI,PETER KAMWERU GICHINGIRI	What is the dividend and when is it due?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
99	KARIUKI,IRENE WACICI KARIUKI	Divided?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
100	CHAMI,ALOIS WAFULA CHAMI	What are measures taken to control the effects of covid19 pandemic in business	To begin with, Covid-19 found us when we had invested heavily in technology that is enabling us to continue serving our customers. We have also implemented the guidelines provided by the government and taken measures which includes: providing our staff with protective equipment, allowing them to work from home, social distancing and frequent sanitizing in our facilities and encouraging our customers to use our digital channels.

101	OPONDO,CONSOLATER	How much is the dividend?	The declared dividend is 25 cents per share.
102	MUNGAI,SAMUEL CHEGE MUNGAI	What about a gift?	Gifts are usually given out to shareholders in attendance on the day of the AGM. This year the AGM was held virtually. We are exploring sustainable ways of handling our AGMs.
103	MBURU,HANNAH WANGUI MBURU	When do we expect dividend?	The Dividend will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
104	KAMAU,PENINAH NJERI KAMAU	How	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
105	NJOROGE,CHARLES KABUI NJOROGE	Pls how much are you paying this financial year? How about our gifts?	The dividend declared is 25 cents per share. Gifts are usually given out to shareholders in attendance on the day of the AGM. This year the AGM was held virtually. Most importantly, due to the difficult economic circumstances occasioned by Covid-19 we would not be in a position to offer our shareholders gifts.
106	AGNES,KIRINYA KAMBA	Divided earning rate	The Dividend is 25 cents per ordinary share.
107	MWANGI,JOYCE WANJIRU MWANGI	Where is the venue of Agm	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions: Yes, No or Abstain.
108	MWANGI,JANE NJOKI MWANGI	When is dividend?	The final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
109	MWANGI,JOYCE WANJIRU	What is the rate of divided	The Dividend for the year ended 31st December 2019 is 25 cents per share.
110	THUMBI,BERNARD KINUTHIA THUMBI	Pay us cash	Unfortunately, this is not one of the dividend payment methods. However during registration of the AGM you can opt for Mpesa payment or any other method of your choice.
111	POLLMAN,JOANI NJERI POLLMAN	KWANINI SIPATI MALIPO KWA MWAKA	Tafathali wasiliana na Image Registrars ili uweze kusaidiwa. Unaweza kuwapata kwa info@image.co.ke au 0709 170000
112	OWUOR,HUMPHREY OMONDI OWUOR	When and when are dividends paid?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
113	KAMAU,EVERLYNE NJAMBI KAMAU	Last year I never received my dividend's what could be the problem.	No dividend was declared in the financial year 2018. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
114	WAITITU,ALEX NGUGI WAITITU	How many shares do I have and how much are they worth	Please get in touch with our appointed Registrars – Image Registrars for further assistance on info@image.co.ke or 0709 170000
115	KAMENYA,PETER KINYANJUI KAMENYA	How much per share	The Dividend is 25 cents per ordinary share and will be paid on or about 3 rd July 2020 subject to shareholder approval at the AGM.
116	KANGETHE,JOSEPHINE WANJIRU KANGETHE	I have not received any dividend for a long time, how do I receive?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
117	MWENDWA,FAITH MWENDE MWENDWA	When are getting devidends?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
118	KINGORI,ROBERT MUCHEMI KINGORI	Can i receive my	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance on info@image.co.ke or 0709 170000
119	KINGORI,ROBERT MUCHEMI KINGORI	How	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
120	RUTTO,JOHN KIPKEMBOI RUTTO	Let me statement	Your query is not clear. However, kindly contact Image Registrars Limited for further assistance and information on info@image.co.ke or 0709 170000
121	GAKIBE,PHILIP KAMAU GAKIBE	How to receive through the Phone	You can opt for Mpesa payment during registration or get in touch with our appointed registrars – Image Registrars for further assistance on the process. They are on info@image.co.ke or 0709 170000
122	KIVELANGE,BONIFAS MUTUKU KIVELANGE	Will u pay last year divided	No, as there was no dividends declared in the last financial year 2018. However, we are paying a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share on or about 3rd July 2020 subject to shareholder approval at the AGM.
123	NJERI,GLADYS WAMBUI NJERI	Will u pay divided this year?	Yes, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
124	OKIRO,ALBERT OCHIENG OKIRO	How are the board audit committee members elected, and who is eligible to be elected.	To be elected as a board audit committee member you need first to be a board member. The board has a process of nominating the audit committee members with an emphasis on their independence, experience and qualifications. The names of the nominated members are then approved by the majority of shareholders at the AGM.
125	OKUMU,RUTH OGADA OKUMU	Send F/S to Email ruthokumu@yahoo.com .	A copy of the annual report and the financial statement is available on the company website www.britam.com Kindly download from this site. A soft copy has also been sent via email provided.
126	KAMUNGE,DANIEL WAWERU KAMUNGE	VENUE	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions: Yes, No or Abstain.
127	KIBIRU,FRANCIS GACHENGA KIBIRU	HOW MUCH PER SHARE	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
128	MUNGAI,CYRUS NG'ANG'A MUNGAI	Dividend payment last year?	Please note that there were no dividends declared in the financial year 2018. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
129	MWENDWA,DORIS KAVATA MWENDWA	When are you going to pay us our divided coz last year you didn't send us our dividend?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM. Please note that there were no dividends declared in the last financial year - 2018.
130	KAMAU,JANE WAIRIMU KAMAU	Never had my dividends for the last 5 years	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
131	WAGATHUITU,ELIZABETH NJERI WAGATHUITU	Mkutano itafanyika wapi	Kwa sababu ya janga la Corona, mkutano ulifanyika kwa njia ya kielektroniki bila wenyehisa kukusanyika pamoja. Mkutano uliletwa moja kwa moja kupitia kwa anwani ambayo mwenyehisa aliojiandikisha kushiriki. Wenyehisa waliojiandikisha pamoja na wawakilishi wao walipata uimbe mfupi wa kuwakumbusha mkutano kabla huianza.
132	NDUATI,MARY WAKANYI NDUATI	When will be divided?	Your query is not clear. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
133	WATHINI,FRANCIS GAKUNJU	What is the agreed divided payment per existing share?	The dividend is 25 cents per ordinary share.
134	WATHINI,FRANCIS GAKUNJU WATHINI	Possibly the AGM Will be held through online video. How will the CV of the candidates be known by the members?	The directors to be elected are current directors who are retiring by rotation as per our Articles of Association. Their brief profiles are in the Annual Report.

135	KICHE,SUNDAY AKINYI KICHE	When will I get my dividends?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
136	KARIUKI,FRANCIS MBURU KARIUKI	150	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
137	KAGOYA,ANNE WANJIRU KAGOYA	How much is my dividend, Can it be paid through Mpesa?	A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share. Yes, during registration for the virtual AGM you can opt for Mpesa payment.
138	KAMAU,ISAAC NDUNGU KAMAU	I have never received my dividend for the last two years	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
139	ONSANDO,ENOCK BOKOMBE ONSANDO	DIVIDENDS PAYMENT	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
140	NGUGI,SOPHIA NGUGI	Didn't receive any dividend last 3yrs	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
141	GITHUNGO,PATRICK GITARI GITHUNGO	WHEN R DIVS PAYABLE?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
142	MWANGI,PETER IRUNGU MWANGI	Can I receive my future dividend through Mpesa?	Yes, you can receive your future dividends through Mpesa. During registration for the AGM you can opt for Mpesa payment once prompted. Alternatively, you can get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
143	ODUWO,JAMES OPIYO ODUWO	Dear Chairman,	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
144	ODUWO,JAMES OPIYO ODUWO	Dear Sir,	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
145	ODUWO,JAMES OPIYO ODUWO	Dear Sir,	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
146	ODUWO,JAMES OPIYO ODUWO	Dear Sir,	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
147	NJOROGE,ALICE WAMBUI NJOROGE	I have never received gifts	Gifts are usually given out to shareholders in attendance on the day of the AGM. This year the AGM was held virtually. Most importantly, due to the difficult economic circumstances occasioned by Covid-19 we would not be in a position to offer our shareholders gifts.
148	NYAMBATI,BENJAMIN ONDIBA NYAMBATI	Costs of virtual meetings payback?	This is a new concept in the conduct of annual general meetings which has been accelerated due to the challenges of COVID-19. It is still too early to quantify the expected payback.
149	YENKO,JULIUS TIPAPA OLE YENKO	When are the dividends paid?	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
150	MBURU,JOHN ALLAN MWAURA MBURU	Kindly ensure my dividends are paid on this line!	Records retrieved from CDSC indicate that your mode of payment of record is EFT. We have however noted your preference. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on filling Mpesa optin form. They can be reached at info@image.co.ke or 0709 170000
151	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
152	TITIYA,DORCAS KHAVERE TITIYA	I want loan	We do not give loans.
153	TITIYA,DORCAS KHAVERE TITIYA	Will I get dividend	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
154	TITIYA,DORCAS KHAVERE TITIYA	Nataka nipike kura.	Ungepiga kura kulingana na maagizo uliyotumiwa kwa simu. Mkutano uliletwa moja kwa moja kupitia kwa anwani ambayo mwenyehisa aliojiandikisha kushiriki. Wenyehisa waliojiandikisha pamoja na wawakilishi wao walipata ujumbe mfupi wa kuwakumbusha mkutano kabla hujianza. Wenyehisa waliojiandikisha pamoja na wawakilishi kupiga kura (kufuatia maagizo ya mwenyekiti) kwa njia ya ujumbe mfupi.
155	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
156	TITIYA,DORCAS KHAVERE TITIYA	I want to elect a director	The election of directors who are retiring by rotation is part of the business for this year's AGM. This is under Agenda 5 in the AGM Notice. The links were sent to each registered shareholder's phone number on how to participate. A registered voter was prompted to vote the following options for each of the resolutions: Yes, No or Abstain
157	KIMANI,VIRGINIA MURINGI KIMANI	how much is the dividend since last yr?	Please note that there were no dividends declared for the financial year 2018. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
158	KIMANI,VIRGINIA MURINGI KIMANI	why don't I receive dividend payments?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years' dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
159	KIMANI,VIRGINIA MURINGI KIMANI	whats the venue of the meeting and what time.	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions; Yes, No or Abstain. The meeting will start at 11am as per the Notice.
160	TITIYA,DORCAS KHAVERE TITIYA	I want dividend give me	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020. They can be reached at info@image.co.ke or 0709 170000
161	NZAU,JONES KAVIYA NZAU	why many shares is selling?	These are activities of individual shareholders. The company has no involvement in the buying and selling activities of shareholders at the stock market.
162	ORARE,PELVIC OGENDI ORARE	ok	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
163	MURTIKI,SUSAN WAITHERA MURTIKI	when will we receive our dividends?	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
164	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
165	TITIYA,DORCAS KHAVERE TITIYA	Help me to give me dividend	A final dividend for the year ended 31st December 2019 will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
166	TITIYA,DORCAS KHAVERE TITIYA	Am I approving dividend	Your query is not clear. However, shareholders will be paid a final dividend for the year ended 31st December 2019 of 25 cents per share subject to their approval at the AGM.

167	TITIYA,DORCAS KHAVERE TITIYA	I want a dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
168	TITIYA,DORCAS KHAVERE TITIYA	I want a dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
169	TITIYA,DORCAS KHAVERE TITIYA	Will i get dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
170	KAMAU,ANTONY MAINA KAMAU	Why have I not received my dividend from 2012 to 2020 and my share certificate	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years' dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance including your certificate. They can be reached at info@image.co.ke or 0709 170000.
171	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM.
172	KINYANJUI,ANNAH WANGARI KINYANJUI	How do I get to know the number of my shares?	Please get in touch with our appointed Registrars – Image Registrars for further assistance on your number of shares. They can be reached at info@image.co.ke or 0709 170000.
173	TITIYA,DORCAS KHAVERE TITIYA	Nataka dividend	Kampuni italiipa mwago faida ya mwaka uliomalizika Desemba 31, 2019, wa Senti 25 kwa kila hisa kama utakuwa kwenye rejista ya wamiliki wa kampuni kufikia Juni 23, 2020.
174	GICHINGA,PETER KANYUGA GICHINGA	whats the venue of agm	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number with details on how to participate. A registered shareholder was prompted to vote the following options for each of the resolutions: Yes, No or Abstain.
175	GICHINGA,PETER KANYUGA GICHINGA	what's the venue for the AGM	Due to COVID-19 and related government restrictions on movement of persons and public gatherings it was not possible to hold a physical Annual General Meeting (AGM). The AGM was held virtually. The links were sent to each registered shareholder's phone number on how to participate.
176	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
177	NESOBA,DORAH MARUTI NESOBA	How much will the dividends be?	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
178	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
179	TITIYA,DORCAS KHAVERE TITIYA	I want 5000	Your query is not clear. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on your number of shares. They can be reached at info@image.co.ke or 0709 170000.
180	ORAMBO,JOHN OMONDI ORAMBO	Payment of div	Your query is not clear. However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020 subject to shareholder approval at the AGM. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
181	ORAMBO,JOHN OMONDI ORAMBO	Provide st.	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
182	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
183	TITIYA,DORCAS KHAVERE TITIYA	I want dividend	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
184	TITIYA,DORCAS KHAVERE TITIYA	Will i get dividend	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
185	TITIYA,DORCAS KHAVERE TITIYA	Give me loan of 10000	We do not give loans.
186	KAMAU KAMAU	why don't I get dividend	Kindly get in touch with your stock broker or our appointed registrars – Image Registrars who will advise you on the status of your dividends and why you don't receive dividends. They can be reached at info@image.co.ke or 0709 170000.
187	KAMAU KAMAU	how can I get my dividend	You can get your dividend through various modes of payment. Kindly get in touch with your stock broker or our appointed registrars – Image Registrars who will advise you on how to activate any of these payment modes. They can be reached at info@image.co.ke or 0709 170000.
188	MUMBI,JACQUELINE WAIRIMU	mikutano mkuu itakuwa wapi?	Kwa sababu ya janga la Corona, mkutano ulifanyika kwa njia ya kielektroniki bila wenyehisa kukusanyika pamoja. Mkutano uliletwa moja kwa moja kupitia kwa anwani ambayo mwenyehisa aliojiandikisha kushiriki. Wenyehisa waliojiandikisha pamoja na wawakilishi wao walipata ujumbe mfupi wa kuwakumbusha mkutano kabla huianza.
189	TITIYA,DORCAS KHAVERE TITIYA	Give me dividend	A Final Dividend for the year ended 31st December 2019 is 25 cents per ordinary share and will be paid on or about 3 rd July 2020.
190	ORUCHA,BOSIRE ORUCHA	qualifications for election as director ?	Qualifications to be a director are as per the Company's Articles of Association and Companies Act, 2015. In summary, one will need to be nominated to be a board member and appointed by a shareholder and his or her name presented to the annual general meeting as prescribed by the Company's Articles of Association.
191	TITIYA,DORCAS KHAVERE TITIYA	I have a approve dividend	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
192	TITIYA,DORCAS KHAVERE TITIYA	I have a approve to give me dividend	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
193	BWAMBOK,GEOFFREY KIMUTAI BWAMBOK	how are my shares	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
194	TITIYA,DORCAS KHAVERE TITIYA	4	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
195	MACHARIA,BEATRICE WANGUI MACHARIA	CHANGE PHONE NUMBER FOR PAYMENT OF DIVIDENDS	Kindly get in touch with our appointed registrars – Image Registrars or send an email to info@image.co.ke to receive the option form and instructions. Fill the form and attach a copy of your ID. You can also call them on 0709 170000.
196	MBUGUA,JOHN KARANJA MBUGUA	NONE DIVIDED SINCE 2013 WHY	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years' dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000.
197	KIARIE,SAMUEL NJUGUNA KIAMBO	amount payable	The query is not clear but the dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
198	NABULO,JANET SHIMANYA NABULO	how do i get my dividend	You can get your dividends through Mpesa, cheques and EFT. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on how to opt to any of these modes. They can be reached at info@image.co.ke or 0709 170000.
199	MUCEE,ROBBIN NJAGI MUCEE	How much is dividends this year?	The query is not clear but the dividend for the year ended 31st December 2019 is 25 cents per ordinary share.

200	MUCEE,ROBBIN NJAGI MUCEE	Dividends are usually very low, why?	This is noted but dividends depend on many factors such as performance and business operating and investment cash needs. If you compare our dividend as a percentage of share price you will find we are fairly comparable to other companies in the market
201	ORAKA,LILIAN AWUOR ORAKA	what's my dividends amount	Kindly get in touch with our appointed Registrars – Image Registrars for further assistance. However, the dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
202	KINYANJUI,ESTHER WAHU KIN	when do we expect payment and when?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
203	KAMAU,JANE WAIRIMU KAMAU	I don't get dividends. what happened?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
204	KIHARA,NEWTON KIBE KIHARA	Mkutano	Mkutano ulifanyika kwa njia ya kielektroniki tarehe 29 Juni 2020
205	BY MKALA,FLORENCE NYAMULI	how many directors are there?	We have 11 directors
206	MWENDWA,DORIS KAVATA MW	when to get my dividend	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
207	MWENDWA,DORIS KAVATA MW	when are we receiving our dividend?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
208	NGATUNYI,BENARD MUTEITHI	Date of dividend payment	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
209	KIRII,JANE MUTHONI KIRII	how do i change my shares name considering i changed my	Kindly get in touch with our appointed Registrars – Image Registrars for further assistance.
210	CHOLA,JANET MAKUMBO CHOLA	send us financial statement on email	Kindly send us your email and this will be done.
211	MAKURI,BONIFACE K M MAKURI	WHEN WILL WE GET MONEY	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
212	KAGAI,RACHAEL NYARUAI KAGAI	what is the market rate of the shares and can I sell.	Kindly get in touch with your stock broker or our appointed Registrars – Image Registrars for further assistance.
213	KARIUKI,IRENE WACICI KARIUKI	t	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
214	KARIUKI,IRENE WACICI KARIUKI	Date of AGM	The AGM was on 29 June 2020
215	KARIUKI,IRENE WACICI KARIUKI	To know more about dividend payment	Kindly get in touch with our appointed Registrars – Image Registrars for further information and assistance. They can be reached at info@image.co.ke or 0709 170000
216	KAMAU,ISAAC NDUNGU KAMAU	pay my dividend areas	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
217	GACHATHI,FRANCIS NORMAN	How much do we expect per share?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share.
218	WATHERERO,ALICE KUYUKI	mode of payment	You can get your dividends through Mpesa, cheques and EFT. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on how to opt to any of these modes. They can be reached at info@image.co.ke or 0709 170000
219	BY MUSYOKA,HELLEN WANJER	how much is this years dividend	The dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
220	MARIKIO,GEORGE KIMWAKI MARIKIO	4545566677	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
221	MWANGI,EMILY NJERI MWANGI	what's the dividend rate?	The dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
222	CHEMININGWA,SAMMY RODE	what's the rate?	The query is not clear but the dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
223	KIRURI,JANE NYOKABI KIRURI	were the 2018 dividends paid?	No dividend was paid for the year 2018 due to poor performance
224	CHESEREK,EDWIN KIPKEMOI CHESEREK	What is the amount of dividend per share?	The dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
225	NGIGI,MICHAEL KARANJA NGIGI	when will the dividend get paid and at what rate?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
226	ORENYA,JACKSON OTIENO ORENYA	I NEED DIVIDENDS	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
227	KARURU,ESTHER NJERI KARURU	I have never received my dividends since 2017	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
228	ESTHER JEMAIYO LAGAT	My question is on 2018 dividends, which I was not paid. What happened?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
229	SHANGALA,DIXON MWANYANGA	proposed rate of dividend	The dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
230	SHANGALA,DIXON MWANYANGA	what was the profit in the fy. compared to the previous fy?	It was a profit before tax of Shs 4.6 billion in 2019 and a loss before tax of Shs 2.3 billion in 2018
231	NGOMBE,MWAURA NGOMBE	How To Get Dividend	You can get your dividends through Mpesa, cheques and EFT. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on how to opt to any of these modes. They can be reached at info@image.co.ke or 0709 170000
232	MAINA,JENIFER NJAMBI MAINA	I didn't get last the last two years dividends	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
233	WATHINI,FRANCIS GAKUNJU WATHINI	3	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
234	WATHINI,FRANCIS GAKUNJU WATHINI	ANY CANDIDATES FOR ELECTION?	The directors who are retiring by rotation are eligible for election; They are included in Agenda 5 of the notice calling for this meeting. The directors are; Peter K. Munga; Mr. Stephen O. Wandera; AfricInvest III SPV 1, a Corporate Director represented by Mr. George Odo.
235	KAMAU,HELLEN WANJIKU KAMAU	payment dates	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
236	NGUNJIRI,FRANCIS KIHURIA NGUNJIRI	How long do they stay in office? What are the qualifications?	The duration that the Directors stay in office and their qualification is guided and based on the provisions of the Company's Articles of Association, Companies Act 2015 and the Code of Corporate Governance Practices for Issuers of Securities to the Public 2015.
237	MWANGI,DAVID KAGURE MWANGI	3	Your query is not clear, kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
238	TSIHUGWA,ROSE MIGALE TSIHUGWA	Why has the share price been falling?	The current business environment is not conducive to businesses including listed companies like Britam especially due to the impact of Covid-19
239	OMODO,PATRICK WANDERA OMODO	Are you giving dividends.	Yes, the dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
240	GATHARA,FELIX RIRI GATHARA	Iko loan ya share?	We do not give loans on shares. Hatupeani loan ya shares

241	NGETHE,TERESIAH NAINI NG	Kindly what happened I didn't receive my dividend 2019?	We did declare a dividend for the year ended 31 December 2019 of 25 cents per share be paid on or about 3rd July 2020.
242	OYANGE,TURPHOSE ATIENO O	When are the dividends paid	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
243	BY MACHARIA,RICHARD MWANGI MACHARIA ON	has there been dividends paid before i dint get mine	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
244	NDERITU,JOSEPH KARANGU NDERITU	just wondering why our shares are dropping.	The current business environment is not conducive to businesses including listed companies like Britam especially due to the impact of Corona Virus
245	KIHARA,NEWTON KIBE KIHARA	dividend	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
246	MUIRU,MARGARET	how can i sell my shares and money put in my mpesa	Kindly get in touch with your stock broker for assistance
247	ARIGA,ALICE KEMUMA	when do we expect to get the dividends?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
248	BUSOILO,FREDRICK	Why is dividend not declared every end of financial year?	This is because dividend payments depends on a number of factors some of which are beyond the control of the company. Some of the factors includes economic and business performance, Operating cash flows needs, and investment opportunities.
249	NGUKU,ROSEMARY	How many shares do I own	Kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
250	KARUNGARI,TABITHA	when divided paid	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
251	KIMANI,VIRGINIA	show the statement ended 31 DEC 2019	Kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
252	NZAU,JONES KAVIYA	why bulk shares r selling	These are activities of individual shareholders through their brokers and we have no visibility or control over such transactions.
253	NJOROGE,JOHN MBURU	How much?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
254	KARIUKI,EUNICE MUMBI	hi I did not get my last year divide. what happened?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
255	MAKURI,BONIFACE K M	Pesa Lini	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. Dividend ya mwaka wa 2019 itaipwa kuanzia tarehe 3 Julai 2020.
256	MELI,JOSEPH	How can i get devidends that i was not paid?	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
257	NDUNG'U,JOSEPHINE	Dividend ya 2011~2020	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
258	KIHARA,NEWTON KIBE	Mkutano	Mkutano ulifanyika kwa njia ya kieletroniki tarehe 29 Juni 2020
259	KIHARA,NEWTON KIBE	Dividend	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
260	ODIERO,PETER KANGA	Mkutano uko wapi	Mkutano ulifanyika kwa njia ya kieletroniki tarehe 29 Juni 2020
261	MIANO,JOSPEH MUHIU	How much decided are we going to be paid per share? Joseph Muhiu Miano	This will be 25 cents per share
262	MIANO,JOSPEH MUHIU	How much divided are we going to be paid per share? Joseph Muhiu Miano	This will be 25 cents per share
263	KAMENYI,SIMON WOIGE	About gifts	Gifts are usually given out to shareholders in attendance on the day of the AGM. This year the AGM was held virtually. Most importantly, due to the difficult economic circumstances occasioned by Covid-19 we would not be in a position to offer our shareholders gifts.
264	MBITI,FRIGUSTUS	Am trying to log in meeting am not getting through please !	Records from Image indicates you eventually logged in.
265	MBITI,FRIGUSTUS	When can shares be up again possible this year or when Will it be on pick?	This is not possible to tell as it depends on many factors (some favorable and others unfavorable) in the business operating environment. The factors includes company performance, economic performance, company operating and investing cashflow requirements.
266	MUTHONI,ALICE	why britam never pays dividends every year	This is not possible to tell as it depends on many factors (some favorable and others unfavorable) in the business operating environment. The factors includes company performance, economic performance, company operating and investing cashflow requirements.
267	GAKIBE,PHILIP KAMAU	How Wil I be able to receive my dividends directly through my phone	Kindly get in touch with our appointed registrars – Image Registrars or send an email to info@image.co.ke to receive the optin form and instructions. Fill the form and attach a copy of your ID. You can also call them on 0709 170000
268	NDETI,STEPHEN NZIOKA	AGM attending on this online platform costs us money. Can the directors facilitate shareholders along the same expense line as in physical AGMs please?	This is noted and management will review the possibility in future
269	MUSAU,NATHAN MUTUA	How can someone get his/her Dividends?2.How can someone sale his/her shares & at what rates is it per share now.?	You can your dividends through the following methods; Mpesa, cheques or EFT. To sell your shares and the current price kindly reach out to your stock broker. The price on the day of AGM was Shs 7.80. If not sure of your broker kindly get in touch with our appointed registrars – Image Registrars on email to info@image.co.ke. You can also call them on 0709 170000
270	POKA,SYPRINE AWUOR	Hello, I have not received my dividend for some time now. I requested to receive them through mpesa though have not received. Request to change my postal address from 519 to 2897 -00200, kindly facilitate. Waiting for your response	Kindly get in touch with our appointed registrars – Image Registrars or send an email to info@image.co.ke for more information on your current payment method. You can also call them on 0709 170000
271	POKA,SYPRINE AWUOR	Wanted to inquire how much shared I am holding upto December 2019. Kindlv respond	Kindly get in touch with our appointed Registrars – Image Registrars for further assistance.
272	MEREU,NGINI ENE	Kindly are you providing us with gift and lunch	Gifts are usually given out to shareholders in attendance on the day of the AGM. This year the AGM was held virtually. We are exporing sustainable ways of handling our AGMs.
273	GICHAMBA,AMOS	I would like to thank the management for good work	Thank You.
274	KAMAU,JOHN NGUGI	What are the company long term plan to mitigate risk such as that caused by corona or unpredictable risk in our insurance field?.	We do not disclose this kind of information since it is strategic in nature. However, during the upcoming interim results briefing we shall give you an update of our financial and strategic performance for the 6 months to June 2020. Kindly get in touch with our investor relations team at investorrelations@britam.com for more information on upcoming investor briefings.
275	NDETI,STEPHEN NZIOKA	Can Britam offer some discounts on it's products to shareholders please?	This is noted and the management will review this.

276	NDETI,STEPHEN NZIOKA	How can I get appointed as a director in the company?	Qualifications to be a director are as per the company's Articles of Association and Companies Act, 2015. In summary, one will need to be nominated to be a board member and appointed by a shareholder and the name presented to the annual general meeting as prescribed by Articles of Association.
277	KARURU,ESTHER NJERI	I have never received my dividends since 2017	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
278	MUSA,CHRISTINA	Davided iko	Kampuni italipa mugao was faida au dividend ya mwaka ulomalizika Desemba 31, 2019 kuanzia tarehe 3 Julai, 2020.
279	MUNYOROKU,JACKSON	What initiative have you put in place to sensitise and increase share holders and gave us involved in Britam clientele ?	You query is not clear but you can contact investorrelations for more details. You can reach them at investorrelations@britam.com
280	OCHIENG,DANIEL OTIENO OCHIENG	What is the financial projection for the year 2020/2021 and what strategies are in place to achieve this projection?	We do not disclose this kind of information since it is strategic in nature. However, during the upcoming interim results briefing we shall give you an update of our financial and strategic performance for the 6 months to June 2020. Kindly get in touch with our investor relations team at investorrelations@britam.com for more information on upcoming investor briefings.
281	MURIGI,ARNOLD CHEGE	Whats the date for dividend payment?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
282	WEPUKHULU,MOSES	how does one qualify to be a director?	Qualifications to be a director are as per the company's Articles of Association and Companies Act, 2015. In summary, one will need to be nominated to be a board member and appointed by a shareholder and the name presented to the annual general meeting as prescribed by Articles of Association.
283	OSEBE,EDNA KERUBO OSEBE	Hi. From the agenda, I see Dr Munga and Mr Mbaru aren't eligible for re-election based on age but they are listed on the motions for voting. Will the list be revised once voting is open?	Dr Munga and Mr Mbaru are eligible for re-election based on the provisions of the Code of Corporate Governance Practices for Issuers of Securities to the Public 2015.
284	NJERU,JAMES GICHERU NJERU	Presently, there are 4 women representing a third of the Board of directors. What is being done to move towards equal gender distribution on the board and on the executive team?	The Company seeks to have a Board that has the right mix of individuals with relevant attributes, skills, knowledge and experience and who jointly have the overall collective competence to deal with current and emerging issues and effectively guide management in ensuring the highest performance of the Company. Nomination and Governance Committee is guided by the Board Diversity Policy on the progressive achievement of the appropriate gender balance. We are keen to achieve the appropriate gender balance at the senior management level.
285	KIOI,ANN NJERI KIOI	How or where do i access the annual report? Can it be sent to my email?	The annual report is available on the company website at www.britam.com. Kindly provide your email address and a copy will be sent to you.
286	OSEBE,EDNA KERUBO	Please clarify the directors remuneration - I'm afraid I haven't receive any report.	Kindly refer to the directors remuneration report on pages 62 to 64 of the annual report. The annual report is available on the company website at www.britam.com
287	KYUTHI,TIMOTHY KYALO	What is the occupancy rate of the property segment invested in and what measures are you putting in place to attain 100% occupancy.	The occupancy of our properties are as follows; Britam Tower occupancy level is at around 36 percent (May 2020) with a target of at least 50% by year end and the Britam Center - occupancy level at 83 percent (May 2020) but mostly by entities within the group. The property market is currently subdued by excess supply but we continue to market our lettable space to our target clientele. The property market and performance is cyclical in nature and is currently at its lowest and we are confident that at the right time we shall get our returns.
288	KERIRI,JUNE WANJIRU	Just want to Congratulate you on the good job done. The livestream was a great idea	Thank you for your continued support and for taking time to participate in the AGM.
289	MBURU,SERAH	When are we expecting the dividend payment?	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
290	KURIA,RAPHAEL KINYANJUI KURIA	How does Britam view its investment in HF long term vis-a-vis its current liabilities and proposed transformation to primarily a commercial bank?	HF is a long term strategic investment. HF is also a commercial bank.
291	WANGO,VIRGINIAH NJOKI WANGO	Ksh 0.25 is low. Kindly can we understand why in spite of excellent performance we continue as shareholders to receive poor payout. Retained earning could be considered to share out to shareholders.	This is noted but we are balancing between rewarding our shareholders and preserving cash for business sustenance. The company is committed to keep enhancing its dividend payout to its shareholders. However, kindly note, the ability to pay depends on performance and we are already seeing signs of a weak performance in 2020 due to Covid-19.
292	ORENYA,JACKSON	Na dividends	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
293	ONYANGO,FELIX C ODUOR ANDIWO	Have dividends already been distributed? if so how does one follow up since i havent got my dividends	No, the dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. However, incase of any queries or concerns, Kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
294	MAGOMERE,ANTHONY JOJI MAGOMERE	Where are you going Dr. Wairegi?? I can't still believe this. Shocking!! The company should re-examine the decision. It is not the best time for you to leave office.	The directors have taken note and will communicate the board's decision at the right time.
295	KAMAU,JOHN NGUGI	Hallo Britam. Let's get a token to enable us top up our data. Hopefully?	Your request is noted and we will review this in future meetings.
296	NDOLO,MARTHA NDUKU	Have not been getting my remittances...dividends for the last 5 years!!!	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
297	ONYANGO,FELIX C ODUOR ANDIWO	How do i receive my dividend payment and what is the dividend share?	You can receive your dividend through the following methods; Mpesa, cheque or EFT. Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on these. They can be reached at info@image.co.ke or 0709 170000. A final dividend for the year ended 31st December 2019 is 25 cents per ordinary share.
298	KIRUGA,JOYCE NJOKI	nitalipwa dividend baada ya muda gani?	Kampuni italipa mugao was faida ya mwaka ulomalizika Desemba 31, 2019 kuanzia tarehe 3 Julai, 2020.
299	NESOB, DORAH MARUTI	I hope that we will get a copy of the proceedings of this AGM (Recording) as well as the questions asked. Thank you for providing this virtual option.	Thank you too for taking your time to participate in the virtual AGM. A recording of the AGM will be availed on the company website www.britam.com
300	KIRUGA,JOYCE NJOKI	who are the directors?	The directors of the company are on pages 25 to 28 of the annual report. The report can be downloaded from the company's website at www.britam.com
301	KALANJU,MAGDALENE	my last divided for years	Please note that we did not pay dividend in 2019 (for 2018 financial year). However, a final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020. For the other years dividends kindly get in touch with our appointed Registrars – Image Registrars for further assistance. They can be reached at info@image.co.ke or 0709 170000
302	NDOLO,MARTHA NDUKU	Please give us the registers telephone nos.	You can reach Image Registrars on 0709170000 and at info@image.co.ke
303	KARIUKI,MONICA	When r they being paid	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
304	NDETI,STEPHEN NZIOKA	Can we please have diversity on the board to reflect the face of Kenya whilst maintaining meritocracy?	This is ongoing and you will notice this progress in future.

305	ANDALA, RONALD	I am a share holder but my account is dormant! Will I receive my dividend or I have to activate my account prior?	You need to activate your account so that your dividend payment will not bounce. Alternatively, get in touch with our appointed Registrars – Image Registrars for further assistance on receiving your dividend through Mpesa. They can be reached at info@image.co.ke or 0709 170000
306	ONYANGO, PHILIP	Is it possible to receive a link to a recording of this AGM?	A recording of the AGM will be available on the company website www.britam.com
307	NJOROGE, PERIS WANJIRU NJOROGE	why I don't get my dividend through mpesa	Kindly get in touch with our appointed Registrars – Image Registrars for further assistance on receiving your dividend through Mpesa. They can be reached at info@image.co.ke or 0709 170000
308	NJERU, JOYCE WAMBUI	dividend payments	The dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
309	KING'ORI, JOSEPH	When are the dividends going to be paid?	A final dividend for the year ended 31st December 2019 of 25 cents per ordinary share will be paid on or about 3rd July 2020.
310	Jones Nzau	Is it possible to enhance the payout in future and to consider giving bonus shares? What is the identity of the shareholder recently buying Britam shares in bulk? Another concern is review of Dr Wairegi's contract.	The company is committed to keep enhancing its dividend payout to its shareholders. However, kindly note, the ability to pay depends on performance and we are already seeing signs of a weak performance in 2020 due to Covid-19. The board will review the possibility of a bonus shares issue at the appropriate time. The identity of the shareholder(s) buying or even selling our shares is not known as these are transactions between individual shareholders. As far as GMD contract is concerned, the matter has been noted by the Board.
311	Irungu Kimani	Thanks Board, management and Image Registrars for the managing the virtual meeting well. My question is a concern on AfricInvest growing its shareholding and probably taking over management? Request of retention of Dr Wairegi once his current contract expires.	AfricInvest is one of the most supportive institutional investors. On Dr Wairegi's contract, the directors have taken note and will communicate the board's decision at the right time.
312	Daniel Kimotho	Thanks chairman and GMD for the good work done. The question is if Britam has been affected by fraudulent claims especially in medical insurance? Will HF now do well after Covid-19? Concerned on review of Dr Wairegi's contract.	Fraudulent claims has been a challenge especially in Motor and Medical insurance but we haven't been affected by what has been witnessed of late. We haven't been presented with such claims. However, we are benefiting from our investment in technology to identify suspicious claims and limit the impact of the fraudulent claims especially in medical insurance. We are actually witnessing improved performance in the medical line of business. When the first case of these claims emerged, we responded as part of the industry. On HF, the turnaround efforts in place have reduced our share of loss from Shs 290m in 2018 to Shs 53m in 2019 and no impairment was booked in 2019. We remain optimistic on this investment going forward. As far as GMD contract is concerned, the matter has been noted by the Board.
313	Geoffrey Maoga	Gives credit to the planners of the virtual AGM including Image, and Britam teams and also appreciates the new entrant shareholders. Questions: How is Britam is prepared to handle Covid and continue being strong and perform well. Concerned on review of Dr Wairegi's contract.	As earlier mentioned, Covid-19 found us when we had invested heavily in technology that is enabling us to continue serving our customers. We have also implemented the guidelines provided by the government and taken measures which includes: providing our staff with protective equipment, allowing them to work from home, social distancing and frequent sanitizing in our facilities and encouraging our customers to use our digital channels. As far as GMD contract is concerned, the matter has been noted by the Board.