

CIC INSURANCE GROUP PLC – 45TH ANNUAL GENERAL MEETING

Date: 7th June 2024

Time: 10:00 a.m. EAT

SHAREHOLDERS QUESTIONS AND RESPONSES

These were the questions that were received prior and during the AGM, and the responses.

NO	QUESTION	RESPONSE
1	What is the current share price?	Thank you for your question. The current share price as at 28th May 2024 is ksh 2.27. Thank you
2	Dividends via Mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
3	what informed the declaration of dividend given that the financial performance increased	Thank you for your observation. The declared dividend was informed by the performance of the business also considering that this is a transition year from IFRS 4 to IFRS 17 reporting standard. One of the key business focus remains ensuring that all our businesses are adequately capitalized.
4	how do calculate your dividend	Thank you for question, the company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2023 and to be paid on or about 8th July 2024
5	How much are these 120 shares worth	Thank you for your question and participating in this year's AGM. The current share price as at 29th May 2024 is Ksh 2.27 per share and you hold 120 shares.
6	I have never received any dividend for several years what's happening?	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.
7	How much is the divided this year	Thank you for question, the company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
8	what percentage is per share	Thank you for question, The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
9	Kindly pay to my Mpesa line	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.

10	Is Mpesa okay?	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
11	I have not received my dividends for a number of years... What has been happening?	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.
12	I have not received my dividends for a number of years... What has been happening?	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.
13	how much dividend is to be paid	Thank you for question. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
14	I wish to receive my dividends via Mpesa how do I register	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
15	How to get dividends payment via Mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
16	Sh/share	Thank you for question, we advise that you hold 7,500 shares
17	I have not received dividend shares for almost 10 years.	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
18	I am yet to receive dividend shares for almost 10 years now.	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
19	If I want to sell them what should I do	Thank you for your question. Please note that you are required to contact your stockbroker in order to trade (BUY/SELL) shares.
20	how much are you paying	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
21	what happened to physical meetings?	Thank you for your question. As part of continuous improvement we will continue to assess the need for physical / virtual/ Hybrid meetings. This will be taking into account the emerging trends and various stakeholders needs. Thank you

22	when did i get the dividend payment	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
23	please send payment to this number,0721715977	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa
24	how are annual dividends calculated, and how does one receive them	Thank you for your question. The total dividend is a factor of the total number of shares held multiplied by the declared dividend rate per share. For the year ended 2023, the company has declared a dividend of ksh0.13 per share to be paid on or around 8th July 2024 as per your preferred mode of payment
25	gift to compliment dividend	Thank you for your question and participating in this year's AGM. We will look into ways of accommodating the same as we take cognizance of emerging trends.
26	compliment dividend with gift	Thank you for your question and participating in this year's AGM. We will look into ways of accommodating the same as we take cognizance of emerging trends.
27	What is the management team has in place to improve in the dividend came next year..	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns.
28	How will the board ensure an increase in dividend come next year.	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns.
29	when do I get dividends?	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
30	can dividend be paid by Mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa
31	have you paid dividends for the last 5 years	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.

32	have you paid dividends for the last 5 years	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
33	None	Thank you for participating in this year's AGM.
34	What's the profit after tax and what should we expect as dividend?!	Thank you for your question. The profit after tax for the year ended December 2023 was Ksh 1.4 B. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
35	Can you create a webinar for new and young stakeholders that wish to learn more about dividends?	Thank you for the proposal. This will be reviewed for consideration factoring in various stakeholder dynamics.
36	Dividends	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
37	Are you paying dividend	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
38	when should dividend payment	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
39	I hardly get my dividend	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
40	when are dividends due?	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
41	Why did we get the same dividend even with the good profits for the year ended?	Thank you for your observation. The declared dividend was informed by the performance of the business also considering that this is a transition year from IFRS 4 to IFRS 17 reporting standard. One of the key business focus remains ensuring that all our businesses are adequately capitalized.

42	where are dividends?	Thank you for query, the company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
43	Update on Tatu City plot?	Thank you for the question. We have sold over 70% of phase 1 and following obtaining all approvals have commenced sale of phase 2.
44	When will there be a bonus	Thank you for your question. The CIC Group Plc leadership has been keen to provide a consistent dividend to shared holders. Having achieved this for 2 years and this being a transition year from IFRS 4 to IFRS 17 reporting standard, going forward other options including bonus share will be considered.
45	How are the dividends paid	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of dividend payment.
46	can it be paid	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of dividend payment.
47	Can the dividend be laid through mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of dividend payment through Mpesa.
48	How do you get paid ?	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment.
49	AGM reports	Thank you for participating in this year's AGM. Please dial *483*484* to access the AGM report
50	Dividend	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
51	When is the date for dividend payout	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024

52	my annual dividends?	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
53	can receive the audited reports?	The 2023 annual report can be accessed on our website via this link: https://www.cicinsurancegroup.com/wp-content/uploads/2024/06/CIC-Annual-Integrated-Report_2023_web.pdf
54	How do I know how much dividends I've accumulated since buying stock	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
55	how do I know how many dividends I'm getting, a way I can get a statement showing those details	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
56	dividends concerns: About the dividends: what happened of late; no dividends!	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
57	Term of tenure for director	Thank you for your question. Non-Independent Directors retire after their specific term of three years and can offer themselves for re-election if under 70 years. Independent Directors can only serve for two terms - three years each.
58	when will the dividends paid	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
59	payment of dividends	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
60	Thank you Mr chairman. Some of us are aged, this 13 cents don't make sense. Since CIC made profit, couldn't this be adjusted to 20cts?	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns.
61	Submission of details	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of dividend payment.
62	When is the dividend getting paid?	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024

63	how does one get her dividend	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of dividend payment.
64	N/A	Thank you for participating in this year's AGM.
65	I have been a shareholder for the last three years but the return aren't good at all. What is the plan by the directors and management team to ensure we get return on investment as well as capital gains because shares get diluted everyday. Regards	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns.
66	Are you paying dividends this year and at what rate?	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024.
67	How do I present myself for election as director	Thank you for your question. Our Board of Directors vacancies are publicly advertised as at when they arise. In on-boarding of directors we are guided by the Insurance Act section 27a which stipulates the qualifications to become a director.
68	I never receive my dividend	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of dividend payment.
69	Thank the management for good job despite of harsh climate. I pledge to the board to consider shareholders who register n vote for the AGM to meet the quorum Most we struggle to fuliza to streamline live thank you	Thank you for the compliment. We have noted your proposal for review and consideration by the leadership. Thank you
70	I don't get my dividers ever why	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.
71	I don't get my dividend ever	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.

72	why don't I get my dividend ever	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.
73	How much is dividend	Thank you for question. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Thank you
74	pay my dividend on my mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
75	how much dividend are you giving	Thank you for question. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Thank you
76	Why no dividend?	Thank you for question. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Thank you
77	I dont get dividend	Thank you for the question. For dividends, please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance.
78	dividend ni ngapi?	Thank you for question. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Thank you
79	Sh/share	Thank you for question. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Thank you
80	Mode of payment	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment to either bank, Mpesa or cheque.
81	how do you pay	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment to either bank, Mpesa or cheque.

82	Can div. be paid on Mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
83	why are we not paid dividends please	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance. Thank you
84	Can shareholder be given a chance to own some of the plots under sale at a discounted rates?	Thank you for your question. No we do not have a special price for shareholders. The purchase price is however very reasonable starting at Kshs 9 Million for a 1/4 acre.
85	can I get my dividend through mpesa.	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
86	GIFTS FOR SHAREHOLDERS PLEASE	Your question is well noted. We will look into ways of accommodating the same as we take cognizance of emerging trends.
87	Is Thea a dividend in the years financial reports.	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024.
88	Could you be having intentions to hold hybrid meeting for the shareholders	Thank you for your question. Emerging trends have continued to guide on the modalities of conducting the AGMs. As part of continuous improvement we will continue to assess the need for physical / virtual/ Hybrid AGMs.
89	Why do we have this resolution carrying two separate agendas? "Approve appointment of PwC as auditors of the company and to authorize Directors to fix their remuneration"	Thank you for your question. The agenda items for the appointment of PwC as auditors and the authorization for directors to determine the auditors' remuneration are inherently related. Consequently, these items have been combined into a single resolution to streamline the decision-making process.
90	May we be notified via SMS when dividends are paid.	Thank you for participating in this year's AGM. Please visit our share registrar Co-operative Custody or reach them through shares@co-opbank.co.ke / 0711049234 for the assistance
91	Where can we get audited report? The hard copy	Thank you for your question. The 2023 annual report can be accessed on our website via this link: https://www.cicinsurancegroup.com/wp-content/uploads/2024/06/CIC-Annual-Integrated-Report_2023_web.pdf

92	ARE WE GOING TO BE GIVEN GIFT PACKS OR EVEN DATA BUNDLES FOR ATTENDING THE MEETING NO	Thank you for your question. We will look into ways of accommodating the same as we take cognizance of emerging trends.
93	Dividend not impressive why not considered bonus instead of dividend	Thank you for your question. The CIC Group Plc leadership has been keen to provide a consistent dividend to shared holders. Having achieved this for 2 years and this being a transition year from IFRS 4 to IFRS 17 reporting standard, going forward other options including bonus share will be considered.
94	What is ESG as mentioned by the Chair in his speech? Thank you.	Thank you for your question. ESG stands for Environmental, Social and Governance which is a criteria used to report on sustainability.
95	What other investment does the board engage in to improve on the dividend share out in the next financial year..	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. The Group has in place a robust investment framework that informs the investment decisions to ensure optimal returns. With continued growth of our profitability we expect to further improve shareholder returns.
96	Mr. Chairperson, your statement and report is very rich in what CIC is doing to the general public. While I consider the public of great important in the business of CIC, I cannot miss to notice the very low returns on shares paid to shareholders, who are the most important stakeholders of the business. What is your team doing to increase these returns? We would greatly appreciate a dividend payout of over kshs. 1.00 coming financial year. thank you.	Thank you for the compliments. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns.

97	Why so many acting senior management team? Is the culture at the company toxic?	Thank you for your question. The Group have 3 senior managers in acting capacity following natural attrition process. The CIC Group Board and management has and continues to put in place strategies that ensure creation of a conducive working environment to all our staff across the Group
98	The phone number you give does not work at all. What is the option if one is not using email?	Thank you for your concern. We will review to ensure responsiveness across all our various communication channels.
99	Why continue investing in Malawi and S. Sudan with loses?	Thank you for your question. The performance of regional subsidiaries has continued to improve with a contribution of 13% to the insurance revenue of the Group during the period. CIC South Sudan grew by 70% and CIC Malawi grew by 19%. This growth comes at the backdrop of various challenges experienced in these countries. Malawi witnessed a significant devaluation of its currency while the hyperinflation and the volatility of the local currency in South Sudan has also continued to impact business. The opportunity for growth in these countries is however immense necessitating a move towards innovation and strategic partnerships to grow product offering while enhancing operational efficiency.
100	How do I register electronically for payment of dividends?	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
101	electronically registration for payment of dividends	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
102	How much dividend per share?	Thank you for question and participating in this year's AGM. The company has declared a dividend of KShs 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024
103	how to register electronically for payment of dividends	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.

104	The implementation of IFRS 17 in insurance accounting is complex and requires a lot of capital. Is the group capital reserves enough to cater for additional capital esp in Uganda and Malawi	Thank you for your observation. The IFRS 17 reporting standard has an implication on our capital adequacy especially for the long-term business. The CIC Group Board has however, will continue to put in place adequate strategies to ensure optimal capitalization of all our businesses.
105	We Congratulate you for the 63% growth of the CIC brand in 2023. With this brand growth I thought the dividend to shareholders would move to Ksh 0.5 per share in 2023. Thank you.	Thank you for your compliment. The declared dividend was informed by the performance of the business also considering that this is a transition year from IFRS 4 to IFRS 17 reporting standard. One of the key business focus remains ensuring that all our businesses are adequately capitalized to position them for future growth and meet all the regulatory capital requirements.
106	I never get my annual dividend why	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
107	How do you intend to run the Pharmacy business	Thank you for your question. The CIC Pharmacy will be a wholly-owned subsidiary of CIC Insurance Group Plc established to distribute medical drugs.
108	are we going to be making our own pharmacy products	Thank you for your question. No we will source for and distribute medical drugs.
109	1. 6% dividend payout is so low and not motivating to the shareholders. Please revise that % to 15% or above next year. 2. Your interest rates for money market are so low, always lying at position bottom 5 among the listed asset managers in Kenya. Please do something	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns. We also have a robust strategy within our asset management business to ensure that we continually improve the returns to the investors.
110	what's the impact of the proposed Finance Bill 2024 on the company's business especially on its business segments and financials ?	Thank you for your questions. There are elements of the proposed finance bill 2024 that if passed are likely to have adverse effects on the insurance industry. The industry association has been at the forefront in engaging the government to ensure that these elements are addressed.
111	Why don't you give as shares and gifts	Thank you for your proposal. The CIC Group Plc leadership has been keen to provide a consistent dividend to shareholders. Having achieved this for 2 years and this being a transition year from IFRS 4 to IFRS 17 reporting standard, going forward other options including bonus share will be considered.

112	Van you please use Mpesa to pay out dividends?	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
113	I would also need some guide on shares and dividend Thank you.	Thank you for the question. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
114	What is the board doing to raise the price of the shares	Thank you for your question. The Group has in place a 5-year (2021-2025) Strategy. This strategy is underpinned by 12 pillars whose objective is to sustainably and profitably grow our business. With continued growth of our profitability we expect to further improve shareholder returns.
115	Can you pay dividends through Mpesa	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment through Mpesa.
116	Board of Directors average age is too high, composition lacks youth representation, and repeat tenures of several existing members shows a stagnation of oversight and lack of refresh in terms of visionary direction. Why is this the case ?	Thank you for your question. The recruitment process for the Board of Directors adheres to a policy designed to ensure both diversity and compliance with all regulatory requirements. In accordance with the resolutions passed at the last Annual General Meeting (AGM), we had one director retire after completing their tenure, and one new director was appointed to the Group Board. This approach maintains a dynamic and compliant leadership structure, fostering a diverse and effective governance.
117	Can we receive financial statements on email?	Thank your question. The 2023 annual report can be accessed on our website via this link: https://www.cicinsurancegroup.com/wp-content/uploads/2024/06/CIC-Annual-Integrated-Report_2023_web.pdf
118	Why is the dividend first & final? Am not understanding. does it means no any further dividends in future years to come?	Thank you for your question. Yes it means that the total dividend for the year ended 31st December 2023 is ksh. 0.13 per share
119	Can you register online.. As an investor	Thank you for your question. Yes you can register. The registration details have been sent to your phone. Thank you

120	dividends	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance. Thank you
121	how much are you giving for dividend this year please	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024.
122	how much are you paying for dividend	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024.
123	I haven't received any dividend since i purchased shares from this company	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance. Thank you
124	Mode of payment	Thank you for participating in this year's AGM. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment.
125	what's the dividend and can it be paid	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance. Thank you
126	2023 and previous years	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance. Thank you
127	what's the percentage dividend	Thank you for question. The company has declared a dividend of KSh 0.13 per share for the year ended 31/12/2023 and to be paid on or about 8th July 2024. Please contact the share registrar through custodial@www.co-opbank.co.ke or call 0711049237 for assistance. Thank you