

CAR & GENERAL (KENYA) PLC

QUESTIONS FOR THE ANNUAL GENERAL MEETING OF 15TH JULY 2020

1) How deep have you been affected by Covid?

Business obviously dropped significantly in April across all territories. Many businesses were slowed and the curfew had a major impact - hence volumes dropped in our core businesses. We have seen recovery in May and further growth in June. We expect a positive July to September quarter subject to no further lockdowns. We anticipate volumes to recover 85% of pre Covid levels across the board.

- 2) What are your mitigating factors going forward?
 - a) the health and safety of our stakeholders has been a key priority. We have adopted a pandemic policy that requires certain protocols to be followed. This includes encouraging working from home, social distancing, wearing masks, constant sanitization and temperature checks.
 - b) We have reduced costs throughout the business across all cost parameters. We have also protected margins and preserved cashflows at every business. As a result our businesses are operating more efficiently.
- 3) What is the dividend amount?

The Directors recommended a dividend of Shs 32,082,646/- (cents 80 per share). This has already been paid bearing in mind the needs of the shareholders.

4) How can I get my dividends for past years?

Please contact the company secretary and Carol Omanjo at Carol.omanjo@cargen.com