KALATA YA LONJEZO PAKATI PA IDBZ NDI OMWE AMAGWIRA NAWO NTCHITO

Mawu Otsogolera

Banki la Infrastructure and Development Bank ya Zimbabwe ("IDBZ") yomwe imalamulidwa ndi Lamulo la Nyumba ya Malamulo (Act of Parliament, the Infrastructure and Development Bank of Zimbabwe Act [Chigawo 24:14]). Lamulo la Infrastructure and Development Bank ya Zimbabwe [Chigawo 24:14] linakhazikitsidwa pa 31 Ogasiti 2005. Bankiyi, ngakhale kuti inali ndi udindo wowonjezereka, idakhazikitsidwa ngati bungwe lolowa m'malo mwa Banki la Zimbabwe Development Bank ("ZDB") (yomwe idakhazikitsidwa motsatira Lamulo la Zimbabwe Development Bank No. 7 la 1983).

Bankiyi, lomwe lili m'gulu la Bungwe Lothandizira Ndalama Zachitukuko, lidakhazikitsidwa makamaka ngati njira yolimbikitsira chitukuko cha za chuma ndi kukula, komanso kukweza miyoyo ya nzika za mu Zimbabwe kudzera m'gulu la chitukuko ndi kupereka ndalama zothandizira ntchito za zomangamanga. Zomangamanga zimenezi zikuphatikizapo, koma sizikuthera pamenepo, misewu, madamu, kugaŵira madzi, nyumba, ngalande za zimbudzi, ukadaulo wa zidziwitso, zinthu zofunikila, ndi zothandizila pa umoyo. Bankili lilinso ndi udindo wokulitsa luso la mabungwe m'mabizinesi amitundu yonse mu Zimbabwe ndikuthandizira mapulojekiti ndi mapulogalamu opititsa patsogolo chitukuko m'magawo onse a chuma cha Zimbabwe.

Cholinga cha Kalata ya Lonjezo Pakati pa IDBZ ndi Omwe Amagwira Nawo Ntchito

Kalata ya Lonjezo Pakati pa IDBZ ndi Omwe Amagwila Nawo Ntchito ("Lonjezo") imafotokoza miyezo ya kupereka thandizo komwe ogwira nawo ntchito ndi anthu ena okhudzidwa ayenera kuyembekezera kuchokera ku banki ya IDBZ komanso imasonyeza malire a ufulu ndi udindo wa ogwira ntchito ndi IDBZ komanso anthu ena okhudzidwa.

Lonjezoli limathandiza Atsogoleri a Banki komanso Ogwira ntchito a Banki kupitiriza kukonza ndi kupititsa patsogolo njira yopereka thandizo kwa ogwira nawo ntchito komanso anthu ena okhudzidwa. Ndi ndondomeko imene tikufuna kuyigwiritsa ntchito pofuna kupititsa patsogolo chikhalidwe chathu pa maubale ndi omwe timagwila nawo ntchito komanso komanso njira yomwe magwiridwe antchito a Banki angayang'aniridwe poyera.

Masomphenya

“Dziko la Zimbabwe lomwe lili ndi zomangamanga zolimba komanso zophatikiza anthu onse kuti lipititse patsogolo chitukuko chokhazikika.”

Udindo

“Kulimbikitsa chitukuko cha dziko ndi kupereka zomangamanga zolimba komanso zokhazikika zomwe zimakweza moyo wa nzika zonse za mu Zimbabwe kudzera mu thandizo la ukadaulo pakupanga mapulojekiti, kupereka njira zatsopano zopezera ndalama, komanso kupereka chidziwitso ndi kugawana".

Cholinga

“Kukweza miyoyo ya nzika za mu Zimbabwe kudzera mu chitukuko chokhazikika cha zomangamanga.”

Zofunikila

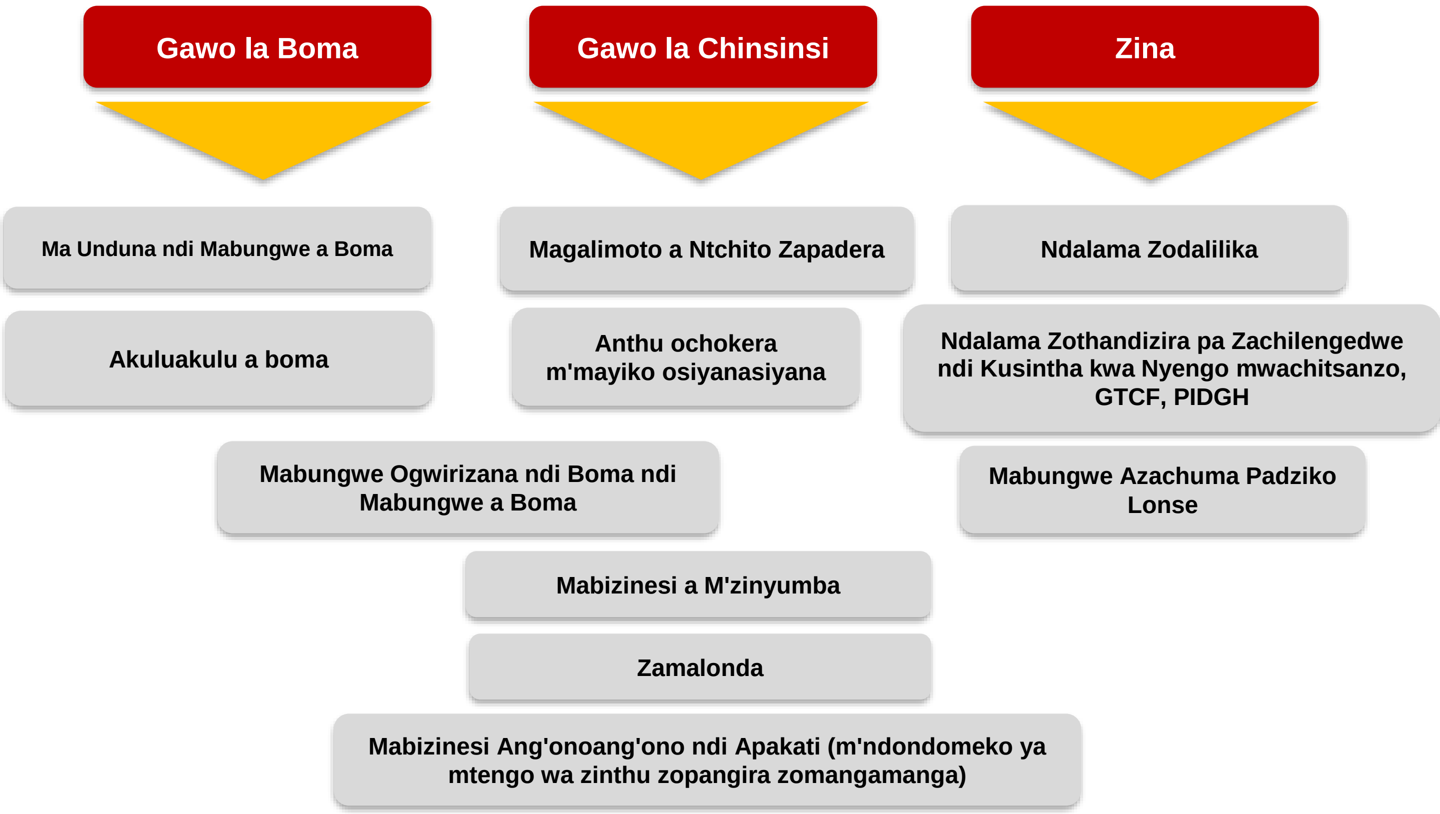
Bankili ndi lodzipereka kukupatsani zomangidwa mosasiya aliyense m'mbuyo komanso motsogoleredwa ndi chiphunzitso cha kukhazikika kwa zinthu monga, (Anthu, Dziko ndi Phindu). Pachifukwa ichi, limayesetsa kutsatira makhalidwe abwino otsatirawa:

- ***Umphumphu*** – Bankili limagwira ntchito mowonekera komanso mokhulupirika.
- ***Ukatswiri*** – Ntchito ya IDBZ imadziwika ndi ntchito ya mtengo wapatali, chidziwitso cha akatswiri, mgwirizano, komanso luso la pamwamba.
- ***Kupereka Thandizo*** - Ogwira ntchito ndi Banki amakhala patsogolo pa chilichonse chimene limachita, ndipo limagwira ntchito zake ndi mtima wonse komanso mwachangu posunga nthawi.
- ***Zochitika Zamakono Zosinthira Zinthu*** – IDBZ imayesetsa kwambiri kukhazikitsa njira za mabizinesi zomwe zili zopindulitsa, zampikisano, komanso zokhalitsa kwa nthawi yaitali.
- ***Zokhalitsa*** – Bankili limathandizira mapulojekiti omwe akhazikitsidwa kudzera mwa ukadaulo, zopindulitsa pa nkhani ya ndalama komanso chuma, zosawononga chilengedwe, komanso zotsatira zake zili zolunjika ndi za kuyanjana kwa amuna, azimai, komanso anthu onse m'madera osiyanasiyana.
- ***Kupanga ndi Kugawana Chidziwitso*** – Banki ya IDBZ imatsogolera komanso kupereka utumiki wapamwamba kwambiri kudzera mukupanga, kugawana chidziwitso, komanso kuyimirira ndi kulimbikitsa mfundo za chitukuko.

Kugawa Maudindo kwa Okhudzidwa

Omwe ali okhudzidwa ndi Bankhi amagawidwa maudindo kudzera m'magulu monga momwe zasonyezedwera pa Chithunzi 1:

Chithunzi 1: Kugawa Maudindo kwa Okhudzidwa



Infrastructure Development Bank of Zimbabwe

Zinthu Zofunikila Kwambiri komanso Thandizo

Monga Bungwe Lothandizira Ndalama Zachitukuko, IDBZ imapereka zinthu zofunikira kwambiri, thandizo komanso njira zopezera ndalama m'magawo onse a ndondomeko ya pulojekiti. Zinthu zofunikila ndi thandizo zomwe zilipo panopa zikuphatikizapo zotsatila:

- Ndalama za Pulojekiti ndi Zomangamanga (Ngongole Zanthawi Yayitali, Kutenga nawo Mbali molingana kwa amuna ndi azimai, Ndalama za Mezzanine, Zitsimikizo za Ngongole, Mgwirizano wa Zomangamanga).
- Kukonzekera ndi Kuthandizira Pachitukuko cha Mapulojekiti.
- Thandizo pa Kukhazikitsa Mapulojekiti.
- Infrastructur • Ndalama Zothandizira pa Ntchito Zomangamanga (Ndalama Zisanatumizidwe ndi Kutumizidwa, Ndalama Zothandizira pa Katundu, Ndalama Zothandizira pa Maoda, Zitsimikizo za Banki, Ngongole Zothandizira, Malo Ogwirira Ntchito, Ngongole Zapakati, Maphukusi a Ndalama Zokonzedwa).
- Mabungwe a Ndalama Padziko Lonse komanso Mayendedwe a Ndalama Zachilendo (Kupeza Ngongole/Ndalama Kuchokera Kunja, Kutumiza Ndalama mwa Njira za Ukadaulo wa Makono, Makalata Otsimikizira Malipiro a Zamalonda, komanso Mapulogalamu Opempha Chilolezo Chotumiza Ndalama Kunja).
- Zinthu Zosungitsa ndi Kupindulitsa Ndalama (*Kusunga ndaolama ku Banki kwa nthawi yotsimikizika, Kalata zotantauza ngongoles, Zikalata Zotsimikizira Malipiro ndi wosunga ndalama kuBanki komanso Womwe ali ndi Ngongole) komanso*,
- Thandizo la Upangiri Wokudza Ukadaulo wa Makono komanso Zachuma.

Mfundo Zapadera

IDBZ, pokhala Banki lofunikira kwambiri mu gawo la zomangamanga ndi chitukuko, yadzipereka kuti ipitirire patsogolo kudzera mu gulu lodzipereka la akatswiri, kulandira njira zamakono ndi ukadaulo zomwe zimapereka chithandizo choyang'ana makasitomala kuti makasitomala akhale okhutira. Banki idzayesetsa kupitiliza kukonza ntchito zake potsatira malangizo a ISO 10002 (Muyezo Wapadziko Lonse Wokhudza Kukhutitsidwa kwa Makasitomala ndi Kusamalira Madandaulo).

Zolinga Zapadera

- Kupanga ndi kusunga gulu lodzipereka, lanzeru komanso la akatswiri.
- Kugwiritsa ntchito njira zabwino kwambiri pakupanga mapulojekiti ndi ndalama.
- Kuvomereza njira zamakono zamabizinesi ndi ukadaulo; komanso
- Kupititsa patsogolo njira zoperekera thandizo.

MIYEZO YAKUPEREKA THANDIZO

Bankili likuzindikira kuti kupereka thandizo lapamwamba komanso laabwino kwa omwe amagwira nawo ntchito ndi anthu ena okhudzidwa nawo ndiko kofunika kwambiri, choncho imayesetsa kupereka thandizo labwino kwambiri nthawi zonse.
Bankili ndi lodzipereka ku:

- Kupereka thandizo losaiwalika komanso lokhutiritsa kwa omwe amagwira nawo ntchito.
- Kupereka thandizo mwa nthawi yake, yolondola komanso yodalirika.
- Kupitiliza kukonza njira zake komanso ndondomeko yogwira ntchito.

- Kupanga zinthu zatsopano ndi kupereka thandizo.
- Kulemekeza omwe timagwira nawo ntchito ndi anthu ena okhudzidwa ndi nkhaniyi mwaulemu ndi mokhulupirika; komanso
- Kuyankha mafunso ndi madandaulo mwachangu.

KUPEREKA THANDIZO

Thandizo lathu kwa inu lidzakhazikika pa mfundo zazikulu:

- Zokhazikika
- Zodalirika
- Zolondola; ndi,
- Zofunikira.

Timayesetsa kupereka thandizo kwa omwe timagwira nawo ntchito ndi anthu ena okukhudzidwa ndi ntchitoyi m'njira ya:

- Ukatswiri
- Mosunga nthawi
- Mwa chilingamo
- Zaumwini ndi,
- Mwaulemu

Ogwira ntchito athu adzayesetsa ku:

- Kupezeka popanda vuto.
- Kupereka chitsogozo komanso chithandizo; komanso,
- Kulandira komanso kuyankha maganizo anu.

MAFUNSO

Yankho lathu ku mauthenga ochokera kwa omwe timagwira nawo ntchito ndi anthu ena okhudzidwa lidzakhala motere: :

i. Makasitomala onse omwe atumiza mafunso kapena madandaulo ku Banki adzalandira yankho mkati mwa masiku awiri (2) ogwira ntchito.
ii. Mukatiimbira lamya tidzayankha lamya zonse mkati mwa kulira katatu.

CHITETEZO CHA UTHENGA NDI CHINSINSI

Timaika patsogolo zachinsinsi za omwe timagwira nawo ntchito ndipo timatsatira kwambiri Lamulo la Chitetezo cha Uthenga [Chigawo 12:07] ndi malamulo onse okhudzana ndi zachinsinsi. Timakhazikitsa njira zodzitetezera zolimba kuti titeteze zambiri zaumwini, kuonetsetsa kuti zikutsatira malamulo okhudza kusonkhanitsa, kukonza, kusunga, ndi kudziwitsa anthu za kuphwanya deta. Tikusamala kwambiri kuti ufulu wa makasitomala wosunga chinsinsi ukhale mkati mwa malamulo. Tadzipereka kusunga miyezo yapamwamba kwambiri yachitetezo ndi chinsinsi cha makasitomala, kuonetsetsa kuti zambiri zanu ndi zomwe mumachita nafe zimatetezedwa nthawi zonse komanso zimalemekezedwa.

MAGANIZO NDI MADANDAULO

Timalandira ndemanga zanu pa ntchito zathu. Zimatithandiza kumvetsetsa zomwe mwakumana nazo komanso zimatithandiza kukwaniritsa zosowa zanu bwino. Tikudziwanso kuti mungafune kupereka madandaulo enieni okhudza ntchito yathu. Mutha kutipatsa ndemanga zanu kudzera mu Chigawo chathu Cholumikizirana pa lamya, imelo, webusayiti, fakisi kapena pamasom'pamaso pogwiritsa ntchito tsatanetsatane womwe waperekedwa pansipa. Madandaulo anu adzavomerezedwa mkati mwa maola 48.

Mutha Kuyankulana ndi IDBZ pa:

Tel: +263-242-750171-8.

Imelo: enquiries@idbz.co.zw. kapena

Potumizira: IDBZ House, 99 Gamal Abdel Nasser Road (formerly Rotten Row),
Kopje,
P.O. Box 1720,

Harare
Kuti mudziwe zambiri, pitani pa webusayiti yathu