



GWARO RECHIVIMBISO KUNE VATINOSHANDIDZANA NAVO

Nhanganyaya

Infrastructure and Development Bank of Zimbabwe (“IDBZ”/ “Bhanga”) rinotungamirirwa neMutemo weDare reParamende, Mutemo weInfrastructure and Development Bank of Zimbabwe *[Chapter 24:14]* wakaparurwa musi wa31 Nyamavhuvhu 2005. Bhanga iri, kunyange riine basa rakavandudzwa, rakatangwa sesangano mushure meZimbabwe Development Bank (“ZDB”) (rakaparurwa pasi peMutemo wechinomwe wegore ra1983).

Bhanga iri, riri muboka reDevelopment Finance Institution (DFI) rakatanga kuparurwa senzira yekukurudzira kubudirira mune zveupfumi, nekuvandudza magariro evanhu vemuZimbabwe kuburikidza nekusimudzira uye kupa mari yezvivakwa zvinosanganisira, asi zvisingagumiri kumigwagwa, madhamu, kucheneswa kwemvura, kuvakwa kwedzimba, kufambiswa kwetsvina, zvetekinoroji, nzvimbo dzekugara nezvinodiwa mukurarama kwevanhu. Bhanga iri rine basa zvakare rekuzvisimudzira mukuita basa nemazvo mukubudirira mune kuzvishambadza kwemhando dzose muZimbabwe nekutsigira kubudirira kwemapurojekiti nezvirongwa zvehupfumi muZimbabwe.

Chinangwa cheGwaro rechivimbiso kune vatinoshandidzana navo

Gwaro rechivimbiso kune vatinoshandidzana navo (Chivimbiso) rinotsanangura basa rakanaka rinoitwa neIDBZ pakupa miganhu pakodzero nezvinoitwa nevanoshandidzana nekudyidzana nebhangha iri.

Chivimbiso ichi chinobatsira utungamiri hwebhanga nevashandi varo mukuramba vachisimudzira maitiro ebasa kune vavanoshandidzana nekudyidzana navo. Chivimbiso ichi inzira yemaitiro anotevedzwa ayo atinotarisa mukuvandudza hukama nevatinoshandidzana navo nenzira dzekuongorora mashandiro ebhanga akajeka.

Muono

“Zimbabwe ine zvivakwa zvakanwanda zvemhando yepamusoro zvinoshandisa mubudiro inoramba ichienda mberi yevanhu vose kusanganisira vanorarama nehurema”

Donzvo

“Kusimudzira budiro yenyika nekuunza zvivakwa zvinotirira nekuramba zviripo mukusimudzira mararami evanhu muZimbabwe pachiwaniwa unyanzvi hunotsigira nekusimudzira mapurojekiti, anonza pfungwa itsva mukugadzira nekugoverana kweruzivo nwezvemari.”

Chinangwa

“Kusimudzira mararami evanhu vese muZimbabwe kuburikidza nekuvandudza zvivakwa zvinoramba zviripo”

Zvatinokoshesa

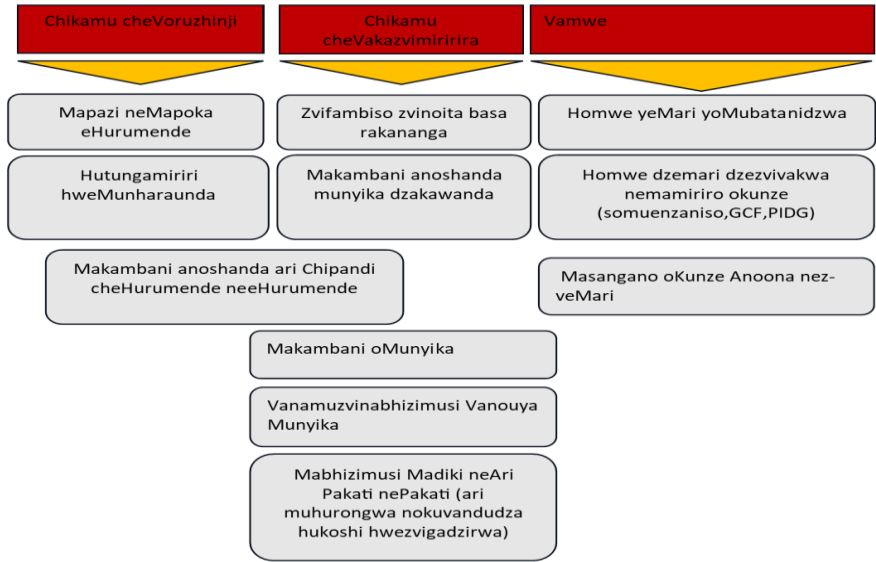
Bhanga rinovzipira kuwanisa munhu wose zvivakwa nezvishandiswa richitevedzera hurongwa hweTriple P panyaya dzekuendera mberi, nokudaro rinokoshesa zvinotevera:

- Kuvimbika** – Bhanga rinoita basa nenzira yakajeka uye yakavimbika.
- Kuita basa nemazvo** – Basa reIDBZ rinoonekwa nokuva remhando yepamusoro, unyanzvi, mushandirapamwe uye kuita zvine unyanzvi.
- Kusimbaradza Kupa Rubatsiro** – Bhanga rinotungamiza mberi varinoshandidzana naro pane zvose zvarinoita, uye basa rinoitwa nemazvo vachikoshesa nguva.
- Unyanzvi Hutsva Hune Pundutso** – IDBZ inovavira kugadzira nzira dzokuita mabhizimusi dzinounza mari, dzinokwikwidza uye dzinogara kwenguva refu.
- Kuenderera mberi kwePundutso** – Bhanga rinotsigira zvirongwa zvinoshandisa ruzivo neunyanzvi huripo, zvinounza mari neupfumi, zvinochengetedza nharaunda uye kuwanisa mukana wakaenzana kuvanhurume nevanhukadzi nemurambo.
- Kugadzira noKugoverana Ruzivo** – IDBZ inowanisa hutungamiriri nerubatsiro rwakanangurwa kuburikidza nokugadzira uye kugoverana ruzivo nekupa kurudziro kune voruzhinji.

Mapoka eVatinoshandidzana navo

Vanoshandidzana neBhanga vari mumapoka akataridzwa paChitarwa 1:

Chitarwa 1: Mapoka eVatinoshandidzana navo



Zvigadzirwa neRubatsiro rwunokosha

SeBanga rinoona nezveMari yeBudiro, IDBZ inopa zvigadzirwa / rubatsiro nokugadzira matambudziko ezvemari kusvika kumagomo epurojekiti yacho. Parizvino muunganidzwa wezigadzirwa/rubatsiro rwunopiwa rwunosanganisira zvinotevera:

- Mari dzePurojekiti neZvivakwa (Zvikwereti zvine nguva yakatarwa, mukana wokupinda muzvirongwa wakaenzanirana, mari dzemhando dzechikwereti cheMezanaini, chivimbiso chinopiwa nomumwe munhu chokuzobhadhara chikwereti kana mukwereti akundikana nechibvumirano chokuvaka zvivakwa uchizowana chouviri kubva pabasa raiitwa)
- Gadziriro yePurojekiti neKutsigira Kubudirira Kwayo.
- Rutsigiro Rwunopiwa panoitwa MaPurojekiti

- Kuwanisamari yekuvandudza ukoshi hwezigadzirwa (Mari dzeKugadzirira Kuuya neKugamuchira Zvinhu Zvatimirwa, Mari yeKutenga Midziyo, Mari yeKutenga Zvinhu Zviri Kudiwa, Chibatiso cheKubhanga, Chikwereti Chenguva Pfupi Chekuvhara Mukaha Uripo, Mari dzeKutanga Purojekiti, Zvikwereti zveNguva iri Pakati nePakati, Zvipandi zveMari Dzinopiwa)

- Hurongwa hwemitemo nemaitiro emafambisirwo emari mumabhanga nemisika yemari pasirose, kusanganisira kufamba kwemari nekuchinja kwemari (Mukana weKuwaniswa Mari Uri Kunze kweNyika, Nzira yeKutumira Mari inosanganisira Gwaro reCheki neTeregiramu, Tsamba dzeChikwereti; uye Mitemo inodzikwa inoona nezvemafambisirwo emari).

- Mukana weKuwaniswa Mari dzeMabhizimusi (Kuisa mari mubhanga munguva yakatarwa, zvbatiso zvenguva pfupi zvinoshandiswa nehurumende mukukwereta mari, chombo chinoshandiswa pakukweretesa panguva pfupi) uye,

- Rubatsiro rweKupangwamazano eUnyanzvi hweKushandisa Mari

Mutemo weZveunaku

Sezvo Bhanga reIDBZ richibatsira zvikuru muchikamu chezivakwa nebudiro, rakazvipira kuramba richivandudza zvinhu izvi kuburikidza nechikwata chenyanzvi chakazvipira, chichishandisa nzira dzechizvino-zvino uye matekinoroji anopa mabasa anonangana nevatengi kuti vakwanise kugutsikana. Bhanga richaedza kuramba richivandudza mafambisirwo ebasa raro nekufambirana nezvisungo zveISO 10002 (*International Standard for Customer Satisfaction and Complaints Handling*)

Zvinangwa zvakanosha

- Kuva nechikwata chine unyanzvi nekukwanisa kuunza pfungwa itsva.
- Kushandisa nzira dzakanakisa mukusimudzira chirongwa nekupa mari.
- Kugamuchira nzira dzemazuva ano dzokuita mabhizimusi nekushandisa tekinoroji; uye
- Kuvandudza nzira dzekupa mabasa anobatsira veruzhinji.

KUNAKA KWEMABASA ATINOPA

Bhanga rinoona kuti mabasa anobatsira veruzhinji emhando yepamusoro kwakanosha kune varinoshandizana nekudyidzana navo. Nokudaro, rinoedza kupa varinoshandidzana nekudyidzana naro mabasa anobatsira veruzhinji emhando yepamusoro nguva dzose.

Bhanga rakazvipira kuita zvinotevera:

- Kubata vatinoshandidzana nawo zvakanakisa.
- Kupa mabasa anovabatsira nenguva, akarurama uye ane hunyanzvi.
- Kuramba richivandudza maitiro ebasa.
- Kuvandudza zvigadzirwa uye mabasa ekubatsira veruzhinji.
- Kubata vatinoshandizana nekudyidzana nawo zvine ruremekedzo nekuvimbika; uye
- Kupindura mibvunzo nezvichemo nekukurimidza.

KUWANISA BETSERO

Rubatsiro rwezu rwakazendama pane zviga zvinotevera:

- Kusatsaudzira
- Kuita nomazvo
- Kuita zvine unyanzvi uye
- Kuita zvinoenderana.

Tinoedza nepose patinogona kuzadzisa zvido zvevatinoshandidzana nekudyidzana navo nenzira dzinotevera:

- Kuita basa nemazvo
- Kuita basa nenguva
- Kuvabata zvine jekerere
- Kuzadzisa zvido zvemumwe nemumwe uye,
- Kuremekedza

Vashandi vedu vachaedza:

- Kubatsira nguva dzose.
- Kupa mazano nerubatsiro uye,
- Kupindura zvizere nekuterera zvichemo.

KUBATSIRWA PAZVICHEMO

Rubatsiro rwezu kune vatinodyidzana nekushandizana navo ruchange rwakaita sezvinotevera:

- Zvichemo zvevatinoshandidzana navo zvichange zvichipindurwa munguva isingapfuuri mazuva maviri kubva pazuva razvagashirwa.
- Nhare dzezvichemo dzinopindurwa dzisati dzarira kanodarika katatu.

KUCHENGETEDZWA NEKUVANZIRIDZWA KWEUMBOWO

Tinokoshesa zvikuru kuchengetedzwa nekuvanziridzwa kweumbowo hwevatinoshandidzana navo zvichienderana neCyber and Data Protection Act [Chapter 12:07] uyewo nemimwe mitemo inodyidzana nezvekuvanziridzwa kweumbowo. Tinorovedzera matanho ane chekuita nekuchengetedzwa kweumbowo hweumwe neumwe tichiona kuti zviri kufambirana nemitemo ine chekuita nekuchengetedzwa kweumbowo, kuungana, kunzverwa pamwe nekuziviswa kana zvisungo zvichinge zvagurwa. Kuvanziridzwa kweumbowo hwevatinoshandidzana navo kuchange kuri kwemhando yepamusorosoro. Takazvipira kuona kuti umbowo hwevatinoshandidzana navo huchachengetedzwa nekuvanziridzwa zvemhando yepamusoro tichiona kuti zvataura zvachengetedzwa uye zvichiremekedzwa.

KUTURWA KWEMAONERO ENYU NEZVICHEMO

Tinotambira zvichemo zvine chekuita nemabatsiriro atinokuitai. Izvi zvinotibatsira kunzwisa zvamunosangana nazvo mukushandizana nesu pamwe kuzadzika zvishuwo zvenyu. Tinonzwisa kuti munogona kunge muchidawo kupa zvichemo zvakanangana nemashadiro edu. Munogona kupa maonero enyu kuhofisi yekufambiswa kwemashoko kuburikidza nenhare, fakisi, tsambanhare, dandemutande kana kuuya pachevenyu. Zvichemo zvenyu zvichatambirwa munguva isingadarki maawa makumi mana nemasere (48).

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