



CHISYOMEZYO CHAMABELEKELO

Manjililo

Infrastructure and Development Bank of Zimbabwe ("I- IDBZ" / "I-Bhenki") lyeendelezegwa aMulawu waPalyamenti, Mulawu wa-Infrastructure and Development Bank of Zimbabwe [Chaandano 24:14] lyakajulwa mu 31st Iwiiwvi 2005. I-Bank, nikuba kuti mpalamo yalyo yakakwazamunwa, lyakabambidwe mbuuli kabunga kakukona Zimbabwe Development Bank ("ZDB") (lyakajulidwe muni kwaMulawu waZimbabwe Development Bank No. 7 wa 1983).

I-Bank, lilimuni aabbaba IyaKabunga kaMali zyaLusumpuko Kusumpula Masena aBamba Mali lyakajulwa mulimu walyo mutanzi kuuli wakutonta lusumpuko lwazyabuvubi alimwi akusumpula maponeno aabana baZimbabwe mukwiinda mulusumpuko akujania mali yazyamayake ziswaanizya, pele kazitiiki kumigwagwa, madamu, kweenzya maanzi alabusanambi, kujania maanda, kweendelezegwa kwatombwe, tekkinoloji yakweenzya milumbe, lugwasyo lwazyabukkale alugwasyo lwabanamunji. I-Bank lubo lili aamakuli wakusumpula masena kumabazu woonse azyamabbindawuko muZimbabwe alugwasyo lwalusumpuko lwamapulojekiti amapulogilamu kumabazu woonse aabuvubi bwaZimbabwe.

Mpalamo yaChisyomezyo Chamabelekelo

Chisyomezyo Chamabelekelo ("Chisyomezyo") chipandulula mweelo wabasikupegwa lugwasyo abaabo babeleka aamwi a IDBZ ngubelede kulangilila alimwi kweenga kuyiika zyeello amikuli ya IDBZ kuli aabo mbiigwasya ambiibekele aabo.

Chisyomezyo chigwasya Buzuluzi bwaBhenki aBabelesi kuti biinkilile nembo kusumpula lugwasyo ndubapa kubantu mbibapa lugwasyo ambibabelekele aabo. Nimpandamayake iikonzya kusumpula bulidilano bubotu aabasikujana lugwasyo alimwi kiilnzila Bank njikonzya kubelesya kulingula mabelekelo aayo munzila yabusalali.

Mubono

"Zimbabwe ali azyamayake zizyandamene alimwi zitasaluuli kuchitila kutonta kujkomena alusumpuko luyanembo."

Munchali waMulimu

"Kusumpula lusumpuko lwachisi alimwi akujania zyamayake zisimine alimwizipa lugwasyo luyanembo mukusumpula mweelo waajulu wabuumi bwabana Zimbabwe boonse mukwiinda mukupa lugwasyo lukoolndo mukusumpula mapulojekiti, kupa lugwasyo lwamali zisongola mapenzi alimwi akwaanza akwaaba luzibo."

Munchali waMpalamo

"Kusumpula mawumi aabana Zimbabwe boonse mukwiinda mulusumpuko lwamayake luyanembo."

Zikoloondo

Bbeki lilipedeledede kulizyamayake zitakwe zitasaaluli kumabelesezyo aazyo alimwi zyalugwasyo luyanembo on kazizulwidwa aMpandamayake ya P waSyatutatu. Muli eeyi nzila, tusyomezya kunenekela zintu zikoloondo zitobela:

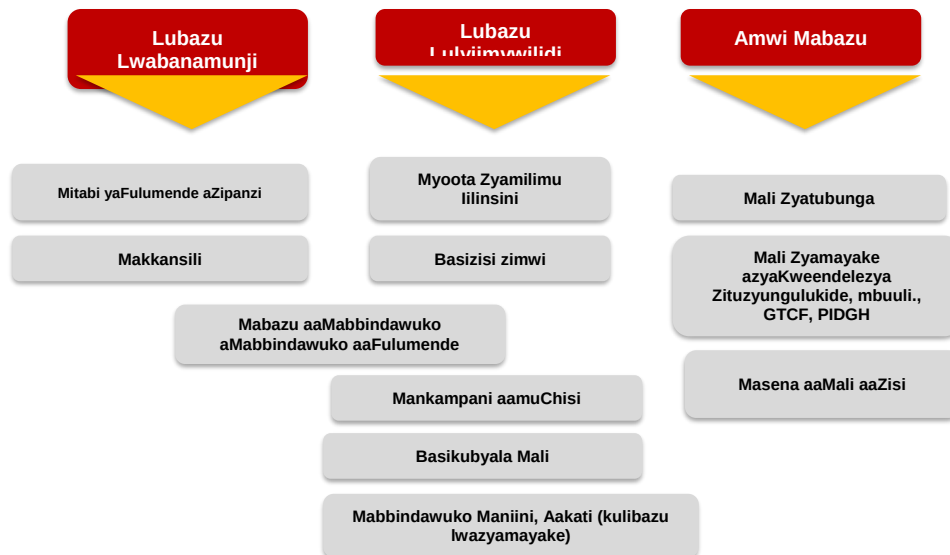
- **Bulemu** – Bbenki lichita mulimu walyo munzila itwaseme alimwi yabusala
- **Mabelekelo Mabotu** – Mulimu wa-IDBZ uzibikene kuti ngwamweelo waajulu, luzibo lunikide, bbelekela aamwi alimwi ngwakuzwidilila kupati.
- **Kutunzya Nembo Mpalamo Zyalugwasyo** - Basikupegwa lugwasyo aBbenki batunzigwa nembo muzintu zyoonse zichitwa aaBbenki alimwi li lipa lichita mulimu walyo munzila yakulipeda kupati akulanga chiindi.
- **Bufunuusi bwaMasandu** – IDBZ ilangene aakubamba nzila mpya zyamabbindawuko zilampindu, zyamweelo waajulu alimwi zikkala chiindi chilamfu.
- **Kwiinkilizya nembo** – Bbenki ipa lugwasyo kumizeezo ikonzeke, iisumpula buvubi azyamali, ikwabilikide kulizituzungulukide alimwi isumpula baalumi abachikayintu abukkale munzila mbotu
- **Kupanga aKwaaba Luzibo** – IDBZ ipa buzuluzi bwamweelo wajuulu alugwasyo lwakupanga luzibo, kulwaaba abwiiminini.

Commented [E1]: translate

Bwiime Bwambibeleka aabo

Mbilibeleka aabo Bbenki buyanzeedwe muni mu Figa 1:

Fig 1: Bwiime Bwambibeleka Aabon



Lubono aLugwasyo Lukoloondo

Mbuuli Bbenki LyaLusumpuko, IDBZ ipa lubono/lugwasyo azisongozoyon zyamapenzi aamali kuze pulojekiti ikasike mpiimana. Mulongo walubono / lugwasyo ndwiipa luswaanizya lutobela:

- Mali yaMapulojekiti azyaMayake (Zikwelete zili aazyiindi, *Kubawo Kweelene, Mali Zyaandene, Bwiiminini Kukukweleta Mali, Bwiiminini Kulizyamayake*).
- Kubambilila Pulojekiti aLugwasyo lwaLusumpuko.
- Lugwasyo Lwakweendelezwa Mapulojekiti.
- Lugwasyo Lwakusumpula Kujania Mali (*Kupa Mali Yakweenzwa Lubono Kakutanasika aMuzikepe, Mali Zyalubono, Mali zyaKooda, Bwiiminini Kumabbenki, Zikwelete Ziniini, Masena aaKutalika Kubelesya, Zikwelete KuZyazyiindi zitali zilamfu loko, Lugwasyo Lwamali Lutalidwe*).
- Kubbenka Kulizimwi Zisi aMilawu (*Mali Zyakunze Kwanyika, kutumizya mali kubelesya telegilaafu, Ngwalo Zyalugwasyo lwamali, Zibelesyo zyaMilawu yaKwaaba mali*).
- Bweendelezi bwaMali (Kutalwa Kwakubika mmali mubbenki, *Mabbi i aaMali, Kutambulika Kwabaskubbenka aMilawu*),
- Lugwasyo Lwaluzibo aMalayile aaMali.

Munchali Aatala aMulawu Wamweelo Waajulu

IDBZ ninkoloondo kulubazu lwazyamayake alusumpuko, aboobo ililipedeleda kukkala kilisumpula mukwiinda mubabelesi bayo babeleka kabotu, kutambula nzila mpya atekkinoloji zipa lugwasyo lululeme aabo mbitupa lugwassyo kuchitlam kuti bazuzikizye zilombozo zyabo. Bbenki linsoleka kwiinkilila nembo kusumpula lugwasyo lwalyo alimwi akulweelanisya aamalayile aa ISO 10002 aaMweelo waZisi Zyoonse Wakusumpula Mabelekelo aKweendelezwa Kuliluuka.

Mpalamo Zyamweelo Waajulu

- Kusumpula akwiinkilila nembo akabunga kababelesi kalipedeleda, kali abufunuusi alimwi kabeleka kabotu.
- Kubelesya bweendelezi bubotu bwakusumpula akupa lugwasyo lwamali yamapulojekiti.
- Kubelesya nzila mpya zyamabbindawuko atekkinoloji;
- aKusumpula nzila yakupa lugwasyo.

MWEELO WALUGWASYO

Bbenki lisimatizya kuti mweelo mubotu kulimbiligwasya ambilibeleka aamwi nchintu chikoloondo, aboobo lilasoleka kupa lugwasyo munzila iinywisya maanzi zyiindi zyoonse.

Bbenki lililipedeleda:

- Kupa lugwasyo kuli aabo mbiigwasya lubotu loko.
- Kuzuzikizya lugwasyo muzyiindi zililuzi, lubotu alimwi , luyandikana.
- Kuya nembo kusumpula nzila zyamabelekelo.



- Bufenuusi bwalubono alugwasyo luliwo.
- Kujata boonse mbitupa lugwasyo ambitubeleka aamwi chabulemu amubwini
- aKufwambaana kupa lugwasyo aatala azyabuzigwa azyaliluukwa.

KUPA LUGWASYO

Lugwasyo lwesu lunoyeeme aampandamayake mpati zitobela:

- Kutasanduka
- Kukonzya
- Buluzi;
- aKweendelana aaZiyandikana.

Tusoleka kugwasya mbitupa lugwasyo ambitubeleka aamwi munzila munzila:

- Kubeleka Kabotu
- Muzyiindi zyeede
- Munzila Mbotu
- Kusumpula umwi awumwi,
- aChabuuya

Babelesi besu kweede :

- Kusikika.
- Balulamike akupa lugwasyo,
- Kutambula akusandula aatala amizeezo yanu.

LUGWASYO LWAMAZUBA WOONSE

Nsandulo zyesu kuli eezyo zizwa kuli mbitupa lugwasyo ambitubeleka aamwi zili boobu:

- i. Boonse mbitupa lugwasyo balajana nsandulo mukati kamazuba obile (2) aatala alugwasyo naakuti kuliluuka nkabachita kuBbenki.
- ii. Naa kamwaambuula aaswebo aluwayile, tulatyaba mukati kakulila luwayile kwatatu.



KUKWABILILWA KWAMILUMBE ANSISWA

Tutunzwa nembo kukwabililika kwambitupa lugwasyo aboobo tutobelela chakasimpe Mulawu waKukwabililwa Kwamilumbe yaGubi [Chaandano 12:07] alimwi ayimwi milawu iisumpula kubawo kwansiswa. Tweendelezwa nzila zyakukwabilila zisisinkene kuchitila kukwabilila bulingolingo bwabantu, kusimatizya kutobelezwa milawu kuyandikana aatala akuyobola milumbe, kwiyeendelezwa, kwiibamba alimwi akuzibya naa kwaba kutyolwa kwamilawu. Kulasimatizigwa kampaatila kulemeka zyelelo zyambitupa lugwasyo kubunsiswa bwabo kuli mumulawu. Tulilipedeleda kweendelezwa mweelo waajulu wakukwabililika alimwi ansiswa zyambitupa lugwasyo, nkokuti milumbe yanu abulidilano bwesu bukwabililwe alimwi bulemekwe.

MIZEEZO AKULILUUKA

Tulatambula mizeezo aatala alugwasyo lwesu. Mizeezo yanu itugwasya kumvwisisa nzimuswaana alimwi akuti tumugwasye kabotu. Lubo, tilizi kuti mukonzwa kuyanda kutuzibya aatala akuliluuka kweenu aatala alugwasyo lwesu. Mukonzwa kutupa mibono yanu kamubelesya Lubazu Lwakwaambuuzyania kamubelsya luwayile, yimelui gubi, fakisi naakuti kuza lwanu nubenii kamubelesya bulingolingo bupedwe. Kuliluuka kwanu kunooli kwasandulwa mukati kamahola 48.

Kabunga ka-IDBZ kaKwaambuuzyania kalasika aa:

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Naa kamuyanda lumwi

luzibo, muswayile gubi

Iyesuliti www.idbz.co.zw

