RESERVE BANK OF ZIMBABWE

Kuvaka Chivimbo muZiG

8 Zvinodiwa kuti Zimbabwe isvike pakushandisa ZiG yoga

Kuti Zimbabwe ikwanise kufambira mberi ichienda kuhurongwa hwekushandisa mari imwechete, veruzhinji vanofanira kuva nechivimbo chekuti mari yemunyika yakagadzikana, inovimbika uye inobatsira mukutenga nekutengeserana kwezuva nezuva pasina chatinotya. ZiG inogona chete kuva mari inosarudzwa nevanhu kana mabhizimisi uye veruzhinji vaona humbowo hwekuti irikuramba yakasimba, uye irikutenga kwese kwese.

Reserve Bank yakatara zvinhu zvisere (8) zvirikutevedzwa kuti nyika yeZimbabwe ifambe pamwe chete mugadziriro yekushandisa mari yedu ye ZiG zvachose.

The BiG 5 Upgraded ZiG

Stable. Secure. Sustainable *Yakanaka. Yakasimba. Inotenga.* *Inhle. Iqinile. Iyathenga.*

01

Kuderera uye kugadzikana kwemitengo yezvinhu, ichigara iripasi pe zvikamu gumi kubva muzana (kuchengetedza Inflation iripasi pe10%)

Chii chinonzi inflation?

- Inflation ndiyo mwero wekukwira kwemitengo yezvinhu. Kana inflation yakakwira, kukosha kwemari kunoderera nekukurumidza; kana inflation yakaderera uye yakagadzikama, vanhu vanogona kutenga, kuchengetedza nekuita zvirongwa zvavo vasina chavanotya.
- Zimbabwe yakakwanisa kuchengetedza inflation iri iripasi pe 10% kubva muna Ndira 2026. Parizvino inflation yaive **2.9%** muna Nyamavhuvhu 2026. Ichi chiratidzo chakakosha chekuti mitengo yezvinhu yavanenguva yakagadzikana.

inflation
2.9%
muna
Nyamavhuvhu 2026

Izvi zvinorevei muupenyu hwedu hwezuva nezuva

Kudzikira nekugadzikana kweinflation kunopa veruzhinji chivimbo mumari yedu yeZiG.

1. Mitengo yezvinhu inokwira zvishoma nezvishoma uye nenzira inoonekwa.
2. Veruzhinji vanokwanisa kuchengetedza simba remari yavo kwenguva refu vachitenga zvinhu pasina chinoshanduka.
3. Mabhizimusi uye veruzhinji vanokwanisa kuronga nekuchengetedza mari nechivimbo pasina chavanotya.

Chipimo Chemafambiro Arikuita CP1

Conditions Precedent	Barometer	Weight	Score	Weighted Score
Price Stability *Sustained Single-digit Inflation for 24 months)*		0.3	29%	8.7%

02

Mari dzekunze dzakachengetwa mudura (Foreign Currency Reserves)

US$285 Miriyoni **Kubvumbi 2024**

US$1.7 Bhiriyoni **Chikumi 2026**

- ZiG inotsigirwa nemari dzekunze uye goridhe riri mudura renyika. kutsigirwa uku kwakakosha nekuti kunopa mari iyi simba, kuvimbika uye hwaro hwakasimba.
- Dura redu rakura zvikuru kubva pa **US$285** miriyoni pakatanga ZiG muna Kubvumbi 2024 kusvika pa **US$1.7 bhiriyoni** muna Chikumi 2026.

Sei izvi zvakakosha mukugadzikana kweZiG?

ZiG yese iri kutenderera munyika yakatsigirwa ne mari dzekunze uye goridhe riri mudura.

Kuva nedura rakasimba kunopa ve Reserve Bank mukana wekubatsira nyika kana kuchinge kwauya matambudziko anogona kukanganisa mafambiro ehupfumi hwenyika.

Dura rakasimba kudai rinopa Reserve Bank mukana wekubatsira vemabhengi uye vanoda kutenga kunze kana mari dzekunze dzirikudiwa dzanyanya kuwanda.

Zvinobatsira kuderedza kutsvagwa kwemari pamusika mutema usiri pamutemo uye unodonhedza kusimba kwemari yedu yemuno.

Chipimo Chemafambiro Arikuita CP2

Conditions Precedent	Barometer	Weight	Score	Weighted Score
Foreign Currency Reserves *3-6 months import cover; international benchmark)*		0.2	28%	5.6%

03

Kunyatsorongeka kwezvekutengeswa kwemari dzekunze

Kuti tinyatsoshandisa mari yedu ye ZiG, Reserve Bank inotarisira kunyatsosimbisa hurongwa hwekutenga nekutengeswa kwemari dzekunze kuitira kuti mari idzi dzigovaniswe zvakanaka muhupfumi hwenyika.

- Zvekutengeswa kwemari dzekunze kana zvichifamba zvakanaka, zvinoita kuti vose vanezvinhu zvekunze zvechokwadi zvinoda kubhadharwa zviitwe nenguva pasina zvinonetsa.
- Kuti izvi zviitike, Reserve Bank yavakushanda pasi pehurongwa hwe musika wevemabhanga hwe **Willing-Buyer-Willing-Seller (WBWS)** uye inotsigirawo musika uyu kana kudiwa kwemari dzekunze kwanyanya kukwira.

Ndezvipi zvinoratidza kushanda zvakanaka kwehurongwa uhwu?

- **Kubhadharwa kwezvisungo zvemari dzekunze nenguva.**
- **Kuwanikwa kwemari dzekunze kune vanodzida zviri pamutemo pasina zvinonetsa.**
- **Kushanda zvakanaka kwemusika weWBWS.**

Chipimo Chemafambiro Arikuita CP3

Conditions Precedent	Barometer	Weight	Score	Weighted Score
FX Market Trading Efficiency *Completed development of an enhanced FX trading System. Roll-out in Q4/2026)*		0.05	70%	3.5%

04

Kugadzikana kwemitengo yemari yekunze (Exchange Rate)

US$1 ZiG26

Mutengo wepamutemo wekutengeserana mari pakati peZiG neUS$ wakaramba wakagadzikana, uchitenderera pa ZiG26 paUS$1 kubva muna Gunyana 2024.

Musiyano uripo pakati pemutengo wepamutemo nemutengo uri kune dzimwe nzira dzekuchinjana mari (exchange rate premium) wakadzikira zvikuru kubva ku 140% kwawaitambira ZiG risati ravapo kusvika pa 20% parizvino.

Izvi zvinorevei kune veruzhinji

Kugadzikana kwemutengo wekutengeserana mari kunoreva kuti ZiG yakachengetedza kukosha kwayo zvakanaka kana ichienzaniswa nedzimwe mari uye haisi kushanduka-shanduka zvakanyanya.

Kugadzikana uku kwakaderedza kutengeserana mari kwepamusika mutema (black market)

Kwabatsira kubvisa kusagadzikana kwemitengo kwaimbokanganisa vatengi.

Kugadzikana kwe ZiG pakutenga mari yedzimwe nyika zvinoratidza kuti ZiG imari yaratidza kusimba nekukosha kwayo, zvichipa vanhu nzira yakavimbika yekutengeserana nekuchengetedza mari.

Chipimo Chemafambiro Arikuita CP4

Conditions Precedent	Barometer	Weight	Score	Weighted Score
Exchange Rate Stability *Sustained exchange rate stability for at least 24 months)*		0.15	85%	12.8%

05

Kuwedzera kushandiswa nekutenderera kweZiG

Kuti nyika ikwanise kubudirira muhurongwa hwekushandisa mari yedu yeZiG iri yoga, kushandiswa nekutenderera kweZiG kunofanira kuramba kuchiwedzera. Kutengeserana kuzhinji kunofanira kusvika pakuitwa ne ZiG zvisina kumanikidzwa.

Parizvino kunyangwe Zimbabwe ichiri kushandisa mari dzakawanda (multi-currency system), kutengeserana kwakawanda kuchiri kuitwa nemari dzekunze. Izvi zvinofanira kushanduka.

Reserve Bank neHurumende vari kushanda pamwe chete vachitora matanho ekusimudzira kushandiswa kweZiG zvinosanganisa;

1. **Kuvandudzwa kwemari yepepa yeZiG**: Kuunzwa kwe mari ye **BiG 5 ZiG** kwakagadzirisa zvichemo zveveruzhinji pamusoro pemhando nekusimba kwemari yeZiG yaivapo zvinova zvakawedzera chivimbo muZiG.

2. **Kugadziridzwa kwemitero yeHurumende** kuitira kuti mitero yakawandaibhadharwe neZiG, kusanganisira 50% yeCorporate Quarterly Payment Dates (QPDs), zvichiita kuti mabhizimisi ave nechikonzero chekugamuchira nekushandisa ZiG.

3. **Kubhadhara vanoita mabhizimisi nehurumende neZiG,** zvichisimbisa kushandiswa kwemari yemuno.

Chii chatakawana?

Kushandiswa kwemari yemuno kwakakwira kubva pasi pe20% pakatanga ZiG muna Kubvumbi 2024 kusvika pa 40% parizvino.

Chipimo Chemafambiro Arikuita CP5

Conditions Precedent	Barometer	Weight	Score	Weighted Score
ZiG Adoption *At least 60% of transactions to be in ZiG.)*		0.15	30%	4.5%

06

Kugadzikana kwechikamu chemabhangi nezvemari munyika (Financial Sector Stability)

Reserve Bank inoongorora nekudzora mashandiro emabhangi kuitira kuti chikamu chemari chirambe chakachengeteka, chakasimba uye chakagadzikana. Kana chikamu chezvemari chakamira zvakanaka zvinobatsira kuti veruzhinji vave nechivimbo mukushandisa mabhanga uye mari yemuno.

Tiripapi parizvino?

- Mabhangi ari kuramba aine mari yakakwana yekuvatsigira (well-capitalised).
- Mabhangi ane mari yakakwana yekubhadhara vatengi pavanoda kubvisa mari kana kuita mubhadharo.·
- Zvikwereti zvisingabhadharwi (non-performing loans) zviri pasi.
- Mabhanga arikuramba achibudirira mumabhizimusi awo uye akasimba pasina ririkutadza kusimuka mumatambudziko.

Izvi zvinorevei?

- Mari dzevanhu mumabhangi dzakachengeteka uye vanhu vanokwanisa kuwana mari yavo pavanenge vachiiida.
- Mabhizimisi neruzhinji vanoramba vachikwanisa kuwana zvikwereti mumabhanga.
- Kuvimbika muchikamu chemabhangi kunowedzera kuvimbika muZiG nehupfumi hwenyika.

Chipimo Chemafambiro Arikuita CP6

Conditions Precedent	Barometer	Weight	Score	Weighted Score
Financial Sector Stability Sustained		0.05	100%	5%

07

Kufambidzana kwemitemo yemari yeku Reserve Bank neyeHurumende (Fiscal and Monetary Policy Cohesion)

Reserve Bank neHurumende vari kushanda pamwe chete kuona kuti mitemo yemari (monetary policy) nemitemo yehomwe yenyika (fiscal policy) zvinofambirana. Kubatana uku kuri kubatsira kutsigira ZiG, kusimbisa chivimbo mumari yemuno nekuuchengetedza kugadzikana kwehupfumi.

Kubva muna 2024, Hurumende haisati yakwereta mari kubva kuReserve Bank, izvo zvabatsira kudzivirira chimwe chezvikonzero zvakambokonzera kukwira kwemitengo nekudonha simba kwemari yemuno zvakanyanya mumakore adarika (hyperinflation).

Hurumende yakazvipira kuendenderera mberi nekukwereta kubva kuReserve Bank nekuti kuita izvi kunowedzera kudirwa kwemari munyika isina kutsigirwa izvo zvinobva zvaita kuti ZiG ishaye simba.

Kuzvipira uku kunobatsira kudzivirira inflation iyo isingadzoreki kana mari yakawandisa yapinzwa muhupfumi munyika.

Chipimo Chemafambiro Arikuita CP7

Conditions Precedent	Barometer	Weight	Score	Weighted Score
Monetary & Fiscal Policy Cohesion		0.05	100%	5%

08

Kureruka ne kushanda zvakanaka kwesystem yekubhadhara nekufambiswa kwemari (digital payment systems)

Kana hurongwa hwekubhadhara munyika (National Payment System) huchishanda zvakanaka zvinoita kuti vemabhizimisi neveruzhinji vakwanise kubhadhara nekufambisa mari nekukurumidza, zvakachengeteka uye zvakavimbika.

Izvi zvinotsigira mabasa emazuva ose kuti hupfumi hwenyika hufambe zvakanaka uye kusimbaradza kugadzikana kwezvemari.

Reserve Bank irikuramba yakasimbisa ma system aya izvo zvaita kutikubhadhara nekufambisa maZiG munyika zvive nyore.

1. Nguva yekushanda kwemasystem ekubhadhara inoramba iri pamusoro pe95%.
2. Kutengeserana nekubhadhara neZiG pamwe nedzimwe mari dzese munyika zvinobudirira pasina matambudziko.
3. Kusimudzira kwekuchengetedzeka kwepamhepo (cybersecurity) kana kurasikirwa kwemari kune vanoshandisa misika yemari.

Izvi zvinorevei kwauri

Veruzhinji vanogona kubhadhara vachishandisa digital payment system vasina chavanotya, vachiziva kuti hurongwa hwekubhadhara hwakachengeteka, hwakavimbika uye hunowanikwa nyore nyore.

Chipimo Chemafambiro Arikuita CP8

Congratulations Zimbabwe,

We're Finally Here!

Same currency, improved bank notes.

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TO FOLLOW (100 ZIG & 200 ZIG)

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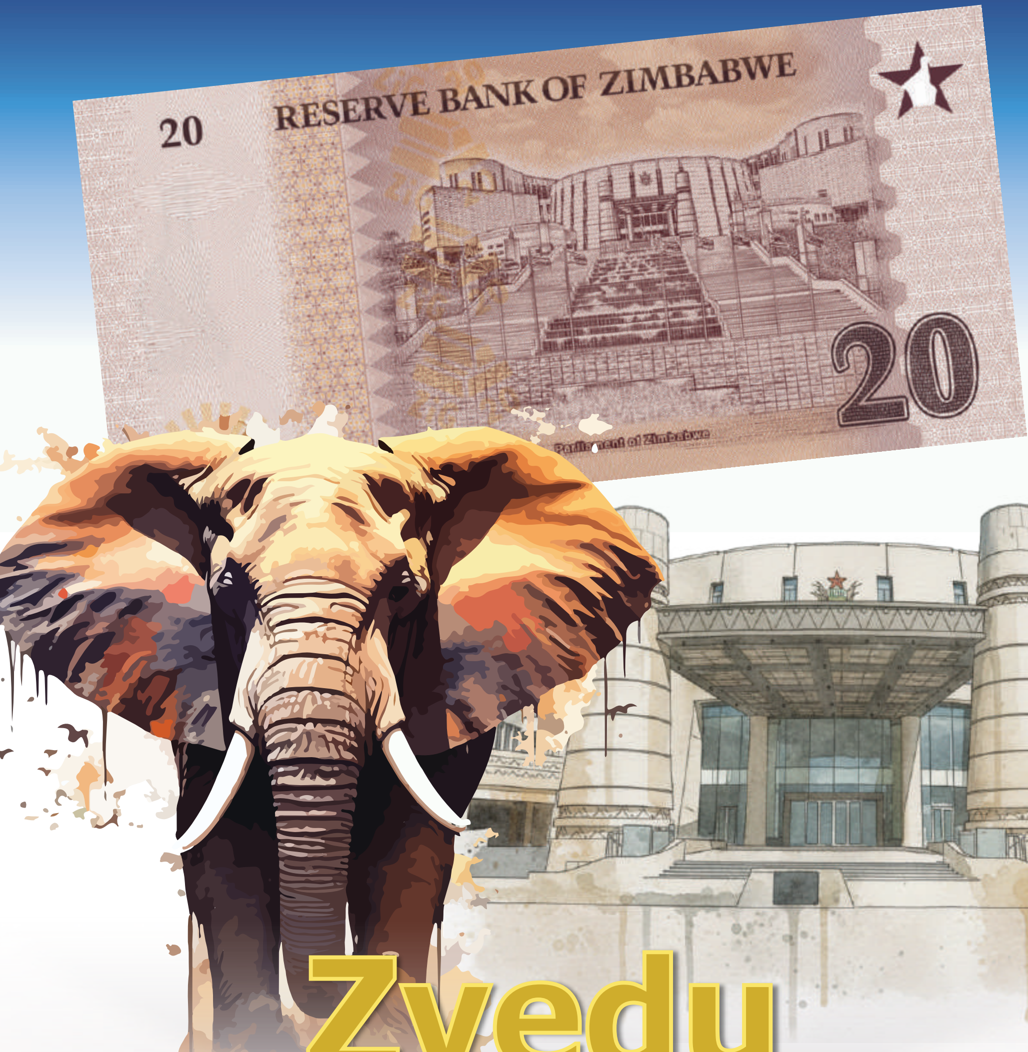

Zvedu Zvazoita!

AVAPO - (10 ZIG, 20 ZIG & 50 ZIG)
ICHATEVERA (100 ZIG & 200 ZIG)

The BiG5ZiG Upgraded

Yakanaka, Yakasimba, Inotenga

RESERVE BANK OF ZIMBABWE

Yithi Laba Sesifikile!

Thatha iZiG lakho kuma ATM lakuma bhanga wonke elizwe jikele.

ASEKHONA - (10 ZIG, 20 ZIG & 50 ZIG)
AZALANDELA (100 ZIG & 200 ZIG)

The Upgraded BiG 5 ZiG

Inhle, Iqinile, Iyathenga

RESERVE BANK OF ZIMBABWE