



Ukwakha ithemba kuZiG



Okudingekayo
Ukuze iZimbabwe
Ifinyelele Ekusebenziseni
iZiG Yodwa

Ukuze iZimbabwe yanelise ukuqhubekela phambili ehlelweni lokusebenzisa imali eyodwa kuphela, abantu kumele babe lokuthemba ukuthi imali yakuleli izinzile, ithembekile njalo iyasebenza ekuthengeni lokuthengisa kwansuku zonke kungela kwesaba.

IZiG ingaba yimali ekhethwa ngabantu kuphela nxa amabhizimusi kanye lomphakathi sebebone ubufakazi bokuthi iyaqhubeka ilamandla njalo iyathenga yonke indawo.

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Yakanaka. Yakasimba. Inotenga.

Inhle. Iqinile. Iyathenga.

01

Ukwehla lokuzinza kwentengo yempahla, kuhlale kungaphansi kwe10% (ukugcina i-inflation ingaphansi kwe10%)

Kuyini i-inflation?

- ✓ Inflation yisilinganiso sokukhuphuka kwentengo yempahla ngokuhamba kwesikhathi. Nxa i-inflation iphezulu, amandla emali ayancipha ngokuphangisa; nxa iphansi njalo izinzile, abantu bayanelisa ukuthenga, ukulondoloza imali lokwenza amacebo abo bengelakho ukukhathazeka.
- ✓ IZimbabwe yenelise ukugcina i-inflation ingaphansi kwe10% kusukela ngoZibandlela 2026. Okwa khathesi, i-inflation ibe iku **2.9%** ngoNcwabakazi 2026. Lokhu kuyisibonakaliso esiqakathekileyo sokuthi intengo yempahla ezinengi isilesikhathi ihlalisekile.



Lokhu kutshoni empilweni yethu yansuku zonke?

Ukwehla lokuzinza kwe-inflation kunika umphakathi ithemba kumali yethu yeZiG.

1

Intengo yezinto zikhwela kancane kancane futhi ngendlela ekhangelekayo.

2

Umphakathi uyanelisa ukugcina amandla emali yabo isikhathi eside.

3

Amabhizimusi lomphakathi bayanelisa ukuhlela lokugcina imali bengelakwesaba.

Ibharomitha Yokugcwaliseka Kwama-CP1



02

Izimali zakwamanye amazwe ezigcinwe esikhwameni selizwe (Foreign Currency Reserves)



- ✓ IZiG isekelwa yimali zakwamanye amazwe kanye legolide eligcinwe esikhwameni selizwe. Ukusekelwa lokhu kuqakathekile ngoba kunika imali le amandla, ukwethembeka lesisekelo esiqinileyo.
- ✓ Isikhwama sethu sikhule kakhulu sisuka ku-**US\$285 miliyoni** ngesikhathi kusungulwa iZiG ngoMabasa 2024 saya ku-**US\$1.7 bhiyoni** ngoNcwabakazii 2026.

Kungani lokhu kuqakathekile ekuzinziseni iZiG?



Yonke iZiG eselizweni i isekelwe yizimali zakwamanye amazwe legolide.



Ukuba lesikhwama esiqinileyo kunika iReserve Bank amandla okusiza ilizwe nxa kungavela ubunzima obungaphazamisa umnotho.

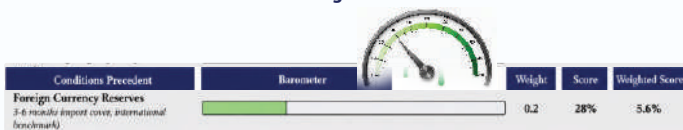


Kwenza kube lula ukusekela amabhanga labadinga imali yakwamanye amazwe.



Kuyanceda ukunciphisa ukudingwa kwemali emakethe emnyama engekho emthethweni, njalo kuvimbele ukwehla kwamandla emali yethu yakuleli.

Ibharomitha Yokugcwaliseka Kwama-CP2



03

Ukusebenza kuhle kohlelo lokuthengiselana imali yakwamanye amazwe



Ukuze sisebenzise ngokupheleleyo imali yethu yeZiG, iReserve Bank izimisele ukuqinisa uhlelo lokuthenga lokuthengisa imali zakwamanye amazwe ukuze lemali isetshenziswe ngendlela efaneleyo emnothweni welizwe.

- ⇒ Nxa uhlelo lokuthengwa lokuthengiswa kwemali yakwamanye amazwe luhamba kuhle, kwenza ukuthi bonke abafuna ukubhadala impahla kumbe izikwelede zakwamanye amazwe benelisei ukubhadala ngesikhathi kungelabunzima.
- ⇒ IReserve Bank iqhuba lokhu ngaphansi kohlelo lwezimakethe zamabhanga lwe-**Willing-Buyer-Willing-Seller (WBWS)** futhi iyalisekela nxa isidingo semali yakwamanye amazwe sikhuphuka kakhulu.

Yiziphi izibonakaliso zokusebenza kuhle kohlelo lolu?



Ukutholakala ngesikhathi imali yokubhadala izinto ezithengwa kwamanye amazwe.



Ukutholakala kwemali yakwamanye amazwe kulabo abayidinga ngokusemthethweni.



Ukusebenza kuhle kwemakethe ye-WBWS.

Ibharomitha Yokugcwaliseka Kwama-CP3



04

Ukuzinza kwentengo yokutshintshisana imali (Exchange Rate)

US\$1 ↔ ZIG26

Intengo esemthethweni yokutshintshisana phakathi kweZiG le-US\$ iqhubeka izinzile, iseduze kwe-**ZiG26 ku-US\$1** kusukela ngoMpendula 2024.

Umehluko phakathi kwentengo ezisemthethweni lentengo ze zinye indlela zokutshintsha imali (exchange rate premium) wehle kakhulu usuka ku **140%** ngaphambi kokwethulwa kweZiG waya ku **20%** okwakhathesi.

Lokhu kutshoni emphakathini



Ukuzinza kwentengo yokutshintsha imali kutsho ukuthi iZiG ligcine ukuqakatheka kwayo kuhle uma lilinganiswa lezinye izimali njalo ayintshintshantshintshi.



Kunciphise ukuthengiselana kwemali emakethe emnyama.



Kususile ukungazinzi kwentengo okwakuhlupha abathengi.



Ukuzinza kweZiG ekuthengweni kwemali yakwamanye amazwe kutshengisa ukuthi iZiG yimali esiveze ukuqina lokuqakatheka kwayo, lokhu kunika abantu indlela ethembekileyo yokuthengiselana lokulondoloza imali.

Ibharomitha Yokugcwaliseka Kwama-CP4



05

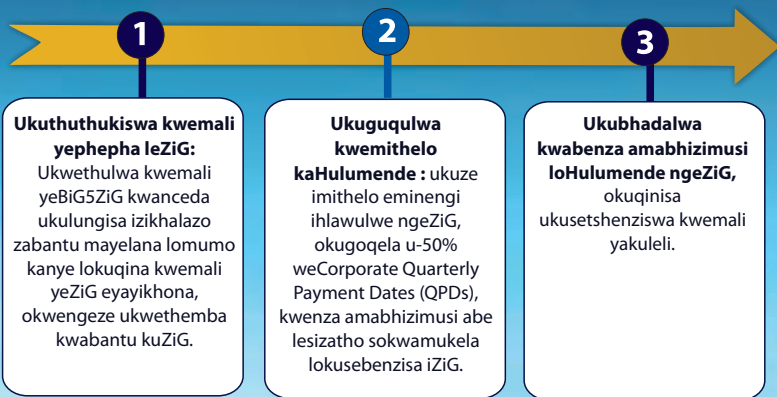
Ukwanda kokusetshenziswa kweZiG

Ukuze ilizwe lenelise ukusebenzisa iZiG njengemali yalo yodwa, abantu kumele baqhubeke beyisebenzisa kakhulu. Ukuthenga lokuthengisa okunengi kumele kwenziwe ngeZiG ngokuthanda kwabantu, hatshi ngoku khamaniswa.



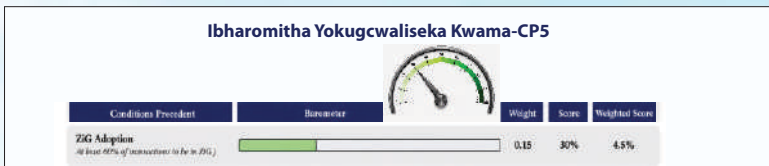
Lanxa iZimbabwe isasebenzisa uhlelo lwezimali eziningi (multi-currency system), ukuthengiselana okunengi kwenziwa ngemali zakwamanye amazwe.

IReserve Bank loHulumende basebenza ndawonye ukukhuthaza ukusetshenziswa kweZiG okuhlanganisela:



Yikuphi esikutholileyo?

Ukusetshenziswa kwemali yakuleli kukhuphuke kusuka ngaphansi kwe-**20%** ngesikhathi kusungulwa iZiG ngoMabasa 2024 kusiya ku-**40%** ngalesi sigaba.



06

Ukuzinza kwamabhanga lezinye inhlanganiso zezemali elizweni. (Financial Sector Stability)

I-Reserve Bank ihlola njalo ilawule indlela amabhanga asebenza ngayo ukuze uhlelo lwezemali luhlale luvikelekile, luqinile njalo luzinzile. Nxa ezemali zelizwe zimi kuhle, kuyanceda ukuthi abantu babe lokwethemba ekusebenziseni amabhanga kanye lemali yakuleli.



Simi ngaphi okwa khathesi?

- ✓ Amabhanga alokhu elemali eyeneleyo yokuwasekela. (well-capitalised).
- ✓ Amabhanga alemali eyeneleyo yokukhokhela abantu nxa befuna ukukhupha imali kumbe ukwenza inkokhelo.
- ✓ Izikwelede ezingahlawulwayo (non-performing loans) ziphansi.
- ✓ Amabhanga ayaqhubeka ephumelela emisebenzini yawo njalo aqinile.

Lokhu kutshoni?

- Imali yabantu emabhanga ivikelekile njalo bengayithatha noma nini.
- Amabhazimusi lomphakathi bayaqhubeka bethola izikweledi emabhanga.
- Ukwethembeka kwamabhanga kukhulisa ukwethembeka kuZiG lomnotho welizwe.

Ibharomitha Yokugcwaliseka Kwama-CP6



► 07

Ukusebenzisana kwemithetho yezemali yeReserve Bank laleyo eka Hulumende (Fiscal and Monetary Policy Cohesion).

IReserve Bank loHulumende basebenza ndawonye ukuqinisekisa ukuthi umthetho wemali (monetary policy) kanye leyohlelo lwezimali zikahulumende (fiscal policy) iyahambelana. Ukusebenzisana lokhu kunceda ekusekeleni iZiG, ekuqiniseni ukwethemba imali yakuleli, kanye lokugcina umnotho welizwe uzinzile.



Kusukela ngomnyaka ka-2024, uHulumende kasaboleki mali kuReserve Bank. Lokhu kuncede ukuvimba enye yezimbangela ezake zabangela ukuthi intengo yezinto ikhuphuke kakhulu njalo imali yakuleli ilahlekelwe ngamandla ayo eminyakeni eyedlulayo (hyperinflation).



UHulumende uzimisele ukungabe esaboleka imali kuReserve Bank ngoba ukuboleka imali kwengeza imali enengi emnothweni ingelakusekelwa, okwenza iZiG ilahlekelwe ngamandla ayo.



Ukuzimisela lokhu kunceda ukuvimba ukukhuphuka kwentengo yezinto okungalawulekiyo okubangelwa yikuba lemali enengi kakhulu emnothweni welizwe.

Ibharomitha Yokugcwaliseka Kwama-CP7



08

Ukusebenza kuhle kwezinhlelo zokubhadhala lokudlulisa imali (Digital Payment Systems)

Nxa uhlelo lokubhadhala elizweni (National Payment System) lusebenza kuhle, lwenza ukuthi amabhizimusi labantu benelise ukubhadhala lokudlulisa imali masinyane, ngendlela ephephileyo lethembekileyo. Lokhu kusekela imisebenzi yansuku zonke ukuze umnotho welizwe uqhubeke uhamba kuhle njalo kuqinise ukuzinza kwezemali.



IReserve Bank iyaqhubeka iqinisa lezizinhlelo okwenze ukubhadhala lokudlulisa iZiG kube lula.

1

Isikhathi sokusebenza kwezinhlelo zokubhadhala sihlala singaphezu kwe-95% (payment system)

2

Ukuthengiselana lokubhadhala ngeZiG kanye lezinye izimali kuqhubeka kungela bunzima.

3

Izinyathelo zokuvikela abantu ekubuyilini be-inthanethi (cybersecurity) kanye lokulahlekelwa yimali ziyaqhubeka ziqiniswa.

Lokhu kutshoni kuwe



Abantu bangasebenzisa izinhlelo zokubhadhala ezedijithali (Digital Payment System) ngokuzethemba, besazi ukuthi uhlelo lokubhadhala luvikelekile, luthembekile futhi luyatholakala lula ngesikhathi abaludinga ngaso.

Ibharomitha Yokugcwaliseka Kwama-CP8





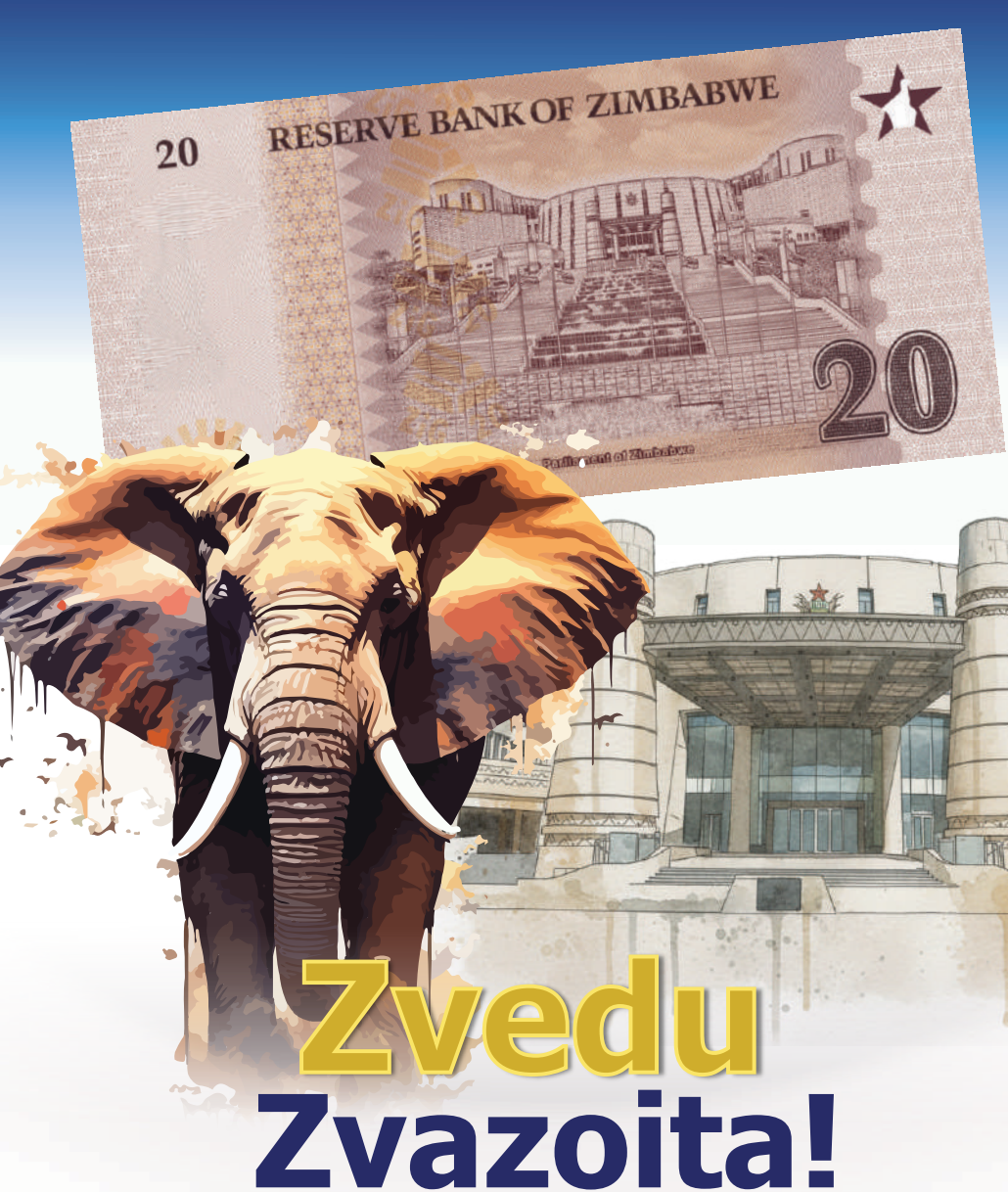
Congratulations Zimbabwe, We're Finally Here!

Same currency, improved bank notes.

**NOW AVAILABLE - (10 ZIG, 20 ZIG & 50 ZIG)
TO FOLLOW (100 ZIG & 200 ZIG)**

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

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ZiG

Yakanaka, Yakasimba, Inotenga





Yithi Laba Sesifikile!

Thatha iZiG lakho kuma ATM lakuma
bhanga wonke elizwe jikele.

**ASEKHONA - (10 ZiG, 20 ZiG & 50 ZiG)
AZANDELA (100 ZiG & 200 ZiG)**

The **Big5** Upgraded
ZiG

Inhle, Iqinile, Iyathenga

