Ask the lender to explain any unclear terms. If you don't like a lender's attitude, go elsewhere.

INTEREST CHARGE
A loan always comes with an interest charge. Interest is an agreed amount the borrower pays in addition to payments on the borrowed sum. Interest charge generally comes in two forms:

A VARIABLE INTEREST RATE
This makes the interest payment rise or fall in line with changes in interest rates.

A FIXED INTEREST RATE
This means the interest payment stays the same throughout the term of the loan, regardless of any changes in the level of interest rates.

Watch out for unexpected fees: Ask your lender carefully about fees connected with drawing up the loan documents, or other costs.

You pay interest on a loan.

You can always negotiate to get a lower interest rate on your loan. Compare the loan terms offered by your lender with those of other competitors and then negotiate the best deal.

WHAT TYPES OF LOANS ARE AVAILABLE TO YOU?
There are two types of Loans:

Unsecured Loans: This is a loan arrangement in which collateral or guarantee is not pledged. The loan is granted on the good credit of the borrower.

Secured Loans: These are loan arrangements in which collateral or guarantee is pledged.

THE TERM OF A LOAN
The term of a loan is the repayment period. This means it is the length of time during which you are required to pay back the loan e.g. a 3 year personal loan.

WHY ARE LOANS TAKEN?
Many people invest their savings to enable them achieve a financial goal like buying a house, buying a car or starting a business. There are, however, times that the investment so far made is insufficient to help us meet our financial goals including kick-starting a wealth creation process.

Taking a loan can help you meet your financial goal, but only when you carefully consider the responsibilities associated with taking the loan. It is, therefore, advisable to take a loan only when all other options for accessing resources including your savings or investments have been fully explored and your financial outlook justifies taking on this further responsibility.

Use the loan for the intended purpose.

Before you sign for the loan, ask yourself if you really need the loan. Is it something you could save up for? Chances are you may not need the loan as badly as you think you do. Get a loan only when you need it and when it is the only option left.

Do not take more than one loan. Too many loans may strangle you.

As much as possible do not borrow multiple loans as you may face problems making multiple loan repayments at the same time.

HOW AND WHERE CAN YOU TAKE A LOAN?
There are many financial institutions that offer loans to individuals. These include banks, building societies, micro finance institutions, leasing companies etc.
A variety of loan arrangements are offered by different financial institutions and they are always happy to advise you on what best suits your specific need and how you should go about your loan application and relevant arrangements.

It always helps to operate an account at the financial institution you hope to borrow from.

Before you go to the lender, make sure you know your exact purpose for the loan, how much you need, how long it will take you to repay the loan and what collateral you can provide.

PAYING BACK THE LOAN
Every loan taken must be paid back. The financial institution gives you the loan from the savings or investments other people have made with it. You must therefore pay back your loan so that others who provided the funds to the financial institution can be paid. Again the financial institution uses the same pool of funds to give loans to its customers, it is therefore when you pay back your loan that other customers including your friends and relatives can also be granted loans by the financial institution.

A loan always comes with a repayment schedule which indicates the loan instalment amount and dates that the borrower must repay the loan. If you fail to meet the repayment schedule of your loan, you lose the trust of the lender and a penalty may be imposed on you. If you persist in failing to meet the repayment schedule, the lender may take legal action against you.

If you pay your loan on time, your financial institution can provide loans to other clients.

Avoid late repayments to avoid payment of penalties.

Ask your financial institution about the types of loans they offer and determine which of them is suitable for you.

WHO CAN ACCESS A LOAN?
Everyone can seek to obtain a loan but loans are normally given to people who are considered to be in a position to pay back the loan, e.g. someone gainfully employed or self-employed.

Carefully read the terms and understand the type of loans that best suits your needs.

Traditionally, lenders look at what are called the 5 "Cs" of credit namely;

Capacity: This is what makes the lender confident that a borrower has the resources and ability to pay back the loan. The borrower's ability to generate sufficient cash flow is what the borrower uses to convince the lender of their ability to pay back the loan.

Character: This is what makes the lender confident that the borrower is credible and responsible and will not suddenly disappear if he/she runs into financial problems.

Collateral: To ensure that borrowers pay back loans they have taken, they may be required to put up a personal or business asset that may be used to secure the loan. This asset may be used to offset the unpaid loan if the borrower defaults in paying back the loan. Collateral may be in the form of equipment, buildings, vehicles, inventories or stocks of goods. Financial assets, such as shares and bonds may also be accepted by lenders as collateral.

Capital: This is a measure of financial strength of a borrower. It is concerned with the tangible net worth (assets – liabilities) and ratio analysis of the borrower's most recent financial statements.
Conditions: This refers to the lender's assessment of the changes in the industry, the general economic conditions; seasonal fluctuations in income or cashflow, and specific industry/employment characteristics that affect a borrower's ability to repay the loan regularly.

GUARANTEE
Sometimes financial institutions ask their borrowers to provide "guarantors" to further strengthen their security requirements. The guarantor is usually someone who is gainfully employed. He or she accepts to make good the loan to financial institution in the event that the borrower defaults in payment. As a borrower you are not supposed to make any payment to the guarantor if he or she offers to be a guarantor.

Think twice before borrowing against your home or retirement account. Never offer something as security that you cannot live without. Usually, lenders base their lending decision on good credit and character of a borrower. They use collateral only as a last resort. For example, in granting a loan to a worker who has an assured salary, the lending institution will look for that worker's pay slip and a letter from his/her employer that his/her salary will be paid through the bank. For a self employed person, the lender would usually request for business registration documents as well as statements of his/her earnings or bank accounts.

When requesting a loan, you should try to put yourself in the potential lender's position. You know your business, and you are confident about its results and your ability to repay the loan. You need to convey that same confidence to the lender.

HOW TO MANAGE YOUR LOAN
Every day we are confronted with many situations for which money is required. We may always be tempted to apply a loan amount to a totally unrelated need. For example, you may take a loan for your business with the intention of paying it back with revenues from the business but find yourself spending it on your wedding. This may create problems for you. There are some things you can do to ensure that the loan you have taken does not end up becoming a burden for you. They include the following:
Apply the loan amount in a way that enables you to pay it back as agreed with the financial institution (the lender).
Negotiate for payment options that fit your income stream or your business operating cycle. For example, if you collect cash every 90 days, then opt for a quarterly payment on interest and principal.
Make payments on time! This boosts your credit rating and improves your chances of getting future loans at lower interest rates.
A financial institution can make a mistake, so keep records of your payments. Closely review your bank statements and other correspondence from your lender. This will help you detect errors, unauthorized withdrawals, and matters you might want to question or challenge.

TAKING A LOAN - SOME BASIC STEPS
Below we present the basic steps for taking a loan from a financial institution:

1. Ask an official of the institution about the different forms of loans they offer.
2. Once you receive the information either orally or in writing, take a bit of time to think about it and relate it to your current situation and your financial need.
3. Select the loan option that best fits your life situation.
4. Make a loan application to the financial institution for your loan request to be approved.
5. The staff of the financial institution will give you a form to complete and will help you to complete it.
1. This form usually requires the following information:
   a. Name;
   b. Date of birth/age;
   c. Occupation;
   d. Address
   e. Identification e.g. National Registration Card, passport, birth certificate.

The financial institution may verify your personal information and address using any one or more of the following methods:
Utility bills such as an electricity, water, telephone or property rate bill. Some financial institutions may also accept any of the mentioned bills in the name of your landlord;
Obtaining a reference from a professional or a letter from your employer or school;
A known customer of the regulated institution; or
A customary authority, civic or community leader that knows you.

Once you have gone through the formalities, a loan agreement or contract will be prepared for you to sign to enable you to have access to the loan amount granted you.

Do not lie in your loan application; be honest about the reason you want the loan.

To lower your risk and improve your chances of getting a loan, you need to present the lender insights into your income that may enable him to easily approve your loan.

Watch out for unexpected fees! Ask your lender carefully about fees connected with drawing up the loan documents, or other costs.

Before you sign the paper work, find out about the loan processing fees which may be payable in lump sum at the time the loan is disbursed.

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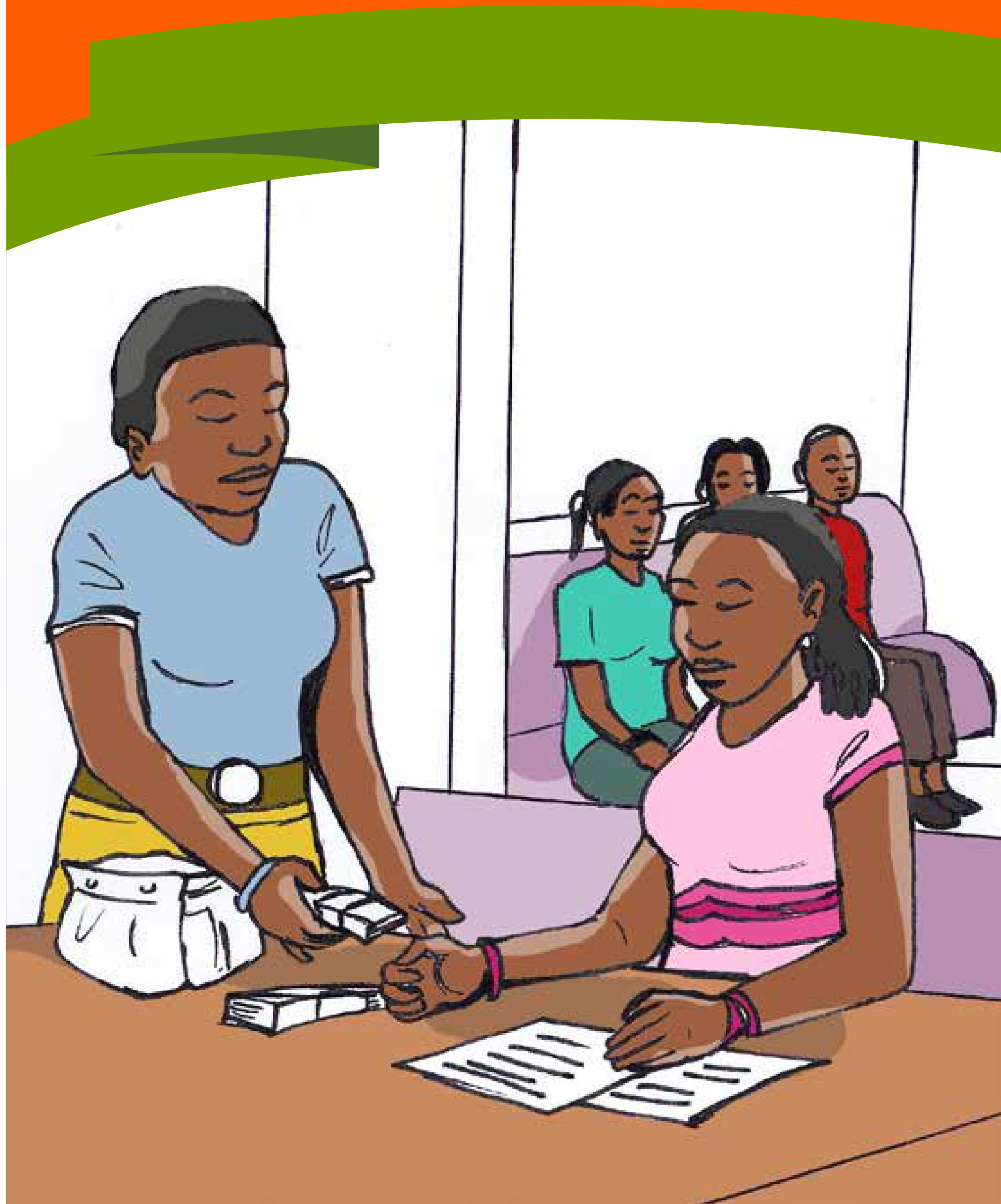
National Strategy on Financial Education

THACHIKIZENU VYAVIVULU HAJILONI

(LUVALE)

KNOW MORE ABOUT LOANS



THACHIKIZENU VYAVIVULU HAJILONI!
Achishinganyekenu muli nakutonda chikuma jimbongo jakutungisa zuvo yenu, kufwetela mwanenu kushikola, kulanda vikumba vyamuzuvo, kulifwetela enu vavene kushikola, kulanda vyuma vyaunjimi, chipwe kulanda minyau oloze nokwo kwakujiwana kwauchi. Vyuma munahase kulinga shina kutambula loni. Loni yapwa jimbongo jize muthu eji kukongolanga.

Kujikambanyi jatala vyajimbongo jakufwana nge nyambaulu kukhiko vathachikiza vathu vavavulu ngwavo vatela kukongola jimbongo. Vamwe veji kukongolanga kuvakwavo vathu chipwe kulizavu lyavathu.

Loni vanahase kuyihana kumuthu, kulizavu lyavathu, kukambanyi chipwe kuliuka. Loni yikwechi thando, kaha thando khana yinahase kupwa yamakumbi, chipwe vyalumingo, chipwe tukweji, chipwe myaka.

Liuka chipwe muthu ali nakutambula loni eji kutambulanga chatete jimbongo kuli vaze navamuhana loni kaha eji kwitavilanga kukindulwisa jimbongo muvihanda vihanda kuli vaze vanamuhane loni.

Thachikizenu ngwenu loni yatete yapwa yayikalu kuyitambula. Kakavulu vakakuhana jiloni vasaka kuhana jiloni kuli vaze vatambulaho lyehi loni vaze nawa vakindulwishile jimbongo mulwola valitomenene.

Mwatela kuthachikiza vyuma vyasakiwa kuloni muli nakutambula. Chakutalilaho, uno ovo navamihana loni vasaka kuvanga mukafwete jimbongo josena nyi? Uno jimbongo jakalyaphoko jingahi namukahakilako hakukindulwisa jimbongo javo?

Shinganyekelenu chimweza! Kutambula loni cheji kumbatanga lwola lwalusuku.

MUKAMUKULI KAHA MUKAKUKONGWESA
Kweseka najindongi jaloni muthu uze ali nakutambula jimbongo apwa MUKAMUKULI kaha uze ali nakuhana jimbongo apwa MUKAKUKONGWESA.

Kakavulu mukamukuli eji kufwetanga jimbongo jimwe vanamutomena kakweji hikakweji hajimbongo jize akongwele kuhakilako nakalyaphoko.

Hulisenu vakakukongwesa jimbongo vamilumbunwine vyuma vize kamwevwishishileko. Nge muchima wavakakukongwesa jimbongo waupi, yenu kweka.

KALYAPHOKO
Loni yatambukila hamwe nakalyaphoko. Kalyaphoko kapwa jimbongo jize mukamukuli eji kwitavilanga kufweta jakuhakila hali jize jimbongo akongwele. Jimbongo jakalyaphoko kakavulu jatwama jijila jivali:

KALYAPHOKO KAKWALUMUKA ALUMUKA
Aka kalyaphoko keji kutohwanga chipwe kukehanga kweseka najimbongo ali nakukwata muthu.

KALYAPHOKO VATOMA LYEHI
Aka kalyaphoko kapwa likha mwomumwe hathando yosena yize munatambula loni, numba mukwata jimbongo jajivulu chipwe jajindende.

Zangamenu kunahase kupwa jimbongo jimwe mwatela kufweta! Hulisenu mukakuhana loni amilumbunwine kanawa jimbongo mwatela kufweta hakusoneka mapapilo aloni, najimbongo jeka veji kufwetesanga.

Hakufweta loni mwatela kuhakilaho kalyaphoko.

Munahase kulivwasana mangana mukafwete kalyaphoko kakandende hakufweta loni. Esekesenu kalyaphoko vanamitomena ovo vali nakumihana loni kuli veka vakakuhana jiloni kaha livwasanenu kanawa vamitepulwileko.

MIYACHI YAJILONI MUKA MUNAHASE KUTAMBULA?
Kwatwama miyachi yajiloni yivali:

Jiloni jakuzeneka chijikilo:
Eyi hiloni yize kavasaka muthu mwatambula loni asolole chijikilo chipwe chuma chakukwachilamo. Veji kuhananga loni chikalu kaha kuvanamono ngwavo ou ali nakutambula loni himuthu wamwenemwene.

Jiloni jachijikilo:
Eyi hiloni yize yasakiwa muthu asolole chijikilo chipwe chuma chize navakwachilamo.

THANDO YALONI
Thando yaloni yapwa lwola mwatela kufweta loni. Kulumbununa lwola luze vanamitomena luze mwatela kukindulwisa jimbongo jaloni munakongola, twambenga ngwetu kukindulwisa loni mumyaka yitatu (3).

MWOMWO IKA VATHU VEJI KUTAMBWILA JILONI?
Vathu vavavulu veji kutulikanga jimbongo mangana jikavakafwe kulinga vyuma vimwe vyakufwana nge kulanda zuvo, kulanda minyau chipwe kuputuka kusekasana. Oloze lwola lumwe nauwana jimbongo tunatulika kajatelemo mukuzachisa chuma ocho tunasake chipwe kajatelemo kuputuka kusekasana chize nachisema jimbongo.

Kutambula loni chinahase kumikafwa mulinge vyuma muli nakusaka kulinga, oloze mwatela kukhekesa kanawa vyuma vyasakiwa hakutambula loni. Ngachize kachapwa chamwaza kulusuka kutambula loniko. Mwatela kumona chikupu ngwenu jimbongo munatulikanga najize jatwama muvikumba najize munahase kupwa najo kulutwe kajeshi kutamo kulinga vyumovyo muli nakusaka kulinga.

Zachisenu jimbongo jaloni kuvyuma ovyo munajitambwila.

Shimbu kanda mutambule loni, achilihulisenu mumone numba nge chikupu vene muli nakusaka loni. Ocho chuma muli nakusaka, kutala munahase kuunda muchima nakutulika jimbongo kaha namukachilanda nyi? Namuwana nge kamweshi nakusakiwa kutambula loniko nge namutwama hamavu nakushinganyeka. Tambulenu loni nge chili vene muli nakuyisaka kaha nawa kakweshi jila yeka yakuwanyinamo jimbongo.

Kanda kutambula jiloni jajivuluko. Jiloni jajivulu jinahase kuminehela ukalu.

Kanda kutambula jiloni jivali mwomwo nachikamikaluhwila kufweta jiloni jivali halwola lwolumwe.

MUNAHASE KUTAMBULA NGACHILI LONI KAHA KULIHI NAMUYITAMBULA?
Kwatwama jikambanyi jajivulu jatala vyajimbongo jize jeji kuhananga jiloni kuvathu. Jikambanyi jakufwana nge jinyambaulu, va building society, va micro finance, jikambanyi jakulevanyisa jimbongo, najikambanyi jeka.

Jikambanyi jajivulu jatala vyajimbongo jeji kuhananga jiloni jakulisezaseza, kaha navawahilila chikuma kumikafwa musakule loni yize yinamitela novyo mwatela kulinga numba mutambule loni khana navyuma vyeka navamilumbunwina.

Chapwa chamwaza kupwa naakaunti kukambanyi yatala vyajimbongo ize muli nakusaka kutambulako loni.

Shimbu kanda muyenga kuli vaze navamihana loni, mwatela kuthachikiza ovyo muli nakutambwila loni, jimbongo jingahi muli nakusaka, lwola lungahi namumbata hakufweta loni khana, nachuma chize namuhana kupwa chijikilo.

KUKINDULWISA JIMBONGO JALONI
Khala loni namutambula mwatela kukindulwisa jimbongo jambala. Thachikizenu ngwenu loni vanamihane yinafumu hajimbongo jize vakwenu vanatulikisanga kukambanyi khaneyi inamihane loni. Ngocho mwatela kukindulwisa jimbongo jaloni vanamihane mangana venya jimbongo vavahane jimbongo javo. Thachikizenu nawa nge jimbongo namukindulwisa jikhiko veji kuhananga vathu veka vaze vali nakusaka kutambula jiloni, ngachize nge munafwete loni hakhikonyi masepa jenu navausoko wenu vanahase kutambula navakhiko jiloni.

Loni yatambukila hamwe nalipapilo lyakusolola jimbongo mwafwetanga uze natambula loni makumbi mwafwetanga. Kachi nge namuhona kufweta loni mulwola luze vanamitomena, thachikizenu ngwenu kaveshi kumifwelela jino kuli vaze vamihanyine lwola kaha nawa vanahase kumifwetesa jimbongo jikwavo. Nge namuhona likha kufweta halwola luze vanamitomena, vaze vanamihane loni vanahase kumitwala kuzango yakusopela vakamihane mulonga.

Kachi nge namufweta loni mulwola, kambanyi inamihane loni inahase kuhanako veka jiloni.

Kanda kuchelewa kufwetako kuchina navamifwetesa.

MWAKUSAKWILA LONI YAMWAZA YINAMITELA
Muyachi waloni namusakula unapendamina hamyaka yakusemuka muli nayo, ovyo muli nakusaka kulinga, ukalu muli nawo, nakumona nge munahase kumika nge kunasoloka vyakukasumuna.

Hulisenu kambanyi yenu yatala vyajimbongo imilweze miyachi yajiloni vatwama nayo kaha sakulenu loni yize yinamitela.

IYA NAHASE KUTAMBULA LONI?
Khala muthu nahase kutambula loni, oloze jiloni kakavulu veji kujihanga vathu vaze vanamono ngwavo vanahase kukindulwisa jimbongo jaloni vanatambula, vakufwana nge vaze vali hamilimo yamwenemwene navaze vatwama najikambanyi javo.
Kakavulu vakakuhana jilono veji kutalanga havyuma vino 5;

Tangenu kanawa jindongi nakuthachikiza muyachi waloni uze naumitela kweseka nachiyoyelo chenu.

Uhashi wakukindulwisa: Echi chikhiko cheji kulingisanga vakakuhana jiloni vafwelele ngwavo ou vanahane loni akwechi vyuma nauhashi wakufweta loni. Uhashi wakulingisa jimbongo jisemunwine ukhiko weji kulingisanga vakakuhana jiloni vafwelele ngwavo muthu vali nakuhana loni akwechi chikupu uhashi wakufweta loni khana.

Vilinga vyamuthu: Vilinga vikhiko vyeji kulingisanga vakakuhana jiloni vafwelele ngwavo muthu natambula loni himuthu wamwenemwene wamuchano keshi nge muthu uze nahase kuchina kachi nge nengila muuhutu.

Chijikilo: Hakulinga vafwelelele ngwavo muthu natambula loni mwakayifweta chikupu, vasaka muthu natambula loni asolole chuma chimwe chenyi chipwe chakambanyi chize navakwachilamo. Echi chuma chikhiko vanahase kutambwilamo kachi nge uze atambwile loni nahono kuyikindulwisa. Chijikilo chinahase kupwa likina, zuvo, minyau, chipwe vikumba. Vyuma vyakupandama kujimbongo vyakufwana nge ma shares nama bonds navikhiko vanahase kuvitavila kupwa chijikilo.

Jimbongo ali najo muthu: Veji kukhekesanga jimbongo jingahi ali najo ou muthu ali nakusaka kutambula loni. Veji kutalanga hajimbongo eji kuwananga najize jili muvikumba vyenyi, nakutala nawa hamikuli napunga nayo ou muthu kalinwomu.

Kwalumuka chavyuma: Vakakuhana jiloni veji kukhekesanga omu vyuma vili nakwalumuka hajikambanyi, omu luli luheto lwamulifuchi; kwalumwoka alumwoka chajindando mujingonde jimwe, nomu yili milimo hajikambanyi vize vinahase kulingisa muthu ahase chipwe ahone kufweta loni mulwola.

MUTHU WAKUMIMANYINAKO
Lwola lumwe jikambanyi jatala vyajimbongo jeji kulwezanga vaze vali nakusaka kutambula loni vasolole “muthu mwavemanyinako” hakulinga vafwelele ngwavo jimbongo javo kajeshi kujimbalako. Muthu wakwimanyinako atela kupwa hamilimo yamwenemwene. Atela kulitavila ngwenyi mwakafweta loni kachi nge uze nayitambula nahono kuyifweta. Nge muli nakusaka kutambula loni, kacheshi nakulumbununa nge mwatela kufweta muthu mwalisuula kupwa mwamimanyinako.

Shinganyekenu kanawa shimbu kanda muhane zuvo yenu chipwe jimbongo jenu jalitayamende kupwa chijikilo. Kanda kuhana chuma chachulemu kupwa chijikilo chipwe chuma chakukwachilamoko. Kakavulu vakakuhana jiloni veji kutalanga havilinga vyamuthu nakumona numba nge himuthu wamwenemwene chikupu. Veji kwihulanga chijikilo kuvanga nge mwakulingila mwauchi. Chakutalilaho, hakusaka kuhana loni kuli mukamilimo uze eji kutambulanga jimbongo jakutamo, kambanyi yakuhana jiloni yeji kutalanga halipapilo lyakusolola jimbongo eji kutambulanga namukanda wakufuma kuli vaze vamwingisa milimo namujimbu wakusolola nge eji kutambwilanga jimbongo jenyi kunyambaulu. Kumuthu uze alizachila ivene, vakakuhana jiloni veji kwihulanga mapapilo akusolola nge asonekesa milimo yenyi kufulumende, namapapilo akusolola jimbongo eji kuwananga najiakaunti jenyi jakunyambaulu.

Nge muli nakusaka kutambula loni, achishinganyekenu nge enu yenu muli nakuhana vathu jiloni. Enu yenu mwathachikiza kusekasana chenu, kaha nawa yenu munathachikiza nge munahase chikupu kufweta loni namutambula. Shikaho fwelelesenu vaze navamihana loni ngwenu namukavafweta.

MWAKUZACHISHILA LONI YENU
Hakumbi hakumbi tweji kuliwananga navyuma vyavivulu vize vyasakiwa jimbongo. Muchima unahase kutuzondola tuzachise jimbongo jaloni kuvyuma vyeka keshi vize twatambwilile loniko. Chakutalilaho, munahase kutambula loni nakuzachisa jimbongo khana kukusekasana nakushinganyeka ngwenu namukahilwisa jimbongo jaloni kuzachisa mingoso nayikafuma mukusekasana chenu, oloze muwana muli nakuzachisa jimbongo jaloni kuchilika chawenga. Echi chinahase kuminehela ukalu. Kuli vyuma vimwe munahase kulinga mangana mukahone kupwa muukalu wakukindulwisa jimbongo jambala jaloni. Vyuma khana shina evi:

- Zachisenu jimbongo jaloni mujila yize nayikamikafwa mukahase kukajikindulwisa ngana muze mwalivwasanyine namuthu chipwe kambanyi yamihanyine loni.
- Livwasanenu kanawa jijila jakufwetelamo loni kweseka najimbongo mweji kukwatanga chipwe omu chili nakutambuka kusekasana chenu for. Chakutalilaho, kachi nge namutambula jimbongo nge munahichi makumbi 90, kaha sakulenu kukindulwisanga jimbongo jaloni nge munahichi tukweji vatatu.
- Fwetenunga jimbongo hamakumbi vene aze vanamilweze! Echi nachikehesako mukuli muli nawo kaha nawa nachimikafwa mukahase kutamo kutambula loni yikwavo kulutwe chakuzeneka kumitomena kalyaphoko kakanene.
- Kambanyi yinamihane loni yinahase kulimbenja, shikaho lamenu mapapilo akusolola jimbongo munafwete. Hitulukenu mumapapilo akufuma kunyambaulu yenu namikanda yakufuma kuli vaze vanamihane loni. Echi nachimikafwa mumone haze vanalimbenje, vaze vanatutulula jimbongo jenu chakuzeneka enu kuvetavisa, chipwe vyuma vize kamwevwishishileko vize namusaka vamilumbunwine.

JINDONGI JAKUKAVANGIZA HAKUTAMBULA LONI
Mwishi muli jindondelo mwatela kukavangiza kachi nge muli nakusaka kutambula loni kukambanyi yajimbongo:

1. Hulisenu chilolo wakambanyi amilweze miyachi yajiloni veji kuhananga.
2. Nge vanamilweze mijimbu khana mukanwa chipwe yakusoneka halipapilo, wanenu lwola lwakushinganyeka hamijimbu khana nakumona nge munahase kulinga vyuma vanavuluka.
3. Sakulenu loni yize yinamitela kweseka nachiyoyelo chenu.
4. Make a loan application to the financial institution for your loan request to be approved.
5. Muthu umwe azachila hakambanyi eyi mwamihana lipapilo musonekeho kaha mwamikafwa mwakulisonekela.

Halipapilo khana hasakiwa mijimbu eyi:

a. Lijina;
b. Likumbi lyakusemuka /myaka yakusemuka;
c. Milimo mwazata;
d. Kuchihela mwatwama;
e. Kathachikijilo, kakufwana nge chitupa chamafwo amatamba (NRC), chitupa chakutambukisa mumafuchi eka, chitupa chahakusemuka, chitupa chakutambukisa minyau, chipwe vyeka

Kambanyi yajimbongo linahase kuthachikiza kanawa mijimbu yenu nakeyala yenu hakuhulisa khala muthu chipwe hakutala:

- Mapapilo avyuma mweji kufwetanga vyakufwana nge malayiti, meya, shinga navyuma vyeka. Jikambanyi jimwe jatala vyajimbongo jinahase kwitavila khala mukuli uli mulijina lyamwenya zuvo mwatwama;
- Mwatela kupwa namukanda wakufuma kuli muthu alinangula chipwe kumuthu amingisa milimo chipwe hashikola;
- Chipwe mukanda wakufuma kumuthu atwama lyehi kukambanyi khaneyi; chipwe
- Mukanda wakufuma kuli mwangana, nduna chipwe chilolo wafulumende amithachikiza.

Nge munamanyisa jino vyuma vyosena, navawahisa lipapilo lyachivwasano chaloni chize namusoneka mangana vahase kumihana jimbongo jaloni munalombo.

Kanda kulyonga hakulisonekesa loniko; hanjikenu muchano ovyo muli nakusakila loni.

Nge muli nakusaka vamihane chikupu loni, mwatela kuvalumbunwina kanawa mukakuhana loni okwo mweji kuwananga jimbongo jenu kaha nachimukafwa etavile kumihana loni.

Zangamenu kwatwama jimbongo jimwe mwatela kufweta! Hulisenu mukakuhana loni amilumbunwine kanawa jimbongo mwatela kufweta hakusoneka mapapilo aloni, najimbongo jeka veji kufwetesanga.

Shimbu kanda musoneke mapapilo aloni, hulisenu vamilumbunwine jimbongo jakupandama kuli eyi loni jize munahase kufwetela hamwe nge vanamihane lyehi loni.

LIUKA LYAKUNANGULA VATHU VYAJIMBONGO MU ZAMBIA

KNOW MORE ABOUT LOANS!
Imagine desperately needing money to construct your home, pay for your child’s college fees, acquire household items, finance your further studies, buy farming equipment, or a car and finding that you have nowhere to obtain it from. What you may wish to do is to take a loan. A loan is an amount of money that an individual borrows.

The most common source for borrowing money is a licensed financial institution such as a bank. Other sources include another person or a group of people.

A loan can be granted to an individual, a community group, a company or an organization. A loan is usually for a specific time frame which can be a number of days, weeks, months, or years.

The person or organisation taking the loan initially receives an amount of money from the one providing the loan and agrees to pay it back, in regular installments to the one who provided the loan.

Bear in mind that the first loan is usually the hardest to get. In general, lenders prefer to lend money to borrowers who have borrowed at least once and have paid back the loan on time.

Be sure you understand what the terms of the loan are. For instance, are there circumstances under which the lender requires the entire loan to be paid off? Under what circumstances and by how much can the interest rate change?

Plan ahead! Processing of loans takes time.

BORROWER AND LENDER
In the loan arrangement the person taking the money is the BORROWER and the one giving the money is the LENDER.

Typically, the borrower pays back a certain fixed amount per month which includes a portion of the principal (or amount borrowed) plus interest.