

645816-2026 - Iomaíocht

An Ghearmáin – Business and management consultancy services – 10009293-Development of inclusive financial services and products

OJ S 181/2026 18/09/2026

Fógra maidir le conradh nó lamháltas — an gnáthchóras
Seirbhísí

1. Ceannaitheoir

1.1. Ceannaitheoir

Ainm oifigiúil: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

R-phost: zuhal.uysal@giz.de

Cineál dlíthiúil an cheannaitheora: Gnóthas poiblí atá faoi rialú údaráis stáit

Gníomhaíocht an údaráis chonarthaigh: Seirbhísí poiblí ginearálta

2. Nós imeachta

2.1. Nós imeachta

Teideal: 10009293-Development of inclusive financial services and products

Cur síos: Iraq faces a persistent gap between its people and the financial system. Banks have long leaned on large state-owned institutions, credit has flowed mainly to established borrowers, and micro and small businesses along with women entrepreneurs and displaced communities have been largely left out. ProDIGI project, full name Promoting Employment in the Digital and Green Economy in Iraq, is trying to change that in a practical, grounded way. ProDIGI is a multi-donor initiative commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ), co-financed by the European Union, and implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. The project covers central and southern Iraq as well as the Kurdistan Region, with a focus on areas where joblessness, displacement, and limited access to services overlap. Within the project, Output 3 targets the financial inclusion side of the challenge. The starting point is a clear-eyed look at what the sector lacks: financial service providers that are capable, willing, and equipped to design products that fit the people they are supposed to serve. Banks and microfinance institutions in Iraq today mostly offer standardised products with high collateral requirements and limited digital capabilities. Reaching women led small businesses, rural communities, or young entrepreneurs running green or tech ventures requires a different kind of product, and often a different kind of institution. To bridge that gap, the project works directly with Iraqi financial service providers: banks, microfinance institutions, digital payment companies, fintechs, and government lending programmes. The approach combines needs assessments, hands-on advisory services, staff training, product design support, and pilot testing. The goal is not to deliver a finished product from outside, but to build the knowledge and process capacity within each institution so that change remains after the project ends. By the close of the assignment, at least three new or significantly adapted financial products must be in place, and these products must be actively reaching real users at a minimum of 950 individuals and 50 companies. The work also emphasises gender equality: women-led businesses are a priority target group, and all capacity-building activities must include a meaningful share of women participants. The broader context matters too. Iraq's Central Bank launched the national financial inclusion strategy that encourages digital payments, SME lending, and consumer protection improvements. ProDIGI project aligns directly with those priorities,

making it both a practical intervention at the level of individual institutions and a contribution to the country's wider financial sector development. The selected firm will work directly with three to five financial service providers (FSPs) operating in Iraq. These may include commercial banks, microfinance institutions, digital payment providers, fintechs, and government lending schemes. GIZ will have pre-selected up to two FSPs before the contract starts, so work can begin without delay. The remaining FSPs will be selected by the contractor and GIZ jointly, based on agreed criteria.

Aitheantóir an nóis imeachta: d4316a16-6d9f-4a3e-8807-36d7c2c7f791

Aitheantóir inmheánach: 10009293

An cineál nóis imeachta: Oscailte

Tá an nós imeachta á bhrostú: níl

2.1.1. Cuspóir

Cineál an chonartha: Seirbhísí

Príomhaicmiú (cpv): 79410000 Business and management consultancy services

Aicmiú breise (cpv): 79411100 Business development consultancy services, 79951000

Seminar organisation services

2.1.2. An áit feidhmíochta

Seoladh poist: GIZ Office Baghdad Arsat, Al-Karrada Alsharquia Albashjaa, Section 925, Street 32 Baghdad IRAK

Baile: Baghdad

Cód poist: 0000

Tír: An Iaráic

2.1.4. Eolas ginearálta

Eolas breise: #Bekanntmachungs-ID: CXTRY6DYRR1XNS3# All communication takes place in English via communication tool in the project area of the procurement portal.

Bunús dlí:

Treoir 2014/24/AE

vgv -

2.1.6. Forais eisiaimh

Foinse na gcúiseanna eisiúna: Fógra

Sárú oibleagáidí arna socrú faoi fhorais eisiaimh náisiúnta amháin:

Rannpháirtíocht in eagraíocht choiriúil:

Cionta sceimhlitheoireachta nó cionta a bhaineann le gníomhaíochtaí sceimhlitheoireachta:

Sciúradh airgid nó maoiniú na sceimhlitheoireachta:

Calaois:

Éilliú:

Fostú páistí agus cineálacha eile gáinneála ar dhaoine:

Sárú oibleagáide a bhaineann le cánacha a íoc:

Sárú oibleagáide a bhaineann le ranníocaíochtaí slándála sóisialta a íoc:

Sárú oibleagáidí i réimsí an dlí comhshaoil:

Sárú oibleagáidí i réimsí an dlí shóisialta:

Sárú oibleagáidí i réimsí an dlí saothair:

Dócmhainneacht:

Sócmhainní atá á riaradh ag leachtaitheoir:

Cuirtear ar fionraí gníomhaíochtaí gnó:

Cás cosúil le féimheacht faoin dlí náisiúnta:

Mí#iompar gairmiúil tromchúiseach:

Comhaontuithe le hoibreoirí eacnamaíocha eile arb é is aidhm dóibh an iomaíocht a shaobhadh:

Coinbhleacht leasa mar gheall ar a rannpháirtíocht sa nós imeachta soláthair:

Rannpháirtíocht dhíreach nó indíreach in ullmhú an nós imeachta soláthair seo:

Foirceannadh luath, damáistí nó smachtbhannaí inchomparáide eile:

Mífhaisnéis, faisnéis a coinníodh siar, gan bheith in ann doiciméid riachtanacha a sholáthar nó faisnéis rúnda a fuarthas maidir leis an nós imeachta seo:

5. Luchtóg

5.1. Luchtóg: LOT-0001

Teideal: 10009293-Development of inclusive financial services and products

Cur síos: The assignment is structured around three work packages. The first covers the selection and appraisal of partner FSPs. The contractor will conduct an institutional diagnostic for each FSP, reviewing their current product offering, business model, lending processes, digital infrastructure, client outreach capacity, and staff skills. Based on that analysis, a cooperation agreement will be signed with each FSP, along with a detailed work plan laying out what the collaboration will achieve and by when. This phase should be completed within the first three months. The second work package is where the core technical work happens. The contractor will support FSPs in designing or adapting financial products that genuinely respond to the needs of target groups, particularly women-led businesses, rural borrowers, and MSME clients who currently lack access to suitable financing. The process follows a structured product development methodology: from prototype design, through pilot testing, to assessment and refinement, and finally roll-out. Alongside the product work, the contractor will help FSPs develop marketing materials and outreach strategies, adjust internal procedures and manuals, and train front-line staff such as loan officers and branch managers. At least three financial product prototypes must be developed by the fifth to seventh month, piloted by month eight, and formally adopted with updated manuals by month ten. The third work package covers cross-cutting contributions: occasional training inputs for financial sector stakeholders such as the Central Bank of Iraq and sector associations; support for GIZ's monitoring and evaluation activities; and at least three public communication outputs, case studies, blog posts, fact sheets, or similar, documenting the work done with each FSP.

Aitheantóir inmheánach: 10009293

5.1.1. Cuspóir

Cineál an chonartha: Seirbhísí

Príomhaicmiú (cpv): 79410000 Business and management consultancy services

Aicmiú breise (cpv): 79411100 Business development consultancy services, 79951000 Seminar organisation services

Roghanna:

Cur síos ar na roghanna: GIZ may optionally commission contract amendments and/or increases based on the criteria in the tender documents to the successful bidder of this tender. For details, please see the terms of reference.

5.1.2. An áit feidhmíochta

Seoladh poist: GIZ Office Baghdad Arsat, Al-Karrada Alsharquia Albashjaa, Section 925, Street 32 Baghdad IRAK

Baile: Baghdad

Cód poist: 0000

Tír: An Iaráic

5.1.3. Fad measta

Dáta tosaithe: 26/01/2027

Dáta deiridh an tréimhse: 31/12/2028

5.1.4. Athnuachan

Athnuachaintí uasta: 2

Tuilleadh eolais faoi athnuachain: GIZ may optionally commission contract amendments and /or increases based on the criteria in the tender documents to the successful bidder of this tender. For details, please see the terms of reference.

5.1.6. Eolas ginearálta

Rannpháirtíocht fhorchoimeáda:

Ní fhorchoimeádtar an rannpháirtíocht.

Ní mór ainmneacha agus cáilíochtaí gairmiúla na mball foirne a thabhairt a shanntar chun an conradh a chomhlíonadh: Ní theastaítear

Tionscadal soláthair a mhaoinítear go hiomlán nó i bpáirt le cistí an Aontais

Tá an soláthar cumhdaithe ag an gComhaontú maidir le Soláthar Rialtais (GPA): tá

Tá an soláthar sin oiriúnach freisin d'fhiontair bheaga agus mheánmhéide (FBManna): tá

Eolas breise: #Besonders auch geeignet für:other-sme#

5.1.7. Soláthar straitéiseach

Aidhm an tsoláthair straitéisigh: Laghdú na dtionchar ar an gcomhshaol

Cur síos: See the tender documents.

Aidhm an tsoláthair straitéisigh: Comhlíonadh na gcuspóirí sóisialta

Cur síos: See the tender documents.

An cur chuige maidir leis an tionchar ar an gcomhshaol a laghdú: Bithéagsúlacht agus éiceachórais a chosaint agus a athbhunú, An t-aistriú chuig geilleagar ciorclach, Oiriúnú don athrú aeráide, Maolú ar an athrú aeráide

An cuspóir sóisialta atá á chur chun cinn: Comhionannas eitneach, Comhionannas inscne, Dícheall cuí maidir le cearta an duine i slabhraí soláthair domhanda, Deiseanna fostaíochta do dhaoine atá dífhostaithe go fadtéarmach, do dhaoine atá faoi mhíbhuntáiste agus/nó do dhaoine faoi mhíchumas, Coinníollacha córa oibre, Eile

5.1.9. Critéir roghnúcháin

Foinse na gcritéir roghnaithe: Fógra

Critéar: Riachtanais eacnamaíochta nó airgeadais eile

Cur síos ar an gcritéar roghnúcháin: EN-A1: Principles for the execution of orders (Mit dem Angebot; Mittels Eigenerklärung): The eligibility criteria are not from the same category as stipulated above, as there is no suitable category. 1. Self-declaration: name of company and address, tax ID, registration and commercial register number or equivalent register in accordance with the legal provisions of the country of origin. 2. No grounds for exclusion pursuant to § 123, § 124 GWB, § 22 LkSG, EU-Russia sanctions. 3. Declaration of bidding consortium and/or declaration of subcontractors (if applicable)

Critéar: Tagairtí ar sheirbhísí sonraithe

Cur síos ar an gcritéar roghnúcháin: EN-B1: Technical and professional ability (Mit dem Angebot; Mittels Eigenerklärung): 1. The technical assessment is only based on reference projects with a minimum commission value of 200000 EUR (net). 2. At least 3 reference projects in the technical field development or adaptation of digital financial services and/or FinTech offered by financial service providers AND at least 1 reference project in the technical

field development or adaptation of MSME or green financial services offered by financial service providers of which at least 4 reference projects in in the middle east and north Africa in the last 36 months (deadline: date of publication of invitation to tender).

Critéar: Ioncam bliantúil meánach

Cur síos ar an gcritéar roghnúcháin: EN-C1: Economic and financial standing (Mit dem Angebot; Mittels Eigenerklärung): Average annual turnover for the last three years (last-but-four financial year can be included in case of tenders held within 6 months of end of last financial year), at least: 1000000 EUR (net).

Critéar: Riachtanais eacnamaíochta nó airgeadais eile

Cur síos ar an gcritéar roghnúcháin: EN-C2: Economic and financial standing (Mit dem Angebot; Mittels Eigenerklärung): Average number of employees and managers in the last three calendar years, at least 10 persons.

5.1.11. Doiciméid soláthair

Na teangacha ina bhfuil na doiciméid soláthair ar fáil go hoifigiúil: Béarla

Sprioc-am chun eolas breise a iarraidh: 12/10/2026 23:59:59 (UTC+02:00) Am Oirthear na hEorpa, Am Samhraidh Lár na hEorpa

Seoladh na ndoiciméad soláthair: <https://ausschreibungen.giz.de/Satellite/notice/CXTRYY6DYRR1XNS3/documents>

Cainéal cumarsáide ad hoc:

URL: <https://ausschreibungen.giz.de/Satellite/notice/CXTRYY6DYRR1XNS3>

5.1.12. Téarmaí soláthair

Téarmaí na haighneachta:

Cur isteach leictreonach: Éigeantach

Seoladh an chur isteach: <https://ausschreibungen.giz.de/Satellite/notice/CXTRYY6DYRR1XNS3>

Na teangacha inar féidir tairiscintí nó iarrataí ar rannpháirtíocht a chur isteach: Béarla

Catalóg leictreonach: Ní ceadmhach

Leaganacha malartacha: Ní ceadmhach

Féadfaidh tairgeoirí níos mó ná tairiscint amháin a chur isteach: Ní ceadmhach

Spriocdháta chun tairiscintí a fháil: 20/10/2026 12:00:00 (UTC+02:00) Am Oirthear na hEorpa, Am Samhraidh Lár na hEorpa

An tréimhse le linn a gcaithfidh an tairiscint a bheith bailí: 192 Laethanta

Eolas is féidir a fhorlíonadh tar éis an spriocdháta chun iarratas a dhéanamh:

Faoi rogha an cheannaitheora, féadfar roinnt doiciméad ar iarraidh a bhaineann leis an tairgeoir a chur isteach níos déanaí.

Eolas breise: GIZ asks the applicant or bidder to submit, complete or correct documents, within the framework laid down by law.

Téarmaí an chonartha:

Ní mór an conradh a chur i gcrích faoi chuimsiú clár fostaíochta dídeanaí: Ní hea

Coinníollacha a bhaineann le comhlíonadh an chonartha: The execution conditions result from the information given in the contract notice and the tender documents.

Sonrascú leictreonach: Éigeantach

Úsáidfear ordú leictreonach: tá

Úsáidfear íocaíocht leictreonach: tá

5.1.15. Teicnící

Creat-chomhaontú:

Níl feidhm ag creat-chomhaontú

Eolas faoin gcóras ceannaigh dinimiciúil:

Níl feidhm ag córas ceannaigh dinimiciúil

5.1.16. Tuilleadh eolais, idirghabháil agus athbhreithniú

Eagraíocht athbhreithniúcháin: Vergabekammern des Bundes

Eolas faoi spriocdhátaí athbhreithnithe: According to Article 160, Section 3 of the German Act Against Restraint of Competition (GWB), application for review is not permissible insofar as 1. the applicant has identified the claimed infringement of the procurement rules before submitting the application for review and has not submitted a complaint to the contracting authority within a period of 10 calendar days; the expiry of the period pursuant to Article 134, Section 2 remains unaffected, 2. complaints of infringements of procurement rules that are evident in the tender notice are not submitted to the contracting authority at the latest by the expiry of the deadline for the application or by the deadline for the submission of bids, specified in the tender notice. 3. complaints of infringements of procurement rules that first become evident in the tender documents are not submitted to the contracting authority at the latest by the expiry of the deadline for application or by the deadline for the submission of bids, 4. more than 15 calendar days have expired since receipt of notification from the contracting authority that it is unwilling to redress the complaint. Sentence 1 does not apply in the case of an application to determine the invalidity of the contract in accordance with Article 135, Section 1 (2). Article 134, Section 1, Sentence 2 remains unaffected.

Eagraíocht a sholáthraíonn faisnéis bhreise faoin nós imeachta soláthair: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Eagraíocht a fhaigheann iarratais ar rannpháirtíocht: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

8. Eagraíochtaí

8.1. ORG-0001

Ainm oifigiúil: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Uimhir chlárúcháin: 993-80072-52

Seoladh poist: Dag-Hammarskjöld-Weg 1 - 5

Baile: Eschborn

Cód poist: 65760

Foroinn tíre (NUTS): Main-Taunus-Kreis (DE71A)

Tír: An Ghearmáin

R-phost: zuhal.uysal@giz.de

Teil.: +49 6196791481

Facs: +49 6196791115

Seoladh idirlín: <https://www.giz.de>

Róil na heagraíochta seo:

Ceannaitheoir

Eagraíocht a sholáthraíonn faisnéis bhreise faoin nós imeachta soláthair

Eagraíocht a fhaigheann iarratais ar rannpháirtíocht

8.1. ORG-0002

Ainm oifigiúil: Vergabekammern des Bundes

Uimhir chlárúcháin: 022894990

Seoladh poist: Kaiser-Friedrich-Straße 16

Baile: Bonn

Cód poist: 53113
Foroinn tíre (NUTS): Bonn, Kreisfreie Stadt (DEA22)
Tír: An Ghearmáin
R-phost: vk@bundeskartellamt.bund.de
Teil.: +49 2289499-0
Róil na heagraíochta seo:
Eagraíocht athbhreithniúcháin

8.1. **ORG-0003**

Ainm oifigiúil: Datenservice Öffentlicher Einkauf (in Verantwortung des Beschaffungsamts des BMI)
Uimhir chlárúcháin: 0204:994-DOEVD-83
Baile: Bonn
Cód poist: 53119
Foroinn tíre (NUTS): Bonn, Kreisfreie Stadt (DEA22)
Tír: An Ghearmáin
R-phost: noreply.esender_hub@bescha.bund.de
Teil.: +49228996100
Róil na heagraíochta seo:
TED eSender

Eolas faoin bhfógra

Aitheantóir/leagan an fhógra: 349820a3-1e36-4646-ab5a-e5ee1d5e9320 - 01
Cineál na foirme: lomaíocht
Cineál an fhógra: Fógra maidir le conradh nó lamháltas — an gnáthchóras
Fochineál an fhógra: 16
Dáta seolta an fhógra: 17/09/2026 08:44:53 (UTC+02:00) Am Oirthear na hEorpa, Am Samhraidh Lár na hEorpa
Na teangacha ina bhfuil an fógra seo ar fáil go hoifigiúil: Béarla
Uimhir foilseacháin an fhógra: 645816-2026
Uimhir eagráin IO S: 181/2026
Dáta foilsithe: 18/09/2026