

645816-2026 - Kompetizzjoni

Il-Ġermanja – Servizi ta' konsulenza dwar in-negozju u l-amministrazzjoni – 10009293-

Development of inclusive financial services and products

OJ S 181/2026 18/09/2026

Avviż tal-kuntratt jew tal-konċessjoni – reġim standard

Servizzi

1. Xerrej

1.1. Xerrej

Isem uffiċjali: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Email: zuhal.uysal@giz.de

Tip legali tax-xerrej: Impriża pubblika, ikkontrollata minn awtorità tal-gvern ċentrali

Attività tal-awtorità kontraenti: Servizi publiċi ġenerali

2. Proċedura

2.1. Proċedura

Titlu: 10009293-Development of inclusive financial services and products

Deskrizzjoni: 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.

Identifikatur tal-proċedura: d4316a16-6d9f-4a3e-8807-36d7c2c7f791

Identifikatur intern: 10009293

Tip ta' proċedura: Miftuħa

Il-proċedura hija aċċellerata: Ie

2.1.1. Għan

Natura tal-kuntratt: Servizzi

Klassifikazzjoni prinċipali (cpv): 79410000 Servizzi ta' konsulenza dwar in-negozju u l-amministrazzjoni

Klassifikazzjoni addizzjonali (cpv): 79411100 Servizzi ta' konsulenza dwar l-iżvilupp tan-negozju, 79951000 Servizzi ta' l-organizzazzjoni ta' seminars

2.1.2. Post tal-prestazzjoni

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

Belt: Baghdad

Kodiċi postali: 0000

Pajjiż: L-Iraq

2.1.4. Informazzjoni ġenerali

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

Bażi legali:

Direttiva 2014/24/UE

v gv -

2.1.6. Raġunijiet għall-esklużjoni

Sors tal-motivi għall-eżklużjoni: Avviż

Ksur tal-obbligi stabbiliti skont raġunijiet ta' esklużjoni purament nazzjonali:

Parteċipazzjoni f'organizzazzjoni kriminali:

Reati terroristiċi jew reati marbuta ma' attivitajiet terroristiċi:

Flus tal-flus jew finanzjament tat-terroriżmu:

Frodi:

Il-korruzzjoni:

Thaddim tat-tfal u forom oħra ta' traffikar tal-bnedmin:

Ksur tal-obbligu relatat mal-ħlas tat-taxxi:

Ksur tal-obbligu relatat mal-ħlas tal-kontribuzzjonijiet tas-sigurtà soċjali:

Ksur tal-obbligi fl-oqsma tal-liġi ambjentali:

Ksur tal-obbligi fl-oqsma tal-liġi soċjali:

Ksur tal-obbligi fl-oqsma tal-liġi tax-xogħol:

Insolvenza:

Assijiet amministrati minn likwidatur:

L-attivitajiet kummerċjali huma sospiżi:

Sitwazzjoni analoga b'hal falliment skont il-liġi nazzjonali:

Imġiba professjonali serjament ħażina:

Ftehimiet ma' operaturi ekonomiċi oħrajn li għandhom l-għan li jikkawżaw distorsjoni tal-kompetizzjoni:

Kunflitt ta' interess min'habba l-parteċipazzjoni tiegħu fil-proċedura ta' akkwist:

Involvement dirett jew indirett fit-tnejn ta' din il-proċedura ta' akkwist:

Terminazzjoni bikrija, danni jew sanzjonijiet komparabbli oħra:

Dikjarazzjoni falza, informazzjoni moħbija, ma setgħux jiġu pprovduti d-dokumenti meħtieġa jew inkisbet informazzjoni kunfidenzjali ta' din il-proċedura:

5. Lott

5.1. Lott: LOT-0001

Titlu: 10009293-Development of inclusive financial services and products

Deskrizzjoni: 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.

Identifikatur intern: 10009293

5.1.1. Għan

Natura tal-kuntratt: Servizi

Klassifikazzjoni prinċipali (cpv): 79410000 Servizi ta' konsulenza dwar in-negozju u l-amministrazzjoni

Klassifikazzjoni addizzjonali (cpv): 79411100 Servizi ta' konsulenza dwar l-iżvilupp tan-negozju, 79951000 Servizi ta' l-organizzazzjoni ta' seminars

Għażliet:

Deskrizzjoni tal-għażliet: 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. Post tal-prestazzjoni

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

Belt: Baghdad
Kodiċi postali: 0000
Pajjiż: L-Iraq

5.1.3. Tul ta' żmien stmat

Data tal-bidu: 26/01/2027
Data tat-tmiem tad-durata: 31/12/2028

5.1.4. Tiġdid

Numru massimu ta' tiġdid: 2
Informazzjoni oħra dwar it-tiġdid: GLZ 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. Informazzjoni ġenerali

Parteċipazzjoni riżervata:

Il-parteċipazzjoni mhijiex riżervata.
Iridu jingħataw l-ismijiet u l-kwalifiki professjonali tal-istaff assenjat biex iwettaq il-kuntratt: Ma hemmx għalfejn tingħata
Proġett ta' akkwist ifffinanzjat kompletament jew parzjalment mill-Fondi tal-UE
L-akkwist huwa kopert mill-Ftehim dwar l-Akkwisti Pubbliċi (GPA): iva
Dan l-akkwist huwa adattat ukoll għall-intrapriżi żgħira u ta' daqs medju (SMEs): iva
Informazzjoni addizzjonali: #Besonders auch geeignet für:other-sme#

5.1.7. Akkwist strateġiku

Għan tal-akkwist strateġiku: Tnaqqis tal-impatti ambjentali
Deskrizzjoni: See the tender documents.
Għan tal-akkwist strateġiku: Ksib tal-oġettivi soċjali
Deskrizzjoni: See the tender documents.
Approċċ għat-tnaqqis tal-impatti ambjentali: Il-protezzjoni u r-restawr tal-bijodiversità u l-ekosistemi, It-transizzjoni lejn ekonomija ċirkolari, L-adattament għat-tibdil fil-klima, Il-mitigazzjoni tat-tibdil fil-klima
Għan soċjali promoss: Ugwaljanza etnika, Ugwaljanza bejn in-nisa u l-irġiel, Dileġenza dovuta fir-rigward tad-drittijiet tal-bniedem fil-katini ta' provvista globali, Opportunitajiet ta' impjieg għall-persuni qiegħda fit-tul, għall-persuni żvantaġġati u/jew għall-persuni b'diżabbiltà, Kundizzjonijiet tax-xogħol ġusti, Oħrajn

5.1.9. Kriterji tal-għażla

Sors tal-kriterji ta' għażla: Avviż
Kriterju: Rekwiżiti ekonomiċi jew finanzjarji oħra
Deskrizzjoni tal-kriterju ta' selezzjoni: 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)

Kriterju: Referenzi fuq servizzi speċifiċi

Deskrizzjoni tal-kriterju ta' selezzjoni: 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).

Kriterju: Volum ta' negozju annwali medju

Deskrizzjoni tal-kriterju ta' selezzjoni: 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).

Kriterju: Rekwiżiti ekonomiċi jew finanzjarji oħra

Deskrizzjoni tal-kriterju ta' selezzjoni: 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. Dokumenti tal-akkwist

Lingwi li bihom id-dokumenti tal-akkwist huma disponibbli uffiċjalment: Ingliż

Skadenza biex tintalab informazzjoni addizzjonali: 12/10/2026 23:59:59 (UTC+02:00) Hinn tal-Ewropa tal-Lvant, Hinn tas-sajf tal-Ewropa Ċentrali

Indirizz tad-dokumenti tal-akkwist: <https://ausschreibungen.giz.de/Satellite/notice/CXTRY6DYRR1XNS3/documents>

Mezz ta' komunikazzjoni ad hoc:

URL: <https://ausschreibungen.giz.de/Satellite/notice/CXTRY6DYRR1XNS3>

5.1.12. Termini tal-akkwist

Termini tas-sottomissjoni:

Sottomissjoni elettronika: Meħtieġa

Indirizz għas-sottomissjoni: <https://ausschreibungen.giz.de/Satellite/notice/CXTRY6DYRR1XNS3>

Lingwi li bihom jistgħu jiġu sottomessi offerti jew talbiet għall-partekipazzjoni: Ingliż

Katalogu elettroniku: Mhux permessa

Varjanti: Mhux permessa

L-offerti jistgħu jittgħu aktar minn offerta waħda: Mhux permessa

Skadenza biex jintlaqgħu l-offerti: 20/10/2026 12:00:00 (UTC+02:00) Hinn tal-Ewropa tal-Lvant, Hinn tas-sajf tal-Ewropa Ċentrali

Perjodu waqt li l-offerta għandha tibqa' valida: 192 Jiem

Informazzjoni li tista' tiġi ssupplimentata wara l-iskadenza għas-sottomissjoni:

Fid-diskrezzjoni tax-xerrej, xi dokumenti neqsin relatati mal-offertant jistgħu jiġu ppreżentati aktar tard.

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

Termini tal-kuntratt:

L-eżekuzzjoni tal-kuntratt għandha titwettaq fil-qafas ta' programmi ta' impjiegji protetti: Le Kundizzjonijiet relatati mat-twettiq tal-kuntratt: The execution conditions result from the information given in the contract notice and the tender documents.

Fatturazzjoni elettronika: Meħtieġa

Se tintuża l-ordni elettronika: iva

Se jintuża l-pagament elettroniku: iva

5.1.15. Tekniki

Ftehim qafas:

Ebda ftehim ta' qafas

Informazzjoni dwar is-sistema dinamika tax-xiri:

Ebda sistema dinamika ta' xiri

5.1.16. Aktar informazzjoni, medjazzjoni u riežami

Organizzazzjoni tar-riežami: Vergabekammern des Bundes

Informazzjoni dwar l-iskadenzi tar-riežami: 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.

Organizzazzjoni li tipprovdi informazzjoni addizzjonali dwar il-proċedura tal-akkwist: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Organizzazzjoni li tirċievi t-talbiet għall-partekipazzjoni: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

8. Organizzazzjonijiet

8.1. ORG-0001

Isem uffiċjali: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Numru tar-registrazzjoni: 993-80072-52

Indirizz postali: Dag-Hammarskjöld-Weg 1 - 5

Belt: Eschborn

Kodiċi postali: 65760

Sottodivizjoni tal-pajjiż (NUTS): Main-Taunus-Kreis (DE71A)

Pajjiż: Il-Ġermanja

Email: zuhal.uysal@giz.de

Telefown: +49 6196791481

Fax: +49 6196791115

Indirizz tal-internet: <https://www.giz.de>

Rwoli ta' din l-organizzazzjoni:

Xerrej

Organizzazzjoni li tipprovdi informazzjoni addizzjonali dwar il-proċedura tal-akkwist

Organizzazzjoni li tirċievi t-talbiet għall-partekipazzjoni

8.1. ORG-0002

Isem uffiċjali: Vergabekammern des Bundes

Numru tar-registrazzjoni: 022894990
Indirizz postali: Kaiser-Friedrich-Straße 16
Belt: Bonn
Kodiċi postali: 53113
Sottodivizjoni tal-pajjiż (NUTS): Bonn, Kreisfreie Stadt (DEA22)
Pajjiż: Il-Ġermanja
Email: vk@bundeskartellamt.bund.de
Telefown: +49 2289499-0

Rwoli ta' din l-organizzazzjoni:

Organizzazzjoni tar-rieżami

8.1. ORG-0003

Isem uffiċjali: Datenservice Öffentlicher Einkauf (in Verantwortung des Beschaffungsamts des BMI)

Numru tar-registrazzjoni: 0204:994-DOEVD-83

Belt: Bonn

Kodiċi postali: 53119

Sottodivizjoni tal-pajjiż (NUTS): Bonn, Kreisfreie Stadt (DEA22)

Pajjiż: Il-Ġermanja

Email: noreply.esender_hub@bescha.bund.de

Telefown: +49228996100

Rwoli ta' din l-organizzazzjoni:

TED eSender

Informazzjoni dwar l-avviż

Identifikatur/verżjoni tal-avviż: 349820a3-1e36-4646-ab5a-e5ee1d5e9320 - 01

Tip ta' formola: Kompetizzjoni

Tip ta' avviż: Avviż tal-kuntratt jew tal-konċessjoni – reġim standard

Sottotip tal-avviż: 16

Data ta' meta ntbagħat l-avviż: 17/09/2026 08:44:53 (UTC+02:00) Hin tal-Ewropa tal-Lvant,
Hin tas-sajf tal-Ewropa Ċentrali

Lingwi li bihom dan l-avviż huwa disponibbli uffiċjalment: Ingliż

Numru tal-pubblikazzjoni tal-avviż: 645816-2026

Numru tal-ħarġa tal-ĠU S: 181/2026

Data tal-pubblikazzjoni: 18/09/2026