

645816-2026 - Javni razpis

Nemčija – Storitve podjetniškega in managerskega svetovanja – 10009293-Development of inclusive financial services and products

OJ S 181/2026 18/09/2026

Obvestilo o koncesiji ali naročilu – standardna ureditev

Storitve

1. Kupec

1.1. Kupec

Uradno ime: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

E-naslov: zuhal.uysal@giz.de

Pravna vrsta kupca: Javno podjetje, ki ga obvladuje osrednji državni organ

Dejavnost javnega naročnika: Javna uprava

2. Postopek

2.1. Postopek

Naslov: 10009293-Development of inclusive financial services and products

Opis: 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.

Identifikator postopka: d4316a16-6d9f-4a3e-8807-36d7c2c7f791

Notranji identifikator: 10009293

Vrsta postopka: Odprti postopek

Postopek je pospešen: ne

2.1.1. Namen

Vrsta javnega naročila: Storitve

Glavna klasifikacijska oznaka (cpv): 79410000 Storitve podjetniškega in managerskega svetovanja

Dodatna klasifikacija (cpv): 79411100 Storitve svetovanja na področju razvoja podjetništva, 79951000 Storitve organiziranja seminarjev

2.1.2. Kraj izvajanja

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

Mesto: Baghdad

Poštna številka: 0000

Država: Irak

2.1.4. Splošne informacije

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

Pravna podlaga:

Direktiva 2014/24/EU

vgv -

2.1.6. Razlogi za izključitev

Viri izključitvenih razlogov: Obvestilo

Kršitev obveznosti, določenih na podlagi izključno nacionalnih razlogov za izključitev:

Sodelovanje v hudodelski združbi:

Teroristična kazniva dejanja ali kazniva dejanja, povezana s terorističnimi dejavnostmi:

Pranje denarja ali financiranje terorizma:

Goljufije:

Korupcija:

Delo otrok in druge oblike trgovine z ljudmi:

Kršitev obveznosti v zvezi s plačilom davkov:

Kršitev obveznosti v zvezi s plačilom prispevkov za socialno varnost:

Kršitev obveznosti na področju okoljskega prava:

Kršitev obveznosti na področju socialnega prava:

Kršitev obveznosti na področju delovnega prava:

Plačilna nesposobnost:

Sredstva upravlja stečajni upravitelj:

Poslovne dejavnosti so začasno ustavljene:

Položaj, ki je v skladu z nacionalno zakonodajo podoben stečaju:

Huda kršitev poklicnih pravil:

Dogovori z drugimi gospodarskimi subjekti z namenom izkrivljanja konkurence:

Nasprotje interesov zaradi njegovega sodelovanja v postopku oddaje javnega naročila:

Neposredno ali posredno sodelovanje pri pripravi tega postopka oddaje javnega naročila:

Predčasna odpoved pogodbe, odškodnina ali druge primerljive sankcije:

Napačno prikazovanje, prikrivanje informacij, nezmožnost predložitve zahtevane dokumentacije ali pridobivanje zaupnih informacij o tem postopku:

5. Sklop

5.1. Sklop: LOT-0001

Naslov: 10009293-Development of inclusive financial services and products

Opis: 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.

Notranji identifikator: 10009293

5.1.1. Namen

Vrsta javnega naročila: Storitve

Glavna klasifikacijska oznaka (cpv): 79410000 Storitve podjetniškega in managerskega svetovanja

Dodatna klasifikacija (cpv): 79411100 Storitve svetovanja na področju razvoja podjetništva, 79951000 Storitve organiziranja seminarjev

Možnosti:

Opis možnosti: 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. Kraj izvajanja

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

Mesto: Baghdad

Poštna številka: 0000

Država: Irak

5.1.3. Predvideno trajanje

Datum začetka: 26/01/2027

Datum zaključka trajanja: 31/12/2028

5.1.4. Podaljšanje

Največje število podaljšanj: 2

Dodatne informacije o podaljšanju: 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. Splošne informacije

Pridržana udeležba:

Udeležba ni pridržana.

Navedi je treba imena in poklicne kvalifikacije osebja, ki izvaja javno naročilo: Se ne zahteva
Projekt javnega naročanja se v celoti ali delno financira s sredstvi EU

Javno naročilo je zajeto v Sporazumu o javnih naročilih: da

To javno naročilo je primerno tudi za mala in srednja podjetja (MSP): da

Dodatne informacije: #Besonders auch geeignet für:other-sme#

5.1.7. Strateško javno naročanje

Namen strateškega javnega naročanja: Zmanjšanje okoljskih vplivov

Opis: See the tender documents.

Namen strateškega javnega naročanja: Doseganje socialnih ciljev

Opis: See the tender documents.

Pristop k zmanjšanju vplivov na okolje: Varstvo in ohranjanje biotske raznovrstnosti in ekosistemov, Prehod na krožno gospodarstvo, Prilagajanje podnebnim spremembam, Blažitev podnebnih sprememb

Spodbujani socialni cilj: Etnična enakopravnost, Enakost spolov, Potrebna skrbnost v zvezi s človekovimi pravicami v svetovnih dobavnih verigah, Zaposlitvene možnosti za dolgotrajno brezposelne, prikrajšane in/ali invalidne osebe, Pošteni delovni pogoji, Drugo

5.1.9. Merila za izbor

Viri izbirnih kriterijev: Obvestilo

Merilo: Druge ekonomske ali finančne zahteve

Opis merila za izbor: 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)

Merilo: Reference o določenih storitvah

Opis merila za izbor: 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).

Merilo: Povprečni letni promet

Opis merila za izbor: 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).

Merilo: Druge ekonomske ali finančne zahteve

Opis merila za izbor: 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 v zvezi z oddajo javnega naročila

Jeziki, v katerih so uradno na voljo dokumenti v zvezi z oddajo javnega naročila: angleščina
Rok za zahtevanje dodatnih informacij: 12/10/2026 23:59:59 (UTC+02:00) Vzhodnoevropski čas, srednjeevropski poletni čas

Naslov dokumentov v zvezi z oddajo javnega naročila: <https://ausschreibungen.giz.de/Satellite/notice/CXTRY6DYRR1XNS3/documents>

Sprotni komunikacijski kanal:

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

5.1.12. Pogoji javnega naročila

Pogoji za predložitev:

Elektronska predložitev: Obvezno

Naslov za predložitev: <https://ausschreibungen.giz.de/Satellite/notice/CXTRY6DYRR1XNS3>

Jeziki, v katerih se lahko oddajo ponudbe ali prijave za sodelovanje: angleščina

Elektronski katalog: Ni dovoljeno

Variantne ponudbe: Ni dovoljeno

Ponudniki lahko predložijo več kot eno ponudbo: Ni dovoljeno

Rok za prejem ponudb: 20/10/2026 12:00:00 (UTC+02:00) Vzhodnoevropski čas, srednjeevropski poletni čas

Obdobje, v katerem mora ponudba ostati veljavna: 192 Dnevi

Informacije, ki se lahko dodajo po roku za predložitev:

Po presoji kupca se lahko nekateri manjkajoči dokumenti v zvezi s ponudbo predložijo pozneje.

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

Pogoji javnega naročila:

Izvajanje javnega naročila je treba zagotoviti v okviru programov zaščitene zaposlovanja: Ne
Pogoji, povezani z izvajanjem javnega naročila: The execution conditions result from the information given in the contract notice and the tender documents.

Elektronsko izdajanje računov: Obvezno

Uporabljen bo elektronsko naročanje: da

Uporabljen bo elektronsko plačevanje: da

5.1.15. Tehnike

Okvirni sporazum:

Ni okvirnega sporazuma

Informacije o dinamičnem nabavnem sistemu:

5.1.16. Dodatne informacije, mediacija in revizija

Organizacija za revizijo: Vergabekammern des Bundes

Informacije o rokih za revizijo: 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.

Organizacija, ki daje na voljo dodatne informacije o postopku za oddajo javnega naročila: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Organizacija, ki prejema prijave za sodelovanje: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

8. Organizacije

8.1. ORG-0001

Uradno ime: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Registrska številka: 993-80072-52

Poštni naslov: Dag-Hammarskjöld-Weg 1 - 5

Mesto: Eschborn

Poštna številka: 65760

Podregija države (NUTS): Main-Taunus-Kreis (DE71A)

Država: Nemčija

E-naslov: zuhal.uysal@giz.de

Tel.: +49 6196791481

Faks: +49 6196791115

Spletni naslov: <https://www.giz.de>

Vloge te organizacije:

Kupec

Organizacija, ki daje na voljo dodatne informacije o postopku za oddajo javnega naročila

Organizacija, ki prejema prijave za sodelovanje

8.1. ORG-0002

Uradno ime: Vergabekammern des Bundes

Registrska številka: 022894990

Poštni naslov: Kaiser-Friedrich-Straße 16

Mesto: Bonn

Poštna številka: 53113

Podregija države (NUTS): Bonn, Kreisfreie Stadt (DEA22)

Država: Nemčija
E-naslov: vk@bundeskartellamt.bund.de
Tel.: +49 2289499-0
Vloge te organizacije:
Organizacija za revizijo

8.1. ORG-0003

Uradno ime: Datenservice Öffentlicher Einkauf (in Verantwortung des Beschaffungsamts des BMI)
Registrska številka: 0204:994-DOEVD-83
Mesto: Bonn
Poštna številka: 53119
Podregija države (NUTS): Bonn, Kreisfreie Stadt (DEA22)
Država: Nemčija
E-naslov: noreply.esender_hub@bescha.bund.de
Tel.: +49228996100
Vloge te organizacije:
TED eSender

Informacije o obvestilu

Identifikator/različica obvestila: 349820a3-1e36-4646-ab5a-e5ee1d5e9320 - 01
Vrsta obrazca: Javni razpis
Vrsta obvestila: Obvestilo o koncesiji ali naročilu – standardna ureditev
Podvrsta obvestila: 16
Datum pošiljanja obvestila: 17/09/2026 08:44:53 (UTC+02:00) Vzhodnoevropski čas, srednjeevropski poletni čas
Jeziki, v katerih je uradno dostopno to obvestilo: angleščina
Številka objave obvestila: 645816-2026
Številka izdaje UL S: 181/2026
Datum objave: 18/09/2026