

Terms of reference (ToRs) for the procurement of services above the EU threshold

CONFIDENTIAL

Project title:

Promoting Employment in the Digital and Green Economy
(ProDIGI)

Country:

Iraq

Subject of the tender procedure:

Development of inclusive financial services and products

Processing**number/cost centre:****G-012282-003****Tender number:****10009293**

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0. List of abbreviations

GTC	General Terms and Conditions of Contract for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
KOMP	Cost per output monitoring and forecast
LoI	Letter of intent
MoU	Memorandum of Understanding
RMO	Risk Management Office
ToRs	Terms of reference
ATM	Automated teller machine
BMZ	Bundeministerium für wirtschaftliche Zusammenarbeit und Entwicklung
CBI	Central Bank of Iraq
DC	Development Cooperation
DFS	Digital financial services
EU	European Union
FSP	Financial service provider
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IDP	Internally displaced persons
IPBL	Iraqi Private Bank League
KYC	Know Your Customer
M&E	Monitoring and Evaluation
MENA	Middle East North Africa
MFI	Microfinance institution
MoLSA	Ministry of Labour and Social Affairs
MSME	Micro, small and medium Sized enterprises
NGO	Non governmental organisation
POS	Point of sales

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SOB	State-owned bank
STE	Short term expert
ToR	Terms of reference
WP	Work package

1. Context

Promoting Employment in the Digital Economy (ProDIGI) Project:

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is a public-benefit federal enterprise that, on behalf of the German Government, supports many public and private sector clients in around 120 countries in achieving their objectives in international cooperation. With this aim, GIZ works together with its partners to develop effective solutions that offer people better prospects and sustainably improve their living conditions.

The Promoting Employment in the Digital and Green Economy in Iraq (ProDIGI) project, is a multidonor action commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ), co-funded by the European Union (EU) and implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. The project supports improving practices and services for business innovation and entrepreneurship with focus on digital and green economy, reducing the root causes of irregular migration for displaced persons (internally displaced persons (IDPs), refugees) and persons at risk of migration in central and south Iraq as well as Kurdistan Region of Iraq. The Project aims to achieve its specific objective by:

Output (1) improving access to green and digital business development services (BDS) through tailored and upgraded support, target individuals and businesses, particularly in untapped sectors, gain the tools necessary for sustainable growth

Output (2) enhancing the skills development through focusing on entrepreneurship, financial literacy, and employability in the digital and green economy

Output (3) improving access to finance to provide MSMEs the capital and financial access

Output (4) strengthening the framework conditions for green and digital businesses by improving policy foundations and enhancing public-private collaboration and ensuring supportive regulatory environment for business growth.

The tasks to be performed belong to output (3) and focus on improving Access to financial services for self-employed individuals and MSMEs.

The financial sector in Iraq:

Iraq's financial sector is undergoing a gradual transition driven by reforms led by the Central Bank of Iraq and guided by national priorities to strengthen financial stability, expand access to finance, and support private sector-led growth. The sector is characterized by a dual structure of large state-owned banks and a growing private banking industry, alongside microfinance institutions and payment service providers. In recent years, policy efforts have focused on modernizing regulatory frameworks, enhancing supervisory practices, and promoting a more inclusive financial system that better serves households, small businesses, and underserved groups.

In line with the Iraq National Financial Inclusion Strategy, the financial sector is prioritizing the expansion of formal financial services, particularly for small and medium enterprises (SMEs), women, youth, and rural communities. The strategy emphasizes improving access to credit, promoting digital financial services, strengthening consumer protection, and increasing

financial literacy. These priorities reflect a broader shift toward enabling banks and financial institutions to play a more active role in supporting economic diversification and job creation beyond traditional government-related activities.

Despite ongoing reforms, access to finance remains constrained by structural factors, including conservative lending practices, high collateral requirements, limited credit information, and relatively low levels of financial penetration. Banks continue to rely heavily on collateral-based lending, and product offerings are often standardized, with limited customization for different customer segments. At the same time, regulatory initiatives — including support for digital payments infrastructure, SME financing programs, and risk management improvements — are creating a more enabling environment for innovation.

Developing new financial products within this context requires alignment with national policy objectives and close coordination with regulatory authorities and industry stakeholders. There is a clear opportunity to support financial institutions in designing products that respond to the priorities set out by the Central Bank, including expanding SME finance, leveraging digital channels, enhancing customer-centric approaches, and strengthening financial inclusion outcomes. Such efforts can contribute to building a more resilient and diversified financial sector that supports sustainable economic growth in Iraq.

Project key facts:

Within the framework of **Output 3**, the project aims to sustainably improve financing opportunities for MSMEs and entrepreneurs in the green and digital economy. The focus is on the targeted adaptation of financing and advisory offerings for businesses with high employment potential. Based on sector-specific analyses and financing needs, solutions will be developed that meet the needs of the target groups.

Financial service providers will be enabled to offer innovative or improved products in order to specifically promote green and digital business models. They are understood to include but are not limited to banks, microfinance institutions, digital payment service providers, government led loan programs as well as specialized lending firms and fintechs involved in MSME financing or remittances. They are advised on the development of new or the adaptation of existing financial services for the target groups. These measures are based on market analyses of the existing range of financial services in Iraq as well as related studies of the target group. Product developments or adaption means that the financial service or an associated process has been modified to improve the quality of the existing product for the target group (e.g., collateral requirements for a loan were changed, the interest rate of a loan was lowered, new tools for customer assessment were introduced, new alternative/digital distribution channels were implemented, or improved facilitation of access to the financial service was achieved, etc.), in particular in rural areas, or innovative new market segments (for example, loans for renewable energies). Women specific financial services are tailored to the needs of women-led businesses and may include e.g. special collateral requirements, a different risk assessment, a special customer approach or outreach strategy.

In addition, the already existing angel investor network will be expanded — partnerships such as the GIZ-supported Med-Angels Network foster cross-border investments. Through capacity building, investors will be supported in better understanding the specific requirements of green and digital businesses and in providing capital. At the same time, measures such as simplifying screening and due diligence processes will help reduce transaction costs and thus facilitate

access to investment. The goal is to maximize the impact and scalability of these approaches and to sustainably strengthen the financing of green and digital innovations.

Measures to improve access to financial services take into account the specific challenges faced by women. Financial intermediaries will be supported in designing their products and processes in a gender-sensitive manner. This includes adapting credit criteria and collateral requirements that frequently disadvantage women, as well as advising financial service providers on aligning their advisory and distribution channels to better meet the needs of women entrepreneurs and founders. This will improve access to financing for women in the digital and green sectors.

Tasks to be performed by the contractor:

2.1 Term

The expected term of the contract for services must be specified in the 'Special terms and conditions of contract'. The definitive term and service delivery period are set out in the contract award notification.

2.2 Objectives, indicators, work packages, milestones

The contractor is responsible for achieving the objectives and indicators described in this document.

Module objective: The conditions for job-creating business growth, especially in Iraq's green and digital economy, have improved.

Module objective indicator 3:

50 companies and 950 individuals have benefited from financial services newly developed or adapted by the project

Output 3: Access to financial services for MSMEs and start-ups has improved.

Output indicators:

3 new or adapted financial services have been introduced, the current baseline is Zero as the project just started.

The contractor is responsible for providing the following work packages and the accompanying milestones:

General information applicable to all work packages

- All project documents (reports, training, analyses, etc.) have to be provided in English. In certain cases, if required by any of the partners, training or capacity building material needs to be provided in Arabic and/or Kurdish.
- It should be noted that for all major activities and key decisions consultations with the GIZ project team is mandatory.

Work package 1: Selection and appraisal of financial service provider (FSP) (Output 3: KOMP: I-012282-030000)

Throughout the whole project implementation, the contractor is expected to work with altogether 4 financial service providers (banks, MFIs, E-Payment companies, etc). At the start of the contract, it is planned that GIZ has already preselected up to 2 financial service providers, which allows for an immediate start of the work. The remaining FSPs shall be selected based on clearly defined criteria and in close collaboration with GIZ.

The contractor shall:

- Gain understanding of the direct beneficiaries (target group) of the project by reviewing a, existing market and need assessment study developed by GIZ and also by having meetings with stakeholders that GIZ will coordinate.
- Conduct interviews with relevant GIZ employees who have gained experiences from previous assignments related to financial product/service development and consider lessons learned.
- Define selection criteria for the remaining FSPs in collaboration with GIZ
- Conduct a call for application that includes all the active FSPs in Iraq including Banks, MFIs, and Payment companies. The contractor shall consider the FSPs that have already been identified and preselected by GIZ previously.
- Hold an inception workshop with the selected FSPs
- Liaise with potential and pre-selected FSPs and perform an institutional diagnostic and needs assessment with each of them resulting in an appraisal report for each FSP
- Assess the business model, institutional capacity and willingness of FSPs to launch demand oriented financial services for the target group and identify areas of cooperation.
- The appraisal should contain an analysis of the FSPs in the following areas as needed for the envisaged product development or launch:
 - Gap assessment of their current product offering for individuals and MSMEs including market innovations such as e.g. green lending or digital financial services
 - Business plans or strategies with regards to individuals as target groups
 - Market orientation and customer outreach of the institution, including innovative channels to reach clients
 - Assess loan application and appraisal process and loan underwriting, if applicable (if the FSPs main product is credit)
 - Assess (credit) risk management and portfolio quality, if applicable
 - Review IT/digital infrastructure of the FSP, including the currently implemented or planned digitization projects which influence their MSME finance activities
 - Potential of the FSP to provide a meaningful impact on the project indicators
 - Staff competencies and skill gap analysis
- Together with GIZ, agree on the process and final selection of FSPs
- develop, for each retained FSP, a detailed work plan with milestones visualizing the planned activities and goals of the cooperation
- Draft cooperation agreements between all FSPs and GIZ. GIZ will finalize the agreement.

Due to budget and timing constraints, it may not be possible to cooperate with all FSPs on the same level of intensity. It is therefore important that the contractor and GIZ mutually agree on the level of support for each FSP before any concessions are made or arrangements with FSPs are entered into.

Milestones for work package 1/Milestones for outputs	Delivery date/period
Inception workshop was held	4 weeks after contract award
Assessments reports for selected FSPs are available	2 months after contract award
Cooperation agreements with up to 4 FSPs are available	3 months after contract award

Throughout the implementation of this and the next work package, particular attention shall be given to identifying feasible and high-impact opportunities for the amendment or development of financial services. All proposed solutions shall be aligned with existing regulatory requirements, while prioritizing measures that can be implemented without lengthy approval processes or extensive coordination with the Central Bank or other regulatory authorities.

Work package 2: Development of inclusive financial services (Output 3: KOMP: I-012282-030000)

After the conclusion of cooperation agreements, the contractor is expected to provide FSPs with tailored technical assistance with the aim of developing new or adapt existing inclusive financial services customized to the needs of the target group and MSMEs. The results from the assessment of the product offering under work package 1 together with an understanding of the individual capacities and requirements of each FSP build the basis for the contractor to develop and implement a set of advisory and capacity building measures.

The contractor is expected to fulfil the following tasks:

1.1. Preparation and Capacity Building

- Train and coach, the FSP in financial product design and development in line with consumer protection principles, and risk management and regulatory compliance
- Train FSP staff in methodologies on how to develop/adapt financial services such as human-centred product design and how to implement changes to product conditions, or terms of use, changed sales structures or develop market innovations such as green lending products or digital sales channels
- Support FSPs in market research with a focus on digital and green aspects.

1.2. Product Development and Testing

- Accompany FSP in developing product prototypes or adapting product features that are closely tailored to the needs of the respective target group / MSMEs
- The contractor should put a focus on digital solutions and include product prototypes channels, etc.
- Products' prototypes shall be developed hand-in-hand with the FSP. Besides the operational department (sales, credit), auxiliary functions such as risk management, IT and marketing shall be included in the design process
- Accompany the FSP in developing marketing and promotional material related to new/adapted financial services
- Assist FSP in the design and procurement of marketing and promotional services (online/offline) with regards to the financial product development/adaptation. The

contractor has a dedicated budget at its disposal that shall be used to support FSPs marketing and outreach activities (see section 5.8)

- Draft or amend manuals and product sheets to reflect the new conditions/processes
- Train FSP staff such as loan officers, branch managers, or agents
- Accompany FSPs in pilot testing of newly developed or adapted products or product features
- Assist the FSPs in assessing the pilot phase, reviewing and refining the financial product before roll-out

1.3. Market Introduction

- Advise FSPs in the roll-out to the target market of the newly developed or adapted financial service
- Please note that during the assessment mission, there might be further activities identified that could be added throughout the work package

Milestones for work package 2	Delivery date/period
Training material on product design is available	2 months after contract award
At least 3 financial product prototypes have been developed	5-7 months after contract award
At least 3 financial products have been rolled out for the market	8 months after contract award
Process manual/ product sheets are adjusted/developed for each financial product	10 months after contract award

Work package 3: Other Tasks (Output 3: KOMP: I-012282-030000)

As both the contractor and GIZ are jointly implementing project activities, it is essential to establish a relationship of close communication and collaboration between both teams. Besides the above-mentioned activities, it is expected that the contractor supports in the following areas (list may change related to project progress):

- Support GIZ in monitoring and evaluation activities with regards to the intended output. This can include questionnaire design, interviews with FSP and data collection (qualitative and quantitative) and other surveys if required. The contractor is expected to closely coordinate M&E activities with FSP and, if necessary, other GIZ contractors.
- The contractor is required to set up its own M&E system (agree with GIZ and FSP on modus operandi) in order to report on the indicators outlined in this ToR (section 2.1).
- Contribute to internal/external communication and visibility activities of GIZ with regards to the financial product development, pilot testing, roll out, training and coaching of FSPs. The contractor shall provide one PR output per FSP or product case such as blog post, case study, fact sheet, press release, article, photos and appropriate documentation of training events and workshops including high resolution photos.

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- Contribute to internal and external sector or stakeholder events and conferences on topics related to the assignment.

Milestones for work package 3	Delivery date/period
M&E system is established	4 months after contract award
At least 3 PR outputs were developed	Within 9 months after contract award
Support to GIZ activities is provided	Whole contract duration

2.3 Project and knowledge management requirements

Requirements on the assignment of experts:

- The contractor is responsible for selecting, preparing, training and steering the experts assigned to carry out the advisory services.

Requirements on materials and equipment and operating costs:

- The contractor makes the required materials, equipment and consumables available and covers their operating and administrative costs.

Requirements on expenditure management and cost control:

- The contractor manages costs and expenditures, accounting processes and invoicing in line with GIZ requirements.

Monitoring and reporting requirements:

- The contractor plays an active role in the results-based monitoring of the project. Regular monitoring activities must cover at least the following areas
 - Degree to which activities are implemented
 - Degree to which the objectives, indicators and milestones listed in section 2.2 of these ToRs have been achieved
 - Results that have occurred in the contractor's sphere of responsibility
 - Results that have occurred outside the contractor's direct sphere of responsibility
 - After signing the contract, GIZ will share with the contracting the M&E needs and date segregations.

The contractor reports to GIZ as follows:

Instead of the reporting language stipulated in GIZ's General Terms and Conditions of Contract (German), the contractor provides the following reports in the following language: English

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- Inception report: up to five pages and after one month of signing the contract
- Interim report(s) after 4 months of signing the contract.
- Final report 12 months of signing the contract

The interim report(s) and the final report should provide information about the progress made towards objectives in each of the monitoring areas specified above.

Additionally, the contractor is required to produce:

- Brief quarterly reports on the implementation status of the project (5-7 pages)

Requirements for company-wide learning, knowledge and innovation:

- Contributions to conferences held by the project as needed
- The contractor's experts are actively involved in GIZ's Financial sector sector development network.
- The contractor provides support in implementing a project evaluation with special emphasis on ensuring the effectiveness of the knowledge management process.
- The contractor expresses willingness, if required, to support project assistants or staff members on temporary placements who, in the context of GIZ's separately financed training programmes for junior employees, work in and undertake special tasks for the project.

Backstopping requirements:

The contractor ensures appropriate backstopping. The following services form part of the standard backstopping package. In accordance with GIZ's General Terms and Conditions for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, these services – as well as the ancillary personnel costs – must be priced into the fee schedules of the staff listed in the tender:

- The contractor's responsibility for its own staff;
- Ensuring the flow of information between GIZ and the contractor's field staff;
- Process-oriented technical and conceptual steering of the consulting services;
- Steering adaptations to changing framework conditions;
- Performance monitoring;
- Ensuring the administrative management of the project;
- Ensuring compliance with reporting requirements;
- Technical support by the contractor's staff for its personnel on the ground;
- Making local use of and sharing the lessons learned by the contractor with the GIZ team.

2.4 Data protection and information security

The provisions on data protection and information security of the current version of GIZ's General Terms and Conditions of Contract (section 1.11 Data protection) apply.

The performance of the contract may be associated with the processing of personal data by the contractor, such as (but not limited to) names and contact information. In such cases, the contractor shall act as an independent DATA CONTROLLER and must alone comply with ALL

applicable data protection obligations, including those stemming from regional and local laws. The contractor shall process personal data only when a given goal cannot be reasonably attained without such data. The data protection principles such as lawfulness, data minimization, accuracy, purpose limitation, storage limitation, transparency, integrity and confidentiality, and accountability, as well as the numerous rights of the data subject must be paid due attention. The GIZ is NOT in any way responsible for such processing.

Whenever the contractor executes the instructions of a partner to the GIZ with regard to such processing, the partner shall be the data controller, and the data processing shall be carried out in accordance with the partner's instructions as well as laws and standards to which it is subject.

If the contractor is not subject to the GDPR and the applicable laws do not contain any explanation on the data protection principles and rights mentioned here, the definitions and meanings provided by the GDPR (Regulation (EU) 2016/679) should be considered

2.5 Other requirements

Safeguards and gender measures with specific reference to services:

In order to promote gender equality and avoid or mitigate possible unintended negative impacts in its area of responsibility, the contractor should implement the following measures:

- Gender equality:
 - A minimum of 15 % of participants in trainings/capacity development measures are women
 - Women shall be strongly encouraged to participate in training/ capacity development measures
 - The contractor is required to take measures to avoid or reduce possible unintended negative results and to support gender equality in its area of responsibility.
- Environmental protection and climate action (climate change mitigation/adaptation):
 - The contractor is expected to monitor environmental impacts and take corrective actions where necessary to ensure sustainability throughout the project lifecycle.
- Conflict and context sensitivity:
 - Consideration of specific context-related conditions
- Human rights:
 - Respect of the principle "do no harm"
 - The contractor's staffing profile should be balanced in terms of gender and age.

- Security precautions:

The overall security context in Iraq can be characterized as fragile and volatile. This manifests in violent clashes, terrorist attacks, or armed conflicts between ethnic and denominational groups as well as the increasing presence of militias with their own political agenda. The political and tribal landscape is fragmented, and power constellations can be uncertain. Furthermore, tensions between external actors, particularly between the US and Iran as well as the escalation of conflicts in neighbouring countries, including the Israel-Gaza war, could exacerbate existing tensions and instability within Iraq.

Therefore, the tenderer is obliged to make themselves familiar with the national guidelines and procedures and plan accordingly. GIZ also has its own operative risk management office in place which will share limited advice in the implementation process, therefore a timely contact with Risk Management Office (RMO) GIZ is recommended. Specific details will be shared with the tenderer once the contract is concluded. However, GIZ is not liable for the safety and security of staff of other organisations. Any information-sharing is to be understood as non-binding and information will only ever be shared without any claim to be complete or guarantee of completeness or that the information is of use to the recipient. GIZ carries no liability for the security risk management for consulting firms; the duty of care remains with the contracting entity.

All staff travelling to Federal Iraq are to register with the BMZ through the RMO in the given timeline that will be shared by the RMO and inform the RMO when entering or departing Iraq.

All staff based in or deployed to Iraq on a permanent basis or for duty travel must register with the GIZ-own Emergency Mass Notification System (EMNS) while in Iraq. Should the BMZ or GIZ Country Directors order an evacuation or suspension of duty travels for GIZ and or contractors, such orders are to be complied with.

Prior to arrival in Iraq, contractors are required to attend a security briefing from the GIZ Risk Management Office (RMO). The winning tenderer should inform the GIZ Risk Management Office of any Security Incidents should they affect their personnel while in Iraq

Due to security reasons, it is recommended to book secured accommodation. GIZ can provide a list of accommodations which we would recommend is used during the GIZ assignment (See section 5.3.2)

The tenderer is required to develop a safety and security risk management concept that follows international norms such as ISO 31000 or the Humanitarian Security Risk Management approach. GIZ strongly recommends using low profile armoured vehicles for movements in Baghdad, wherever possible. Soft-skin vehicles are suitable for transportation within Erbil only. An outline of the concept must be submitted with the technical bid and GIZ will require the winning tenderer to elaborate its concept. GIZ strongly recommends that all international staff complete a "Hostile Environment Awareness Training" before deployment to Iraq if they have not completed such a course within the last 5 years. **The concept has to be in the technical proposal and all related costs defined in the financial offer (see section 5.8).** Please do not indicate any cost in your technical proposal.

It is recommended that Security providers used by the contractor meet the following requirements:

- Possession of international certificates through full membership with the International Code of Conduct Association or a similar qualified institution such as PSC1.
- Well-established in Federal Iraq with at least ten years of auditable service.
- Established liaison with the Iraqi authorities, security actors, and community and tribal leaders in Baghdad.
- High level of discretion, professionalism, and dependability, proven in crisis situations.
- 24/7 operations room in Baghdad.
- Threat and risk management assessment component that informs a detailed highly accountable journey management process, including where required, a comprehensive context and actor mapping.
- All weapons handling meets international standards and local laws.
- All weapons and armoured vehicles registered with the applicable authorities in Iraq.
- All vehicles armoured outside Iraq with international certificates provided.
- It is strongly recommended to use B6 armoured vehicles for all movements of international personnel.

The contractor is required to take measures to avoid or reduce possible unintended negative results and to support gender equality in its area of responsibility.

2. Technical-methodological concept

In this section, the tenderer is required to reflect on the objectives and terms of reference of the tender at hand, describe the partner system and its processes in the area of responsibility and present the technical-methodological concept for completing the tasks listed in section 2 and achieving the set objectives. In addition, the tenderer must describe the design of the project management process.

3.1 Interpretation of objectives (section 1.1 of the assessment grid)

The tenderer is required to interpret the objectives for which it is responsible. Simple repetition of the objectives formulated in section 2 of the ToRs is not desired. Rather, the contractor is to describe and interpret the changes in the partner system that are to be directly achieved by the object of the tender procedure. The resulting positive impact on the partner system (section 1.1.1 of the assessment grid) should also be presented.

The contractor must undertake a critical examination of the ToRs (section 1.1.2 of the assessment grid), by describing and justify the strategy it intends to use to achieve the milestones, targets and results that it is responsible for see section 2) by means of the work packages described in chapter 2 (section 1.1.2 of the assessment grid). The tenderer should avoid repeating information from the description of the implementation approach (see section 3.6).

3.2 Processes and actors in the partner system (section 1.2 of the assessment grid)

Section 1.2.1 of the assessment grid – not applicable-

The tenderer is required to present the actors (partners and others) who are relevant for the tender in the form of a map of actors. As far as possible, it should list the actors by name. Their mandates as well as strengths, weaknesses and interests with respect to the services put out to tender are also to be briefly presented (section 1.2.2 of the assessment grid).

In addition, the tenderer is required to describe the interaction between the actors mentioned above. This can consist of a description of the specific collaboration between individual actors in the processes listed above, of the dependencies or conflicts between the actors and their consequences or of existing dialogue and communication formats (section 1.2.3 of the assessment grid).

3.3 Strategy (section 1.3 of the assessment grid)

The strategy for delivering the services in the tender is the core element of the technical-methodological concept. It is composed of the following elements:

- Procedure for achieving the objectives stated in section 2.2 of these ToRs
- Development of partnerships with the relevant actors
- Approaches for leverage effects and measures for scaling-up
- Consideration of environmental and social compatibility requirements (including gender equality)
- Appropriate consideration of further requirements

3.3.1 Strategic approach to achieving the objectives mentioned in the ToRs (section 1.3.1 of the assessment grid)

The tenderer is required to describe and justify the approach it plans to adopt in order to achieve the milestones, objectives and results (see section 2) for which it is responsible.

The contractor plays an active role in the results-based monitoring of the project. The tenderer is therefore required to describe how it will monitor the results in its area of responsibility (chapter 2) in a way that corresponds with the client's expectations and specifications. It must also describe the related challenges (section 1.3.2 of the assessment grid).

3.3.2 Building partnerships with the relevant actors (section 1.3.2 of the assessment grid)

The tenderer is required to develop and describe a strategy for developing the cooperation with the actors in the partner system who are relevant for the implementation of the services in the tender. The project partnerships already mentioned in section 1 must also be taken into account.

3.3.3 Approaches for leverage effects and measures for scaling-up (section 1.3.3 of the assessment grid)

The tenderer is required to state whether there are promising approaches for leverage effects beyond the measures mentioned in section 2 (for example through targeted measures in the field of 'knowledge management') and to describe them. In doing so, the tenderer is required to present and explain measures that promote both horizontal and vertical scaling-up. In particular, the tenderer must submit proposals on how innovations that have been developed in the context of implementation can be disseminated beyond the sphere of influence of the project.

3.3.4 Consideration of environmental and social compatibility requirements (section 1.3.4 of the assessment grid)

- Not Applicable -

3.4 Project management (section 1.4 of the assessment grid)

In this section, the tenderer presents the operational plan for implementing the services in the tender, describes the procedure for coordination with GIZ or the project and the project partners, and explains its monitoring procedure.

3.4.1 Operational plan (section 1.4.1 of the assessment grid)

The tenderer is required to draw up and explain an operational plan for implementing the strategy described in section 3.3, including a plan for the assignment of all the experts included in the tender. The operational plan must include the assignment times (periods and expert days) and assignment locations of the individual experts, the milestones as presented in section 2 and, in particular, describe all the necessary work stages in detail and in chronological order. The tenderer can must define further milestones beyond those prescribed in section 2 and map them out in the plan of operations.

3.4.2 Coordination with GIZ or the commissioning project (section 1.4.2 of the assessment grid)

In the tender, the tenderer is required to describe the procedure for coordinating with GIZ or with the commissioning project.

3.4.3 Steering or coordination of measures with the relevant implementing partner (section 1.4.3 of the assessment grid)

In the tender, the tenderer is required to name the implementing partners relevant for implementing the services and to describe and explain the procedure for steering or coordinating the measures with them.

3.4.4 Monitoring

(section 1.4.4 of the assessment grid)

In the tender, the tenderer is required to describe how it can ensure that the requirements resulting from the monitoring system of the project or the partner are met (see section 2). In doing so, the tenderer is required to describe how the information that is relevant for monitoring is collected and in what form and at what intervals monitoring data are updated

3.5 Further requirements

(section 1.5 of the assessment grid)

- Not applicable -

4. Personnel

The tenderer is required to provide 'experts' for the positions referred to and described (scope of tasks and qualifications) in this section on the basis of corresponding CVs. **The requirements on the format and content of the CVs are described in section 6.**

The qualifications mentioned below correspond to the requirements for achieving the highest number of points in the technical assessment.

'One year of professional experience' is therefore defined as a cumulative 12 expert months with at least 18 expert days per month, provided no diverging definition is specified for individual qualifications

Expert 1: Team leader (section 2.1 of the assessment grid)

This position is a key expert.

Tasks of expert 1: (team leader)

- Overall responsibility for the advisory packages of the contractor
- Ensuring the coherence and complementarity of the contractor's services with other services delivered by the project at local and national level
- Design, implementation, monitoring and evaluation of capacity development measures for Iraqi partner financial service providers in the area of inclusive finance
- Plan and coordinate expert missions, develop training and capacity building material, develop "work streams" for FSPs related to MSME finance and digital finance. Plan and oversee all activities in both WPs and at the same time actively provide training and capacity building by themselves.
- Ensuring the coherence and complementarity of the contractor's services with other services delivered by the project at local and national level
- Taking cross-cutting themes into consideration (for example, gender equality, digital solutions)
- Staff management, in particular identifying the need for short-term assignments within the available budget, planning and managing the assignments and supporting local and international experts
- Ensuring that monitoring procedures are carried out
- Regular reporting in accordance with deadlines

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- Responsibility for checking the use of funds and financial planning in consultation with the officer responsible for the commission at GIZ
- Supporting the officer responsible for the commission in updating and/or adapting the project strategy, in evaluations and in preparing a follow-on phase
- Maintaining contact with other donors or partners of the FSPs

Qualifications of expert 1: (team leader)

Education/training (section 2.1.1 of the assessment grid):	University degree (e.g. 'master' or German Diplom) in Banking and Finance, Business Administration or Economics
Language (section 2.1.2 of the assessment grid):	Knowledge of Arabic C2 (6 out of 10 points) and English C1 (4 out of 10 points) in the Common European Framework of Reference for Languages
General professional experience (section 2.1.3 of the assessment grid):	15 years of professional experience in MSMEs financing (5 out of 10 points) and 7 years of experience in digital finance or fintech (3 out of 10 points), and 5 years of experience in green finance (2 out of 10 points)
Specific professional experience (section 2.1.4 of the assessment grid):	7 years of professional experience in advising financial service providers (FSP) on financial product development or enhancement
Leadership/management experience (section 2.1.5 of the assessment grid):	5 years of management experience in projects, companies or other organisations with disciplinary leadership responsibility for 10 people
International professional experience outside the country/region of assignment (section 2.1.6 of the assessment grid):	n/a
Professional experience in the country/ region of assignment (2.1.7 of the assessment grid):	4 years of work experience in MENA region (Algeria, Bahrain, Egypt, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Territories, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates).
Experience in the field of development cooperation (section 2.1.8 of the assessment grid):	5 years of experience in development cooperation projects
Other (section 2.1.9 of the assessment grid):	n/a

Expert 2: Digital Financial Services Expert with regional experience (section 2.2 of the assessment grid)

This position is a key expert.

Tasks of expert 2

- Oversee all activities related to digital financial services (DFS) and advising DFS providers on financial product development, pilot testing, marketing and risk management
- Identify or verify needs for advisory and capacity building indicated by FSPs in the field of digital financial services for MSMEs and vulnerable groups
- Support the research activities related to MSME finance with a focus on digital finance in this field (e.g. new digital finance business models, digital financial services such as digital credit/ e-payments /mobile money and digital outreach channels)
- Advise DFS providers on compliance with consumer protection regulation and principles (international best practice) with regards to DFS and product design/marketing
- Assist the FSPs in establishing / adjusting digital processes, risk management and eKYC
- Provide on-sight capacity building for FSP staff or agents in the area of DFS
- Draft and amend procedure manuals and training material in this respect for DFS providers
- Occasionally, provide trainings or other input for selected stakeholders in the Iraqi financial sector on digital MSME finance
- Contribute to training and awareness raising campaigns for vulnerable groups on the availability and usage of digital financial services
- Taking cross-cutting themes into consideration (such as gender equality, digital solutions)

Qualifications of expert 2.

Education/training (section 2.2.1 of the assessment grid):	University degree (Master) in Banking and Finance, Business Administration, Marketing or Social Sciences
Language (section 2.2.2 of the assessment grid):	Knowledge of Arabic C2 (7 out of 10 points) and English C1 (3 out of 10 points) in the Common European Framework of Reference for Languages
General professional experience (section 2.2.3 of the assessment grid):	6 years of professional experience in digital financial inclusion, of which 4 years of professional experience in advising financial service providers on digital solutions for MSMEs and vulnerable target groups
Specific professional experience (section 2.2.4 of the assessment grid):	5 years of professional experience in advising financial service providers in developing and implementing digital financial services
Leadership/management experience (section 2.2.5 of the assessment grid):	n/a
International professional experience outside the country/region of assignment (section 2.2.6 of the assessment grid):	n/a
Professional experience in the country/ region of assignment (2.2.7 of the assessment grid):	3 years of work experience in MENA region (Algeria, Bahrain, Egypt, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Territories, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates).

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Experience in the field of development cooperation (section 2.2.8 of the assessment grid):	2 years of experience working on development cooperation projects
Other (section 2.2.9 of the assessment grid):	n/a

Expert 3: MSME Finance Expert with regional experience (section 2.3 of the assessment grid)

This position is a key expert.

Tasks of expert 2

- Design, implementation, monitoring and evaluation of capacity development measures for Financial Service Providers in the area of inclusive MSME financing
- Support in the evaluation and on-boarding of potential FSPs and providing reports in this respect
- Identify or verify needs for advisory and support indicated by FSPs in the field of MSME finance
- Provide on-site capacity building to Iraqi FSPs on MSME finance with a focus on microfinance (product development, product piloting, MSME finance strategy development, internal process refinement, risk management etc)
- Provide trainings or other input for selected stakeholders in the Iraqi financial sector on inclusive MSME finance and human-centered product design
- Support the set-up of the M&E system
- Ensuring that monitoring procedures are carried out
- Assist the regular reporting in accordance with deadlines
- Taking cross-cutting themes into consideration (such as gender equality, digital solutions)

Qualifications of expert 3.

Education/training (section 2.3.1 of the assessment grid):	University degree (Master) in Banking and Finance, Business Administration, Development Studies, Law or Economics
Language (section 2.3.2 of the assessment grid):	Knowledge of Arabic C2 (7 out of 10 points) and English B2 (3 out of 10 points) in the Common European Framework of Reference for Languages
General professional experience (section 2.3.3 of the assessment grid):	7 years of professional experience in financial systems development, of which 4 years of professional experience with financial service providers
Specific professional experience (section 2.3.4 of the assessment grid):	5 years of professional experience in advising financial service providers financial services and products for MSMEs
Leadership/management experience (section 2.3.5 of the assessment grid):	n/a
International professional experience outside the country/region of assignment	n/a

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(section 2.3.6 of the assessment grid):	
Professional experience in the country/ region of assignment (2.3.7 of the assessment grid):	5 years of work experience in MENA region (Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Territories, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates, Yemen).
Experience in the field of development cooperation (section 2.3.8 of the assessment grid):	n/a
Other (section 2.3.9 of the assessment grid):	n/a

Expert 4: Technical Banking Expert with national and regional experience (section 2.4 of the assessment grid)

This position is a key expert.

Tasks of expert 4

- Advise financial institutions (banks and MFIs) on structuring and improving their financial products and services, focusing on inclusive MSME/individuals finance
- Identify the financial needs of PFSPs' clients, particularly related to MSME finance, and support institutions in evaluating, designing, and implementing sustainable financing strategies for underserved groups.
- Support the monitoring of the partner FSPs, particularly focusing on their financial viability, risk management practices, and compliance with financial regulations.
- Deliver on-site and hands on capacity building for banks and MFIs on the operationalization and implementation of the new or adapted products including documentation cycle, workflow and financial reporting.
- Provide training and advisory services to key stakeholders (e.g., regulators, policy makers) on financial best practices, risk mitigation, and inclusive financial systems to support financial sector stability.
- Assist partner FSPs in setting up and refining day-to-day operation of the new products, implementation on the core system and assist in developing a follow up and default action plan for the new products.
- Develop and amend financial procedure manuals, guidelines, and training materials for financial institutions, ensuring alignment with international best practices in MSME finance, microfinance, and regulatory compliance.
- Ensure compliance with local and international financial regulations, including financial reporting standards, anti-money laundering (AML) laws, and consumer protection guidelines.
- Contribute to the establishment of robust monitoring and evaluation (M&E) systems for financial performance, reporting, and transparency within partner banks and MFIs.
- Assist with regular reporting and financial audits, ensuring timely compliance with deadlines and regulatory requirements.
- Participate in raising awareness and education campaigns targeting MSMEs and vulnerable groups, promoting the use of financial services, both traditional and digital.

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- Ensure cross-cutting themes such as gender equality, financial inclusion, and digital transformation are integrated into financial products and services.

Qualifications of expert 4

Education/training (section 2.4.1 of the assessment grid):	University degree (bachelor's and master's) in Banking and Finance, Business Administration, Economics, Law, Information Technology, or Development Studies.
Language (section 2.4.2 of the assessment grid):	Knowledge of Arabic C2 (7 out of 10 points) and English C1 (3 out of 10 points) in the Common European Framework of Reference for Languages
General professional experience (section 2.4.3 of the assessment grid):	8 years of professional experience in the financial sector, including 5 years in banking and microfinance implementation and operational management.
Specific professional experience (section 2.4.4 of the assessment grid):	5 years of professional experience advising financial institutions (banks and MFIs) on technical banking operations, core banking systems, microfinance, and MSME finance strategies.
Leadership/management experience (section 2.4.5 of the assessment grid):	n/a
International professional experience outside the country/region of assignment (section 2.4.6 of the assessment grid):	n/a
Professional experience in the country/ region of assignment (2.4.7 of the assessment grid):	3 years of work experience in MENA region (Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Territories, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates, Yemen).
Experience in the field of development cooperation (section 2.4.8 of the assessment grid):	n/a
Other (section 2.4.9 of the assessment grid):	n/a

Expert 5: Pool 1: Banking Experts Financial Product Development Experts' with up to 5 short term experts (section 2.5 of the assessment grid)

In derogation from the number of experts mentioned above, **1 CV** must be added to the tender. The ability of the tenderer to offer the pool of experts required here is assessed solely on the basis of this exemplary CV.

The actual number of experts assigned from the pool may differ from the number of experts required in section 4 of the Terms of Reference. For experts not named in the tender, GIZ must confirm before the assignment that their qualifications are equivalent to those of the short-term experts proposed in the tender.

Tasks of the expert pool

- Depending on the qualifications of the respective experts support the Key Experts 1-4 in the different work packages
- Providing support to FSPs on digital solutions in MSME finance (depending on needs assessment this may include: digitizing internal processes related to MSME services, credit scoring, APIs, payment solutions)
- Support FSPs in developing digital financial services.
- Support FSPs in developing climate smart/green lending products for MSMEs
- Support FSPs in enhancing their alternative marketing channels for the product, improved matchmaking to access the product.
- Support FSPs in enhancing the quality of the existing product for the target group (e.g. collateral requirements in a loan were changed, interest rate of a loan has been lowered, new client assessment tools have been adopted, new digital delivery channels were introduced, etc.).
- Train senior and mid-level managers in modern leadership, self- and team-management
- Provide training and capacity development to FSPs in the respective topics.

Qualifications of the expert pool

Education/training (section 2.5.1 of the assessment grid):	Each expert with a university degree (bachelor's and/or masters) in accounting, finances
Language (section 2.5.2 of the assessment grid):	Each expert with C2 knowledge of Arabic (7 out of 10 points) and English C1 (3 out of 10 points) in the Common European Framework of Reference for Languages, verbally and written
General professional experience (section 2.5.3 of the assessment grid):	All experts with 5 years of professional experience in the financial sector
Specific professional experience (section 2.5.4 of the assessment grid):	○ 1 expert with 5 years of professional experience in digitalizing existing financial products (2 out of 10 points) ○ 1 expert with 5 years of professional experience in developing/adapting EE/RE/green lending products (2 out of 10 points) ○ 1 expert with 5 years of professional experience in financial products marketing. (2 out of 10 points) ○ 1 expert with 5 years of professional experience in adapting and enhancing financial products (2 out of 10 points) ○ 1 expert with 5 years of professional experience in leadership development (2 out of 10 points)
Leadership/management experience (section 2.5.5 of the assessment grid):	1 expert with 8 years of management/ leadership experience as a manager in a company
International professional experience outside the country/region of assignment (section 2.5.6 of the assessment grid):	n/a
Professional experience in the country/ region of assignment	2 experts with 2 years of professional experience in MENA region (Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Territories,

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(section 2.5.7 of the assessment grid):	Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates, Yemen).
Experience in the field of development cooperation (section 2.5.8 of the assessment grid):	6 years of experience in DC cooperation among all experts
Other (section 2.5.9 of the assessment grid):	n/a

Expert 6: Pool 2 ‘Support pool with up to 5 short term experts with national experience
(section 2.6 of the assessment grid)

In derogation from the number of experts mentioned above, **1 CV** must be added to the tender. The ability of the tenderer to offer the pool of experts required here is assessed solely on the basis of this exemplary CV.

The actual number of experts assigned from the pool may differ from the number of experts required in section 4 of the Terms of Reference. For experts not named in the tender, GIZ must confirm before the assignment that their qualifications are equivalent to those of the short-term experts proposed in the tender.

Tasks of the expert pool

- Providing support to FSPs on digital solutions in MSME finance (depending on needs assessment this may include: digitizing internal processes related to MSME services, credit scoring, APIs, payment solutions)
- Support FSPs in developing financial services for MSMEs finance
- Support FSPs in developing climate smart/green lending products for MSMEs
- Support FSPs in enhancing their alternative marketing channels for the product, improved matchmaking to access the product
- Support FSPs in enhancing their IT/management information systems (MIS) for MSME lending
- Provide training and capacity development to FSPs in the respective topics

Qualifications of the expert pool

Education/training (section 2.6.1 of the assessment grid):	Each expert with a university degree (bachelor's and/or masters) in accounting, finances, IT, Marketing
Language (section 2.6.2 of the assessment grid):	Each expert with C2 knowledge of Arabic (7 out of 10 points) and English C1 (3 out of 10 points) in the Common European Framework of Reference for Languages, verbally and written
General professional experience (section 2.6.3 of the assessment grid):	All experts with 5 years (each) of professional experience in the financial sector (except for the Leadership Expert) (6 out of 10 points), of which 3 years on another continent (international context) (4 out of 10 points)
Specific professional experience (section 2.6.4 of the assessment grid):	○ 1 expert with 5 years of professional experience in developing/adapting financial services for women-led businesses (2 out of 10 points)

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	○ 1 expert with 5 years of professional experience in developing/adapting EE/RE/green lending products (2 out of 10 points) ○ 1 expert with 5 years of professional experience in financial products marketing, (2 out of 10 points) ○ 1 expert with 5 years of professional experience in enhancing IT and MIS for financial institutions (2 out of 10 points) ○ 1 expert with 5 years of professional experience in digitalizing existing financial products (2 out of 10 points)
Leadership/management experience (section 2.6.5 of the assessment grid):	1 expert with 8 years of management/ leadership experience as a manager in a company
International professional experience outside the country/region of assignment (section 2.6.6 of the assessment grid):	n/a
Professional experience in the country/ region of assignment (section 2.6.7 of the assessment grid):	2 experts with 2 years of professional experience in MENA region (Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Territories, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates, Yemen).
Experience in the field of development cooperation (section 2.6.8 of the assessment grid):	6 years of experience in DC cooperation among all experts
Other (section 2.6.9 of the assessment grid):	n/a

UN DESA regions are defined as East Africa, Central Africa, North Africa, Southern Africa, West Africa, South America, the Caribbean, Central America, North America, Central Asia, East Asia, South Asia, Southeast Asia, West Asia/Middle East, Eastern Europe, Northern Europe, Southern Europe, Western Europe, Australia, Melanesia, Micronesia and Polynesia; refer to [USND methodology](#) for country assignment.

The tenderer must assign all the proposed experts to the required qualifications and clearly present them in a separate table preceding the CVs. The summary presentation must mention only qualifications that are actually indicated in the CVs. Professional experience must be evidenced by meaningful references in the CVs. It is advisable to make explicit reference to each example of professional experience.

Soft skills of team members

In addition to their specialist qualifications, all team members are also expected to have the following qualifications:

- Team skills
- Initiative
- Communication skills

- Social and intercultural skills including gender sensitivity
- Awareness of hostile environments with a volatile security situation
- Efficient partner- and client-focused working methods
- Interdisciplinary thinking

Soft skills are not evaluated.

5. Costing requirements

In your tender, please do not deviate from the specification of inputs required in these ToRs (the number of experts and expert days, the budget specified in the price schedule). This is part of the competitive tender and is used to ensure that the tenders can be compared objectively. Please note: only services that were commissioned by GIZ and rendered by the contractor will be remunerated. We would also like to point out that it may not be necessary to make use of the total number of proposed expert days.

5.1 Assignment of experts

The number of expert days corresponds to full working days.

Expert	Expert days in the country of residence /remote	Availability of expert in the country of assignment* in expert days	Expert days in total	Consecutive stay > 3 months (see General Terms and Conditions, section 3.6.2)	Number of international flights (round trips)	Number of national flights (round trips)
Expert 1: Team Leader	30	30	60	No	5	2
Key Expert 2: Digital Finance Expert	40	60	100	No	5	2
Key Expert 3: MSME Finance Expert	40	60	100	No	5	0
Key Expert 4:	20	30	50	No	5	2

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Technical Banking Expert						
Pool 1: Banking Experts Financial Product Development Experts'	10	40	50	No	5	0
Pool 2 'Support pool with up to 5 short term experts with national experience'	0	30	30	No	0	0

5.2 National administrative staff

– Not applicable –

5.3 Travel expenses

Security aspects for travel

Iraq has a high security risk and foreigners are obliged to follow certain rules and regulations when traveling in the country. The tenderer is obliged to make themselves familiar with the national guidelines and procedures and plan accordingly. GIZ also has its own operative risk management office in place which will provide further advise and support in the implementation process, therefore a timely contact with RMO GIZ is recommended. Specific details will be shared with the tenderer once the contract is concluded.

5.3.1 Travel – sustainability considerations

GIZ would like to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, for example by selecting the lowest-emission booking class (economy) or using means of transport, airlines and flight routes that are more CO₂-efficient. For short distances, travel by train (second class) or e-mobility are the preferred options.

CO₂ emissions caused by air travel must be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance](#) has published a [list of standards](#) (only in German available). GIZ recommends using the standards specified there.

5.3.2 Travel expense requirements

The travel expenses must be costed as follows by the contractor:

The specified lump sums are the maximum amounts the tenderer can include in the tender. In other words, the tenderer can offer lower individual lump-sum amounts. The corresponding lump sums are to be entered into the price schedule by the tenderer. Higher lump sums are not to be included in the tender.

Travel expenses item	Quantity	Lump sum up to
Total number of international flights (round trips)	25	1250 EUR (against evidence)
Total number of regional/national flights (round trips)	6	200 EUR (against evidence)
CO2 offsets for flights	1	1000 EUR A fixed, unalterable budget for CO2 offsets for settlement against evidence is specified.
Per-diem allowances	220	60 EUR
Accommodation allowances	220	250 EUR
Other travel expenses (visa, project-related travel expenses outside the place of business etc.)	25	150 EUR

Per-diem allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (download at <https://www.bundesfinanzministerium.de>).

In addition, for the following items, reasonable costs can be settled against evidence up to the proposed amount.

- Flight costs
- Transport costs
-

Notes on the settlement of accommodation allowances outside Germany:

Accommodation allowances outside Germany that exceed the maximum amount permissible under tax law as stipulated by BMF and were unavoidable (e.g. due to security requirements) can be settled exclusively on presentation of a written justification of the specific case for the evidenced costs up to the contractually agreed amount.

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5.4 Materials and equipment

– Not applicable –

5.5 Operating costs in the country of assignment

– Not applicable –

5.6 Workshops, education and training

It is expected that most training and capacity building take place at the FSPs premises without additional costs.

The contractor runs the following workshops/study trips/training courses:

- Training workshops with FSP1: 4
- Training workshops with FSP2: 4
- Training workshops with FSP3: 4
- Other workshops if required: 3

Workshop budget: EUR 70,000 (Paid up on evidence)

The **fixed, unalterable budget** above is earmarked for workshops and entered in the price schedule. The budget includes the following costs relating to the planning and running of workshops:

- Room hire
- Technical systems
- Translation/interpreting services
- Catering
- Workshop materials
- Travel expenses for partner experts (subsistence, accommodation, travel costs)
- Other costs relating to the workshops

The budget does not include the fees and travel expenses for the contractor's experts incurred in connection with the planning and running of the workshops. These are covered by the corresponding number of expert days and travel expenses (see sections 5.1 and 5.3 above).

5.7 Local contributions

– Not applicable –

5.8 Other costs

5.8.1 Subcontractor budget: Marketing activities of FSP

Fixed and unalterable budget: 60,000.00 EUR, settlement against evidence.

To enhance outreach and uptake of newly developed/adapted financial services by the target group, a dedicated budget will be made available under **Work Package 3** to support targeted marketing and promotional measures (online and offline, e.g. videos, brochures, digital marketing campaigns) for up to five partner FSPs. These marketing and promotional services will be **subcontracted to one (1) professional marketing/PR agency**, which will develop and implement the campaigns in close collaboration with the respective FSPs.

5.8.2. Security services costs:

A fixed, unalterable budget: 66.000,00 EUR. Settlement against evidence.

For security services (including personnel, driver and vehicle as per the concept described in chapter 3.8 “further requirements”), the tenderer shall calculate a lump sum of EUR 300 per day during the on-site visits (in total 220 days), so in total a sum of EUR 66.000 which will be paid against evidence.

Due to security requirements, the contractor is required to stay within GIZ approved premises.

5.8.3. Security training costs:

A fixed, unalterable budget: 15.000,00 EUR. Settlement against evidence.

Depending on the security situation in the country of assignment and the locations to be visited, the tenderer shall foresee a ‘Hostile Environment Awareness Training’ for its international experts before deployment to Iraq if they have not completed such a course within the last 5 years. A total sum of up to EUR 15.000 is fixed and unalterable budget and will be paid against evidence.

5.9 Flexible remuneration item

Budget for flexible remuneration: EUR 63.000. **The fixed, unalterable budget** above is earmarked in the price schedule for flexible remuneration. Flexible remuneration is intended to facilitate the flexible management of the contract by the commission manager at GIZ. The contractor can make use of the funds in accordance with section 3.6.5.7 of the General Terms and Conditions.

6. Requirements on the format of the tender

The structure of the tender must correspond with the structure of the ToRs. It must be legible (for example Arial, font size 11 or larger) and clearly formulated. The technical tender must be written in English

The technical-methodological concept of the tender (section 3 of the ToRs) must not exceed 16 pages (not including the cover page, list of abbreviations, table of contents, brief introduction and CV for the backstopper). Additional annexes not requested will not be assessed. External content (e.g. links to websites) will also be disregarded.

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The CVs of the staff proposed in accordance with section 4 of the ToRs must be in the EU format and not more than four pages in length. The CVs can also be submitted in English.

The CVs must clearly and unequivocally show what position the proposed person held, which tasks they performed and how long they worked during which period in the specified references. **The references contained in the CVs must therefore include the following information:**

- Name of the company/organisation/reference project in which the expert worked
- Position held and task(s) performed by the expert in the company/organisation/reference project
- Work outcomes or products produced by the expert, or expert's contribution to the completion of these outcomes and projects (if relevant)
- Duration of the expert's assignment in the company/organisation/reference project per calendar year in full-time expert days, weeks or months (for example: 2019: 2 months, 2020: 10 months, 2021: 1 month)
- Leadership experience/management: clear information on the reference projects or fixed positions within the company/organisation in which the requirements specified in section 4 were fulfilled (for example, period, number of persons for whom the expert had disciplinary responsibility, project budget)
- International professional experience/professional experience in the country of assignment: clear information on the reference projects or fixed positions in the company/organisation in which the requirements specified in section 4 were fulfilled (for example, actual duration of assignment on the ground in full-time expert days, weeks or months)

In order to facilitate the assessment, we request that you number the references sequentially and provide only references that are clearly related to the object of this tender.

7. Options or follow-on contract

7.1 Option to expand the service content/extend the contract term pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)

GIZ can exercise the following option if it wishes to expand the tendered services. This is described in detail below.

Nature and scope:

While retaining the overall character of the contract, there is a possibility of GIZ continuing to obtain the services specified in section 2 of these Terms of Reference and/or of expanding the contract to include further services of the same kind. The overall contract term must not exceed three times the original contract term, and the overall contract value must not exceed twice the original contract value.

Precondition:

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GIZ's commissioning party extends and/or provides additional funding for the current project or commissions a follow-on project and an agreement is concluded to provide cofinancing for the measure.

7.2 Follow-on contract pursuant to Section 14 (4) no. 9 German Ordinance on the Award of Public Contracts (VgV)

Pursuant to Section 14 (4) no. 9 VgV, GIZ reserves the right to award a follow-on contract to the contractor in order to procure similar services.

Scope of possible services:

The term of the follow-on contract must not exceed twice that of the original contract, and the value of the follow-on contract must not exceed twice that of the original contract.

Condition: The above option is subject to GIZ receiving a commission from the commissioning party or the conclusion of an agreement for cofinancing of the measure. Any follow-on contract must be awarded within three years of the award date of the original contract.

A follow-on contract under 7.2 can be considered only as an alternative to the option in 7.1.