

Contract title:	Digital financial services_Iraq; KRI & GOI
Project code:	N/A
Procurement ELO folder no.:	IRQC000894
Procedure:	Negotiated Tender_ Cascade; Fixed price with multiple bidders
Location:	Erbil, Iraq

Contracting Authority

Člověk v tísní, o.p.s. (People in Need, hereinafter PIN)

entered in the Register of Non-profit Organizations administered by the Municipal Court in Prague, Volume O, File 119

With its registered office at: Šafaříkova 635/24, 120 00 Prague 2

ID: 257 55 277

Local Office Address: *(Iraq, Erbil, Einkawa, Four towers, Building D, Floor 3, Office 15)*

Represented by ***(Maděránek Sušovská Patricie)*** based on the power of attorney granted by the director

Submission deadline:	10.Aug.2026 at 12:00 p.m. noon
Questions / Clarifications	06.Aug.2026

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PART 1: INSTRUCTIONS TO BIDDERS

1. SCOPE OF PURCHASE

Qualified tender offers (bids) are sought from competent bidders for the following services: **Digital Financial Services (Money transfer service)** via mobile application to be used for payments:

- 1-To direct beneficiaries (CfW, MPCA, small grants)
- 2- Facilitators/daily workers remunerations
- 3- Trainees & trainers reimbursement (remuneration and transportation)
- 4- Salary of Employees and Service Providers.
- 5- Supplier payments.

Detailed requirements are specified in Annex 2: [Quotation form](#)

2. OUTCOME OF SELECTION PROCESS

Desired outcome will determine the type of contract is **framework contract of fixed price with multiple bidders (cascade system)**.

The contract awarded from this tender to successful supplier(s) is a **Framework agreement (FWA) of fixed price**. A framework is a **non-exclusive agreement with two (2) qualified suppliers (the best and second-best ranking bidder)** who will rank the highest scores in meeting the selection criteria to establish terms governing contracts that may be awarded during the period of the Framework agreement. In other words, it sets out terms and conditions **for making specific purchase at a set price**. PIN, as the contracting authority, **does not guarantee any volume of orders** under Framework agreements as all purchases will be **based on the needs and activities of PIN**.

The FWA will **set prices for the FWA duration of 24 months**. During the framework agreement contract **individual purchases will be initiated by Purchase orders (PO)**. The Purchase order will be always delivered to the highest-ranking supplier. **Only if the highest-ranking supplier would not be able to deliver in requested deadline and quantity, the second supplier will be delivered a Purchase order**. See Article II and III of the Annex 3: Template of contract, for further details. The minimum batch order will be circa 32 000 000 IQD but this could increase/decrease according to needs. Delivery of the **services** by the supplier shall be split into batches of per the Purchase Order received

from PIN and spread over a 24 months period starting after the signing of the contract.

Each **Purchase Order** shall specify the **following information for each delivery**:

- a) Number of PIN Recipients
- b) Name of the PIN Recipients
- c) Distribution sheet (location)
- d) Amount of payment to be paid to each PIN Recipient
- e) Total amount to be distributed
- f) Date of payment
- g) Remuneration of the Contractor and wallet phone number
- h) Recipient's wallet/phone number

3. COMMUNICATION / QUESTIONS / CLARIFICATIONS

Tender documentation with detailed instructions for bidders and forms to be filled by the bidders can be obtained by requesting via PIN procurement email: procurement.iraq@peopleinneed.cz between **9.00 a.m. 5.00 p.m.** during working days before: 06.Aug.2026.

If any of the bidders **requires any clarification relating to the tender**, such question should be sent to PIN by e-mail to the following e-mail address procurement.iraq@peopleinneed.cz If PIN answers the question, **all other bidders will be copied the answer. Communication will be held through e-mail.**

To ensure that PIN could copy the answer to all bidders, all bidders are advised to send their e-mail contacts to the above specified PIN e-mail address, or otherwise ensure that PIN knows their contact details.

In case the bidder does not inform PIN about corresponding e-mail address PIN will send the copy of the answer to any e-mail address available to PIN from public sources and then the bidder cannot claim that they/it did not know the same information as other bidders.

Questions could be answered only until 06. Aug.2026. PIN does not guarantee that all questions will be answered.

Offers should not be dispatched before expiry of the period for questions under the preceding paragraph of this notice - if the bidder dispatches the tender offer before expiry of that period, they/it cannot claim that they/it did not know all information as other bidders.

4. INSTRUCTIONS FOR THE PROCESSING THE BID

Tender forms and instructions included in tender documentation must be strictly followed otherwise the tender offer might be excluded.

Each bidder shall submit only one offer, either individually or subcontracting through a person/partner in a joint venture/team. The winning bidder may not subcontract the service/works, or its part(s) to person(s)/partner(s) who is/are not part of the original offer. If the offer is submitted for a joint venture/ team, PIN requires reviewing all persons/partners that will participate in the service/works pursued, as per the selection criteria stated below and in Annex **2: Quotation form**. Prove of the collaboration must be submitted along with the offer.

The bidder who submits or participates in more than one offer will be disqualified from the process.

Offer must remain valid for the period of no less than **60 days** from the date of closing unless withdrawn in writing before the close of offers.

- **Physical** Offers are **rejected**.
- Electronic bids have to be submitted via email:
 - Email should be addressed to (secure.bid@peopleinneed.net)
 - Note for secure.bid@peopleinneed.net address – this is a sealed tender box which will not be opened until the tender has closed. Therefore, **do not** send tender related questions to this email address as they will not be answered.
 - The **subject of the email** should be “(IRQC000894 /‘Bidder Name’/‘Date’”.
 - All attached documents should be clearly labelled so it is clear to understand what each file relates to.
 - Emails **should not exceed 15 MB** – if the file sizes are large, please **split** the submission into **two emails or more**.
 - Do not copy other PIN email addresses into the email when you submit it as this will invalidate your bid.

Bids received after the closing date & time will not be considered.

Envelope opening session will be held on **(10. Aug. 2026 at 12:01 p.m. noon)** and place: Iraq, Erbil, Einkawa, Four towers, Building D, Floor 3, Office 15

and the bidders or their authorized representatives are invited to be present at the envelope opening.

5. QUALIFICATION AND EVALUATION CRITERIA

To accept or reject the bid is the responsibility of the **Evaluation Committee**, decision of which shall be final.

Qualification criteria

Criteria which bidders must meet in order to progress to the next round of evaluation. If a bidder does not meet any of the Qualification Criteria, they will be excluded from the tender process immediately. These criteria are scored as 'Pass' / 'Fail'.

Each bidder **must** meet and properly prove the following **qualification criteria** with relevant documentation:

- Signed and stamped Eligibility sworn statement;
- Business licence/registration;
- Past experiences with at least three NGOs/ INGOs (details are needed, e.g. amount, period, reference etc.);
- Bank account with at least two of the following banks: BoB, RT, BBAC
- Signed quotation form

Evaluation criteria

The evaluation committee will evaluate and award the contract on the basis of the following **evaluation criteria**:

- Price (70 %)
- Quality (30 %)

6. EVALUATION METHOD

- Price (70 %)

Evaluation result of this criterion equals to following formula: Price A/Price B * criteria weight. Price A = lowest price from all submitted offers; Price B = actual price offered by the bidder (price will include transportation).

- Quality (30 %)

Evaluation committee will assign points for the best quality of the sample, based on the following evaluation grid :

Technical Evaluation Criteria			
No	Quality of technical proposal	Scoring overview	Maximum scoring points
1	Duration needed for processing the payment after request	1-2 working days - 3 points 3-4 working days - 2 points 5 working days - 1 point more than 5 working days - 0 points	3

2	Limitation of withdrawing per wallet and per withdrawal (daily limit)	Daily limit above 10 000 000 IQD - 3 points Daily limit 7 500 000 - 9 999 999 IQD - 2 point Daily limit 2 500 000 IQD - 7 499 999 IQD - 1 point Daily limit below 2 500 000 IQD - 0 points	3
3	Coverage area (GOI and KRI)	Presence in both GOI and KRI area - 3 points Presence in only KRI or GOI - 0 points	3
4	Cash-out points (GOI & in KRI) - size of agent network including cities/locations	more than 1 000 agents - 3 points 500 - 1 000 Agents - 2 points 250 - 499 agents - 1 point less than 250 agents - 0 points	3
5	Available bank accounts (BoB, RT, BBAC)	Bank accounts with all 3 (BoB, RT, BBAC) - 3 points Bank account with 2 out of BoB, RT, BBAC - 2 points Bank account with 1 or less of BoB, RT, BBAC - 0 points (but should not even pass the qualification)	3
6	Service availability on which telecommunication company	Service availability with all of these: Korek, Asia, Zain - 3 points No Service availability with Korek, Asia, Zain - 0 points	3
7	Average capacity of registration per day per location	more than 100 beneficiaries per day/location - 3 points 50-100 beneficiaries per day per location - 2 points less than 50 beneficiaries per day per location - 1 point	3
8	Past experience with at least 3 NGOs / INGOs	positive reference from 3 and more NGOs - 3 points positive reference from 2 and less than 3 NGOs - 1 point no reference from NGOs - 0 points	3
Total max points			24

The evaluation result of this criterion equals the following formula: Points B/Points A * criteria weight.

Points A = highest points score from all submitted offers; Points B = actual points score received from committee.

For each bid, points from all evaluation criteria will be added up and the winning bid will be the bid with the highest number of points. In case of equal number of points, the winning bid will be the one with the lowest price.

7. OTHER PROVISIONS

As PIN carries out the procurement procedure for the total amount of the contract including the possible amendments, PIN reserves the right to [repeat the purchase or renew the services](#) with the winner of this tender. This option to extend shall be stated in the contract and cannot exceed the duration and the value of original contract.

Further negotiations with a bidder about price and conditions are allowed if the negotiation is directed at making the bid more favourable for PIN.

In justified cases after receiving bids and/or during the negotiation (especially if it becomes apparent, that none of the bidders can execute the contract in its full extent) is PIN entitled to split the contract between two or more bidders so, that each of them will supply part of the contract. This decision must be announced to all bidders so, that they have chance to modify their bids.

In case the winning bidder fails to fulfil the concluded contract and PIN will terminate the contract within the period of 60 days upon the contract went into effect, PIN reserves the right to [further negotiate](#) with second-best bidder, possibly other bidders (according to the order in which their offers were evaluated). If the period of 60 days was elapsed, supporting market assessment must be made.

In case the winning bidder fail to provide to PIN the necessary cooperation to conclude the contract within the period of 60 days upon the tender results notice, PIN can [further negotiate](#) with the second-best bidder that shall be considered the winning bidder. Should they fail to conclude the contract with the second-best bidder within 30 days following the notice, PIN is allowed to cancel the tender.

The delivery timeline may be subject to change depending on operational needs and official approvals. The final delivery schedule shall be agreed upon and reflected in the relevant contract.

8. SUMMARY OF REQUIREMENTS ON TENDER OFFER

Tender offer (bid submitted by the bidder) **shall consist of the following documents:**

No.	Document	Remarks
01	Sworn Eligibility statement (Annex 1)	<i>filled, signed and stamped</i>

02	Quotation form (Annex 2)	<i>filled, signed and stamped</i>
03	Contract template (Annex 3)	<i>filled, signed and stamped</i>
04	Technical proposal (company profile mentioning technical evaluation criteria)	
05	Registration document	
06	Bank account confirmation	
07	Proof of experience with at least 3 NGOs (client list or references)	

PART 2: TERMS AND CONDITIONS

1. EXCLUSION AND DISQUALIFICATION

1. PIN shall **exclude from the tender any offer of a bidder** falling into any of the following cases:

- a) They are **bankrupt** or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities, are the subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- b) They or persons having powers of representation, decision-making or control over them have been **convicted of an offence** concerning their **professional conduct** by a judgement that has the force of res judicata;
- c) They have been **guilty of grave professional misconduct** proven by any means that the contracting authority can justify;
- d) They have **not fulfilled obligations relating to the payment of social security contributions** or the **payment of taxes** in accordance with the legal provisions of the country in which they are established or those of the Czech Republic or those of the country where the contract is to be performed;
- e) They or persons having powers of representation, decision making or control over them have been the subject of a judgment which has the force of res judicata **for fraud, corruption, involvement in a criminal organisation, money laundering or any other illegal activity**;
- f) They do **engage in the employment of children**, disrespect basic social rights and working conditions based on international labour standards;
- g) They have **engaged in the trafficking in persons** and have **provided any support** (direct or indirect) of **terrorism**, including the financing of terrorism, or transactions with persons connected with terrorism;
- h) They are currently subject to an **administrative penalty** imposed by donor or have been listed by the donor as **ineligible** for participation in award procedures financed by donor's money;
- i) Candidate might be excluded on the basis of another procurement procedure or grant award procedure financed by PIN or donor of the project, under which they have been **declared to be in serious breach of contract** for failure to comply with their contractual obligations;
- j) They or any of their employees, associates or other persons related to them provided technical assistance to PIN under that same procurement procedure.

Points (a) to (d) do not apply to the purchase of supplies on particularly advantageous terms from either a supplier which is definitively winding up

its business activities, or the receivers or liquidators of a bankruptcy, through an arrangement with creditors, or through a similar procedure under national law.

Bidders shall declare they are in none of the situations listed above by the signature of **Sworn eligibility statement** form.

2. Offers of bidders shall be **disqualified** from the tender who, during the procurement procedure:
 - a) bidder is subject to a **conflict of interest**;
 - b) bidder has **not stated true facts** or has misinterpreted information required by PIN, or fails to provide timely such information or to provide required documents stated by PIN as condition for participation in the tender;
 - c) **bidder does not meet the PIN qualification criteria** or requirements stipulated in the tender documentation.
 - d) bidder has fulfilled the exclusion condition mentioned above in preceding article (Part 2, Article I.), points c) or i) **during the last 2 years** prior to the launch of the tender.

2. CODE OF CONDUCT FOR SUPPLIERS

In addition to the above conditions for disqualification, Code of Conduct for Suppliers defines all areas that PIN expects all of its suppliers at minimum to respect, and operate in ways that meet fundamental responsibilities in human rights, labour, environment and anti-corruption. The Code of Conduct is defined by the Ten principles of the UN Global Compact¹:

- Support and respect the protection of internationally proclaimed human rights;
- No involvement in human rights abuses;
- Freedom of association and recognition of right to collective bargaining;
- Employment is freely chosen, not forced or compulsory;
- No exploitation of children and child labour;
- No discrimination in respect of employment and occupation;
- Support a precautionary approach to environmental challenges;
- Accept greater environmental responsibility promotion;
- Encourage the development and spread of environmentally friendly technologies;
- Adhering to highest standards of ethical conduct behaviour, including: working against corruption and all its forms, conflict of interest disclosure, respect to local laws.

¹ For more information, see <https://www.unglobalcompact.org/what-is-gc/mission/principles>

3. INSTRUCTIONS FOR PROCEDURES IN SPECIFIC CASES

PIN may cancel the announced tender or not conclude contract with the winning bidder in the following cases:

	Case	Procedure
a)	PIN has not received any bid , or none of the bids received was qualitatively and/or financially worthwhile or all the bids received have been disqualified from the tender	PIN has the right to cancel tender and use a less strict rule/procedure . Application of a less strict rule/procedure must be described, justified, approved by the RDD CP PO / HRD Head of Regional Office / Section Director and archived in ELO in agenda 4 – Procurement.
b)	Major discrepancies have been found in the Tender Notice or other supporting documentation of the tender;	PIN has the right to cancel tender and announce a new tender
c)	Serious circumstances have occurred during the tender which prevent PIN to continue the tender	PIN has the to cancel tender and announce a new tender
d)	Only one bid , complying with the tender conditions, has been submitted	PIN has the right to cancel tender and use a less strict rule/procedure . Application of a less strict rule/procedure must be described, justified, approved by the RDD CP PO / HRD Head of Regional Office / Section Director and archived in ELO in agenda 4 – Procurement.
e)	The winning bidder refuse to sign contract with PIN, fails to fulfil concluded contract with PIN, have not stated true facts in their bid or their bid is at dumping price or otherwise jeopardizes free competition in the market (e.g. forbidden supplier agreements, cartels, abuse of the leading position in the market).	PIN is entitled to either accept the bid of the bidder whose bid has ended at the second or other places or cancel the tender and announce a new tender

4. GENERAL CONDITIONS

1. The **bidder shall bear all costs** associated with the **preparation and submission of the Tender**, and PIN will in no case be responsible or liable for such costs.
2. **By participating in the selection process**, the bidder hereby declares and warrants that has seen and understood the terms of the below mentioned **policies** and it complies and shall comply with all applicable terms and conditions specified therein:

PIN Policy on Ethical Conduct, PIN Code of Conduct, PIN Anti-Corruption Policy and other related policies referred to therein, which are incorporated

by reference and represent an integral part of this tender notice. Electronic copies containing the complete text are available at:

www.clovekvtisni.cz/policies

3. The bidder will immediately and without undue delay inform PIN of any event which interferes or threatens to materially interfere with this Tender notice, including suspicion of or actual fraud, corruption, bribery, theft, terrorist financing or other misuse of funds. Such information should be passed in the first instance to fraud@peopleinneed.cz.

All information will be treated with the upmost confidentiality. Information can also be reported directly to the PIN programme team where appropriate, these will be immediately passed on to the above-mentioned e-mail address.

4. In case additional supplies/services/construction works would prove to be necessary for finalization of the activity for which this tender is organized, PIN reserves the right to procure them from the winner of this tender. The potential option of the contract extends for a value and duration wouldn't exceed the value and the duration of the initial contract awarded under this tender.

5. When processing any personal data of PIN, the bidder shall comply with the applicable personal data protection laws, including the EU General Data Protection Regulation (GDPR). In case the bidder processes these data on PIN's behalf and according to its instructions, the bidder undertakes to enter into an additional Data Processing Agreement as per Article 28 of the GDPR.

In case the bidder is seated outside of the European Economic Area, the Supplier undertakes to comply with the standard data protection clauses required for such data transfers as per Article 46 par. 2 lit. c of the GDPR.

6. PIN reserves the right to cancel the tender without giving any reason.

List of annexes:

Annex 1 – Sworn Eligibility statement

Annex 2 – Quotation form

Annex 3 – Template of contract

On behalf of People in Need	
Full name	Abdulilah Ismail
Position	Operation Officer
Date	
Signature	