

Call of Express of Interest (EOI) for a tender Provision of market and need assessment

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 (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 (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 (2) enhancing the skills development through focusing on entrepreneurship, financial literacy, and employability in the digital and green economy (3) improving access to finance to provide MSMEs the capital and financial access (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.

1. Requested Services:

ProDIGI supports enhancing access to finance by Facilitating access to finance and markets promoting investor networks and establishing strategic business and investment partnerships that enable growth oriented MSMEs and start-ups to scale and contribute to employment creation.

The contractor shall provide the following services:

Supply side:

- Market mapping the current financial products offered by all the financial service providers (like savings accounts, loans, E-wallets, etc) in Iraq with full details (terms, rates, eligibility, etc) for individuals and MSMEs.
- Assess the adequacy, accessibility, and relevance of current financial products.
- Mapping of financial institutions offering products to:
 - Individuals
 - MSMEs (micro, small, and medium enterprises)

- Detailed analysis of each financial product, including:
 - Product type (e.g. loans, savings, insurance, digital wallets, leasing, guarantees)
 - 1. Target segment
 - 2. Eligibility criteria
 - 3. Loan size / savings requirements
 - 4. Interest rates, fees, and charges
 - 5. Repayment terms and tenors
 - 6. Collateral and guarantee requirements
 - 7. Delivery channels (branch-based, digital, agent-based)
 - 8. Geographic coverage
- Assessment of:
 - Product performance and uptake (where data is available)
 - Product suitability to client needs
 - Regulatory and operational constraints

Demand Side:

- Identification of target groups, including:
 - Individuals (e.g. salaried workers, informal workers, youth, women)
 - MSMEs across different sectors and sizes
- Assessment of:
 - Financial needs and priorities
 - Usage of existing financial services
 - Barriers to access (cost, documentation, trust, awareness, cultural factors)
 - Preferences regarding product features and delivery channels
 - digital readiness

2. Experts' qualifications:

- Team leader:
 - Bachelor's Degree
 - 04 years' experience in project management
- Lead researcher:
 - Bachelor's degree
 - 04 years' experience in market and need assessment
- Research associate:
 - Bachelor's degree
 - 02 years' experience
- Data collectors: (pool of 4 people)
 - High school degree
 - 02 years' experience

3. Administrative / Technical requirements for companies to participate in this EOI:

Interested companies are requested to send a Letter of Interest with the following documents:

- Introduction of the firm/company.
- A scanned copy of the license registration in Iraq/KRI and a copy from the owner's passport.
- Company bank account under company name.
- Provide a letter directed to GIZ exploring:
 - Your company is interested and will participate in the tender.
 - The EOI letter) must be signed by the CEO and stamped with company's stamp.
- Reference on the experience with data collection, market and need assessment,
- Reference on the in federal Iraq
- Reference on the experience with international companies/INGOs.
- Reference of similar implemented projects, with photos.
- The Service Provider must provide CVs for the proposed staff.
- The submitted documents must be correspond to the structure of the EOI.

Interested companies must submit the above-mentioned documents and the full contact details of their company within the specified date,

This expression of interest is a market search for qualified suppliers and companies. GIZ keeps the right to the appropriate selection of the best-qualified companies/firms for future demand of the Services and representation for the project mentioned above.

Interested companies must submit above mentioned documents via email to:
procurement.iraq@giz.de

The subject email must be:

(Company Name - EOI_financial products and services)

On 05 / 2 / 2026 at 14:00

Yours Sincerely,
Procurement and Contracting
Unit Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH
E procurement.iraq@giz.de
I www.giz.de