

Term Of References

Cash Distribution Services (Hawala) in Iraq and Kurdistan Region of Iraq (KRI)

Reference: WHH_RFQ_2026_001

1. Introduction

Welthungerhilfe (WHH) invites qualified and experienced service providers to submit offers for the provision of **cash transfer services (Hawala)** across Iraq and the Kurdistan Region of Iraq (KRI).

The objective of this tender is to establish a **Framework Agreement** with one or more service providers for a defined contractual period.

2. Purpose of the Terms of Reference (ToR)

The purpose of this ToR is to obtain competitive proposals from eligible Hawala service providers capable of delivering secure, timely, and accountable cash transfer services to beneficiaries in the following governorates:

- Salah Al-Din
 - Kirkuk
 - Diyala
 - Nineveh (Mosul)
 - Anbar
 - Erbil
 - Sulaymaniyah
 - Duhok
 - Other governorates within Iraq, as required
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3. Scope of Services

The selected service provider(s) will be responsible for:

- Facilitating secure and timely cash transfers to beneficiaries
- Ensuring availability of services across agreed geographic locations
- Verifying beneficiary identity prior to payment

- Providing proof of payment (e.g., signed receipts, biometric verification, or equivalent)
 - Maintaining accurate transaction records
 - Submitting regular financial and operational reports
 - Ensuring compliance with applicable financial regulations, including AML/CFT requirements
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4. Eligibility Criteria

Interested service providers must meet the following requirements:

- Be legally registered and authorized to operate in Iraq
 - Have operational presence in the required governorates
 - Maintain an active bank account capable of receiving transfers (e.g., RT Bank)
 - Ensure all transactions with WHH are conducted through formal banking channels
 - Provide verifiable proof that beneficiaries have received payments
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5. Supplier Application Requirements

Applicants must submit their proposals via email with the subject line:

“ [Supplier Name] - WHH_RFQ_2026_003

Required Documents:

- Proof of company registration in Iraq
- Valid and recent tax clearance certificate
- Company profile including operational capacity, experience, and reputation
- CVs or summaries of key personnel
- At least (3) references for similar services
- List of major clients over the past 18 months (preferably NGOs)
- Signed supplier declaration (for screening purposes)
- Annexes:
 - Appendix A: Supplier Information Form.
 - Appendix B: Price Proposal.
 - Appendix C: Technical Specifications.
 - Appendix D: Questionnaire.

6. Technical Proposal

The technical proposal must clearly describe:

- Approach and methodology for delivering services
 - Geographic coverage
 - Risk mitigation measures
 - Beneficiary verification process
 - Payment tracking and reporting systems
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7. Financial Proposal

The financial proposal must include:

- Detailed breakdown of all service costs
- Pricing structure aligned with Appendix B (Price Proposal Template)
- Any additional services offered at no cost

Note: All prices must be quoted in **Iraqi Dinar (IQD)** and must include all applicable costs, fees, and taxes.

8. Application Validity

Proposals must remain valid for a period of **six (6) months** from the submission deadline.

9. Clarifications

Requests for clarification must be submitted via email to:

ahmed.omar@welthungerhilfe.de

Deadline for questions: 7 April 2026 at 12:00 PM (Iraq time)

10. Submission Deadline

All applications must be submitted no later than:

9 April 2026 at 05:00 PM (Iraq time) to ahmed.omar@welthungerhilfe.de or Call

0751 067 0660 for more information.

Late submissions will not be considered.

12. Contract Type

The selected service provider(s) will enter into a Framework Agreement based on WHH standard contract terms.

Submission of a proposal implies acceptance of these terms. Any exceptions must be clearly stated in a separate document.

13. Additional Information

Applicants may include any additional proposals or value-added services not explicitly requested in this ToR.