



## **Invitation to Bid for “Electronic Transfer of Community Outreach Volunteers-COVs’ Incentives – Electronic Hawala (Electronic Hawala could be implemented by the supplier through SIM card, application, or any other electronic transfer service)”**

**INVITATION TO BID: ITB/HD-Harikar/2023/009**

**DATE OF ISSUANCE: 2<sup>nd</sup> November 2023**

**CLOSING DATE AND TIME: 30<sup>th</sup> November 2023, 12:00 PM**

### **Introduction to Harikar NGO**

Harikar NGO is a neutral, non-governmental, non-profit humanitarian organization established in 30th May 2004 dedicated to promote the Human Rights in general and Child Rights & Women Rights in particular. Harikar believes in human rights, the right of every person to reach his potential without discrimination on the basis of race, gender, religion, social segment and ethnicity. Thus, Harikar strives to achieve the social justice especially among the marginalized vulnerable groups. It also works towards elimination of all forms of discrimination against women and promotes their capacity to fully participate in the community development.

### **1. REQUIREMENTS**

Harikar NGO is announcing an Invitation to Bid for Electronic Transfer of Community Outreach Volunteers-COVs’ Incentives – Electronic Hawala (Electronic Hawala could be implemented by the supplier through SIM card, application, or any other electronic transfer service).

as a framework agreement for the duration of one year (according to availability of budget). In addition, the contract can be renewed for one year subject to performance by Harikar blanket procurement policy.

The office of Harikar NGO in Duhok, invites qualified bidders duly registered with the Governorate of Iraq (GOI) and KRI to make a firm offer for establishment of frame work agreement for the service of Electronic Hawala for Harikar NGO in Duhok for 2024.

Note that this document is not construed in any way as an offer to contract with your firm. It is strongly recommended to read this Invitation to Bid and its Annexes thoroughly. Failure to observe the procedures laid out therein may result being disqualified from the evaluation process.

### **2. BID INFORMATION**

The following annexes form integral part of this Invitation to Bid:

**Annex A:** Tender specification.

**Annex B:** Financial offer (Bill of Quantity).

**Annex C:** Technical evaluation and technical questionnaire form.

#### **2.1. REQUESTS FOR CLARIFICATION**

Bidders are to submit any requests for clarifications/questions with respect to this ITB by Email to [aram@harikar.org](mailto:aram@harikar.org) (0750-323-1674) please include the ITB reference in the subject line, Harikar (Procurement and logistic Officer) on or before 30<sup>th</sup> of November 2023, 12:00 PM. Correspondence with any other Harikar NGO, staff member or contractor in respect of this ITB is not permitted and may constitute grounds for disqualification.

**IMPORTANT:** Bid Submissions are not to be sent to the e-mail address above. Inclusion of copies of your offer with any correspondence sent directly to any other address than the address indicated below will be disqualified. You will find the submission email address in the “Submission of Bid” Section 3 of this ITB. The Offers must bear your official letterhead, clearly identifying your supplier. Bids should be delivered in sealed and stamped envelope to **Harikar NGO** at Media Q. Australia Street.



## 2.2. CONTENT OF THE TECHNICAL AND THE FINANCIAL OFFER

Your offer shall be prepared in English or Arabic. Please submit your offer only using the Annexes provided. Any offers not conforming to the requested formats may be not taken into consideration. The offers must be signed, stamped, scanned, and uploaded as two documents labeled Financial and Technical.

Your Financial Offer must be in IQD only. The financial offer must cover all the goods and services to be provided including transportation to the target location (price "all inclusive").

The Financial Offer is to be submitted as per duly filled out Bill of Quantities in **Annex B**. Bids that have a different price structure may not be accepted. Please give all-inclusive prices. **Harikar NGO** is exempt from all direct taxes, customs duties and VAT. With this regard, price has to be given without VAT. For the purpose of evaluating the bids, the value of the Bill of Quantities shall be used and compared. **Note that the bidder should apply for all the items stated in Bill of Quantities, otherwise the offer will be disqualified.**

**Harikar NGOs** standard payment terms are within 30 days after satisfactory delivery of goods/services to the location in good quality and confirmed with a Harikar Goods Received Note. Payment will be managed by the Harikar NGO Finance Team.

Note that the cost of preparing a bid and of negotiating a contract, including any related travel, is not reimbursable nor can it be included as a direct cost of the assignment.

## 2.3. BID EVALUATION

1. The evaluation of bids submitted by venders will be based on the following:

- a. Tender dossier completion including the following
  - I. Completed tender document including:
    - i. Valid working licence.
    - ii. Tax clearance
    - iii. Supplier profile: the bidder shall provide complete company profile containing of:
      - **Registration documents with governorate authorities of KRI and GOI authority for business (certificate of registration) and Tax clearance.**
      - Experience certificate providing details of years of experience.
      - Last two years' experience in the electronic Hawala of similar services by submitting registration certificates from relevant authorities on official letterheads or work orders, POs or reference letters on letterheads of the clients or a list as mentioned above
    - iv. Bank account with recent bank statement (not less than 3 month)
  - II. Sealed priced offers
- b. Technical bid evaluation as per the Annex C1 criteria's, please fill out Annex C2 the technical evaluation form to evaluate your supplier.
- c. Financial evaluation (value for money)





2. Bidder who failed to submit a complete tender dossier will be disqualified and disregarded; only bidders with complete dossier will be evaluated technically. Only the bidders passed the technical evaluation will be qualified for the financial evaluation.
3. Bidders, with the best value for money and the highest technical capacities as per the technical evaluation matrix will be evaluated to recommend the first and second winners.
4. Harikar NGO is not obliged to select the lowest bid.

**IMPORTANT:**

The Financial Offer will only be opened for evaluation if your supplier complies with the criteria indicated above / is meeting the Harikar NGO technical specifications.

#### 2.4. Eligibility Criteria

The Bidder, shall be registered in the KRI and GOI and should have the capacity to provide the electronic Hawala services for Harikar NGO .

### 3. BID SUBMISSION / DEADLINE AND BID ACCEPTANCE

The Offers must include a copy of your official letterhead, clearly identifying your supplier or must be signed and stamped. Bids should be delivered in two sealed and stamped envelopes (one envelop financial offer and another envelop technical offer) to **Harikar NGO** at Media Q, Australia Street. Submissions can also be made online, by sending the offers to [tender@harikar.org](mailto:tender@harikar.org), through two emails, first email their subject should be financial offer and second email technical offer, all submission must include the required documents and only using the attached documents provided. Any documents sent for evaluation not in the format provided are subject to disqualification.

The Technical and Financial Offers shall be clearly separated.

**Submission Deadline: 30<sup>th</sup> of November 2023, 12:00 PM**

**Opening of bids: 3<sup>rd</sup> of December 2023, 9:30 AM**

Please indicate on the cover of the envelope the following:

- ITB/HD-Harikar/2023/009
- Name of your firm

**IMPORTANT:**

Any bid received after this date or sent to another address may be rejected. Harikar NGO may, at its discretion, extend the deadline for the submission of bids, by notifying all prospective bidders simultaneously. It is each bidders' responsibility to verify that bids in envelopes have been received properly before the deadline.

Harikar NGO reserves the right to accept the whole or part of your bid. Harikar NGO is not obliged to select the lowest priced bid. Harikar NGO may, at its discretion, increase or decrease the proposed content when awarding the contract and would not expect a significant variation of the rate submitted. Any such increase or decrease in the contract duration would be negotiated with the successful bidder as part of the finalization of the Purchase Orders for Services. Harikar NGO may, at its discretion, extend the deadline for the submission of bids, by notifying all prospective s in writing. The extension of the deadline may accompany a modification of the solicitation documents prepared by Harikar NGO at its own initiative or in response to a clarification requested by a prospective. Note that Harikar NGO is not bound to select any of the firms that are submitting bids and does not bind itself in any way to select the firm offering the lowest price. Furthermore, the contract will be awarded to the bid considered most responsive to Harikar NGO's needs, as well as conforms to its general principles, including efficiency to maximize economies of scale.





Name of Supplier: .....

Contact Person: .....

Tel. numbers: .....

Email: .....

Address of the supplier: .....

Signature/ Stamp .....

Date: .....

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ناظمة هاریکار خیر الحکومت



## Annex A

### Bid Specifications

**Bid #:** ITB/HD-Harikar/2023/009

#### Required services

Electronic Transfer of Community Outreach Volunteers-COVs' Incentives – Electronic Hawala (Electronic Hawala could be implemented by the supplier through SIM card, application, or any other electronic transfer service).

#### Introduction

This bid is advertised by Harikar NGO, inviting potential partners to collaborate in offering Electronic Hawala Services. This initiative aims to facilitate the electronic transfer of COV incentives within the Duhok governorate, and will be considered as a framework agreement for the year 2024. Moreover, there will be a provision for contract renewal for an additional year, subject to the satisfactory performance of the selected supplier and contingent upon Harikar's performance and adherence to the procurement policy.

#### Specifications

Below are the key specifications and requirements for the selected supplier to ensure smooth and efficient implementation of the Electronic Hawala Services:

- The Supplier is required to have authorized agents in all subdistricts/locations within Duhok governorate (list of subdistricts/locations are provided in Annex B) or in alternative locations in close proximity to the aforementioned subdistricts/locations.
- The supplier should provide a list, that include its agents' locations, in their technical proposal.
- The Supplier must provide clear and explicit details regarding commission rates, including the commission structure for the appointed agents if any. The commission rate shall include, exchange rate fluctuation, VAT, or any other taxes and costs or any other incidental charges.
- The supplier shall provide a work plan/ proposal in which clarifies the Payment Style, Transfer Modality, and any other relevant information regarding the service, in the technical proposal.
- Cash must be readily available at the agents' offices at the designated time.

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- Payments by the Supplier to the COVs shall be in IQD. The provided currency notes must be acceptable in the Iraqi market and in good condition.
- The Supplier should be registered and authorized in Iraq or KR-I to deliver the prescribed service. Please attach a copy to the Tender.
- The Supplier must possess a favorable reputation in this line of work, and having references from NGOs or the UN will be advantageous.
- The Supplier should commit to serving Harikar COVs, regardless of their nationality, and ethnicity or religion.
- The Supplier should have a bank account with one of the private local banks in Duhok. The Supplier is responsible for covering all commissions during the transfer of funds.
- All official documentation needs to be processed and submitted in English, while communication may occur in both English and local languages.
- The contracting authority reserves the right to negotiate any steps of the distribution process if it finds the implementation by the Supplier to be improper in accordance with Harikar regulations, or as deemed necessary.
- Harikar will furnish the Supplier with lists <sup>(1)</sup> of entitled COVs for incentives, enabling the Supplier to commence the electronic distribution process on designated dates promptly.
- The Supplier will receive notification no less than 48 hours in advance of commencing the cash distribution process.
- COVs within the approved list must receive the money after presenting their ID along with their Harikar ID/badge and providing their signature or thumbprint.
- All disbursed amounts to eligible beneficiaries by the Supplier must be meticulously documented in accordance with Harikar's financial procedures.

### **Non-disclosure and Confidentiality**

The supplier is obligated to maintain the confidentiality <sup>(2)</sup> of COVs' lists, their associated information, and any other Harikar-related data. This information must be held in strict confidence, and neither used nor shared with any third party without the prior express written authorization of Harikar NGO. It is to be solely utilized for the purpose of the agreed-upon service delivery. Non-compliance may result in legal action being taken against the supplier.

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(1) The approved/finalized lists hold Harikar stamp and the signature of the appointed signatory persons according to Harikar table of authority.

(2) Confidentiality refers to the practice of keeping sensitive information, data, or knowledge private and protected from unauthorized access or disclosure. It is a crucial ethical and legal principle in various fields, including business, healthcare, legal matters, and personal relationships.





## **Anti-fraud and Bribery**

The supplier acknowledges and agrees to comply with all applicable laws and regulations related to bribery and fraud prevention. The supplier shall not engage in any form of bribery, corruption, or fraudulent activities in connection with the services that will be provided under this contract. Harikar NGO reserves the right to terminate this contract immediately if any such unlawful activities are suspected or confirmed. Furthermore, the supplier shall implement robust anti-fraud measures and maintain comprehensive records to ensure transparency and accountability in all transactions related to this agreement.

## **Protection from Sexual Exploitation and Abuse-PSEA<sup>(3)</sup>**

The supplier affirms its commitment to the highest standards of ethical conduct, in regard to the Protection from Sexual Exploitation and Abuse-PSEA. The supplier shall implement and enforce Harikar PSEA policies and procedures or the inter-agents upon agreed PSEA policies, ensuring that all employees, associates, and its authorized agents are aware of and adhere to these standards. Any instances of sexual exploitation or abuse will be thoroughly investigated, and immediate action will be taken, which may include termination of the contract and legal proceedings. Harikar NGO reserves the right to terminate this contract if the supplier is found to be in violation of PSEA policies.



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(3) Harikar PSEA Policy will be inducted for the selected supplier, shall be attached to the contract, and considered as an integral part of the contract.



**BOQ for**  
**Electronic Transfer of Community Outreach Volunteers-COVs' Incentives – Electronic Hawala**  
(Electronic Hawala could be implemented by the supplier through SIM card, application, or any other electronic transfer service)

**Annex B**

Annex A, the BoQ, serves as a detailed list that clarifies the commission rate, the payment style, and supplier agents' availability in the assigned locations. The BoQ should be filled up, stamped and signed by the applicant.

<b>Commission Fees/ Services Fees:</b> this may include the transfer and other services commission that the supplier will offer. The Supplier is required to provide the bid in the assigned field. Suppliers usually provide percentage for Hawala services.					Put the Commission Fees/ Service Fees here			
<b>Payment Style:</b> Tick all that apply to you				<input type="checkbox"/> Pre-paid <input type="checkbox"/> Post-paid <input type="checkbox"/> Both styles				
<b>Transfer Modality:</b> Transfer of the amount will be executed via; <input type="checkbox"/> SIM Card <input type="checkbox"/> Application <input type="checkbox"/> Other, specify:								
#	# of COVs	Amount per month - IQD	Designated Location	Agents' Availability in the designated Locations in Duhok Governorate	Alternative Locations	Remarks		
1	21	IQD 5,160,000	Zakho center	<input type="checkbox"/> Yes <input type="checkbox"/> No				
2	7	IQD 1,800,000	Batifa	<input type="checkbox"/> Yes <input type="checkbox"/> No				
3	2	IQD 480,000	Bersive 1 Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No				
4	2	IQD 480,000	Bersive 2 Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No				
5	2	IQD 480,000	Chamishko Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No				
6	34	IQD 6,760,000	Domiz 1 Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No				
7	13	IQD 3,240,000	Deralok	<input type="checkbox"/> Yes <input type="checkbox"/> No				
8	18	IQD 4,440,000	Duhok Center	<input type="checkbox"/> Yes <input type="checkbox"/> No				
9	13	IQD 2,520,000	Domiz 2 Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No				
10	6	IQD 1,560,000	Qasrok Center	<input type="checkbox"/> Yes <input type="checkbox"/> No				
11	19	IQD 4,680,000	Miserik	<input type="checkbox"/> Yes <input type="checkbox"/> No				
12	19	IQD 3,480,000	Gawilan Camp	<input type="checkbox"/> Yes <input type="checkbox"/> No				
13	2	IQD 320,000	Bardarash Center	<input type="checkbox"/> Yes <input type="checkbox"/> No				
14	7	IQD 1,400,000	Akre Refugee Settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No				
15	5	IQD 1,260,000	Husseniya Town	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Total</b>		<b>IQD 38,060,000</b>						

**Note:** The number of COVs and their amounts accordingly are subject to change.

I, the undersigned, agree that the above provided inputs are for the service meeting the requirements as indicated in this tender, including all conditions mentioned in this tender.

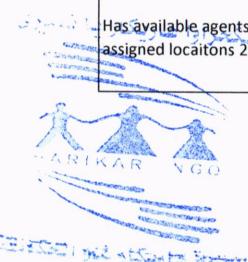


Name and date
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Signature and stamp
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**Technical Evaluation Form  
Annex C**

ID	A	B	C	D	E						
Chapter	Work Experience	Personnel	Availability of Agents in the Assigned Locaitons	Availability of cash in month	Legal Documentation	Minimum requirement					
Score/Weight	30%	20%	25%	15%	10%	60%					
Terms	<ul style="list-style-type: none"> <li>General Experience in Electronic Hawala: 10%</li> <li>Similar contracts in Electronic Hawala: 15%</li> <li>Experience in Working with NGOs: 5%</li> </ul>	<ul style="list-style-type: none"> <li>Management personnel: 10%</li> <li>Technical personnel: 10%</li> </ul>	<ul style="list-style-type: none"> <li>Has available agents in the assigned locaitons 25%</li> <li>Has available agents in the assigned locaitons, has three alternative locaitons 20%</li> <li>Has available agents in the assigned locaitons, has five alternative locaitons 15%</li> <li>Has available agents in the assigned locaitons, has Seven alternative locaitons 10%</li> </ul>	<ul style="list-style-type: none"> <li>30,000,000 IQD : 5%</li> <li>35,000,000 IQD : 10%</li> <li>40,000,000 IQD and above : 15%</li> </ul>	<ul style="list-style-type: none"> <li>Registration/License/administrative order 5%</li> <li>Tax Clearance 5%</li> </ul>	<p>if one of the following disqualifying factors applies:</p> <p>- Zero point for any mentioned criteria (Work Experience, Personnel, Availability of Agents in the Assigned Locaitons, Availability of cash in month, Legal Documentation), of the service the supplier is applying for.</p> <p>- The supplier will be selected if passed Financial and Technical evaluations based on the defined set criteria..</p>					
Chapter	Percentage	Description									
Please answer the questions below/ يرجى الإجابة على الأسئلة أدناه											
Work Experience 30%											
Do you have a General Experience in Electronic Hawala?	10%										
Do you have a similar contracts in Electronic Hawala?	15%										
Do you have Experience in Working with NGOs?	5%										
Personnel 20%											
Please mention the Management personnel that you have.	10%										
Please mention Technical personnel that you have.	10%										
Availability of Agents in the Assigned Locaitons 25%											
Has available agents in the assigned locaitons 25%	25%										



Has available agents in the assigned locations, has three alternative locations 20%	20%	
Has available agents in the assigned locations, has five alternative locations 15%	15%	
Has available agents in the assigned locations, has Seven alternative locations 10%	10%	
<b>Availability of cash 15%</b>		
• 30,000,000 IQD	5%	
• 35,000,000 IQD	10%	
• 40,000,000 IQD and above	15%	
<b>Legal Documentation 10%</b>		
• Registration/ License/ administrative order	5%	
• Tax Clearance	5%	
<b>Important Note:</b> Please attach copies of all the necessary documents that will substantiate the provided information above.		

