



**UPU** | UNIVERSAL  
POSTAL  
UNION

## **Call for tenders**

**Project management services for innovative postal solutions for advancing financial inclusion and e-commerce for women-led MSMEs**

6 August 2024

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## **1 Introduction**

### *1.1 Profile of the UPU*

The Universal Postal Union (UPU) was founded in 1874 in Berne, Switzerland, with the main goals of establishing a single postal territory for the reciprocal exchange of letter-post items and adopting common principles for the international postal service in a non-discriminatory manner. Currently comprising 192 member countries, the UPU became a specialized agency of the United Nations in 1948.

The main mission of the UPU is to stimulate the lasting development of efficient and accessible universal postal services of quality in order to facilitate communication between the inhabitants of the world. It does this by guaranteeing the free circulation of items over a single postal territory composed of interconnected networks, encouraging the adoption of fair common standards and the use of technology, ensuring cooperation and interaction among stakeholders, promoting effective technical cooperation, and ensuring the satisfaction of customers' changing needs. The UPU is thus expected to play a major role in the continued revitalization of postal services.

Furthermore, the UPU facilitates the development of worldwide postal services by providing an information and communication technology framework that allows the designated operators<sup>1</sup> of UPU member countries to concentrate on the delivery of postal services to their customers. In this context, the UPU provides a global network with value-added services, as well as computerized applications for the management of international mail and international postal money orders.

## **2 Terms and conditions**

Unless otherwise indicated in this call for tenders, the term "Bidder" shall refer to any person, company or legal entity submitting a proposal in response to this call for tenders. The term "Vendor" shall refer to any selected bidder.

### *2.1 Confidentiality*

Bidders shall treat in strict confidence all information contained in this call for tenders and its attached documents that is not already publicly known or generally accessible, particularly any documentation marked as confidential and distributed by the UPU to Bidders as additional confidential tender documentation. Bidders shall prevent the disclosure or distribution of all such information to third parties and other entities and persons not expressly authorized herein. In case of doubt, these confidentiality provisions shall nevertheless be observed. All Bidders are obliged to observe these confidentiality provisions before, during and after the tender process. These provisions shall not affect the legal obligations of the UPU and Bidders to disclose information.

Bidders shall not use such information for any purposes other than those associated with this call for tenders. The call for tenders and all attached documents may be distributed or made available only to persons directly involved in the tender process on behalf of Bidders. If external agents or subcontractors are involved in the preparation of the tender documents, this must be indicated and their names provided.

Bidders shall assume full responsibility for the compliance of their agents, consultants, employees and subcontractors, as well as any third parties involved on their behalf in this tender process, with these rules of confidentiality, and shall be liable for any damages resulting from misconduct or unauthorized disclosure.

If a Bidder violates the confidentiality provisions contained herein, it shall be liable to pay a penalty to the UPU unless it can prove that no fault is attributable to it. This penalty shall not exceed 50,000 CHF per infringement. Payment of any such penalties shall not release Bidders from their obligation to observe these confidentiality requirements.

Bidders wishing to submit a proposal in response to this call for tenders must contact the person(s) specified in section 2.14 below and may, if necessary, request additional information from the UPU in relation to this call for tenders.

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<sup>1</sup> In accordance with article 2.1.6 of the UPU Constitution, a designated operator is any governmental or non-governmental entity officially designated by the member country to operate postal services and to fulfil the related obligations arising out of the Acts of the Union on its territory.

Without prejudice to the confidentiality provisions set out above, Bidders agree that the receipt of any such information may be subject to the prior signature of a non-disclosure agreement between the Bidder and the UPU, under conditions to be determined and communicated by the latter.

## 2.2 *Legal status of the Vendor*

The Vendor shall be regarded as having, in law, the legal status of independent contractor. The Vendor and its agents, consultants, employees and subcontractors (as authorized by the UPU) shall in no way be regarded as employees of the UPU. Such agents, consultants, employees and subcontractors of the Vendor shall not be entitled to any employment benefits from the UPU. The Vendor alone shall be responsible for due payment of all compensation owed to such agents, consultants, employees and subcontractors, including payment of any employment taxes, benefits, compensation and insurance. The Vendor shall represent and warrant that it will comply with all laws, rules and regulations required by the relevant authorities, including the appropriate withholding, reporting and payment of all necessary taxes.

The Vendor shall be liable for all work performed, including any acts or omissions, by its agents, consultants, employees and subcontractors.

## 2.3 *Scope of the call for tenders*

This call for tenders concerns the provision of project management services (commencing with the publication of a study on posts–fintech partnerships to overcome gender inequality in postal financial services) for the empowerment of MSMEs led by women and vulnerable groups by leveraging innovative postal solutions that enhance access to finance and credit and streamline trade facilitation. The project duration is estimated at one year, with the possibility of extension, as determined by the UPU.

## 2.4 *Background*

MSMEs led by women continue to experience multifaceted barriers to financial access and trade, including but not limited to, limited banking access, entering international trade markets, inadequate credit facilities, and prevailing digital and financial literacy gaps. The lack of gender dimension further complicates these challenges, making gender mainstreaming not just beneficial but essential for truly inclusive financial and trade ecosystems.

Concurrently, postal operators around the world are working to support the inclusion of MSMEs in global trade by utilizing their extensive geographic reach and three-dimensional network of physical, financial and digital services. For instance, in Brazil, more than 10,000 small firms that had never previously exported were able to do so between 2002 and 2008 through a new government-led programme called *Exporta Fácil* (Easy Exporting), which aimed to create a simplified, harmonized export service for MSMEs using the postal infrastructure as a one-stop shop for all trade formalities. This model has since been replicated in several other Latin American countries with the support of the Postal Union of the Americas, Spain and Portugal (PUASP).

In light of the above, the project proposed herein seeks to leverage that momentum and unlock new opportunities for MSMEs led by vulnerable groups, in particular women in remote communities. This project will thus offer an opportunity to develop a successful package of postal service solutions and business models combining fintech solutions and e-commerce platforms to advance financial inclusion and economic growth with a gender perspective.

## 2.5 *Objectives*

The aim of this call for tenders is to engage a provider of project management services to empower MSMEs led by women and vulnerable groups by leveraging innovative postal solutions that enhance access to finance and credit and streamline trade facilitation. In this regard, the Vendor shall particularly:

1. Enable the postal network to support women-led MSMEs in accessing international markets through the use of tailored postal digital financial services and solutions, focusing on simplifying domestic and international trade processes and providing trade education.
2. Disseminate knowledge, best practices and offer business models from Posts-Fintech studies and Trade-Posts projects that promotes collaboration with fintech companies offering digital products and services, including digital wallets and agency banking services, in the context of a more comprehensive financial ecosystem.

3. Support the postal network in responding to users' digital needs by piloting initiatives that can enable the delivery of products and services, as well as co-designing solutions with other ecosystem partners that could deliver the required tailored digital access.
4. Create and implement scalable models that can be adapted and replicated in different geographical and socio-economic contexts, thus ensuring broader impacts.

The deliverables would include:

- Comprehensive strategic plan outlining the approach to enable postal networks to support women-led MSMEs, including specific digital financial services and trade facilitation solutions.
- Implementation roadmap with timelines, milestones, and key performance indicators (KPIs) for rolling out the proposed solutions.
- Engagements with the UPU global postal network or with project partners to gather data, conduct analysis of customer needs and liaise with individual markets on project needs and requirements.
- Production of regular and timely projects progress summary reports.
- Organization of workshops for staff of DOs and MSMEs on utilizing digital financial services, understanding international trade processes and leveraging fintech solutions.
- Compilation and dissemination of best practices, business models, and case studies from successful Post-Fintech collaborations and Trade-Post projects.
- Prepare pilot projects in selected countries to test the effectiveness of proposed actions and gather feedback for improvement.

## *2.6 Use of subcontractors*

The Vendor shall not assign, sublicense, subcontract, pledge or otherwise transfer or dispose of its tender, or any of the rights and obligations contained therein or in an associated contract with the UPU, without the prior written consent of the UPU.

The approval by the UPU of the engagement of any subcontractor shall not relieve the Vendor of any of its obligations or responsibilities concerning the work performed by such subcontractors.

## *2.7 Use of the emblem, name and initials of the UPU*

Bidders shall not advertise or otherwise make public the fact that they intend to provide, are providing or have provided services to the UPU, or use the emblem, name or initials of the UPU in connection with their business for purposes of commercial advantage or goodwill, without prior and explicit permission from the UPU. Bidders shall take all reasonable measures to ensure compliance with this provision by their agents, consultants, employees and subcontractors.

## *2.8 Collusive bidding, anti-competitive practices and any other similar conduct*

Without prejudice to the provisions in sections 3 and 4 below, Bidders (including their agents, consultants, employees and subcontractors) shall not engage in any collusive bidding, anti-competitive practices or any other similar conduct in relation to:

- the preparation and submission of tenders;
- the clarification of tenders;
- the conduct and content of any negotiations, including final contract negotiations.

For the purposes of this call for tenders, collusive bidding, anti-competitive practices and any other similar conduct may include the disclosure to, or exchange or clarification with, any other Bidder of information (in any form), whether or not such information is confidential to the UPU or to any other Bidder, in order to alter the results of the call for tenders in such a way that would lead to an outcome other than that which would have been obtained through a competitive process. In addition to any other remedies available to it, the UPU may, at its sole discretion, immediately reject any tender submitted by a Bidder that, in the UPU's opinion, has

engaged in any collusive bidding, anti-competitive practices or any other similar conduct with any other Bidder in relation to the preparation or submission of tenders, whether with respect to this call for tenders or other procurement processes conducted by the UPU.

### *2.9 Intellectual property*

This call for tenders and all its attached documents, including any content, forms, statements, concepts, projects and procedures explicitly or implicitly forming part of the call for tenders, constitute the exclusive intellectual property of the UPU. This call for tenders is communicated to the various Bidders with the sole purpose of assisting them in the preparation of their respective tenders. Any hard copies of this call for tenders shall be destroyed or returned to the UPU by unsuccessful Bidders at the request of the UPU.

### *2.10 Privileges and immunities*

Nothing in or relating to this call for tenders, the activities described herein or any potential agreements related thereto shall be deemed as a waiver, expressed or implied, of any of the privileges, immunities and facilities that the UPU enjoys as a specialized agency of the United Nations system, pursuant to the Swiss Host State Act and the Agreement on Privileges and Immunities of the United Nations (on Swiss territory), the Convention on the Privileges and Immunities of the Specialized Agencies (outside Switzerland), and any other conventions and laws recognizing and/or granting such privileges, immunities and facilities to the UPU and its officials (such as the International Organizations Immunities Act in the case of the United States of America).

Accordingly, the Vendor shall expressly acknowledge and agree that the property and assets of the UPU, including any archives, data, documents and funds belonging to the UPU or held by it (including, without limitation, the data/hosting environments and servers pertaining to or associated with the provision of the services, as well as any data or documents in any form belonging to or held by the UPU on behalf of UPU member countries and their designated operators), are inviolable and shall be immune from search, requisition, confiscation, expropriation and any other form of interference, whether through executive, administrative, judicial or legislative action. The Vendor shall immediately contact the UPU in the event of any attempt to violate or any violation of the UPU's privileges and immunities, and shall take all reasonable measures to prevent such violations.

In the light of the UPU's status as a specialized agency of the United Nations (and without prejudice to the observance, by the UPU, of any sanctions established by the United Nations Security Council), Bidders shall expressly certify their legal and operational willingness and ability to provide the services on a nondiscriminatory basis for the benefit of all eligible entities established and/or situated in the territory of any UPU member country, irrespective of the existence of diplomatic relations between a Bidder's country of incorporation and/or operation and any UPU member country (including its designated operators).

### *2.11 Tax exemption*

Pursuant to article III, section 9, of the Convention on the Privileges and Immunities of the Specialized Agencies, the UPU is exempt from all direct taxes and from customs restrictions, duties and charges of a similar nature in respect of articles imported or exported for its official use.

Furthermore, as an intergovernmental organization and a specialized agency of the United Nations, the UPU is exempt from value-added tax (VAT) in Switzerland (OLTVA, article 22; Instructions 2001 sur la TVA, articles 574, 816 and others), as well as in other countries. Therefore, all prices shall be indicated in "net" form, without VAT or similar taxes.

### *2.12 Language*

Bidders must submit all tender documents entirely in English or French.

### *2.13 Signature*

Tender documents shall be signed by a representative duly designated and authorized to act on the Bidder's behalf and with the authority to legally bind the Bidder and accept the terms and conditions of this call for tenders.

### *2.14 Contact persons*

Secretary of the Tenders and Procurements Committee  
Universal Postal Union

International Bureau  
Weltpoststrasse 4  
3015 BERNE  
SWITZERLAND  
E-mail: [caa@upu.int](mailto:caa@upu.int)

### *2.15 Further inquiries and questions*

Bidders must send any questions regarding the content of this call for tenders or any requests for clarification in writing to the contact person(s) listed in section 2.14 by 1 September 2024 at 16.00 CEST.

Answers to questions submitted by Bidders, as well as any additional information and updates relevant to this call for tenders, shall be published on the UPU website at [www.upu.int/en/Universal-Postal-Union/Procurement](http://www.upu.int/en/Universal-Postal-Union/Procurement).

### *2.16 Delivery of tenders and deadline*

All tenders must be submitted to the UPU by e-mail only at [RFP-2024-012@upu.int](mailto:RFP-2024-012@upu.int) with "RFP-2024-012" as the subject line.

The deadline for the submission of tenders is **23 September 2024 at 16.00 CEST**.

The UPU shall not take into consideration any tenders received after this date and time. Furthermore, it shall not accept any tenders sent to any e-mail address other than that specified above or sent by any other means.

There shall be no charge to the UPU for the preparation and submission of tender documents by Bidders, and Bidders should not include the costs of preparing their tenders as a cost related to the provision of the services.

### *2.17 Evaluation procedure*

The objective of the UPU's evaluation process is to ensure the selection of a qualified, reliable and experienced Vendor capable of providing the specialized services and fulfilling the objectives set out in this call for tenders.

The UPU shall conduct its evaluation procedure with a view to determining as objectively as possible the tender that best meets its specific requirements. All tenders submitted shall be subject to an in-depth assessment, at the UPU's sole discretion, in order to enable the UPU to engage the most appropriate service provider. Due consideration will be given to Bidders' specific backgrounds, qualifications and experience in relation to the required services.

The prescribed structure of tenders, as set out in section 3, is mandatory for all Bidders. The UPU shall not take into consideration any tenders that do not fulfil the mandatory criteria.

Tenders received by the UPU must address all aspects of this call for tenders, and Bidders should identify any aspects where they envisage modifications being necessary or consider elements to be missing.

Tenders shall be evaluated on the basis of the following criteria, in descending order of importance:

- Quality of the proposal (in accordance with the specifications herein);
- Proven experience in gender, trade, financial inclusion or fintech/digital financial services projects;
- Knowledge and experience in managing complex projects on a global or multi-country level;
- Price.

The winning tender will be selected based on the non-exhaustive list of criteria set out in section 4. Bidders should therefore consider how their tender corresponds with the criteria listed and clearly indicate this in their response document.

The deliberations of the UPU Tenders and Procurements Committee (TPC) are strictly confidential. The TPC shall submit a report on its evaluation of the tenders received to the Director General of the UPU International Bureau, together with its final recommendation, for his assessment and authorization.

The UPU is not bound to accept the lowest tender and reserves the right to accept all or part of a tender. In awarding the contract, account will be taken of both the overall costs of the work and of the nature and quality of the services to be provided. The UPU reserves the right to negotiate prices and terms and conditions of contract after receipt of tenders.

Bidders will be informed of the outcome of their tender as soon as possible after the UPU has made its final selection.

### 2.18 *Modification, suspension or cancellation of the call for tenders*

The UPU reserves the right, at its sole discretion and at any time before the conclusion of the tender process (i.e. at any time prior to the signature of the relevant contract with the Vendor), to modify, suspend or cancel all or part of this call for tenders.

### 2.19 *Tentative schedule*

|  |  |
|--|--|
| Publication of call for tenders                      | 6 August 2024                          |
| Deadline for submission of queries                   | 1 September 2024 at 16.00 CEST         |
| Deadline for provision of responses to queries       | 10 September 2024 at 16.00 CEST        |
| <b>Deadline for submission of tenders to the UPU</b> | <b>23 September 2024 at 16.00 CEST</b> |
| Estimated start of engagement                        | 1 November 2024                        |

## 3 **Tender structure – Response format**

All information provided by Bidders must be fully compliant with the terms and conditions set out in section 2 above, as well as the provisions of this section and the service requirements listed in section 4 below.

### 3.1 *Cover letter*

Bidders shall submit a cover letter including:

- A statement that the Bidder has read, understands and accepts all provisions of this call for tenders;
- The Bidder's name, telephone number, postal address and e-mail address, and the name(s) of its representative(s);
- A statement that the Bidder's tender documents are valid for a minimum period of 120 days.

The cover letter shall be signed by a representative (or representatives) duly designated and authorized to act on the Bidder's behalf and with the authority to legally bind the Bidder and accept the terms and conditions of this call for tenders, and shall also include a confirmation of such authorization by the Bidder.

### 3.2 *Executive summary*

Bidders shall provide an executive summary highlighting the most important aspects of their tender.

### 3.3 *Bidder information*

Bidders must provide the following information:

- A letter of confirmation of interest and availability, using their own template;
- An account of their experience, including similar projects;
- A technical proposal, including:
  - a brief description of why the Bidder considers itself to be the most suitable service provider for the assignment;
  - a methodology setting out how the Bidder will approach and complete the assignment;
- A financial proposal based on a monthly fee, with payment details.

### 3.4 *Subcontractor information*

Bidders shall provide a list of any subcontractors to be directly involved in this call for tenders, and must specify the exact degree of these subcontractors' involvement in the provision of the services



### 3.5 *Technical proposal*

Bidders shall submit a technical proposal addressing all of the requirements set out in section 4 (Service requirements). This proposal should outline the methodology, processes and timelines, as appropriate, that Bidders intend to implement in order to fulfil the objectives of this call for tenders.

### 3.6 *Pricing structure*

Bidders shall quote an all-inclusive monthly fee applicable throughout the contract period. The term "all-inclusive" shall be understood to mean that all costs that may be incurred by the Vendor in its completion of the assignment are factored into the monthly fee stated in the proposal.

Bidders shall not include VAT in their pricing structure (see section 2.11 above). All pricing information shall be set out exclusively in Swiss francs (CHF).

### 3.7 *Delivery schedule*

The target dates for provision of the services are as follows:

Start date: 1 November 2024

End date: 31 October 2025 (the time frame may be extended, as determined by the UPU)

### 3.8 *UPU General Terms and Conditions*

Bidders shall include in their tender a statement of acceptance of the UPU General Terms and Conditions for the Provision of Services, attached hereto for reference.

The final terms of any contract arising from this call for tenders shall be defined by the UPU and accepted by the Vendor. Contract negotiations shall commence only after the final selection of a Vendor by the UPU.

## **4 Service requirements**

### 4.1 *Description of the services*

The Vendor will be responsible for scaling and disseminating the findings of recent UPU studies to ensure that women-led MSMEs are more effectively integrated into regional and international trade, fostering economic success and sustainability. The project will utilize insights/findings from the "Post-Fintech Partnerships for Financial Inclusion for Women" and "Trade-Post" studies to inform about the development of tailored fintech solutions and trade facilitation services. A significant component involves an assessment of these findings to ensure stakeholders are informed and engaged. This shall include:

- Gathering insights from the Gender Fintech Research and Trade projects on common areas of focus to enhance the DFS capabilities in enabling women-led MSMEs trade activities.
- Developing detailed project plans, timelines, and projected budgets based on the findings from the Post-Fintech study and Trade-Post projects.
- Coordinating with internal and external stakeholders to align project objectives and deliverables, ensuring that the solutions developed are tailored to the unique needs of women-led MSMEs to enable effective trade activities.
- Identifying gender-specific challenges in finance, regulatory and trade facilitation in the relevant regional contexts.
- Supporting research and trade project findings through events and webinars.
- Building and maintaining strong relationships with postal operators, fintech companies, trade agencies, e-commerce platforms, and government representatives including regulators on gender requirements.
- Engaging with NGOs and community organizations to amplify the project's impact, especially focusing on women's economic empowerment through DFS access, e-trade enablement and climate resilience.
- Preparing an inventory of innovation solutions building upon ideathons and market research in the context of trade facilitation and digital financial services that can be scaled up through the uptake of postal networks.

### 4.2 *Bidder requirements*

Bidders shall demonstrate a record of good performance in similar activities (i.e. reference letters and/or work completion certificates). The business transactions and activities carried out by Bidders must be compliant with the mandates and principles of the UPU.

#### *4.2.1 Key competencies required*

- Ability to coordinate multi-stakeholder projects and initiatives.
- Ability to persevere in the face of obstacles and difficulties, and to maintain composure in challenging situations.
- Solid and proven ability to build strong relationships and to establish and maintain good working relationships with key stakeholders (e.g. DOs, fintechs, MSMEs, etc.).
- Strong and proven negotiation skills and ability to work with high-level officials.
- Proven ability to quickly identify problems, carry out analyses and formulate opinions, conclusions and recommendations concerning complex issues related to the project.
- Ability to communicate clearly, effectively and convincingly both orally and in writing, and to produce clear and concise reports.
- Proven ability to advise senior management on project proposals and issues.
- Experience in gender, digital financial services, and e-commerce projects.

#### *4.2.2 Qualifications, skills and experience required*

- Education:  
First-level university degree (bachelor's or equivalent) or advanced university degree (Master's or equivalent) in fields including: economics, finance, trade, I, business administration or related area.
- Experience:
  - With first level university degree (bachelor), minimum 3 years' relevant experience; with advanced level university degree (master or similar), minimum 2 years of relevant experience in working in project management, preferably in international organizations or financial inclusion projects.
  - Knowledge in creating, implementing, and evaluating diversity and inclusion policies in the context of international organizations, particularly UN bodies is an asset.
  - Experience working with gender-focused organizations, NGOs, or community groups.
  - Good command of presentation and communication techniques (written and spoken).
  - Experience in the postal sector and/or United Nations system is an asset.

#### *4.3 Consultant requirements*

Bidders not operating as an independent consultant should propose at least three individual consultants in accordance with the requirements specified in this call for tenders for the performance of the services and activities described herein. Bidders are required to provide the CVs and diplomas of the said consultants, as well as a letter of motivation and a brief write-up (maximum 1,000 words) of the consultants' approach and methodology with regard to the project, for further verification and evaluation by the UPU. The UPU shall have the right to reject a proposed consultant if the individual does not fulfil the UPU's requirements as defined in this call for tenders.

Bidders not operating as an independent consultant should describe any relevant procedures concerning the replacement of individual consultants if so requested by the UPU.

#### *4.4 Duration of services*

The period of performance of the services to be provided by the Vendor shall commence upon award of the contract, with an estimated duration of one year. Any request for modification or extension of time frames must be submitted to the UPU, which will contact the Vendor for review and discussion thereof.

#### *4.5 Location of the services*

The Vendor or its assigned consultant shall in principle work from their own domicile. If so requested by the UPU, the Vendor or its assigned consultant shall work from the premises of the UPU in Berne, Switzerland (e.g. two to three days a week).

#### *4.6 Reporting*

The Vendor shall provide the UPU with monthly reports setting out the relevant services performed by the Vendor during that time frame. Such reports shall be prepared in accordance with a structure and format defined by the UPU.

The UPU may contest the Vendor's reports within 10 business days of receipt thereof. If the reports are not contested by the UPU within the said time frame, the services detailed therein may be deemed as duly provided by the Vendor and accepted by the UPU.

#### *4.7 Additional information*

Bidders shall describe any relevant procedures for ensuring the continuity of the services provided and for appropriate backup and retraining, as well as any relevant procedures pertaining to project management and communication.

Bidders shall also confirm that their tender covers all costs associated with the provision of the services referred to herein. No other fees shall be paid, with the exception of reimbursement of other unavoidable costs incurred for successful delivery of the services, which shall also be subject to the prior written consent of the UPU.

Bidders may include any additional information that they deem necessary or relevant in order for the UPU to gain a clear and detailed understanding of the services being offered.