UPU UNIVERSAL POSTAL UNION

Call for tenders

Study on understanding and enabling postal microfinance capabilities

22 April 2025

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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[1] 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 in the participation notification (see section 2.14).

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.

[1] 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.

Bidders wishing to submit a proposal in response to this call for tenders must contact the person(s) specified in section 2.15 below and may, if necessary, request additional information from the UPU in relation to this call for tenders.

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 consultancy services to the UPU for the conduct of a study tentatively entitled **"Study on understanding and enabling postal microfinance capabilities**" (hereinafter referred to as the "study"). The aim of the study is three-fold:

a. Increase the knowledge and legitimacy around postal microfinance service options and models regulations available on the market in order to better scope and support designated operators through future technical assistance programs.

b. Identify postal networks that demonstrate a real need and potential for technical assistance in deploying or scaling microfinance programs and the impacts this will deliver to designated operators, postal users, ecosystem partners and to the national digital access priority advancement.

c. Demonstrate to the public and private sector the tangible social and financial inclusion value of supporting postal networks in deploying or scaling microfinance programs.

2.4 Background

Postal networks are powerful vectors for financial inclusion as they address issues of accessibility, affordability, and trust. In fact, 28% of the world's adult population accesses formal financial services through postal networks. Historically focused on savings, remittances and Government to Person (G2P) payments, postal networks are now digitizing to encompass other financial services, including access to credit and insurance products. This has already been a subject of research for the Universal Postal Union.

The development of microfinance capabilities at postal networks can have a direct important impact on the access to finance choices for the low income underserved customers to improve their livelihood and resilience. Diversifying the microfinance access capabilities and expanding its solution options through the postal networks globally, can advance the national financial inclusion priorities and support poverty reduction through expanded access to credit choices.

Microfinance solutions and microfinance customers have distinctive requirements and features. Those features form critical components for developing viable postal microfinance solutions and partnership structures with credit granting methodologies that meet the needs of the postal users in compliance with domestic regulatory provisions.

Designated operators have the potential to be well-suited channels to provide microfinance solutions as standalone solution providers or through partnerships to serve postal users. Against a background of fast-paced innovation for designated operators in the microfinance sector, the Universal Postal strongly believes that it is becoming increasingly relevant to deep dive into the current microfinance strategies and business models' being rolled out, through a dedicated research initiative.

2.5 Objectives

The UPU's objective in conducting this study is to understand the impacts of microfinance solutions and services on advancing postal solution capability diversification and financial inclusion for the underserved postal customers and to also ascertain how these services are linked to the United Nations Sustainable Development Goals (SDGs) – especially those focused on reducing poverty and economic inclusion.

The study outcomes should inform and provide an overview for the postal network and the microfinance solution providers on the various options to collaborate, inter-connect and partner to enable microfinance provisions for the underserved postal users. It should also particularly define the important roles the microfinance companies may play in helping designated operators design scalable microfinance postal financial services and solutions for the underserved customer segments.

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 non-discriminatory 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.

2.13 Signature

Tender documents 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.

2.14 Participation notification

Upon receipt of this call for tenders, Bidders shall send confirmation of participation to the contact person(s) listed in section 2.15 by the deadline indicated in section 2.20.

2.15 Contact persons

Secretary of the Tenders and Procurements Committee
Universal Postal Union
International Bureau
Weltpoststrasse 4
3015 BERNE
SWITZERLAND

E-mail: caa@upu.int

2.16 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 2.15 by 12 May 2025.

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.

2.17 Delivery of tenders and deadline

All tenders must be submitted to the UPU by e-mail only at RFP-2025-014@upu.int with "RFP-025-014– Study on understanding and enabling postal microfinance insurance capabilities" as the subject line.

The deadline for the submission of tenders is **3 June 2025 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.

2.18 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 tender (according to the specifications herein);
– Knowledge and experience of the Bidder and its team and/or consultant(s), as applicable to the subject matter;
– Price.

The winning tender will be selected based on a non-exhaustive list of criteria as 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.

2.19 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.

2.20 Tentative schedule

Publication of call for tenders	22 April 2025
Deadline for submission of queries	12 May 2025
Deadline for provision of responses to queries	19 May 2025
Deadline for submission of tenders to the UPU	**3 June 2025 at 16.00 CEST**
Estimated start of engagement	1 August 2025

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.

Moreover, the requirements stipulated in this call for tenders must be met in their entirety, according to the structure defined below and following the sequence and numbering provided in this section. The UPU shall evaluate all Bidder responses in accordance with the structure defined herein and shall have the right to reject any tenders that do not fulfil the requirements of this call for tenders.

For each of the requirements listed in this call for tenders, Bidders shall answer with one of the following statements:

– Covered;

– Covered with limitations (explaining relevant limitations);

– Not covered.

Where the answer is “covered” or “covered with limitations”, Bidders shall provide further details and/or examples of existing implementations of their solution in the field (existing use cases).

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:

– Company structure, locations/subsidiaries;

– Financial data (turnover, profit, etc.);

– Partners and equity holders of the company;

– Company history;

– Market position and share in relevant markets.

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.

The technical proposal should also include the CVs of key staff members and/or relevant consultants, including the team leader, demonstrating their prior experience in areas relating to the study (as outlined in sections 2.5 and 4). These detailed CVs should be provided as an appendix to the tender.

Bidders shall state in their tender the expected duration of the study, which should be between six and eight months.

3.6 Pricing structure

Bidders shall prepare a detailed phase-by-phase budget, based on daily rates and time allocations for their relevant consultant(s).

The budgetary ceiling is 125,000 USD inclusive of all costs (including support, communications and travel) and any applicable taxes.

Tenders that fail to meet all study objectives within the budget or that exceed the budget shall not be considered. Bidders shall not include VAT in their pricing structure (see section 2.11 above). All pricing information shall be set out exclusively in United States dollars.

3.7 Delivery and payment schedule

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

Start date: 1 August 2025
End date: Six months after the start date

The delivery and payment schedules should be proposed by Bidders in their pricing structures, and must be agreed with the UPU.

The services provided by the Vendor shall be invoiced in arrears on a monthly basis. The UPU will make payment within 30 business days of receipt of invoice, subject to its acceptance of the services provided and the Vendor's transmission to the UPU of any and all documentation clearly detailing the services to which the invoice pertains (in a format to be established 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

Through the conduct of the study, the Vendor will be expected to assist the UPU in achieving the following major outcomes:

- Provide an overview of postal microfinance solution options
- Provide an overview of the current microfinance innovations and dynamics (products, distribution strategies, servicing, etc.) with a focus on programs driven or potentially suitable for postal networks.
- Help to understand the microfinance needs of postal networks customers with key focus on Women, MSMEs, Smallholder Farmers, Youth and other underserved customer segments.
- Provide analysis of the role of microfinance capabilities in enabling customers digital credit access choices, enhanced livelihood resilience and the improved economic development for postal networks customers.
- Identify regulatory enablers for postal microfinance (Solutions and Opportunities)
- Map out current and future required regulatory policy provisions conducive to enabling microfinance options and solutions in postal networks.
- Define models & best practices for deploying microfinance solutions and capabilities
- Identify the types of players involved in the microfinance value chain who could potentially collaborate with the UPU.
- Define partnership/collaboration models with the prerequisites and enabling conditions for each model.
- Define best practices and key success factors within postal network programs.
- Provide recommendations and action plans on the best way forward to advance microfinance solutions in the global postal network.

The Vendor must have ready access to microfinance solution providers internationally and will conduct the study under the supervision and guidance of the UPU.

4.2 Bidder requirements

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

Bidders shall be consultancy firms of international repute in the areas of activity defined herein. Moreover, Bidders are expected to demonstrate:

– Proven experience in the successful delivery of global, impact-driven and policy-focused studies in the relevant areas in English;

– An understanding of the challenges faced by designated operators, insurance providers, and the financial and postal sector at a global scale, to enable viable microfinance models in emerging markets for underserved customers;

– Awareness of the challenges faced by vulnerable and underserved customers in accessing microfinance services from the microfinance service providers and the financial service sector stakeholders;

– Experience and connections in the financial inclusion space globally, exposure to microfinance projects;

– Experience of delivering multinational and multi-stakeholder projects;

– Experience of working with United Nations entities or other intergovernmental organizations; and

– Experience of working in the microfinance area, postal and financial service sectors.

4.3 Consultant requirements

Bidders 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 of the said consultants. 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 should describe any relevant procedures concerning the replacement of individual consultants if so requested by the UPU.

4.4 Assessment criteria

Bidders with networks and staff deployed in emerging economies (and thus able to minimize travel costs associated with field visits, if so required by the proposed methodology) will be given preference.

Bidders will be assessed on the basis of a scoring system of up to 70 points for their technical proposal.

The technical proposal shall be assessed according to the following criteria:

Criteria	*Points obtainable*
Experience of conducting similar actionable policy studies	10
Experience and understanding of the microfinance, postal and financial service sectors	20
Proposed methodology	30
Team composition and experience of the team leader	10

Bidders shall provide evidence of their ability to meet these requirements by means of a list of references.

4.5 Duration of services

The services are scheduled to commence on 1 August 2025 for a total contract term of six months.

4.6 Location of the services

The Vendor or its assigned consultant shall liaise and work closely with the UPU (as instructed by the latter) and may be required to carry out certain tasks from the headquarters of the UPU in Berne, Switzerland.

4.7 Reporting

The Vendor shall provide the UPU with reports every two weeks 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 (i.e. time sheets).

4.8 Other requirements

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. Any other costs to be incurred by the Vendor, including any travel and subsistence costs incurred in the provision of the services at locations other than its own premises and specifically designated by the UPU, shall be subject to the prior written consent of the UPU. 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.

4.9 Additional information

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.