

Thessaloniki 21/01/2022  
Ref. No.: 3



**SUMMARY CALL FOR OPEN TENDER ABOVE LIMITS  
VIA THE NATIONAL ELECTRONIC SYSTEM OF PUBLIC PROCUREMENT (ESIDIS)**

**The Business and Cultural Development Centre (KEPA)**

Calls for an OPEN TENDER ABOVE LIMITS VIA THE NATIONAL ELECTRONIC SYSTEM OF PUBLIC PROCUREMENT (ESIDIS) for the award of the sub-project entitled **“development of a web application for the assessment & management of loan applications for microloans provision using blockchain technology”**; Most Economically Advantageous Tender (MEAT) is award criterion, based on best value for money in compliance with the provisions of Law 4412/2016. The sub-project is procured in the framework of the project “Remicro Local”, implemented under the Cooperation Programme INTERREG VA “Greece-Bulgaria 2014-2020” and co-funded by the the European Regional Development Fund (ERDF) and national fund of the countries participating in the Programme

- 1. Contracting Authority:** Business and Cultural Development Centre (KEPA)
- 2. Address:** Leda Maria Settlement, Hermes Building, Thermi Thessaloniki
- 3. Telephone:** +30 2310-480000 **Fax:** +30 2310-480003
- 4. Title:** **“Development of a web application for the assessment & management of loan applications for microloans provision using blockchain technology”**
- 5. Services:**
  - Development of a Web Application based on Blockchain technology (DLT – Distributed Ledger Technology) - CPV: 72261000-02 software support services, 72262000-9 software development services, 72212610-8 database software development services.
- 6.** This call is a Public Service Contract.

ΚΕΠΑ: ΚΟΙΝΟΠΡΑΞΙΑ ΤΩΝ ΣΥΝΔΕΣΜΩΝ ΒΙΟΜΗΧΑΝΙΩΝ ΚΑΙ ΕΞΑΓΩΓΩΝ ΕΛΛΑΔΟΣ



**Description – scope of the contract:** The scope of the contract is the development of a Web Application for the assessment and management of loan applications for the purpose of providing microloans, which will be based on Blockchain technology (DLT – Distributed Ledger Technology). The main objective of the application is the efficient management of credit risk by microcredit providers when assessing loan applications (access to the right information, assessment of applicants' credit behaviour, creation of a reliable credit profile of applicants, issuing a creditworthiness certificate, conversion of future receipts (interest payments) into tokens, etc).

**7. Segmentation:** NO

**8. Total budget:** €78,000.00 pre VAT

€18,720.00 VAT (24%)

€96,720.00 total budget

The sub-project will be co-financed by the European Regional Development Fund (85%) and by national funds of Greece (15%)

**9. Term of the contract:** The contract will run from the date of signature until 18/03/2023.

**10. Guarantees required:** The tender must be accompanied by a Letter of Guarantee for Participation in the tender in Euro (€), the amount of which must be 2% of the budget pre VAT, i.e. €1,560.00.

**11. Key financing conditions:** The funding body hereof is the "Greece-Bulgaria 2014-2020" Programme, which was approved by the European Commission on 09/09/2015 by Decision C (2015)6283. The contract is included in the project "RE-thinking MICROcredit as a tool to support SMEs and boost LOCAL economies" with the acronym REMICRO LOCAL, which has been approved and is implemented under the aforementioned Programme and in particular concerns the implementation of sub-project 5.1.1 entitled "Development of the electronic application Blockchain based Credit Scoring for Microfinancing" and has been assigned MIS code **5070104**.

**12. Provision of tender documents – info:** Business and Cultural Development Centre (KEPA). Address: Leda Maria Settlement, Hermes Building, Thessaloniki and phone number +30 2310-480000, e-mail: kabouridoud@e-kepa.gr, during working days and hours. In addition, all tender documents will be fully and freely accessed on the website of the entity, at the following address: <https://kepa.e-kepa.gr/>, as well as on the Electronic Public Procurement Registry and the National Electronic System of Public Procurement ([www.promitheus.gov.gr](http://www.promitheus.gov.gr))

Any requests for clarification are submitted electronically, no later than ten (10) days before the closing date for submission of bids, i.e. by 21/03/2022 and are answered accordingly on the tender website via the ESIDIS portal [www.promitheus.gov.gr](http://www.promitheus.gov.gr). Requests for additional information – clarifications are submitted by economic operators registered with the system, i.e. those who have the relevant credentials issued to them (user name and password) and the electronic file containing the text of the questions must be electronically signed. Any requests for clarifications which are either submitted by other means or where the electronic file accompanying them is not electronically signed will not be accepted.

**13. Time, place and language of bids:** The tender will be conducted electronically on the [www.promitheus.gov.gr](http://www.promitheus.gov.gr) portal of ESIDIS.

Commencement date for submission of bids: **01/02/2022 at 14:00**

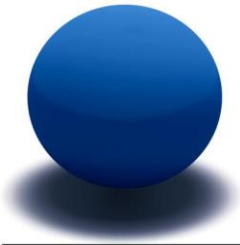
Closing date for submission of bids: **31/03/2022 at 14:00**

The electronic opening of tenders will take place four (4) working days after the closing date for submission of bids, i.e. **07/04/2022 at 14:00**. Bids are to be written in Greek.

**14. Eligibility to participate:** Natural and legal persons, domestic or foreign, associations of economic operators submitting a joint tender.

**15. Variants:** No variants or counter-bids will be accepted.

**16.** All detailed information, including delivery locations, is included in the call for tender.



17. Date of dispatch to the Official Publications Office of the European Union: 21/01/2022

**THE CHAIRMAN OF THE EXECUTIVE COMMITTEE OF KEPA**

Fokion - Thomas Algianakoglou

**ΚΕΠΑ: ΚΟΙΝΟΠΡΑΞΙΑ ΤΩΝ ΣΥΝΔΕΣΜΩΝ ΒΙΟΜΗΧΑΝΙΩΝ ΚΑΙ ΕΞΑΓΩΓΩΝ ΕΛΛΑΔΟΣ**

Θεσσαλονίκη : Οικισμός ΛΗΔΑ-ΜΑΡΙΑ, Κτήριο Ερμής  
6<sup>ο</sup> χλμ. Χαριλάου - Θέρμης  
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ΣΥΝΔΕΣΜΟΣ  
ΒΙΟΜΗΧΑΝΙΩΝ  
ΕΛΛΑΔΟΣ



**ΣΕΒΕ**  
ΣΥΝΔΕΣΜΟΣ ΕΞΑΓΩΓΩΝ

