



TERMS OF REFERENCE FOR ENGAGEMENT OF CONSULTANT FIRM TO CONDUCT EMPLOYEES' SATISFACTION SURVEY AT TANZANIA MORTGAGE REFINANCE COMPANY (TMRC)

1. INTRODUCTION

Tanzania Mortgage Refinance Company Limited (TMRC) is a private-sector financial institution with the sole purpose of supporting banks to do mortgage lending by refinancing and pre-financing banks' mortgage portfolios. It is a mortgage liquidity facility (MLF) or referred as Secondary Mortgage Lender, designed to support long-term mortgage lending activities by Primary Mortgage Lenders (PMLs), mostly banks and other mortgage lending institutions. TMRC's operation model was adopted from other successful liquidity facilities. TMRC was established in 2010 with support from the Government of Tanzania and the World Bank with the initial aim of supporting member banks to extend long-term mortgage loans to the public through the provision of long-term funds (www.tmrc.co.tz).

2. PURPOSE

TMRC seeks to engage a reputable and competent firm to provide consultancy services for the employees Satisfaction survey at TMRC. Currently, Company has 23 employees

2.1 Objective of the Consultancy

The objective of the employee satisfaction survey is to gauge employee engagement, job satisfaction, work-life balance, and organizational culture. The feedback will guide management decisions on improving the work environment, employee benefits, and overall organizational performance.

The consultancy firm will:

- Conduct a comprehensive employee satisfaction survey.
- Analyze the results and identify key themes and areas that need attention.
- Provide actionable recommendations to enhance employee well-being and engagement.

2.2 Scope of Work

The firm selected will be responsible for providing services for the following tasks:

- i. Survey Design: Develop a comprehensive survey tool that captures various aspects of employees' satisfaction.

- ii. Pre-Survey Engagement: Conduct initial meetings with key stakeholders (to understand organizational priorities and customize the survey accordingly;
- iii. Data Collection: Administer the survey, ensuring anonymity and confidentiality for all respondents. This may involve using digital platforms, paper-based methods, or a combination of both;
- iv. Data Analysis: Analyze the survey data to identify trends, strengths, and areas for improvement.
- v. Reporting: Prepare a detailed report outlining the findings, key insights, and specific recommendations for addressing areas of improvement; and
- vi. Presentation of Findings: Present the findings and recommendations to the management of the Board of Directors of TMRC and/or its committees.

2.3 Deliverables

The Employees survey's deliverables are:

- i. Inception reports of the assignments with Implementation Plan, that include schedule fieldwork/data collection, data analysis and reporting of findings.
- ii. Finalized surveys questionnaires and survey methodology submitted for ethical approval
- iii. Preliminary data analysis findings report
- iv. Final Employees Satisfaction Survey Report
- v. Power Point presentation with key findings, based on the Reports and consultations
- vi. Presentation of findings to the Board of Directors of TMRC and/or its committees.

3. CONSULTANT FIRM'S QUALIFICATIONS AND EXPERIENCE

The consulting firm should meet the following requirements:

- i. Demonstrated experience in conducting employee satisfaction or organizational surveys not less than Eight (8) years;
- ii. Proven expertise in survey design, data collection, and statistical analysis;
- iii. Strong understanding of organizational behavior and employee engagement;
- iv. Ability to present findings clearly and provide actionable recommendations;
- v. Familiarity with confidentiality and ethical considerations in employee surveys;

- vi. Ability to manage assignments effectively – consistently ensuring timeliness and quality of work with minimum supervision;
- vii. Excellent communication, organizational, and analytical skills.

4. TIME FRAME

The selected recruitment firm will work for eight (8) weeks from the date of signing the contract. A proposed timeline of activities should be included in the consultant's proposal.

5. GENERAL TERMS AND CONDITIONS

During the entire period of the assignment, the Consultant of the selected firm will be available to provide services to TMRC. In providing services to TMRC, the selected recruitment firm shall;

- i. Ensure to the best of their reasonable endeavors the highest professional standards and exercise all due care, skill, and competence;
- ii. Ensure that the Services provided shall be to the satisfaction of TMRC and the requirements of the assignment;
- iii. Render the services in a proper and timely manner;
- iv. Provide regular updates on the Survey progress;
- v. Comply with the relevant internal laws and TMRC Policies in providing the services;
- vi. Ensure that all reports and documents prepared during the assignment are treated as TMRC property;
- vii. Comply with Personal Data Protection Act;
- viii. Ensure that the reports/documents or any part thereof are not used and reproduced in any manner without the prior written approval of TMRC; and
- ix. Adhere to any additional terms and conditions as shall be mentioned in the consultancy agreement.
- x. Power Point presentation with key findings, based on the Reports and consultations
- xi. Presentation of findings to the Board of Directors of TMRC and/or its committees.

6. SUBMISSION OF PROPOSAL

Interested consultant firm should submit:

- A proposal outlining their approach to the assignment.
- Profiles of team members who will be involved in the project.
- References from similar assignments carried out previously.
- A financial proposal detailing fees and any additional costs.

Consultancy Proposals should be delivered applied online via the TMRC [Procurement Portal](#) not later than 1200hrs on 30th July 2026 to the address below:

The Chief Executive Officer
Tanzania Mortgage Refinance Company Limited
P.O BOX 7539
Dar es Salaam.

ATTN: Head of Human Resources and Corporate Communications

N.B

In case of any technical challenges on the procurement portal on the URL address below <https://eprocurement.tmrc.co.tz/> kindly contact the below.

Email : sofia.sufiani@tmrc.co.tz

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