



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, competent, and experienced consultant firm to provide consultancy services for conducting an Employee Satisfaction Survey at TMRC. The Company currently has 23 employees. The assignment is intended to generate reliable, confidential, and actionable feedback that will support management in strengthening employee engagement, workplace experience, organizational culture, and overall institutional performance.

2.1 Objective

The objective of the assignment is to enable TMRC to assess the current level of employee satisfaction level. The findings will provide evidence-based insights and practical recommendations to guide management decisions.

The consultant firm will be expected to:

- 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 selected consultant firm will be responsible for undertaking the following tasks:

- i. **Survey Design and Methodology:** Develop a comprehensive survey methodology, work plan, and survey tool that captures the key dimensions of employee satisfaction, engagement, motivation, leadership, communication, work environment, benefits, organizational culture, and areas for improvement.
- ii. **Pre-Survey Engagement:** Conduct initial consultations with TMRC management and relevant stakeholders to understand organizational priorities, confirm expectations, agree on the survey approach, and customize the survey tool accordingly.
- iii. **Data Collection:** Administer the survey to all TMRC employees while ensuring anonymity, confidentiality, voluntary participation, and data protection. The consultant firm may use a digital platform, paper-based method, or a combination of both, as agreed with TMRC.
- iv. **Data Analysis:** Analyze quantitative and qualitative survey data to identify trends, strengths, key drivers of satisfaction and engagement, priority areas for improvement, and practical interventions for TMRC.
- v. **Reporting:** Prepare a clear and comprehensive report outlining the methodology, response rate, key findings, analysis, insights, risks, and specific recommendations for addressing identified gaps and strengthening employee satisfaction and engagement.
- vi. **Presentation of Findings:** Present the findings, conclusions, and recommendations to TMRC management, the Board of Directors, and/or relevant Board committees, as may be required by TMRC.

2.3 Deliverables

The consultant firm shall submit the following deliverables:

- i. **Inception Report,** including the proposed methodology, detailed work plan, implementation schedule, stakeholder engagement approach, survey administration plan, data analysis framework, and reporting timelines.
- ii. **Finalized survey questionnaire, survey methodology, and data collection tools,** reviewed and approved by TMRC prior to administration.
- iii. **Preliminary findings report** highlighting early trends, key themes, and emerging issues from the survey results.
- iv. **Draft Employee Satisfaction Survey Report** for TMRC's review and comments.
- v. **Final Employee Satisfaction Survey Report** incorporating TMRC's comments, including key findings, analysis, conclusions, recommendations, and an action plan framework with proposed interventions and indicators.

- vi. PowerPoint presentation summarizing the methodology, key findings, recommendations, and proposed action areas for presentation to TMRC management, the Board of Directors, and/or relevant Board committees.

3. CONSULTANT FIRM'S QUALIFICATIONS AND EXPERIENCE

The consultant firm should meet the following qualifications and experience requirements:

- i. Demonstrated experience of not less than eight (8) years in conducting employee satisfaction, employee engagement, organizational culture, organizational development, or related workplace surveys.
- 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 consultant firm will undertake the assignment within eight (8) weeks from the date of signing the contract. The consultant firm shall include a detailed activity timeline in its proposal, covering inception, survey design, data collection, analysis, draft reporting, final reporting, and presentation of findings.

5. GENERAL TERMS AND CONDITIONS

During the entire period of the assignment, the selected consultant firm shall be available to provide the required services to TMRC. In providing the services, the selected consultant 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 all relevant laws, regulations, TMRC policies, and applicable professional standards in providing the services;
- vi. Ensure that all reports and documents prepared during the assignment are treated as TMRC property;
- vii. Comply with the Personal Data Protection Act and ensure secure handling, storage, analysis, and reporting of employee survey data;
- 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.

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 11th August 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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For any inquiries regarding this tender please contact:

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