



**TERMS OF REFERENCE FOR THE
PROVISION OF CONSULTANCY SERVICES
TO CONDUCT A CUSTOMER
SATISFACTION SURVEY FOR TANZANIA
MORTGAGE REFINANCE COMPANY
LIMITED (TMRC)**

1.0 Background

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), designed to support long-term mortgage lending activities by Primary Mortgage Lenders (PML). 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).

TMRC intends to engage a qualified and experienced consulting firm to conduct an independent customer satisfaction survey. The assignment will provide evidence-based insights into customers' experiences, expectations, and perceptions of TMRC's products, services, relationships, and service-delivery processes, and will support continuous improvement.

2.0 Purpose of the Assignment

The purpose of this assignment is to engage a qualified consulting firm to conduct a comprehensive customer satisfaction survey of TMRC's customers and come up with recommendations on how customers' experiences, expectations, and perceptions of TMRC's products, services, relationships, and service-delivery processes can be improved.

3.0 Objectives of the Assignment

The overall objective of the assignment is to independently measure TMRC customers' satisfaction, determine the factors that shape their experience, and provide evidence-based recommendations for improving products, services, relationships, and service-delivery processes. Specifically, the consulting firm shall:

- 3.1 Establish an objective baseline of overall customer satisfaction and assess satisfaction across key dimensions, including product relevance, service quality, responsiveness, communication, relationship management, and complaint resolution.
- 3.2 Identify the principal drivers of customer satisfaction and dissatisfaction, as well as TMRC's perceived strengths, service gaps, and priority areas for improvement.
- 3.3 Assess customers' awareness, use, expectations, and perceptions of TMRC's products, services, processes, and engagement channels.
- 3.4 Compare customer experiences across relevant customer segments and identify any material differences in needs, expectations, and satisfaction levels.
- 3.5 Determine customers' intentions regarding continued engagement with TMRC and their willingness to recommend TMRC, using appropriate satisfaction and loyalty indicators.
- 3.6 Recommend practical, prioritized, and measurable actions to improve customer experience, strengthen customer relationships, and enhance TMRC's service delivery.
- 3.7 Propose suitable customer satisfaction indicators and a framework that TMRC can use to monitor progress and conduct future assessments.

3.8 Ascertain effective and efficient approaches to facilitate customer communication (engagement) with TMRC.

4.0 Scope of the Assignment

The selected consulting firm will be responsible for the following tasks:

- 4.1 Survey Design: Develop a comprehensive survey tool that captures various aspects of customer satisfaction,
- 4.2 Pre-Survey Engagement: Conduct initial meetings with key stakeholders (TMRC Management) to understand products, priorities and customize the survey accordingly,
- 4.3 Data Collection: Administer the survey, ensuring anonymity and confidentiality for all respondents. Use of digital platforms and paperless methods are highly encouraged.,
- 4.4 Data Analysis: Analyze the survey data to identify trends, strengths, and areas for improvement,
- 4.5 Reporting: Prepare a detailed report outlining the findings, key insights, and specific recommendations for addressing areas of improvement, and
- 4.6 Presentation of Findings: Prepare and Present the findings and recommendations to TMRC staff, management and Board (Board-ready presentation) and, where applicable, customers.

5.0 Time Frame

The selected consulting firm will undertake the assignment over a period of eight (8) weeks from the date of contract signing. The consultant's proposal shall include a detailed and realistic activity schedule covering inception, survey design, data collection, analysis, validation, reporting, and presentation of findings.

6.0 Deliverables

The consulting firm shall provide the following deliverables:

- 6.1 An inception report setting out the detailed methodology, sampling approach, work plan, stakeholder-engagement plan, quality-assurance measures, and data-collection tools.
- 6.2 Approved survey tool and a brief pilot testing report.
- 6.3 A clean and anonymized survey dataset, together with appropriate supporting documentation.
- 6.4 A draft survey report presenting the methodology, response profile, analysis, key findings, customer satisfaction results, and preliminary recommendations.
- 6.5 A validation presentation to TMRC management and relevant stakeholders.
- 6.6 A final report incorporating TMRC's comments, an executive summary, and a prioritized action plan with clear recommendations, responsibilities, and indicative timelines.
- 6.7 The consulting firm shall present the key findings of the survey, recommended improvements and implementation roadmap for the recommended improvements to TMRC Management and, where required, the Board of Directors.

7.0 General Terms and Conditions

During the entire assignment period, the selected consulting firm shall remain available to provide the required services to TMRC. In providing the services, the consulting firm shall:

- 7.1 Ensure to the best of their reasonable endeavors the highest professional standards and exercise all due care, skill, and competence,

- 7.2 Ensure that the Services provided shall be to the satisfaction of TMRC and the requirements of the assignment,
- 7.3 Render the services in a proper and timely manner,
- 7.4 Provide bi-weekly updates on the survey progress,
- 7.5 Comply with all applicable laws and regulations of the United Republic of Tanzania and with relevant TMRC policies while providing the services,
- 7.6 Ensure that all reports and documents prepared during the assignment are treated as TMRC property,
- 7.7 Comply with Personal Data Protection Act,
- 7.8 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
- 7.9 Adhere to any additional terms and conditions as shall be mentioned in the consultancy agreement.

8.0 Consulting Firm's Qualifications and Experience

- 8.1 Demonstrated experience in conducting customer satisfaction or organizational surveys not less than five (5) years,
- 8.2 Qualifications, relevant experience, roles, and availability of the proposed key personnel
- 8.3 Proven expertise in survey design, data collection, and statistical analysis,
- 8.4 Strong understanding of organizational behavior and customer engagement,
- 8.5 Ability to present findings clearly and provide actionable recommendations,
- 8.6 Familiarity with confidentiality, ethical and data protection considerations in customer surveys,
- 8.7 Ability to manage assignments effectively – consistently ensuring timeliness and quality of work with minimum supervision, and
- 8.8 Excellent communication, organizational, and analytical skills.

9.0 Proposal Evaluation Criteria

Proposals will be evaluated using a Quality- and Cost-Based Selection approach, with a total score of 100 points allocated as follows: **Technical Proposal – 70 points** and **Financial Proposal – 30 points**. Technical proposals will be evaluated first. Only firms that attain the minimum technical qualifying score of **49 out of 70 points (70% of the technical score)** will proceed to financial evaluation.

Technical Evaluation Criteria (70 Points)		
No.	Technical criterion	Maximum points
1	Understanding of the assignment and responsiveness to the Terms of Reference	10
2	Soundness, relevance, and practicality of the proposed methodology, survey design, and sampling approach	10
3	Relevant corporate experience in customer satisfaction surveys and comparable assignments, including financial-sector or institutional clients	20
4	Qualifications, relevant experience, roles, and availability of the proposed key personnel	20

5	Adequacy and feasibility of the work plan, assignment schedule, quality-assurance measures, and data-protection arrangements	20
Total technical score		70

Financial Evaluation (30 Points): The lowest evaluated financial proposal will receive the maximum financial score of 30 points. Other financial proposals will be scored using the formula: **Financial Score = (Lowest Evaluated Price ÷ Price of the Proposal under Consideration) × 30**. The financial proposal shall include all professional fees, reimbursable expenses, taxes, and any other costs necessary to complete the assignment.

10.0 Submission of Proposals Requirements

Interested consulting firms shall submit the following documents:

- 10.1 A technical proposal setting out the proposed methodology, work plan, data sources, assignment team, timelines, and quality assurance approach.
- 10.2 Company profile and relevant experience.
- 10.3 CVs of key personnel.
- 10.4 At least three client references for similar assignments completed within the last five (5) years.
- 10.5 Financial proposal detailing consultancy fees and associated costs.

11. Submission Deadline and Contact Information

Consultancy proposals shall be submitted online through the TMRC [Procurement Portal](#) not later than **1200hrs on 13th November 2026**.

Important Note

For technical challenges relating to access or submission through the procurement portal, bidders shall contact the persons listed below before the submission deadline.

For technical assistance with the portal, contact:

- i. sofia.sufiani@tmrc.co.tz | +255 (0) 743 637 980
- ii. jmlimbilah@tmrc.co.tz | +255 (0) 757 858 289

For clarification on the TOR, scope of work, or proposal requirements, contact:

Email : saida.omar@tmrc.co.tz
Phone : +255(0) 0765 426 607

All bidders must complete procurement portal registration at least five (5) calendar days before the submission deadline.

Late registration and last-minute submission are discouraged. TMRC shall not be responsible for failed or delayed submissions caused by late registration, incomplete portal setup, internet connectivity problems, or any other bidder-side technical issue.

TMRC reserves the right to accept or reject any proposal, cancel the procurement process, or reject all proposals before contract award without incurring liability to any bidder. Submission of a proposal does not create any contractual obligation on TMRC, and TMRC will engage only the successful consulting firm through a formal written contract.