



TANZANIA MORTGAGE REFINANCE COMPANY LIMITED (TMRC) TERMS OF REFERENCE FOR WEBSITE REDISGN AND MAINTANANCE.

1. INTRODUCTION.

Tanzania Mortgage Refinance Company Limited (TMRC) is a specialized financial institution established to support financial institutions in extending long-term mortgage loans to the public. TMRC operates as a private sector driven institution regulated by the Bank of Tanzania, providing liquidity to mortgage lenders through refinancing. TMRC was established in 2011 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.

2. PURPOSE.

TMRC is seeking to redevelop website that will effectively showcase our work. The goal is to create an engaging digital platform that not only provides information but also facilitates interaction with our initiatives and resources. The new website should be user-friendly and interactive, allowing visitors to easily navigation. It should feature a clean and modern design that aligns with our organisation's branding and values. The website should also be mobile-responsive, ensuring a seamless experience across various devices.

2.1 Scope of Work.

The Scope of work for the Consultancy shall comprise of:

- Conducting a needs assessment to identify user requirements and expectations for the redesign of the website.
- Redesigning a website architecture that supports easy navigation and accessibility.
- Developing a visually appealing and responsive website that aligns with TMRC's branding.
- Integrating interactive features that enhance user engagement, such as forums, feedback forms, and multimedia content.
- Ensuring the website is optimized for search engines and mobile devices.
- Implement security measures, including SSL certification, data encryption, and adherence to Data Protection Act requirements to protect user data and ensure compliance with relevant laws.

2.2 Functional requirements

item	requirement	Description
1	Website Pages	The website should have comprehensive pages as per TMRC requirements.
2	Audit trail	The website should have an audit trail of all the activities happening on the website.
3	Analytics	The website should have analytics that will allow TMRC to see all the activities that are happening on the website eg. Google Analytics
4	News and blog/feeds	The website should display news and blog for Digital marketing and information dispensation.
5	Reports	The website supplier should generate website reports on a monthly basis based on the analytics and determine or recommend solutions.
6	Social Media Integration	The website should be integrated to social media platforms.
7	Emergency Notification Banner	The website should allow for an emergency banner display.
8	Licensed Plugins	Use of licensed plugins always is requested

2.3 Non-Functional requirements

item	Requirement	Description
1	Responsiveness	The website should be displayed on different screen sizes and devices without distorting the content
2	Security	The website should have security such as an SSL certificate etc.
3	Availability	The website should be available 24/7
4	Back up and Disaster recovery (DR)	The website should allow for scheduled backups Service provider to give us a DR plan
5	UI & UX	\The website should allow for easy navigation, have a beautiful look and feel and avoid deep links — The website should utilize pictures and relevant icons

		– The website should speak to the branding of ZHI in terms of colors, icons, pictures, and logos.
6	User Manuals	Develop a detailed Website user manual
7	Source code handover	Full source code including all developed libraries shall be handed over to TMRC.

3. Expected Deliverables

The consultant is expected to deliver:

- i. A comprehensive needs assessment report detailing user requirements and design recommendations.
- ii. An initial prototype of the website for review and feedback, including at least two rounds of revisions based on stakeholder input
- iii. The final website, fully developed and functional, along with documentation on its features and management.
- iv. Content Uploading – Support for uploading content to the website.
- v. Section Reworking – Assistance with reworking website sections as needed to ensure optimal functionality and user experience.
- vi. Team Support – Ongoing support for the TMRC team to address any issues, questions, or updates required during the support period.
- vii. Troubleshooting – Timely troubleshooting and resolution of any technical issues that arise post-launch to ensure the website operates smoothly and efficiently
- viii. Support Response Times - Defined response times for critical issues (within 24 hours) and non-critical issues (within 72 hours).

4. QUALIFICATION

The ideal consultant should possess:

- i. Professional in web design, computer science, or a related field.
- ii. Proven experience in developing websites.
- iii. Strong skills in user experience (UX) design and responsive web development.
- iv. Excellent communication skills for effective collaboration with TMRC staff.

5. SUBMISSION REQUIREMENTS.

Consultants will be evaluated based on the following criteria:

- i. Relevant experience in website development.
- ii. Quality and creativity of previous work samples.
- iii. Proposed methodology and detailed timeline for the project, including clear milestones.
- iv. Cost-effectiveness of the proposal.
- v. References from previous clients.

6. DEADLINE AND CONTACT INFORMATION.

All proposals must be submitted by 15 February 2026 to the address below.

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

ATTN: Chief Operations Officer

TMRC reserves the right to accept or reject any proposal without providing reasons.