TERMS OF REFERENCE FOR WEBSITE DESIGN, DEVELOPMENT AND MAINTENANCE

1. Background

Tanzania Mortgage Refinance Company Limited (TMRC) is a private-sector financial institution whose core mandate is to support banks and other mortgage lenders to extend long-term mortgage loans by providing refinancing and pre-financing of their mortgage portfolios. TMRC operates as a Mortgage Liquidity Facility (MLF), also referred to as a Secondary Mortgage Lender, designed to enhance long-term mortgage lending activities by Primary Mortgage Lenders (PMLs), mainly banks and other mortgage lending institutions.

TMRC was established in 2011 with support from the Government of Tanzania and the World Bank, with the initial objective of providing long-term funds to member banks to enable them to offer long-term mortgage loans to the public (www.tmrc.co.tz).

2. Objective

To engage a qualified firm/consultant to design, develop, deploy, and maintain an official website that is responsive, secure, scalable, and easy to manage.

3. Scope of Work

3.1 Website Design and Development

The consultant shall:

- Design a modern, responsive, and accessible website.
- Develop the website using a robust Content Management System (CMS).
- Ensure compatibility across devices (desktop, tablet, mobile) and major browsers.
- Create an intuitive user interface (UI) and user experience (UX).
- Integrate social media platforms and email contact forms.
- Implement multilingual capability.
- Provide search functionality and structured navigation.
- Integrate analytics tools for traffic monitoring.
- Ensure SEO optimization.
- Develop content templates and page layouts.
- Support migration of existing content.

- Train staff on content updates and CMS usage.

3.2 Security and Compliance

- Implement SSL and website security best practices.
- Configure role-based access for administrators.
- Ensure compliance with data protection and cybersecurity standards.
- Regular vulnerability checks and updates.

3.3 Hosting and Deployment

- Deploy the website to the production environment.
- Configure website backup mechanisms.

3.4 Maintenance and Support

The consultant shall provide ongoing support including:

- Regular updates and security patches.
- Bug fixes and performance optimisation.
- Content update support.
- Monthly health checks and reports.
- Disaster recovery and backup management.
- Technical support within agreed SLA.

4. Deliverables

- Approved website design mockups.
- Fully functional website.
- CMS with administrator access.
- Documentation (technical and user guide).
- Training for staff.
- Maintenance and support plan.
- Source code and ownership handover.

5. Duration

- Development Phase: 12 weeks from contract signing.
- Maintenance Phase: 24 months renewable based on performance.

6. Consultant Qualifications

The firm/consultant should:

- Have proven experience in website design and CMS development.
- Provide at least three similar assignments.
- Awareness on website Cyber threats
- Have capacity to provide ongoing technical support.

7. Reporting and Communication

- Provide weekly progress reports during development.
- Submit monthly reports during maintenance period.
- Attend review meetings as required.

8. **Acceptance Criteria**

The website will be accepted upon:

- Successful testing and approval by TMRC.
- Compliance with agreed specifications.
- Completion of training and documentation handover.

9. **Payment Terms**

- [20%] upon approval of design.
- [30%] upon deployment.
- [50%] after successful testing and handover.

10. **Ownership and Intellectual Property**

All source code, designs, content, and intellectual property developed under this assignment shall remain the property of TMRC

11. **Confidentiality**

The consultant shall maintain confidentiality of all Company data and information accessed during the assignment.

12. **SUBMISSION OF PROPOSALS**

Proposals shall be submitted online via the TMRC Procurement Portal **not later than 1200 hours on 22nd November 2026**. TMRC e-Procurement Portal address:
https://eprocurement.tmrc.co.tz/

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

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.