

FOR DEVELOPMENT AGENCIES

Institutional Programme Brief

Digitally delivered food assistance, social transfers and community resilience programming — designed for co-implementation with development and humanitarian agencies.

ISSUED	DOCUMENT	STATUS	REVIEW
September 2026	TMF/IPB/2026-01	For partner circulation	Annual

1. Purpose of this brief

This brief sets out what TMF Foundation does, how it delivers, and where it fits inside the programme mandates of development agencies, humanitarian actors, development finance institutions and philanthropic funders. It is intended as a first reference document for partnership, procurement and due-diligence conversations, and as the basis for a fuller concept note or proposal on any single thematic area.

TMF is a delivery organisation. Our core capability is moving assistance — food, cash, vouchers and services — to verified households quickly, at low cost per beneficiary, and with an auditable record of every transaction.

2. Organisation at a glance

Mandate Food access with dignity and choice; household resilience in low-income and crisis-affected communities.	Flagship platform Text Me Food — a mobile request-and-redeem system for food and cash-based assistance.
Delivery model Beneficiary request by SMS, USSD or app; verification; digital entitlement; redemption at contracted local vendors.	Modalities Restricted e-vouchers, unrestricted cash transfers, in-kind food packages, and hybrid combinations.
Operating footprint Community-level operations delivered through local vendor networks and partner referral channels.	Partner roles Implementing partner, sub-grantee, downstream service provider, or last-mile delivery contractor.

Country coverage, beneficiary volumes and audited financial figures are supplied as a verified annex on request.

3. The delivery mechanism

The Text Me Food platform is deliberately low-technology at the beneficiary end and data-rich at the programme end. A household needs only a basic phone; the partner receives a full digital record.

1. **Request.** The household sends a request by SMS, USSD or app — no smartphone or data plan required.
2. **Verify.** Identity and eligibility are checked against the programme's targeting criteria and partner or community referral lists; duplicates are screened.
3. **Entitle.** A digital entitlement is issued to the household — a restricted food basket, an unrestricted transfer, or a defined package.
4. **Redeem.** The household redeems at a contracted local vendor or collection point, choosing items within the entitlement.
5. **Settle.** Vendors are reconciled and paid digitally against redemption records.
6. **Report.** Every transaction produces a time-stamped, geo-referenced audit trail available to the funding partner.

Why this matters to a funder

The same mechanism can carry a food basket, a school-feeding subsidy, a cash grant or an emergency top-up. A partner can therefore add, scale or switch a programme's modality without building new delivery infrastructure — and retain beneficiary choice, local market spend and transaction-level accountability throughout.

4. Where TMF supports partner mandates

The nine areas below are the entry points most frequently raised by development partners. Each can be commissioned as a standalone programme or combined into a single agreement.

THEMATIC AREA	WHAT TMF DELIVERS	MEASURABLE OUTPUTS
Food security	Household food baskets and e-vouchers redeemable at local vendors; nutrition-sensitive basket design; seasonal and lean-period targeting.	Households reached; baskets redeemed; dietary diversity and food consumption scores.
Social protection	Registration, verification and payment rails for regular transfers to identified vulnerable groups; integration with existing registries.	Beneficiaries enrolled; transfers delivered on schedule; exclusion and inclusion error rates.
Poverty reduction	Predictable transfers combined with local procurement, so assistance circulates through community traders rather than leaving the local economy.	Value transferred; vendor turnover; household expenditure and coping-strategy change.
Humanitarian response	Rapid onboarding of affected populations and standing vendor agreements that can be activated in days rather than months.	Time from activation to first redemption; caseload served; distribution coverage.
SME development	Contracting, onboarding and digital settlement for small food retailers and aggregators; predictable demand and formal transaction history.	Vendors contracted; volume and value per vendor; on-time settlement rate.
Women's empowerment	Female-headed household prioritisation, entitlements held in women's names, and recruitment of women-owned vendors into the network.	Share of female recipients and female-owned vendors; decision-making and control indicators.
Youth programmes	Youth-facing roles in verification, vendor support and community mobilisation; school and training-linked food support.	Youth engaged; retention; attendance effects where linked to education.
Community resilience	Standing beneficiary and vendor registers that remain in place between shocks, enabling scale-up rather than restart.	Register coverage maintained; scale-up speed; repeat-shock response cost.
Emergency assistance	Surge top-ups to existing caseloads and one-off emergency entitlements with immediate redemption.	Surge caseload; redemption within target window; unit cost of delivery.

5. Programme design options

MODALITY A

Restricted e-voucher

Entitlement limited to an agreed food basket. Strongest control over what assistance buys; preferred where nutrition outcomes are specified.

MODALITY B

Unrestricted transfer

Cash-equivalent value with full household choice. Preferred where markets function and dignity and flexibility are programme objectives.

MODALITY C

In-kind & hybrid

Physical packages where markets are disrupted, optionally paired with a voucher component as supply recovers.

6. Safeguards, compliance and accountability

Targeting integrity

Documented eligibility criteria, community validation, duplicate screening and post-distribution verification.

Data protection

Consent at registration, minimum necessary data collection, restricted access, and beneficiary data held under the partner's agreed protocols.

Fraud and diversion controls

Vendor contracting standards, price monitoring, redemption anomaly review and reconciliation before settlement.

Protection and safeguarding

PSEA and safeguarding policies, staff and vendor codes of conduct, and a confidential complaints channel.

Feedback and redress

Beneficiary feedback by the same SMS channel used to request assistance, with logged case resolution.

Financial oversight

Segregated programme accounts, external audit, and transaction-level expenditure reporting to the funder.

7. Monitoring, evaluation and reporting

Reporting is generated from delivery data rather than assembled retrospectively. Partners agree the indicator set at design stage; TMF reports against it on an agreed cadence and supports third-party evaluation.

LEVEL	WHAT IS REPORTED	FREQUENCY
Output	Households reached, entitlements issued and redeemed, value transferred, vendors active	Monthly
Process	Redemption turnaround, settlement timeliness, complaint volume and resolution	Monthly
Outcome	Food consumption and dietary diversity, coping strategies, expenditure patterns	Quarterly / baseline–endline
Assurance	Post-distribution monitoring, spot checks, audit and evaluation findings	Per cycle

8. How to partner with TMF

1. Implementing partner TMF delivers a defined programme component under a grant or partnership agreement, reporting to the partner's framework.	2. Delivery service provider The partner retains programme ownership and contracts TMF for last-mile delivery, verification and settlement.
3. Consortium member TMF joins a consortium or call for proposals, contributing the digital delivery and vendor-network component.	4. Co-designed pilot A time-bound pilot in an agreed geography with a defined caseload, evaluated before any decision to scale.

In each case the engagement sequence is the same: scoping conversation, thematic concept note, due diligence and document exchange, agreement, and a defined start-up period before first delivery.

NEXT STEP

Tell us the mandate you need delivered.

We will respond with a thematic concept note covering caseload, modality, budget envelope, indicators and timeline, together with our due-diligence pack: registration documents, policies, audited accounts and reference programmes.

PARTNERSHIPS CONTACT

TMF Foundation

Institutional Partnerships

partnerships@tmffoundation.org

Address, telephone and registration number to be confirmed for publication.