



Loan Officer Job Description

Beneficent's loan officers are essential in helping the organization achieve its goal of riding the community of interest-based debt. The ideal candidate will have an implicit understanding of the dangers of interest (*riba*), and will work hard to help their clients not only pay off their debt, but avoid a similar plight in the future. The loan officer is expected to be an exceptional communicator, with the ability to convey pertinent information quickly and succinctly. The loan officer will be the client's first point of contact, necessitating they learn the inner workings of Beneficent and the loan application process.

Responsibilities

The loan officer's duties include, but are not limited to:

- Form part of the the loan committee to assess loan applications
- Providing support for clients, such as guiding them through the repayment process and directing them to other required services, such as social welfare
- Update the directors about clients' circumstances and requests as it changes
- Remind clients of delinquent payments
- Conduct interviews - without judgement - with prospective clients, taking detailed notes of their situation and need of financial relief

Qualifications

- Compassionate, especially when dealing with vulnerable populations
- Strong verbal and written communication skills
- Experience in customer service an asset
- Strong conflict resolution skills
- Willingness to learn some core principles regarding personal finance and Islamic finance
- Able to travel for in-person meetings with clients; access to own vehicle an asset

If interested, please apply online at <http://beneficent.cc/volunteer/> and check the "Loan Committee" box. Please also indicate in the qualifications box that you would like to work as a loan officer.