

Ethiopian Community Development Council, Inc.
901 S. Highland Street, Arlington, Virginia 22204

JOB DESCRIPTION

Position: IOM Travel Loan Program Officer
Department: Administration
Reports to: IOM Travel Loan Program Manager
Status: Full-Time/Non-Exempt
Location: Arlington, Virginia

Background: IOM provides refugees with loans to cover the cost of their transportation to the U.S. The travel loan is an interest-free loan that pays for the cost of travel for refugee and their families. ECDC has an IOM loan processing unit at its HQ office in Arlington, Virginia, which collects the loans on behalf of IOM for the refugees it resettles. Per their agreement with the IOM, refugee borrowers are expected to repay this travel loan once they resettle in the U.S. ECDC's Travel Loan team assists clients for up to five years as they repay their loans.

Job Overview: The Program Officer is involved in the day-to-day operations of IOM travel loan processing, executing all loan repayment-related processes, and communicating regularly with clients via phone. The position is responsible for keeping travel loan accounts and financial records current by applying bookkeeping principles.

Key Responsibilities

Loan Collection

- Learn the details and requirements of the IOM Memorandum of Understanding (MOU) to comply with the MOU requirements and manage ECDC's IOM loan collection process.
- Oversee all processes related to travel loan collection.
- Process and enter loan repayments in the loan database processing system.
- Use ECDC's database to update loan accounts, addresses, and social security numbers.
- Generate monthly statements and letters; and create new billing accounts.
- Follow up and ensure that ECDC's loan collection licenses and renewals are processed on time.
- Maintain current addresses for clients, including employing skip tracing techniques, updating the database, and doing research.
- Provide the ECDC Finance Department with monthly IOM Loan activity reports.
- Provide ECDC management with a monthly reconciled audit trail of all loan processes and adjustments.

Communications

- Develop and mail monthly statements as well as periodic letters to clients.
- Communicate regularly via phone with refugees, and caseworkers. Respond to telephone, email, and mail inquiries, and answer questions while meeting and exceeding customer expectations of customer service by showing your customers that you care about and value them.
- Provide timely responses with correct information; demonstrate a consistent commitment to problem-solving; and exhibit respectful behavior.
- Ensure accurate documentation of all client communication within the loan system, including case notes, correspondence, and changes in loan terms.

Client Management

- Troubleshoot exception payments, including sending letters to clients who have sent checks with insufficient funds in their bank accounts.
- Investigate any discrepancy in loan amounts with IOM and reconcile with client accounts.
- Assist clients in researching and resolving missing payments and other loan-related problems.
- Maintain client confidentiality and protect sensitive client data.

Qualifications

- Bachelor's degree in business administration, accounting, finance, or a related field.
- A minimum of three years of progressive loan collection or banking experience is preferred.
- Excellent interpersonal skills, including the ability to communicate with clients from around the world effectively and diplomatically.
- Experience working in a multicultural work environment productively in a team environment and independently with the ability to meet unexpected demands
- Fluency in both spoken and written English and the ability to use cross-cultural communication skills to avoid miscommunication and misinterpretation.
- The ability to present complicated information easily and accurately.
- Proficient use of Microsoft Word, Excel, the Internet, and computer/online database systems.
- Demonstrated problem-solving skills, good judgment, and attention to detail.
- Knowledge of the Fair Credit Reporting Act, the Fair and Accurate Credit Transaction Act, and the Fair Debt Collections Practices Act.
- Able to plan and manage work to meet deadlines; occasionally under limited time constraints.
- Commitment to ECDC's core values and the ability to adhere to those values in relationships with clients, colleagues, and partners.

Standard Working Environment

This position will be based at ECDC's Arlington, Virginia, headquarters location, working four days in the office and one day a week at home.

SALARY

ECDC provides a competitive annual salary for this position commensurate with experience is \$60,000 to \$64,000.

ECDC BENEFITS PACKAGES

- Medical, dental, and vision insurance are available on the first day of employment. ECDC contributes 80% of the premium.
- Life insurance that pays two years' salary for full-time employees at no cost to employees.
- Short- and long-term disability insurance; including workmen's compensation at no cost to employees.
- Generous 403b retirement plan after a new employee completes one year on the job. ECDC contributes up to 10% of the employee's annual salary for all qualified employees.
- Twelve (12) federal holidays plus 2 half-day holidays for Christmas and New Year's Eve; 15 Vacation days per year (first 5 years); and 10 Sick days per year.

To Apply: Please submit by e-mail: (1) a cover letter; (2) a résumé; (3) a short writing sample (2-3 pages); and (4) salary requirement to: hr@ecdCUS.org

No telephone inquiries, please. Qualified applicants will be contacted for an interview.

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