



Joanna Meyer:

You are listening to the Faith and Work Podcast where we explore what it means to serve God, neighbor and society through our daily works.

Hello and welcome to the Faith and Work Podcast. I'm your host, Joanna Meyer, and I'm joined by Denver Institute, CEO, Ross Chapman. Hi Ross.

Ross Chapman:

Hey Joanna. It's great to be with you, as always, on the Faith and Work Podcast, one of my favorite things to do.

Joanna Meyer:

Oh, so fun. It has been a big week for you, Ross. I just want to acknowledge for our audience that hearty congratulations. You debuted on Tuesday with your book as a number one new release on Amazon. Kudos to you.

Ross Chapman:

Yeah, it was super fun. And to Ryan Tafilowski who co-authored that book and has been a good friend at Denver Institute. And yeah, just real exciting, just fun to see that. And mostly excited just because we think that's a book that will help people integrate their faith in their work and be very thoughtful and accessible. It's very short. Kind of like yours, Joanna, just a good way to enter the conversation and be encouraged and join with others and asking some big questions.

Joanna Meyer:

Yeah, it's a primer, but it's by no means a little book. So we're thrilled about it. And you can catch our interview with Ross and his co-author, Ryan Tafilowski in the episode before this one. So you make sure you catch it.

But today we're exploring the theme of home ownership and how one company is addressing the systemic issues in mortgage lending that keep some American families from achieving the stability and the wealth creation that home ownership can provide. And along the way, we'll also discover this company's innovative approach to culture building and employee care. Ross, I'd like to hear your thoughts on this because Denver



Institute has begun to explore ways that the faith community can address issues of housing inequity through our work. And I'm curious why this issue of housing and affordability matters to you.

Ross Chapman:

Well, yeah, that's a great question. And a simple answer is because I think housing matters to God, and I think housing matters in our city. It is a need and a dream in our city for more people to be able to afford to live in Denver. And to be able to find a home that works for them, that doesn't put them in debt that they can never get out of and in a bad situation. And so what you think that aligns with God's vision for what it means to flourish or to have life to the full.

One of our favorite passages to reflect on that is Isaiah 65, where Isaiah has this vision of what God calls the new Jerusalem. And in that new city, housing is something that people have. It's stable, it's secure, it's not a burden. And that's just hard to do right now today. And so not just Denver, I mean, housing across the country is a major issue.

And so what we were basically suggesting and hoping is that people in their everyday work who somehow touched the housing industry, would see that as an opportunity to join with God and bringing redemption in that space. And so it was really fun. Today we get to talk to somebody who's working at a place that has actually set out to do that and is doing some really cool stuff with it.

So yeah, that's why it's important to me. And I'd say just another really cool thing about our guest today is not only are they addressing a city issue like housing. But they're also disrupting, in a good way, their own industry. And so that's really fun to think about that too. So that's things we want to encourage people to do in their day-to-day work is what's broken in my industry? And how could I do something about it? To what's broken in my city? And can my work do something about it? The way that I'm working, what we're creating, how does that touch a particular need or dream of the city that God would also care about?

Joanna Meyer:

So today our guest is Stephen Phalen, he is the Chief Pastoral Officer at Movement Mortgage. He also is our keynote speaker at March Eighth Business for the Common Good Event, which you'll hear more about later.



But what I love about what they're doing at Movement Mortgage as is ... as you alluded to, Ross, they're truly disrupting the industry and finding new ways to love their neighbors. So here are a few stats about Movement Mortgage. They're total loan volume is twenty-two billion dollars annually. That's a lot of pennies. They've served typically in a given year, sixty-six thousand families, helping them get into homes. And demographically, Movement Mortgage gives loans to 90% more black families than other mortgage lenders. And that comes from a commitment they have to address historic inequities in lending practices. So lots to explore with our guest, Stephen Phalen. Ross, would you introduce us to him?

Ross Chapman:

Stephen Phalen is the Chief Pastoral Officer at Movement Mortgage, where he works alongside the founder and his friend, Casey Crawford, former NFL player. And prior to his work in the corporate sector, Stephen spent time working as a pastor. And has both a doctorate in law and a master of divinity degree, which is a really interesting combo. And we're thrilled to feature Stephen as our keynote speaker at Business for the Common Good, which is Friday, March 8th. Welcome to the podcast, Stephen. So glad to have you.

Stephen Phelan:

Hey, it's a joy. I'm a huge fan of what you're doing and follow you from Charlotte. And so man, just thank God for the great work.

Ross Chapman:

Thanks for that. We really appreciate it. So you started your career as a pastor and now you're in mortgage sales. So I'm just curious, maybe you could help, since we're on the Faith and Work Podcast and one of our goals is this integration of these two ideas. And you kind of started in a career that is maybe usually thought of as just more spiritual. What has that journey been like? And how have you noticed how you're thinking about work has shifted over the years, as your career has changed?

Stephen Phelan:

Well, Ross and Joanna, I know that you had the same dream I did when you were little kids. You wanted to be the pastor of a mortgage company one day, too. I know you did. It's really all of our dreams. Come on, let's be honest.



Ross Chapman:

[inaudible 00:06:34] and this we're at the top of my list.

Stephen Phelan:

Well, I think that my friend ... it's really great to have a friend who can shatter some of these paradigms of the sacred secular in particular that I would've never said out loud that I carried. But there were some sort of hidden ways in which I did. And so I'll tell you the way that Casey Crawford really helped deconstruct that for me, was I'd say two phone calls changed my life. One, we can talk about later because it really led to the founding of movement. So that call is in the backdrop and we can get to that later.

But I tell you what, this one really, really got me. I was a pastor in San Diego and he called me one day and he said, "Hey man, who do you think can make the biggest dent in the great commission? Me, as the CEO of a mortgage company, or you, as the pastor of a local church?" So Casey and I compete in everything. So I'm like, huh, that's easy. That's what we do. This is my gig, man. This is my full-time thing, making disciples, the great commission. That's what we do. He said, "Well, yeah, well, I'm curious." He said, "How many hours a week do you have your people?" I said, "Well, one hour a week on Sunday and two hours a week if they're in a community group. And man, if they're like elders in the church, three, they'll go serve." He's like, "Yeah, well, I've got mine for 40." And he said, "And don't you ask them to write you a check? A tithing check?" I said, "Yeah, yeah, yeah, of course." He said, "Well, I pay mine."

And I said, "Hold on now, hold on. You don't win the great commission just because you have your people trapped and you pay them." I'm like, "There's this whole thing about go and baptize them in the name of the Father, Son and Holy Spirit, and teach them everything I've commanded you." And he said, "Yeah, yeah, yeah, let's do that." Let's do that, where all the lost, hurting, broken people are going every day. Because he and I were talking about it, he said, "The way I read America is that America is becoming more secular by the day and fewer and fewer people are going to a local church." And so he said, "But where are they going? They're going to work. And so let's take the church, let's be the church to them and love them, and disciple them, and see them come to know Jesus. Let's do that right where they are in the marketplace." And so I said, "Well, man, I can get behind that."

And so we started dreaming and praying and thinking about how to really be intentional with that. Now of course, he had made a commitment back in '08 when the company was founded to start a different kind of



company. So this was a trajectory that movement was already on and we became much more intentional about it. And so Ross, I tell you what, I've gotten so fired up about disciple making in the marketplace, fulfilling the Great Commission at work, and we're now leading a movement of companies. It's much bigger than Movement Mortgage. Where we have companies all over the country that we are consulting with and helping step into making disciples in the marketplace. And it is so exciting to watch CEO, after CEO, after owner, after owner come alive when they take Sunday to Monday, and Monday comes alive with faith and they're following Jesus, seeing people come to faith, making disciples holistically. That is so special and it is something I'm deeply passionate about.

Ross Chapman:

Well, it's really fun to hear that. And I would just say that's probably also why Joanna and I love working at Denver Institute. We believe in that opportunity that the church has every day, Monday through Friday, around people who don't know Christ and have the opportunity also to participate in what God's doing in terms of just bringing reconciliation of all things, and addressing all kinds of brokenness. And I know you guys are doing that, as well. But yeah, thanks for sharing your journey and how you got to where you are and how you're viewing it and seeing it.

Stephen Phelan:

You bet.

Joanna Meyer:

So I'd like to go back to 2007, that seems like an eternity ago. When you were founding a movement mortgage, the global economy had just plunged into recession, and one of the leading causes was unethical mortgage lending practices. And you guys had the audacity to think that a bunch of followers of Jesus could reform the economy and love neighbors better through better home loans. Tell us a little bit more about the motivation for the company's founding and what a opportune and impossible time for you guys to think about that goal.

Stephen Phelan:

Yeah, Joanna, I tell you, two phone calls changed my life. I mentioned one on disciple making. The other one was Casey called me back ... by the way, our friendship began on the football field at the University of Virginia. So



we've been friends for 30 years and it has been an absolute blast to live out your faith with someone who's so passionately following Jesus with very different gifts than you have and working those out. And so he called me back in 2008 and said, "Hey, man, will you fast and pray with me? I think God's calling me to start a mortgage company." And I was like, "Actually, no. I won't. It's a really bad idea. I don't even need to pray about it. You just need to turn the TV on because the world is blowing up because of that industry." He's like, "Look, I know."

He said, that whole thing was built around greed. Fundamentally, it was a failure to love your neighbor. People were preying on the most vulnerable, oftentimes the military, the marginalized first time home buyers. They're preying on the most vulnerable and doing subprime loans. And so he said, "What if we started a company that was fundamentally built around loving and valuing your neighbor, rather than preying upon them for personal financial gain?" And I'm like, "Okay, I could get behind that and I can pray about that." And so I did. And he has this day with God, he called me back on the way back and, Joanna, he's a passionate guy, super animated. And he was so fired up, called me all the way back, said, "Man, it was so great. God spoke to me." I said, "Man, that's great. Tell me what he said."

He said, "Well, I didn't really know where to read in the Bible. I knew you were going to ask me." So I said, "Well, what'd you do?" He said, "Well, I just took it and just dropped it on the ground. And wherever it opened up, I just read and took it from God." I was like, "Oh no. Oh no. What did it say?" And he said, "Well, it worked. He said it was Genesis 14 and Abraham and Locke got separated. And Abraham catches up with 318 Navy Seals." This is the Phalen standard translation of the scriptures. "And so they catch up and they wipe everybody out, and there's this gold and silver out there. And Abraham looks at his guys, he says, guys, take just enough for your family. Leave the rest. We don't want anybody thinking that this is about us getting rich. This is about the glory of God." And Casey knew.

He knew that God was convicting him to start a company that took just enough for his family, leave the rest. Cap your income, live moderately, give it all away. Not some of it, but make a company that's so fundamentally about the kingdom of God and not the kingdom of Casey, that you put your money where your mouth is. So I told him, I said, "Bro, you've heard from God here. And I'm going to hold you to that for the rest of your life. And we have to live into this, this story together." And praise God for iron sharpening iron and other men and women who come in. A guy named John Casey in the NFL challenged Casey Crawford, and it was interesting because Blue Trust, which is now part of our story, Casey jokes about it. He didn't have enough money at the time to be a



client of Blue Trust. And so John Casey challenged Casey and said, "Hey man, how much is enough?" If God blesses this and you start it, how much is enough? Do you have a financial finish line?

And so praise God for that question, choosing a financial finish line and say, okay, this will enable my family to live at our current level of income and to maintain that for the rest of our life. And then everything over this, goes to the kingdom of God. And so as God would do, at the time, it didn't matter because it was just a couple of us dreaming. But now that it's grown to every state and close to 5,000 teammates and praise God, Casey reached that number the first two years and everything has been for the kingdom of God since.

And so Joanna, when you ask me, why am I passionate about Movement Mortgage growing? It is not so that we can be number one on the billboard. It is so that we can experience ... so that more teammates in the United States can experience the power of a Christ-centered community at work. There's nothing like it. So that they can experience the power of being loved and valued in a community that is so special. I want so many more than 5,000 teammates to experience that. And so we're passionate about growth because it's growth for the sake of the kingdom.

And that means how we love, first of all, our teammates. Second of all, how we love our customers. And third of all, how we love marginalized communities that we serve in. Our whole paradigm is built around the great commandment and the great commission. How do we love God by loving the people he's entrusted to us first, loving our teammates really, really well. If we do that well, we'll have some customers to love. And if we love our customers really, really well, then we'll have some profit that we can then pour into marginalized communities. Because we believe God has a heart for the widow, the poor, the orphan, the oppressed. And we're going to focus our time, energy and redemptive energies in that direction.

Joanna Meyer:

Stephen, I'm wondering if we can focus a bit on that middle section. I want to hear a little bit more in a second about how you love your employees. But I want to hear about what it was about mortgages in particular. Because I think most people could look at that and be like, that doesn't seem like very spiritual work. How have you guys come to see mortgage selling, the process of writing a home loan and the mechanics of doing that, how is that redemptive?



Stephen Phelan:

Okay, so Joanna, think with me for a minute about when you bought a home. When your friends and family members, it's one of the biggest moments in your life. And not only that, do you know what the number one indicator of financial security is? Home ownership. Do you know what the number one cause of divorce is in America? Financial stress. Do you know what the number one debt that most families have is? Their mortgage. Add all of that up, we have a moment in time that is sacred, that is so special. I mean, you remember signing the documents, entering into your home. It is a transformational moment.

And not only that, but it can create generational wealth for generations to come. So I just think it's dripping with sacredness. It's dripping with God moments that are possible. And what a privilege to be able to settle people in homes for generational wealth. But also to be able to settle people in eternal homes for eternal wealth. When you bring together the great commission, the great Commandment, and this redemptive process of loving customers well that they have an experience in their home ownership process. So often, Joanna, sadly, when you go to buy a home, the first mistake that people make is they end up ... their eyes get really big, and they see that house and they get talked into by mortgage companies and real estate agents, they get talked into borrowing more than they can afford. And that dream becomes a disaster. It becomes a stress city.

So we committed ... and Casey did this, built around. If my little sister was looking for a home, how would I love her? What would be the best way I could love her? And he said, well, the first thing is, I want her to know how much money she could responsibly borrow. So we created a process that was revolutionary for the industry when we started this. Now it's become commonplace. I love how God does that. When we started, we said, we're going to do six-hour upfront underwriting. Which means that in six hours, we're going to tell you, Joanna, how much home you can responsibly afford.

Now, what that translates into is that recently we just had 50,000 potential customers that actually never became customers that we did their six-hour upfront underwriting on and love them and spent money loving them, even though we'll never interact with them again. But our conscience is clear because we said, "Hey, here's how much we think you can responsibly borrow, in a way that that home will be a generational blessing." So six-hour upfront underwriting became our standard.

But then we said, okay, what would Casey's little sister want? What would the second thing she would want? She would want to know that the process is not going to ... it's not going to drag out, the approval process is not



going to take 30 days, 60 days. So we said, you know what we're going to commit to doing? We're going to do it in seven business days. And everyone said, you can't. It's impossible. You won't be able to do that. And we said, well, we're going to trust God forward.

And Toby Harris, follower of Jesus, co-founder of Movement Mortgage. Toby is the one who really pushed us to love our neighbors in this way. Casey's thinking about his sister and Toby's saying, "We can do this. We can do this." And so seven business days for the approval process to happen. And then that last piece, one day to close. When you go to closing, if I'm doing it with Movement, it's going to happen. So you're not stressed out, oh, are we going to get everything together? Are we going to pull it all together? So our goal is six-seven-one. Six-hour upfront underwriting, seven days for the approval process, and one day to close. Now, recently we closed eighty-five percent of our loans last year in that six-seven-one process. That's what it means to love customers for us. We still got 15% to grow, but that's the standard of love that we want to see happening in the mortgage space.

Joanna Meyer:

You know what I love about that is that kind of turnaround, the six-seven-one, only happens when your team is darn good at the mechanics of doing mortgages. So it's like the actual skill of being in financial services is allowing you to love people better. And we can celebrate the financial giftedness of all the number crunchers at your organization.

Stephen Phelan:

Amen. Whatever you do, do it heartily, as unto the Lord. Whatever you do, do with excellence is another translation. And so God has gifted us in so many different ways, and then we can go to our underwriters, to our processors, to our market analysts and say, "Hey, you are a part of God's story. You are a part of loving and valuing people. You are a part of one of the most significant moments in their family's life." And if they're followers of Jesus, we can frame it in the great commandment. And if they're not, we can frame it in just we exist to love and value people. Let's go do that really, really well by being excellent at what we do.

Ross Chapman:

I really love that. I got a text from a friend a couple days ago, just basically this exact conversation. But just had spent a career doing traditional ministry work, we might say. And he's not doing that now, he just said, "It's so



relieving to know that what I'm doing normally every day is ministry and is pleasing to the Lord." Because he's trying to love people well through his everyday work. And I love that you guys have ... you've really figured out the mechanics of what was broken in your industry, and use that as a way to say, this is a way we can love and value people, the way that we can live out the great commission, the great commandment. And do that every single day where we spend the majority of our time. And so yeah, I just love that example. It's incredible.

Jeff Hoffmeyer:

Hi, I'm Jeff Hoffmeyer, Vice President of Advancement, here at Denver Institute for Faith and Work. And I'd like to invite you to become a part of our new monthly partner community. Whether it's a monthly commitment of \$25, \$50, or any amount, your generosity will support Denver Institute's ongoing efforts to help men and women love God, their neighbors and society through their daily work, including this podcast. To say thank you as a monthly partner, you'll receive a welcome box, you'll have exclusive access to private digital content, personalized vocational coaching, and discounts for Denver Institute content and experiences. To become a monthly partner, simply visit denverinstitute.org/give or see the show notes in the today's episode. Thank you in advance for your generosity.

Ross Chapman:

You said home ownership is the most important indicator of prosperity, stability, wealth, stability. But that's not always been an equitable conversation or reality in our country. And so I'm just curious if you would talk about what's Movement Mortgage been doing to just address some of the inequities that there are in becoming a homeowner?

Stephen Phelan:

Yeah, Ross, I'm glad you asked that question. This one breaks my heart, actually. If you look at the statistics, forty-six percent of Black Americans are homeowners, seventy-nine percent of whites are. And that creates a gap that is a very significant gap in our space, that we feel is a justice issue. And so our desire is to step into that gap. I believe justice, another way to frame it, is writing wrongs. And so there's a historical systemic wrong there that plays out on so many levels that we're trying to address.

I mean, if you look at Black American households are 10 times lower net worth than white households. And so how do we begin to address some of these inequities that we see? Well, we're taking two primary solutions. If



you had come to Charlotte and see one of the movement schools that we've started, which is another story adjacent to it, we recognize that in Charlotte we were thirty-five thousand units short of affordable housing. And so part of the conversation is that God orchestrated a redemptive solution to that here, where we partnered with federal, state, local, the church and a mortgage company to create this affordable housing solution to a neighborhood that we were investing in heavily, and wanted to see gentrification with justice happen. And so Bob Lupton writes about this well, and so thinking through some of those principles.

But Ross, we also realized that that solution was difficult to scale. We think about scalability and sustainability when it comes to redemptive solutions. And so we'll continue to do that. God brought that together and we'll continue to have that as a piece of the answer. However, the long-term solution, we believe, that we are leaning into heavily is by addressing the inequity through Grab the Key. What is Grab the Key? Well, we want to help Black home ownership, we want to help Latino home ownership, so that generational wealth can be created in the Black community, in the Latino community. So that we see the statistics change from forty-six percent. That one day, we live in a world where Blacks and Whites own homes at the same level.

And so how are we doing that? Well, we have Black and Latino leaders who are leading us in this. Montell Watson, who is one of my dear friends and is an absolute warrior for Jesus. He is also very skilled in the mortgage industry. Montell is leading us in this. And Ross, he tells the story that ... he said, here I am, a Black man who played basketball, Elon University, went on to be in the mortgage space himself. And he said, and yet I was told a narrative that I began to believe that I wouldn't and couldn't own a home. As a college graduate in the real estate space, in the mortgage space, he said, I began to believe the narrative that my community and the broader community was telling. And so he said, I want to be a part of a new narrative, a new story, a redemptive story.

And so, what is that? We'll Grab the Key is helping Black and Latino communities, the most marginalized, settle them in a home that creates generational, transformational wealth. How do we do that? Well, our team goes in and begins to raise awareness, advocacy, dealing with financial literacy, some of the issues that are there. And after that, we then have developed a seven week mentoring process through Grab the Key that begins to address the obstacles that the Black and Latino community are facing to home ownership. But what we've seen, Ross, is that that's much longer than a seven-week journey. And so we then pair that with our Faith in Life mentoring journey that we've developed for the marketplace, for companies all over. That becomes over a year long process where we journey with them as they deal with credit issues, with all the root issues.



I mean, look, how do you strengthen your marriage? How do you grow as husbands and wives? As mothers and fathers? As followers of Jesus professionally? And so it's a holistic process. And I am so excited about Grab the Key and the future that we have. And so that's something that we are excited to lean into with the church, the business world, nonprofits, and really see. And listen, when you see creative entrepreneurs ... I just was at lunch today with the CEO and owner of another company who is coming alongside us in the Grab the Key initiative. And what he's going to do is he's going to put \$10,000 down for each one of his teammates who are first time home buyers. And so he said, look, I'm going to put some skin in the game and put \$10,000 towards them owning a home, and then let's work with Movement in the Grab the Key initiative to make this happen for 130 of my teammates.

Ross Chapman:

That is awesome.

Stephen Phelan:

It's incredible.

Then we have other home builders like our partnership with True Homes. It's interesting, Josh Blackson, who was a pastor with Elevation Church is now ... he's transitioned into the CEO role of True Homes. Josh is coming alongside us to create affordable housing solutions. They build new homes and are now putting them inside of the Beltway in Charlotte and in other cities they're in to put these within our teachers and the movement schools, who are first-time home buyers through Grab the Key. So there's so many people of influence who take their creative, God-given solutions to run True Homes and to do it really, really well and to build homes. And they're tithing a percentage of the homes they're building to say, we're going to, through Grab the Key, begin to step into this issue with you and see God right the wrongs in this space.

Joanna Meyer:

I love the creativity and collaboration that you're describing. It's amazing. I want to cycle back to a topic that I know you're passionate about and you touched on briefly earlier in our conversation, and that is the strategies that you guys have within movement to love on your employees. And I've seen few companies that have such a comprehensive and passionate commitment to their growth and flourishing. So you're the Chief Pastoral Officer, tell us a little bit about practically how you love the employees of movement.



Stephen Phelan:

So for us, again, it goes back to the great commandment. Love the Lord, your God, with all your heart, soul, mind and strength, and love your neighbor as you love yourself. So our neighbors are our teammates, and it starts with them. If we can create a community where regardless of your faith position, it has absolutely nothing to do. In fact, if you look at our mission statement hanging on the wall, you will not see the name of Jesus in it. It says, "We exist to love and value people by leading a movement of change in our industry, in other corporate cultures and in local communities."

So think about that. Any Buddhist, Atheist is going to sign off on, hey, do you want to love and value people? Yeah, I mean, that's a basic fundamental human desire is to love and value people. And so if they want to go one click below, we can tell you what's behind that, which is the great commandment. But need not be for the introductory conversation. So Joanna, to your question, how can we create a community where if you came to work for us, you would flourish as a human being? So we've asked that question over and over and over again, and we are constantly looking for ways to have everyone who walks through movements doors say, I am a better human being because I work at this company. My family is better, my marriage is better.

So I'll tell you this and we can talk more about this when I come out. But there's three fundamental human needs. There's three fundamental human values that every single human longs to be loved in these three ways that we've identified. Here's the first one, if you're a human being, you want to have friends at work. It is so basic. You can study Gallup poll, after Gallup poll, after Gallup poll and what they'll tell you is retention, why people stay at a job and why they're like, I love it is because they show up and they feel loved. By a friend who's like, Ross, glad you're here. I mean, it kind of goes back to the old school, you remember, Cheers? You want to go where everybody knows your name. I mean, it's kind of that.

And so, what do churches do to make churches sticky? Small groups. Well, what should businesses do to make businesses sticky? Small groups. So that's what we've done. We've created a small group system for the business world called Movement Mentoring. And we're giving it away like hotcakes to businesses all over the country, who want to create a stickiness to their business. And we've created four different tracks within that. We have a Faith in Life track, which is a part of the Movement Mentoring process. We have a Grab the Key track, dealing with home ownership. We have a leadership development track that John Maxwell has helped us develop. And then we have a life planning track where, why do we do that? Well, because we want to help our teammates build the life that they want to have, their dream life.



And so we have a life planning class where we come alongside them and say, hey, let's help you build the life you dream of. And we take them to their funeral. We say, hey, imagine your funeral, imagine you're standing there. What do you want your friends and family to say about you? Okay, now all those people that really matter to you, let's develop the things that would lead them to saying that about you. How are we going to get there? So we've developed that in small group systems, the mentoring process around how do you build friendships where people feel loved and can be exposed to the love of God if they so choose.

So that's the first way people long to be loved. And again, we'll go into this more when I come out because there's a lot that's there. The second way that people long to be loved at work is not only do they want to have a friend, but they want to have help in crisis. You know the old saying, misery loves company? When you're in misery, you want some company. You don't want to go through it alone. And sadly, Joanna, what is so tragically true for far too many Americans is that we're one paycheck away. And when you fall, you hit the concrete and there's no safety net. And all of us want a safety net. All of us want a community. It takes a village. I mean, it takes a church. It takes a community to come alongside people in crisis.

And so we've created a process, and again, we'll talk more about this, called Love Works. We believe Love Works, love takes action. Where we're tangibly and honestly, all this is, is a church benevolence fund applied to the business world. And so I could tell you a lot more about that, but we all want a friend at work, we want help in crisis, and we want a purpose. We want a life of purpose. And so we're helping our people build ... John Coleman, he's a part of one of our deep partners at Sovereign Capital, Christ-centered private equity company. Through his book, he taught me that we build a life of purpose, we don't necessarily find a life of purpose. And we build it day by day.

And so we're trying to help our teammates build a life of purpose. There's a global purpose that we want them to step into because God is writing a ginormous story. And one of the ways we do that is helping them go serve the most marginalized in the world through vision trips. We've actually sent out over 60 now from our company. And we're bringing other companies from all over with us. We're actually building out the infrastructure now to do that at scale. But the other way is to have a local purpose, to really take a life of purpose and build it out here locally. And so we have a number of ways that we're doing that.

And again, more on those three things in Denver because man, we're equipping ... this is a passion of mine. Joanna, a lot of my role now, honestly, I've become more of a consultant. And I spend a ton of time consulting with other owners and CEOs about this. Remember our vision statement? We exist to love and value people by



leading a movement of change. In our industry, in other corporate cultures. So part of the reason why we have now come alongside Sovereign's Capital and Ronald Blue Trust is that we are dreaming of a movement of God's love in the marketplace, sweeping through company after company, in every industry, in every sector. And so part of the thing that drew us to purchasing Ronald Blue Trust and partnering with Sovereign's Capital is this idea of a movement. That is so much bigger than Movement Mortgage. But we're really stepping into this prophetic word that Billy Graham ushered that the next great revival is going to happen among believers in the marketplace. And so we're inching our way, we're dreaming our way, we're day by day laboring to that end, that's bigger than Movement.

Ross Chapman:

Now I want to ask maybe a different kind of question, which is, just imagine yourself being at a corporation or in a small business, or maybe you're working in healthcare, education and you just don't have the agency to create the kind of thing that Movement Mortgage has done. Or to kind of dream up the work in the way that it's happening in your industry and in the movement that you guys are doing. What advice, encouragement, or words might you encourage them with?

Stephen Phelan:

Yeah, Ross, it's a great question. And I answer it every week, if not every day, because of my consulting role. And I'm often consulting with entrepreneurs who are one man, one woman shops. And they're like, "I can't do what movement's doing because we're not the size and resources and all of that." And I say, "No, no, no, no, no. You can, because the three things I just told you are three fundamental human needs that every human has. And Movement was doing those when we had two people and when we had 5,000. And we just did them organically. And then as we began to scale, we began to scale love and create systems and structure and process to scale love."

And so this is why I want us to dial in on this when I come out because those three things, a friend at work, help in crisis and a purpose. You can do that whether you have one person and you're an entrepreneur with a dream. Or whether ... we just got to come alongside our friends at Hobby Lobby, they're quite larger than we are. And we got to work with a company, our friends at Hobby Lobby, and they're fifty-seven thousand, I think. So those principles of those three things, we are working out at companies of five hundred and fifty-seven thousand. And so I'm excited to dive into them when we come out. Because again, it's across industry, it's across scale, it's



basic loving and valuing human beings, and causing them to flourish. And these things don't require any sort of budget, staffing, anything else. And we will give them to you for free. So I can't wait to talk more about it.

Joanna Meyer:

Stephen, I'll let that be our final word. Because I think it's really fitting, the idea that loving your neighbor, loving our world isn't dependent on the scale of the work that you do. It's dependent on your presence and availability to the Lord, to work through you in that place. It's just a beautiful picture. So thanks for the reminder, both on a personal level and on a grand scale as we think about what's God's doing through you at Movement.

Stephen Phelan:

Well, Joanna, let me just close with saying this too, that I come humbly as a learner. Because the value of me coming is that we're going to have so many conversations and there's going to be so many entrepreneurs and faith-based people who take hold of things we're doing, and run further, and faster, and adapt. I'm going to learn so much from you, and there's other creative solutions that we're not even thinking about right now. That are being redemptively applied in the marketplace. So I can't wait to come learn and grow with you because that's one of the richest part of the journeys for me, is to do it in community together.

Ross Chapman:

That's awesome.

Joanna Meyer:

I love it. Well, we'll see you on-

Ross Chapman:

Yeah, thanks for your time.

Joanna Meyer:

Friday, March eight. Thanks, Stephen. I can't wait to meet you in person.



Stephen Phelan:

Sounds great. See you guys.

Joanna Meyer:

What a fascinating conversation with Steven Phalen. If you'd like to learn more about what God is doing in and through Movement Mortgage, join us Friday, March 8th at Business for the Common Good. Details are at DenverInstitute.org under the connect tab.

And also, we want to highlight some amazing publications that have come out through Denver Institute's partnership with InterVarsity Press. We have three books to highlight today. The first is my book, *Women, Work, and Calling, Step Into Your Place in God's World*. We're going to highlight Jeff Hayden's book, *working From The Inside Out*, a brief guide to inner work that transforms our outer world, and Ross and Ryan Tafilowski's book, *Faithful Work in the Daily Grind with God and For Others*. Three amazing reads, you can find details about them at the show notes, or you can hit Amazon.com or you can hit InterVarsity Press, lots of places to buy these amazing books. Thanks for joining us today.

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