



Jeff Haanen:

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Hello and welcome to the Faith & Work Podcast where we explore our everyday work in God's world. The Faith & Work Podcast is produced and hosted by Denver Institute for Faith & Work and I am Jeff Haanen. I'm the founder and executive director of Denver Institute for Faith & Work.

Jeff Haanen:

[00:16](#)

Really looking forward to the podcast today. Today, we have a really fun, interesting guest. His name is Kenman Wong. He's a professor of business ethics at Seattle Pacific University and he teaches and researches in the areas of ethics and market-based methods to alleviate global poverty. He is also the author of 'Business for the Common Good: A Christian Vision for the Marketplace'.

Jeff Haanen:

[00:38](#)

Kenman is also the brains behind the new, Faith & Co, a serious of short films that feature real-life examples of faithful living in the marketplace. Kenman, thanks for joining us on the Faith & Work Podcast.

Kenman Wong:

[00:50](#)

Thanks, Jeff. Thanks for having me. Real honor to be with you today.

Jeff Haanen:

[00:53](#)

First, tell me a little bit about ... We're talking about faith and business today and I think a lot of our listeners wouldn't necessarily know where to go with that. When you guys are thinking about faith and business, what are we actually talking about here?

Kenman Wong:

[01:06](#)

Well, we're talking about really the many, many people who sit in church every Sunday, who work for a living in the world of business, yet have almost never heard a sermon or teaching in a church affirming the spiritual value of their work. There's probably several reasons behind that. I think one of them is theological, that we think that the most spiritual Christians are those that go into ministry or the mission field and everybody else just has a job.

Kenman Wong:

[01:35](#)

Within that realm of job, I think we can even segregate out another kind of hierarchy within that. I think the helping professions like doctors and nurses and counselors and teachers, we tend to see their work as having more spiritual value. Where I think for business people, and there are probably good reasons for this, I think sometimes business has a reputation that it's a world that's rough and tumble, and sinful and aggressive.

Kenman Wong:

[01:59](#)

Where at least business people is often they're taught their job within the church is to give money to support the real work of the church, the pastors and the missionaries and the nonprofit organizations. Then, at least business people, I'm afraid, with the sense that what they do 40 to 50 to 60 hours a week, really 90,000 hours of working over a lifetime, that their work has really no spiritual value other than instrumental, other than financially supporting the real work of the church.

Kenman Wong:

[02:30](#)

It leaves them really without guidance as to how their faith might make a difference as to why they do their work, what's really the purpose that God would have for them to spend so many hours in the workplace. And, how they do their work in terms of does being a person of faith, does being a follower of Christ, make a difference in what products or services I sell, how I strategize, how I allocate resources, how I treat my employees and my customers. We can probably add a number of questions to a very long list of areas where our faith might make a difference but yet where Christians almost get no guidance from their churches.

Jeff Haanen:

[03:06](#)

That's good. Yeah, thanks for sharing. So, it's not only about sharing your Christian faith at the workplace, though it certainly is that, but you also said the how and the why. So, the motivation and then how we're doing it and then also even down to what, like what kind of products and services that we decide to offer.

Kenman Wong:

[03:22](#)

Absolutely. Those are all, I think, questions that are relevant to really deeply integrating our faith in our whole lives. So, really, what we're talking about is whole life discipleship, not something cordoned off for Sunday or after work or outside of work lives, but what we do during the work day as well.

Jeff Haanen:

[03:39](#)

Amen. So, tell us a little bit about this short film series that you at the Center for Integrity in Business have been working on, Faith & Co.

Kenman Wong:

[03:48](#)

Yeah, well we are really blessed to have had a very generous lead donor and a visionary who his own life was changed by a rich theology of work in theology of business. As he tells it, he worked up into his 40s, put in 50,000 hours into his work life. He was a good Christian, ran his business ethically, but never really saw the workplace as meaningful, as a place of deep ministry, as a way of serving God's redemptive purposes, or as a place for his own spiritual formation.

- Kenman Wong: [04:17](#) He happened to hear SP's provost, Jeff Van Duzer, speak at a conference at Laity Lodge. I think it was about five years ago and he can name the date and the time. He describes this with a tear in his eye about how life-changing that message was. He came to us really wanting us to create some powerful media tools to help other people like him, business people in the marketplace, and really yearning to know how faith is meaningful for their work in the world of business.
- Kenman Wong: [04:45](#) What we've created is really a digital media project. So, there's the 13 and we're about to release a 14th film, short films all about six to 10 minutes long, that we shot all over the globe, all over the U.S. and Mexico, Ethiopia, and in Vietnam and across multiple industries, cabinet making, coffee roasting, high tech, retail. Business people who we think are exemplars in living out their faith in their work, both the how and the why, what they're doing in the workplace to participate in the redemptive work of God.
- Kenman Wong: [05:17](#) We also have a free online digital course on the Canvas platform, eight-weeks long, graduate level course, as well as a study guide built for small groups, used for discussion around the films available on Amazon. So, those are the three components of it that we see as a whole digital media project.
- Jeff Haanen: [05:35](#) Yeah, that's wonderful. You brought up Jeff Van Duzer. He was one of the first ever speakers at Denver Institute for Faith & Work. We had him out speaking on faith and business in 2014 and he deeply influenced my life and a lot of other people's lives as well as we think about what does faith say to business. We have a platform called scatter.org of which we produced a short course based on his talk on theology of business and actually several years later, I did a little talk as well on theology for business. Then, it was really just repackaging a lot of you guys' work at the Center for Integrity in Business. So, your influence has been wide.
- Jeff Haanen: [06:09](#) As we think about these different films, let's get into some real specific examples of what faith and business means. One of them is on a gentleman named Don Flow and the title of the film is Driving Trust. Tell us a little bit about Don's story.
- Kenman Wong: [06:23](#) Yeah, Don is a fantastic example. We filmed 14 stories. All of them have really great things to say and are doing incredible things to express their faith in business. I would put Don right up there in terms of somebody who's not only theologically articulate but somebody who has deeply driven his beliefs into

every area of the business. I look at him and one other story that I think you're going to ask me about, really exercising faith, expressing faith across five dimensions.

Kenman Wong: [06:55](#) I would look at this as purpose. Why are we in business? Don happens to be a car dealer in Winston-Salem, North Carolina. Owns 35 car dealerships with purpose. Product and services, so why do we carry what we carry and how does that align with our purpose? In this case, for Don, his purpose is to participate in the redemption of the marketplace. Thirdly, people, how he treats his employees and seeing the workplace as a venue not only for his own spiritual formation but for that of his employees. Again, it's not that he only employees Christians. He employees people from all walks of life, but he's attuned in the spiritual dimension from them.

Kenman Wong: [07:34](#) Fourthly, customers. How does he treat his customers particularly in a very challenging industry like car dealers? I think routinely, purchasing a car goes down as one of the worst customer experiences because you leave a lot never knowing if you got a good deal, especially in that traditional back and forth negotiation model. And, a lot of us don't know much about cars. The car [inaudible 00:07:57] reverse side of it, we really could get taken without knowing it.

Kenman Wong: [08:00](#) The fifth component would be community. The things that he's involved with in the Winston-Salem community as a Christian, as a person of faith, really, I think, reflects this understanding of the scriptures of prospering our cities.

Jeff Haanen: [08:14](#) Yeah, that's a good word. One of the things we watch. We've watched this film now several times at the Denver Institute staff. We show it to our fellows each year. One of the things that continually impresses me about that film, this concept of trust. That the main thing wrong with selling cars is you feel that there's a complete absence of trust. You constantly feel like, "Am I being taken, am I not?" So, they have this cultural image of the car salesman as somebody not to trust.

Jeff Haanen: [08:40](#) Don has specifically tried to flip that on its head at Flow Automotive. What did he do particularly in his company to try to totally change that narrative about this is a place of trust and this is one aspect that I really feel like I can redeem in my little part of the world?

Kenman Wong: [08:58](#) Yeah, that's a great question. Don shares how he got into the car dealership business. He spent a couple years doing every job

in the dealership to learn them all including fixing cars. Eventually, he got a group of employees together, and they decided, "What is loving our neighbor actually mean in the car sales and repair business?" They broke down every component of the business from sales transactions to financing, selling used cars, to car repair. Broke it all down and deeply infused love of neighbor and then reconstructed it.

- Kenman Wong: [09:32](#) A couple examples would be they don't do the traditional back and forth negotiation model. They have a fixed price on cars and what drove that is Don actually had evidence that people who were poor and less educated were worse negotiators. So, he felt that is violated Biblical justice to have the poorest most vulnerable members of society paying more for automobiles simply because of a lack of knowledge and ability to negotiate. So, they had fixed prices and it's generally a good deal.
- Kenman Wong: [10:01](#) They also capped financing. While he could charge a lot more in financing, he found the same relationship. People that are poor or less educated don't negotiate as well do it would be easy to take advantage of them. So, he actually capped their financing. They do car repairs where they fix it right the first time. They give one estimate and if they go above that, they eat the cost. If they inconvenience you in terms of time, they'll bring you a loaner vehicle. They'll drive it out to your place or employment or your home, so they will take care of that.
- Kenman Wong: [10:29](#) Probably the thing that opened our eyes the most is they actually give 100,000 mile warranty on used vehicles. What that means is they have to be [crosstalk 00:10:36] what they purchase and how they recommission them, but the whole model is really to love your neighbor. As Don puts it, I think of how I would treat a guest in my own home and I really want to extend that to customers to make this a great experience not just purchasing a car, but through financing and repair, through the lifetime relationship with that customer. Just really a beautiful relationship.
- Kenman Wong: [10:58](#) If you check on Yelp, which we looked at, most by far ... I didn't look at every dealership. I think they own 35 or 36 of them, but the ones that we looked at have Yelp ratings in that 4.7 to 4.8 out of five level, which is pretty ecstatic, I think, in the car business.
- Jeff Haanen: [11:15](#) Yeah, that's incredible, especially on Yelp. People come to Rocky Mountain National Park and complain about the most beautiful

place on Earth on Yelp. If you're doing well on Yelp, you're doing pretty good everywhere.

Jeff Haanen: [11:27](#) The last question, I want to move into on more story about Don. I think people are thinking, "Okay, if you do all of these things, how are you going to keep the doors open? How do you have 100,000-mile warranty on a used car or get it right the first time on fixing it or capping financing?" 'Cause actually automobile financing can be really profitable. What, he's got ... You said 35 dealerships. Now, it's over a billion dollar company. How does that work?

Kenman Wong: [11:54](#) I think when he started people said, "You're going to go out of business. You're crazy." I think what happens is he explained it, they had to get things right in terms of their estimation process, in terms of their pricing model, in terms of the used cars they'll purchase. They really had to tighten up all of their processes. Yeah, but they have not gone out of business.

Kenman Wong: [12:13](#) They've been very profitable, but interestingly enough, when I asked Don, "Does it make you more profitable?" I said, "If you're so good and people want to do business with you ..." I've heard of people driving across several states to buy a car from Flow. I asked him, "How can any other dealer survive in the Winston-Salem area?" He said, "Well, I don't for sure. I don't have a counterfactual in terms of the data set, but I suspect that there are a lot of customers who like the traditional back and forth model. They want to negotiate because they think they get a better deal, so our competition still exists."

Kenman Wong: [12:42](#) "We're doing well," he said, "but it's not the only way to be successful." There's still the traditional model. Dealers using that model are still able to succeed even in his market there.

Jeff Haanen: [12:51](#) That's a really good insight, Kenman, because I read the ... You've probably read this book, 'The Good Job Strategy' by Zeynep Ton. She said, "There's actually two ways to be profitable. One is a bad job cycle and one is a good job cycle." That actually was what I thought about right there is that it may not make you more profitable, but you'll leave a legacy of blessing in your entire community for generations to come. You don't have to be unprofitable, but it won't necessarily make you more profitable, right?

Kenman Wong: [13:15](#) Yeah, right. Absolutely. He doesn't know for sure. I'm sure he's got very loyal customers. We interviewed a number of employees and there's no question that that mission of

transparency, of loving your neighbor well, has attracted and allowed him to retain some very top-level people in that organization. So, there may be some built-in advantages, but I would never want to claim that a Christian way of doing business is going to necessarily lead to higher profitability.

Kenman Wong: [13:41](#)

I think there's probably some relationship, but it's not a promise. Sometimes doing the right thing, doing the right Biblical thing, can be costly in the marketplace.

Jeff Haanen: [13:50](#)

Yeah, yeah. Good word. All right, let's go to Dayspring Technologies on your website on the Faith & Co website. We talked about if a technology company was a monastery you would have Dayspring Technologies. What are we talking about here? Tell us about this story.

Kenman Wong: [14:05](#)

Another great story. Again, so insightful of you I think to pick these two because I would rank them both up there in the stories that we filmed as really being the most theologically articulate. Again, across those dimensions of purpose, products and services, people, customers, and community. Dayspring is a really brilliant group of people. Started by mostly Stanford and Berkeley grads in San Francisco. The original purpose was to actually train underemployed youth that were around their church youth group in San Francisco. That was really the impetus for what started the firm.

Kenman Wong: [14:40](#)

They do custom software development for tech companies, life sciences. They've worked for the Golden States Warriors. They make apps like a good [inaudible 00:14:49] app called Goodbudget, which is based on the envelope system. It's one of the most popular family budgeting apps available. Eventually, they grew and they took an office downtown, continued to grow the business. As their lease was running out, they were thinking of, "Well, we're part of this church called Redeemer," and Redeemer's lease was up as well. They decided to create space and rent a space together in an area called Bayview, which is the poorest area of San Francisco. It doesn't show up on tourist maps and it was a big risk.

Kenman Wong: [15:19](#)

The principle there, Chi-Ming Chien, raised the issue and when everybody in both organizations said, "Yeah, it's great. Let's co-house together," what struck him was that may be a terrible idea. We're going to move from downtown San Francisco to essentially the hood and what does that mean. He said it certainly was not without risk. Part of it was to invest in the life of that community, but within, I think, the first couple months

of being there, they had clients come and have their cars broken into. Chi-Ming shares at that moment how all of his fears of relocating in an underserved neighborhood came to life.

- Kenman Wong: [15:52](#) But, they've been there a number of years now and have deeply invested in joining the work of God in that neighborhood, built thick relationships in a number of ways. Their business, on the one hand, building great technology products and they're also deeply rooted in joining the work of God in Bayview.
- Jeff Haanen: [16:18](#) How are they able to be profitable and successful, but also, the second side of that question is what did they actually do for the community? How did they benefit the community specifically?
- Kenman Wong: [16:29](#) Yeah, I think they're profitable and they're not profit maximizers. They actually do some really interesting things around employees and their home models. Let me start with that then I'll talk about the community. First of all, they practice Sabbath, so it's pretty well known that Silicon Valley, San Francisco that tech people just work [inaudible 00:16:48] these insane hours and there are really no boundaries on work and life outside of work.
- Kenman Wong: [16:54](#) So, they work actually a 40-hour work week including the leadership and they're very committed to this idea of unless we model it and work 40-hour work weeks, our employees won't. What that means for them is that they will actually turn down work. They will be pursued for work by a client that maybe has a very short deadline and they've shared with me that they will step back and actually turn down work in order to maintain a 40-hour work week.
- Kenman Wong: [17:15](#) What that translates that into the however, is frankly, some lower salaries. People want a 40-hour work week. They're probably not going to get the big-dollar, Silicon Valley jobs and so they attract people that fit the mission. Built into that, they also have a pretty radical paid equity program where I think the CEO there to janitor pay ratio is about \$3 to \$1. So, three to one ratio. That's pretty crazy in [crosstalk 00:17:41].
- Jeff Haanen: [17:40](#) Wow, 'cause a lot of American corporations are now it's closer to, what, 350 to one?
- Kenman Wong: [17:47](#) At least the big ones for sure. Yeah. What they believe that does is it really builds longevity. They attract people that are attracted to the mission. People have been around a long time. They have a lot of team cohesion. They can say to a client these



are the people on the project. They're going to be around here because we have very low turnover. We've had people around for 15 to 20 years. They're here for the mission.

Kenman Wong: [18:08](#)

I think that's a culture of peace that really allows them a great advantage. They just do a lot of things around working in the office together. Having times where they take walks around the block to get to know each other as people outside of work with a lot of built-in, team cohesion, culture pieces that I think give them an advantage.

Kenman Wong: [18:27](#)

Second part of your question had to do with community and they're invested in a number of ways. One, they've just started a private prep school called Rise Academy that's housed actually in their building that they share with Redeemer Church. They've been involved with a number of things, a free legal clinic there in the Bayview. One of the things that we feature was something called the Good Neighbor Fund where they found a lot of businesses, especially minority-owned, that had a great business idea that had started but that were underfunded. So, they created basically a small, micro-lending fund that they don't hold collateral, they don't do credit checks. All they do is they ask to go to dinner with them, to have a conversation. They feel like loaning money is a way to invest in the economy of the community.

Kenman Wong: [19:12](#)

That's just a couple of the examples. They've done other things as well, but deeply invested in that community of Bayview.

Jeff Haanen: [19:18](#)

Yeah. We had on the Faith & Work Podcast John Marsh who has a wonderful Faith & Co video that you guys have done as well. One of the themes of his life was a love of place. Topophilia, a love of place, right? Dayspring feels like that too. [inaudible 00:19:34] That they are actually ... Very feel like embedded into a place in a community and there's a certain amount of values that drive business decisions. The business decisions aren't only bottom P&L decisions, right? Tell me about the love of place at Dayspring and then also are there other values that they say, "We're hanging onto these no matter what," right?

Kenman Wong: [19:52](#)

Yeah. They are committed to so many things. Again, really across that spectrum of components that I described earlier. They're really big on this idea of Biblical hospitality. I think we think of hospitality as just having people over, but Biblical hospitality really extends to our neighbors and really that banquet table spread for all. It's not just inviting other cool hipsters over, people that we're like over, but really trying to

get to know people that are different than us and extending the love of God to them and practicing deep, deep neighborliness.

Kenman Wong: [20:25](#)

So, they describe what they have there as thick relationships. How a lot of this came about was Chi-Ming, the principle, was given a sabbatical. He spent that sabbatical literally walking the streets with a clipboard and looking for other people of peace and how to build relationships and how to interweave lives together in that neighborhood. That's really wonderful. [inaudible 00:20:48] practices.

Kenman Wong: [20:49](#)

Another really interesting thing they do is they're committed to nonviolence as they put it. What that means is they will not use the legal system to chase down bad debt. They feel like Christ has called them to be peaceful. I don't recall asking, but it did sit in my mind of, "Wow, how do you stay in business? How do you not get taken advantage of once word gets out that you do not chase down bad debt?" That's something I'll ask them the next time I talk to them. Yeah, very committed to that idea as well.

Jeff Haanen: [21:16](#)

Wonderful. Last question for you before we do some takeaways. You have a new season coming out at Faith & Co. Tell us the overview of this new season and what are the themes that you're looking for as you think about the future of this project?

Kenman Wong: [21:29](#)

Yeah, so we're working on a new season of films and a new course that will be on the Canvas platform. The theme is a workplace is a redemptive community. We're really trying to drill down deeply into theologically infused employee treatment kind of ideas. We're really looking for how does theology drive pay, drive ... I hate the word work-life balance, but allowing employees to have a life outside of work may be a better way to put that. Benefits, culture, leadership, on and on, anything around the employee is the current films that we're making and course that we're describing.

Kenman Wong: [22:06](#)

I have two colleagues, Randy Franz and Denise Daniels, who are really taking the lead on the course and the three of us are working together on the film production.

Jeff Haanen: [22:14](#)

Wonderful. Well, and you guys were just out here a couple weeks ago to do some wonderful stories in Denver, which ... Well, we'll leave that for maybe a future podcast, a release of these new videos, but we're very excited to share a couple stories here in Denver.

Jeff Haanen:

[22:27](#)

Last question for you Kenman. Somebody's listening to this podcast today and, as it turns out, a lot of people listen on their way to work. Now, we're at about 27 minutes, they're going to arrive at work in three minutes. What should they do to integrate their faith with business? Where do you start this journey if you think, "I've never maybe thought about this before?" Where do I start?

Kenman Wong:

[22:49](#)

Boy, that's a great question. I think it starts with purpose and I would encourage anyone out there to consider the purpose. I want to be careful here. Purpose can sound very restrictive, but part of our film series is the guy that created the Apple Stores. He works in marketing and I think marketing is one of those areas where people think of as well, I'm just convincing people to buy things they don't really need. Maybe there's some truth into that, but yet, can any organizations succeed without marketing?

Kenman Wong:

[23:17](#)

By marketing, I mean telling your story, making your product or your service known. Then to take that a bit further to listen very carefully to what customers want or need and then honestly and transparently thinking, "Well, do we have something to offer them that aligns with that?" Sometimes good marketing may end with a no sale, right? We can't meet that need and we're better off sending someone someplace else.

Kenman Wong:

[23:40](#)

But I do think even something like marketing goods and services can participate in the redemptive work of God especially if it turns what is typically a transaction into a relationship where both people benefit on both sides of that deal. I would start really with thinking about purpose. How does my work contribute to or join the redemptive work that God is doing in the world?

Jeff Haanen:

[24:04](#)

That's wonderful. Kenman, I want to thank you for your insight and your time and for all of our podcast listeners today, I want to encourage you to go to [faithandco.spu.edu](http://faithandco.spu.edu) to check out new films. We at Denver Institute are working on a project with them at [scatter.org](http://scatter.org), which will be coming out probably later this year as well.

Jeff Haanen:

[24:21](#)

Kenman, thank you so much for who you are. Thank you for telling these stories and we are really looking forward to all these new stories coming out.

Kenman Wong:

[24:28](#)

Yeah, thanks, Jeff. Pleasure to be on and love the work you guys are doing at the Denver Institute.



Jeff Haanen:

[24:32](#)

Well, thank you for listening to the Faith & Work Podcast by Denver Institute for Faith & Work. If you enjoyed today's podcast, I want to encourage you to go to [denverinstitute.org/give](https://denverinstitute.org/give) to contribute. Your gifts make a huge difference in Denver Institute in the Faith & Work Podcast and all the programs that are touching so many lives in Denver and through the podcast and beyond.

Jeff Haanen:

[24:53](#)

I want to thank you, again, for listening and if this podcast and others have been a blessing to you or to those that you know, I want to encourage you to go to [denverinstitute.org/give](https://denverinstitute.org/give) and make a contribution today. Thanks again.