



Course 1, Session 2 Student Notes: Value Creation

Solving Problems as an Act of Love

Big Idea: Profit is what happens when you solve a real problem for real people. Business, done right, is loving your neighbor at scale.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: "Father, open my eyes to the people You have put in front of me and the real problems they carry. Teach me that serving them well is a way of loving them, and that my work can be love made practical. Amen."

The Scripture for This Session

Read these slowly, out loud if you can:

- **Mark 12:31**, "And the second is like, namely this, Thou shalt love thy neighbour as thyself. There is none other commandment greater than these."
- **Deuteronomy 8:18**, "But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth."
- **Philippians 2:4**, "Look not every man on his own things, but every man also on the things of others."
- **Proverbs 31:10 to 31** (the entrepreneur we study below).

Reflect: When you think about your business, do you think first about your product, or about the person you are serving? Be honest about where your attention usually goes.

The Big Picture

Last session we learned that work is worship and that your business can be an altar. That raises a natural question. Worship by doing what, exactly? The answer this session is simple and freeing. You worship God through your work by creating value, and value creation is just a business word for love made practical.

Here is a sentence worth carrying with you. Money is a receipt. It is proof that value changed hands. When someone pays you, they are handing you a thank-you note that says, “You solved something for me, and it was worth more to me than the dollars I gave up.” So if you want to build something that lasts and provides, stop chasing the money and start chasing the value. The money is the shadow. Value is the thing casting it. Over this session we will look at four truths that turn your business into an act of love, and then meet one of the sharpest entrepreneurs in all of Scripture.

Principle 1: Money Is a Receipt for Value Delivered.

Think about the last thing you bought. You did not want the object for its own sake. You wanted what it did for you. Nobody buys a phone because they want a slab of glass and metal. They buy it because it solves something, staying connected, running a business from their pocket, never being lost. People do not pay for products. They pay to have a problem solved or a desire met.

Once you see that, your whole job changes. Your work is not to push a product. Your work is to solve a problem so well that someone gladly hands you a receipt for it. Chase the value, and the money tends to follow, because the money was only ever a measurement of the value in the first place. This is why a fair price is not greed. A fair price is simply honesty about the value you delivered, and underpricing can actually be a quiet failure to steward the gift God gave you.

Reflect: What does your business really sell, underneath the product? What problem does the customer actually pay you to make go away?

Notes:

Principle 2: A Healthy Business Loves Your Neighbor at Scale.

Jesus said the second greatest commandment is to love your neighbor as yourself (Mark 12:31). We usually file that verse under charity, under being nice. But look at what your business actually does on a good day. You find someone with a problem and you solve it. You find someone who is stuck and you get them unstuck. That is loving your neighbor, and a healthy business does it not once but hundreds or thousands of times. Business done right is loving your neighbor at scale.

From that flows a principle that is both spiritual and practical. The bigger the problem you solve, and the more people you solve it for, the more value you create, and the more value you create, the more provision tends to

flow back to you. A surgeon is paid more than someone flipping a sign on the sidewalk, not because the surgeon is a better person, but because the problem is bigger and the skill is rarer. So one of the most spiritual questions you can ask is also one of the most practical: am I solving a small problem or a large one, and for how many people?

Reflect: How many people does your work currently reach, and how big is the problem you solve for them? Where could the same love reach further?

Notes:

Principle 3: The Four Levels of Value. Move Up the Ladder.

Dr. Myron Golden teaches a tool worth carrying home, the Four Levels of Value, ranked from lowest paid to highest paid. The first level is **Implementation**, doing the work with your hands. It is honest and good, and it is also the lowest paid, because almost anyone can be trained to do it. The second level is **Unification**, managing and coordinating the people who do the work. The third level is **Communication**, selling and marketing, helping people understand why something is worth having. The fourth and highest level is **Imagination**, creating, inventing, and designing things that did not exist before.

Here is why this matters for you. Most of us are stuck at level one, trading hours for dollars, and we wonder why we are exhausted and underpaid. Moving up the ladder is not about working harder. It is about creating value in a higher form. You do not have to abandon the lower levels, you add the higher ones. The person who only implements is limited by their own two hands and twenty-four hours. The person who also communicates and imagines multiplies their impact far beyond what their hands alone could ever produce.

Reflect: Which of the four levels do you spend most of your time on? Which one higher up scares you, and what would it take to begin moving toward it?

Notes:

Principle 4: Wealth Is a Tool God Entrusts, Not a Trophy to Worship.

Here is the guardrail that keeps all of this holy. Deuteronomy 8:18 says it is God “that giveth thee power to get wealth.” The very ability to create value is itself a gift from Him, on loan, for a purpose. Wealth is a tool He entrusts so you can do more good, provide for your family, employ people, fund the mission, and bless the poor. It was never meant to be a trophy you polish and worship.

So we hold two truths together and refuse to drop either one. Creating value and making a profit is good, even godly. And the profit is never the point. The neighbor is the point. The mission is the point. The money is just the receipt that proves the love got delivered. Keep both hands on that truth and money stays a wonderful servant. Drop the second half and money quietly becomes a god. The believer who builds well and gives generously is not compromised, they are exactly what Scripture celebrates.

Reflect: Is money currently more of a servant or a master in your heart? What would need to change for wealth to be a tool you steward rather than a trophy you chase?

Notes:

The Story: The Proverbs 31 Woman, a Serious Entrepreneur (Proverbs 31:10 to 31)

Read the passage, and forget the greeting-card version you may have heard. This is not a sentimental poem about a woman who bakes well. Read closely and you find one of the sharpest businesspeople in all of Scripture.

Look at verse 16: “She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard.” She evaluates an opportunity, does her homework, and buys real estate. Then she takes the profit from her own labor and reinvests it into a vineyard, a second income stream. Verse 18: “She perceiveth that her merchandise is good.” She is tracking her margins, she knows what is profitable and what is not. Verse 24: “She maketh fine linen, and selleth it; and delivereth girdles unto the merchant.” She is a manufacturer with a wholesale channel.

Notice four lessons. First, she creates real value, making things people genuinely need, and the market rewards her. Second, she reinvests, planting the vineyard from her profits, thinking in seasons and years rather than just this week’s cash. Third, she is praised, not rebuked, for her enterprise. Scripture never once suggests her profit is shameful. And fourth, do not miss this, her enterprise has a heart. Verse 20: “She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.” Profit and generosity live in the same person. She makes money so she has something to give. Value creation and love are not enemies in her life. They are the same muscle.

Reflect: She reinvested her profit into a vineyard. Where is your "vineyard," the place your profit should be planted instead of just spent? And how is your value creation connected to your generosity right now?

Notes:

Put It Into Practice

1. Name the real problem you solve. Finish this sentence with brutal clarity: “The real, painful problem I solve is __, for __.” The test of a good answer is whether a stranger would feel the pain in it. “I sell coaching” is a product. “I help burned-out business owners get their evenings back” is a problem. Push for the second kind.

2. This week’s assignment. Interview three real customers or prospects. Ask one question only, then be quiet and write down their exact words: “When you came to me, what problem were you really trying to solve?” Do not paraphrase. Most people discover the problem they thought they solved is not the one their customers actually feel.

The three people I will ask:

What I learned from their exact words:

Go Deeper (Optional)

- **Read:** *B.O.S.S. Moves* by Dr. Myron Golden, and *Thou Shall Prosper* by Rabbi Daniel Lapin.
 - **Listen:** the *B.O.S.S. Moves Podcast* by Dr. Myron Golden.
 - **Study:** Mark 12:31; Deuteronomy 8:18; Philippians 2:4; Proverbs 31:10 to 31.
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Close in Prayer

“Father, thank You that You designed business to be a way of loving people. Make me a student of the problems my neighbors carry, and give me the skill and the heart to solve them well. I receive the power to create value as a gift from You, and I give it back to Your mission. Turn my eyes off myself and onto the people You have placed in front of me, and let my work be love in action. In Jesus’ name, Amen.”

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