

Generosity's Ripple Effect (*Theology of Generosity, Part 2*)

2 Corinthians 8:16–9:15

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Context and Background

We are studying 2 Corinthians, and the context driving our passage today is a particular offering that the people of Corinth had promised to give. When Paul went and shared the gospel with various Greek and Roman cities, he also shared with them the suffering of the church in Jerusalem. The Jerusalem church was under persecution — and Paul would know, because he had been one of those who persecuted it. That church saw the death and imprisonment of its members; it had been scattered, and those who openly confessed Jesus were religiously and economically shunned. Scripture and history also tell us that Jerusalem suffered a devastating famine from roughly 45 to 47 AD. And layered over all of this was the ongoing tension between Jews and Gentiles. One of the ways Paul sought to love his Jewish brothers and sisters — and to build bridges across that divide — was to encourage the Gentile churches to contribute to the needs of the Jerusalem church.

Many of those Gentile churches were eager to do exactly that. Corinth was one of them. But because of problems within the church and a period of conflict with Paul, that collection had stalled. Before the writing of 2 Corinthians, Paul and the church at Corinth had reconciled, and so now, in this letter, Paul encourages them to finish what they had started.

Two full chapters of 2 Corinthians — chapters 8 and 9 — are devoted to this collection. And in these two chapters, we have, in my opinion, the very best biblical teaching on the theology of generosity anywhere in Scripture.

Last week we looked at 2 Corinthians 8:1–15, which focuses on the reasons for generosity. As a brief review: generosity is an act of grace — Paul uses the word *grace* to describe this collection seven times in chapters 8 and 9, which tells us that generosity is grace taking visible, tangible, economic form in the world. Beyond that, Paul argues that authentic discipleship has financial consequences; that generosity is what love does; that Christ himself is the supreme example of it; and that the Corinthians had made a promise they needed to keep. Paul also gave some helpful guardrails: give from what you have, not from what you don't have, and

remember that generosity is meant to share a burden, not simply transfer it from one person to another.

Today, in 2 Corinthians 8:16–9:15, this teaching on generosity continues. There are two basic movements. The first, at the end of chapter 8, deals with the importance of financial accountability for those who collect the offering. The second, which will occupy most of our time, is what I am calling *Generosity's Ripple Effect* — what actually happens when a person gives.

Financial Accountability in the Church (2 Corinthians 8:16–24)

Let us begin with the end of chapter 8.

“But thanks be to God, who put into the heart of Titus the same earnest care I have for you. For he not only accepted our appeal, but being himself very earnest he is going to you of his own accord. With him we are sending the brother who is famous among all the churches for his preaching of the gospel. And not only that, but he has been appointed by the churches to travel with us as we carry out this act of grace that is being ministered by us, for the glory of the Lord himself and to show our good will. We take this course so that no one should blame us about this generous gift that is being administered by us, for we aim at what is honorable not only in the Lord’s sight but also in the sight of man. And with them we are sending our brother whom we have often tested and found earnest in many matters, but who is now more earnest than ever because of his great confidence in you. As for Titus, he is my partner and fellow worker for your benefit. And as for our brothers, they are messengers of the churches, the glory of Christ. So give proof before the churches of your love and of our boasting about you to these men.” — 2 Corinthians 8:16–24

There is a great deal here, and we could spend the entire morning on this passage alone. But I want to draw out what it teaches us about financial accountability in the church, because these are principles that deserve to be named clearly.

The first principle is that the religious leader should not personally manage the collection. Though Paul is the one calling for the offering, he is deliberately not the one gathering it. He sends Titus and another person well-known to the Corinthians — likely Apollos — to handle it. There is a purposeful separation between the pastor and the money.

The second principle follows directly: a minimum of two people should handle the funds, with mutual accountability between them. Paul is explicit that a group of people, not a single individual, will manage this collection.

Third, the treasurer is chosen by and accountable to the church body. The person Paul references in verse 19 has been appointed by the churches — not handpicked by Paul himself. That distinction matters enormously.

Fourth, financial accountability structures must be above reproach. Verses 20 and 21 make this plain. Paul wants the administration of this gift to be honorable before God, but he also insists it must be transparent before people. He is after what we might call a vertical integrity before God *and* a horizontal transparency before the watching world. Godly people in ministry must be willing to submit to human scrutiny when money is involved.

Fifth, those entrusted with funds should have a verified character and a proven track record. Notice how Paul describes each person involved in managing this collection. In verse 22, he says they had been “often tested and found earnest in many matters.” These are not first-time volunteers handed a major responsibility. Character and competence were verified before trust was extended.

Sixth and finally, transparency in financial management is not optional. The Corinthians are called in verse 24 to “give proof before the churches.” The management of this offering is to be open and demonstrable, not hidden.

Now, I feel I need to pause here and say something about how we handle finances at New Baptist Church. This is the kind of detail people generally don’t think about — but it is in the Bible, and if we are going to be a biblical church, we ought to be following it. So let me brag for a moment.

As your pastor, I have zero connection to the offering. I do not handle it, count it, or collect it. I have no access to the checks or the bank accounts, and I have no knowledge of what any individual gives or does not give. There is a wall between me and this church’s finances.

Our church treasurer is Joyce Adams, a licensed CPA, and she is assisted by our finance board and our Administrative Assistant, Pat Baisden. Joyce was nominated and voted upon by this congregation — she represents you, not me. On Sunday mornings, the offering collected in the plates goes directly into a drop-box safe, and every Monday it is counted by two people together. We operate according to a budget that has been voted upon and approved by the church, and any change to that budget likewise requires a congregational vote. A full financial report, aligned with that budget, is given to the church every two months — and it is a detailed, transparent report. What is more, that report is available to the public, not just to church members. I do not know of another church that does that.

Why do we? The answer is right there in verses 20 and 21:

“We take this course so that no one should blame us about this generous gift that is being administered by us, for we aim at what is honorable not only in the Lord’s sight but also in the sight of man.”

We want to be honorable not only before God, but before you.

Generosity’s Ripple Effect (2 Corinthians 9:1–15)

Paul now turns to what I consider the heart of this passage. In chapter 9, he describes what happens when a person is genuinely generous. I think of it as a stone tossed into still water — the moment it strikes the surface, ripples spread outward, wider and wider, touching things far beyond where the stone first landed. Generosity does something. It creates something, grows something, changes things. It sets off a cascade. Paul identifies nine distinct ripple effects in this chapter, and I want to walk through them with the text in hand.

Ripple One: Generosity inspires others.

“Now it is superfluous for me to write to you about the ministry for the saints, for I know your readiness, of which I boast about you to the people of Macedonia, saying that Achaia has been ready since last year. And your zeal has stirred up most of them.” — 2 Corinthians 9:1–2

The Macedonians didn’t give because Paul pressured them. They gave because they heard about Corinth. One church’s generosity became the spark that ignited another church’s generosity. Generosity is contagious.

Ripple Two: Generosity, when withheld, creates discomfort — and when given, brings joy.

“But I am sending the brothers so that our boasting about you may not prove empty in this matter, so that you may be ready, as I said you would be. Otherwise, if some Macedonians come with me and find that you are not ready, we would be humiliated — to say nothing of you — for being so confident. So I thought it necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an ex-action.” — 2 Corinthians 9:3–5

Paul mentions the possibility of humiliation — of promising to give and then not following through. But I think he is pointing at something even deeper than embarrassment. He is zeroing in on the discomfort we all feel when a need is placed before us: when the offering

plate passes, when a need is announced to the congregation, when your car stops beside someone on a street corner holding a sign. Regardless of whether we are able to give, or even whether we should in a given moment, there is always a kind of moral gravity that pulls on us. That pull is not accidental. We were made in the image of a generous God, and when we give, it feels like coming home. The discomfort resolves. The giving feels right.

Ripple Three: Generosity produces a harvest.

“The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.” — 2 Corinthians 9:6

There are two ways to see the world. One is through the lens of scarcity — a closed, fixed, finite system in which whatever I give away is simply gone. Under that view, generosity is always a net loss. But Paul offers a completely different framework: the world operates on harvest principles. A seed placed in the ground is not a seed destroyed. It is a seed deployed. One kernel becomes a stalk; one stalk produces dozens of kernels. Creation itself is wired for multiplication. Generosity doesn't subtract from the world — given time, it enlarges it. What you release doesn't disappear. It grows into things that would never have existed without your gift.

Ripple Four: Generosity, joyfully given, delights God.

“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” — 2 Corinthians 9:7

When you stop to think about it, this is a remarkable statement. What moves the heart of God? A heart that, in joyful abundance, opens its hands. God delights in this.

Ripple Five: Generosity connects you to the abundance and sufficiency of God's unlimited grace.

“And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written, ‘He has distributed freely, he has given to the poor; his righteousness endures forever.’ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way to be generous in every way...” — 2 Corinthians 9:8–11a

What an extraordinary passage. Paul weaves together two Old Testament texts here — Psalm 112, which describes the righteous person's generosity flowing from God's own character, and Isaiah 55, which promises that God's reservoir never runs dry. The picture he paints is this: God does not hand you a water bottle and say, “Make it stretch.” He hands you the end of a

garden hose connected to himself and says, “Turn it on. Water the garden with my sufficiency and my grace.”

Ripple Six: Generosity supplies physical needs and overflows in thanksgiving to God.

“...which through us will produce thanksgiving to God. For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God.” — 2 Corinthians 9:11b–12

These two things are almost always connected. When someone is in deep need and a gift meets that need, it is a ministry of grace that doesn’t end with the transaction — it overflows into praise. Generosity ripples all the way into worship.

Ripple Seven: Generosity validates and proclaims the gospel.

“By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others...” — 2 Corinthians 9:13

The “they” here is the Jewish believers in Jerusalem. They will look at this gift arriving from Gentile strangers — people who were once separated from them by a wall of hostility — and they will glorify God. People who had no reason to love one another are now giving sacrificially for one another. That is the gospel made visible. Generosity is, in this sense, apologetics. It is one of the most powerful ways the watching world comes to see the work of God.

Ripple Eight: Generosity forges deep relational and spiritual bonds.

“...while they long for you and pray for you, because of the surpassing grace of God upon you.” — 2 Corinthians 9:14

Financial gifts strengthen relationships. This is exactly why Paul wants the Gentile churches to give to Jerusalem. He wants to bind Jewish and Gentile believers together in Christ. Money given in grace creates something that cannot be manufactured any other way — a longing for one another, a love across difference.

Ripple Nine: Generosity ultimately points to God’s great gift to us.

“Thanks be to God for his inexpressible gift!” — 2 Corinthians 9:15

Every generous act by God's people is only a reflection of this. Every ripple of human generosity is spreading outward from the original gift of God's own Son. And every ripple, followed far enough, points back to him.

Notice how these ripples flow together. When you are generous, it inspires others. It brings joy. It produces a harvest. It delights God. It connects you to his abundance. It supplies needs. It creates thanksgiving. It validates the gospel. It deepens relationships. And it points every eye back to Jesus Christ, the inexpressible gift of God. That is why Paul calls this collection an *act of grace* — because generosity is grace set in motion.

How to Become a Generous Person

So we come to the harder question: how? How does a person actually get there?

In these two chapters, Paul makes one thing unmistakably clear: what defines a person as generous is not the size of the gift. It is the condition of the heart. The path toward becoming a generous person, therefore, begins not with your budget but with your heart. And Paul, in this passage, gives us three very clear steps.

First: Receive the gift. Everything in these two chapters flows from and points back to verse 15 — “Thanks be to God for his inexpressible gift.” You cannot give from a grace you have never received. The most basic step toward becoming a generous person is to stand before Christ and receive what God has offered. God, who owed you nothing, gave you everything. Until that gift has entered your life and done its work in you, generosity will always feel like loss. But when that gift has been recognized and received, generosity begins to feel as natural as breathing — breathing in the grace of God, and breathing it back out as acts of grace toward others.

Second: Be ready. Throughout this passage, Paul urges the Corinthians repeatedly to be prepared, not caught off guard, but ready. He laid out the mechanics of this back in 1 Corinthians 16, where he instructed them to set money aside each week. In other words: make the decision before the moment arrives. Budget for generosity. Put it in an envelope. Mark it on a line. The person who plans to give when the opportunity comes is usually the person who gives. The person who waits to see what is left over usually finds there is nothing left. Readiness is not a spiritual accident — it is a spiritual discipline.

Third: Give with joy. When you have received grace and prepared to give, there is only one thing left to do: let it go — and do it cheerfully. Let me tell you what that looks like in my family. I have a well-established reputation as a bad gift-giver, in the sense that once I have bought a gift for someone, I simply cannot wait to give it. My boys have learned to take full advantage of this. A Christmas present purchased in November will very likely be given in

November. Once the decision is made and the gift is in hand, I can't stop thinking about the joy of giving it.

That is exactly what Paul is describing. He is taking that eager, can't-wait, almost-embarrassing delight that rises in you when you give to people you love, and he is asking us to bring it into the full household of God. Give to the body of Christ the way you give to the people you treasure most — open-handed, eager, joyful.

And this joy is itself a ripple, a reflection of something far greater. We are told in Hebrews 12:2 that Jesus, “for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God.” The inexpressible gift of God was given to us in joy. That is where all generosity begins, and that is where all generosity ends.