

# The Power of Accountability Group

by Mike Zigarelli

The year was 1992. Buck Jacobs, a successful Christian businessman, had recently left the corporate world to help lead an organization that brought together Christian business owners to sharpen one another, professionally and spiritually. The owners gathered in a city near them for monthly events that included a meal, a guest speaker, and fellowship, with the hope of being equipped and encouraged to reveal God more consistently through their businesses.

The organization had grown steadily since its inception in the late 1970s, and now boasted about 100 chapters in 30 cities. But, although this donations-driven model was viable from a financial perspective, Buck discerned few results that he thought really mattered. Individuals' attendance was patchy, as was their financial support, and more importantly, there seemed to be little sharpening of either business acumen or spiritual maturity. According to Buck, constituents left the group meetings unchanged, applying few or none of the principles being taught in those meetings. To him, "success" was not measured by the number of cities with groups; rather, it should be measured by the purity of members' hearts, by their consistent practice of the faith in business dealings, and by their ministry fruitfulness.

There was a lot at stake, Buck thought, because when leaders change, so do their organizations. A leader's growth multiplies exponentially, as employees, customers, suppliers, creditors, and others increasingly see God through seeing this leader in action. So the question nagged him: what was missing? What would effect real transformation? Buck's answer was that, among other things, *accountability* was a critical missing piece.<sup>[1]</sup>

Why might he think that? The Book of Proverbs, as well as other Scriptures, offer some insights.

## Proverbs on Accountability

To walk in Jesus' steps is to travel an arduous road—a narrow, sometimes lonely road replete with potholes, foggy conditions and tempting exit ramps. It's a journey that requires doing the most unnatural thing possible: giving up who we are in favor of being the person God wants us to be. Moreover, it requires walking against the steady wind, a brisk cultural current that assures us that since God is not really knowable, we should live for ourselves and for today.

So, both our nature and our cultural nurture work against our sanctification. And it's always been that way. Perhaps that's why this 3,000 year old verse sounds like it could have been written yesterday:

Many a man claims to have unfailing love,  
but a faithful man, who can find?  
(Proverbs 20:6)

The couplet exposes the gap between what we say and what we do. It reveals a dubious in authenticity—even a hypocrisy—that marks every believer from time to time. We say we love God and want to do his will, but how often do we really walk

that talk? When was the last time we enjoyed even 12 hours of consistently reflecting Jesus Christ? Was it today? Last Sunday? A month ago?

The term "who can find" is noteworthy in the verse, suggesting that, for many of us, it may actually have been longer than a month. The wisdom books of the Bible use "who can find" to indicate the rarity or even the impossibility of something occurring. In that light, this otherwise ordinary verse, tucked away in the pots and pans of Proverbs, becomes a subtle but stinging indictment of each one of us, leaving in its wake humility and shame.

But also in that wake is grace. After the apostle Paul admits that even he, late in his ministry, cannot reliably do God's will (Romans 7), he shares with us God's lifeline: "there is now no condemnation for those who are in Christ Jesus" (Roman 8: 1). It's amnesty for those of us indicted by Proverbs 20:6. And it engenders gratitude, fuel to continue the journey against the wind.

... which brings us to the issue of accountability. Given the challenge of living our lives for God, assembling an accountability group—a circle of spiritually mature friends who will keep us on track and moving forward—is indispensable. Proverbs puts it this way:

As iron sharpens iron,  
so one man sharpens another.  
(Proverbs 27:17)

The familiar verse reminds us that God works through others to help us grow. He designed us to become disciples by co-laboring with one another, not by pursuing that end on our own. "Where two or three come together in my name," Jesus said, "there am I with them" (Matthew 18:20).

Indeed, Richard Foster says that "seeking guidance" is a core spiritual discipline,<sup>[2]</sup> and Dallas Willard rightly observes that: "Christian redemption is not devised to be a solitary thing ... The Life is one that requires some regular and profound conjunction with others who share it. It is greatly diminished when that is lacking."<sup>[3]</sup> Accordingly, formalizing the discipline of being accountable to one another just makes sense. Whether we rely on a group, a spiritual mentor, or a Christian "coach," God invites us to make a priority of being sharpened by others.

## **The Rest of the Buck Jacobs Story**

Uneasy about the stagnation of the business owners to whom he was ministering, Buck received permission from his organization to test a new model in his home state of Florida. Rather than hear guest speakers, groups of twelve to fifteen business owners read materials germane to integrating their faith with business at or before each monthly meeting. During the first half of the meeting, they discussed the business application of these principles and how to use their businesses as ministry platforms. During the second half, they shared business, personal, and spiritual challenges, gleaning substantive guidance from this inner circle of consultants who embraced a common worldview.

Importantly, group members were also charged to be transparent and to hold each other accountable to living the Christian life authentically and consistently, similar to how some church cell groups operate. At the meetings, one could expect penetrating questions about his mistreatment of employees, his questionable accounting practices, the lack of veracity in his advertising, his lust for his secretary, or anything else that might dishonor God. Members promised confidentiality, so nothing left the room, but within those walls, genuine transformations occurred—change that was elusive with the former model.

When Buck returned to present the results to the decision-makers in the larger organization, they declined to adopt his model for the organization as a whole. So Buck, confident in the business and spiritual outcomes of the new model, launched a for-profit business to create groups around the country.

Calling it "The Christian 12 Group"—or C12 for short—Buck formed a board of directors, wrote a business plan, and crafted a mission statement: *The Purpose of The C12 Group is to change the world by bringing forward the Kingdom of God in the marketplace through the companies and lives of those men and women He calls to run businesses for Him.* And what started as a handful of guys in a couple rooms around Florida has now become a nationwide phenomenon. There are currently more than 200 C12 members participating in 29 groups in the United States. Each pays between \$425 and \$825 a month for membership, depending on his company's size, and the chairman of each local group—essentially a franchise owner—is responsible for growth and sustenance of the group.

The real success of C12 though, is found not in its size or financials, but in its members testimonies:<sup>[4]</sup>

- For the past eight years, participation in the C12 Group has been a compass that has kept me on course as a Christian, a father, a husband, and a CEO. C12 relationships are pure gold.
- C12 members are rather brutally honest in a loving way. This is one of the reasons C12 is such a high priority in my life. There is nothing like it.
- C12 has helped me set priorities in my life ... Members may ask me 'Are you spending time with your kids? With your wife?' C12 reminds me that riches are measured in money, but wealth is measured in my relationships.
- The meetings have consistently been the highlight of my month. Never before in the twenty-one years of my walk with Christ have I experienced the loving encouragement, exhorting accountability, and the practical business insight for my daily journey in glorifying Christ.
- I have never felt so close to God in my entire life and I credit a major part of that to the inspiration that C12 gives me on a monthly basis.
- C12 has changed the entire direction of my company. We have made the transition from a greedy, profit-centered company to one that is Christ-centered.
- Annually each member is responsible for doing a full presentation of past, present, and future business and ministry goals ... My company is the focus for that day and the members are like my Board of Directors. This way of accountability has kept me from making some incredibly painful and costly mistakes. It also keeps me focused to use this business as a platform for ministry.

- C12 members care enough to hold one another accountable ... C12 has become a cornerstone of my business and spiritual life.

Clearly, C12 shapes leaders' lives as well as their business practices, and it's now expanded to include groups of "Key Players"—Christians near but not at the top of their organizations.

The central reason for its success? Buck is quick to give God the glory for supernaturally engineering the whole thing. But indeed, Buck deserves his share of credit too, for having the wisdom to defer to one of the most powerful personal growth systems God has given us: accountability groups.

Other Christian business organizations also defer to this approach now. Among them are Connecting Business Men to Christ ([www.cbmc.com](http://www.cbmc.com)), a network of business and professional people in over 80 nations; Christ@Work ([www.christatwork.com](http://www.christatwork.com)), an organization with a strong international presence which, similar to C12, is built around regular meetings of groups of twelve; and Legatus ([www.legatus.org](http://www.legatus.org)), an organization with thousands of members on three continents that brings "Catholic business leaders and their spouses together in a monthly forum that fosters personal spiritual growth."

## **Coaching: One-on-One Accountability**

Five centuries ago, the word "coach" referred to a horse-drawn vehicle for transporting people. Today, it's the latest metaphor being used for a person who helps others reach their potential. More than that, though, coaching has ballooned into a multi-billion dollar industry, with "coaches" for personal fitness, financial management, nutrition, and spiritual enlightenment, among other things. There are even those who take a more holistic approach to the enterprise, branding themselves "life coaches."

Within the Christian community as well, there is now a cottage industry of coaches—people who are full-time disciplers and encouragers. They're part pastor, part friend, and often, part accountability partner. When that latter role is practiced faithfully and in love, it can supercharge change.

Coaches often work face to face, but increasingly, they are broadening their practice to include phone-based coaching and email-based coaching. And at present, they're in such demand that coaching is fast becoming one of the top home-based professions on the planet. Consequently, "coach training" is also a booming business, with everything from one day seminars to full graduate programs available.

So, if joining an accountability group does not fit your lifestyle—or if you're simply more comfortable with the one-on-one approach to growth—consider hiring a coach. The best place to start your research might be the Christian Coaching Network ([www.christiancoaches.com](http://www.christiancoaches.com)).

## **Take the First Step**

Accountability matters, and because it matters, we see it in many contexts. CEOs answer to boards. Elders oversee pastoral performance. Accrediting bodies hold

universities and schools to high standards. Governments guard against excessive power of their branches by maintaining checks-and-balance systems.

The absence of accountability also evidences how much it matters. Abuse ensues when dictators are not accountable. Israel and Judah suffered when their kings did not consider themselves accountable to God. More generally, when a leader in any organization answers to no one, that organization is at risk of becoming at best insular and stagnant, and sometimes even oppressive.

Remember this no-nonsense wisdom: "Whoever loves discipline loves knowledge, but he who hates correction is stupid" (Proverbs 12:1). If you're not in an accountability relationship, find one either through your church or an outside group. Choose to overcome time constraints, unwillingness to be transparent, and aversion to "correction." You'll be surprised by the profound, permanent effects that accountability relationships will have on you.

And, quite possibly, so will everyone who knows you.

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<sup>[1]</sup> This anecdote compiled from personal communications with Buck Jacobs, May 2004.

<sup>[2]</sup> Richard Foster, *Celebration of Discipline*, Harper: San Francisco, 1978, 1988, 1998.

<sup>[3]</sup> Dallas Willard, *The Spirit of the Disciplines*, HarperCollins: New York, 1988, p. 187.

<sup>[4]</sup> Testimonies gleaned from the C12 website, [www.thec12group.com](http://www.thec12group.com)