



WHY GUIDANT FINANCIAL EARNED THE GREAT GAME OF BUSINESS ROOKIE OF THE YEAR ALL-STAR AWARD

Many companies discover The Great Game of Business® because they're seeking better financial results. Guidant Financial started elsewhere. They wanted to build owners.

Guidant Financial is a Boise, Idaho-based small-business financing company founded in 2003 by David Nilssen and Jeremy Ames. It specializes in 401(k) business financing (ROBS) and SBA loans, helping more than 35,000 entrepreneurs secure funding. Guidant also offers payroll, tax, and HR services tailored to small businesses. In short, the company helps entrepreneurs achieve the dream of business ownership every day. Yet CEO Jeremy Ames found himself asking a difficult question: "If ownership changes the lives of its clients, why shouldn't it transform the people who work at Guidant, too?"

That question launched their GGOB journey in 2026 to fully unlock their employees' potential and turn it into a competitive advantage. With the help of their coach, Wayne Whitesell, Guidant has introduced profit sharing, begun building an employee-ownership culture, launched weekly financial Huddles, implemented compelling scoreboards, embraced forecasting, experimented with MiniGames™, and started teaching nearly 300 employees—all of whom work remotely—to think like business owners.

From the very beginning, Guidant understood that The Game isn't primarily about open books. It's about opening minds.

ROOKIE LESSON #1

OWNERSHIP IS A PURPOSE

Ames traces the start of their GGOB journey to two podcasts he happened to listen to. One focused on employee ownership, and another told the story of Les Schwab and the remarkable ownership culture he built through meaningful incentives. At the same time, Guidant found itself caught in a frustrating cycle. One profitable year was followed by several years of gradually giving those gains back. Then another reorganization. Then the cycle repeated.

Ames realized the company didn't need another incentive plan. It needed a different philosophy. As he explored employee ownership, one idea kept coming up.

**"WE HELP PEOPLE BECOME BUSINESS OWNERS,"
HE SAYS. "OWNERS SHOULD SERVE OWNERS."**

That insight changed everything. Employee ownership wasn't just another HR initiative. It became part of Guidant's identity. But building a virtual ownership culture without hallways, manufacturing floors, or face-to-face Huddles requires intentionality. Jeremy understood that communication had to become a system rather than an event and that they needed a common language for ownership—which GGOB provided.

ROOKIE LESSON #2

DON'T WAIT UNTIL EVERYTHING IS PERFECT

Like many growing companies, Guidant initially sought a ready-made framework to delegate ownership into everyday operations. They found it in The Great Game of Business.

Working alongside Whitesell, the leadership team resisted the urge to build everything at once. Instead, they prioritized giving employees A Stake in the Outcome. The company announced its employee ownership strategy and a new profit-sharing program before introducing the broader Great Game framework. The message was simple: We're sharing the rewards. Now let's learn how to create more of them together.

Within months, the investment had already paid for itself. Leadership estimates the program generated four to five times its implementation cost in just six months. More importantly, employees began asking different questions. They weren't simply receiving bonuses. They were learning how those bonuses were created.

ROOKIE LESSON #3

SCOREBOARDS TURN METRICS INTO MOMENTUM

Teaching financial literacy is difficult. Teaching it to a fully remote workforce is even harder. Guidant decided the answer wasn't more spreadsheets. It was better storytelling.

Every employee now has access to the company's weekly profit-and-loss statement via an online resource center featuring definitions, educational materials, and examples that illustrate how business performance affects an individual's paycheck. The scoreboards, artfully crafted by Cory Sanford, Guidant's Vice President of Culture and Talent, are designed to make ownership visible.

"Compelling scoreboards are especially important when employees rarely share the same physical workspace," Whitesell says.

A company mascot, a sea lion named Ernie, grows and matures as the organization achieves its Annual Additional Recurring Profit goal. MiniGames connect directly to profit-sharing pools. Every improvement is translated into what it means for employee owners. In a remote company, the scoreboard becomes one place where culture lives.

ROOKIE LESSON #4

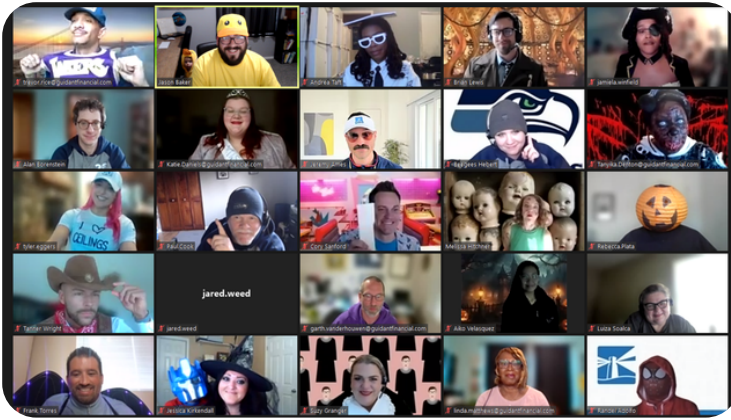
FORECASTING CHANGES THE CONVERSATION

Perhaps the biggest surprise benefit of playing GGOB came from forward-looking forecasting. Rather than reviewing results after the month ended, Guidant began asking teams to predict where they were headed—and explain why. That subtle change exposed opportunities that traditional reporting had missed. **One forecast revealed that the company was still paying software fees for former payroll clients. The result? Nearly \$100,000 in unnecessary annual expense that could now be eliminated.**

Other forecasts highlighted pricing opportunities, operational improvements, and strategic projects that wouldn't materially improve this year's profits but would create recurring value for years to come. The team also forecasts weekly where its MiniGames and its Critical Number™ will wind up at the end of the quarter.

"This keeps accountability and energy around each of those investments producing at high levels and generating the same types of ownership and questions as our P&L does," says Sanford.

Forecasting stopped being an accounting exercise and became a habit of curiosity. Instead of asking, "How did we do?" teams increasingly asked, "Where are we headed?"



BUILDING AN OWNERSHIP REVOLUTION

Spend enough time talking with Ames, and the conversation eventually becomes much bigger than Guidant. He worries that few people are ever taught how ownership actually works. Schools don't teach it. Most workplaces don't model it. Many employees spend their entire careers believing they're simply another expense on someone else's income statement. Ames sees a different future. One where businesses deliberately teach ownership, not simply by handing people shares, but by helping them develop curiosity, financial understanding, accountability, and a genuine stake in creating value.

“ THE CHALLENGE ISN'T SIMPLY TEACHING FINANCIAL ACCOUNTING, IT'S TEACHING PEOPLE TO BUILD THE OWNERSHIP MUSCLE.

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— CORY SANFORD,
VICE PRESIDENT OF CULTURE AND TALENT

For all that Guidant has accomplished in its first year, the leadership team speaks less about what they've completed than about what they're still building. **Second-level leaders are growing into the system. Forecasting is becoming more sophisticated. Scoreboards continue to evolve. MiniGames are becoming more strategic.** The company is already imagining how the same ownership principles might help thousands of its small-business clients build healthier companies. For a company whose mission is to help entrepreneurs pursue the American dream of business ownership, there may be no more fitting beginning than teaching its own people how to live that dream first.