

## **New Growth Financing Options: Focus on Royalty**

**John Hamilton** is Managing Director of Vested for Growth (VfG), a source of risk tolerant capital, business education and CEO peer learning opportunities to help owners of small to medium size businesses increase profits and create higher quality jobs. VfG provides sub-debt and royalty financing when both banks and equity sources are unable to provide enough capital for the needs of the business. VfG also provides management assistance, industry contacts, and connections to additional sources of bank debt and private equity. VfG is the newest program for the New Hampshire Community Loan Fund (NHCLF), a 26-year old private nonprofit that has lent over \$100 million for affordable housing, childcare and economic opportunities for people and communities in New Hampshire. John was with NHCLF 22 years ago where he helped to organize and finance resident-owned manufactured home park cooperatives. He left to become the founder of Concord Area Trust for Community Housing (CATCH), a private organization that develops affordable housing. After 9 years at CATCH he served as President of the NH Job Training Council and later became the founding President of the Workforce Opportunity Council. Since 2002, he has come back to the Community Loan Fund to launch VfG.