

SCHOOL SPOTLIGHT

Atlantic Montessori Charter School Partners with Charter School Capital to Add a Campus and Pay Off Debt



Atlantic Montessori Charter School (AMCS) was founded by their passionate and dedicated Executive Director, Juana Garcia, with the mission to provide quality instruction following the founding principles and philosophies of the Montessori Method. They strive to create a learning environment that respects children as unique individuals in an atmosphere of caring, creativity, kindness, firmness, dignity, and independence. Their first campus, Pines, is a K-3 school and they've since added an additional campus, West, a K-5 school.

Charter School Capital's approach, the way they explained everything to us in detail—how everything worked—made us feel like we weren't stupid for asking the questions we had. We felt like we could trust them. It all comes down to their exceptional customer service.

JUANA GARCIA
EXECUTIVE DIRECTOR
ATLANTIC MONTESSORI

CHALLENGES

- The struggle to find funding was frustrating as other lenders would not take the time to explain things clearly.
- AMCS wanted to expand to a second campus but needed \$80,000 for a deposit and the first month's rent.
- In order to expand to a second campus, a daunting fight with the city for approval led to over \$100,000 in legal fees.
- With 122 students, it was difficult to operate paycheck to paycheck with no leeway or the ability to pay back their substantial legal debt.

SOLUTION

- Charter School Capital helped AMCS access working capital to finance their new campus deposit (and first month's rent) as well as pay off their legal bills.
- Charter School Capital purchased state aid payments due to AMCS from the State of Florida; and, in exchange, provided funding to the school they needed, when they needed it.
- Charter School Capital also worked with AMCS to devise a plan to stop using receivables payments after a certain period of time.

THE RESULT

The funding provided by Charter School Capital helped springboard AMCS's success. It enabled their expansion; helped them pay off legal fees; increase enrollment; purchase needed Montessori materials; provide training for their teachers; acquire new computers and furniture; and covered basic operational costs. Executive Director, Juana Garcia, the life force behind Atlantic Montessori Charter School, is now looking toward their future. In addition to some facility renovations and upgrades, her dream of opening a middle school may be on the horizon now for this now growing, thriving school.



CHARTER SCHOOL CAPITAL

We are the nation's leading provider of growth capital and facilities financing to charter schools. Over the last 10 years, we've put more than \$2 billion to work for 600+ charter schools educating more than 1,000,000 students across the country.

WHY PARTNER WITH US

1

MISSION
DRIVEN

We are 100% dedicated to the charter school space and measure our success by the number of students we serve. Our ultimate goal is to help the charter school movement grow and flourish, and be able to serve more students. We take pride in the social impact that we're supporting by helping charter schools succeed.

2

INNOVATIVE
SOLUTIONS

We find innovative solutions to your financing challenges and pride ourselves on having the ability to be as creative, flexible, and innovative as possible to meet your specific needs – when you need the support. We take on all the administrative pieces of your financing, so you can focus on your mission—educating students.

3

DEDICATED &
RESPONSIBLE
PARTNER

Our in-depth process and procedures ensure that we finance charter schools ethically and responsibly. And, our near-zero percent default rate is a testament to our fiscal responsibility. Our knowledgeable, dedicated team of finance professionals will work together with you to find sustainable solutions to ensure that your school succeeds now—and as you grow.

4

YOUR SUCCESS
IS OUR SUCCESS

When you no longer need Charter School Capital, that means we've done our job and your school has become financially stable, successful, and set up for future growth. We want your school to be healthy and your operations sustainable so you can continue to serve more and more students.

WHAT OUR CLIENTS ARE SAYING

Charter School Capital is a trustworthy, reliable funding source. They are a true friend and ally to charter schools, the movement, and the children we serve.

**CAPRICE YOUNG, CEO & SUPERINTENDENT,
MAGNOLIA PUBLIC SCHOOLS**

It was a blessing to find Charter School Capital. We couldn't have even looked at a building like this without them. They were responsive, communicative, and very much about the school kids.

**FREDDY MENDOZA, FOUNDER AND TEACHER,
ARIZONA COLLEGE PREP ACADEMY**

With Charter School Capital, our organization can stand alone. They have done such a good job of making us feel part of something...You don't get that feeling with a bank.

**DR. KRIS SIPPEL, PRINCIPAL,
SAN TAN LEARNING CENTER**