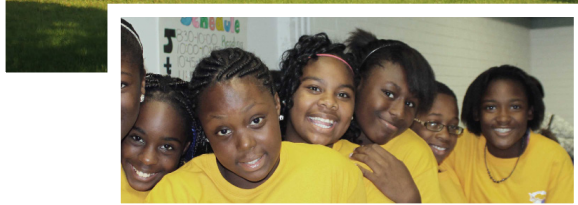


**EMMA JEWEL CHARTER ACADEMY**



*“ FCLF staff shares our vision and commitment to serve needy families and to provide a high quality education for all children. ”*

*– Thomas Cole,  
 Founder &  
 Principal*

Raised in a low-income community in Cocoa, Florida, Thomas Cole set his sights on higher education. With the help of mentors, he not only graduated from college, but went on to work in charter schools as a teacher, principal, and regional director. When visiting home, he took note of the historic boarded-up Monroe Center; once a thriving high school but closed due to desegregation.

Cole had a vision of creating a charter school for children in this impoverished community, offering families a choice in education. Meetings with City, County and State officials led to the approval of a charter, and inclusion in the Diamond Square Redevelopment Plan; but financing could have been a roadblock.

Florida Community Loan Fund partnered with Building Hope, Inc. to finance the renovation of the Monroe Center into Emma Jewel Charter Academy. The school opened in fall 2013 with a capacity enrollment of 200+, with plans to expand to 500. From a vandalized, vacant building to a community charter school, Emma Jewel Charter Academy exemplifies FCLF’s mission of providing expertise and capital to help projects succeed.

[www.fclf.org](http://www.fclf.org)  
[www.emmajewelcharter.net](http://www.emmajewelcharter.net)

# SUCCESS LEADS TO IMPACT

The **EMMA JEWEL CHARTER ACADEMY**, under the leadership of Thomas Cole, managed to get a “yes” answer from City, County, and State officials on starting a charter school. But Cole met with “no” on more than one occasion when it came to seeking financing for renovating the boarded-up building into a new center of hope for families.

With FCLF financing, Emma Jewel Charter Academy will have a **significant social impact** on its community as it offers a high-quality education with an emphasis on health and nutrition to families in this low-income area of Brevard County.

**\$275,000  
FCLF  
LOAN FOR  
RENOVATIONS**

**300+  
STUDENTS  
IN TUITION-  
FREE CHARTER  
SCHOOL  
& 20 in VPK**

**95  
TEMPORARY  
JOBS PROVIDED  
DURING  
RENOVATIONS**



**29  
PERMANENT  
JOBS CREATED OR  
RETAINED**

**EXPERTISE AND CAPITAL TO HELP YOUR PROJECT SUCCEED.**

**FLORIDA COMMUNITY LOAN FUND** provides expertise and capital to make projects successful and help organizations improve lives and communities. We help build strong communities by providing financing and technical expertise for high-impact projects in low-income communities throughout Florida.

Read more success stories on our website, [www.fclf.org](http://www.fclf.org).

#### **HOUSING**

AFFORDABLE ▪ SUPPORTIVE ▪  
MULTIFAMILY PRESERVATION

#### **COMMUNITY FACILITIES**

HOMELESS & SPECIAL NEEDS ▪ EDUCATION AND YOUTH ▪  
COMMUNITY HEALTH SERVICES

#### **ECONOMIC DEVELOPMENT**

COMMERCIAL & RETAIL ▪  
NEW MARKETS TAX CREDIT ▪ FOOD ACCESS