#LowerTheRiskLowerTheCost

First Presbyterian Church of Boynton Beach FL, is a unique church that faced adversity and became stronger as a result of key decisions. They found themselves in a challenging position; they experienced a dramatic decline in membership from 300 to 90 congregants. They knew they had to pivot, think critically, and take action quickly in order to survive as a ministry, as they only had 39 months in reserves left to cover their expenses.

Their church was built in 1963. As time has passed, the leadership began to notice the demographic of the surrounding neighborhood shifting. In order to remain relevant, they needed to change to best serve their community, but they needed help on how to do so.

Rev. Amalie Ash, the Transitional Pastor, was tasked with preparing the church for its next leader. During the process, she tackled everything from cleaning out closets to reviewing forms and updating policies. She also sought out the Presbyterian Foundation to conduct an assessment of the church.

The Foundation reviewed the building and ministry and concluded the church had "good bones," but could use an uplift through some cosmetic renovations. They recommended changes to include a good cleaning, paint, and new marketing. The Foundation confirmed that First Presbyterian Church of Boynton needed to shoot for the moon if they were going to survive, so that's exactly what Rev. Amalie and her ministry team did when they obtained a loan to invest in their building.

After facing hurricane Wilma in 2005 and sustaining previous damage, they knew it was time. According to Rev. Amalie, they have been shocked by the impact of the improvements, and have received several compliments from members on how beautiful their building is now.

There is a large 25 ft cross at the front of the church that is lit in the evenings through midnight to remind the community they are still there.



When asked about the ministry and the decision to move forward on improvements, Rev. Amalie says "First Presbyterian Church of Boynton and the Session Elders had courage, and were not afraid of taking a little risk. We believe God has a plan and a future for the church."

-First Presbyterian Church of Boynton has been part of Insurance Board family since 2018.



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The First Presbyterian Church of Boynton's leaders made a tough but long-term decision to invest in their 58-year-old building to sustain it for the future. They made upgrades to the plumbing, invested in LED electrical, and most importantly, purchased hurricane windows to reduce their vulnerability to annual storms. As a result, they noticed a reduction in their utility costs. Another benefit of adding the hurricane windows was the reduction in the cost of running the air conditioning. The windows cool the building from the sun, which previously baked the building to temperatures often upward of the high 90's.

Insurance Board appreciates each church's role in our ecumenical partnership—which provides superior insurance coverage and loss control resources for all member ministries. Your role goes beyond simple participation. It calls for good stewardship of your ministry by managing your property and liability risks, which in turn protects all assets insured by your Insurance Board program.

CONTACT: LossControl@InsuranceBoard.org for more information on how to lower the risk at your church.

