



# PCB Shares

## PCB has revamped its business network Introducing the PCB Business Hub

**In May, we launched the PCB Business Hub – a new initiative designed to boost community economic empowerment through business ownership.**

PCB is deeply committed to the economic development of our members, and we believe that business ownership is a vital part of this vision. We have been delivering business development initiatives since 2018, to support our business-owning and entrepreneurial membership.

As part of our transition from the Pentecostal Credit Union to the Pentecostal Community Bank, we have now rebranded our business development programme from GiftBOX! to the PCB Business Hub.

The PCB Business Hub is open to all members who are already, or aspire to be, business owners, or who are interested in creating and sustaining wealth. The Hub will offer quarterly, free masterclasses to provide our members with the knowledge, support and connections they need to realise their entrepreneurial aspirations. The classes will take



place in a relaxed and welcoming setting that fosters openness, connection and collaboration.

**The panel, left to right:** PCB CEO Shane Bowes, Demi Ariyo, Patricia Hamzahee and Tony Biola Dada.

### First meeting

The inaugural gathering of the Business Hub took place at the Front Room Space on the evening of 8 May. The event brought together a vibrant community of business owners and entrepreneurs for an evening of thought-provoking insight and shared experience.

Attendees heard powerful presentations from Tony Biola Dada, the Socially Conscious Entrepreneur, together with Demi Ariyo, Patricia Hamzahee OBE FRSA and PCB CEO

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## PCB dividend increases to 2%

At our AGM on 15 March, the membership voted for an annual dividend of 2%.

PCB CEO Shane Bowes said: "This is excellent news. It's just a reflection of the strength of the business and the faith and loyalty of our members."

The dividend was paid into our members' accounts in May.

## Introducing the PCB Business Hub

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Shane Bowes, who spoke candidly on the challenges of raising finance for small and growing businesses. The evening was masterfully hosted by Marcia Dixon MBE, whose energy and passion helped set the tone for a memorable night.

Feedback from attendees has been overwhelmingly positive. One guest remarked: "PCB Business Hub was more than an event. It was a gathering of minds, mission and momentum."

Thank you to all who attended and contributed to making the launch such a resounding success. Look out for the next Business Hub event, in the summer!

For a taster of the first Business Hub evening go to: <https://youtu.be/e-lVIMUjTYw?si=QDKluN-8OeUvi9zz>



# Windrush Month 2025: The heritage of your Community Bank

June is Windrush Month, with the iconic Windrush Day falling on Sunday 22 June.

Many of our readers will know that PCB has a proud Windrush heritage, so we take this opportunity to remind our members and friends of that legacy.

"In 1955, a 17-year-old boy arrived here from Jamaica. One Sunday, he attended his local Anglican Church. At the end of the service, the vicar thanked him for coming but asked him not to return. Twenty-five years later, he was returning to Anglican churches – to buy their buildings. That boy was Carmel Jones and this is the story of the Pentecostal Credit Union."

Forty-five years on, the Pentecostal Credit union is now the Pentecostal Community Bank – one of the most financially sound community banks in the UK,



Rev. Carmel Jones (1937-2023), the founder of the PCU (now PCB).

with a capital to assets ratio of 24%; a loan portfolio of £10.2m; deposits of £10.7m and assets of £14m. We have also provided mortgages to buy 28 church buildings.

The vision of our founder, Rev. Carmel Jones, fuelled by his Windrush experience, is as vibrant and as relevant today as it was 45 years ago. We are proud and honoured to be holders and enactors of that vision.





# Building business connections in Birmingham

**The weekend of 13-14 June marked a significant milestone for PCB, as we made our first major move into the West Midlands region.**



Above, PCB CEO, Shane Bowes, addressing attendees at our reception.

We began on Friday evening with a lively reception for business and faith leaders hosted by the incredible Nathan and Sabrina Dennis. The warm hospitality created by this powerhouse couple created an inspiring environment where entrepreneurs, change makers and community figures came together to network, share insights and explore opportunities for partnership and growth.

The momentum continued on Saturday, as we proudly took part in the Birmingham Black Business Show – a landmark event that champions Black excellence in business and entrepreneurship. It was an honour to be among so many trailblazing organisations and individuals, who are shaping the future of enterprise in the region.

We're deeply grateful to everyone who helped make the weekend such a success, and especially thankful to Nathan and Sabrina Dennis for their work in partnering with us on this initiative.

This is just the beginning of our journey to Birmingham – and we're excited about what's to come.



# Honouring excellence at the Ministers' Appreciation Ball

We were proud to sponsor and present the Faithful Servant Award at the Ministers' Appreciation Ball on Saturday 14 June.

This particular award recognises outstanding contributions to enterprise and economic development within our African and Caribbean communities.

This year the award was presented to the remarkable Claudine Reid MBE, by Ann Waugh, Chair of our Audit Committee (pictured right).

We extend heartfelt congratulations to Claudine, who is a true giant and a gem in our community. Her tireless work and longstanding commitment

to social enterprise have impacted on many and helped pave the way for others to follow.

At PCB we've followed and admired Claudine's journey over the years and it was an honour to recognise her with an award at this meaningful event.

We remain committed to celebrating and supporting leaders who serve our communities with purpose, excellence and faith.



## Financial planning amid tariff turbulence: why a long-term strategy still matters

After recent legal developments surrounding former US President Donald Trump's tariff measures, market uncertainty has returned to the spotlight.

On 29 May 2025, a federal appeals court allowed the continuation of broad import duties, despite an earlier trade court ruling that found many of them unlawful. This includes tariffs on goods from China, Mexico and Canada – all nations with significant links to UK and European supply chains.

Shortly after the decision, Trump announced plans to double tariffs on imported steel and aluminium from 25% to 50%; a policy shift that has

raised concerns among global trade partners and created fresh volatility in the markets.

The S&P 500 experienced fluctuations in the following days, although movements like these are not unusual during periods of political or economic tension. This serves as a reminder of the importance of having a robust financial plan. No strategy can remove uncertainty entirely, but maintaining a diversified portfolio, aligned with long-term objectives, can help reduce the impact of short-term market shifts.

During uncertain times, the most valuable approach is one guided by

**Financial advice from Jerran Whyte of Belvedere Wealth Management**

personal goals, clear priorities and appropriate risk management. For investors, making well-informed decisions with the support of a regulated financial adviser can help maintain confidence and discipline.

Volatility may be uncomfortable, but long-term planning remains a reliable path forward. Speak to a Financial Adviser today at: <https://bit.ly/Bwm-Advisers>



# Gospel star to headline Rhythm of Hope fundraiser

Gospel powerhouse **Rondel Positive** has been named as the headline act for **Rhythm of Hope's** inaugural concert on 10 August.

The event, which will take place at **Woolwich Works** in Greenwich, will raise funds for **Food For The Poor (FFTP)** Jamaica.

Known as the "Mirror Boss" and "Man of Purpose," Rondel Positive is celebrated for his ability to inspire, uplift and transform lives through his unique blend of gospel and reggae music.

"Being part of Rhythm of Hope is an honour," says Rondel. "This is more than music, it's ministry, it's mission, it's the movement of faith igniting purpose." He continues: "I'm humbled to stand with others to bring light, love and transformation through sound."

Rondel will lead a lineup of top-tier artists from both Jamaica and the UK, all coming together for one electrifying night of purpose-driven performance.

The event promises to be a truly transformative experience, combining spiritual energy, musical excellence and a shared commitment to meaningful

change. With more big-name artists to be announced soon, this is not a night to miss.

Tickets are available now from Woolwich Works at: <https://www.woolwich.works/events/rhythm-of-hope-fundraising-concert> Or on Eventbrite at: <https://www.eventbrite.com/e/rhythm-of-hope-fundraising-concert-tickets-1406756258839>

The organisers are seeking additional sponsorship to provide much-needed aid to the communities affected by the Hurricane Beryl disaster. Please contact Nathaniel Peat at [gjdc@nathanielpeat.com](mailto:gjdc@nathanielpeat.com)

*"Rhythm of Hope is more than an event. It's a movement, a call to action, a celebration of resilience, and an awakening of purpose through faith."*

FFTP is a well-established charity in Jamaica, which is involved in providing emergency relief and funding long-term recovery efforts.



Tony Biola Dada: SOCIALLY CONSCIOUS ENTREPRENEUR

# My journey into entrepreneurship

My vision for over 30 years has been one of empowering the under-represented, the voiceless and the marginalised in society.

I have dedicated my life to nurturing, empowering and investing in under-represented Talent – particularly women, people of colour, young people and creatives. My mission has always been to provide launchpads for these talented individuals.

Starting in 1992, the journey was a lonely one at first. From 2003 to 2010, I set up Urban Voice UK, a not-for-profit organisation, to support marginalised youth from our community. I invested nearly £2 million in supporting over 10,000 creative entrepreneurs across the UK. The platforms created became a springboard for many artists who used it to launch their careers, including Floetry, Meggaman of the So Solid Crew, comedians Gina Yashere and Richard Blackwood, as well as chart-topping singers Alexandra Burke and JLS, who went on to gain 1st and 2nd place in the finals of X Factor in 2008.

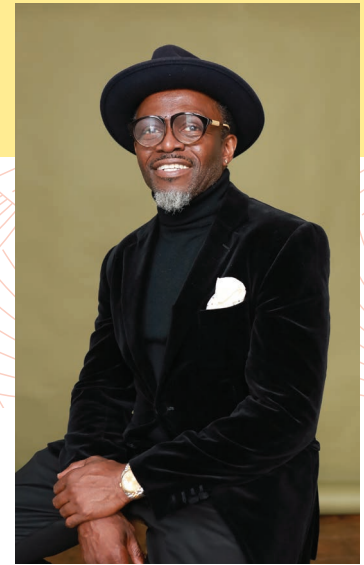
All this was achieved while raising two young children as a single parent, demonstrating that with the right mindset, resilience and determination, and with the right support through coaching and mentorship, barriers can be broken.

My Super Power is that I have been open to mentorship and coaching for over 40 years.

Today, my commitment to my purpose remains steadfast. Working alongside partners such as HSBC, NatWest, we enable members of the Socially Conscious Entrepreneurs (SCE) Network to access vital business finance, from £5,000 to £5 million, in order to grow and scale their ventures.

We also provide mentorship and coaching. Our shared vision is a network of intimate, Mastermind, 'Chapter' groups, which support entrepreneurs across the UK.

If you need funding support for your business, or are interested in becoming one of our Mastermind Ambassadors, please register your interest here: <https://forms.gle/uyMYCyGHshGDrkd89>



## Bursary support for 10 PCB entrepreneurs

As part of our commitment to reducing financial barriers, we are offering 10 bursaries of up to 50% towards fees for our Mastermind and other programmes.

Go to <https://www.tonydada.com/momentum> (or use the QR code below), where you can select (Option 1) to register for the next masterclass, or (Option 2) to fast track to a Mastermind bursary by booking a 1-2-1 meeting with Tony.



## Socially Conscious Entrepreneurs Conference

On Monday 6 October, we will host our third, annual, Socially Conscious Entrepreneurs Conference, sponsored by NatWest Bank. This one-day event provides a powerful opportunity to experience firsthand how to integrate authentic business practices with a holistic approach to success. Why should you attend?

- **Gain insights** into cultivating a resilient, growth-oriented mindset
- **Connect** with like-minded entrepreneurs and industry leaders
- **Be inspired** to take bold, impactful action

**Special offer:** Use promo code PCU for an extra 10% off early bird tickets. Visit: <https://www.thescentrepreneurs.com>

