

PCU AGM for 2022

On 19 March, we hosted our 42nd Annual General Meeting – our third virtual AGM.

Our guest speaker was renowned businesswoman and entrepreneur, Claudine Reid MBE. Claudine delivered an insightful and inspiring address on the topic of 'building a legacy', drawn from her 30-year experience of running an award-winning business – PJs Community Services.

We reported to the membership:

- a record level of savings – £9.6m at September 2021
- over £12.3m in assets at September 2021, and
- that 100% of customers surveyed would use our services again.

The membership agreed a dividend of 0.5%.

Great feedback

Thank you to everyone who attended. Feedback has demonstrated that we delivered another successful AGM:

"The first AGM I attended. It was great to see a very professional meeting with well-informed knowledgeable persons providing transparent concise information about the PCU and the pleasure of excellent presentations from all the speakers, including the formidable Claudine Reid MBE. Thank you to all the PCU Board. It is very reassuring to know the business is in good hands."

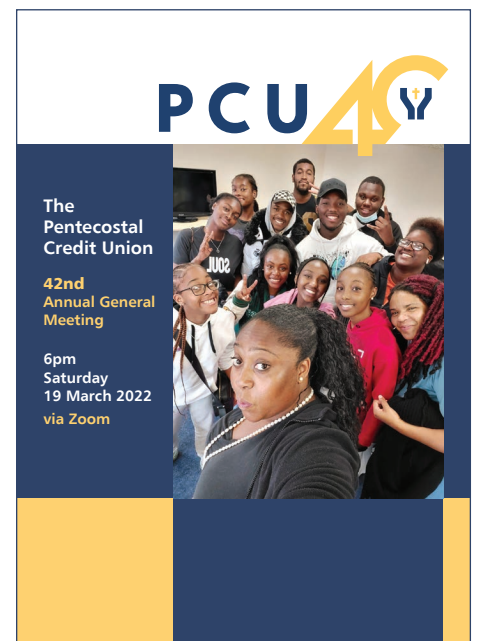


"My husband and I attended and were really impressed with the progress of PCU. We were around when it opened in the very beginning and God has kept it going despite challenges over the years. All the very best for a more productive and successful future. Also love the young people – all brilliant. Blessings."

"Awesome Elaine. Big congrats! I've got nothing but gratitude for the PCU. We've been using your service for almost 30 years! Bless you all!"

"What a fine example of UK black Christian Agency action, self-determination and building legacy. Congrats on a successful AGM. Proud to be a member of PCU."

"Thank you PCU for being a beacon in the community."



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Celebrating PCU Women

March is Women's History Month and, this year, we decided to celebrate the achievements of PCU members who are successful businesswomen and entrepreneurs.

We ran a social media campaign throughout March highlighting just a handful of the PCU Women in Business who are leaders, pioneers and trailblazers in their respective fields. These women are recognised and honoured by their peers, and by society more generally, for their excellence, and their contribution to progress and developments in their chosen sectors.

We are proud and honoured that these women have chosen PCU to be stewards of their finances. We are equally honoured to support them in their business development and growth, where they have elected for us to do that.

We hasten to add that this was just a handful. There are so many more businesswomen trailblazers at PCU, we just couldn't highlight them all. But we celebrate and honour all our PCU Women in Business – in Women's Month and every month.

Here is a summary of the women featured. You will find more information on our social media pages on Instagram, at: [@pentecostalcreditunion](https://www.instagram.com/pentecostalcreditunion)



Our number one PCU Woman in Business is the mother of the Pentecostal Credit Union, evangelist **Iveline Jones**.

Mother Jones is the woman who has been the partner and bestie of our founder, Rev. Carmel Jones, for 65 years. She set up and, for 30 years, manually ran all the PCU banking systems that are now all automated and made sure that they worked like clockwork. She ingrained efficiency and effectiveness into the DNA of PCU and that legacy continues to this day. The upshot is that, without her, there would be no Pentecostal Credit Union – a fact that Rev. Jones has attested to many times over the years.



Marcia Dixon MBE is the award-winning owner of Marcia Dixon Public Relations, which specialises in providing

PR services to organisations that want to reach the Black church community. Marcia was recognised and honoured for her ground-breaking work last year, when she was awarded an MBE.



Jemma Regis is an entrepreneur, Christian author, businesswoman and worship leader. Jemma is the owner of

Jemz Cake Box, a bespoke cake company, and founder of ABCD (Alone Behind Closed Doors), the only UK charity that provides tailor-made food hampers to suit the dietary and ethnic background of families and individuals affected by poor mental health.



Ann Waugh is not only one of the many PCU women entrepreneurs, she is also a PCU Director. Redundancy in 2011

spurred her into setting up her consultancy and launching into business ownership. Her company, Cosgrove Consultancy, specialises in implementing workforce/HR transformation and change programmes in large businesses.



Juliet Coley BCAe is a Christian, mother, former presenter of the legendary ITV1 UK Black Gospel music show

'People get ready', author, retired secondary school Senior Deputy Headteacher and an award-winning community campaigner. She was recently selected to receive the exclusive British Citizenship Award medal (BCAe) for her work with young people in the community and education. Juliet is currently Europe's only publisher of beautiful Black books, written by beautiful Black children aged six to 15 years.



Dr Jennifer Obaseki is a multi-award-winning businesswoman with 20 years' practical experience as a solicitor managing

an international practice. Alongside her commercial expertise, Dr Obaseki provides training on equality, the prevention of gender-based violence, human rights issues and access to law. Dr Obaseki was awarded an honorary PhD by the Academy of Universal Global Peace in 2018 for her human rights work.

in Business



Award-winning social entrepreneur, Senior Advisor and Non-Executive Director, **Claudine Reid** MBE, has

been listed as one of Britain's most influential Black women. Since 1996, Claudine has been at the helm of the multi-award-winning social enterprise – PJ's Community Services. Claudine is a certified coach, trainer and speaker with the world-renowned John Maxwell Team, a member of the Forbes Coaches Council and Chair of the Lloyds Bank Advisory Committee.



Shireen Morrison is an event planner, content strategist and co-founder of the award-winning platform known as

'Visions TV Online', which won the Lloyds Bank Small Business Award 2021. Shireen specialises in building digital content strategically, to give her clients the opportunity to experience a larger reach and impact. During the global pandemic, Shireen helped her eldest son to start up the podcast known as 'Young Kingz'. Through this, Shireen gained a runner-up award for social impact and hopes to extend this to the wider community.



Pat Ward is the founder of Carmena Day Nursery, which she describes as having been a labour of love for over 30 years.

She has been driven by the Colossians 3:23, which encouraged her to work heartily, as for the Lord and not for men. Her vision was to create a home-from-home experience, where children could thrive and develop in a loving and safe environment, built on genuine love. Through her business, she has created employment and a stable environment for young people to do work experience. She is continually thankful to God for allowing her business to be an establishment of faith in the community, for the community.



Dr Teri Okoro is founder and Director of TOCA, an architecture and project management consultancy based in London, and the

architect who designed and renovated the PCU offices in 2016. A chartered architect and currently the only black British fellow of the RIBA, she is also a chartered project professional and a fellow of the Association for Project Management (APM). Currently a Board member of the UK's Architects' Registration Board (ARB), she is a Design Council expert, sits on the Diversity and Inclusion Panel of the Construction Industry Council and is on the Expert Advisory Group of Historic England. Her recognition includes Freedom of the City of London in 2021, British Nigerian Architect of the Year in 2017 and APM's Outstanding Achievement Award 2018 for voluntary work.



Tanya Acquaah has been working with young people for over 20 years. She has developed and built youth strategies

and leadership programmes for a number of very well-established organisations, including running the summer programme for the PCU Youth Shadow Board. The call of God on her life has directed her to the emotional healing and wellbeing of girls and women. Tanya is the founder of TIA (The Inner Attitude), which is a girls and women's organisation that specialises in emotional healing, for the development of identity and purpose. Now in its 15th Year, TIA is developing content and courses to touch the lives of women all over the world.



Antonia Burrell is one of the UK's best loved skincare specialists. Antonia is a favourite with beauty editors, who

rely upon her natural face lift facial. She is a BABTAC-accredited practitioner, and an Associate Lecturer in the chemistry of aromatherapy at the London College of Fashion. With two decades in the beauty industry, Antonia Burrell is also a revered natural beauty pioneer – and her 100% natural, ethical and sustainable product line is uniquely results driven. Her 'natural face lift facial' is so advanced that it has been formally accredited by one of the industry's top awarding bodies, BABTAC, and is now taught as part of the London College of Fashion post-graduate curriculum.



"We are proud and honoured that these women have chosen PCU to be stewards of their finances."

Mental health 'hub and spoke' for Wandsworth

The PCU is pleased to be partnering with a new mental health hub launched at the New Testament Assembly in Tooting.

The Ethnicity and Mental Health Improvement Project (EMHIP) is a health and wellbeing project initiated by, and based at, the church. It aims to reduce inequalities in the accessing, experience and outcome of mental health care in the South West London area – Wandsworth, Tooting and Battersea.

The hub at the New Testament Assembly is the first of a series planned by local health commissioners, working with community groups. EMHIP works in collaboration with South West London Clinical Commissioning Group (CCG), South West London and St. George's Mental Health NHS Trust, and networks of Black minority ethnic voluntary, faith and community groups, organised via the non-profit Wandsworth Community Empowerment Network (WCEN).

As a business based in the area, our partnership arrangement means that

if any of our members living in Wandsworth tells us about symptoms of anxiety, depression or other mental health symptoms, we can tell them about the Tooting Hub, pass on project information and invite them to visit the hub.

For more information, go to our website at www.pcuuk.com



OLD PROBLEMS

The Ethnicity and Mental Health Improvement Project (EMHIP) is a collective endeavour to reduce inequalities in how Black and Asian people in South London access and experience mental health care, and their health outcomes.

At the moment, Black and Asian people are over-represented, over-medicated, over-policed, and over-restrained when experiencing mental health challenges.

EMHIP was developed through the leadership and activism of people from Black and Asian communities.

It offers and demands mental health service improvement led by local communities, co-designed and based on established lived-experience evidence. It builds on existing community-led co-produced projects.

The image shows two protest signs. The first sign is red with white text that reads 'RACISM IS A PUBLIC HEALTH CRISIS'. The second sign is white with black text that reads 'SORRY FOR THE INCONVENIENCE WE'RE TRYING TO CHANGE THE WORLD! #BLM'.

NEW SOLUTIONS

- HEALTH & WELLBEING HUBS WITH TRAINED MENTAL HEALTH WORKERS**
 - A safe community space with medical staff and resources to support guests with practical issues, physical and mental health & wellbeing.
- MORE VARIED AND CULTURALLY APPROPRIATE SERVICES**
 - Residential alternatives for people experiencing crisis: Crisis Houses and Crisis Family Placements.
 - Better support for people with serious mental illnesses through community relationships.
- NO MORE FORCE**
 - Including patients in decisions made about their own care.
 - End the use of restraint, control and force in mental health settings.
- BETTER CARE FOR MENTAL HEALTH PATIENTS IN HOSPITALS**
 - Black and Asian community members to be involved in caring for inpatients.
 - Cultural mediation between Black and Asian inpatients and staff.
- DEVELOP CULTURALLY CAPABLE WORKFORCE**
 - NHS employees to be trained in recognising the impact of culture and racism on mental health and patient care.
 - Black and Asian communities and statutory agencies will work in partnership to improve population health and tackle inequalities.

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Coming Together in Hope: National Day of Reflection

On 23 March, a service of remembrance and reflection was held at New Life Wesleyan Church in Birmingham.

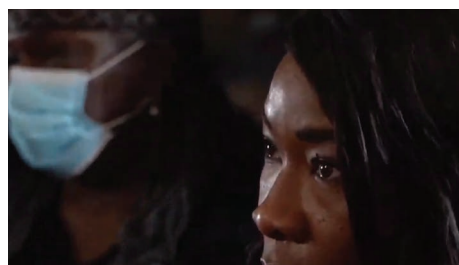
'Coming Together in Hope' was held on the National Day of Reflection to support people who were bereaved

during the pandemic and to reflect on the lives of the people we lost. We are proud to have supported the delivery of this beautiful service of remembrance and reflection.

Especially moving was the roll call of names of loved ones lost, recited by relatives in the congregation. Bishop Mike Royal, General Secretary of Churches Together England, delivered The Word inspired by Psalm 46: "Despite all that we have been through,

we can sing of the Goodness of The Lord" – reminding us of the many storms that we have been through, and continue to go through, over the past two years as a community. But, "yet in the midst of our pain and loss, The Lord has led us beside still waters, he has restored and strengthened us."

Well done to Rev. Cassius Francis of New Life Wesleyan Church, Birmingham, who was the driver and initiator of this great project. And to the Ubele Initiative and the Majonzi Fund who, with Cassius, made this event happen.



What's happening to energy prices?

- On 1 April 2022, energy prices rose by 54%. Unless you're on a fixed-price deal, putting your bills up by more than half.
- In October 2022, energy prices will rise at least another 20%.
- Energy prices are not expected to fall until April 2023.

These prices are similar across the whole energy sector. This means, you are unlikely to get a better price by switching supplier.

Be aware that most new fixed-price deals are now **much higher** than variable rates, which are capped by the Government.



Government help

The Government has announced two plans to help you pay your energy bills this year.

1. Council tax rebate

If your council tax is in bands A to D, you will get a £150 rebate off your council tax in April 2022. This is to help you pay for higher energy.

You won't get the discount if your household doesn't have to pay council tax. But, if that applies to you and your income is low, you may be able to make a claim from your council.

2. Energy bills rebate

In October 2022, everyone will get £200 off (or a credit note) against their electricity bill. If you're on prepay, you will get this through your smart meter, or be given a voucher or cheque.

However,, from April 2023, every electricity bill will include a new £40 annual charge. This will be added for five years.

Useful tips

Check which benefits you can claim at: <https://benefits-calculator.turn2us.org.uk>

If you are struggling to buy basics, find out about your Council's Council Tax Support Scheme, Discretionary Housing Payments (to help you pay rent) and any hardship fund they run.

Check out the two Thames Water social tariffs at: www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp

If you're on benefits, check if you can get a better social tariff deal for your phone or broadband at: <https://www.moneysavingexpert.com/news/2022/02/broadband-affordable-tariffs-social-tariff>

Winter fuel schemes

Winter Fuel Payments If you were born by 26 September 1955 and you get a state pension or benefits, you will get a Winter Fuel Payment of £100-300.

For queries, call the helpline on 0800 731 0160.

Warm Home Discount People on low incomes may get a £150 Warm Home Discount taken off their electricity bill. Funds are limited this winter, but more households will qualify in future.

For more details, call the helpline on 0800 731 0214.

Cold Weather Payments When the temperature stays below 0C for seven days during November to March, people on Pension Credit, Universal Credit, and other benefits for jobseekers, will automatically get £25 each week towards their higher energy costs.

Promote your business: PJs Community Service

It started as a son's practical solution. Now, 30 years later, PJs Community Service has blossomed into an award-winning social enterprise, employing over 9,000 people and bringing real transformation to communities across the capital. The organisation has established itself as a lead in social transformation and community impact.

Back in 1992, PJs Community Service was a humble grocery delivery service for older people. Under the stellar leadership of Claudine Reid MBE and founding Director Patrick Reid, the pair developed a framework that created job opportunities, contributed to social mobility, personal and professional development, and generational wealth.

In 2008, Claudine was recognised through an MBE presented by HRH Prince Charles for 'Services to Social Enterprise', marking a pivotal point in her career.

"Leading a team that provides essential services to our community warms my heart", said Claudine. "I get to see and hear first-hand what real enablement is on a daily basis. It's like a different kind of ministry."

The Life Care Plan

To mark PJs' 30th year, Claudine and her team have launched a digital service, offering a life care plan to people over the age of 40 to support them in the preparation of the post-working life. The Life Care Plan was born out of 30 years of observing how those who already had a plan for care had a much better quality of later life than those who did not. The unfortunate reality is that the Black community is worst off, through lack of planning, knowledge and support. The PJs' team seeks to address this imbalance, by hosting free, monthly, information workshops.



Claudine receiving her MBE from HRH Prince Charles, Prince of Wales, in 2008.

Mentoring

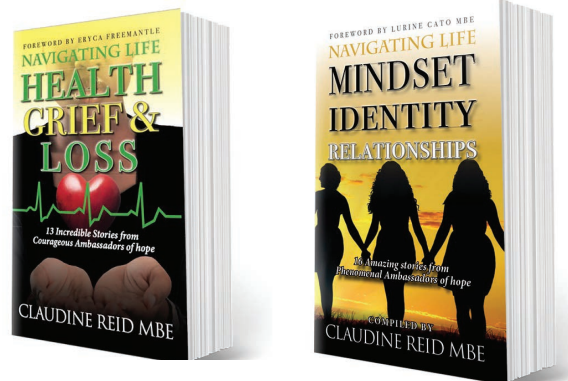
In our post-Brexit, Covid-19 world, Claudine has taken time to mentor and support a raft of new entrepreneurs, highlighting the importance of vision planning and understanding the skill set of your team. Since the pandemic, she has mentored 29 women to become Ambassadors of Hope by curating their stories, which supported and encouraged other women who navigate challenging seasons in their lives. Claudine equips women with the know-how to develop businesses and portfolios that will impact their livelihood.

Claudine is also Chair of Lloyds Banking Group Advisory Committee and works to help the Group better understand the barriers faced by the Black community, as detailed in the 2021 *Black British in Business and Proud Report*. The report highlighted key issues from over 800 respondents.

As well as providing continued strategic direction to PJs Community Service, Claudine actively mobilises our community, using vehicles of economic empowerment to impart wisdom. As King Solomon said: "A good man, leaves an inheritance for his children's children."

Learn more about Claudine

- Leadership: <https://www.claudinereidmbe.com>
- The Life Care Plan: <https://pjsgroup.co.uk/lfc-plan>
- Lloyds Banking Group Advisory Committee: <https://www.lloydsbankinggroup.com/insights/black-business-advisory-committee-completes-recruitment.html>
- Ambassadors of Hope: <https://www.thenavigatinglifeanthology.com>
- *Black British, in Business and Proud Report 2021*: <https://www.blackbusinessnetwork.online/bbibpreport>



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