

## Financial roadshow: a show-stopping event

On 26 November 2023, PCU partnered with Nathan and Sabrina Dennis and the Honey Group to deliver the Legacy Planning and Financial Preparation Roadshow in Ilford, London.

The roadshow was an empowering experience, aimed at guiding our communities to navigate economic and financial landscapes with ease.

It showed the importance of building strong connections between businesses and communities. It demonstrated how to save smart and build a lasting legacy. It provided firsthand knowledge from financial experts about wealth management for families. And it delivered realistic advice, tailored to real-life scenarios.



*Above: Tim Campbell MBE addresses the roadshow.*

Nathan and Sabrina created the impressive formula for this financial summit and applied their magic to create a sensational atmosphere from start to finish.

Simon Wright, founder of Honey Legal, provided the expertise to help people protect their wealth in their own lifetime and beyond.

Our own CEO, Shane Bowes, spoke about the circulation of money within a community and the crucial role it

*Left: Emmanuel Asuquo sharing financial insights.*

plays in building community wealth. Circulating money is not just a transactional process. It is also a mechanism that fosters economic growth, social development and general prosperity.

Shane illustrated how this process is at the heart of the community banking model provided by credit unions.

Also taking part were:

- Emmanuel Asuquo, a finance guru (The Eman Effect) with over 15

*Continued on page 2*

# Emmanuel Asuquo: keynote speaker for our 44th AGM

When the PCU hosts its 44th Annual General Meeting on Saturday 16 March, our keynote speaker will be finance guru, Emmanuel Asuquo.

Eman is passionate about empowering people to manage their money. You may have seen him on BBC News, ITV or Channel 4's 'Save well, spend better'.

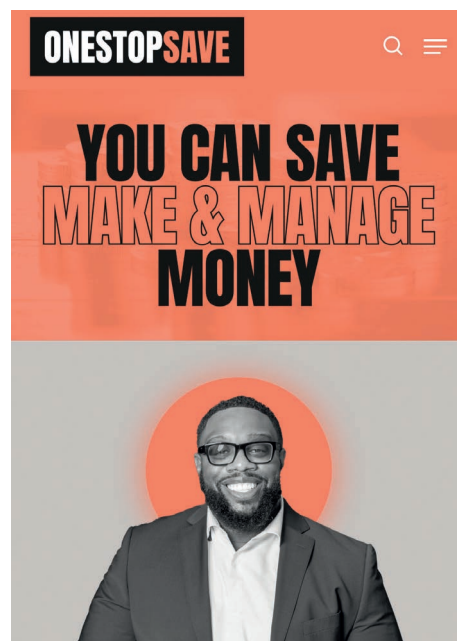
He is also the author of *Get your money right*, which was written to help working people understand money and make it work for them.

Eman recently founded OneStopSave. His vision is to enable "everyone to have confidence to manage their

money" and his purpose is to "level the playing field for working people".

Eman will be speaking about this new initiative and how it can empower our members and others to manage their money better

This will be our fifth 'virtual' AGM. Members will soon receive their Zoom link, but all are welcome to join us. If you are not a member and would like to attend, please call the office on



020 8673 2542 to register, or email us at [info@pcuuk.com](mailto:info@pcuuk.com)

## Covid-19: Service of reflection

A poster for a "SERVICE OF REFLECTION" event. The top left features logos for Wesleyan Holiness Church British Isles, National Day of Reflection 23 March, OPC, JWB Virtual Ministry Assistance, and NCLF. The main text reads: "SERVICE OF REFLECTION", "Coming Together in Hope III for Black communities affected by the Covid-19 Pandemic", "ALL ARE WELCOME!", "NEW TESTAMENT ASSEMBLY, TOOTING LONDON SW17 7BU". There is a "JOIN US" button, a "DATE" section with "23rd March, 2024" and "7:00 pm - 9:00 pm", and a "REGISTER TODAY" button. At the bottom, it says "ALSO AVAILABLE TO WATCH ONLINE" with a hashtag #comingtogetherinhope2024 and several partner logos.

The New Testament Assembly Church will hold a service of reflection on Saturday 23 March, as part of the fourth, annual, Covid-19 National Day of Reflection.

The service will be open to all and will be dedicated to honouring the lives of beloved black community members who tragically lost their lives to the Covid-19 pandemic.

This service, on the theme of 'Coming together in hope III' aims to provide a space for remembrance, reflection and communal support.

The service will take place from 7-9pm (doors will open at 6.30pm) on Saturday 23 March, at the New Testament Assembly, 7 Beechcroft Road, Tooting, SW17 7BU.

## Financial roadshow *Continued from page 1*

years of industry expertise, who was ready to share wisdom from his new book, *Get your money right*, and

- Selina Flavius, founder of Blackgirl Finance, author of *Black girl finance: let's talk money* and an award-winning financial influencer.

There was great feedback from those who attended and we were proud to have been partners in this venture.



# The Power of a Woman awards



On 10 March – Mothers' Day – the PCU will be joining with others to sponsor The Power Of A Woman Awards, which were founded by Fredi Nwaka, an award-winning film director, producer, actor and motivational speaker.

The awards celebrate and honour women of colour who exemplify exactly what it means to be a powerful woman in today's world – whether that be through talent, selfless acts or just by inspiring others. The awards will also be celebrating mothers everywhere and paying particular homage to Fredi's mum, Angela Nwaka, in memory of whom the awards were founded.

Elaine Bowes, PCU's Head of Marketing and Communications, spoke to Fredi about the awards and what drove him to create them.

**EB:** So what is your back story Fredi?

**FN:** I was fostered from the age of three months old to a family in Deal, Kent, as part of the whole 'farming' culture. I rejoined my biological parents aged around 11, where I grew up between Brixton and Chelsea.

I started rapping and became the only British rapper to be signed to Wu Tang Clan. I was also a bodyguard for a number of years and have looked after The Notorious B.I.G., Donell Jones, TLC and Jodeci, to name a few, when they have come to the UK.

I have since gone on to become an award-winning film director and producer, and have made over 11 films. I'm also an accomplished actor and have worked alongside Brenda Blethyn, Tom Hardy, Curtis '50 Cent' Jackson, Danny Dyer,

Tammer Hussein, Noel Clarke, Charles Venn, Ashley Walters, Peter Andre and others. I now have my own production companies Are We Dead Yet LTD and Nwaka Studios. I also have a CIC called H.E.A.L Daily (how Emotions Affect Life), which works with hard-to-reach young people and mentors young people.

**EB:** What is The Power of a woman awards all about and what inspired you to set it up?

**FN:** When I came back from being fostered, I was a very troubled, hurt, angry young boy and, for many years, I not only resented my mother, but had a strong hatred towards her. Ten years before she passed away, I managed to turn that emotion around and she became not only one of my best friends, but also the doting, loving mother I had missed.

Unfortunately, she passed away before I was able to show her what she meant to me, so I founded the POWA Awards to not only honour her, but honour the thousands of other women of colour in our community that do amazing things and deserve their flowers.

**EB:** How long has it been going and has it met your heartfelt objectives?

**FN:** 2023 was the first award show and it was amazing. It was a heartfelt inspiring night and, as a result, it left me no choice but to continue the legacy. What's more, this year falls on March 10th, which is not only Mothers' Day but also the day on which my mother, Angela Nwaka, passed away.



**EB:** What's the future for POWA? And what does the future hold for Fredi Nwaka?

**FN:** The POWA will and can only get bigger and better as it is not just an award show but a movement in supporting and inspiring women everywhere. I'm just getting started and also plan to do the Power Of A Man Awards later this year in November.

As for me, well I have three movies coming out this year, which I have written, directed and produced. They include Peter Andre's debut, which also stars Oliver Samuels, Sizzla Kolanji, Will Johnson and Jamie Lomas.

I also have my first book coming out this year, plus a lot more. Every day is an opportunity for this man to grow, heal and do better, so I look forward to a future of becoming the best version of me.

You can follow Fredi on Instagram @therealfredinwaka and on his website at: [www.fredinwaka.co.uk](http://www.fredinwaka.co.uk)

## FINANCIAL ADVICE

by Jerran Whyte, Belvedere Wealth Management



# Shifting your financial mindset for the New Year

**As the festivities have come to an end and we have finally settled into the New Year, now is a great time to renew your financial mindset and shift the attitude you have towards your finances.**

## Make a new start

The UK is still facing a lingering cost-of-living crisis, with interest rates remaining high at 5.25%, and inflation (currently at 3.9%) still above the 2% target, which means many people are likely to struggle to make ends meet and put money towards their future financial goals.

Improving your mindset towards money management with these simple tips can help set you up for a better financial position by the end of the year.

### 1. Set your financial goals for the year

Setting your financial goals for the year may mean breaking down your long-term goals into smaller, achievable targets over the next 12 months. Or it may involve reminding yourself of what you are working towards for the future. In either case, setting clear aims will help you visualise the steps needed to attain your goals, while giving you a focus point to keep you on track.

### 2. Make yourself aware of your current position

Assessing your savings, debts, credit score and investments will help you understand where you currently stand on your financial journey. Doing this can help define your goals better, by reminding you how much debt needs to be paid off or how far along you are to achieving set targets.

### 3. Budget wisely

During this cost-of-living crisis, setting a strict budget is essential when keeping on track of your set goals, so

that you can mitigate the risk of overspending. You should track your income and expenses to identify areas where you can cut costs. This can include reviewing your providers such as energy, insurance, or phone providers to determine cheaper alternatives.

### 4. Seek financial support

If you are unsure about where to begin, it is important to seek guidance from a financial adviser to gain professional insight into managing your finances.

An industry expert can help to mitigate the impact of the high interest rates and inflation, giving you confidence in your financial plan.

You can reach out for a free initial consultation with a financial adviser at <https://www.belvederewm.com/contact>



# Financial date night by David Frederick FCCA

Couples are forever planning a night out at a favourite eatery, cinema, theatre or something that they both enjoy. They are also renowned for planning quiet nights in with the TV, a takeaway or similar. However, with Valentine's Day in the calendar for February, how many couples have shared a 'financial date night' at any stage of their relationship? No – that's not a misprint! For those of you who took a sharp intake of breath or rhetorically asked what a financial date night is – all shall be revealed.

The question should not be what is a financial date night? But why do we need a financial date night?

Research has shown couples are in crisis over their finances. Moreover, the cause has not been the current economic environment or what is termed the cost-of-living crisis. Long before any economic variables, there were cracks in relationships. Perhaps the cost-of-living crisis just widened those cracks.

A recent survey by the credit company Acqua found "over a fifth (22%) of Brits admit to hiding irresponsible spending from their partner; 21% admit to hiding how much they spend on clothing and accessories; and 18% admit to hiding self-care spending, past debt and how much they spend on their children".

In another study, by Karma, one-third of respondents admitted they had ended a relationship over money



disagreements. In addition, more than 40% say they fought about finances on a monthly basis.

Perhaps, on the basis of these findings, there is a case for couples to have financial date nights – especially around Valentine's Day. A financial date night is a planned time for couples to sit down and discuss and review their finances. In view of the evidence I have presented, such nights are well overdue.

The love and romance of Valentine's Day on 14 February provides the ideal opportunity for couples to swap their usual night out or in for a financial date.

However, like any date, a financial date night has a greater chance to be successful when consideration is given to the following factors.

Firstly, couples must both agree to having a financial date night akin to any date.

Secondly, the night should be planned. It can be at home or out. Whichever option is chosen, like any date, there should be food and drink for both parties.

Thirdly, couples should agree a set duration for their financial date night. A maximum might be 90 minutes, given this is often the maximum duration granted at some restaurants. The objective is not to drown or go overboard with the couple's finances.

Fourthly, couples should not plan or hope to address all their financial matters in one date night. They are advised to address one or two topics and repeat the dating monthly.

Fifthly, the session should have an amiable ambience, without moving into the red zone.

Finally, the date should close on a reflective positive note, with consensus and a schedule for the next financial date night or nights.

If couples wish to develop unity in the understanding and management of their finances, they could embark on regular monthly or quarterly financial date nights. Couples in the early stages of their relationship may find breaking the ice to arrange a financial date night much easier this Valentine's. Nevertheless, a financial date night is an opportunity for all couples.



# Promote your business: C & Hair

**Certified trichologist Lorna Jones, from Caring for Hair Trichology Clinic, recently founded C & Hair, with funding from Macmillan and Croydon BME Forum.**

C & Hair assists patients with afro-textured hair to manage cancer-related hair loss, as well as providing access to a support network. It does this by offering four key services.

- **Support groups**, where individuals with lived experience of cancer meet others to offer mutual support from diagnosis to post treatment. The groups can also share information about scalp cooling – which can help to prevent or reduce hair loss. To prepare for this, C & Hair provides a set of questions for patients to ask their oncology doctor or nurse about their treatment and the likely effects on their hair and scalp.
- **Hair clinics**, which offer one-to-one consultations to discuss concerns patients have about their hair during cancer treatment. The clinics can advise on hair styling, hair care, wigs and eye lashes, as well as looking at head covering options and how to prepare for scalp cooling.
- **Educational webinars**, where expert speakers give the audience

advice on a range of useful topics, including nutrition and exercise.

- **Interactive workshops**, where patients get hands-on experience of trying out activities like head-wrapping and can view live demonstrations of hair preparation for scalp cooling.

Streatham MP Bell Ribeiro-Addy recently hosted an event for C & Hair at the House of Commons. Chaired by PCU's Elaine Bowes, and with an opening address by Paige Lewin from Texture Talks, the event involved a panel of experts.

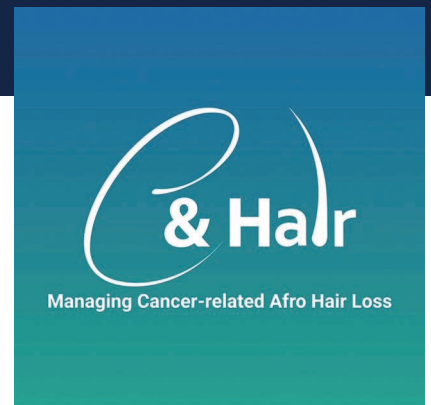
Janet Clarke from Macmillan spoke about the 'Beauty of Support' project she is running with hairdressers – raising their awareness about cancer and training them sometimes to have difficult conversations with their clients, including encouraging them to attend screening appointments and signposting them to relevant services.

Andrew Brown from Croydon BME Forum spoke about the work he does in the community and about the importance of community partnerships.

Dr Eloise Wynter discussed her study of the lived experience of cancer survivors who have accessed currently available services and showed why there is a need for services to be developed to meet current need.

Claire Paxman, explained about the options to reduce hair loss during chemotherapy, with the use of a scalp cooling cap, and the preparation techniques for women with types 3 & 4 hair.

Dr Sharon Belmo, Consultant Dermatologist, spoke about the science of afro-textured hair and its particular hair care needs. She also highlighted the Skin of Colour



*Above: PCU's Elaine Bowes (left) and C & Hair founder Lorna Jones (right).*

resource she co-produced, which is now studied by every student dermatologist in this country.

Naman Julka-Anderson, Research Radiographer spoke about his research on radiation and how it affects non-white skin.

There was a lively Q & A session, and the event was oversubscribed, so C & Hair have arranged a conference for Saturday 18 May 2024, which will take place in Croydon. If you would like to attend, please complete this form to get early information when the tickets become available: <https://form.123formbuilder.com/6607641/c-and-hair-conference>

For more details about C & Hair go to their website at <https://caringforhair.org/cancer-and-afro-hair>, or to their Instagram account at: @careforc\_hair

There is a small clip of the House of Commons event on Youtube at: [https://www.youtube.com/shorts/UZI\\_TtUHVag](https://www.youtube.com/shorts/UZI_TtUHVag)

*Below: Bell Ribeiro-Addy MP.*



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