



PCB Shares

INTRODUCING Faith & Finance The PCB's first podcast series

After eight months of vision, planning and creative collaboration, the Pentecostal Community Bank (PCB) is proud to present its very first podcast series – Faith & Finance – hosted by the incomparable Brenda Emmanuel OBE and produced by Damilola Okeke of Come See Podcast.

In this groundbreaking series, remarkable guests open up about their financial journeys – the triumphs, the challenges, and the lessons learned along the way – and reveal how faith has guided their decisions about money, purpose and community.

From church leaders and entrepreneurs, to financial experts and cultural influencers, each episode explores how our beliefs shape our financial behaviour, and how greater financial wellbeing can strengthen our families, our churches and our communities.

The Faith & Finance Podcast is where real conversations about money, faith and community come together – a place for honesty, insight and inspiration. Whether it's building wealth with purpose, navigating life's financial storms, or celebrating the legacy of Black British enterprise, this is a series designed to inspire, educate and empower.

We are deeply grateful to our outstanding guests – Hayley Mulenda, Emmanuel Asuquo, Benedicta Egbeme ACMA CGMA, Muyiwa Olarewaju OBE FRSL (Hons) and Debodun Osekita – for trusting us to help tell their stories.



Pictured with host Brenda Emmanuel (clockwise from top left) the remarkable guests who feature in our new podcast: Benedicta Egbeme; Debodun Osekita; Emmanuel Asuquo; Muyiwa Olarewaju; Hayley Mulenda.

The first episode is available to watch on our YouTube channel: https://www.youtube.com/@pentecostal_community_bank/podcasts?sub_confirmation=1

This is more than a podcast – it's a movement. Faith & Finance invites us all to think differently about money, to build with purpose, and to put faith at the heart of our financial journey.

Standing firm in power and pride:

The legacy of faith, finance, and Black economic empowerment

This October, as we celebrate Black History Month 2025, which takes the theme of 'Standing firm in power and pride', the PCB reflects on a story that embodies those very words – a story rooted in faith, resilience and the determination to build a better future for our community.

For us, Black History Month is more than a moment of remembrance. It is a time to honour the visionaries who stood firm when systems excluded them, and to celebrate the communities who created their own solutions with pride and purpose.

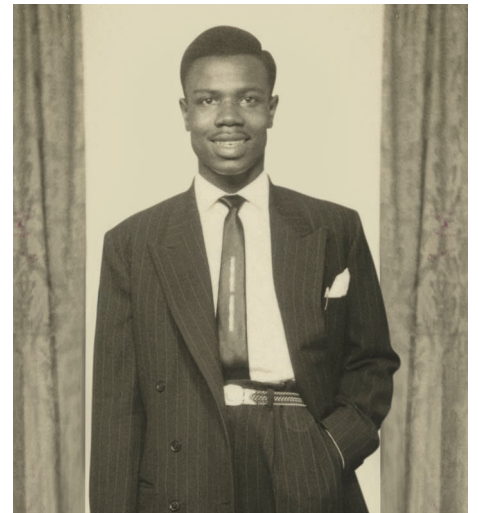


Standing firm: the birth of a movement

In 1980, Rev. Carmel Jones founded the Pentecostal Credit Union, now the Pentecostal Community Bank, in response to a challenge faced by many Black church congregations. Despite having thriving memberships, these churches found mainstream banks unwilling to lend to them. The banks cited lack of collateral, misunderstood their governance, or simply discounted their credibility.

Rather than accept this injustice, Rev. Jones and his fellow Pentecostal leaders stood firm. They drew upon the African tradition of 'Esusu'; the communal saving circles that had sustained generations through trust, discipline and mutual support, and that had been transported to the Caribbean through transatlantic slavery as 'pardner' in Jamaica, or 'susu' or 'boxhand' in other parts of the Caribbean. From those deep cultural and spiritual roots, they built a financial institution of their own: a bank by the people and for the people.

That act of collective determination remains one of the most remarkable chapters in Britain's Black economic history. It was not just about money – it was about dignity, ownership, and empowerment.



Power: the circulation of the pound

The Pentecostal Credit Union (now the Pentecostal Community Bank) was born from a simple but revolutionary principle: keep the pound circulating within the community. Every loan issued to a member, every mortgage provided to a church, every child's savings account opened, represented a reinvestment of power; faith driving finance and finance to freedom.

In doing so, the credit union became a catalyst for Black economic self-reliance, long before that phrase became fashionable. As well as providing personal finance and loans for families, it funded church buildings, community centres and small enterprises when no-one else would. It helped congregations move from rented halls into sanctuaries they owned outright;

symbols of permanence, identity and pride.

Today, as the Pentecostal Community Bank continues that mission, we are reminded that economic empowerment is one of the purest expressions of social justice. We stand on the shoulders of those who refused to wait for permission to prosper.

Pride: from exclusion to excellence

The journey from credit union to community bank reflects not just a growth in assets, but a growth in our vision. We have evolved, while remaining true to our founding purpose: to enable financial inclusion and build intergenerational wealth within Black communities.

Our pride is not in profit alone. It is in the transformation we see every day:

- Churches building housing and community facilities
- Entrepreneurs starting businesses that create local jobs
- Families saving, investing and passing on wealth
- Young people learning that financial power can coexist with faith and integrity.

In standing firm, we have become a living testimony to what happens when belief, purpose and discipline meet opportunity.

Continuing the legacy

As we celebrate Black History Month 2025, we also look forward.

‘Standing firm in power and pride’ challenges us not only to remember our pioneers, but to continue their work; building systems of strength, ownership, and equality for the next generation.

The Pentecostal Community Bank stands as both a monument to what our community has achieved, and as a blueprint for what remains to be done.

Our mission continues: to ensure that the pound, the purpose and the power of faith keep circulating – transforming lives, one member at a time. Our Bank stands for: Faith; Finance; Community; and Legacy.

Securing your financial future is a spiritual responsibility

According to Pentecostal Community Bank CEO Shane Bowes, securing your financial future is about more than money – it’s a spiritual responsibility.

In the latest edition of *Flourish!* leadership magazine, Shane shares why faith and finance must go hand in hand. From building emergency funds and investing wisely, to tackling the Black wealth gap and talking openly about money in our churches – financial discipleship is part of our legacy.

In this article, Shane explores how faith and finance are aligned, especially within the Black church context. He stresses that financial security is not just a wise choice, but a spiritual responsibility, rooted in stewardship.

His key themes include:

Faith and finances: Scripture encourages wise stewardship; saving, managing well, and planning ahead

The Black wealth gap: Black households in the UK face systemic barriers (lower home ownership, smaller pensions, less generational wealth). Securing financial futures is both a personal and community mission.



Taking practical steps for financial security. These are:

1. Start with a vision: set clear financial goals guided by faith.
2. Build an emergency fund: three to six months of expenses
3. Handle debt responsibly: know the difference between good and bad debt
4. Invest for the long term: use compounding wisely
5. Give generously and strategically: tithing, supporting Black-owned initiatives and social enterprise
6. Talk about money in church and at home: normalise financial literacy and share testimonies.

He concludes by stating that financial security is about freedom, dignity and obedience to God – not about hoarding wealth. With vision, discipline and prayer, securing your financial future becomes an act of faith and legacy building.

We'd like to thank *Flourish!* for the opportunity to contribute to this excellent leadership periodical.

Read the full article here, from page 31: https://rebrand.ly/Flourish3_Sept25

Sponsoring the Premier Gospel Awards 2025

The PCB was proud to be a sponsor for this year's Premier Gospel Awards, held on 19 September – a night dedicated to celebrating faith, creativity, and the transformative power of gospel music.

We were particularly glad to support Imrhan, a dynamic gospel rapper,

whose music is as real as his story. From personal challenges to powerful triumphs, Imrhan's journey is a testimony to how faith can turn pain into purpose and passion into impact.

With a bold and authentic sound that bridges gospel and contemporary music, Imrhan reaches audiences far beyond traditional boundaries; connecting with hearts that may never step into a church, but that cannot miss his message of hope, redemption and resilience.

As we celebrated together at the



Premier Gospel Awards, we stood behind artists like Imrhan, who prove that when faith and creativity unite, lives are changed, communities are inspired, and the message of the Gospel continues to thrive in new and powerful ways.

PCB at the London Community Excellence Awards

On Saturday 11 October, we were honoured to attend the London Community Excellence Awards, powered by the Charles Gordon Trust.

We were even more honoured to receive an award dedicated to our late founder, Rev. Carmel Jones; recognising his life's work in building stronger communities through faith and finance.

To make the evening even more memorable, we were proud to present the Faith in Community Award to Ruach City Church.

In accepting his award, Bishop John Francis shared how, years ago, Ruach struggled to raise finance for their first building in Brixton, and how the Pentecostal Credit Union (now the Pentecostal Community Bank) had come to their aid when mainstream banks said 'no'.

From that beginning, the Ministry has gone from strength to strength – now acquiring 24 acres of land in Morden, with plans for 300+ homes (including social housing), a sports centre, and care homes for the elderly.

What a powerful testimony to the transformative power

"All of this started because of the Pentecostal Credit Union."

Bishop John Francis

of circulating money within our communities, when faith, trust and purpose work together.

Thank you, Bishop John Francis, and huge congratulations to Charles Gordon and his team for hosting such an inspiring event.



Pictured: CEO Shane Bowes; and Elaine Bowes, Head of Marketing and Communications at the London Community Excellence Awards.



If life took an unexpected turn tomorrow, would your finances be protected?

Protecting your finances is just as important as growing them. Without the right safeguards in place, even the strongest plans can be disrupted by life's unexpected events. While saving and investing often take centre stage, it's protection that provides the foundation.

What would happen if illness or injury meant you couldn't work? Could your household still manage the mortgage, the bills, and the day-to-day costs of living? Many households in the UK remain under-protected, with some lacking life cover or not knowing whether they have it at all. Building wealth without

adequate protection can leave your plans exposed to risk.

In 2024, UK insurers paid out a record £8 billion in protection claims, according to the Association of British Insurers. Consider the impact of being unable to work due to illness or injury. Without income protection, you might need to rely on savings meant for other goals; potentially delaying your financial progress. Similarly, without life assurance, your family could face financial strain or tax liabilities at an already difficult time.

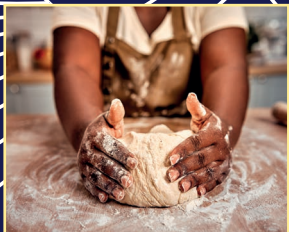
Protection is about preparing for that uncertainty; not about dwelling on worst-case scenarios, but about

Financial advice from Jerran Whyte of Belvedere Wealth Management

ensuring that you and your loved ones have stability when it matters most. This is why a well-considered plan can provide breathing space at difficult times; allowing you to focus on what's important rather than worrying about money.

To discuss how protection could fit within your wider financial plan, speak to an adviser at Belvedere: <https://bit.ly/4737Ct9>

MEMBER ADVERT



Natural Solutions Expo

This Black History Month, we're not just looking back, we are powering forward with pride!

Join us on Saturday 25 October at the Natural Solutions Expo – a vibrant, family-friendly celebration of natural remedies, holistic health and ancestral wisdom, rooted in African and Caribbean traditions spanning centuries.

The Natural Solutions Expo is where cultural history and education meets natural health and wellness; honouring generations of knowledge that have long supported our communities in mind, body and spirit.

This immersive event brings together families, healers, speakers, storytellers, stallholders and wellness enthusiasts for a day of inspiration, learning, connection and empowerment. From herbal medicine and mental wellbeing to nutrition, skincare, movement and so much more – there's something for everyone!

Whether you're a seasoned practitioner or simply curious about natural living, this is your space to explore, connect, and celebrate.

This isn't just an Expo; it's also about a movement towards greater health equity and a more vibrant future for all.

Wellness is your birthright! Let's come together in pride, purpose and power, to celebrate our roots and shape a healthy future for generations to come.

We can't wait to welcome you!

As a thank-you to our supporters, we are offering PCB members a special discount of 2 for 1 tickets at £10 until 24 October – £15 on the door. Go to <https://square.link/u/fli9PwAO>

Sam and Dave: founders of Croydon with Talent

A body of work that celebrates culture and fosters inclusion

Samuel Facey and Dave Prince are lifelong friends who have known each other since the age of eleven. Both are accomplished musicians, songwriters and entrepreneurs, and the visionary founders of Croydon With Talent – a registered charity dedicated to empowering young people through engagement in the creative arts.

Their mission is to identify and develop emerging talent within Croydon's diverse community, providing access, mentorship and opportunities in music, theatre, media and performance.

They also co-own The Front Room, a respected multi-purpose arts venue in Croydon that serves as a hub for cultural exchange, professional development and live entertainment.

The venue is home to Frontroom Radio and Frontroom Records; platforms designed to amplify community voices and showcase new artists.

Their creative journey began with Churchboyz; a band formed to honour the music that spiritually sustained the Windrush generation. This foundation continues to influence their work today.

Building on that legacy, they founded the worship collective, Foreign Praise, and went on to create

A Dream Across the Ocean, a new British musical.

Tryouts of the show at the Ashcroft Theatre, Fairfield Halls in 2012, and at Hackney Empire in 2013, all sold out. The pair are now staging three shows in November 2025 at the Catford Broadway Theatre in partnership with GSPA.

A Dream Across the Ocean

As Sam and Dave explain: "The inspiration for *A Dream* was derived from the stories of our parents."

Set against the backdrop of the 1960s, the narrative follows the poignant journey of Winston Morgan, who ventures from the Caribbean to London in search of a brighter future for his family.

As Winston navigates the complexities of settling into an unfamiliar culture, he grapples with the emotional weight of separation from his beloved wife, Annie, who remains in the Caribbean to care for their young son, David.

In his struggle to adapt, Winston finds an unexpected friendship with Patrick Mulligan, a spirited Irishman facing a similar challenge. Together, they create a sense of belonging in a cold, foreign land, united by their shared aspirations and unwavering determination.



This heartfelt story captures the essence of the 'Windrush' generation, celebrating resilience, hope, faith and the unbreakable bonds of family that ultimately lead to a joyful reunion. It is an exploration of love, sacrifice and the triumph of the human spirit when faced with adversity.

A Dream Across the Ocean

Show booking dates

- Friday 7 November 2025 at 7.30pm
- Saturday 8 November 2025 at 3pm
- Saturday 8 November 2025 at 7.30pm

For tickets, call the box office on 020 8690 0002.

