

OBITUARY

Rev. Carmel Jones 1938-2023

The black Christian community is mourning the passing of Windrush pioneer, the Rev. Carmel Jones – founder of the Pentecostal Credit Union.

Rev. Carmel Jones, one of the most prominent members of the Windrush Generation, and one of the UK's most well-known black church leaders, died peacefully at St George's Hospital, London, following a bout of ill health, on Saturday 22 July. He was surrounded by his family.

This pioneering Pentecostal church minister will be remembered for the great legacy he created – the Pentecostal Credit Union (PCU).



Tributes

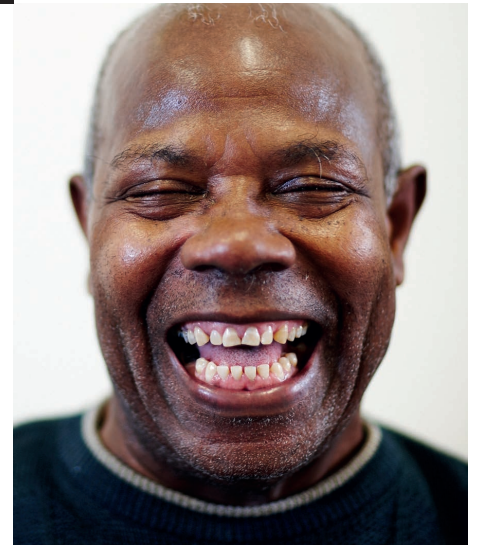
Some of Britain's leading black church leaders have played tribute to Rev. Jones following his passing.

Bishop John and Pastor Penny Francis, joint leaders of Ruach City Church said: "Rev. Carmel Jones was a trailblazer, a pioneer, and a legend – you could also say he was the church's black banker! He was a special confidant and friend to me personally.

"When I look at all the acquisitions of Ruach City Church, it started with Rev. Carmel Jones, who gave us our first mortgage when our high street bank turned us down.

"As a young Pastor, starting a church from the ground up, Rev. Jones was the first person to give our church a loan.

"Rev. Jones registered the Pentecostal Credit Union in 1980. A number of black church leaders were critical of Rev. Jones's vision of economic self-reliance for the black community and the PCU, and did not support him. But he proved them all wrong,



going on to position the PCU as one of strongest credit unions in the UK.

"Thank you, Rev. Jones for showing us that we can do all things through Christ that strengthen us. Your legacy will live on!"

Rev. Ade Omooba and Dionne Gravesande, co-chairs of the National Church Leaders Forum, said: "We honour an exceptional man, whose indomitable spirit and unwavering faith blazed a trail of inspiration for countless lives.

"As the visionary founder of the Pentecostal Credit Union, and a distinguished black Christian pioneer, he empowered a Black British community with financial inclusion and spiritual guidance.

"Rev. Carmel Jones's legacy resonates through generations, symbolising resilience, compassion and an unyielding commitment to uplifting others. His profound impact on society and unwavering dedication to bridging

Continued on page 2

Rev. Jones and the PCU

Rev. Jones was inspired to start the PCU after reading an article in *The Sun* newspaper in September 1979.

Seven months later, he had officially registered the PCU, with support from fellow church leaders. It is now one of the richest credit unions in the UK.

The Rev. Jones would later tell Marcia Dixon, in an interview in *Keep the Faith* magazine:

“ The inspiration came from my concern about the lack of preparedness of mainstream banks to lend money to Black and ethnic communities, and to Black people in particular; but worse still, to purchase places of worship for the people of God.”

At the time, black people – the Windrush generation and their children – found it difficult to access financial services from Britain’s established banks and building societies.

Responding to these obstacles of racism and financial exclusion, the PCU provided a range of services, including personal loans, business and church loans, and savings accounts. It met the needs of individuals, as well as church leaders and business owners who wanted to buy buildings of their own.

Church organisations that bought some of their buildings with the support of a PCU loan include: Assemblies Of The First Born Church; AME Zion Church; Ruach City Church; Brixton New Testament Assembly; New Testament Church Of God; Church Of God Worldwide Mission; Tabernacle Christian Centre; Pentecostal City Mission; Church Of God In Christ; New Life Assembly; Acts Christian Church; and Mount Zion Apostolic Church (Nottingham).



During the early decades of the PCU’s existence, its members were drawn solely from the black Pentecostal community. However, since Rev. Jones’s retirement, the new management has expanded the PCU’s ‘common bond’ to attract younger people. The PCU now supports initiatives that encourage the economic empowerment of the wider black community. In 2018, the PCU began offering online banking.

The PCU is today one of the strongest credit unions in the UK. Continuing the family commitment to the PCU, the Rev. Jones’s grandson Shane Bowes is the current CEO, while his daughter, Elaine Bowes, is Head of Marketing and Communications.

Other achievements

Rev. Jones was also the founder of the New Assembly Of Churches and the RESCUE Training organisation, which provided vocational and employment training for ex-offenders. He was one of Britain’s first black prison chaplains; ministering the gospel to inmates at several local London prisons and at Heathrow Airport.

The Rev. Jones received an MBE at Buckingham Palace in 1991.

OBITUARY

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Continued from page 1

the gap will forever remain etched in the hearts of those he touched. May his soul rest in perfect peace, and may his legacy continue to inspire.”

Bishop Delroy Powell, stated: “The New Testament Assembly expresses its deepest sympathy to the Jones family and the staff of the Pentecostal Credit Union, following news of the passing of Rev. Carmel Jones. To borrow from the Ghanaian proverb, “a mighty oak has fallen”. Rev. Carmel was an exemplary leader, a disruptive visionary and a stalwart among his peers in the Pentecostal church movement in the UK. He will be sorely missed and long be remembered.”



Rev. Jones's life story

Early life

Rev. Jones was born in Black River, St Elizabeth, Jamaica in 1938. He was the fifth of six children – five boys and one girl. His mother Roslyn Samms was a homemaker, his father Arthur Jones farmed a smallholding.

Leaving the Caribbean



Like many Caribbeans in the 1950s, Rev. Jones came to Britain in search of work, adventure and to make a success of himself.

In his autobiography,¹ he wrote:

“ In July 1955... at the age of 17 and a half, I was with my Dad at his cultivation planting black eyed peas, when he asked me if I would like to join my eldest brother in England, or would I prefer to go to America to do farming. In those days, some people used to offer their friends nomination cards for this trip to America for a season. Without any hesitation, I said: ‘My preference is to go to England, sir.’

“ My dad booked my fare on the SS Arigua sailing ship not long after, and I was on my way to England on 21st August 1955, arriving at Waterloo on 15th September.” (p.3)

Family life

The Rev. Jones's family and his wife of 65 years, Iveline, were central to his life. In a moving dedication at the start of his autobiography, he wrote:

“ To Iveline I say thank you for making my life what it has been. For, without you, I could and would not be who I am.

“ To the good and great Lord God of heaven, I say thank you for choosing such a wonderful person with whom I should share the rest of my life as a soul mate.” (p.1)



The couple were married in November 1957 and went on to have three children: Elaine, born in 1958 and twins Lorna and Lionel in 1963. Sadly, Iveline and Carmel would lose their son at the age of 33.

The couple also had three grandsons: Shane, Liam and Reece.

Professional life

Rev. Jones began his working life in Britain as a checker with British Railways at Battersea Wharf, before being promoted to timekeeper and lorry checker.

He moved on, in early 1956, to work at the large Caters Tested Seeds factory in New Malden, Surrey, before successfully applying to work for the Decca Record Company.

Rev. Jones would remain with this company for 25 years. He started out as a fitter's labourer, but determined to better himself, took up evening classes in mechanical engineering. Despite facing intense hostility from some of his workmates, he got the support of the Chief Engineer, who arranged for the company to pay for day release and evening classes. The same man went on to promote him to the firm's engineering works, as a trainee tool maker.

Seven years later, Rev. Jones was promoted to Assistant Foreman of the 13-acre site. And after seven further years of study, he gained his engineering certificate as a City and Guilds Mechanical Engineering Technician – a source of real pride.

In his autobiography, he wrote:

“ I continued in my post until 1980, when I left the company. Whatever

material possession in life I am blessed with, it all started here, with the opportunity afforded to me by Mr. Jack Cambers, Chief Engineer of the Decca Record Co. May his soul rest in peace.” (p.6)

Leaving to focus on the fledgling credit union, by 1983, growth was so rapid that a full-timer was needed to run it. This person was briefly Rev. Jones, but he was almost immediately head-hunted by the CEO of the Credit Union League of Great Britain (CULGB) to work as a Development Officer for the League, while working from home. The full-time role of manager went instead to Iveline, who had matched his commitment to the PCU every step of the way.

Continued on back page



1. *Autobiography of my life from age 11 to 80*, by Rev. Carmel Jones. Contact the PCU office, if you would like a copy.

Rev. Jones's life story

Continued from page 3

A life lived with God

The shock of rejection

The Rev. Jones had been an altar boy at his local Anglican church in Jamaica and, upon arrival in the UK in 1955, he attended a service at his local Anglican church in Clapham. At the end of the service, the vicar thanked him for coming, but asked him not to return.

The Church was St Paul's Clapham, at the heart of Clapham Old Town, which had been built in 1815 as a Chapel of Ease, or sister church, to nearby Holy Trinity.

Incredibly poignant to this story, these churches, and Clapham Old Town, are most famously associated with William Wilberforce and the Clapham Sect. The sect was made up of prominent and wealthy Evangelical Anglicans who were social reformers. In the early 19th century, they worked towards the liberation of slaves and the abolition of the slave trade, motivated by their Christian faith and concern for social justice and fairness for all.

Turning point

Having been rejected by this local Anglican church, Rev. Jones later joined a Pentecostal church – the Church of God in Christ UK – after being invited by a friend. Here, he was eventually ordained and was a lifelong member.

Absolution

In Black History Month, on 25 October 2020, the Anglican Church reached out with a moving apology for the humiliation Rev. Jones had suffered at St Paul's some 65 years earlier.

The Archbishop of Canterbury sent a letter to Rev. Jones (pictured above), lamenting the "shameful historical racism" within the Church of England.



ARCHBISHOP OF CANTERBURY

This year marks the 40th anniversary of the Pentecostal Credit Union founded by Reverend Carmel Jones.

I am sorry to hear the planned celebrations to mark this special anniversary have been postponed due to the current situation with the coronavirus pandemic. However despite this, the work of the Pentecostal Credit Union has continued apace, with the organisation showing creativity and adaptability to meet the needs of their members.

Our country has weathered the storm of the health crisis of the first spike of the virus and now face a seismic financial crisis. The uncertain and rapidly changing financial situations of many people as a result of these unprecedented times is causing great anguish.

This has also been a year of international calls for racial justice, prompted by the murder of George Floyd. Systemic racism and white supremacy have been starkly brought to the fore by these events and also the disproportionate impact of coronavirus on black communities, both in health and economic outcomes. Within the Church of England, we lament the shameful historical racism that is a scourge on our organisation and even impacted on the PCU founder who was turned away from an Anglican church on account of the colour of his skin. This despite the fact he had been baptised and raised in the Anglican faith. The PCU, of which 99% of its members are of African and Caribbean origin, is incredibly dedicated in working to empower those it serves.

There is a theological basis for financial justice as an instrument for human flourishing. Indeed, in Matthew 6:26 God's provision for humanity is likened to that of the "birds of the air" who "neither sow nor reap". He has provided us with the ultimate gift of His creation, and we must reset our financial structures to steward rather than exploit. Organisations such as the Pentecostal Credit Union which support their members with grace and compassion and as human beings of infinite worth can provide us with a model for an ethical and just economy.

The Most Reverend and Right Honourable Justin Welby
Archbishop of Canterbury

Thursday 16/07/2020

The vicar of St Paul's, Rev. Jonathan Boardman, presided over a moving and heartfelt service of Absolution. Rev. Jones attended the service by Zoom and his address was read to the church by his daughter, Elaine Bowes (pictured below left).

In accepting the apology, Rev. Jones said that he had forgiven that act of humiliation many years ago and viewed the event as positively life altering, and no less than The Holy Spirit working in his life, as it had led him to The Pentecostal Church and to meeting the woman who would be his wife for over 60 years.

It had also provided the inspiration for him to found the Pentecostal Credit Union, some 25 years later.



Pictured with Robert Runcie, who was Archbishop of Canterbury from 1980-91.

Rev. Jones said that, reflecting back, he was happy and deeply grateful for the experience. He concluded his thoughts with a verse of scripture from Proverbs 17 v 9: "Love prospers when a fault is forgiven, but dwelling on it separates close friends."

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