



ACTIVITY REPORT

2018 - 2019

x-forces.com



FORCES

NAVY - ARMY - RAF

ENTERPRISE

CONTENTS

Patron & CEO Messages	3
The XFE Journey	4
Activity in Numbers	4-5
The XFE Five Steps	6
Collaboration: The Four Stakeholders	8
- Beneficiaries	9
- Charities	10
- Government	13
- Big Business	14
Strategic Initiatives	
- Soldiering On Awards	16-17
- Military In Business® Network	18
- Gold Alumni Steering Group	19
- FSB Strategic Partnership	19
- Specialist Programmes	20
Chairman Message	23
CASE STUDIES:	
Robb Fulton	7
Nigel Seaman	11
Ben Hall	12
PJ Farr	15
Katherine Jenner	22

This report details the activity of X-Forces Enterprise from 1st April 2018 to 31st March 2019.

X-Forces® Enterprise and Soldiering On Awards are trading names of X-Forces (XF) CIC. A Social Enterprise and Community Interest Company registered in England & Wales with Company Registration No. 08034041.

" Over the last few decades, our economy has become very much a small firms economy and this plays right into the strengths of many of our beneficiaries, who are taking advantage of the help we can give them to work for themselves."

Rt Hon Lord Young of Graffham CH

HELPING YOU BE THE BEST IN BUSINESS

PATRON'S MESSAGE

Rt Hon Lord Young
of Graffham CH

Patron,
X-Forces Enterprise



This last year of growth has been outstanding, not only in the activities of X-Forces Enterprise itself but much more importantly in the growth of the activities of our XFE beneficiaries.

What we are showing, time and time again, is that the skills and the can-do attitude that our beneficiaries acquire during their time in the Armed Forces translate brilliantly into the necessary skills for business and even more for creating a business start-up. In fact, over the last few decades, our economy has become very much a small firms economy and this plays right into the strengths of many of our beneficiaries, who are taking advantage of the help we can give them to work for themselves. It has never been easier to start your own business and the skills that our beneficiaries have acquired together with the help, advice and assistance that XFE is able to give has resulted in over 1700 people taking these bold steps into self-employment.

A marker of the success of our program is evident when a number of our beneficiaries who have achieved a successful start to a new career have gone on to become XFE Ambassadors, ambassadors who play a vital role in our work. This year Ren Kapur was appointed the first ever Armed Forces Champion for the Federation of Small Businesses and I would like to congratulate her not only on her appointment but on the work she does bringing both organisations to work closely together. I have every confidence that the year ahead will show continued growth in the vital work that we do.

CEO'S MESSAGE

Lt Col Ren Kapur MBE

CEO and Founder,
X-Forces Enterprise



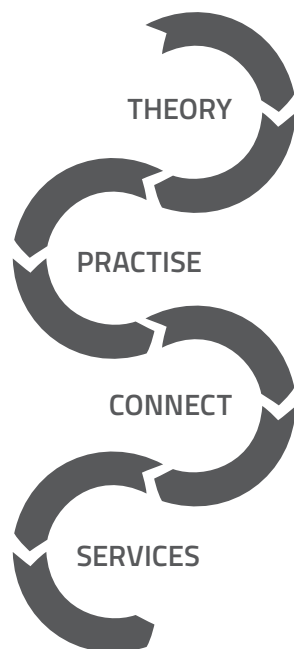
This year we have had the pleasure of supporting an increased number and broader range of individuals to fulfil their aspirations. The bond of community - shared values, mutual support and comradeship - is at the core of the Armed Forces and is similarly a critical factor in enterprise; the collaborative XFE model continues to safeguard the highest outcomes in Enterprise in the UK.

I am passionate that an agile approach, based on enterprise skills, proves invaluable amid economic turbulence regardless of starting a business. This year XFE delivered the first training programme for Cadet Forces, who impressed us all with their enterprise-led solutions with societal values, and I'm particularly proud that XFE continues to exceed the national average for women in enterprise; 32% of our businesses in 2018-19 were female-led.

Now enhanced by the full incorporation of the Soldiering On Awards, which honour people, organisations, businesses and even animal partners, at the end of its sixth year the XFE family stands tall on its founding principle of community.

GUARDROOM TO BOARDROOM

The X-Forces Enterprise development journey begins by providing business **theory** which enables new entrepreneurs to **practise** their skills on their ideas with specialist support. They are then **connected** with the tailored training and networks they may need and, finally, signposted to **services** within the community to help establish their businesses and go on to grow.

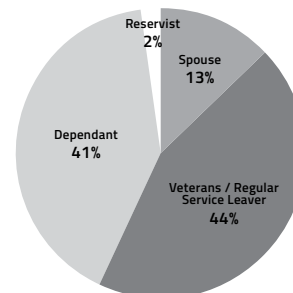


2018-19 ACTIVITY IN NUMBERS

During its sixth year, X-Forces Enterprise has supported more beneficiaries than any year before.

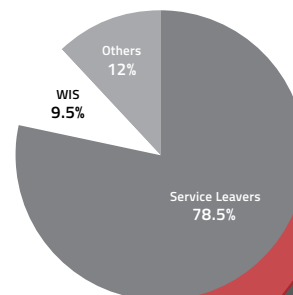
FINANCE RECIPIENTS BREAKDOWN

BENEFICIARY CATEGORIES SUPPORTED
(OF 295 TOTAL, DURING 2018-19)



TRAINING RECIPIENTS BREAKDOWN

BENEFICIARY CATEGORIES IN RECEIPT OF
TRAINING (OF 1039 TOTAL, DURING 2018-19)



£3.1m
OF FUNDING
accessed by
beneficiaries

2018-2019 figures represent
period from 1st April 2018 to
31st March 2019.



295

BUSINESS OWNERS
supported with launch
and growth aspirations



88

WOUNDED, INJURED AND SICK
supported to decide if
self-employment could be right for them



402

BUSINESS PLANS
developed and appraised



1039

BENEFICIARIES
engaged in training



9877

HOURS
of enterprise training



689

MENTORING
APPOINTMENTS



BOOT CAMP INTO BUSINESS

Enterprise skills have never been more important, faced with increasing working age populations and market complexities. Second and further careers now common, X-Forces Enterprise's proven model nurtures business knowhow that is valuable in both employment and self-employment.

Discovery - Understanding oneself with an introduction to the pros, cons and realities of business in order to make an informed decision about pursuing self-employment.

Business Planning - Breaking down the business plan into easy segments, guided by Business Advisors, from the initial idea to writing a well-structured plan.

Reflection - A vital step to reflect and understand the areas to work on for the business to succeed, and in which areas support is needed to develop skills, tools and networks to give the best start.

Funding and Launch - Should the decision be made to progress, X-Forces Enterprise (XFE) will help to navigate the best route to funding and support the launch of the new business.

Ongoing Support - Whether choosing to start a business or take up an employed role, a network of expert mentors is available to the XFE community, across industry sectors, offering knowledge exchange, advice and reassurance.





CASE STUDY

ROBB FULTON

After 32 years in the Army, Robb applied his management experience to opening his prep kitchen-café, serving meals for powerlifters and bodybuilders. Ultra Kitchen has attracted serious athletes including Olympic boxer Nicola Adams, with whom he has a contract to supply all meals while in training. Robb is now planning expansion to a second pop-up location.

“ Being medically discharged wasn’t a negative time, but an exciting opportunity to combine my passion for healthy eating and strength training in a business. I have attended X-Forces Enterprise’s courses with military charity partners, which got me started with the business plan, and I haven’t looked back. I can see opportunity for expansion and I hope to employ fellow veterans in a supportive community. ”

COLLABORATION, COLLABORATION, COLLABORATION

FOUR STAKEHOLDERS: ONE MISSION

At the heart of XFE is collaboration and partnership to ensure that the best possible support is provided to beneficiaries embarking on enterprise.

BENEFICIARIES

The core purpose is to support and do best by the beneficiaries. These are made up of Service leavers, veterans, spouses, reservists, cadets, wounded injured and sick and the wider Armed Forces family.

CHARITY

XFE continues to forge strong and sustainable relationships with third sector partners to ensure that beneficiary provision is at the heart of community activity, giving optimum support at the right time.

BIG BUSINESS

Big Business has a great role to play to support small business; from doing societal good to making commercial sense in the supply chain. XFE channels and adds energy to the UK's corporate pledges of support for military businesses.

GOVERNMENT

XFE is not alone in thinking that to effect good change we need to share, debate and demonstrate excellence in business and society. Working closely and transparently with government departments provides opportunities to influence and lead on new provision in the Armed Forces community.



"X-Forces' support has been a major factor in the growth of my business, which now employs 28, from accessing finance to brand awareness through their Sage and ABF partnerships and mentoring me at every step."

Lee Harris-Hamer,
White Horse Cleaning Services

OUR WORK WITH BENEFICIARIES

X-Forces Enterprise (XFE) beneficiaries are the primary focus of the organisation's activities. The XFE community would not exist without the entrepreneurs and business owners that embark upon and fulfil a self-employment journey.

Each individual's needs and interests are bespoke to their circumstances, and XFE endeavours to give them a tailored solution, guidance and ongoing support.

The need for enterprise skills, start-up and scale-up support crosses gender, service and relationship with the military. Service leavers, veterans, reservists, family dependants and cadets; they all contribute through military service and are all capable of contributing to UK economic activity and building a career outside of their military identity.

'Since Launch' figures represent period from July 2013 to end August 2019.

SINCE LAUNCH

£16m

OF SEED FUNDING
accessed by beneficiaries

1725

BUSINESSES OWNERS
supported with
launch and
growth aspirations

29%

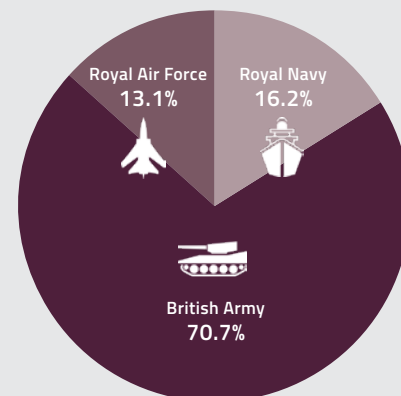
FEMALE
members make up
the complete cohort

31,678

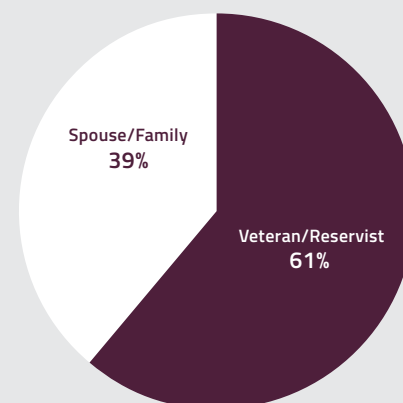
HOURS
of enterprise training

2

POLICY CHANGES
influenced



XFE BENEFICIARY SERVICE CONNECTION
(OF 1725 TOTAL, FROM 2013 TO AUG 2019)



XFE BENEFICIARY CATEGORY
(OF 1725 TOTAL, FROM 2013 TO AUG 2019)

OUR WORK WITH CHARITIES

X-Forces Enterprise (XFE) proudly collaborates with key military charities to move beneficiaries **from reliance to resilience**.

PERFECT PARTNERSHIP

Working in partnership with military charities and civilian organisations provides beneficiaries a holistic approach to their journey, enabling XFE to concentrate on providing excellence in enterprise support.

Strong, sustainable relationships exist across wider third sector partners to ensure that beneficiaries may be signposted to them accordingly, be this welfare, housing, mental or physical wellbeing.

XFE has become the go-to organisation within the military community for self-employment, enterprise and business ownership advice.



PARTNERSHIP IN ACTION

ABF The Soldiers' Charity continues to fund enterprise training for the Armed Forces community.

" As the Army's national charity, we recognise that the support offered by XFE is a 'hand-up' approach, delivering knowledge, understanding and skills, whilst encouraging people to think about their purpose. It is really encouraging to see that actually starting a business and self-employment is *ruled-out* as much as it is *ruled-in*. "



Martin Rutledge
Chief Executive, ABF The Soldiers' Charity



Photo courtesy of BelleBeau.co.uk

CASE STUDY

NIGEL SEAMAN

Former soldier Nigel Seaman started his business 'Combat2Coffee' in response to the rehabilitation and support he received for PTSD, which Nigel says saved his life.

It was during his recovery treatment that Nigel came up with his business idea to support Armed Forces veterans who may be struggling with life outside of service through a mobile coffee shop and barista training courses.


" The help from XFE has been truly fantastic. Their business course at Help for Heroes was the foundation for me, then followed support to get started, along with introductions to other veterans in business and now they are mentoring me to push the business forward."

CASE STUDY

BEN HALL

During his 16-year career in the Army, Ben Hall was a Combat Medic then a Psychiatric Nurse. It was in those roles that Ben realised he wanted to make people happy without medication.

Ben attended a start-up skills course with XFE through the Career Transition Partnership, which led him to open 'Fat Penguin Improv', an improvised comedy school, delivering workshops and shows at several venues across Birmingham.



"I was disciplined but also very institutionalised and had no idea how to be independent. Through X-Forces Enterprise, I grasped the business planning and administrative concepts quickly, and they have been there for me with practical support in areas like tax, which I knew nothing about."

OUR WORK WITH GOVERNMENT

Relationships and engagements in key areas of government are valued and nurtured in the pursuit of support for the X-Forces Enterprise (XFE) community. XFE works closely with the Ministry of Defence, Department for Work and Pensions, Cabinet Office and the British Business Bank.

WORKING WITH GOVERNMENT DEPARTMENTS, XFE HAS PROVIDED:

- Self-employment awareness and enterprise training to Service leavers across the UK through the Career Transition Partnership programme;
- Access to seed funding through the British Business Bank and Start Up Loans Company;
- Advice and guidance through DWP's Job Centre Plus;
- Input to policy to encourage small business growth;
- Support for small business access to foreign markets and supply chains;
- Joint leadership on the Sandhurst Women 100 Forum.



" In the Armed Forces our people are constantly learning - to adapt, to manage change and risk, to work as teams, to lead and be led by others, along with a can-do attitude; competencies for today's and tomorrow's world of work.

XFE's expert transition services have clearly demonstrated how, with the right support, these skills can be harnessed to benefit not just each ex-service person, but the economy and society as a whole. "



Lt Gen Richard Nugee CVO CBE
Chief of Defence People

OUR WORK WITH BIG BUSINESS

Big businesses are role models in our commercial world. They can set an agenda and initiate a trend. Some large organisations thrive and grow on business they receive from their smaller counterparts. For start-up businesses to grow, for established companies to be sustainable, the economic ecosystem is essential.

Corporate partners of X-Forces Enterprise recognise the contribution they can make to this ecosystem by providing:

- Access to business **mentors**;
- **Knowledge exchange** with subject matter experts;
- **Facilities** that can be used for training and/or events;
- **Education** on and around procurement and marketing;
- Easier **access** to their own procurement processes;
- **Financial resources** towards engagement and sponsorship opportunities.

CORPORATE MEMBERS 2018/19



" X-Forces Enterprise is helping people take their first entrepreneurial steps with confidence through practical support and guidance. Many of their business ideas simply wouldn't make it off the ground, without their support. "



Diane Côté – Group Chief Risk Officer,
London Stock Exchange Group



PJ Farr (left) with David Schwimmer ,
London Stock Exchange Group CEO

CASE STUDY

PJ FARR

PJ Farr took inspiration for his business from his Army career, having deployed to some of the most remote locations in the world where they were able to quickly maintain reliable and secure connectivity. Six years on from launch, his business UK Connect has become the nation's leading provider of communication solutions to the construction industry.

In 2018 The London Stock Exchange Group, 'Big Business' partner of XFE, announced the enrollment of PJ Farr onto their Elite Programme, to receive coaching and support to nurture his business's potential towards listing on the exchange.

" XFE gave me the first big push to get going and helped me to identify a support network I could lean on. Their mentoring has been incredibly valuable. "

SOLDIERING ON AWARDS

During 2018 the Soldiering On Awards (SOA) became fully incorporated within the XFE family. This enabled a new phase of growth, fully harnessing engagement across the wider community and utilising XFE's resources to further support the next steps for each category winner.

A record number of nominations were received across all categories. SOA recognised all short-listed Finalists sharing the stories of their achievements throughout a three-month communications campaign in the lead up to awards night, including a House of Lords reception hosted by Awards President General the Lord Dannatt GCB CBE MC DL in their honour.

Overall category winners were announced on Awards night with a commitment that each would be offered 12 months of bespoke support from XFE; helping to empower the next stage of their journeys.

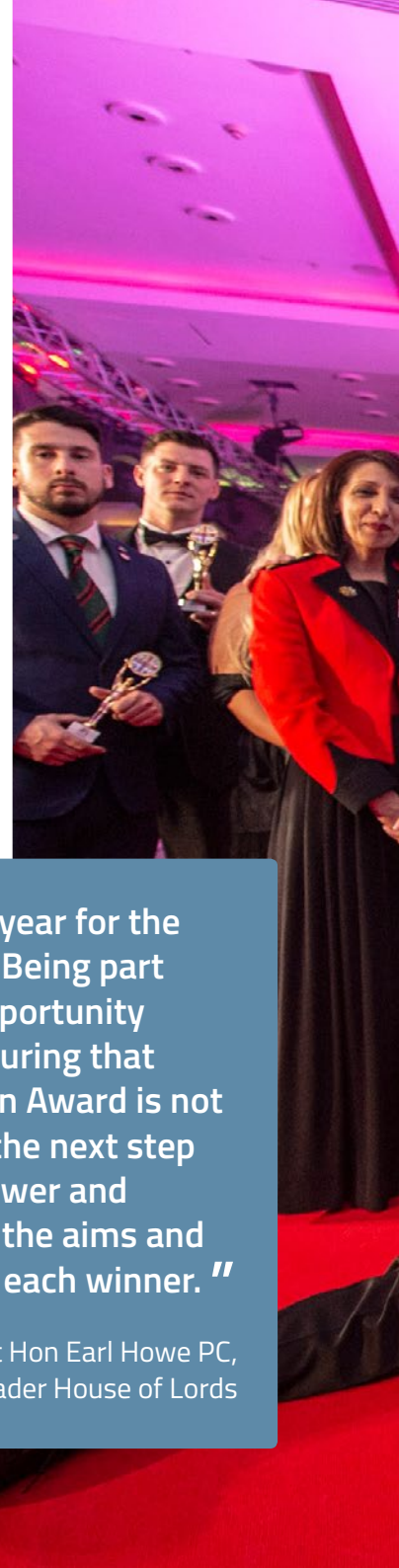
This programme of support, called 3:6:12, includes promotion, knowledge exchange or connections.



" 2019 is a milestone year for the Soldiering On Awards. Being part of XFE provides the opportunity to extend support, ensuring that winning a Soldiering On Award is not an end in itself, but is the next step to empower and support the aims and goals of each winner. "



The Rt Hon Earl Howe PC,
Deputy Leader House of Lords





MILITARY IN BUSINESS NETWORK

The X-Forces Enterprise (XFE) Military In Business® Network is an inclusive space to connect entrepreneurs from the Armed Forces community to share experiences and support one another.

Events take place around the UK, hosted by a regional Military In Business® Ambassador who has established their business with the help of XFE.

#MilitaryBiz networking enables individuals to:

- Share knowledge and learning to accelerate their path to success in business ownership – through networking with peers from the Armed Forces business community, XFE partners and organisations who support the enterprise community.
- Hear from invited specialists on topics that can help with their plans, whether at the stage of exploring their options, they have started their business or are scaling up.
- Combine business with socialising; meet like-minded people in a relaxed and friendly environment.



The Royal British Legion supports the XFE Military In Business® Network, as part of a three-year collaborative project to enable the Armed Forces community in enterprise.

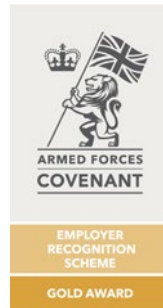
> **CONNECT**
> **SHARE**
> **SUPPORT**



GOLD ALUMNI STEERING GROUP

X-Forces Enterprise is the Small Business Representative on the voluntary Gold Alumni Association (GAA) Steering Group.

Gold Award holders of the Employer Recognition Scheme for the Armed Forces Covenant are intended to be role models within society for their commitment to the Armed Forces.



Gold Award holders make their own pledges to act and demonstrate achievements in support of the Armed Forces Covenant; they encourage and support other organisations to engage.

The current regionalisation of this self-help support group will mean more relevance to the organisations who are engaged in; knowledge exchange, benchmarking and best practice; for the support of our Armed Forces community. XFE looks forward to the role it will play in this group.

FSB STRATEGIC PARTNERSHIP



In September 2018 Ren Kapur MBE, XFE CEO was appointed by Mike Cherry, National Chairman of the Federation of Small Businesses (FSB), to the newly created role of Armed Forces Champion for small businesses.

The move is one of a series of deliverables set out in a Memorandum of Understanding between FSB and XFE.

These include knowledge sharing, representation, research and joint public relations opportunities.



“ I’m delighted that Ren Kapur is FSB’s new Armed Forces Champion. Ren will help shape FSB’s ongoing work with policy makers and the public and private sectors to support those from the military communities in the small business sector. ”

Mike Cherry, FSB National Chairman

SPECIALIST PROGRAMMES

CADETS IN ENTERPRISE

The pilot XFE workshop aimed at Cadet Forces 'Enterprise for Life', which offered an insight into business and inspired an entrepreneurial approach, was hailed a great success.

In 2019/20 the programme will be available regionally. Cadets can choose this course as a voluntary option to their common core military syllabus.



Army cadets on the pilot Enterprise for Life programme in March 2019.

BLIND VETERANS

XFE and Blind Veterans UK run a hands-on four-day programme which offers bespoke support to each individual taking into account their idea, visual impairment and circumstances.

The programme teaches enterprise and business skills that can be utilised for employment or self-employment.



Visually impaired John Bennett, children's author, with his first published book 'Mr Picklenose'.

WIDOWS

The first 'Empowering Armed Forces Widows Through Enterprise' programme, in partnership with the Forces Pension Society Charitable Fund, took place in summer 2018.

The first cohort of graduates on the programme suggested that having a greater understanding of enterprise instilled confidence and excitement about their options for the future.



The programme, which was hosted by NatWest, was named 'Best Financial Inclusion or Outreach Initiative' at the Financial Innovation Awards 2018.

WOUNDED, INJURED AND SICK (WIS)

X-Forces Enterprise (XFE) runs a benchmark business experience programme in partnership with Help for Heroes. Aimed at WIS veterans and Service personnel who are considering their own business now or in the future, the course provides a solid foundation on the basics of running a business.



Iain and Lisa Finlayson started their vehicle restoration business in the North East.

NAVAL FAMILIES

In partnership with naval charity Greenwich Hospital, XFE offered naval family members start-up skills workshops to explore whether business could work for them.

Held in Plymouth and Portsmouth, the courses welcome naval veterans, spouses and family members over 18.



The Portsmouth cohort of Greenwich Hospital trainees, February 2019.

SANDHURST

XFE has developed a close working relationship with The Royal Military Academy Sandhurst (RMAS), with CEO Ren Kapur sitting on their Women 100 board and contributing to their annual STEM Careers Showcase.

Researching the skills and attributes of the Armed Forces community and mapping them to entrepreneurship will help set priorities for future initiatives.



Sandhurst Science, Technology, Engineering and Maths (STEM) Careers Showcase 2018.

CASE STUDY

KATHERINE JENNER

When military spouse Katherine Jenner experienced a massive fire on her family farm in Hampton-in-Arden, she was inspired to launch her own brand of fiery smoked rum.

The Royal British Legion referred Katherine to XFE for support to establish the business, gain national distribution and employ staff.

" XFE has helped me so much by putting me in touch with a very knowledgeable mentor.

It's really helpful to have someone I can bounce ideas off and who will check in every few months to see how we're getting on. "



SEED, START, SUSTAIN

COVER PHOTOGRAPHY

Front cover:

Irene Smith,
Pothead & Panface;
Matt Leach, Geotekk.

Back cover:

Jamie Savage,
Savages Mussels.

Martin Wing

Chairman of the Board of Directors,
X-Forces Enterprise



I believe it has been another remarkable year for X-Forces Enterprise and what we have been able to achieve has been illustrated so well on the previous pages of this Activity Report. The fact more people in the Armed Forces community are recognising the personal and emotional benefits that enterprise can bring to so many individuals is, in itself, inspirational.

The most reassuring element of how XFE works is the relationships with many different stakeholders across the community that underpin the end-to-end support that can be provided. XFE is recognised by many organisations and individuals as the go-to experts within the military community for enterprise skills and peer-to-peer self-employment knowledge exchange. It makes me feel really proud to be involved with such an influential and impactful social enterprise delivering great benefits for members of the community.

SMEs, we all know, are the life blood of the economy*. Our ability to continue to **seed, start and sustain** such a wide variety of businesses in many different parts of the country is thanks to the collaboration this great team has built with the partners across the sector. The collaboration is paying dividends for the whole of UK plc.

I extend my personal thanks to Lord Young, our Patron, and Gary Lydiate, Non-Executive Director, for the valuable guidance they provide to the Executive in this community collaboration.

* More than 99% of UK private sector businesses are SMEs. SMEs account for more than 50% of all private sector turnover. SMEs employ over 16 million people, approximately 60% of all private sector employment in the UK – Source: Federation of Small Businesses.



" It was a risk to leave my job and go for it in street food.


Thanks to a loan and guidance from X-Forces Enterprise, I was able to pay my stall fees and buy my produce without having to worry about cash flow. "

Jamie Savage, Savages Mussels



X-FORCES ENTERPRISE

 0800 368 9533

 info@x-forces.com

 www.x-forces.com

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