



ACTIVITY REPORT

2019 - 2020

x-forces.com



FORCES

NAVY - ARMY - RAF

ENTERPRISE

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This report details the activity of X-Forces Enterprise from 1st April 2019 to 31st March 2020.

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.

COVER PHOTOGRAPHY

Front: Emma Davies, Joint Force Alba
(former Army Reserves);
Neel Singh, Dorking Brewery
(Royal Navy Reserves).

Back: Neil Hallsworth, Explorer
Coffee (Former Army).

HELPING YOU BE THE BEST IN BUSINESS

PATRON'S MESSAGE

It is a very great honour to have been asked by Lord Young to become the Patron of X-Forces Enterprise, and I would like to take this opportunity to thank him for all he has done, and continues to do for XFE.

XFE is the most extraordinary success story, and is driven by a determination to ensure that those in the military community who wish to start their own business have the best possible supported start. XFE have now supported over 2200 individuals with their self-employment ambitions, and in the months to come as unemployment inevitably rises, I have no doubt that many more will be looking for the support to start on their own; XFE stands ready. That support comes in many forms, and this year has seen the development of the XFE Knowledge Exchange Hub (www.xfehub.com), an opportunity to bring together those just starting, or expanding their already successful business, with some of the best in the business community, to learn and be supported. Similarly, XFE is starting to look much more closely at the 'scale up' of businesses they have helped



**Lt General Richard Nugee
CB CVO CBE**

Patron,
X-Forces Enterprise

start; the vitally important partnership with the Federation of Small Businesses continues to grow stronger as there are many more successful ventures.

Typical of XFE's ethos is the celebration of all that is good in the military community, through the Soldiering On Awards. These Awards are for the wider military community, of which military entrepreneurs are a vital part. Celebrating the wider military community and the extraordinary achievements of those serving, veterans, charities, supporters and volunteers, is essential and provides both a way of saying thank you and rightly recognising the very best. So the postponement of the Awards is very disappointing but perhaps understandable in the circumstances.

We need to power out of the economic downturn. Entrepreneurs and small businesses will be at the heart of the rejuvenation of the economy. I am sure XFE will be at the forefront, this year, in making this a success.



**The Rt Hon. the Lord
Young of Graffham CH DL,
XFE Lifelong Patron**

I've been involved with business start-ups for over 50 years and have seen many organisations come and go. Of all the initiatives I have ever been involved with, XFE stands out as

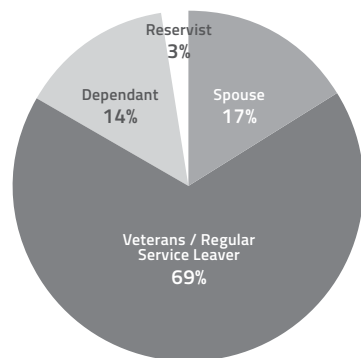
one of which I am exceptionally proud. The support provided to the military community in this way, through a community interest company, is pioneering for UK society and a wonderful illustration of collaboration between interested stakeholders. A shining example itself of entrepreneurial talents being focused to support entrepreneurs and business owners coming out of the military community. Thank goodness more people recognise this and are sharing the workload with me! Thank you General Nugee.

2019-20 ACTIVITY IN NUMBERS

X-Forces Enterprise continues to evolve and expand. Now in its seventh year, the organisation is busier than ever with a broad range of services to support beneficiaries at every stage of their journey.

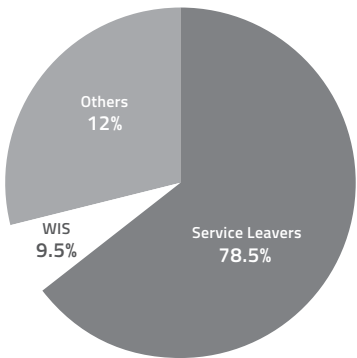
FINANCE RECIPIENTS BREAKDOWN

BENEFICIARY CATEGORIES SUPPORTED
(OF 420 TOTAL, DURING 2019-20)



TRAINING RECIPIENTS BREAKDOWN

BENEFICIARY CATEGORIES IN RECEIPT OF
TRAINING (OF 813 TOTAL, DURING 2019-20)



£4.4m
OF FUNDING
accessed by
beneficiaries

2019-2020 figures represent period from 1st April 2019 to 31st March 2020.



420

BUSINESS OWNERS
supported with launch
and growth aspirations



55

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



542

BUSINESS PLANS
developed and appraised



813

BENEFICIARIES
engaged in training



8778

HOURS
of enterprise training



713

MENTORING
APPOINTMENTS

CASE STUDY

TOM FOSTER

After serving in the British Army for eight years, Tom Foster was medically discharged and, as he describes it, forced to *pull the pin* on his military career and rethink his future. Seeking an alternative to the 9-to-5, he started creating his own rum, which he aptly named 'Pull The Pin'.

XFE helped Tom to draw a Start Up Loan, which enabled the purchase of bottles and raw materials to scale up production. For 12 months, XFE has mentored Tom in a program supporting by the Royal British Legion.

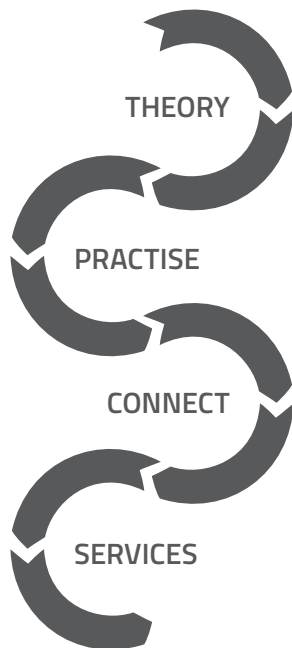
" My whole life came crashing down around me within a matter of days. I had lost my stable income and the family and camaraderie I'd had in the Army.

XFE's support has meant we can scale up production and grow the business. Ultimately we want to export our rum and become an international brand. "



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.



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 business captains is available to the XFE community, across industry sectors, offering knowledge exchange, advice and reassurance.

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.



XFE is a proud member of the Confederation of Service Charities and upholds the organisation's values to collaborate in support of the Armed Forces community.

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 add energy to the UK's corporate pledges of support for military businesses.

GOVERNMENT

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.

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 2020.

SINCE LAUNCH

36,727

HOURS

of enterprise training

2282

BUSINESSES OWNERS

supported with

launch and

growth aspirations

30%

FEMALE

members make up
the complete cohort

£21m

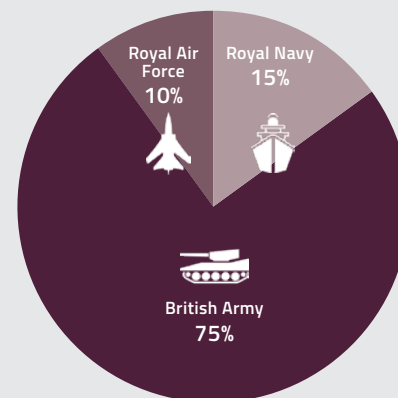
OF SEED FUNDING

accessed by beneficiaries

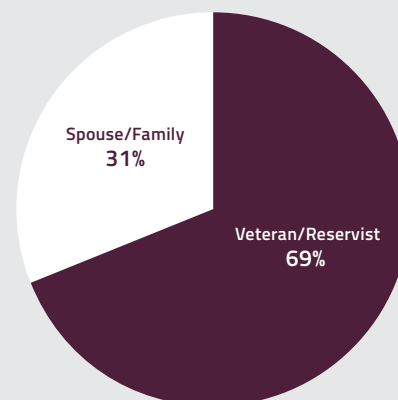
3

POLICY CHANGES

influenced



XFE BENEFICIARY SERVICE CONNECTION
(OF 2282 TOTAL, FROM 2013 TO AUG 2020)



XFE BENEFICIARY CATEGORY
(OF 2282 TOTAL, FROM 2013 TO AUG 2020)

CASE STUDY

MICHELLE WILLIAMS

Military spouse and teacher Michelle Williams identified a gap in the market for curriculum-linked science kits and applied her knowledge to create her own.

The transition from teacher to business owner involved much learning of her own, particularly around health and safety regulation, business administration and marketing. XFE assisted Michelle with training and access to finance for prototype production and her first stock, key to launching Elementary Sciences.

“ Getting going initially can be hard if you don’t have a business background, but XFE was on hand to explain concepts like cash flow and setting up a business plan. It was also really useful to meet others like me on the workshops and to exchange knowledge and solutions to mutual problems.”



OUR WORK WITH CHARITIES

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

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 plays an active role within the Cobseo Employment Cluster, taking the lead on self-employment issues, and has become the go-to organisation within the military community for self-employment, enterprise and business ownership advice.

Through various referral arrangements with all our military charity partners XFE provides enterprise education and self-employment business advice for community beneficiaries.

"We are delighted to work with XFE to support self-employment. During these challenging times, it is more important than ever that much-needed advice and information is readily available to anyone who needs it within the Armed Forces community."



Antony Baines,
Executive Director
of Operations,
The Royal British Legion





" XFE's mentoring has been helpful with legal obligations, marketing options and how to plan my time. The first months have gone really well and I'm thrilled to be doing what I set out to do; make professional skills available to everyone that shares my passion for pastry. "

CASE STUDY

BEN MARINER

Still in his twenties, Ben Mariner had already established an impressive career as a pastry chef, cooking for royalty and billionaires in renowned kitchens, when he came up with his business idea. Ben wanted to make cookery courses more accessible through video, removing financial and geographical barriers.

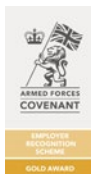
Growing up in an Army family, the son of a Warrant Officer, provided a strong work ethic but enterprise was an entirely alien concept for Ben whose skills lie in creating stunning patisserie. XFE helped Ben to access finance to make his first videos along with guidance in business planning and administration.

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 on policy to encourage small business growth;
- Active support within the Employer Recognition Scheme Gold Alumni Association and also collaboration with the Defence Relationship Management team to advocate the Armed Forces Covenant;
- Continued joint leadership on the Sandhurst Women 100 Forum.



"The energy and enterprise possessed by veterans is often just what's needed to work in business or start your own business.

Resetting the country's relationship with her veterans and the military is something I'm passionate about and something the Prime Minister has tasked me to look at. "



Johnny Mercer MP, Minister for Defence People and Veterans

(from a speech at the Soldiering On Awards 2020 launch, August 2019)

CASE STUDY

ESTHER WRIGHT

Esther Wright, an RAF spouse from Shropshire, has spent 17 years working in event management and set up her new business to create the sort of events she would love to attend.

Fizz Festivals Ltd creates outdoor, musical events which bring together the best of local food and drink producers in a festival-style format. Esther's company is behind the 'Proms & Prosecco in the Park' event at Chetwynd Deer Par, which features famous classical and pop artists in a relaxed afternoon and evening programme.

"XFE'S ongoing support and mentoring following our loan was an unexpected bonus and allows us to continue to access specialist support which is tailored to the needs of the business as and when we need it, saving us time and negating the risk of making costly mistakes."



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 captains for **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.



> BUILD
ENGAGEMENT

> INCREASE
AWARENESS

> SUPPORT
SUSTAINABILITY

> REPORT ON
PROGRESS

" The Big Business supporting Small Business initiative from XFE is something that makes sense on so many different levels for organisations like GKN Aerospace who really want to offer support to service leavers, who are innovative, adaptable and entrepreneurial. The network that XFE has built is second to none."

Mark Miller, UK Business Development Director, GKN Aerospace



CORPORATE MEMBERS 2019/20



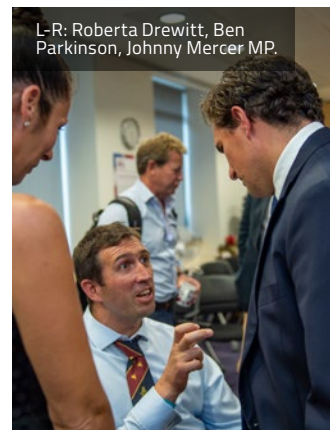
SOLDIERING ON AWARDS



2020 sees the Soldiering on Awards (SOA) celebrate its 10th anniversary. Unfortunately the culmination of the Awards process, the Gala Dinner, was initially postponed and then cancelled to help in reducing the spread of coronavirus. The Awards presentations will therefore go ahead in a digital virtual environment in the Autumn of 2020 and so outside of this reporting period. However there was a lot of preparation work and lead-up events that were completed.



Charles Byrne,
Director General, TRBL



L-R: Roberta Drewitt, Ben
Parkinson, Johnny Mercer MP.

The purpose of the Awards is to shine a light on the excellent work being done by so many different people and organisations that support those within the military community; whether in-service personnel, veterans or families.

The nominations process was launched with the help of The Rt Hon. Johnny Mercer MP, Minister for Defence People and Veterans in the summer of 2019. Judging was completed in November 2019 and all finalists were announced in early 2020.

A Finalists Reception held at the House of Lords in February 2020, attended by almost 200 people gave every finalist, judge and sponsor the opportunity to acknowledge the great achievements being made by so many within the military community.



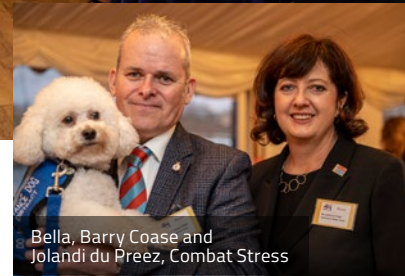
L-R: Karen Porter, Landmarc; Johnny
Mercer MP; Justin Walker, Capita.



Lt Gen Richard Nugee



Vicki Michelle



Bella, Barry Coase and Jolandi du Preez, Combat Stress

" Each group of Finalists stands on the shoulders of remarkable people who have gone before them, and they are now the worthy holders of this special recognition on behalf of the Armed Forces community. "

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



We are really grateful to the Award sponsors and partners for all their continued support:



CHAIR'S MESSAGE



Martin Wing

Chair of the Board of Directors,
X-Forces Enterprise

The handrail of support is essential for a new budding entrepreneur or business owner; extending their network, learning, gaining insights from others' experiences, testing their new ideas or just sharing to understand what happens!

Support comes in different ways for different people, and the idea behind the XFE Knowledge Exchange Hub is for budding entrepreneurs or business owners to work out what works for them; explore the knowledge hub, try some networking events, talk with likeminded people or finding yourself a business captain.

The aim for The Hub is that it becomes a central resource for anyone in the military community exploring or pursuing self-employment; an essential pillar of the handrail of support.

XFE is very grateful to a wide variety of partners for their support with the XFE Knowledge Exchange Hub. Particular thanks go to TRBL, NatWest, Federation of Small Businesses, Sage, Landmarc and all our volunteer ambassadors.

Money & Finance articles

34 search results for "Money & Finance"

MONEY & FINANCE

Understanding Profit and Loss Accounts

Contents

MONEY & FINANCE

Using Crowdfunding to Raise Finance

Contents

MONEY & FINANCE

How to find a good accountant

Choosing the right accountant for your small business can mean the difference between success and failure. Here's how to...

MONEY & FINANCE

The Bounce Back Loan Scheme (BBLs)

ABOUT THE SCHEME

MONEY & FINANCE

Coronavirus Business Interruption Loan Scheme (CBILS)

In a new partnership with ethical lender Auxil, X-Forces Enterprise and X-Enterprise Services will provide access to financial...

MONEY & FINANCE

Tax for self-employed people

Once self-employed you're responsible for paying tax and National Insurance on your income.

Matching

Change what I'm looking for

	X-Forces Admin Birmingham	Charity, Leisure/Sport, Professional Services, Security	1 members 100% match	View profile →
	Paul Lewis Wotton	Engineering, Manufacturing, Professional Services	0 members 95% match	View profile →
	Lee Bragg Stockport	Engineering, Manufacturing, Professional Services	0 members 95% match	View profile →
	Jock Boyle United Kingdom	Charity, Creative, Engineering, Graphic Design, Manual Services, Manufacturing, Professional Services, Technology	0 members 95% match	View profile →
	Ian Heath Farnham	Charity, Finance, Hospitality, IT, Leisure/Sport, Professional Services, Project Management, Security, Technology, Travel, Web, Third Sector	1 members 95% match	View profile →

fsb

10:00 - 11:00 AM Online

Driving Diversity

Witness: Driving Diversity in this webinar an outline how to drive diversity through recruitment, the role of women, minority and disabled people in business, diversity and how to...

[View more →](#) [Add to Calendar](#)

6:00 - 7:30 PM Online

Military in Business Virtual Networking Event - Scotland

Join the First Military in Business Virtual Networking Event and find the people and local networking in Business. Virtual Networking Event on 6th - 7th and 8th.

[View more →](#) [Add to Calendar](#)

6:00 - 7:30 PM Online

Military in Business Virtual Networking Event - Norwich

Join the First Military in Business Virtual Networking Event and find the people and local networking in Business. Virtual Networking Event on 6th - 7th and 8th.

[View more →](#) [Add to Calendar](#)

KNOWLEDGE EXCHANGE HUB

The X-Forces Enterprise (XFE) Hub® was conceived and developed during 2019-20, a free to use business support platform specifically for the Armed Forces community.



Designed to complement the support already offered by XFE, the digital hub is a one-stop-shop for all things related to self-employment, including peer-to-peer support, free events and business information.

People using the hub can also benefit from matching up with a Business Captain who will be an expert in a specific business area and will offer peer-to-peer support and guidance. XFE is looking for potential Business Captains who are being recruited from all sorts of backgrounds, many of whom will be veterans themselves, and will range from XFE ambassadors, experienced entrepreneurs and a whole host of successful business owners from a range of business types, all wanting to give something back to the military community.

" The XFE Hub is a game changer. I'm really impressed with the content available; what a fantastic resource to have by your side when you're on that entrepreneurial journey. "

Julie Baker, Head of
Enterprise and Community
Finance, NatWest Group



"The XFE Hub compliments the vital support already offered by XFE to our Armed Forces community and will be a much-needed and welcome aid for anyone who has questions around self-employment. "



Antony Baines,
Executive Director
of Operations,
The Royal British Legion

MILITARY IN BUSINESS NETWORK

22
MIB NETWORKING
EVENTS HOSTED

9
ACTIVE
REGIONS

738
TOTAL
REGISTRATIONS

1st April 2019 to 31st March 2020

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.

The XFE Military In Business Network is free to join for service leavers, reservists, ex-service members, spouses and family members, whether already in business or just at the exploratory stage; all are welcome. In addition to physical networking events, from March 2020 the groups moved to virtual meetings. The groups are hosted by a XFE Business Ambassador in each region.

Our thanks to our volunteer network of Ambassadors:

North East: Lee Harris-Hamer, White Horse Cleaning Services.

London: Neel Singh, Dorking Brewery and Gary Tucker, Network Training Partnership

North Wales and Merseyside: Lee Cook, The Ale House.

South West: Adam Taylor, Taylored Games

South Central: Irene Smith, Pothead and Panface

East of England: David Smith, CrossFit Spitfire

South: Neil Hallsworth, Explorer Coffee

Scotland: Emma Davies, Joint Force Alba

West Midlands: Karen Tracey, Dunelm Business Consultants



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.

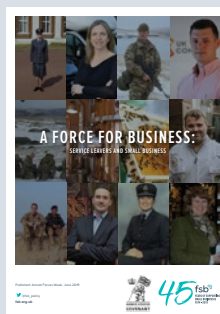
FSB PARTNERSHIP

XFE's trusted partnership with the Federation of Small Businesses (FSB), whose mission is to help smaller businesses and the self-employed to achieve their ambitions, has widened the support services to beneficiaries and also become a powerful combined voice heard at the highest level.

During 2019, XFE worked with FSB to conduct research to identify the number of veterans running their own businesses in the UK and to understand the common barriers they may face and shared characteristics that make veterans such effective entrepreneurs. XFE CEO Ren Kapur MBE continues to fulfil the role of volunteer FSB Armed Forces Companion.

The findings report recommended a number of measures to government, including a one-year Employer National Insurance Contributions holiday for small businesses to employ veterans, a policy which was subsequently adopted by the Conservative government in March 2020.

The report 'A Force For Business: Service Leavers and Small Business', published in June 2019, highlighted the contribution service leavers make to the economy.



"Helping to ease the costs will let small businesses benefit from the unique attributes that veterans can bring to enterprise, whilst giving the opportunity to those who have served to contribute to and thrive within the civilian economy. "



Mike Cherry OBE,
FSB National Chairman

SPECIALIST PROJECTS

DIGITAL SKILLS

In partnership with X-Forces Enterprise (XFE) and the Ministry of Defence, Facebook hosted more than 300 attendees in a one-day digital skills workshop titled 'Boost With Facebook For The Armed Forces Community'.

During the event, the social media firm hosted panel discussions, with CEO Ren Kapur MBE in appearance, and technical workshops on digital skills.



facebook

XFE CEO Ren Kapur on stage at the Boost with Facebook event, June 2019.

CADETS

The first Army Cadet Force 'Enterprise for Life' cohort graduated at the London Stock Exchange. The subsequent roll-out with Cadet Forces is made possible with support from Capita. Work with one further cohort in the southwest was completed in February 2020 and others are planned. The first cohort was recognised by the iDEA - Inspiring Digital Enterprise Award - programme.



capita

Army Cadets celebrate their success at the London Stock Exchange, July 2019.

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.



Attendees on the Self-Employment Discovery workshop, July 2019.

BESPOKE OFFICER WORKSHOPS

XFE delivered the first self-employment workshop designed for former Armed Forces officers and their spouses in May 2019, in partnership with the Officers' Association (OA).

The one-day discovery workshops were designed to be both intimate and interactive, and spaces were quickly filled in advance.



XFE Training & Development Manager, Roger Cawte, addresses the first OA cohort, May 2019.

SPECIALIST PROJECTS

VETERAN TYCOON ENTERPRISE PROGRAMME

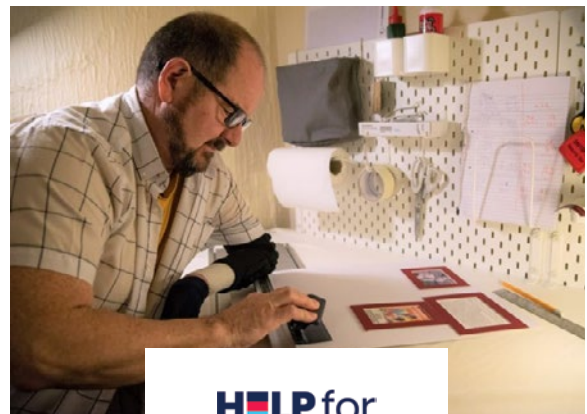
Hosted by Sage and The Peter Jones Foundation, XFE delivers the Veteran Tycoon Enterprise programme over a 12-week framework. Designed to introduce the concept of entrepreneurship to military and ex-military personnel, the successful pilot prompted a revised 'side hustle' programme for young people, typically under 30 and therefore ideal for early service leavers. There is now an annual delivery schedule.



Sabby Gill, Sage U.K. and Ireland MD, presents at the Veteran Tycoon launch, Nov 2019.

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.



Russ Kirby, Royal Navy veteran, who turned his hobby into a business: 'Russmountsstuff'.

SPOUSES, PARTNERS & FAMILY MEMBERS

Supported by The Royal British Legion, XFE secured the delivery of virtual workshops and support for spouses, partners and family members to explore self-employment as a career option. Connected to serving personnel or veterans, this cohort has the potential to gain significant self-confidence and independence. In addition to reduced childcare and travel impact, virtual delivery gives the benefit of connecting with similar people in different parts of the country. The pilot programme will run through 2020 into Q1 2021.



Workshops for spouses, partners and family members were delivered physically in some locations, yet virtually for the mostpart.

BIG BUSINESS SUPPORTING SMALL BUSINESS

XFE has the pleasure of working with some exceptional big businesses, many of them household names, the resources and talents of which are essential for the sustained health of the economy. The annual Big Business supporting Small Business (BBsSB) Steering Group was held at the House of Lords, hosted by Lord Young and sponsored by GKN Aerospace to pool ideas, best practice and resources for the benefit of small businesses originating from the military community.



BBSSB member pledge their support and discuss topics such as peer-to-peer support, societal impact and sharing of digital resources.



“ It has been six months of relentless work, seven days a week. I have found XFE support to be fantastic; the funding was vital to get my project off the ground and the team coached me through the spreadsheet minefield! I’m really pleased this sort of support is available to me because of my Army service. ”

CASE STUDY

JACOB KELLY

When Jacob left the British Army in 1999, it wasn’t a simple transition to civvy street, however, within a few years, he had carved a successful career in the music industry as a DJ and producer.

With a strong reputation behind him, Jacob set about creating a boutique pop-up party solution for festivals and private events by renovating an iconic 1970 American Airstream, customised with world-leading DJ and sound systems. Jacob was supported through the project by XFE, helping him to access finance, along with mentoring support.

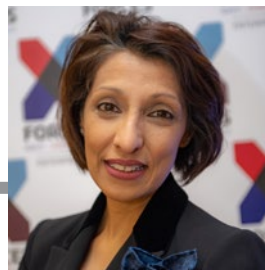
CEO'S MESSAGE

This reporting year started full of hope and expectation and ended with uncertainty. However, the demands of the community remain strong and there is just as much need for the handrail of support XFE offers now as there was in 2013 when we launched. Indeed, I believe the need is even greater.

Whilst this report covers our activities to the end of March 2020, it would be churlish to ignore the economic climate which emerged in the months after the COVID-19 pandemic took hold. When unemployment increases, as it is predicted to by all economic forecasters I have read recently, more

"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."

Martin Rutledge
Chief Executive,
ABF The Soldiers' Charity



Lt Col Ren Kapur MBE

CEO and Founder,
X-Forces Enterprise

people turn to self-employment as a means of providing for themselves and their families. For those considering leaving military service in particular, never has there been a greater need for knowledge, information and support to enable people to make an informed choice about whether self-employment is right for them or not.

This sort of decision making around self-employment is difficult at the best times, but add financial pressures and personal stresses of the current economic climate then the difficulty levels increase exponentially. We take our responsibilities to the community very seriously, not everyone who seeks funding has the best idea or the best business plan. For every ten enquiries we receive for government backed debt finance to support business start-ups, we end up turning down nine. This to me emphasises the need for support both post start-up financing and pre-start-up financing. And this support is required regardless of how the start-up businesses are financed. Afterall, its usually their own time and money being invested. So, we know ruling out self-employment is just as important as ruling it in! And in these uncertain times even more so.


Finally, I would like to say thank you to all our stakeholders, because without your collaboration all of this holistic support would not be possible. Thank you for trusting me, thank you for empowering X-Forces Enterprise and most of all thank you for giving those veterans, service leavers, spouses, partners or family members who want to be their own boss a fighting chance.




"Running a business from our Service Home was only possible with the help of XFE. Taking that into a growing network means I'm never on my own, giving me the confidence to grow and develop the business."

Neil Hallsworth, Explorer Coffee

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