







# ACTIVITY REPORT

2020 - 2021

[x-forces.com](https://x-forces.com)



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This report details the activity of X-Forces Enterprise from 1st April 2020 to 31st March 2021.

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: (L-R) Harry Boyt, Tom Clow, Natalie Jackson, Chris Flannagan.  
Back: (L-R) Liam Gretton, Harry Noel-Smith, Maddie Curry, Tom Foster.  
Defence Images: Crown copyright

**HELPING YOU BE THE BEST IN BUSINESS**

# PATRON'S MESSAGE

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**“ Like all that is best in the military community, the whole is greater than the sum of the parts ”**

There will be many reports and comments written about the extraordinary year that was 2020 and the significant difficulties that have arisen for many. And yet, there has also been an explosion of people looking to work for themselves, some out of necessity, some after finding the freedom of working differently, some as a replacement for furlough. The veteran and military community has been no different - X-Forces Enterprise (XFE) has been delighted to have been inundated with a record number of enquiries about starting up businesses. The pandemic has also forced a move to online for all training, which has benefitted many. I am particularly pleased that 40% of the new business owners have been spouses and partners, families and dependants - XFE is truly reaching the whole military community with its offer and is already funded next year to continue this trend.



Lt General Richard Nugee  
CB CVO CBE

Patron, X-Forces Enterprise

The theme of military community as a key part of the XFE brand and offer is growing. From the very successful virtual Soldiering On Awards in October, with a superb blend of live streaming and videos of all the finalists, to the new Military In Business® networking opportunities, with an increasing number of people coming forward as Volunteer Ambassadors and Business Captains, XFE is so much more than just starting up businesses. It is determined to nurture and support fledgling businesses into maturity, and set the conditions for success, and it is no surprise that they had a central role in securing the National Insurance Contribution waiver.

Like all that is best in the military community, the whole is greater than the sum of the parts, and I would like to thank all those who have helped and supported XFE through this difficult year - the figures of growth speak for themselves.



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

**“ The success rate of business start-ups from the Armed Forces community is outstanding and is a tribute, not only to the community itself, but also to the support system that XFE has created which is so essential for business success.”**

# 2020-21 ACTIVITY IN NUMBERS

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A year like no other has seen incredible fluctuations in demand for XFE services. All training was delivered online and all business plans worked on remotely. Whilst training hours delivered year on year dropped for a variety of reasons, post funding and post launch support escalated significantly, not just through mentoring appointments but also through the use of the XFE Knowledge Exchange Hub.



426

BUSINESS OWNERS  
supported with launch  
and growth aspirations



6

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



476

BUSINESS PLANS  
developed and appraised



671

BENEFICIARIES  
engaged in training



£4.9m

OF FUNDING  
accessed by  
beneficiaries



5,149

HOURS  
of enterprise training



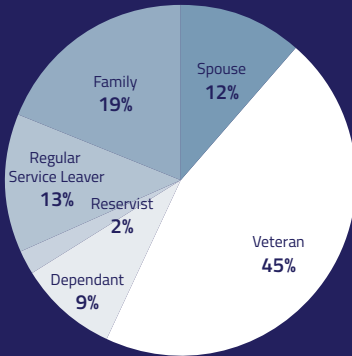
827

MENTORING  
APPOINTMENTS

2020-2021 figures represent period from 1st April 2020 to 31st March 2021.

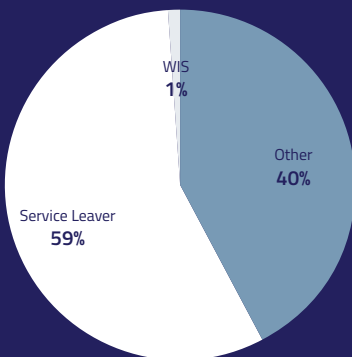
## AT A GLANCE ACTIVITY SINCE LAUNCH IN 2013

### NEW BUSINESS OWNERS



BENEFICIARY CATEGORIES SUPPORTED  
(OF 426 TOTAL, DURING 2020-21)

### TRAINING BENEFICIARIES



BENEFICIARY CATEGORIES IN RECEIPT OF  
TRAINING (OF 671 TOTAL, DURING 2020-21)

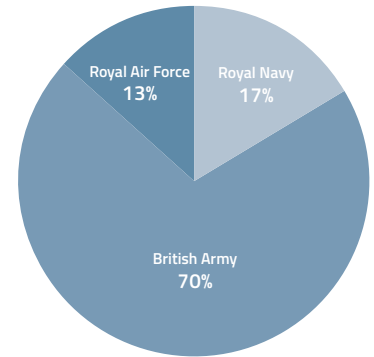
**37,547**  
HOURS  
of enterprise training

**2545**  
BUSINESS OWNERS  
supported with  
launch and  
growth aspirations

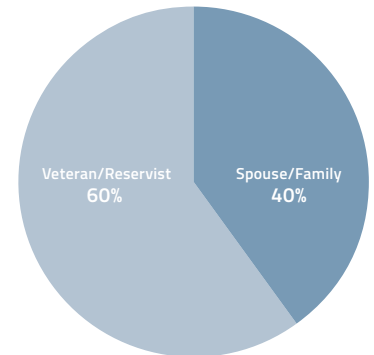
**28.5%**  
FEMALE  
members make up  
the complete cohort

**£22.9m**  
OF SEED FUNDING  
accessed by beneficiaries

**3**  
POLICY CHANGES  
influenced



XFE BENEFICIARY SERVICE CONNECTION  
(OF 2545 TOTAL, 2013 TO MARCH 2021)



XFE BENEFICIARY CATEGORY  
(OF 2545 TOTAL, 2013 TO MARCH 2021)

'Since Launch' figures represent period from July 2013 to end March 2021.

# FIVE PHASES OF SUPPORT

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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.

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 know-how that is valuable in both employment and self-employment.



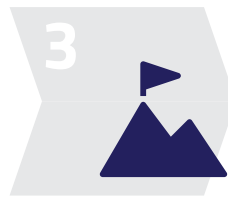
## DISCOVERY

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.



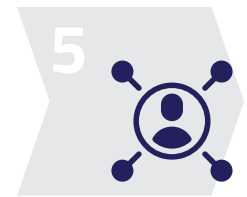
## REFLECTION

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, XFE can provide information on different funding options that could support the launch of new business ideas.



## 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.

# 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.

# PRE-LAUNCH TRAINING

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X-Forces Enterprise's training programmes have been developed to give delegates the knowledge, understanding and enterprise skills to be able to decide if they want to pursue self-employment, and how their unique business journey will look.

All of our courses are supported by strategic partners to ensure that delivery is free of charge to the beneficiary.



## BRITISH ARMY COMMUNITY

Since 2015, ABF The Soldiers' Charity has supported XFE business discovery and skills workshops, free to access for service-leavers, veterans, reservists, spouses and family members from across the Army. Hundreds have been provided with the knowledge and skills to launch and sustain a business.

**" Training to increase employability is a key activity for ABF The Soldiers' Charity. We are very proud of our long term partnership with X-Forces Enterprise to help Army veterans carve their own careers in business."**

Martin Rutledge  
Chief Executive (to 2021),  
ABF The Soldiers' Charity



Army spouse Michelle Williams attended an ABF workshop prior to starting Elementary Sciences.



## ROYAL NAVY COMMUNITY

In partnership with crown charity Greenwich Hospital, XFE offers Royal Navy 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.

**" Thanks to its unique format, XFE's programme has been highly successful in supporting the Naval community to acquire business knowledge and practical skills among like-minded people."**

Andrew Turner  
Interim Director of Greenwich Hospital



Neil Hallsworth attended the Naval Families workshop prior to starting Explorer Coffee



## OFFICER COMMUNITY TRAINING

Launched in spring 2019, intimate and interactive one-day self-employment discovery workshops, designed for former Armed Forces officers and their spouses, have been run in partnership with the Officers' Association (OA).

**" We know that officers have the skills and experiences to launch their own successful businesses or become freelance consultants and I am delighted to work with XFE to develop this potential."**

Lee Holloway  
CEO, the Officers' Association



XFE Training & Development Manager, Roger Cawte, addresses an OA cohort.

## CASE STUDY

# HARRY BOYT

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After twelve years as an officer in the British Army, Harry Boyt had made the decision to go into business when he started his transition period. He maximised this period by attending the X-Forces Enterprise two-day Start Up Skills workshop, supported by ABF The Soldiers' Charity.

In his Suffolk-based business, Birtle & Co, Harry aims to offer thoughtful design that integrates practical living with a timeless style, ethically responsible products that comply with the highest social and environmental standards, and unrivalled client care that embodies trust and genuine client satisfaction.

**" I look back to when I made the call to leave the Army, and there's absolutely no way I'd be where I am now without the XFE-ABF training courses. What I've learned will shape and develop my business decisions to come.**

**Going from a big military team to starting a business on your own can be quite lonely, so to have their support is brilliant. "**





## SERVICE LEAVERS

XFE continues to provide self-employment awareness and enterprise training to Service leavers across the UK through the Career Transition Partnership programme.

**" The XFE course provides a key starting point for Service leavers considering self-employment, enabling attendees to make an informed choice about their future career. Teamed with ongoing support for those who choose to pursue business start-up, it is a beneficial element of CTP's resettlement provision for leavers of the Armed Forces."**

Adrian Peters  
Head of Transition, CTP



## YOUNG AND EARLY SERVICE LEAVERS

In collaboration with Sage Foundation and the Peter Jones Foundation, XFE delivered two cohorts of the Veteran Tycoon Enterprise Programme, a virtual, 12-week course designed to help military personnel in their transition period, and veterans aged 30 and under to start up a side hustle business.

**" These young military people display an abundance of energy and agile thinking. They have great ideas and the course helps them to quickly identify their next steps."**

Kevin Doyle  
Channel Manager, Sage Foundation



Alex Henderson started specialist coffee by post business, The Coffee Collective





## SPOUSES AND PARTNERS

Supported by The Royal British Legion, XFE delivered a pilot programme of virtual workshops and support for spouses, partners and family members to explore self-employment as a career option, aiming to significantly increase self-confidence and independence.

**“ We are delighted to work with XFE to support self-employment. It is vital that guidance and information is readily available to anyone who needs it within the Armed Forces community.”**



Steve Baynes  
Head of Grants and  
Social Policy, The Royal  
British Legion



## WOUNDED, INJURED AND SICK

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.

**“ Our long-standing partnership with XFE has produced great success stories; individuals have been nurtured and guided to achieve sustainable and fulfilling businesses.”**



Melanie Waters  
CEO,  
Help for Heroes

Nigel Seaman launched his mobile cafe Combat2Coffee after attending the course.



## CASE STUDY

# CHRIS FLANNAGAN

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British Army veteran Chris Flannagan had set his sights on a new career as a drone pilot, but found few employment opportunities due to his disability. Not the type to let barriers stop him, Chris forged ahead to launch his own business: TLP Ltd – Drone Security Specialists.

Chris attended a six-day Help for Heroes Business Experience course and, since then has accessed further training and networking events with XFE, a Start Up Loan and joined the XFE Hub where he was matched with a security industry mentor. In January 2021, Chris became XFE Ambassador for the West of England, a role in which he will support fellow military entrepreneurs and facilitate connections in his region.

**“ The invaluable course broke down all my concerns and challenges into manageable bite-size pieces, that helped me to focus on my priorities and put me in a position to confidently launch the business. Accessing finance to invest in drones with thermal imaging has grown my capabilities with great results and networking has borne unexpected leads. ”**

# LAUNCH FINANCE

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Cashflow and liquidity in a fledgling business is vital. Just as each individual's pre-launch needs are tailored to their circumstances, financing a business can involve choosing from venture capital, private equity, loans, crowd-funding, savings and grants.

XFE guides individuals through this landscape to choose the right route for them. While the majority of beneficiaries don't take finance, XFE's long-standing partnerships enable access to seed funding through the British Business Bank and Start Up Loans scheme as well as insurance and professional services through the Federation of Small Businesses.



## START UP LOANS

An official Delivery Partner of the British Business Bank for Start Up Loans, XFE helps applicants to prepare their business plans and cash flow forecasts, assesses final loan applications and provides ongoing mentoring to people whose loan applications are successful.

**" New entrepreneurs from the military community demonstrate year-on-year their tenacity and drive to succeed. We are proud of our long association with XFE and shared mission to support these individuals."**

Richard Bearman  
MD Small Business  
Lending, British  
Business Bank







## START UP LOAN REPAYMENT

It is often quoted in the media that small business closure rates of 50% within the first five years of trading are considered by some as the norm. Not though by XFE. The Armed Forces community doesn't have to settle for the norm and rarely does.

Of course, successful loan repayment cannot be guaranteed to correlate to business success, but it can be used as one indicator and across the Start Up Loans programme these numbers read well for the Armed Forces community.

The Start Up Loans programme repayment success rate through all delivery channels is 71% since launch of the programme\*. Across the X-Forces Enterprise cohort, the successful loan repayment rate during our eight years in the programme runs at 83%\*. A truly enviable position across the programme.

*\* Figures correct at time of going to press. Figures fluctuate based on repayment periods and volumes of loans. The Start Up Loans programme measures loan defaults when repayments are more than 3 months in arrears*

Jamie Savage used a Start Up Loan to launch his street food business 'Savages Mussels'



## FEDERATION OF SMALL BUSINESSES (FSB) PARTNERSHIP

XFE's trusted partnership with 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.

The one-year employer National Insurance Contributions relief for recruiting veterans, which came into force in April 2021, was one of a number of measures recommended by FSB and XFE to stimulate the employment of veterans in small business in Britain. When more than a third of small business owners say that employing veterans resolves skills shortages, this initiative stands to benefit businesses, veterans and the economy.

**"The most recent policy change XFE and FSB have championed together impacts far beyond Armed Forces owned businesses, reaching many of the UK's 1 million small employers who recruit from the Armed Forces veteran community. We are proud of our resolute partnership with XFE."**

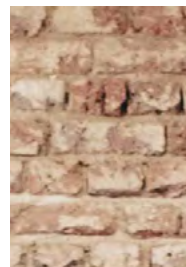


Craig Beaumont  
Chief of External Affairs, FSB

## EDUCATION GRANTS

Working in conjunction with XFE, the Royal British Legion has awarded Employment Grants towards the vocational skills an individual needs to start up their business, supported by mentoring and our mutual network.

**"If a veteran feels they need additional training or education to boost their skills and improve their chances in business, there is now more robust support available than ever before through our partnership with XFE."**



Steve Baynes  
Head of Grants and  
Social Policy, The Royal  
British Legion







## CASE STUDY

# NATALIE JACKSON

After attending XFE's new 3-Day Spouses, Partners and Family Members course at the end of 2020, RAF spouse Natalie Jackson felt better equipped to maximise her Health & Wellness Coaching business.

Natalie, aka The Longevity Coach, has over 10 years experience as a health and wellness coach and set up her business in 2020, during the pandemic. With a deep passion to help and serve others to live a long and healthy life, Natalie wanted to set an example for current and future generations on how to live the 'long and good life'.

**" Before joining the course, I had a vision of what I wanted my Health Coaching business to be, but I was stuck as to how to get it off the ground in a way that was professional and correct with regards to the legalities etc.**

**Once I had completed the course, I immediately completed several steps and have moved forward leaps and bounds with my confidence and ticking the right boxes of building my business. "**

# POST-LAUNCH SUPPORT

X-Forces Enterprise's involvement continues well beyond the date that a business owner begins trading, indeed the early months and years can often be the most problematic, when a supportive network can be vital. That's why XFE makes a commitment to be there for business owners all the way, with opportunities to grow their skills, connections and profile.

## KNOWLEDGE EXCHANGE HUB & BUSINESS CAPTAINS

The XFE Hub launched in June 2020, a free to use business support platform specifically for the Armed Forces community offering information and articles on business, peer-to-peer support and free events. Hub members can also benefit from matching up with a Business Captain, an expert in a specific business area, for support and guidance.

**" 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

**906**  
ACTIVE MEMBERS

**108**  
BUSINESS  
CAPTAINS

**280**  
ADVICE ARTICLES





## BIG BUSINESS PARTNERSHIPS

For start-up businesses to grow, and for established companies to be sustainable, the economic ecosystem is essential. Corporate partners of X-Forces Enterprise recognise the contribution they can make to small businesses 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

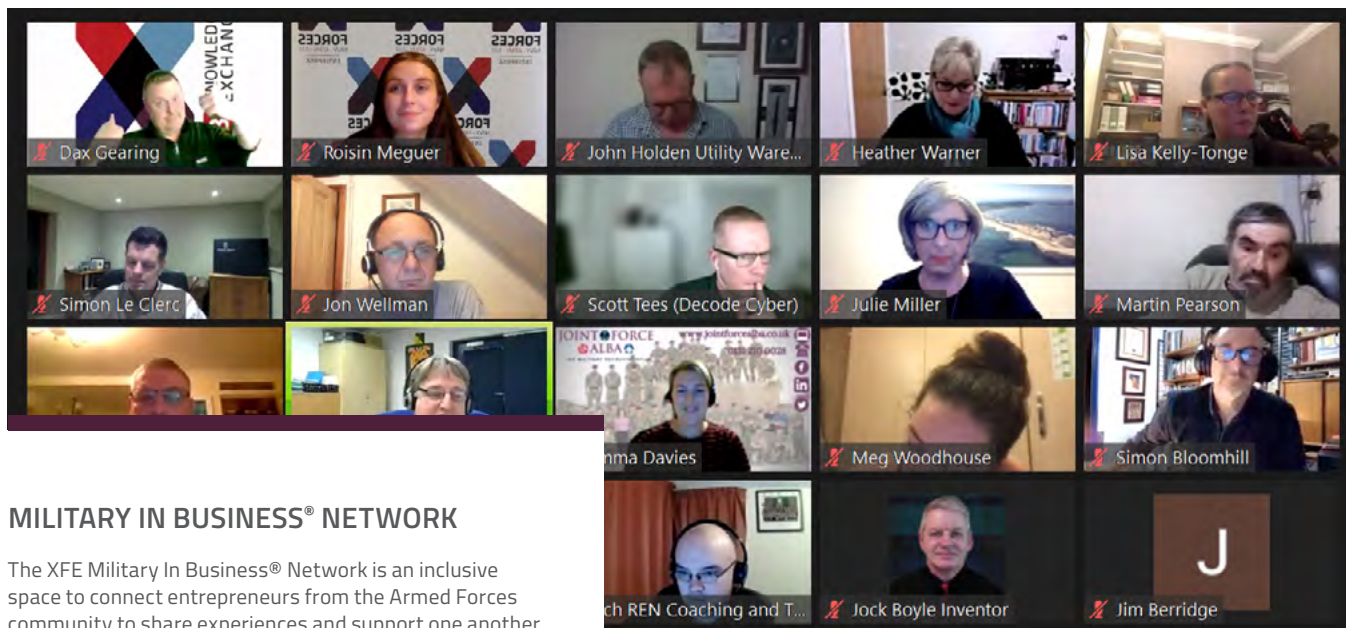
**“ The Big Business supporting Small Business initiative from XFE makes sense on many different levels for organisations like GKN Aerospace who really want to offer support to entrepreneurial service leavers. The network that XFE has built is second to none.”**

Mark Miller  
UK Business Development Director, GKN Aerospace

## CORPORATE MEMBERS 2020/21







## MILITARY IN BUSINESS® NETWORK

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

It is free to join for veterans, service-leavers, reservists, spouses and family members, whether already in business or just at the exploratory stage. During 2020-21, all events were held via video conference, each hosted by a regional ambassador with guest speakers from big business.

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.

**"XFE's Military In Business® network replicates the themes of collaboration, trust and guidance found in service. It is clear that members benefit in many ways from sharing in this safe space."**



Steve Baynes  
Head of Grants and  
Social Policy, The Royal British Legion

**43**  
MIB NETWORKING  
EVENTS HOSTED

**15**  
ACTIVE  
REGIONS

**1788**  
TOTAL  
REGISTRATIONS



Photo: A virtual networking event via video conference

1st April 2020 to 31st March 2021

## MILITARY IN BUSINESS® MASTERCLASS SERIES

In May 2020, XFE delivered the first in a series of specialist workshops designed to develop agile thinking amid a challenging business landscape. Topics included business continuity, online presence and evolving customer personas.

**"The COVID-19 pandemic has demonstrated the need for small businesses to be adaptable and resilient. XFE's focused Masterclass Series fostered an agile approach at a crucial time."**



Barney Haugh  
Director of Grants & Welfare,  
ABF The Soldiers' Charity



## BIG BUSINESS SUPPORTING SMALL BUSINESS: MEET THE BUYER

X-Forces Enterprise, in collaboration with The Supply Chain Sustainability School, planned an exclusive Meet the Buyer event for Armed Forces led businesses in the construction sector.

**" Access to procurement managers to discuss new ideas, new products and new solutions is really difficult for small businesses. It's great that so many major contractors are opening their 'virtual doors' to potential new suppliers from the military community."**



Ian Heptonstall  
Director, Supply Chain  
Sustainability School



## CASE STUDY

# TOM CLOW

Having joined the Royal Marines in 1991 and climbed the ranks from Junior to Major, Tom Clow held a firm plan for his second career well ahead of his eventual exit in October 2020. Tom aimed to open a nursery, together with his wife of 24 years, Hayley, who has been working in childcare and education since 1993.

Tom attended the 1-day and 3-day Self-Employment Workshops to ensure he had the knowledge and skills he needed. A Start Up Loan, facilitated by X-Forces Enterprise, allowed the couple to take out the commercial lease on the Georgian property in the centre of Truro and purchase equipment and furniture for the nursery.

**" Opening our own nursery has been a long-standing dream which began when we helped to set up a nursery in Blandford in 1996, and 25 years later our own 'Little Minnows Nursery' is now a reality. XFE's training courses, help with the business plan and access to funding have been invaluable in achieving our aim. "**



# COMMUNITY PROJECTS

## CADETS IN ENTERPRISE

The first 'Enterprise for Life' course for the Air Cadet Force was delivered virtually by XFE, plus a further course for the Army Cadet Force, during 2020/21. The Cadet programme is made possible with support from Capita.

**" Feedback from the cadets has been so positive and they have all taken away skills to utilise in their future endeavours."**

Flight Lieutenant Dan M. Laidler  
BA(Hons) MCCT RAFAC



## ARMED FORCES COVENANT EMPLOYER RECOGNITION SCHEME: GAA LONDON REGION LEAD

XFE led the Gold Award Association London Region, bringing together Forces friendly employers to drive forward the aims of the Armed Forces Covenant and tighten the ties between Defence and employers in the region.

Hampered by the pandemic, all activities were organised virtually to advocate the Armed Forces Covenant and share pledge experiences.

# SOLDIERING ON AWARDS

We kicked off our virtual Winners' Ceremonies on 24th September 2020, and five weeks later concluded our awards with a very special livestream, hosted at the BFBS Studios. We revealed all of the 2020, 10th anniversary winners with as much glitz and glamour as possible, with special guest hosts for each evening, very special speakers to announce the award winners, and one surprise musical performance by our very own SOA Ambassador of the Arts – Carly Paoli. It was a privilege to be able to bring together the Forces community and celebrate their achievements at such a difficult time for the country.

**" The virtual nature of these Awards means we have been shielded from one another by our computers, but what still brings us all together are the feelings of admiration, humility and pride in the achievements of all the Finalists."**

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

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







## TRADE ASSOCIATIONS AND MEMBERSHIP BODIES SME FOCUS GROUP

In a pilot project that aimed to improve employment opportunities for ex-Service personnel, supported by Forces in Mind Trust, XFE engaged Trade Associations and Membership Bodies to encourage Small and Medium Enterprises to explore and support veterans' employment.



## COBSEO EMPLOYMENT CLUSTER

X-Forces Enterprise is an active member of the Cobseo employment cluster, led by RFEA - The Forces Employment Charity. The group meets three times a year to collaborate on employability related issues in the sector, which has been increasingly important during this reporting period.

**"X-Forces Enterprise is an integral member of Cobseo. It is dynamically led and provides a key link in support of those across the Armed Force community seeking self-employment. This is an organisation that is in exactly the right place, at the right time to foster for the nation the strengths and skills that Service can bring in the pursuit of enterprise."**

General Sir John McColl  
Chairman, Cobseo – the Confederation  
of Service Charities



## CASE STUDY

# HARRY NOEL-SMITH

With his military father and brother, Harry Noel-Smith took on a challenge to cycle from London to Africa and back. During this period, they experienced physical transformation through training, but more so through diet. On their cycle routes around Bristol and Bath, there wasn't anything that could suit their dietary needs. Harry recognised a gap in the market for health and performance-oriented food products, and his business 'Kinetic Kitchen' was born, catering to keto, paleo, vegan and gluten free diets.

Harry received funding support through X-Forces Enterprise, as the delivery partner of the Start Up Loans scheme, to buy and convert the vehicle and get started selling coffee and doughnuts. When the pandemic hit, Harry responded quickly and moved into ecommerce and now has more than 10,000 customers around the UK.

**" After drawing the initial finance, to being able to go to my XFE Mentor for advice when I was setting up, the process was incredibly valuable for me. I also went to a networking meet-up, where I met a Non-Exec Director who helped me for a few months. That all originated from XFE. "**





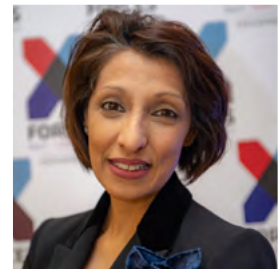
## CEO'S MESSAGE

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It has been a year like no other for start-up and micro businesses! Given the business environment during this reporting year, I am extremely proud of both the people we have supported and the team that has been working behind the scenes to help them. From businesses focused on new cuisine, to logistics fulfilment and healthcare; there have been opportunities for people and we have been happy to support them. At least, when starting a new business venture during a pandemic, you know what to expect. It has, though, been more challenging for those businesses who were already trading and built their business models and their customer base on different assumptions. These are the true entrepreneurs of the Military in Business® community; they have had to adapt and overcome. I'm delighted our new Masterclass Series has helped them and been so well received. That, and the launch of the Knowledge Exchange Hub, with access to experienced Business Captains, has proved vital for many.

Lt Col Ren Kapur MBE

CEO and Founder,  
X-Forces Enterprise



Together with celebrating the large number of people we have supported through our various programmes, the work which pleases me most during this reporting period was the final consultation for the Employer NIC tax relief. The policy that was subsequently adopted allows an employer to waive NIC on the first 12 months of a veteran's employment post-service. This policy change originated in research work we conducted with Warwick Institute for Employment Research and Forces in Mind Trust, which was subsequently continued with my role as the Armed Forces Champion at FSB. The Military In Business® community has long known the advantages of employing our nation's capable veterans, and now, all employers, large and small, may benefit financially from this policy, with the ripple effect of increased opportunities. I'm immensely proud of the team to see this through, once again illustrating that the Armed Forces community can lead the way in business.





X-FORCES ENTERPRISE

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