

# ACTIVITY REPORT

2022 - 2023 **x-forces.com** 



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This report details the activity of X-Forces Enterprise from 1st April 2022 to 31st March 2023.

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**

 $Front: \ \ (L-R)\ Chris\ Heale\ \&\ Holly\ Stidson,\ Keri\ Jones,\ Emma\ Swiggs,\ Marc\ Bucci.$ 

Back: (L-R) Sam Elsdon, Jen Bradburn, Gill Charlton, Garry Bradbury.

Defence Images: Crown copyright

## PATRON'S MESSAGE



Lt General Richard Nugee CB CVO CBE

Patron, X-Forces Enterprise

"Personal growth in a world that may look less than positive is all about developing people, communities, and building resilience to be able to take the knocks and setbacks."

The resilience of the Armed Forces community in general, and the Military In Business® network in particular, never ceases to amaze and inspire.

Against a backdrop of international conflict and a challenging domestic economy, the launch of new businesses supported by X-Forces Enterprise continued apace in the period of activity covered by this report. One look at the numbers affirms this.

219 new business were supported with launch and growth finance to the tune of £2.5m. Some 476 business plans were developed and appraised. A remarkable 7,559 hours of enterprise training were delivered. 40% of the business supported were female-owned.

Personal growth in a world that may look less than positive is all about developing people, communities, and building resilience to be able to take the knocks and setbacks. And there is no doubt, as proven by Military In Business® network, that mentoring is key to success in entrepreneurship - in this reporting period, we facilitated 684 mentoring appointments.

As I look to the future of X-Forces Enterprise, I am filled with hope, pride, and excitement for all that is yet to come.

## 2022-23 ACTIVITY IN NUMBERS

The reporting period demonstrated economic prudence and positive skill development impact in the XFE community. Despite a challenging small business landscape marked by inflation due to high energy prices and the Ukraine conflict, XFE's careful debt management support led to a decrease in Start Up

Loan lending per business, albeit a greater number were supported, finishing at the same total as the previous year. In 2022-23, beneficiaries in training surged by 64%, with XFE delivering over double the training hours. Attendees valued the diverse, relevant content and user-friendly online interface.



3,290 INTERACTIONS

with individuals considering, starting and scaling their business aspirations



219

NEW BUSINESSES supported with launch and growth finance



476
BUSINESS PLANS

developed and appraised



£2.5m

OF FINANCE FACILITATED via the Government-funded Start Up Loans scheme



1,106
BENEFICIARIES

engaged in training



**7,559** HOURS

of enterprise training



40%

FEMALE OWNED businesses supported



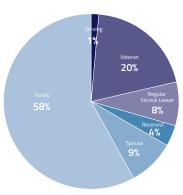
684

MENTORING APPOINTMENTS

2022-2023 figures represent period from 1st April 2022 to 31st March 2023.

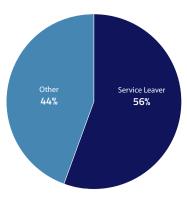
## AT A GLANCE ACTIVITY SINCE LAUNCH IN 2013

#### **BUSINESS FINANCE**



BENEFICIARY CATEGORIES SUPPORTED WITH LENDING (OF 219 TOTAL, DURING 2022-23)

#### TRAINING BENEFICIARIES



BENEFICIARY CATEGORIES IN RECEIPT OF TRAINING (OF 1,106 TOTAL, DURING 2022-23) 56,410

**HOURS** 

of enterprise training

2,955

NEW BUSINESSES supported with launch and growth finance

32%

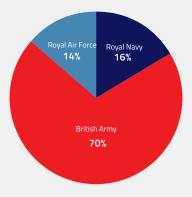
**FEMALE** 

members make up the complete cohort

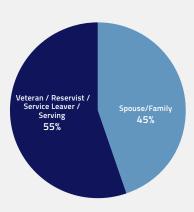
£28.8m

OF SEED FUNDING accessed by beneficiaries

**3**POLICY CHANGES influenced



XFE BENEFICIARY SERVICE CONNECTION (0F 2955 TOTAL, 2013 TO MARCH 2023)



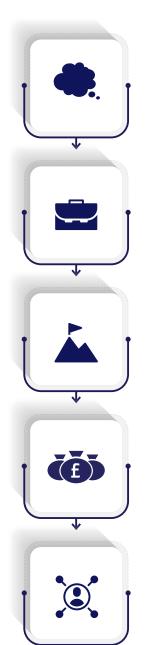
XFE BENEFICIARY CATEGORY (OF 2955 TOTAL, 2013 TO MARCH 2023)

'Since Launch' figures represent period from July 2013 to end March 2023.

## FIVE PHASES OF **SUPPORT**

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.

XFE plays a very active role in the Cobseo Employment Cluster, a cooperative working group that aims to improve the quality, integration and reach of employment, training and education services.

#### BENEFICIARIES

The core of XFE is the primary purpose to nurture business aspiration, support individuals to consider, start and scale businesses 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 remains dedicated to cultivating robust and enduring partnerships with third-sector collaborators.

This strategic approach is integral to placing beneficiary provision at the forefront of initiatives, ensuring timely and optimal support and promoting a collaborative and responsive environment within the community.

#### **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 **SUPPORT**

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.

fantastic. I'm a veteran and I attend with my wife, as we are going into business together. We have gained a lot of knowledge and contacts. We are growing more confident after each workshop on starting our business."





The Army Benevolent Fund has supported XFE business discovery and skills workshops since 2015, 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.

"Supporting Army veterans to find rewarding careers post service, including self-employment, is a key focus of our work. X-Forces Enterprise provides the knowledge to determine if business is the right path for them and tools to succeed. It brings great pride to see so many new ventures flourish, and their owners fulfilled, thanks to this progressive partnership."



Major General (Ret'd) Tim Hyams CB OBE, Chief Executive, Army Benevolent Fund

#### **ROYAL NAVY COMMUNITY**

Support continued from Greenwich Hospital for the Naval community; XFE delivered six bespoke workshops: five 1-day 'Self Employment Discovery' and one 2-day 'Start Up Skills'. The content explores whether business could work for them and key considerations and the more detailed training includes practical tools and skills to go forward to launch. Held online, the courses welcomed naval veterans, spouses and family members over 18.

" XFE's unique training programme has successfully supported transitioning members of the Naval community in acquiring business knowledge and practical skills among likeminded people. They are highly experienced in assisting personnel into self-employment and, as a result, have enabled some great businesses to launch."

XFE supported ex-Navy Garry Bradbury to start his business 'Mr Decorate-It'



**CASE STUDY** 

## HOLLY STIDSTON & CHRIS HEALE

Holly and Chris left behind successful careers in the military to take on a new adventure – creating bespoke campervans. Their business idea was first conceived on a Royal Navy deployment and established in Dawlish on the Devon coast.

Nomads Creations offers ready-to-drive campervans as well as a complete self-build service. The couple aim to convert up to eight vans a year and build a rental fleet.

The couple secured a Start Up Loan of £25,000 through X-Forces Enterprise to support the business in between builds and also help towards creating a website. Holly and Chris say having that extra financial support in the beginning has been a driving force, allowing them to take Nomads Creations to the next level.

"The Start Up Loan has kept the business going, as there was a point where I was considering going back to into physiotherapy to help fund the business. That would have meant we would have really struggled to be where we are now. Thanks to that extra funding, we're now thriving. It's kept the cash flow moving and everything ticking over."





#### **SERVICE LEAVERS**

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

"The inclusion of selfemployment awareness workshops in CTP's resettlement provision enables Service leavers to make an informed choice about selfemployment. This provision is consistently rated very highly by those service leavers who take advantage of the skilled and experienced team at X-Forces Enterprise."

Adrian Peters Operations Director, CTP



#### SPOUSES AND PARTNERS

Supported by Royal British Legion, XFE continued to enable military spouses, partners and family members to pursue self-employment. This bespoke individual approach ensures individuals understand self-employment as a career option and significantly increases self-confidence and independence to move forward with their plan.

"We are delighted to work with XFE to support selfemployment. 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

XFE supported RAF Spouse Lucy Goodey to start her business 'Calming Moments Aromatherapy'.



#### SELF-EMPLOYMENT KICKSTART

XFE continued to work with Amazon to co-deliver an online course in June 2022 for candidates to consider if launching and operating their own parcel delivery business as a Delivery Service Partner within Amazon's ready-made packages would be right for them.

"Enabling the military community to maximise their skills and experience is a mission shared by Amazon and XFE. Working together, we've ensured that veterans and military spouses could access our DSP programme within a framework that supports them through build and scale up."





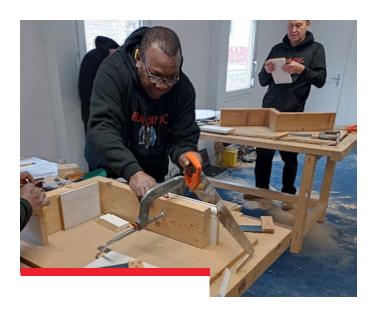
#### **EXECUTIVE LEADERS**

XFE worked with the Forces Employment Charity to deliver an intimate and interactive one-day self-employment discovery workshop in November 2022, designed specifically for service leavers considering independent careers in consulting or similar executive routes.

"Working with XFE allows the Forces Employment Charity to support service leavers to consider self-employment as a business owner or freelance consultant, and acquire the knowledge and skills to launch a successful new career."



Alistair Halliday CEO, Forces Employment Charity



#### **BUILDING HEROES**

XFE, in collaboration with Building Heroes, initiated a pilot project to work specifically with people looking to go self-employed within the construction sector. Building Heroes' very successful Foundation Skills course, run through their Aldershot/Basingstoke facility, now includes a one-day self-employment awareness module.

"Self-employment awareness is crucial for those entering the construction sector from the military community, and XFE's training programme informs them fully with skills to start trading."

Brendan Williams Founder, Building Heroes



### YOUNG AND EARLY SERVICE LEAVERS

XFE continued its collaboration with Sage Foundation and the Peter Jones Foundation to deliver the eighth cohort of the Veteran Tycoon Enterprise Programme, a 12-week course to help service leavers and veterans age 30 and under to start a side hustle business.



#### EM<sub>3</sub>

XFE embarked on a new project with The Forces Employment Charity, focused on the EM3 area of Hampshire and West Surrey to support veterans and their families, as part of plans to lead economic recovery in the M3 region by growing a skilled population in a range of sectors and industries. The project was part-funded by the European Social Fund.



## LAUNCH FINANCE

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.

"I am delighted, thank you for your patience. I felt that the process was quite smooth but an amazing learning experience for me. The difference that this will make is literally life changing."





#### 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.

"X-Forces Enterprise has been the Start Up Loans Business Support Partner for the military community since 2013. Our organisations are committed to enabling access to business finance across society, teamed with coaching and guidance to support success in the critical start-up period. I am continuously impressed with the businesses started by Armed Forces individuals, drawing on their military values of courage and discipline to build new futures."

Richard Bearman MD Small Business Lending, British Business Bank





#### START UP LOAN REPAYMENT

The media often cites a 50% small business closure rate within the initial five years of operation as the standard, but XFE does not accept this norm. The Armed Forces community, known for surpassing expectations, refuses to settle for average outcomes.

While successful loan repayment doesn't guarantee business success, it serves as a valuable indicator. Encouragingly, the Start Up Loans program boasts a 71% repayment success rate across all delivery channels since its inception\*. Within the X-Forces Enterprise cohort, our nine-year participation in the program reflects an impressive 83% successful loan repayment rate\*. This places us in an enviable position within the program, showcasing the resilience and success of the Armed Forces community.

\* 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. Figures correct as of November 2021. CASE STUDY

### **KERI JONES**

Keri joined the Royal Navy straight after leaving school. It was in service that Keri met her partner, with whom she went on to create a family home and welcome two children. As can be the case with two serving parents, family life became a juggle and Keri reconsidered her career.

Keri spent a year researching and concluded that working as an independent florist would provide the flexibility the family demanded. However, business was both alien and daunting. She found XFE on social media and attended a two-day Self Employment Discovery Workshop, which equipped her with practical tools and knowledge.

Keri honed her skills by creating bouquets for family and friends in her spare time. Their garage was converted into a workspace and in July 2021, she left the Navy and the next day started trading as 'Keri Jones Floral Design'.

"Owning a business is a whole new ball game for me. It's very different working alone, when you've been focused on team working for 17 years. I definitely miss the social side of Service life, but now my work involves creating something beautiful and making people happy. Teamed with the fact I can now give my children more time, this is exactly the quality of life I'd hoped for."



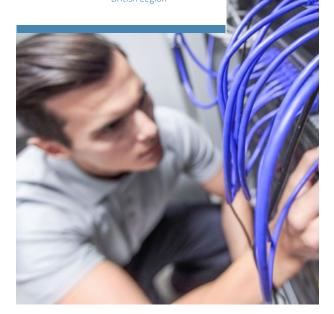
#### **EDUCATION GRANTS**

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. This education can then be supplemented by mentoring support and our mutual networks.

"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





### FINANCE MASTERCLASSES WITH BARCLAYS EAGLE LABS

XFE and Barclays teamed up to create a new Masterclass programme focused on how to finance your business beyond start-up. Online sessions focused on the investment landscape and crowdfunding to enable growth.

"Through its Military & Veterans Outreach and Eagle Labs, Barclays is committed to empowering the military community. In collaboration with XFE, we are thrilled to contribute tools and knowledge, ensuring aspiring entrepreneurs receive the support and guidance needed for success in their business ventures."



Andy White Project Manager MVO, Armed Forces Banking, Barclays

## 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 AND BUSINESS CAPTAINS

The XFE Hub expanded during this reporting period to welcome almost 50% more members. Users value the free-to-use business support platform specifically for the Armed Forces community to access information and articles on business, peer-to-peer support and free events. Hub members can also connect with a Business Captain, an expert in a specific business area, for support and guidance.

"The XFE Hub is a superb tool for entrepreneurs, full of useful content and connections. I am a huge advocate for mentoring bolster knowledge and connections in business."



3425

**ACTIVE MEMBERS** 

**61**BUSINESS CAPTAINS

**762**ADVICE ARTICLES

at November 2023



Service leaver Tyler Bloomhill maxmised the connections and knowledge in the network when starting his business 'KwikTip'.

"I signed up for a number of amazing business workshops and Masterclasses, all of which really gave me the foundation I needed to run this business. The wider X-Forces Enterprise network and some incredibly experienced mentors and entrepreneurs have been crucial."

#### MILITARY IN BUSINESS® NETWORK

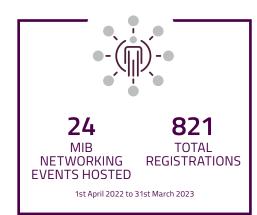
The XFE Military In Business® Network is an inclusive space to connect entrepreneurs from the Armed Forces community to share experiences and support one another. It is free to join for veterans, service-leavers, reservists, spouses and family members, whether already in business or just at the exploratory stage.

Events continued to be held via video conference during 2022-23, 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 an ongoing collaborative project, now into its fifth year, enabling peer-to-peer support for 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







CASE STUDY

### **MARC BUCCI**

Marc launched his business, 'Social Socks' in June 2022, inspired by a desire for his daughters to experience a positive world amidst a climate crisis. His vision centred on building a sustainable brand with ethical values. To ensure his socks met high standards, he meticulously selected a UK supplier with sustainable practices and eliminated single-use plastics in the supply chain.

With support from X-Forces Enterprise, Marc accessed a Start-Up Loan of £14,000 and received guidance from a dedicated Business Advisor. Marc also took up training events, embraced Military In Business networking and connected with a mentor via the Knowledge Exchange Hub. Committed to environmental responsibility, Social Socks plants a tree and donates 10% of each sale to climate projects, epitomizing their slogan, 'Socks That Give Back.'

"Having someone that can aid you along the way and provide help and support has really helped me accelerate my business. They give me knowledge and a perspective I wouldn't have even considered."

#### BIG BUSINESS SUPPORTING SMALL BUSINESS

For start-up businesses to grow and flourish, and for established companies to be sustainable, the economic ecosystem is stronger through collaboration.

Our Corporate members recognise that working together they can make a real difference to the small business agenda which is essential for a thriving economy. These corporates are part of the X-Forces Enterprise

Big Business supporting Small Business Steering Group and are made up of key industry sectors and subject matter experts.

Their contributions manifest themselves in enabling the strategic direction of new projects where significant change may need to be considered or adopted to further support the X-Forces Enterprise Business Community. The Group provide a powerful and unrivalled platform for the executive team to have the confidence to carry the recommendations forward.

These big business influencers pledge to provide:

- Strategic thinking and challenge through various stakeholder engagement meetings;
- Access to business captains for knowledge exchange with subject matter experts;
- Host and contribute towards ongoing learning, training and development;
- Easier access to their own procurement processes which supports supply chain diversity;
- Financial support towards engagement and project delivery.

"At Rolls-Royce, we embrace the spirit of British enterprise and we recognise the great potential in the nation's Armed Forces members, which we are proud to serve. To this end, Rolls-Royce continues to value our enduring partnership with XFE and we're proud to support the organisation's 'The Big Business Supporting Small Business' initiative, which encourages key players in the corporate arena to bolster and champion entrepreneurs from the military community. What once started as a humble effort has blossomed into a robust coalition that fosters collective thinking, collaborative projects and opportunities that actively contribute to positive societal impact, helping both individuals and communities."



Irene Batley
Commercial Manager, Rolls-Royce

BIG BUSINESS SUPPORTING SMALL BUSINESS STEERING GROUP MEMBERS 2022/23:



**BIG BUSINES** 

SMALL BUSINESS



Capita



























The Big Business Supporting Small Business Steering Group met twice, in November 2022 at Barclays and March 2023 at Capita, the latter of which took a particular focus on Environment, Social Value and Governance (ESG) to consider how small business could contribute to social value for big business, and conversely how big business could support small business growth.

"I am always delighted to chair the extremely thought provoking meetings of the Big Business supporting Small Business Steering Group. I like the engagement from these wonderful organisations who see the important part the small businesses play in supporting their own supply chains and wider society. We are lucky to have Mike Cherry, Chairman of FSB to support me as the groups Vice-Chair with the knowledge and perspective he is able to bring. Particularly pleasing from our meeting in March 2023 was the focus the group put on delivering Social Value in collaboration with their own supply chains, in particular small business with a relevant specialism."

Lt General Richard Nugee CB CVO CBE

Chair, Big Business supporting Small Business Steering Group



#### MILITARY IN BUSINESS® MASTERCLASS **SERIES**

XFE further developed its series of specialist workshops designed to develop agile thinking amid a challenging business landscape. 20 workshops were delivered on topics including selling with confidence, crowdfunding, customer persona, branding, search engine optimisation, IP protection and social media.

Subject matter experts led the sessions, all of whom are connected to the military community. These events were supported by Army Benevolent Fund with contributions from Focus 7, NatWest, Barclays and the Big Business Supporting Small Business Steering Group.



20

489

MASTERCI ASS **EVENTS HOSTED REGISTRATIONS** 

TOTAL

1st April 2022 to 31st March 2023





Conceived to help small business owners navigate the complicated and important decisions around environmental impact, pilot workshop was held in July 2022 with the support of the Big Business Supporting Small Business Steering Group, who brought expertise and funding, and hosted by SSAFA.

Engagement on climate change is, of course, important for society and the business owner must balance cashflow and customer expectations. Sometimes these work in harmony, and sometimes they compete for priority. This programme enables business owners to understand the landscape and make choices appropriate for them.

An iniative that gained the support of Forces Employment Charity and NatWest.









"Sourcing was a challenge. I found unworkable minimum order quantities and higher prices on eco-friendly and ethical products, inflated compared to lines that contain plastic."

Marc Bucci, Social Socks

### FEDERATION OF SMALL BUSINESSES (FSB) PARTNERSHIP

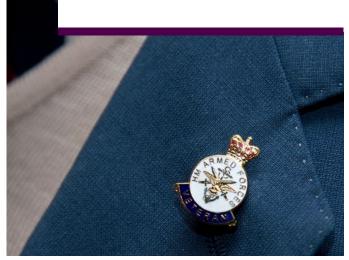
XFE's trusted partnership with FSB, whose mission is to help smaller businesses and the self-employed to achieve their ambitions, has widened the support services to beneficiaries and also become a powerful combined voice heard at the highest level.

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.

"We are really proud of our relationship with X-Forces Enterprise. Like us, they have the same belief in a strong, supportive network, so it is natural that the two organisations work together."



Craig Beaumont
Chief of External Affairs, FSB



## COMMUNITY PROJECTS

#### **SOLDIERING ON AWARDS 2022**

Held in October 2022, the first in-person Awards Night event in 42 months due to the pandemic, Soldiering on Awards 2022 was the largest in the scheme's history, with finalists from 2020, 2021 and 2022 in attendance, totalling over 600.

The Soldiering On Awards play a crucial role in narrating remarkable stories within the Armed Forces community, earning commendation from the highest levels of government, big business and charity. These accolades resonate with the broader public, effectively showcasing the unwavering dedication of the military to our nation's security and and contribution to society as a whole.



"Congratulations to all the recipients of the Soldiering On Awards. The recipients of these awards highlight the incredible values that our Armed Forces bring to civilian life. I'm delighted to have celebrated these fantastic successes in person with award winners and nominees."

Minister for Veterans' Affairs, Johnny Mercer MP





The Defence
Inclusivity Award
2022 was presented
to LCpl Natasha Day,
who established
the Defence
Breastfeeding
Network to support
servicewomen when
they return to work
after having a baby.



The Education,
Training and
Development Award
2022 was presented
to Building Heroes,
an organisation
that builds career
progression pathways
for service leavers
and veterans in
construction.



Gratitude is extended to the 2022 Award partners for their continued support:















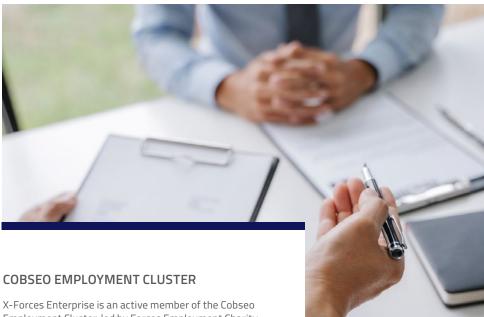












X-Forces Enterprise is an active member of the Cobseo Employment Cluster, led by Forces Employment Charity (FEC). The group meets three times a year to collaborate on employability related issues in the sector, which has been increasingly important during this reporting period.

"XFE plays a pivotal role in supporting individuals within the Armed Forces community who aspire to pursue self-employment, and is recognised as a dynamic member of Cobseo. A positive and engaging member of our Employment Cluster, XFE actively enhances the quality and accessibility of services, maximising the valuable contributions of prior Service experience to the UK economy and society."



Lt Gen Sir Nicholas Pope KCB CBE Chair, Cobseo, the Service Charities Federation.



### ARMED FORCES COVENANT EMPLOYER RECOGNITION SCHEME

XFE continued to play a leading role in fulfilling the aims of the Armed Forces Covenant at a national and regional level.

Martin Wing retained the joint role of Vice-Chair of the Gold Awards Association (GAA) National Steering Group, which brings together Forces-friendly employers and tightens ties between Defence and employers.

The GAA National Steering Board met periodically through the year, on which Ren Kapur MBE represents Small Business. XFE were active within the special interest groups when they met.



EMPLOYER RECOGNITION SCHEM

GOLD AWARD 2022





### TRADE ASSOCIATIONS AND MEMBERSHIP BODIES SME FOCUS GROUP

The project continued apace with representation and engagement from various stakeholders including the Institute of Supply Chain Management, the Road Haulage Association (RHA), the Institute of Mechanical Engineers and the Society for Motor Manufacturers and Traders. These focus group members, together with special guests from the MOD and Defence Relationship Management (DRM), provided for a stimulating forum.

A notable outcome of the networking that came from this group was the connection between the MOD and RHA to accelerate the licensing of HGV drivers from the Armed Forces community entering civilian employment, at a time of national crisis.

The project, supported by Forces in Mind Trust, aims to encourage Small and Medium Enterprises to explore and support veterans' employment.





**CASE STUDY** 

### **EMMA SWIGGS**

Emma Swiggs, a former RAF Senior Aircraftman, left the military in 2001 and worked in radio control for the Metropolitan Police. After seven years, she reconnected with her husband, a fellow military veteran, and they settled in Corsham.

Emma had previously managed a family sandwich shop so, in their new location, she sought to create a community-focused cafe combining quality food and drinks with a welcoming atmosphere. With support from XFE, including a Start Up Loan to refurbish the premises and Masterclass workshops to hone her skills, Emma's 'Dandelion Coffee House' has become a successful business, local employer and valued community hub, hosting social groups, wellness events, and local artists.

" It was a risk financially and emotionally; a decision that could have knocked us off balance as a family. Luckily, it all worked out perfectly.

The Coffee House has a community purpose. I love that groups meet here, and I welcome back familiar faces week after week. It's a space that is full of warmth, and I take great pride in that role as a host. "



### CEO'S MESSAGE



Lt Col Ren Kapur MBE CEO and Founder, X-Forces Enterprise

"Training is essential in de-risking for those launching their own ventures"

Across the globe, the twelve months this reporting period covers have been impacted by the conflict in Ukraine as well as economic uncertainty and rising costs. However, as an organisation, we have weathered these storms remarkably well.

Our training provision has markedly increased, with programmes being delivered to diverse cohorts within the Armed Forces community. Training is essential in de-risking for those launching their own ventures - it helps them to understand the market, make the right choices, and acts as an effective signpost to support. Our charity partners understand and share our commitment in this endeavour and allow us to help more beneficiaries enjoy a breadth of skills development.

Our Military In Business® network was strengthened still further in the last year. It is inspiring to see the military ethos of 'looking out for one another' alive in our community of entrepreneurs. I pay particular tribute to the volunteers who act as Ambassadors for the network, as well as the Business Captains and mentors on our Knowledge Exchange Hub, for their commitment to this mission and the active part they play in encouraging and supporting others.

My thanks go to our board for their wise counsel and to the members of the Big Business Supporting Small Business Steering Group. Finally, I thank those in my own support network who have helped both myself and the organisation.

There are many exciting new projects, collaborative courses, and amazing events to come - I look forward to them with great relish.



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