

ER

Autumn 2025 £Free

E a s y R e s e t t l e m e n t

magazine

Defence Relationship Management

Provides support on employing Reservists, veterans, Cadet Force Adult Volunteers and military spouses.

Finding Purpose Beyond The Uniform

Morson is a proud holder of the Gold Award from the Ministry of Defence's Employer Recognition Scheme, reflecting our dedication to supporting ex-forces personnel as they transition to a life beyond the uniform.

Army Families Federation

The Army Families Federation (AFF) is the voice of Army families, wherever they are in the world.

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CELEBRATING EMPLOYER EXCELLENCE

Over 200 employers have been awarded the Defence Employer Recognition Scheme Gold Award for their exemplary support. **P12**

BIG NEWS, SQUADDIE BOX IS CHANGING LIVES


No veteran or blue-light hero should be left without an address. Squaddie Box is not just a postbox — it's a bridge back to society. **P22**

HAVE YOU HEARD OF READING FORCE?

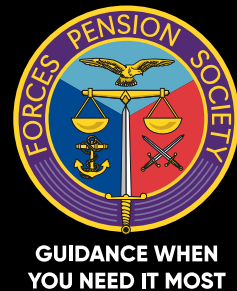
Reading Force is the shared-reading charity for the whole Armed Forces family, including veterans! Veterans can take part in any way. **P26**

THE ELC SCHEME

Promotes lifelong learning and financial support in an upfront payment amongst members of the Armed Forces. **P56**



Serving is about teamwork. Resettlement is about you and your pension. Join us. Job done.



As your service career draws to a conclusion, your focus changes. Whether your future involves a second career or a secure retirement, your Armed Forces Pension becomes critically important. It's one of the best in the Public Sector but there are choices you'll need to make that influence what you'll receive when you leave. And the expert Forces Pensions Consultants at the Forces Pension Society can help you make the best choices; even choosing the right time to leave can make a significant difference to your income.

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NATIONAL FRANCHISE WEEK

Sees 2,000+ Miles Moved, £1,000 Raised and 100+ Brands Involved.



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Welcome...



Welcome to the Autumn 2025 issue of Easy Resettlement Magazine...

Now that the holiday season is over and we approach Autumn, many companies are looking to promote the various job roles and opportunities they have for service leavers and veterans. There are lots of award ceremonies such as Heropreneurs, Soldering On and of course the Employer Recognition Scheme that acknowledge companies that actively go above and beyond to ensure you have access to a new career path.

If you have not already done so, then please do take a moment to subscribe for free to Easy Resettlement magazine by clicking this link www.easyresettlement.com/subscription

When applying for any of the opportunities that are featured in Easy Resettlement magazine, please be sure to mention where you found out about them as this helps us to keep working alongside the advertisers that we feature. If you have already been trained by, or found employment through any of our advertisers, we would love to hear from you

and even feature you and your resettlement story in a future issue.

We are always looking for new ways to reach our readers, as well as include any relevant information to assist service leavers and veterans. We attend various recruitment and resettlement events where you can receive hard copies. If you wish to receive hard copies in future please speak with your CTP resettlement and education centre to collect each quarterly issue.

We are proud to announce our partnership with an Employer Recognition Scheme Gold award winner... Morson Forces is a dedicated recruitment arm focused on securing skilled employment for ex-forces personnel, supporting the transition into civilian life and advising businesses on how service leavers can add significantly to their organisation. Currently, they have in excess of 2,500 ex-military contract and permanent staff from the Royal Navy, Army and that work in projects in the UK as well as overseas.

As a Group, we have been supporting the British military for more than 20 years. Morson Forces team is made up of a number of ex-military personnel who understand service leavers transferable skills, challenges and needs and are therefore able to place people into roles that are perfectly suited.

To ensure you never miss a copy of Easy Resettlement you can subscribe for free by visiting our website www.easyresettlement.com You may also wish to follow us on Twitter and join our Facebook or LinkedIn groups. These pages can be found from the links on our website.

If you would like to share anything with any of our team please email James@easyresettlement.co.uk

PHILIPPA DAVENPORT
EASY RESETTLEMENT EDITOR

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ARMY
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Military Provost Guard Service (MPGS)

RECRUITING NOW

"Custodem Custodire"

Guarding the Guardians



ARMY JOBS
WEBSITE



FACEBOOK
GROUP



MY JOURNEY LCPL BIZERAY. MPGS RAF COSFORD

I am LCpl Bizeray and I would like to share my Military/MPGS Journey with you. I come from a working-class family from Wolverhampton with no previous links to the Armed Forces and with few qualifications, I had no real aspirations for my future. I found myself working temporary jobs and not being happy where my life was going. At the age of 22, I made the decision to join the RAF to make something out of my life and get the opportunity to travel the world.

The things that drew me to join were the stability, as well as educational courses to develop myself academically, and the opportunity to work with a diverse culture of people from various backgrounds which I would never have done, had I chosen to remain in civilian jobs at home. I enjoyed 12 wonderful years in the RAF and made some great lifelong friends as well as the opportunities to see the world. I was deployed to both Iraq and Afghanistan and proud to of served

The Military Provost Guard Service

my country, I enjoyed the best of what the forces could offer me.

I then became a mother and I found that my priorities had changed, and I wanted more for my family. I had become a single parent and I no longer wanted to go out of area or to be posted to a new unit and lose my support network, but I still wanted to be in the Forces. A colleague informed me about the MPGS, which I discovered offered everything that I was after. The shift patterns are 4 on and 4 off, allowing me to work around my ex-partner, with caring for my children and having half the year off was a bonus, with 30 days leave on top. What more could you ask for? It allowed me to stay in the area I wanted, and I would never be sent out of area. Also, you get all the benefits of having a military housing and getting free medical and dental care. Transferring into the MPGS was the best decision I have made, for myself and for my family.

I have now been in the MPGS for 10 years and have been promoted to LCpl managing to stay at the same unit. This would not have happened in the RAF, and I am happy that the MPGS have given me this opportunity to develop myself and I cannot wait to develop myself further for the next step in my career. So, if you are like me and don't want to go out of area or be posted away from your family and still want to be in the military then join the MPGS. What are you waiting for? Your future is in your hands.

Good luck with your journey.

MY JOURNEY LCPL SELLWOOD MPGS RAF VALLEY

My journey in the military commenced at the age of 23 when I joined the Royal Air Force (RAF) as a Logistic driver. Initially feeling adrift after struggling to secure employment after university, I found myself in a role as a care assistant for 12 months, which failed to resonate with me. However, upon delving deeper into military life, I found my calling in the RAF. I relished the opportunities it presented, particularly the chance to travel extensively with postings to 2 MT Sqn, a deployable logistics squadron within the RAF. Serving on 2 MT Sqn took me to Al-Udeid in Qatar, Bari in Italy, and Audeid in Qatar, Bari in Italy, and afforded me significant time in France. Additionally, I participated in exercises across Scotland, Portsmouth, and Germany. Following my tenure with 2 MT Sqn, I secured a position as a CO's driver at MDHU Peterborough, where I spent two fulfilling years.

Unfortunately, as my grandparents' health declined, they required considerable assistance at home. Consequently, I made the transition to the Military Provost Guard Service (MPGS) in pursuit of a role closer to home. The transition from the RAF to MPGS was seamless, given my prior service, facilitating a smooth shift from one day serving in the RAF to the next under the MPGS cap badge. Stationed at RAF Wittering for three years while awaiting a transfer to station closer to home, I eventually received an

offer for a position at RAF Valley.

Being closer to home not only allowed me to provide essential support to my grandparents but also enabled me to purchase my own home. With a schedule that permits me to be home every 4 days, I now have the freedom to plan holidays for the entire year without concern for sudden deployments or extended exercises. Moreover, my time in the MPGS has been enriched by participation in numerous challenging yet enjoyable Adventurous Training activities,

which have not only bolstered my physical fitness and resilience, but also fostered personal growth and camaraderie among fellow soldiers.

During my shift period, I reside in Single Living Accommodation (SLA) on camp, utilising on-site amenities such as the gym and learning centre to enhance my current skillset with the courses available. Additionally, I benefit from financial support to pursue civilian accredited courses. The Adventurous Training opportunities through the Station Gym at RAF Valley are abundant, ranging from caving in Cornwall to hiking in the Highlands. Detachment-level force development / cohesion days further enrich our experiences, with activities like paintballing, go-karting, zip-lining, and mountain climbing fostering teamwork and camaraderie.

As a female soldier, I've found the MPGS to offer substantial benefits. Encouraged to leverage my leadership qualities, I've been rewarded with a promotion to Lance Corporal, and the increased confidence gained from this role has positioned me for further advancement. With a decade dedicated to the MPGS, I'm now pursuing further progression, eager to continue learning and recently applying to start my Award in Education and Training (AET) course. The MPGS has instilled in me newfound confidence, and my role as a Junior Non-Commissioned Officer (JNCO) has honed managerial skills, paving the way for future progression within the MPGS.

MY JOURNEY PTE WIDDOWSON MPGS HMS SULTAN

My military journey begun when I was just 11 years old, and I was introduced to the R.M.L.I.C.M in Gosport. I had an ex Royal Marines Bugler that taught me as much as I could soak up. I then went onto join HMS Sultan Volunteer Band where I had opportunities to mix, parade and travel with serving and ex men and women, this grew my thirst to join the military and at 16 I auditioned for the Royal Marines Band Service as a Bugler, unfortunately 2 auditions, 2 basic trainings and a lot of heart ache the decision was made that the RMBS was not right for me. Dreams shattered I took a job in Wetherspoons which I hated, so I went onto train as a gym instructor. My time in the leisure industry was short lived and I went onto work in a warehouse. After a couple of years I felt myself hungry for another go at military life so I applied for the Royal Air Force, I joined as a steward (AGS) and although I had family challenges I had a 9 year career where I gained my trade knowledge in the Officers Mess, and later as the Station Commander's Steward, I then applied for 3MCS (field Catering) where I travelled extensively and was fortunate to

have a 4 month tour on HMS Queen Elizabeth where I worked in the Wardroom and Bridge Mess. On return to my home unit, I completed a range of driving qualifications and trade courses and was promoted to Corporal. This brought a new challenge, I was posted to Brize Norton to complete a flying tour, however this wasn't for me and even though I was fully qualified, my transfer to the MPGS was accepted and I was fortunate enough to get my preferred posting to HMS Sultan, Gosport.

Since being a part of the AGC, I've found that it's the best decision I've made. I can plan my life up to a year in advance, enjoy my hobbies which are performing with the Volunteer Band and teaching the Corps of Drums for the RMVCC Band Gosport. I also get to see my family and friends so much more. Like the mainstream regular Services, I'm entitled to many of the same benefits, including free healthcare and reduced cost meals, with the bonus of not deploying. The four-on-four shift pattern is great for holidays without necessarily having to book annual leave. The 30 days leave entitlement doesn't go unnoticed either, as I'm able to be take this at times that suit me rather than the demands of the wider military and operations across the globe.

MY JOURNEY CPL SPICER MPGS RAF CRANWELL

I joined the Army as a driver in the RLC in 1997, I have been to many places including Bosnia, Sierra Leone, and Cyprus. I did love it but as many people do, I thought the grass is greener in civilian life and left. While out of the Services, I found that I missed the camaraderie and banter of military life.

In 2005 I found out about MPGS and decided it was the career for. My first posting to an MPGS Detachment, was to RM Poole, Dorset, where I was stationed for 12yrs. While at RM Poole, I completed a Military Skills Competition for the MPGS. While working a regular shift pattern, I also gained valuable experience in the Passes & Permits office for 3yrs and achieved the Train the Trainer qualification on the site booking system (SISYS), before gaining promotion to Cpl, and being posted to RAF Cranwell, Lincolnshire. During my time in the MPGS so far, I've taken part in Adventurous Training (AT), including a hike up Mount Snowden and mountain biking. Since being at RAF Cranwell I've completed a Range Management



Qualification where I can now plan, prepare, and deliver range packages to ensure personnel are competent, current & meet the legal requirements with their military shooting skills. While at work, my role has extended to Guard Commander, deputising in the absence of Detachment Sgt when they are away including the management of a team of 5 Soldiers.

I met my husband in MPGS and now have 2 beautiful children. We live in SFA now but will take the leap of faith and get our own house soon, I hope. My family can use the Medical Centre if they are ill which is a god send and is only a short distance away.

The shift pattern of 4 on 4 off enables me balancing a busy home life with my family and still training for 2 Marathons which I've since completed.

The next step in my Career path is to reach the rank of Sgt and carry on enjoying the lifestyle the MPGS allows me to do.

"Custodem Custodire"
Guarding the Guardians

DID YOU KNOW

- Soldiers serve on a Military Local Service Engagement
- Retain full-time Regular status
- Entitlement to accommodation, free health and dental care
- MPGS recruits from all 3 services (service leavers, transferees and re-joiners), and Reserves
- MPGS service is pensionable and you can retain your immediate Pension
- Structured shift system throughout the year

MPGS | THE BRITISH ARMY
MILITARY PROVOST GUARD SERVICE

IN NUMBERS

Established 28 years ago	Strength 2500+
Guard 120+	Maximum age for joining 57
Serve until 60	Locations across the UK 57
Starting Salary £26,849	Days Annual Leave 30

DEFENCE CONNECT

The MPGS group page contains links to all relevant documents on career, benefits, transfers and updates, (requires Defence Gateway login)

FACEBOOK

The Facebook MPGS Recruitment Group host live chats, post weekly vacancy lists, provide advice including posting Frequently Asked Questions

RECRUITING NOW

CONTACT THE MPGS RECRUITMENT TEAM

Finding Purpose Beyond The Uniform

How Marshall helps veterans build second careers

Morson is a proud holder of the Gold Award from the Ministry of Defence's Employer Recognition Scheme, reflecting our dedication to supporting ex-forces personnel as they transition to a life beyond the uniform.



since 1966, when they were appointed as the UK's designated technical centre for the Royal Air Force's fleet of 65 aircraft. Within 10 years, they became the world's first authorised Hercules Service Centre, opening up export work that has remained at the heart of their MRO and engineering operations.

At Morson, we're proud to partner with Marshall in supporting recruitment vital programmes to keep C-130 fleets mission-ready. Marshall is an organisation with a long-standing reputation for engineering excellence, but what truly sets it apart is a culture that resonates strongly with those who have served in the armed forces.

For many veterans, the transition into civilian life is one of the toughest battles they'll face. The structured, purposeful environment of the military can feel a world away from the complexity and ambiguity of civilian industry. Yet at Marshall, many ex-service personnel are finding not just jobs, but a renewed sense of belonging.

With the business soon to embark on a large recruitment drive for Aircraft Fitters to support a major upcoming C-130 MRO programme, we spoke to key ex-forces personnel across the business about their experiences.

One such veteran is Chris Platt, now Director of Airport Operations and Flight Test at Marshall. His story is a powerful example of how military experience can seamlessly translate into success in the aerospace sector, and why Marshall has become a natural home for those leaving uniformed service.

A CAREER FORGED IN THE MILITARY

Like many who serve, Chris knew from an early age that the Army was his calling.

"I joined the Army's Sixth Form College Welbeck at 16, went through the Royal Military Academy Sandhurst at 18, and was commissioned into the Corps of Royal Electrical and Mechanical Engineers (REME) at 19."

Over the course of his career, he served across the UK, Germany, Canada, Oman, Kuwait, Iraq, and Afghanistan. His service culminated in commanding 7 Air Assault Battalion REME, responsible for supporting 16 Air Assault Brigade and the entirety of Army Aviation—a role that encompassed maintaining everything from rifles to Apache Attack Helicopters.

"Being a regular battalion Commanding Officer was the greatest privilege of my working life and I loved it... I certainly had many 'good days' than 'bad days'."

But after two decades, the demands of military life were beginning to take their toll—not on him, but on his family.

"My family lived in one quarter for 8 months but I don't remember it. I only lived in it for a couple of weeks. Whilst I enjoyed the excitement and sense of purpose on operations, my family were struggling with the instability and turmoil as they followed the flag. I knew my time to transition out of the Army, and give them the stability they needed, had come."

TRANSITIONING TO CIVILIAN LIFE

The decision to leave was clear. The process of adapting to civilian life, however, was not.

"If I'm honest, I actually found the transition quite difficult and it

did take me a couple of years... In civilian life the unifying purpose of everyone working together to a clear objective is not always there, and the strong values and standards of the military aren't consistently applied—I found that frustrating initially."

Like many veterans, he also found the job market overwhelming. Military training produces highly adaptable generalists, but civilian recruitment often seeks narrow, technical matches. It was only through the power of networking—conversations with friends and contacts—that he found his first role at Lockheed Martin. That experience eventually led him to Marshall.

"The lesson I took from this is that networking can be vital in securing the right civilian job and should maybe be something that the military's Career Transition Workshop plays a more active part in."

LEADERSHIP AT MARSHALL

Today, his dual role as Director of Airport Operations and Flight Test keeps him at the heart of Marshall's mission.

In one capacity, he oversees the airport, aviation security, and air traffic control, accountable for safety and regulatory compliance. In the other, he leads Marshall's flight test capability—a team of test pilots, flight engineers, and loadmasters, many of whom are also ex-forces.

"The professionalism and knowledge of my aircrew (largely ex-RAF), continues to impress me even after 5 years with them. The thing I enjoy most is watching my team develop, gain confidence and then succeed on their own merits."

That sense of camaraderie, purpose, and mission focus is what makes Marshall such a strong fit for veterans.

"Being an Aerospace and Defence company, Marshall understands the military. Veterans are respected for what they've done and used accordingly. You can continue to be part of the wider force that enables the military to operate and be a force for good—that gives me job satisfaction as my output is not purely to feed the bottom line of a spreadsheet."



WHY MARSHALL STANDS OUT

At Morson, we've seen how veterans bring unmatched skills and resilience into the workforce. What sets Marshall apart is how it values those qualities—not as a box-ticking exercise, but as a genuine driver of business success.

Within Marshall's teams, veterans are finding new ways to apply their leadership, discipline, and technical expertise. They're discovering that leaving the forces doesn't mean leaving behind purpose or pride. It means finding a new mission that continues to support those who serve today.

For veterans looking to build their next chapter, Marshall isn't just a workplace. It's a place to belong.

WHAT VETERANS BRING TO BUSINESS

Twelve years on from leaving the Army, Chris has a clear view of the value that veterans offer.

"Ex-servicemen bring loyalty, discipline, teamwork, and above all—resilience. In my 12 years in civilian industry, I've never once had an ex-serviceman say, 'That's not my job'. When things get difficult, veterans are more likely to make a bad joke, roll up their sleeves and get stuck into fixing a problem, whereas some others may start negative rumours or jump ship."

He also points out that while veterans often have advanced technical skills, they don't always hold civilian licences or certificates to match. Companies like Marshall, who understand the calibre of ex-military talent, are uniquely positioned to bridge that gap.



ADVICE FOR SERVICE LEAVERS

For those preparing to leave the forces, Chris's advice is clear and practical.

"Pick the right time to leave and prioritise resettlement and job hunting from the moment you click on JPA. Invest significant effort in reaching out to old friends, previous officers, or family members, and network for advice or opportunities. I've spoken with far too many ex-servicemen who only start looking for a job in their last month."

And most importantly—be proud of your service.

"Whilst many recruiters advise you to completely civilianise your CV, I'd say make sure people can still tell you were in the military. It's something to be very proud of, and any other veteran would understand the broader benefits, behaviours and skills that your military experience brings with it."



Celebrating Employer Excellence

ERS Gold Winners Lead the Way

Thousands of reservists, veterans, Cadet Force Adult volunteers, and military families across the UK rely on civilian support to thrive - and this year, over 200 employers have been awarded the Defence Employer Recognition Scheme (ERS) Gold Award for their exemplary support and advocacy. This award stands as the Ministry of Defence's highest accolade for employer support, reflecting exceptional commitment to the Armed Forces community.

Minister for Veterans and People, Al Carns DSO OBE MC MP, said:

"Employers are crucial partners in protecting our security and boosting the economy. By backing veterans, reservists, military families, cadet force adult volunteers and the cadet movement, these organisations build resilient communities and the innovation defence needs. I congratulate them and thank them for their outstanding commitment."

WHAT IS THE EMPLOYER RECOGNITION SCHEME?

The Employer Recognition Scheme (ERS) is a UK Ministry of Defence initiative that publicly recognizes employers for their support and commitment to the Armed Forces community. Through a three-tiered system of Bronze, Silver, and Gold awards, the ERS acknowledges organizations that align their values with the Armed Forces Covenant by pledging,

demonstrating, or advocating support to the armed forces.

The Gold Award is the highest badge of honour for employers who provide outstanding support, and go above and beyond in their efforts.

WHAT DOES IT TAKE TO WIN GOLD?

Achieving ERS Gold is no small feat. Recipients must already hold a Silver Award and demonstrate:

- Paid extra leave - at least 10 days - for reservists
- Supportive HR policies for veterans and Cadet Force Adult volunteers (CFAVs)
- Peer advocacy - actively promoting defence-friendly practices across sectors
- Sustained leadership, not just compliance, with ongoing contributions to the Armed Forces community

REAL VOICES, REAL IMPACT

This year's awardees included organisations of all sizes and sectors - from small, family-run businesses to large international corporations, and from the public, private and non-profit sectors. Among the latest recipients, the London Stock Exchange Group (LSEG) exemplifies long-term, values-driven leadership. Daniel Maguire, Head of Markets, shared:

"The Gold Award recognises LSEG's long-term commitment to supporting the defence community. Our veterans, reservists, cadet force adult volunteers and military families within LSEG all bring

immense value. Their resilience, adaptability and unwavering sense of duty enrich our workplace and strengthen our culture across the globe, inspiring excellence across our business."

WHY IT MATTERS

These organisations span finance, property, healthcare, retail, education, and local government - demonstrating that values-led leadership can manifest across all business types. Through these awards, the MoD highlights employers who transform workplaces into supportive environments where the Armed Forces community can succeed. Employers do not only help create a fair and inclusive job market, but also receive countless business benefits - from increasing business reputation to tapping into a highly skilled talent pool, as members of the Armed Forces community offer great transferrable skills.

A STRONG PARTNERSHIP

ERS Gold is more than recognition - it's a partnership of trust and purpose. By elevating employers who champion the Armed Forces Covenant, it encourages others to follow suit, strengthens resilience, promotes meaningful civic engagement, and boosts innovation across industries.

HOW CAN A BUSINESS GET INVOLVED?

Any business can start their journey of supporting the Armed Forces

- first step is signing the Armed Forces Covenant by creating a tailored set of pledges. Employer can then choose to progress through the ERS Scheme, starting with Bronze, moving onto Silver and eventually Gold. All information can be found on gov.uk.

BENEFITS FOR SERVICE LEAVERS

For service leavers and any other members of the Armed Forces community, choosing an ERS-recognised offers an added level of confidence. These organisations have already demonstrated their commitment to supporting the community, meaning they will:

- Understand and value military skills and experience
- Provide a supportive working environment during the transition to civilian life
- Offer policies and practices that help veterans, reservists, military families and CFAVs thrive in the workplace

LOOKING AHEAD

Employers will officially receive their awards at ERS award ceremonies taking place this autumn. Ceremonies will be hosted by individual Reserve Forces and Cadet's Associations, running events across 13 UK regions, giving employers an opportunity to celebrate their achievement.

Applications for the 2026 ERS season will then open in January, giving more organisations a chance to be awarded for their outstanding support and advocacy.



How Military Spouses Are Redefining Remote Work

The conversation around remote work often focuses on the challenges, maintaining productivity, preserving company culture, and ensuring team cohesion.

But what if the solution lies not in corporate boardrooms, but in the unique skills and experiences of military spouses who've mastered the art of building strong communities from a distance?

At RFS, we've discovered that military families bring something extraordinary to remote work environments: an inherent understanding of how to maintain culture and support systems across geographical boundaries. This insight has shaped how forward-thinking companies like Virgin are approaching their distributed teams.

THE MILITARY SPOUSE ADVANTAGE

Military spouses develop a remarkable skillset through constant relocations and separations. They instinctively know how to:

- Build rapid connections in new environments
- Maintain relationships across distances and time zones
- Create support networks that function effectively without physical proximity
- Adapt quickly to changing circumstances and technologies

"People often describe these as 'soft skills,'" but they are actually highly developed skills—the exact competencies that make remote teams thrive. By osmosis, military spouses absorb the military's foundational principle: no one gets left behind. This translates beautifully into remote work culture where team members naturally look out for each other, share knowledge proactively, and ensure

everyone stays connected to the broader mission." Cerise Upham MD

LEARNING FROM VIRGIN'S 'GENIES'

Virgin's approach to their remote workforce offers valuable lessons for any organisation. Their home-based customer service team—affectionately known as 'genies'—demonstrates how companies can maintain high performance standards while embracing flexibility. Key elements include:

Clear Performance Metrics:

Virgin focuses on outcomes and customer satisfaction scores. This results-driven approach ensures productivity while giving employees the autonomy to work when they're most effective.

Technology Integration:

Robust digital infrastructure enables seamless communication and collaboration. The right tech stack isn't just about video calls—it's about creating digital spaces where culture can flourish. Improving customer retention and satisfaction.

Regular Connection Points:

Scheduled team meetings and informal catch-ups maintain the human element that's crucial for long-term engagement and cultural continuity.

PRACTICAL STEPS FOR REMOTE TEAM SUCCESS

Based on our experience at RFS and observing best practices across industries, here are actionable strategies for maximising remote team effectiveness:

1. Redefine "Presence"

Move beyond the misconception that physical presence equals productivity. Focus on engagement levels, contribution quality, and goal achievement. Military spouses excel at this because they understand that meaningful work happens regardless of location. They are naturally result

focused and this work ethic spills out in their remote teams.

2. Invest in Purposeful Technology

Don't just digitise your existing processes—reimagine them for a remote-first environment. This means choosing platforms that facilitate both formal collaboration and informal relationship-building. "This comes back in bucketfuls when military spouses know how to adapt to situations quickly and create a great culture led organisation" Ken Turley

3. Create Cultural Rituals

Establish regular touchpoints that reinforce company values and team bonds. This might include virtual coffee chats, online celebration of achievements, or digital spaces for non-work conversations. Having a shared goal and a commonality between each other is bonding. Deployments and long distance family settings create a strength remotely which helps to bond the team quickly.

4. Develop Remote-Specific Leadership Skills

Managing remote teams requires different competencies than traditional leadership. Leaders need to become more intentional about communication, more creative about motivation, and more skilled at reading digital body language. Our work with Lucy Key from PERFORMING PERFECTLY LTD helped us as a team to read body language - a worthwhile skill to use with remote teams.

5. Embrace Asynchronous Communication

Not everyone needs to be online simultaneously. Military families understand this intuitively—they've mastered the art of meaningful communication across different schedules and time zones. RFS team is based all over the world and particularly when we were working with organisations in etc US we used the different time zones effectively.

THE CULTURE QUESTION

Perhaps the biggest concern organisations have about remote work is maintaining company culture. Here's where we can learn from military communities: culture isn't about sharing physical

space—it's about sharing purpose, values, and mutual support. The work we did with Geordan Murphy ex International rugby player helped us understand how we already had a good level of culture - but added to that psychological safety was an integral part of this. How members of staff can safely and confidentially speak up and be supported throughout.

But in addition, Military spouses create strong community bonds through:

- Shared mission understanding
- Mutual support during challenges
- Celebration of collective achievements
- Clear communication of expectations and values

These same principles apply to remote business teams. When employees understand the company's mission and feel genuinely supported by their colleagues, geographic distance becomes irrelevant.

MEASURING WHAT MATTERS

The key to successful remote work management lies in measuring outputs, not inputs. This means:

- Setting clear, achievable goals with defined success metrics
- Regular check-ins focused on progress and obstacles, not activity monitoring
- Recognition systems that celebrate results and collaboration
- Feedback loops that help team members understand their impact on broader organisational goals

THE FUTURE IS FLEXIBLE

We are building a future workforce, one where we are seeing organisations that master remote work management adapt to current circumstances—they're positioning themselves for the future. By learning from communities that have always operated across distances, like military families, businesses can build more resilient, inclusive, and effective teams.

The secret isn't just in the technology or the policies—it's in understanding that strong teams are built on trust, clear communication, and genuine care for each other's success. Military spouses have been demonstrating this truth for generations. It's time for the business world to really start take note.





Defence Relationship Management

Defence Relationship Management (DRM) partners with organisations throughout the UK, helping them understand the value of signing the Armed Forces Covenant and building mutually beneficial partnerships with Defence. It provides support on employing Reservists, veterans, Cadet Force Adult Volunteers and military spouses and improving fairness for the Armed Forces community in the consumer market.

We offer advice and support on employing members of the armed forces community, and enables organisations to develop a mutually beneficial working relationship with the Ministry of Defence (MOD). By partnering with organisations throughout the UK, DRM aids them in understanding the value of signing the Armed Forces Covenant whilst also providing support on employing reservists, veterans, cadet force adult volunteers and military spouses and improving fairness for the armed forces community in the consumer market.

Defence is keen to establish open, strategic relationships with employers, tailoring partnering opportunities to mutual needs and business goals.

The ways we offer support include:

- employment of reservists and support through flexible HR policies
- employment of regular service personnel at the end of their engagements, in collaboration with the Career Transition Partnership (CTP)
- employment opportunities for service leavers with more challenging transitions including the wounded, injured and sick

- employment of spouses/civil partners of service personnel
- joint development of skills in areas such as engineering, medical, communications and cyber security
- career opportunities and support for cadet adult instructors
- tackling disadvantages faced by service personnel in the consumer market

RIGHTS AND RESPONSIBILITIES FOR EMPLOYERS AND RESERVISTS

Reservists are men and women who give up their time to train and serve alongside the regular forces. Reserve roles are diverse; as well as taking part in operational deployments, reservists are called out to help to deal with emergency situations in the UK, undertake military ceremonial duties and engage with schools, young people and cadets.

At every stage of a reservist's career, there are obligations for both reservists and employers. It's important to be aware of these as some are governed by law (e.g. the legal right to reinstatement in civilian jobs after a period of mobilised service).

Find out about your legal rights and responsibilities as an employer or reservist with regard to:

- Members of the reserve armed forces (reservists) and their employers have certain rights and responsibilities when a reservist:
- Financial support is available for both employers and reservists when they're called up.

Time off for training
Employers do not have to allow time off for training, but may choose to. Training for reservists

is usually made up of:

- one evening a week
- several weekends throughout the year
- a 15-day training course each year

Redundancy
Reservists cannot be made redundant due to training or mobilisation. They must be treated the same as other employees if there are redundancies because of closure or business problems.

HOW THE EMPLOYER IS NOTIFIED
Reservists need to give their employer's details to their commanding officer. Employers then usually get a letter from the Ministry of Defence (MOD) within 5 weeks of an employee signing up.

MOD does not contact employers in Northern Ireland, but reservists still need to give details of their employer to their commanding officer.

Reservists only have to tell their employer themselves if it's a condition of their job that they do not take any other work.

When an existing reservist changes jobs. Reservists should tell their commanding officer, who'll tell the new employer.

Asking MOD not to tell an employer. Reservists can ask MOD not to tell their employer if they have a good reason, for example it would put them at a disadvantage if their employer knew.

Apply to your commanding officer for an 'employer notification waiver'. The waiver lasts for 12 months, but you can apply to renew it.

If the reservist is called up in most cases the reservist will get 28 days' notice when they're called up (mobilised). They should let their employer know as soon as possible.

MOBILISATION

Reservists will be sent a 'call-out notice' if they're needed for full-time service. This is known as 'mobilisation'.

You must answer your call-out notice - the letter will tell you what to do. In most cases, reservists get 28 days' notice, but they could get less if they're needed urgently.

As a reservist, you should tell your employer as soon as possible when you know you're being mobilised. Employers will also be sent a pack about their rights and responsibilities.

Financial assistance is available for both reservists and employers. Employers can be fined in court and made to pay compensation if they end a reservist's employment because of mobilisation.

After service, reservists have a right to return to the same job.

You can apply to delay or cancel mobilisation:

- as a reservist, if you're called up at a difficult time (for example, you're caring for someone or you're in full-time education)
- as an employer, if it would seriously harm your business (for example, by causing financial harm or making it difficult to produce goods or provide services)

You can apply to:

- defer mobilisation for up to a year - you'll get a new date to report for duty
- get an exemption for a year or more - you will not be called out again until it expires
- cancel (revoke) mobilisation if you've already been mobilised

Deadline for applying
Reservists and employers must apply within 7 days of getting the call-out notice. If you miss this deadline, you'll have to get permission from the adjudication officer to make a late application.

FINANCIAL SUPPORT FOR RESERVISTS

If you're called up for service you can claim financial support to cover:

- the difference between your civilian pay and your service pay
- the cost of any benefits in kind your employer stops

The total amount you can claim is £400 a day. If you're serving as a medical consultant with the defence medical services, you can claim up to £822 a day.

Company benefits
You can claim for benefits normally provided by your employer, including:

- health insurance or medical care
- life insurance
- education fees for dependent children
- accommodation

If you have to return a company car that's used by your partner (for example, husband or wife), children or dependent relatives, you can claim £10.70 a day (around £325 a month).

Pension contributions
While you're mobilised you can either:

- ask for the days you're mobilised to count towards the Armed Forces Pension Scheme
- keep contributing to your personal or work pension (the Ministry of Defence will pay your employer's contributions)

If you're self-employed
If you're self-employed, a partner or a company director, you can claim for:

- the difference between your service pay and earnings from your business
- up to £2,000 business costs from stopping trading
- agency fees and advertising for finding and training your replacement

Expenses you cannot claim
You cannot claim for expenses that you were already paying before you were mobilised. For example, you cannot claim for:

- care of a dependent child or relative
- care of a pet
- house insurance
- maintenance on your home

How to claim
Employees get instructions about how to claim in the mobilisation pack. If you're self-employed, a partner or a company director, use the claim form for employers.

When to claim
You can claim any time after your service begins and up to 4 weeks after it ends.

FINANCIAL SUPPORT FOR EMPLOYERS

You can claim financial support if a reservist you employ is called up. Do not pay their salary or pension contributions while they're away - the Ministry of Defence (MOD) pays these costs. You'll need to make changes in your payroll system. You can apply to delay or cancel mobilisation if it will seriously harm your business.

What you can get
You can claim financial assistance to cover:

- the cost of a temporary replacement if it's more than the reservist's salary (up to £110 a day)
- advertising costs and agency fees for finding a replacement
- a period of handover and takeover (5 days before and after mobilisation)
- 75% of the cost of specialist clothing for the replacement (up to £300)

- training costs for the replacement (up to £2,000)
- overtime, if other employees cover the work
- training the reservist needs to carry on their job when they return

Extra support for small and medium-sized businesses
You can claim £500 a month in addition to the costs of replacing and retraining the reservist unless both of the following apply:

- your annual turnover was more than £25.9 million in the 12 months before the reservist was called up
- you had more than 250 employees or partners on the date of mobilisation

These are known as employer incentive payments.

What you cannot claim for
You cannot claim for:

- loss of profits, turnover or goodwill
- your reservist's salary or pension contributions if you keep paying them

How to claim
Download and fill in the claim form. Print it out, sign it and either scan and email it or post it. The addresses are on the form.

When to claim
You can claim before the reservist leaves, but you will not get a payment until they've started service. You cannot claim later than 4 weeks after the last day of their service. You can claim for costs as they arise - you do not have to claim for them all at once. Costs for training should be claimed within 8 weeks of the end of the training.

Help for employers
If you need further help, email Defence Relationship Management (DRM). employerrelations@rfca.mod.uk

Payroll reporting for employers
You'll need to make some changes in your payroll software if your reservist is mobilised. If their service will be less than 12 months Once they've started their service:

- put 'Yes' in the 'Irregular payment pattern indicator' in the next Full Payment Submission (FPS) you send to HM Revenue and Customs (HMRC)
- change their tax code to 'BR M1' if they're paid monthly, or 'BR W1' if it's weekly

If their service will be more than 12 months

- Put a leaving date in your FPS and give them a P45. When they're back from service, give them a new payroll ID.

RETURNING TO WORK
After service, reservists are given a period of leave. If they want to return to work before the end of their leave they must get permission from either their commanding officer or the demobilisation centre. Employers cannot force a reservist to return to work before their leave finishes.

Notice of returning to work
Reservists should write to their employer as soon as they know when they can return to work. This must be no later than the third Monday after their last day of service. Employers must re-employ them as soon as they're able to.

Returning to the same job
Reservists are entitled to return to the same type of job they were doing before they were mobilised, on the same terms and conditions. If the job no longer exists, they're entitled to a reasonable alternative.

Weeks of employment before mobilisation	Number of weeks reservist must be re-employed for
Up to 13	At least 13
Between 13 and 51	At least 26
52 weeks or more	At least 52

How long reservists must be re-employed for
Employers must offer reservists employment for a certain amount of time, depending on how long they were employed by them before mobilisation.

Problems returning to work
If you are not re-employed you can apply to a tribunal. They can instruct your former employer to re-employ you or award you financial compensation.

Write to the tribunal if, after telling your employer you're returning to work:

- you do not hear back from them
- they will not re-employ you
- they offer you a job you're not happy with

There are resources available that provide guidance and support on all aspects of employing reservists. Type in or click the link (if viewing online) www.gov.uk/government/publications/reservist-employers-toolkit/reservist-employer-toolkit





The top 50 Forces-Friendly Employers of 2025

REAL SUPPORT, NOT JUST STATEMENTS

At Troopr, we're proud to unveil this year's list of the Top 50 GREAT British Employers of Veterans, a collection of organisations that are talking the talk when it comes to hiring, supporting, and celebrating the Armed Forces community. Sponsored by SaluteMyJob, this isn't just a list; it's a guidebook full of real-life examples and inspiration for both job seekers and employers.

Whether you're a veteran navigating the transition to civilian life, a reservist juggling multiple commitments, or a military spouse looking for career stability, these companies have made serious commitments to support you, not just on Armed Forces Day, but all year round.

FAIRER RECRUITMENT FOR VETERANS

Veterans bring a wealth of experience, but that doesn't always show up in a civilian CV. The top employers in this year's list are doing something about that.

Take Mears Group, they've implemented a Guaranteed Interview Scheme, flagging veterans during the hiring process to make sure no one falls through the cracks. Babcock's award-winning Train to Fit programme goes even further, identifying high-potential veterans who may not meet every traditional job requirement but clearly demonstrate the values, mindset,

and adaptability needed to thrive. With training, mentoring, and real on-the-job support, they're proving that with the right backing, veterans can excel in any role.

BACKING RESERVISTS AND CADET FORCES ADULT VOLUNTEERS WITH REAL FLEXIBILITY

Being Forces-friendly means making it possible for people to continue serving. That's why employers like Airbus, Centrica, and AtkinsRéalis now offer 10+ days of paid leave for reservist duties, alongside flexible working that makes juggling both careers realistic. Others, including MBDA and Vodafone, also recognise the contributions of Cadet Force Adult Volunteers, offering time off and tailored support to help balance their commitments.

BETTER WORKPLACE POLICIES FOR MILITARY FAMILIES

Military families face unique challenges, from sudden postings to long deployments. Leading companies are responding with policies that reflect those realities.

Northrop Grumman offers flexible leave around partner deployments, BAE Systems provides two days of paid leave for military family needs, and Centrica is actively reviewing its support for returning service families. These aren't token gestures, they're practical changes that help spouses and families stay in work and build sustainable careers.

NOT JUST A JOB, A COMMUNITY

Transitioning out of the military can be isolating, but a strong internal network makes all the difference. At Leonardo, their Armed Forces Network supports over 220 members, including veterans, reservists, CFAVs, and spouses. This peer-led group isn't just about camaraderie; it's part of their Inclusion and Diversity strategy and ensures military voices are heard at every level.

Expleo is another standout. They track Armed Forces employee retention (which is higher than average), and their learning and development programmes are tailored to support veteran upskilling and progression. From onboarding to leadership development, support is built-in, not bolted on.

ENGAGING OUTSIDE THE BUSINESS

The best employers don't stop at internal support. Vodafone, for instance, contributes to 8–10 Transition Courses every year at Tedworth House, designed specifically for medically discharged personnel. These veteran-led workshops provide honest advice, job-hunting support, and mentoring, all from people who've lived it.

Meanwhile, SA Group runs bespoke webinars for service leavers through the Career Transition Partnership and regularly attends Bootnecks in2 Business events, helping Royal Marines veterans expand their networks and find fulfilling careers.

50 GREAT BRITISH EMPLOYERS OF VETERANS

MEET THE TOP 50

These organisations have gone far beyond pledging support; they've embedded it across recruitment, policy, development, and culture. They're not just meeting Armed Forces Covenant commitments, they're raising the bar.

Discover the 2025's Top 50 GREAT British Employers of Veterans below and discover what Forces-friendly support really looks like. You can also see the companies and their pledges on Troopr.

- Joint 1st. Babcock
- Joint 1st. BAE Systems
- 3rd. Serco
- 4th. Inzpire
- 5th. Centrica
- 6th. FDM Group
- 7th. Company X Consulting
- 8th. MBDA UK
- 9th. Microsoft
- 10th. Northrop Grumman UK
- 11th. D3A Defence
- 12th. Carbon60
- 13th. Joint Security Services/ JBS London
- 14th. Mott MacDonald
- 15th. AtkinsRéalis
- 16th. Balfour Beatty
- 17th. VIVO Defence Services
- 18th. Vodafone
- 19th. Amethyst Risk Management
- 20th. NHS Business Services Authority
- 21st. SUEZ Recycling and Recovery UK
- 22nd. Sodexo
- 23rd. Landmarc Support Services
- 24th. Kuehne+Nagel
- 25th. Lloyd's of London
- 26th. Veolia UK
- 27th. AAA Caring Caretaker
- 28th. Siemens Mobility
- 29th. Amey
- 30th. Mitie
- 31st. SA Group
- 32nd. Compass Group UK & Ireland
- 33rd. Leonardo
- 34th. Roke
- 35th. Travis Perkins
- 36th. OA
- 37th. Fujitsu
- 38th. Savills
- 39th. CSPM
- 40th. Galliford Try
- Joint 41st. John Deere UK
- Joint 41st. Mears Group
- 43rd. Frazer-Nash Consultancy
- 44th. NHS Scotland
- 45th. GXO Logistics
- 46th. Bombardier Services UK
- 47th. Rider Levett Bucknall
- 48th. Airbus
- 49th. Expleo
- 50th. GE Aerospace

Independent fee free Military Mortgage & Protection advice

Fee free independent, whole of market, mortgage & military protection advice exclusively for serving HM Forces, veterans & Forces families.

If you need advice on any of the following, please send an enquiry via info@affs.co.uk or visit www.affs.co.uk.

- Forces Help to Buy
- First time buyer mortgages
- Home mover mortgages
- Remortgages
- BFPO address history
- Consent to let
- Life insurance
- Serious illness cover
- Family protection cover

AFFS are members of the British Insurance Brokers Association (BIBA) & we are delighted to provide our services under "find a broker" service agreed by BIBA via the Armed Forces Covenant Agreement.

We are also Directly Authorised Independent Financial Advisers & all ex-military.



armed forces

FINANCIAL SERVICES

ESTABLISHED BY EX FORCES FOR THE FORCES

AFFS is a trading name of TIMC Independent Financial Advisers Limited which is authorised & regulated by the Financial Conduct Authority (439451)
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

info@affs.co.uk or visit www.affs.co.uk

Armed Forces Financial Services



WHO WE ARE

Founded nearly 20 years ago by Veterans Dianne Kerry and Paul Blair DSO, Armed Forces Financial Services (AFFS) provides Independent Mortgage & Protection advice to serving Personnel, Veterans and their families.

We are proud member of the Armed Forces Covenant and can be found on the British Insurance Brokers Association's (BIBA) list of specialist military insurance brokers.

WHAT WE DO

We provide fee free, whole of market, independent mortgage advice to; first-time buyers, those looking to use the Forces Help to Buy Scheme, home movers, remortgage clients, consent to let clients and BFPO address history.

Over the years we have helped thousands of Armed Forces

Personnel, Veterans & their families get on the property ladder. Many of those have gone on to use us again at remortgaging time or when they have moved house.

In addition to our mortgage advice & arrangement service we also provide Independent Insurance & Protection advice & arrangement

We support the Armed Forces Community by waiving our right to charge any fees.

WHAT SETS US APART FROM OTHER IFAS & MORTGAGE BROKERS

We are all ex-military, our unique insight into 'service life' means we understand your financial concerns better than many other financial advisers and mortgage brokers.

- We only provide advice to military personnel, veterans and their families.
- We are Directly Authorised Independent Financial Advisers, which means we do not have to work from a panel of lenders as many other mortgage or insurance brokers do.
- We work for YOU not a lender or insurer, and because we are directly authorised, we have access to ALL lenders and all of their deals, many of which are not available direct to the public
- We know which lenders accept the Forces Help to Buy Scheme, previous or current BFPO address history or the need for Immediate Consent to Let.

- We have info that is often difficult to find, for example, lenders' credit and affordability criteria. So, we can gain speedy acceptance by matching you to the right deal the first time.
- We have access to the best Military insurance companies
- We're not just 9 to 5 - we know that given your postings and work commitments we can't operate traditional 'office hours' which is why we operate by email at times to suit you.

THINKING ABOUT BUYING A HOUSE, BUT NOT SURE WHAT'S INVOLVED?

Buying a house should be an exciting time, but as it's likely to be the most expensive decision you'll ever make, we understand it's also pretty daunting. Which is why, in our opinion it shouldn't be left to chance (or singing men or fluffy animals or other comparison sites)!

Stage 1 - know what you can borrow

It's a good idea to know how much you can borrow before you start looking at houses that may be outside of your budget. Provide AFFS with some basic details and we will establish how much you can borrow & how much it will cost.

As Directly Authorised Independent Financial Advisers we can use any lender. We won't charge you for our service.

Stage 2 - start looking

Now you know how much you can borrow, let AFFS know the likely purchase price based on homes you like (don't worry you don't need to have found 'the one' yet!)... Don't forget, you don't have to borrow the maximum amount available to you & in some cases it may be better not to!

We will use the figure you give to gain an agreement in principle with the lender best suited to your needs.

Stage 3 - find your dream home

Dream house found! When you find a property you like let AFFS know so the following can be checked:

- How long it has been on the market



- how much the current owner paid
- how much it is worth

Stage 4 - leave it to AFFS

- Once your offer has been accepted:
 - Retain a Solicitor (AFFS can recommend if required)
 - If you are using Forces Help to Buy - now is the time to apply on JPA
 - AFFS will complete the full mortgage application (don't worry we keep you updated throughout the process)
 - Lender will carry out the survey & issue the offer
 - Solicitor will carry out the legal work
- (Timescale is usually 8 - 12 weeks depending on the number of people in the chain)

Stage 5 - get insured

AFFS will then look at protecting your mortgage:

- We will carry out the same research & confirm the best Insurer for your needs then arrange this for you too
- We can also check for any other insurances you may need - don't worry, there won't be any 'hard sell'. If you think you need it, we'll find the best deal for you. If you don't want or need it, we won't!

THAT'S GREAT BUT I'VE ALREADY GOT A MORTGAGE. WHAT DO I NEED YOU FOR?

For existing fixed rate mortgage holders approaching the end of their fixed term, there are fundamentally two options, switching to a new rate with current lender or moving to an entirely new lender.

The important thing is that you avoid your lender's Standard Variable Rate (SVR). This is the interest rate your mortgage

automatically reverts to at the end of the fixed term. They currently range between 7 - 9%!

Whichever option you decide upon AFFS can sort this out for you. If you use our switching service we can reserve a new rate early with your current lender, which means you probably won't need to supply any supporting documents to the lender or have new credit / affordability check carried out.

If you want a new mortgage provider entirely, we can research the market and carry out the leg work for you in the same way we would for a new homeowner.

In either case it's a good idea to start the process approx. six months before your current rate is due to finish. If rates fall before the new deal starts, we can switch you to the new rate, hassle free.

There are other times you may want to remortgage:

- You want to borrow more for home improvements, debt consolidation etc
- You've lots of equity in your house and can get a better rate
- You want a holiday payment but your current provider won't let you
- You want a mortgage that combines savings and mortgage
- You want to borrow more and your current lender has said no

Whether you are looking to use the Forces Help to Buy Scheme, a home mover, or simply looking to remortgage we keep our processes as simple as possible. You fill in a couple of forms and send us copies of your documents and that's it. You can pretty much leave us to it! We'll work on your behalf as quickly and efficiently as possible while you carry on with your everyday life.

Visit www.affs.co.uk or drop us an email at info@affs.co.uk

IMPORTANT INFO YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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Career Opportunities for Armed Forces Personnel

Army Families Federation

The Army Families Federation (AFF) is the voice of Army families, wherever they are in the world.

AFF is a charitable incorporated organisation and operates under a constitution approved by the Charities Commission. We are funded by a combination of public and non-public funding as well as outside sponsorship raised for one-off events and projects. AFF represents all members of a soldier's family.

Forces Families Jobs

FORCES FAMILIES JOBS

Forces Families Jobs is an employment and training platform designed to support Service families into meaningful employment and provide opportunities for training and development.

It's being delivered by a tri-Service partnership between the Naval Families Federation (NFF), Army Families Federation (AFF) and Royal Air Force Families Federation (RAF-FF).

FFJ is a platform that bridges the gap between spouses, partners and family members of current serving personnel, organisations who have signed the Armed Forces Covenant and organisations offering training and development opportunities as well as access to career-related information.

Who can use it?

1. Employers who have signed the Armed Forces Covenant
2. Training providers who demonstrate a commitment to the Armed Forces community
3. Spouses, partners and family members of current serving military personnel

For more, log on to forcesfamiliesjobs.co.uk

PURPOSE

- AFF voices the views of Army families to policy makers and aids communication between policy makers and families.
- AFF pushes for policy change where families' views suggest that improvements are needed.
- AFF monitors implementation of policy and highlights areas for improvement as well as highlighting best practice.
- AFF signposts families to organisations that can support them, particularly those families who prefer to seek help from a body independent of the chain of command.
- AFF provides easy-to-digest, current information to Army families through our website social media and flagship magazine, Army&You

WHAT WE DO

The Army Families Federation (AFF) is the independent voice of Army families and works hard to improve the quality of life for Army families around the world – on any aspect that is affected by the Army lifestyle.

AFF is independent of the Army and offers confidential advice. We will deal with your enquiry without revealing your identity.

AFF is often pivotal in achieving improvements for Army families such as changes to Government and military policy and changes to how things are provided for families. AFF does not do this by itself; our role is to highlight problems to the chain of command or service providers, and to work with them and other agencies to improve the support they provide to Service families.

AFF also provides a signposting service to help you find the right person to speak to, as well as providing useful information for Army families through its website.

HOW DO WE GET THINGS CHANGED?

AFF works at a local level directly with families and local command. We'll speak to Unit Welfare Officers and our specialists can help liaise with service providers with whom we have excellent contacts.

At a strategic level we work with Senior Command and our Chief Executive works with the most senior Army commanders and Government. AFF collects evidence from families about issues that are of concern, and collates

this information in a database. We use this data to inform the chain of command what families are concerned about; we also produce a report called Families' Concerns.

AFF collects information by speaking to families either face-to-face when out in the community, on the telephone, via emails, feedback on our website, and through social media.

WHY SHOULD YOU CONTACT AFF?

Contact your local AFF Regional Lead if you want help with a local issue or for specific advice, contact one of our Specialists. Regional Leads and Specialists will raise issues with the appropriate senior managers when it is necessary to highlight individual issues to senior command.

If you want something changed – anything to do with your life as an Army family – tell us about it. We will negotiate and liaise with command and service providers and your evidence can help us to approach the Army and the Government to offer a better life for Army families.

WHAT DOES THE ARMED FORCES COVENANT MEAN FOR ARMY FAMILIES?

The Covenant provides support in a number of key areas for Army families including:

- Housing
- Education
- Spousal employment
- Health and social care
- Money, and access to commercial products and services.

It also aims to help Reserves and Service leavers too, offering support with maintaining or changing your career.

WHAT IS THE ARMED FORCES COVENANT?

It is a promise from the nation ensuring that those who serve or have served in the Armed Forces, and their families, are treated fairly.

It covers two key principles:

- The Armed Forces community should face no disadvantage in the provision of public and commercial services compared to other citizens.
- Special consideration should be given when required, such as to the injured or the bereaved.

All local authorities in mainland UK and over 7,000 companies have now signed the Covenant, including AFF in our capacity as an employer.

DOES THE COVENANT APPLY TO ME?

The Covenant applies to all members of the Armed Forces community, wherever you live. It is interpreted in different ways locally depending on local needs, including in Wales, Scotland and Northern

Ireland. However, this means there is no standard delivery model, which can be frustrating as families' experiences of the Covenant vary.

HOW DOES AFF USE THE ARMED FORCES COVENANT?

As part of our core work, AFF collects families' issues. This evidence is used to open up discussions with policy makers in central and local government, and with private companies, about things that AFF believes should be changed.

We also work with Defence Relationship Management (DRM), the part of MOD responsible for recruiting corporate Covenant signatories and helping them live up to the commitments they have made.

Some examples of how AFF has used the Covenant as a lever for change are:

- An extension to the circumstances in which Service Family Accommodation may be retained.
- The exemption of Army families from the three-month residence rule that applies to anyone wanting to apply for Job Seekers' Allowance who has arrived in the UK for the first time or is returning after a period of being abroad.
- The main mobile phone providers in the UK have amended their policies so that family members can now suspend their contract for up to two years while they are overseas.

WHO IS INVOLVED IN DELIVERING THE ARMED FORCES COVENANT?

Although not a legal document, the Secretary of State for Defence is required by law to present an annual report on the Covenant to Parliament each year.

Other groups committed to the Covenant include:

- Central and local government
- The Armed Forces
- Employers
- Charities, and local communities

WHAT ISSUES COULD YOU TELL US ABOUT?

We will help with any issue you have as an Army family. Maybe you have come to a dead-end through your own efforts and are not satisfied with the answers you have been given or perhaps you want to highlight an issue so that AFF can work on it.

Some of the main areas we deal with are:-

- Housing
- Health and additional needs
- Education and childcare
- Employment and training
- Foreign and commonwealth
- Army Reserve
- Deployments
- Money matters
- Family life

OVERVIEW

'Transition' is the process that soldiers and their families go through when preparing to leave the Army. Transition is a unique experience for everyone – what to do and when to do it will vary depending on your family's needs.

AFF has worked with the other Families Federations to research families' experiences of leaving the Army. The project helped us understand the challenges that families face and the help they need.

We are using this evidence to help change policy and service provision with the aim of improving families' experiences of transition. The learning from the research has been embedded across the AFF team so that our regional leads and specialists can support you if you need help with your own transition.

aff army families federation

WHAT OUR FAMILIES SAY ABOUT AFF

"AFF - just a thank you for all that you do!!"
"What an awesome organisation"
"Thank you so much Army Families Federation!"

11,177 enquiries received in 2020
10,000+ followers on Facebook
32,687 unique website views during May

CONTACT AFF

AFF, IDL 414,
Floor 1, Zone 6,
Ramillies Building,
Marlborough Lines,
Monkton Road,
Andover SP11 8HJ.

01264 554004
contact@aff.org.uk





SQUADDIE BOX



BIG NEWS

In Less Than 3 Months, Squaddie Box is Already Changing Lives!

When we officially launched in July, Squaddie Box was just an idea fuelled by determination, lived experience, and the belief that no veteran or blue-light hero should be left without an address.

In under 3 months, we've already:

- Installed our first Squaddie Box, which has given two homeless veterans (a Royal Engineer and a PWRR soldier) a secure postal address. This simple step has enabled them to receive essential post, register with a GP, and regain dignity.
- Issued our second Box to another homeless veteran — proving this works and it matters.
- Been shortlisted for TWO categories at the 2025 Veterans Awards.
- Featured on BFBS Radio, in the *Worthing Herald*, *The Argus*,

- Daily Motion, and more.
- Built support networks with MPs, councils, charities, and veteran associations who recognise Squaddie Box as "The Missing Link".
- Think about this: in less than 90 days, lives have already been changed.

Squaddie Box is not just a postbox — it's a bridge back to society. It's the missing piece that allows other charities, services, and support networks to work. Without an address, veterans can't access healthcare, benefits, housing, or even something as simple as a bank account. With one, everything becomes possible.

But here's the truth — we're self-funded by veterans, for veterans. We've put in our own savings, time, and sweat to make this happen. To keep going and scale up, we need forward-thinking councils, sponsors, and advocates to step in and back us.

If this is what we can achieve in less than 3 months, imagine what we could do in a year with the right support.

If you're in local government, business, or simply someone who cares — join us. Share our mission. Help us restore dignity to those who served.

**FIND OUT MORE
AND SUPPORT HERE**
www.squaddiebox.org.uk

Crowdfunder
<https://lnkd.in/eYah8RQx>

Instagram
<https://lnkd.in/eF3AiQ9M>

Facebook
https://lnkd.in/ekdr_zFJ

Because no hero should ever be left without a place to belong. Please donate and Help.



Soldiering On Awards 2025 Salutes Excellence Across the Armed Forces Community

Tuesday 15 July 2025, the Finalists of the Soldiering On Awards 2025 were honoured at a prestigious ceremony in the Cholmondeley Room and Terrace of the Palace of Westminster.

Now in its 15th year, the Soldiering On Awards recognises those who have gone above and beyond in their dedication to support the military, veterans, and their families, while strengthening the resilience and cohesion of British society.

From ground-breaking organisations to exceptional personal courage, this year's incredible and inspiring finalists reflect the very best of public spirit, service, and innovation.

Hosted by Rt Hon Earl Howe GBE PC, Patron of the Soldiering On Awards, the glittering reception welcomed 160 guests, including finalists across 12 categories selected by independent and category judging panels.

The Awards not only celebrate remarkable achievements but also spotlight the dedication and professionalism that define the Armed Forces family.

The 2025 Awards echo the call of the Strategic Defence Review for a complete and societal approach, not just relying on the Armed Forces, but engaging civilians, businesses, charities, and communities to build resilience and safeguard national interests.

Minister for Veterans and People, Alistair Carns OBE MC MP, who spoke at last night's event said:

"The 2025 Soldiering On Awards finalists embody the very best of our Armed Forces community, and I'm delighted to congratulate them all on their well-deserved recognition.



Their selfless commitment goes beyond duty, demonstrating what it truly means to serve your country, and this government is committed to renewing the nation's contract with those who serve."

Ren Kapur MBE, Chief Executive of the Soldiering On Awards, commented:

"For 15 years, the Awards have recognised the strength and heart of the Armed Forces community and in so doing we have been able to share so many remarkable stories of endeavour and achievement. This storytelling is the heart and soul of the Soldiering On Awards and serves as a huge inspiration to both the military family and British society itself.

"Thank you to all of our generous partners, not least Centrica for

supporting the Finalists Reception. Congratulations once again to our incredible finalists!"

Chris O'Shea, CEO of our Finalists Reception Partner Centrica, said:

"Centrica is incredibly proud to stand alongside the Soldiering On Awards and recognise the remarkable achievements of the Armed Forces community. With more than 500 individuals from the Armed Forces working across Centrica, from gas engineers to commercial directors, we are incredibly impressed by the talent, leadership, and resilience these colleagues bring. This is why we're committed to welcoming hundreds more in the years to come, to lead the charge to Net Zero, and deliver a secure, sustainable, and affordable energy system."

Public voting for the Animal Partnership and Inspiration Awards closes Sunday, 3 August.

Winners in all 12 categories will be announced at the Soldiering On Awards Gala on Wednesday, 22 October at Park Plaza Westminster Bridge, London, hosted by broadcasting legend Jeremy Vine.

You can learn more about our wonderful partners and meet our extraordinary finalists at www.soldieringon.org



Threat to PM pledge on AF Covenant



Rumours in the media of consideration being given by the Chancellor to cutting the pension tax-free Lump Sum Allowance (LSA) in the next budget, is causing alarm amongst Members of the Forces Pension Society and the wider military community. If such a tax is

imposed, it will impact everyone serving in the Armed Forces.

This comment is typical of those we are receiving:

"My plan, to ensure my family's financial security, relies on the lump sum payment, as it has been promised for the over 25 years I've already served."

Political decision - makers must understand the purpose of the Armed Forces Pension Scheme. It is to sustain operationally effective Armed Forces by incentivising service and providing a financial platform for a second career as a demonstration of the nation's commitment to those who have served their country – as enshrined in the Armed Forces Covenant. Reneging on this promise would be corrosive and undermine confidence in those who serve, that the Government will honour

its obligations – and all that implies for Armed Forces retention.

On 28 June, the Government announced it would enshrine the Armed Forces Covenant in law. The Prime Minister stated:

"I made a promise to serve those who have served us. Through the new Armed Forces Covenant, we are delivering on that promise... our Armed Forces Covenant will put our Armed Forces community at the very heart of government decision-making."

This was accompanied by a pledge for a "wider commitment to renew the contract with those who have served the country, ensuring they are treated with respect and long-term security."

Neil Marshall, CEO of the Forces Pension Society said:

"We trust these media rumours are just that – rumours. If not, the Prime Minister will risk reneging on the promise he made to the Armed Forces just a few weeks ago."



The Forces Pension Society is an independent, not-for-profit organisation that provides pension guidance to those serving and retired, across all three services, and represents the pension interests of the whole military community. Last year, the Society's expert Pensions Consultants dealt with almost 30,000 pension enquiries. Membership of the Society is growing and numbers more than 66,000. For further information visit forcespensionsociety.org



Breaking the Barrier

Why Military spousal employment must be a strategic priority for UK Defence

While we invest heavily in recruiting and retaining service personnel, we're overlooking the career aspirations and potential of their partners – a decision that's costing us talent, families, and ultimately, operational effectiveness.

THE HIDDEN COST OF NEGLECTING MILITARY SPOUSES

Military spouses represent an extraordinary pool of talent, resilience, and adaptability. They've mastered skills that any employer would value: flexibility, crisis management, independence, and the ability to rebuild networks rapidly. Yet unemployment and underemployment rates among military spouses remain stubbornly high, creating a ripple effect that impacts retention across our Armed Forces.

"When service personnel see their partners struggling to maintain careers, facing constant barriers to employment, or being forced to accept roles far beneath their qualifications, it doesn't just affect household income – it affects morale, family stability, and ultimately, the decision to stay in service." Ken Turley CEO RFS (RFS) have long understood what many employers are only beginning to recognise. They've championed military spouses not as a charity case, but as a competitive advantage. RFS recognised early that military spouses bring unique value: they're pre-screened for adaptability, they

understand commitment, and they've developed skills that can't be taught in traditional settings.

These organisations understood the challenges before they became mainstream talking points. They recognised that military spouses face unique barriers: frequent relocations, deployment-related gaps in employment, and unconscious bias from employers who see "military spouse" and assume unreliability rather than resilience.

THE NHS PARADOX: A CASE STUDY IN MISSED OPPORTUNITIES

Perhaps nowhere is this disconnect more apparent than in our healthcare system. The NHS actively recruits qualified professionals from overseas, spending significant resources on international recruitment drives across Commonwealth countries. Yet qualified Commonwealth military spouses already in the UK – with their Statements of Eligibility and proven credentials – face systemic barriers to employment.

"Take the case of a qualified midwife from Fiji, married to a UK service member. Despite having extensive experience, recognised qualifications, and all necessary documentation including her Statement of Eligibility, she struggles to gain employment in the NHS. Meanwhile, the same health service actively recruits midwives directly from Fiji and other Commonwealth nations."

This isn't just bureaucratic inefficiency – it's a failure to recognise talent that's already invested in

the UK through marriage and commitment to our Armed Forces community. We're literally looking overseas for skills that are sitting in our military married quarters, frustrated and underutilised.

The strategic imperative
Supporting spousal employment isn't about charity or being "spouse-friendly" – it's about strategic advantage. Here's why:

Retention Impact: Service personnel with employed, career-satisfied spouses are significantly more likely to remain in service long-term.

Covenant Commitment: True support for our Armed Forces Covenant means recognising that military families, not just individuals, serve our nation.

Economic Sense: Military spouses represent a ready-made talent pool with security clearance potential, proven adaptability, and strong work ethics.

Competitive Advantage: Organisations that successfully employ military spouses gain access to a talent network that's mobile, flexible, and incredibly loyal. The solution requires coordinated effort across government, industry, and the military itself:

Streamlined Recognition: Fast-track processes for qualified Commonwealth spouses already in the UK

Employer Education: Challenge unconscious bias and highlight the unique value military spouses bring

Policy Alignment: Ensure recruitment policies don't contradict spousal employment objectives - it hinders progressive employment and employing from a diverse background

Partnership Development: Build bridges between military communities and civilian employers

The Bottom Line

As we face recruitment and retention challenges across Defence, we cannot afford to ignore the career aspirations of military families. Every frustrated spouse represents not just wasted potential, but a family questioning their commitment to military life.

RFS were right all along – military spouses aren't a demographic to be helped, they're a competitive advantage to be leveraged. It's time the rest of us caught up to their vision.

Supporting spousal employment isn't just the right thing to do – it's the smart thing to do. In an era where talent retention is paramount, we must recognise that we're not just employing individuals, we're supporting families who've chosen to serve alongside our Armed Forces. The question isn't whether we can afford to prioritise spousal employment – it's whether we can afford not to.



Have you heard of Reading Force?

Reading Force is the shared-reading charity for the whole Armed Forces family, including veterans! We welcome veteran families to take part, whether you're making the transition to civilian life, have been a veteran for decades, you're new to Reading Force, or took part when serving, we are here to support you.



We give free special resources (scrapbooks, teen journals, adult reading journals) and books to families with children up to and including age 18. Reading the same book, chatting about it, and making a scrapbook or filling a journal is a fun activity which can involve the whole family. Our participating families tell us it supports wellbeing, helps improve communication, and can increase personal confidence.

Veterans can take part in Reading Force in any way that suits them – with your children or grandchildren, and with loved ones living in another part of the country or overseas. Chatting about the books can take place in person, over FaceTime, in emails – you can do whatever appeals to your family and whatever works.

Lucy Fryer, Reading Force Ambassador for veterans, is herself the wife of a Royal Navy veteran and draws on her lived experience when supporting families to get involved:

“Having recently transitioned to being a civilian family ourselves, I know first-hand what an unsettling time it can be for everyone – as the saying goes ‘one person joins, but the whole family serves.’ Many of those leaving service life do so with children still in education, and Reading Force is a perfect way to keep those conversations going

HOW CAN YOU TAKE PART?

Really easily! Simply go onto our website – www.readingforce.org.uk – and complete the registration form to tell us the age/s of your child/children so we can post them age appropriate books and scrapbooks or a tween/teen journal if they're aged 11+. Each child will receive one book and one accompanying resource. Once you receive your pack in the post, you can read the book/s together and chat about them, or, depending on the ages of the children, read individually and then come back together to share your thoughts on the book. Then together you can fill the scrapbook with comments, doodles, drawings, and photos. Completed scrapbooks can be sent to Reading Force by Freepost – we love seeing what you create! – and you will then be sent a certificate to acknowledge your participation, have your scrapbook returned to you to keep as a special memento, and the prize of another book.

within the family unit when you're going through a period of change.

Equally, I meet many veterans who are excited to sign up to Reading Force with their grandchildren. There can be feelings of having missed out on their own children growing up and it's important to them to make the most of time spent with grandchildren. It's special to feel that we are a part of that. And knowing that our books are great quality is something I'm so proud of – when that parcel drops on the doormat, I hope our military children can sense that we've thought about them and recognise their service too.”

Lots of families tell us it's hard for their children when activities that were offered to them while they were a serving family stop when service ends. No longer having access to clubs and offerings that connected children and young people within the military community and functioned as supportive, are suddenly withdrawn. This is abrupt and confusing when being a military child is part of your identity. At Reading Force, we believe once a military child, always a military child, and getting involved is a positive way to affirm your identity and the deep pride often felt about a parent or carer's service.

WHAT ARE THE BENEFITS OF TAKING PART?

Having common ground to chat about is fun and bonding. It can also pave the way for other conversations. Over the years we have heard from families who say they started talking about the book, and soon moved on to talking about other things, sometimes things that had been avoided or that were tricky to talk about. This can come about because a child can relate to the characters in the book being read, or simply because having started talking about the book, it becomes easier to move on to chatting about other topics.

Reading confidence can also increase, as this is a relaxed way to share books and stories and have fun with them. It's not schoolwork! And it's not just about the kids. Often parents and carers tell us doing Reading Force and sharing books with their family increased their own reading confidence, as they hadn't read much before, and that it was special to now be able to enjoy books as a family.

A SENSE OF BELONGING

“We're a blended family with four children—two boys aged 12 and 8, and two girls aged 10 and 8,” he says. “Being part of Reading Force gives our children a sense of belonging and inclusion. It's more than just receiving books—it's about feeling recognised and connected as part of a wider military family.

That sense of community means a lot to all of us.”

He admits that reading didn't come naturally to him as a child: “I used to read the blurb on the back of the book and then try to brief my mum on what I thought the book was about!” But becoming a parent has given him a new appreciation for shared reading. “Now, we often read together or talk about the books as a family. It's sparked conversations, debates, and laughter—and that shared time has become something we all look forward to. It's like having our own little book club!”

SUPPORTING DYSLEXIC READERS

The charity's inclusive ethos has also made a real difference to

their eldest son. “The eldest has dyslexia and has always struggled with reading. I'm genuinely thankful that we signed up to Reading Force because it's had such a positive impact. The inclusive nature of the charity has helped him build confidence with reading. He was sent a book which was perfectly suited to his reading-age and he actually enjoyed it—something we never thought possible.”

As a veteran, he's also appreciated how Reading Force has recognised his children as military children and made them feel valued.

“They were thrilled to receive something through the post! The quality of the books and the joy of filling in their scrapbooks—it's all been a hugely positive experience.”



A VETERAN'S STORY

For one Royal Navy veteran, Reading Force has “created a strong emotional connection to reading and to the military community” for his blended family.

Jamie Phillips joined the Royal Navy at the age of 16 and proudly served for 20 years as a Warfare Rating. Over his career, he served on both Type 42 and Type 45 Destroyers and left the service as a Chief Gunner. Since leaving the service, he has signed up to Reading Force after hearing about the charity from Reading Force Ambassador Lucy.

He sees Reading Force as more than just a reading charity: “It recognises the unique dynamics of military families and creates a simple yet powerful way to bring people together. It's such a smart and heartfelt initiative.”

Jamie's message to other families who might be thinking about signing up to Reading Force? “Don't hesitate. There's huge value in what Reading Force offers, not just in terms of books, but in the quality time it encourages with your children. It's especially meaningful for veteran families like ours, helping maintain those military links and showing our kids that they're part of something bigger.”

NOT JUST FOR THE KIDS!

Reading Force also runs popular book clubs for veterans, partners and spouses, and serving personnel. Our Book Club Ambassador Nicola Hill supports coordinators to get a book club up and running and we provide the first three books for each participant for free, along with guidance on how to run your book club and keep it thriving after completing the three free reads from us. This initiative is perfect for enhancing your existing wellbeing programme or bringing together groups of veterans for a shared activity. We've also had several veteran supporting organisations set one up within their staff.

JUST ONE MORE PAGE

Thanks to support from The Veterans' Foundation, we have created a new adult journal for adults connected to the military – serving, veteran, partners and spouses – to accompany their own reading journey. This 48-page journal is half Reading Journal, half Wellbeing Journal, thoughtfully created using feedback from our amazing community. It features space to log the books you're reading, reflect on your thoughts, and enjoy mindfulness activities designed to nourish your wellbeing. The journal also includes information on how to join a Reading Force Book Club, available both online and in person.



NEXT STEPS...

To request books and materials for your family head to the Reading Force website:

www.readingforce.org.uk

If you're a veteran organisation please email lucy@readingforce.org.uk to find out how we can support you with resources and information.

To enquire about book club availability, please email nicola@readingforce.org.uk



Resettlement Support from CTP



Here to support your resettlement journey

INTEGRATED SUPPORT FOR ALL SERVICE LEAVERS

The Career Transition Partnership (CTP) is global career experts, Right Management, in a unique partnership with the Ministry of Defence. We are very proud to be the official provider of Armed Forces resettlement for over 20 years. In that time, we have supported more than 275,000 leavers and we look forward to helping you too.

We provide resettlement for those leaving the Royal Navy, Army, Royal Air Force and Royal Marines. Regardless of time served, or reason for leaving, all members of the Armed Forces can benefit from CTP support when leaving Service, through our range of programmes.

In addition to the face-to-face courses, workshops and one-to-one career guidance we deliver throughout our centres, many of our courses, facilitated sessions and events are also available virtually, making our provision more accessible and flexible than ever.

Read on for a reminder of the wealth of support available to you as you make the transition from the military to civilian life.

WHERE DO I START WITH RESETTLEMENT?

All Service leavers are entitled to resettlement support, consisting of time, financial support, training/upskilling and careers advice. Getting started is a three-step process.

Step 1: The first step in the process is to speak with your local unit Resettlement Information Staff, who offer advice on your entitlement and the administrative process to access it.

Step 2: You should then contact your Service Resettlement

Adviser (SRA), in order to discuss your resettlement package and funding available to you; and to register with CTP.

Step 3: Register for the CTP via JPA and one of our team will contact you to book in your first appointment and get you started.

WHAT SUPPORT AM I ENTITLED TO?

The amount of support available depends on your length of Service and your reasons for discharge:

Less than 4 years service or administratively discharged: CTP Future Horizons programme

This programme helps individuals to tackle any barriers to employment, and supports them post-discharge to ensure personnel gain a route into sustainable employment, education or further training after leaving. Personnel will be referred to the programme upon discharge.

4 – 6 Years service: Employment Support Programme (ESP)

This Programme is accessed 6 months prior to discharge and includes a 1 day workshop and one-to-one guidance session, resettlement briefs, job-finding support, employment fairs and virtual events, and access (on a standby basis) to vocational training courses. Career Consultant support is also available for up to 2 years post discharge.

6 Or more years' service or medically discharged*: core resettlement programme (CRP)

The Core Resettlement Programme is available to eligible personnel up to 2 years prior to discharge, until 2 years after discharge. The programme comprises a 3- day Career Transition Workshop, one-to-one session and ongoing access to a personal Career Consultant, along with additional resettlement workshops and briefings. The programme also includes job finding support, a jobsite, employment fairs and virtual events, and access to vocational training courses, along with travel and subsistence.

CTP ASSIST PROGRAMME

In addition to the Core Resettlement Programme, CTP Assist is available to give additional specialist support to *Wounded, Injured and Sick Service Personnel who have the greatest

barriers to employment due to serious illness or injury. This is given through personalised support and Specialist Employment Consultants. Individuals are referred to the programme prior to Medical Discharge.

HOW CAN CTP HELP ME?

CTP provides advice, guidance, training and support to those leaving the military, and also incorporates RFEA – The Forces Employment Charity, who provide lifelong job finding support to Service leavers.

Your resettlement consists of three broad areas: Transition, Training and Employment. From creating a CV through to learning interview skills plus researching and applying for jobs, what the CTP offers can help you not just with your first civilian job, but skills and knowledge to help you throughout your working lifetime.

CTP support is delivered at ten Resettlement Centres in the UK, and the Resettlement Training Centre in Aldershot. The resettlement provision

includes face-to face guidance, online resettlement planning and career tools via myPlan, the personalised area of the CTP website, and access to our unique ex-military jobsite, CTP RightJob. Successful resettlement requires clear aims, a plan of action, good job intelligence, and effective networking, along with the skills you will acquire through the CTP.. It's therefore vital that you take full advantage of the support, resources and facilities at your disposal.

TRANSITION

Workshops and Briefings - the first step for most on the resettlement journey is the three-day Career Transition Workshop (CTW), which enables you to identify and evaluate the transferrable skills and qualities gained during Service. Following this, you will meet your Career Consultant and create a Personal Resettlement Plan, which will help identify the required steps for achieving your desired outcome upon leaving the

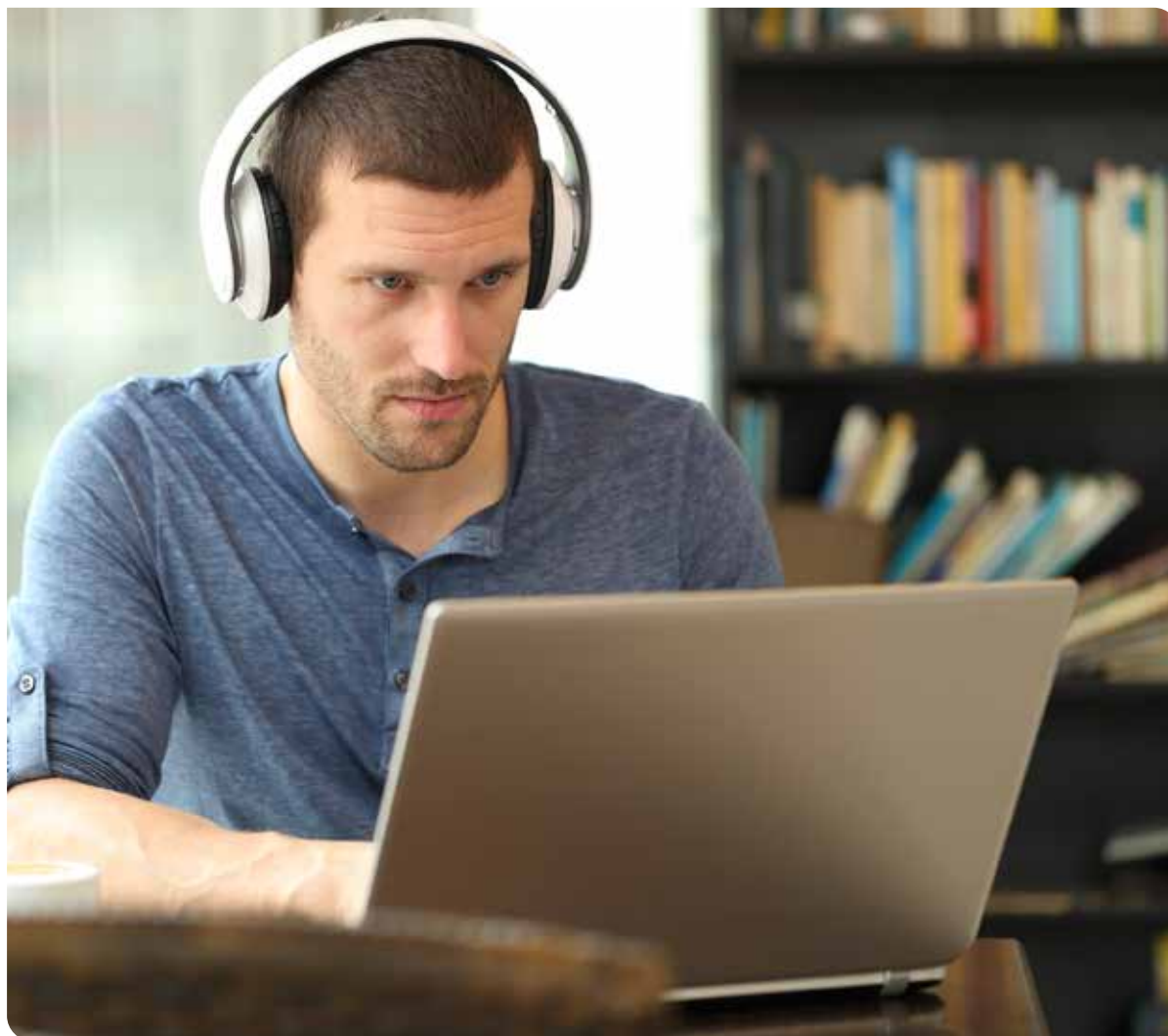
Armed Forces. A range of additional workshops and briefings are available, including Financial Aspects of Resettlement, Business Start Up, Networking and Interview Techniques.

Events - a full programme of employment fairs, company recruitment presentations and online events is available to Service leavers at any point in the resettlement process, offering networking, research and job-finding opportunities.

Online Resources - myPlan, the personalised area of the CTP website, enables Service leavers to manage their own resettlement and offers career assessment activities, video library, Interview Simulator, CV Builder, Personal Resettlement Plan (PRP), resettlement tracker and checklists.

TRAINING

When leaving the Service, you can undertake vocational training to help you shape your future career. CTP delivers an extensive range of job-related vocational courses at Resettlement Centres and the Resettlement Training Centre in Aldershot. This is split into two types; Contract Funded and Non-Contract Funded training: Contract Funded training has been 'pre-paid' for you by the MOD. This offers exceptional value for money and is



ROUTE MAP FOR SERVICE LEAVERS START HERE:



the lighter shaded elements also available to those with 4 to 6 years' service

the best way to make the most of your 'GRT pound'. Non-Contract funded training can be funded using your Individual Resettlement Training Costs (IRTC) or ELC grants.

EMPLOYMENT

The Armed Forces equips its people with a vast range of skills applicable to many industry sectors and the CTP targets a wide range of employers to promote the skills, experience and strong work ethos Service leavers bring with them after a military career. The employers themselves benefit from a high quality, no cost recruitment service and exclusive access to thousands of skilled and qualified individuals, like you.

CTP RightJob is our online job site that lists thousands of live vacancies for Service leavers, with new ones added daily. You can browse and search for available jobs by Industry, Location or Company

Name, receive job notifications and alerts via email and submit job applications directly to employers. The platform is easy to use and compatible with smartphones and tablets, plus you'll find video tips to highlight features on all key areas of the site. The CTP Employment Team works closely with local, national and international organisations from all industry sectors to source and match suitable job vacancies for Service leavers. You'll receive regular job alerts based on the preferences listed in your RightJob profile, plus employers can also search the database for Service leavers with the skills they're looking for, and invite them to apply.

Your career consultant is available to provide advice and guidance on job applications, CVs and covering letters, and the central employment team provide assistance with CTP RightJob, along with links to

further employment support where required. CTP help is available up to two years post-discharge and after that, switches to the RFEA for job-finding support, at any point you may require it throughout your working life.

We are here for you throughout your career transition and our friendly teams genuinely care and are passionate about ensuring you get the most from your resettlement and the outcome that is right for you.

Served over 6 years or medical discharge?

Should you have any questions about your resettlement, please get in touch. You can find a wealth of information along with our contact details at www.ctp.org.uk.

Fire Safety

There is currently an abundance of career opportunities within fire risk assessment industry and with the release of the Fire Sector Federation (FSF) Approved Code of Practice for Fire Risk Assessor Competency in 2020 the need for fire risk assessors to have a qualification is becoming the norm.

Fire Safety Risk Assessment Consultancy Limited (FSRAC Limited) are currently offering a Level 3 Award Qualification in fire risk assessment awarded by Qualifications Network UK. It is possible to attain this qualification within a short period of time, typically less than one month.

The FSF and the fire risk assessment industry promote being a member of a fire safety related Institution and this qualification will enable

you to join the Institute of Fire Safety Managers (IFSM).

Demonstrable competence is becoming this norm within the fire risk assessment industry and one of the elements of being a competent person is being a reliable and responsible person; having been in the forces you will already be considered to have these qualities.

We have trained (or retrained) fire risk assessors from several industry leading companies including Mitie, Mears, Frazer Group and more.

The Level 3 Award in Fire Risk Assessment is a 5-day classroom course with a short portfolio of work to be completed in your own time afterwards. Completion of both parts of the course will result in a certificate being awarded by the awarding body, QNUK and as we are accredited by the Institute of Fire Safety Managers (IFSM) are company certificate is also issued with the IFSM accreditation; a further certificate is also awarded by the Institute of Fire Engineers (IFE) for Continual Progressive Development hours.

Courses are delivered in Manchester by David Prince an ex-fire officer, fire safety inspecting officer, fire investigation officer and Nationally Accredited Fire Risk Assessor.

Our training courses are kept up to date with any updates in fire safety legislation included in the course; courses are constantly updated to ensure currency.

David Prince. *MIFireE, MIFSM, FdSc, Tech IQSH, LCGI, Dip(Ed) Nationally Accredited Fire Risk Assessor Register (NAFRAR) No. 0151 FRACS (Fire Risk Assessor Certification Scheme) No. 73 Member of the UK-AFI (Fire Investigation).*

FIRE SAFETY RISK ASSESSMENT LEVEL 3, 5-DAY COURSE

Who is this 5-Day Course For:

This course is aimed at those who have a responsibility for undertaking fire risk assessments, reviewing and or implementing the significant findings of a fire risk assessment.

Typically, such persons would be

- Fire Risk Assessors,
- Health and Safety Manager,
- Health and Safety Advisor,
- Health Safety and Environmental Advisor,
- Building Facilities Managers and Facilities Teams,
- Managing Agents,
- Building Owners,
- Fire Alarm Engineers,
- Electrical and Mechanical Engineers.

Why choose us?

- Our courses encompass the principles of fire safety risk assessment.
- Delegates will learn how the fire risk assessment process 'pieces' together with this course covering all of the necessary basic elements of a fire risk assessment.
- This course contains an update on building cladding types.
- This course aligns to the elements of the 'Fire Risk Assessment Competency Council Framework
- The assessment of risk from fire (Appendix A)
- The applicable Legislation (Appendix B)
- Appropriate Guidance (Appendix C)
- Behaviour of fire in premises (Appendix D)
- Effects of fire on people and behaviour of people in fire situations (Appendix E)
- Means of escape (Appendix F)
- Fire Prevention (Appendix G)
- Fire Protection (Appendix H includes Passive and Active fire protection)
- Management of Fire Safety (Appendix I)

Previous course feedback:

John S. JJS. Limited "Excellent knowledge base and very well presented, a great course for aspiring fire risk assessors".
Grahame H. "Absolutely brilliant... exactly what I required".
Jayne T. R and R Safety Systems. "Left me wanting more... excellent interaction and practical exercises"
Mark P. MPW Safety Solutions. "Excellent course. Well-

Course content:

An Introduction to:
• 'Fire Risk Assessment Competency Council Framework'
• Fire Science
• The Regulatory Reform (Fire Safety) Order 2005, (Fire Safety Legislation)
• Building Construction
• Fire Compartmentation (Passive and Active Fire Protection)
• Fire Doors, Final Exit Doors, and Door Security Devices
• Understanding and Calculating Floor Space Factors, Door Widths and Travel Distances.
• Means of Escape in the Built Environment.
• Understanding Escape Times
• Understanding Human Behaviour in Fire Situations
• Understanding Evacuation Strategies.

structured and presented in a clear and logical way... highly recommended"

The course aligns to the Fire Sector Federation (FSF) Approved Code of Practice for Fire Risk Assessor Competency: Cross Mapping to RQF Level 3, EQF Level 4 or SCQF Level 6.

This course is aimed at fire risk assessor or those wishing to become a fire risk assessor wishing to undertake fire risk assessments of simple premises (as defined in the government guidance documents).

Extract from the FRACC Document: Competency Criteria for Fire Risk Assessors
Fire Risk Assessor Competency

Evidence of specialist training, membership of a professional body, and or certification by a third-party certificated body, need an appropriate knowledge of:

- The assessment of risk from fire (Appendix A)
- The applicable Legislation (Appendix B)
- Appropriate Guidance (Appendix C)
- Behaviour of fire in premises (Appendix D)
- Effects of fire on people and behaviour of people in fire situations (Appendix E)
- Means of escape (Appendix F)
- Fire Prevention (Appendix G)
- Fire Protection (Appendix H includes Passive and Active fire protection)
- Management of Fire Safety (Appendix I)

Learning Outcomes

By the end to the course the delegates will*:
• Understand how to assess the risk of fire in the built environment
• Be able to reference

- Fire Alarm systems and BS 5839
- Emergency Escape Lighting and BS 5266
- Emergency Signage
- Firefighting Equipment
- Fire Safety Management
- Understanding Fire Safety Training and the Legal Responsibilities.
- The Fire Risk Assessment Process.
- Understanding Fire Risk Assessment Significant Findings (Recommended Actions).
- Understanding when to Review the Fire Risk Assessment.
- Risk Reduction and Arson Prevention.
- Using relevant Fire Safety Guidance Documents (Home Office Guides, Approved D Document 'B' and BS 9999 are referred to throughout the course).



- the Fire Safety Law for England and Wales
- Be able to reference appropriate guidance documents
- Understand the behaviour of fire in the built environment including ignition sources of fire
- Understand the effects of fire on people and human behaviour in fire situations
- Understand means of escape
- Understand fire prevention
- Understand fire protection (Passive fire compartmentation and Active fire systems)
- Understand the management of fire safety in the built environment.

**The course also considers how the delegate will manage their expectations regarding the fire risk assessment process.*

Instruction methodology

The course uses a delegate workbook (the delegate keeps this for future reference), presentations and exercises which are interactively debriefed during the course. Throughout the course delegates will complete the workbook exercises relevant to each presentation; delegates will complete a 'mock premises' fire risk assessment exercise (desktop exercise).

The course is assessable; with a multiple-choice test on the last day and completion of a portfolio of work to be completed within 10 working days of the end of the course.

Accreditation

Level 3 Award in Fire Risk Assessment (Qualification/Ofqual Registration Number 603/2073/4)

We are an 'Institute of Fire Safety Managers' (IFSM) 'Accredited Centre'. An 'Certificate of Attendance' Accredited by FSRAC Limited with 'The Institute of Fire Safety Managers' (IFSM) Accreditation. The Course is also awarded 29 Hours of Continual Professional Development (CPD) with the Institute of Fire Engineers (IFE).

Course duration

5-Days 09.00 Hours to 17:00 Hours, with morning and afternoon breaks and 45 minutes for lunch. This 5-day course includes a light lunch, teas and coffees, soft drinks and light snacks each day.

Cost of the Course

Those persons retiring from the forces can use their learning credits as payment for the course as we are registered to accept these.

Publicly Accessible Courses

The cost is £1195.00 per person plus VAT (£1434 Including VAT).

Courses are held each month at the same venue. There are a maximum of 12 delegates places per course.

The Training Venue:

Training is held in the Manchester Conference Centre in Manchester. The address is, The Manchester Conference Centre located in The Pendulum Hotel, Sackville Street, Manchester. M1 3BB.

Start Time: 09.00 Hours (Tea and Coffee available each day from 08.30 hours in the training room). Finish Times: 17.00 hours each day.



The Trainer

Training is delivered by David; David is formally a Fire and Rescue Service Officer with 27 years' experience, David was a warranted 'Fire Safety Inspecting Officer', Fire and Rescue Service Qualified Fire Investigation Officer. Since retiring David Prince has delivered Fire Risk Assessment training nationally and has a wide range of experience in delivering such training to all sectors especially to Health and Safety practitioners. David Prince continues to undertake fire risk assessments of a wide range of premises types throughout the UK. David Prince is one of only 73 Nationally Accredited Fire Risk Assessors on the FRACS register and is also listed on the IFSM Register of Fire Risk Assessors (No 151). David Prince also has formal teaching qualifications (Dip Ed) as well as a wide range of 'Fire and Rescue Service' fire safety qualifications. As a fire safety practitioner David is aware of current Fire Safety practices. **For training purposes only.*



Booking onto a course

For Individual Bookings:
www.fireriskconsult.com/shop
Contact David: **07847 779428**

*All courses and course bookings are subject to our terms and conditions which are available on our website www.fireriskconsult.com

Progression Routes to Further Courses:

Fire Risk Assessment in Specialised Housing (Sheltered Housing, Extra Care and Supported Living)

Naval Families Federation

FUNDING

The Naval Families Federation was set up at the request of the Government in order to allow the families of the Naval Service to have their voices heard.

We are a registered charity in England and Wales (1177107), funded through a grant-in-aid, which allows us to operate independently of the Government and the Chain of Command. We have also received funding from Greenwich Hospital and from LIBOR funds for specific projects.

HELPING FAMILIES

Sometimes it can be difficult to find the help, support or advice you need. That's why we're here.

Our website has the answers to questions we're often asked. But if you need something else, our friendly team is ready to help, or to introduce you to someone else who can.

We're a totally confidential service, we understand the challenges of Navy life but aren't a formal part of the Naval Service. Whether you need help with schools, where you live or work, your finances, your future, a posting overseas, relationships or your health, our concern is always for you, our Naval Service family.

WHAT WE DO

We Listen

Every day we work with and support serving sailors, marines and their families. As a result, we genuinely understand the

unique demands and challenges of Naval Service life.

By hearing about the issues you face we can learn from them. By asking questions personally and through surveys, we can evidence them.

We then take these lessons and work to make important changes to benefit you, the Royal Navy and Royal Marines families of today and those of tomorrow. Your experiences can help others – we want you to have your say.

Drive Change

Our Federation is a charity, totally confidential and independent of the Royal Navy and Royal Marines.

We listen to and learn from our Royal Navy and Royal Marines families. Then take that information to work as a force for change.

With access to policymakers at the highest levels – Government, politicians, the chain of command and a host of other organisations, we work as a partnership to deliver change.

EMPLOYING A SERVICE SPOUSE OR PARTNER

Information For Employers

Research shows that Royal Navy and Royal Marines spouses/partners represent an untapped pool of skilled labour. However, a study by Barclays also shows that almost 40% of Service spouses and partners believe that having their other half in the Armed Services has prevented them from being offered a job interview.

Military Network

Many organisations have set up a network for those staff members that have a connections to the Military community. This provides support within the workplace and also gives the organisation the opportunity to raise new ideas and suggest possible future projects that are specific to the Military community.

Internal Moves Policy

Referencing a Military spouse/partner within the policy reassures

your staff member that you are supportive of internal moves due to their serving partner's Military assignments.

Culture

Each member of staff has different family needs at different times. The greatest support will come from creating a culture where everyone is treated as an individual and these needs can be discussed open and honestly with a view to finding a solution that works for both the individual and the organisation.

Employment Workshops

The Naval Families Federation has been approached by a number of organisations wishing to facilitate employment workshops for Service spouses. Barclays Bank, for example, have run a 'skills' workshop for Royal Navy and Royal Marines partners and spouses in the summer of 2018. A pilot workshop was held in Portsmouth and it is now rolling out across the country.

WOMEN IN THE ARMED FORCES: FROM RECRUITMENT TO CIVILIAN LIFE

In December 2020 the Defence Committee launched an inquiry on Women in the Armed Forces: From Recruitment to Civilian Life.

The aim of the inquiry is to look at the experience of female Service personnel from recruitment to transition and consider whether there are unique challenges that are not adequately addressed by the current policies and services. Other areas of interest that the Committee are keen to cover within the scope of the inquiry include

issues around pensions, terms and conditions of employment, housing, and general wellbeing.

As part of the inquiry, female Service personnel were invited to complete an online survey. Based on feedback and issues raised by Service personnel and their loved ones, the Naval Families Federation submitted our observations on behalf of our community. Key themes include:

- Harmony and separation;
- Culture and expectations;
- Childcare;

Recruitment – if you have a position which you think would be suitable for a Service spouse or partner and you would like us to assist with advertising the role, please email info@nff.org.uk with the details and we will be able to share this on our LinkedIn page. Forces Families Job ([ForcesFamiliesJobs.co.uk](https://www.forcesfamiliesjobs.co.uk)) is a Tri-Service platform to enable family members of serving personnel to have a 'one stop shop' where they can apply for jobs directly with employers who have signed the Armed

Forces Covenant as well as find signposting to other career and training opportunities.

ARMED FORCES COVENANT

The Armed Forces Covenant is a pledge to acknowledge and understand those who serve/ have served in the Armed Forces, and their families, that they should be treated with fairness and respect.

The Armed Forces Covenant can be signed by businesses of all sizes, charitable organisations, local authorities, public sector organisations and single services. Employers can choose specific promises or pledges to support their employees within the Armed Forces community. For example, employers can pledge to promote the fact that they are an Armed Forces-friendly organisation.

A report launched by The Forces in Mind Trust, titled 'Benefit not Burden', calls for increased awareness around the benefits to businesses, public and voluntary sector organisations in the UK in signing up to the Armed Forces Covenant.

FIND OUT MORE

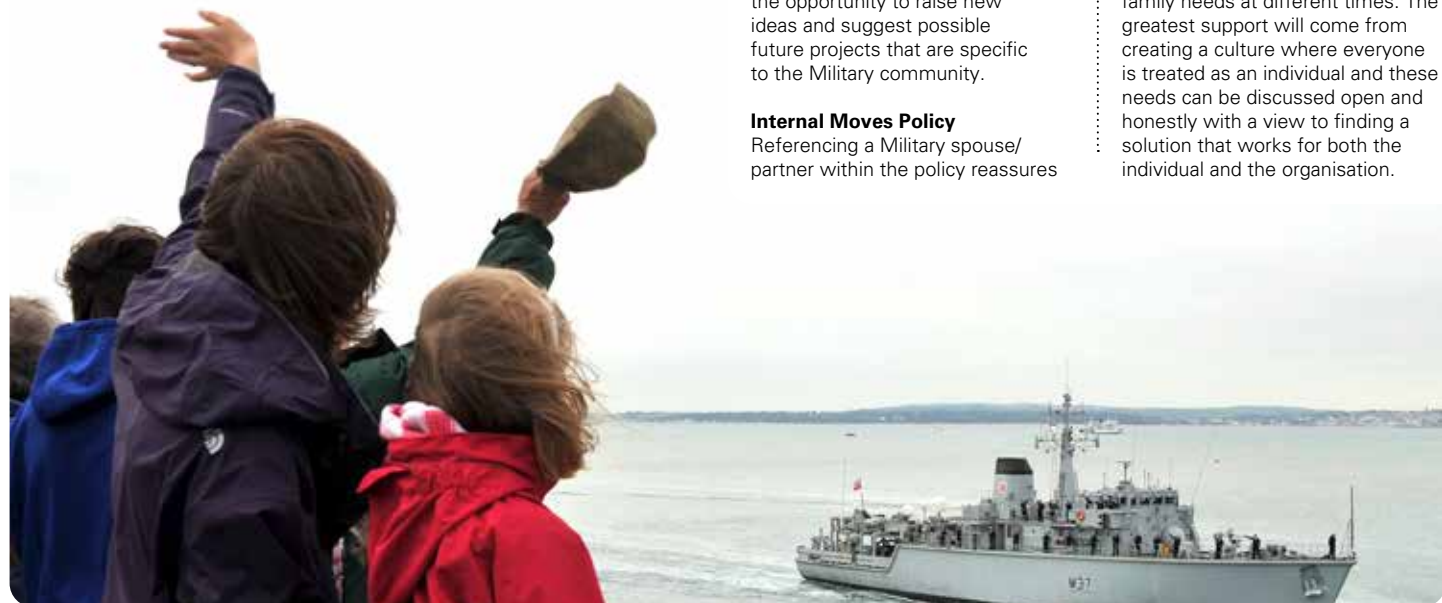
If you're interested in finding out how you can offer employment support to Service spouses, or if you would like to know about Forces Families Jobs, please contact us at contactus@nff.org.uk.

Naval Families
FEDERATION

Speaking up for
Naval Service families
Registered charity in
England and Wales (1177107)

Contact
02392 654374
Building 25, HMS Excellent,
Portsmouth, Hampshire, PO2 8ER

Opening hours
Mon - Thurs: 9am – 5pm
Fri: 9am – 1pm
Weekends & Bank
Holidays: Closed





Announcing the Heropreneurs Awards 2025 finalists

The Heropreneurs Awards 2025, a celebration of the resilience, innovation and entrepreneurial spirit of the military community, will take place on 3 November at London's iconic skyscraper, The Shard.

Stephen Andrew Gladston, HeliOperations
Stephen, a former Army Air Corps pilot, runs HeliOperations, providing specialist aviation training and charter services while supporting veteran career transitions.

Wayne Forsyth, The UK Military School Limited
Wayne, a former Army officer, established The UK Military School to deliver training programmes that develop leadership, resilience, and discipline among young people.

With special commendations to:
Richy Thrower, Motion Focus Media
Richy, ex-forces veteran turned filmmaker, founded Motion Focus Media, a dynamic video production and marketing company. Drawing on military precision and resilience, he crafts powerful stories for businesses

HEROPRENEUR OF THE YEAR
This top award recognises an individual who has created, or is leading, a successful business and serves as a positive force within the military business community.

Our finalists:
Nigel Seaman, Combat2Coffee
Nigel, a former Royal Marine, founded Combat2Coffee to deliver high-quality products while supporting veterans' mental health and employment opportunities. His work combines business innovation with community impact, inspiring others within the military network.



while producing films that highlight the struggles veterans face in civilian life. This Special Commendation recognises his commitment to using storytelling as a force for change and giving a voice to those who served.

Lindsay Compton, Canny Comms
Canny Comms, founded by Lindsay Compton, is an award-winning STEM communications consultancy dedicated to the defence and security sector. By combining technical expertise with storytelling, the business helps organisations translate complex science, technology, and innovation into clear, impactful narratives that reach frontline users. Canny has grown into a seven-figure, high-trust consultancy, employing veterans and military spouses, and setting a benchmark for purpose-driven, specialist communications.

PRODUCT OF THE YEAR
This award celebrates the best products emerging from the military business

community, combining quality, innovation, and impact.

Our finalists:
Jon Reynolds, Battle Bag Limited, trading as The55
Jon, a former British Airborne Forces Captain, founded Battle Bag Limited, creating The55 sandbag, a versatile, combat-tested fitness solution used by UK Special Forces and the wider military.

Andy Cuff, Computer Network Defence Ltd
Andy, a veteran of the RAF and Army Royal Signals cyber reserve, founded a cybersecurity consultancy supporting defence, government, and commercial clients. He mentors fellow veterans to bridge military skills with business success.

Ed van der Lande, More Toddler Meals
Ed, a former Army officer, developed More Toddler Meals to offer nutritious, freeze-dried meals for young children, combining convenience with high-quality nutrition.

TECH BUSINESS OF THE YEAR
Recognising businesses that are innovating through technology to transform their sectors.

Our finalists:
August Lersten, Labrys Technologies
August, a former Army engineer, leads Labrys Technologies, delivering advanced engineering solutions to address complex industry challenges.



James Kuht, PAIR
James, a former RAF Medical Officer, co-founded PAIR to help organisations build AI-native workforces. The company is growing rapidly while delivering innovative software solutions.

Simon Kirkpatrick, RuleWise Ltd
Simon, a former British Army Signals soldier, launched RuleWise, a RegTech platform providing compliance solutions across 14 jurisdictions.

One to Watch:
Ben Read, Redeployable
Ben, a former Royal Marines Officer, founded Redeployable to help career-switchers transform military skills into meaningful civilian careers. Using AI-driven career guidance and in-depth skills analysis, the company makes career transitions simpler, smarter, and more accessible.

START-UP OF THE YEAR
Celebrating early-stage businesses showing strong growth and impact.

Our finalists:
Adele Furness, CG Cambridge
Adele, a former Army medic, founded CG Cambridge, a cleaning business focused on investing in people and building meaningful careers.

Daisy Coleman, Redberth Croft CIC
Daisy, a former Army officer, leads Redberth Croft, a veteran-led social enterprise delivering land-based therapy and skills training to support post-trauma growth.

Ones to Watch:
Laura Moore & Laura Milward, Replenish
Replenish, founded by Laura Moore and Laura Milward, is an electrolyte and vitamin solution designed to support women suffering from pregnancy sickness.

Each concentrated sachet provides essential nutrients to restore what sickness depletes, offering an easy-to-take alternative to bulky prenatal tablets. Founded from lived experience, Replenish addresses a long-overlooked gap in women's health with practical, science-backed support.

Nathan Jones, Peak State
Peak State, founded by veteran Nathan Jones, is a global mental fitness organisation empowering people to thrive through science-backed training. Operating in over 17 countries, it supports athletes, schools, frontline workers, and trauma survivors with programmes that build resilience, confidence, and purpose. By focusing on proactive wellbeing, Peak State is redefining mental health as a daily foundation for thriving.



ABOUT HEROPRENEURS
Heropreneurs is dedicated to supporting the entrepreneurial ambitions of the military community. Through mentoring, networking, and recognition, Heropreneurs fosters a sense of community and support among veterans, military spouses, and their families and promotes their contributions to the business world.



ABOUT THE FORCES EMPLOYMENT CHARITY
The Forces Employment Charity provides life-long, life-changing support, jobs and training opportunities to veterans, regardless of circumstances, rank, length of service, or reason for leaving. The Forces Employment Charity is made up of many veterans and Service family members across the UK. When you speak to us, you are talking to people who can relate to you and both empathise and empower. With a stunning track record, supporting over 23,000 individuals last year, the Forces Employment Charity is uniquely positioned to offer long-standing expertise with a modern approach to recruitment. We also work with families, veterans in the criminal justice system, and wounded, injured and sick Service leavers and more through an unrivalled range of programmes and practical tools specific to individual needs and circumstances.



MORRISON Utility Services

A part of MGroupServices

Work with us

YOUR SKILLS | OUR COMPANY | THE PERFECT PARTNERSHIP



Morrison Utility Services is part of M Group Services. M Group Services delivers a range of essential infrastructure services to regulated sectors in the UK, Ireland through it's four divisions of: Utilities Transport, Data, Telecom.

Our utility division, Morrison Utility Services, is the UK's largest provider of essential infrastructure services through long-term framework agreements to the electricity, water, gas and telecom sectors across the UK & Ireland. Our workforce operates 24/7, in local communities to keep people connected, households and businesses warm, taps flowing and the lights on. You might not realise that, at some point, our work will have helped your day run smoothly.

DRIVING QUALITY DELIVERY AND SUSTAINABLE GROWTH FOR OUR CLIENTS AND OUR PEOPLE - DELIVERING WHAT WE PROMISE.

We are highly experienced in being able to deliver all the design, engineering and technical challenges involved in the utilities sector which then allows our clients to be able to concentrate on other aspects of their businesses.

We approach everything we do with a sense of responsibility. We recognise that through sustainable business practices we can meet our commitments to our clients, our people and the communities we work in while respecting and protecting the environment. Our award-winning corporate responsibility strategy puts our people at its heart.

Morrison Utility Services aims to be the employer of choice in the Utility Services sector. Our continued growth and success is creating opportunities for fulfilling and rewarding roles making the best use of our people's skills and expertise.

Our people are our most important asset and we provide training and development programmes which produce teams capable of offering the expertise and dependability our clients rely on. Our mission is to continuously add value either through incremental changes to our systems or via innovations which continuously improve the way we work.

We invest in training our people, developing leadership capabilities to create ambassadors not just employees. Through strong leadership, teamwork and mutual support we want our business to thrive on a happy, healthy and, most importantly, safe workforce.

Our continued growth and success creates excellent developmental opportunities alongside fulfilling and rewarding roles which make best use of our people's skills and expertise.

Morrison Utility Services is proud to support the UK Armed Services community including Veterans, Reservists and Wounded, Injured and Sick veterans. The skills and experience you'll have picked up in the Forces are easily transferable to the kind of work we do here. We share as a core value the safety of all our people.

We are actively engaged with The Career Transition Partnership and other ex-forces organisations to promote the Utilities sector as the next step for your career. Transition to a new career is often challenging but at Morrison Utility Services we have people across a range of occupations and locations that have already made the transition successfully with us and are just waiting to help you too.

The CTP reports that over 14,000 skilled and experienced people leave the services every year. We appreciate that investing time into train people is necessary, but we know that a successful career in the services is not possible without dedication and commitment and not being afraid of working hard.

If you decide to join us, we will make sure you receive a warm welcome through our effective recruitment, induction and on-boarding process. Our salary and benefits packages are market tested,

competitive and recognise the skills, experience and value of our people.

We will work with you to identify a plan for your training and development specific to your role. We support volunteering to develop broader skills.

Morrison Utility Services is building a company culture which takes pride in success and ownership of our shared responsibilities, we recognise that employee engagement of our people is critical and gained through trust, respect, recognition, consultation and flexibility.

We work hard to bring opportunities to all and believe that our workforce should be representative of the communities in which we operate.

We value and respect differences, ensuring that through well communicated and effective strategies we create environments which enable our people to flourish and grow as individuals in their chosen fields.

At Morrison Utility Services, everyone is treated with dignity and respect. We challenge and overcome obstacles and barriers to create inclusive environments and a diverse workforce and it is recognised that diversity and equality are critical to our success. We are committed to removing unconscious bias by constantly reviewing our activities, policies and practices. Education and Awareness is available to all and we strive to create positive work environments. We attract and retain a diverse workforce.

MORRISON Utility Services

A part of MGroupServices

If you want to make the best use of the skills you gained in the forces, are a team player with a strong work ethic, excellent communication skills and a desire to work with a highly customer centric organisation, then we want to hear from you. ●



Help us educate the Built Environment with relevant knowledge, skills, and behaviours supported by your experiences from working within the field.

Start your career in education with Skills4Stem

EX-MOD CONSTRUCTION TRAINER

Skills4Stem is launching a Brand New Train-the-Trainer Academy and we have vacancies to employ full and part-time great sector practitioners (at all levels of their careers) to develop into exceptional technical trainers and learn on the job.

Are you a practitioner working within the Built Environment in any of these fields and looking for a full or part-time career change?

- Construction Manager
- Quantity Surveyor
- Civil Engineer
- Build Services Engineer
- Architectural Technicians
- Technical Faculty Manager

Help us educate the Built Environment with relevant knowledge, skills, and behaviours supported by your experiences from working within the field.

At Skills4Stem we have a uniqueness and a duty to train. Skills4Stem signed The Armed Forces Covenant in 2020 - an agreement between the citizens of the UK and the government to support those who serve,

or have served, in the military. The covenant is an obligation that involves society coming together to support the Armed Forces and their families, and demonstrates the value of their contributions. Skills4Stem are proud to say that we have employed ex Armed Forces

personnel within the organisation, and will continue to do so.

Skills4Stem is transforming adult education and is on a journey to tackle the STEM skills shortage. Our mission is "to transform STEM education by delivering personalised adaptive learning programmes which dovetails into current employment and unleashes the untapped potential of all our candidates." We want to ensure that we are employing individuals who will actively help to build the future workforce. Skills4Stem works to transform adult education by delivering customised learning programmes. Skills4Stem recognises that each one of our learners have different learning styles, and as a result, we have built our training programmes around them. Our methods of teaching are designed for individuals who may not

have excelled academically. We offer diverse levels of apprenticeship qualifications, each catering to the different abilities of our learners.

We are looking for an individual who can take on the responsibility of ensuring that our learners are equipped with the necessary skills and knowledge that will help them to excel in their future careers within construction and engineering. We are particularly appealing to individuals who have a background in the Ministry of Defence. These include the: Royal Navy, British Army, Royal Air Force and Strategic Command. We believe that retired members of the Ministry of Defence can offer an abundance of skill and ability that can be beneficial to Skills4Stem and the work we provide.



During the train the trainer programme, you will be taken through the following:

- How to apply theoretical understanding of effective practice in teaching, learning and assessment, drawing on research and other evidence to maintain OFSTED and regulatory body compliance and client standards.
- Consider and employ the most effective delivery methods, including blended and technology enhanced learning.
- Implement evidence-based strategies to ensure high levels of retention, achievement, success and attendance for identified cohorts.
- How to give constructive and motivational feedback to continually improve and maintain standards of achievement.
- To create structures to organise and manage session preparation,

record keeping and training delivery time. We would ideally like for assessment timelines to be mapped out.

We are looking for specific mindsets and behaviours to make a great addition to our team. We look for individuals who care passionately about being a good trainer, and being a part of an effective and respected delivery team and high performing organisation. We would also like for a trainer to take an interest in understanding the different life experiences of each individual, and be able to see things through the perspective of others. You must prove that you have the ability to manage the fine line between empathy and sympathy. We would like for our trainers to portray true passion for expansion of the mind through

learning, which is shown in the enthusiasm that they bring to each training session.

Skills4Stem is passionate about employee incentives, and as a result have a number of perks involved with this job role. These include:

- Probation Pass 'bonus'
- Annual bonus (subject to company performance)
- Discount scheme
- Statutory Pension Scheme

The majority of learning at Skills4Stem is remote. Teaching sessions can be delivered at a variety of locations across England. The trainer will work alongside the Delivery team, supporting other team members in instances where timings and candidate demands require flexibility to achieve goals.



For more information email:
info@skills4stem.co.uk



Start working towards your distance learning HNC in Construction and the Built Environment today, just one unit at a time. Pearson accreditation will be provided per unit, with up to 5 years to complete the full 8-unit qualification.

The blended programme would be delivered as follows:

- Skills4Stem eLearning online eLearning (24/7)
- Skills4Stem workbooks
- Fortnightly interactive webinars
- Weekly group assignment surgeries
- Unlimited support by Skills4Stem qualified lecturers

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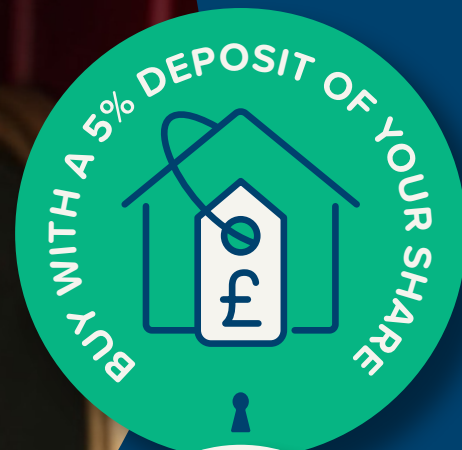
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With Home Reach you can make the home your own with the freedom to decorate, keep pets[†] and buy a larger share of your home when you are ready to. New properties are being added every day so get started on your Home Reach journey and find a new home today.

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Cambridgeshire, PE7 3TB



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Homes Available



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£198,750*



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Boston, Lincolnshire, PE20 1BZ

2 & 3 Bed
Homes Available

50% Shares from
£90,000*



Summerhill Gardens

Hailsham, East Sussex, BN27 2RG

3 & 4 Bed
Homes Available

50% Shares from
£205,000*



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Call: 0203 744 0415

* Example prices for illustration only. Please speak to the development for plot and price information. Shares up to 75% available, depending on your affordability. Shared ownership eligibility criteria will apply. Starting shares vary across plots and depends on affordability. Home Reach uses a Government standard shared ownership lease, rent on the unsold share is charged at 2.75% and increases annually by RPI + 0.5% or CPI + 1%, the monthly lease management fee increases annually by RPI. New reservations only. Must provide valid Armed Forces ID, presented at the time of reserving and a copy sent with a reservation form. No cash alternative and will be deducted from the completion. **You may need the permission of a managing agent to keep pets. ***You may need to permission of your mortgage provider.



Government accepts FPS policy challenge on IHT and Death in Service benefits

The Forces Pension Society is pleased to announce that, following its submission to HM Treasury in January this year, the Government has accepted that its planned policy would "create inconsistencies with death in service benefits paid in other ways, particularly payments of lump sums from a non-pension group life policy held in trust".

The Government's proposal had been that death in service lump sum payments for service personnel who die in service and who are not married or in a civil partnership should be liable to Inheritance Tax. The Society in its submission, argued that this proposal would have been at odds with existing policy and was certainly not within the spirit of the Armed Forces Covenant.



Maj Gen Neil Marshall, CEO of the Forces Pension Society commented:

"I'm very pleased the Government has used the consultation process constructively and agrees with the concerns we raised. This welcome decision will ensure all Armed Forces Pension Scheme Death in Service benefits will now be out of scope of Inheritance Tax, irrespective of the Service Persons' marital status. "This is in line with the Armed Forces Covenant whereby those who served, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services."



The Forces Pension Society is an independent, not-for-profit organisation that provides pension guidance to those serving and retired, across all three services, and represents the pension interests of the whole military community. Last year, the Society's expert Pensions Consultants dealt with almost 30,000 pension enquiries. Membership of the Society is growing and numbers more than 66,000. For further information visit forcespensionsociety.org



WE NEED YOU!

JOIN THE TEAM – VOLUNTEERS NEEDED!

No experience necessary, just a willingness to learn!

We are currently looking for adult volunteers to join our Unit here at TS Repulse.

- Full training provided
- Nationally recognised qualifications available
- Great opportunities for Personal Development
- Be part of the Team that has made a difference to the Youth of Rotherham for over 70 years!

When?

Parade nights are Monday and Wednesday, 1830-2100.

Sundays boating at Thrybergh Country Park, April – Sept.

Whether you want to help on the water, lead activities, uniformed or not, including supporting behind the scenes, there's a role for everyone!

Interested?

Please email us with your contact details:
rotherhamseacadets.umd@outlook.com
or scan the QR Code.

You can also find us on:
[LinkedIn.com/company/rotherham-sea-cadets](https://www.linkedin.com/company/rotherham-sea-cadets)



Rotherham Sea Cadets
Training Ship Repulse Unit - No. 287
Charity No: 1037655

94 College Road, Rotherham, S.Yorks, S60 1JE
www.sea-cadets.org/rotherham
rotherhamseacadets.umd@outlook.com

A perfect solution for us in our 60s, buying without a mortgage.



Married couple Jock (62) and Susan (60), have both spent their careers in the army, with Jock now working for a defence company, and Susan still working with the military.

Since leaving Army Service Family Accommodation, the couple had been renting and not in the position to buy, but as they approached retirement, they started to think seriously about the future and where they wanted to settle.

"At the time, we were living in a rented three-bedroom semi-detached home in Wiltshire, and paying £1,300 a month in rent. It was a good home, but we were looking for a hassle-free way to own our own home, and without a mortgage."

Having called Wiltshire home for many years, Jock and Susan turned their attention to the local property market to see what they could afford when it came to owning a property.

The couple now own a three-bedroom detached house with a garden and garage in the same area, and are paying a staggering £700 less per month than where they were previously living, which is just 130 metres from their now home.

"We started looking at homes through a local estate agent, and that's actually how we first heard about Your Home. One of the emails the agent sent had an advert for Your Home at the bottom, and it piqued our interest. We hadn't come across anything like it before."

Your Home is a gradual homeownership scheme by Heylo Housing that allows buyers to purchase a 25%-75% share of a property and pay rent on the remaining unowned portion. It turns existing freehold properties for sale on the open market in England into gradual homeownership properties, offering flexibility and choice to hopeful homeowners searching for the perfect place.

Jock continues "As soon as we discovered Your Home, we knew that was the route that we were going to pursue. With an Agreement in Principle, the Your Home team helped us understand what we could actually afford, and they followed up with a great selection of local properties that were more suitable for our needs."

"What really stood out about Your Home was the simplicity and flexibility. Your Home offered us a way to buy without a mortgage, with monthly payments that were actually lower than what

we were paying in rent, and none of the added pressure."

"The process was very straightforward. After filling in the application form, they came back to us quickly with what we could afford and how it all worked. One thing we really appreciated was the 10-year rent forecast they provided — it showed us exactly how much the rent would increase over time, so we could plan ahead with no surprises. That level of transparency was really reassuring."

"Choosing Your Home was the best decision we could have made. It's allowed us to step into homeownership later in life, in a way that's realistic, affordable, and tailored to our circumstances. We're looking forward to our future in our new home, and are looking to purchase more shares in the next few years, until we've staircased up to 100% ownership."

Your Home offers a gradual homeownership solution tailored to support Armed Forces personnel, both past and present, in achieving homeownership. The scheme allows customers to purchase a share of a pre-owned freehold property in England, providing flexibility to choose a home in an area where they may already be established.

To assist service members, Your Home is compatible with the MOD Future Accommodation Model (FAM) and Forces Help to Buy schemes, facilitating a smoother home-buying process. Additionally, for those in the forces who are posted elsewhere, Your Home allows the subletting of the property during deployment, subject to lender approval. As an extra benefit for armed forces personnel, Your Home provides £500 towards legal fees when purchasing a home through their scheme.

Your Home has demonstrated its commitment to the Armed Forces community by signing the Armed Forces Covenant and achieving the Silver Award from the Defence Employer Recognition Scheme (ERS).



JOCK AND SUSAN DUNN
Defence Company and Military Personnel
Deposit paid: £210k
Share purchased: 60%
Full market value of the home: £345k
Monthly rental costs: £600 (incl management fee)



For more information on Your Home, visit www.yourhome.org.uk

From Service to Success Why Veterans Thrive in Business

They say that: "Integrity is doing the right thing, even when no one is watching." Pip Wilkins QFP, CEO of the BFA (British Franchise Association) looks at the quality that gives veterans a unique competitive advantage in the world of business.

It is no secret that franchising makes a great second career for anyone leaving the armed forces or police force.

Franchising is full of veterans who have built highly successful franchise businesses, providing an income to support them and their families, in their new lives outside of the forces.

WHY FRANCHISING SUITS VETERANS

But what makes veterans such great franchisees? Is it just luck or are veterans drawing on the inherent skills they learned while serving of discipline, reliability, leadership, resilience, teamwork, the ability to follow systems, problem solving under pressure, and a strong moral compass? These are all qualities that could hugely benefit them as a franchisee.

This month's case study is probably one of the most senior ranks we've ever brought you, which just goes to show, there are opportunities for everyone in franchising, no matter what age, rank or service.

CASE STUDY BRIGADIER SIMON BELL

As you'll read, Brigadier Simon Bell chose his Belvoir franchise because it had been started by a former member of the RAF, and he knew other military colleagues had gone on to build successful businesses with the brand. He trusted them. I'm sure the irony that he chose a property rental business isn't lost on him after years of living in military accommodation, as he took on the role of poacher turned game keeper.

KEEPING YOUR PROMISE

He also credits the quality of integrity with making his own business successful. Simon says: "I think that being ex-military gives you a lot of credibility. People value our integrity and know that we don't make promises we can't keep." Wise words indeed and applicable to any franchise business, from business coaching to

domiciliary care and drain clearance to vehicle chip repairs. Customers are won by great customer service and trust is an integral part of that.

HOW TO BUY A FRANCHISE SAFELY

So, could franchising be an option for you as you consider your next career steps? Could you use those valuable skills you gathered during your years in service to build a large and successful business through business format franchising? Remember, you don't have to do it alone, the BFA (British Franchise Association) is here to guide you.

Since 1977, The BFA has been the UK's trusted franchising network, providing accreditation, education, and expert guidance. We're deeply committed to ethical franchising, and we help our member franchisors and franchisees build sustainable businesses.

CASE STUDY BRIGADIER SIMON BELL

Your name
Simon Bell.

When did you join the forces/police?

I first joined the Infantry Army Reserves in 1984.

When did you leave the forces/police?

2022.

What regiment/unit/division were you with?

Originally with the Cheshire Regiment

What role did you play?

After graduating from Sandhurst I held various training roles, including Chief Instructor for the Army Reserves. I was later promoted to Brigadier, serving as Assistant Divisional Commander across the UK and working on strategic projects for the Chief of General Staff.

What rank did you leave at?

Brigadier.

What attracted you to buying a franchise rather than going it alone?

I was looking for a business opportunity with a quality organisation that had a strong brand, and offered great training, as well as IT, marketing and legal support. Belvoir ticked all those boxes.

How did you find your franchise?

I was introduced to it by an

BFA RESOURCES AND SUPPORT

We provide a vast number of resources to ensure you have all the information you need to buy a franchise safely and successfully and if you can't find the answer on our website, please just pick up the phone.

We're here for you every step of the way, helping you navigate this new area and signposting you to everything you will need to make what could be one of the most significant and transformative decisions of your life.

Good luck and stay in touch.



ex-military colleague who was a Belvoir franchisee.

Which franchise did you buy?

I bought Belvoir Telford as a cold start in 2010.

How did you know it was the right franchise for you?

I liked the fact that Belvoir had been started by Mike Goddard, who was ex-RAF, and I knew many ex-military personnel had gone on to become successful Belvoir franchisees. The company had a recognisable brand, and as it was part of the BFA (British Franchise Association); I knew it was a reputable and ethical business that met their strict standards.

How did you finance your purchase?

I had savings and took out a loan for the working capital. I was still working with the Army Reserves so had some income, but I basically worked hard and lived frugally until I built the business up.

Why do you think ex-service/military people make good franchisees? What are the transferable skills?

Every successful business requires strong leadership from someone who can communicate easily and effectively, important skills in the military. Being ex-military also gives you a lot of credibility. People value our integrity and know that we don't make promises we can't keep.

What are some of the best things about being a franchisee?

It's great to be part of an organisation that offers best practice, understands the industry, and offers great support. As part of a franchise, you can contact the support team and the franchise network, knowing they'll understand any challenges you may be facing and offer solutions.

What advice would you give to someone about to leave the forces/police and thinking of buying a franchise?

Do lots of research. Talk to other veterans and find out as much as you can about your chosen industry.





National Franchise Week

Sees 2,000+ Miles Moved, £1,000 Raised and 100+ Brands Involved.

The BFA (British Franchise Association) has recently completed their inaugural National Franchise Week with franchisors, franchisees and sector suppliers taking part in a diverse range of events, designed to help them step away from their desks, focus on their mental health and wellbeing and raise money for charity.

Over 100 companies took part across five themed days, logging 2,230 miles of movement, attending 14 online classes, raising almost £1,000 for charity and supporting their local communities through volunteering.

During the week, mental health training company Cinder revealed the results of the first franchising Wellbeing Survey.

PILLARS OF WELLBEING

National Franchise Week was split into the five pillars of wellbeing: Move, Learn, Connect, Be Present and Give Back with different events organised by the association each day.



MOVE DAY

**SPONSORED BY MY FIT POD
MONDAY 16 JUNE 2025**

Although officially launched on 16 June, participants in Move Day had been getting active since the beginning of June. 32 individuals from 16 different brands took part, with donations being made to the mental health charity, Shout. Participants logged their movements in a private Strava group, with fierce competition for the top spot. In total, they walked, swam, biked and ran 2,230 miles and over 520 hours, the equivalent of completing more than 85 marathons and spending nearly 22 full days in motion.

The winning positions for distance and time were taken by Rachel Fay-Sedwick, founder of Little Learners, who walked and rode a total of 354 miles around the North East, along the Devon coastline and on her exercise bike at home, and Andrew Dick, standards manager at the BFA, who exercised over 50 hours during the month. Rachel said: "Exercise

has never really been my thing, so it was definitely a step out of my comfort zone; pushing myself showed me how much it can help both my body and my mind."

LEARN DAY

TUESDAY 17 JUNE 2025

Day two was made up of 14 individual online lessons, delivered by 13 brands to over 100 attendees, covering subjects from breathwork and mastering organisation, to how to take confidence building selfies and finding your 'why'.

CONNECT DAY

**SPONSORED BY HSBC UK, PLATINUM WAVE AND MORTON MICHEL
WEDNESDAY 18 JUNE 2025**

On Connect Day, 86 companies and 150 delegates attended EWIB (Empowering Women in Business) at the West Midlands Safari Park.

Delegates heard from six powerful speakers on everything from 'Purposeful Growth' to 'Situational Leadership'. A raffle was held in aid of The Cycle charity, which raised over £980. The Cycle is a nonprofit empowering women and communities through sustainable sanitation, gender equality, and improved menstrual health.

BE PRESENT DAY

THURSDAY 19 JUNE 2025

Jen Chapman-Boffin, founder of mental fitness and resilience



GIVE DAY

FRIDAY 20 JUNE 2025

Sponsored by Barclays, Give Day saw the franchise community doing voluntary work in their local communities. Members of the BFA team spent the day with the Retail Trust site in Derby, where they painted and restored outdoor furniture to help revitalise a valued community space.

Malcolm Heslop QFP from PartnerWise Franchise whose team logged 368.55 miles of activity in June said: "This has been a great initiative that has helped raise the profile of franchising and enabled people to get involved in a way that is personal to them."

CEO of the BFA Pip Wilkins QFP said: "What an extraordinary week; our enormous thanks to our generous sponsors and to everyone who took part, be that as a presenter or an attendee. We are delighted that whilst continuing to uphold the highest of standards in the UK franchising industry, we've also been able to create space for people to take a moment and prioritise their mental health, which is so important to us all and we hope the lessons learned will continue to support them in the future."

company Cinder, ran an online wellbeing retreat on Be Present Day and revealed the results of the first franchise sector mental health survey. The results showed that although there is much work to be done, 73% of franchisees and 89% of franchisors said that being a part of the franchise industry had maintained or improved their mental health and wellbeing.



ABOUT THE BFA

Since 1977, The BFA (British Franchise Association) has been at the heart of UK franchising, helping businesses and individuals unlock their full potential through business format franchising. By promoting ethical franchising through their standards-based process, offering expert guidance, and championing professional development, the BFA continues to shape the future of the UK franchise industry.

Email: info@kissmyglassfranchise.co.uk
 Web: kissmyglassfranchise.co.uk
 Enquiries **0333 323 3333**
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Kiss my Glass®

Window Cleaning

YOUR VISION IS OUR PASSION

Kiss my Glass is one of the fastest growing and lucrative Window Cleaning franchises around and you could be part of it.

As a Kiss my Glass franchise partner you would enjoy the benefits of high profit, recession resistant business with low ongoing running costs that, after initial investment has a high gross profit margin well into the 90%

Our proven business model has seen exceptional success for each and every one of our existing franchise partners - all saying its the best career decision they ever made.

There is much to know about this exciting franchise opportunity - more than can be conveyed in this limited space - This is why we provide, for those with a serious interest, an opportunity to in effect 'Try before you buy'.

As our guest, come up to York and stay a few days on us, and get a feel for the job first hand. This will give you the opportunity to take a close look at the financial side and see for yourself what this business can offer. Spend as long as you like and get in depth answers to all the questions you might have. Meet and talk to local franchisees, even accompany them on their round and speak with candour. We believe that this gives an invaluable insight for prospective franchisees and also gives them the inner confidence needed to the make the right decision.

We believe that we are the only company in the industry that offers such an opportunity.

Summary of Package

- Kiss my Glass franchise license
- Your own exclusive territory
- Enquiry fielding and distribution
- Dedicated KmG business mentor
- Manual of Operations
- Full training in all relevant aspects
- Marketing and stationary starter pack
- Full Job training at premises in York
- Health and safety training
- Additional ongoing training & support
- All required equipment to start
- Full water filtration/delivery system
- 3x Carbon fibre poles
- Roof rack and ladder
- Electric reel & 100m Hose
- Personalised van kit-out
- Van equipment maintenance training
- Full Kiss my Glass van livery

Franchise License £12,000
(Average for the industry)

Equipment set-up cost £10,000
(All you need to start working)

Ongoing Royalties 10% of turnover
(One of the lowest percentages in the industry)

how2 Franchise Ltd
rod@how2franchise.co.uk



Dyno-Rod

Two Powerful Pathways to Your Next Career

Leaving the armed forces is a significant life transition.

It's a moment filled with reflection, ambition, and the search for a new purpose. At Dyno-Rod, we understand the value of discipline, leadership, and resilience—qualities that veterans bring in abundance. Whether you're looking to build your own business or join a high-performing team, Dyno-Rod offers two exciting avenues to help you thrive in civilian life.

BECOMING A DYNO-ROD FRANCHISE OWNER

Dyno-Rod is one of the UK's most respected names in drainage and plumbing, with a legacy dating back to 1963. As a founder member of the British Franchise Association and part of the Centrica family, we offer unmatched brand recognition, corporate backing, and a proven business model.

What You Get as a Franchisee

- Established Territories: Invest from £300,000+ to take over a territory with existing infrastructure and income.
- Multi-Territory Opportunities: Scale faster with access to a large customer base.
- World-Class Support: Benefit

from in-house tools, KPIs, and business coaching.

- Recession-Resistant Industry: Drainage and plumbing services are always in demand—24/7/365.
- Marketing Power: National campaigns and local lead generation help drive growth.

Franchisees like Paul Odell and Kelly Chadwick have transformed their lives through Dyno-Rod. "The senior leadership team are really on point," says Paul. "It's

created massive opportunities for us." Kelly adds, "You feel very safe working with them. Growth is always a priority."

Who Makes a Great Franchisee?

You don't need hands-on experience. What you do need is:

- Strong commercial acumen
 - Inspirational leadership
 - A hunger to succeed
- You'll lead your team, deliver exceptional customer service, and drive business growth. With wraparound support, you're never alone.

JOINING THE DYNO-ROD WORKFORCE

If entrepreneurship isn't your path, we also offer fulfilling careers in engineering and office roles across the UK.

Why Work at Dyno-Rod?

With over 1,200 engineers and support staff across 54 franchises, Dyno-Rod is one of the UK's largest plumbing and drainage companies. Our teams are the backbone of our success, and we invest heavily in their development and wellbeing.



Roles Available

- Engineers:** Field-based roles with training provided. You'll help customers solve urgent problems and make a real difference. As a Dyno-Rod engineer, no two days are the same. You might start with a routine maintenance job, then respond to an emergency call-out where your quick thinking and problem-solving skills make all the difference. You'll work independently, but you're never alone—our support teams and tech systems keep you connected and equipped.
- Office Staff:** From customer service to operations, these roles keep our business running smoothly. Behind every successful engineer on the road is a dedicated office team keeping operations running smoothly. As an office team member at Dyno-Rod, you're at the heart of the action—coordinating jobs, supporting customers, and ensuring everything flows efficiently.

What Our Employees Say

According to Glassdoor reviews, our employees appreciate:

- A supportive team environment
- Opportunities for growth
- Flexibility and work-life balance
- A sense of pride in the brand

One employee shared, "The culture is great. You feel valued and supported." Another added, "There's a real focus on safety and development."

Why Dyno-Rod is a Great Fit for Veterans

Veterans bring leadership, adaptability, and a strong work ethic—qualities that align perfectly with our values. Whether you're leading a franchise or joining a team, you'll find:

- A structured environment
- Clear goals and KPIs
- A culture of respect and teamwork
- Opportunities to grow and lead

We're proud to support those transitioning from military service and offer a place where your skills are recognised and rewarded.

TRAINING AND DEVELOPMENT

We don't just hire people—we invest in them. Whether you're starting as an engineer or stepping into a franchise role, you'll receive:

- Technical Training:** Learn the tools of the trade from experienced professionals.
- Business Coaching:** For franchisees, we offer guidance on operations, finance, and leadership.
- Career Progression:** Many of our team members grow into leadership roles or expand into new territories.

CULTURE AND COMMUNITY

At Dyno-Rod, we foster a culture of inclusion, respect, and collaboration. We celebrate wins together, support each other through challenges, and build lasting relationships. Our community is one where veterans feel at home—structured, mission-driven, and united by purpose.

We pride ourselves not just on the services we deliver, but on the communities we serve. We believe that being part of a community means showing up, giving back, and making a difference beyond the day-to-day.

Across the UK, our teams actively support grassroots sports,

helping young people stay active, build confidence, and develop teamwork skills. From sponsoring local football clubs to volunteering at community events, we're proud to be a visible and positive presence in the areas we operate.

We also collaborate with local army cadet detachments, recognising the vital role they play in developing leadership and discipline in young people. Through fundraising, joint initiatives, and our partnership with ACCT UK (Army Cadet Charitable Trust) we are able to contribute directly to the development and wellbeing of cadet forces across the country.

In addition, we're honoured to support Jordan Wylie MBE, a former soldier and adventurer whose work inspires resilience. Dyno-Rod is proud to be involved in Antarctic Odyssey 2025, a bold expedition that raises awareness and funds for youth development. It's a mission that aligns perfectly with our values of courage, service, and community impact.

Whether it's through sponsorship, volunteering, or strategic partnerships, Dyno-Rod is committed to building stronger communities and supporting those who serve them. For veterans, this means joining a company that not only understands your background but actively champions the causes you care about.

NEXT STEPS
Interested in becoming a franchise owner?
Visit [dyno.com/franchise-opportunities](https://www.dyno.com/franchise-opportunities) to request a prospectus and learn more.

Looking to join our workforce?
Explore current vacancies at dyno.com/careers.

Useful Links
www.dyno.com
www.dyno.com/antarctic-odyssey
www.armycadets.enthuse.com/cf/take-action-dyno-rod

DYNO-ROD
Plumbing & Drains Services

Antarctic Odyssey 2025
Venturing the Unknown

Army Cadet Charitable Trust UK

Which? Trusted Trader

Your next mission starts here!

Join a team that values your service and supports your future.

Franchise opportunities

Careers

Franchise opportunities & career roles available, scan the QR codes to find out more.

Screen Rescue Birmingham SETS NEW RECORD OF: £103,980 T/O in Y1



CASE STUDY: Franchisee, Glenn Bowker

TERRITORY: Screen Rescue BIRMINGHAM

TRADING TIME: 12 Months

TURNOVER Y1: £103,980

GROSS PROFIT MARGIN: 87.2%

OPERATING VANS: 1

A Civilian Life of purpose with Screen Rescue

Why not own and operate a trusted and valued business in the Commercial Automotive Industry with an award-winning Screen Rescue Franchise?

Many service-leavers struggle with the return to civilian life and take up franchise ownership in their mission to find a role that continues to fulfil, motivate, and challenge them.

With transferrable skill sets ideally suited to most franchise systems and a proven business model to follow closely, franchise ownership can provide a robust safety net for ex-forces yearning to be their own boss.

Screen Rescue is the UK's only award-winning franchise providing a wide range of vital windscreen and glass repair services to all sectors of the thriving Commercial Automotive Industry, now worth £67bn to the UK economy.

Our purpose is simple: we repair windscreen and glass damages on a regular and reliable basis rather than replacing them, so that hundreds of our commercial automotive clients continue to make significant savings every day.

Our clients include new and used car garages, freight, haulage, transport, distribution and logistics carriers as well as school transport, mini-bus and coach hire, and public transport. Even civil engineering and construction companies together with local government, essential services and major fleet operators all enjoy the 'wow!' factor of our unbeaten repair results.

Screen Rescue provides an excellent opportunity for those seeking the freedom and flexibility of running a van-based franchise from home where the more clients you look after, the more repeat business you carry out; the more you can earn.

The franchise license comes with a protected territory designed

to deliver the maximum reward for your efforts so you can build a multi-van operation and scale up your franchise in line with your real ambitions.

Full training and award-winning franchisee support is provided in all areas of this franchise business, so no previous experience is required. The business model is simple to learn; highly profitable and easy to manage with Head Office support from Screen Rescue. Generating repeat business and multiple revenue streams, the rewards for hardworking franchisees really are unlimited.

There is no better time to join Screen Rescue. In January's VFA23 Awards we collected 'Best Franchisee Support' Gold Award Winner and last year our Stevenage franchisee, Keith Harrison picked up 'Franchisee of the Year' Gold Award Winner in the VFA22 franchise awards, as judged and sponsored by Barclays Bank. In the VFA24 awards, record breaking franchisee, Glenn Bowker is already nominated for 'Franchisee of the Year'.

We are on a mission to recruit ambitious franchisees with the drive and energy to be their own boss. If you are looking to return to civilian life and want to take up a business with real purpose, owning and operating a Screen Rescue franchise business could be the right resettlement opportunity for you. But don't just take our word for it.

Q1. Why did you decide to become a franchisee and start this franchise business?

I had come to a point in my life where I needed to make a definitive decision as to which direction I wanted my future working life to take and after much thought and soul searching I decided that I wanted to be my own boss and the Screen Rescue business model ticked the boxes that I was looking for in being able to manage my own business alongside the extensive support they provided.

Q2. What research did you do before choosing Screen Rescue?

I performed as much local market research as possible, including looking at the numbers of potential clients in each business sector and trying to find out as much as I could about my local competition to see what kind of market may exist for the commercial screen repair services

Q3. What were the challenges you faced, and how did you overcome them?

Initially it was a big challenge to get enough decision makers to talk to me and discuss my service offering but with tenacity and calling back, I managed to speak with them and once I was able to demonstrate my capabilities I repeatedly signed up new clients for regular fleet checking services over the first 3-4 months.

Q4. How have your daily activities changed now you're in month 12 of trading?

My time is now spent mainly providing my repair services to my current client base rather than selling to new potential clients, because I'm pretty much at full capacity for a single van operation.

Q5. How do your client numbers look now vs when you first started trading?

I currently have around 90 active clients and I'm still adding approximately 1-3 clients per month on average.

Q6. What makes your business unique?

Alongside offering both chip and scratch repair – which no other provider in my area seems to do - I feel my professionalism, my repair quality and my reliability is what really sets my business apart from the competition.

Q7: How do you feel about setting a brand-new Screen Rescue record of £103,980 turnover in your first trading year?

I'm absolutely delighted with how the first year's trading has gone. My original revenue target was for around £50k in my first year so the actual performance being double that has way exceeded my expectations of what the franchise business model could offer so early in the process. The challenge now

is to keep producing consistent results in my second year.

Q8. What do you most enjoy about working for yourself?

I love the flexibility working for myself provides and the lack of any stifling corporate culture and structure.

Q9. What would you say are your top three skills and attributes that helped to get you there?

I really don't think the answer is that complex; just a mixture of hard work, tenacity, delivering high quality repairs and being consistently reliable for your customers while following the proven business model – it does what it says on the tin.

Q10. What is the greatest challenge you now face?

To keep the jobs rolling in and ensure I continue to use my time as effectively as possible. It genuinely does help with the daily support I receive from Head Office – without them I'd be desk bound chasing invoice payments and pushing paperwork.

Q11. What are the qualities of a successful entrepreneur?

Hard work, tenacity, having a good understanding of which jobs and which clients make money and prioritising them accordingly while having a good handle on your P&L on an ongoing basis.



KEITH HARRISON, AWARD-WINNING FRANCHISEE

"I was attracted to the extensive franchise package and the exceptional level of training and ongoing support you get with a turnkey Screen Rescue franchise. Right from the start I had total confidence in the professional way the franchisors assisted me with my business plan and my tailored financial forecast, and found it was a straightforward process to raise the funds I needed for my working capital."

"Now three years on, I'm expanding my business portfolio, having purchased my second territory from my own company profits. With award winning franchisee support and the Tailored Franchise Expansion Support Package, I'm recruiting my first Technician and opening Screen Rescue Milton Keynes in New Year."

"I know the Franchise Expansion Plan and the proven systems in place will take me through my multi-van scale-up and I can't wait to get going again!"

Keith Harrison, franchisee Screen Rescue Stevenage GOLD WINNER VFA22 'Franchisee of the Year'

Q12. What advice would you give to any other franchisee considering joining Screen Rescue?

Do your local market research and understand the local business potential.

Q13. What plans do you have over the next three years?

I plan to consolidate and stabilize the business for the next 6-12 months and then look at possible expansion of a new technician in the Birmingham

area and then also review the possibility of expanding the operation into new postcode areas in the Midlands in the mid to long term.

SCREEN RESCUE

- VFA24 Glenn Bowker nominated: Franchisee of the Year
- VFA23 Gold winners: Best Franchisee Support
- VFA22 Gold Winner: Franchisee of the Year
- VFA22 Silver Winner: Best Franchisee Support



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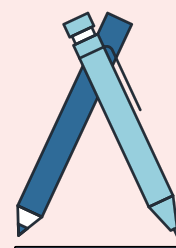


The Screen Rescue license fee is £19,750 + VAT (VAT is reclaimable). Our bank approved business model enables you to borrow up to 70% of the total investment. Personal investment of 30% is required. T&C's Apply. Utilising the bank funding option, means most individuals can enter this franchise with personal savings of just £10,500.

The MoD Enhanced Learning Credits Scheme

The MOD's Enhanced Learning Credits Scheme (ELC) promotes lifelong learning amongst members of the Armed Forces.

The scheme provides financial support in the form of a single up-front payment in each of a maximum of three separate financial years. You are reminded that ELC funding is only available for pursuit of higher level learning i.e. for courses that result in a nationally recognised qualification at Level three or above on the National Qualifications Framework (NQF) (England, Northern Ireland and Wales), a Level six or above on the Scottish Credit and Qualifications Framework (SCQF) or, if pursued overseas, an approved international equivalent qualification with an approved learning provider.



Getting Started: How does it work?

1. There are several stages to the ELC process. Full information is set out in Joint Service Publications (JSP) 822.
2. First you must have already been registered to become a Scheme Member and have accrued a sufficient amount of service before you can submit a claim. If you are still serving speak to your local Education Staff as they will be able to check your entitlement for you. If you have left the forces contact ELCAS as they can make the appropriate checks.
3. Have a look at Service Personnel Claiming ELC or Service Leaver Claiming ELC respectively as these pages will tell you how to make your claim.
4. Finally you must complete your Course Evaluation via the Member's Area. Please note that further claims cannot be processed until the evaluation has been completed. ●



Before making an application, Service Leavers are advised to first check the national position on existing support with the relevant national education authority (e.g. in England BIS or SFA). There may already be existing 'free' provision by another route e.g. those aged 25 years or under are already entitled to a first level 3 in England; free entitlement for all who fulfil the residency requirements on degree/HND level courses in Scotland; Welsh residents also attract some support for FE and HE provision. It makes sense for SL to explore alternative routes before considering support and access through the ELC 'top up' scheme, but there are safety measures in place to prevent any possibility of double funding.

CLAIMANTS PLEASE NOTE: YOU ARE REQUIRED TO SUBMIT A CLAIM FOR EACH ACADEMIC YEAR OF THE COURSE. ONLY ONE YEAR OF STUDY SHOULD BE ENTERED ONTO EACH CLAIM FORM.

BACKGROUND

The Publicly Funded Further Education/Higher Education scheme provides Service Leavers and Service Personnel in their qualifying resettlement phase with access to a first full Level three (GCE A level or vocational equivalent), or a first higher education qualification (a foundation degree or a first undergraduate degree or equivalent) free from tuition fees. If a Service Personnel has obtained 120 credits this would result in a Higher Education qualification and makes them not applicable for this scheme. MOD and the relevant national education authority in England, Scotland, Wales and Northern Ireland pay for the tuition fees in full rather than the individual making a contribution towards the cost.

Claim Process to be Followed by Learners and Learning Providers

ONE. Learner identifies course of learning in liaison with Approved Learning Provider

TWO. Learner completes ELC Claim Form (form ELC 005.01)

THREE. Learner submits Claim Form (form ELC 005.01) to Commanding Officer and Education Staff for approval

FOUR. All ELCAS Submissions must be sent online. Offline forms are only for personnel submitted to MBOS who have not qualified for 6 year's service but have been granted access to ELCAS due to level of injuries sustained.

FIVE. ELCAS checks eligibility of Learner to claim an ELC via ELCAS database or Education Officer checks via online system

SIX. ELCAS or Education Officer process and approve Claim and sends Learner a CLAIM AUTHORISATION NOTE (CAN form ELC 005.02)

SEVEN. Learner books course of learning with the Learner Provider, pays 20% personal contribution/deposit and passes the CAN (form ELC 005.02) to the Learning Provider as authority to proceed

EIGHT. Learning Provider sends invoice addressed to Director General Financial Management Shared Service Centre to ELCAS (after course start date)

NINE. Within 15 working days of receiving an invoice ELCAS checks invoice against approved Claim record and passes to relevant MoD Budget Manager. The Budget Manager authorises the data and then passes on to the Director General Financial Management Shared Service Centre for Payment.

TEN. MoD Director General Financial Management Shared Service Centre makes payment to Learning Provider and issues a remittance. (Please note that once DGFM SSC received payment instruction it may take 30 days for payment to be made).

FURTHER INFORMATION

If claim is rejected in step three (return to step one) or five (return to step three).

Invoices for unauthorised claims and/or missing the required information returned to the learning provider.



Claiming

Before being eligible to make an ELC claim, individual scheme members must have completed not less than six years eligible service (lower tier). If you have completed four years qualifying service prior to 1st April 2017, please read JSP 822. The lower tier of funding is up to £1,000 per claim instalment and the higher tier (eight years service) is up to £2,000 per claim instalment. Only service accumulated since 1st April 2000, may be counted as eligible service for the purpose of the ELC Scheme.

You are entitled to make three ELC claims in total. You can only make one claim per financial year (1 April – 31 March), however if you have served between 6 and 8 years you are eligible to aggregate all three claims together. As the expiration date of your claims is dependent upon many factors please read JSP 822. If you are claiming in the last year of scheme eligibility, study must commence before scheme expiry date.

If you are in your qualifying resettlement phase you may be eligible to claim under the Joint Funding Initiative (PF FE/HE Scheme). For the full details and to check the eligibility rules, please view the Serving Personnel/Claiming Publicly Funded FE/HE page. ●

Claiming ELC Funding

You are required to read this page if you are in service or ex-service and are looking at claiming on the ELC Scheme.

Before registering for any learning activity serving personnel must get authorisation from their line manager and Education Staff to ensure that their chosen course meets the MOD requirements for ELC funding. Ex-Service personnel must get authorisation from their Single Service Representative.



ONE.

You fully must research both the Provider that you choose and the course that you wish to study. TOP TIP: Please note that providers may move on and off the approved list and so it is advisable to check your provider is approved before you undertake any claim.

TWO.

ELC funding is only available for courses that result in a Nationally Recognised Qualification at level three or above on the National Qualification Framework or level six or above on the Scottish Credit and Qualifications Framework. Just because an organisation is listed as an Approved Provider does not mean that all of their courses are of the required level. TOP TIP: The course must be listed as an approved course (on the ELCAS website) for your chosen Learning Provider. You can verify this information by viewing the Searching for a Learning Provider page.



20%

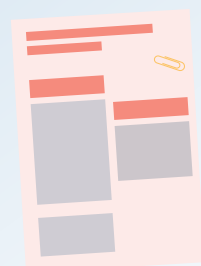


SIX.

You must make a personal contribution of at least 20% from your own resources towards the total course cost. You will also be responsible for any costs associated with food, accommodation, course books, material, travel and subsistence. BE AWARE: MOD rules strictly forbid the acceptance of inducements or incentives from providers including subsidies, free accommodation, travel and equipment. Learners who breach these rules risk forfeiting their ELC membership.

SEVEN.

If you are making a second or third claim you must first ensure that you have completed the Evaluation Form via the Member's Area for all previous ELC funded courses. You must also provide documentary evidence to demonstrate that you have completed previous courses to your Education Staff. TOP TIP: MOD and ELCAS rely on accurate completion of evaluation forms to help us assess Learning Provider performance. Please help your fellow claimants to access the best possible learning provision by providing timely and accurate evaluation feedback.



THREE.

You must present your Claim Authorisation Note (CAN) to your chosen Provider before your course start date. If for any reason you do not undertake the course you must submit a request to cancel/reinstate the claim. Failure to do so may result in the loss of Scheme Membership, which will prevent any future claims.

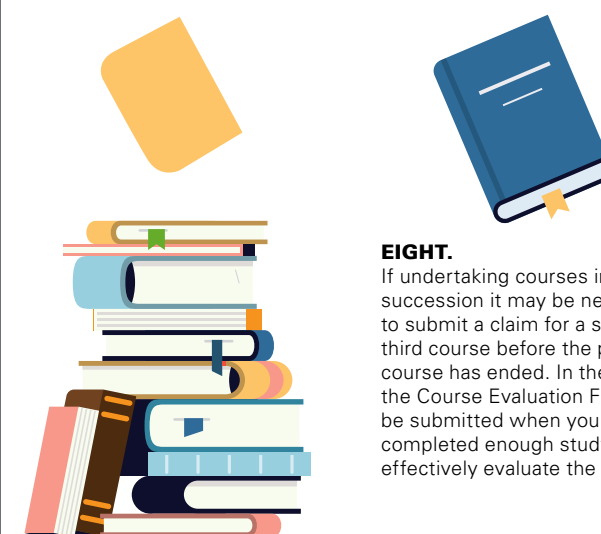
FOUR.

You must ensure that you fully research the course and the requirements prior to submitting a claim for ELC funding. Claimants need to be aware of the implications of cancelling or withdrawing from a course of study funded by ELC. Always consult Education Staff before doing either in the first instance, because it can have a serious effect on future ELC eligibility. (See cancellation/reinstatement section).



FIVE.

The proposed learning activity must be of benefit to the Service. Applicants are required to demonstrate that their proposed course of study is as a result of careful planning (use Personal Development Records).

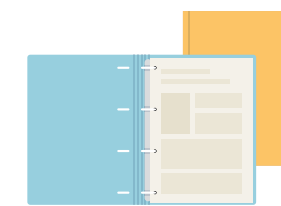


EIGHT.

If undertaking courses in quick succession it may be necessary to submit a claim for a second or third course before the previous course has ended. In these cases the Course Evaluation Form can be submitted when you have completed enough study to effectively evaluate the Provider.

NINE.

If your course is split into modules, list each module you are claiming for. However, for longer courses of study such as degree level, where the academic year is out of synch with the financial year, it is permissible to use one claim for several modules which count towards a continuous and recognised block of study which may extend into or start in the next financial year. TOP TIP: You must refer to the Joint Service Publications (JSP) 822.



TEN.

Retrospective ELC claims are not permitted. Claim forms must be received by your Education Staff at least 25 clear working days prior to the course start date. You must ensure that you have enough time to receive the Claim Authorisation Note to present to your chosen provider before the course starts. (Please note that for courses with Open University the CAN must be presented to them by the final course registration date).



Eligible Service Personnel

PROCEDURE FOR ELIGIBLE SERVICE PERSONNEL

Please note that the following information must be submitted to your Education Staff (in paper or electronic format) a minimum of 25 working days prior to your course start date/registration date:

- Fully completed claim form.
- Full information about the course that you wish to undertake and include details of your registration date where applicable.
- On receipt of your Claim Authorisation Note (CAN), you must present it to your chosen Learning Provider before the course is due to start.



Choosing Your Learning Provider

A key stage of making a claim is choosing a suitable learning activity and Provider.

Your chosen organisation must be an ELC Approved Provider. For claims including an element of PF FEHE funding your chosen organisation must also be a PF FEHE approved provider. Use only the comprehensive list of Approved Providers available via the search engine by visiting **www.enhancedlearningcredits.com/learning-provider/provider-search**

The easiest way to identify a suitable

provider is to use the search filters available. Using these results you can then either refine your search to take into account other factors or you can explore the individual provider websites through the links provided. This search engine facility also allows searches for PF FEHE approved providers, Approved Learning Providers by name, The Geographic Area, Course Title, and/or Delivery Method. Please note that when searching for Learning Providers offering distance learning you should not search by geographic location. ●

Points to note when booking your course

If you are not happy that your chosen Learning Provider is following the ELC scheme policies, please detail your complaint in writing via your Education Staff or Single Service Representative.

Please note that although the Learning Provider as an organisation may be Approved you must still ensure that the specific course has been approved by MoD. Only MoD approved courses will appear on the Provider's course listing on the ELCAS website Learning Provider Search Engine.



Single Service Representatives

AMENDING, CANCELLING & REINSTATING A CLAIM

All Learners wishing to withdraw from their chosen learning activity should contact their designated Education Staff. Learners are reminded that re-instatement of an ELC instalment is only permitted for those who have to withdraw from a course of study because of operational or compassionate circumstances. Further details can be found in JSP 822.

Individuals who give up a course through lack of commitment will not be considered for reinstatement of an ELC

instalment. This also applies if they withdraw because the course did not meet their expectations.

Scheme members who request a reinstatement under such circumstances risk forfeiting their ELC instalment and membership eligibility of the ELC scheme.

If ELCAS has already generated a payment file for the learning activity then the Learner should follow the Single Service reinstatement procedure NOT the cancellation procedure. Outlines of these procedures along with the necessary forms are available through the links from this section of the magazine. ●

LEARNERS WISHING TO AMEND THEIR CLAIM DETAILS SHOULD FOLLOW THE GUIDANCE BELOW

CHANGE OF DETAILS	PROCESS TO FOLLOW
Change of course start date (up to three months)	Amendment
Change of course start date (greater than three months)	Cancellation/Reinstatement
Change of course end date	Ed Staff/Line Manager to agree. ELCAS do not need to be informed
Change of course costs (total, ELC grant or contribution value)	Amendment
Change of course costs from lower tier to higher tier (claim form signed prior to claimant becoming eligible at higher tier rate)	Cancellation
Addition or Deletion of a module from an overall course (only to be permitted where resultant course still fulfils eligibility criteria)	Amendment
Change of course	Cancellation/Reinstatement
Change of Provider	Cancellation/Reinstatement
Change of course code	Amendment

N.B All amendments must be received by ELCAS in writing (email, fax or letter) from a member of Education Staff who is authorised to sign off claims.

Changes to Enhanced Learning Credits and Further Education and Higher Education Schemes

Since 01 April 2016 the Enhanced Learning Credits (ELC) and Further Education and Higher Education schemes have changed, including the introduction of auto-enrolment of all current Service Personnel. The MoD promotes lifelong learning among members of the Armed Forces, and this is encouraged through the Learning Credit schemes. The aim of the changes to the schemes are to make ELC easier to use and more accessible to all current Service Personnel (through auto-enrolment); and to enable them to make use of ELC to enhance personal and professional qualifications in a more flexible way, both while serving and to aid career transition from the Service. Under the ELC and FEHE schemes

qualifying Service Personnel (SP) and Service Leavers (SL) receive financial help with the cost of learning. ELC allows a single payment in each of a maximum of three separate financial years; or now a single, aggregated lower tier payment. The FEHE scheme provides full tuition fees for eligible SL undertaking their first further or higher level qualification. The level of funding will remain the same, with an ELC lower tier of up to 3 payments of up to £1000 in 3 separate financial years and a higher tier of up to 3 payments of up to £2000 in 3 separate financial years. SP and SL are eligible for up to 3 payments. FEHE will continue to pay in full for a first qualification from Level 3 (2 x A Levels or equivalent) up to undergraduate degree level. •

The key changes to the schemes are as follows:

- All Service Personnel (SP) currently in service will be auto-enrolled to be eligible for both Schemes, as will future SP on completion of Phase 1 training
- A new ELC payment has been created: an aggregated lower tier payment, a single payment of up to £3000 for those with 6 or more years of qualifying service completed on or after 1 Apr 16, which will count as all 3 payments.
- The qualifying service required for lower tier payments and FEHE will increase from 4 to 6 years from 1 Apr 2017. SP who have already accumulated 4 years qualifying service before 1 Apr 2017 will keep their entitlement to use lower tier payments and FEHE.
- Post service access to ELC and FEHE, for all those leaving on or after 1 Apr 2016, will be reduced to 5 years.
- Those who left between 1 Apr 11 and 31 Mar 16 (both dates inclusive) will have until 31 Mar 21 to use ELC or FEHE – 5 years from now. Anyone who left before 01 April 2011 will retain 10 years of post-service access.

Single Service Representatives (SSR) Contact Details

If you are out of the services please ensure you send your claim form and required documents to your Single Service Representative and not ELCAS. You can view their details by visiting the Service Leaver Claiming ELC page.

ELCAS CONTACT DETAILS

ELCAS
Basepoint Business Centres
Tewkesbury Business Park
Oakfield Close
Tewkesbury
Gloucestershire
GL20 8SD

Tel: UK: 0845 3005179
Overseas: 0044 191 442 8196
Lines open 09:00 – 17:00
Monday to Friday
excluding bank holidays
Email: elcas@m-assessment.com



CONTACT US

Service Representative (SSR) if you have been unable to find the answer to your query on the website and the FAQs page, contact;

ELC MANAGER

Mailpoint 3.3
Leach Building, Whale Island
HMS Excellent
Portsmouth
PO2 8BY

Tel: 02392 625954
Email: NAVYTRGHQ-
EL3RRESETSO3C@mod.uk

ARMY

Learning Credit Scheme (LCS)
Manager
Education Branch Zone 4, Floor 2,
Army Personnel Services Group,
Home Command
Ramillies Building, Army HQ
Monkton Road, Andover
SP11 8HJ

Tel: 01264 381580
Email: elc@detsa.co.uk
The Army ELC helpline is
open Wednesday 0930-1230.

ROYAL AIR FORCE

Learning Credits Administrator
Accreditation and Education Wing
RAF Central Training School
HQ 22 TrgGp
Room 221B
Trenchard Hall
RAF College Cranwell
NG34 8HB

Tel: 01400 268 183
Email: 22TrgGp-CTS-AandEWg-
LCA@mod.uk

Eligibility Rules

IN ORDER TO TAKE ADVANTAGE OF THE SUPPORT CLAIMANTS MUST:

- Have previously joined the Enhanced Learning Credit (ELC) scheme and have completed six years eligible service (four years qualifying service prior to the 1st April 2017).
- Only apply for a first eligible FE/HE qualification at the level for which they are academically qualified to enter learning on leaving the Service.
- Have not already obtained 120 credits.
- Have left the Service or entered their qualifying resettlement phase on or after 17 July 2008.
- Meet UK's residency requirements to qualify for full state subsidy.
- Be undertaking at least the equivalent of 25% of a full time course.
- Undertake learning with an approved provider listed on the ELCAS

website as a PF FEHE provider and ensure the chosen course is designated for student support.

- The course of study must be completed prior to the period of entitlement ending.

QUALIFICATION LEVEL

- This commitment will provide access, free from tuition fees, for your: **First Level three or national equivalent.** This refers to a first full Level three i.e. the achievement of two GCE A levels (A2) (passes at A-E) or vocational equivalent as defined by the National Qualifications Framework (NQF) or the Qualifications and Credit Framework (QCF) (England, Northern Ireland and Wales); or in Scotland a Level six qualification (SVQ Level three on the Scottish Credit and Qualifications Framework (SCQF).

- Or a first foundation degree or first full undergraduate degree or national equivalent. Typically to be eligible for this support, the higher education qualifications would be at levels four-six of the Framework for Higher Education and Qualifications in England, Wales and Northern Ireland (FHEQ) eg: a first undergraduate degree (including foundation degree) or Higher National Certificate or Diploma for which the entry qualification is lower than a degree and which normally takes place at a publicly funded institution.
- In Scotland the equivalent qualification is a Higher National Certificate (HNC), Higher National Diploma (HND) or a first undergraduate degree, undertaken at a further education college (FE college) or a higher education institution (HEI).

CLAIMING

- Firstly read the Joint Service Publication (JSP) 822 and ensure you meet the eligibility criteria.
- Complete the PF FE/HE claim form (paper/electronic) and submit it to your Education Staff a minimum of 25 working days prior to your course start date/registration date.
- Check the ELCAS website of approved PF FE/HE providers – Publicly Funded FE/HE providers for the purpose of this support will be highlighted and ensure the chosen course is designated for student support.
- Provide evidence of your last day of Service which can be one of the following: - copy of your discharge document, copy of P45 terminating employment, document stamped by regiment confirming leaving date.
- Provide a copy of a utility bill showing your home address.

- Submit full information about the course that you wish to undertake and include details of your registration date where applicable.
- If wishing to use a new provider ensure they will be eligible to participate in this scheme (they must deliver Publicly Funded FE/HE) and ask them to apply for approved provider status as per the information on the Learning Provider page of the ELC website.
- As with the current ELC scheme – try not to leave everything to the last minute. Allow time for any new providers to be accepted onto the scheme. This can be a lengthy process. Once accepted you can submit your application.
- Remember! If you are submitting your second or third claim, you must complete your previous claim evaluation form online via accessing your Member's Area.

If you have any questions with regards to the above, then please discuss with your Single Service Representative.

Submit all necessary documentation to your Single Service Representative (address details above).

RAF Personnel can request a copy of their discharge document from the RAF Disclosures team at www.raf.mod.uk/links/contacts.cfm.

Army Personnel can request details of discharge dates from the Army Personnel Centre – phone number **0845 6009663**.



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