

# ER

Spring 2026 **£Free**

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

# magazine

From  
Service

to Safety

Unlocking a Rewarding  
Civilian Career in  
Fire Risk Assessment



**ARMY HIVE INFORMATION SERVICE**

Army HIVE is an MOD organisation, delivering information support for the whole Service community. **P10**

**CAREER TRANSITION PARTNERSHIP**

Providing comprehensive personal support for Service leavers who are transitioning from their military career into civilian life. **P26**

**BUILD A BUSINESS WITH GUARANTEED DEMAND**

Hire A Hubby represents more than a van and tools. It is a 25+ year proven franchise model, designed for sustainable local ownership. **P42**

**THE ELC SCHEME**

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



# 80 years on we're helping people just like you make better pension choices. Join us. Job done.

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Our Forces Pensions Consultants, the experts at the Forces Pension Society, are here to provide personal guidance. Access to our experts is included in your annual membership subscription and the earlier in your career you take an interest in your pension, the better.

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### Independent, not-for-profit

As an independent, not-for-profit organisation, our membership subscriptions help to fund our support for the Veterans' Community, our Roadshows and Webinars, our attendance at CTP Employment Fairs, plus our vigilance in challenging governments whenever we spot unfairness or injustice in the system.

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**A career that goes the extra mile with Calor**

For those transitioning from military to civilian life, understanding the career options available is understandably a huge consideration.

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Army HIVE is an MOD organisation, delivering information support for the whole Service community on a wide variety of topics affecting everyday Service and personal life



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There's a franchise to suit every budget and everybody.



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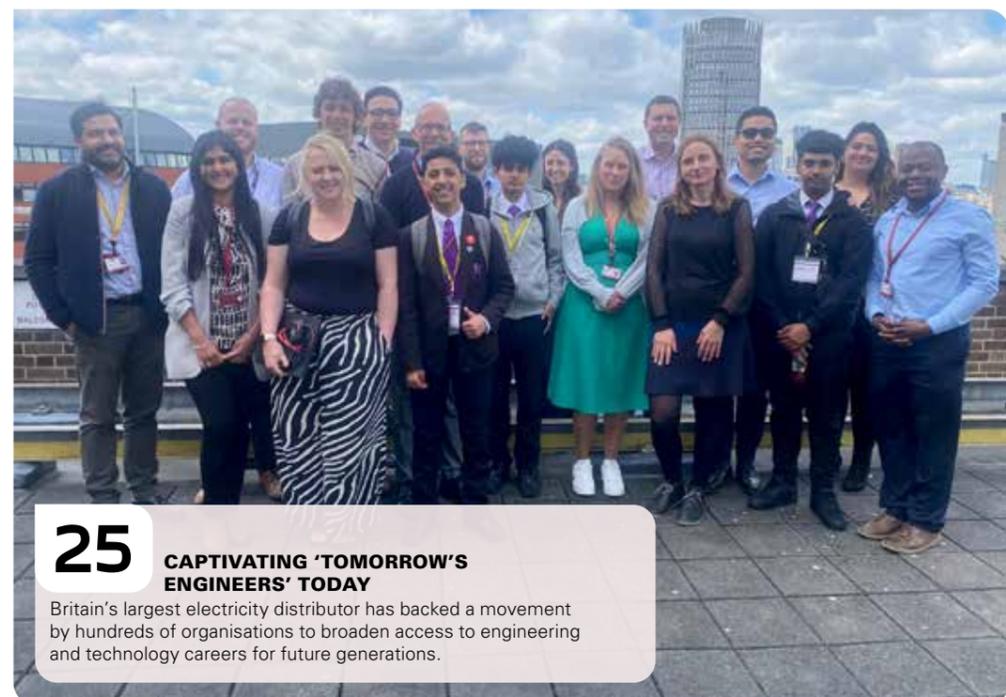
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As veterans make the transition from military service to civilian life, the importance of making or updating a will can get overlooked.

# Welcome...



Welcome to the Spring 2026 issue of Easy Resettlement Magazine...

We finally seem to be turning a corner weather wise and starting to see spring pushing through, with lighter and brighter mornings and nature starting to emerge. With what was one of the wettest February's in decades, this spring issue will hopefully wet your appetite with lots of new employment, training and franchise opportunities for those of you leaving service and starting a new civilian career. So, 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](http://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.

To ensure you never miss a copy of Easy Resettlement you can subscribe for free by visiting our website [www.easyresettlement.com](http://www.easyresettlement.com) You may also wish to follow us on our various social media platforms; which include X formerly known as Twitter, as well as Facebook, Instagram and LinkedIn. These pages can be found from the links on our website. If you would like to share anything else with any of our team, please email [James@easyresettlement.co.uk](mailto:James@easyresettlement.co.uk)

**PHILIPPA DAVENPORT**  
EASY RESETTLEMENT EDITOR

# ARE YOU LEAVING THE ARMED FORCES & LOOKING FOR A NEW ROLE?

SEARCH 1,000S OF JOBS TODAY...

For over 15 years, Security Cleared Jobs has been on the front line of recruitment, connecting skilled, security cleared professionals, like you, with organisations that rely on trust, discipline and operational excellence.

When you leave the Forces, you take with you something of high value: your security clearance. In the civilian world, that's gold dust. With clearance taking months, sometimes longer to secure, employers are actively searching for veterans like you who already hold it. In most cases, your existing clearance can transfer seamlessly, giving you a tactical advantage and fast-tracking your move into a civilian role.

Every day, Security Cleared Jobs hosts thousands of live opportunities and maintains a database of over 100,000 skilled professionals, actively searched by employers across defence, cyber and intelligence sectors. The best part? It's completely free to use. Explore roles that match your clearance, experience and skill set and discover just how valuable your service can be in your next role.

Beyond the Job Board, we also run in-person events across the UK, giving you direct access to employers operating in secure environments. In 2026, we're hosting four major EXPOs, uniting the Security Cleared EXPO, Cyber Security EXPO and Veteran UK under one roof.

These events have already helped thousands of service leavers transition successfully, connecting with top employers who understand the value of military precision, discipline, and commitment.

**Your uniform may change, but your mission doesn't. Security Cleared Jobs: helping you deploy your skills where they're needed next.**

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SCJ SecurityClearedJobs.com



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# 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 more '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."



Partnering with other Gold Award level businesses is one of the ways we best support this commitment.

Cambridge-based Marshall is trusted by some of the largest aerospace and defence companies in the world to support with the complex maintenance, repair & overhaul and parts manufacture across multiple aircraft types. They have supported the Lockheed Martin C-130 Hercules

### 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.



### 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.



### 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."



Army HIVE is an MOD organisation, delivering information support for the whole Service community on a wide variety of topics affecting everyday Service and personal life, including relocation, accommodation, health and wellbeing, education, employment, finance, deployment, resettlement, and the local area. The service is free, easily accessible to all customers, and available worldwide. HIVE staff can research information and are also able to provide confidential signposting to further sources of support. For Service personnel, a partner or wider family member, veteran or MOD civilian, HIVE support is available face-to-face, by phone/email, or electronically from a network of HIVE Information Centres and online platforms.

**OVERSEAS**  
Our Cyprus team's blog is at [www.cyprushive.blogspot.com](http://www.cyprushive.blogspot.com) and includes contact details for all HIVEs across the Island. For all other overseas locations, see the Overseas HIVE Blog at: [www.internationalhive.blogspot.com](http://www.internationalhive.blogspot.com) Support to veterans in any overseas location is available; just contact the closest HIVE or our iHIVE - RC-Pers-HIVE-iHIVE-0Mailbox@mod.gov.uk

**HIVE INFORMATION PROVISION**  
HIVE provides information relevant to the Service community on its Blogs and social media. These publish national and local

information from the MOD daily, together with key messages from other Government departments such as Department of Work and Pensions, the NHS, Service charities and support agencies, as well as details of local services and events. A weekly email round-up of the main posts can be signed up for on the HIVE Blog, enabling customers to keep up to date with the latest local and Service-community news.

**HIVE CORE INFORMATION SHEETS**  
HIVE maintains core information sheets on its Blog, in addition to individual Location Guides. The following information sheets can be downloaded from the HIVE Blog, by selecting 'Information Sheets' from the menu at the top.

- Accommodation
- Childcare, Schools and



## Army HIVE Information Service

[www.army.mod.uk/hives](http://www.army.mod.uk/hives)

Adult Education

- Employment
- Finance
- Health and Wellbeing
- Domestic Abuse support

Providing answers to individual enquiries: HIVEs can answer questions from the Service community on a wide range of topics. Queries could be anything from an MOD discount code to more complex matters requiring research and liaising with other agencies; either way we aim to provide a response in the shortest time possible and ideally within 24 hours.

**WELFARE INFORMATION, SIGNPOSTING AND REFERRALS**  
HIVEs have a vast amount of knowledge of welfare agencies, both internal and external, and can assist customers from

across the Service community by researching the most appropriate sources of advice and support for those with specific welfare issues. HIVEs adhere to a strict Code of Confidentiality.

### HIVE SUPPORT FOR SERVICE LEAVERS, VETERANS, AND THEIR FAMILIES

HIVE works closely with organisations such as the Career Transition Partnership, MOD Veterans Services and Service charities. We regularly post information relating to employment fairs, job opportunities, training webinars and mentorships, and the wider support available to Service leavers, veterans and their family members. HIVEs also host information on key Transition topics and events, and can provide publications that offer comprehensive guidance to those leaving Service.

### HOUSING INFORMATION

HIVEs hold information on all aspects of Service and civilian accommodation and can support those in-Service with accessing the most up to date information on military accommodation worldwide, plus also Service leavers and veterans with guidance on civilian housing options and sources of Service-specific housing support. HIVEs post housing information regularly on our online platforms, including Civilian Housing Briefs, and schemes such as Op FORTITUDE (which supports veterans at risk of homelessness).



**CONNECT WITH ARMY HIVE**  
For information on a wide range of topics relevant to the Service community, visit the UK HIVE blog and sign up for weekly update emails for any locations relevant. For details of the worldwide network of Army HIVEs: [www.army.mod.uk/hives](http://www.army.mod.uk/hives) Follow Army HIVE on Facebook, X (formerly Twitter) and Instagram

### HEALTHCARE AND WELLBEING INFORMATION

HIVEs can provide information on military medical and dental care for those serving, and also local civilian NHS GP practices, including those that are accredited as 'veteran friendly'. Information updates from the NHS are provided regularly on our online platforms, particularly regarding schemes relevant to the Service community and veterans, such as Op COURAGE (the NHS veterans mental health support service), Op COMMUNITY (which provides single points of contact for Armed Forces and veterans' healthcare advice), and Op RESTORE (which was formerly the Veterans Trauma Network).

### MOD COMPENSATION SCHEMES AND ARMED FORCES PENSIONS

HIVE staff are able to signpost to the correct information on compensation scheme claims, such as the War Pension and Armed Forces Compensation Scheme, including those who have claimed previously and wish to explore a review or any additional allowances. HIVEs can also make referrals to colleagues within the MOD that can assist – free of charge – with forms or more complex matters, including support on Armed Forces Pension enquiries.

### BENEVOLENT SUPPORT

HIVEs work closely with Service charities, and are able to support customers by signposting or referring to sources of benevolent support for those facing hardship



or requiring assistance with one-off costs, such as a deposit and/or set-up costs for a new home. This can include bespoke charities and Regimental Associations, as well as other 'lead' charities that administer requests and source funding on behalf of service users.

### HIVE SUPPORT FOR NON-UK NATIONALS

Army HIVE has a team of staff with extensive experience and knowledge on a range of non-UK National topics, and can assist Service personnel and their family members with information on such matters as visas for family members joining a Service person in the

UK, and regularising immigration status for those transitioning out of Service. Get in touch at: **RC-Pers-HIVE-NonUKNat-0Mailbox@mod.gov.uk**

### HIVE SUPPORT TO RESERVISTS

The HIVE service is equally available to Reserve units, and to Reservist personnel and their families. HIVEs can support individuals with any information, support, or welfare signposting that they may need.

### TRI-SERVICE INFORMATION SUPPORT

Customers from across the RAF, Royal Navy Service communities can also access support from the single Service HIVE organisations.



**RAF HIVE**  
RAF HIVE service delivery maintains core information publications on Accommodation, Health & Wellbeing, Employment and Finance, among others, across the three services. These are available to download, request by email, or collect in person through our centres on units. Contact details for RAF HIVEs can be found at: [www.raf.mod.uk/serving-families/hive-finder](http://www.raf.mod.uk/serving-families/hive-finder)

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**ROYAL NAVY FAMILY & PEOPLE SUPPORT (RN FPS)**  
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# Helping Military personnel secure the right mortgage for their needs

Buying a home is a big step for anyone, but for members of the UK Armed Forces, the process can feel more complicated.

Frequent relocations, overseas postings and unique income structures often make mortgage applications challenging. The good news? There are lenders, Government schemes and practical tips that can make homeownership achievable.

## WHY CAN IT BE A CHALLENGE FOR ARMED FORCES PERSONNEL TO GET A MORTGAGE?

Military life brings unique challenges:

- **Frequent moves** make it hard to maintain a stable address history
- **Overseas postings** can disrupt credit records
- **Complex pay structures** (allowances, bonuses) may confuse lenders
- **Saving for a deposit** can be harder due to relocations

## KEY THINGS TO CONSIDER BEFORE APPLYING

- **Address history**  
Lenders usually want three years of address history. If you've been overseas, use your BFPO address and provide a letter from your Commanding Officer if needed
- **Income documentation**  
Make sure your payslips clearly show basic salary, allowances and bonuses. Some lenders ignore allowances unless explained
- **Timing your application**  
Apply before deployment if possible, communication delays can slow things down
- **Consent to Let**  
If you're posted elsewhere after buying, some lenders may allow you to rent out your property without switching to a buy-to-let mortgage
- **Credit score**  
Frequent moves can create gaps in your credit history. Check and improve your score early.



## HELP AND SCHEMES AVAILABLE

- **First Homes Scheme:**  
Discounted homes for first-time buyers
- **Shared Ownership:**  
Buy a share of a property and pay rent on the rest

## FORCES HELP TO BUY (FHTB)

The Forces Help to Buy Scheme (FHTB) is designed for first-time buyers or those needing to move to another property, either because they are assigned elsewhere or as a result of certain qualifying family or medical circumstances.

- Interest-free loan up to 50% of your salary (max £25,000)
- Can be used for a deposit or buying costs
- Repayable through salary deductions
- Available to regular personnel with at least six months left to serve

## PRACTICAL TIPS

Buying a home while serving can feel overwhelming, but these practical tips could help you feel prepared and help make the process smoother:

- Start planning early
- Use a broker who understands military pay
- Keep your documents updated
- Check eligibility for Forces Help to Buy

For more information on the mortgage advice service provided by Grange Mortgage and Protection Services Ltd [www.forcesmutual.org/product/mortgages](http://www.forcesmutual.org/product/mortgages).

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

**Forces Mutual**

## The importance of Professional Registration in the Armed Forces

By incoming IET President, Air Marshal Sir Julian Young  
KBE CB FREng CEng FIET

Professional Registration is increasingly important in the Armed Forces and plays a significant part in creating a competent and skilled work force across the UK. Qualifications and associated Continued Professional Development should help bridge the gap between military and civilian trades. Although simply being registered doesn't guarantee ex-military engineers a job, it could level the playing field and get someone an interview.

After a 40-year career in the Royal Air Force (RAF), I've always supported people developing themselves further through additional qualifications. The route often is through distance learning, which is hard work in a busy job. However, when you're dipping into academia and then back into the workplace, the first time you answer a question or write an essay, you are better in your role because you are instantly applying that new knowledge and thinking.

I led the team with the MOD and HM Treasury that helped the roll out of the Defence Engineer Registration Scheme (DERS) across different branches within the Armed Forces; the scheme demonstrates clear value in people. The streamlined application process is excellent, and the Professional Engineering Institutions (PEIs) that step forward and take on the work to translate military skills and experience into qualifications will benefit greatly from doing so. I'm proud to be a member of the IET, because when I started campaigning on professionalisation within the RAF some 15 years ago, it was the first PEI to offer a streamlined route to Chartered Engineer (CEng). The IET for me was the RAF's PEI of choice. Anything that can help streamline both the route of people into a PEI and the payment of fees is a positive.

As well as the DERS agreements, the IET is working hard to implement Central Payment Schemes in the Armed Forces. Having been successful with the RAF, with over 1,000 members Professionally Registered, we should be looking to roll Central Payment Schemes out for the other Services as widely as we can, including more companies in industry that already have had a lot of success with it. The IET welcomes engineers and technicians from all backgrounds; if you care about engineering in any or multiple sectors, the IET can be your professional home and has a unique position to fill. We need to be engaging with seniors and Fellows in all engineering organisations to promote the value in their people being Professionally Registered.

I'm looking forward to my term as IET President (2021-2022) and follow in the successful steps of all past Presidents. My specific area of focus will be to champion technicians and seek to facilitate the continued growth in their membership. I believe the majority of the 'missing 3 million' mentioned in Professor Uff's 2017 review of our engineering profession are technicians. We need to understand better what technicians are, what it means to be a technician and then offer them more through membership of the IET.



Find out more about professional registration schemes here:

[theiet.org/armedforces-registration](http://theiet.org/armedforces-registration)

To help make the transition back to civilian life as pain-free as possible, we also offer a range of membership benefits.

Find out more here:

[theiet.org/service-leavers-support](http://theiet.org/service-leavers-support)

**Eat, sleep, engineer, repeat**

How you can play your part in evolving our engineering landscape for all

Watch Julian's President's Address on-demand now at:

[theiet.org/presidents-address](http://theiet.org/presidents-address)



## MoD pension compliance failure leaves “Early Leavers” out of pocket

The latest AFPS Annual Report for 2024-25 shows, following a member complaint, that the pension scheme has not been meeting its obligations to Early Leavers (defined as those who served for more than three months but less than two years before leaving the Armed Forces). Since 2006, Early Leavers have not been notified of their pension rights.

Under the Pension Schemes Act (1993), since 2006 Early Leavers should have been notified of their right to either a refund of any employee contributions (eg: AVCs/ Added Pension) if made, or of their right to transfer their pension benefit to another registered pension scheme. MoD's failure to comply with the legislation means that an estimated 60,000 leavers departed without this information.

It leaves the MoD with a £40M liability and the task of contacting all those affected to advise them of sums owed to them. The MoD is now undertaking the task of confirming eligibility and delivering redress.



Forces Pension Society Chief Executive, Maj Gen Neil Marshall commented:

**“This is a most regrettable situation affecting a large number of former service people. The reasons for the MoD oversight are unclear to us at present. Equally unclear is the process which will be undertaken to correct the fault and any compensatory adjustments that might be offered.**

**“However, as you would expect, we at the Forces Pension Society will seek answers to our many questions and closely monitor the situation. We will provide regular updates on our website for all to access ([forcespensionsociety.org](https://forcespensionsociety.org)).**

**“Given the seriousness of the failure, we expect the MoD to address and set out its proposals to correct the problem with some urgency.”**



FPS is an independent, not-for-profit membership organisation providing pension guidance to its growing membership base of more than 65,000 serving personnel and veterans. The Society champions pensions on behalf of the whole military community and this year, celebrates its 80th anniversary.

For more information about our work, visit [forcespensionsociety.org](https://forcespensionsociety.org)

## Erskine sets out bold six-year strategy to expand community reach as veteran needs evolve

Scotland's leading provider of dedicated veterans' care has unveiled a new national strategy designed to reach more former servicemen and women earlier in life at a time when other charities are reducing their physical footprint.

The Erskine Strategy 2025–2031 sets out a decisive shift towards community-based services, preventative support and geographic expansion, underpinned by a strengthened financial position and a renewed ambition to become “the most recognisable and highest social impact Veterans charity in Scotland”.

Framed by the vision of “a Scotland in which Veterans and their families thrive”, the strategy reflects significant demographic change

within Scotland's veteran population. As the generation of Second World War veterans diminishes, a growing proportion of veterans are younger, often geographically dispersed, and more likely to seek support embedded in communities rather than residential settings.

Erskine will retain its two care homes in Bishopton and Edinburgh and continue to provide 44 family cottages, retirement apartments and 23 Transitional Supported Accommodation (TSA) apartments.

However, the strategic emphasis over the next six years will be on expanding its community model, including new Erskine Veterans Activity Centres (EVACs), wider Home Support services, and enhanced outreach to veterans living in non-Erskine care homes.

Target areas for future EVAC development include Fife, Edinburgh, Aberdeenshire, Perth/ Stirling and the south-west of Scotland, reflecting census data and supporter networks identifying concentrations of veteran need.

The charity estimates there are currently around 176,000

veterans living in Scotland, with more than 50,000 elderly veterans and spouses who may require care or support. Yet only a small proportion live within easy reach of Erskine's residential facilities.

The new strategy therefore prioritises earlier intervention, tackling isolation, supporting transitions into civilian life and strengthening local networks.

Wing Commander Ian Cumming MBE, Chief Executive of Erskine, said: “Those who serve enter into a social contract with the nation, accepting risk, separation and sacrifice on our behalf. Our duty, in return, is support. This strategy is about honouring that contract in a modern Scotland. We are ready to be bold. While others may be stepping back from physical presence, we intend to step forward, reaching more veterans, earlier, in more communities across the country.

“Our care homes will always remain a sanctuary for those who need them. But if we are serious about veterans and their families truly thriving, we must intervene to prevent crisis, reduce isolation and help shape positive futures long before residential care is required. That is what this strategy will deliver.”

The strategy also outlines potential service additions to be evaluated over the period, including veterans' holiday and carers' breaks,

micro transitional accommodation in underserved areas, a benevolent fund to assist with unexpected post-service costs, and the possible redevelopment of estate assets to expand supported living options.

Financial sustainability remains central. In 2025, Erskine required £10m in fundraised income to sustain operations. The new strategy sets a target of at least £15m annually to underpin expanded services and national reach. Erskine is confident that public donations will help them rise to that challenge in the knowledge that for every £1 Erskine spent in 24/25, just 13.5p was used towards raising funds, 86.5p was spent on services to support Veterans.

Founded more than a century ago to care for veterans of the Great War, Erskine believes it now spends more on veterans' services in Scotland than the next eight major UK military charities combined.



If you would like to donate to Erskine, please visit our website at [www.erskine.org.uk/give-support/donate-to-erskine](https://www.erskine.org.uk/give-support/donate-to-erskine)





# Leaving Well

Key Information for NonUK Service Personnel.

**T**ransitioning out of the Armed Forces is a major milestone for anyone—but for Non-UK National Personnel, it means preparing for changes to your immigration status. Your exemption from immigration control ends the day you leave Service, so knowing your options early is vital.

**PLANNING YOUR FUTURE IN THE UK**

If you hope to stay in the UK after discharge, you can consider:

**Naturalisation**

You may be eligible to apply for British citizenship if you meet the criteria laid out in Guide AN on Gov.uk and have at least eight months of service left. As applications typically take six to eight months, early preparation is vital to avoid delays that could affect your postService plans.

**Indefinite Leave to Remain (ILR)**

You can apply for ILR via the Set(AF) route 18 weeks before discharge if you meet the eligibility criteria. This route has exemptions for Service Personnel:

- No English Language Test
- No Life in the UK Test

If you have completed over six years of service, or are being medically discharged due to a condition caused by service, you may also qualify for a fee waiver, making your ILR application free. Note: ILR can only be granted after discharge therefore you must plan and prepare for this.

Remember your family's status too—family members may also need to regularise their status when you discharge. Seek further support with this.

**WHERE TO FIND SUPPORT**

You don't have to navigate this process alone. Several teams and organisations provide guidance and support to NonUK Service Personnel and their family members:

**Royal Navy**

- Royal Navy Forum: Groups - Royal Navy Commonwealth Network and Royal Navy Race Diversity Network [www.forum.royalnavy.mod.uk/groups/networks](http://www.forum.royalnavy.mod.uk/groups/networks)

**Army**

- Army HIVE - RC-Pers-HIVE-NonUKNat-0mailbox@mod.



gov.uk a dedicated mailbox for Non-UK National enquiries

- Regional Command NonUK National Support Team - RC-Pers-NUKNSp-0Mailbox@mod.gov.uk a team to support Non-UK national personnel.

**Royal Air Force**

- Contact RAF HIVEs: [www.raf.mod.uk/serving-families/hive-finder](http://www.raf.mod.uk/serving-families/hive-finder)

**FURTHER SUPPORT**

- Army Families Federation – F&C Team [fcsupport@aff.org.uk](mailto:fcsupport@aff.org.uk)
- Navy Families Federation – F&C Team [www.navalamiliesfederation.beaconforms.com/form/cdef4d2a](http://www.navalamiliesfederation.beaconforms.com/form/cdef4d2a)

You can also refer to official resources, including:

- NAVY: Navy Personnel Management – Chapter 19

- ARMY: Guide to Supporting NonUK Nationals, Parts 2 & 3
- ARMY: AGAI 50

**MOVING FORWARD WITH CONFIDENCE**

Leaving military life is a significant transition, but with the right preparation and support, NonUK Service Personnel can step into their future with certainty. Whatever your Service background or discharge circumstances, guidance is always available to help you leave well.



# BE MORE

WITH THE

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Interested in inspiring the next generation?  
USE YOUR PAST, INSPIRE THE FUTURE!

**YOUR ARMED FORCES EXPERIENCE COULD UNLOCK TOMORROW'S POTENTIAL.**

Leaving the Armed Forces and wondering what's next? The Army Cadets offers you the chance to keep making an impact – this time by shaping the future of Britain's youth. With your military background, you can inspire the next generation to push their boundaries, grow, and become the best version of themselves.

Our adult volunteers are at the heart of the action, guiding young people through unforgettable

experiences. No matter your background, your skills will be invaluable. And it's not just about them – we're here for your journey too. Whether you're still "green" at heart or interested in adventure, music, or sports, there's a place for you to thrive with us.

So, what are you waiting for? Volunteer today, change lives, and continue to grow alongside the next generation!

**Empower the next generation with your skills and experience as a adult volunteer, SHARE YOUR JOURNEY, INSPIRE YOUNG MINDS, AND MAKE A LASTING IMPACT.**

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DUKE OF EDINBURGH'S AWARD » FIELDCRAFT » MUSIC, PIPES & DRUMS » SPORTS »

COMMUNITY ENGAGEMENT » EXPEDITIONS » RADIO COMMUNICATIONS »

TRIPS & TRAINING WEEKENDS/CAMPS » LIFE-SAVING SKILLS (FIRST AID)

What are you waiting for?  
Join today and **BE MORE YOU**

## A NEW CHAPTER IN SERVICE

### DISCOVER THE ARMY CADETS AS AN ADULT VOLUNTEER

After dedicating years to serving your country, the next step can seem overwhelming. Fortunately, Army Cadets UK offers a rewarding pathway for ex-service members to channel their skills, passion, and experience by becoming an adult volunteer. With a vibrant community, countless opportunities, and the chance to make a meaningful impact, joining the Army Cadets is a powerful way to continue serving while exploring new horizons.

#### Why the Army Cadets?

Army Cadets UK stands as one of the nation's largest youth organisations, inspiring thousands of young people to realise their potential. With over 74,000 cadets and more than 11,000 adult volunteers, the Army Cadets create an environment for young people to develop vital life skills, resilience, and self-discipline. Your skills and experience from your time in the Armed Forces will make a lasting impact. But it's not just the cadets who benefit.

For adult volunteers, the experience is an enriching journey, fostering camaraderie, honing leadership skills, and offering a profound sense of purpose beyond military service.

#### A Range of Exciting Activities on Offer

If you're looking for adventure and hands-on activities, Army Cadets UK delivers an experience that's hard to beat. As an adult volunteer, you'll guide young people through a range of outdoor pursuits that foster teamwork, confidence, and skill-building. Some of the thrilling activities you could be involved in include:

- **Fieldcraft and Navigation:** Teach cadets survival and navigation techniques, helping them become confident and self-reliant in the outdoors.
- **Adventure Training:** From mountain biking and climbing to kayaking and skiing, there's no shortage of adrenaline-fueled activities for both adult volunteers and cadets.
- **Shooting:** For those with a background in marksmanship, the Army Cadets offers opportunities to train young people in safe and responsible shooting practices.
- **Drill and Discipline:** Pass down your knowledge of military drill, instilling a sense of pride, attention to detail, and self-discipline in young cadets.
- **International Exchanges:** The opportunity to spread our awareness or make lasting memories abroad may come your way. We've been to places such as India, Cyprus, Kenya, Italy, Malta and many more!

These activities not only provide a challenging, fulfilling environment for adult volunteers but also serve as powerful tools for teaching young cadets valuable skills they can carry forward into their own lives. Your role as a mentor, guide, and trainer allows you to leave an indelible impact on the next generation, helping them develop a strong sense of character, determination, and resilience.

#### The Professional and Personal Benefits of Volunteering

Joining the Army Cadets as an adult volunteer isn't simply about giving back; it's about growing forward. The organisation provides a wealth of training programs that cater to both personal and professional development. As an adult volunteer, you'll have access to a range of accredited courses and qualifications that can be applied beyond your cadet career, from management and leadership programs to first aid and cyber.

**"Joining the Army Cadets as an adult volunteer gave me a sense of purpose I didn't know I needed after leaving the Armed Forces."** Former Soldier

#### Enhance Your Leadership Skills

Transitioning from a military environment into a civilian role often means that the same leadership skills you developed in the Armed Forces need to be adapted for new contexts. Army Cadet leadership training programs allow you to refine your leadership style, improving skills like communication, motivation, and conflict resolution. Working with young people can be incredibly rewarding yet challenging, requiring a different set of skills to effectively lead them. The Army Cadets' training not only helps you adapt but also strengthens these skills for future civilian roles, enhancing your CV.

#### Gain Recognised Qualifications

Army Cadets UK partners with recognised awarding bodies, offering adult volunteers the chance to earn qualifications that hold real value in the job market. Courses include leadership and management, first aid, cyber, and expedition leadership (alongside a whole host of other sporting and adventurous qualifications). Many of these courses are fully accredited and can be applied directly to civilian life, making the time you spend with the Army Cadets an investment in your future as well as theirs (cadets).

#### Build Life-Long Connections

One of the most profound benefits of volunteering with the Army Cadets is the sense of community. Many ex-service members miss the camaraderie and team spirit of military life. At the Army Cadets, you'll find a group of like-minded individuals who share similar experiences and values.

#### Flexibility and a Role That Fits You

We recognise that everyone's availability varies. The Army Cadets provides various roles and time commitments to suit your personal circumstances. Whether you have the time to commit a couple evenings a week, or can only volunteer on weekends, there's a role that can fit your schedule. This adaptability allows you to balance other aspects of your life while making a meaningful contribution.

From leading training sessions and outdoor activities to handling logistical tasks behind the scenes, there's no shortage of roles that play to different skill sets and interests. Some volunteers work as instructors, while others support with administration, events, and even fundraising. Whatever role you choose, you'll be an integral part of the team.

#### Making Memories That Last a Lifetime

While volunteering with the Army Cadets is a chance to give back, it's also an opportunity to gain something priceless: unforgettable experiences. From weekend camps and adventure training sessions to national competitions and international trips, the Army Cadets offers countless opportunities to create unparalleled memories.

Imagine leading a group of young cadets on an expedition, watching them grow in confidence and capability with every step. The thrill of seeing cadets overcome their fears on the climbing wall, knowing that your guidance helped them achieve something they never thought possible. These moments become part of your own story, a reminder that the spirit of service doesn't end when you leave the Armed Forces — it just takes on a new form.



**"The friendships I've built, the skills I've gained, and the impact I've been able to make on these young people's lives are beyond anything I expected."** Former Soldier

#### Joining is Simple and Rewarding

If you're interested in becoming an adult volunteer with the Army Cadets, the application process is straightforward. Volunteers need to be at least 18 years old and willing to undergo background checks, including a DBS check.

Once accepted, you'll receive a warm welcome and begin training with other new volunteers. From learning safeguarding practices to developing skills in leadership and outdoor training, the support network at Army Cadets UK ensures that every adult volunteer feels confident and capable in their new role.

#### Start a New Chapter with Army Cadets UK

Leaving the Armed Forces doesn't have to mean the end of your journey in service. Joining the Army Cadets as an adult volunteer allows you to continue making a difference, using your skills and experience to guide and inspire young people. It's a role that offers adventure, growth, and community — and it's a way to make memories and friendships that will last a lifetime.

So, why not turn the page and start a new chapter? Join the Army Cadets UK as an adult volunteer and discover how you can continue to serve, inspire, and grow in ways you never expected.

For more information on becoming an adult volunteer with Army Cadets UK, visit [www.armycadets.com](http://www.armycadets.com) and start your journey today.



What are you waiting for?  
Join today and **BE MORE YOU**



**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 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

**MPGS | THE BRITISH ARMY**  
MILITARY PROVOST GUARD SERVICE

**DI 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

**IN NUMBERS**

Established years ago	Strength
<b>29</b>	<b>2500+</b>
Guard	Maximum age for joining
<b>120+</b>	<b>57</b>
Serve until	Locations across the UK
<b>60</b>	<b>30</b>
Starting Salary	Days Annual Leave
<b>£26,849</b>	

**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**

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Information is correct at the time of publication (November 2025)

# Pension Lump Sums



Although the pre-budget speculation about a reduction in the Lump Sum Allowance (LSA) proved to be wrong, some of you might be wondering what the fuss was about. In this article, Mary Petley of the Forces Pension Society talks about pension lump sums in general, and a couple of tax rules that apply to them.



AFPS 75 and AFPS 05 feature automatic pension commencement lump sums (PCLSs) worth about 13% of the pension pot's value, and AFPS 15 allows members to surrender pension to generate a PCLS worth up to 25% of the pension pot's value. Most people receive these lump sums and enjoy them, secure in the knowledge that they are tax-free. So what is the issue? Well, first, you are limited to the total amount that you can receive tax-free from pension savings and then there is a limit on how much can be reinvested in pension contributions.

LSA is the limit on the amount of PCLS that an individual is allowed to receive before it is subject to tax. Since 06/04/2024 (when the Lifetime Allowance was abolished) the limit has been £268,275. This is an overall limit so each time you take a PCLS you will use up some of your LSA. Let's say that you leave with AFPS PCLS(s) totalling £120,000, you will have £148,275 of the LSA available for use in your future career. If you exceed the LSA you will be taxed as if the excess was income. If you received an AFPS PCLS prior to 06/04/2024 and

have rejoined the Armed Forces without having to repay it (so, perhaps, leaving the Regular Armed Forces and joining the Full Time Reserve Service), you still need to count it against the allowance. If you are taking a second PCLS and you have previously taken a tax-free lump sum between 05/04/2024 and 06/04/2006 it may be beneficial to apply to the scheme administrator for a Transitional Tax-Free Amount Certificate, but you may wish to check with a Financial Adviser first. Most of us will not be caught by this rule, but you need to be aware of it.

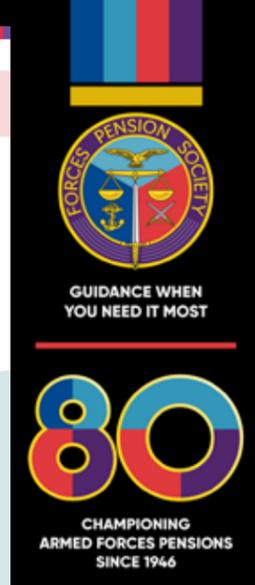
Finally, on reinvestment. Both the Pens Form 1 (completed on leaving the Armed Forces) and the AFPS Form 8 (completed to claim a preserved/deferred pension) ask whether you intend to reinvest (or 'recycle') any of your PCLS in a pension scheme and, if so, how much. The recycling rule is intended to prevent individuals exploiting the tax rules for registered pension schemes to generate artificially high amounts of tax relief by using the PCLS to make a tax-relieved contribution to a registered scheme. If you are considering this, take advice as the tax penalties can be very high.



If you are a Member of the Forces Pension Society and have a pension-related question, contact us via 'Submit a Question' in the Members' area of the website. If you are not a Member but would like to learn more about us, visit us at [www.forcespensionsociety.org](http://www.forcespensionsociety.org)



[www.easyresettlement.com](http://www.easyresettlement.com)



## Captivating 'Tomorrow's Engineers' today

Britain's largest electricity distributor has backed a movement by hundreds of organisations to broaden access to engineering and technology careers for future generations.

UK Power Networks has joined over 400 UK organisations committed to EngineeringUK's 'Tomorrow's Engineers Code', a renewed pledge to increase the number and diversity of young people entering engineering and step up youth outreach.

More power engineering skills will be needed in the years ahead as people's use of electricity increases, with more electric vehicles and heat pumps being connected to local electricity networks. That means making engineering careers attractive and accessible to young people.

EngineeringUK is galvanising industries across all engineering sectors to collaborate and drive change having found that; women make up 16.9% of the engineering workforce; 14% of the workforce are from UK minority ethnic backgrounds; and 11% of engineering students are disabled, below the 15% average.

Four key pledges of the Tomorrow's Engineers Code are to inspire young people through real-world, connected STEM experiences, drive inclusion by reaching underrepresented groups, showcase the breadth and significance of engineering careers and improve impact of youth outreach from evaluation and shared learning.

Karen Woodward, corporate relationships manager at EngineeringUK, said: "We're delighted that UK Power Networks has joined our growing Tomorrow's Engineers Code community. The organisation is a proactive, longstanding and loyal supporter of our mission to enable more young people from all backgrounds to progress into engineering and tech."

"We are proud that UK Power Networks is also part of our Corporate Membership network and we're excited they will be joining us for the first time at The Big Bang Fair 2026. The energy industry is a critical sector we are working with, as the UK strives towards achieving net zero. We look forward to continuing our collaboration to drive change and inspire more young people into these exciting future careers."

UK Power Networks delivers extensive youth outreach

programmes including careers talks at schools, work placements, CV and interview skills, career coaching, supported by an army of employee volunteers and runs practical activities like 'hackathons' for young people to fire their enthusiasm.

Throughout 2026, UK Power Networks will roll out events that embody 'Tomorrow's Engineers Code' pledges including:

- National Apprenticeship Show at Sandown Racecourse (10-11 February), promoting apprenticeship and career opportunities to thousands of students
- Mentoring student groups at hackathons in Uxbridge and Merton, guiding them through real-world challenges and helping them design innovative solutions
- Inspiring future engineers at EngineeringUK's The Big Bang Fair (June 9-11), NEC Birmingham, the UK's biggest STEM event for young people



The firm plans to work with over 3,250 young people this year, giving them a glimpse of the electricity industry. Last year hands-on experiences, together with mock assessment centres and speed networking at local colleges, resulted in over 3,000 meaningful interactions.

Apprentice Callum Grant, 18, from Enfield, is training to be a substation fitter at Borehamwood. He learnt more about UK Power Networks' apprenticeship programme at a speed networking event at his college. Callum said: "A lot of young people don't know about opportunities in engineering – I think they would love these jobs, but haven't heard about them. It's good that UK Power Networks goes into colleges to increase awareness of these opportunities."



Kirsty Jones, 32, from Ashford, aims to inspire more women to enter engineering. She recently shared her career path, from cowgirl and zoo ranger to UK Power Networks' apprentice substation fitter, at Tomorrow's Engineers Live in London.

Leon Ford, head of technical training and assurance at UK Power Networks, said: "There is so much potential for young people in engineering careers and it's our job to make sure the next generation don't miss out through lack of opportunity or outdated perceptions of engineering."

"We need to actively engage with underrepresented groups, show young people careers that inspire them and collaborate with other businesses to increase accessibility to engineering."



UK Power Networks is the latest signatory of 'Tomorrow's Engineers Code', a growing movement designed to capture the hearts of future generations of engineers across the UK through hands-on workshops, career talks, work experience and mentoring, helping young people from diverse backgrounds discover exciting opportunities in engineering. The first picture shows UK Power Networks employees mentoring Year 10 students ahead of GCSEs in the Future Frontiers programme which pairs students with professionals to help youngsters figure out pathways for their post-16 education.



## The Career Transition Partnership is the official resettlement service for the Armed Forces.

The CTP provides comprehensive personal support for Service leavers who are transitioning from their military career into civilian life. It has supported more than 330,000 personnel over the past 25 years.

Your successful resettlement will require clear aims, expert advice and access to the right resources and opportunities. It is vital that you take advantage of the support provided by the CTP.

Our aim is to help you to approach your resettlement with confidence, making sure that your destination after your Service is appropriate to your skills, knowledge, experience and aspirations – whether that is in work, in education or in retirement.

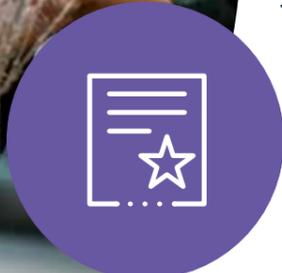
The service is delivered at ten Regional Resettlement Centres in the UK, along with the flagship Resettlement Training Centre in Aldershot, which contains purpose-built resettlement facilities.

The CTP is a partnership between the Ministry of Defence working together with Reed in Partnership and the Forces Employment Charity.

## What we offer

The CTP provides a range of support specifically designed to help Service leavers with their resettlement.

Our support includes a range of expert personal advice and guidance, training courses, digital tools, resettlement events and access to specially-sourced job vacancies.



More than **330,000** personnel supported over the past 25 years



# Ten features we offer

## 1 CTP Workshops

Attending one of our Workshops is the best way kick off your time with the CTP. It will give you a comprehensive understanding of the support available to you so you can make clear and informed decisions about your future. You will be supported to begin the process of making a successful transition to civilian life.

The Workshops vary in length and content, depending on your needs and eligibility. Attendees are grouped by rank, but we also run some mixed workshops too.

### CTW Career Transition Workshop

A two-day introduction to CTP and our Digital Platform, guidance on managing change, planning your resettlement, skills mapping and employability activities and practical information on civilian life.

### SEA Self-Employment Awareness Workshop

A single day course, delivered by X-Forces Enterprise on behalf of the CTP, that covers key elements for starting a business and identifying what support is on offer to you.

### ESW Employment Support Workshop

A single day course for those who have served 4-6 years, highlighting specific employment related support and activities to further your civilian job search.

### RBW Retirement Brief Workshop

A single day course that provides guidance on preparing for retirement, including developing your plans, using volunteering, education and travel options, planning for social change and managing your finances.

### CTW+ Career Transition Workshop Plus

The Career Transition Workshop Plus (CTW+) is a four-day extended version of the CTW, only available to Service leavers on the medical pathway and one that is assigned through Regional Command.

## 2 CTP Resettlement Advice

One to one personal support from a Career Consultant who provides you with advice and guidance and support to develop your own Personal Resettlement Plan. They will help you identify and access relevant support and opportunities, so you can progress towards your preferred transition outcome and overcome any challenges along the way.

## 3 CTP Events

Free attendance to any of our 13 annual CTP Employment Fairs, held nationwide and featuring hundreds of forces friendly and carefully selected recruiting employers.

We also host regular open days and webinars with our employer connections to give you a idea of their career opportunities and cultures.

## 4 CTP Training Courses

Our courses give you the opportunity to achieve commercially recognised qualifications and enhance your career opportunities. Other courses offered provide practical life skills, which are well suited to those going into retirement or self-employment.

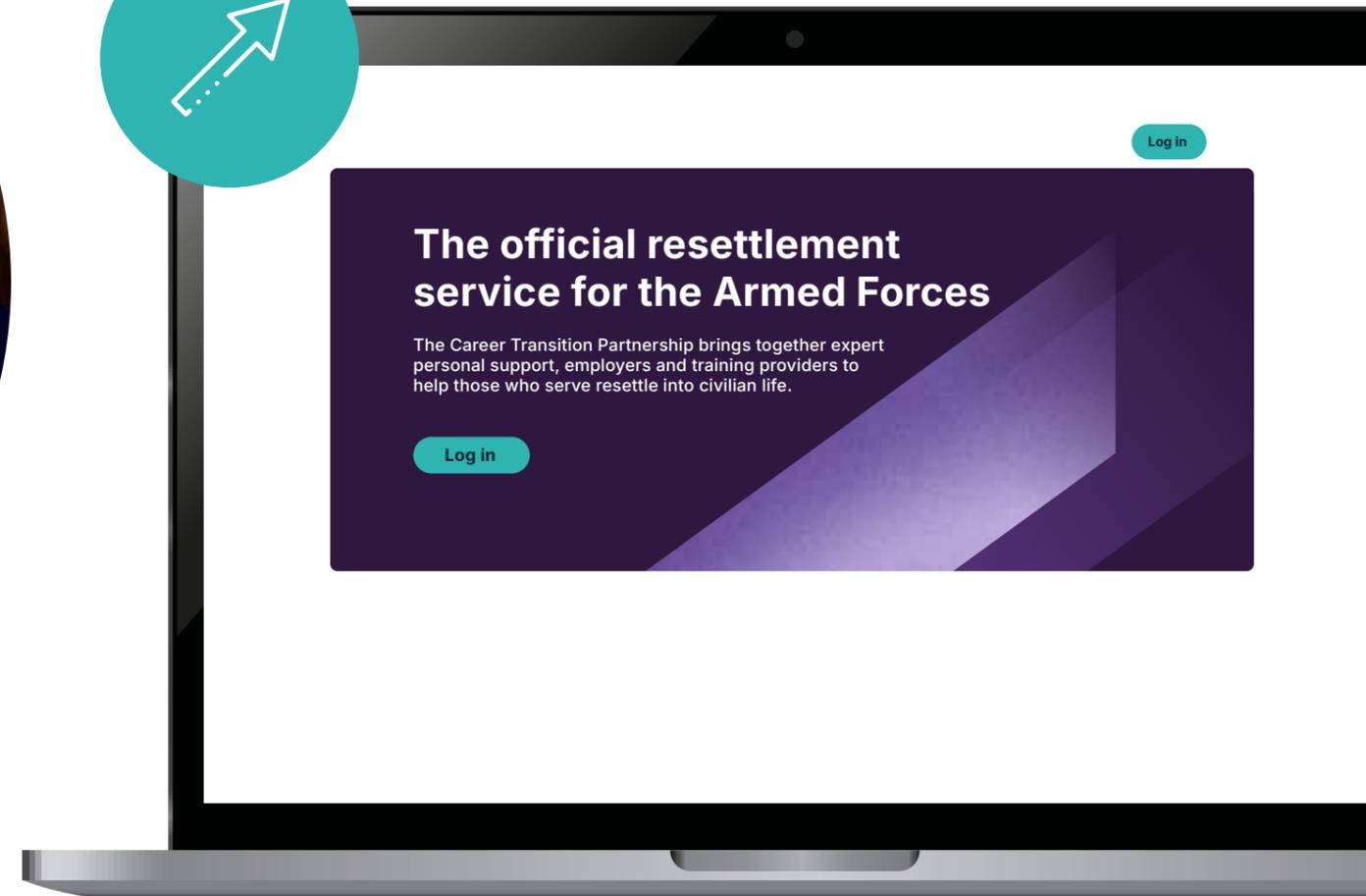
### Our training options include:

#### Vocational qualifications (internal):

CTP offers a wide range of courses to enhance the qualifications and skills you have gained in the military or to retrain for a new career, delivered from our Regional Resettlement Centres and our Resettlement Training Centre (RTC) in Aldershot. Some of these courses offer commercially recognised qualifications.

#### Vocational qualifications (external):

Service leavers may also take training of their choice through a network of external civilian training organisations provided on the Ministry of Defence Preferred Suppliers list or with external suppliers outside of the Preferred Suppliers list. External training must only be accessed in accordance with the mandatory priority order of Resettlement Training Options.



## 5 CTP Digital Platform

A wealth of online resettlement tools and resources are available to you anytime, anywhere through the CTP Digital Platform. These are personalised to you through our in-system recommendations to ensure their relevance to your own journey.

## 6 Jobs Portal

As provider of the CTP, Reed in Partnership brings over 25 years of experience matching people to jobs with a wide range of employers across the UK. Our expert team – along with our partners at the Forces Employment Charity – work with an extensive forces-friendly employer network, ensuring you get access to quality, relevant vacancies.

## 7 CTP Finance Briefs

Single-day sessions for you to access financial awareness and long-term planning information, tax, pensions and benefits advice. You are entitled to bring a partner to these sessions. Financial Briefs are delivered in partnership with the Forces Pension Society and Lester Brunt.

## 8 Signposting to Housing Briefs

Delivered by the Defence Transition Service (DTS), these are single-day sessions giving you access to information about civilian housing, renting and home ownership, plus the finance implications.



### 9 CTP Regional Resettlement Centres

Each of our 10 UK centres are home to our dedicated Career Consultants and are places for you to attend workshops, some training courses and additional support.

### 10 CTP Telephone Support

To talk to one of the team at our Regional Resettlement Centres about career transition support and workshops, please contact:

 0300 140 0064

## Reasons to use the CTP

#### You've earned this support

Resettlement is an entitlement provided to you by the Ministry of Defence. And the longer you've served, the more extensive the support you're entitled to. There is no obligation to take part – so have a chat and see what we can do for you.

#### We know what we're doing, and we care

We are passionate about helping you successfully transition into the civilian world, and while you will need to take ownership of your own resettlement, we will be there to support you in any way we can. Many of our team are ex-military themselves and have first-hand experience of the challenges involved.

#### Our service is specifically for you

The CTP is specifically designed to support you and others leaving the Armed Forces. It means everything we offer is reflective of the bespoke needs of people making the journey from military to civilian life.

#### A wide range of opportunities

The variety of support available through the CTP is second to none. The range of courses, events, employer relationships and personal guidance gives you the best change of success with your resettlement.

#### Value for money

Unlike other training providers and support services, we offer a range of vocational training that are funded by the Ministry of Defence and pre-paid using your IRTC grant. This presents better value for your money than other options out there, with no reduction in quality.



# Your resettlement entitlement

**The CRP is available to personnel who have served for more than six years or are being medically discharged.**

The type and amount of resettlement support you can receive depends on the length of your Service and your circumstances. Full details on eligibility can be found in JSP 534. Talk to your SRA about entitlements.

There are four programmes available with the CTP:

#### Core Resettlement Programme

The CRP is available to personnel who have served for more than six years.

You will be entitled to up to 35 days Graduated Resettlement Time (GRT) to conduct resettlement activities prior to your discharge.

The number of days is dependent upon length of your Service. If you are over 50 years of age and have served for more than 30 years then you are entitled to begin your resettlement earlier.

Support from the CTP is then available for a further two years after your discharge.

#### CTP Future Horizons for Early Service leavers

CTP Future Horizons is available to personnel who discharge before completing four years of Service.

Support from the CTP Future Horizons is then available for two years after your discharge.

#### Employment Support Programme

The ESP is available to personnel who have served for between four and six years.

You can access the ESP from one year prior to your discharge and for up to two years post-discharge.

#### CTP Assist Programme for Personnel on Recovery Duties

CTP Assist is available to support Personnel on Recovery Duties (PRD) and other Service leavers who face significant additional challenges with the transition to a civilian career.

Access is provided regardless of the time served.

CTP Assist is available as a flexible entitlement with a longer access timeline if required, depending on the nature of your medical condition and recovery pathway.

#### For event bookings and information:

 Visit: [modctp.co.uk](http://modctp.co.uk)

#### For vocational training course information and bookings:

 Visit: [modctp.co.uk](http://modctp.co.uk)

 Phone: 0300 131 9743

# From Service to Safety

Unlocking a Rewarding Civilian Career in Fire Risk Assessment



Service leavers know all too well the value of discipline, attention to detail, risk awareness, and the ability to stay calm under pressure.

These aren't just buzzwords from your service record—they're the exact qualities that make former Armed Forces personnel exceptionally well-suited to one of today's most in-demand civilian roles: fire risk assessor.

In the wake of the Grenfell tragedy, the Fire Safety Act 2021, the Building Safety Act 2022, and evolving standards like BS 8674:2025 (the new British Standard framework for individual fire risk assessor competence), the UK has seen an explosion in demand for qualified professionals who can identify hazards, evaluate protective measures, and ensure compliance across premises—from pubs and offices to hotels and construction sites. Employers, from national chains to major contractors, need competent

assessors now more than ever. And that's where you come in.

The SFJ Awards Level 3 Certificate in Fire Risk Assessment (Ofqual-regulated, Qualification Number 610/5745/9) is specifically designed as the foundation level qualification for entering this field. Launched operationally in June 2025 and developed in direct response to BS 8674, it equips learners with the essential knowledge and skills to support effective fire risk assessments in low-risk premises—under supervision and within clear organisational frameworks.

#### WHAT DOES THE COURSE COVER?

You'll gain a solid understanding of:

- The role and responsibilities of fire risk assessors, including professional conduct and ethical standards.
- Principles of fire development, spread, prevention, and human behaviour in fire situations.
- Passive and active fire protection measures, means of escape, and management systems.
- How to identify hazards, review existing safety measures, spot indicators of increased risk, recommend practical

improvements, and produce clear, accurate, and compliant reports.

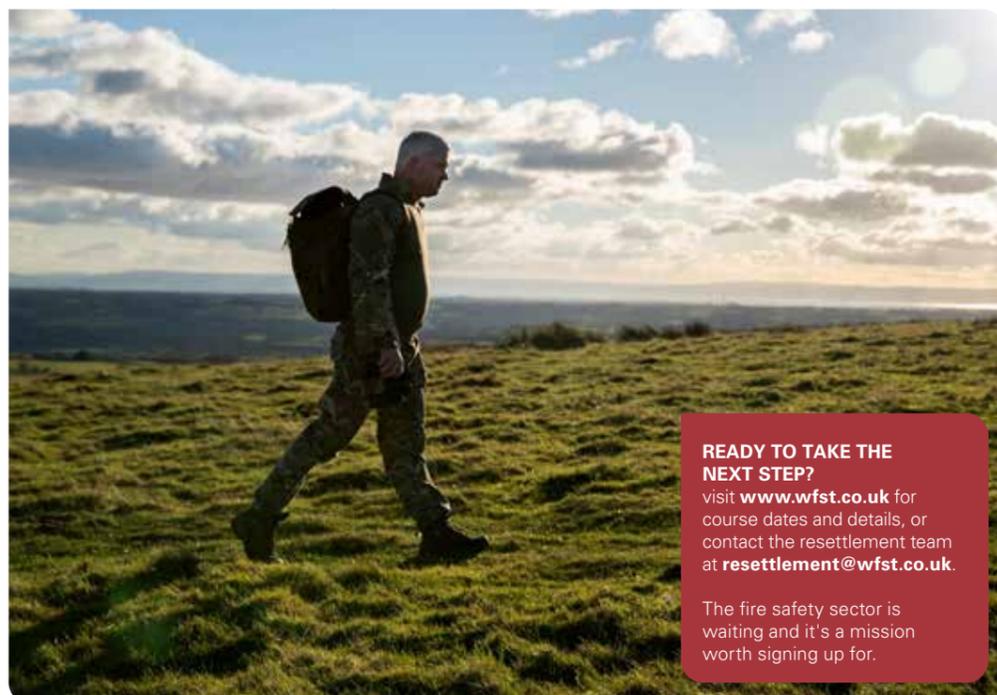
No prior qualifications are required—centres like WFST Ltd simply ensure you're ready to engage at Level 3 through a skills scan. Total Qualification Time is around 200 hours (with 70 guided learning hours), making it achievable alongside resettlement or part-time work. It's delivered by approved centres (often with ex-military or fire service instructors who speak your language), and many providers offer flexible formats.

#### WHY IS THIS SUCH A STRONG FIT FOR VETERANS?

Your military background already gives you an edge: structured thinking, hazard recognition from operational environments, leadership in high-stakes situations, and a natural respect for safety protocols. These translate directly into producing defensible assessments that protect lives and property. Plus, the qualification opens doors—many progress to the Level 4 Certificate or Diploma in Fire Risk Assessment for independent work on more complex premises, or roles in fire safety management, consultancy, or even specialist areas like high-rise or hospitality compliance.

Demand is high, salaries competitive, and the work meaningful—directly contributing to safer buildings and communities. Best of all, WFST Ltd is an officially ELCAS-registered provider (ELCAS Provider ID 13245), meaning eligible service leavers can access this course fully funded through the Enhanced Learning Credits (ELC) scheme. Simply apply via the ELCAS portal—covering tuition, examination, certification, and often accommodation packages—at zero cost to you for the vast majority of learners. As an ELCAS-approved pathway, it's built with military transition in mind, delivered by instructors who've often walked the same path from uniform to civvies.

If you're looking for a structured, respected entry into a growing sector that values your service-honed skills, the SFJ Awards Level 3 Certificate in Fire Risk Assessment could be your ideal next step. It's not just a qualification—it's a bridge to a stable, purposeful civilian career where your experience truly counts.



#### READY TO TAKE THE NEXT STEP?

visit [www.wfst.co.uk](http://www.wfst.co.uk) for course dates and details, or contact the resettlement team at [resettlement@wfst.co.uk](mailto:resettlement@wfst.co.uk).

The fire safety sector is waiting and it's a mission worth signing up for.

# ATTENTION ALL UK ARMED FORCES LEAVERS

## Gain an SFJ Awards L3 Certificate in Fire Risk Assessment

Transition into a rewarding career



**WFST**  
TOTAL COMPLIANCE

Find out more visit [www.wfst.co.uk](http://www.wfst.co.uk)

# From Service to Second Careers

## How Leep Talent Is Supporting Military Personnel into Digital and People-Focused Roles

Leaving the military and stepping into civilian life is a major transition, one that demands confidence, preparation, and a plan for the future.

For many serving and ex-military personnel, the challenge isn't a lack of discipline or capability; it's finding a new career path that fully values the experience, resilience, and leadership skills gained through years of service.

That's where Leep Talent comes in. For more than 20 years, we've been helping individuals build new careers in digital technologies and people management. Over that time, we've had the privilege of supporting many serving personnel, veterans, and military families into rewarding roles outside the forces. Our programmes provide structure, expert guidance, and

industry-recognised qualifications that help people make a confident step into the next chapter of their working lives.

Whether someone is looking for a technical career in cloud computing, data and digital operations, or a people-focused pathway through CIPD-accredited HR qualifications, our aim is the same: to provide accessible, credible training that helps learners thrive long after they leave the military. And with our courses accepting ELCAS funding, service leavers have a clear route to reskilling without financial barriers holding them back.

In today's changing labour market, where digital transformation is constant and people management is becoming more strategically important, now is the ideal time for service leavers to turn their skills into a long-term civilian career.

### **PATHWAY 1: DIGITAL TRAINING FOR THOSE INTERESTED IN TECHNOLOGY CAREERS (ELCAS FUNDING ACCEPTED)**

Digital and IT careers offer stability, progression, and strong earning potential, making them particularly attractive for those leaving the forces. Leep Talent delivers a range of short, intensive professional courses that prepare learners for in-demand technical roles.

### **Our most popular courses include: Azure Fundamentals (AZ-900)**

A perfect starting point for those wanting to break into cloud computing, this Microsoft-accredited course covers cloud concepts, security, governance, networking, data storage, and the fundamentals of the Azure platform. Delivered online, it gives learners a clear foundation in one of the world's most widely used cloud systems.

### **Microsoft Office Specialist: Excel Associate**

Excel is used across nearly every industry. This course helps learners build confidence in data management, analysis, formulas, automation, and visualisation, skills highly valued in business operations, finance, logistics, project support, and more.

Over a short period, learners gain both essential and advanced Excel competencies, with the option to achieve official Microsoft certification.

For those looking for other opportunities within digital, we also provide digital training courses in Microsoft 365 Fundamentals and Power Platform Fundamentals.

### **A Practical Route into Digital Careers**

These courses are ideal for ex-military personnel looking to enter roles such as:

- IT support
- Cloud operations
- Data analysis
- Digital workplace administration
- Technical project support

Because Leep Talent accepts ELCAS funding, serving personnel and recent service leavers can significantly reduce the cost of training and increase their chances of moving quickly into work. For those undertaking self-funded study, our payment options make upskilling manageable and accessible.

Digital roles reward precision, teamwork, and problem-solving, qualities evenly matched with military experience. Many veterans find that once they complete their first certification, their confidence grows, and they quickly progress into roles with strong development pathways.

### **PATHWAY 2: CIPD QUALIFICATIONS IN HR AND LEARNING & DEVELOPMENT (ELCAS FUNDING ACCEPTED)**

While digital careers appeal to many veterans, an increasing number are finding meaningful second careers through HR and Learning & Development. Modern organisations rely on strong people practices more than ever, from wellbeing and culture to leadership, performance, and organisational development, and the demand for qualified HR and L&D professionals continues to grow.

One of the most credible and widely recognised routes into these professions is through a CIPD qualification.

### **What Is CIPD?**

The Chartered Institute of Personnel and Development (CIPD) is the UK's leading professional body for HR, People Management,

### **WHY CIPD APPEALS TO EX-MILITARY PERSONNEL**

Many service leavers find that careers in HR or L&D align strongly with their military experience. Whether guiding junior soldiers, managing teams, supporting welfare, coordinating training, or navigating challenging people situations, much of the military skillset naturally transfers to the people profession.

A CIPD qualification helps formalise this experience, providing the professional credibility and framework employers look for. It also opens doors to stable, rewarding careers where service leavers can continue making a meaningful impact.

### **The Benefits of Studying CIPD with Leep Talent**

- Professional membership included for the first year (a significant benefit)
- Flexible online live or on-demand study options
- Experienced trainers with real-world HR backgrounds
- Structured support to help learners stay on track
- A clear route to senior and strategic roles
- A qualification respected across industries

For ex-military personnel seeking a stable, rewarding civilian career, CIPD provides a pathway that uses their existing strengths while opening the door to new opportunities.

and L&D. Its qualifications are valued by employers across the UK and internationally, forming the benchmark for professional excellence in the people profession.

CIPD research consistently shows that individuals with CIPD qualifications often progress faster and command higher salaries than peers without them. Employers commonly list CIPD qualifications as essential or highly desirable, especially for advisory, managerial, and strategic HR or L&D roles.

All CIPD learners also gain access to CIPD professional membership, opening up a wealth of research, tools, guidance, events, and networking opportunities that support ongoing professional development. With Leep Talent,

the first year of CIPD membership is included within the course cost.

### **CIPD Courses Available Through Leep Talent**

Leep Talent delivers a comprehensive suite of CIPD qualifications across both HR and Learning & Development pathways, giving ex-military personnel multiple entry points depending on experience, career goals, and future ambition.

### **CIPD Level 3 Foundation Certificate in People Practice**

Ideal for those at the start of their HR or L&D journey. This foundational qualification develops key knowledge in people practice, recruitment, employee relations, and workplace behaviour, making it an excellent starting point for service leavers exploring HR for the first time.

### **CIPD Level 5 Associate Diploma in People Management**

Designed for those looking to progress into HR advisory or managerial roles, this programme builds confidence in areas such as organisational performance, employment law, talent management, workforce planning, and evidence-based people decisions.

### **CIPD Level 7 Advanced Diploma in Strategic People Management**

The highest-level HR qualification offered by CIPD, this programme

is suited to aspiring HR Business Partners, senior managers, consultants, and strategic leaders. It covers advanced topics including organisational design, strategic reward, people analytics, and board-level influence.

### **CIPD Level 5 Associate Diploma in Organisational Learning & Development**

This L&D-focused qualification develops skills in designing, delivering, and evaluating learning programmes. It is ideal for individuals who enjoy coaching, mentoring, training, or developing teams, roles that map naturally to military experience.

### **Level 7 CIPD Advanced Diploma in Strategic Learning & Development**

Built for experienced professionals seeking to lead organisational learning, this programme focuses on culture, leadership development, performance improvement, and long-term workforce capability. It prepares learners for high-level L&D strategy roles across large organisations and consultancy environments.

### **WHY CHOOSE LEEP TALENT? A TRAINING PROVIDER THAT UNDERSTANDS TRANSITION**

Leep Talent has worked closely with military personnel for many years, helping them retrain and

rebuild their civilian careers with confidence. We understand that the transition out of service life involves not just learning new skills, but adjusting to a new professional identity and rewriting your future.

Here's what sets us apart:

### **1. Experience Supporting Military and Ex-Military Learners**

We help service leavers move into careers in IT, HR, and L&D. Our trainers and support teams understand the unique challenges faced during transition and provide guidance at every step.

### **2. ELCAS-Approved Training Provider**

Our Digital courses accept ELCAS funding, making them a cost-effective route for reskilling. Many learners choose to combine ELCAS-funded digital courses with self-funded CIPD training to broaden their career options.

### **3. Industry-Recognised Pathways**

Our courses aren't generic training sessions, they are certifications and diplomas valued by employers and designed to accelerate your move into the civilian workforce.

### **4. Practical Skills That Lead to Real Jobs**

Everything we teach is relevant to the real workplace. Learners leave with skills

they can apply immediately, helping them stand out during interviews and in new roles.

### **5. Flexible Study Options**

**Transition schedules aren't** always predictable. That's why we offer a mixture of online live sessions, on-demand learning, and tutor-supported pathways to fit around your personal commitments.

### **YOUR NEXT MISSION: BUILDING A CIVILIAN CAREER YOU'RE PROUD OF**

Whether your future lies in technology or in supporting people and culture within organisations, Leep Talent provides a trusted pathway to long-term success. With industry-leading courses, a strong record of supporting military learners, and access to ELCAS funding, you can move into your next chapter with confidence.

Your military experience is an asset, not something you leave behind. With the right training, it becomes the foundation of a new, meaningful, and financially rewarding civilian career.

If you're ready to explore your next step, we're here to help, please contact [Natasha Bondu](mailto:Natasha.Bondu@leepgroup.com) for more information ([Natasha.Bondu@leepgroup.com](mailto:Natasha.Bondu@leepgroup.com))

### **THE MILITARY SKILLSET: WHY VETERANS EXCEL IN DIGITAL AND PEOPLE ROLES**

Those who have served in the armed forces often underestimate just how much their military experience translates directly into the civilian workplace.

In IT and digital roles, employers look for reliability, problem-solving, teamwork under pressure, and a willingness to train, all attributes ingrained in military life. From working with complex equipment to following structured processes, service leavers adapt quickly to technical environments.

In Human Resources (HR) and Learning & Development (L&D), the military's emphasis on leadership, discipline, ethical conduct, and supporting the wellbeing of others aligns directly with modern people management roles. Many ex-military learners naturally gravitate toward HR careers because they've spent years guiding, developing, and supporting teams, often without realising those skills fit perfectly within professional HR frameworks.

Leep Talent's training programmes are designed to build on these strengths, not replace them. We help learners identify how their service experience maps onto civilian job roles, then provide the qualifications employers expect.



## Retrain for a Career in Digital or HR with Industry Recognised Training

Expert-led courses in IT, Cloud, & People Management

Flexible remote & on-demand study options to suit your schedule

Gain CIPD professional membership & unlock exclusive career benefits

Trusted provider with over 20 years' experience & award-winning training

Please contact **Natasha Bondu** for more information:  
[Natasha.Bondu@leepgroup.com](mailto:Natasha.Bondu@leepgroup.com)



# Certificate in Executive Coaching

A Coaching Accreditation Programme for Experienced Managers and Leaders.

*"This programme has opened my mind to the world of coaching."* Tobias

The purpose of this ELCAS-approved programme is to consolidate the skills you have been using for many years as a leader and formalise them in the form of accreditation with an internationally recognised professional body, EMCC Global.

Throughout your military career, you have spent hundreds of hours supporting juniors to gain in confidence and ability. You have learnt to listen well, ask incisive questions, give honest feedback, and help people set goals for themselves.

You are a coach – this programme converts these skills into a formal qualification.

**HOW WILL THIS HELP ME?**

*"The skills the course provides are focused on professional coaching but have applications to all walks of life and I will use them for years to come."*

Tony Underwood

On successful completion of the programme, you will gain a Certificate in Executive Coaching. And, in addition to this, you will attain accredited status with the leading professional body, EMCC Global.

Most organisations are committed to developing a coaching culture. Being an accredited coach shows that your leadership style is aligned to their ethos and makes you a more attractive candidate.

Whilst you have gained a wealth of coaching experience in your career to date, this was most likely collected on the job and in an unstructured way. This course consolidates and enhances what you have learnt from experience.

You may be considering setting yourself up as an independent coach or consultant. Whatever your trade, coaching skills will help you deliver it to your clients. Your accredited status is a mark of quality that increases your credibility.

**WHO IS THIS PROGRAMME FOR?**

Participants must have a minimum of 5 years leadership experience and must have accrued a minimum of 100 hours formal or informal coaching experience.

The 100 hours practice experience refers to any form of supportive, developmental conversation held on a 1:1 basis and does not have to be logged.

This course is suitable for anyone who knows that they will need to coach people in the future.

It is particularly relevant for someone who anticipates moving into a role where they will need to focus more on empowering others rather than providing detailed instruction; it is about enabling others to solve problems and find solutions.

Coaching is the art of unlocking another person's potential. You will improve your ability to facilitate the performance and development of other people.

**WHAT IS THE TEACHING METHOD?**

*"It provides a great all round learning experience: formal teaching, personal reflection, practice in a safe environment, direct encounter with real clients, and the ability to revisit any aspect of the course via the learning platform – this combined approach, spread out over 6 months made it the success it was."* Paul

This programme is taught "asynchronously". This means that you can sign up to it at any time and start studying immediately.



**WHAT WILL I LEARN?**

*"I am confident I now have the skills, knowledge and ability to contribute to a coaching culture, and get the best from my team."* Colin

In short, we prepare you to deliver a professional coaching service to fee-paying clients. However, our delegates are not all planning to set themselves up as independent coaches.

Many of them simply want to learn the skills to be able to coach their existing or future team members. For this reason, our goal is for you to develop the confidence to coach effectively in any context.

Participants will learn...

- The difference between coaching, mentoring and other styles of intervention.
- How to apply EMCC's Practitioner level coaching competencies.
- Advanced listening and questioning skills.
- The value and application of contracting in coaching relationships.
- How to structure coaching conversations to ensure positive outcomes.
- Psychological theory to support a coaching mindset.
- The value of supervision, CPD and reflective practice

The programme starts with at 1:1 online meeting with Tom Battye, the course director, to discuss your learning outcomes.

Following this, the timeline starts. There are ten online modules containing short, instructional videos. Homework includes reflective journals, reading, quizzes, practice sessions and submission of two recordings for assessment.

You will collect a total of 30 hours' practice coaching experience over six months.

The course is interactive, you will have regular contact with programme faculty, who will also give you written feedback on two recordings.

The programme concludes with final 1:1 tutorial with Tom Battye.

*"Our goal is for you to develop the confidence to coach effectively in any context."*



**WHEN CAN I START**

Immediately. This programme is a hybrid between taught input that can be accessed online, with live contact with programme faculty which is scheduled according to availability.

**HOW MUCH DOES IT COST?**

The discounted price for service leavers is £2,500.

**HOW DO I FIND OUT MORE?**

Click here to book a call with Tom Battye to discuss whether this is

the right programme for you.

<https://calendly.com/tombattye/call-with-tom>

Full information about the programme is available on our website: <https://tombattye.co.uk/certificate-in-executive-coaching/>

Alternatively, you can contact [lisa@tombattye.com](mailto:lisa@tombattye.com) to find out more.



**WHO IS TEACHING THE PROGRAMME?**

*"Well structured, brilliantly delivered."* Rosie Robbins, Lt Col

The course is delivered by Tom Battye. Tom is an executive coach and leadership development consultant with 20 years' experience developing senior leaders and their teams.

Tom is an accredited master practitioner coach, coach supervisor and team coach.

Tom's background as a professional expedition leader has taken him around the world leading treks and managing projects in developing countries. Recently,

he has led projects in Morocco and Costa Rica. Experiences like these provide Tom with first-hand leadership experience that ground his work as a coach and facilitator.

Tom is actively engaged in setting standards in the coaching industry and is a recent winner of EMCC Global's Supervision Award.

He has been training coaches since 2005, including hundreds of internal coaches in public and private sector organisations including the NHS, the BBC, various government departments in the UK and for a range of business schools including Chicago Booth and London Business School.

*"Having had the fortune to participate in several coaching courses before, I can safely say none have come close to this, either in delivery or content."* Ian Moore, Lt Col



## CERTIFICATE IN EXECUTIVE COACHING

Transform your military leadership experience into a recognised business qualification.

Graduation from this ELCAS approved training results in your individual accreditation with the professional body for executive coaching, EMCC Global.

120-hours Total Qualification Time

- 10 x modules containing short instructional videos
- Fortnightly reflective journal assignments
- Experiential learning methodology
- Personalised one-to-one expert feedback
- State-of-the-art online learning platform

*"The programme was interesting, inspiring, well-paced, well presented and thought-provoking."* David Mason, ex-RAF Instructor Pilot.

For more information contact [tom@tombattye.com](mailto:tom@tombattye.com) or call +44 (0) 7720 286696



Provider ID 11906



Army Benevolent Fund



“ I left a gift in my Will to the ABF... Will you? ”

### After your family and friends, will you consider us?

Family comes first, and having a Will in place provides invaluable peace of mind for you and your family.

Many ABF supporters feel an enormous sense of pride in leaving a lasting legacy for those who have served their country.

We are the **Army's national charity**. Since 1944 we have been here to support soldiers, former soldiers and their families in times of need.

With no government funding, we rely on the gifts we receive from Wills to support more than a third of our work.



Scan here for further information on our free Will-making services

[armybenevolentfund.org/gifts-in-wills](https://armybenevolentfund.org/gifts-in-wills)  
Alternatively please contact Emma Hamilton, Gifts in Wills Manager, on 020 7901 8909 or [ehamilton@armybenevolentfund.org](mailto:ehamilton@armybenevolentfund.org)

**For Soldiers. For Life.**



Army Benevolent Fund is a registered charity in England and Wales (1146420) and Scotland (SC039189) and registered as a company limited by guarantee in England and Wales (07974609).

# The Impact of Legacy Giving

## Ensuring Support for Veterans

As veterans make the transition from military service to civilian life, the importance of making or updating a will can get overlooked.

**D**rafting a will is not only a practical step in securing the future of your loved ones but also a way to continue to support fellow service members by leaving a gift to charity. Former soldier, Charles Dunphie, has chosen to do just that, by pledging a gift in his will to the Army Benevolent Fund.

### LOOKING AFTER YOUR PEOPLE

Charles was following in the footsteps of his father, his grandfather and great-grandfathers, when he joined the Army. He was commissioned into The Royal Green Jackets, which then became The Rifles, serving for 18 years.

“The Army is very good at training you to confront challenges and deal with them,” says Charles.

“I learned a lot from my father’s experience, but what I learned the most was how important it is to look after your people. I saw that everybody – soldiers of many ranks and families – had a huge amount of respect for my dad, because he cared deeply about his Riflemen.”

This made a big impression on Charles and, after leaving

the Army, he took on the role of Regional Director in Scotland for the Army Benevolent Fund (ABF), the Army’s national charity. Since 1944, the ABF has been at the forefront of support for the Army family. Last year (FY 24/25), it supported over 80,000 people in 52 countries through its grants to individuals and funding for 93 other organisations and charities.

Charles learned at first hand the value of the ABF’s lifetime support for soldiers, veterans and their families, many of whom he met as part of his work. “I’ve got friends and colleagues who have needed to call on the ABF’s help. The charity makes sure the money goes where the need is greatest, and helps people in moments of crisis.”

This motivated Charles to continue to support the charity after he left the ABF, most recently by committing to leave a gift in his will.

Charles says: “I want to help make sure the Army can take care of its people until the day they die. When problems hit, it’s good to know that someone has stuck their hand out to offer help.”

As one of the largest funders in the sector, the ABF supports the Army family through all of life’s challenges, including bereavement, injury, getting back to work, elderly care, and much more besides. The funding from gifts in Wills provides a third of the charity’s fundraising income. This enables the ABF to respond swiftly to the needs of individuals, often making grants within 48 hours of being alerted that a person or family is in need.

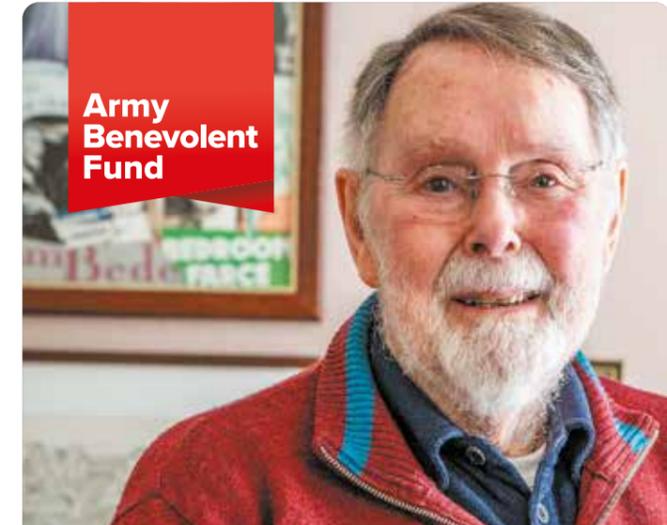
Making a will is an opportunity to secure your family’s future while also having an impact on the wider military community. Having a clear, documented plan in advance reduce the burdens on family members during difficult times and helps make it clear how assets will be distributed.

Charles urges other soldiers and veterans to consider supporting the ABF with a gift in their will. “I’m as guilty as anyone for putting important things off,” he says. “But if you decide you’d like to leave a gift in your will, seize the moment, because you’ve got the ability to help others.”



If you have any questions or need further information, please do not hesitate to contact the Army Benevolent Fund Gifts in Wills Manager, Emma Hamilton:  
Email: [ehamilton@armybenevolentfund.org](mailto:ehamilton@armybenevolentfund.org)  
Direct Telephone number: **020 7901 8909**.

Army Benevolent Fund



## Family, Friends and my Army family

### After your family and friends, will you consider us?

Family comes first, and having a Will in place provides invaluable peace of mind for you and your family.

Many ABF supporters feel an enormous sense of pride in leaving a lasting legacy for those who have served their country.

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**For Soldiers. For Life.**



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# Creating more space for **your** life to grow

## Get moving with **Home Reach**

Home Reach is a Shared Ownership scheme that lets you buy a share of a newly built home and pay a monthly rent on the part you don't buy. Your budget decides the size of your share, not the size of your home.

With Home Reach you can make the home your own with the freedom to decorate, keep pets<sup>†</sup> 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.

Receive £500 towards legal fees when you buy with Home Reach\*

Developments are available across England and new homes are added every week.



### Haddon Green

Norman Cross  
Cambridgeshire, PE7 3TB



4 Bed  
Homes Available



50% Shares from  
£198,750\*



### Frampton Gate

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\*



## Sublet your home when on Deployment

You have the option to sublet your entire home if posted\*\*



Visit: [homereach.org.uk](http://homereach.org.uk)



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.



# Build a Business With Guaranteed Demand

Own a Territory. Not Just a Van.

In a world where job security feels increasingly fragile and the cost of living continues to rise, more people across the UK are questioning what a "secure career" really means. For many, the answer is no longer found in employment, but in ownership.

One sector continues to prove its resilience year after year: property maintenance and handyman services. Currently valued at **£8.4 billion and forecast to grow to £12.8 billion by 2033**, the UK property

maintenance market is expanding steadily, driven by ageing housing stock, stricter landlord compliance, and increasingly time-poor homeowners.

The opportunity is not speculative. It is structural. For individuals looking to enter this space with the backing of a proven system, Hire A Hubby offers a structured route into business ownership built on real demand, not trends.

**£8.4bn**  
UK Market Value Today  
**→ 52% Growth Forecast**  
**£12.8bn**  
Projected by 2033

### A MARKET THAT DOESN'T DISAPPEAR

The UK's housing stock continues to age. Landlords face greater regulatory pressure. Homeowners increasingly outsource jobs they once attempted themselves. Reliable trades remain difficult to secure.

This creates consistent, repeat demand for trusted handyman services. From minor repairs to larger

maintenance projects, customers increasingly prefer one dependable professional who can manage multiple tasks efficiently and professionally.

Hire A Hubby franchisees operate directly within this demand, providing general property maintenance services to homeowners, landlords, letting agents and commercial clients — all under a recognised national brand.

"You're not chasing trends. You're operating in a market that never switches off." But the real question most readers are asking is simpler: **Can this realistically replace a £50,000 salary?**

With the right territory, consistent pricing discipline, and repeat client base, many franchisees build strong six-figure turnovers. The model is designed not just for activity, but for margin and growth.

### 30+ YEARS INTERNATIONAL PROVEN

Founded in Australia over 30 years ago, Hire A Hubby has developed into a refined international franchise model, tested across markets and economic cycles. This is not a start-up concept. It is a battle-tested system that has evolved over decades.

The UK operation benefits from that global refinement, combining international experience with local adaptation. Systems, pricing frameworks, territory structure and operational processes have been shaped through years of real-world trading.

In franchising, longevity matters. "Proven model" and "international network" are not marketing phrases, they represent experience gained, mistakes learned from, and systems strengthened over time.

### WHO BECOMES A HIRE A HUBBY FRANCHISEE?

There is no single background that defines a successful franchisee. Some come from trades such as carpentry or property maintenance. Others bring strong DIY skills. Increasingly, franchisees also transition from corporate roles and technical careers seeking more control and practical engagement.

What they share is:

- A practical mindset
- Strong customer service values
- Pride in quality work
- The ambition to build a business, not just complete jobs

You do not need to know everything on day one. Training, systems and support are designed to build capability progressively. "You're not buying a job. You're building a local asset."

### A REAL TRANSFORMATION

One recent UK franchisee previously worked in IT. Long hours, corporate restructuring, and limited control over income left him burnt out. He wanted something tangible. Something local. Something he could grow. He launched his Hire A Hubby territory, focused heavily on customer service and repeat landlord relationships, and followed the system closely.

Within 18 months, he was operating two vans and employing support. His income exceeded his previous salary, but more importantly, he controlled his schedule and direction. The difference was not just practical skill. It was structure. "The biggest mistake tradespeople make is going it alone without structure."

Stories like this reinforce the role of the franchise, not just as a brand, but as a guide from uncertainty to ownership.

### HOW THE FRANCHISE MODEL WORKS

Each franchisee operates independently within an exclusive territory, ensuring no internal competition.

The franchise package includes:

- Comprehensive initial training
- Ongoing operational and performance support
- Established branding and marketing materials
- Structured quoting, scheduling and invoicing systems
- Guidance for working with residential and commercial clients

This combination allows franchisees to operate professionally from day one. The territory model is central. You are not simply driving a branded van. You are building presence and reputation within a defined area — an asset that grows over time.

### SYSTEMS THAT SUPPORT GROWTH

Modern customers expect clear communication, reliable scheduling and professional administration. Hire A Hubby's bespoke systems reduce paperwork and increase

visibility. Franchisees can manage enquiries, track profitability and monitor performance. The difference between self-employment and scalable business ownership often lies in systems. "It's not just about doing the work. It's about running the business properly."

### REDUCING FIRST-YEAR UNCERTAINTY

Starting a business is a significant decision. The franchise model addresses three common financial concerns directly:

#### 1. Optional Income Guarantee

Designed to reduce first-year uncertainty, this sets out a minimum turnover expectation (subject to terms and active participation). It provides reassurance during transition, particularly for those leaving employment.

#### 2. Flat Franchise Fee

Unlike percentage-based royalty structures that rise as turnover grows, the flat fee model protects margin. As revenue increases, franchisees retain more of the upside.

#### 3. Government-Backed Unsecured Funding

Eligible applicants may access UK government-supported unsecured finance through approved schemes. This reduces the need to secure borrowing against personal assets and supports initial setup costs.

### WORKING LOCALLY, LIVING LOCALLY

Franchisees operate within defined territories close to home. Reduced travel time. Stronger local relationships. Repeat business. All franchisees

Together, these mechanisms are designed to remove three barriers:

- Fear of unstable early income
  - Margin erosion as the business grows
  - Risk to personal property
- The focus becomes execution, not financial anxiety.

### ONGOING SUPPORT — NOT JUST AT LAUNCH

Franchising differs from going it alone in one critical way: support continues.

Hire A Hubby provides:

- Ongoing training
  - Business performance reviews
  - Marketing guidance
  - Peer network knowledge sharing
- Challenges are addressed collaboratively. Best practices are shared.

### BUILT TO EVOLVE

Markets shift. Technology advances. Customer expectations rise. Hire A Hubby continues to refine systems, digital marketing capability and operational standards in line with

undergo background checks, reinforcing trust and professionalism. Local presence creates defensibility. Customers prefer familiar, reliable providers — and repeat work is the engine of long-term stability.

how UK customers behave today. Longevity is not about standing still. It is about adapting consistently.

### EXPLORE AVAILABLE TERRITORIES

For individuals who:

- Want control over income
- Value practical work
- Prefer ownership over employment
- Seek structure rather than guesswork

Hire A Hubby represents more than a van and tools. It is a 25+ year proven international franchise model, refined across markets and designed for sustainable local ownership. It is about building a territory-based business in a £12.8 billion growth market.

If you are considering business ownership in 2026, the next step is simple: Explore available territories. Book a discovery call. Request the franchise prospectus. Demand already exists. The question is whether you want to own the territory that serves it.

## RUN YOUR OWN PROPERTY MAINTENANCE BUSINESS



**IF YOU HAVE GREAT DIY SKILLS AND THE DESIRE TO RUN YOUR OWN BUSINESS WE HAVE THE PERFECT CAREER PATH FOR YOU.**

Hire A Hubby is a specialist handyman service providing property maintenance and project management services to customers in the domestic, property management and commercial markets.

Franchisees are our backbone. Practical people with a passion for DIY, they run their own business with the security and support of a long established and successful handyman franchise operation.

Your business success over the short, medium and long term is our ultimate goal. Even though individual Hubbies are running their own business, they enjoy full operational support from head office and the Hire A Hubby network.

On top of loving DIY, we're after team players with customer service skills, good time management skills, a strong customer service ethic, be a team player and be able to work to a plan.

**Franchises from just £8,000 + VAT**

**Call today for more information.**



**0800 111 4664**



**FRANCHISE.HIREAHUBBY.COM**



### CONTACT INFO

☎ **07384468851** (Franchising Team)  
✉ **recruitment@hireahubby.com**



to meet the people and be able to share in their vision and ethos.

**Which franchise did you buy?**  
Home Instead

**How did you know it was the right franchise for you?**  
They showed all the same values that I learned to consider important in the Army and they felt like people I could genuinely work with. There was also the scope to grow the business and support even more people in my local community.

**How did you finance your purchase?**  
I used my pension lump sum and a bank loan.

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

The transferable skills are endless – I went for home care as it brings together all my experiences – community, care, family and high standards. The people are all important, we employ a large team, who care and believe in the business, which plays to my strengths of training, managing and leading people, something I enjoyed in the military.

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

Being your own boss! If I don't like the way something is done, I can change it, but of course following the model. It has really allowed me to run a significant business of which I am very proud.

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

Use your resettlement time to visit lots of different organisations, even ones offering something you don't think you want to do – time spent in recce is never wasted and you can gain so much information from a couple of hours chatting to someone about what they do over a brew. There are lots of ex-military running successful franchises out there who are only too happy to tell you about what they do which will help guide you in finding out if it's for you.

## Transferable skills

### How franchising could be the perfect fit for your next role

Although many struggle to see it, skills picked up in the line of duty for King and country are eminently transferrable to careers in civvy street and even to owning your own franchise business.

**F**ounded in 1977 and with a strapline of 'Discover Your Tomorrow', the BFA is the hub of franchising in the UK. The association strives to brighten people's futures, by showcasing the opportunities for businesses and individuals to transform their lives through franchising, whilst also providing an educational space and accreditations, governed by high standards and a code of ethics.

All ex-forces or police force franchisees we speak to, tells us about the highly transferable skills they have acquired during their service.

#### WORK ETHIC

Without doubt the work ethic of those coming from the services is 2nd to none and a highly valued attribute by franchisors looking for hard-working franchisees. Never underestimate how your tenacity and diligence is prized.

#### ABILITY TO FOLLOW INSTRUCTION

You will probably have spent many years being educated and following instructions, which coincidentally are the bedrock of the franchise business model.

#### SEE ONE, DO ONE, TEACH ONE

Your franchisor will give you full instructions on how to run the

business during your intensive training period with them, then you'll return to your territory to begin running the business on your own, but with head office staff either with you for the first few days, or at the end of the phone. You will also be given a comprehensive operations manual that will include instructions for every single aspect of the business to take away with you (or access online). In time, as you build the business you will go through the teaching model again as you train your own staff.

Although you are not directly following orders, it is still very important to stick to the model, the secret recipe you are paying for in your franchise agreement, that has been tried and tested over countless years, to ensure it the business works.

#### COMMUNICATION

Whichever force you served in, you will have been required to communicate with bosses, colleagues and sometimes, the public. This skill is going to stand you in great stead in your new life as a franchisee where you'll be talking to customers, staff and your franchisor on a regular basis.

One former RAMC officer who has had great success using her transferable skills is Nell Light.

Nell spent 17 years in the Royal Army Medical Corps as a Medical Support Officer including eight months in command of the Ebola Hospital in Sierra Leone.

On leaving the army, Nell bought her Home Instead franchise in 2016. Home Instead specialises in caring for older people, supporting them so they can remain in their own homes for as long as possible. Nell now employs 50 care professionals from her Andover headquarters.

## BFA Survey reveals 99.5% of franchises are successful could this be your route to safer self-employment?

In the latest BFA Survey sponsored by NIC Services Group, data has revealed that the commercial failure rate of UK franchises is just 0.5%, meaning they are virtually fool proof. Is this the evidence you need to consider franchising as a resettlement option?

**M**any people leaving the armed forces or police force dream of owning their own business, but realise, like our case study, former soldier Richard Elliot admits, he hadn't the first clue how to start or run a successful business.

on our website, have had their franchise business models thoroughly checked to make sure they are ethical, professional and sustainable. Furthermore, they have all pledged to adhere to our strict code of ethics, so you know you're in safe hands (but still do your due diligence).

#### VALUABLE SERVICE

After decades devoted to protecting our country and its citizens, your skills are exceptional but probably don't stretch to marketing, advertising and accountancy. With franchising you can still own your own business but with full support from day one and a 99.5% chance of making a success of it. Let the BFA help you take that next step.

#### WHO ARE THE BFA?

Founded in 1977 and with a strapline of 'Discover Your Tomorrow', the BFA is the hub of franchising in the UK. We strive to brighten people's futures, by showcasing the opportunities for businesses and individuals to transform their lives through franchising, whilst also providing an educational space and accreditations, governed by high standards and a code of ethics.

#### HOW THE BFA CAN HELP YOU BUY A FRANCHISE SAFELY

Not all franchise models are made equal. As in any walk of life (and business), some are better than others. All 350 of our members, who you'll find

#### FREE INFORMATION COURSE

Our website, [www.thebfa.org](http://www.thebfa.org) is full of information about how to buy a franchise safely, but in the first instance, we'd suggest you complete our free, online Prospect Franchisee Certificate. The course will cover what to expect as a franchisee, from your first call with the franchisor and what question to ask, to seeking funding and specialist legal advice. Some franchisors will ask you to complete the course, so you have a basic understanding of franchising before they talk to you in any kind of depth, so get it done early and be ahead of the research game.

We sincerely hope you will give franchising a go and look forward to helping you make your self-employment dreams come true.



**Your name:** Richard Elliot

**When did you join the forces?**  
1999

**When did you leave the forces?**  
End of 2012

**What regiment/unit/division were you with?** 1st Bn The Staffordshire Regiment, completing tours of Kosovo, Bosnia and Iraq.



**What role did you play?**

I was in a rifle company in an armoured infantry battalion (warrior gunner/vehicle commander/section commander). Recruit training at ITC Catterick.

**What rank did you leave at?**  
Sgt

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

I wanted to be self-employed but realised I hadn't a clue how to start or run my own business. That's when I looked into franchising because I believed that you would be starting a business but also having a support network and management systems already in place; and I was right!

**How did you find your franchise?**

I read an article with a current franchisee and arranged to meet him.

**Which franchise did you buy?**  
Drain Doctor (Derbyshire).

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

The systems in place and the network were the main attraction having researched and met with a few different franchises. I felt this was the one for me.

**How did you finance your purchase?**

A loan through NatWest, who are really good with new franchise businesses, especially if they have worked with the franchise before and it's a reputable business with a track record.

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

I think a lot of ex-squaddies under value our skill sets and do not feel ready for civilian life. It couldn't be further from the truth, there are so many transferable skills that just come natural to us but actually are difficult to acquire in civvy St. Eg: attention to detail along with doing the small things right, knowing then that the big things will be easier to deal with. Also being consistent and holding yourself and others to account comes more naturally if you have been in the 'green machine'.

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

Definitely being in charge of your own schedule and workload. Also, it's nice being able to give someone an opportunity and watch them progress within your business..

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

I would tell them to find something they think they can throw themselves into. It's hard to leave the military and sometimes people struggle with their identity once they have left. I think you must put your heart and soul into something new, and trust that your background will help not hinder you.



**Your name**  
Nell Light

**When did you join the forces/police?**  
2000



**When did you leave the forces/police?**

2016 (although I'm still in the Reserves)

**What regiment/unit/division were you with?** Royal Army Medical Corps (RAMC)

**What role did you play?**  
Medical Support Officer (MSO)

**What rank did you leave at?**  
Major

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

It is all about the support you receive and working with an established business model, as in the military you are not alone.

**How did you find your franchise?**

I went to a franchise exhibition following advice given in the resettlement process. I was blown away by all the options available in franchising, so I made a short list. I visited them all and found out as much as I could, it was great to get



# 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.

- **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."

### 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.

### 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 can 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. Supporting the cadet community aligns closely with our values and with the spirit of service that many of our colleagues and recruits share.

In addition, as part of our commitment to supporting the wider armed forces community, we now work with the Career Transition Partnership (CTP). Our involvement with the CTP means for service leavers, you can be reassured we're already understand the process you're going through, and we are actively engaged in supporting your next steps.

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 [www.dyno.com/franchise-opportunities](http://www.dyno.com/franchise-opportunities) to request a prospectus and learn more.

**Looking to join our workforce?**  
Explore current vacancies at [dyno.com/careers](http://dyno.com/careers).

**Useful Links**  
[www.dyno.com](http://www.dyno.com)  
[www.dyno.com/franchise-opportunities](http://www.dyno.com/franchise-opportunities)  
[www.armyacadets.enthusie.com/cf/take-action-dyno-rod](http://www.armyacadets.enthusie.com/cf/take-action-dyno-rod)



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

Franchise opportunities



Careers



# Gas-elec

Gas-elec was established in 1996 to meet the ever expanding range of regulations within the private rental sector.

The Gas-elec franchise network was successfully launched in 1997 and a network of engineers was quickly formed to service the requirements of the residential landlord and letting agents.

Gas-elec pioneered the combined inspection which allowed us to give our customers a comprehensive service whilst also delivering higher invoiced inspections benefiting our engineer franchise network combined gas and electrical safety inspection.

We provide a wide range of other services including boiler servicing, PAT testing, Home Buyer Reports, CO / Smoke alarms, Legionella testing, EPC's as well as boiler & heating installations and repairs.

In addition to our established and growing client base in the private rental sector we are also achieving and driving growth within private property portfolios which include charities and religious organisations, and the social housing sector including local councils and registered housing associations.

With our continued growth in all sectors, to fulfill this opportunity we are looking to increase our national network of engineers. This presents an exciting opportunity to join the Gas-elec team and grow the business together.

## WHAT YOU GET AS A FRANCHISEE

Gas-elec is a turnkey business enabling you ready to hit the ground running. Whether you want to start your own business after being employed, or you're already self employed and want to free yourself to earn more but with less hassle; a gas-elec franchise is the choice for you.

- Working for a proven and tested brand with established areas. From £20k to invest into an area.
- Sales and marketing support within your area to boost sales and profit
- Customer service support, so you don't have to deal with any of the booking or admin with the customer.
- Engineering technical support
- Automated invoices
- Bespoke software to use

## DIFFERENT TYPES OF FRANCHISES WE OFFER

Gas-elec offers two types of franchise opportunities nationwide. An electrical franchise or a gas franchise.

### Electrical Franchise

Be electrically qualified. Able to test electrical wiring installations and complete electrical remedial works to ensure compliance with Wiring Regulations and Electrical Safety legislation.

### Needed:

- Level 3 certificate in the Requirements for Electrical Installations - currently



BS 7671:2018 or BS 7671:2018+A2:2022 City and Guilds 2382 or other provider equivalent (18th edition)

- Level 3 Award in Initial and Periodic Inspection and Testing of Electrical Installations – most versions of City and Guilds 2391 are acceptable or City and Guilds 2394+2395 together.
- An industry recognised apprenticeship/training program with Level 3 qualifications and end point AM2 successful assessment OR a Level 3 Electrotechnical Experienced Worker Qualification OR current/previous assessment evidence from a competent persons scheme provider (NAPIT/NICEIC etc) within 2 years (subject to review)
- Current DBS Certificate
- Public Liability Insurance

- Electrical Test Equipment Calibration Certificate/s.

### Gas franchise

The accurate testing of gas appliances in residential properties and places of work in line with legislation.

- Similarly, the testing of electrical appliances and electrical equipment (PAT)
- Diagnostic and remedial works of gas appliances and central heating systems
- Boiler installations (Desirable but not essential)

### Needed:

- Gas safe card
- ACS certificate
- DBS Certificate
- Public liability insurance
- Gas analyser calibration certificate

## WHY WORK AT GAS-ELEC

With 200+ engineers and a head office of support staff, Gas-elec pride ourselves on our commitment to safety, quality and innovation.

We are experienced in helping homeowners, landlords, and agents safeguard their properties. Whether you're securing your home or preparing a property for sale or rent, gas-elec delivers reliable solutions tailored to your needs.

- You will operate within a prime geographic area, ideally close to your home address, from a fully-liveried vehicle. As an independent business owner, you will develop your business and maintain a high level of service to the clients, building on gas-elec's reputation.
- Centralised invoicing gives twice-monthly payments directly into the bank accounts of all our franchise engineers. You will also receive a detailed statement once a month, showing every job that has been completed and details of when payments have been received.
- We provide full administration support. Our customer service departments will ensure your day to day process runs efficiently leaving you free to focus on completing your work appointments. They will schedule all your work, manage your diary and deal with any challenges that arise.
- Our technical engineering support team will be on hand to support, train and assist with any technical issues that may arise.
- All of our processes are managed by our privately owned in-house software which provides end to end functionality of our business processes.
- Our dedicated sales and marketing team will create a strategy for your franchise area and will work with you to promote your business.

## TRAINING & DEVELOPMENT

We want to ensure you can hit the ground running with your new franchise business.

- All aspects of running your franchise will be covered in the gas-elec franchise training, and clearly explained in your operations manual.
- You will be trained in customer care, time management, use of the laptop computer and software, VAT returns and all aspects of running your franchise business.
- In conjunction with our marketing team, draw up a strategy for sales and marketing and agree regular review meetings
- We will ensure regular meetings are carried out with your key clients to ensure everything is running smoothly.

Along with the initial training and onboarding of your new franchise, we also provide on-going support. Our technical team is on hand to assist you and will produce and issue quotations for any remedial repairs. To support you and to maintain our high standards, we regularly carry out both desktop and post inspection audits.

We continue to support you from the day you launch. In the early stages we will support you and help you get your franchise up and running. As you gain experience, you will run your business more autonomously. Further training is provided on an ongoing basis when required.

## START UP COSTS

Start your franchise journey with Gas-elec from £20k.

\*This doesn't include initial setup costs e.g van and tools. Interested? Email the Gas-elec team at [franchise@gas-elec.co.uk](mailto:franchise@gas-elec.co.uk)



## HEAR FROM SOME OF OUR FRANCHISE ENGINEERS

### Maksim Kuznecov Joined 2010

I started my franchise in 2011. Within just three years, my turnover had grown to over £60,000 a year. Since Covid, I've consistently exceeded £80,000 and it's a simple formula — the more I work, the more I earn. I focus on the jobs, and the franchise brings in the customers. I work Monday to Friday, my weekends are completely free. It's a solid, rewarding business and I wouldn't change a thing.

Being part of the Gas-elec network has made a big difference to my business day-to-day. The support from head office takes a lot of pressure off — from admin and bookings to marketing and compliance — so I can focus on doing the job right for my customers. Having the Gas-elec brand behind me also gives clients confidence and helps generate steady work.

### What do you enjoy most about being part of gas elec?

What I enjoy most about being part of Gas-elec is the balance between independence and support. I'm able to run my own business and manage my day the way I want, but I've also got a team behind me whenever I need help — whether it's technical advice, admin support. I also think that the franchise model always gives you enough motivation to work hard as both you and gas-elec are benefiting from it.

Gas elec gave me the best balance between being independent, work load and income.

### What kind of support have you found most valuable from the gas-elec head office team?

In general, I have a good, respectful and healthy relationship with Gas-elec office staff. I could see my workload growing year by year, which means growing income. The booking system was working well for me, and the marketing side of gas elec noticeably improved within

the last five years. Being a franchise gas engineer you end up being very much self-sufficient. Looking after van, tools, qualifications, it is purely my responsibility. Personally, for me, the most valuable support from Gas-elec is when I see my day to day dairy being steady and busy.

### What advice would you give to other engineers thinking about joining?

Work hard, do not be afraid to drive a bit further, take an extra job or call out on the day if asked, keep your client happy and you 'll be rewarded.

### Denis Friel Joined 2018

I joined Gas-Elec as an employee and gladly took the opportunity to become a franchisee. My franchise has grown stronger and stronger every year, with new clients being on boarded to supplement the already established clients providing recurring annual work. No requirement for on-call or weekend work, all my appointments are made via my Gas-Elec planner and the customer. My invoicing and payment collections are carried out by Gas-Elec with payments being made to me twice a month. My only regret was not finding Gas-Elec earlier on in my career.



## WHAT TYPE OF CUSTOMERS YOU GO TO

We have a wide portfolio of customers we cater to including:

- Private Residential Lettings
- Housing Associations
- Local Government
- Private Property Portfolios
- Property Management
- Homeowners
- Home Buyers

# Why Automotive Franchising is a Smart Fit for Former Military Personnel

Finding employment can be a challenge for many military personnel as they transition from active duty, yet hundreds of veterans have found success through franchising.



## COMMUNITY NETWORK

Similarly, to the Armed Forces when you join a franchise network you are never alone. The systemisation and support network within franchising is very similar to the forces. Franchisees benefit from business, marketing and technical support, as well as the franchise community network. ChipsAway franchisee, Pat Badder has utilised head office and neighbouring franchisee support since he bought his franchise in March 2020. "It's a fantastic network full of people that are willing to help you."

But it's no surprise that so many ex-forces have taken the leap into automotive franchising, as there are so many transferable skills.

Pat Badder, owner of ChipsAway Grantham discovered the skills he had obtained in the army could be transferred into running his own car body repair business.



"I joined the military in the 1970s, and completed tours in the First Gulf War, Northern Ireland and Bosnia. I was then commissioned into the Logistics Corps and did tours of Iraq and Afghanistan. I took redundancy in 2011 and moved straight into the Reserves where I did another eight years and finished up at the rank of Major."

"I was into my last year of the Reserves when I happened to see a ChipsAway van drive past and was intrigued. The idea of working for myself was very attractive to me – and I also wanted to learn new skills and provide a service."

"A ChipsAway franchise is tailor-made for Forces people because you follow processes. You must practice equipment care and you have got to be disciplined with the repair process. It's then just a case of getting your repair time down, I often thought I don't think I can make that any quicker. But sure enough, in a month or two, the repair time goes down."

As well as equipment care and discipline, there are many more character attributes that can be transferred into running your own franchise business.

## DETERMINATION = SUCCESS

Being in the military requires determination and confidence to succeed, similarly, to running your own business. Determination is required to ensure a franchise business witnesses growth and profitability. Andy Darby used the determination skills he had obtained in the British Army to start his own successful ChipsAway franchise.

"I spent 11 years in the British Army prior to joining ChipsAway and all my skills and experience of running a business have been gained whilst operating my own franchise."

Whilst I think my own standards and determination have been a driving force I have been learning on the job. Being a soldier gave me the skills to be successful and being a business owner has helped me realise that. Over the last 21 years I have continued to learn by attending training courses run by ChipsAway and working with others in the industry to help improve my knowledge."

## EXECUTING A PLAN

Although a franchise owner receives a proven business model and ongoing business support from the

franchisor, executing plan is the down to the franchisee. Developing a working business model requires an entrepreneurial approach similar to the military training veterans receive.

ChipsAway franchise owner, Andy Darby used his past experiences in the military to expand and develop his mobile car body repair business into a multi-van and fixed based centre operation.

"I started operating in 2000 from a single van working around St Neots, Cambridgeshire and quickly became busy and profitable, so much so that I put another van and technician on the road within a couple of years. This continued and I invested in another van and technician a couple of years later. Currently I operate two vans, a Car Care Centre and an accident repair bodyshop."

## MENTORING

After running a successful ChipsAway franchise for over 20 years, Andy now mentors new franchisees within the ChipsAway network.

"I have been fortunate enough to have been involved with mentoring new starters for several years. Typically, this will involve spending time with them offering tips and advice on everything to do with their new business, from Facebook ideas,

local marketing to offering advice on repairs that they have not done before (and how to rectify ones that didn't go quite according to plan!).

I am permanently available to chat any time or day of the week about anything they want, not just business related. It is an aspect of my day that I enjoy as I can see I can make a difference sometimes by just offering words of encouragement. I am still as passionate about the business and ChipsAway as a whole and am always happy to help a neighbour if they are stuck or Head office if they want some feedback on a new piece of kit or product."

## ADAPTING TO CHANGE

Typically, military personnel are trained to be adaptive to change, in the forces, everything can change in an instant. So, when the Covid-19 pandemic hit in March 2020, Andy had to quickly adapt his ChipsAway business to reduce outgoings and make customer safety a priority.

"During the Covid-19 pandemic I have had to put extra safety measures in place and closely monitor my expenditure. I have kept outgoings to a minimum and looked at offering discounts and extra services to ensure we booked work in. With the easing of restrictions, we have been able to enjoy a certain amount of normality again."

## MILITARY PERSONNEL TO CAR BODY REPAIR TECHNICIAN IN 4 WEEKS

By joining ChipsAway you get to benefit from our excellent reputation and training programs. Our training programs are designed to not only give you the practical skills you need to repair car paintwork damage, but also to help you hit the ground running with sales and marketing.

As part of the ChipsAway package, all new ChipsAway franchisees spend an initial 4 weeks on IMI accredited technical training to learn the repair process, they are also mentored on a one-to-one basis by experienced franchisees. The initial course is then followed up 3 months later by a further week of more in-depth dent repair techniques.

Pat comments; "Once I'd decided to commit, I undertook the training, which was excellent. At the end of it, I felt confident and supported to get out into the field and begin work."

## NATIONAL MARKETING CAMPAIGN

The ChipsAway franchise package not only includes business mentoring from an experienced franchisee and ongoing franchise development from a dedicated team, but also full marketing and advertising support including

## THE CHIPSAWAY FRANCHISE PACKAGE

By becoming a ChipsAway franchisee, you are investing in a tried and tested business model, with a license to trade in your own area, using the ChipsAway brand. This gives you the recognition of a company that has been around for over 25 years and is nationally recognised by hundreds of thousands of customers across the country.

national TV and digital campaigns generating an average of 1,000+ leads per franchisee in 2020.

"ChipsAway has promoted the business very well online and with TV adverts over the last few years and this has led to an uptake in business leaving us able to get on with the repairs." – Andy Darby, ChipsAway.

## MAKING A CAREER CHANGE INTO FRANCHISING

In most cases, investing in a franchise can be the perfect choice for veterans. The highly transferable skills that ex-military personnel possess are a great match for franchising, and the training, network community, unlimited support and opportunity to lead has helped many ex-forces personnel create fantastic businesses of their own with ChipsAway.

## From Forces to Franchising

Like cars? Like the idea of running your own business? You'll love this opportunity.

ChipsAway franchisees offer a convenient high quality and cost-effective alternative to car body shops through mobile SMART repair.

No experience necessary - full training is provided! Be your own boss and take control of your life. Benefit from fantastic earning potential, and full sales and marketing support from head office, including TV advertising.



Over £150k Worth of Leads Generated per Franchisee in 2020\*



Market-leading Brand with Proven Demand



National Marketing Campaigns, inc. TV, Social & Digital

Get started from £15,000 +VAT\*\*

\* Based on the number of leads received in 2020 at our average repair value.  
\*\* The franchise is £29,995+VAT, but with the various pricing options that we offer, you only need £15,000 + VAT of your own funds to start your business.

"I'm more financially secure than I have ever been."

ANDY DARBY - A ROYAL ENGINEER FOR 11 YEARS AND CHIPSAWAY FRANCHISEE FOR 19 YEARS



Call now 0800 980 5422  
www.chipsaway.co.uk

**ChipsAway**  
LIKE IT NEVER HAPPENED

## Is franchising the best kept secret in British business?

One of the greatest things about franchising is that it doesn't matter where you came from, your age, educational background or gender, there's a franchise to suit every budget and everybody.

### IN BUSINESS FOR YOURSELF BUT NOT BY YOURSELF

Although you'll own the business yourself, and you'll have to work hard to make it a success, as a franchisee, you'll have access to training and ongoing support from your first day until your last, making it a smart choice for anyone exiting the military, who has enormous ability but lacks business experience.

### WHICH WOULD YOU CHOOSE?

You'll often hear that franchising is a safer route into self-employment. Imagine you've been put forward for a course at work where historically, records show that 60% of people fail; you'd be pretty nervous about passing the course right?

How about if there was another course, that gave you an identical outcome but instead, 94% of people passed? Which would you choose? The second one, of course. But what's this got to do with franchising?

### FRANCHISING'S 94% SUCCESS RATE

According to ONS data published in November 2025, 60% of start-up businesses will fail within the first five years yet, according to our last national survey sponsored by NIC Local, 94% of people who buy a franchise succeed, and have done for the past 25yrs. Who wouldn't prefer those odds?

### TOP TIPS TO BUYING A FRANCHISE SAFELY

If we could give you a crib sheet, it would say that research, due diligence and the BFA (British Franchise Association) are going to be your best friends in your hunt for the perfect franchise.

### ABOUT THE BFA (BRITISH FRANCHISE ASSOCIATION)

We were formed in 1977 and are the UK's voluntary self-governing body for franchising. We set the standards for franchising in the UK through our Code of Ethics for Franchising.

### ETHICAL, PROFESSIONAL AND SUSTAINABLE

But how does this benefit you? To become a member of the BFA, a franchisor's business model will be rigorously checked by our team to ensure they are a) telling the truth in their claims/marketing material (ethical franchising), b) they are running the business properly (professional franchising) and c) they're 100% focused on helping their franchisees to build successful

businesses (sustainable franchising.) We even anonymously survey their franchisees to find out how their businesses are faring. So, when you visit our website to read about our 350+ franchisors, you'll know each one comes with our approval.

### OUR MESSAGE TO YOU

If you come away from reading this article with nothing else, please let it be these two things:

Always do your own due diligence, even if the brand you are considering is a BFA member. We have a free Prospect Franchisee Certificate on our website, which will guide you through what it means to be a franchisee and how to research an opportunity properly.

Retain a franchise specialist solicitor to check the franchise agreement before you sign anything; we hold a list of them on our website. This is likely to be the largest purchase you'll ever make second only to buying a house, so do it properly; the legal advice you receive could be all that stands between you and a sizeable loss if anything goes wrong.

We hope that like JP here, who is reaping the rewards with his Football Fun Factory franchise, you will find a franchise that plays to your strengths, gives you more time at home with family and friends and ultimately is a successful business. Good luck and we're always here if you need us.



### Your Name?

My name is Jean-Pierre Fourie but everyone knows me as JP

### When did you join the army?

In October 2011, aged 16, straight from school

### When did you leave the army?

May 2024

### What regiment/unit/division were you with?

I served 33 and 35 Engineer Regiments (EOD & SEARCH), Defence Explosive Munitions School (DEMS) Training Regiment.

### What role did you play?

I joined up as a bricklayer and cementer but moved into EOD and Search.

### What rank did you leave at?

Corporal

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

I had looked at coaching alone, but it was recommended to go via a franchise for the extra information and support.

### How did you find your franchise?

Facebook

### Which franchise did you buy?

The Football Fun Factory

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

The biggest initial selling point were the inflatables, and it looked like I would have a variety of opportunities with them, in terms of what I would be doing on a daily or weekly basis.

### How did you finance your purchase?

My parents initially paid the franchise fee which I then paid back later on through a grant I got for having done over 12 years in the army.

### Why do you think ex-service/military people make good franchisees?

There are many but the main transferable skills are:

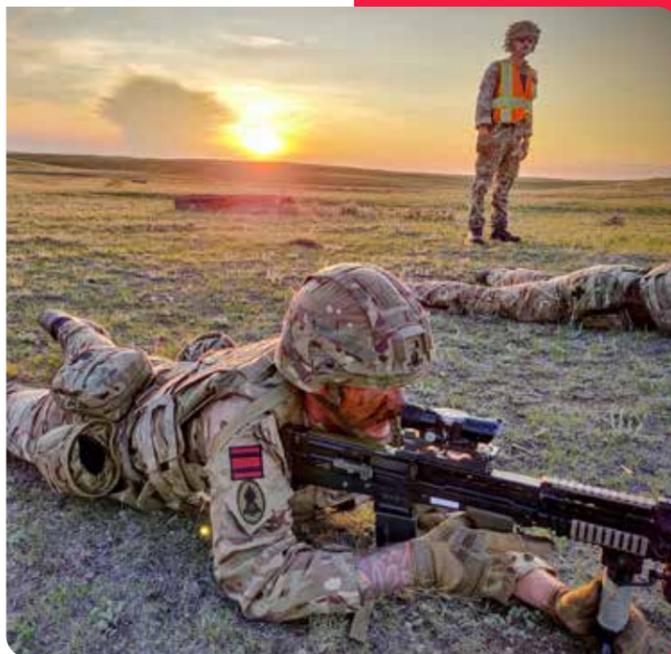
- Discipline- being able to stick to the model set by the franchise
- Confidence- your confidence is often tested in the army; having confidence helps out massively when you're in front of parents and kids
- Teaching skills- having left as an instructor really helped with coaching the kids.
- Time Management- in the army you're dealing with multiple deadlines, the same as in a franchise - having learned these skills definitely helped me

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

Being at home with family; previously I was always 2/3 hours away, being my own boss and working with an amazing team (my assistant coaches are great).

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

Definitely look into it. The opportunities to work for yourself and create a work environment you want are second to none. Having the support I have had as well definitely helps settle any nerves you may have when leaving. Don't get me wrong it is hard work, but it all pays off.



Email: [info@kissmyglassfranchise.co.uk](mailto:info@kissmyglassfranchise.co.uk)

Web: [kissmyglassfranchise.co.uk](http://kissmyglassfranchise.co.uk)

Enquiries 0333 323 3333

Mob/Tex t 079 33 303030

## 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%<sup>s</sup>

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](mailto:rod@how2franchise.co.uk)

# 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 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 Regulated Qualifications Framework (RQF) (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.



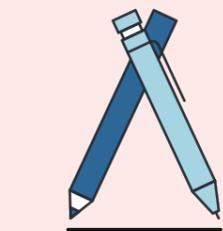
## BACKGROUND

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.

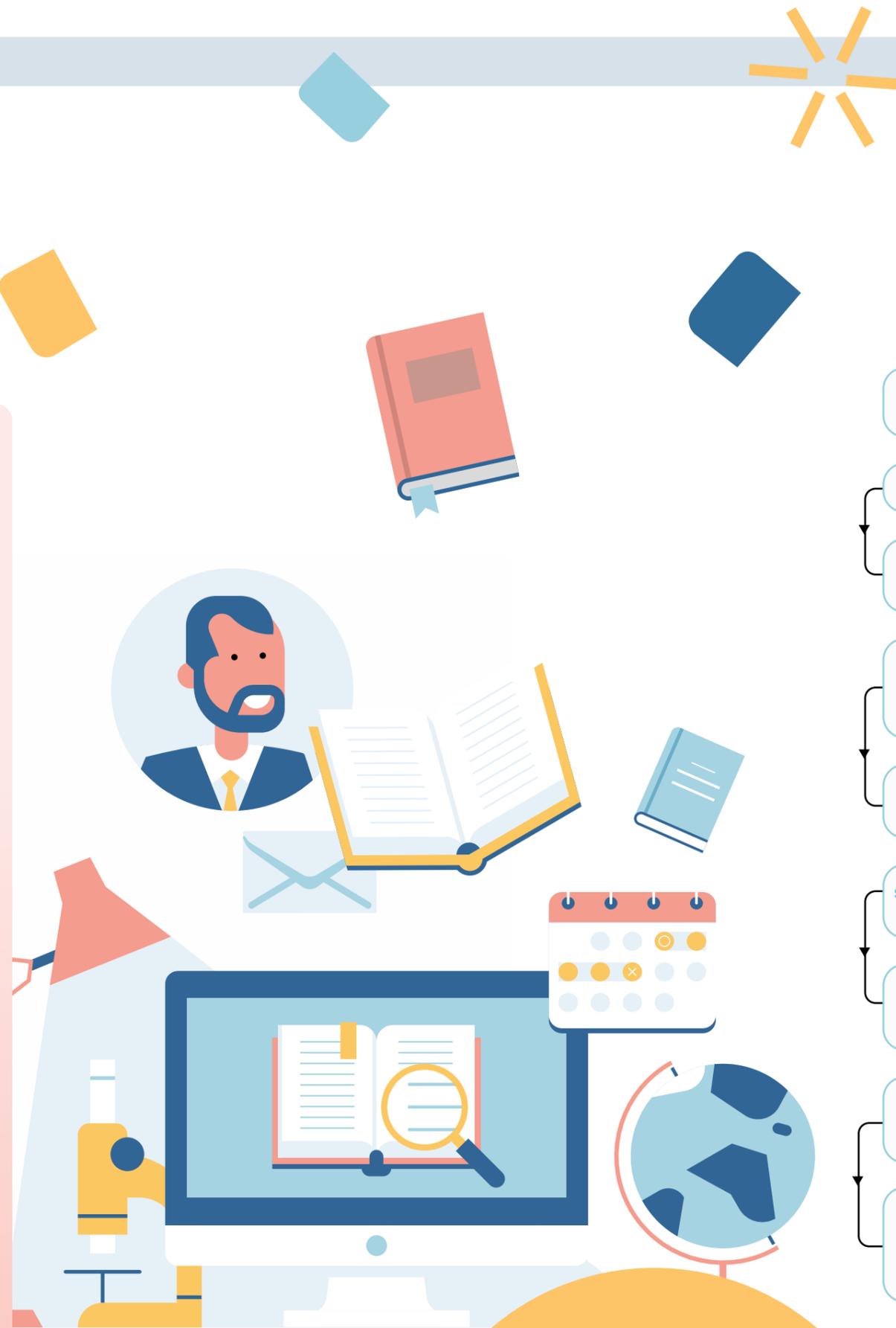
Before making an application, Service Leavers are advised to first check the national position on existing support with the relevant national education authority (e.g. Other Government Departments/ Devolved Administrations). There may already be existing 'free' provision by another route e.g. those aged 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.**

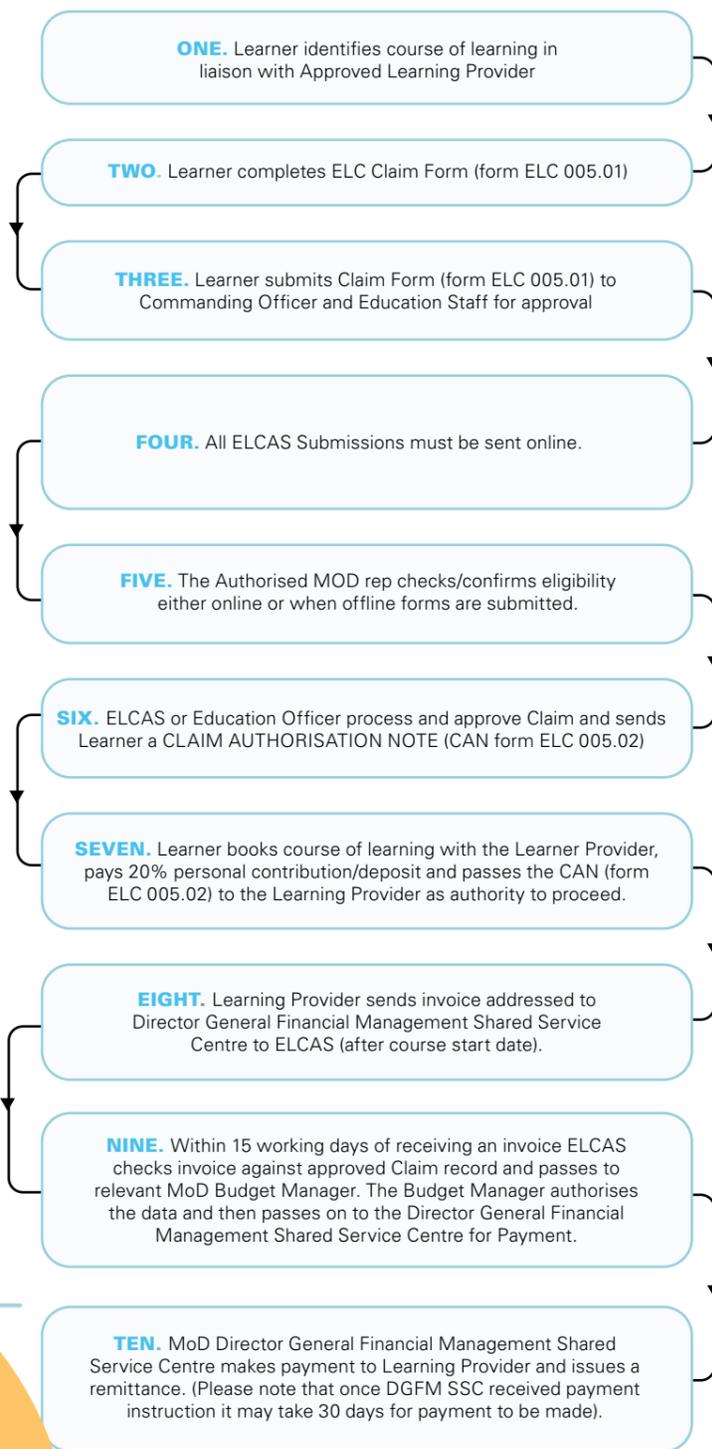


## Getting Started: How does it work?

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.



## Claim Process to be Followed by Learners and Learning Providers



## 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 may be 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 Regulated 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%

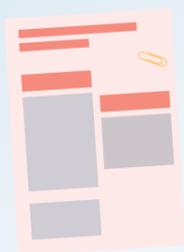


### SIX.

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.

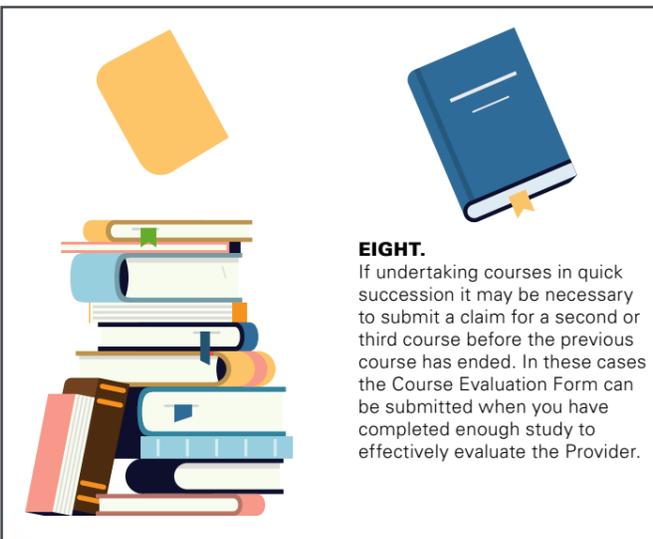
### FOUR.

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).

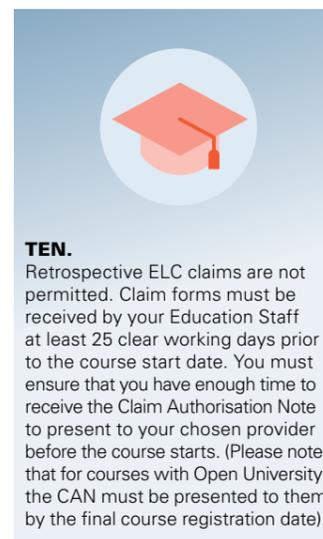


### EIGHT.

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 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](http://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 Single Service Representative. 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

Personnel should only contact their Single Service Representative (SSR) if they have been unable to find the answer to their query on the ELCAS website and the FAQs page.

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 six 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 A number of amendments can be actioned online directly by ES/SSR, where they can't the ES/SSR will make the request for action to ELCAS via email.



# 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 to a maximum of £9535 per claim/year 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 are auto-enrolled to be eligible for both Schemes, as will future SP on completion of Phase 1 training
  - A new ELC payment was 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 has increased/was increased 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

**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;

Information can also change so we always recommend signposting SP/SL to this page of our website ELC Portal where contact details are maintained under 'Points of Contact'

#### ELC MANAGER

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

**Tel:** 02392 625954  
**Email:** NAVYTRGHQ-EL3RRETSO3C@mod.uk

#### ARMY

Learning Credit Scheme (LCS)  
Manager  
Education Branch Zone 4, Floor 2,  
Army Personnel Services Group,  
Home Command  
Ramilles Building, Army HQ  
Monxton 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  
SP11 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.
- 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.
- 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.
- 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.

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



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