



Headquarters Brigade of Gurkhas

Gurkha - Life Skills



‘Cradle to Grave’



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Introduction

1. Gurkhas are an integral part of the British Army and remain Nepalese citizens throughout their Service in the Brigade. Since the closure of Hong Kong in 1997, the Gurkhas are now permanently based in the UK. In September 2004, the Government announced that Gurkhas are eligible to apply for settlement in the UK if they have served minimum of 4 years. This caused significant changes to the life of our Service Personnel (SP) and now the majority choose to settle in the UK. To assist with this the British Army offers Life Skills, a set of skills that lead to positive behaviours which underpin successful personal, social, work, and civic outcomes.

Purpose

2. The aim of this booklet is to:
 - a. Inform potential recruits (PR) joining the Brigade of Gurkhas.
 - b. Guide to officers in the Brigade to support their leadership, command, and management.
 - c. Provide awareness for personnel involved in supporting roles, welfare, management of facilities and on temporary attachment.
 - d. Provide awareness for Regional Point of Command (RPoC) and Formation HQs with Gurkhas under command.
 - e. Provide awareness for local authorities, external supporting agencies, schools, and local councils.

Gurkha employment principles (5 Principles)

3. For Gurkha employment in the British Army, the following are the five principles of Gurkha service:
 - a. Only Nepali Citizens may be recruited (less Direct Entry officers).
 - b. Recruitment, selection, and enlistment takes place in Nepal.
 - c. Gurkhas must have their own initial training pipeline.
 - d. Gurkhas should serve in formed Gurkha units.
 - e. All Gurkha Units must have Gurkha LE Officers within the Chain of Command.

Expectation management of families

4. Although PRs extensively study the history of the Brigade of Gurkhas during their preparation prior their selection, they should begin to learn and understand the facts of self-management. They must manage their own career journey and their family's expectations. This begins through a tailored Life Skills briefing¹ once they arrive in the UK and continues throughout their career.

¹ Tailored Life Skills brief by SO2 Pers-Pol HQBG



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- a. The trainees are from diverse families, family traditions and from all over Nepal. Once they are in the UK, they should continue the connection with their families, sharing the reality of soldiering and their new lifestyle. This may be very different to what they and their families may have assumed before joining the Brigade of Gurkhas.
- b. This is likely to be the Trainee's first exposure to a reasonably large monthly salary in comparison to Nepal. They must learn to manage their earnings and balance any support to their family in terms of funds sent home to ensure they consider their long-term requirements. SO2 Personnel and Policy provides an initial brief to all Trainees covering potential challenges. He offers them Life Skills guidance as part of Preventative Welfare and then the permanent staff within Gurkha Company will mentor them throughout their basic training.
- c. The mismanagement of finances or over benevolence to family back home may create an enduring commitment of financial support and set an expectation trainees may regret later. This will have an impact in personal life particularly when a soldier starts to have a more established life² in the UK or in Nepal.

Law of Nepal

- 5. Gurkhas are not immune to Nepali Law and therefore must understand its complexities before making any personal decisions. Discussion with knowledgeable family and experienced members of the Chain of Command may help individuals to navigate through this. An example is laid down below.
 - a. The legal age for marriage of both men and women is 20. Once married, it is a requirement to register at the office of the legal registrar for their respective District and obtain a marriage registration certificate.
 - b. Gurkha soldiers must present their marriage certificate to the Brigade Unit Welfare Officer (BUWO) together with other evidence at Brigade of Gurkha Nepal (BGN) in Kathmandu, to be issued a Brigade Marriage Registration Certificate (BMRC). The BMRC process is a well-established and is a proactive process in support of SP and BG units as part of Preventative Welfare. More detail can be sought individually or via a Unit Welfare Office (UWO) to BUWO based in Kathmandu. The Contact number is 014235 218 and Mon-Fri 0830-1630hrs.
 - c. If a SP plans to marry within the UK or in another country other than Nepal, they are to notify their Commanding Officer of that intention as shown in QR-J7.073. The Chain of Command will confirm with family in Nepal through BUWO that the SP is single then report to the Regimental Admin Office (RAO) for change of circumstances for JPA update. This process is part of Preventative Welfare.

² Social life as well as maintaining professional soldiering.



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Gurkha Married Accompanied Service (GMAS)

6. Most Gurkha trainees are single before joining the Gurkhas. The overall process from basic training to Regimental life takes at least 3 years. Transition from Nepalese youth to being a Gurkha, including the development of a professional military career alongside the formation of a family requires careful planning. The briefing and education through Life Skills and guidance from role models are important. The GMAS policy and practice within the Brigade of Gurkhas is there to support young soldiers in making informed decisions on marriage and accompanied service. This will be covered on the Life Skills section later. The reasons for the GMAS are as follows:

- a. The Trainee will be away from home first time.
- b. Basic training is for 39 weeks having to complete all Training Objectives (TOs) including cultural and language training before becoming a Gurkha soldier.
- c. Once completion of basic training, Trainee will be posted to his new unit.
- d. Corps units conduct their Initial Trade Training (ITT).
- e. Individuals need save funds to support their spouse/partner and immediate family.
- f. SP should be confident enough to manage their military service and family side by side.

7. **GMAS United Kingdom (UK).** The welfare office in BGN will brief on BMRC procedure and advise on the Visa application procedure. They will also verify the documentation required in liaison with UKVI. Once a Visa is received, individuals may then book accommodation in the UK and flights to travel to the UK.

8. **Action on arrival in the UK.** The routine and procedures conducted by receiving units are well practiced, however the minimum requirements are as follows:

- a. The individual should receive a letter from immigration with an instruction to be Biometrically processed within 14 days of arrival in the UK. This can be done at selected Post Offices around the country.
- b. Once a National Insurance Number is received, individuals should register locally with the NHS.
- c. Local schools should be approached well before families arrive so that a place can be secured, and children should be then registered on arrival.
- d. Child benefit is available and can be gained through the RAO's office.
- e. The Welfare Office should arrange appropriate briefs for new arrivals including but not limited to: Regimental life, UK rules and regulations, childcare or child minding, schooling, visits, communities, local services, benefits, eligibility, and application processes.
- f. The Welfare officer should also discuss spousal employment opportunities, personal development, immigration rules, and further or higher education. There are free courses



g. To understand the voluntary sector within the military environment and community.

Family Planning and Children's Education

11. Gurkha families are more conscious than many that the gaining of a quality education or special qualifications, increases the opportunities of employability. This further aid for financial resilience in the current climate and assist in the support of the family unit. However, the generic family planning guidelines below shows an example how you may a balance between family life and boarding school utilising CEA.

[illegible]



Career Management

12. Individual career management is not straightforward, as SP aspirations change as their service progresses. Individuals must take their career management seriously and take a clear interest in it and seek Chain of Command guidance and mentoring on this journey. Families also need to understand the soldier's service commitment, the need for regular assignments and try to adapt accordingly. There is plenty of welfare support available within the unit and local communities.

Personal and Professional Development


13. While in Service there are many opportunities for personal development. Many of the courses completed within the military can be converted to civilian nationally recognised qualifications. [APSG EdBr 20180618-APSG EdBr Revised Accreditation Matrix.xls](#) Furthermore, the Army may pay or subsidise further or higher education for serving personnel who wish to pursue this area. Some of the initiatives are as follows:

- a. **Standard learning Credits (SLC).** SLC allowance provides £175 per financial year to assist with the cost of courses but 20% is required to be paid by the individual.
- b. **Enhanced Learning Credits (ELC).** This funding may be used to support any qualification of Level 3 or above and is administered by Enhanced Learning Credit Administration System (ELCAS). All serving personnel are mandated to be registered to this scheme.
- c. Funding as per the service length which may be used during service and is available after leaving for up to 5 years:
 - (1) 2-6 Years- 3 x £1000
 - (2) 6-12 years 2 x £2000
 - (3) 12 years and above £3 x £2000

Transfer

14. Gurkhas are allowed to transfer to wider Arms and Services after seven years of service³. The Brigade of Gurkhas assures that the individual who joins the Brigade will be well looked after. After the 7th years of service, this role is more that of monitoring and guidance. Therefore, individual must understand the implications of a decision to transfer and must aim to be as well-informed as possible as there are advantages and disadvantages of such a move. These include:

- a. Advantages:
 - (1) Allowed to apply for UK naturalisation.

³  [SToS \(Soldier Terms of Service\)](#)



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- (2) Options for quicker career progression in wider Arms and Services.⁴
- b. Disadvantages
 - (1) Loss of Gurkha identity.
 - (2) Loss of publicly funded Compassionate Leave to Nepal for SP including family. (Families of 4 costs approx. £5200 for return flights).
 - (3) Loss of Heritage, Regimental ethos, and bonding of the Gurkha Communities.
 - (4) Loss of financial support from Brigade Education and Welfare Fund (BEWF)⁵.

Welfare provision in the Army

15. The MOD's definition of welfare is, the provision of widely recognised and accessible personnel and community support structure that secures and improves the well-being of serving personnel and the service community, can adapt to societal, legislative, and operational change and, in so doing, optimises the military capability and motivation of all Service men and women.

16. The Army recognises the additional pressure and challenges faced by the SP and their immediate family as a nature of the service life. Therefore, commanders at all levels are encouraged to attend welfare briefing, seminars, and meetings when time permits so that soldier and families are advised accordingly. The aim of those seminar and briefings are to:

- a. Highlight those welfare issues that most commonly affect SP and family members throughout their military career and as they Transition to civilian life.
- b. Offer basic guidance on how some of these might be avoided.
- c. Signpost to where support and assistance can be found.
- d. Monitor the progress and apply lessons learned.
- f. Make it understood that the Life Skills presentations are not intended to replace the dedicated professional welfare services available to the Armed Forces Community.
- g. Empower service personnel and family members, so that through timely information the number and complexity of welfare cases can be avoided or reduced.
- h. Understand that the biggest obstacle is recognising or accepting that there is a problem, and that help should be sought.

Welfare during service

17. Unit level Welfare Policies have simplify directive for the welfare provisions; Primary, Secondary and After Care in line with Army Welfare Policy [JSP 770 Tri-Service Operational and Non-](#)

⁴ Gurkha join in intake; 99% Gurkhas serves full career therefore promotion is competitive for limited places.

⁵ Individual financial support on above AT level 3 and Sports, Unit Education and Welfare Grants.



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[Operational Welfare Policy](#). In addition, below are some notable support avenues for bereaved children if a serving person dies on operations:

- a. **Armed Forces Bereaved Scholarship Scheme (AFBSS).** AFBSS is funding from Veterans UK for the children whose parent has been killed in operation.⁶ The bereaved children's Further and Higher education will be fully funded through the scheme without any means testing. See: [Bereaved Family Children Scholarship Application](#) and can be used for A-level, foundation degree and any recognise courses within the UK.
- b. **Secondary School education.** The Duke of York's Royal Military School (DYRMS), in Dover, provides boarding school education for eligible bereaved children.⁷ Parent or guardians, of children should approach to Children Education Advisory Service (CEAS). They will have look into the case and authorise the funding if deemed eligible and governmental Grant-In-Aid will provide funding. However, for AS level, the student is required to achieve standard grades stipulated by the school to secure a place within DYRMS. See DIN [2017DIN01124](#).
- c. **Charity Support.** There are number of charitable organisations and trusts that supports schooling however, they also work in line with standard military guidelines i.e., continuity of education of child without disturbance.
- d. **Pupil Premium.** The children of serving members of the Armed Forces have been recognised as Service Children all around the country. Military parents must inform their school administration of this. The school may then apply for the Pupil Premium of £340 per service pupil and may include welfare provision within the school.

Life Skills

18. The Army sets out the requirement for the Army to fulfil its obligations in promoting, monitoring, and assessing Life Skills and personal resilience throughout military service in order that SP and their families plan and make provision for their futures and ensure a successful return into civilian life at the appropriate time. [ACSO 3221 Life Skills, Monitoring and Assessment](#).

19. Core Life Skills briefings are mandated annually. Modules comprise a script, slides, and signposting to additional enrichment material. These briefings are intended to be delivered by the unit or by the RPoC HQ Life Skills Officer on request. The modules are:

- a. Life Skills and Whole Life Development (WLD)
- b. Personal finance
- c. Housing
- d. Preventative welfare and resilience

20. Customised Life Skills will be delivered centrally via TEAMS. These briefings are more wide-ranging and are drawn from several subjects and issues that become relevant to SP and families at

⁶ There are 4 Gurkha children under this scheme in university and progressing well.

⁷ There are 2 remaining in this scheme and are progressing.



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different times in their lives. COs should promote these briefings to unit SP and, where appropriate, families.

21. The G1 Audit provides assurance to the chain of command on a unit's personnel and financial processes and procedures. [ACSO 9011 The Army Policy for G1 Audit in 2023.](#)

Personal Finance

22. Personal finance is one of the most important areas which drives and aspires Nepalese youths to join the Brigade of Gurkhas.

23. There may be pre-existing factors that affect their ability to save.

- a. Overspending on personal and family life (fashion).
- b. Support to extended families.
- c. Cash based giving culture.

24. **Personal Financial Management Top Tips.** There are hundreds of points, but some top tips are as follows:

- a. Take control of your finances (Income / Expenditure / Budgeting).
- b. Don't spend more than you earn (don't live on credit).
- c. Gain a positive credit rating & check it – you will need it for a mortgage.
- d. Don't make late payments (mortgage, credit cards, personal loans, utility bills, mobile phones) as it can affect the credit rating for years.
- e. Arrange for direct debits and standing orders to be paid at the start of the month.
- f. Do not have too many bank or store credit cards (One or Two should be enough).
- g. Get into the habit of saving early in your career.
- h. Take independent financial advice from only registered advisors. (FSA)
- i. If you are accumulating debt act immediately and seek help.
- j. Plan your future. Make financial provision. Be aware that 'bad' things can happen.
- k. Remember that life within the Army is subsidised.
- l. Ensure you are 'financially fit' before you leave the Service.

25. **Links for free financial advice** 3rd Sector & Government advice, education & training are as follows:

- a. Money Helper: www.moneyhelper.org.uk (previously MAS)
- b. Moneyforce: <https://www.moneyforce.org.uk/>



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- c. AFF: <https://aff.org.uk/advice/finances/>
- d. Services Insurance & Investment Advisory Panel <http://siiap.org/directory>
- e. MOD Credit Unions <http://www.joiningforcescu.co.uk/>
- f. RAO financial planning and debt counselling
- g. CoC discreet signposting to other support organisations

Housing

26. Housing is very important in life particularly the Nepalese culture, having no house is a taboo back in Nepal. Regardless of what length service individuals manage in the Army; it is important to understand the housing options available in the UK. The civilian online housing brief will be provided by the Defence Transition Service (DTS) Links: [Defence Transition Services \(DTS\) \(veteransgateway.org.uk\)](#). [Housing advice for veterans and ex-forces | Veterans' Gateway \(veteransgateway.org.uk\)](#)

Army Transition

27. The fact is, 'One day all have to leave military service and become a civilian.' Life Skills in the Army comprises of four elements, underpinned by assurance:

- a. **Inform.** The provision of Life Skills (personal resilience) information, advice and guidance to SP and families.
- b. **Monitor.** Monitoring SP's understanding and application of Life Skills.
- c. **Assess.** Assessment of SLs preparedness as they enter resettlement.
- d. **Refer.** Referral of vulnerable service leavers and family members to unit or 2nd line welfare support (AWS) where appropriate or to the DTS if the challenges cannot be overcome within the time left in service and will require continued support post discharge.

Defence Transition Service (DTS)

28. Defence Transition Services (DTS) exists to provide information and support for those service leavers and their families who are most likely to face challenges as they leave the armed forces and adjust to civilian life. [JSP 100: Defence Holistic Transition Policy](#)

29. DTS is a one-to-one service, providing tailored information and guidance, and facilitating access to support services including other government departments, local authorities, the NHS, and trusted charities. DTS can provide support and guidance on all sorts of issues affecting SLs including health, accommodation, finance and debt, children, family and relationships, and employment.

30. For advice or support, contact Veterans UK Help line: call 0808 1914 218, email veterans-uk-vws-support@mod.gov.uk.

31. DTS can be accessed via self-referral or through external organisations such as a charity or the Career Transition Partnership. Service leavers can also access DTS via their unit. It is also available to a family member who may access DTS via self-referral.



Resettlement

32. **Information on resettlement.** This is a personal responsibility; however, it is the employing unit's obligation to advise, assist, and guide an individual planning for resettlement courses before leaving service. If the Life Skills has been followed, individual, personnel and professional development is carried out throughout the service, the resettlement course is just the icing on the cake for re-employment. For entitlement see [JSP 752 v52 Oct 22](#), [JSP 534 Part1](#), and [JSP 534 Part2](#).

Immigration

33. As previously mentioned, Gurkhas remain Nepalese citizens until the final day of their service in the Brigade of Gurkhas. During their service, they are exempt from immigration control. However, if a Service Person (SP) chooses to settle in the UK, they must apply 6 to 18 weeks before their final discharge date to regularise their immigration status by applying Indefinite Leave to Remain (ILR). If the application is successful, the Home Office will send an email after the SP's discharge date confirming the outcome. The message will state: *"Your application for settlement (also known as indefinite leave to remain) has been successful. I am pleased to say you have been granted settlement in the United Kingdom (UK)."* It will also provide further instructions, including creating a UKVI account to access their e-Visa online. For family members applying for British Citizenship, absences outside the UK (e.g., in Nepal or Brunei) during accompanied assignments are typically counted towards the five-year UK residency requirement, provided they meet the eligibility criteria. [2022DIN01-054](#)

34. **Fees and Charges.** Providing all other Home Office requirements are met, non-UK SP who apply to remain in the UK will **not** have to pay the fee if they meet one of the following criteria:

a. Have served at least 6 years at the point of discharge from the service or discharged on medical grounds with a condition attributed to service irrespective of their length of service.

Or

b. Are veteran who has served for 6 years or was discharged on medical grounds with condition attributed to service and is currently living in the UK and has not yet regularised their immigration status. [2022DIN01-039-Settlement Fee Waiver](#).

Health

35. Army Primary Healthcare Services (APHCS) delivers safe and effective primary healthcare service to regular Army personnel. Healthcare provision for Service Leavers (SL) transfers from MOD to the NHS upon leaving the Army. Top tips for getting the right care and support are:

a. **Register with GP.** It is important to register with a GP, rather than wait until you need treatment. Visit the NHS website at www.nhs.uk to find out details of the GP practices in your local area.

b. **Tell your GP that you've served in the UK Armed Forces.** This will help your GP to better understand any military related conditions that you may have and ensure that you are referred, where appropriate, to dedicated services for ex-forces.



- c. **Give your GP the paperwork from your military medical centre including any medical records.** If you have recently left the forces, it is important to do this to help ensure your military health records quickly transfer to your new NHS health records. This will give the GP your most up to date health information and ensure that any ongoing care and treatment is continued.
- d. **Release Medical.** A full medical including a dental examination (also known as release medicals) should be carried out at your Medical Reception Centre approximately 3 months before your last day of service. This should be issued with the necessary final paperwork to your NHS GP. Consult with your Regimental Medical Officer (RMO) about the above requirements.

Re-employment

36. Re-employment is key for Service Leavers as the service pension will not be enough to maintain ongoing financial commitments. AFPS15 states that the pension is calculated at 1/47th of the individual's pay [AFPS 15](#). There is plenty of employment support available through various Charities and Organisations. Some are listed below:

- a. Career Transition Partnership (CTP)- [Ex Armed Forces Recruitment from CTP](#)
- b. RFEA- The Forces Employment Charity- [Forces Employment Charity](#)

37. There are many prospective employers for the ex-Gurkhas and HQBG maintains a link with them. Therefore, Brigade of Gurkhas Service Leavers should send their final contact detail to HQBG as their Regimental/Corps HQ for continuous communication and information support.

Useful Links from RC Life Skills Site

38. The RC Life Skills site is for SP and the CoC, it contains detailed information and is updated regularly. Please see relevant links below.

- [Life Skills - Transition Information Sheet CODC.pdf](#)
- [Life Skills - NHS Info Sheet 3 Rev.pdf](#)
- [Life Skills - Transition Life Skills Information Sheet 16 - Preventative Welfare Guide.pdf](#)
- [Life Skills - 6072 Transition Information Sheet.pdf](#)
- [Life Skills – Transition Life Skills Information Sheet 15 Thinking of Leaving the Army.pdf](#)
- [Life Skills - Transition-Information-Sheet-7-A-Planning-Guide-to-Secure.pdf](#)
- [Life Skills - Transition IPPD Information Sheet 8.pdf](#)
- [Life Skills - Transition Information Sheet 6-HARDFACTS.pdf](#)
- [Life Skills - Transition Information Sheet 4 Managing Personal Finances.pdf](#)
- [Life Skills - Transition Information Sheet 2 - The Emotional Pathway.pdf](#)
- [Life Skills - Transition Information Sheet 10 Resilience Wellbeing.pdf](#)
- [Life Skills - Transition .pdf](#)
- [Life Skills - Gambling Advice](#)
- [Life Skills - Transition Information Sheet 13 Credit Union Services to the Armed Forces.pdf](#)
- [Life Skills - Transition Information Sheet 12 - Covenant.pdf](#)
- [Life Skills - Transition Information Sheet 11 - Pensions.pdf](#)



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Summary

39. For over 200 years, Gurkhas have served under the British Crown. Sir Ralph Turner MC, a Gurkha officer during this time, gave the soldiers their reputation from his quote: "Bravest of the brave, most generous of the generous, never had a country a more faithful friend than you". This is a history that our grandfathers and great grandfathers forged with their hard work, dedication, and resilience. We should not be sitting on their laurels but what we could do today will be counted for tomorrow. The 'Cradle to Grave' thinking through to the finish and possible beyond, is the only way forward.