



Cobseo  
**The Confederation  
of Service Charities**

# **Business Plan 2026 - 2028**

## Overview

The Cobseo 2026-2028 Business Plan has been written with ongoing input and feedback from the Cobseo Finance, Audit & Risk Committee (FARC), Executive Committee (EC), and the office team. The Plan was presented in draft to the 2025 Q3 FARC and EC meetings and then approved at the 2025 Q4 EC meeting on 10 December. In confirming the Plan, the EC asked that the Plan be extended to cover three years until the end of 2028.

Throughout the second half of 2025, the Cobseo office team invested in learning from Members via a survey, focus groups and direct conversations with members. The outputs of the consultation were used to inform the Business Plan along with other inputs and sources of information and other feedback from Members.

## Introduction

Cobseo is stepping into 2026 with vision, ambition and energy shaped by well-informed plans, the resources we need to do the job and strong leadership.

We are alive to the realities and challenges that we as a team, an organisation, a Confederation, and a sector face, and are determined to learn from our successes, data and insights, adapt our ways of working, embrace technology, and realise opportunities to be more efficient and contemporary so that we can be the most impactful, valuable and trusted partner to those who choose to join Cobseo and work with us.

The 2026-2028 Cobseo Business Plan outlines the focus, priorities and therefore business activity for the Cobseo office team for the three years from January 2026. It has been defined in **terms of pillars, key performance indicators, and projects and workstreams**. A three-year budget has been agreed to enable to Cobseo office team to operationalise the Plan.

## Vision

On behalf of its Members, Cobseo seeks to support *a thriving Armed Forces Community that is valued by society*. In doing this, the Confederation and those who lead it and work within it, recognise the breadth and depth of the Community and the range of organisations that exist to support it.

## Values

There is a place for all organisations within the Cobseo membership that share Cobseo's values of support, co-operation, innovation, integrity, accountability and equality.

## Objects

The stated objectives of Cobseo are to represent, promote, and further the interests of the Armed Forces Community by:

- Exchanging and coordinating information internally.
- Identifying issues of common concern and coordinating any necessary and appropriate action.
- Acting as a point of contact for external agencies to the Members of Cobseo.
- Representing and supporting the needs and opinions of its Member organisations, individually and collectively at central and local government levels and with other national and international agencies.

It is these Objects that drive all that Cobseo does and that have been explicitly considered as the Business Plan Pillars and subsequent workstreams and key performance indicators (KPIs) have been developed. Cobseo must deliver within the parameters of its Objectives, and it must do so dynamically and innovatively, and in a progressive, forward-looking way if it is to retain its reputation as a valuable, trusted source of information and influence that it has enjoyed to date.

The workstreams detailed in this plan articulate specific projects that will be delivered during 2026, 27 and 28. Some may be in train already but warrant a place in this Plan to demonstrate their strategic fit and importance as ongoing pieces of work. Alongside the workstreams is a wealth of 'business as usual' activity that forms the backbone of the Cobseo Office team's day-to-day workload.

As a Confederation and as a Membership organisation, individual Members will have different priorities and may not always agree on common issues. This Business Plan aligns the Confederation with Cobseo's Objects and supports a sense of shared purpose across the sector.

## Context

Cobseo continues to operate successfully amidst the many and varied challenges and opportunities facing the sector.

During Cobseo's last financial year, the sector experienced **Ministerial changes** within a still relatively **new Labour Government**. Both the results of the general election and the mid-2025 ministerial reshuffle brought with them a refocus of priorities and a reorganisation of statutory policy and delivery functions. The full impact that these changes will have on the relationship between statutory and non-statutory provision remains to be seen. Cobseo plays a key role in communicating this to its Members and continues to engage meaningfully with the relevant Ministers, Government Departments and policy teams.

The **Strategic Defence Review (SDR)**, published in June 2025, sets out the current Government's ambitions to transform Defence. The five tenets of the SDR each present a heightened role for all aspects of Defence and suggest a likely change in UK military operations, moving Defence away from a 'traditional' operational focus and potentially catalysing different needs for the Armed Forces community. Cobseo and its Members will need to be future-ready to adapt to these changing needs if we are, as a sector, a Confederation, and as individual organisations, to stay at the forefront of provision in all its guises.

The election of Al Carns as a Member of Parliament and his appointment as the Parliamentary Under-Secretary of State for Veterans and People in the Ministry of Defence (MOD), known as **Minister for Veterans and People (MinVP)** brought some significant changes to the ways that the Armed Forces community is viewed and supported by Government. He has since been succeeded by Louise Sandher-Jones, another veteran, whose priorities and impact remain to be seen at this early stage of her tenure, as does the effect of Al Carns's move to **Minister Armed Forces (MinAF)** complete with the LEGACY aspect of his previous MinVP portfolio.

Cobseo engages regularly with the Minister and her office and will continue to do so to advocate for Members and to help ensure policy direction is current and well-informed. A 2025 letter of thanks from the Minister to the Cobseo Executive Chair acknowledges the valuable role that Cobseo played in helping to induct the Minister into her new role. It recognises the alignment between the ambitions of her portfolio and Cobseo's raison d'être to ensure that the Armed Forces community feels both valued and valuable, and her appreciation of the third sector as a key partner for success.

The value of Cobseo as an organisation and as a membership Confederation was further cemented in late October 2025 with written confirmation of **the MOD's intent to provide 4 years' grant funding to Cobseo and subsequent payment of the first of four annual invoices**. Such a decision by MOD further recognises the strategic value of Cobseo as a partner to Defence and will enable further development to the ways in which Cobseo engages with key Defence policies and projects for the benefit of its members and in pursuit of its Objectives.

Since the demise of the Veterans' Advisory Board and the CaVE, Cobseo has worked with Defence, particularly through the office team and the Executive Committee to re-establish a **formal mechanism for ongoing, bilateral, strategic and operational engagement between Government departments and the charity sector**. The Executive Committee was briefed by the MOD's Covenant Team and OVA colleagues during its 2025 meetings on a draft governance framework and subsequently provided feedback.

The Office for Veterans Affairs (OVA), which now sits within the broader MOD People Team, leads on the **Veterans' Strategy** and **VALOUR** workstreams. This will move the OVA into the delivery space for the first time. Cobseo continues to play a key role in supporting dialogue between Government and the sector to **inform and influence how these key initiatives develop, including their governance frameworks**.

The Cobseo office team has played a key role in establishing the new **Veterans Strategy/Armed Forces Covenant Delivery Partners' Forum** with the inaugural meeting in mid-January 2026. It has also been invited to sit on the **VALOUR Stakeholder Design Consultation Working Group**, the Terms of Reference for which are still to be determined. Through these mechanisms and ongoing, routine engagement with Government, Cobseo will continue to demonstrate its **utility and value as a trusted partner to facilitate public/third sector alignment**.

The UK Government made a manifesto commitment to implement the **Armed Forces Covenant** fully into law to strengthen support for the Armed Forces community and renew the contract with those who serve and have served. The **extension of the Legal Duty** will encompass all UK Government Departments, Devolved Governments, and 14 additional policy areas across statutory provision. As the Duty becomes law, the extension of scope of the Armed Force Covenant, the efficacy of the Covenant and how it is measured and reported on, are still unconfirmed. Cobseo and its members will have a role to play in supporting the implementation and indeed the measurement of the effectiveness of Covenant to ensure its efficacy.

Cobseo worked with RBL, the three Families Federations and the MOD Covenant Team throughout the early Autumn to cohere a single, **consolidated response to the [2025 Armed Forces Covenant Annual Report](#)**. This was the first time that such an approach was taken and is likely to form a precedent for future years. The Cobseo office team facilitated the opportunity for members to provide feedback on key aspects of Covenant delivery in advance of producing the sector's response and incorporated much of this feedback into the final submission.

Cobseo works with MOD, Ministry of Justice, and a range of sector stakeholders to support those navigating the **Armed Forces Compensation Scheme (AFCS)** process. The Cobseo Chair has a specific role in promoting the efficacy of the AFCS and War Pensions appeals process as joint-Chair of the Appeal Steering Group (ASG) and has also engaged proactively with government and sector stakeholders on proposals to better streamline and enhance support to claimants and improve the beneficiary experience. This work will continue into 2026 and beyond.

Recognising the critical value of Cobseo's impartiality in being able to advocate for its members and the needs of the Armed Forces Community, the Cobseo office will invest in developing a

**meaningful, strategic relationship with the new Armed Forces Commissioner** from early 2026 as the Commissioner is inducted into their new role and looks to set boundaries and engagement parameters. In addition, Cobseo will reinforce its relationships with the **Veterans Commissioners and key organisations within the devolved regions** across the UK.

Cobseo and relevant members have been engaged with the MOD team responsible for the planning of the **Reception Arrangements for MOD Personnel (RAMP)** since Spring 2025 and the Cobseo office team continues to facilitate meaningful engagement between the MOD and Cobseo members via workshops and briefing calls. Latest developments include the scoping of tangible delivery partnership opportunities and the inclusion of Cobseo and relevant members in wargaming events. RAMP has been a truly collaborative endeavour to date with feedback from MOD about Cobseo's ability to convene and facilitate relationships being very positive. The model has provided a blueprint for **future partnership working with MOD**, with the RAMP team providing a helpful insight to the VALOUR team about the value of early and genuinely collaborative engagement, which the Cobseo team will continue to seek to exploit for the benefit of Members.

Regulatory changes via the **Statement of Recommended Practice (SORP)** are now in force and are applicable to charities preparing their 2026 accounts in accordance with the Financial Reporting Standards for the UK and Republic of Ireland. While not a charity itself, Cobseo subscribes to much of the sector's standards and practices and as such, is in scope for new requirements relating to accounting, disclosures, governance, and enhanced reporting on sustainability, governance and social impact, which in turn catalyse a welcome opportunity for **more robust impact measurement and reporting**, and therefore an opportunity for Cobseo to better demonstrate their value and impact.

Our sector has arguably never been better serviced with research, data and insights that increase awareness and understanding of the **demographics and needs of the Armed Forces community**. Broadly speaking, the operational costs of running an organisation and the demand on services have increased while available resources have decreased. The profile of the community is changing, placing pressure on delivery organisations throughout the Cobseo Membership and beyond. While a challenge for organisations that need to pivot to meet their beneficiaries' needs, the context presents an **opportunity for transformational change via collaboration and innovation**: a space where Cobseo as a membership organisation seeks to provide information, guidance and support, and where helpful, active facilitation to help enable positive change between Members.

Cobseo developed existing communications channels throughout 2025 to focus on increasing the level of meaningful and useful communications with the membership to ensure that the Cobseo newsletter is an essential update on the weekly developments across the sector. Over the past twelve months, **subscriptions to the newsletter have increased by 7.5%** (from 1660 in November 2024 to 1784 in November 2025), which includes a level of data-cleansing where defunct email addresses were removed. **Social media engagement has strengthened with an increase of 869 followers** (from 3,630 to 4,499) and 354,922 impressions, 4,045 reactions, 233 comments, and 109 reposts on LinkedIn. **Quotations from the Cobseo Chair have been included in three key**

**government announcements** over the past twelve months, and he has taken part in numerous interviews with publication including *The Sunday Express*; *BFBS SitRep*; *Forces News*; *London Centric*; and *Civil Society News*.

Executive Committee and staff team members are now introduced via the Weekly News to enhance ongoing engagement throughout the membership and showcase the work of both. The team has also started to profile individual Members (on a voluntary basis), which has both increased individual's Members' exposure to the wider sector, and highlighted the value and role of Cobseo in supporting the membership. The Cobseo team will continue to develop its communications channels in 2026 to further enhance the value and reach.

The **Cobseo office team** is small. It features a range of long and shorter-serving staff across a range of skills, expertise and experience. It has been working beyond its capacity for some time now to meet business-as-usual delivery. As Cobseo steps into 2026, it has bold ambitions to **improve BAU and deliver change** and improvements that will catalyse more efficient ways of working to **enable more of Cobseo's capital to be deployed on value-adding activities** rather than overheads in order **to further enhance the impact and value of Cobseo Membership**. Recruitment began in October 2025 to **build the team's capacity and capabilities**, and we look forward to welcoming new colleagues to the team during the first half of 2026.

The Cobseo team has faced flux and uncertainty in 2025 owing to both macro and micro changes, not least the changes to staffing within the team. But despite the pressures that these things inevitably bring, we are excited for our future! We relish the opportunity to realise the full potential of Cobseo and support our Members to thrive for the benefit of the Armed Forces community that we all serve.

## Key membership engagement consultation findings

### Background

The Cobseo Membership consultation was designed to provide the Cobseo office team with feedback from Members on the membership offer, and to help us consider options for its future development.

The survey was sent to all individuals that receive the Cobseo Weekly News, which was a deliberate choice not to limit the distribution list to one response per Member. The distribution choices encouraged responses from the whole of the membership, including individuals who might not ordinarily readily have contact with Cobseo.

The focus groups took place in-person in a handful of locations and further sessions were held online to make them as accessible as possible to as many Members as possible.

### Why were Members consulted now?

By conducting this consultation, the Cobseo office team is learning from Members and using their feedback to inform the team's focus, priorities and business activity.

The consultation is a clear demonstration of the Cobseo office team's dedication to listening to what Members really want from their membership and how it could be developed to provide even better value to them in 2026 and beyond, and where things should be changed and improved based on verifiable feedback.

This was the first Member-wide consultation since 2015, which sought Members' views on membership benefits and examined the need for continuing and developing Cobseo's online presence and the newsletter. Following the 2015 consultation, major changes were made to the way that Cobseo communicated with its Members and how the organisation worked alongside government departments. The intention with the 2025 consultation was to seek new and additional Member input on the current suite of membership benefits available through the organisation, and to seek direction and suggestion on future developments and direction.

### Headline findings

We are pleased to report that ***being a part of an organisation striving for collaboration and cooperation across the Armed Forces Charity Sector*** was the top reason why organisations join or rejoin Cobseo.

Additional key headlines include:

- **93%** of respondents **would recommend Cobseo membership** to other organisations.
- **84%** of respondents believe that **Cobseo membership is value for money**.
- **97%** of respondents **receive the Cobseo Weekly News**.
- **65%** of respondents have **accessed information in the Members' area** of the website.
- **64%** of respondents were **interested in additional training** for their team through their Cobseo membership – the top two topics for training were fundraising (53%) and governance (52%).
- **31%** of respondents have **completed the Governance Self-Reporting tool**.

- **56%** of respondents **participate in Cobseo Clusters.**

## Members feedback

Following membership feedback, we're making meaningful changes across Cobseo to strengthen support, improve transparency, and enhance how we work together as a membership community.

Here's how your voices are directly shaping our next steps.

### Strengthening Governance support

**You told us:** *The governance package could be updated and should better reflect the needs of all Members – especially where engaging with government departments.*

**How we are responding:** We're reviewing our full suite of governance materials to ensure they are modern, relevant, and genuinely useful for every Member organisation.

### Making Membership benefits clearer

**You told us:** *Many Members weren't aware of everything available through their Cobseo membership.*

**How we are responding:** Our new communications and engagement strategy will include regular, clear promotion of benefits, events, and opportunities — across all channels, old and new.

### Building stronger connections

**You told us:** *You value meeting the Cobseo team and sharing the information, guidance, and support available.*

**How we are responding:** Expect more in-person and online engagement events, plus proactively planned Member visits so everyone has the chance to connect.

### More expertise, more support

**You told us:** *Members would welcome more guidance on specialist topics.*

**How we are responding:** We'll be launching a programme shaped by your feedback — covering areas like AI, impact reporting, effective fundraising, digital inclusion, and more.

### Keeping the newsletters useful and engaging

**You told us:** *You appreciate recent improvements to the Weekly News and Jobs Bulletin.*

**How we are responding:** We'll continue evolving both newsletters to ensure they remain valuable and relevant.

### Improving the Members' Area of the website

**You told us:** *Many Members don't use, or aren't aware of, the Members' area online.*

**How we are responding:** A major CRM and website upgrade is underway. The Members' area will be redesigned with your input, so it becomes a genuinely helpful resource.

### Clarifying Cobseo's constitution

**You told us:** *The constitutional framework felt unclear.*

**How we are responding:** We will provide clear explanations and an overview of

the Cobseo's constitutional framework — including the pros and cons of Cobseo becoming a charity — as part of the new membership strategy.

### Ensuring all Members have a voice

**You told us:** *Smaller Members can feel overshadowed by larger ones.*

**How we are responding:** With 80% of Members being smaller organisations, we're committed to improving transparency, reviewing membership categories, and showing clearly how every Member can take part in groups, Clusters, and elections.

### Enhancing governance transparency

**You told us:** *You want clearer insight into Cobseo's governance.*

**How we are responding:** An independent governance review is underway — and its findings will be shared openly across all channels.

### Clarifying Membership criteria

**You told us:** *The Membership criteria is not clear.*

**How we are responding:** Criteria and due diligence processes are now online — and further development will continue under the new membership strategy and be communicated clearly to all.

### Improving Executive-level engagement

**You told us:** *You want better engagement at Executive Committee level.*

**How we are responding:** This will be a core element of the governance review and the resulting membership strategy.

### Making Clusters more effective

**You told us:** *Some Clusters feel like "talking shops."*

**How we are responding:** Clusters and working groups will be reviewed as part of the governance work, and the findings will be shared with Members.

## **Pillar 1: Enhance the value of Cobseo to its Members and ensure the Membership model is inclusive and sustainable**



A Membership Strategy that considers Membership criteria, packages, benefits and fees, including development of the offer to support members to be knowledgeable, compliant and confident in a range of different areas



Increased Executive Committee confidence in the Membership due diligence process



New ways of measuring, monitoring, and increasing customer satisfaction



A new website and CRM system

## Pillar 2:

### **Achieve operational excellence and ensure business resilience and continuity by improving internal operations and governance**



A formal, internal governance review report and action plan to ensure Cobseo as an organisation is as well-run and efficient as it can be



A revised portfolio of internal policies and procedures



A revised internal structure and HR artefacts



Mandatory/training opportunities for staff



Positive changes informed by staff feedback



Improvements to ways of working and the safe, appropriate introduction of tools



## **Pillar 3:**

# **Raise the profile of Cobseo and strengthen the brand to enhance Cobseo as a vehicle for strategic sectoral engagement and advocacy for our Members**



Inclusive Cobseo membership from across the UK



Ongoing development of all Cobseo's communications' channels and engagement opportunities, including the Cobseo weekly newsletter, website, and digital channels



Meaningful engagement with the Cobseo's Patron

**Pillar 4:  
Further align activity and impact  
across the sector to facilitate  
enhanced communication and  
meaningful collaboration  
between Members, and in support  
of increased efficiency across the  
sector**



Demonstrable progression of the ongoing conversations in relation to the sectors' data capture, management and utilisation, through currently extant projects, and the development of a common operating picture



Positive feedback from Members and stakeholders about the value of Cobseo as a conduit



Demonstrable feedback that quantifies the effectiveness of Cobseo to convene, facilitate, inform, and influence



Exploration of how to broaden Cobseo's reach and impact to align activity, input and value across more of the sector, including Government