National Adult Literacy Agency (NALA)

Minutes of the NALA Board

Meeting details:

Date:	29 October 2025
Time:	2.00pm
Venue:	NALA Boardroom and Teams

Attendee details:

Chairperson:	Margaret Kelly (MK)
Present (Charity Trustees)	In person: Geraldine Mernagh Online: Aoife Foley (AF), Catherine Devlin (CD), Ciaran Casey (CC), Eleanor Neff (EN), Margaret Hanrahan (MH), Michelle O'Driscoll (MOD), Maria O'Gorman (MOG), Paula Tiller (PT), Trish Nolan (TN) Tom O'Mara (TOM),
Quorum:	(●) Yes ( ) No
In attendance (Others):	In person: Colleen Dube – CEO (CEO), Jonah Mudehwe – Finance and Corporate Services Manager (JM), Michelle Reade - Governance and Compliance Officer (MR)
Apologies:	Sarah Shaughnessy (SS), Elma Teahan (ET)

Please see Glossary of Terms at the end of this document for guidance.

Items discussed:

1. Welcome

- MK noted there was a quorum.
- MK summarised the agenda for the day.

2. Conflicts of Interest

- There were no conflicts of interest identified.

3. Minutes of the 25 June 2025 Meeting

- MK the decision items from the meeting.

Agreed:

- The minutes of the 25 June 2025 Meeting were approved

4. CEO report

4.1 2025 work plan

Noted: The following updates were highlighted

- Literacy Provision working group ongoing. Outcomes not expected until 2027
- Funding approved on 16 September 2025 for a financial literacy guide and an additional Plain English Community of Practice which took place on 21 October 2025. Written communication received from ALL Office Director on 3 October
- that delivery of the Financial Literacy Guide could be in early 2026. Work ongoing on the content and tender for design, print and distribution. Provisional timelines are
    - end November: content completed
    - early December: designer contracted and design to begin
    - Jan – March 2026: dissemination / activities to be aligned with Global Money week in March
- Only commitment to ALL Strategy in 2026 Budget is to review ALL strategy structures. Meeting between ALL Programme Office Director and the Minister of State was cancelled

- NALA is awaiting receipt of the $30,000 UNESCO International Literacy Prize money
- NALA met with SOLAS regarding their proposed inclusion of Learn with NALA's UNESCO Prize in their forthcoming report to the CEDEFOP portal. NALA updated SOLAS on the
    - current pause on registration of centres on Learn with NALA due to funding constraints
    - flatlined funding for 2026 and
    - ongoing reviews of NALA and 2 other SOLAS funded eLearning providers that may further impact the future capacity of Learn with NALA.
- Some NALA staff sought further information and clarification about NALA's applying for, accepting and displaying the UNESCO International Literacy Prize which was sponsored by China's Confucius Institute. This was discussed in staff meetings and feedback was gathered in an anonymous survey. NALA will continue to develop its ethical fundraising policy and fulfilment of its Public Sector Duty obligations to SOLAS. The CEO is exploring best practice internationally and in Ireland. There may be further implications for NALA's social media, procurement and fundraising activities.
- NALA is running a promotional campaign to attract Learn with NALA tutoring service learners with posters, leaflets and radio ads.
- NALA is progressing its QQI submissions. Level 1 validation was approved by the panel and has been submitted to their Programmes and Awards Executive Committee (PAEC). Work is ongoing on the extension of scope submission which will be considered by the ETA at their November meeting and then come to the Board for approval at the 10 December meeting.
- NALA has been shortlisted for the Cheryl Stephens Plain Language Innovation Award that will be announced at Plain Language International Conference in Brussels on 5 November 2025.
- NALA has a temporary office manager to cover the Office Manager's extended leave. This is the Governance and Compliance Officer's last meeting as she will be finishing on 31 October 2025, recruitment for the position is ongoing.

- NALA is completing an additional audit requested by SOLAS's internal auditors.

The Board acknowledged:

- that concerns regarding the Confucius Institute are common in higher education institutions as well
- the value of the promotional campaign that does not rely on social media and meets potential learners where they are at.

4.2 Update on fundraising and Christmas campaign proposal

Noted:

- Recent efforts to diversify our funding and raise unrestricted funds
- Draft Christmas campaign proposal's scope and rationale for the draft list of companies
- Consideration to be given to a more extensive list of companies but also the ethical implications of some
- NALA does not currently have but will need to develop a framework for ethical fundraising aligned with our mission, our specific charitable objective, sustainability and feasibility.

Agreed:

- Christmas campaign targeted at corporate donations with the key message Give the Gift of Literacy. Proposed budget €1,500 for the design, print and posting of a pack to agreed contacts. The campaign will also include website and social media content.
- Final list of companies to be agreed.

4.3 Pensions provider proposal

Noted:

- NALA recently became aware that employers are being advised to have all eligible employees enrolled in a pension scheme in November 2025 in advance of autoenrollment coming into force on 1 January 2026. This effects 1 employee that is

not currently in a pension. There are no legal obligations regarding the minimum contributions that need to be made by the employee or employer.

- The Board previously agreed in principle from 1 January 2026 to offer staff a 10% employer contribution subject to the employee making a 5% contribution.
- Subject to the Board's agreement on the NALA's future pension arrangements, it is the intention to transfer any funds in the current company pension / PRSA will be transferred to the new pension arrangements.
- NALA has received Statements of Reasonable of Projections in January 2025 at the retirement age of 60 for four current members of staff from New Ireland.
- NALA is still awaiting the actuarial valuations of the value including the bonus units at the retirement age of 66 for the four current members of staff from New Ireland.
- Staff will have the ability to decide on their investment strategies in consultation with the agreed provider. NALA will not have that responsibility.
- The provider's ethical investment strategies / disclosures was not one of the evaluation criteria but details are available in their company information.

Agreed:

- Enrol the 1 employee not currently in the existing New Ireland PRSA or Company Pension scheme into the existing New Ireland PRSA scheme with an employer contribution of 3% for November and December 2025 subject to confirmation of the employee's contribution / any other further requirements from New Ireland
- Reiterate request to New Ireland for
    - Statement of Reasonable Projections including bonus points at Age 66 for the 4 active employees in the legacy scheme
    - Final confirmation from New Ireland of the status of the bonus capital units if the legacy scheme is paused or employees and funds are moved from New Ireland
- In principle, subject to response from New Ireland:
    - Issue a legal notice to New Ireland and the Trustees to request the Statement of Reasonable Projections

- Seek an independent actuarial Statement of Reasonable Projections from Unio if New Ireland do not provide them and run comparative projections against if switched to Zurich, considering the allocation rates (97% v 100%), current amcs v 0.6% with Zurich, policy fees, assumptions around investment performance, if practicable
- Lodge an official complaint to the Financial Ombudsman if New Ireland do not provide the Statement of Reasonable Projections

- Subject to confirmation of their Ethical investment policy and procedures, recommend to staff and the Union to establish a new company pension scheme under the Zurich Master Trust (ZMT) to replace the existing arrangements (Company Pension Scheme and PRSA) with New Ireland
- Change NALA's pension policy / staff handbook and update NALA's employment contracts with effect from 1 January 2026 to state, pending confirmation from NALA's legal advisors the following

It is a condition of your employment that you become a member of the Company's occupational pension scheme (Pension Plan) on the commencement date of your employment. The terms of the Pension Plan are that you are required to contribute a minimum of 5% and the Company will contribute 10%.

Both you and the Company will make such contributions as provided for under the rules of the Pension Plan from time to time while in force, or as otherwise notified to you, and you expressly consent to the deduction of this contribution from your salary.

Membership of the Pension Plan is subject to rules, conditions, underwriting criteria and/or statutory or regulatory obligations in force from time to time. You agree and acknowledge that the Company reserves the right at its sole discretion at any time to vary or discontinue this benefit and/or terminate or alter its or your contribution and/or substitute or provide alternative benefits for you.

Should you leave the Company before two years' service are completed NALA reserves the right to seek repayment of the employer contributions.

For more information on the Pension Plan contact the Company's Finance and Corporate Services Manager.

5.1 Student Subcommittee

Noted:

- 5.1.1 Draft Minutes of 25 August 2025 meeting
- 5.1.2 Draft Minutes of 14 October 2025 meeting
- There are new members of the student subcommittee and issues with the use of Whats app have been resolved.
- There were different views on the success of the Ploughing Championship this year. There was a suggestion that students could dress up as a book that might be considered. There are discussions ongoing with the ALL office about what and where is best for Ploughing in 2026.
- Venues are being explored for the 2026 Student days in Dublin, Athlone, Galway or Cork. Workshops on Drivers' theory, Being Safe online, Plain English
- Further investigation ongoing to reasons why students have been turned away from classes or told that if they miss a class they might lose their place on the course. This contradicts good adult literacy practice.
- **Next meeting**: 27 November 2025.

Agreed: PT to enquire about the instance of the student in Kerry and revert to CD.

5.2 Education, Training and Assessment Subcommittee

Noted:

- 5.2.1 Draft Minutes of 25 September 2025 Meeting key items: update on Learn with NALA, flatlined funding, Level 1 worksheet and accreditation, QQI Round 41 1776 awards earned by 796 learners, QA Manual agreed and will be considered by Board at next meeting

5.3 Audit, Risk and Finance Subcommittee

5.3.1 Draft minutes of 30 September 2025 meeting – noted

5.3.2 Management Accounts to 31 August 2025 with the following noted:

- Expenditure broadly on target for the first 8 months. We anticipate it being slightly overbudget at year end due to the flatlined budget and removal of the 35/37th in the salaries agreed earlier in the year.
- The receipt of SOLAS funding is on schedule.
- Plain English income is behind target due to availability of editors. The Management team are reviewing the service's income and expenditure and will be submitting proposals / updates to the LSPG and ARG meetings. The current PE rates were reviewed / revised in July. We do not currently have different rates for private or public sector organisations. 80% of our clients are public sector. We are trying to cultivate private sector / financial service clients in line with our capacity.
- Expenditure in some are behind forecast due to some areas such as governance being less than anticipated. The resulting surplus is largely due to timing and should correct itself by year end and is being closely reviewed by Management
- The cash position is €1,478,437 including the An Post Prize bond
- 12 Laptops have been purchased to replace ones that were more than 5 years old
- €27,000 of older than 90 days debtors are being followed up. They represent about 25% of the total debtors
- At the request of the ARF, a summary of vouchers / gratuities paid to learners has been included in additional tab.

5.3.3.1 Statement of Internal Financial Controls

5.3.3.2 Credit Card Policy

Agreed with the following noted:

- Increased gratuity / vouchers limit to €1,500 in line with Revenue limits

- Increased daily rate for those providing inputs to our events in line with previous agreement
- Payroll provider changed from Sage to Bright pay
- Added new section on Income Recognition
- Removed reference to An Post saving accounts that have been closed
- Revised the daily online transaction limits that have been increased to facilitate payroll
- In the first line Section 7.7. on page 22 insert the word “rare”
- The updated version of the Business Continuity Plan will be considered by the next ARF meeting
- Credit card transactions are sometimes required by individual staff for online purchases but require dual factor authorisation by the CEO or Finance and Corporate Services manager. The limit is €5,000 for both credit cards.

Agreed:

5.3.4.1 CRA annual report

5.3.4.2 CRA Compliance Record Form

5.3.5 Bad Debt Policy with the following noted:

- The creation of this policy was a recommendation from the 2024 auditors. It is principle based as we have no previous cases of bad debt. The policy aims to deal with credit control and the procedures / personnel / ARF to deal with non-payment / write-offs limit for individual debts. It provides for a register of / provision for bad debts if / when required.
- Review of Plain English invoicing is ongoing and staged invoicing (50% on commissioning and 50% on completion) for larger jobs has been agreed to be implemented in the revised procedures

5.3.6.1 Internal Review Policy with the following noted:

- The policy covers if we commission someone to do a non-statutory audit or some self-checks
- The first sentence in Section 5 on page 4 to be amended to state that, Each year NALA's management team will consider if a review needs to be completed and make a recommendation to the ARF.

5.3.7.1 Artificial Intelligence Policy with the following noted:

- Typos on pages 2 and 3 corrected
- NALA's policy is not aligned with the various policies that exist nationally
- Further consideration to be given to timelines for the impacts referenced on page 2 and the data referenced on page 5 when next reviewing the policy
- NALA has paused the use of AI until a policy is adopted
- NALA to provide staff with AI literacy training
- TOM to send on some suggested relevant, credible training
- AI to be added as a rolling agenda item on relevant subcommittee agendas

5.3.8.1 Risk Register with the following risks rated at the upper end of medium risk noted

- Risk of data loss and risk of business disruption
- 2025-STE-06 to be updated to read in the Description: Risk of ineffective or inappropriate targeting of potential service users due to changing demographics and literacy needs

5.4 Literacies and Staff Policies and Governance Subcommittee

Noted

5.4.1 Draft Minutes of 1 October meeting

Agreed

5.4.2.1 Staff Handbook Updates to Annual Leave, Maternity Leave, Miscarriage leave to be accommodated for under compassionate leave

5.4.2.2 Equity, Diversity and Inclusion Policy subject to the definition of Equity on page 1 being changed to, Equity is ensuring everyone has access to the opportunities and resources in line with their needs.
5 AOB
• The Board wanted to extend their appreciation and thanks for Michelle Reade's contribution to NALA and its governance over the last two and half years. • Board members to confirm if they need accommodation for the night of the next Board meeting / dinner • CEO has been appointed to the Central Bank's Consumer Advisory Group. The next meeting is scheduled for 4 December 2025. • MR will circulate details of a free training session being provided by Boardmatch. • Future online meetings to be set up on Zoom.

Next meeting details:

Date:	10 December 2025
Time:	2pm
Venue:	Online and in person

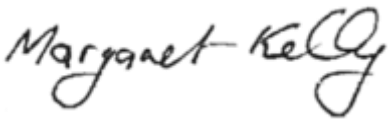
Actions arising from this meeting:

Item	Action	Person Applicable	Timeframe
4.2	Target list of Companies to be finalized	CD / Board	28 November
4.3	Zurich to be requested for information on its ethical investment to inform final decision on NALA's future pension	CD / Board	7 November

	arrangements		
5.1	Enquire about the instance of the student in Kerry and revert to CD.	PT	ASAP
5.3.3.1	Insert “rare” in the first line of Section 7.7 page 22 of the Statement of Internal Financial Controls	CD	1 December
5.3.4.1	Submit CRA report	MR / JM	31 October
5.3.6.1	Amend the first sentence in Section 5 of the Internal Review Policy on page 4 to state that, Each year NALA’s management team will consider if a review needs to be completed and make a recommendation to the ARF	CD	1 December
5.3.7.1	Typos of pages 2 and 3 of the Artificial Intelligence Policy to be amended AI literacy training suggestions to be forwarded to CD AI literacy training to be provided to staff AI to be added as rolling agenda item to relevant subcommittee agendas	CD TOM CD / JM CD / JM	1 December 30 October ASAP From December 2026
5.3.8.1	2025-STE-06 to be updated to read in the Description: Risk of ineffective or inappropriate	CD	1 December 2025

	targeting of potential service users due to changing demographics and literacy needs		
5.4.2.2	Equity, Diversity and Inclusion Policy subject to the definition of Equity on page 1 being changed to, Equity is ensuring everyone has access to the opportunities and resources in line with their needs	CD	1 December 2025

Approval of minutes:

Chairperson's signature:	**Secretary's signature:**
	
Date: 10 December 2025	**Date: 10 December 2025**
Margaret Kelly	Aoife Foley

Glossary of terms

Acronym	Full description
ALL	Adult Literacy for Life
ABEDiLi	Adult Basic Education Digital Literacy project
AGM	Annual General Meeting
AEO	Adult Education Officer
AEOA	Adult Education Officers' Association
ALO	Adult Literacy Organiser
ALOA	Adult Literacy Organisers' Association
ARF	Audit, Risk and Finance Subcommittee
BAU	Business as Usual
CEO	Chief Executive Officer
CITO	Check In, Take Off
CPD	Continuous Professional Development
CRA	Charities Regulatory Authority
CRO	Companies Registration Office
DLS	Distance Learning Service
DFHERIS	Department of Further and Higher Education, Research, Innovation and Science
DPER	Department of Public Expenditure and Reform
ERS	ERS IT solutions
ESOL	English for Speakers of Other Languages
ETA	Education, Training and Assessment Subcommittee
ETB	Education and Training Board
ETBI	Education and Training Boards Ireland
FBF	Furthest Behind First

FET	Further Education and Training
IBCB	Irish Banking Culture Board
ICT	Information Communications Technology
LAT	Literacy Awareness Training
LSPG	Literacy and Staff Policies and Governance Subcommittee
LWN	Learn with NALA
PMDS	Performance Management Development System
QQI	Quality and Qualifications Ireland
Q1, 2, 3, 4	Financial Quarter 1 (January – March), 2 (April - June) 3 (July – September) 4 (October – December)
RLC	Regional Literacy Coordinator
RPL	Recognition of Prior Learning
SIPTU	Services Industrial Professional and Technical Union
SOFA	Statement of Financial Affairs
SORP	Statement of Recommended Practice (SORP) on Accounting and Reporting for Charities
TUI	Teacher's Union of Ireland

The National Adult Literacy Agency (NALA) is a charity and membership based organisation. We work to support adults with unmet literacy, numeracy and digital literacy needs to take part fully in society and to have access to learning opportunities that meet their needs. NALA does this by raising awareness of the importance of literacy, doing research and sharing good practice. We also provide online learning courses and a tutoring service to adults. We lobby for further investment to improve adult literacy, numeracy and digital literacy skills.

National Adult Literacy Agency (NALA)
Sandford Lodge
Sandford Close
Ranelagh, Dublin 6
D06 YF65

Websites:
nala.ie
learnwithnala.ie

Freephone: 1 800 20 20 65

Email: info@nala.ie

Company Registration Number: 342807
Registered Charity Number: 20020965
CHY (Charity) Number: 8506

Rialtas na hÉireann
Government of Ireland

SOLAS
learning works

ALL
Adult Literacy for Life