

# Welsh Language Scheme

Annual Monitoring Report  
to the Welsh Language Commissioner

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## Introduction

1. The purpose of this monitoring report is to outline the progress made by the Money Advice Service during the period 1 April 2016 to 31 March 2017 in delivering public services in accordance with our Welsh Language Scheme and to identify areas of improvement.
2. Although the Financial Services Act 2010 makes no distinction between how we fulfil our functions across the UK, we recognise that there are divergent needs and increasing legislative and policy differences between Wales, Northern Ireland, Scotland and England. This influences our policy, design, and delivery functions in all of the countries of the UK.
3. Previously, under our Equality, Diversity and Inclusion action plan, all MAS processes were subject to regular review for potential impacts on equality and diversity. This included our commitment to the Welsh Language Act. Building on this, MAS will ensure our commitment to the Welsh Language Act continues and we will meet this commitment through our compliance with the Public Sector Equality Duty.
4. The Money Advice Service offers a universal service to people from across the United Kingdom. In the year April 2016 to March 2017 we received over 26.9 million customer contacts via the website, webchat, phone and face-to-face of which over 889,000 we estimate were from Wales and of these over 30,135 were through the medium of Welsh. We estimate that 3.4% per cent of our contacts with the public in Wales have been through the medium of Welsh (for totals by channel see paragraph 13 for telephone and paragraph 32 for web).

## The Money Advice Service's Welsh Language Scheme

5. The Welsh Language Act 1993 places a statutory duty on every public body providing services to the public in Wales to produce a Welsh Language Scheme.
6. The Money Advice Service's Welsh Language Scheme (the Scheme) describes how it will give effect, so far as is appropriate in the circumstances and reasonably practicable, to the principle established by the Act that Welsh and English should be treated on a basis of equality.
7. The Money Advice Service's Welsh Language Scheme was adopted in 2012. This is the fifth monitoring report by the Money Advice Service.
8. The Chief Executive of the Money Advice Service has overall responsibility for the operation of this Scheme. The delivery and monitoring of this scheme is the responsibility of our Wales Manager.

## Measures for dealing with the public in Wales

9. Between April 2016 and March 2017, the Money Advice Service continued to deliver a comprehensive multi-channel service with a product set which included the content, tools and calculators on our website, a telephone advice line and face to face debt advice. Our website articles, tools and calculators are continuously updated and all continue to be available in Welsh in line with our Scheme.

### Correspondence

10. During the reporting period there was no requirement for Welsh language responses to formal correspondence from members of the public. Correspondence services are consistent with the Scheme and appropriate processes are in place to ensure the provision of Welsh responses to correspondence when required.

### Telephone calls

11. The Money Advice Service does not have a Wales office although for the period of this report, there was one staff member based in Wales. Non-Welsh-speaking staff based in Wales answer telephone calls with a greeting and the name of the organisation bilingually. If the caller speaks Welsh, then staff explain that they cannot speak Welsh themselves. As there are currently no Welsh-speaking staff in the Money Advice Service, the caller will be offered the option of either continuing the call in English, or to call the contact centre's Welsh language line, or to write to the organisation in Welsh.
12. At the contact centre that takes calls from the public, we have a Welsh language specific telephone number 0800 138 0555 staffed by two Welsh speakers.
13. Between April 2016 to March 2017, we had 2,887 telephone calls from Wales either to our English language line or our Welsh language line. There were 100,482 calls from across the UK to our English language line, of which 2,752 calls we can say originated in Wales based on postcode. There were also 135 calls to our Welsh Language line. As we monitor calls to our English language telephone number based on the customer's postcode, the total number of calls can only be considered as an indicator as some customers may not provide their postcode. With that in mind, we estimate that the total percentage of calls from Wales in Welsh was 4.7%.

### Public meetings

14. The Money Advice Service did not hold public meetings in Wales during the reporting period; however appropriate processes are in place to ensure public meetings can be carried out in accordance with the Scheme.

### Personal attendances

15. Most of our business is conducted online, over the telephone and in Wales by Citizens Advice Cymru, face-to-face debt advice. Our face-to-face clients in Wales are covered by the Citizens Advice Cymru Welsh Language Scheme.
16. With regards to other interactions with the public, we continue to make available internal guidance for all our employees explaining what they need to do to comply with the measures of this Scheme in their dealings with the general public in Wales (See appendix 1).

## Corporate identity

17. We have a Welsh language version of our logo. All staff designated to deal with regular work for people in Wales use bilingual stationery when dealing with people in Wales.

## Signs in Wales

18. We have not installed any permanent or temporary signs which give information to the public.

## Publications

19. We have previously made bilingual tilt and turn booklets available to consumers and organisations. There was very little demand for these booklets and we had to destroy a significant amount. Having tried to provide bilingual tilt and turn documents, our experience suggested that the additional processes and costs were unreasonable for the very small demand. When new booklets were created, the decision was made to produce separate copies of our booklets in Welsh to ensure we were able to continue to provide printed materials to the public in Wales.
20. Between 2016-17 the following printed guides were all available to order or print in Welsh.

### **Losing your job**

- The redundancy handbook

### **Mortgages**

- Equity release schemes
- Endowment mortgage complaints
- Problems paying your mortgage
- Dealing with your endowment mortgage shortfall
- Sale-and-rent back schemes
- Making a mortgage endowment complaint
- Endowment mortgage compensation
- You can afford a mortgage now, but what if...?
- Take action with your interest-only mortgage now

### **Universal credit and other benefits**

- Get ready for universal credit
- Need help managing your money?
- Paying your own rent

### **Pensions and Retirement**

- Stakeholder pensions and decision trees
- Your pension: it's time to choose

### **Credit Unions**

### **Fee free basic bank accounts**

### **Money management**

### **Bereavement**

21. Our Scheme does not cover technical documents, contracts, technical guidance, invitations to tender and similar publications (for example consultation responses) where circulation is limited to the technical community e.g. consumer organisations, financial institutions and advice providers, and their representative bodies.
22. Research conducted and published by external agencies on behalf of the Money Advice Service were provided to us in English only and therefore are not available on our website in Welsh.

### **Forms and explanatory material**

23. Welsh online order forms are available.
24. Non-Welsh speakers are able to order booklets for their Welsh speaking customers. People are able to go onto the English order form and order either Welsh and/or English booklets.

### **Website**

25. Our website contains a 'Cymraeg' button on the top of each web page. This will take the user to our Welsh content. That content directly mirrors the English on all web content covered by our Welsh Language Scheme.
26. To improve our users' experience on mobile devices we developed a responsive web design which helps to provide an optimal viewing experience for users regardless of their device. For desktop and tablet users, we placed the link to Welsh content in the top right hand area of the site. We completed tests in 2016 to understand the best options for users and the use of available space on mobile devices. Following on from these tests, a decision has been made to ensure the 'Cymraeg' link will be available in the top right of the header for all devices, except for smartphones, where it appears at the bottom of the page.
27. We have aimed to ensure that all static articles on our website are available in both English and Welsh.
28. Tools and calculators that are produced by the Money Advice Service on our website are available in both English and Welsh. Comparison sites that we link into but are not produced by the Money Advice Service are occasionally not available in Welsh. These are constantly being updated by an external provider and as such we class these as instant communication and therefore exempt from our scheme.
29. Videos produced by the Money Advice Service that are available on our website, are generally not available in Welsh as they are exempt from our scheme. However, following requests from partners in Wales, we have made Welsh language videos available for the content specifically designed for our Universal Credit information. For other videos, there is an English and Welsh transcript available to download
30. In response to news items and issues during each working day, we produce 'news' articles and a blog on our site. We have listed these articles under 'instant media' and as such are exempt from our Scheme.
31. Any infographic that is used as content for a campaign or article is made available in Welsh.
32. In total, as far as we are able to monitor, from April 2016 to March 2017 there have been over 26.8 million visits to our site of which 3.3% came from Wales. The number of unique page views on our Welsh pages was around 30,000.

### **Press notices, advertising and publicity**

33. We have issued bilingual press notices to the press and broadcasting media in Wales where the subject matter is of particular interest to the public in Wales. We have also placed Welsh copies of any press notice that we have issued in Welsh on the Money Advice Service website to reach a wider audience of Welsh speakers.
34. We do not have any Welsh speakers, directly employed by the Money Advice Service, who are able to give media interviews.

### **Services delivered on behalf of the Money Advice Service by other parties**

35. Citizens Advice Cymru deliver our face-to-face debt advice in Wales. They are working within their own Welsh Language Scheme.
36. From April 2016 to March 2017 MAS funded 30,362 debt advice sessions for people in Wales (of which 12,423 were face to face). Across Wales, Citizens Advice and Shelter Cymru have 30.1 FTE advisors between them, providing our face to face debt advice service and this is covered by their own Welsh Language Schemes.
37. For our telephony providers please see paragraph 11.
38. We worked with Big Lottery Wales to fund a parenting pilot across Wales. All 22 local authority areas were covered by this pilot (either as a control or delivering the intervention). We worked with partners such as Flying Start and Families First with delivery from organisations such as Action for Children and Barnardos. All training packs and teaching resources were produced in both English and Welsh and the booklet taken home by parents were bilingual tilt and turn.
39. Working with Children in Wales to deliver 'Talk, Learn, Do' we adhered to their Welsh Language Scheme in regards to communications with parenting practitioners.

### **Partnership working**

40. We are ensuring that we are offering our Welsh language provision to any organisation with or without a Welsh Language Scheme that wishes to embed our resources into their own website. Our Welsh language content has been embedded by many local authorities in Wales, however following UK Government consultations on replacing the Money Advice Service with a new Singla Financial Guidance Body, many organisations now choose to link to our site rather than embed content. The website <https://moneymadeclear.wales/> is an example of one organisation in Wales that continues to carry MAS Welsh language content.
41. Our new money manager tool developed for use by people claiming Universal Credit was co designed with the Department of Work and Pensions. The DWP Welsh Language team worked closely with us to ensure this tool was appropriate for both organisations' customers in Wales. This ensured that this partnership working was compliant with both organisation's Welsh Language Schemes.

### **Recruitment and staffing strategy**

42. We currently directly employ one person in Wales. Our staff member in Wales has been encouraged to learn Welsh.
43. There were no recruitment advertisements for staff in Wales.

## Process and procedures

44. When developing new policies and procedures, or considering the impact of Government policies and initiatives, we have full regard to the needs of users of the Welsh language. Our policies and initiatives are consistent with the measures in our Scheme.
45. We have implemented a formal process to ensure that the principles of the Welsh language scheme are considered at the implementation stage of our projects. We do this by incorporating a requirement to consider any impact on this Scheme in our standard project management process. See appendix 2 for the project manager's checklist. All boxes must be ticked before any new subject, tool or calculator goes live on our site.
46. During this reporting period, we had an editorial team that were responsible for uploading all content to our website. They were responsible for ensuring all digital content met the requirements of our scheme and had the authority to delay content if it did not adhere to the scheme.

### What we didn't do so well

#### Campaigns:

47. We run many campaigns throughout the year. Most of these campaigns include significant content including art work, press releases and links to various tools and calculators. We work hard to ensure the content is bilingual and updated simultaneously. Due to last minute amendments and changes to artwork the Welsh upload was delayed on a very small percentage. Mainly the delay is around 24 hours rather than days. These campaigns are linked to press events and so it was not possible to delay the English content.

#### Webpage Errors

48. Following errors on our web pages in the financial year 2015/16, we commissioned an entire audit of the MAS website content and tools and corrected all errors found. In 2016, we changed the process for updating our website, to contract with an external translator who could access our website and translate directly to our webpage. This went live in 2016, however, we were not able to meet the translation deadlines set out in our scheme and therefore we have returned to updating the Welsh language pages internally.

#### Talk, Learn Do

49. Working with our partners, Children in Wales, we sent information to be distributed to the parenting practitioners and initially didn't understand the differences between their Scheme commitments and ours, therefore we didn't give enough time for translation of communications for parenting practitioners. Once the timelines were understood, we were able to ensure communications were timed appropriately.

#### Conclusion:

50. In summary, we have worked hard to ensure people in Wales are able to access our service through our multi-channel delivery through a choice of English or Welsh languages. Our online content contains over 500 articles, tools and calculators and many campaigns and updates, most of which were delivered in line with our Welsh Language Scheme.



## Appendix 1

### Money Advice Service

#### Welsh Language Scheme – Aide Memoire

The aim of the policy is to enable members of the public who receive a service from the Money Advice Service in Wales, or communicate with it, to do so through the medium of English or Welsh, according to their personal choice.

What we all need to do:

- **Think Welsh**- Bilingualism means much more than translating documents. When developing policy or research, funding others, organising or reorganising services, drafting guidance, procuring or reviewing services, ask: "Is there a Welsh language issue to address or reflect?"
- **Plan for two languages, or more** from the start of any initiative, event, campaign or publication.
- **Consider the Welsh speakers' perspective when providing services** - The public has a right to use Welsh in their dealings with us. The aim of the Scheme is to make it easy for the public to use Welsh or access information in Welsh as it is in English.
- **Written and electronic material** – we need to assess **at the outset** whether it needs to be bilingual. Plan translation time into production schedules! A bilingual item is not complete or ready until it is in both languages.
- **Meetings, conferences, task groups, seminars** – we need to assess the need for simultaneous translation by asking those attending, in advance, which language they prefer to use. Ensure that any associated material such as flyers, invitations, registration forms, badges or agendas are bilingual.
- **Publicity** – ensure English and Welsh speakers have equal access to materials. This usually means providing documents bilingually.

#### For Staff in Wales:

- **Telephones** – staff are encouraged to answer the telephone with a bilingual greeting. If a caller responds or speaks in Welsh and you cannot continue in that language, offer the caller the option of writing in Welsh, or continuing the call in English.
- **Auto signatures & disclaimers** – ensure that these are bilingual and try to do likewise for out-of-office replies.

## Appendix 2

### Process Checklist for Launch and Business Readiness

Below is a comprehensive generic list that applies to all projects undertaken by the Money Advice Service. The checklist is intended to be used to confirm all essential deliverables, including our Welsh content. This process is overseen by the project managers that are responsible for all of our project deliverables.

Main Topic	Detail	Mandatory	✓
<b>Plan for Go Live</b>	Normally provided by project manager with input from all project stakeholders		
	Communication plan for identified project stakeholders underway		
	Release sign off confirmed by business owner		
<b>Content</b>	Internal QA – meets branding, style, protocol, external links policy, etc guidelines		
	SME by region		
	Regulatory – FSA/OFT/DWP/etc		
	Protocols updated and approved		
	Accessibility compliance confirmed		
	Welsh translation scheduled and completion date confirmed		
	User test scenario results analysed and reported		
<b>Tools</b>	Internal QA		
	Support information confirmed and documented		
	Operational Agreements amended as required		
	Accessibility compliance confirmed		
	Welsh translation scheduled and completion date confirmed		
	User test scenario results analysed and reported		
<b>CRM</b>	Changes delivered and signed off by business owner(s)		
	Operational Agreements amended as required		
<b>Decisioning</b>	Confirmation from Decisioning Manager		
<b>Digital</b>	New / changes to reports – examples signed off		
	Existing Campaigns - no impact confirmed		
	Reporting tools - no impact confirmed eg GA		

Main Topic	Detail	Mandatory	✓
<b>Service Delivery</b>	Contact Centre Training approved, scheduled and completion date confirmed		
	F2F Training approved, scheduled and completion date confirmed		
	SLAs and Operational Agreements amended as required		
	New / changes to reports – examples signed off		
	Volume changes agreed by Head of SD		
<b>Marketing</b>	Approval from Head of Marketing eg tie in with campaigns		
<b>Communication</b>	Approval from Head of Corporate Communications		
<b>Partnership</b>	Approval from Head of Partnership Delivery		
<b>Proposition Business Case</b>	Demonstrate the value will be achieved to the agreed timescale		
<b>CMI</b>	Sample reports produced eg business intelligence, signed off		
	Customer Experience impact signed off		
<b>Technical Architecture</b>	Logical diagram, physical deployment, components, channels and application documentation maintained		
	Data Architecture – maintained data model, diagram and definitions		
	Operational Architecture – diagram and definitions including hardware changes documented		
	Security changes confirmed		
	Technical support including third party confirmed		
	Capacity changes confirmed		
<b>Process Documentation</b>	Process documentation maintained including any role and responsibility changes documented with associated procedure amendments with business owner sign off in place		
<b>Service Transition</b>	IT Service Management - Catalogue Documentation		
	SLAs and Operational Agreements created /amended as required		
	Escalation and incident procedures confirmed		
	MONEY ADVICE SERVICE support process documented and tested		
	Disaster recovery plans maintained		
	Operational readiness confirmed		
	Provisional sign off of Transition Plan from MONEY ADVICE SERVICE and service provider management		
<b>Business</b>	Final Business Readiness Check including any knowledge transfer underway or planned		
	MONEY ADVICE SERVICE user training complete		
	Review launch with other critical dates		



