

Welsh Language Scheme

Annual Monitoring Report to the Welsh Language Commissioner

September 2024



Money &
Pensions
Service

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Introduction

1. The purpose of this monitoring report is to outline the progress made by the Money and Pensions Service during the period 31st March 2023 to 31st March 2024 in delivering public services in accordance with our Welsh Language Scheme and to identify areas of improvement.
2. In January 2019, the Money and Pensions Service “MaPS” (known as the Single Financial Guidance Body until April 2019) was created. This brought together the Money Advice Service, The Pensions Advisory Service and Pension Wise. The Financial Guidance and Claims Act (2018) sets out the responsibilities and remit of this new organisation. For aspects of financial wellbeing, including Money and Pensions guidance, MaPS provides UK-wide services, working with each devolved government to ensure what we deliver considers each nation’s policy context, specific needs, and gaps.
3. Money and Pensions guidance continues to be delivered to customers under the Helpwarian/MoneyHelper brand, and in line with this Welsh Language Scheme.
4. The Money and Pensions Service Welsh Language Scheme outlines our commitment to the Welsh language when providing services to the public in Wales. We have adopted the principle that in the conduct of public business in Wales we will treat the Welsh and English languages on the basis of equality. Our Scheme sets out how we will give effect to that principle when providing services to the public in Wales.

The Money and Pensions 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 and Pensions 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 and Pensions Service’s Welsh Language Scheme was approved by the Welsh Language Commissioner on 17th March 2022 and replaces The Pensions Advisory Service’s Scheme and the Money Advice Services Scheme which were approved by the Welsh Language Board. This is the second monitoring report by the Money and Pensions Service.

8. The Chief Executive of the Money and Pensions Service has overall responsibility for the operation of this Scheme. The delivery and monitoring of this scheme is the responsibility of our Wales Manager.

9. Actions Outstanding from Launch of the Scheme

Action	Responsible officer (job title)	Target date
<p>Recruit Welsh speaking pension specialists for the Pensions helpline. (We have recruited five Welsh speaking specialists, who started during the first year of this scheme.)</p>	<p>Charlotte Jackson Head of Pensions Operations and Consumer Protection</p>	Completed
<p>Pension Operations phone line Ensure the Welsh number is publicised on the MoneyHelper website. If the Welsh speaking specialist is unavailable the call will be picked up by a Welsh voicemail offering a call back or a number to continue the call in English.</p>	<p>Charlotte Jackson Head of Pensions Operations and Consumer Protection</p>	Completed
<p>Online Pensions Enquiry Form Ensure the Welsh enquiry form is available and recognised by the CRM (Customer Relationship Management software)</p>	<p>Charlotte Jackson Head of Pensions Operations and Consumer Protection</p>	Completed
<p>Pension Operations Webchat Set up webchat for Welsh speaking pension customers</p>	<p>Charlotte Jackson Head of Pensions Operations and Consumer Protection</p>	Completed
<p>Set up and run a social media account for Welsh speaking customers https://twitter.com/HelpwrArian https://www.facebook.com/HelpwrArian</p>	<p>Charlotte Burns (Lara Crisp) Senior Digital Editor And Caroline Laws Managing Editor</p>	Completed
<p>Recruit Money Guidance Welsh Speakers for Tier Two calls Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme</p>	<p>Charlotte Jackson Head of Money Guidance and Pensions Operations</p>	Completed
<p>Money Guidance Webchat Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme</p>	<p>Charlotte Jackson Head of Money Guidance and</p>	Completed

	Pensions Operations	
Money Guidance WhatsApp Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme	Charlotte Jackson Head of Money Guidance and Pensions Operations	Completed
MoneyHelper - New consumer facing website for all legacy services Content from legacy services online will be available using the new MoneyHelper website. All new content will be available bilingually. Legacy content not currently available in Welsh e.g., blogs and videos will be added in English only.	Caroline Laws Managing Editor	Completed Completed
Procurement Process Ensure Welsh language considerations are incorporated into the procurement processes	Louise Power Head of Commercial, Commissioning & Facilities Management	Completed
Project Management Process Define the Welsh Language Scheme expectations in the Project Management methodology, which will outline the approach we are taking for projects across MaPS and the process all Project Managers should follow.	Rachel Vipond Head of Change Portfolio	Completed
Partnership Area of Money and Pensions Service B2B website	Chimaechi Allen Senior Digital Editor (B2B)	Completed

Service Planning and Delivery

Policies, legislation, services and initiatives

10. In September 2022, compliance colleagues carried out a monitoring exercise to assess the processes and controls in place to meet our requirements for the Welsh Language Scheme. The purpose of the monitoring exercise was not just to ensure we are meeting our obligation but to facilitate continuous improvement in our process, so we are able to demonstrate our adherence to the scheme and commitment to our stakeholders and consumers. See Appendix 1 on page 15 for further information.
11. We continue to implement a formal process to ensure that the principles of the Welsh language scheme are considered at the start up, initiation and implementation stage of projects. We have done this by incorporating a requirement to consider any impact on our Scheme in our standard project management process.
12. Also, within the compliance section of our intranet, we have a section for all staff explaining our expectations on delivering the Welsh Language Scheme. This includes a business case process, a document with frequently asked questions, a Training Video, a scorecard for translation decisions and a translation process.

Delivering Services

Our regulatory functions – and services undertaken on our behalf by third parties

13. The Financial Guidance and Claims Act 2018 (The Act) sets out a requirement for the Single Financial Guidance Body (renamed as MaPS) to set standards in relation to persons providing information, advice, or guidance in pursuance of the bodies:
 - Pension guidance function
 - Debt advice function
 - Money guidance function.
14. The Act also sets out the MaPS objectives, which these standards contribute to by ensuring quality service delivery and compliance, underpinned by good systems and procedures.

15. Standard 1 (i) of the [MaPS Standards](#) expects that, information, guidance and advice provided in Wales and offered by MaPS, or a delivery partner, is also delivered equally in Welsh and in accordance with the MaPS Welsh Language Scheme.

Standards of quality

16. We have adopted the principle that services provided in Welsh and English will be of equal quality and will be delivered within the same timescale. To this end, for written content and materials, the DWP Welsh Language Unit support us with the translation for the majority of our translations. When we use our external provider, we utilise professional translators, who are members of a professional association.

Engaging With the Public in Wales

17. Between March 2023 and March 2024, the Money and Pensions Service continued to deliver a comprehensive multi-channel service with a product set which included the content, tools and calculators on our website, telephone guidance lines and in England only, face to face debt advice.
18. Our website articles, tools and calculators are continuously updated and all continue to be available in Welsh in line with our Scheme. See MoneyHelper Website (Our Consumer Facing website) on page 9

Written Correspondence

19. During the reporting period there were the following written engagements in Welsh.

For money guidance:

2 webchats in Welsh

3 WhatsApp messages

For Pensions Guidance:

7 web messages

Telephone Communications

20. The Money and Pensions Service does not have a Wales office although for the period of this report, there were nine staff members based in Wales, of which four were answering calls on the pension line and two were working with partners. Non-Welsh-speaking partnership staff based in Wales answered telephone calls with a greeting and the name

of the organisation bilingually. At the height of the year, we had five Welsh speaking staff in post during this reporting period.

21. Our money guidance (0800 138 0555), pension guidance (0800 011 3797) and Pension Wise (0800 756 1012) services all offer a Welsh language line for customers to contact us in Welsh.
22. Between April 2023 and March 2024 we received 23 telephone calls to our Welsh language pension guidance line.
23. Between April 2023 and March 2024, we received 39 telephone calls to our Welsh language line for money guidance. There were circa 55,400 calls from across the UK to our English language line, of which circa 545 calls we can say originated in a Wales based on postcode. 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.

Face to face communication

24. We currently only offer face to face guidance for our Pension Wise service. We ensure that any person who wishes, or is required, to have a face to face interview for a Pension Wise appointment knows they are able and welcome to do so in Welsh.
25. We will ensure that a suitably qualified Welsh speaking member of Pension Wise staff deals with those whose preferred language is Welsh.

Public meetings

26. The Money and Pensions Service held no public meetings in Wales during the reporting period.

Other dealings with the public in Wales

27. We undertook one major UK public survey that included more than 500 people in Wales and there was a Welsh option provided.
28. Through our Money Guiders Network, we have organised seminars, training courses and similar events specifically for practitioners in Wales. Where it has been possible to run sessions in Welsh we have done so. Specifically for the subjects of digital inclusion and benefits, using Welsh language trainers. Presentations and follow up material for all sessions (delivered in either Welsh or English) are made available in Welsh.

29. The Money Guidance E-learning platform is fully translated with the option to register in Welsh and view all the modules fully translated
30. We have often delivered presentations to our employer partners and to their staff on the support offered through HelpwrArian/MoneyHelper from money guidance through to pensions guidance. These are delivered in Welsh where requested.

Social Media

31. We have a monolingual (Welsh) <https://twitter.com/HelpwrArian>, that provides a bespoke Welsh service that caters for the needs of a specific audience, namely Welsh speakers, customers and employers throughout Wales.
32. HelpwrArian Facebook page <https://www.facebook.com/HelpwrArian> provides a bespoke Welsh service catering for the needs of Welsh speakers.
33. The content on our Welsh Facebook and Twitter may not always be identical to English accounts but we ensure the user's experience and messages from us are consistent and of the same quality.

Our public face

Publicity campaigns, exhibitions, marketing and advertising

34. We 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 also placed Welsh copies of any press notice that we issued in Welsh on the Money and Pensions Service website to reach a wider audience of Welsh speakers.
35. Between April 2023 and March 2024, we had two media trained Welsh speakers who were able to deliver interviews through broadcast media in Welsh.
36. In this reporting period, we did not run any consumer marketing campaigns for MaPS.
37. When staffing exhibitions stands and displays in Wales, we ensured that a Welsh speaking member of staff was available to attend, and Welsh language material was available, as necessary.

Publications

38. We produced separate copies of our booklets in Welsh to ensure we were able to continue to provide printed materials to the public in Wales.
39. On our ordering website, publications in both Welsh and English are shown to enable appropriate choices for individuals and organisations.
40. Our current printed guides were all available to order or print in Welsh from our Welsh page or from the English page as well. <https://www.moneyhelper.org.uk/en/contact-us/free-printed-guides>.
41. 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.
42. Our UK wide newsletter for stakeholders, is only available in English.

Digital services and information

MoneyHelper Website (Our Consumer Facing website)

43. 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.
44. 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. To click from Welsh to English and back again, there is a 'Cymraeg' tab in the menu.
45. We aim to ensure that all static articles on our website are published at the same time and available in both Welsh and English.
46. Tools and calculators that are produced by the Money and Pensions Service on our website were available in both Welsh and English. Comparison sites that we linked to but were not produced by the Money and Pensions Service were occasionally not available in Welsh.
47. Videos produced by the Money and Pensions Service that were available on our websites before MoneyHelper was launched and before the adoption of the MaPS Welsh Language Scheme, were generally not available in Welsh. This is regarded as legacy content and will remain as it is. Videos created for the MoneyHelper website since August 2022 are available in Welsh.
48. In response to news items and issues during each working day, we produced 'news' articles and a blog on our site. We aim to have the Welsh and English uploaded at the same time, although the Welsh does have to go externally for translation and so very occasionally is delayed, for example during a UK Government budget speech.
49. Any infographic that is used as content for a campaign or article that is aimed at the public in Wales was made available in Welsh.
50. In total, as far as we are able to monitor, from April 2023 to March 2024 there were nearly **19.9 million** visits to our website from across the UK of which over **5.6k** came from Wales
51. The number of unique page views on our Welsh pages was **15,759**.

MaPS Corporate Website

52. There is also a business-to-business (B2B) website, (a non-consumer facing website) aimed at our stakeholders across the UK. <https://moneyandpensionservice.org.uk/>
53. We have taken the decision to translate pages that are specifically aimed at our partners and stakeholders engaging with us, such as content under the 'Work with us' drop down box. Also, any content that is specifically aimed at stakeholders in Wales, such as Wales specific press releases, Wales specific research or work on our Financial Wellbeing Strategy.
54. Some content is not aimed at Wales such as our debt work and content aimed specifically at the other three nations of the UK.
55. Information about our Welsh Language Scheme is available on the MaPS Corporate website. [Welsh Language Scheme | Money and Pensions Service \(maps.org.uk\)](#)
56. As a general rule, content that is not specifically intended for the general public are published only in English on the MaPS site as set out in the appendix of our scheme. Included in this category are:
 - research papers and reports;
 - corporate plans and strategies; (although the UK Strategy for Financial Wellbeing has been translated <https://maps.org.uk/cy/strategaeth-y-du-ar-gyfer-llesiant-ariannol-2/>)
 - codes of practice; (although the MaPS Standards are available in Welsh) <https://www.moneyandpensionservice.org.uk/cy/safonau-gwasanaeth-arian-a-phensiynau/>
 - guidance documents for advisers and professionals; (some guidance is available in Welsh - The Money Guidance Competency Framework [Download the framework \(in Welsh\)](#)
 - stakeholder newsletters and blogs, and
 - tenders, advice and instructions to contractors and third parties delivering services on behalf of MaPS.
57. Although, if appropriate, we will translate some of these if we are sharing with a Wales audience, as examples above show.

Forms and explanatory material

58. Welsh online order forms are available.

Corporate identity

- 59. We have a Welsh language version of our logo. All staff designated to deal with regular work for people in Wales used bilingual assets when dealing with people in Wales.

Signs in Wales

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

Official notices, public notices and staff recruitment notices

- 61. We did not publish any public notices or any official notices.
- 62. We recruited for our pensions specialists in Wales posting bilingual job advertisement on recruitment websites. We used both a recruitment agent and also a Welsh specific recruiter and the civil service website for Welsh speaking jobs.

Press releases and contact with the media

- 63. Press releases that were pertinent to a Wales audience were available in Welsh.
- 64. We participated in Welsh language broadcast media interviews when possible.

Implementing the scheme

Staffing and recruitment in Wales

65. We are committed to providing quality services to members of the public in both the Welsh and English languages and have endeavoured to recruit and retain sufficient numbers of staff who are competent in Welsh in order to do this.
66. For our pension specialists, fluency in Welsh was considered to be essential and was stated in job competencies and advertisements. We targeted Welsh speakers when generic Welsh essential posts were difficult to fill.

Language and Awareness training

67. Online Welsh at Work Learning is available through DWP, our sponsor body. Staff based in Wales who are not Welsh speakers will be encouraged to complete the learning.
68. We have created a video on Welsh Language Scheme awareness for all staff in MaPS as a part of their induction and as a part of our compliance training.

Partnership working

69. We ensured that we offered our Welsh language provision to any organisation with or without a Welsh Language Scheme that wished to embed our resources into their own website. We provided an option for the embedding codes for 'available to syndicate' content for both our Welsh and English content.
70. Our 'Talk Money Week' campaign in November, is an opportunity for everyone to get involved with events and activities across the UK which help people have more open conversations about their money – from pocket money to pensions – and continue these conversations year-round. All assets produced to promote this campaign for schools, stakeholders and partners are available in Welsh.
71. Our work with employers across Wales to embed financial wellbeing for staff has included presentation on our HelpwrArian/MoneyHelper support and our pensions support. These have been delivered in Welsh where requested.
72. Content to promote our financial wellbeing in the workplace is also available in Welsh for our partners. For example a short video explainer <https://youtu.be/Mxr9fvwPQAk> and also guidance [Lles ariannol yn y gweithle](#)

Lessons Learned

73. We received a complaint via DWP, about our Pension Wise service. The customer received a letter in English only from their pension provider and the letter stated a phone number that was also only in English. The customer called the number asking for a Welsh service and was not given the appropriate information. He was called back by a Welsh speaker and the Pension Wise appointment was conducted in Welsh. Although the session was delivered in Welsh, the reminders and correspondence around the appointments were being issued in English.
74. Pension Wise does have a dedicated Welsh phone number which is 0800 756 1012, which was not supplied by their pension provider. We have raised awareness with Pension Wise call handlers that if asked, there is a Welsh version available. We have also made amendments to the system. We have tested this and the summary document and email confirming a callback to book the appointment is now generated in Welsh.

Conclusion:

75. 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 Welsh or English languages. Our online content contains over 750 articles, around 20 tools and calculators and many campaigns and updates, most delivered in line with our Welsh Language Scheme.
76. We have put in processes to ensure we are compliant with our Welsh Language Scheme, and we endeavour to look at continuous improvement and any lessons learned from when we haven't met our own high standards.
77. We continue to promote our Welsh language services, but usage remains low, and we would welcome support to raise awareness and promote our services from the Welsh Language Commissioner.

Appendix 1

MaPS operates on a three lines of defence model. The first line of defence (1LoD) is responsible for ensuring it operates within legislation and regulatory requirements.

The second line of defence (2LoD) will focus on facilitating, assessing, monitoring, and reporting on compliance adequacy. It will also provide oversight of 1st line activities and assess compliance risk.

The third line of defence (3LoD) will review 1LoD and 2LoD activities to identify gaps and provide ongoing independent assurance on operational effectiveness.

The compliance function regularly conducts monitoring to assess adherence to our legal and regulatory obligations. Key findings and corresponding remedial actions are identified and tracked to ensure continuous improvement.

Throughout the year, the compliance function, in its role as a second line, has been supporting the MaPS Wales Manager by identifying gaps and ensuring these are effectively closed.

Welsh Language Scheme Compliance Monitoring

In September 2022, the compliance function as part of their second line activity carried out a monitoring exercise to assess the processes and controls in place to meet our requirements for the Welsh Language Scheme. The purpose of the monitoring exercise was not just to ensure we are meeting our obligation but to facilitate continuous improvement in our process, so we are able to demonstrate our adherence to the scheme and commitment to our stakeholders and consumers.

The following activity table still active for 2023/24 shows the recommendations that were agreed following the review of the Welsh Language Scheme and most recent progress.

Area of Activity	Recommendations	
Written Process	Produce a written document and work flow that can be shared across MaPS detailing how requests for content to be translated into Welsh should be made. This should cover BAU and change content for both digital and printed formats.	Complete
	Produce a check-list which addresses frequently asked questions, based on the translation score card in the Welsh Language Scheme which summarises the considerations as to whether content needs to be translated into Welsh.	Complete

Change Activity Business Cases Consideration to be given to the Welsh Language Scheme	Governance Function to ensure Welsh Language Scheme has been considered within the business case including at the Change start-up or during the Change delivery	Complete
	Ensure the check-list and score card of the Welsh Language Scheme is up-loaded as part of the business case guidance so that it can be used as a 'self-service' document for business case owners to ensure an evaluation has been carried out to determine if the content in question needs to be translated into Welsh.	Complete
	Develop a tracker for priority projects and programmes with key milestones/stage-gates whereby the project/programme can provide assurance that the Welsh Language Scheme has been considered and relevant action taken.	Complete as part of business case process
Identifying Training gaps & Raising Awareness of the Welsh Language Scheme	Deliver an introductory session on the Welsh Language Scheme to the Change function as there are a number of newly recruited Project Managers who have little or no awareness of the scheme. This is still outstanding.	Will be completed after the organisation design restructuring.
	Compliance intranet page to also include the Welsh Language Scheme and any training materials once developed.	Complete
	Produce a video blog which can be used as part of the corporate induction programme as well as legacy colleagues who are new to the Welsh Language Scheme	Complete
	Utilise the Welsh Language Scheme Implementation Group to identify gaps in training and functions that would benefit from an introduction to the Scheme	Complete
Welsh Translation Services	Ascertain the level of capability (including the formats of	Complete

	documents and audio content) and capacity of translators for on-going and future demand.	
	Procure a new translation service supplier that will be able to cover language translation requirements including Welsh.	Complete
	Three monthly check in with translators to assess capacity.	Ongoing
Corporate Affairs	Appoint one of the Corporate Affairs team as a Champion for the Welsh Language Scheme	Complete
	Produce a written end to end process.	Complete
	Feed into the scope for the new language translation supplier as part of the ITT.	Complete
Pensions Dashboard Programme	Develop written processes and workflows so that Service Standard 5 of the GDS assessment can be fulfilled: Provide a service that everyone can use, including disabled people and people with other legally protected characteristics and people who do not have access to the internet or lack the skills or confidence to use it. This will need to be in place for the private Beta phase. This is still outstanding	The dashboard aimed at members of the public will sit on the MoneyHelper/HelpwrArian site and will follow usual translation protocol for the site. The corporate gateway, for technical linking will not be translated.
	Investigate option of an in house translator for more specialist language knowledge.	Complete
	PDP to procure a Welsh translation service to translate content as a back-up existing translators due to the large volumes of content.	The Money Helper/HelpwrArian Pensions Dashboard will use the existing support from DWP colleagues.
Project/Programme Management	Discuss a workable process for the Welsh Language Scheme that can be layered into project/programme delivery plans.	Complete
	Project Managers to identify any costs associated with the Welsh Language Scheme implementation and to ensure they are captured at the business case stage.	Ongoing

Public Sector Equality Duty Compliance Monitoring

This review was conducted to evaluate the systems and controls established to fulfil our statutory obligations under the Public Sector Equality Duty (PSED). Additionally, the review assessed PSED compliance with related regulations and legislation, including the Welsh Language Scheme

The activity table below outlines the recommendations agreed upon following the review.

Area of Activity	Recommendation	
Welsh Language Scheme	The Gender Pay Gap information, Equality information, and Equality Objectives are to be translated into Welsh and uploaded to the MaPS Welsh site.	Complete

Editorial Content Production Process Compliance Monitoring

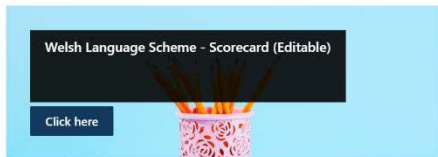
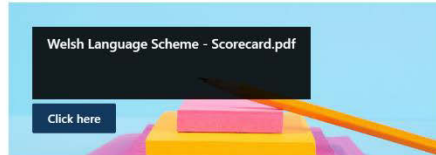
In March, compliance monitoring was centred on the systems and controls supporting editorial content production across the MoneyHelper and MaPS corporate websites. The review confirmed that Welsh content, including letter templates and tools, is available on the MoneyHelper website.

The activity table below outlines the recommendations agreed upon following the review of the MoneyHelper and Money and Pensions Service websites.

Area of Activity	Recommendations	
Welsh Language Scheme		Complete
Welsh Language Scheme	Upload the Welsh FOI policy to the MaPS website.	Complete

Compliance Pages on the MaPS Intranet

Welsh Language Scheme



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For further information on the MaPS Welsh
Language Scheme please contact:

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