

Welsh Language Scheme Annual Report for 2017/18 to the Welsh Language Commissioner

December 2018

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1 Overview

Introduction

- 1.1** The purpose of this monitoring report is to outline the progress made by the Financial Conduct Authority (FCA) during 2017/18 in delivering services in accordance with our Welsh Language Scheme and to identify areas for future improvement.



2 Scheme summary

- 2.1** Under the Welsh Language Act 1993, every public body providing services to the public in Wales is obliged to prepare a scheme setting out how it will provide those services in Welsh. Our current scheme received the approval of the Welsh Language Commissioner under section 14(1) of the Welsh Language Act 1993 on 31st May, 2017.
- 2.2** The scheme describes how we will give effect, so far as is both appropriate in the circumstances and reasonably practicable, to the principle established by the Welsh Language Act that, in the conduct of public business and the administration of justice in Wales, the Welsh and English languages should be treated on a basis of equality. It also considers the Financial Conduct Authority's duty under the Financial Services and Markets Act 2000, as amended, to use its resources economically and efficiently.
- 2.3** The scheme covers the activities and services that we provide or are intended for members of the public in Wales, or services provided more widely and include Wales. In this scheme, the term 'public' means individuals, legal persons and corporate bodies. It includes the public as a whole, or a section of the public, as well as individual members of the public. The term includes voluntary organisations and charities. Directors and others representing limited companies are also within the meaning of the term 'public'. It does not, however, include persons who are acting in a capacity that is representative of the Crown, Government or the State. Consequently, persons who fulfil official functions of a public nature, even if they are legal 'persons', do not come within the meaning of the word 'public' when they are fulfilling those official functions.



3 Background to the organisation

- 3.1** The FCA is the conduct regulator for 56,000 financial services firms and financial markets in the UK and the prudential regulator for over 24,000 of those firms; over 10,000 of these firms are based in Wales.
- 3.2** Our strategic objective is to ensure that the relevant markets function well and our operational objectives are to:
- Protect consumers – we secure an appropriate degree of protection for consumers.
 - Protect financial markets – we protect and enhance the integrity of the UK financial system.
 - Promote competition – we promote effective competition in the interests of consumers.
- 3.3** We are an independent public body funded entirely through the levy of a fee on the firms that we regulate. We are accountable to the Treasury, which is responsible for the UK's financial system, and to Parliament.
- 3.4** Our work and purpose is defined by the Financial Services and Markets Act 2000 (FSMA). We work with consumer groups, trade associations and professional bodies, domestic regulators, EU legislators and a wide range of other stakeholders. With this extensive remit, we use a proportionate approach to regulation, prioritising the areas and firms which pose a higher risk to our objectives. We have a duty under Financial Services Markets Act (FSMA) to use our resources economically and efficiently.
- 3.5** Our headquarters are in London, where approximately 3,500 staff are based, providing services for firms across England, Wales, Scotland and Northern Ireland.



4 Progress

Progress - General Overview

- 4.1** The revised Welsh language scheme has provided the FCA with an opportunity to reaffirm our commitment to treat the Welsh and English languages on a basis of equality in the services we provide to the public in Wales. We have established a Steering Group to lead the coordination of the Implementation Plan.
- 4.2** On launching the Scheme, Andrew Bailey, FCA Chief Executive said: "Our aim is to serve the public interest by improving the way financial markets work and how firms conduct their business. I'm proud to introduce the FCA's Welsh language scheme, which includes a new dedicated Welsh section of our website."
- 4.3** We believe that as an organisation, we have greatly improved our Welsh language offer over the last twelve months, we acknowledged that improvements were required to ensure that our Welsh language scheme focussed on developing our Welsh language offer. The new scheme is considered to be more proactive and provides greater clarity and focus to our activities. Highlights of the improvements we have made include:
- Taking a proactive approach to making materials available in Welsh
 - Ensuring that we have a dedicated section for the Welsh language on the FCA website which includes information on the services available in Welsh, links to bilingual publications and forms as well as this scheme and associated action plan. The Welsh section is easily accessible from a prominent link on the homepage.
 - Developing a dedicated Welsh language corporate Twitter feed where planned tweets are posted in Welsh at the same time as the English version. Our first ever tweet in Welsh was made on 23 June 2017.
 - Committing to publish our Annual Report, our flagship corporate document, in Welsh as well as in English.
 - Providing a Welsh language option on our main telephone helpline with a recorded message in Welsh which will outline the services available in Welsh.
 - Proactively publicising that we welcome written correspondence in Welsh and in English.
- 4.4** Detailed updates on the Year 1 Actions from our Implementation Plan can be found in Appendix 1 of this report.

Progress – Dealing with the public in Wales

Correspondence

- 4.5** We welcome written correspondence in Welsh and in English. When someone writes to us in Welsh we will reply in Welsh (if a reply is required), our target time for a response in Welsh will be the same as for correspondence received in English.
- 4.6** As per Action A3 of our Implementation Plan we are changing our approach in order to proactively publicise this offer. We are currently making the changes to our first official authorisation correspondence with a firm, individual, group or organisation in Wales.
- 4.7** As per Action A6, when our Annual Report, which is available in Welsh is sent to a firm, individual, group or organisation in Wales, we will do so bilingually, and we will inform recipients that we welcome correspondence in Welsh, our most recent report was published in July 2018.
- 4.8** In our Scheme, we committed to record if an individual (including a firm, group or organisation) tells us that they wish to receive general correspondence in Welsh. As per Action A7 we have now updated our information dataset screens to include a 'Preferred to be contacted in Welsh' check box. General correspondence will not include correspondence of a specialist or supervisory nature, for example when conducting investigations and responding to complaints or correspondence generated automatically by our systems.
- 4.9** In line with Action A8 of the Implementation Plan, enclosures sent with bilingual general correspondence letters will be bilingual, and as per Action A9 bilingual information on PPI can be provided when recipients have indicated Welsh correspondence as a preference.
- 4.10** We can confirm that we do not treat a Welsh language version of correspondence less favourably than the corresponding English version, which includes that Welsh correspondence will be signed (if the English version has been signed).

Telephone communications

- 4.11** We have now provided a Welsh Language option on our main telephone helpline with a recorded message in Welsh which will outline the services available in Welsh. This is in line with Action A10 of the Implementation Plan.
- 4.12** We believe that this has been a positive step forward and is an area where we will seek to improve our service provision over the lifetime of the Welsh Language Scheme.

Public meetings and other dealings with the public in Wales

- 4.13** During the year we continued with our successful 'Live & Local' regional events for regulated firms across the UK. With one of the events held in Cardiff, we ensured that the webpage promoting the whole programme of events was available in Welsh.
- 4.14** We did not undertake paper based/ online surveys with the public in Wales during the reporting period.



Progress – Our public face

Publicity campaigns, exhibitions and advertising

4.15 Within our Scheme, we committed that when undertaking publicity campaigns, exhibitions and advertising activities in Wales – aimed at the general public in Wales as part of UK-wide activity, to provide relevant material in bilingual, or separate Welsh and English format. During the year we launched our dedicated PPI webpage providing members of the public with important information with regards to the impending claim deadline. The entire content of the webpages and links, including animation videos, were made available in Welsh as well as in English, both versions are equal with regards to size, prominence and quality – and both versions were available simultaneously and equally accessible. We also produced consumer leaflets and outdoor advertising for the PPI deadline in Welsh as well as English, and a Welsh language version of our PPI television advert which was made available online via our website our Welsh twitter channel and youtube.

4.16 During the year we also produced our first ever press release in Welsh, this focussed on the results of the 'Financial Lives' survey from a Wales perspective.

Consumer publications

4.17 In line with the commitment made in our Scheme, our Annual Report, our main corporate document, was published in Welsh as well as in English.

4.18 The approach to making consumer publications available in Welsh within our previous scheme was based on a scoring system which was used to assess whether to make certain types of planned publications proactively available in Welsh as well as in English. The system was based on the following, scored elements:

- the number of copies to be produced
- the type of target audience
- the expected longevity of the publication
- the number of words
- the number of pages

4.19 We acknowledged that this was not a proactive approach and during the reporting period for 2016/17, no request was received from the public to produce a Welsh version of an English publication, therefore no additional Welsh publications were produced.

4.20 Our new Scheme takes a different, more proactive approach which considers that we need to focus our resources responsibly. We now base our approach on making generic publications available bilingually by reflecting the nature of registered firms based in Wales by type.

4.21 Our commitment was that, having due regard for the nature of firms in Wales, we would publish the top 20 most used generic FCA consumer materials bilingually in year 1 of the Scheme (Action A17) and seek to increase the availability of bilingual publications over time by making available an additional 5 publications annually. To date



we have produced 14 generic consumer documents in Welsh, in line with Action A19. The list of available publications is available on our website as well as within Appendix 2 of this report. Whilst this is lower than our target, we have in fact produced more Welsh webpages, which are easier to update and keep current (in the past, these would have been traditional publications) this ensures that the most up to date information is available in Welsh.

- 4.22** To supplement our new approach, we also committed to respond to specific bilingual publication requests on a case by case basis and when considering making the material available in Welsh, where that is reasonably practicable and where there is demand for that specific publication. Considerations will include the relevance of the publication to the nature of the registered firms based in Wales – during the reporting period, no such requests were received.

Websites

- 4.23** During the year, and in line with Action A3, we now have a dedicated section for the Welsh language on the FCA website, this is a central hub for all of our Welsh material and includes information on the services available in Welsh, links to bilingual publications and forms as well our Scheme and Implementation Plan. The Welsh section is easily accessible from the homepage.

- 4.24** Over the reporting period, we have recorded a total of 2,543 visits to the Welsh section.

- 4.25** During the year we also published a dedicated Welsh version of our PPI campaign webpages which received in excess of 200 visits.

Social media

- 4.26** During the year, we launched a dedicated Welsh language corporate Twitter feed - @FCACymru, this was a commitment made in our Scheme (Action A20).

Forms and associated explanatory material

- 4.27** Similar to our approach to consumer publications, a reactive approach was taken in our previous Welsh language scheme which used a scoring system to assess whether to make certain types of forms were proactively available in Welsh as well as in English. The scoring system was based on the following, scored elements:

- the number of copies to be produced
- the type of target audience
- the expected longevity of the publication
- the number of words
- the number of pages

- 4.28** We acknowledged that this was not a proactive approach and during the reporting period for 2016/17, no request was received from the public to produce a Welsh version of an English form, therefore no additional Welsh forms were produced; we wanted to improve the situation.

- 4.29** Our new Scheme takes a different, more proactive approach which considers that we need to focus our resources responsibly. We now base our approach to making forms available bilingually by reflecting the nature of registered firms based in Wales by type.



- 4.30** Our commitment was that, having due regard for the nature of firms in Wales, we would publish the top 10 most used forms in Welsh in year 1 of the Scheme (Action A21) and seek to increase the availability of Welsh forms over time by making available an additional 3 forms in Welsh annually. To date we have produced 8 forms in Welsh, in line with Action A23, the list of available forms is available on our website as well as within Appendix 2 of this report. The lower number is due to our evolving approach to capturing information, and less reliance on forms.
- 4.31** Within our Scheme, we also committed to reviewing how we could, in time, increase the availability of bilingual online forms. As part of our move to helping firms and taking a more digital approach as an organisation we are slowly removing forms from our website and integrating them into Connect our password protected system.
- 4.32** For more consumer facing data we will be launching a dedicated data section on the FCA website and in Year 2 of our scheme we will develop a Welsh section to help our data be more open and transparent and we would welcome the Commissioner's involvement in achieving this.
- Official notices, public notices and staff recruitment notices**
- 4.33** During the reporting period we did not publish any relevant official notices, public notices and staff recruitment notices.
- Raising awareness**
- 4.34** We have promoted our Welsh language services by informing the public in Wales through correspondence, on our Welsh language telephone information, on our website and Welsh twitter feed.

Progress – Implementing the Scheme

Staffing, recruitment, language training and vocational training

- 4.35** There are currently no positions within the FCA staffing structure where the ability to speak Welsh is considered 'essential' or 'desirable'. However, we are committed to ensuring that the provisions of the Scheme are delivered. During the year, and in line with Action A26 of the Implementation Plan we published a number of articles on our staff intranet site 'Hub' to raise awareness about the Scheme and its provisions.
- 4.36** We have produced a staff guide covering the key elements of the scheme. This is designed to help our staff understand what they need to do in order to deliver and implement the measures contained within the scheme.
- 4.37** We have been aware that we have Welsh speakers working for the FCA in departments across the organisation and are working to identify those with the ability to speak Welsh, and record this on our HR system. This allows departments to identify colleagues with working knowledge of the language – which we then can use to assist in certain circumstances. As part of the new Scheme awareness raising campaign we published an article on 'Hub' on St David's day to encourage staff to let us know about any Welsh skills they have, and at the time of writing this report, two staff members have recorded their ability to speak Welsh as a skill.



Internal arrangements

- 4.38** The scheme and the commitments made within carry the full authority, support and approval of our Executive Committee and are signed-off by the Chief Executive. We have established a Steering Group to oversee the coordination and delivery of the Scheme and the Implementation Plan, managers are responsible for implementing those aspects of the scheme relevant to their work.
- 4.39** The responsibility for monitoring the implementation of the scheme lies within the Business and Consumer Communications department, this enables the FCA to ensure a level of consistency within the department that is mostly responsible for our public facing work.



5 Complaints and suggestions for improvement

- 5.1** We are pleased to report that we did not receive any complaints in respect of our Welsh language services during the reporting period. To date, and in the four years since the FCA took over the responsibility for implementing the scheme, we have not received a single complaint from the public in respect of the Welsh language.



6 Future development

- 6.1** We strongly believe that the FCA is in a stronger position in terms of our Welsh language service provision than ever before. Over the last twelve months we have aimed to fully deliver on our commitments in a proactive way, our delivery of the year 1 Actions within the Implementation Plan demonstrates this.
- 6.2** Our aim over the next twelve months will be to deliver our Year 2 Actions as well as strengthening areas which have yet to be fully delivered in Year 1. We note these as being:
- As we change and evolve the way we work over the coming years, for consumer facing data we will soon be launching a dedicated data section on the FCA website and we will then develop a Welsh section to help our data be more open and transparent.
 - Welsh language twitter – increasing its usage and profile
 - Publications – increasing the amount available in Welsh to achieve the targets set within the Scheme
 - Forms – as we move away from traditional downloads we will be considering options with a view of identifying ways which may help us to increase the availability of Welsh language online forms.



Appendix 1

FCA Welsh Language Scheme - Implementation Plan Year 1 actions

Service planning and delivery

Ref	Section	Action	Responsibility	Update
A1	3.1 23.5	Raise awareness across the FCA of the need to ensure policies, initiatives and services will be consistent with the Welsh Language Scheme.	Head of Business and Consumer Communications	<p>A presentation was made to the FCA's Senior Leadership Team for cascade across the organisation. In addition, an article was published on the FCA intranet site 'Hub' to launch and raise awareness of the scheme and the service areas covered by its provisions.</p> <p>Further promotion at a local level following WLS Steering Group meetings to encourage progress with our commitments for Year 1.</p>
A3	4.1 14.1	Develop a dedicated section on the corporate FCA webpage outlining our commitment to the Welsh language and all services and resources available in Welsh. It will include information on the links to bilingual publications and forms available as well as this scheme and action plan. The webpage dedicated to Welsh language information will be easily accessible from the homepage with a clearly marked navigation button. It will be available in English and Welsh.	Editorial and Digital Manager	Dedicated section added to the FCA website, as well as being home to all the resources and services available in Welsh, the section outlines the FCA's commitment to the Welsh language.



Dealing with the public in Wales

Ref	Section	Action	Responsibility	Update
A5	7.1	State in our first official authorisation correspondence with a firm, individual, group or organisation in Wales and in publications and notices that invite persons to respond to us that we welcome written correspondence in Welsh and in English.	Connect team	We now state in our first official authorisation correspondence with a firm, individual, group or organisation in Wales that the FCA welcomes correspondence in Welsh.
A6	7.2	When we send our Annual Report to a firm, individual, group or organisation in Wales, we will do so bilingually, and we will inform recipients that we welcome correspondence in Welsh.	Editorial and Digital Manager	We will send our 2017/18 Annual Report, published in July 2018, and which is available in Welsh, to a firm, individual, group or organisation in Wales bilingually. We will also inform recipients that we welcome correspondence in Welsh.
A7	7.5	Keep a record of an individual's wish to receive correspondence from the FCA in Welsh, general correspondence from then on to be sent in Welsh.	Contact Centre / Supervision	We have now updated our information dataset screens to include a 'Preferred to be contacted in Welsh' check box.
A8	7.7	Ensure that enclosures sent with bilingual letters are bilingual, when the material is available.	Contact Centre / Supervision	We will send bilingual enclosures with bilingual letters when the material is available bilingually.
A9	7.8	Ensure that enclosures sent to those who have indicated Welsh correspondence as a preference (Section 7.5) will be Welsh or bilingual when the material is available.	Contact Centre / Supervision	Bilingual information on PPI can be provided when recipients have indicated Welsh correspondence as a preference.
A10	8.1	Provide a Welsh Language Option on our main telephone helpline outlining the services available in Welsh.	Contact Centre	We have now provided a Welsh Language option on our main telephone helpline with a recorded message in Welsh which will outline the services available in Welsh.



Our public face

Ref	Section	Action	Responsibility	Update
A16	12.6	Ensure that Welsh speakers attend campaign exhibitions stands and displays in Wales by working with external service providers or partners.	Firm Comms	No campaign exhibitions held in Wales during the reporting period.
A17	13.1 13.2	Identify the 20 most used generic FCA consumer materials by registered firms based in Wales and ensure that they are available bilingually.	Editorial and Digital	14 consumer materials used by registered firms based in Wales are available bilingually.
A19	13.1 13.2	Provide a list the publications available in Welsh on our website and within our annual report to the Welsh Language Commissioner.	Editorial and Digital	List available on the Welsh section of the FCA website and included as Appendix 2 of our Annual Welsh Language Scheme Report.
A20	15.1	Develop a dedicated Welsh language corporate Twitter feed.	Editorial and Digital	Dedicated Welsh language corporate Twitter feed - @FCACymru launched
A21	16.1	Identify the 10 most used manual forms for the type of registered firms based in Wales and ensure that they are available bilingually.	Editorial and Digital	8 manual forms now available bilingually.
A23	16.1 16.2	Provide a list the forms available in Welsh on our website and within our annual report to the Welsh Language Commissioner.	Editorial and Digital	List available on the Welsh section of the FCA website and included as Appendix 2 of our Annual Welsh Language Scheme Report.
A25	18.1	Promote Welsh language services that we provide by proactively informing the public in Wales through correspondence, at events in Wales, on the website and Welsh twitter feed	Editorial and Digital	We have promoted the Welsh language services we provide by proactively informing the public in Wales through correspondence, on our Welsh language telephone information, and on our website and Welsh twitter feed.



Implementing the scheme

Ref	Section	Action	Responsibility	
A26	20.1 23.5 23.6 23.7 23.8	Produce guidance for staff to ensure they know how to implement the measures contained in this scheme.	Communications	We have produced a staff guide covering the key elements of the scheme. This is designed to help our staff understand what they need to do in order to deliver and implement the measures contained within the scheme. A number of articles on our staff intranet site 'MyFCA Hub' to raise awareness about the Scheme and its provisions.
A27		Amend existing or similar guidance used by staff to reflect the measures contained in this scheme.	Communications	We have issued a staff guidance note, referred to above, covering the main elements of the Scheme and the senior Leadership Team including Heads of Departments have also received a briefing.
A28		Arrange briefing and training sessions for key staff to increase awareness of this scheme – and to explain how it will affect their day-to-day work	Communications	Heads of Departments have been briefed on year one requirements the Scheme and this will be rolled-out to teams responsible for supervision early in year 2
A29	24.2	Report to senior management on that progress on an annual basis.	Communications	Report produced for Heads of Departments and senior managers.
A31	24.4	Prepare a report to the Welsh Language Commissioner on an annual basis and as requested, outlining progress in delivering this scheme and action plan.	Communications	Report prepared.



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