

**Atebion i Gwestiynau nas cyrhaeddwyd yn y Cyfarfod Llawn**  
**Answers to Questions not reached in Plenary**  
**15/10/2013**

*Cyhoeddir atebion yn yr iaith y'u darparwyd, gyda chyfieithiad Saesneg o atebion yn y Gymraeg.*

*Answers are published in the language in which they are provided, with a translation into English of responses provided in Welsh.*

[R] yn nodi bod yr Aelod wedi datgan buddiant/signifies that the Member has declared an interest.

[W] yn nodi bod y cwestiwn wedi'i gyflwyno yn Gymraeg/signifies that the question was tabled in Welsh.

**Busnesau Bach a Chanolig yng Nghwm Cynon**

**Small and Medium-sized Businesses in the Cynon Valley**

*10. Christine Chapman: Beth y mae Llywodraeth Cymru yn ei wneud i gefnogi busnesau bach a chanolig yng Nghwm Cynon? OAQ(4)1267(FM)*

*10. Christine Chapman: What is the Welsh Government doing to support small and medium sized businesses in the Cynon Valley? OAQ(4)1267(FM)*

**The First Minister (Carwyn Jones):** We provide a wide range of support to SMEs across Wales. I was delighted to visit Rocialle last week to see for myself how that support enables a regionally important company within our life sciences sector to boost its exports and increase its sales.

**Undebau Credyd Cymru**

**Welsh Credit Unions**

*11. Peter Black: A wnaiff y Prif Weinidog ddatganiad am sut y mae Llywodraeth Cymru yn helpu i wneud Undebau Credyd Cymru yn gynaliadwy? OAQ(4)1263(FM)*

*11. Peter Black: Will the First Minister make a statement on how the Welsh Government is assisting in making Welsh Credit Unions sustainable? OAQ(4)1263(FM)*

**The First Minister:** Funding of up to £1.25 million was announced this financial year for the credit union sector to work together and submit proposals to improve their sustainability. Officials are expecting a business case from the sector in the near future.

**Benthyca ar Garreg Drws**

**Doorstep Lending**

*12. Mike Hedges: Beth y mae Llywodraeth Cymru yn ei wneud i amddiffyn pobl rhag benthyca ar garreg drws a'r cyfraddau llog uchel sy'n gysylltiedig â hynny? OAQ(4)1260(FM)*

*12. Mike Hedges: What action is the Welsh Government taking to protect people against doorstep lending and the high interest rates associated with it? OAQ(4)1260(FM)*

**The First Minister:** The Welsh Government continues to support credit unions to improve access to affordable financial products as an alternative to doorstep lending. We are also supporting advice providers in Wales to help people who are struggling with unmanageable debt and who need advice on a range of issues.

**Cyfleoedd Economaidd**

**Economic Opportunity**

*13. Lindsay Whittle: A wnaiff y Prif*

*13. Lindsay Whittle: Will the First Minister*

*Weinidog amlinellu pa gamau y mae'n eu cymryd i wella cyfleoedd economaidd yn ne-ddwyrain Cymru? OAQ(4)1273(FM)* *outline what steps he is taking to improve economic opportunity in south east Wales? OAQ(4)1273(FM)*

**The First Minister:** Our priorities for improving economic opportunity continue to be the encouragement of jobs and growth and providing support to businesses, which includes dedicated enterprise zones and a city region.

#### **Masnachfrait Rheilffyrdd Cymru yn 2018**

#### **The Welsh Rail Franchise of 2018**

*14. Alun Ffred Jones: A wnaiff y Prif Weinidog ddatganiad ynglyn â chyfrifoldeb Llywodraeth Cymru parthed masnachfrait rheilffyrdd Cymru yn 2018? OAQ(4)1269(FM)W* *14. Alun Ffred Jones: Will the First Minister make a statement on the Welsh Government's responsibility with regard to the Welsh rail franchise of 2018? OAQ(4)1269(FM)W*

**Y Prif Weinidog:** Rydym ni wrthi'n ystyried yr holl opsiynau ar gyfer dyfodol y rheilffyrdd yng Nghymru, gan gynnwys y trefniant ar gyfer masnachfrait Cymru a'r gororau yn y dyfodol.

**The First Minister:** We are currently looking at all options for the future of rail in Wales, including future arrangement for the Wales and borders franchise.

#### **Economi Aberafan**

#### **Economy of Aberavon**

*15. David Rees: Beth yw blaenoriaethau Llywodraeth Cymru ar gyfer economi Aberafan dros weddill tymor y Pedwerydd Cynulliad? OAQ(4)1277(FM)* *15. David Rees: What are the Welsh Government's priorities for the economy of Aberavon for the remainder of the Fourth Assembly? OAQ(4)1277(FM)*

**The First Minister:** We are continuing to prioritise our efforts to boost the economy across Wales by focusing on activities that encourage jobs and growth.