

**Atebion a roddwyd i Gwestiynau Ysgrifenedig y Cynulliad i'w hateb ar 28  
Chwefror 2014**

**Answers issued to the Written Assembly Questions for answer on 28  
February 2014**

*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.*

## **Cynnwys**

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**Gofyn i'r Gweinidog Cymunedau a Threchgu Tlodi**  
**To ask the Minister for Communities and Tackling Poverty**

**Simon Thomas (Canolbarth a Gorllewin Cymru):** A wnaiff y Gweinidog ddatganiad am faint o arian sydd yn mynd i bob undeb credyd yng Nghymru yn sgîl cyhoeddiad y Prif Weinidog y llynedd? (WAQ66489)

**Simon Thomas (Mid and West Wales):** Will the Minister make a statement on how much money goes to each credit union in Wales due to the First Minister's announcement last year? (WAQ66489)

*Derbyniwyd ateb i'w gyhoeddi ar 3 Mawrth 2014*  
*Answer received for publication on 3 March 2014*

**The Minister for Communities and Tackling Poverty (Jeff Cuthbert):** The Welsh Government's project has enabled Credit Unions to offer financial products to people who are financially excluded. The Project, which ran from October 2010 to September 2013, was part funded by the WEFO's European Regional Development Fund. It was extended from October 2014 to March 2014 using only Welsh Government funding. The annual compensation allocated to each Credit Union for the period October 2010 to September 2013 and October 2013 to March 2014 is detailed in the table below:

<b>Credit Union</b>	<b>Annual Compensation from October 2010 to September 2013</b>	<b>Extension Compensation from October 2013 to March 2014</b>
Brecon and District Credit Union Ltd	£21,260	£10,630
Bridgend Lifesavers Credit Union Ltd	£34,453	£17,226.50
Cardiff and the Vale Credit Union Ltd	£22,374	£11,187
West Wales Credit Union	£40,000	£20,000
Dragonsavers Credit Union Ltd	£46,000	£23,000
Gateway Credit Union Ltd	£50,000	£25,000

Hafren Credit Union	£53,000	£26,500
Haven Credit Union Ltd	£30,000	£15,000
Islwyn Community Credit Union Ltd	£23,500	£11,750
Loans and Savings (Abertawe) Credit Union Ltd	£24,406	£12,203
North Wales Credit Union	£198,089	£99,044.50
Llynfi Valley Credit Union Ltd	£10,000	£5,000
Merthyr Tydfil Borough Credit Union Ltd	£39,431	£19,715
Neath Port Talbot Credit Union Ltd	£45,558	£22,779
Newport Credit Union Ltd	£35,000	£17,500
Save Easy Credit Union Ltd	£30,453	£15,226.50
Smart Money Credit Union Ltd	£50,000	£25,000

A further £1.2m will help boost the growth of Credit Unions this financial year. This funding will support a number of projects aimed at assisting Credit Unions in attracting new members. The attached link details the projects supported:

<http://wales.gov.uk/topics/people-and-communities/regeneration/debt/affordcredit/publications/funding-for-2014/?lang=en>

**Gofyn i'r Gweinidog Cyfoeth Naturiol a Bwyd**

**To ask the Minister for Natural Resources and Food**

**Darren Millar (Gorllewin Clwyd):** Pa ystyriaeth y mae'r Gweinidog wedi'i roi i sefydlu Fforwm Llifogydd i Gymru, tebyg i'r rheini sydd eisoes ar waith yn Lloegr a'r Alban gyda chymorth y Llywodraeth? (WAQ66488)

**Darren Millar (Clwyd West):** What consideration has the Minister given to the establishment of a Flood Forum for Wales, similar to those which already operate with Government support in England and Scotland? (WAQ66488)

*Derbyniwyd ateb i'w gyhoeddi ar 4 Mawrth 2014*

*Answer received for publication on 4 March 2014*

**The Minister for Natural Resources and Food (Alun Davies):** The Welsh Government published research in 2013 entitled, 'Flood Advocacy and Support Services for Communities in Wales'. Following this, discussions have been held with the UK Government, Scottish Government and other partners regarding the role and contribution of their respective flood fora.

In Wales we already have the Flood Awareness Wales programme, managed by Natural Resources Wales who raise awareness and build resilience within communities. Their work covers much of what is currently being provided by the National Flood Forum and Scottish Flood Forum. Officials are analysing what provisions are currently in place through Flood Awareness Wales and where the gaps exist, which will help inform the most appropriate way forward.