

 HM Government

**Real help** for Wales

[www.realhelpnow.gov.uk](http://www.realhelpnow.gov.uk)



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# About this booklet

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## Foreword

The unprecedented downturn in the global economy has had a dramatic impact on the economy of Wales and prompted unprecedented responses from the Government in Westminster, working in partnership with the Welsh Assembly Government in Cardiff Bay.

After witnessing the economic growth of recent years, Wales, like the rest of the UK and virtually the whole world, is faced with a more demanding economic climate.

The challenges we face demand a decisive response to provide real help now to individuals, families and businesses in Wales. That way, we will be better equipped to respond when the upturn comes.

It is critically important that the UK and the Welsh Assembly Governments both listen carefully to the experiences of businesses and other local groups to ensure a clear understanding of what is happening at the sharp end of the downturn.

It is also important that businesses are clear what support is on offer from the UK Government and Welsh Assembly Government to help them respond in these difficult times.

This document sets out how the UK Government is working hard to stimulate support for the Welsh economy to allow it to perform strongly in the coming months and years, and help give it the edge needed to compete in today's difficult global conditions.

Working in close partnership together, the UK Government and the Welsh Assembly Government can offer support to stimulate the economy, build on the nation's strengths and help Welsh families and businesses through the tougher times ahead.

# The crisis

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The world economy is seeing the most difficult economic conditions for generations. All countries have been hit. America has been in recession since December 2007. Europe and Japan have been in recession since the spring of 2008. China too has been badly affected – in only a few months 6 million people have lost their jobs.

Encouraged by low global interest rates, the banks took on too much risk. They often did not fully understand these risks. As the banks realised they were all exposed to each other's losses, they started cutting off the supply of credit to businesses and mortgage borrowers. This rapidly fed through into sharp falls in trade, production and investment around the world.

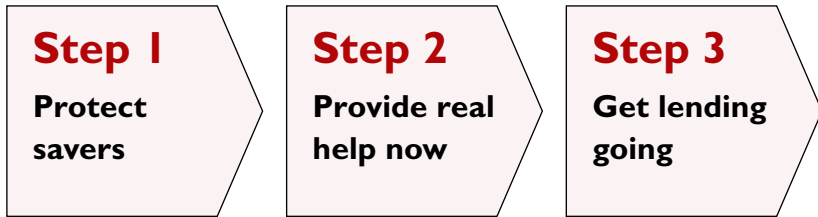
The UK, as a trading nation with a proud history of international links and a large financial sector, could not avoid this turmoil and so we too are now in recession.

The banks in our towns and cities are not working as they used to. Local businesses are not able to get the loans and the finance that they need, and mortgages that were advertised all over our high streets only months ago are now much harder to find.

# The Government's response

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The Government believes that Britain must act decisively. We cannot save every job, save every house and stop every business from going under – but we can take action to protect ourselves from the worst of the storm and begin investing so that we come through it stronger. Since last year we have set out three stages to our action plan.



## Step 1

In October 2008, we acted to **protect savers** by preventing the collapse of the entire banking system. In return for our support, we required the banks to keep lending. For banks receiving public help, there will also be a ban on paying cash bonuses to board members. And our help to them was in return for shares, an investment which we aim to sell in the future to get our money back.

## Step 2

This was to give the economy a shot in the arm by providing **real help** that puts money in people's pockets and brings investment plans forward. This includes:

- income tax cuts of £145 for every basic rate taxpayer;
- £60 extra for pensioners this winter;
- a VAT cut worth on average over £200 to every family this year; and
- an extra £3 billion of investment brought forward for projects that will protect and create jobs.
- a £75 above inflation increase in the child element of the Child Tax Credit from April 2009, worth up to £2,235 a year for families.

Almost every country is putting money into the economy now, even if the way they do so varies.

## Step 3

The third stage was to **get lending going to the people and businesses who need it** with a package of measures to unblock financial markets, remove uncertainty for banks and provide loan guarantees. Foreign banks and lenders have left the UK, so we need home banks to expand their work, so that more businesses are able to invest for the future, mortgages are once again more widely available, and people who rely on banks for their savings can feel more secure.

## Next steps

All the steps we have taken will take time. There are no miracle cures or overnight answers. The Government believes we must next transform the sectors of our economy which will fuel our future prosperity – creating **real hope for the future**. This will include key areas such as low carbon technology, high value manufacturing and digital and creative industries, because we must rebalance our economy and increase our exports to the world. Britain is strong enough to take a big share of the wealth that will be created as the global economy doubles in size.

## The Welsh Assembly Government's Response

The Welsh Assembly Government is doing everything within its powers to help people, businesses and communities through the current global recession. Key to the Welsh approach has been the All Wales Economic Summits, which bring together business, union and community representatives. Since the first Summit in October, almost £1 billion of support has been announced.

The link below sets out the Welsh Assembly Government's comprehensive response to the current economic situation.  
<http://wales.gov.uk/topics/businessandconomy/recession>

# Working internationally, nationally and locally

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Action is required:

- internationally
- nationally and
- locally

On the international stage, we are leading the work to agree international solutions. This year, the UK is chairing the G20 – the group of countries that make up over 80 per cent of the world's economy. In April, G20 leaders meet in London. We believe growth will return faster if we act together. Our goals are to agree:

- no slide back to protectionism, as in the 1930s
- coordinated action to inject money into world economies
- reform of the rules for banks so that everyone is clearer about their businesses – and the risks they are taking

## Real help for Wales

Since the start of this crisis the UK Government has been working in partnership with the Welsh Assembly Government. Our priorities are to ensure that Wales is well placed to both weather the recession and quickly take advantage of the recovery. The booklet describes the real help now available to Welsh families and businesses from both the UK Government and the Welsh Assembly Government.

# Real help for people now

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The recession is having a real impact on individuals and families and many need extra support. So a new range of government help is being made available for those who need it, from homeowners with difficulties paying their mortgages, to workers facing redundancy and people seeking employment or training.

This section tells you what help is available now and where to find it. It also includes details of extra support that is being introduced this spring, and we will update it as more help becomes available.

## Help with keeping your home

You may be concerned about how the global economic downturn might affect your housing. If your job has been affected, you may be worried about keeping up with your mortgage repayments. Below you will find information about the help that is currently available. Additional support for homeowners is being developed and will be available over the next few months.

## Help to avoid repossession

We want to help people in financial difficulties stay in their homes. If you are worried about paying your mortgage, you should talk to your lender first as it may be able to help you find alternatives, such as cutting your monthly repayments. New rules introduced in November 2008 mean that repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it.

You may be able to get free legal advice from the **Community Legal Service** to help you avoid immediate repossession if you are attending court. Your local county court can tell you more. Visit [[www.hmcourts-service.gov.uk/HMCSCourtFinder](http://www.hmcourts-service.gov.uk/HMCSCourtFinder)].

## Depending on your circumstances you may be eligible for one of two schemes

**1. Support for Mortgage Interest** may help you with your mortgage interest payments to enable you to stay in your home if you've been on certain benefits for 13 weeks or more, or if you are on the lowest income and have limited savings. This help has been extended to increase the maximum amount of capital borrowed on which we will meet the interest payments.

Visit **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)] for more information.

**2. The Welsh Assembly Government's Mortgage Rescue Scheme** may be able to help you if you are an owner occupier in mortgage difficulties and you are in danger of having your home repossessed.

Contact your **local council housing department** or local **Citizens Advice Bureau** [[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)] for more details. Turn to page 37 for contact details.

## Help with housing costs

If you need financial help to pay all or part of your rent, you may get Housing Benefit, provided that your income and capital (savings and investments) are below a certain level. If you rent from a private landlord there's a new way of working out Housing Benefit – known as Local Housing Allowance.

Your council can also help with advice on rented accommodation or social housing and can tell you what help you may be able to receive, including temporary housing and other help if you are at risk of becoming homeless.

For more information contact your **local council** by visiting [[www.direct.gov.uk](http://www.direct.gov.uk)].

### Who else can help?

- **National Debtline**

[[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)], 0808 808 4000

- Your local **Citizens Advice Bureau**

[[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)]

## Help with skills and training

New skills can help you get on in life. Taking a course can increase your chance of keeping or getting a job, help you move up in your job, enable you to change to a different industry or type of job. Depending on your age and circumstances, you may be able to get free training and other support.

## Advice on careers, skills and training

Whether you are in work or not, you can get independent advice about skills and job possibilities. From basic skills to work-related training, management and leadership training and university courses, you may be able to get free or partially funded training.

For more information, visit the Careers Wales website, an all-Wales service that gives people of all ages free careers information, advice and guidance visit:  
[www.careerswales.com](http://www.careerswales.com) or call 0800 100 900.

To find your **closest college**, so that you can contact it directly, visit [[www.aoc.co.uk/en/about\\_colleges](http://www.aoc.co.uk/en/about_colleges)] and click on 'Directory'.

## **Apprenticeships**

Apprenticeships are a way to learn while you work. The Welsh Assembly Government is committed to encouraging the growth and take-up of apprenticeships.

The Careers Wales website will be able to help find the right scheme for you.

## **Financial support for training**

Whatever course you are taking, you may be able to get a grant, a loan, (including Career Development Loans to study at college or university), help with childcare costs, or other financial help. You may also be eligible for an Individual Learning Account (ILA) Wales, which helps pay for fees and books. The website is: [www.ilawales.co.uk/](http://www.ilawales.co.uk/)

The Welsh Assembly Government website provides a helpful guide to funding for adult learners.

[www.wales.gov.uk/topics/educationandskills](http://www.wales.gov.uk/topics/educationandskills)

## Help for graduates

GoWales, [www.gowales.com](http://www.gowales.com) offers higher education students and graduates the chance to gain a head start in today's competitive market. GoWales provides work experience opportunities with all types of organisations in Wales and a searchable database of jobs suitable for graduates, as well as information about the job market in Wales.

If you are a recent graduate who is now unemployed, you can also contact any university's careers advice service. To find your local university visit **HERO's University Finder** [[www.hero.ac.uk](http://www.hero.ac.uk)].

## Help with jobs and benefits

If you are worried about losing your job and about what you would do for money if the worst happened, there is a wide range of services and help available to support you.

## If you are about to be made redundant

Redundancy can be a worrying time. Jobcentre Plus provides information on what to expect from your employer and what effect redundancy has on making a claim for benefit. Jobcentre Plus will give you details of where to find extra information and help on redundancy issues, making a claim for benefit and finding a new job.

To find out more visit the **Jobcentre Plus** website [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)]. If you are a member of a trade union, you can also get help, advice and support from it if you have concerns about redundancy.

The Advisory, Conciliation and Arbitration Service (ACAS) can provide advice and guidance on legal issues connected to redundancy. Visit the **ACAS** website [[www.acas.org.uk](http://www.acas.org.uk)] or call 08457 474747.

### **If you are looking for a new job**

Jobcentre Plus can tell you about the advice and support you can get if you are out of work and looking for a job, want to find out about learning or training opportunities, can't work at the moment, or need financial help.

To find out more visit the **Jobcentre Plus** website [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)]. To access thousands of vacancies online visit **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)].

## If you need to claim benefits

If you are unemployed, you can find information about Jobcentre Plus services and benefits online. The usual benefit is Jobseeker's Allowance (JSA), which you can claim over the phone. You will also be given an appointment to come into one of Wales' Jobcentres for personal help and advice on finding work.

To make a claim for JSA you will need the following information:

- your National Insurance number;
- details of your rent or mortgage;
- details of your past or present employment;
- adults who live in your home; and
- details of other income and savings, including those of a spouse or partner.

Phone 0800 0 55 66 88 (phone lines are open from 8am to 6pm, Monday to Friday). The call will take about 40 minutes and if necessary we can call you back.

Textphone 0800 023 4888.

You can also make a claim for Jobseeker's Allowance online at **Directgov**, or visit [[www.direct.gov.uk/benefitsadviser](http://www.direct.gov.uk/benefitsadviser)] to check whether you may be eligible for other financial help.

## Extra support to help you back to work

During the time that you claim JSA, Jobcentre Plus gives you access to a range of practical advice and support to help you get back to work.

If you are still unemployed and claiming JSA after three months you will be given more intensive help to find work.

If you are still unemployed after six months, from April 2009 we may offer you extra support, including:

- **help to set up a business** – advice on creating a business plan, plus funding for the first months of trading;
- **volunteering options** – more opportunities to volunteer to help you keep your skills and experience up to date or develop new skills; and
- the **opportunity to be employed** by an employer who may receive a recruitment subsidy.

The longer you are out of work, the harder Jobcentre Plus will work with you. Visit **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)] to search for a job.

## Rapid Response Service

The Rapid Response Service (RRS) helps workers facing a major redundancy by enhancing Jobcentre Plus services in two ways. Early intervention is a priority objective, helping some workers into new jobs before they have lost their current ones. Secondly,

through the RRS, Jobcentre Plus offers workers an enhanced range of options, not normally available to jobseekers.

Visit your local Jobcentre Plus office to find out more.

## **Redundancy Action Scheme (ReAct)**

The Welsh Assembly Government provides support to help you gain new skills and return to work in the shortest time possible.

ReAct will be able to help with training costs, the cost of specialist equipment for training, reimbursement of travel costs and childcare costs. To find out if you're eligible, contact the ReAct team on: 01792 765888, or e-mail [react.team@wales.gsi.gov.uk](mailto:react.team@wales.gsi.gov.uk)

## **Help for people on a low income**

If you are on a low income, for example if your working hours have been reduced, you may be entitled to a wide range of help. This might entail ensuring that you are paid a living wage or it could take the form of help with extra bills and a top up to your income.

## **National minimum wage**

The national minimum wage (adult rate £5.73 an hour), along with Working Tax Credit and other benefits, provides a guaranteed income of at least £292 a week for families with one child and one full-time worker, which is equivalent to over £7.38 an hour.

Visit the employment section of **Directgov** [[www.direct.gov.uk/nmw](http://www.direct.gov.uk/nmw)] or telephone 0845 6000 678.

**Around 1 million low-income workers in the UK are helped each year by the national minimum wage. In Wales, around 66,000 people have benefited from the latest increase in the rate.**

### **Help with fuel bills**

If you are on a low income and either you are disabled, have a child under five or have an older disabled child, you may be entitled to Cold Weather Payments when temperatures are low. You don't need to apply. You'll get the payment as long as you qualify.

The Welsh Assembly Government's **Home Energy Efficiency Scheme (HEES)** may provide support if you want to improve the energy efficiency of your home, if you're on a low income or over 60 years old. This includes help with loft and cavity wall insulation and a range of energy-saving devices. The HEES grant provides a package of heating and insulation improvements up to the value of £3,600.

To find out if you're eligible, or for more information, go to the HEES website [www.heeswales.co.uk](http://www.heeswales.co.uk) or contact the **HEES** advice line on freephone 0800 316 2815.

## Tax credits

If you are responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working Tax Credit.

Child Tax Credit is a regular payment made to support families with children, including those with 16 to 19 year olds still in full-time education or approved training. Extra money is available if any of your children is disabled. The amount you receive is based on your income and you can receive help whether or not you are in work. If you work more than 16 hours a week, you could get Working Tax Credit as well.

If you don't have children, you may also be eligible for Working Tax Credit if you are over 25 and working more than 30 hours a week.

If your circumstances change, for example your income falls, you may be entitled to more help.

Call the **Tax Credits Helpline** on 0845 300 3900.

More information about tax credits is available at [[www.direct.gov.uk/taxcredits](http://www.direct.gov.uk/taxcredits)].

## Help with money problems

If you find that with the downturn your finances have become a problem, there is a range of help on offer to make it easier for you to get back onto an even footing.

### Debt relief

The cost of becoming bankrupt means that at the moment the very poorest do not always get the opportunity to make a fresh start. **Debt Relief Orders** available from April 2009 will help to solve this.

### Credit card repayments

If you are having trouble paying your credit card bills, contact the company to discuss a realistic repayment plan with the help of a not-for-profit debt advice agency. Credit card companies have signed up to a set of 'fair principles' that commit them to putting an end to overnight increases in credit card interest rates. In addition, the credit card industry has agreed to give a breathing space of up to 60 days to borrowers in difficulty. This means that they won't chase a debt when you are trying to get back on your feet.

For more information, look at the **Choosing and Using** credit card factsheet [[www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf](http://www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf)].

## **Debt advice**

In order to help you if you're having difficulty with debt, the Government has increased funding for the National Debtline until 2011, which means it will be able to help 70,000 more people with their debt problems.

Your local Citizens Advice Bureau (CAB) can also provide you with help and advice on debt, including helping you work out repayments and negotiate with creditors. The Government is increasing the amount of funding for the CAB this year, so that they can help over a third of a million more people each year with local, face-to-face advice. Visit [[www.citizensadvice.org.uk/index/getadvice.htm](http://www.citizensadvice.org.uk/index/getadvice.htm)] to find your nearest CAB.

In order to help you find free, independent sources of advice on and support with debt, the Government has set up an online debt advice gateway on Directgov at [[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)].

## Where to go for help

**National Debtline** [[nationaldebtline.co.uk](http://nationaldebtline.co.uk)],  
0808 808 4000.

Your local **Citizens Advice Bureau**  
[[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)].

The new online debt advice gateway on **Directgov**  
[[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)].

Moneydeclared from the **Financial Services Authority** gives facts about financial products and services, to help you to make an informed decision  
[[www.moneydeclared.fsa.gov.uk](http://www.moneydeclared.fsa.gov.uk)].

## Help for employees

Help is in place to make it better and easier for people to stay in work.

### Flexible working

Flexible working can benefit employers and employees by helping to keep businesses profitable and people at work. From April 2009 you will have the right to request flexible working if you have parental responsibility for children aged 16 or under.

Find out more at **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)].

## **Employment rights**

You can get advice about your basic employment rights and how to report workplace abuses in the employment section of **Directgov** [[www.direct.gov.uk/employment](http://www.direct.gov.uk/employment)].

If you are an agency worker you can find out more about your rights in the employment section of **Directgov** [[www.direct.gov.uk/agencyworkers](http://www.direct.gov.uk/agencyworkers)] or by calling 0845 955 5105.

## **Help for pensioners**

Help is available not just for people of working age but also for older people whose lives may have been affected by the global economic conditions.

### **Pension Credit**

If you are 60 or over you may be entitled to Pension Credit. Pension Credit guarantees everyone aged 60 and over an income of at least £124.05 a week for single people or £189.35 a week for couples. From April 2009 the rate for a single pensioner will increase to £130 a week.

You can now claim Pension Credit, Housing Benefit and Council Tax Benefit in one call, with no need to fill in any forms. To apply call 0800 99 1234 or textphone 0900 169 0133.

## State Pension

The basic State Pension is being increased by 5 per cent from April 2009. This means that if you are getting a full basic State Pension your weekly income will go up from £90.70 to £95.25.

## Christmas Bonus

There is £60 extra for pensioners this winter on top of the regular £10 Christmas bonus.

## Winter Fuel Payments

You could get up to £250 if you are aged 60-79 or up to £400 if you are aged 80 or over. This is paid automatically if you are getting a state pension or other social security benefit (excluding Housing Benefit, Council Tax Benefit and Child Benefit).

For more information call the **Winter Fuel Payment Helpline** on 08459 151 515, textphone 0845 601 5613.

## Cold Weather Payments

Cold Weather Payments for this year have been tripled to £25 per week. These payments become payable when the average temperature where you live is zero degrees Celsius or below for seven consecutive days during the period from 1 November 2008 to 31 March 2009. You do not need to apply. You'll get the payment as long as you qualify.

If you're over 60 or on a low income, you may be eligible for the Welsh Assembly Government's **Home Energy Efficiency Scheme (HEES)**.

To find out if you are eligible, or for more information, go to the HEES website [www.heeswales.co.uk](http://www.heeswales.co.uk) or contact the HEES advice line on freephone 0800 316 2815.

In addition, energy suppliers now offer lower 'social tariffs' to their most vulnerable customers and are planning to bring the number of these discounted accounts to around 600,000 by the end of the year. The discounts can be worth £200 to £250 a year. For more information contact your energy supplier.

# Real help for businesses now

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UK businesses are the lifeblood of the economy. The Government is taking action to help businesses through the recession and to ensure they emerge stronger on the other side. The support outlined in this section includes:

- help to secure credit and finance for your business;
- help with managing your business in more difficult times;
- help with investing for the future.

A variety of business support is also available through the Welsh Assembly Government. You can get information on the packages of support available to businesses in Wales by visiting the Flexible Support for Business website: [www.business-support-wales.gov.uk](http://www.business-support-wales.gov.uk) or by calling your local centre on 03000 6 03000.

## Help with business finances

In the current economic climate we know that some companies are struggling to secure the finance they need, not because of any failure in their business but due to much tougher credit conditions.

## Freeing up bank lending: action behind the scenes

The Government is working with UK banks and the European Investment Bank to keep lending moving, especially for small and medium-sized firms.

The **Working Capital Scheme** will secure up to £20 billion of working capital credit lines for ordinary risk companies with a turnover of up to £500 million a year. It will also free up capital which the banks must use for new business lending that would otherwise not be available.

With the **European Investment Bank**, the Government has helped UK banks to negotiate credit lines of more than £4 billion in order to provide loans to small and medium-sized businesses – £1 billion of which have already been made available by banks.

Both the schemes above are for banks, not individual businesses, to apply to. They aim to make more credit available, which businesses can then benefit from.

## **Enterprise Finance Guarantee**

If you have a business with an annual turnover of up to £25 million, you could get a loan of up to £1 million for a period of up to 10 years under the Enterprise Finance Guarantee. You can use the money to convert an existing overdraft into a loan so that you can free up the overdraft facility for other working capital demands.

Barclays, Clydesdale/Yorkshire Bank, HBOS, HSBC, Lloyds TSB, RBS/Natwest and Northern Bank have signed up to this scheme, so if you apply for a loan from one of these banks you may be able to benefit from the Government's guarantee. As with any other loan, your bank will decide whether to lend to your business, but the Government's guarantee will mean that some businesses who might otherwise not have been able to borrow will be able to obtain a loan. The Government will be monitoring the implementation of this scheme.

## **Capital for Enterprise Fund**

Through this fund, viable small businesses with high levels of existing debt can get real help to raise long-term finance. Professional fund managers will provide equity investment which you can use to pay off existing debt, so as to free up capital for day-to-day cash flow and for investment for the future. The Government is providing £50 million of this £75 million fund, with the remaining £25 million coming from RBS, HSBC, Lloyds TSB and Barclays.

Call the **Capital for Enterprise Fund Registration Helpline** on 0845 459 9780.

## **Commercial Funding**

Finance Wales provides commercial funding to viable Small and Medium-sized Enterprises (SMEs) in Wales that may struggle to obtain the full amount of capital they require from the private market. To find out more details, go to: [www.financewales.co.uk](http://www.financewales.co.uk)

The Welsh Assembly Government also provides a number of business support schemes including:

## **Single Investment Fund (SIF)**

Run through Flexible Support for Business, the fund provides support to help fulfil the ambitions of eligible businesses that need assistance to undertake good quality investment projects in Wales.

## **Small Single Investment Scheme**

Small and medium-sized enterprises with more than four employees can access grant funding under this scheme for general support and strategic mentoring.

## **Business Growth Project**

It offers a new level of one-to-one support through a specialised relationship management service for SMEs including social enterprises – helping around 6,000 small and medium sized enterprises with potential for growth.

You can get further information on these schemes by visiting the Flexible Support for Business website: [www.business-support-wales.gov.uk](http://www.business-support-wales.gov.uk) or by calling your local centre on 03000 6 03000.

## **Need more time to pay your tax bill?**

If you are worried about paying your tax, National Insurance, VAT, PAYE or other payments to HM Revenue & Customs (HMRC) then you can contact the Business Payment Support Service. HMRC staff will review payment of your tax liabilities with you and try to come to an arrangement which allows you to spread payment over a period which meets the needs of your business and helps you over temporary difficulties.

You won't be charged additional late payment surcharges or penalties on payments included in the arrangement. But interest will still be payable on those taxes where it applies. Over 30,000 businesses have been helped to spread payments in this way, amounting to more than £500 million of tax.

Visit **Business Link** [[www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp)] or call the Business Payment Support Service on 0845 302 1435.

### **Managing cash flow**

You can find short guides on managing cash flow, developed by the **Institute of Credit Management** and funded by the Government, at [[www.creditmanagement.org.uk/berrguides.htm](http://www.creditmanagement.org.uk/berrguides.htm)].

The Government is encouraging all businesses to agree to pay suppliers on time. You can see which businesses have signed up to this at **Prompt Payment Code** [[www.promptpaymentcode.org.uk](http://www.promptpaymentcode.org.uk)].

## **Debt problems**

To get free, confidential and independent help to deal with business debt problems so you can successfully manage your way through financial difficulties, call **Business Debtline** on 0800 197 6026.

## **Help with managing your business**

You may have to face some tough decisions, but there is real help available for your business to build on its strengths and to weather the difficulties.

## **Health check for your business**

Get a free review of your business with a professional business adviser who can provide hands-on advice and help you access other government help, including all the schemes mentioned here. The Flexible Support for Business website will provide you with more details.

## **Dealing with redundancies**

It can be tough making the difficult decisions that affect you, your employees and your business.

If you have to make people redundant, Jobcentre Plus helps people at risk of losing their job to start looking for a new one, even before they are made redundant, through online and telephone-based services.

Visit the **Jobcentre Plus** website [[www.jobcentreplus.gov.uk/employers](http://www.jobcentreplus.gov.uk/employers)] and select 'Help with redundancies' to find your local Jobcentre Plus contact.

The Advisory, Conciliation and Arbitration Service (ACAS) can also provide advice and guidance on legal issues connected with avoiding and making redundancies. Call 08457 47 47 47 or visit the **ACAS** website at [[www.acas.org.uk](http://www.acas.org.uk)].

## **ProAct**

A Welsh Assembly Government scheme, ProAct can provide quality training for employees put on short-time working, before redundancies are considered. Funding will be provided on a selective basis and will cover the training as well as a wage subsidy for the employee whilst engaged in the training.

Currently ProAct is running a pilot scheme, focusing on the Automotive sector. For more information, call 0845 60 661 60 or email [info@skillspeoplesuccess.com](mailto:info@skillspeoplesuccess.com).

## **Recruiting employees**

From April 2009, you could get an incentive of up to £1,000 to recruit a person who has been unemployed for over six months.

For more information, visit the **Business Link** website [[www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp)].

## Help with exporting

Overseas customers and markets continue to offer your business real opportunities.

**International Business Wales** supports and enables new and existing Wales-based companies to sustain and grow their international business. To find out more, visit the International Business Wales website: [www.ibwales.com](http://www.ibwales.com).

The Flexible Support for Business website also provides information on exporting.

## Reduce waste and save energy

The Welsh Assembly Government's 'Help Wales Reduce Its Carbon Footprint' website can give you advice on how your business can save money at the same time as protecting the environment.

Visit: <http://wales.gov.uk/walescarbonfootprint/home>

## Help with investing for the future

Businesses that invest during a recession often emerge stronger and more competitive than they were before. In fact, independent studies have found that companies that don't invest in growth, training, research and development during a recession are two-and-a-half times more likely to fail than those that do invest.

## **Basic Skills Employer Pledge**

Many Welsh companies are now making the Basic Skills Employers Pledge. This public demonstration of the importance you place on investing in the skills of your people helps increase your employees' confidence, motivation and productivity.

Visit the Basic Skills Wales website for more information:  
[[www.basic-skills-wales.org](http://www.basic-skills-wales.org)]

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# Contact information for help in Wales

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## **ACAS**

Call 02920 762 636 or visit [www.acas.org.uk](http://www.acas.org.uk)

## **Business Support in Wales**

There are 25 local Flexible Support for Business offices across Wales.

Call 03000 6 03000 or find details of your local office by visiting [www.business-support-wales.gov.uk](http://www.business-support-wales.gov.uk)

## **Careers Wales**

Call 0800 100 900

## **Citizens Advice Bureau**

To find the Citizens Advice Bureau closest to you, enter your postcode at the Citizens Advice Bureau website [[www.citizensadvice.org.uk/index/getadvice.htm](http://www.citizensadvice.org.uk/index/getadvice.htm)]

## **HMRC Business Payment Support Line**

Call 0845 302 1435

## **Finance Wales**

Call 0800 587 4140 or visit [www.financewales.co.uk](http://www.financewales.co.uk)

## **Jobcentre Plus**

Call 0845 6060 234 or find details of your nearest Jobcentre by visiting [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)]

## **Local Councils**

To find contact information for your local council, search at [[www.direct.gov.uk](http://www.direct.gov.uk)] or check your local telephone directory.

## **National Debtline**

Call 0808 808 4000

## **Skills.People.Success**

Call 0845 606 6160

## **Tax Offices**

To identify the right tax office to deal with claims for individuals, employers, the self-employed and corporation tax, please use the HMRC Tax Office finder at [<http://search2.hmrc.gov.uk/kbroker/hmrc/locator/locator.jsp>].

Wales Office  
Gwydyr House  
Whitehall  
London SW1A 2NP

Telephone: 020 7270 0583

Web address: [www.walesoffice.gov.uk](http://www.walesoffice.gov.uk)

Cabinet Office  
22 Whitehall  
London SW1A 2WH

Telephone: 020 7276 1234

Web address: [www.cabinetoffice.gov.uk](http://www.cabinetoffice.gov.uk)

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Prepared for Cabinet Office by COI

**Help gwirioneddol i Gymru**

[www.realhelpnow.gov.uk](http://www.realhelpnow.gov.uk)



# Cynnwys

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# Ynglŷn â'r llyfryn hwn

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## Rhagair

Mae'r dirwasgiad nas gwelwyd o'r blaen yn yr economi fyd-eang wedi cael effaith syfrdanol ar yr economi yng Nghymru ac wedi sbarduno ymatebion digyffelyb oddi wrth y Llywodraeth yn San Steffan, gan weithio mewn partneriaeth â Llywodraeth Cynulliad Cymru ym Mae Caerdydd.

Ar ôl gweld twf economaidd y blynyddoedd diwethaf, mae Cymru, fel gweddill y DU a'r byd i gyd bron, yn wynebu hinsawdd economaidd fwy heriol.

Mae'r heriau rydym yn eu hwynebu yn mynnu ymateb cadarn i roi help gwirioneddol nawr i unigolion, teuluoedd a busnesau yng Nghymru. Drwy wneud hyn, byddwn mewn sefyllfa well i ymateb pan fydd pethau'n gwella.

Mae'n hanfodol bwysig bod Llywodraeth y DU a Llywodraeth Cynulliad Cymru yn gwrando'n astud ar brofiadau busnesau a grwpiau lleol eraill er mwyn sicrhau bod ganddynt ddealltwriaeth glir o'r hyn sy'n digwydd pan fo'r dirwasgiad ar ei waethaf.

Mae hefyd yn bwysig bod busnesau yn deall yn glir y cymorth sydd ar gael gan Lywodraeth y DU a Llywodraeth Cynulliad Cymru er mwyn eu helpu i ymateb yn y cyfnod anodd hwn.

Mae'r ddogfen hon yn nodi sut mae Llywodraeth y DU yn gweithio'n galed i sicrhau bod yr economi yng Nghymru yn cael help er mwyn ei galluogi i berfformio'n gryf yn y misoedd a'r blynyddoedd i ddod, ac yn helpu i roi'r fantais gystadleuol sydd ei hangen arni yn yr hinsawdd fyd-eang anodd sy'n bodoli heddiw.

Gan weithio'n agos gyda'i gilydd, gall Llywodraeth y DU a Llywodraeth Cynulliad Cymru gynnig cymorth i ysgogi'r economi, adeiladu ar gryfderau'r genedl a helpu teuluoedd a busnesau yng Nghymru drwy'r amseroedd anodd sydd o'n blaenau.

# Yr argyfwng

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Mae'r economi fyd-eang yn dioddef y sefyllfa economaidd anoddaf ers cenedlaethau. Mae pob gwlad wedi profi'r ergyd. Bu America mewn dirwasgiad ers mis Rhagfyr 2007, gydag Ewrop a Siapan yn y sefyllfa honno ers gwanwyn 2008. Mae Tseina wedi ei chael yn anodd hefyd – mewn ychydig fisoedd yn unig mae chwe miliwn o bobl wedi colli eu swyddi.

Gan fanteisio ar gyfraddau llog isel ledled y byd, gwelwyd y banciau yn rhoi eu hunain mewn sefyllfa rhy beryglus. Yn aml, nid oeddent yn deall y risgiau hyn yn llwyr. Wrth i'r banciau sylweddoli bod colledion pob un ohonynt yn effeithio ar ei gilydd, dechreuwyd rhoi'r gorau i ariannu busnesau a benthycwyr morgeisi. Yn gyflym iawn arweiniodd hyn at ostwng lefelau masnachu, cynhyrchu a buddsoddi ar draws y byd.

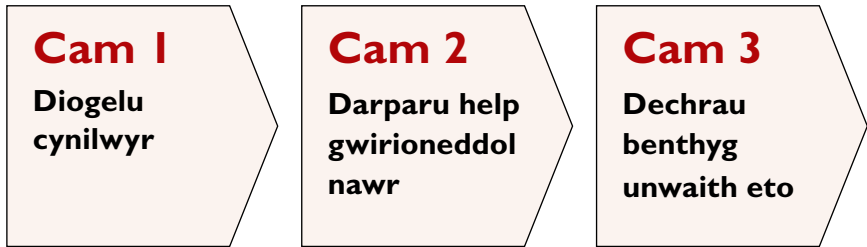
Nid oedd modd i'r DU, fel cenedl fasnachu â hanes o gysylltiadau rhyngwladol yr ymfalchiwyd ynddynt a sector ariannol mawr, ddianc rhag yr helynt hwn ac felly rydym ninnau hefyd mewn dirwasgiad erbyn hyn.

Nid yw'r banciau yn ein trefi a'n dinasoedd yn gweithio fel o'r blaen. Ni all busnesau lleol gael y benthyciadau na'r cyllid sydd eu hangen arnynt, ac mae'n llawer anoddach cael gafael ar forgeisi a oedd yn cael eu hysbysebu drwyddi draw ar y stryd fawr dim ond rai misoedd yn ôl.

# Ymateb y Llywodraeth

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Mae'r Llywodraeth o'r farn bod yn rhaid i Brydain gymryd camau cadarn. Ni allwn achub pob swydd, achub pob tŷ nac atal pob busnes rhag mynd i'r wal – ond gallwn weithredu er mwyn diogelu ein hunain rhag y gwaethaf a dechrau buddsoddi er mwyn dod drwyddi'n gryfach. Ers y llynedd rydym wedi nodi tri cham ar gyfer ein cynllun gweithredu.



## Cam 1

Ym mis Hydref 2008, cymerwyd camau i **ddiogelu cynilwyr** drwy atal cwmp y system fancio gyfan. Yn gyfnewid am ein cymorth, gofynnwyd i'r banciau barhau i fenthyg arian. Hefyd, ni chaiff y banciau a gaiff gymorth cyhoeddus dalu bonysau arian parod i aelodau bwrdd ychwaith. A rhoddwyd help iddynt yn gyfnewid am gyfranddaliadau, sef buddsoddiad, yr ydym yn bwriadu eu gwerthu yn y dyfodol er mwyn cael ein harian yn ôl.

## Cam 2

Gwnaed hyn er mwyn rhoi hwb i'r economi drwy ddarparu **help gwirioneddol** sy'n rhoi arian ym mhocedi pobl ac yn rhoi cynlluniau buddsoddi ar waith yn gynt. Mae hyn yn cynnwys:

- gostwng treth incwm £145 i bob trethdalwr cyfradd sylfaenol;
- rhoi £60 ychwanegol i bob pensiynwr y gaeaf hwn;
- gostwng TAW a fydd yn werth dros £200 ar gyfartaledd i bob teulu eleni;
- buddsoddi £3 biliwn ychwanegol mewn prosiectau a fydd yn diogelu ac yn creu swyddi; a
- cynnydd o £75 yn fwy na chwyddiant yn elfen plant y Credyd Treth Plant o fis Ebrill 2009, sy'n werth hyd at £2,235 y flwyddyn i deuluoedd.

Mae bron pob gwlad yn buddsoddi arian yn yr economi nawr, hyd yn oed os yw'r ffordd y gwneir hynny yn amrywio.

## Cam 3

Y trydydd cam oedd **dechrau benthyg arian unwaith eto i'r bobl a'r busnesau sydd ei angen** drwy sefydlu pecyn o fesurau i leihau'r pwysau ar farchnadoedd ariannol, dileu'r ansicrwydd ymhlith banciau a gwarantu benthyciadau. Mae banciau a benthycwyr tramor wedi gadael y DU, felly mae angen i fanciau o'r DU ehangu eu cylch gwaith, fel bod mwy o fusnesau yn gallu buddsoddi yn y dyfodol, bod morgesi ar gael yn ehangach unwaith eto, a bod pobl sy'n dibynnu ar fanciau i gynilo yn gallu teimlo'n fwy diogel.

## Y camau nesaf

Bydd yr holl gamau gweithredu rydym wedi eu cyflwyno yn cymryd amser. Nid yw'n bosibl newid pethau dros nos. Ym marn y Llywodraeth, y cam nesaf fydd trawsnewid y sectorau hynny o'n heconomi a fydd yn sicrhau ein ffyniant yn y dyfodol – gan greu **gobaith gwirioneddol ar gyfer y dyfodol**.

Bydd hyn yn cynnwys meysydd allweddol fel technoleg carbon isel, diwydiannau gweithgynhyrchu gwerth uchel a diwydiannau digidol a chreadigol, am fod yn rhaid i ni ail-gydbwysu ein heconomi a chynyddu cyfraddau allforio. Mae Prydain yn ddigon cryf i gymryd rhan fawr o'r cyfoeth a gaiff ei greu wrth i'r economi fyd-eang ddyblu mewn maint.

## Ymateb Llywodraeth Cynulliad Cymru

Mae Llywodraeth Cynulliad Cymru yn gwneud popeth yn ei gallu i helpu pobl, busnesau a chymunedau drwy'r dirwasgiad byd-eang cyfredol. Elfen allweddol o hyn fu Uwchgynadleddau Economaidd Cymru Gyfan, sy'n dwyn busnesau, undebau a chynrychiolwyr cymunedol ynghyd. Ers yr Uwchgynhadledd gyntaf ym mis Hydref, cyhoeddwyd bron £1 biliwn o gymorth.

Rhoddir ymateb cynhwysfawr Llywodraeth Cynulliad Cymru i'r sefyllfa economaidd gyfredol yn y cyfeiriad isod.

<http://wales.gov.uk/topics/businessandeconomy/recession>

# Gweithio'n rhyngwladol, yn genedlaethol ac yn lleol

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Mae angen gweithredu:

- yn rhyngwladol
- yn genedlaethol ac
- yn lleol

Yn rhyngwladol, rydym yn arwain y gwaith o gytuno ar atebion rhyngwladol. Eleni, y DU fydd yn cadeirio'r G20 – y grŵp o wledydd sy'n cyfrif am fwy nag 80 y cant o economi'r byd. Ym mis Ebrill, bydd arweinwyr y G20 yn cwrdd yn Llundain. Credwn y bydd twf yn dychwelyd yn gyflymach os gweithiwn gyda'n gilydd. Ein nodau yw cytuno ar y canlynol:

- peidio â dychwelyd i ddiffydollaeth, fel yn y 1930au
- cydweithredu i fuddsoddi arian yn economïau'r byd
- diwygio'r rheolau ar gyfer banciau fel bod pawb yn gliriach o ran eu busnesau – a'r risgiau a gymerir ganddynt

## Help gwirioneddol i Gymru

Ers i'r argyfwng hwn ddechrau mae Llywodraeth y DU wedi bod yn gweithio mewn partneriaeth â Llywodraeth Cynulliad Cymru. Ein blaenoriaethau yw sicrhau bod Cymru mewn sefyllfa dda i wynebu'r dirwasgiad a manteisio ar y gwelliant yn gyflym. Mae'r llyfryn yn disgrifio'r help gwirioneddol sydd bellach ar gael i deuluoedd a busnesau yng Nghymru gan Lywodraeth y DU a Llywodraeth Cynulliad Cymru.

# Help gwirioneddol i bobl nawr

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Mae'r dirwasgiad yn cael effaith wirioneddol ar unigolion a theuluoedd ac mae angen cymorth ychwanegol ar lawer ohonynt. Felly mae'r llywodraeth yn mynd ati i gynnig amrywiaeth newydd o help i'r rhai sydd ei angen, o berchenogion cartrefi sy'n ei chael yn anodd talu eu morgesi, i weithwyr a allai golli eu swydd a phobl sy'n chwilio am waith neu hyfforddiant.

Mae'r adran hon yn dweud wrthy ch am yr help sydd ar gael nawr a ble i'w gael. Mae hefyd yn cynnwys manylion am gymorth ychwanegol sy'n cael ei gyflwyno'r gwanwyn hwn, a byddwn yn diweddarau'r wybodaeth wrth i fwy o help ddod ar gael.

## Help i gadw eich cartref

Efallai eich bod yn poeni am effaith y dirywiad economaidd bydeang ar eich cartref. Os yw wedi effeithio ar eich swydd, gallech fod yn poeni am gadw i fyny â'ch ad-daliadau morgais. Isod ceir gwybodaeth am yr help sydd ar gael ar hyn o bryd. Caiff cymorth ychwanegol i berchenogion cartrefi ei ddatblygu a bydd ar gael dros y misoedd nesaf.

## Help i osgoi adfeddiannu

Rydym am helpu pobl sy'n cael problemau ariannol i aros yn eu cartrefi. Os ydych yn poeni am dalu eich morgais, dylech siarad â'ch benthyciwr yn gyntaf oherwydd gall eich helpu i ddod o hyd i opsiynau amgen, fel gostwng eich ad-daliadau misol. Mae rheolau newydd a gyflwynwyd ym mis Tachwedd 2008 yn golygu mai dim ond os bydd popeth arall yn methu y dylid adfeddiannu cartref, ac mae benthycwyr wedi cytuno i ystyried yr holl opsiynau posibl er mwyn atal hynny.

Efallai y gallwch gael cyngor cyfreithiol am ddim gan y

**Gwasanaeth Cyfreithiol Cymunedol** i'ch helpu i osgoi achos o adfeddiannu ar unwaith os byddwch yn mynd i'r llys. Gall eich llys sirol ddweud mwy wrthyh chi. Ewch i [[www.hmcourts-service.gov.uk/HMCSCourtFinder](http://www.hmcourts-service.gov.uk/HMCSCourtFinder)].

## **Yn dibynnu ar eich amgylchiadau gallech fod yn gymwys ar gyfer un o ddau gynllun**

**1. Gall Cymhorthdal ar gyfer Llog Morgais** eich helpu gyda'ch taliadau llog morgais er mwyn eich galluogi i aros yn eich cartref os ydych wedi bod yn cael rhai budd-daliadau am 13 wythnos neu fwy, neu os ydych ar yr incwm isaf a heb fawr ddim cynilion. Estynnwyd yr help hwn er mwyn cynyddu'r uchafswm cyfalaf y gellir ei fenthgy a'n cyfrifoldeb ni fydd talu'r llog.

Ewch i **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)] am ragor o wybodaeth.

**2. Efallai y gall Cynllun Achub Morgais** Llywodraeth Cynulliad Cymru eich helpu os ydych yn berchenfeddiannydd sy'n ei chael yn anodd talu eich morgais a'ch bod mewn perygl o golli eich cartref.

Dylech gysylltu ag **adran tai eich cyngor lleol** neu eich **Canolfan Cyngor ar Bopeth** leol [[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)] am ragor o fanylion. Trowch i dudalen 37 am fanylion cyswllt.

## Help gyda chostau tai

Os bydd angen cymorth ariannol arnoch i dalu rhan o'ch rhent neu eich rhent cyfan, gallech gael Budd-dal Tai, ar yr amod bod eich incwm a'ch cyfalaf (cynilion a buddsoddiadau) o dan lefel benodol. Os ydych yn rhentu oddi wrth landlord preifat mae ffordd newydd o gyfrifo Budd-dal Tai sef y Lwfans Tai Lleol.

Gall eich cyngor helpu hefyd drwy roi cyngor ar lety a gaiff ei rentu neu dai cymdeithasol a gall ddweud wrthyich pa fath o help y gallech ei gael, gan gynnwys tai dros dro a mathau eraill o help os ydych yn wynebu'r risg o ddod yn ddigartref.

Cysylltwch â'ch **cyngor lleol** drwy fynd i [[www.direct.gov.uk](http://www.direct.gov.uk)] am ragor o fanylion.

### Pwy arall all helpu?

- **Y Llinell Ddyled Genedlaethol**

[[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)], 0808 808 4000

- Eich **Canolfan Cyngor ar Bopeth** leol

[[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)]

## Help gyda sgiliau a hyfforddiant

Gall sgiliau newydd eich helpu i lwyddo mewn bywyd. Gall dilyn cwrs gynyddu eich siawns o gadw neu gael swydd, eich helpu i gael dyrchafiad, eich galluogi i newid i ddiwydiant gwahanol neu swydd wahanol. Yn dibynnu ar eich oedran a'ch amgylchiadau, gallech gael hyfforddiant am ddim ynghyd â mathau eraill o gymorth.

## Cyngor ar yrfaedd, sgiliau a hyfforddiant

P'un a ydych yn gweithio ai peidio, gallwch gael cyngor annibynnol ar sgiliau a'r posibiladau o ran swyddi. O sgiliau sylfaenol i hyfforddiant sy'n gysylltiedig â gwaith, hyfforddiant rheoli ac arwain a chyrsgol, efallai y gallech gael hyfforddiant am ddim neu hyfforddiant a ariennir yn rhannol.

Am ragor o wybodaeth, ewch i wefan Gyrfa Cymru, gwasanaeth i Gymru gyfan sy'n rhoi gwybodaeth, cyngor ac arweiniad ym maes gyrfaoedd am ddim i bobl o bob oed. Ewch i [www.gyrfacymru.com](http://www.gyrfacymru.com) neu ffoniwch 0800 100 900.

I ddod o hyd i'ch **coleg agosaf**, er mwyn i chi gael gysylltu ag ef yn uniongyrchol, ewch i [[www.aoc.co.uk/en/about\\_colleges](http://www.aoc.co.uk/en/about_colleges)] a chliciwch ar 'Directory'.

## **Prentisiaethau**

Mae prentisiaethau yn ffordd o ddysgu wrth i chi weithio. Mae Llywodraeth Cynulliad Cymru yn ymrwymedig i annog twf prentisiaethau a'r defnydd ohonynt.

Gall gwefan Gyrfa Cymru eich helpu i ddod o hyd i'r cynllun sy'n iawn i chi.

## **Cymorth ariannol ar gyfer hyfforddiant**

Pa gwrs bynnag a ddilynir gennych, efallai y gallech gael grant, benthyciad, (gan gynnwys Benthyciadau Datblygu Gyrfa i astudio yn y coleg neu'r brifysgol), help gyda chostau gofal plant, neu fathau eraill o gymorth ariannol. Gallech hefyd fod yn gymwys i gael Cyfrif Dysgu Unigol Cymru, sy'n helpu i dalu am ffioedd a llyfrau. Cyfeiriad y wefan yw: [www.ilawales.co.uk/](http://www.ilawales.co.uk/)

Mae gwefan Llywodraeth Cynulliad Cymru yn rhoi canllaw defnyddiol ar ariannu oedolion sy'n dysgu.  
[www.cymru.gov.uk/topics/educationandskills](http://www.cymru.gov.uk/topics/educationandskills)

## Help i raddedigion

Mae GoWales, [www.gowales.com](http://www.gowales.com), yn rhoi mantais i fyfyrwyr addysg uwch a graddedigion yn y farchnad gystadleuol sy'n bodoli heddiw. Mae Go Wales yn cynnig profiad gwaith gyda phob math o sefydliad yng Nghymru a chronfa ddata y gellir chwilio drwyddi sy'n addas i raddedigion, yn ogystal â gwybodaeth am y farchnad swyddi yng Nghymru.

Os ydych newydd raddio ac yn ddi-waith bellach, gallwch hefyd gysylltu ag unrhyw wasanaeth cynghori ar yrfaeoddedd mewn prifysgolion. I ddod o hyd i'ch prifysgol leol ewch i

**University Finder HERO** [[www.hero.ac.uk](http://www.hero.ac.uk)].

## Help gyda swyddi a budd-daliadau

Os ydych yn poeni am gollu eich swydd a'r hyn y byddech yn ei wneud am arian petai'r gwaethaf yn digwydd, mae ystod eang o wasanaethau a help ar gael i'ch cefnogi.

## Os ydych ar fin colli eich swydd

Gall colli eich swydd fod yn gyfnod pryderus iawn. Mae'r Ganolfan Byd Gwaith yn rhoi gwybodaeth am yr hyn y gallwch ei ddisgwyl gan eich cyflogwr a pha effaith y bydd colli swydd yn ei chael ar wneud cais am fudd-dal. Bydd y Ganolfan Byd Gwaith yn rhoi manylion i chi am ble i gael rhagor o wybodaeth a chymorth ar faterion colli swyddi, gwneud cais am fudd-dal a dod o hyd i swydd newydd.

I ganfod mwy ewch i wefan y **Ganolfan Byd Gwaith** [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)]. Os ydych yn aelod o undeb llafur, gallwch hefyd gael help, cyngor a chymorth ganddo os oes gennych bryderon ynghylch colli eich swydd.

Gall y Gwasanaeth Cyngori, Cymodi a Chyflafareddu (ACAS) roi cyngor ac arweiniad ar faterion cyfreithiol sy'n gysylltiedig â dileu swyddi. Ewch i wefan **ACAS** [[www.acas.org.uk](http://www.acas.org.uk)] neu ffoniwch 08457 474747.

### **Os ydych yn chwilio am swydd newydd**

Gall y Ganolfan Byd Gwaith ddweud wrthych am y cyngor a'r cymorth sydd ar gael os ydych yn ddi-waith ac yn chwilio am swydd, yn awyddus i ganfod cyfleoedd dysgu neu hyfforddi, yn methu â gweithio ar hyn o bryd, neu angen cymorth ariannol.

I gael gwybod mwy ewch i wefan y **Ganolfan Byd Gwaith** [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)]. I weld miloedd o swyddi gwag ar-lein ewch i **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)].

## Os oes angen i chi hawlio budd-daliadau

Os ydych yn ddi-waith, gallwch gael gwybodaeth am wasanaethau a budd-daliadau'r Ganolfan Byd Gwaith ar-lein. Y budd-dal arferol yw'r Lwfans Ceisio Gwaith, a gallwch wneud cais amdano dros y ffôn. Byddwch hefyd yn cael apwyntiad i ddod i un o Ganolfannau Gwaith Cymru i gael help a chynghor personol ar ddod o hyd i waith.

I wneud cais am Lwfans Ceisio Gwaith bydd angen y wybodaeth ganlynol arnoch:

- eich rhif Yswiriant Gwladol;
- manylion eich rhent neu'ch morgais;
- manylion eich swyddi blaenorol neu bresennol;
- oedolion sy'n byw yn eich cartref; a
- manylion unrhyw incwm a chynilion eraill, gan gynnwys rhai priod neu bartner.

Dylech ffonio 0800 0 55 66 88 (mae'r llinellau ffôn ar agor rhwng 8am a 6pm, o ddydd Llun i ddydd Gwener). Bydd yr alwad yn cymryd tua 40 munud ac os oes angen gallwn eich ffonio'n ôl.

Ffôn testun 0800 023 4888.

Gallwch hefyd wneud cais am Lwfans Ceisio Gwaith ar-lein yn **Directgov**, neu ewch i [[www.direct.gov.uk/benefitsadviser](http://www.direct.gov.uk/benefitsadviser)] i weld a allech fod yn gymwys i gael unrhyw gymorth ariannol arall.

## Cymorth ychwanegol i'ch helpu i ddychwelyd i'r gwaith

Pan fyddwch yn hawlio Lwfans Ceisio Gwaith, mae'r Ganolfan Byd Gwaith yn rhoi amrywiaeth o gyngor a chymorth ymarferol i chi i'ch helpu i ddychwelyd i'r gwaith.

Os byddwch yn dal i fod yn ddi-waith ac yn hawlio Lwfans Ceisio Gwaith ar ôl tri mis byddwch yn cael help mwy dwys i ddod o hyd i waith.

Os byddwch yn dal yn ddi-waith ar ôl chwe mis, o fis Ebrill 2009 gallem gynnig cymorth ychwanegol i chi, gan gynnwys:

- **help i sefydlu busnes** – cyngor ar lunio cynllun busnes, ynghyd ag arian ar gyfer y misoedd masnachu cyntaf;
- **opsiynau gwirfoddoli** – mwy o gyfleoedd i wirfoddoli i'ch helpu i gadw eich sgiliau a'ch profiad yn gyfredol neu ddatblygu sgiliau newydd; a
- **y cyfle i gael eich cyflogi** gan gyflogwr a allai gael cymhorthdal recriwtio.

Po hwyaf y byddwch allan o waith, y caletaf y bydd y Ganolfan Byd Gwaith yn gweithio gyda chi. Ewch i **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)] i chwilio am swydd.

## Gwasanaeth Ymateb Cyflym

Mae'r Gwasanaeth Ymateb Cyflym yn helpu gweithwyr sy'n mynd i gollu eu swydd drwy wella gwasanaethau'r Ganolfan Byd Gwaith mewn dwy ffordd. Mae ymyryd yn gynnwys yn brif amcan,

gan helpu rhai gweithwyr i gael swyddi newydd cyn iddynt golli eu swyddi cyfredol. Yn ail, drwy'r gwasanaeth hwn, mae'r Ganolfan Byd Gwaith yn cynnig gwell amrywiaeth o opsiynau i weithwyr, nad ydynt ar gael fel arfer i geiswyr swyddi.

Am ragor o wybodaeth, ewch i'ch Canolfan Byd Gwaith leol.

## **Cynllun Gweithredu ar Ddiswyddiadau (ReAct)**

Mae Llywodraeth Cynulliad Cymru yn darparu cymorth i'ch helpu i feithrin sgiliau newydd a dychwelyd i'r gwaith gyn gynted â phosibl.

Bydd ReAct yn gallu helpu gyda chostau hyfforddiant, cost cyfarpar hyfforddi arbenigol, ad-dalu costau teithio a chostau gofal plant. I weld a ydych yn gymwys, cysylltwch â thîm ReAct ar: 01792 765888, neu e-bostiwch [react.team@wales.gsi.gov.uk](mailto:react.team@wales.gsi.gov.uk)

## **Help i bobl ar incwm isel**

Os ydych ar incwm isel, er enghraifft os cwtogwyd eich oriau gwaith, gallech gael ystod eang o help. Gallai hyn olygu sicrhau eich bod yn cael cyflog byw neu gallai fod ar ffurf help gyda biliau ychwanegol a swm ychwanegol ar ben eich incwm.

## **Yr isafswm cyflog cenedlaethol**

Mae'r isafswm cyflog cenedlaethol (£5.73 yr awr i oedolion), ynghyd â Chredyd Treth Gwaith a budd-daliadau eraill, yn darparu incwm gwarantedig o £292 yr wythnos o leiaf i

deuluoedd ag un plentyn ac un gweithiwr amser llawn, sy'n cyfateb i fwy na £7.38 yr awr.

Ewch i adran cyflogaeth **Directgov** [[www.direct.gov.uk/nmw](http://www.direct.gov.uk/nmw)] neu ffoniwch 0845 6000 678.

**Mae tua miliwn o weithwyr incwm isel yn y DU yn cael help bob blwyddyn drwy'r isafswm cyflog cenedlaethol. Yng Nghymru, mae tua 66,000 o bobl wedi cael budd o'r cynnydd diweddaraf yn y gyfradd.**

## **Help gyda biliau tanwydd**

Os ydych ar incwm isel a naill ai'n anabl, neu mae gennych blentyn o dan bump oed neu blentyn hŷn sy'n anabl, gallech gael Taliadau Tywydd Oer pan fo'r tymheredd yn isel. Nid oes angen i chi wneud cais. Byddwch yn cael y taliad ar yr amod eich bod yn gymwys.

## **Gall Cynllun Effeithlonrwydd Ynni Cartref (HEES)**

Llywodraeth Cynulliad Cymru eich helpu os byddwch am wella effeithlonrwydd ynni eich cartref a'ch bod ar incwm isel neu dros 60 oed. Mae hyn yn cynnwys help i inswleiddio'r atig neu'r wal geudod ac amrywiaeth o ddyfeisiau arbed ynni. Mae'r grant HEES yn darparu pecyn o welliannau gwresogi ac inswleiddio hyd at £3,600.

I weld a ydych yn gymwys, neu am ragor o wybodaeth, ewch i wefan HEES [www.heeswales.co.uk](http://www.heeswales.co.uk) neu ffoniwch linell gyngor **HEES** ar radffon 0800 316 2815.

## Credydau treth

Os ydych yn gyfrifol am o leiaf un plentyn neu berson ifanc sydd fel arfer yn byw gyda chi, gallech fod yn gymwys i gael Credyd Treth Plant. Os ydych yn gweithio, ond yn ennill cyflog isel, gallech fod yn gymwys i gael Credyd Treth Gwaith.

Taliad rheolaidd a wneir i gynorthwyo teuluoedd â phlant, gan gynnwys y rhai rhwng 16 a 19 oed sydd mewn addysg neu hyfforddiant cymeradwy llawn amser, yw Credyd Treth Plant. Mae arian ychwanegol ar gael os yw eich plant yn anabl. Mae'r swm a gewch yn seiliedig ar eich incwm a gallwch gael help p'un a ydych yn gweithio ai peidio. Os ydych yn gweithio mwy nag 16 awr yr wythnos, gallech gael Credyd Treth Gwaith hefyd.

Os nad oes gennych blant, gallech hefyd fod yn gymwys i gael Credyd Treth Gwaith os ydych dros 25 oed ac yn gweithio mwy na 30 awr yr wythnos.

Os bydd eich amgylchiadau'n newid, er enghraifft os bydd eich incwm yn lleihau, gallech fod yn gymwys i gael mwy o help.

Ffoniwch **Linell Gymorth Credydau Treth** ar  
0845 300 3900.

Mae rhagor o wybodaeth am gredydau treth ar gael yn  
[[www.direct.gov.uk/taxcredits](http://www.direct.gov.uk/taxcredits)].

## Help gyda phroblemau ariannol

Os ydych yn wynebu problemau ariannol yn sgîl y dirywiad, mae amrywiaeth o help ar gael i'w gwneud yn haws i chi fod ar dir gwastad unwaith eto.

### Rhyddhad rhag dyled

Mae cost dod yn fethdalwr yn golygu nad yw'r tlotaf bob amser yn cael y cyfle i ddechrau o'r newydd ar hyn o bryd. Bydd **Gorchmynion Rhyddhad rhag Dyled** a fydd ar gael o fis Ebrill 2009 yn helpu i ddatrys hyn.

### Ad-daliadau cardiau credyd

Os ydych yn cael trafferth talu eich biliau cardiau credyd, cysylltwch â'r cwmni i drafod cynllun ad-dalu realistig gyda help asiantaeth cynghori ar ddyled ddielw. Mae cwmnïau cardiau credyd wedi cytuno ar gyfres o 'egwyddorion teg' sy'n eu rhwymo i roi diwedd ar gynnydd dros nos yng nghyfraddau llog cardiau credyd. Hefyd, mae'r diwydiant cardiau credyd wedi cytuno i roi hyd at 60 diwrnod o lonydd i fenthycwyr sy'n cael problemau. Mae hyn yn golygu na fyddant yn mynd ar ôl dyled pan fyddwch yn ceisio rhoi eich hunain ar ben ffordd unwaith eto.

Am ragor o wybodaeth, edrychwch ar y ddalen ffeithiau ar gardiau credyd **Choosing and Using** [[www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf](http://www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf)].

## Cyngor ar ddyled

Er mwyn eich helpu os byddwch yn cael trafferthion gyda dyled, mae'r Llywodraeth wedi cynyddu'r arian sydd ar gael ar gyfer y Llinell Ddyled Genedlaethol tan 2011, sy'n golygu y bydd yn gallu helpu 70,000 yn rhagor o bobl gyda'u problemau dyledion.

Gall eich Canolfan Cyngor ar Bopeth leol hefyd roi help a chyngor i chi ar ddyled gan gynnwys eich helpu i gyfrifo ad-daliadau a negodi â chredydwyr. Mae'r Llywodraeth yn cynyddu'r swm o arian sydd ar gael i'r canolfannau hyn eleni, fel y gallant helpu dros dri chan mil o bobl bob blwyddyn drwy roi cyngor wyneb yn wyneb lleol. Ewch i [[www.citizenadvice.org.uk/index/getadvice.htm](http://www.citizenadvice.org.uk/index/getadvice.htm)] i ddod o hyd i'ch Canolfan Cyngor ar Bopeth agosaf.

Er mwyn eich helpu i ddod o hyd i ffynonellau o gyngor a chymorth annibynnol am ddim mewn perthynas â dyled, mae'r Llywodraeth wedi sefydlu borth cynghori ar ddyled ar-lein ar **Directgov** yn [[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)].

## **Ble i fynd i gael help**

**Y Llinell Ddyled Genedlaethol** [[nationaldebtline.co.uk](http://nationaldebtline.co.uk)],  
0808 808 4000.

Eich **Canolfan Cyngor ar Bopeth** leol  
[[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)].

Y porth cyngori ar ddyled ar-lein newydd ar  
**Directgov** [[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)].

Mae Moneymadeclear yr **Awdurdod Gwasanaethau Ariannol** yn rhoi ffeithiau am gynhyrchion a gwasanaethau ariannol, i'ch helpu i wneud penderfyniad hyddysg  
[[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)].

## **Help i gyflogeion**

Mae help ar gael i'w gwneud yn well ac yn haws i bobl aros mewn gwaith.

### **Gweithio hyblyg**

Gall gweithio hyblyg fod o fudd i gyflogwyr a chyflogeion drwy helpu i sicrhau bod busnesau yn dal i wneud elw a bod pobl yn aros mewn gwaith. O fis Ebrill 2009, bydd gennych yr hawl i ofyn am gael gweithio'n hyblyg os oes gennych gyfrifoldeb rhiant dros blant 16 oed neu iau.

Am ragor o wybodaeth ewch i **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)].

## Hawliau cyflogaeth

Gallwch gael cyngor ar eich hawliau cyflogaeth sylfaenol a sut i gofnodi achos o gamymddwyn yn y gweithle yn adran cyflogaeth **Directgov** [[www.direct.gov.uk/employment](http://www.direct.gov.uk/employment)].

Os ydych yn weithiwr asiantaeth gallwch ddysgu mwy am eich hawliau yn adran cyflogaeth **Directgov** [[www.direct.gov.uk/agencyworkers](http://www.direct.gov.uk/agencyworkers)] neu drwy ffonio 0845 955 5105.

## Help i bensiynwyr

Mae help ar gael nid yn unig i bobl o oedran gweithio ond hefyd i bobl hŷn y gallai'r hinsawdd economaidd fyd-eang fod wedi effeithio ar eu bywydau.

## Credyd Pensiwn

Os ydych yn 60 oed neu'n hŷn gallai fod hawl gennych i gael Credyd Pensiwn. Mae Credyd Pensiwn yn sicrhau bod pawb sy'n 60 oed neu'n hŷn yn cael o leiaf £124.05 yr wythnos ar gyfer pobl sengl neu £189.35 yr wythnos ar gyfer cyplau. O fis Ebrill 2009, bydd y gyfradd ar gyfer pensiynwr sengl yn codi i £130 yr wythnos.

Gallwch bellach wneud cais am Gredyd Pensiwn, Budd-dal Tai a Budd-dal Treth Gyngor mewn un alwad, heb fod angen llenwi unrhyw ffurflenni. I wneud cais ffoniwch 0800 99 1234 neu ar gyfer ffôn testun 0900 169 0133.

## **Pensiwn y Wladwriaeth**

Caiff Pensiwn sylfaenol y Wladwriaeth ei gynyddu 5 y cant o fis Ebrill 2009. Mae hyn yn golygu os ydych yn cael Pensiwn sylfaenol llawn y Wladwriaeth bydd eich incwm wythnosol yn cynyddu o £90.70 i £95.25.

## **Bonws Nadolig**

Mae £60 ychwanegol ar gael i bensiynwyr y gaeaf hwn ar ben y bonws Nadolig rheolaidd o £10.

## **Taliadau Tanwydd Gaeaf**

Gallech gael hyd at £250 os ydych rhwng 60 a 79 oed neu hyd at £400 os ydych yn 80 oed neu'n hŷn. Telir y swm yn awtomatig os ydych yn cael pensiwn y wladwriaeth neu fudd-dal nawdd cymdeithasol arall (heb gynnwys Budd-dal Tai, Budd-dal Treth Gyngor a Budd-dal Plant).

Am ragor o wybodaeth ffoniwch y **Linell Gymorth**

**Taliadau Tanwydd Gaeaf** ar 08459 151 515, ffôn testun 0845 601 5613.

## **Taliadau Tywydd Oer**

Mae'r Taliadau Tywydd Oer ar gyfer eleni wedi'u treblu i £25 yr wythnos. Telir y rhain pan fydd y tymheredd cyfartalog lle rydych yn byw yn sero gradd Celsius neu'n is am saith diwrnod yn olynol rhwng 1 Tachwedd 2008 a 31 Mawrth 2009. Nid oes angen i chi wneud cais. Byddwch yn cael y taliad os ydych yn gymwys.

Os ydych dros 60 oed neu ar incwm isel, gallech fod yn gymwys i gael grant **Cynllun Effeithlonrwydd Ynni Cartref (HEES)** Llywodraeth Cynulliad Cymru.

I weld a ydych yn gymwys, neu am ragor o wybodaeth, ewch i wefan HEES [www.heeswales.co.uk](http://www.heeswales.co.uk) neu ffoniwch linell gyngor HEES ar radffon 0800 316 2815.

Hefyd, mae cyflenwyr ynni bellach yn cynnig 'tariffau cymdeithasol' is i'w cwsmeriaid sydd fwyaf agored i niwed ac maent yn bwriadu sicrhau bod tua 600,000 o gyfrifon disgownt o'r fath erbyn diwedd y flwyddyn. Gall y disgowntiau fod yn werth rhwng £200 a £250 y flwyddyn. Am ragor o wybodaeth cysylltwch â'ch cyflenwr ynni.

# Help gwirioneddol i fusnesau nawr

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Busnesau'r DU yw conglaen yr economi. Mae'r Llywodraeth yn gweithredu i helpu busnesau drwy'r dirwasgiad ac i sicrhau eu bod yn gryfach ar ddiwedd y cyfnod anodd hwn. Mae'r cymorth a amlinellir yn yr adran hon yn cynnwys:

- help i sicrhau credyd a chyllid ar gyfer eich busnes;
- help i reoli eich busnes mewn cyfnod anoddach;
- help i fuddsoddi ar gyfer y dyfodol.

Mae amrywiaeth o gymorth busnes hefyd ar gael drwy Lywodraeth Cynulliad Cymru. Gallwch gael gwybodaeth am y pecynnau cymorth sydd ar gael i fusnesau yng Nghymru drwy fynd i wefan Cymorth Hyblyg i Fusnesau: [www.business-support-wales.gov.uk](http://www.business-support-wales.gov.uk) neu drwy ffonio eich canolfan leol ar 03000 6 03000.

## Help gyda chyllid busnes

Yn yr hinsawdd economaidd bresennol gwyddom fod rhai cwmnïau yn ei chael hi'n anodd cael gafael ar yr arian sydd ei angen arnynt, nid am fod eu busnesau'n methu mewn unrhyw ffordd ond oherwydd bod amodau credyd yn llawer llymach.

## **Hwyluso benthyciadau gan fanciau: gweithredu y tu ôl i'r llenni**

Mae'r Llywodraeth yn gweithio gyda banciau'r DU a Banc Buddsoddi Ewrop i gynnal lefel bresennol benthyciadau a sicrhau bod mwy ar gael i gwmnïau bach a chanolig.

Bydd y **Cynllun Cyfalaf Gweithio** yn sicrhau bod hyd at £20 biliwn o linellau credyd cyfalaf gweithio ar gael i gwmnïau sy'n wynebu risg gyffredin sydd â throsiant o hyd at £500 miliwn y flwyddyn. Bydd hefyd yn rhyddhau cyfalaf y mae'n rhaid i'r banciau ei ddefnyddio ar gyfer rhoi benthyciadau i fusnesau newydd na fyddai ar gael fel arall.

Gyda **Banc Buddsoddi Ewrop**, mae'r Llywodraeth wedi helpu banciau'r DU i negodi llinellau credyd sy'n werth mwy na £4 biliwn er mwyn rhoi benthyciadau i fusnesau bach a chanolig – y mae banciau eisoes wedi sicrhau bod £1 biliwn ohono ar gael.

Banciau sy'n gallu gwneud cais ar gyfer y ddau gynllun uchod ac nid busnesau unigol. Eu nod yw sicrhau bod mwy o gredyd ar gael, y gall busnesau wedyn gael budd ohono.

## **Gwarant Cyllid Menter**

Os oes gennych fusnes sydd â throsiant blynyddol o hyd at £25 miliwn, gallech gael benthyciad o hyd at £1 miliwn am gyfnod o hyd at 10 mlynedd o dan y Warant Cyllid Menter. Gallwch ddefnyddio'r arian i drosi gorddrafft presennol yn fenthyciad er mwyn i chi allu rhyddhau'r cyfleuster gorddrafft ar gyfer gofynion cyfalaf gweithio eraill.

Mae Barclays, Clydesdale/Yorkshire Bank, HBOS, HSBC, Lloyds TSB, RBS/Natwest a Northern Bank wedi ymuno â'r cynllun hwn, felly os byddwch yn gwneud cais am fenthyciad oddi wrth un o'r banciau hyn efallai y gallech gael budd o warant y Llywodraeth. Fel unrhyw fenthyciad arall, eich banc fydd yn penderfynu a fydd yn rhoi benthyciad i'ch busnes ai peidio, ond bydd gwarant y Llywodraeth yn golygu y bydd rhai busnesau na fyddent fel arall wedi gallu benthyc arian yn gallu gwneud hynny. Bydd y Llywodraeth yn monitro'r broses o weithredu'r cynllun hwn.

## **Cronfa Cyfalaf Menter**

Drwy'r gronfa hon, gall busnesau bach dichonadwy sydd â lefelau uchel o ddyled yn barod gael help gwirioneddol i godi arian hirdymor. Bydd rheolwyr cronfeydd proffesiynol yn darparu buddsoddiadau ecwiti y gallwch eu defnyddio i dalu dyledion sydd gennych eisoes, er mwyn rhyddhau cyfalaf ar gyfer eich llif arian o ddydd i ddydd ac i'w fuddsoddi yn y dyfodol. Mae'r Llywodraeth yn darparu £50 miliwn o'r gronfa £75 miliwn hon, gyda'r £25 miliwn sy'n weddill yn cael ei ddarparu gan RBS, HSBC, Lloyds TSB a Barclays.

Dylech ffonio **Llinell Cymorth i Gofrestru'r Gronfa Cyfalaf Menter** ar 0845 459 9780.

## **Arian Masnachol**

Mae Cyllid Cymru yn rhoi arian masnachol i Fentrau Bach a Chanolig dichonadwy a allai ei chael yn anodd cael gafael ar y swm llawn o gyfalaf sydd ei angen arnynt gan y farchnad breifat. I ddsygu mwy am hyn, ewch i: [www.financewales.co.uk](http://www.financewales.co.uk)

Mae Llywodraeth Cynulliad Cymru hefyd yn darparu nifer o gynlluniau cymorth busnes gan gynnwys:

## **Y Gronfa Fuddsoddi Sengl**

Mae'r gronfa, a gaiff ei chynnal drwy Cymorth Hyblyg i Fusnesau, yn darparu cymorth i helpu i gyflawni dyheadau busnesau cymwys sydd angen cymorth i gyflawni prosiectau buddsoddi o ansawdd da yng Nghymru.

## **Cynllun Buddsoddi Sengl Bach**

Gall mentrau bach a chanolig â mwy na phedwar cyflogai gael cyllid grant o dan y cynllun hwn ar gyfer cymorth cyffredinol a mentora strategol.

## **Prosiect Twf Busnes**

Mae'n cynnig lefel newydd o gymorth un-i-un drwy wasanaeth rheoli cydberthnasau arbenigol ar gyfer busnesau bach a chanolig gan gynnwys busnesau cymdeithasol – gan helpu tua 6,000 o fusnesau bach a chanolig sydd â'r potensial i dyfu.

Am ragor o wybodaeth am y cynlluniau hyn ewch i wefan Cymorth Hyblyg i Fusnesau: [www.business-support-wales.gov.uk](http://www.business-support-wales.gov.uk) neu ffoniwch eich canolfan leol ar 03000 6 03000.

## **Angen mwy o amser i dalu eich bil treth?**

Os ydych yn poeni am dalu eich treth, Yswiriant Gwladol, TAW, TWE neu daliadau eraill i adran Cyllid a Thollau EM gallwch gysylltu â'r Gwasanaeth Cymorth Talu i Fusnesau. Bydd staff Cyllid a Thollau EM yn adolygu taliadau eich rhwymedigaeth treth gyda chi ac yn ceisio dod i gytundeb sy'n eich galluogi i dalu dros gyfnod o amser sy'n diwallu anghenion eich busnes ac yn eich helpu yn ystod unrhyw gyfnodau anodd dros dro.

Ni fydd yn rhaid i chi dalu gordaliadau ychwanegol am dalu'n hwyr na dirwyon ar daliadau a gynhwysir yn y trefniant hwn. Fodd bynnag, bydd llog yn dal i fod yn daladwy ar y trethi hynny lle y bo'n gymwys. Mae mwy na 30,000 o fusnesau wedi cael help i ledaenu taliadau yn y ffordd hon, sy'n werth mwy na £500 miliwn o dreth.

Ewch i **Business Link** [[www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp)] neu ffoniwch y Gwasanaeth Cymorth Talu i Fusnesau ar 0845 302 1435.

### **Rheoli llif arian**

Am ganllawiau byr ar reoli llif arian, a ddatblygwyd gan y **Sefydliad Rheoli Credyd** ac a ariannwyd gan y Llywodraeth, ewch i [[www.creditmanagement.org.uk/berrguides.htm](http://www.creditmanagement.org.uk/berrguides.htm)].

Mae'r Llywodraeth yn annog pob busnes i gytuno i dalu cyflenwyr yn brydlon. Gallwch weld pa fusnesau sydd wedi cytuno ar wefan y **Cod Taliadau Prydlon** [[www.promptpaymentcode.org.uk](http://www.promptpaymentcode.org.uk)].

## **Problemau gyda dyledion**

I gael help cyfrinachol ac annibynnol am ddim i ymdrin â phroblemau gyda dyledion busnes er mwyn i chi allu ymdopi ag anawsterau ariannol yn llwyddiannus, ffoniwch y **Llinell Dyledion Busnes** ar 0800 197 6026.

## **Help i reoli eich busnes**

Efallai y bydd yn rhaid i chi wneud rhai penderfyniadau anodd, ond mae help gwirioneddol ar gael i'ch busnes i adeiladu ar ei gryfderau ac ymdrin ag unrhyw anawsterau.

## **Archwiliad iechyd i'ch busnes**

Gallwch ofyn i gynghorydd busnes proffesiynol adolygu eich busnes am ddim a gall hefyd roi cyngor ymarferol i chi a'ch helpu i gael mathau eraill o help gan y llywodraeth, gan gynnwys yr holl gynlluniau a grybwyllir yma. Mae rhagor o fanylion ar gael ar wefan Cymorth Hyblyg i Fusnesau.

## Ymdrin â diswyddiadau

Gall fod yn galed iawn gwneud y penderfyniadau anodd hynny sy'n effeithio arnoch chi, eich cyflogeion a'ch busnes.

Os oes rhaid i chi ddiswyddo pobl, mae'r Ganolfan Byd Gwaith yn helpu pobl sy'n wynebu'r risg o golli eu swydd i ddechrau chwilio am un newydd, hyd yn oed cyn i hynny ddigwydd, drwy wasanaethau ar-lein a thros y ffôn.

Ewch i wefan y **Ganolfan Byd Gwaith** [[www.jobcentreplus.gov.uk/employers](http://www.jobcentreplus.gov.uk/employers)] a dewiswch 'Help with redundancies' i ddod o hyd i'ch cyswllt lleol yn y Ganolfan Byd Gwaith.

Gall y Gwasanaeth Cyngori, Cymodi a Chyflafareddu (ACAS) hefyd roi cyngor ac arweiniad ar faterion cyfreithiol sy'n gysylltiedig ag osgoi dileu swyddi a dileu swyddi. Ffoniwch 08457 474747 neu ewch i wefan **ACAS** yn [[www.acas.org.uk](http://www.acas.org.uk)].

## ProAct

Gall ProAct, sef un o gynlluniau Llywodraeth Cynulliad Cymru, ddarparu hyfforddiant o ansawdd i gyflogeion sy'n gorfod gweithio llai o oriau, cyn yr ystyrir eu diswyddo. Darperir arian ar sail ddewisol a bydd yn cwmpasu'r hyfforddiant yn ogystal â chymhorthdal cyflog i'r cyflogai wrth iddo gael hyfforddiant.

Ar hyn o bryd mae ProAct yn cynnal cynllun peilot, sy'n canolbwyntio ar y sector Moduro. Am ragor o wybodaeth, ffoniwch 0845 60 661 60 neu e-bostiwch [info@skillspeoplesuccess.com](mailto:info@skillspeoplesuccess.com).

## Recriwtio cyflogeion

O fis Ebrill 2009, gallech gael hyd at £1,000 i'ch ysgogi i recriwtio person sydd wedi bod yn ddi-waith am fwy na chwe mis.

Am ragor o fanylion ewch i wefan **Business Link** [[businesslink.gov.uk/realhelp](http://businesslink.gov.uk/realhelp)].

## Help i allforio

Mae cwsmeriaid a marchnadoedd tramor yn cynnig cyfleoedd gwirioneddol i'ch busnes o hyd.

Mae **Busnes Rhyngwladol Cymru** yn cefnogi ac yn galluogi busnesau newydd a busnesau sy'n bodoli eisoes yng Nghymru i gynnal eu busnes rhyngwladol a sicrhau ei dwf. I ddysgu mwy, ewch i wefan Busnes Rhyngwladol Cymru: [www.ibwales.com](http://www.ibwales.com)

Mae gwefan Cymorth Hyblyg i Fusnesau hefyd yn darparu gwybodaeth am allforio.

## **Lleihau gwastraff ac arbed ynni**

Gall gwefan 'Helpu Cymru i Leihau ei Hôl-troed Carbon' Llywodraeth Cynulliad Cymru roi cyngor i chi ar sut y gall eich busnes arbed arian tra'n diogelu'r amgylchedd.

Ewch i: <http://wales.gov.uk/walescarbonfootprint/home>

## **Help i buddsoddi yn y dyfodol**

Mae busnesau sy'n buddsoddi yn ystod dirwasgiad yn aml yn datblygu i fod yn gryfach ac yn fwy cystadleuol nag oeddent cyn hynny. Yn wir, mae astudiaethau annibynnol wedi canfod bod cwmnïau nad ydynt yn buddsoddi mewn twf, hyfforddiant, ymchwil a datblygu yn ystod dirwasgiad ddwy waith a hanner yn fwy tebygol o fethu na'r rhai sy'n buddsoddi.

## **Adduned Cyflogwyr Sgiliau Sylfaenol**

Mae llawer o gwmnïau yng Nghymru bellach yn gwneud Adduned Cyflogwyr Sgiliau Sylfaenol. Mae'r arwydd cyhoeddus hwn o ba mor bwysig yw buddsoddi yn sgiliau eich pobl i chi yn helpu i ennyn hyder eich cyflogeion ynghyd â'u cymell yn fwy a sicrhau gwell cynhyrchiant.

Ewch i wefan Sgiliau Sylfaenol Cymru am ragor o wybodaeth:  
[[www.basic-skills-wales.org](http://www.basic-skills-wales.org)]

# Gwybodaeth gyswilt am help yng Nghymru

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## ACAS

Ffoniwch 02920 762 636 neu ewch i [www.acas.org.uk](http://www.acas.org.uk)

## Canolfan Byd Gwaith

Ffoniwch 0845 6060 234 neu am fanylion eich Canolfan Byd Gwaith agosaf ewch i [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)]

## Canolfan Cyngor ar Bopeth

I ddod o hyd i'r Ganolfan Cyngor ar Bopeth sydd agosaf atoch, rhowch eich cod post ar wefan y Ganolfan Cyngor ar Bopeth [[www.citizensadvice.org.uk/index/getadvice.htm](http://www.citizensadvice.org.uk/index/getadvice.htm)]

## Cyllid Cymru

Ffoniwch 0800 587 4140 neu ewch i [www.financewales.co.uk](http://www.financewales.co.uk)

## Cymorth Busnes yng Nghymru

Mae 25 o swyddfeydd Cymorth Hyblyg i Fusnesau lleol ledled Cymru.

Ffoniwch 03000 6 03000 neu am fanylion eich swyddfa leol ewch i [www.business-support-wales.gov.uk](http://www.business-support-wales.gov.uk)

## Cynghorau Lleol

Am fanylion cyswilt eich cyngor lleol, ewch i [[www.direct.gov.uk](http://www.direct.gov.uk)] neu edrychwch yn eich llyfr ffôn lleol.

## **Gyrfa Cymru**

Ffoniwch 0800 100 900

## **Llinell Ddyled Genedlaethol**

Ffoniwch 0808 808 4000

## **Llinell Gymorth Taliadau Busnes Cyllid a Thollau Ei Mawrhydi**

Ffoniwch 0845 302 1435

## **Skills.People.Success**

Ffoniwch 0845 606 6160

## **Swyddfeydd Treth**

I nodi'r swyddfa dreth gywir i ymdrin â hawliadau unigolion, cyflogwyr, yr hunangyflogedig a threth gorfforaeth, defnyddiwch adnodd chwilio Swyddfa Dreth Cyllid a Thollau Ei Mawrhydi yn [<http://search2.hmrc.gov.uk/kbroker/hmrc/locator/locator.jsp>].

Wales Office	Swyddfa Cymru
Gwydyr House	Tŷ Gwydyr
Whitehall	Whitehall
London	Llundain
SW1A 2NP	SW1A 2NP

Ffôn: 020 7270 0583

[www.walesoffice.gov.uk](http://www.walesoffice.gov.uk)

[www.swyddfa.cymru.gov.uk](http://www.swyddfa.cymru.gov.uk)

Cabinet Office  
22 Whitehall  
London SW1A 2WH

Ffôn: 020 7276 1234

Cyfeiriad gwefan: [www.cabinetoffice.gov.uk](http://www.cabinetoffice.gov.uk)

Dyddiad cyhoeddi: Ebrill 2009

h Hawlfraint y Goron 2009

Gellir atgynhyrchu'r testun yn y ddogfen hon am ddim mewn unrhyw fformat neu gyfrwng heb fod angen caniatâd penodol. Mae hyn yn amodol ar beidio â defnyddio'r deunydd mewn modd difriol neu mewn cyd-destun camarweiniol. Rhaid cydnabod ffynhonnell y deunydd fel hawlfraint y Goron a rhaid cynnwys teitl y ddogfen pan y'i hatgynhyrchir fel rhan o gyhoeddiad neu wasanaeth arall.

Daw'r deunydd a ddefnyddiwyd yn y cyhoeddiad hwn o 50% o wastraff ôl-ddefnyddwyr a 50% o ffibr crai.

Cyf: 293232 / 0409

Paratowyd ar gyfer Swyddfa'r Cabinet gan COI