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**"I would say on balance of probability, it is more likely we'll have less money in our pockets if we vote to leave."**



**Martin Lewis, Consumer Champion/  
Pencampwr Defnyddwyr**

*The Agenda 18/04/2016*

**Open to find out what other experts think...  
Agorwch i weld beth yw barn yr arbenigwyr...**

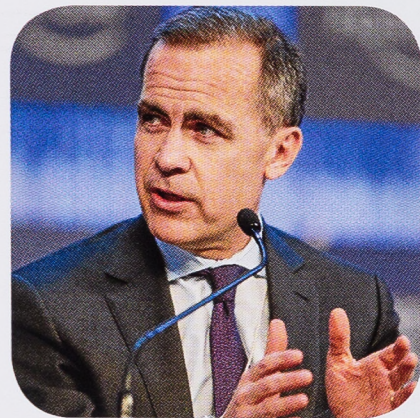
# What experts are saying about Britain and the EU

## Beth mae'r arbenigwyr yn ddweud am Brydain a'r UE



**Cathy Warwick, Chief Executive, Royal College of Midwives/Prif Weithredwr, Coleg Brenhinol Bydwagedd**

**"Staying in is better for the NHS, it is better for women, and it is better for midwives."** 19/04/2016



**Mark Carney, Bank of England Governor/Llywodraethwr Banc Lloegr**

**"(Leaving the EU) is the biggest domestic risk to financial stability."** 08/03/2016



**Karren Brady**

**"UK businesses can create more jobs in Europe than out on their own."** 17/01/2016



**Richard Branson**

**Leaving the EU "would be very, very damaging for Great Britain."** 19/02/2016



**Frances O'Grady, General Secretary, Trades Union Congress (TUC)/Ysgrifennydd Cyffredinol y TUC**

**"Brexit would have massive implications for jobs, rights, and the very fabric of the UK. If you take that floor away, workers will be worse off."** 27/01/2016



**Stephen Hawking**

**"Leaving the EU would be a disaster for science."** 10/03/2016

**Britain: Stronger, safer and better off in the EU**  
**Prydain : Cryfach, mwy diogel ac yn elwa mwy yn rhan o'r UE**

**X** **VOTE REMAIN**  
**ON JUNE 23RD**  
**PLEIDLEISIWCH I AROS**  
**AR FEHEFIN 23AIN**

# FOUR REASONS YOU NEED TO VOTE IN THE EU REFERENDUM

# PEDWAR RHESWM YR YDYCH EU HANGEN I BLEIDLEISIO YN REFFERENDWM YR UE

## 1 JOBS FOR YOU AND YOUR FAMILY

100,000 Welsh jobs are linked to exports into the EU – and 3 million jobs across the UK are linked to EU trade.

(Source: The Treasury).



## 1 SWYDDI AR EICH CYFER CHI A'CH TEULU

Mae 100,000 o swyddi

Cymreig yn gysylltiedig â'n masnach i'r UE – ac mae dros 3 miliwn o swyddi y DU yn gysylltiedig gyda'n hallforion i'r UE (Ffynhonnell: Y Trysorlys)

## 2 YOUR FAMILY'S INCOME

Being in the EU means more growth in the UK. Overall, if we left the EU, UK households would be worse off by £4,300 a year

(Source: The Treasury).



## 2 INCWM EICH TEULU

Mae bod yn rhan o Ewrop yn gwneud economi y DU yn gryfach.

Petaem yn gadael, byddai cartefi y DU yn colli oddeutu £4,300 o'u hincwm y flwyddyn (Ffynhonnell: Y Trysorlys).

## 3 LOWER PRICES ON YOUR WEEKLY SHOP

Being in Europe means lower prices in UK shops, with the average UK household saving over £350 a year (Source: Centre for Economic Performance).



## 3 PRISIAU IS AR EICH SIOPA WYTHNOSOL

Mae bod yn rhan o Ewrop yn golygu prisiau is yn siopau y DU, gyda'r cartref arferol yn arbed dros £350 y flwyddyn

(Ffynhonnell: Canolfan Perfformiad Economaidd)

## 4 YOUR RIGHTS PROTECTED IN THE WORKPLACE

Vital workers' rights are protected by EU law including paid holiday and sick leave, guaranteed parental leave and equal rights.



## 4 EICH HAWLIAU YN Y GWEITHLE WEDI EU HAMDDIFFYN

Mae hawliau allweddol

gweithwyr wedi eu hamddiffyn gan yr UE – gan gynnwys tâl gwyliau, tâl salwch, tâl absenoldeb rhiant a hawliau cyfartal.

Promoted by Will Straw on behalf of Britain Stronger in Europe (The In Campaign Ltd), both at St Bride's House, Salisbury Square, London, EC4Y 8EH. Printed by St Ives, One Tudor Street, London, EC4Y 0AH.



BYDDAI GADAEI EWROP YN GAM I'R  
TYWYLLWCH. PEIDIWCH Â CHYMRYD Y RISG.

LEAVING EUROPE WOULD BE  
A LEAP IN THE DARK. DON'T RISK IT.