



BH ASSURANCES APRIL 2021 NEWSLETTER

Summary:

Page 2, 3 & 4: Isabelle Want 's article of the Month

Page 5 & 6: Product of the Month & Agenda for April

Page 7: This Month recipe & Living in France

Page 8: Covid 19 information & Agency news

Page 9: CLE information

Page 10: What happened in France in March.

Page 11: Professional of the Month

Page 12: Some French vocabulary

Page 13: Useful information and contact details

ARTICLES OF THE MONTH

FRENCH INCOME TAX 2021

YES! It's that time of the year again when we start receiving the dreaded income tax form to fill in (from mid-April to Mid-May)! Some of you thought that the new changes with Monthly payments taken at source (prélèvement à la source) would stop that but no, you still have to fill in a form!!

As the forms were not available at the time of writing this article, I have decided to give you a prelude on French income tax. I will be explaining who must fill in a tax form, what revenue you have to declare, how the double taxation treaty works between France and UK and lots of other information.

Next month, when the new forms are available, I will explain to fill them in, in detail.

1. Who has to fill in the tax form:

Basically, everybody who is a French resident (lives in France more than 6 month per year) whether you are employed, self-employed or retired and **even if you are obliged to pay taxes in the UK!**

Also, non-French residents who have rented property in France.

If it is your first time, you have to go to the Trésor public office (tax office) and ask for the forms, which are available from the first week of May. Or you can download them from the tax office web site.

The reason we still fill in a form is because of tax advantages such as children, employing a cleaner, etc. If you have children or a spouse earning much less than you it will lower your taxable income as you are taxed as a family not an individual. Adults count as 1 point, the first 2 children as ½ point each and the third child and so on as 1 point. You then divide the total revenue of the family by the number of points you have, to know what your taxable income is. Unmarried couples (and not pacsed) must fill in a tax form each!

2. When:

You fill in a tax form one year after, meaning you declare your revenue of 2020 (Jan to Dec) in April-May 2021. So, if you have officially moved to France before July last year (2020), then you fill in your first French tax form in April-May 2021 on which you declare your revenue of 2020. If you moved to France after July, then you were not a French resident in 2020 (in France less than 6 month) and therefore, you will have to fill in your first French tax form in April-May 2022 for your revenue of 2021.

Since 01/01/2019, we are now taxed at source (Monthly amount taken from our current account or percentage of salary) and the amount was determined by the tax paid in 2020 for year 2019. The form we fill in this year will determine if we have paid the right tax in 2020 and the new amount which will be taken Monthly from 01/01/2022. If you paid too much, they will reimburse you or reduce your Monthly payments, if not enough they will increase the Monthly payments till the end of the year!

If you have moved to France in 2020, you will pay two years of tax: 2020 & 2021!! You will pay a bill for 2020 at the end of August in one go and have another bill for 2021 which will be taken Monthly

from September to December (amount of 2020 tax bill divided by 4). Then from 2022, Monthly amount (2020 tax divided by 12). You can fill in a form now to start paying those amounts Monthly from now instead of September (form 2043) which you can download from the tax office web site. Only do it if you think you will pay tax. For your information, the tax threshold for 2020 for a couple was 27975 euro.

Deadline to send or deposit your paper tax form is the 13th of May 2021. The online declaration deadline is the 18th of May 2021 for Departments 1 to 19 (Charente is 16), 25th of May 2021 for Departments 20 to 49 and 1st of June 2021 for Departments 50 and above (Deux Sevres is 79 and Vienne 86).

3. What forms:

Hopefully if they have not changed them again this year, these are the forms you might need:

2047: This is the pink form on which you enter your revenue from abroad and you then transfer all those revenues on the blue form called 2042.

2042: The blue form that everyone has to fill in.

2042C Pro: The one to fill in if you are self-employed or if you rent a gîte or chambre d'hôte.

2042C: This is the form you need to say you have an S1 form and avoid paying social charges on interest and to enter the amount of income taxed in the UK (Civil servant pension, Government pensions, rental income from UK- Box 8TK).

2042RICI: To declare tax credit like using a cleaner or gardener or doing ecological work on your main residence.

2044: If your rental income is more than to 15 000 euros per year, that is the form to fill in.

3916: To declare your bank account abroad. Failure to do so could carry a fine of 1500 euro per bank account not declared. All they want is the name and address of the bank and the account number.

The exchange rate for 2020 is 1.13 (that is the average of last year). Your local tax office can give you an exchange rate, but you don't have to use it. Use it if it is lower than 1.13!!

If your pension has been directly transferred in euros to your French bank account, just add up all the figures.

4. What income:

Pensions (even if they are taxed in the UK like army, police, civil servant), salary, interest on savings (even ISA, which are not tax free in France), rental income, dividends, bonds, etc. Basically, anything that has been earning money or making money for you.

5. Double taxation:

There is a treaty between France and the UK meaning that you cannot be taxed twice.

To avoid being taxed twice, you must fill in this form: **United Kingdom/France Double Taxation Convention (SI 2009 Number 226)**, which you can download from the internet.

However, you can only fill in this form once you have been taxed in France as you must put your French tax reference on the form. Indeed, once the form is filled in, you take it to the French tax office, they stamp it and either they send it to Paris, who send it to the UK or give it back to you to

send yourself to HMRC (depends on the office). Then 6 months later, you get reimbursed the tax you paid in the UK since you arrived in France and stop being taxed at source in the UK.

Note that ex civil servants, police and military are taxed in the UK for their pension related to that government job! But when they fill in the French tax form, they fill in that pension revenue on a special section which gives them a tax credit equivalent to what the tax would have been on it in France.

6. Avis d'imposition:

This is a very important document not to be lost! As it proves you are a French resident and it also proves your revenue. If you want to get some social help in France (CMU, CAF, RSA, etc), you must show them this document. Some ISA savings account (LEP) are only available if you can show this document to your bank as it is only available for people with low income. It is the bill of your income tax and you receive it in August.

7. www.impots.gouv.fr

This is the official web site of the French tax authorities. You can download tax forms, fill in your tax form online and also set up monthly direct debit for your taxe d'habitation and taxe fonciere. You can also adjust your income tax Monthly payment from your personal account. Note that the Monthly amount is determined by your income **without the tax deduction** so some of you probably should not have paid. Note that you can go online and change it if you think you should not be paying as much or nothing at all. This is often the case for people who have rental from UK or Civil servant pensions.

Note that since 2019, everybody must fill in their income tax form online. **You cannot do this if it is the first time you fill in a form.**

8. Help:

Free help for filling the tax form for all **my customers** will be on the 6th of May all day in Ruffec (not lunch hours!!) and on the 4th of May all day again in Chasseneuil sur Bonnieure.

Conclusion:

It is an obligation! So, if you live in France, you must fill in a French tax form!

Next month, when the new forms are available, I will explain how to fill them in and give you dates and places where I will be available for free help so do not panic yet!

PRODUCT OF THE MONTH

ALLIANZ TELEASSISTANCE

This is a new system provided by Allianz to entitled people of a certain age or becoming more and more dependant on others to stay at home for as long as possible (instead of having to move to a retirement home) by providing an emergency help in case of accident or a fall.

There are 3 levels of cover:

Level 1: It is 18€ per Month : You basically get a watch or switch with a button on. If you fall, you simply press it and get into contact with Allianz assistance. They will then contact the person you named we call your helper(neighbour, friend or family member) to come and assist you or the emergency services if needed. You are connected to Allianz assistance 7/7 days and 24/24hours. It even works under the shower.

COMMENT ÇA MARCHE ?

Exemple chez Jean, 85 ans

Jean souhaite continuer à vivre seul dans son appartement, de façon autonome.

S'il chute, une simple pression sur sa télécommande (qu'il peut porter en montre ou en médaillon) le met en relation avec un opérateur du service de téléassistance.

Ce dernier prévient tout de suite son voisin pour qu'il vienne le relever.

En cas d'incident plus grave, les secours seront alertés pour intervenir dans les meilleurs délais.



Level 2: It is 28€ per Month and the same as above but it also has a GPS included so Allianz Assistance can locate you everywhere!! So, you are more secured to move around and can get assistance even outside your house. If you need help, you push the button and you can ask the team to send your location to your helper by text. The device works like a phone so you can contact the Assistance team or your helper directly from the device. A security perimeter can be set so that if you move beyond this perimeter, a text is sent to your helper. Good if you have Alzheimer and get lost wondering. Obviously not to be used to keep an eye on your girlfriend!!!



Level 3: It is 56.10€ per Month. A system is installed in your house and register your habits. If there is a change in your habits (not up before 12 whereas usually up at 11am for instance), then the system either contact your helper or the emergency services. It can even detect if you have had a fall.



Note that you get 50% tax credit on the amount you pay per year for level 1 and 3. Level 2 must be coupled with Level 1 or 3 to also have the 50% tax credit.

If you are not an Allianz customer, the premium is increased by 1.90€ per Month.

You can cancel at any time, no penalties.

To subscribe, simply email Isabelle Want: isabelle.want@allianz.fr

AGENDA FOR APRIL IN THE CHARENTE

13th: Bank holiday, easter Monday

27th: Rouillac Monthly big fair

You can find the majority the Charente's activities and visits in this free magazine. It is available at most bakeries, shops and tourist office and you can also download it online:

<https://www.sortir-label-charente.net/>

THIS MONTH RECIPE

Rice pancakes springrolls with spinach and fresh goat cheese

Another recipe from Marianna!!

Ingredients:

Chinese rice pancakes (can be bought in supermarket (foreign food section)).

Some pesto

Fresh spinach cooked and drained

Fresh goat cheese

You simply put one by one the pancakes in warm water to soften and lay pesto, then spinach and the goat cheese and fold in the ends and sides and then roll them. Use water to seal them. Serve them as an aperitif dinatoire (it's an aperitif where you eat as much as you drink!!) or a starter.



LIVING IN FRANCE

Paques- Easter and Poisson d'avril (april fool)

Yes, we also celebrate Easter and it is the most important celebration of Christianity. Easter Sunday is the first Sunday after the full moon that follows the 21st of March. It celebrates the resurrection of Jesus. Le Lundi de Paques which is Easter Monday is bank holiday but not good Friday in France. We work that day!

On good Friday, it is tradition to eat fish. On Easter Sunday it is tradition to eat Lamb or Kidd with flagolet (beans) with quite a lot of red wine!

Like in the UK, children and adults search for chocolate eggs in the garden on Easter Sunday. Eggs, rabbit or Hare and bells are the traditional chocolate figure. This is because rabbit and eggs represent the return of spring and birth and the bell are said to be quiet from Thursday (because they went to Rome) and ring on Sunday distributing eggs around the village! Believe that if you want!

Nothing to do with Easter but also in April is April fool day which is on the 1st of April and yes, we do silly things that day as well. We call it "Poisson d'avril" which means Fish of April. Please don't ask me why. Children cut paper figurines of fish and spend all day sticking them up on people's back as a joke! This is mostly done at school by kids but I know some of my colleague have not grown up yet! Media, press, etc also do fake stories and once the joke or the sticky fish is discovered, you shout "poisson d'avril"! Very strange I know!

COVID 19 INFORMATION

Remember the application called “tousanticovid” to download. When you download it, it will tell you if you have been in contact with someone else who has it, but it is also full of good advice, information like where to get a test, how many affected daily, etc and you can download the attestation to go out.

As of this Saturday 3rd of April 2021 at midnight, all of France is going back to confinement. The rules are curfew at 7pm, no travel between regions, no further than 10Km around your house (no limit of time) unless you have medical appointments, going shopping for food or first necessity equipment, administrative appointments, funerals, etc. You can find details new rules on: <https://www.gouvernement.fr/info-coronavirus>
There is no paperwork needed, just a proof of address.

And there is still a 7pm Curfew for all of France (was previously 6pm, now 7pm due to summer time!!).
New rules are in force for the next 4 weeks.

Important numbers:

As of 31/03/2021 there has been 95 667 deaths in France (69 623 in hospital), +304 in the last 24H. There have been 4 644 423 confirmed cases (+59 038 in the last 24H), 13 101 people being hospitalised (in the last 7 days), 2 903 of them in intensive care. And 8 516 790 people have been vaccinated, 2 869 832 had their second doses. You can find all the information on this web site: <https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

AGENCY NEWS

All our agencies will be shut on Monday the 13th of April as it is a bank holiday.

Presentation of a new staff who has just started in La Rochefoucauld in the preparation to replace Annick who will be retiring before the end of the year.

Aurélie Guyon is 33-year-old, married and has 3 children.

She was born in the Department of Sarthe and arrived in the Charente in 2013.

She has worked as a supermarket cashier for 4 years and has decided to go back to study as a medical secretary. The administrative work has always attracted her. Her hobbies are her 3 children and she look forward to work for our big family.



Isabelle Want is off work on good Friday, I think it is unfair not to have a day off like in England so I took my day off to have a long week end!!

C.L.E. INFORMATION

<https://www.cle-france.com/>

I will be doing a tax forum in Confolens on the 30th of April with CLE. Contact them directly to book a place as they are limited.

CLE Calendar of proposed events for 2021



Monthly:

- ** Afternoon Quizzes
- ** Lunches Out at various locations
- ** Boules at various locations April through to October

One Offs:

Self Drive:

- ** Horse racing fun event combined with optional meal
- ** Summer BBQ - *Free to members*
- ** Summer Ball
- ** Christmas Fayre
- ** Treasure Hunt
- ** Circuit Angouleme Classic car racing weekend
- ** Steam Train Trip either self drive or coach

Coach trips.

- ** Classic French Music Hall with dinner (Folies Bergere style) Bordeaux
- ** St Emilion, to include a wine tasting paired with either cheeses or chocolates of your choice at the Chateau Ambe Tour Pourret
- ** Bordeaux visit with options of a visit to the renowned wine museum and/or lunch on board a river boat whilst cruising
- ** Coach visit to the French National École l'équitation after lunch in Saumur
- ** Chateau Chambord in the Loire Valley

Seminars.

- ** Tax Forum. Keep up to date with all that you need to know about your tax return
- ** All that's legal. Learn about the numerous legalities you may come across, especially wills
- ** Driving in France. So you think you know the French highway code or do you?





WHAT HAPPENED IN FRANCE IN MARCH 2021

In general, A group of cyclists composed of 4 adults and 14 teenagers have collided with a car in the department of Loire near St Etienne. A car was overtaking them when another car came on the opposite side and crashed into the cyclists when trying to avoid the car. A total of 43 Pompiers attended the scene, and one teenager is between life and death.

6 500 people in Marseille decide to celebrate the Carnaval despite the pandemic and the fact that no more than 6 people can gather. Some arrests have been made!!

France Culture minister Roselyne Bachelot (famous French politician) has been hospitalized with Covid.

The French pharmaceutical laboratory Servier has been condemned for lying and indirectly causing death to customers who used their pill called Mediator and go fined 2.7 Millions euros.

In Politics (and crime), our ex-President Nicolas Sarkozy has been sentenced to three years in prison, 2 suspended becoming the first French President to do actual real prison!!. He has appealed which means it could be years before he goes to jail. He was convicted of trying to bribe a judge (he asked for secret information on a separate case he is involved in) in return for a prestigious job. He is facing another trial next Month so be ready for more convictions for him!!

Sport, Alexis Pinturault has won the Giant slalom crystal globe and the overall Crystal globe in Skiing. He has become the third French man to win the overall globe (Only Jean-Claude Killy and Luc Alphan won it before him).

Obituaries, Olivier Dassault, 69 years old died in a helicopter crash near Deauville. He was an MP and a billionaire. The Dassault family is one of the most prestigious in France making planes and weapons.

Bertrand Tavernier, famous French film producer, maker and writer has died aged 79. One of his film: "Round Midnight" got an Oscar for Best Actor: Dexter Gordon.



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- Individual or group hire
- Open play sessions
- Clubs and Associations
- Wet weather viewing cabin
- WC and electricity

- Location individuelle ou en groupe
- Séances de jeux libres
- Clubs et associations
- Endroit pour se mettre à l'abri en cas d'intempéries
- WC et électricité

Ideal environment for:

- Category dogs
- Reactive dogs
- Ex-hunting dogs
- Puppy/obedience training
- Poorly socialised dogs
- Escape artists

Environnement idéal pour :

- Chiens de 1ère et 2ème catégories
- Chiens réactifs
- Ex chiens de chasse
- Education des chiots et amélioration de l'obéissance des adultes
- Chiens mal socialisés
- Chiens fugueurs

- Dog play platforms
- Picnic tables
- Relax with your dog in a safe secure space

- Plates-formes de jeux
- Tables extérieurs
- Détendez-vous avec votre chien dans un espace sécurisé et agréable

INSURANCE FRENCH VOCABULARY



French	English
Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Damage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate
Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate

CONTACT DETAILS AND USEFULL INFORMATION

We have 4 offices based in the Charente:

22 rue Jean Jaures
16700 Ruffec
Tel:+33(0)5 45 31 01 61



10 Bd du 8 mai 1945
16 110 LA ROCHEFOUCAULD
Tél: +33(0)5 45 63 54 31



102 Avenue de la République
16260 Chasseneuil sur Bonnieure
Tel:+33(0)5 45 39 51 47



2 Avenue de la Gare
16270 Roumazières-Loubert
Tel:+33(0)5 45 71 17 79



All our offices are open :
Monday: 2 to 5.30pm
Tuesday to Friday: 9 to 12am and 2 to 5.30pm
Saturday: 9am to 12

Roumazieres is open:
All week apart from Monday:
8.30am to 12pm and 1.30pm to 6pm
Saturday: 9am to 12

Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonnieure : chasseneuil-sur-bonnieure@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazieres-Loubert: 4001781@agents.allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesters" [Facebook page](#)

Web site : www.bh-assurances.fr/en

Allianz car insurance breakdown telephone number : 0140255886

Thelem car insurance breakdown telephone number:0140251616

Generali car insurance breakdown telephone number :0141858483

Novelia car insurance breakdown telephone number :0549348086

CPAM English speaking helpline: 09 74 75 36 46

EDF helpline in English: 09 69 36 63 83

Medical Emergency guide:<http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to www.bh-assurances.fr/en/practical-informations/ to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!