



BH ASSURANCES SEPTEMBER 2019 NEWSLETTER

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ARTICLES OF THE MONTH

Social help in France

There are so many different sorts of social help in France that it is impossible to know them all. Some of them are a direct financial help towards bills (money or vouchers) or some other are material help like someone helping you at home or even a discount on general bills.

All of them are subject to conditions either revenues, physical (handicap, age, etc), family structure (number of children, widow, etc.) or type of project (housing in big town). It's so complicated that it is estimated that 30% of people entitled to help do not ask for it. Below is the listing of all the help available in France. Sorry it is in French, but I am not going to translate all 190 of them!!! This list might not even be fully complete!!

However, this Month and in the coming Months, I will explain some of them which I think can be relevant to you all. This Month I will start with the one that helps families with children.

Here are two useful web sites: <https://www.aide-sociale.fr/> and <https://mes-aides.gouv.fr/> that can help you get the forms and conditions for social help. They also include simulators to see if you meet the requirement to get help.

Dispositif « J'apprends à nager » gratuitement, Coupon sport ANCV (Agence Nationale pour les Chèques-Vacances), Aide au permis de conduire, Bourses sur critères sociaux (BCS), Aide au mérite, Allocation pour la diversité dans la fonction publique, Aide à la mobilité internationale, Aide ponctuelle d'urgence, Aide à la mobilité en Master 1, Aide aux vacances familiales (VACAF), Chèque vacances ANCV (Agence Nationale pour les Chèques-Vacances), Aide coiffure à domicile, Aide pédicure à domicile, Aide portage de repas à domicile, Aide téléalarme, Exemption de redevance télévision, Tarifs modulés des cantines scolaires, Tarifs modulés des colonies de vacances, Tarifs modulés des transports publics (gratuité retraité à Paris sous condition), Tarif musées fonction de l'âge, Pass culture pour les jeunes, Tarif réduit Vélib (jeunes, chômeurs, non imposables), Habitation loyer modérée (HLM), Exonération de taxe foncière (titulaires ASPA, ASI), Péréquation entre organismes HLM, Exonération taxe habitation en fonction des revenus, Subventions Rénovation urbaine, Aide personnelle au logement–locatif (APL) – HLM et logement privé, Aide personnelle au logement pour les deux parents (garde alternée), Aide personnelle au logement - accession à la propriété, Cession de terrains et logements publics aux HLM à prix réduit, TVA réduite pour les constructions HLM, Exonération taxe foncière pour les HLM (20 ans), Prêt CDC aux organismes HLM à taux réduit, Quota logements sociaux dans les nouveaux immeubles, Prêt à taux zéro, Fonds de solidarité logement (FSL), Louer abordable (réduction d'impôts), Louer solidaire, Prestation logement famille, Prestation logement famille monoparentale, Prestation logement famille locataire un enfant, Paris logement, Paris logement handicapés, Aide à l'amélioration de l'habitat pour les

familles, Aide à l'Installation dans un Logement pour les Etudiants (A.I.L.E), Habitation publique à loyer intermédiaire, Chèque énergie, Crédit d'impôts économie d'énergie (CITE), Distribution ampoules gratuites, Subventions Habiter mieux (ANAH), Aide aux factures d'eau, Certificats économie d'énergie (CEE), Assurance maladie obligatoire, CMU Couverture maladie universelle, CMU-C Couverture maladie complémentaire, ACS Aide à la complémentaire santé, AME Aide médicale d'État, Gratuité de l'assurance maladie étudiante, Exonération IR/charges sur la cotisation complémentaire santé responsables, Subvention à la MSA, Retraites minimum (CNAV, Fonctions publiques...), Allocation de solidarité aux personnes âgées (ASPA), Bonification retraite fonction du nombre d'enfants, Prise en charge des cotisations retraites en cas de chômage, Avantage retraite mère de famille (durée), Retraite de réversion, Retraite anticipée « services actifs », Retraite anticipée « carrières longues », Quotient familial (enfants), Conjugalisation impôt sur le revenu, Allocations familiales sous condition de ressources, Prime naissance sous condition de ressource, Allocation de base de présence parentale, Allocation de soutien familial, Complément familial (plus de 3 enfants), Prestation partagée d'éducation de l'enfant (PréParE), Complément de libre choix du mode de garde (CMG), Prime de rentrée scolaire, Prime de Noël, Allocation adulte handicapé, Allocation vieillesse parent au foyer (AVPF), Complément familial majoré pour les familles les plus pauvres, Allocation de soutien familial pour les familles monoparentales, Aide pour la garde d'enfants pour les familles monoparentales, Bonus achat automobile, Intercommunalités et Communes - Dotation d'intercommunalité, Intercommunalités et Communes - Fonds de péréquation des ressources (FPIC), Communes - Dotation de solidarité urbaine et de cohésion sociale (DSU), Communes - Dotation de solidarité rurale (DSR), Communes - Dotation nationale de péréquation (DNP), Département - Dotation de fonctionnement minimal (DFM), Département - Dotation de péréquation urbaine (DPU), Département - Fonds de péréquation des ressources (droits de mutation), Département - Fonds de péréquation des ressources (cotisation valeur ajoutée), Département - Fonds de péréquation des ressources (Ile de France- FSDRIF), Département - Fonds de solidarité en faveur des départements, Communes - Fonds de péréquation départementale de la taxe professionnelle (FDPTP), Régions – Dotations de péréquation des régions, Régions - Fonds de péréquation horizontal des ressources régionales, Subventions aux associations d'insertion, Zones franches, Emplois aidés : Parcours emploi compétence, Emplois francs, Classes CP à 12 élèves, Écoles seconde chance, Zones d'éducation prioritaires (ZEP), Zones d'éducation prioritaire renforcées (ZEP+), Zones REP, Zone REP+, Revenu solidarité active (RSA) socle, Revenu minimum d'insertion (RSA-RMI), Revenu solidarité active jeunes (RSA jeunes), Allocation personnalisée d'autonomie (APA) à domicile, Allocation personnalisée d'autonomie (APA) en établissement, Aide sociale à l'hébergement (ASH), Aide à l'accueil chez des particuliers, Aides ménagères et auxiliaires de vie, Allocation compensatrice pour tierce personne (ACTP), Prestation de compensation du handicap (PCH), Affectation de volontaires du Service civique, Accueil de jour, Dotation de fonctionnement minimale, Dotation de péréquation urbaine, Dotation d'intercommunalité, Dotation de solidarité

urbaine et de cohésion sociale, Dotation de solidarité rurale, Dotation nationale de péréquation, Fonds départemental de péréquation de la taxe professionnelle, Fonds national de péréquation des ressources intercommunales et communales, Fonds de péréquation des DMTO, Fonds CVAE des départements, Fonds de péréquation des ressources des régions, Fonds de solidarité des départements de la région d'Ile-de-France, Fonds de solidarité des départements pour 2014, Subventions aux associations ciblées (ex. Restos du cœur, Emmaüs...), Subventions aux établissements d'aide par le travail (ESAT), Exonération de charges sociales pour les bas salaires, Allocation personnalisée d'autonomie (APA), Allocation supplémentaire d'invalidité (ASI), Aides communales aux projets agricoles, Aides régionales aux projets agricoles, Enfants confiés à l'Aide sociale à l'enfance, Actions éducatives à domicile (AED), Actions éducatives en milieu ouvert (AEMO), Contrats d'insertion, Revenus de solidarité outre-mer (RSO), Niche fiscale outre mer, Subventions départementales à la création de crèches, Subventions départementales à la création d'établissement d'accueil jeunes enfants, Aide à l'acquisition d'équipement ménager (CAF), Aide au renouvellement d'équipement ménager (CAF), Aide sociale caisse retraite (CNAV), Aide sociale caisse retraite (MSA), Aide sociale caisse retraite (ARRCO-AGIRC), Action sociale IRCANTEC, Action sociale CNRACL, Action sociale retraités fonctionnaires d'État, Action sociale retraités IEG, Action sociale retraités SNCF, Action sociale retraités mineurs (charbon fer...), Allocation de solidarité spécifique (ASS), Allocation équivalent retraite (AER), Prime transitoire de solidarité (PTS), Prime forfaitaire mensuelle (PFM), Prime forfaitaire Pôle emploi (reprise d'activité), Carte SNCF Famille nombreuse, Billet congé annuel SNCF, Accès gratuit (jeunes) aux musées et monuments, Chèque vacances CAF ou employeur, Aide individuelle à l'achat de matériel (AIA), Aide individuelle à la création (AIC), Prestation de compensation du handicap (PCH), Allocation éducation enfant handicapé (AEEH), Complément à l'allocation éducation enfant handicapé (CAEEH), Allocation veuvage (AV), Allocation familiale pour le maintien à domicile d'un parent âgé, Prise en charge des frais d'intervention d'une aide à domicile, Prise en charge des frais d'accueil en foyer restaurant, Aides aux familles en cas de chute brutale de ressources, Allocation financière d'accompagnement, Allocation financière exceptionnelle, Aide à l'amélioration de l'habitat pour les familles ayant un ou N enfants handicapés, La carte enfant+, Prises en charge des affections longues durées, Aide à la mobilité Pôle emploi (frais de déplacement, repas, hébergement), Aide mobilité pour les apprentis (repas, hébergement), Aide équipement professionnel pour les apprentis, Fonds social pour les apprentis, Financement du permis B pour les apprentis.

Help available for families with children:

Allocations Familiales: An amount of money is given to people who have more than 2 children less than 20 years old (any income so even if you are rich). The amount depends on income, number of children and their ages. The amount is given Monthly.



Allocation/Prime de Rentrée scolaire: This is to help parents with the cost of school equipment at the end of August. The amount you get depends on the age of the children (between 6 and 18). Only for people with income lower than a certain amount depending also on number of children.

Prime de Noël: Financial help for people on low income and with children for Xmas.

Prime de naissance: People get it when their baby is born. The amount you get is **944.51€**. Pour 2019, it is only for couple earning less than 41840 euro per year. If you have twins, it's doubled!! You must ask for it via a form with your GP when you are pregnant.

Aide à la garde d'enfant: Financial help to pay for professionals looking after a child or children of less than 6-year-old. You must have a job! Because if you don't work, you can look after your own child!! The amount depends on your income.

Allocation de soutien familiale: This is a financial help for single parent who can not get help from the other parent.

Aide aux vacances familiales: Financial help for holidays during school holiday!! For people on low income. Holidays only in France in camping site and centre registered with CAF (Government organisation for social help). So, sadly, not the Carlton in Cannes!!

Catalogue VACAF: That is the booklet showing you all the sites where you can go on holiday where the help will be accepted.

Accès à la Cantine: Financial help to help pay for the school dinners. For people on low income.

Carte de famille nombreuse: This is a card for families with 3 or more children which entitles discount on trains and with certain partners of the program (leisure centre or attraction park).

Soins dentaire gratuits: Free dental check-up for children between 6 and 18 years old and pregnant women. Program « **MT Dents** ».

Pension alimentaire non payé: Help from CAF to recover the amount not paid by the other parents. Basically, if the father or mother is not paying their share on the amount due, CAF has the power to take it directly from their salary or other income.

Bourse pour les lycéens et collegiens: Financial help for parents of children who go to Lycée or/and Collège (between 11 and 18). For people on low income. Amount depends on number of children and income.

If you want information on how to get any of those, please visit the appropriate web site at the beginning of this article.

PRODUCT OF THE MONTH

SCPI-Rental investment with a difference!

Ok, let's face it, these days; it is difficult to find a safe and performing investment. There is a temptation to go back to the old and trusted property investment. So how can we get a rental income without having to deal with difficult lodgers and having to invest a huge amount of money to buy a house or a group of flats?? In France, we have an investment called SCPI- Société Civile de Placement Immobilier which enables you to invest as little as 8000 euro and get a return of between 4 and 5% per year without dealing with dodgy lodgers!!

1) Why choose rental income:

Rental investment has stood the test of time and has been chosen by many as a good investment to prepare their pension. When you are working and earning enough money, you buy a property with a mortgage which is then partly paid up by the rental income and when the mortgage is paid up, the rental income will top up your pension (which will be much less than what you are earning now). Or you have a capital lump sum and want to use it to complement your income/pension and find that safe investments these days don't perform enough for you (around 2%) so you buy a property with the lump sum and rent it. If you choose well, you can get a return around 6 to 7%. Eg: You can buy a property in the Poitou Charente at around 100 000 euro and get a rental from it for around 600 euro per month so a return of 7.2%. If you keep the property long enough, you might even get some capital gain.

2) Problems with traditional renting investment:

Well, first of all, not everybody has 100 000 euro to buy a property!! So, if you only have 20 000-euro, good luck in finding a property ready to rent!! Secondly, the problem with owning a house is that there is always some work to do on it! So be ready for maintenance cost. Thirdly and more importantly, you become dependent to your lodgers!! Who, in France, are in my view, overprotected!! You can't get rid of them during winter months even if they don't pay. And you can only expel them on the anniversary date of the contract (2 years contract) by registered mail 6 months prior!! And hope they have not damaged the house too much!! So, if you are unlucky and can't get a good lodger for a long time, you end up without income.

3) What is SCPI:

SCPI is a civil society who buys and rent commercial properties. So, in effect you buy shares of this society and get dividends (rental income). It's what we commonly call paper stone investment! The Allianz Pierre SCPI has a capital of 1 090 548 725 euro with 16 611 investors and 143 properties, mostly offices and commercial centers based around Paris (80%). The occupancy rate of those properties is 87.74%. The price of the share is 340 euro with a minimum of 25 shares so 8500-euro investment.

4) Why choosing SCPI over traditional rentals:

Because, you can invest from as little as 8 500 euro. You share the risk of no occupancy with others, so you don't have the risk of losing your income. It is commercial property so safer than individual people renting. You have no maintenance of properties to do and no tax fonciere either! And you can also do a mortgage for it (75 shares minimum) in order to prepare your retirement. Finally, if you want to get your capital back, you sell them back to Allianz! No hassle of finding a buyer, estate agent fees and showing the house. Still count 2-3 months to get your money.

5) How much income?

In 2017, a 340-euro share got you 13.92 per year so 4.22% return. In 2018, it has gone up to 4.25%. The rental income is given to you quarterly.

Allianz Pierre has been voted in 2015 best SCPI in France by 3 different investment magazines.

6) Tax:

Well, that is the good part, you have nothing to calculate, Allianz send you a yearly statement telling you where to put the figures of income on your tax form. But I can't tell you how much tax you are going to pay as it depends on your total income as the revenue from the SCPI will be added to your other earning/pensions/etc. In 2017, a couple who declare less than 27000 euro did not have to pay income tax.

If you sell them, it is the same as selling a secondary property so subject to capital gain tax. No tax after 22 years. No social charges after 30 years.

7) Disadvantages:

There is a 10% penalty for selling it. So, you buy it as 340 euro and sell it at 306 euro. But note that it is based on the actual price of the share when you sell it and not when you bought it. The prices of the shares do increase year after year. In 2003, the selling price was 168.39 euro. It is now 306 euro.

The other disadvantage is that if you invest it today, you only get the first dividend 5 months later. The process of setting it up takes time.

The final disadvantage is that nothing is guaranteed, same as any property investment in fact. Finally, you must remember that it is a long-time investment, just like a property!

Conclusion: This is a no hassle rental income investment so if you like renovating a house in order to rent it, this is not for you. It is also not an investment to have compound interest. Here, you get the interest quarterly, so it is an investment to complement your revenues, not increase your capital. But it is less risky than owning a property directly so why not contact me for any further information.

TAX INFORMATION

As all of you have received their avis d'imposition, I have noticed two things that could be of interest to you all! And could save you money!

1. New information on Social charges:

The French government has changed the law regarding social charges. Before last year, the global rate for social charges in total was 17.2%. It was then composed of 5 different type of tax). One of them is called Prelevement de solidarité and it was at a rate of 2%. This social charge is to help for French pensions so nothing to do with French health system.

Therefore, even if you are under an S1 and therefore should not pay social charges, you will have to pay the "prelevement de Solidarité- Prel Sol. However, now the rate is 7.5% instead of the 2% it was last year!! Good measure for French people as this tax is only applied to capital gain/interest/rental income and not on income from pension or salary but bad news for people who are not affiliated to the French health system or are under the S1 system (meaning the UK reimburse CPAM for your health expenses in France). Now the rate is CSG at 9.2%, CRDS at 0.5% and Prel Sol at 7.5%.

Some of you are therefore not charged CSG/CRDS but would have been charged 7.5% as per below on your income tax form bill called "avis d'imposition":

PRELEVEMENTS SOCIAUX			
Détail des revenus	CSG	CRDS	PREL SOL
Revenus de capitaux mobiliers ⁴⁴	570	570	570
Revenus professions non salariées ⁴⁶	3783	3783	3783
Revenus non assujettis.....	- 4353	- 4353	
BASE IMPOSABLE.....	0	0	4353
Taux de l'imposition.....			7,50%
Montant de l'imposition.....			326
Total des prélèvements sociaux nets.....			326

If you are under the S1 system and are paying CSG/CRDS, you can claim it back! To avoid being taxed CSG/CRDS you should have ticked boxes 8SH and 8SI on form 2042-C or online:

Revenus du patrimoine exonérés de CSG et de CRDS		DÉCLARANT 1	DÉCLARANT 2
Vous relevez d'un régime d'assurance maladie d'un État de l'Espace économique européen ou de la Suisse et vous n'êtes pas à la charge d'un régime obligatoire de sécurité sociale français.....		8SH COCHEZ <input type="checkbox"/>	8SI COCHEZ <input type="checkbox"/>

If you did not do it, you can claim it back by writing to the French tax office. See previous newsletter on social charges or use the letter below changing the box to tick.

2. The Flat tax on interest and capital gain:

Last year our new President had introduced the flat tax meaning our interest or capital gain could be either taxed at source at a rate of 30% (12.8% of income tax and 17.2 of social charges) or be added

to our other income on our income tax form and be taxed accordingly (best if your income tax is lower than 12.8%). So, you could choose to be taxed at source at 12.8% income tax or add your gain to the rest of your income and be taxed at the appropriate rate (you choose by talking to your bank and insurance provider for investment and tell them what you prefer).

I have found out that for income outside of France (so, not taxable at source) the French government has automatically applied the rate at 12.8%!! See below what it looks like on your income tax form:

Revenus au taux forfaitaire.....	Taux	12,8%	Montant	570
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If your total income is below the threshold of 15154 for single or 28275 for couples, you are better off not being taxed at 12.8% as you probably would not have been taxed at all!! Even if you are not above the threshold you are probably better off claiming back as well!! To see if it is worth it, you need to look at last year "avis d'imposition" and check your average tax percentage called "taux d'imposition" like below:

Total de l'impôt sur le revenu net.....				5 881
Taux d'imposition ²⁴				10,12%

What you should have done is tick box 2OP on the income tax form (page 3 on the 2042).

Vous optez pour l'imposition au barème de l'ensemble de vos revenus de capitaux mobiliers (rubrique 2)
et de vos gains de cession de valeurs mobilières (rubrique 3).....

2OP COCHEZ ☐

So, if it is your case, you simply need to write to your local tax office asking them to rectify it.

Here is an example letter below:

Madame, Monsieur,

Nous venons par la présente demander la rectification de notre impôt sur le revenu 2019 sur nos revenus de 2018.

En effet, nous avons fait une erreur lors de notre déclaration et tenons à vous présenter nos excuses. Nous sommes de Nationalité Britannique et les formulaires sont dur à comprendre pour nous.

Nous avons omis de cocher la case 2OP sur la page 3 du formulaire 2042. En effet, nous voulons opter pour l'imposition au barème pour l'ensemble de nos capitaux mobiliers.

Nos numéros fiscaux sont (add your fiscal reference number and FIP number).

Dans l'attente d'une réponse favorable de votre part, veuillez agréer Madame, Monsieur, nos salutations les plus sincères.

Cordialement

If you have done your tax online, you can go back to your declaration online to rectify it and tick the appropriate box.

WHAT HAPPENED IN FRANCE IN AUGUST 2019

In general, 90 hectares of forest have burnt in the Ardeche. More than 300 firefighters had been mobilised. 3 Children aged 7, 9 and 13 years old have died on the 12th of August after a boat capsized 800 meters from the beach of Agon-Coutainville (Manche department).

In crime, The maire of a town called Signes in the VAR department has been killed by being run over trying to stop a truck from fly tipping in its commune.

A waiter has been shot dead by a customer who got fed up waiting for his sandwich in the town of Seine St Denis near Paris. The killer is already well known by the police.

An investigation has started to find out if the death of a 24 years old man is due to the intervention of the Police in Nantes. During the “Fête de la Musique” in June, the police had tried to stop an illegal music street party. During the intervention, some people had fallen into the river and the body of Steve Maia Caniço was recovered on the 29th of July.

In politics (and crime!!), The President of the agglomeration of Lille called Damian Castelain (north of France) is under investigation regarding the construction of the football stadium. He allegedly chose in favour of one construction company to do the job in exchange for some 18 000 euro of free stones to construct his terrace in its personal house!

In Sport,

THIS MONTH RECIPE

Marianna Quinoa salad

Another very summery recipe from Marianna, who loves cooking!! So, I have enough recipes to last till December!!

Ingredients for 4 people (or more):

- 1 sachet of Quinoa
- 15 black olives
- 1 slice of Feta cheese
- 1 small courgette
- 150 g of lardons
- 4 tomatoes

Cook the Quinoa

Cut all the other ingredients in small cubes

Mix all the ingredients together and serve with a vinaigrette of olive oil and lemon juice.



LIVING IN FRANCE

La Chasse

Sunday the 8th of September is the official opening of the hunting season (La Chasse in French) and your peaceful Sundays and Wednesday/Thursday in the French countryside will be transformed into a shot gun musical!

You will be noticing people walking about in fields carrying a gun being accompanied by some dogs!!

This sport probably looks dangerous to you but note that the most dangerous sports in France are climbing and scuba diving.

The Chasse is number 3 with an average of 18 deaths per year.

But these accidents are still rare (thank god!) and if you consider that there are 1.1 million hunters in France, 18 deaths are perhaps a low %. There are around 150 accidents per year but 90% of the victims are hunters themselves (10% are mushrooms pickers, rambblers or people accompanying the hunter), 1/3 of the accident are hunters hurting themselves with their own weapon!



What you need to know: Anybody can hunt in France, but you must pass an exam (like driving licence). There is a written test and a physical one (walking around with a gun showing you know safety). Unfortunately, this exam was not existing 20 years ago, so old people are probably not the safest (just like their driving!)! You then buy your licence for the season and for your commune. You can hunt on restricted areas on your commune and cannot use your gun less than 150 meters from properties. Hunting is not allowed on Tuesdays and Fridays (outside private land).

When you see a lot of people in orange jackets, it's a "battue" meaning there are after Wild Boar or Chevreuil (Roe deer). It is the French government that gives them a target number of Chevreuil to shoot for the year. Failing to reach this target number can result in a fine for the Commune Chasse Association. No limit of numbers for wild boars as there are regarded as a nuisance.

The hunting season starts in September and finishes on the 1st of February. Apart for the Battues as they must reach their target.

Note that the Chasse in France is mostly about socializing and your local Chasse association organize 1 or 2 "Repas de Chasse" per year which are major Food feasts! Do not hesitate to participate to one of those and get to know your local hunters around a glass of wine (usually more). They do look scary on the field but are just like you and me.

AGENDA FOR SEPTEMBER IN THE CHARENTE

6th to 8th : Festival Champagne-MovieTown. Film festival Franco-Britannique in Champagne Mouton

5th to 8th: Imprevu festival in Montemboeuf

7th & 8th: Forum Health and Sport in Espace Carat in Angoulême. Try new sport for free! **www.forum-sport-sante-environnement.com**

6th to 8th: Village fête in Chabanais

8th: Village fête in La Rochette with the famous Charentaise sleepers throwing competition!

14th & 15th: Circuit des remparts in Angoulême: www.circuitdesremparts.com. Classic car race.

14th & 15th: Photos festival in Barro.

21st 22nd and 23rd : Village fête in Montbron

21st & 22nd: Journées Européennes du Patrimoine which is loads of monuments and museum open for free! All over France.

22nd: Old tractor festival in ST Angeau now called Val de Bonnieure.

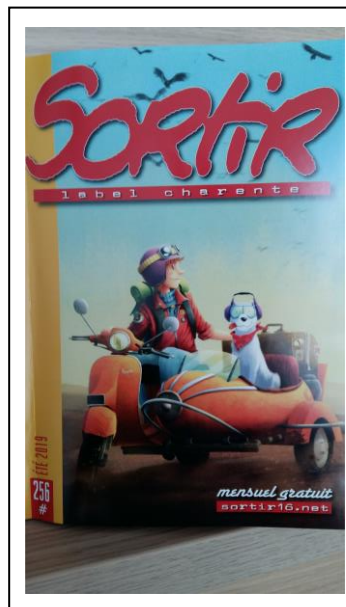
29th : Cyclist race in Chasseneuil sur Bonnieure

29th: Fête des vendanges in Archiac. Picking of the grap festival!

28th & 29th: Fête de la Cagouille in St Claud. St Claud Snail festival!

You can find the majority the Charente's activities and visit to be done on this free magazine. It is available at most bakeries, shops and toursit office and you can also download it online:

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



PROFESSIONAL OF THE MONTH

Amos Handyman

I have been working as plumber/ handyman for over 17 years. I specialise in small plumbing works, ensuite bathroom/ shower room and kitchen fitting, upgrades and problem solving. From the removal of an old suite, to the tiling and fitting of a new suite. I am fully registered, with decennale insurance. Local references can be provided on request.

A common problem in the Charente is calcaires (limescale) which is largely ignored until suddenly your hot water doesn't flow.

"I have had the same hot water tank for 10 years. It's always worked perfectly"

"We only use the place for 2 months a year!"

"Thermostatic regulator? what's that?"



Limescale can seriously damage or impair the operation of plumbing and its various components. (Bucket in photo, is full of limescale from a defunct 14 year old hot water tank.) I can provide a free quote/ devis and advise on possible solutions for your limescale or any other issues you may have.

These days a French bathroom suite is comparable in price to a UK bathroom suite. I can fit both but French plumbing/ fittings are not completely combatable with UK suites. So buying French makes sense and is likely to be the cheaper option.

Photos of recent work: 1) A gite/ holiday home bathroom, refresh with new travertine floor tiles. A larger shower cubicle was also created by extending onto the landing.

2) A recent floor to ceiling tiled bathroom, ready, for the installation of a free standing bath and suite.



Further examples of work can be seen on my Facebook page.

Facebook: @ Amos Handyman 16

Email: K2Amos@gmail.com

Kai Amos

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 3 offices based in the Charente:

22 rue Jean Jaures
16700 Ruffec
Tel: +33(0)5 45 31 01 61
Fax: +33(0)5 45 29 68 55

10 Bd du 8 mai 1945
16 110 LA ROCHEFOUCAULD
Tél: +33(0)5 45 63 54 31
Fax: +33(0)5 45 62 19 79

102 Avenue de la Republique
16260 Chasseneuil sur Bonnieure
Tel: +33(0)5 45 39 51 47
Fax: +33(0)5 45 22 55 54



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

Email Ruffec: ruffec@allianz.fr

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

Email La Rochefoucauld: la-rochefoucauld@agents.allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesterps"

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: 08 11 36 36 46

EDF helpline in English: 0562164908

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!