



## **BH ASSURANCES APRIL 2020 NEWSLETTER**

### **Summary:**

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# ARTICLES OF THE MONTH

## FRENCH INCOME TAX 2020

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 2019 (Jan to Dec) in April-May 2020. So, if you have officially moved to France before July last year (2019), then you fill in your first French tax form in April-May 2020 on which you declare your revenue of 2019. If you moved to France after July, then you were not a French resident in 2019 (in France less than 6 month) and therefore, you will have to fill in your first French tax form in April-May 2021 for your revenue of 2020.

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 2018. The form we fill in this year will determine if we have paid the right tax in 2019 and the new amount which will be taken Monthly from 01/01/2021. 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 2019, you will pay two year of tax: 2019 & 2020!! You will pay a bill for 2019 at the end of August in one go and have another bill for 2020 which will be taken Monthly from September to December (amount of 2019 tax bill divided by 4). Then from 2021, Monthly amount (2019 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 2018 for a couple was 28275 euro.

### **3. What forms:**

**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.

**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 2019 is 1.14 (that is the average of last year). Your local tax office will give you an exchange rate, but you don't have to use it. Use it if it is lower than 1.14!!**

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](http://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 tax 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:

I will be at the CLE tax seminar on the 29<sup>th</sup> of April, to book a place: [www.cle-france.com](http://www.cle-france.com)

Free help for filling the tax form for all my customers will be on the 6<sup>th</sup> of May all day in Ruffec (not lunch hours!!) and on the 5<sup>th</sup> of May all day again in Chasseneuil sur Bonnieure.

All those are subject to the confinement rules so could be cancelled. Email me before to make sure.

## Conclusion:

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

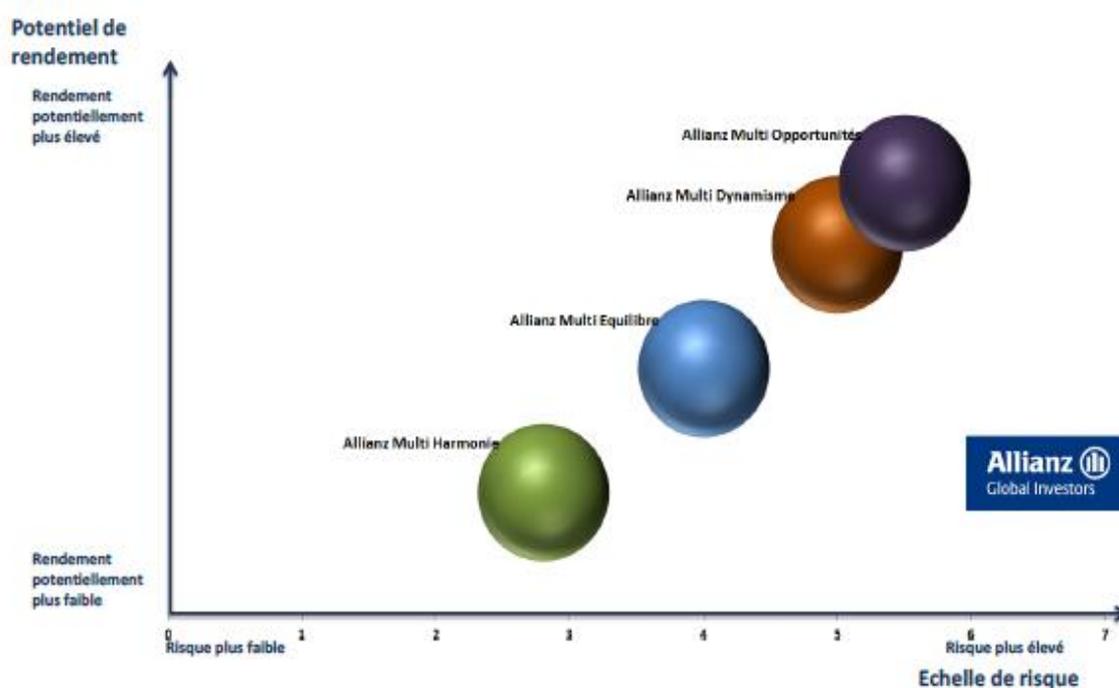
Next month, when the new forms are available, I will explain how to fill them in and give you dates and places where I will be available for free help so don't panic yet!

# PRODUCT OF THE MONTH

## ALLIANZ PLAN VIE

This is an assurance vie created by Allianz for people who have less than 30 000€ to invest. It has the same advantages as an assurance vie regarding death duties and income tax.

1. **Who can invest in it:** Anybody who is French resident between 18 and 85 years old.
2. **How much you can invest:** You can invest as little as 100€ per Month or/and as little as a lump sum of 5 000€.
3. **How it is invested:** They are 4 funds available from the more Prudent (3 of out 7 in the risk scale) to the riskier (5.5 out of 7 in the risk scale).



You can change from one fund to another at any time.

4. **Performance:** As you can see below, the lower risk has made +10.54% in 5 years and the higher risk +39.67% in the last 5 years.

### Allianz Plan Vie

Profiles	Code ISIN	MTD	YTD	1 an	3 ans	5 ans
<b>Fonds profilés</b>						
ALLIANZ MULTI HARMONIE C EUR	FR0000449290	0,34	7,27	5,68	8,52	10,54
ALLIANZ MULTI EQUILIBRE C EUR	FR0000449282	1,36	13,07	9,01	16,38	24,41
ALLIANZ MULTI DYNAMISME C EUR	FR0000449274	2,59	18,33	11,73	22,47	35,82
ALLIANZ MULTI OPPORTUNITES C EUR	FR0000449324	2,76	19,47	12,91	24,78	39,67

5. **Fees:** Entry fee of 4.50% negotiable of course + 12€ admin fee!! And yearly management fees of 0.93%.  
No fees for taking the money out.

6. **Availability:** The money is available at any time. You can add to it whenever you want and make partial withdrawal (even regular Monthly or yearly) or total withdrawal whenever you want.

With interest rates being at their lowest ever, it is imperative to look at alternative investments that would bring more income. Especially if the inflation goes above the % of interest you get. If this happens, you actually lose money without realising it! This product is good for people who want to take advantages of the Assurance vie saving account but don't have automatically the big lump sum to invest yet.

You might think this is not the time to invest in the stock market but yes, it is. It is always better to invest when the market is at its lowest!!

Allianz has a solvability ratio that is one of the best on the market at 174% for Allianz France and 200% for Allianz Group so don't hesitate to contact me for any further information regarding our very large range of investments.

## **VERY EASY RECIPE**

### **Cherry vodka**

This is my husbands recipe. During confinement, he decided to keep busy and search our freezer for things that needed eating and found some cherries picked last year. Being scared of a shortage of alcohol!! (toilet paper did not seem important to him) he took it upon himself to create Cherry vodka.

#### Ingredients:

- Cherries( or other red fruit like prunes or blackberries)
- 2 litres of Vodka or Gin or eau de vie (basically any strong alcohol)
- 4 tablespoon of Sugar



Split the cherries or slightly crush them. Put them in a 5 litres demijohn jar or giant bottle. Add the 2 litre of alcohol and 5 tablespoons of sugar of sugar and the cherries (to the top). Shake the bottle every day the first 10 days, then leave it for at least 4 Months, longer if possible (if you are mentally strong enough). Those measure depends on how many cherries you have.

You can use the cherries to make boozy trifle or French clafouti (cherry cake recipe), which must be eaten responsibly.

## **BREXIT INFORMATION OF THE MONTH FROM CLE**

We've had several questions regarding the validity of the European Health Insurance Card (EHIC), or Carte Européenne Assurance Maladie (CEAM).

We have created 4 scenarios to help you understand changes to the use of EHICs:

1. You live in France and pay social security contributions via your work, or directly to PUMA, and have a French-issued EHIC/CEAM.

This will continue to remain valid for emergency treatment when visiting other EU countries and the UK, for as long as you remain resident in France.

2. You live in France as a UK state pensioner and your UK S1 is registered at your CPAM. This entitles you to reciprocal healthcare, so you can access state healthcare in France and the UK covers the cost. You should have a UK-issued EHIC linked to your S1.

This EHIC will remain valid for emergency treatment when visiting other EU countries for as long as you remain resident in France. You can directly access the NHS when visiting the UK with a copy of your S1.

3. You live in the UK, have a UK EHIC and are studying in France for a specific course which started before 31 December 2020.

Your EHIC will remain valid for emergency treatment in France for the duration of your course.

4. You live in the UK, have a UK EHIC and are temporarily visiting France (or another EU country).

Your EHIC will remain valid for emergency treatment when visiting EU countries until 31 December 2020. This will cover you for any trip that starts before this date, and ends after. Future arrangements may be a subject of negotiations.

Please remember that if you are accessing healthcare in a country in the UK/EU where you are not resident, you should take out comprehensive travel insurance to complement your EHIC.

For any other scenario, and to find out more visit [gov.uk/livinginfrance](http://gov.uk/livinginfrance).

We hope that you find this reproduced article of use.

Mike & Alison Thompson

For and on behalf of the committee of CLE

# LIVING IN FRANCE

## The Charentaise slipper- La pantoufle Charentaise

OK, it's not so much living in France but living in the Charente. This is a quick introduction to the famous Charentaise slipper worn by most people in France because they are very comfortable and traditional. If you want to blend in and feel as if you belong here, you better get some!!



They were created in the 17<sup>e</sup> century under King Louis XIV, using the extra bits from the local tailor who were doing the French Navy uniforms and the leftover felt materials used in the paper factories in Angoulême. In the beginning they had no left or right foot and was used inside clogs so to protect the feet against the contact of the wood. People in the 18<sup>e</sup> century used them to polish wooden floor and housekeepers and staff had them on because they made no noises!! So not to disturb their bosses.

In 1907, **Théophile Rondinaud**, shoemaker in La Rochefoucauld, create the modern Charentaise with Scottish type designs on top.

There is also a Charentaise throwing competition held all over France and once a year in La Rochette (Between St Angeau and La Rochefoucauld). This game consists of holding your Charentaise slipper in your feet and throwing it as far as possible (using only your feet of course)! The winner of 2019 threw it at 21.40m.

You can buy some in your local shop and any supermarket:

**Magasin « Maison Rondinaud »**, 43 rue des Halles 16110 La Rochefoucauld – Tuesday to Saturday  
9h30-12h00 / 14h30-19h

## WHAT HAPPENED IN FRANCE IN MARCH 2020

**In general**, not sure if you have noticed but we are in lock down until 15<sup>th</sup> of April at least!! You need a special paper to get out and only use it for essential shopping or going to work or walking the dog (around where you live) or visit/ help people in need. Basically, you cannot go to the shop just if you are missing some beer!! (one of my husband suggestions).

**In crime**, well surprisingly, not much happening since none of us can go out, including criminals!!

**In politics**, the second round of the maire election has been postponed. Even Maire that have been elected in the first round cannot take office as they need a meeting to confirm it.

**In sport**, nothing either as all sport is cancelled or postpone!

# AGENCY NEWS

All our agencies are shut to the public due to the Virus Pandemic but you can reach us by email or phone. So we are still working!!

After Angelique, it will now be Elodie Teracher who will be training in Paris (working via skype now) to become an agent when the agencies are all allowed to re-open, the Chasseneuil sur Bonnieure office will be shut every Thursday afternoon till Mid-July.

## ***Presentation of one of our staff:***

Christine Merine.

She has joined us on the 26th of March 2018 so now 2 years ! Before she has worked at the Allianz agency in Roumazieres for 16 years but lost her job due to economic reasons. She is based at the Chasseneuil sur Bonnieure office. She speaks English.

She is married and live in Hiesse. She loves floral art, interior design, shopping and walking.



## **PROFESSIONAL OF THE MONTH**



**PRÉE  
Ambroise**

**PLOMBERIE | CHAUFFAGE | RAMONAGE**

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**Tél : 06.58.86.55.91**  
**E-mail : ambroise1204@hotmail.fr**

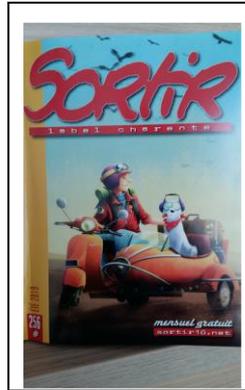
**86400 SAINT MACOUX**      **N°SIRET : 831 980 487 00019**

# AGENDA FOR APRIL IN THE CHARENTE

**That's a quick one!! Everything is cancelled!! And the lovely magazine below is also cancelled for April.**  
**13<sup>th</sup>:** Easter Monday Bank holiday

You can find the majority the Charente's activities and visits in 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/>



## COVID 19 INFORMATION

So instead of the agenda, here is some general information on what you can and cannot do during isolation.

You need to print the special form (see below and attached to this email) to be allowed to get out. If you don't have a printer you can handwrite it. You must use a proper pen not pencil.

The new form has the time on it, and you cannot go out more than one hour.

You can go shopping only for essential food and products. Someone got fined because she only bought some Coca Cola!! Not essential! You need to have an ID on you and the form ticked on the second box from the top. You need the date and time and sign the form. You need a new form each time you go out.

You can exercise once a day (walk or run or cycle) but no further than one kilometre away from your house and one hour maximum and alone. You need to tick the 5th box from the top.

You can go out for medical an appointment or needs, tick the 3<sup>rd</sup> box from the top.

You can visit a relative whom needs help due to ill health or pick up your children if you have split with your partner or ex-spouse. Tick box 4 from the top. Not to go and do their garden!! Really because they need you for medical help.

You can go out to go to work if you have no choice. If you are employed, you need another special form which is given to you by your employer. If you are self-employed, you need to tick the first box from the top. Make sure you carry an ID and your Siret number paperwork to prove you are self-employed.

Note that the French government has agreed to help EVERY BUSINESSES and that includes auto entrepreneur. They will be a special site available to ask for financial help if you have been affected by the lack of work due to the Virus. I have attached the special document that explains how to ask for financial help on this email.

The last box from the top is for people that are helping out on special missions (they also have special authorisation from the government).

The 6<sup>th</sup> one from the top is for Tribunal or administrative appointments.

If you do not comply, there is a fine 135 euro, 1500 if you are caught again within 2 weeks and 3700 and 6 Months in prison if you are caught 4 times in 30 days.

Note that Gendarmes and Policemen are humans and do understand special circumstances where they are valid!!

Last one is the one I get asked the most: car MOT can be expired by up to 3 Months (only because MOT garages are shut) and yes, you are insured without a valid MOT on your car (valid all the time).

## ATTESTATION DE DÉPLACEMENT DÉROGATOIRE

En application de l'article 3 du décret du 23 mars 2020 prescrivant les mesures générales nécessaires pour faire face à l'épidémie de Covid19 dans le cadre de l'état d'urgence sanitaire

Je soussigné(e),

Mme/M. :

Né(e) le :

À :

Demeurant :

certifie que mon déplacement est lié au motif suivant (cocher la case) autorisé par l'article 3 du décret du 23 mars 2020 prescrivant les mesures générales nécessaires pour faire face à l'épidémie de Covid19 dans le cadre de l'état d'urgence sanitaire<sup>1</sup> :

- Déplacements entre le domicile et le lieu d'exercice de l'activité professionnelle, lorsqu'ils sont indispensables à l'exercice d'activités ne pouvant être organisées sous forme de télétravail ou déplacements professionnels ne pouvant être différés<sup>2</sup>.
- Déplacements pour effectuer des achats de fournitures nécessaires à l'activité professionnelle et des achats de première nécessité<sup>3</sup> dans des établissements dont les activités demeurent autorisées (liste sur gouvernement.fr).
- Consultations et soins ne pouvant être assurés à distance et ne pouvant être différés ; consultations et soins des patients atteints d'une affection de longue durée.
- Déplacements pour motif familial impérieux, pour l'assistance aux personnes vulnérables ou la garde d'enfants.
- Déplacements brefs, dans la limite d'une heure quotidienne et dans un rayon maximal d'un kilomètre autour du domicile, liés soit à l'activité physique individuelle des personnes, à l'exclusion de toute pratique sportive collective et de toute proximité avec d'autres personnes, soit à la promenade avec les seules personnes regroupées dans un même domicile, soit aux besoins des animaux de compagnie.
- Convocation judiciaire ou administrative.
- Participation à des missions d'intérêt général sur demande de l'autorité administrative.

Fait à :

Le : \_\_\_\_\_ à \_\_\_\_\_ h \_\_\_\_\_  
(Date et heure de début de sortie à mentionner obligatoirement)

Signature :

<sup>1</sup> Les personnes souhaitant bénéficier de l'une de ces exceptions doivent se munir s'il y a lieu, lors de leurs déplacements hors de leur domicile, d'un document leur permettant de justifier que le déplacement considéré entre dans le champ de l'une de ces exceptions.

<sup>2</sup> À utiliser par les travailleurs non-salariés, lorsqu'ils ne peuvent disposer d'un justificatif de déplacement établi par leur employeur.

<sup>3</sup> Y compris les acquisitions à titre gratuit (distribution de denrées alimentaires...) et les déplacements liés à la perception de prestations sociales et au retrait d'espèces.

# 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:**

Monday, Tuesday, Thursday, Friday  
9am to 1pm and 1.30pm to 5.30pm  
Closed Wednesday and Saturday

**Email Ruffec:** [ruffec@allianz.fr](mailto:ruffec@allianz.fr)

**Email Chasseneuil sur Bonnieure :** [chasseneuil-sur-bonnieure@allianz.fr](mailto:chasseneuil-sur-bonnieure@allianz.fr)

**Email La Rochefoucauld:** [la-rochefoucauld@allianz.fr](mailto:la-rochefoucauld@allianz.fr)

**Email Roumazieres-Loubert:** [4001781@agents.allianz.fr](mailto:4001781@agents.allianz.fr)

**Facebook page:** "Allianz Jacques Boulesteix and Romain Lesterts"

**Web site :** [www.bh-assurances.fr/en](http://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/](http://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!