



BH ASSURANCES APRIL 2018 NEWSLETTER

Summary:

Page 2, 3 & 4: Isabelle Want 's article of the Month "French Income tax 2018"

Page 5 & 6: How to get your tax office web site access code to fill in the form online.

Page 7: Events in April, agency news and a fundraising request

Page 8: what has happened in March and Living in France

Page 9: Some French vocabulary

Page 10: Useful information and contact details

ARTICLE OF THE MONTH

FRENCH INCOME TAX 2018

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)!

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 how to fill them 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!**

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.

In France, you are not taxed at source. That is why we fill in a form. The advantage is that 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 have to fill in a tax form each!

2. When:

You fill in a tax form one year after, meaning you declare your revenue of 2017 in April-May 2018. So, if you have officially moved to France before July last year (2017), then you fill in your first French tax form in April-May 2018 on which you declare your revenue of 2017. If you moved to France after July, then you were not a French resident in 2017 (in France less than 6 month) and therefore, you will have to fill in your first French tax form in April-May 2019 for your revenue of 2018.

When you fill in a tax form in April-May, you then receive the bill (called: Avis d'imposition) in August-September of that same year. This is a very important document proving you filled in your tax form and are therefore a French resident. This bill can show 0 euro to pay or unfortunately more!

From January 2019, the French government will tax everybody at source! So, when you fill in your income tax form this year online it will tell you what rate your 2019 income will be taxed at (based on what you filled in this year). If you are employed in France it is taken out of your salary. For UK pensioners, it will be taken directly from your French bank account every Month. This means that

2018 will not be taxed as a year of transition. You must make sure that the tax office has your RIB. Note that you still must fill in an income tax form every year, so the French tax office can make an adjustment if you have pay too much or not enough!

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 must fill in.

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

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 superior to 15 000 euro per year, that is the form to fill in.

The exchange rate for 2017 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 to your French bank account, just add up all the figures of last year.

4. Double taxation:

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

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

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

Because in France, you pay tax for 2017 in 2018 and in the UK you pay tax at source so in 2017 for 2017, it means that the first year you are in France, you end up paying tax twice but you then get reimbursed the tax you paid in the UK once you have a French tax reference. This is on the "Avis d'imposition" that you receive in Aug-September of the year you fill in your first French tax form.

Note that ex civil servants, police and military are taxed in the UK for their pension related to that government job and will always be! 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 in France for the amount of money they declared.

5. Avis d'imposition:

It is a very important document not to be lost! As it proves you are 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 that document. Some ISA saving account (LEP) are only available if you can show this document to your bank as it is only available for people with low income.

6. 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 set up monthly direct debit for your income tax, taxe d' habitation and taxe fonciere.

Note that from 2019, everybody must fill in their income tax form. This year, if last year's revenue was superior to 15 000 euro you will be asked to do it online.

Conclusion:

It is an obligation! So, if you live in France, you have to 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!

FREE HELP:

If you are one of my customers, you are entitled to free help in our offices:

-Ruffec on Friday the 4^h of May (all day apart from 12-2pm-my lunch)

-Chasseneuil sur Bonnieure on Tuesday the 15th of May (2-5pm)

If you are not one of my customers (well, you should be!!), I will be offering **free** help at this location:

-Lemon Tree in Sauze Vaussais on Wednesday the 16th of May from 10.30am to 12pm

The association **Le coq et La rose** and myself are doing a conference/ meeting on the 26th of April at 2.30pm in the salle des fêtes in Paizay-Naudouin (16240). I will be explaining how to fill in your French income tax form both online and on paper. To book a place you can email Liz Combes on liz.combes@icloud.com

I will be also doing the same in Confolens with **CLE** <https://cle-france.com/> on the 11th of May. You need to contact them to come along.

Make sure you have all the figures ready and the relevant forms (you can get them from your local tax office) when you come to see me.

HOW TO GET THE TAX OFFICE WEB SITE ACCESS CODES

OK, as if filling in the French income tax form was not hard enough, you now must do it online!!

The French government passed a law in 2016 stating that By 2020, everybody will do it online and they are gradually Forcing everybody to do it.

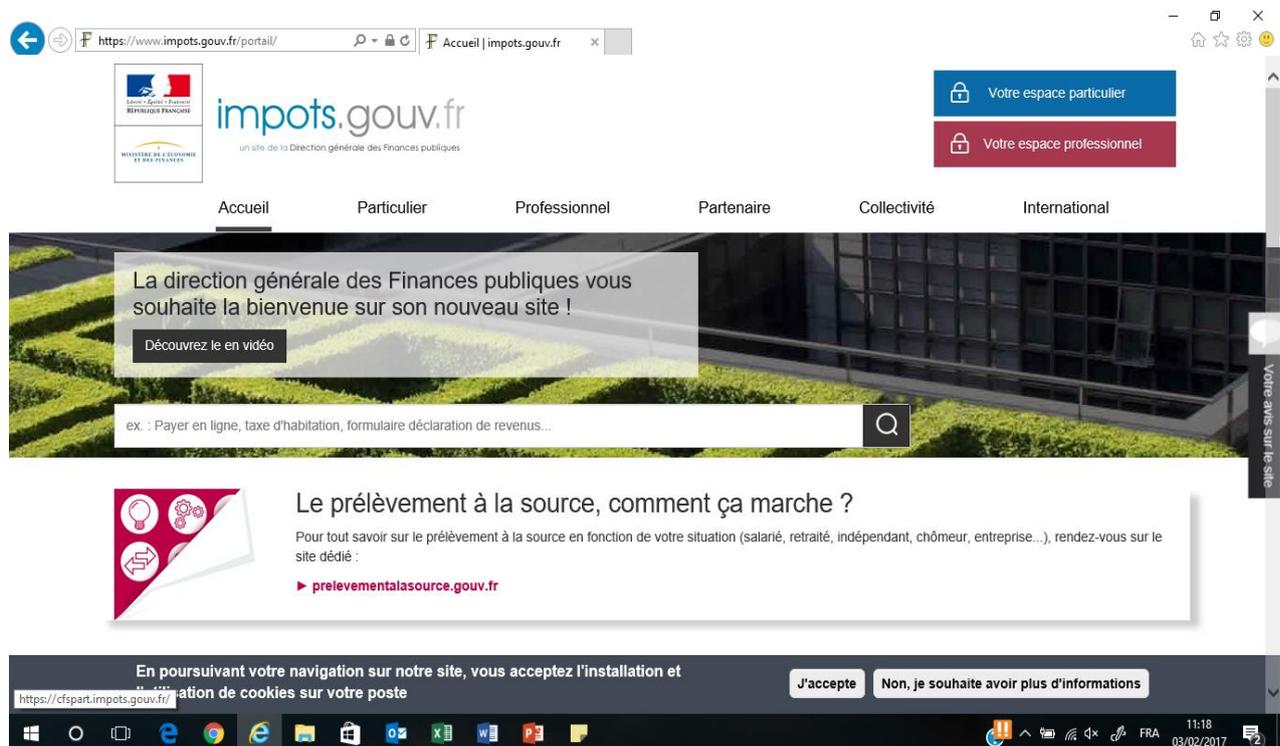
In 2016, if your revenue fiscal de reference was over 40 000 euro on your "Avis d'imposition 2014", then you had to do it online already. Failure to do so resulted in a 15 euro fine! Exempt are people who do not have access to internet. If you are reading my newsletter, you have internet!!

Now for 2017, if your revenue fiscal de reference was over 28 000 euro on your "Avis d'imposition 2015", then you must do it online too. And in 2018, it will be going down again to 15 000 euro.

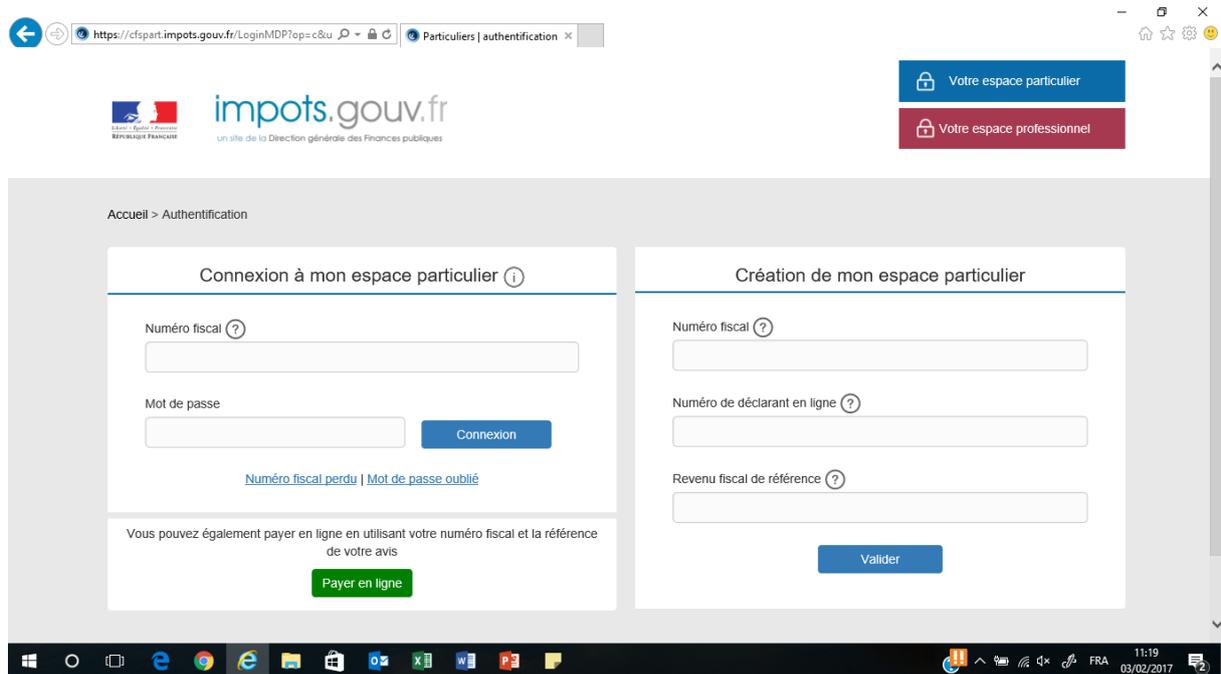
If it is your first time filling in a French income tax form, then you cannot do it online as you won't be able to get your access codes.

What is the web site of the tax office: www.impots.gouv.fr

Where do I click: On Votre espace particulier in blue on the right top hand side on the web page:



You then enter your access code in “Creation de mon espace particulier”



You can find your access code on your “Avis d’imposition 2016”. That is the document you received at the end of August 2016 telling you how much income tax you had to pay.



You will need 3 reference numbers. The “numéro fiscal” (your tax reference number), the numéro de “déclarant en ligne (your web reference number) and your “revenue fiscal de référence” (that’s the amount of revenue declared the previous year).

You are then asked to enter your email address and you will receive an email with a link to click on to create your password.

The link is only a few days so don’t wait to create your password.

Once you have done that, the only thing you need is your numéro fiscal (your tax reference) and your password and you can access your personalised tax site which allows you to fill in your income tax form online but also check your “taxe fonciere” and “d’habitation”, make payments (monthly, yearly, etc).

Bon courage!

EVENTS IN APRIL in CHARENTE

1st: Pranzac wine and food fair.

2nd: bank holiday

7th : Emmaüs sale in Ruffec from 10 till 5.30pm.

8th : Farmers market in Mareuil.

14th : Senior fair in Espace Carat in Angouleme. All you wanted to know if you are over 50 years old.

15th: Farmers market in Brie.

20th to 22nd: Car and leisure market in La Rochefoucauld.

21st and 22nd : Dog fair in Espace Carat Angouleme; Place to go to buy a dog!

27th: Rouillac fair

28th and 29th: Fair in Aigre

5th and 6th of May: Afternoon Tea au Château de Nieuil. All profits to Assoc Améthyste, Dépt d'Oncologie, Girac. You need to book by Tel : 05-45-22-87-36

AGENCY NEWS

Christine Merine has joined us in the Chasseneuil sur Bonnieure office to work alongside Gemma. She used to work in the Allianz office in Roumazières- Loubert until June 2017 and worked 3 Months at Confolens in the department that checks Septic tank.

She speaks English and is looking forward to helping you if you have questions on your insurances.

The Chasseneuil sur Bonnieure office is now open Monday afternoon from 2 till 5.30pm.

Monday the 3rd of April is a bank holiday so we are closed all day.



FUNDRAISING

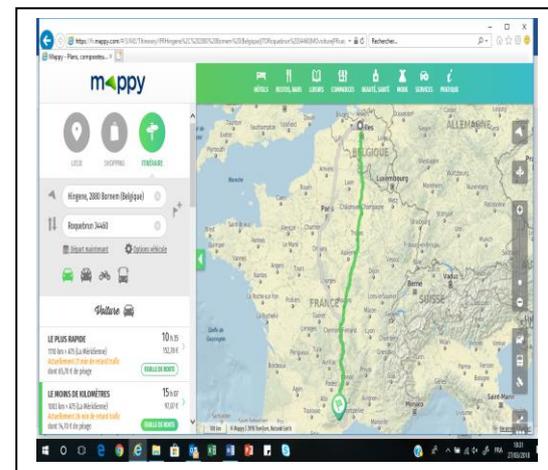
Two of our customers are trying to raise money for cancer Research this summer and we are happy to try and boost their fundraising page.

This September myself (Ian Rumbold) and two friends (Wim de Smet and Dave Davis) will be cycling from Bornem in Belgium to Roquebrun in the South of France, which is a distance of approximately 1300km, depending on how many times we get lost.

Wim and I will be fund raising for Cancer Research UK.

My tip for the day is, don't come up with bright ideas whilst drinking copious amounts of red wine.

<https://www.justgiving.com/fundraising/ian-rumbold>



WHAT HAPPENED IN FRANCE IN MARCH 2018

In crime, A man has killed 4 people in the small town of Trébes near Carcassonne in an act of Terrorism which was marked by the death of a Gendarme who exchanged his place for a hostage and was consequently killed instead of that hostage. Arnaud Beltrame (the gendarme) was promoted to Colonel and given the medal of honor posthumously.



A man has been arrested and charged for around 40 rapes committed over the last 30 years. He is a factory worker in his 50ies married with 2 children. Those rapes were committed in Northern France and Belgium.

Nicolas Sarkozy, one of our ex-Presidents has been charged for Corruption having received illegal money from President Kaddafi for financing his Presidential campaign of 2011.

In general, strikes are happening in France this Month and throughout the year as usual! from civil servant and Train workers (SNCF). As I can't keep in touch with it, here is a link from a web site informing you of the dates of each of them and who are doing them: <http://www.cestlagreve.fr/>
Yes, we have a specialized web site for strikes!! And don't ask me why, I lost touch!

In sport, France has finished 4th in the 6 nations (above England!)

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 flageolet (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!

INSURANCE FRENCH VOCABULARY



French	English
Franchise	Excess
Sinistre	Claim
Assistance	Breakdown cover
Assurance	Insurance
Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Remboursement	Reimbursement
Cotisation	Premium
Echéance	Renewal date
Date d'effet	Contract start date
Résiliation	Cancellation
Avenant	Amendment
Devis	Quote
Incendie	Fire
Dégâts des eaux	Water damage
Damage électrique	Electrical damages
Accident de voiture	Car accident
Pneu	Tyre
Chevreuil/ Sanglier	Roe Deer/ Wild boar
Fossé	Ditch
Clôture	Fence
Portail	Gate
Tempête	Storm
Arbre	Tree
Grêle	Hail
Neige	Snow
Pluie	Rain
Verglas	Black ice
Toiture	Roof
Maison	House
Murs	Walls
Portail	Gate
Grange	Barn
Contenu	Content
Objet de valeur	Valuable items
Carte grise	Car registration paperwork
Permis de conduire	Driving licence

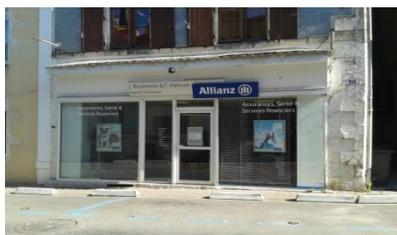
CONTACT DETAILS AND USEFULL INFORMATION

We have 3 offices based in the Charente:

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

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

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



The Ruffec and La Rochefoucauld offices are open :

Monday: 2 to 5.30pm
Tuesday to Friday: 9 to 12am and 2 to 6pm
Saturday: 9am to 12

The Chasseneuil sur Bonnieure office is open:

Monday: 2 to 5.30pm
Tuesday to Friday: 9 to 12am and 2 to 6pm

Email Ruffec: ruffec@allianz.fr

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

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesterpt"

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!