

IN THIS ISSUE :

PG. 2 - 3

Isabelle Want 's article of the Month

PG. 4

Product of the month

PG. 5

This month's recipe

PG. 6

Agency News & Living in France

PG. 7

Agenda for august

PG. 8

What happened in France & Professional of the month

PG. 9

Some French vocabulary





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RULE OF URBANISME

Now most of you are renovating your houses in France but are you fully aware of the rules and yes, paperwork that goes along with it!!? Those forms are to make sure that the work you do is OK and conforms to the rules of your commune (town or village). So the forms are checked by your Mairie before you do the work.

There are different types of forms/documents to fill in depending on what work you are doing on your house:

“Déclaration préalable” is just you stating what work you intend to do.

“Permis de construire” is a work permit. The Permis de Construire is a work permit and is subject to a “taxe d’aménagement”, yes a tax to pay depending on the work you do and its size. This is why most people in France make sure their conservatory is just around 19m2!!

“Permis de démolir”: This is when you are demolishing, erasing a building like a derelict barn for instance.

Here are examples of work and what forms are needed:

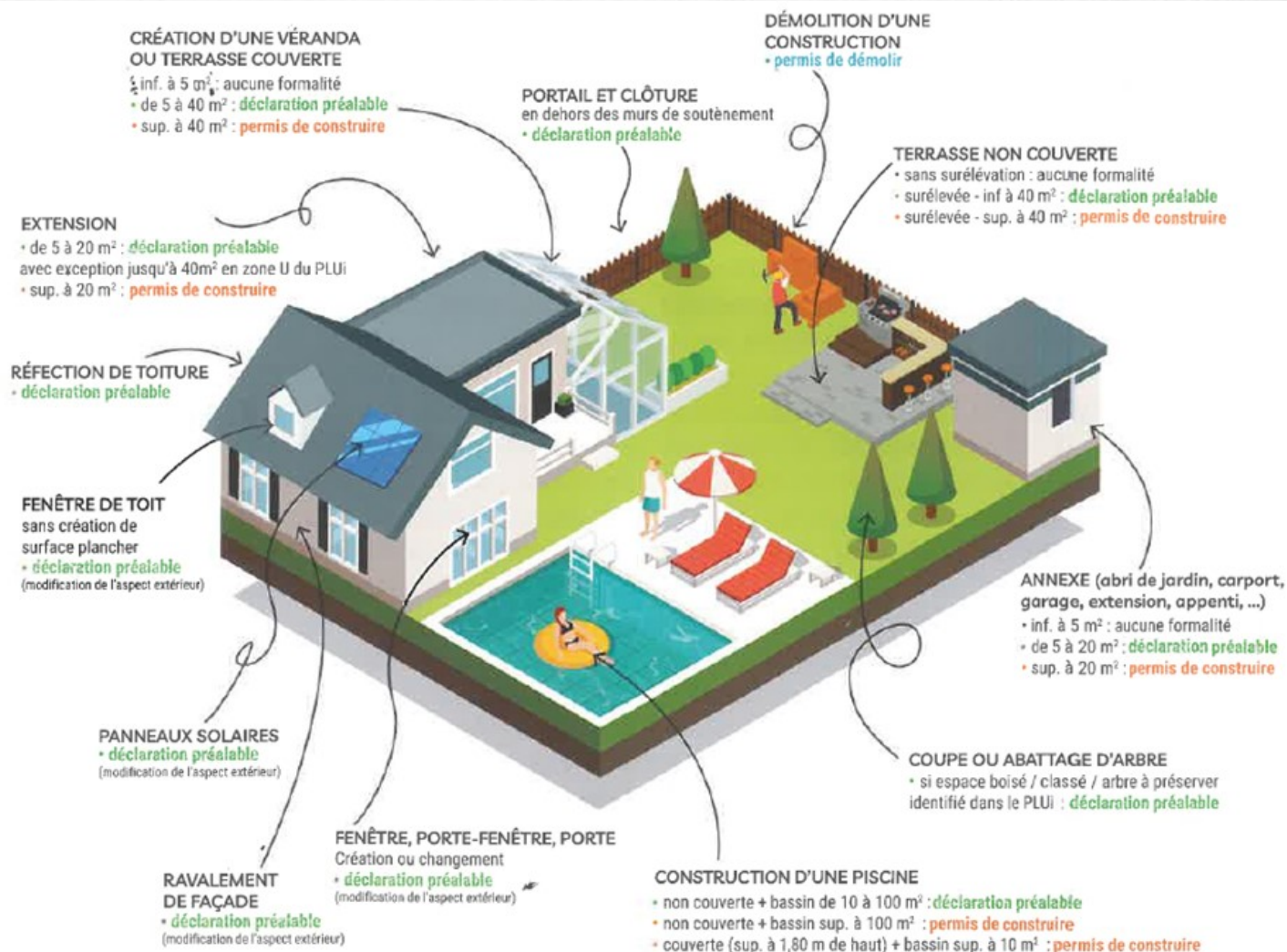
- New construction between 5 and 20m2: Déclaration préalable
- New construction over 20m2: Permis de construire
- Swimming pool not covered between 10 and 100m2: Déclaration préalable
- Swimming pool not covered above 100m2: Permis de construire
- Work on existing buildings such as changes to the exterior (rendering of walls, change of windows or new windows or velux, a new roof, solar panels): Déclaration préalable
- Fencing: Déclaration préalable
- Change from non habitable to habitable (from barn or shop to a house) without changes to the exterior: Déclaration préalable
- Garden shed between 5 and 20m2: Déclaration préalable
- Garden shed over 20m2: Permis de construire
- Change from not habitable to habitable with changes to the exterior: Permis de construire

The forms Cerfa N°13703*07 (Déclaration préalable) and Cerfa N°13406*07 (permis de construire) are available online on www.service-public.fr or at your Mairie.

Apparently you can also fill them in online but the site depends on where you live. The link is below for the Charente. This is a lovely picture created by my Mairie!

Once the form (paper version) is filled in, you have to give them to your Mairie.

Someone at your mairie is (or should be) available to discuss the forms with you and help you out.



Pour déposer une demande d'urbanisme, 2 solutions s'offrent à vous :

1. de façon dématérialisée, en ligne <https://sve-coeurdecharente.sirap.fr/#/016300/connexion>
2. via un formulaire papier en mairie (vous pouvez au préalable télécharger les formulaires CERFA sur www.service-public.fr)





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ALLIANZ PARRAINAGE PROGRAMME

OK, déjà vu you light say as I wrote about this 2 months ago. But Allianz has decided to change it so I have to inform you! This programme rewards you when you recommend us to your friends or family. Basically, if someone comes to us and takes out an Allianz contract with us, thanks to you, you get rewarded! That has not changed but the reward now comes as a gift card which you pick up at our agency (or we send it to you by post if you live too far).

This gift card is worth 20 euros and valid in more than 160 shops in France and online.

You activate your card online so can use it either in the shops or online. The card is valid 12 months.

If we do a contract with one of the people you recommended to us (and they have told us they come from you!!) you will get 20 euros "merci" card.

So, if you are happy with us and would like to be rewarded for it, make sure your friends tell us they come from your recommendation.



ROULE POMME DE TERRE ET VIANDE HACHEE

Ingredients:

- 6 potatoes peeled
- 200g of parmesan grated and separated in 2 bowls
- Salt
- Pepper
- 1 onion peeled and cut in small cubes
- 4 spoons of olive oil
- 450g of mince beef
- 400g of tomatoes cut in small cubes and drained
- 20g of parsley
- 1 coffee spoon of paprika
- 200g of spinach
- 2 garlic cloves crushed
- 250g of ricotta
- 200g of mozzarella

Preheat oven at 180°C.

Cut the potatoes in slices 3mm thick (use a mandoline if you can). On a oven tray, spread a sheet of grease proof paper. Spread half the parmesan onto it evenly, then the potatoes making sure they overlap each others, then the other half of the parmesan, then a tea spoon of salt. Cook 30 min.

In a frying pan, cook the onions in a soup spoon of olive oil until they are caramelised. Add the mince beef, once it is cooked, add the tomatoes, paprika, a tea spoon of salt, parsley and pepper. Make sure it is all cooked. Put aside.

In another frying pan, cook the spinach in 2 soup spoons of olive oil, once cooked, add the crushed garlic and a tea spoon of salt. Put aside.

Spread the spinach mixture onto the sheet of potatoes, then spread onto the spinach the meat mixture. Then carefully roll the potatoes using the sheet of grease proof paper making sure no mixture escape on the sides.

Cook in the oven for 15 min.

Enjoy!



Tuesday the 15th of August is a bank holiday so all our agencies are shut. They are also shut on Monday the 14th.

Isabelle Want will be on holiday from the 23rd to the 25th included.

On Sunday the 16th of July, BH Assurances sponsored a golf competition on the Domaines Les Forges golf club in The Deux Sevres. A brilliant day with around 50 to 60 competitors and the occasion for me to meet some existing and hopefully new customers!

The golf association has a mix of French, British and Dutch members who all get on really well with each other and the ambience was really friendly and fun. If you live nearby, do come and join them (if you like golf of course!). <http://asforges.e-monsite.com>



LIVING IN FRANCE

LES FETES DE DAX AND BAYONNE

This is a massive party in the town of Dax and Bayonne. The party lasts 5 days and involves sporting events, cows chasing people, Coridas, foods, loads of drinks, fireworks and concerts (usually local bands and historical types of music from the region of Les Landes). During the 5 days, the towns usually host between 500 000 and 800 000 people.

The tradition is to wear White clothes with a red belt and scarf. This tradition comes from the San Fermin festival of Pampelona in Spain where pilgrims from the Landes region went and liked it so much they brought it back to France.

The parties involve Bandas singing and music in streets (while they drink of course), some food competitions, traditional dancing and exhibition of tradition sport from Les Landes and Basques regions. The towns are in a real party atmosphere.



In Bayonne for instance, you would see the World Championship Omelette making, made with chillies (piment d'Espelette of course). In Dax, there is a parade of people dressed as Romans.

This year, the Fête de Dax is the 11th to 15th of August. Bayonne was the 26th to 30th July.

Some Coridas are the same as in Spain and the bull is killed (not for me !) but some are more family orientated whereby no bull is killed and in fact more often the people inside the ring get injured trying to jump over the bull looking artistic or trying to stick ribbon on his head (and pay the price for it).

Here is the web site for Dax : <https://www.daxlaferia.fr/>
These parties are classed as UNESCO World Cultural Heritage. They historically started in the last century as the Yearly Foire (market), and gradually became a huge party where young and old get drunk over 5 days !

A truly French experience not to be missed !



AGENDA FOR AUGUST IN THE CHARENTE

15th: Bank holiday

27th: Rouillac Monthly big fair

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

WHAT HAPPENED IN FRANCE IN JULY 2023

In general, The house of the Maire of Hays Les Roses near Paris has been attacked by rioters. They ramed his gate with a car and set fire to the car so it would spread to the house. They then attacked his wife and children who tried to escape with firework rockets. His wife suffered a broken leg. The Maire was in his office during the attack.

A 24 years old firefighter has died trying to extinguish a fire started by rioters in an underground car park in Paris.

A 2 years old boy called Emile has disappeared while on holiday in his grand parents' house in the Alpes de Hautes Provences region.

In crime, a 57 years old farmer has been arrested in Néré in the Charente Maritime after he had damaged 2 houses with his tractor.

A fire truck specialised in fighting forest fires has been stolen in the Department of the Lozere.

In sport, Jonas Vingegaard has won the Tour de France.

The men under 20 years old Rugby team have won the World championship beating Ireland in the final.

And the men under 20 basketball team have won the European Championship beating Israel in the final.

Obituaries, Jane Birkin has died aged 76. She was very famous in France as a singer, actress and being the partner of famous singer songwriter Serge Gainsbourg.

PROFESSIONAL OF THE MONTH

MADELEINE WANT—CG PARTNERS MONEY TRANSFER

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Whether you are buying your first property or looking to send funds back to your home country after a property sale, GC Partners can help you find solutions to minimise your currency risk and achieve the best savings.

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You can ask to be contacted by registering on this link: <https://www.gcpartners.co/register/4391/ls>

You are also welcome to contact me if you have any questions on madelaine.want@gcpartners.co or call 0044 (0) 203 974 4736. You can find out more information about our company at www.gcpartners.co

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★★★★★

by Melanie

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Trustpilot

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 & USEFUL INFORMATIONS

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

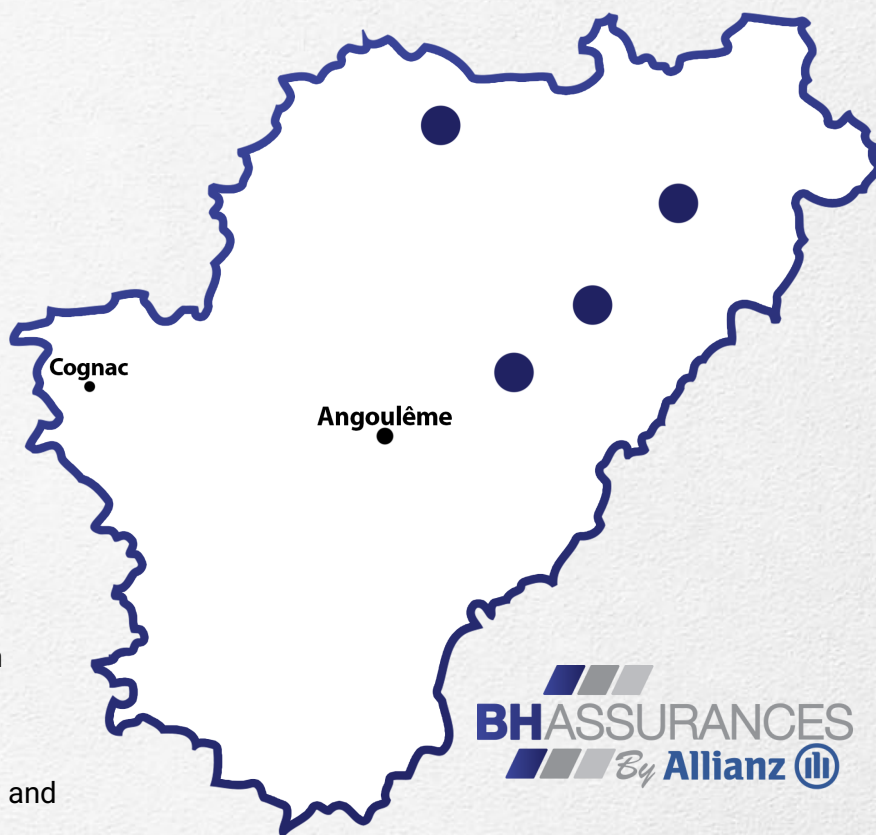
10 Bd du 8 mai 1945
16110 La Rochefoucauld
Tél: +33(0)5 45 63 54 31

102 Avenue de la République
16260 Chasseneuil sur Bonniere
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 Saturday: 9am to 12



Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonniere : chasseneuil-sur-bonniere@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

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

Facebook page: "BH Assurances "

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/ 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!

Why should you pay when you're not enjoying it?

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