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CESU : Cheque Emploi Service Universel

WHAT IS IT ?

CESU is basically a system which enables you to employ someone at home without having to do a pay slip and all the other paperwork that having an employee would entail. This system was introduced back in 1994 to stop the practice of employing people on the black, but also to facilitate people who work for different clients doing things such as ironing, gardening, cleaning, handy work, helping with homework, language teacher, etc. Those people doing those jobs would not particularly want to be self-employed and therefore prefer to be paid by CESU, so they have all the advantages of an employee (holidays, sickness cover, retirement plus no need to declare to URSSAF themselves, etc).

HOW DOES IT WORK ?

You create your account on the CESU web site: <https://www.cesu.urssaf.fr/info/accueil.html> . The employer and the employee both have to create an account on the CESU web site. You need your bank details and the social security number of your employee. If your employee does not have an account, he or she will receive a link to create one once you have entered his or her details when you created your account.

The salary you decide to pay your employee must follow a few rules: It must be at least equal to the legal minimum salary in France, including 10% for holiday, etc. All rules are on the web site.

Once you know their NET salary, you then must pay on top of that their “contributions sociales” which are like ‘stamps’ in the UK. For instance, you employ someone at home and decide on 10 euros per hour salary (includes the 10% for holidays), then you would have to pay your employee directly 10 euros and 8,42 euros to URSSAF for your employer contributions, so in total it will cost you 18,42 euros per hour. If you are over 70 years old, you get a 2-euro deduction so only 16,42 in total.

There is a simulator on the website so you enter the salary and it tells you how much the contributions are. Contributions are for health, unemployment, retirement, sickness, etc. Just like on a salary slip: there is the gross salary on the top of the page and, funnily enough, much less at the bottom, once all the contributions have been taken. My employer pays all the contributions and I get the Net salary.

You have to declare the salary that you have given to your employee every month (before the 5th of the following month) and the CESU web site (URSSAF which is the Union de recouvrement des cotisations de Sécurité sociale et d'allocations familiales so the organism which collect the contributions) take the money from your bank account. You have given your bank details when you created your account.

How do you pay the salary?: Up to you really. You pay your employee directly: cash, cheque, bank transfer or via the CESU web site using CESU + service and the employee gets paid by CESU.

TAX ADVANTAGES :

Automatically on your tax form 2042 that you have to fill in every year will already be entered the amount you have paid your employee plus contributions and you get a tax discount or tax credit of 50% of the amount to the limit of 12 000 euros per year so you can get a tax reduction of 6000 euros!

WHY USE CESU :

Well, you avoid the risk you would be taking if you employed someone on the black. If you get caught employing someone on the black, the sanction is up to 3 years in prison and up to 45 000 euros fine. Plus, if the person you employ is on the dole, he will lose his unemployment indemnity and any other financial help he or she gets from the French state. Furthermore, if the person you employ on the black has an accident while doing some work for you, CPAM (if they find out) can ask you to reimburse the medical costs and daily indemnity.

CESU or Self-employed :

Well, in my view, no difference really for the person who pays the work. Except, the self-employed person gives you an invoice (you need this to claim for your tax credit) and they are the one declaring their income to URSSAF, but if it is CESU you do the work by entering the wage every month on the site.

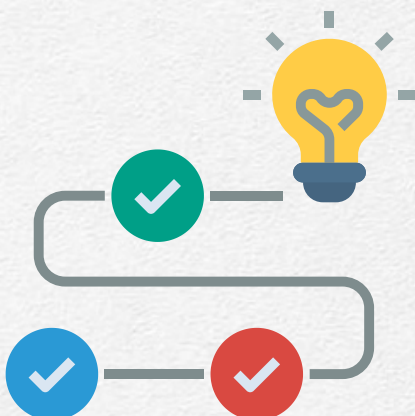
My aunt worked with CESU as a cleaner because she did not want to have to create an Auto entrepreneur account and have to deal with all the paperwork (also insurance, advertising, separate bank account, etc) and she has 6 different employers. But I know another cleaner who is self employed and also has many customers! No idea if one is better than the other. All depends on what you personally prefer.

INSURANCE :

Well, any damages caused by your employee at your house is not covered by your house insurance (just like damages you do yourself to your house or content), neither by your employee on their house insurance. So, if he or she breaks a vase by accident, nothing you can do. And it is illegal to pay them less to reimburse the damages. If you use a self-employed person however, they are obliged to have a professional liability insurance which covers any damage they cause to you.

CONCLUSION :

The site is easy to use, and it makes it all legal to get some help at home so why not try it. All you need is the social security number of the person you will employ. And if you pay a self-employed, make sure he is insured.





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ALLIANZ PER-I

This is an assurance vie created by Allianz to comply with the new law PACTE created by the government in 2021. This law relates to pensions in France and in order to encourage people to save themselves for their pension, they have come up with the “PERI: Plan Epargne Retraite Individuel”. Most British people will recognise it as pretty much the same as any pension plan in the UK.

WHO CAN INVEST IN IT :

Anybody who is a French resident between 18 and 62 years old. This product is mainly for people who want to put aside for their retirement.

HOW MUCH YOU CAN INVEST :

You can invest as little as 50€ per Month or/and as little as 600€ as alump sum. Note that you are capped by the French government on how much tax advantage you get. It is capped to 10% of your income. On your tax form, the maximum amount which gives you a discount is written on page 3.

It looks like this :

PLAFOND EPARGNE RETRAITE		
Le plafond disponible pour la déduction des cotisations versées en 2022, pour la déclaration des revenus à souscrire en 2023 est de :		
	Déclar. 1	Déclar. 2
Plafond total de 2020.....	16062	16062
Plafond non utilisé pour les revenus de 2019.....	3973	3973
Plafond non utilisé pour les revenus de 2020.....	+ 4052	+ 4052
Plafond non utilisé pour les revenus de 2021.....	+ 4114	+ 4114
Plafond calculé sur les revenus de 2021.....	+ 4114	+ 4114
Plafond pour les cotisations versées en 2022.....	= 16253	= 16253

If you have not put in any money in the previous year you can catch up as per above.



TAXE ADVANTAGES :

Well, this is the good thing! Putting money into it gives you a tax advantage. So, if you put 100€ per Month into it for instance which is 1 200€ per year and you declare 30 000€ income per year, then you will be only taxed on 30 000-1 200= 27 800€.

If you do not pay tax or do not want to have the tax advantage, you can choose to invest in your PERI without this tax-deductible option (see below why it is good).

Note that you have to invest the money before the 31st of December to have the tax advantage for the same year (meaning to be noted on your income tax form in May the following year which is for this year).

HOW YOU GET YOUR MONEY :

Once you are retired, you can choose to have your money in a lump sum, as partial withdrawals, as regular Monthly, Yearly withdrawals or as annuities (for you or for your spouse) or some as partial lump sum and some in annuities (rent until you die). Well pretty much as you wish. Note that you can access the money before you retire in exceptional circumstances such as buying your main residence or becoming disabled.

TAX WHEN YOU TAKE IT OUT :

If you had the tax advantage-tax deductible option when you put money in, then the money out is fully taxed (flat tax at 30% or added to the rest of your income and taxed accordingly which is best if you are below taxable income). If you did not choose the tax-deductible option, only the interest is taxed (just like an assurance vie investment).

INHERITANCE ADVANTAGE :

Just like an assurance vie, you name the beneficiaries when you set it up and they are entitled up to 152 500€ each if you die before 70 years or 30 500 if you die after (if the money is still in it).

HOW IT IS INVEST :

As you wish but at least 30% on shares/funds or bonds. You can also choose a fund specifically dated for your retirement. If you think you will retire in 2030 for instance, then you can choose a fund which will automatically be riskier now and gradually as you approach the date of 2030 will swap from riskier to more secure.

PERP or Madelin contract:

If you have a PERP or Madelin contract which is a bit of the same (except the exit is only as an annuity and no assurance vie advantage in regards to death duties), note that those contracts will be transformed into PERI automatically and also note that you will be able to transfer those contracts from your current company to another one! That is also part of the new law.

FEES :

Entry fee of 4.80% negotiable of course + 12€ admin fee!! And yearly management fees of 0.73%.

No fees for taking the money out.

French people are very attached to their pensions!! But we must face reality one day and realise that it will be down to the individual to save for their pension themselves. This is exactly why this investment has been created.

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.

FEUILLETÉ SOLEIL CAMEMBERT SAUSSICES

INGREDIENTS :

1 camembert cheese or Brie.

Well, must be round and soft inside when cooked.

-2 puff pastries

-1 chopped clove of garlic

-1/2 teaspoon of fresh chopped romarin

-1/2 teaspoon of chopped chives

-36 cocktail saussages

-1 egg yolk

-1 soup spoon of sesames seeds

-1 soup spoon of Pavot seeds



Preheat the oven at 200°C.

Cut the top of the cheese off and keep aside. Place the cheese in the middle of the first pastry. The pastry must be placed on some grease proof paper on an oven tray. Spread the garlic and herbs over the cheese and put the top of the cheese back on the cheese.

Put the second pastry on the top on the other pastry and push arouf the cheese (not on top of the cheese. It cresses a bit but won't be seen after cooking.

Cut 18 lanes all around the cheese so it looks like a sun so starting from the cheese toward the outside of the pastry. Place one of the saussages to the outside of the lane of the top pastry and roll towards the cheese and do the same all around the cheese. Then do exactly the same with the rest of the saussages with the pastry underneath.

Spread the egg yolk on the pastry and sprinkles the sesame and pavot seeds on top.

Cook for 30 to 40 minutes until golden brown.

Take it out of the oven, let it rest 5 minutes , then cut the pastry on top of the cheese and serve immediately.

The point here is to take one sausage and dip it in the cheese !!

A great party dish for Christmas or New year!



All our agencies will be shut on the 11th , 23rd ,25th, 30th of December and on the 1st of January.



AGENDA FOR DECEMBER IN THE CHARENTE

25th: Christmas day and bank holiday so all our agencies will be shut

27th: Rouillac Monthly big fair

1st of January: New year day so all our agencies will be shut as well.

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



NOEL AND NEW YEAR



Xmas in France is celebrated on Xmas eve and Xmas day. We don't have boxing day so as we are back at work on the 26th, we prefer to get drunk on Xmas eve!!

So, the big Xmas dinner is on the evening of the 24th and consists of seafood (oysters, prawns, etc..), Foie Gras, smoked salmon, a roast, cheeses and for desert the traditional "bûche de Noel" which is a desert in the form of a wood log.

It consists of cream or ice cream. Some families open their present at Midnight and some others on Xmas day. Some do both!! Yes, be aware that if you are invited to a French Xmas eve, you will be there all night and beyond! You won't start eating the first course before 9 or 10pm as aperitif takes a while.

But come hungry as it is a feast! Xmas day is spent recovering and visiting family members. You then spend all week finishing the leftover food!!

New Year is celebrated pretty much the same as in the UK, meaning on the 31st of December and you all wait for midnight with the TV on to wish each other "bonne année 2024".

Although we tend to do the same as Christmas eve so that means yes, another big meal with pretty much the same ingredients!! And loads of drinks.

Finally note that French people don't send out Christmas cards but New year's cards wishing each other a happy new year and especially good health for 2024 (bonne année et surtout bonne santé pour 2024).

When you see someone for the first time in 2024, you must wish them "une bonne année et bonne santé" (good year and good health)!! And kiss them (on the cheek!!).





In general, storm Ciaran has killed 3 people and injured 45. Wind speeds were measured at 207km/h. Lots of houses and cars have been damaged.

Storm Domingos has winds up to 150km/h (137 in Niort) killed an employee of Enedis who was working to repair a damage electricity line. 15 people got injured.

And a man has died in Fontclaireau (near Mansle 16230) drowning in the flood waters of the Charente. He lived in a mill and attempted some repairs with a friend when they both fell in the water.

After the warmest Month of October, the rain of November has brought many floods in France especially in the Nord Pas De Calais. More than 200 schools has been shut and 130 communes has been flooded with people having to evacuate their homes.

More than 150 000 people have marched in Paris against antisemitism. This march was attended by all political parties (including far right) apart from Far-left party (LFI). The LFI leader has refused to call Hamas a terrorist group. This march was called upon by the speaker of the 2 houses of parliament in face of the rise of antisemitic action (drawing of the David star on walls, stabbing of a Jewish lady, etc).



Youth farmer association in the Charente has turn upside down the signs of some of the communes (more than 400!) in protest against the accumulation of new regulations making their work harder.

Between the 18th of October and 12th of November, France has registered 215,4 min of rain, a record for a period of 26 days!

In crime, a 7-year-old child has been found in a bin bag over in Choisy-Le-Roi. He has been put in a coma. A 29-year-old man who was his babysitter has been arrested after presenting himself at the police station claiming to have murdered a child.

8 children aged between 11 and 16 years old have been arrested for chanting anti-Jews songs in the Paris subway on the 31st of October. The police identified them thanks to the filming of other commuters.

Joel Guerreau, French senator has been charged with spiking the drink of a longtime friend, a female MP, with Ecstasy in order to sexually assault her.

A 16 year old boy was stabbed to death at a village ball after a fight broke out (they tried to force entry to the village hall and crash the party. 9 people have been arrested as they were trying to escape to Spain.

In sport, The French under 17 years old football team is in the final of the world cup where they will play against Germany on Sunday the 2nd of December. Allez les bleus!

LESSSAC BOWLING CLUB

Looking for a little bit of gentle exercise, a year round hobby, new friends... a touch of competition perhaps.

The answer maybe short mat bowls. Played indoors all year round on up to six mats here at Lessac - just north of Confolens on the River Vienne.

A game of both skill and luck in proportions that make you admire the skill and laugh at outrageous luck. All played in good humour in the Lessac Gymnase sheltered from excess rain and scorching sun.

Play is Monday afternoons and Thursday mornings and occasionally other days if we are playing another club. The Club is English-speaking and multi-cultural.

A dip into Wikipedia or YouTube will provide some idea of the game. The only kit needed for a first visit is flat shoes – to avoid debris from outside on the playing surface. If you like the game then your biggest expense will be buying your own bowls - which virtually all members buy second-hand at modest cost.



First point of contact is
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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

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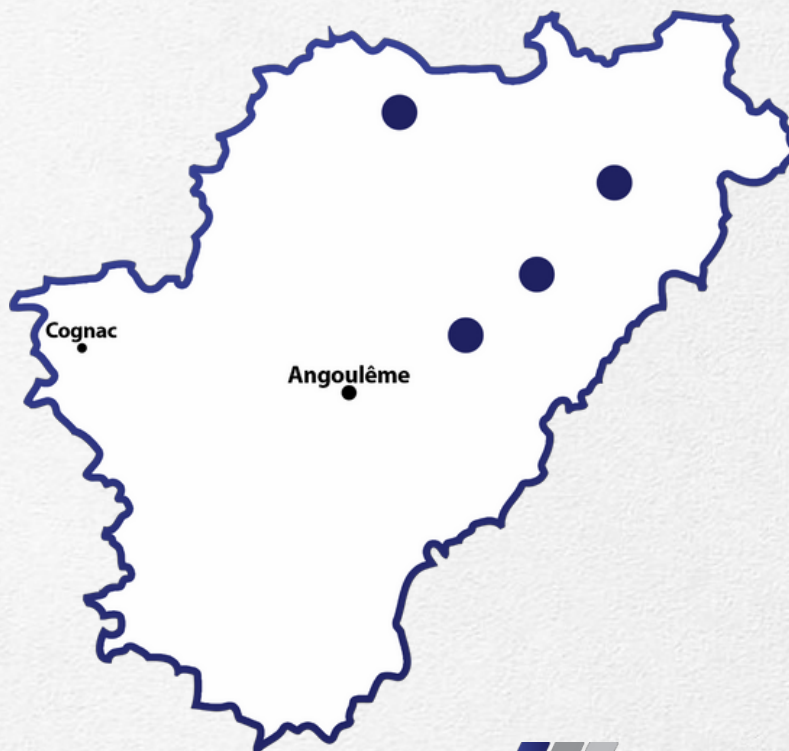
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All our offices are open :

Monday: 2 to 5.30pm

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

Saturday: 9am to 12



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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!