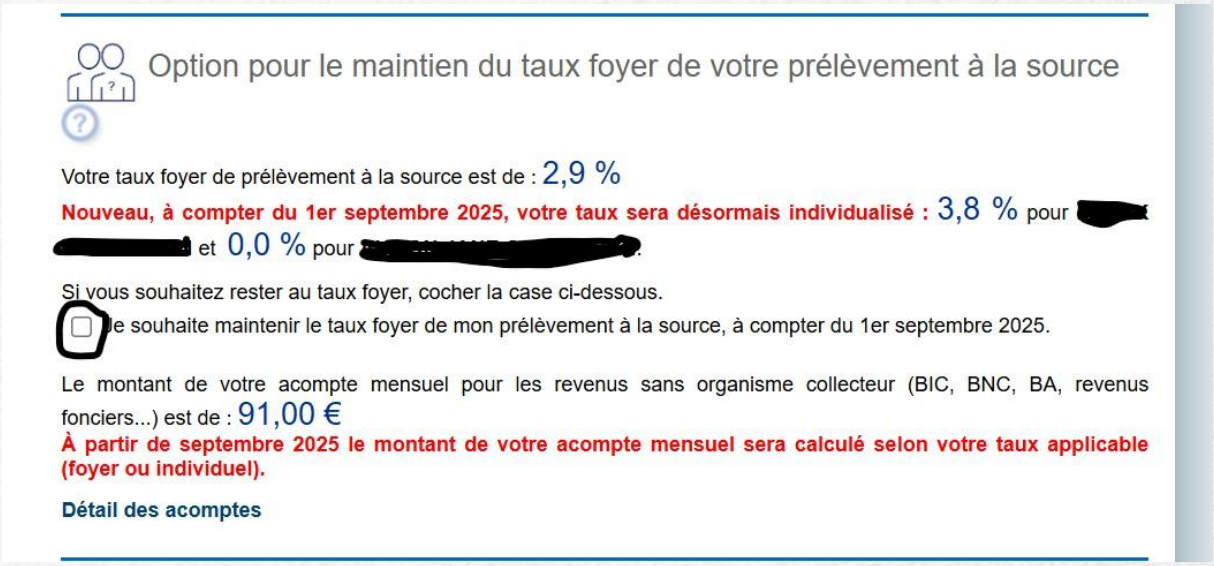
- Isabelle Want‘s article of the Month
- Product of the month
- What happened in France in May
- Living in France
- This Month’s recipe, Agenda for June & Agency news
- Professional of the month
- Some French vocabulary
- Useful information and contact details

ARTICLES OF THE MONTH

PRELEVEMENT A LA SOURCE : Taux individuel ou Taux Foyer

Some of you might have noticed (as per below) this new thing when you come to the last page of your income tax online asking you if you want to have your tax rate applied individually or as a couple. You need to tick the box I have surrounded if you want to keep the rate as a couple.



Option pour le maintien du taux foyer de votre prélèvement à la source

Votre taux foyer de prélèvement à la source est de : 2,9 %

Nouveau, à compter du 1er septembre 2025, votre taux sera désormais individualisé : 3,8 % pour [redacted] et 0,0 % pour [redacted].

Si vous souhaitez rester au taux foyer, cocher la case ci-dessous.

☐ Je souhaite maintenir le taux foyer de mon prélèvement à la source, à compter du 1er septembre 2025.

Le montant de votre acompte mensuel pour les revenus sans organisme collecteur (BIC, BNC, BA, revenus fonciers...) est de : 91,00 €

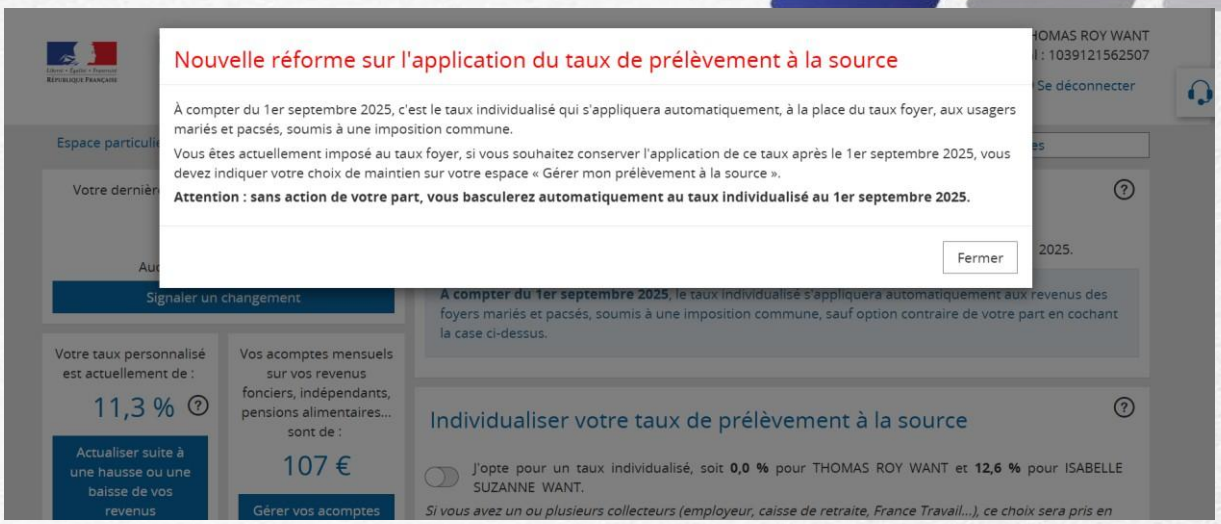
À partir de septembre 2025 le montant de votre acompte mensuel sera calculé selon votre taux applicable (foyer ou individuel).

Détail des acomptes

To be honest, unless you earn a salary in France, it should not apply to you but let me explain anyway: All of us have a “taux” which is our tax rate, the rate percentage at which we are being taxed. As you know in France, we are taxed as a couple (married or Pacsed only) or as a family structure with children (still living with you and under 25). A couple, with no children, both working and earning 55 080€ (Julia earns 3 500€ and Robert 1 600€) would pay 3 574€ of tax and their average tax rate would be 5,8%. They both have 5,8% of tax taken out of their salary every month so 93€ for Julia and 203€ for Robert. But some French people would prefer to have their finances separate and are not happy with it. Julia would pay a rate of 5,8% on a salary which is quite smaller than that of Robert. With this change, Julia can choose to have the rate individual to her situation and therefore would have a new tax rate of 0,4% so 6€ taken out of her wage every month as opposed to 93€ and Robert would have 8,3% tax rate so 290€ taken out at source. Which makes more sense as he earns more money than Julia so, should pay more tax than her.

So, from now on, your tax rate will be individualized unless you state otherwise. You can keep it as it is by going to your personal tax page as per below:

You click on “prelevement à la source » and choose « maintenir le taux foyer » if you want to keep it as it was as opposed to individualized. As most of you have the tax taken from your bank account as opposed to a French salary, it makes no differences to you!



Conclusion: I really do not think it matters much for people who have their finances together but I do understand why it is important if you still have separate accounts and earnings so up to you! And the way you handle your relationship with your half!

Oh and by the way, loads of people have asked me why those lines below are already filled in. Well, that is the tax you have already paid for the year for which you are filling in your income tax form:

PRODUCT OF THE MONTH

PRIVATE MEDICAL INSURANCE FOR VISA

We use two companies: April and Mondial Care and my lovely colleague Samantha has done an explanation on their differences.

Please note that the following information provided is for general guidance and may not be up to date. It is not intended to replace, or serve as substitute for, the terms and conditions provided by the respective insurance companies listed.

Cover is compatible with minimum requirements for a French long stay visa insurance, or, French carte de sejour.

	Mondial Care Schengen Travel Insurance	**April My Travel Cover**
Pricing per adult including taxes	From 475 euros	From 744 euros
Payment options	One off payment by card	One off payment by card or monthly direct debit from a Euro account
Minimum subscription	12 months	3 months
Delay before cover starts	Immediate once payment made, except for hospitalisation which has a 7 day delay before a claim can be made	Immediate as soon as direct debit established except if you are already abroad in which case a 15 days delay is applied before cover commences
Certificate of insurance provided	Immediate once payment made	Immediate once application accepted and direct debit organised
Conditions for cancellation	If visa refused full refund	If visa refused full refund If registered into French health system* If return to country of nationality*
Medical questions	None	Yes, as part of application
Cover for existing medical conditions	No	Subject to medical underwriting
General medical cover	In case of accident or emergency only	Accident, emergency and general day to day care
Hospitalisation		
Maximum per year per person	100,000€ or 30 000€	500,000€
Transport by ambulance	100% of actual cost	100% of actual cost
Hospital room and board	100% of actual cost	100% of actual cost

		Plus 50 euros per day for private room
Medical and surgery costs	100% of actual cost	100% of actual cost
Outpatient cover		
Consultations, treatments and procedures carried out by general practitioners or specialists	100% of actual cost	100% of actual cost
Lab tests, exams, x rays, pharmacy	100% of actual cost	100% of actual cost
Other treatment		
Dental care	Emergency only up to 150€ per person per year	Emergency only up to 800€ per person per year
Glasses and hearing aids	None	As a result of an accident up to 300€ per person per year
Maternity	None	Only payable on a travel visa after a 10 month waiting period. 7500€ or for a c-section 15,000€
Repatriation costs		
Medical transport and medical repatriation	100% of actual cost	100% of actual cost
Repatriation of the body or ashes in case of death	100% of actual cost	100% of actual cost
Coffin costs	None	2000€
Personal Liability		
Personal and public liability	Up to 1,500,000€	Up to 4,500,000€
Other cover		
Personal accident	None	Up to 10,000€ for death following an accident Up to 40,000€ for disability following an accident, depending on the extent of disability
Personal effects loss	None	Up to 1800€

**One month's notice may be applied and you must provide proof*

Note that in some cases an excess (deductible) may be applied

Example:

Mr and Mrs Smith a British couple aged 55 years old would pay 950€ for a joint 12 month contract with Mondial Care (100,000€ cover), or, 4,848€ for a joint 12 month contract with APRIL.

Conclusion: April is more expensive but can be cancelled once you are in the French health system. If you have an S1, you should only need it for 3 months anyway.

AGENDA FOR JUNE IN THE CHARENTE

9th: Bank holiday
27th: Rouillac market

Various free music festivals for the fête de la musique (music day festival)will be held around the Poitou Charente all around the 21st June. Look at Poitiers, La Rochelle, Royan, Angouleme for the bigger events, but even Ruffec hosts a smaller event with food and festivities.

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

AGENCY NEWS

All our agencies are shut on the 9th of June as it is a bank holiday – 'Lundi de Pentecote'.

RECIPE OF THE MONTH

Strawberry tart with mascarpone cream

Ingredients for the pastry:
-125g of butter
-60g of almond powder
-1 egg
-60g of caster sugar
-250g of flour
-1/2 of lemon zest

Ingredients for the cream:
-2 gelatine sheets
-3cl of crème fraiche
-65 of sugar
-250g of mascarpone

And 400g of strawberries

Put all the ingredients for the pastry in a robot and mix until you get a bowl or mix by hand until you get a pastry bowl adding the flour last. Cover it in clean film and let it rest for 2 hours minimum in the fridge (or overnight if you have time or are very well prepared, unlike me!)
Spread the pastry until about é to 3 mm and put it in your tart plate. Make some holes at the base with a fork and let it rest again in the fridge for 1 hour in the fridge. Then precook it for 15 min at 180°C (making sure you put grease proof paper and some beans or rice on the base to stop it rising). Then another 5 minutes with the base uncovered.

Put the gelatine sheets in cold water for 10 minutes. Bring the cream and the sugar to a boil, let it cool 1 minute, then add the gelatine. Let it get cooler then add the mascarpone. Spread the mixture in the tart and let it cool off in the fridge for 20 minutes.
Cut your strawberries in half and spread them over the cream. Enjoy!

WHAT HAPPENED IN FRANCE IN MAY 2025

In general news, A Russian journalist called Ekaterina Barabach has escaped Russia with the help of a Sans Frontiere reporter (an organization for journalist freedom and rights). She risked 10 years in jail for criticising the war in Ukraine

The body of a female jogger who disappeared in Vivonne (Vienne) in April has been discovered by a walker. The cause of death has not yet been established.

3 builders have died crushed by a collapsing wall in the Côte d'Or department.

A storm has hit the South West of France in particular near Toulouse and in the Var department where 3 people died (elderly people surprised by the flash flooding). 255 mm of rain fell in one hour. The TGV line Paris-Toulouse has been shut for one week due to repairs necessary after the flash floods which took part of the railway!

Taxi drivers went on strike and blocked roads around big towns like Paris and Lyon to protest against a reform for transporting patients.

In politics (and crime), 2 MPs : Christine Engrand (Pas-de-Calais, ex-Rassemblement national) and Andy Kerbrat (Loire-Atlantique, La France insoumise, LFI) have been excluded from parliament for 2 weeks for illicit use of the money allocated to them to cover their cost for being MPs.

In crime, A prisoner has been released by mistake in Bordeaux (his name was close to the one who should have been released!) and the police is now searching for him!

The father of a successful cryptocurrency owner has been liberated by police after being kidnaped and had his little finger cut off (a ransom was demanded). 5 people have been arrested.

Gerard Depardieu has been condemned to an 18-month suspended prison sentence for sexual assault on 2 women.

A fight involving more than 20 people occurred in the tribunal of Bordeaux between 2 rival gangs.

A fireman has been seriously injured after trying to stop a car rodeo driving in Evian. A man has been arrested and charged with attempted murder (he ran him over with his car).

In sport,
Holders PSG cruised to a 3-0 win over Stade de Reims in the Coupe de France final. PSG also won the European Champions league against Inter Milan beating them 5-0, a record. It has been a long wait for a French football club as the only one who previously won it was Olympic Marseille in 1993!

Bordeaux Begles bulldozed Northampton at Cardiff to win the first Champions League Rugby Cup Final 28-20 in a tense, and at times, chaotic game.

LIVING IN FRANCE

EMERGENCY KIT

The French governement has decided to prepare us for major castastrophy! Or for war (although they do not mention it in their brochure) by encouraging us to put together an emergency bag to keep at home.

This kit is in case you have to evacuate your house due to flooding, fire, electricity cut, earthquake or war!

So, basically, it is an emergency bag (quite big to fit all of that) ready in case we need it and do not have time to put one together, so the bag should be kept in an accessible place, not in an attic or a place where you can't grab it quickly if you need to evacuate your house in a hurry. The bag should contain water, tinned food, warm clothes, your medecines, first aid kit, a radio which works with batteries (not internet), a flash light, reading glasses (if you need them), phone charger, photocopies of your ID and essential documents, a swiss knife or cutlery which helps you open the tins, doubles of your house and car keys, some cash and finally some games to keep you occupied! Especially if you have children!

You need to check the content of the bag once a year (sell by dates on foods and medecines).

And it is aimed to help you survive the first 72 hours which I guess is how long it took the French authorities to reach the island of Mayotte when it was hit by a Cyclone in 2024.

Although we are not in Mayotte, we have seen people unprepared when they had to evacuate their house in a hurry following floods so you never know! And our area is sometimes hit by earthquakes, nont like california or Japan… well not so far! So fingers cross we will never need it.

PROFESSIONAL OF THE MONTH

Charente Limousine Exchange

Founded in 2003 The CLE are a group of enthusiastic members who now reside or intend to reside in France. They form a valuable resource for the exchange of information, ideas and experiences. Not only do they have the collective experience of many years living in the country but they also work with key organisations and local authorities to protect members interests - particularly when government proposals threaten to impact on the well –being of expatriate citizens

Based in South West France, our members are spread across the Charente, Deux-Sevres, Vienne and Haute Vienne regions.

CLE organise many social activities. Regular trips, exploring the region are very popular. Monthly lunches, quizzes and (usually) friendly boules games bring members together for some light hearted fun and games. Forums on French tax and other relevant issues provide crucial membership support during the year

Your whole household is welcome to join for a first-year fee of just 25 Euros (Annual renewal 20 Euros)

Visit the website for more information **www.cle-france.com** or email us at contact@cle-france.com for a brochure

President: Marilyn Reynolds

Email: contact@cle-france.com

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 Domage electrique	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

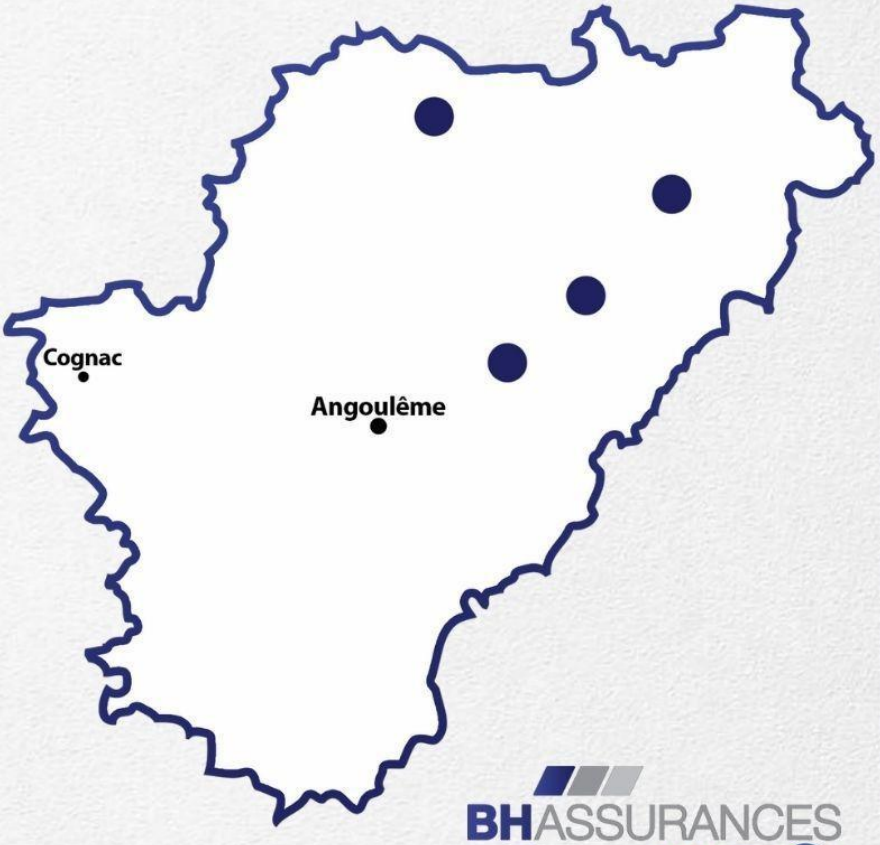
CONTACT DETAILS & USEFUL INFORMATIONS

11 rue General Leclerc
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

100 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



Ruffec and La Rochefoucauld 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:
Tuesday to Friday: 9 to 12am
and 1 to 6 pm
Saturday: 9am to 12

Chasseneuil is open:
Monday : 1.30pm to 5.30pm
Tuesday Wednesday and Friday:
9am to 1pm and 1.30 to 6 pm
Thursday : closed.
Saturday (1st and 3rd of the
month) : 9am to 12am

Email Ruffec: ruffec@allianz.fr
Email Chasseneuil sur Bonnieure : chasseneuil-sur-bonnieure@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 : 0800103105
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!

The details provided are not contractually binding, and the terms and conditions of sale may change at any time.

N° Orias : 16005974 / 20008057 / 20008060