

Hopes are high that the worst of the pandemic is in the past

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EPN

Reasons to be cheerful

During the past stranger-than-strange year, we've all made a point of looking for the positives – and life in sunny rural south-west France just keeps on giving, says **Julie Savill**

Right now, instead of being in my busy, buzzy office in Lot-et-Garonne with the rest of the team, I am at home, in my dining room looking at my screen but sneaking a peek at all the small birds jostling for position on the feeders in the crape myrtle tree. There are sparrows, blue tits, coal tits, great tits and, my favourites, the nuthatches with their on-point eyeliner. Oh, and the odd sprint-past by one of the red squirrels that needs to check the quality of the bird treats. We are (at the time of writing)

inching towards the end of the second lockdown in France.

The first was a real culture shock. As with everywhere affected by a lockdown, everything came to a grinding halt including the estate agency I work with. For a few days all was quiet, with no-one on the roads, no calls to the company and very few email enquiries. Then, as quickly as they had stopped, the property enquiries started again. Big time. It seems that if your heart belongs to France, nothing is going to get in the way of that bolthole dream.

NATURE AND NURTURE

The weather was kind to us in the first lockdown. Late March and April delivered the most glorious spring I can remember here in Lot-et-Garonne. It's always a magical season as the French countryside comes back to life. As a rule, we expect the garden and our surroundings to start putting on their finery a good month to six weeks ahead of our old home in Essex. This flying start meant that we could make the most of every tea break and our forcibly shortened work days (all visits to properties were

strictly forbidden) by rushing outside to see what had grown a millimetre or what we could prune back, tie in or simply sit and admire. Never had our gardens looked so good.

Certain outings were permitted and each trip required a document (*attestation de déplacement dérogatoire*) showing our name, address, reason for and time of leaving home. We could go to the supermarket to buy essentials (only one person from a household at a time), attend essential medical visits (most were cancelled or moved



Mirambeau, Charente-Maritime: Renovated to a high standard, this fabulous nine-bed property in a quiet hamlet is set in gardens of over 3,000m² and offers a four-bed main house, a two-bed gîte, a three-bed gîte, a stunning swimming pool and an outbuilding.



Piégut-Pluviers, Dordogne: Fantastic 18th-century stone house in a peaceful hamlet, only a short drive from the bustling village of Piégut-Pluviers; offering a six-bed main house, one-bed gîte, a large pool, several outbuildings and beautifully established gardens.



Puymirol, Lot-et-Garonne: Charming house set in 2,300m² of garden, boasting three bedrooms, lots of character features, a large attic space ripe for conversion, a wine cellar and a garage/workshop area, all within walking distance of amenities.



Villeréal, Lot-et-Garonne: Magnificent property with a four-bed main house, a one-bed gîte, a large barn ripe for conversion, a swimming pool, a hot tub and fantastically manicured lawns, located only 10 minutes from a lively village.

to video calls) or go to care for vulnerable people and family.

For one hour a day and within one kilometre of home, we could go out to exercise. *Gendarmes* did spot checks on busy roads and roundabouts to query your reasons for being on the road.

WORK-LIFE BALANCE

At first it felt overwhelmingly 'big brother' and, leaving the house, we felt as if a spotlight was beaming directly at us. It took a couple of weeks to get used to it; then the idea that working from home might be

the way forward beyond the pandemic took hold.

As it happens, I don't think working from home is the long-term solution for everyone. If you live in the French countryside it's rather nice to have the opportunity to go out and mix with people. Work can become inextricably linked with your social life. I can see that a balance might be found in which a couple of days at home and a couple of days in the office provide the perfect mix. Volunteering for a charity or as a dog-walker at a refuge would serve the same purpose.

PENT-UP PROPERTY

In mid-May the lockdown started to ease and by June it felt (almost) back to normal. Yes, we still had masks, hand gel and social distancing, but some of us went back to work in the office, and shops and restaurants started to open.

In July, the pent-up demand for property was released in a flood. From short days, we went to super-long days just to keep up with the demand. French, Belgian, British and Dutch clients poured into our part of south-west France on property-hunting trips and

then came to relax for their summer holidays.

Local villages did their best to maintain some sort of normality with strictly governed events. Our village has a *marché gourmand* every Friday night through July and August. Local food producers line the central square with their stalls and you graze your way around, buying a starter here, a main course there before sitting at a long table to eat and listen to a band or a DJ. This year, there was disinfectant at the village entrances, tables were split up

LOCATION



€236,600

Oradour-Fanais, Charente: Brimming with character, a stone house in a quiet and peaceful setting with three bedrooms, set in just under 2ha of land with lovely views over the surrounding fields.



€265,000

Mainsat, Creuse: Superb cottage among rolling hills and boasting three bedrooms, a gîte, above-ground pool, vegetable garden, summer kitchen, bar, terrace with pizza oven and panoramic views.



€190,000

Brossac, Charente: Beautiful stone cottage located only a stone's throw from this sought-after village; offering three bedrooms, a large 3,137m² garden, a pretty terrace and an outbuilding.



€470,000

Bourg-de-Visa, Tarn-et-Garonne: Gorgeous stone country house and barn guest cottage offering a total of nine bedrooms, all set in a hectare of land with swimming pool a few minutes from the village.

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and your 'bubble' had a place to itself. Masks were worn unless you were seated, and there was music but no dancing. The organisation was impressive, as was the compliance.

HOPEFUL HORIZON

The second wave came in October and once again we found ourselves working from home although, this time, the rules were less strict. We could go to work under certain conditions; we could go shopping as a couple; we could attend legal or administrative meetings and we could collect our children from school.

All in all, I can say that I have felt blessed to be in this region during 2020. Never have I appreciated the space, the low population density, the clean air and the gentle climate of south-west France quite so much as during the pandemic.

As I write this, we are easing out of lockdown a step at a time and a new curfew will shortly be in place. We'll need to be home between 9pm and 7am. It remains to be seen if there will be a third or fourth wave but, with vaccinations on the horizon, hope remains high that the worst is behind us.

The property market is pretty much back to normal and non-essential shops will open in two weeks. At the same time, the daily limits for exercise are increased to three hours per day. I am seriously hoping, however, that this is not 'obligatoire'! ■

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WHY LOCKDOWN LIFE IS BETTER IN RURAL FRANCE

- In rural France you are likely to have a decent-sized garden, giving you a small sense of freedom even in these bizarre times. City dwellers have had a harder time with less opportunity to be outside.
 - With no near neighbours, many country properties are little sanctuaries where you can please yourself and forget for a while what has been happening beyond the garden gate.
 - The rates of infection (and worse) have been extremely low in the countryside and small villages.
 - The rules have been clearly delivered by the government
- and, on the whole, adhered to in full.
- There has been next to no panic buying. At the peak of the first pandemic our local supermarket simply asked that we limit ourselves to three bags of flour or pasta per trip and there was always plenty of stock.
 - Compared to my old UK city life, people here always have time to stop, chat and check in. During the pandemic this seems to be even more apparent. It's hard to get round our regular walk without a handful of pauses in the street to say hello and check on how our 'neighbours' are doing.

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carefully - how successful are they? What could you do slightly differently?

Study the immediate area around your home too: is it a tourist zone, are there any long-distance cycling routes passing through; are there many families with children and schools nearby; do many people have pets; does the village need a little bit of activity? Think creatively and before you know it, you could be starting a childcare business, a doggy day care, a bike café or an art gallery with workshops for the village.

You will have to choose which type of company you run. Either you work alone, within an *entreprise individuelle*, or you have an incorporated business with partners. I'm going to focus on the *entreprise individuelle* as it is the simplest regime for starting a business.

START SMALL, DREAM BIG

As an independent working alone, you can choose two forms of company and therefore two tax *régimes*. You can opt for a *micro-entreprise* (also known as *auto-entrepreneur*), in which case you will pay a flat tax rate - the rate being based on the nature of your activity - on the income you earn. With the *micro-entreprise*, you are not liable to pay VAT (so neither are your clients) and you pay as you earn but therefore cannot claim back VAT or expenses.

Or you can opt for an *entreprise au réel* where you will pay higher taxes but on



This 'tabac' and apartment in the centre of St-Gilles, Gard, is on the market for €369,000 (leggetfrance.com)

profits alone, so after claiming back VAT and deducting expenses. This is good if you have many running costs or need to buy materials, for example. However, if you don't earn anything, you still have to pay a minimum of taxes. With a *micro-entreprise*, if you earn zero, you pay zero.

"The *micro-entreprise* is ideal for starting out," explains Valérie Aston of Start Business in France. "It's easy to manage, you don't need an accountant and if you have a month without income, you don't have to worry about taxes."

Start Business in France has been helping English-speaking expats with their business in France for 11 years now.

Headed by Valérie, a bilingual business advisor, it can help entrepreneurial expats with planning, creating, registering and running their first business in France.

"Many of my clients make the mistake of wanting to immediately start with a fully fledged *entreprise au réel*. But it's better to start small and go up, rather than having to go down a level, which is a very complicated and costly process in France. There's nothing wrong with starting with a *micro-entreprise* and, after the first year, upgrading."

Valérie recommends talking to an accountant who can look at your business and finance plan and tell you which option

BREXIT BRIEFING

One point to be aware of is the regulations for obtaining the *Licence IV*, which allows you to serve alcohol in your café or bar. Currently, only EU nationals are allowed to hold the licence so we still have to await confirmation on what the rules will be after Brexit.

"Brexit and Covid have created the perfect storm and people have been panicking unfortunately," says Dannelle Taylor-Nizoux, founder of expat assistance organisation Renestance. "But as long as you get your residency, you can always register your business after."

"One scenario is that British nationals may have to obtain a business visa, like their North American counterparts," explains Valérie Aston. In which case, the visa will have to be obtained before you move. "Non-EU nationals have bought and continue to buy properties in France and many have their business there too so this should not be a problem."

On the market

FIND MORE PROPERTIES ON FRANCEPROPERTYSHOP.COM



€424,000, Dordogne:
Established town centre 'maison d'hôtes' and tearoom business close to popular Brantôme (beauxvillages.com)



€107,500, Hautes-Pyrénées:
A three-bed townhouse with apartments to renovate, garage and commercial premises (compass-immo.com)



€367,930, Haute-Savoie:
Well established ski hire shop business located just 100m from the ski lift in Les Contamines (leggetfrance.com)