# FRENCH CONNECTIONS H-C-B

Moving to France Made Easy

Richard explained all the options for setting up my new business in France and narrowed it down to the one that would be the easiest and most cost-effective for me to manage. I would thoroughly recommend this service. Christine G

### Welcome to French Connections HCB

We are a highly experienced team of French and English bilingual relocation specialists who have lived and worked in many other countries but are proud to call France home. It's our love of living here that makes us want to help other people who are looking for a better lifestyle and happier work-life balance.

Whether you want to give your young family the best start or simply enjoy your retirement in a country where quality of life is high on the agenda, we are here to help.



## How our story began

French Connections HCB was born out of a friendship between two young rugby players playing alongside each other on the rugby fields of South-West France.

12 years later, after travelling the world in successful business careers, they established **French Connections HCB** with the purpose of using their combined local and global experience to assist English-speakers in moving to France.

The company has grown a lot since then, but the rugby network continues to be a significant part of our story. Lifelong friendships were formed on those muddy fields and, as each of the players furthered their career in different directions, they have remained steadfastly loyal to each other. That's why our founder, Richard Hammond, can pick up the phone and talk directly to the local bank manager or insurer on behalf of French Connections clients, cutting through a lot of red tape. We also work closely with the one of the biggest accountancy firms in France (whose manager also played rugby) and work with the same law firm that has accompanied Richard's family for generations.

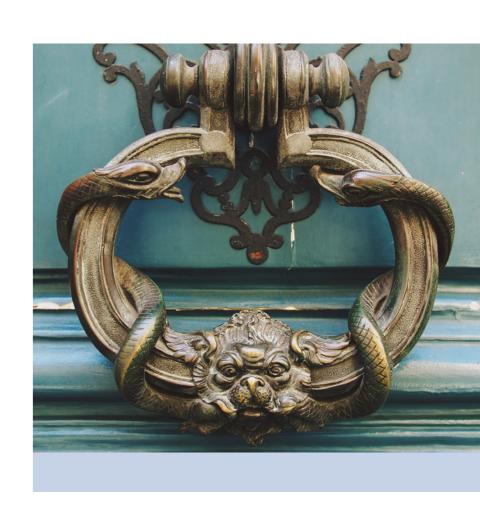
The advantage to our clients is immense, giving you the very best access and advice.

The service we have received from French Connection HCB has been genuinely outstanding. Jane W

### Moving to France

It can seem a daunting task to set up your life in another country, so we've put together a handy checklist. Some are things you need to start organising before you arrive, while others can wait until you get here. The good news is that they are all included in our signature Moving To France Full Service Package.





- Expert help with your first tax return to establish fiscal presence

### The full-service package includes:

- French visa application
- Visa validation when you arrive in France
- Healthcare registration after 3 months
- Tax code creation
- Driving licence exchange
- Submission of your residency application
- Ongoing everyday VIP support such as opening a French bank account, making appointments, connecting utilities and much more.

### **Visa Application**

Any move to France begins with applying for a visa, which sounds easy enough but there are many different visas to choose from and it's important to get it right.

Advance planning is another important consideration. To allow the French authorities time to process your visa application and request extra documents if necessary, we recommend that you apply three months before you intend to arrive in France (that is the maximum amount of time that you are allowed to apply in advance). It is also worth noting that visa processing can take longer during traditional French holiday periods, notably summer, Christmas and New Year.

### What do we do to help?

We advise you on the visa type best suited to your situation, guide you through the list of required documents and provide you with an indicative timeline. We then make sure your application is correctly filled in, submit it on your behalf and update you regularly on its status.

We also notify you of the time and date of your obligatory appointment at the Consulate and talk you through that process.

For most long stay (I year) visas, you will be asked to provide proof of health insurance that covers you for the entire period, starting from the day you arrive in France. Your insurance needs to meet certain requirements and must cover day to day treatment, emergency treatment and pre-existing conditions. For 1 year applications, an S1 form from the UK or any EU country of provenance can be used instead. For 6 month visa applications, a valid GHIC or EHIC card is acceptable. If you have neither of those, we can put you in touch with our insurance partner, Fab French Insurance, for a fast and competitive online quote.

Best of all, we provide a 100% free re-application guarantee if your first attempt is unsuccessful, no matter the reason.





## Residency

When you have been in France for more than 6 months on a long term visa, you are eligible to apply for residency.

### How do we help?

Our Residency Application service takes care of your application from start to finish and provides you with regular updates along the way.

Firstly, our relocation specialist will discuss your current status with you to make sure that you meet all the requirements before you start your application.

We then help you to compile the documents required by the French administration. They typically include your passport, proof of French residency such as a recent utility bill that is less than three months old, a copy of your Private Health Insurance and/or Social Security Number and proof that you have sufficient funds to support yourself.

We then submit your application online and track its progress.

Once your dossier has been accepted, you will be invited to an appointment at your local Prefecture, where you will be digitally fingerprinted and asked to provide 3 passportstyle I.D photos, plus any additional information that they need.

You will receive your Carte de Séjour a couple of weeks later.

If we are unable to obtain a residency card for you, even for reasons outside our control, we offer a 100% free re-application guarantee.





French Connections H-C-B made the change of registration from UK to France really easy, took away the hassle and stress of trying to figure out what has to be done. Thanks especially to Laurie for getting it done so quickly and keeping me informed. We're now using the company for our other French admin needs as well. Jeremy L

## Tax Return

The full package includes completing and lodging your first tax return and applying for your tax number and relevant codes as required.

In addition to what's included in the package, our trusted financial partners can also offer tailored advice to suit your needs, helping with anything from cross-border taxation and inheritance planning to tax-effective investments.



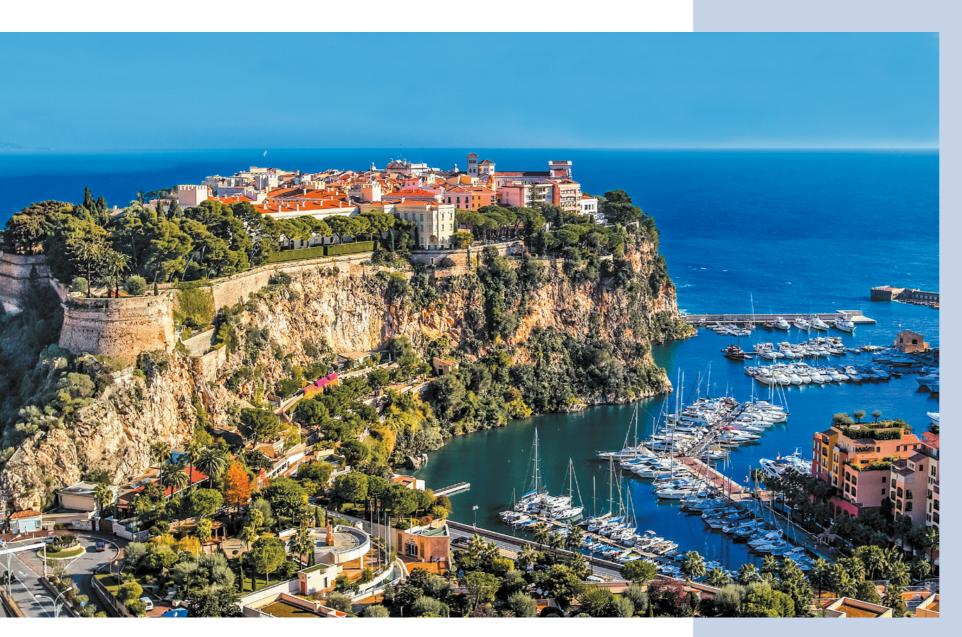


### Healthcare

Social security and the carte Vitale are top of the worry list for many people when they move to France, and there is a lot of confusion around eligibility and how the system works. Applying for healthcare is included in our full service package, so you can relax as we navigate each of the required steps on your behalf.

Our healthcare application service includes gathering together the necessary information and sending all the relevant documents to the CPAM, securing your social security number, obtaining a carte Vitale and creating your online Ameli account.

If your application is unsuccessful, we guarantee to re-submit on your behalf.





### Good to know:

- number and a carte Vitale.
- healthcare expenses.

1. If you have lived permanently in France for more than 3 consecutive months, you are entitled to apply for a social security number and a carte Vitale.

2. If you have set up a micro-entreprise, you may have received a Health Insurance number. But even though it sounds promising, this number doesn't entitle you to reimbursement of medical expenses. The only way to do that is to apply for a permanent social security

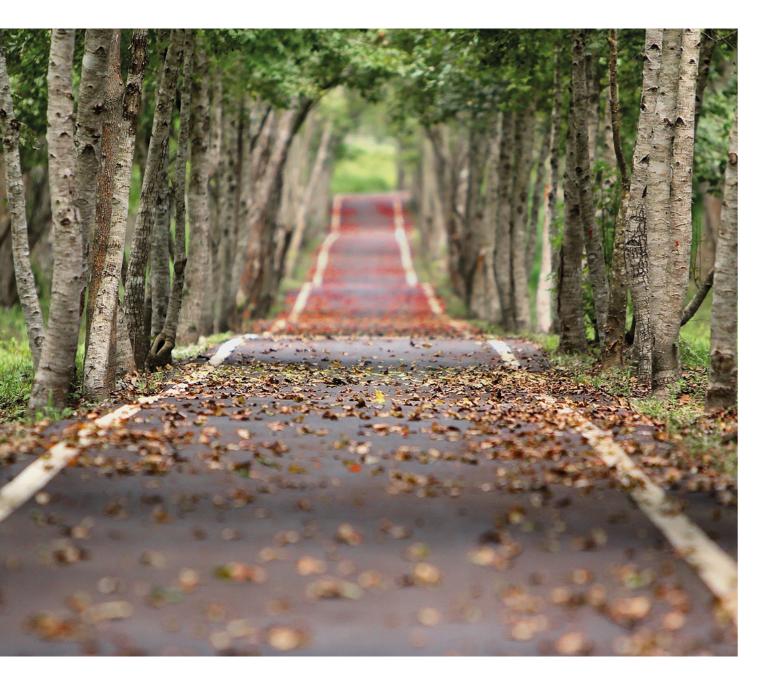
3. An S1 form does not count as social security cover in France. You still need to contact your CPAM (Caisse Primaire d'Assurance Maladie) to obtain a social security number and carte Vitale to be reimbursed for

4. You cannot be linked to your spouse's social security number or Carte Vitale. Each person needs their own but don't worry, we'll do it for you.

### Vehicle Registration

There are some very solid financial reasons for bringing your own car with you when you move to France. For a start, foreign cars are considerably more expensive to buy over here than in the UK, US or Dubai. The foreign spec is often higher too, with more sporty options. However, European administration doesn't make it easy and that's where we come in.

With hundreds of foreign vehicles already successfully registered in France, our dedicated Admin team can handle the entire registration process for you, from classic cars and motorbikes to the very latest models.





From start to finish, the process usually takes between one and three months.

We'll forward confirmation to you that your registration application has been lodged. You will need to send this to your French insurance company so that you are road legal while you wait for your new French number plate. You'll receive your new registration certificate (Carte Grise) by post. You can now exchange your existing number plate for a French one at any garage, and we will advise you on de-registering your vehicle from its country of origin to complete the process.

If you prefer to rent or buy in France, we can source a new or pre-loved vehicle to your specifications and have it delivered to you anywhere in France.









### Property Consultancy

In addition to the services included in the Moving To France Full Package, we also offer a house hunting service for clients wishing to purchase or rent a home.

We have access to an unlimited number of vendors, locations and prices. Not only can we help you search for properties that match your criteria, but we can also assist you with the important first step of your purchase in navigating contracts, condition reports and financing arrangements, all of which must be done in French.

It's one thing combing through French property websites from a distance, and quite another being here on the ground and first to hear about new properties arriving on the market.

That's what makes French Connections HCB the perfect partner when you are looking for your dream home.

We can also advise on negotiations to help you secure your future home in France for a significantly lower price and put you in touch with known and trusted Notaires who have represented our founder Richard's family for the past 35 years.

### **Building and Renovations**

Whether you opt for a Château in the country or a modest townhouse, our experienced construction team can provide an all-inclusive building and renovations service as well as 3D design planning, interior decoration and product sourcing.

If you need a rental property while your own home is being renovated or to secure your French visa, we can help with that too.









## VIP Monthly Subscription Service

The VIP Service is available if you purchase the full Moving to France Package. It's an on-demand service that allows you to ask for help as often as you wish for a period of 6 months. A member of our Admin team will help with time-consuming everyday issues quickly and efficiently.





To give you an idea of how useful it is, here are some of the tasks that VIP clients have requested help with:

Making appointments with a doctor, dentist, tax office, hairdresser, optician, hearing centre, mani-pedi, beautician, vet, dog groomer, car garage for a Contrôle Technique, calls to an 0800 number which can only be made from a French phone.

Health related tasks include filling in reimbursement forms, booking medical appointments, helping with Ameli accounts.

Composing official letters in French such as a Lettre Recommandée avec Avis de Reception, letter of complaint, dispute of a road traffic offence, querying an incorrect bill, letters to your bank, insurance claims, warranty set up and claims and communication with schools.





### Meet some of the team

Depending on what you need help with, you'll meet one or more of our friendly team on a phone call, a video chat or in person.

Here's a little bit about each of us, just so you can put a face to the name.



**Richard** has his own portfolio of businesses and properties in France and has assisted many families in settling here, both in terms of setting up businesses and buying or renting houses. Richard was born and grew up in the Gers and knows the processes inside out. His own personal experience is a great plus when it comes to helping you navigate administrative complexities or negotiate with estate agents. Richard has also built a strong team of trusted partners around him, including builders, renovation experts, pool companies, quantity surveyors, notaries, bank managers and insurance brokers. That means he can offer the very best and most competitive services to all French Connections HCB clients.



**Ruan**. Born in the Gers to British parents, Ryan is naturally bilingual and graduated in International Business at the University of Tarbes. He has been part of French Connections from the start. Ryan specialises in new business marketing, helping clients with website designs, social media strategy and digital marketing. Having worked both sides of the Channel, he understands from a first-hand perspective the cultural and administrative differences between the UK and France. If you are thinking of creating your own business here in France, his help is invaluable.



Juliette grew up in Bordeaux and was inspired by its architecture so she's a natural fit to lead our property research team. She will be your eyes and ears on the ground and will focus all her skills in finding your perfect home. She will line up appointments and can accompany you via video link if required. A talented painter and graphic artist, Juliette can also see beyond the existing structure of a building towards the possibilities it holds and will 're-work' free of charge any one room in the property you buy.



**Annabelle** is the newest member of our admin team. Born and living in the Gers region of France, she graduated with a degree in Business and went on to earn a professional trading licence in French food and wine in Bordeaux. After 7 years honing her administrative skills, she joined the French Connections HCB family because she felt at home with the dynamic way the team works together to solve problems for clients all over the world. Widely travelled in the UK and US, Annabelle has had plenty of opportunity to perfect her English, which is greatly appreciated by many of our clients.



Anaïs Maître Anaïs Pinson is a fully qualified bilingual lawyer who specialises in resolving disputes between residents and the French administration, notably in immigration law, civil service, town planning and State liability. She established her practice with one objective: to make justice more accessible to all. A caring, combative and committed lawyer, Anaïs will involve you in the management of your case, always making sure that you fully understand the legal issues. She prides herself on creating and maintaining a human relationship with every client, based on trust, listening and honesty.





**Jenua** With an MSc in

Engineering and a diploma in psychology, Jenya brings a unique blend of analytical and interpersonal skills to her work. These are relfected in the multiple roles she plays within the company. Her analytical mind makes her a ninja at processing applications for French healthcare, while her creative vision shines through when she is designing plans for property renovations. As well as speaking French and German, Jenya is fluent in English, Russian, and Spanish. When she isn't busy helping clients, Jenya's passions are ballet, art and history.

To book a consultation click <u>here</u> or scan the QR code below





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