



Planning to live and work in France?

Janine Marsh, shares some top tips...



One thing you learn very quickly when you move to France is that you don't really have a choice about the order in which you do things. That's because you often need to complete one step in order to move on to the next step.

Whether you decide to buy or to rent, it usually means you'll need a French bank account. That means you need to have an address – it can get complicated if you've sold your property to move to France but don't have a permanent address yet. In order to have a French resident's address, you need a visa (unless you live in a country that's a member of the European Union). The visa entitles you to live in France which in turn enables you to apply for medical care.

You may want to work in France, and that means you need to register to pay tax and social contributions.

And yes, at times it can all feel a bit overwhelming, time-consuming and occasionally frustrating – but nothing ventured, nothing gained as the saying goes. Of course, if you don't fancy dealing with all the paperwork yourself to become French resident and all that goes with it, there are companies that will help you and take the pain away. I got help with my move because I was working such long hours, I didn't have time to deal with paperwork, answering questions by phone (I had to be interviewed at one point by one of the government bodies), registering on multiple systems, setting up to pay tax etc. For me it was worth every penny to get help. 6 months from start to finish I had everything sorted including the Carte Vitale (access to the excellent health care service), being set up to work as a micro entrepreneur (freelance) and pay tax, plus sort out my Carte de Sejour, residency permit.

Visas

There are 17 different types of visas for France because one size does not fit all. Retirement visa, student visa, working visa etc. – there's a different one to suit several situations, and there are strict criteria to suit the visa you





want. Check on the French Government website to see which suits you best. It depends on where you live as to how long it takes to sort out a visa, but allow at least 2-3 months: france-visas.gouv.fr

Once you're in France, in order to stay permanently, you'll need to apply for a Carte de Sejour. [Read more about applying for visas and completing this process in detail here.](#)

Healthcare

If you're employed by a French company – you should get access to healthcare straightaway. If not, whether you're retired or working for yourself, you'll need to be resident in France for at least three months before you can apply.

Paperwork

You will need paperwork to apply for just about everything: Carte de Sejour, Carte

Vitale (healthcare), driving licence etc. Have the originals and, importantly, copies of these documents to hand. The chances are that you'll need to send documents multiple times. And some authorities may require you to organise authorised translations. At the very least, here's what you're likely to need.

- Birth certificate
- Marriage certificate
- Driving licence
- Diplomas if thinking of setting up a business
- Proof of purchase of home in France/proof of residency
- Bank statements for last 12 months

Working in France

Some people retire, some people continue to work for the same company they did back home – but from France. Fast internet for home working is available in much of France (but if you do rely on this, check the area you're buying in first – some places still have slow Broadband. If you want to earn an income in France then one of the most popular ways is to go freelance, and registering as a microentrepreneur is one of the most popular ways to do that. Basically it means you are the founder of a micro business, generally a small company with minimal investment. You're restricted as to how much your business may turnover before needing to register as something else other than micro entrepreneur (currently it is between €77,700 and €188,700 per year, depending on what type of business it is). And certain types of business are excluded from becoming microentrepreneurs, for instance some finance companies, health professionals and accountants.

The benefits of setting up as micro entrepreneur include that dealing with administration, paying taxes and accounting are all deliberately kept simple.

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Becoming a *micro entrepreneur*

We chat to micro entrepreneur Sophie Green, who is based in the Dordogne. Sophie works for Leggett Immobilier International as a sales agent in Dordogne as well as in neighbouring department Haute-Vienne.

How did you come to be living in France?

I lived in Northamptonshire in the UK, trained as a Legal Executive and as a Financial Advisor and Mortgage Advisor working within Solicitor practices. When I became pregnant with our first son Louis in 2008, my husband had an idea to open a sandwich shop in our village so instead of going back to work fulltime for someone else, I could be my own boss. I have to say, I have never worked so hard in my life. Then three years later I became pregnant with our second son, Freddie, and the thought of getting up at 5am to butter sandwiches lost its allure!

We bought a caravan and decided to go on holiday to France. We fell in love with France from the minute we got here and immediately started house hunting. Just before this, my lovely mum had passed away. She had lived in the same village as us and life didn't feel the same without her. We didn't know exactly where we wanted to live and spent holidays travelling around Brittany and Dordogne. When we stayed in a very small rural campsite in Dordogne, we both knew this was it, our dream area. We found our house and moved to France in July 2013. My eldest was just about to start school in the UK so it was perfect timing for a move. He went straight into the local school in our village.



How did you become a micro entrepreneur in France

I was too young to retire, and I wanted a new challenge. In addition to our house, we bought some lakes nearby, run as GoGreen Holidays, and I looked after the rental of the onsite cabin and gypsy caravan. But I needed more from a job, I wanted to learn more French, to get out and meet people and explore the area.

I have a love for property, and I love looking around houses. Working as an agent for Leggett Immobilier seemed a perfect fit.

Leggett offered everything I needed and was flexible, so I could work around looking after the lakes and the children – by then we had another child, Francesca.

What's it like working as an agent for Leggett Immobilier in France?

Leggett have exceeded my expectations. I joined them in 2018, after meeting with an Area Coordinator and chatting through the role which helped me to decide whether it was right for me. I completed a training course at Head Office which is in Dordogne. I really like that you get the benefits of working for a family-run business so you're not just another number, but it's also an award-winning, big international company so there's a massive multi-lingual support network available to all agents.

There's a fantastic Sales Support Team who help organise all my visits, the Marketing Team do a great job promoting all the properties I list for sale, and the IT team have developed a fantastic back-office system to make life easier to manage the admin. There is also a terrific Legal and Contracts team to

help with all the admin requirements and we are regularly updated with changes in laws. We have access to a lot of online training which is great and saves time with not having to travel. Plus, we're assigned admin support, my fabulous assistant Zoe who is a fountain of knowledge, works in the Contracts Team and does all my compromis de vente work (sales documentation), and helps me manage all my sales.

As an agent, it's essential to be organised and flexible. You need to be able to manage not only your own time but also that of your vendor's and clients.

What's it like being self-employed?

I run everything as a stand-alone business. I set up as a micro entrepreneur and it is quite a simple regime. I pay cotisations (French National Insurance) monthly, based on what





I have earned, and I pay tax in one go at the end of the financial year.

Because it's a simple way to set up a business I get to spend more time on what I love doing – going out and finding new properties, exploring them and seeing what is hidden behind the front door! I also love meeting new people and getting out and about in the area.

It's been a really successful business for me and in fact my husband is just in the process of

becoming a Leggett Agent so that he can help with viewings when I get really busy.

There's also scope for career progression in this job, in fact I have become a Coach and have my own small team now. I love helping new agents and supporting them in running their own successful small business in France.

I never thought of doing this job when I first came to France, but it's changed my life, I earn a good income, I love what I do, I can manage how much I want to do, it's flexible and there is potential to go further in the role if I want to.

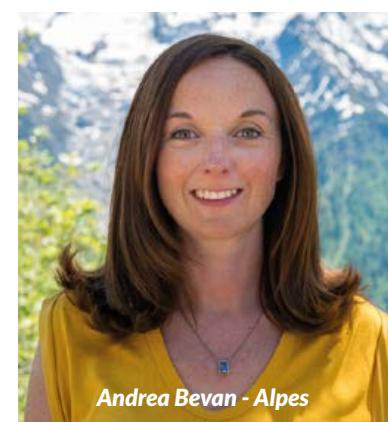


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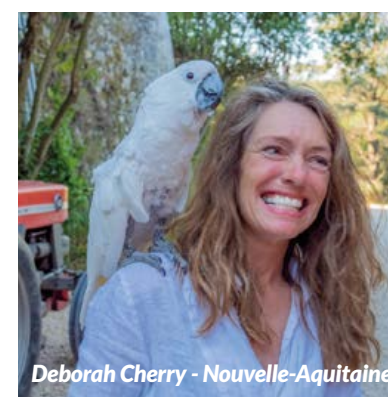
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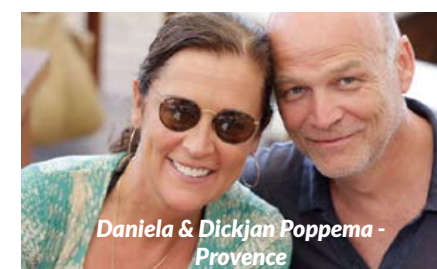
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