

Bricks & Mortar



Take me to the beach

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OVERSEAS

The challenges of setting up a business in rural France will be there for all to see next month, as *The Hundred-Foot Journey* opens in cinemas. In the film, a father and son open an Indian restaurant opposite a Michelin-starred classic French establishment run by the steely Helen Mirren, in a small village in the southwest.

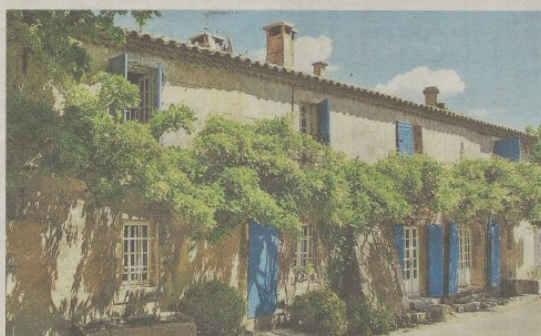
Local opposition to outsiders may be a central theme of this Steven Spielberg/Oprah Winfrey production, but in real life painfully complicated paperwork is likely to provide the most drama for small business owners. With the early morning stroll to the boulangerie perhaps the most onerous part of running a B&B, or *chambre d'hôte*, in France, it is still a popular ambition for many British expats looking for a flexible lifestyle in the sun. However, it may not offer the easy money it once did.

President Hollande's vacillating approach to taxation has made it even harder for foreign *auto-entrepreneurs* to keep up, but has it soured the dream or not? Punitive taxation is putting some people off, says Alicia Pasley-Tyler of *Home-Hunts*.

"Many people are trying to sell B&Bs because not everyone can bank enough income to make it work." This is not the case with Andrea Morris, one of Pasley-Tyler's clients. She has run La Maison du Paradou, a high-end B&B in Provence for seven years. After operating a highly successful B&B in Edinburgh, she and her husband, Nick, a former champagne importer and financier, work six months a year to provide a "five-star hotel" service in their sumptuous 17th-century coaching inn at the foot of the Alpilles (rooms from €225, or £131, per night).

"It's been a fabulous lifestyle that has enabled us to live in a beautiful home in Provence and earn a great income," says Andrea, who had just cooked a starlit dinner for 12 guests. "Home-based, there's no stress of commuting, and you can take part of the year off."

Their 550 sq m, five-bedroom house with pool and separate guest house — with its own pool — is on the market for €2,887,500 (*aylesford.com*) because, now in their fifties, the Morrises want to spend more time with their grandchildren. Nick has also set himself up as a consultant, offering advice to other



Andrea and Nick Morris's B&B, Maison du Paradou in Provence, on sale with Aylesford International

Run a business from home the French way

Not afraid of the bureaucracy and taxes? Then setting up a B&B could be your new career, says Liz Rowlinson

Britons opening businesses in France. Agents suggest this might be a smart move. "We have a lot of British buyers currently looking for properties that can produce an income in France, mainly B&Bs or gîtes, but also vineyards and campsites," says "Tim Swanwick of Home-Hunts." The fall in property prices in France, excellent interest rates being offered by banks and strength of the pound against the euro combine to outweigh any tax increases.

Trevor Leggett, of Leggett Immobilien, suggests that lifestyle factors will always prevail anyway. "When setting up a B&B, deciding factors tend to be basic issues like sunshine,



Above, Albert Wilson with his partner Dawn Gregg and daughters Francesca, Erika and Rosie at the Château du Bourbet, pictured left. He lets out five of the rooms on a B&B basis

Hôte culture

- Be organised: focus on the details
- Identify your target market and know what they expect for their money
- Make your B&B the best value at your level
- Give a bit of love: a complimentary drink on arrival, for example



Maison du Paradou, with its beautiful gardens, is on the market for €2,887,500

landscape, cultural appeal and affordability of the property," he says. "Demand has always been for the traditional strongholds of Aquitaine (Dordogne and Poirou-Charaxes), but competition is strong. Recent interest in the Midi-Pyrénées and the Rhône-Alpes has probably been prompted by the explosion of interest in cycling holidays in the UK."

Finding such a specialist niche for your business and marketing it as such is one piece of advice Leggett is keen to stress. Having more than one income source is another, suggests Sally West who, with her husband, Mark, is in her third season of running a B&B plus gîte rental in a handsome €400,000 manor house in Chalais, Charente. "You need to advertise widely and in the right places, on French sites such as *airbnb.com* as well as the main British portals and Facebook, and also offer good value and excellent facilities for the price. Our rooms start at €65 per night," says Sally. She also warns of the hard work and "horrendous" social taxes (*cotisations sociales*) payable on earnings.

"They are certainly complicated, but with a total of 14 per cent (for *auto-entrepreneurs* earning less than €82,200), such income tax is less than you might pay in the UK, according to Albert Wilson, who runs the 15th-century Château du Bourbet in Chervé, Dordogne. The former London-based IT consultant lets out five of the ten bedrooms to guests at €120 per night (any more than six rooms in use and a B&B is classed as a hotel).

"I feel like I'm on holiday all the time," he says. "We've had the best year so far financially and we earn enough to live well, if not the same as I did in the City. You are only heavily taxed in France if you earn a lot of money!"

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