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BRITISH COMMUNITY NEWS

from the **Brussels British Community Association** asbl
www.britishinbrussels.com

CHAIR'S MESSAGE

Dear BBCA member,

Many thanks to everyone who attended our Practical Brexit event on 23 May. And especial thanks to all our members and partners who were involved in the organisation of this useful and informative event, in particular our hosts and sponsors ING and the British Chamber.

For those of you unable to attend on 23 May, this newsletter includes links to the presentations made on the day as well as an update from the Ambassador and articles on some of the aspects that were discussed such as pensions.

The May 23 event was the second Brexit seminar we have organised in collaboration with the British Chamber, the first being an event on employing EEA and non EEA nationals in Belgium in February. We aim to organise further events of this type as the BREXIT process evolves over the next few months and years. And we greatly value your input on the topics that you want to discuss and the information you need so that we can ensure the agenda and content of the meetings is as relevant as possible to the needs of our community.

We also hope that this increased level of activity in the community will help to increase participation in our core group of activists to further realize the full potential of the BBCA. If you want to be more involved with BBCA activities, please do not hesitate to contact us.

For an informal introduction to our activities why not pop along to our Pimms Party event on 18 June? There you can meet current council members and share your ideas over a drink (hopefully) in the summer sunshine.

Our formal Annual General Meeting (AGM) took place on 18 May at the British Chamber's offices near Madou. I am happy to report that the BBCA is in good health financially and our membership is growing.

Following our Strategy Review we have a clear set of priorities to work on into the future. These are a focus on Brexit issues, improved communications with our community, closer collaboration with the British Chamber, more events on topical issues, and developing a 'new sustainable model' for the Duchess of Richmond's Ball (DORB).

Following the review a new communication strategy is being put in place and as part of this we will be ceasing to produce this newsletter in its current format.

Instead we will focus on web-based communications such as the BBCA facebook page and a news blog to be launched soon. The BBCA facebook page will be our channel for fast news and events, while the blog will provide space for longer articles such as the Ambassador's update column.

Finally, at the AGM, two longstanding members of our committee stood down. I would like to thank Alexandra Rogers and Tony Enevoldson for all their hard work and personal commitment to the Association over the years.

My best wishes for the summer to you all and I hope to see many of you at BBCA events in the near future.

Caroline Laske,
BBCA Chair

Inside.....

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Brexit Update from the Embassy *Alison Rose, British Ambassador to Belgium*



Our fourth update from Ambassador Rose was written before the election on 8 June 2017.

I have spoken recently at the BBCA AGM, and the excellent event BBCA organised on 'Practical Brexit' which was kindly hosted by ING. I was asked to summarise the main points I made at those events for readers of this newsletter who weren't able to attend.

I recognise this is a period of uncertainty for you. You want to be able to continue to live and work in Belgium, where many of you have established your lives, families and businesses. And the UK is very keen to let you continue to do so.

That's why the UK's Article 50 letter starting the BREXIT process made clear we want an early agreement on the rights of UK nationals in the EU and EU nationals in the UK, on a reciprocal basis. This is a priority issue for the forthcoming negotiations. The EU27 guidelines for the negotiations also make clear that agreeing reciprocal guarantees to safeguard the rights of EU and UK citizens will be the first priority for the negotiations.

Over the last 11 months, the UK has been listening to the views of the British population within EU Member States, to ensure we reflect your issues and concerns in our approach to the negotiations. There are a range of areas where you are seeking clarity, including residency rights, healthcare, education, tax and pensions. All these issues have been fed into the Consular team in the Foreign and Commonwealth Office and their colleagues in the Department for Exiting the EU. They will continue to ensure that these issues are included in the negotiations with the European Union on the status of UK citizens in the EU and on your future access to benefits and services.

We expect formal negotiations to start shortly after the UK election on 8 June. As we are currently in a pre-election purdah period, there isn't a lot more I can say to you now about the content of those negotiations until a new British Government is in place. Updates on the negotiations will be made available on the [UK nationals in the EU](#) page on [gov.uk](#). And the Embassy posts regular updates on our social media pages too.

I know that many of you are disappointed that the commitment to introduce Votes for Life was not fulfilled in time for this election. The plan was to introduce legislation to get rid of the 15-year rule for overseas electors in time for the scheduled Election in 2020. A consultation document was issued in

October 2016. But the fact that the election was called early meant there wasn't time for this to be done before 8 June.

Finally, I want to thank BBCA and all its constituent bodies for the work you do. At times of uncertainty it is belonging to smaller groups and the friends we make through these groups which helps us keep going.

As well as these regular updates, do please continue to follow our social media accounts for the latest developments. You can find links to the Embassy's social media here: [Facebook](#) and [Twitter](#).

Editors note: We will continue to publish regular Brexit Updates via our own [Facebook channel](#) under BREXIT NEWS and via the new web-based BBCA newsletter to be introduced in the near future. Our next update from the Ambassador is planned for early/mid July.

Practical Brexit-Event

Joint BBCA British Chamber event attracts crowds

The joint BBCA / British Chamber event on Practical Brexit attracted a crowd of over 100 anxious ex-pats and Belgian citizens to the auditorium at ING headquarters on Marnixlaan in central Brussels on the evening of Tuesday 23 May. Attendees received some useful and informative briefings on a wide range of issues, many still rather intangible, surrounding citizen's rights in the context of BREXIT.

This was the second of what we hope will be a series of seminars covering issues of concern to the British community and others following the BREXIT decision and as negotiations and implementation continues.

This seminar focused on practical issues around BREXIT and its impact on individuals. The primary goal of the meeting was to enable individuals rather than companies or organisations to obtain some guidance on the aspects arising out of BREXIT that may be causing them some concern. The format of the meeting was a panel of speakers, who each gave a short synopsis on one specific area of potential concern and then the floor was opened to questions from the audience. The evening was moderated by **Tom Parker of Cambre Associates**.



The first contribution was a **UK Government update from Alison Rose**, British Ambassador to Belgium, and her main points are summarised in her update in this newsletter (above). This was followed by an 'Outline of how to get Belgian citizenship' by **Karin Impens, Deputy to the Commissioner Brussels**. [You can access her presentation here](#) and find out more about the Commissioner Brussels office in an article below.

The first contribution was a **UK Government update from Alison Rose**, British Ambassador to Belgium, and her main points are summarised in her update in this newsletter (above). This was followed by an 'Outline of how to get Belgian citizenship' by **Karin Impens, Deputy to the Commissioner Brussels**. [You can access her presentation here](#) and find out more about the Commissioner Brussels office in an article below.

The potential impact on social security, health insurance and an overview of the situation for the self-employed was then given by **Katrien Vanden Waeyenbergh of Partena Business & Expats**. [Her presentation is available here](#).

The final presentation was on implications for pensions from **Ed Read-Cutting of the Fry Group**. [His presentation is available here](#) and he also has a related article in this newsletter (below).

Our thanks to everyone who came to the event and to our hosts **ING** and our excellent moderator Tom Parker. Further events are planned and your input for topics you would like discussed are very welcome.

Brexit Survey

Can you help?



Those of you attended the BBCA Practical Brexit event on 23 May will recall Léa Cheffert, a Masters student studying at the Free University of Brussels (ULB) and doing a master's degree in bilingual communication. The topic of her master's thesis is: "Britishness and Englishness in Belgium: The impact of Brexit on British nationals living in Belgium".

Many attendees at the event expressed an interest in helping Lea with her research and the BBCA is now sharing her survey on British identity and the impact of Brexit with its full membership. Please feel free to share the survey with friends and colleagues. The survey should take no more than six minutes to complete.

The survey can be accessed here: <https://surveyplanet.com/592053dfb0db1132c78a34a6>

What does Brexit mean for your Pension?

BBCA Council member Ed Read Cutting of the Fry Group explains

I have received a lot of 'phone calls over the last six months on pension issues and my first and overriding reply to any question is 'don't worry' on the premise that any entitlement to state pension cannot be taken away and any taxation on pensions is bilateral (i.e. between countries), rather than legislated by the EU.

On the latter point the Double Taxation Agreement (DTA) between the United Kingdom and the Kingdom of Belgium came into effect in 2013 at the beginning of the respective tax years i.e. January 1st in Belgium and April 6th in the UK.

The DTA not only very helpfully defines what a pension is (Pillar I – State pension and Pillar II – what we would normally refer to as occupational pension schemes in varying guises) but it also confirms where the pension will be taxed.

For most pensions commencing pre-2013 it will be in the State where the recipient is tax resident, thereafter tax will be due in the 'Contracting State' from where it is paid. Care needs to be taken in Belgium where even post 2013 pension income, whilst not taxed, does need to be declared.

There may be one area where BREXIT may cause a problem with Pillar I (State) pension schemes. Many EU countries now have a minimum 10-year funding rule (15 years in Portugal), meaning that you must have at least 10 years of contributions in that country before you can claim a State pension. However, they cannot discount time spent contributing in other EU countries. Thus 5 years in Belgium and more than 5 in the UK would give an employee the requisite 10 years' contributions.

However, should Belgium decide that they will not recognise contributions made in the UK then a number of those who have 'passed' through Belgium may find they lose those accrued Belgian State pension rights. Rights accrued in other EU States would count though.

Of course, the same might apply to Belgians working in the UK so we can only hope some common-sense compromise will come into play and that will be on the negotiation agenda.

Personal and Company Pensions in the UK and the acronym QROPS

But what about other UK pension rights? I think it is genuinely too early to tell. I see a lot of (advertising) scaremongering by non-Belgian-based advisers on the use of QROPS (Qualifying Recognised Overseas Pensions Schemes). These schemes are recommended as a suitable vehicle for the transfer of UK company (and some personal) pension rights using Brexit to legitimise this course of action.

This is not only expensive but possibly wholly inappropriate advice for those who have no idea where they might be tax resident and will almost certainly be taxed higher if they are tax resident in Belgium.

For the most part lower-cost alternative transfer options are available depending, of course, on each individual's situation.

The basis for this statement is twofold:

1. Going back to my earlier comment about taxation being bilateral and not EU based, the Brexit story is therefore irrelevant scaremongering. Scrutiny of the recently revised double taxation treaty between the UK and Belgium will tell you that a UK pension will be taxed in the UK and therefore can be used against personal allowances. A QROPS may be treated as income in Belgium thus hitting higher rates of tax earlier.
2. HMRC has recently introduced a 25% tax charge on all QROPS transfers in non-EEA jurisdictions, which therefore indicates they are not altogether happy with this practice.

I have heard a couple of claims that

"I might lose a large part of my pension if my company goes bust". This is untrue. Currently up to 90% of the value of all final salary schemes are protected pre-drawdown and 100% when in drawdown.

"I can access a larger lump sum". This is untrue.

"I cannot have a Euro-denominated UK pension scheme". This too is untrue

"A QROPS removes my pension from my estate" – it will be outside your UK (but not necessarily Belgian) estate but a UK private or company pension is already outside an individual's UK estate in any case.

As with all things financial, for some a transfer may make sense and advice should be sought but this is less based on Brexit and on objective facts and figures and not on those issues which are more emotive.

Ed Read Cutting is Director of the Fry Group Brussels office based in Montgomery. The Fry Group (Belgium) SA provide advice on Pensions, Retirement Planning and Wealth Management and are regulated by the FSMA (23345 A-B). This article is based on our current understanding of the law and should not to be taken as a suitable alternative for individual advice.

Date for your Diary

BBCA's Annual Pimm's Party is on 18 June 2017

We are hoping for the usual sunshine for the afternoon of 18 June when our annual Pimm's Party is taking place from 2h30 at Avenue Besme 86 near Place Albert. BBCA council member Tracie Ryan's splendid house is the venue and we will be offering the usual range of bites and drinks including Pimms and our own facimilie Timms to members and friends.



On a hot sunny day, there's no drink us Brits like to guzzle more than Pimm's. Seductively tawny in colour, and festively festooned with fruit and sprigs of mint, it's a drink inextricably connected with the great British summer, especially events like Ascot and Wimbledon. The drink was invented by Mr James Pimm, a 19th century London oyster bar owner who decided to offer his clients a "fruit cup" - a mix of spirits, wine, spices and fruit developed from punch. The drink, which he pushed as an aid to digestion, became so popular that Mr Pimm began selling it around the capital for three shillings (15p/10 cents) a bottle, and eventually flogged the entire business in 1865.

The Brussels Commissioner

A One Stop Shop for Expat assistance



The Brussels Commissioner Alain Hutchinson was appointed by the Government of the Brussels-Capital region in late 2014 to establish a single point of contact for European and international organisations wishing to relocate in the city.

The commissioner's office has a dual mission: to develop a host region policy and welcome all international organisations and their staff to the region. It achieves this through two principal areas of activity:

- A one-stop shop for requests from the European and international institutions relating to urban development, security, environment, mobility and the planning of public spaces;
- An **Expat Welcome Desk** which offers a personalised administrative assistance service to the international community settling in Brussels and facilitates the welcome of new arrivals. The Welcome Desk was established in 1991 but was integrated into the Commissioner's office in early 2015.

The services of the Expat Welcome Desk are free, independent, multilingual and link directly with administrations at the local, regional and federal level. The main office is at Avenue d'Auderghem 63, 1040 Brussels and you can contact the office by email at info@commissioner.brussels or by phone on 02 430 66 00 and their website is at: <http://www.commissioner.brussels/>. The office opening hours are Monday to Friday 8:30 to 12:00 and 1:00 to 5:30.

The National Trust in Belgium

Celebrating 20 years in 2017



Preparations are well under way for the celebration of the 20th anniversary of the Association of National Trust Members in Belgium (NTAB). The date for the main celebratory event is 21 October and the venue is the Château de Val Duchesse/Kasteel van Hertoginnedal, a place surrounded by a wonderful park with glorious ponds, in Auderghem/Oudergem. Celebrations will start at 3 o'clock.

NTAB was started 20 years ago, on the initiative of Tom Burr, an English National Trust member. Having noted that many of his fellow countrymen did not renew their NT membership once settled in Belgium, Tom suggested the creation of a supporters' group here. The idea was clear: keep alive the link between the NT members living in Belgium and the parent organization. Max Osterrieth, an Antwerp banker and devoted NT member, enthusiastically took up the idea in Belgium and shortly afterwards NTAB, was born.

NTAB was an immediate success and, today, the Association is as vibrant as ever. NTAB's objectives since its inception have been twofold: on the one hand keeping alive the link for Belgium-based NT members with the parent organization in England, and promoting the spirit of the National Trust, and particularly the concept of heritage, in Belgium on the other. In addition NTAB has become a vehicle for social networking and friendship.

NTAB's aim is to promote the work of the National Trust, as well as to organize social activities that make membership of the Trust more enjoyable for members living outside the United Kingdom.

NTAB organizes trips annually to National Trust properties in Britain as well as regular outings to places of interest in Belgium. These visits are guided in French or Dutch, depending on the region, and English (always available). To find out more visit the NTAB website: <http://www.ntab.be/>

BBCA Annual General Meeting 2017 *Association in good shape for the future*

The Association's 2017 Annual General Meeting (AGM) took place on Thursday 18 May at the offices of the British Chamber of Commerce at Boulevard Bischoffsheim 11, Brussels.

Following the approval of last year's AGM minutes, BBCA Chair Caroline Laske (left) gave her annual report highlighting a number of events including the Presidents Group reception, the Summer Pimms Party and the Christmas reception where charity donations totalling €5 500 were presented to the British Charitable Fund, the Community Help Service, the Royal British Legion and the Wednesday Club. "The BBCA continues to be strong in its role as an umbrella group for the British/English-speaking community and remains in good shape financially," Caroline said.



Caroline thanked all our supporters, whose commitment is key to the BBCA's annual donations for charity; in particular our patron supporters, **Fry Group** and **ING**; and our corporate supporters, the **British Chamber, BDO, Eurocity, and BSB**. She also thanked the British International Catholic School (BICS) for their donations from the Film Club activity.

Caroline thanked the wonderful team of volunteers who worked on the BBCA committee (council). In particular she thanked two members who were stepping down from the council, Alexandra Rogers and Tony Enevoldson, for all their hard work and personal commitment to the Association. She also thanked our President, Ambassador Rose, for her support and the help of her staff, as well as that of Vice Consul Sara Leventhall.

Caroline talked about the BBCA's strategy review (see article in January newsletter), which the committee has undertaken to have a fundamental rethink of what the Association stands for and what it is trying to achieve. In view of the limited resources in both time and funding, it was decided to concentrate on a few priority activities that each had a dedicated team of council members. These activities were: Brexit: and how best to help the community with Brexit related questions; communications with our community in terms of improving communication and reaching the largest possible part of the community; forging closer collaboration with the British Chamber; new events; and the Duchess of Richmonds Ball (DORB) where the association is looking to develop partnerships that can ensure a sustainable future for this prestigious event.

Ambassador Alison Rose then made a short address covering current issues of concern (see the Ambassador's article above) and concluded by thanking the BBCA and its constituent bodies for all of their hard work saying that in these uncertain times the BBCA is doing a good job in allaying people's fears.

BBCA Treasurer Christopher Thubron then presented the annual accounts. The association had accumulated funds of €16 612 at year end, having made a small loss of €381 during 2016. He thanked the BIC for their donation of €877 from the film club and thanked Neil Anderson for auditing the accounts and said that he had offered to remain as auditor for this year. The accounts were approved as was the budget for 2017 foreseeing a total income of €4 850, expenditure of €1 370 and resulting in a surplus before donations of €3 480 for the year. The DORB is not budgeted for and council member Jeremy Dixson said that talks are ongoing with a number of parties with respect to the future of the DORB.

Following the close of formal business BBCA members and friends enjoyed a drinks reception. The minutes of the AGM and supporting documents will be available on the BBCA website soon.

Full Circle

An inspiring place to be

Full Circle asbl is Brussels newest forum for exchanging ideas, intelligent discussion and high level debate. It is a unique club in Brussels for creative and forward thinking professionals interested in new ideas and committed to making a difference.

Full Circle believes in the importance of ideas, innovative ways of thinking, viewing and acting in the world. Anyone can come to Full Circle events at least once to try things out and for Public Debates, LunchTalks and TeenTalks (for younger audiences (14-18) and held after school) there is no membership requirement. For the main evening programme, unless you are the guest of an existing member, membership is required after the first event you come to. Full Circle activities take place in different venues, mostly around Central Brussels, the Ixelles (Flagey area) and in the EU quarter.

You can find more information on Full Circle activities at www.fullcircle.eu.

Brussels Folk Club

Presents Flossie Malavialle on 11 June

On Sunday 11 June the Brussels Folk Club presents Flossie Malavialle a French singer, now based in the North East of England. She is an accomplished performer playing at folk clubs and festivals all over the UK (and beyond) and has supported acts such as Fairport Convention and Show of Hands.

Flossie's powerful yet sensitive rendition of songs combined with her quaint northern twang and humorous banter is guaranteed to entertain and leave you with a smile on your face!

The Brussels Folk Club is based at La Porte Noire, Rue des Alexiens 67, 1000 Brussels. The fun starts from 19h00 (doors open 18h30) Entrance 15€ payable on door Under 25 years 10€ Seasonal food available from La Britannique. Reserve your place now at info@theblackdoor.be. Or get more information at www.theblackdoor.be or checkout their Facebook page: www.facebook.com/thebrusselsfolkclub



People to People International

Coffee mornings every Thursday in Montgomery



Every Thursday from 10:00 to 13:00 People to People International (PTPI) coffee mornings organise an informal gathering offering a space to do things together, learn together and give to each other directly. You can pop in and out when it suits you, grab a drink or snack and experience our community. There is no participation fee; we operate a system where people make a small donation (€2), for the refreshments.

For many people around Brussels, the traditional methods of looking for work, meeting new people and getting ones' head around things in Belgium, have not been satisfactory. There is a desire to find out more, learn more and get more done. The PTPI coffee morning can help. They take place at the TimesMore House at Boulevard St-Michel, 47, 1040 Brussels.

For more information contact Chalks Corriette via email chalks@ptpi.eu or phone 0478.482023.

BBCA 2017

BBCA Membership subscriptions 2017

For those members who have not yet paid their BBCA membership subscriptions for 2017, payment can be made by bank transfer to our bank account number IBAN BE36 0014 4200 0481 / BIC GEBABEBB stating the category of membership and your name.

Membership rates are now: **Student €10, Single €20, Family €25, Group €30.**

More information can be obtained from our Membership Secretary:
Stuart Dowsett 0475 70 17 82 stuart.dowsett@eurocity.be

For Events visit the BBCA website

18 June BBCA Pimms Party from 2:30pm at 86 Avenue Besme, 1190 Brussels

The [BBCA website](#) has an emphasis on events. Why not visit now? And don't forget to send us your event news to get maximum publicity.

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A general contact email can be found at our website: <http://www.britishinbrussels.com/contact.php>

BBCA Facebook Page

- bookmark our page to keep up-to-date!

Don't forget the BBCA Facebook page! Our Facebook page is the fastest way to get the latest BBCA information, news and events for Brits (and others too) living or working in Brussels.

www.facebook.com/BrusselsBritishCommunityAssociation

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Henry IV

BSS present the epic saga on 19 – 24 June

The Brussels Shakespeare Society (BSS) is presenting William Shakespeare's Henry IV on 19 to 24 June 2017 at 20:00 with a matinee performance on 24 June at 14:00. The venue is the Petit Théâtre Varia at rue Gray 154, 1050 Ixelles

Having deposed Richard II, Henry Bolingbroke's turbulent reign as Henry IV is covered in two plays which have been abridged into a single drama, featuring – as light relief from the historical backdrop – the largely criminal activities of his wayward son Hal (later Henry V) and Falstaff's gang of 'lowlifes'!

Ticket prices for this epic and violent story of the Plantagenet succession in medieval England are €16 for adults and €14 for under 18s and group bookings. For schools the BSS is offering one free Teacher ticket for every 10 students.

School groups should book using the online system then write to bss.boxoffice@gmail.com if they would like a "page-to-stage" talk before curtain up.

In addition there is a special offer of €7 per ticket for the opening night and at the Saturday matinee – this is only available by email to bss.boxoffice@gmail.com

For more information and booking visit: <https://thelittleboxoffice.com/bss/event/view/59037>



ATC present Café Theatre 2017

An evening of theatre, music, food and drink!



This three-part show on 13 to 17 June will start with the winner of the American Theatre Company's (ATC) playwriting competition winner, Accelerated Intimacy, a one act play by Chiara Venturini, directed by Christy van Moorsel. A man and a woman are stuck in the New York City subway. To pass the time they take a magazine quiz of 36 questions designed to accelerate intimacy between total strangers.

Next up will be live music from singer Tom Beardslee who will perform some of his favourites from his soul-rock repertoire. And ATC Improv will top off the night with a side-splitting sampler of their sharpest and funniest short-form improv!

Scrumptious food will be on offer from Philema, one of Brussels' finest Greek restaurants, and a bar will be open throughout the evening.

Tickets can be purchased in a few simple steps via this website: <https://www.billetweb.fr/cafe-theatre-20171#description>

Tickets for just the show cost € 10 and tickets for the show and a full menu cost €25. Drinks are not included. Tables can be reserved for groups and for that or for any other questions, just ask Jeremy, our box office manager, via atcb.treasurer@gmail.com.

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