

BCC|Riviera
The British Chamber of Commerce
An International Organisation for English Speaking Businesses on the French Riviera
email: BCC@BCCRiviera.com Tel. 08 74 76 03 53 www.bccriviera.com

Gala honours best business man

The British Chamber of Commerce Business Person of the Year hosted its annual gala dinner last November at the magnificent Palais de la Méditerranée in Nice. Supported by *The Riviera Times* the prestigious 2008 top honour was awarded to Hiro Iizawa of the Domaines de Saint Endréol Golf and Spa Resort. *The Riviera Times* spoke to this deserving winner.

Why do you feel you won?

Coming from a Japanese background to Europe via the USA I think I can view things differently. It allows me to bring a creative perspective to doing business here on the Riviera. It also meant I had to make a greater effort to understand French culture and research the market before developing the concept for Les Domaines. I think we take a modest step by step approach, creatively and consistently improving so we grow.

International experience?

I left Asia in 1996 to complete my MBA studies in America followed by two years work



Pat Denton

The BCC President Mike Lorimer (L) congratulates the winner, Hiro Iizawa from the Domaines de Saint Endréol Golf & Spa resort

there before moving to France in 2000.

Work background?

My experience is in the real estate investment business.

Most proud of at the resort?

The fact that we respect nature. The road to the resort winds as we avoided cutting down trees. Our affordable luxury makes us

accessible. Also our quiet location not far from urban centres makes it the ideal weekend getaway for locals as well as foreign visitors. Our golf course, gourmet restaurant, spa and relaxed accommodation guarantee a special break.

Any advice to offer?

The BCC helped me enormously and



Pat Denton

guests danced the night away at the beautiful Palais de la Méditerranée last month

continues to in developing my business.

Do you play golf? Yes but not on weekends as I am always thinking about work!

Paula Farquharson

One Nordic bank safe

Jyske Bank confidently steers through choppy crisis waters

It seems that the term 'credit crunch' is currently on everyone's lips. However, amidst the doom and doubt about banks and their ability and willingness to lend to customers, some banks remain stable and open for business. What matters in times of turmoil is flexibility and the personal approach according to Jyske Bank.

Setting an example

The Riviera Times interviewed Ole Lien, Managing Director at this Nordic bank to help dispel the black clouds currently hanging over financial markets' investments and mortgages.

With its solid reputation and reserves it seems that Jyske Bank can calm clients' jitters. One interesting aspect about how they operate is that all employees, including management, have fixed salaries and no bonuses.

This automatically means that customers are guaranteed objective advice. Another plus is that staff speak English, German, Swedish, Danish as well as French of course.



Ole Lien, Managing Director of Jyske Bank, Cannes. The Bank is one of the largest in Denmark, and staff here speak 5 languages

What do you offer clients?

Our office in Cannes is primarily a Private Banking unit and deals with investments, but we also offer mortgage financing to existing and potential clients, who would like to invest with us. The combination of an investment and a mortgage is what makes our "Keyplan Mortgage" product unique. You can take up a mortgage on your property and take advantage of it in many ways!

We offer customized financial solutions based on traditional values.

Has the current financial crisis affected you?

I think everyone has felt some impact from the crisis; throughout the years Jyske Bank has focused on risk management, capital and liquidity adequacy and is therefore in a strong financial position. Jyske Bank is in very good shape and we are definitely here to stay on the Côte d'Azur.

What's new at Jyske Bank?

We're introducing continuous "open investment forums" on the French Riviera. Speakers will be invited regularly and everyone can contribute to the knowledge pool. Each meeting will give participants a very good sense of where the financial world is heading.

Everyone is welcome to attend. The first forum will be held on January 30th 2009. If interested you can register by contacting Peter Andersen at tel: 04 97 06 06 22 or e-mail: pa@jyskebank.fr

The power of networking

Côte d'Azur branch of the European Professional Women's Network celebrates 10th anniversary in 2009

It is unusual for a woman to admit to her age, but the European Professional Women's Network (EPWN) is making no secret of their 10th anniversary this year. And with good reason.

From just five women who met regularly, the network has grown to a staggering 3,000 members, including the French Finance Minister Christine Lagarde, across 17 city networks. Membership is composed of internationally minded, professional and managerial women, either working in corporate environments or entrepreneurs with their own businesses, across all industry sectors.



Susanne Forsman-Hey, President of the EPWN Nice Côte d'Azur

for conferences with top guest speakers, training and personal development events, think-tanks, and mentoring schemes.

With only 1 in 10 female board members in European

businesses, Susanne Forsman-Hey, President of EPWN Nice Côte d'Azur, insists the network is not a group of "feminists on the barricades, it is all about good business sense, and also raising the volume of European women's voices."



Members of the EPWN Nice Côte d'Azur

EPWN Nice Côte d'Azur

EPWN Nice Côte d'Azur is one of such city networks. Based in Sophia-Antipolis, with a membership ranging from Marseille to Monaco, the network aims to provide women with personal and professional development throughout all stages of their careers, and promotes participation in multi-cultural training platforms, and showcases diverse models of success.

This is achieved via a number of online and offline networking events. The EPWN meets at least once a month,

Demonstrating the international make-up of the EPWN Nice Côte d'Azur, the working language is English, despite the presence of nearly 20 different nationalities. Workshops promoting the acquisition of new skills are held in that language, like the most recent one on neuro-linguistic programming in Sophia-Antipolis last month.

Give to get back

"Moving to a new country can make you feel isolated, without your usual network," says Susanne, "and we're here to help, with advice and practical tips about settling in France."

Whether it's about finding a good accountant, getting back into work after a career-break due to family commitments, or promoting an existing business."

EPWN Nice Côte d'Azur is thriving, and Susanne reflects the dynamism of the project, and the international make up of the network. She is of Danish origin, having studied and worked extensively in California, the UK and now in the south of France. "We're not stiff and formal," she adds, "but our focus is very much on career development; our philosophy is 'give to get back'. It's not just sessions to hand out business cards, we get to know one another, our strengths and areas of expertise, so we become of mutual benefit to each other."

Practical publications

The EPWN doesn't stop at events and workshops, but also publishes a series of books based on primary research, under the banner of 'Women@work', providing practical help and advice to women in business. The latest installment, titled *Networking, the New Ariane Thread* was released just last month, the eleventh in the series. The EPWN also carries out surveys on business practices, and have recently published a report called *How do women network?*

The EPWN will be celebrating its 10th anniversary in 2009, and the event will be held on the Côte. Although still in the planning stage, Susanne is clearly thrilled about the prospect, "We're growing up," she says with a smile. JK

For more information see: www.europeanpwn-nice.net

New entrepreneur status

Sarkozy wants workers, hence a new status to make it easy to DIY

In an effort to encourage those working in the black to declare earnings and to encourage students, retirees and stay-at-home mums to work a little, French President Nicolas Sarkozy's government has created a new category of worker, which facilitates working for yourself.

The law for the new status comes into effect January 1st 2009. For budding entrepreneurs or artisans who find the current offering of new business set-up categories too costly this is ideal. The main reasons are its flexibility and that you only pay social charges (for state pension and health care coverage) when you earn. No bills from the state if you haven't worked. It is perfect for those running a

small business, such as B&Bs, catering outlets, antique traders or clothes designers.

Who is eligible?

The scheme applies to individuals who want to work in a commercial or artisanal activity as their main line of work or as supplementary income.

Terms and conditions

Individuals on this scheme do not have to register with the *Registre du Commerce et des Sociétés* (RCS) or the *Répertoire des Métiers* (RM).

*Only individuals can apply; companies are excluded.

* You must opt for the *micro-entreprise* fiscal regime (BIC)

* The newly created *micro-social regime* (also from 01/01/09) allows for making social contributions once sales turnover (income) is realised.

*Earnings must not exceed 80,000 euro a year (before tax) for the sale of merchandise, objects, accommodation, or 32,000 euro (before tax) for services rendered.

If you exceed these income ceilings you are obliged to register with the RCS or RM.

* Social contributions rate: 12% for sale of items and 21.3% for services

Advantages

Simplification of the declaration process for a 'solo business' and the absence of registration as with other statuses. Signing up is easy and possible by internet.

Also the 'pay as you earn' concept, which avoids costly bills for social charges when no money is coming in. PF <http://www.lautoentrepreneur.fr/>