

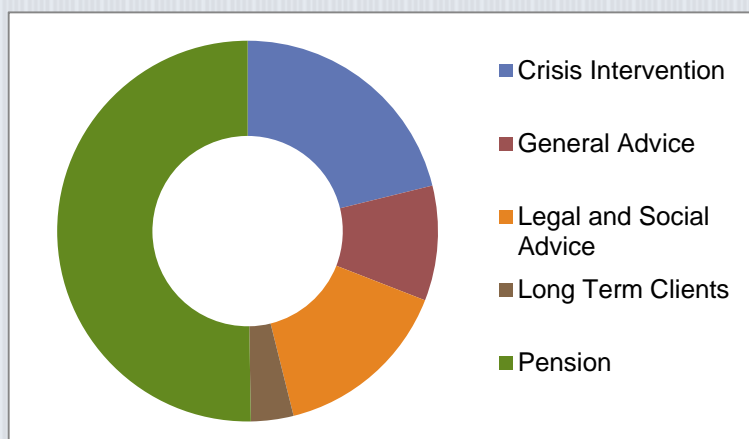
# German Welfare Council

Registered Charity Number:  
288538

## Annual Report 2015

In 2015 we advised and supported 1,100 people known to the German Welfare Council; this is a slight decrease to 2014. As in recent years about 20% of these were new clients referred to us by the German

We offered advice on a wide range of matters within the German and British Social Security systems. As usual the majority of clients were seeking pension advice, with crisis intervention on second demand and



Embassy, other charities such as the Association for Jewish Refugees, homeless organisations or Citizen Advice Bureaus. Clients accessed our service through online searches and our website; in 2015 we had more than 2,600 visits to our website, more than any other year.

social security support following (please see graph below).

Our Annual General Meeting was received very well with more than 20 members, we hope our members will attend in similar numbers this year.

### **Patron:**

His Excellence the Ambassador of the Federal Republic of Germany  
Mr Dr Peter Ammon

### **Committee:**

Ms V. Gronewold – Chairwoman  
Mrs K. Groombridge  
Mr U. Maynard  
Mrs U. Tottmann  
Mr J. Rhys  
Mr C. Dieckmann

### **Employees:**

Mrs D. Scording (full-time qualified social worker)  
Mrs A. Palmer (part-time qualified Social Worker)

### **Independent examiner:**

Leigh Saxton Green Chartered Accountants  
6<sup>th</sup> Floor, Mutual House  
70 Conduit St, London  
W1S 2GF

### **Bank:**

HSBC sort code: 40 04 07  
Account number: 31055909

*Christmas Party at the Lancaster Hall Hotel*

Our Christmas Party with Stollen, German cake and Christmas music was welcomed by over 75 people.



Our next Christmas Party will be on 13/12/2016 at 14.00pm.

*Casestudy- Ms Y.*

Our client is a 20 years old Medicine student whose dad passed away 5 years ago and who had worked in Germany. She receives orphan payments from Germany and as a student is consequently entitled to German child benefit. In October 2014 she contacted the Familienkasse Nuernberg who is dealing with applicants from abroad but has had not heard from them for a year even though the GWC sent reminder emails. A complaint email from the GWC finally helped Ms Y. to receive an application pack and successfully receive her benefit.

*Our gratitude goes to:*



The German Ambassador, Mr Dr Peter Ammon and his staff

Charities administered by the Kaiser Wilhelm II Fund

The German YMCA

Our corporate members and members

Blick Rothenberg

The European Bookshop

The old and young volunteers

The German parishes in England

All organisations and individuals, not specially mentioned

*Taxation of German Pensions for people living in the United Kingdom*

All German pensions (including widow's pensions and orphan's payments) paid before 2005 were not taxed. This changed in 2005 were all German pensions had to be either declared in Germany or the UK, people receiving their old age pension before 2011 can choose their country of taxation.. However, everybody in receipt of a pension after 2010 has to declare this income for tax purposes in Germany. The responsible authority is Finanzamt Neubrandenburg, RiA (Rente im Ausland) and offers a simplified tax return form available through the GWC.

There are two options of taxation:

**Limited tax liability** in accordance with section 1 subsection (4) of the Income Tax Act, were only the pension income in Germany will be considered. This option does not offer a tax free allowance, however half of the pension is tax free whilst the other half is taxed at a 20% tax rate.

**Unlimited tax liability** in accordance with section 1 subsection (3) of the Income Tax Act will consider all your domestic and foreign income. One can only apply for this if at least 90% of income is taxable in Germany or the overall taxable income does not exceed €6 136. This option is important for clients who either only have income from Germany or have a small pension from the UK or other countries.