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Help with taking over or starting a business (Arce)

Verified 22 mai 2019 - Directorate for Legal and Administrative Information (Prime Minister)

The jobseeker receiving the ARE () who creates or takes over a business may benefit from the Arce () conditions. The job applicant must have previously obtained the Acre (). He has to declare his project to Pôle emploi. The amount of the Arce is equal to 45% of the fees to be paid to the ARE. In the event of a stoppage of work, the jobseeker regains his or her remaining entitlement to unemployment benefits.

What is it about?

Support for the recovery and creation of enterprises (Arce) is paid by Pôle emploi. It consists of receiving unemployment benefits in the form of capital.

Who is involved?

The following persons are eligible for the Arce:

- the applicant for employment who is [Return to Work Allowance \(RTA\)](https://www.service-public.fr/particuliers/vosdroits/F14860?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F14860?lang=en>) who creates or takes over a business,
- the applicant for a job who is entitled to benefit from the ARE but who does not receive it at the time of starting his activity,
- a person who commences his or her efforts to create or take over a business during his or her period [notice](https://www.service-public.fr/particuliers/vosdroits/F2855?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F2855?lang=en>), [sound reclassification leave](https://www.service-public.fr/particuliers/vosdroits/F2906?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F2906?lang=en>) or [sound mobility leave](https://www.service-public.fr/particuliers/vosdroits/F16676?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F16676?lang=en>), and is eligible for the benefit of the ARE.

To qualify for the CMA, the job seeker must have obtained [assistance in setting up or taking over a business \(Acre\)](https://www.service-public.fr/particuliers/vosdroits/F11677?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F11677?lang=en>).

The Arce can only be assigned once per rights opening.

It shall not be cumulative with the continuation of the RAE provided for in the event of occasional or reduced resumption of activity.

Approach

The job seeker completes an application for Arce at the Pole Emploi.

The job seeker must also submit to Pôle emploi a proof of the creation or resumption of a company under the Acre scheme. It can be for example a Kbis extract..

Who shall I contact

Specify your city or postcode The choice of a municipality in the suggestion list will automatically trigger an update of the content

- [Employment center](https://www.pole-emploi.fr/annuaire/) [↗](https://www.pole-emploi.fr/annuaire/) (<https://www.pole-emploi.fr/annuaire/>)

Amount

The amount of the Arce is equal to 45% the amount of the outstanding ERA entitlements at the start of the activity. A deduction from 3% shall be applied to the amount of capital. This deduction corresponds to the financing of supplementary pensions.

Example: 1st January 2019, an applicant for a job is admitted to a €40 per day for a period of 730 days. Taking into account timeout and deferred compensation, starting on 1st March 2019. It receives the ARE of 1st to 31 March 2019. 1st in april 2019, he set up his business. At this date, the remaining duty balance is 700 days (730 days - 30 days). The amount of capital shall be: $[(€40 \times 700 \text{ days}) \times 0.45] = €12600$ (with the deduction of 3% :: €12222).

Payment

The Arce is paid in 2 times.

- ▶ 1st Payment equal to one half of the aid shall be made on the date on which the applicant for employment meets the conditions for the award of the Arce. This payment is made only if the person ceases to be on the list of jobseekers.
- ▶ A second payment shall be made 6 months after the date of establishment or resumption of business, provided that the person concerned is still carrying on the activity for which the aid was granted.

If the activity is stopped

In the event of the company ceasing to operate, the jobseeker shall regain the unemployment benefits he had left on the eve of the establishment or resumption of his business.

These duties are however reduced by the amount of Arce paid to him.

Statute and miscellaneous references

- General Regulation annexed to the Convention of 6 May 2011 (PDF - 226.7 KB) [↗](https://www.unedic.org/sites/default/files/regulations/RglACh11.pdf) (<https://www.unedic.org/sites/default/files/regulations/RglACh11.pdf>)
- Order of 25 June 2014 approving the Convention of 14 May 2014 on unemployment compensation and the related texts [↗](http://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000029150768) (<http://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000029150768>)
Article 34 of the annexed General Regulation
- Convention 2017 and implementing agreements on unemployment compensation [↗](https://www.unedic.org/indemnisation/textes-reglementaires/conventions-dassurance-chomage) (<https://www.unedic.org/indemnisation/textes-reglementaires/conventions-dassurance-chomage>)
Implementing Agreement 24
- Order of 17 June 2013 concerning the approval of Amendment No 2 of 28 February 2013 to Implementing Agreement No 24 of 6 May 2011 [↗](http://legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000027721761) (<http://legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000027721761>)
- Decree of 17 June 2013 on the unemployment agreement of 6 May 2011 [↗](http://legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000027721775) (<http://legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000027721775>)
- Order of 4 May 2017 approving the Convention of 14 April 2017 on unemployment insurance and its associated texts [↗](https://www.legifrance.gouv.fr/jo_pdf.do?id=JORFTEXT000034598969) (https://www.legifrance.gouv.fr/jo_pdf.do?id=JORFTEXT000034598969)

For more information, please contact

- Help with taking over or starting a business (Arce) [↗](https://www.unedic.org/indemnisation/fiches-thematiques/aide-la-reprise-ou-la-creation-dentreprise-arce) (<https://www.unedic.org/indemnisation/fiches-thematiques/aide-la-reprise-ou-la-creation-dentreprise-arce>)
Unédic
- I want to start my business: How can Unemployment Insurance help me? [↗](https://www.unedic.org/indemnisation/vos-questions-sur-indemnisation-assurance-chomage/je-veux-creer-mon-entreprise-comment-lassurance-chomage-peut-elle-maider) (<https://www.unedic.org/indemnisation/vos-questions-sur-indemnisation-assurance-chomage/je-veux-creer-mon-entreprise-comment-lassurance-chomage-peut-elle-maider>)
Unédic
- Support for business creators [↗](http://www.pole-emploi.fr/candidat/mon-accompagnement-@/index.jspz?id=77380) (<http://www.pole-emploi.fr/candidat/mon-accompagnement-@/index.jspz?id=77380>)
Employment center