



 This page has been automatically translated. Please refer to the page in French if needed.

New accompaniment for the creation or the resumption of business (Mother of Pearl)

Verified 10 janvier 2020 - Directorate for Legal and Administrative Information (Prime Minister)

The new support to the creation or the resumption of a company (Nacre) is an aid to the assembly of the project of creation or of resumption of a company, to the financial structuring and the start of the activity. Several categories of persons may be eligible for this support. You sign a contract with a contracted organization. Since 2017, the Nacre has been a regional competence.

What is it about?

The new accompaniment to the creation or the resumption of business (Nacre) allows some beneficiaries to create or take over a business being accompanied for 3 years. It helps to set up the project of creation or resumption, to the financial structuring and to start the activity.

 **Warning** : since 1st January 2017, the Nacre is a regional competence.

Who is involved?

You must be in one of the following situations:

- You collect Return to Work Allowance (RTA) (<https://www.service-public.fr/particuliers/vosdroits/F14860?lang=en>) or Professional Security Allocation (ASP) (<https://www.service-public.fr/particuliers/vosdroits/F31688?lang=en>)
- You are a claimant for a non-compensated job listed on the list (<https://www.service-public.fr/particuliers/vosdroits/F1636?lang=en>) job seekers for more than 6 months in the last 18 months
- You get the RSA or specific solidarity allowance (SSA) (<https://www.service-public.fr/particuliers/vosdroits/F12484?lang=en>)
- You are between 18 and 25 years of age (or 29 if you are recognized as disabled)
- You are under 30 years of age and do not meet the previous employment conditions to receive unemployment benefits
- You are an employee or a licensee of a business in safeguarding justice (<https://www.service-public.fr/professionnels-entreprises/vosdroits/F22311?lang=en>), judicial remedy (<https://www.service-public.fr/professionnels-entreprises/vosdroits/F22314?lang=en>) or liquidation (<https://www.service-public.fr/professionnels-entreprises/vosdroits/F22330?lang=en>) taking over a business (not necessarily your original business)
- You are unemployed with a Enterprise Project Support Contract - Cape (<https://www.service-public.fr/particuliers/vosdroits/F11299?lang=en>) (a person holding the Cape may also be an employee of a company in reorganization or liquidation which takes over the undertaking)
- You create or take over a business in a priority area of city policy (OPP) (<https://www.service-public.fr/particuliers/vosdroits/R46124?lang=en>)
- You get the shared child-rearing benefit (PreParE) (<https://www.service-public.fr/particuliers/vosdroits/F32485?lang=en>)

Formalities

Who to contact?

You can integrate the Mother of Pearl device:

- at your request
- or on the advice of an organization (employment center, bank, etc.).

You make your request for assistance by mail RAR with an organization that has an agreement with the State and the Caisse des dépôts et consignations (CDC).

The competent body varies according to the regions.

To find the right organization to accompany you, contact the local services directly.

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

- Regional Council (<https://annuaire.service-public.fr/recherche?whoWhat=Conseil+r%C3%A9gional&where=>)

Refusal possibilities

The organization may refuse to accompany your project because:

- lack of special difficulties in gaining or finding employment
- or the lack of consistency or economic viability of your project
- or the lack of sufficient support from the body.

A decision of refusal may be appealed to the prefect of the region.

Who shall I contact

- [Region Prefecture](http://www.prefectures-regions.gouv.fr/)  (<http://www.prefectures-regions.gouv.fr/>)

Signing a contract

The agreed body that agrees to accompany you concludes with you an accompanying contract. This contract specifies the stage at which your accompaniment begins.

The accompanying contract shall define the reciprocal commitments of the body and the person accompanied.

Device Steps

Le Nacre does not include any help for the emergence of the project. You must have a clear idea of your project.

You can also participate in the device from one of these 3 steps. The agreement may cover all or part of the phases.

The phases of installation aid and financial structuring aid may be carried out simultaneously or successively.

Mount Help

Mount Help allows you to:

- to finalize technically your business creation or take-over project and present it to third parties (financier, partner, etc.),
- study the conditions for implementation and anticipate difficulties.

Aid for financial structuring

Financial structuring assistance allows you to:

- verify the economic relevance of your project and develop the financing plan,
- be supported in bank financing research,
- obtain suitable financing, for example, a loan with a zero rate over 5 years maximum financed by your region. This loan must be coupled with a complementary loan, the amount and duration of which must be greater than or equal to those of the zero-interest loan.

Support for business start-up and development

Supporting the start-up and development of the company allows:

- have access, at any time, to technical support that can answer questions related to the start-up and development of your business,
- anticipate possible financial difficulties,
- to be supported in its development choices.

Maximum Device Duration

The Nacre is governed by deadlines which set, for each stage, the maximum duration of the accompanying actions.

Maximum duration of accompanying measures

Steps	Maximum Duration	
	For a design project	For a recovery project
Mount Help	4 months	6 months
Aid for financial structuring	4 months	6 months
Support for business start-up and development	3 years	3 years

Termination of contract

The accompanying body may terminate the accompanying contract if you fail to comply with your obligations under the undertaking contract.

If the organization intends to terminate the contract, it will inform you by letter RAR.. You may submit your comments in writing or as part of an interview in which you may be assisted by a person of your choice (for example, a lawyer).

The decision to terminate is notified to you by letter RAR..

The decision to terminate an accompanying contract may be appealed to the prefect of the region.

Who shall I contact

- **Region Prefecture** [\(http://www.prefectures-regions.gouv.fr/\)](http://www.prefectures-regions.gouv.fr/)

Statute and miscellaneous references

- **Labor Code: Article L5141-1** [\(http://www.legifrance.gouv.fr/affichCodeArticle.do?idArticle=LEGIARTI000006903658&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCodeArticle.do?idArticle=LEGIARTI000006903658&cidTexte=LEGITEXT000006072050)
Exemption from social security charges
- **Labor Code: Article L5141-2** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006189792&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006189792&cidTexte=LEGITEXT000006072050)
Refundable advance
- **Labor Code: Article L5141-5** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006189794&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006189794&cidTexte=LEGITEXT000006072050)
Financing of advisory, training and support measures
- **Labor Code: items R5141-1 to R5141-3** [\(http://www.legifrance.gouv.fr/affichCode.do?idArticle=LEGIARTI000023312702&idSectionTA=LEGISCTA000018526296&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idArticle=LEGIARTI000023312702&idSectionTA=LEGISCTA000018526296&cidTexte=LEGITEXT000006072050)
Nature and benefit of the Accre
- **Labor Code: items R5141-13 to R5141-21** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000018526264&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000018526264&cidTexte=LEGITEXT000006072050)
Nature and conditions for granting the Accre
- **Labor Code: items R5141-22 to R5141-27** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000018526243&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000018526243&cidTexte=LEGITEXT000006072050)
Organizations authorized to grant and manage advance
- **Labor Code: Article R5141-28** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000018526229&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000018526229&cidTexte=LEGITEXT000006072050)
Keeping the Acre
- **Labor Code: items R5141-29 to R5141-33** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000023312733&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000023312733&cidTexte=LEGITEXT000006072050)
Organization of the accompanying path for the creation or the resumption of a company
- **Labor Code: Article R5141-34** [\(http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000023312714&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000023312714&cidTexte=LEGITEXT000006072050)
Conditions for issuing a label
- **Labor Code: Articles L5142-1 to L5142-3** [\(http://www.legifrance.gouv.fr/affichCode.do?idArticle=LEGIARTI000006903665&idSectionTA=LEGISCTA000006178137&cidTexte=LEGITEXT000006072050\)](http://www.legifrance.gouv.fr/affichCode.do?idArticle=LEGIARTI000006903665&idSectionTA=LEGISCTA000006178137&cidTexte=LEGITEXT000006072050)
Mother of pearl - Rate loan 0 - Maximum amount

For more information, please contact

- **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
- **Mother of pearl** [\(https://dares.travail-emploi.gouv.fr/dares-etudes-et-statistiques/etudes-et-syntheses/dares-analyses-dares-indicateurs-dares-resultats/article/le-nouvel-accompagnement-pour-la-creation-et-la-reprise-d-entreprise-nacre\)](https://dares.travail-emploi.gouv.fr/dares-etudes-et-statistiques/etudes-et-syntheses/dares-analyses-dares-indicateurs-dares-resultats/article/le-nouvel-accompagnement-pour-la-creation-et-la-reprise-d-entreprise-nacre)
Ministry of Labor