

Strategic Partnership for Vocational Training Cooperation for Innovation and Good Practice Exchange Call for Proposals - Action 2, 2015-1-RO01-KA202-015094



O2: Guide to support the launch of the Cooperatives of Activities and Jobs

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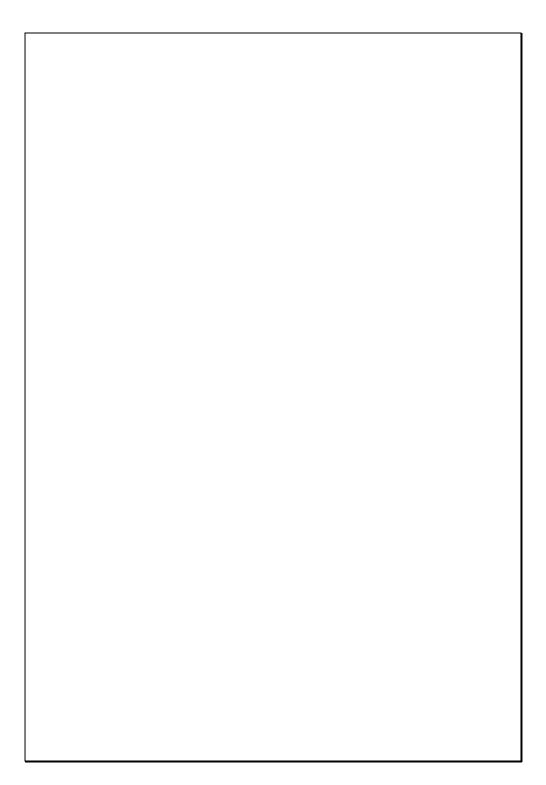












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# I. Introduction

# 1.1. A brief history

Business creation in France was liberalized following the French Revolution by the Allarde decree of 2 and March 17, 1791, removing corporations by introducing freedom of enterprise under one condition: pay tax to the state, the latter having taken different names: the license, the tax on sales and business tax.

France meets many years of difficulties in terms of economic growth since the 70 undergoing many crises weakening the considerably both economically and socially.

Thus, the number of business creation has experienced strong growth since the first oil crisis in 1973 amounting to about 200,000 annual creations of companies and sees its number increased significantly reaching more than 500,000 creations in our days.

She saw her entrepreneurial system evolved for decades by many experimental phases to boost the economy and reduce the growing unemployment rate.

# 1.2. The need to create an enabling environment for entrepreneurship

In September 1979, Mr. Le Marois wrote in a journal called "other" article "and if each created his own job? « Following this article, in December 1980, is set in France, Store Management, a tool dedicated exclusively to the creation of companies. Indeed, no tool was developed previously for the accompaniment of promoters who had the desire to create a business.

Consequently, in 1983, the government signed a contract with the Plan Management Shops Liaison Committee (CLBG) which helped structure and develop the territory. Many tools have been developed by various Management Shops and the swarm CLBG nationally.

In the 1990s, the network of Business Management Shops (BGE) highlighted many obstacles to the growth of business start-ups, in particular the stress of their facilities as entrepreneurs and Renunciation of their projects.

Other tools were also implemented since the 90s, in the field of business creation: financial tools, such as access to unsecured loans, microloans ... and also training to project leaders forming the development of entrepreneurial skills.

# II. Of entrepreneurship in creating activities

### 2.1. The business incubators

Through private initiatives with the creation of the Boutiques de Gestion, spin-off from all over France, they have helped to highlight, as evoked the previous section, a number of barriers to the increase in registrations of new business Business Formalities Centres (CFE) Chambers of Commerce and Industry (CCI).

In addition to the stress of starting a business, the administrative burden and the feasibility study also appeared two major obstacles to realizing many projects, depending on the type of entrepreneur.

Therefore many ideas emerged to solve some brakes in extending support in business development upstream.

This initiative was developed through the creation of a new concept: the business incubator. The emergence of an alternative to the traditional business creation process has been proposed by a number of economic actors as a reference both in terms of economic growth but also in terms of post-creating business sustainability.

It aims to test its upstream business to business creation to know, first of its activity is viable but also understands all the difficulties faced an entrepreneur. This test "actual size" and the training of entrepreneurs entering this device is needed over time in the French economic environment.

The Ministry of Labour was soon interested in the new framework proposed by the workshops in connection with business incubators. Local initiatives have all been supported by institutional organizations such as the French Ministry of Labour, the Caisse des Dépôts et Consignations (CDC) and the European Commission through the European projects as part of an experiment.

The result of these local initiatives has been very positive, it was agreed, in France, to formalize and legalize the activity test, in 2003 and 2005 with the decrees implementing the law on economic initiative, is created the Contract for Support to Companies Projects (CAPE).

Its formalization allowed the installation of numerous business incubators throughout the French territory, leading to the creation of a national network of head of the Union of Business Incubators (UCE).

The roles defined for that either:

- Locales Coordinate the activity of local business incubators
- Create training modules that will be expanded through all local incubators for both staff and test entrepreneurs
- Represent the incubators of French companies through all the French national institutions
- Create a lobby in France and Europe

As for the role of business incubators, which are in most cases associations, they accompany project promoters to develop their activities.

Before being admitted to the Business Incubator, the project proponent must present his project to a selection committee which will evaluate whether the project holder can be accompanied by the structure, on the one hand according to the chosen field, the Regulated occupations requiring compulsory insurance or approvals, on the other hand, depending on the degree of progress of the project. This selection committee can plan with the project promoter realistic objectives with milestones during the accompaniment.

By signing the CAPE, the project sponsor and the business incubator formalises their collaboration and undertakes to respect a certain number of points of vigilance, and the objectives agreed upon.

The objective of CAPE is to provide project developers with training on business creation. It helps individuals to start their projects by being accompanied by a structure that provides them with the necessary technical support. In return, the contractor undertakes to follow a training program throughout his contract. Labor law defines the only limit to the signature of a CAPE: the beneficiary can not simultaneously be on a full-time employment contract.

The CAPE is not an employment contract; it simply allows a project holder to test his activity in full size, in a legal and secure framework, while benefiting from support in many areas such as accounting, Business management, commercial aspects, communication, marketing, etc. However, the commercial law provides that the beneficiary may be affiliated to the general social security scheme.

The accompanying structure must provide the recipient with the appropriate means to help him / her meet the challenge, pedagogical support, logistics and personalized advice should be delivered on an ongoing basis.

The specificity of the CAPE lies in the means which must absolutely be provided by a pedagogical approach. Entrepreneurial training involves the acquisition of technical and management skills to define the business plan to be managed.

We can summarize the accompaniment of a project sponsor under CAPE such as:

- A large-scale test before creation
  - o In a suitable legal framework
  - And in a process of learning as a business manager
- Regular support of strategic, accounting and administrative aspects,
- Continuous assessment of their entrepreneurial capacities,
- The provision of adapted insurance,
- Training to better understand the business of entrepreneurship

- The maintenance of social rights during and after the test if it is not conclusive,
- The ability to create an activity in a different way,

This first step was the beginning of an extension of the alternatives to the creation of companies like business incubators, Business Hotels, Business incubators and the Cooperative of Activities and Employment (CAE). Business incubators are aimed at promoters of projects in the field of innovation (often carried out by research laboratories or universities), Business Hotels and business incubators, Activities, another type of "incubator" has emerged as one of the most attractive choices for a project promoter, not wanting to set up a business but to develop its activity in a collective environment, the Coopérative d'Activités et d'Emplois. Indeed, the latter has allowed a much more important support than that of business incubators, since it takes place over a much longer term.

# 2.2. Cooperatives of Activities and Employment

The history of the Cooperatives of Activities and Jobs was born in Lyon in 1995 with the creation of an EAC named "Cap Services" with the objective of securing the entrepreneurial approach of people wishing to create their own jobs. Its initial vocation was to carry out a "full-scale" test as proposed by Business Incubators without necessarily going through a phase of creation after the test. This framework was reinforced by the mutualisation and appropriation of the structure by the entrepreneurs themselves, thus constituting the first stone of the building of the Co-operatives of Activities and Jobs that we know today. *« Reconciling and strengthening the economy in the social sphere»* 

Business and employment co-operatives (CAE) are an original concept allowing a project holder to test his activity safely. Over time, it stands out and becomes an extremely important component of the Social and Solidarity Economy in France.

But above all, what is a Cooperative of Activity and Employment?

Rather than creating its own structure, a new entrepreneur can join a cooperative of activities and jobs (CAE). It is an economic grouping of several entrepreneurs.

In an unfavorable socio-economic context, across virtually all of Europe, traditional business creation models often prove to be shifted to the situation of project holders. Indeed, some entrepreneurs want to be able to use their know-how independently, without creating a classic enterprise, in order to avoid the solitude of the entrepreneur, difficulties and administrative burdens, and so on. ....

This form of collective entrepreneurship offers him a safer solution to start his business. The project owner who joins an EAC has an existing legal framework, a CAPE (the project holder is called the Contractor under test) in a first to test his activity, and secondly, from an entrepreneurial status to an indefinite contract and social protection. All administrative, social, fiscal, accounting and financial management is shared. This framework allows him to concentrate on his activity, with increased security.

The CAE allows entrepreneurs in a single structure to increase their expertise and share their feedback. This solidarity is thus generating opportunities for development (innovation, contribution of business ...).

In summary, we can summarize a Cooperative as follows:

A tool for local development: It encourages and encourages the creation of local activities and jobs, which ultimately enables local economic development. It is also at the origin of the creation of a strong synergy, since their activity relies on the collaboration with local actors. It therefore participates in the territorial economic network, for it forges relations and partnerships with social and economic actors such as local and regional authorities. The EAC is therefore at the heart of a dynamic of territorial anchoring. Indeed, it makes it possible to avoid a form of impoverishment of the local economic fabric by regrouping several projects within the same tool, which limits the isolation and weakening of economic initiatives carried by entrepreneurs in the making.

A social enterprise: The EAC does not select the promoters according to criteria of profitability. It is open to any project proponent who can no longer find their place in a traditional enterprise. It accompanies people who are traditionally excluded from the labor market (unemployed, disabled people, young people without qualifications, etc.) to find a job rather than employees wishing to convert or to use for themselves the know-how they have mastered. Embark on an entrepreneurial adventure.

A social economy enterprise: The EAC is situated within the framework of the Social Economy, whose objective is to place the economy at the service of the people and not the reverse. It meets the following principles: purpose of services to members or the community, management autonomy, democratic decision-making process, primacy of people and labor on capital in the distribution of income.

A joint venture: Mutualisation and consequently the reduction of individual costs, is at the heart of the EAC project. Several types of pooling are at work: pooling of legal support, administrative procedures, accounting, insurance; the pooling of knowledge, training, skills and even projects through regular contact with other entrepreneurs.

# III. Cooperatives of Activities and Jobs becoming a major player in the Social and Solidarity Economy

# 3.1. What is the difference with business incubators?

Through the experiences of business incubators, it quickly became apparent that there was a need for continuity in the support of project promoters.

Indeed, as a business incubator, only two solutions were possible:

The activity test did not test the viability of the project. In this
case, the business incubator accompanies the project holder to
mourn his project and helps him / her to reorientation (other
projects, return to employment, training, etc.)

The activity test has highlighted the viability of the project, the
project leader has generated an important result, compensation
is then granted, the accompanying structure is responsible for
paying the social and employers' social security contributions
and the Balance is paid to him as a starting capital for his future
business. Indeed, the only option in this case would be the
creation of companies

The originality of the EAC is to offer a third option and not the least, since it can, to the extent that the activity test has appeared viable and has generated enough result, propose a status of "entrepreneur Employee "which allows him to receive a salary and to benefit from the social security cover of a typical employee.

This status of entrepreneur-employee and subsequently entrepreneuremployee-associate, which will be seen later, marks the main difference between a business incubator and a Cooperative of Activities and Jobs.

Indeed, the EAC allows acquiring a new status in France. It is a question of apprehending the conception of undertaking totally different from the creation of traditional enterprises since it allows in addition to the "classic" accompaniment to take part in the strategic decisions of the EAC, the latter can be defined as A "shared enterprise".

# 3.2. Why did you create Business and Employment Cooperatives when Business Incubators already existed?

To begin with, the big difference between BDCs and Business Incubators is their legal status.

Business incubators are created in an associative form, while the Cooperatives of Activities and Employment establish themselves in the form of private companies, notably in Cooperative and Participating Companies (SCOP) or in Civil Society of Collective Interests (SCIC). These different legal forms do not have the same purpose at all; one is more social, the other is more economic, although the EAC associates the economic with the social.

The other major difference is the new status proposed by the CAE, the entrepreneur-employee. It is an innovation that is both economic and social. Indeed, economic, with the creation of a new economic model that does not exist on French territory, within the social and solidarity-based economy, and social, since it is really an obvious social advance because of the Situation of the entrepreneur-employee, which status can not be offered in a business incubator.

And finally, the main difference lies in the continuity of the accompaniment, which appears there, as the fundamental added value of the durability in the time of the activity. It offers an exclusive alternative to the creation of traditional business, and allows the entrepreneur to exert his know-how by relieving himself of all the accounting, financial, fiscal and social constraints inherent to the heads of companies. The training offered in CAE allows them to point out the potential difficulties created by the creation of companies and to better apprehend the advice of the accompanist during individual accompaniment.

In a Cooperative of Activities and Jobs, the project leader arrives with a different approach than if he presented himself in a business incubator. Indeed, even if there is similarity in the first phase of the accompaniment (the activity test), the project proponent approaching an EAC has a longer term-term vision because at the reception, It is explained to him that his project will evolve with him in an environment that will enable him to create his own job. As a business incubator, the project owner wants to test his activity to create his company. This difference is fundamental.

# 3.2. Explanation of the different steps and points of divergence between business incubators and CAE in diagram

Business incubators					
First meeting	Home	Integration - Individual and / or collective coaching	The Activity Test	Contractor- employee	Contractor- employee- partner
All project leaders, regardless of the progress of their projects or project ideas Demystification Taking information	career plan and objectives	project leader to social organizations Accompaniment Technical training session Individualisation of the accompaniment Validation of the project	have signed a CAPE Compliance and legality of the project Accompanying accounts Individual accompaniment		

# IV. A cooperative and collaborative company: The EAC from a legal point of view

# 4.1. Legal difficulties....

Initially, business incubators were mobilized to sensitize public authorities on the need to create a legal framework for this new type of relationship on activity testing.

The creation of activity has become, over time, a new profession thanks to the CAE. It helps project proponents evaluate the relevance and viability of their activity before moving towards entrepreneurship or starting a business.

Before the legalization of this status, the project proponents were confronted with an unprecedented situation due to the lack of social status. Indeed, project sponsors in CAPE were neither full-fledged contractors recognized by law nor employees.

This was a difficult challenge. Providing more flexibility in existing employment contracts and remuneration according to their level of activity were not legal opportunities, with the risk of contravening labor law and would have had serious Consequences for all entrepreneurs.

With the CAPE contract, the authorities favored an alternative approach. Indeed, this contract formalizes the status of creator of accompanying activity.

The importance and novelty of this contract formalizes this period of support; A period that was not recognized by French laws - and must be underlined: the social status of the CAPE entrepreneur is neither an employee nor an entrepreneur, but an entrepreneur who tests his activity and evaluates his project for A given period as part of a training process.

The legislator wanted a social status that would protect entrepreneurs under CAPE and allow them to retain their acquired rights and obtain

new ones. This ambiguity sometimes led to situations that could not have been foreseen by the legislature. These new specificities provide practical answers to business test entrepreneurs and business incubators and the co-operatives of activities and jobs that accompany them. However, many questions still need to be clarified.

The Union of Business Incubators and the heads of networks of the Cooperatives of Activities and Jobs have remained faithful to their missions and have played their roles as intermediaries between its members and the public authorities by disseminating information and Make suggestions for improvement.

To sum up the difficulties of setting up Cooperatives of Activities and Jobs in a given territory, it is necessary that:

- Political will is absolutely necessary
- The authorities of the country must promote and pass new laws allowing the development of this new type of entrepreneurship.
- The role of the head of the network is extremely important in the legislative decisions that will be taken at national level

# 4.2. To the creation of a legal framework

As noted above, the EAC relies initially on the CAPE. This is an initial contract introduced and legislated under the Economic Initiative Act (Articles 20 and 21) of 2003.

This contract is the result of a series of experiments of Business Incubators across France, to help potential entrepreneurs test their business creation projects. These initiatives were made possible after an administrative circular that recognized the right to experimentation in a legalized context. The law has since been supplemented by the publication of an implementing decree in the Official Gazette (19 May 2005) and an administrative circular (September 2006) providing the details necessary for its implementation. The various laws that have been passed have legalized and granted job seekers to retain their current status despite the signature of a CAPE and therefore continue to collect their unemployment benefits while trying to test and develop their activities. On the other hand, the accompanying structure also undertakes to change the status of the project holder, according to the terms defined in the CAPE, or by having it create its business if the

person does not wish to remain in the structure, in case The result of the entrepreneur is sufficient, or to propose to him status of entrepreneur-employee, still according to the terms defined in the CAPE, de facto leaving him of his status of job-seeker.

In 2003, the social organizations and the State signed a memorandum of understanding allowing project holders (job seekers or not) to be able to remunerate them monthly or occasionally in return for the payment of expenses in connection with the URSSAF (Union for the Collection of Social Security Contributions and Family Allowances).

More recently, a new law was promulgated, the law of 31 July 2014 on the Social and Solidarity Economy, also called the "Hamon Law".

The law defines the missions and rules of operation of the cooperative activities and employment (CAE) and the status of entrepreneur-employee. The latter is a natural person who creates and develops an economic activity by benefiting from an individualized support and shared services implemented by the EAC in order to become a partner within a period of 3 years from the conclusion of its Contract with the cooperative. The social status of the entrepreneur-employee is legally assimilated to that of the employees.

# V. A cooperative and collaborative company within its territory

The creation and / or installation of a Cooperative of Activities and Jobs on a territory can be complicated and encounter many obstacles to its installation. This is why it is important, even necessary to go through the different stages below in order to really identify the needs of the territory.

# 5.1. Raising awareness among institutional and operational players.

This step is essential to mobilize all the actors of the project and to ensure the future of the Cooperative. To make the operational and institutional players aware of their importance, they will probably be

funding the Co-operative of Activities and Jobs in order to reduce the local unemployment rate and increase both the attractiveness of the territory and to develop the local economy.

# 5.2. Conducting a feasibility study

It is essential to conduct a feasibility study before launching a project. It helps to highlight territorial structuring, to define potential targets ... and also to identify the partners and the functional organization.

It will then be possible to position the cooperative in its territorial environment and define the stages for the implementation of the project.

Local partners should be involved in the project. They will play an active and decisive role on its development and its territorial anchorage. This will also facilitate the participation of the actors on the Selection Committees, for example

## 5.3. Market research

The market study finalizes the feasibility study and gathers operational elements to present one or more scenarios concerning the creation of a Cooperative of Activities and Jobs, which will then be submitted to the steering committee for validation. It also defines operational procedures, strategic development guidelines and contributes to the planning of operations.

# 5.4. The role of an Activity Co-operative on its territory

The Cooperatives of Activities and Jobs play an important role in the economy of the national and / or regional territory because they promote the reintegration of jobseekers by creating commercial activities.

In support of a large number of project promoters and salaried entrepreneurs, it contributes naturally to the economic development of the territory and therefore of the country. Indeed, the Cooperative of Activities and Employment can be defined as a sum of entrepreneurs who sell and buy under the aegis of the EAC for the development of their activity. Its role in the economy is therefore not minimal.

In the same way, the social impact is also very important because the Cooperative of Activities and Jobs allows anyone to develop a project while being accompanied without discrimination of social status, sex, origin...

She is also a developer of social links, networks, professional reintegration, with work on self-confidence...

Project promoters are potential future entrepreneurs. The social impact could result in the reduction of unemployment in the country, thanks to the creation of their activity and thus of their own employment, to regain self-confidence (thanks to the individual and collective support of the Coopérative d' Activity and Employment) and to find a job as an employee if the project has not been reliable...

At the "Political" level, the Cooperatives of Activities and Employment support local policies aimed at target audiences, who may be women, young people, migrants, inhabitants of disadvantaged neighborhoods, job seekers, etc.

It also meets the needs of employment policies put in place by the Ministry of Labor / Finance and Industry and the National Agencies in charge of Employment.

The Cooperatives of Activities and Employment contribute to the revitalization of urban and rural areas.

Cooperatives develop in a partnership framework.

Local actors must be involved from the emergence of the project to its launch, especially during the definition and implementation stages.

The main partners who support the activities of the Cooperatives can be:

- Institutional partners finance the accompanying mission of the cooperative:
- Departments (in favor of economic growth and the social and solidarity economy);
- The Region (economic development, training);
- Town halls;
- The European Social Fund (ESF);
- Local authorities:

- Communities of Municipalities
- Private funds
- 0 ...
- The operational partners:
- Support networks (incubators, cooperatives, etc.) and financing;
- The consular chambers;
- Institutional agencies related to employment
- The National Employment Center (a national organization that helps jobseekers find a job)

# VI. A cooperative and collaborative enterprise: The EAC from a technical point of view

# 6.1. The first meeting

The contact between the EAC and the promoter may take place in various ways such as:

- Collective information meetings at Pôle Emploi for jobseekers
- Collective information meetings within the Cooperative of Activities and Employment for the general public
- Forums
- Regional or national events on the creation of companies or activities
  - The presence on social networks
- The communication channels of the CAE (Website, Radio, TV, etc  $\ldots$  )

The project promoters are mainly sent by a network of prescribers including Pôle Emploi, Business Incubators and cooperatives of general and / or thematic activity and employment of the territory, local networks to accompany the creation of a company, Consular officials, development agents of intermunicipal associations, etc.

This first contact allows the structure to explain a new innovative concept on the territory, with the different phases that will be detailed below.

### 6.2. Home

Once the first contact is established, the project leader meets with the project manager, who will discuss the project with the contractor. They will analyze together the "theoretical" advance of the project itself and see what the prospects of success of this project would be.

After the first meeting, project leaders always have new questions that they wish to ask and which have not been asked either for personal reasons or for the time needed to get them to mature. This phase therefore allows the co-ordinator to explain in more detail the points that the project owner wishes to review. This exchange time is necessary because it lays the foundation for a successful activity test. Indeed, if the integration does not proceed well or if fundamental questions remain for the promoter of the project, the success of the accompaniment as well as the activity test risks being impacted as much.

Once the questions and the analysis of the project realized, the person in charge of accompanying will submit a file of selection to the promoter who will fill it out.

"What is a selection file?" What is his goal? "

A project proponent wishing to integrate test his / her activity in a cooperative of activities and jobs must constitute a file of candidature. Following this exchange, the project sponsor asks whether or not to integrate the activity test department of the cooperative (after validation of its file by the development manager and the manager of the cooperative).

The project leader is then presented to an admission committee to validate his / her integration (or not) into the Coopérative d'activités et des emplois. The project leader can thus discuss with the committee his / her project of creation, motivations, professional skills...

## Examples of evaluation grids of a selection committee

Criteria	Rating (1 to 5)	Comments
Project Innovation		
Industry experience		
Knowledge of industry and regulation		
Carrying out a market study		
Customers		
Knowledge of competition in relation to developed activity		
The proposed communication		
Positioning in relation to competition		
Motivations for creation		
The added value of the project		
Commitment to sustainable development		
TOTAL		

In the event that the project proponent is not selected to join the activity test department of the activity and employment cooperative, it is redirected to partners whose project is the most suitable: structures (Couveuses, and generalist cooperatives, CCI, Chambers of trade, Boutiques of Management, ...), structures of accompanying to the employment (House of the employment, Pole Employment, ...).

6.3. Integration, general support and potential outputs

## 6.3.1. Integration

After a favorable opinion from the admission committee, the project leader is received as a collective, in order to present:

- The operation of the Cooperative (reminder of the rules of the Cooperative of Activities and Jobs)
- The legal framework for the test
- Accounting procedures within the cooperative
- The presentation of the billing and management software, as well as all the tools that will be made available to the test contractor.

With its accompanying officer, the contractor will define, in a contract of objectives, qualitative and quantitative objectives and a plan of action.

Pour During this phase, the entrepreneur receives personalized support and receives technical support from the cooperative to

- The commercial development of its activity, the development of commercial proposals
- Communication, with communication tools on the activity of the sector of valorisation of the heritage
- Knowledge of the professional environment: organizations, trade unions, network, professional documentation,
- Signature of the charter of operation and deontology of the Cooperative of Activities and Employment if there is one

This phase results in regular individual interviews with its referent within the Cooperative. The entrepreneur is put in real situation of creation of a company:

- It sells its product or service: make quotations, invoices, make mailings, distribute business cards, take orders, contact suppliers,
- It exercises its activity legally by assuming full responsibility for its activity, its prospecting ...
- It capitalizes a part of the margin that its activity can generate in order to make a personal contribution when leaving the device.

## 6.3.2. General Support

It is essential to provide entrepreneurs with support during their activity tests. Candidates must be strongly accompanied in order to start their activity in the best conditions.

The Cooperative of Activities and Jobs takes care of the accounting, social and tax declarations and all the administrative formalities generated by the activities of the projects. These tasks are less burdensome during the test phase than the entrepreneurial-wage-earning, since once developed, the activity will generate more and more accounting and administrative work.

Over time, entrepreneurs gain independence and business activities increase. They have, at this stage, less and less need for accompaniment and training. The Coopérative d'Activités et d'Emplois evaluates the entrepreneur's skills to determine whether the project promoter is capable of being more "independent" of the Cooperative. Support for operational autonomy remains one of the most important goals of the activity testing phase.

The coaching and support services for the Cooperative of Activities and lobs can be summarized as follows:

Administrative
Accounting
Prospecting
Fiscal
Communication
<b>Business Development</b>
Insurance
Entrepreneurship Environment
Network
Aid for public procurement

The training component is a very important component for sustainable and sustainable development of an entrepreneur's activity. Each Cooperative of Activities and Employment is free to develop its own training modules.

In line with the CAPE and the rules that surround it, ie putting project leaders in a training course, the cooperative can offer training such as:

- Module on Marketing and Commercial Action:
  - Design communication tools
  - Build an argument and negotiate
  - Know how to prospect.
- Module on management tools: it aims to provide management elements, dashboards, making it possible to make the right strategic decisions for the control and growth of the activity.
  - ✓ Forecast tools and dashboards
  - ✓ Cash Management
  - ✓ The breakeven point
  - ✓ Analysis of variances.
  - ✓ Analysis of financial ratios

Module on different legal forms, on taxation, social: it is to provide the essential elements of company law in order to optimize the organization and operation of the activity.

The training will cover:

- Choice of legal status
- Different tax regimes
- The operator's social regime
- Social contributions
- Module on Entrepreneurship:
  - Self-management, image
  - > Time management
  - Stress Management
  - Human Resources Management
  - Sustainable development module in the company

- Understand and initiate environmental management systems: Prepare effectively for the construction of an environmental management system in your company
- Eco-communication: Implementing new communication-related actions that are respectful of the environment and sustainable development
- Control of energy / reduce costs by optimizing its consumption: Initiate concrete operations to reduce consumption adapted to its business
  - Module Tenders and public contracts:
    - ✓ Integrate SD in your responses to tenders: Know how to respond to a public procurement that integrates the various aspects of sustainable development
    - ✓ Dematerialization of public procurement: Know how to submit an application and a dematerialized tender, specify the rules of the new public procurement code and the provisions relating to Article 56 of the legal and technical plan
  - Implementation of a management system Health Safety: Optimizes the health and safety management of its company.

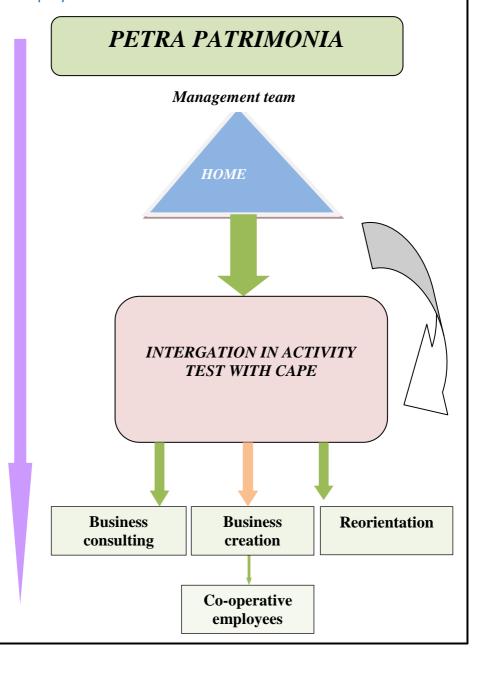
# 6.3.4. The potential outputs of CAPE

In the Co-operative of Activities and Employment, four types of course are possible:

 The entrepreneur tested in CAPE has not succeeded in developing a sufficient clientele. The Coopérative d'Activités et d'Emplois accompanies him to mourn his project. It is reoriented towards partner structures in order to accompany it towards employment.

- The entrepreneur on trial in CAPE leaves the cooperative to create his own company (in individual, associative, societal and / or cooperative form,)
- The entrepreneur on trial in CAPE can become an entrepreneuremployee of the cooperative on a permanent contract in proportion to the development of his clientele. But he can also decide to start his own business.
- 4. After three years from the signature of the CAPE, the entrepreneur-employee is obliged to present his candidacy in order to integrate the Cooperative of Activities and Jobs as a cooperator (associate). He becomes an entrepreneur-employee-partner in case of acceptance of the majority of the partners. Otherwise, his employment contract ends immediately and is oriented towards the creation of a company. Very often, people entering as an entrepreneur are not refused as partners because this is the essence of a cooperative of activities and jobs.

# 6.4. The journey in a co-operative of activity and employment of a schematized



# VII. Summary of services provided to project leaders within the CAE cooperative

# 7.1. Before integration

Actions	Objectives	Tools
Facilitation of	The cooperative organizes	Home
information	monthly information meetings,	
meetings for	facilitated by a mission manager,	Admission
project promoters	to:	Criteria
	<ul> <li>Present the device and</li> </ul>	
	admission criteria	Subscription
	<ul> <li>Allow project promoters to</li> </ul>	form
	know if the project meets their	
	expectations and needs	Presentation
		of the
	A list of the participants present	Cooperative
	and the identification of their	Power point
	project is retained.	

# 7.2.The Internal Admission Committee

Actions	Objectives	Tools
Home / diagnosis of project promoters for additional information on the cooperative and the project	In order to prepare the admission committee, the cooperative proposes to the project leader an interview with a mission manager to validate the maturity of his / her creation project and prepare the admission dossier.	Selection file
Formalization and validation of admission files	The cooperative prepares a file for each project holder. It includes at least the presentation:  • the "candidate" and its motivations • its project with the planned activities	Formalization and validation of admission files

	The activities are insurable.	
Animation of the admission committee and report	The cooperative organizes admission committees which are managed by the manager or by a member of the Board of Directors of the co-operative and representatives of the local actors.  The cooperative shall keep the written report of the committee which shall state the reasons for its opinions.	Animation of the admission committee and report
Information of candidates and partners on the outcome of the Admission Committee	The cooperative informs the project holder individually, within one week, of the decision taken:  Positive answer Negative response with recommendations for guidance and feedback to prescribers  Deferred admission with statement of requirements for a positive decision	Information of candidates and partners on the outcome of the Admission Committee

# 7.3 The integration

Actions	Objective	Tools
Opening of the	In order to integrate the project	Presentation of
file of the	proponent, the cooperative carries out	CAPE (power
contractor	an analysis of the situation of the	point file)
under test	entrepreneur (in particular social and	Presentation of
(formalization	legal), defines the activity and deduces	accounting

of the CAPE)	the modalities of personalized support.	procedures
and realization	The reciprocal commitments	(power point
of the	(cooperative / promoter) are	file)
administrative	formalized in a contract, the contract	Delivery of
formalities	CAPE.	integration kit
	An advisor is named and known by the	Sworn
	project leader. The internal regulations	statement
	are signed by the promoter.	CAPE Statement
	The administrative formalities related	(DUE)
	to the CAPE are implemented	
Integration of	<ul> <li>Upon the integration of the</li> </ul>	Objectives
project	project sponsor, the cooperative	agreement
promoter	sets up a file in which will be kept:	
	<ul> <li>The copy of the CAPE</li> </ul>	Test MECEN
	<ul> <li>The "individualized or pre-</li> </ul>	
	established course", program of	
	actions, workshops	
	<ul> <li>Qualitative and quantitative</li> </ul>	
	objectives	
	<ul> <li>Milestones and intermediate</li> </ul>	
	points of follow-up	
	<ul> <li>Activities carried out by the</li> </ul>	
	project leader.	
	<ul> <li>Individual interview reports</li> </ul>	

# 7.4.Test pahse

Actions	Objective	Tools
General support	The cooperative ensures the support of the project holder according to the sector of activity concerned on:  • Knowledge of the professional environment: network, professional	Prospect File
	documentation  Commercial development, implementation of the client file	
	<ul><li>The choice of future status</li><li>Legal and regulatory</li></ul>	
	aspects • External communication	

Actions	Objective	Tools
rictions	IT management and collaborative work      In the case of a specialized cooperative, the structure develops a professional network to ensure appropriate support for the activity or the public concerned	
Business Administration Support	The cooperative ensures the support of the project leader in the preparation of commercial proposals or responses to calls for tenders	
Collective workshops and network of entrepreneurs	The cooperative organizes workshops on the situation and exchanges between project promoters.	
	For each workshop, the cooperative carries out a preliminary assessment of expectations, issues an attendance sheet and proposes a questionnaire of interest.	
	The cooperative promotes the networking of the knowledge and skills of the project promoters.	
Training	The cooperative implements a program of training oriented in terms of know-how (operational objective), integrating putting into practice on the projects of the project promoters.  For each course there is a dossier including: objectives - program - materials - guide of animation - tests of evaluations.	Dossier of each training and evaluation sheet Training follow-up sheet
	The cooperative carries out an individual evaluation of these trainings	

Actions	Objective	Tools
Administrative	The cooperative maintains the	Numerical
and accounting	accounting for the project	Management
follow-up of	holder taking into account the	Software for
contractors on	specific rules of the CAPE.	Business and
trial		Employment Co-
	The cooperative ensures the settlement of advances and the reimbursement of expenses	operatives - LOUTY
	within the framework of a cash	Quarterly
	management adapted to the	monitoring
	individual situation of the	report
	project developer.	
		Report of the
	The project manager	Monitoring
	isassociated with keeping the	Committee
	accounts of his activities and the	
	project manager aims to ensure	
	that the project owner	
	appropriates the tools for the	
	creation of his future accounting	
	and management.	
Assessment of	Depending on the modalities	
skills acquired	defined, the official responsible	
	for regular interviews shall carry	
	out an assessment of the	
	progress and a situation of	
	economic activity.	

7.5. Employee Entrepreneurship

Actions	Objectives	Tools
Employee	Once the activity test is concluded,	Part-time part-
Contractor	the project holder is offered the	time contract
Status	status of an employee	
	entrepreneur. In his contract of	
	employment are defined:	
	<ul> <li>The turnover envisaged</li> </ul>	
	The cash position	
	<ul> <li>The number of working hours</li> </ul>	
	His salary	
Signature of	With the development of business	Amendment
successive	and the increase of turnover, the	to the CDI

Actions	Objectives	Tools
successors to the CDI	salaried entrepreneur signs the riders to the CDI, which allow I' increase of his remuneration. This situation can last up to 3 years.	
	At that moment, the salaried entrepreneur must decide either:  1 . Becoming a partner in the cooperative and making the cooperative a permanent part of its professional activity	Subscription of share capital
	2 .Leave the cooperative and create its own structure	
Administrative and accounting management of the output	The cooperative ensures the closure of the accounts of the salaried entrepreneur according to the specific rules of the Cooperatives of Activities and Jobs.	
	The employee's file is kept for at least 10 years by the cooperative.	

# 7.6. Entrepreneur-employee-partner

The entrepreneur whose activity has reached a balanced pace in his development and that wishes to become a long-term partner in the Cooperative in the exercise of his professional activity may become a member.

The CAE is a Cooperative Production Company (SCOP), governed by the principle of "one person, one vote" and access to membership is the natural outcome of a progressive process of ownership of the company by Employees and reflects the wish to participate in the functioning and development of the EAC.

# VIII. A cooperative and collaborative enterprise: The EAC from a social point of view

### 8.1. Social status

## 8.1.1. In the period of CAPE

The social status of the Contractor at the Trial (EAE) does not change during this period. Indeed, the legislator wished to secure the course of the Entrepreneur at the Essai by granting him the continuity of his social status before the integration into Cooperative Activities and Employment. He can therefore accumulate his status as a jobseeker, part-time employee, pensioner ... while testing his economic activity within the EAC while retaining his rights (Unemployment benefits, wages, retirement allowances, etc.)

# 8.1.2. In the period of the Entrepreneur-Employee Contract

After the success of his CAPE, the Entrepreneur at the Test has the possibility of becoming Entrepreneur-Employee. His social status, in this case, changes completely. Indeed, he becomes a full-fledged employee of the Coopérative d'Activité et d'Emploi and enjoys exactly the same advantages as an employee.

#### It therefore has access to:

- With paid leave,
- To his rights to unemployment benefits,
- Contributions to the Caisse de Retraite,
- At the Caisse de Prévoyance,
- o At the Mutuelle d'Entreprise
- To the company's participation agreement
- To the profit-sharing agreement
- o ..

Although considered as an employee, it must nevertheless be remembered that the status of an entrepreneur-employee is a very special status and that the latter is an employee of his own activity, legally hosted by the Coopérative d'Activité et d'Employment. The latter is not in any hierarchical relationship with the Entrepreneur-Salarié but it will have to assume the payment of the wages of the ES in case of difficult period of the latter, although different situations, which we will see later, may limit this risk.

# 8.2. Social Security

# 8.2.3. In the period of CAPE

Acquired rights from previous situations may coexist with this new status. These rights are realized by the possibility of benefiting from the coverage of medical expenses and sick leave through the Social Security system when the case arises.

## 8.2.3. In the period of the Entrepreneur-Employee Contract

As during the period of CAPE, the Entrepreneur-Salarie also benefits from the coverage of the Social Security since, as an employee, he contributes, in part, for this coverage.

# 8.3. Right to Unemployment

# 8.3.1. In the period of CAPE

During this period, the Entrepreneur at the Test is authorized, as seen above, to accumulate his activity test and unemployment benefits received by the national organization.

On the other hand, during his activity test, the Entrepreneur at the Test, can not generally contribute to unemployment insurance. Since this period, as a general rule, is unpaid, the EAE will not be able to reimburse these rights for unemployment. An exception, however, contradicts this. During the CAPE period, the Entrepreneur at the Test may ask the Coopérative d'Activité et d'Emploi, a one-time and / or monthly remuneration. In this case, it is materialized by a remuneration slip. The latter allows the EAE to benefit from a remuneration which can be useful to it for investment in equipment for the development of its activity for

example. In this specific case, the remuneration will allow him to contribute to different caisses like:

- Health insurance
- Old-age insurance
- Family allowance
- Unemployment insurance
- 0 ...

It therefore regenerates some of these social rights.

If the Contractor at the Trial is compensated by the Public Agency in charge of Employment (Pôle Emploi in France), this remuneration must be subject to a declaration that may have an impact on his allowances, It could possibly perceive of this organism.

## 8.3.2. In the period of the Entrepreneur-Employee Contract

Concerning the Entrepreneur-Salarié, considered by the labor law as a "lambda" employee, he participates de facto in all the compulsory contributions of an employee. Unlike an employee, his contributions will be both social (charges due by the employee) but also employers. It regenerates and reinforces these social rights on a monthly basis.

# 8.4. Retirement and pension

The Contractor at the Essai not being an employee, and even in case of monthly and / or punctual remuneration, will not be able to contribute to the Pension Fund of the Company, or even to the Provident Fund. The remuneration of the EAE will be based only on the social contributions in connection with the URSSAF for France, ie the contributions mentioned in the previous paragraph.

The same principle for Social Security and the right to unemployment is applied for retirement and provident. The Contractor - Employee will contribute, in a "compulsory" way, to the Retirement and Provident Fund of the Cooperative of Activity and Employment.

With regard to retirement, the monthly salary will allow him to accumulate quarters of work, entitling him to the retirement age to a monthly allowance.

Concerning the provident fund, the latter allows:

#### In case of illness:

To supplement the allowance paid social agencies to generate the same amount of salary that the Employer would have if he worked.

#### o In case of death:

To grant the beneficiaries a death benefit, that is characterized by the payment of 1 year or 2 years of wages at one time. On the other hand, it is to be specified that this indemnity will depend on the contract of Prevention of the Cooperative of Activity and Employment.

# IX. A cooperative and collaborative enterprise: The EAC from a financial point of view

# 9.1. The economic model

The economic model of a cooperative of activities and jobs necessarily rests on a hybridization of sources of financing, public and private.

Indeed, the self-financing of a Cooperative of Activities and Jobs is achieved when a level of project bearer is high. Indeed, this self-financing is based on the volume effect and the strategy of development that the structure wanted to impel.

There is not an economic model but economic models depending on the strategies used.

Some choose a much larger share of public funding than private financing, or vice versa and others choose to balance financing (50% private financing, 50% public financing)

# 9.2. Private funders

#### **Contributions Cooperatives:**

The basic principle is as follows:

The Contractor issues invoices to its customers. It thus constitutes its turnover. Whatever trademark he may use, which may be personal to him, the invoices are issued in the name of the cooperative, which alone can collect the payments and affects the turnover on the contractor's analytical account.

The entrepreneur's turnover, or gross margin (turnover minus purchases), will then serve as a basis for calculating the cooperative contribution. According to the cooperatives, this contribution is between 10 and 15% of the turnover or, more often, of the gross margin. This sum, collected by the structure, will be used to finance all services that are pooled. Some cooperatives apply a floor or ceiling system (minimum or maximum contribution), to empower each person in the development of their activity (floor effect) and to avoid a too heavy drain on more developed activities, but whose entrepreneurs are also, In general, less supportive applicants (ceiling effect).

#### Sponsorship:

Often considered a "business incubator", the Cooperative of Activities and Employment is absolutely not one. On the contrary, in addition to these missions to accompany project promoters, nothing prevents the employee's employees' structure so that it develops itself its own services or productions.

### Services carried out by the Coopérative d'Activités et d'Emplois:

Often considered a "business incubator", the Cooperative of Activities and Employment is absolutely not one. On the contrary, in addition to these missions to accompany project promoters, nothing prevents the employee's employees' structure so that it develops itself its own services or productions.

# 9.3. Public funding

All BDCs use public funds, in particular because they fulfill missions of general interest which have a cost: development of territories, economic development and integration by economic activity...

The actors that can be mobilized in France are:

- Europe with European projects or the ESF
- o The State
- The Caisse des Dépôts et des Consignations
- Regions
- Departments
- Agglomeration Communities
- Communities of Municipalities
- Local government

It goes without saying that the mobilizable financing will depend both on the territory and on the country but also on the will of public authorities to invest or not the field of the social and solidarity economy through the Cooperatives

# X. CAE Organizational point of view

# 10.1. Operational team

The support officer determines economic objectives with the project leader and implements actions to implement them.

It also helps the project proponent

The support officer accompanies the project leader to achieve his economic objectives through the development of commercial techniques in order to perpetuate and increase the customer base of the project leader

The project manager accompanies the project owner to achieve his economic objectives in accompanying in the financial management of his activity by working with him to minim on the economic balance of the activity

Focus on the project

General

accompaniment

of the project

The project manager will help the project leader on all legal and legal aspects related to the development of the activity within the Cooperative of Activities and Employment (Resolution of client conflicts, mandatory legal notices ...)

The co-ordinator will assist the project leader is organizing the development of his activity, in particular with administrative task incumbent on economic growth

The support officer will also play an important role in the personal and social development of the project leader, particularly through

#### manager:

The objective of an accompanying project manager is to increase the success rate of the activity developed by the project leader. During this period of individualized support, the project manager accompanies the project leader to develop his business, his network of clients and

entrepreneurs. In no case shall the project manager be a substitute for the project promoters, who will remain free to make these development choices and only have to account for the terms of the contract CAPE or Entrepreneur-Salarié.

During his career, he will develop the following skills:

- Close relationship between the project leader and the support officer
  - With welcome, listening and support
  - Creating a trust, understanding, benevolence and sharing framework
  - Creating a reciprocal trust relationship
  - Mutual respect
  - Confidentiality
- Empathy:
- Accept the individual as he or she is without judgment
- Understand the problems, the stakes and the fears felt by the project promoters
- Technical skills
  - Analyze the potential of the project owner and his / her activity
  - Taking into account the needs of the promoters
  - Develop the autonomy and responsibility of the project leader
  - o ...

To sum up, coaching is an important advantage of the Cooperatives of Activities and Jobs.

The coach is responsible for the role of the coach. Cooperative coaching of activities and jobs is a relationship in which the project leader learns to take stock of the means and resources necessary to undertake, to define his professional project, to assess the risks, to choose the fields and means Making it possible to progress and progress in its project and ultimately to become autonomous at the end of the accompaniment.

The role of the "coach" for the project leader can be summarized as follows:

- Building or rebuilding self-confidence, self-esteem,
- Self-evaluate, step back and question,
- Finding ways and means to move forward,
- · Form.
- Be open to change,
- Increase performance, ....

More than an advisor, the coordinator is a benchmark for the project leader, and a communication facilitator: listening, motivating, not judging and not acting as a substitute for the project leader. The decisions related to his business plan...

Coaching needs are different from one candidate to another, depending on their personal and professional trajectory, but also their social environment.

More generally, the organization of the operational team of a Cooperative of Activities and Jobs is structured around the following positions:

- A project manager to accompany 40 entrepreneurs (project managers and contractors-employees) who will be responsible for the tasks detailed in the diagram above
- A coordinator of the accompanying mission
- A communication officer in charge of disseminating the concept of Cooperative Activities and Jobs throughout the territory and developing communication around the activities of entrepreneurs
- A General Manager whose mission will be to represent and develop the Cooperative of Activities and Employment with institutional players and define the strategic orientations of the EAC. It will also have the economic and financial management of the EAC.

## 10.2. Selection Committee Team

The selection committee is responsible for evaluating the consistency of the projects presented, the status and the motivation of the contractors. It also makes it possible to know the level of technical knowledge of the product or service that will be marketed by the promoter and to know

the potential of the market in which the future entrepreneur is to be tested.

The committee receives, initially, a written file, in which it describes its situation, its project and its ambitions. In the second stage, if the file is accepted, the project sponsor will present the application orally and will answer any questions asked by the selection committee. The latter, once the interview is over, meets to vote on the integration or not of the promoter in the EAC.

The selection committee may be composed of both private players (operational team, employers, cooperative partners, etc.) and public players (State, Region, public bodies, etc.).

This eclecticism is also highly recommended because it allows:

- ✓ Involve public actors in the operational structuring of the Coopérative d'Activités et d'Emplois
- ✓ Understand the importance of this selection committee to project promoters

Avoid mistakes in potential directions.

# XI. Conclusion

A Cooperative of Activities and Jobs can be characterized as a shared enterprise, in which is a conveyed different human value, putting Man at the heart of the entrepreneurial project and not the other way around.

It is a place of "comfort" allowing project developers to develop an activity on a real scale in a comforting and safe environment, allowing them to test the viability of their projects and highlighting the potential weaknesses the project or the entrepreneur himself, in his capacity to manage an activity.

In addition to being a developer of entrepreneurial and personal skills (through coaching and various training courses), the Cooperative of Activities and Employment is also a tool for the development of the local economy and therefore national. This tool is innovative and completely complementary to the devices already present on the territories.

We can summarize the added value of the Cooperatives of Activities and Jobs as follows, it therefore allows:

- To test an activity in order to know its viability, it therefore accentuates the success rate of the project once the choice made to remain in the EAC as a Contractor
- To regularize concealed work and hand over the project promoters in order to create legal activity enabling them to have access to the social benefits of the country
- Empowering the entrepreneur through coaching and training
- To give access to Entrepreneurship to a part of the population that would never be launched into the entrepreneurial adventure in isolation.
- To pool skills, resources and know-how in an innovative collaborative and cooperative framework
- To have an alternative to the devices present on the device and a real alternative to starting a business
- To benefit from a leverage effect "The Network" allowing it to increase its activity and develop its business in a 100% entrepreneurial environment
- To have to the same information as a professional installed

•	Access to a new social status innovation: the entrepreneur- employee
•	Access to EAC strategic decisions through Entrepreneur- Employee-Partner