



ERNIFlex – Advisor & Introducer Briefing

An HMRC legislative compliant NI cost reduction solution suitable for introduction to qualifying UK Employers.

Purpose of This Briefing

This document is designed for **accountants, tax advisers, corporate finance professionals and strategic introducers** who require absolute clarity around:

- Compliance and legislative footing
- Governance and reputational considerations
- Suitability for clients
- Delivery credibility

ERNI Flex is positioned as a **strategic cost-management solution**, not a tax scheme.

Overview of ERNIFlex

ERNIFlex enables qualifying UK employers to achieve a **minimum 25% reduction in Employer National Insurance Contributions**, using mechanisms already provided for within UK tax legislation.

The solution has been operating successfully since **2016** and has historically been utilised by large UK corporates.

Legislative and Compliance Framework

The strategy relies on HMRC's statutory authority to offset Corporation Tax credits against Employer National Insurance liabilities.

- Credits typically originate from historic **R&D tax relief claims**
- Offset applied using HMRC's **cross-tax set-off powers**

Relevant legislation:

Finance Act 2008, Section 130.

The process is transparent, documented and delivered within existing HMRC frameworks.

Governance and Risk Considerations

ERNI Flex has been structured specifically to address common advisor concerns:

- No aggressive tax planning
- No artificial transactions
- No impact on client payroll operations

- No employee-facing changes
- Clear audit trail and HMRC interaction

Delivery is handled end-to-end by specialist providers with an established track record.

Client Suitability

ERNIFlex may be appropriate for:

- UK employers with material payroll costs (£1m or more in gross payroll)
- Organisations seeking legitimate reductions in employment-related hard costs
- Finance teams open to strategic use of existing tax legislation

It is not positioned as a mass-market solution, and suitability is assessed on a case-by-case basis.

Advisor Confidence

Introducers are not required to:

- Provide tax advice
- Interpret legislation
- Manage HMRC engagement
- Assume delivery risk

The role of the advisor is limited to **introducing the opportunity**. All technical explanations, delivery and compliance sit with ERNIFlex and its delivery partners.

Next Steps

A confidential online briefing can be arranged for advisors and their clients to:

- Explain the mechanics in detail
- Address governance, audit and compliance questions
- Confirm eligibility and projected financial impact

Action: Clients - [click this link to access the enquiry link to request a briefing.](#)

Advisors – [click this link to access a diary to book an online overview briefing](#)



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