



ERNI Flex – Employer NI Cost Reduction (FD & Board Summary)

Strategic Reduction of Employer National Insurance Costs

Guaranteed HMRC-compliant reduction of Employer NI by at least 25%.

Executive Summary

Employer National Insurance is a material and recurring employment cost that is often treated as fixed. ERNI Flex provides a compliant mechanism to reduce this cost using existing UK tax legislation.

The solution has been operating successfully since **2016**, delivers impact rapidly, and requires minimal internal resource.

Key Outcomes

- Minimum **25% reduction** in Employer NI
 - **HMRC-compliant** and legislatively supported
 - **No cost** to the organisation
 - **No operational disruption**
 - **Implementation typically within ~2 weeks**
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How It Works (High Level)

Unused Corporation Tax credits, typically originating from historic R&D claims, are applied to offset Employer National Insurance via HMRC's statutory cross-tax set-off powers.

Legislative basis: Finance Act 2008, Section 130.

Governance & Risk

- No changes to payroll systems or employment contracts
- No impact on employees
- Delivered end-to-end by specialist provider
- Transparent audit trail and documented HMRC process

Illustrative Impact

Gross Payroll	Approx Employer	NI Minimum Saving
£10m	£1.0m	£250k
£25m	£2.5m	£625k
£50m	£5.0m	£1.25m

Figures illustrative only.

Next Step

A short confidential briefing can confirm eligibility, governance considerations and projected savings.

Action: [Click on this link to complete the enquiry form to request a briefing.](#)



THE ANDERSON PARTNERSHIP

CASH IS KING

Strategic Cost Reduction. Delivered with Integrity.

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