

# ***Gross-net optimization as an employee benefit***

A simple approach to improving employee  
satisfaction in mid-sized companies



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## **Introduction**

In today's fast-paced business world, employee satisfaction is a critical factor for the competitiveness and growth of mid-sized companies. Good and motivated employees are the biggest driver of successful software companies. Therefore, it is important to us to let employees participate in success from the start. High employee satisfaction not only contributes to employee retention but also strengthens the company's position in the competition.

At FLEX, we recognize the importance of this challenge and are committed with our People Team to specifically optimize areas such as compensation and benefits. These areas are often not fully exploited in SMEs due to limited resources.

An approach that we now use in our portfolio companies and that has received a lot of positive feedback is gross-net optimization as an employee benefit.

## **The concept of gross-net optimization**

Gross-net optimization is a concept that aims to optimize the difference between the gross and net salary of employees. It's not just about increasing the net salary of employees through efficient design of salary structures, but also about minimizing the associated employer costs. This concept includes the clever use of tax advantages and social security contributions to ensure that employees receive more of their gross salary as net income, while at the same time controlling or reducing the total costs for the employer. It is a strategic means to increase employee satisfaction and streamline business administration.

Our extensive research and selection led us to a partner who excels in key areas of cost efficiency (how much the employer has to spend and how much the employee receives), fast and simple administration (digital, quick, easy), and the range of offerings.

With the provider Salfy, we can efficiently manage all our measures, benefiting over 200 people monthly from gross-net optimization.

<b>Musterberechnung der Brutto/Netto-Bezüge</b>								
Personal-Nr.	SV-Pflicht	Geburtsdatum	Faktor	StKI	Kl.Frbtr.	Freibetrag jährl.	Konfession	priv. krankenvers.
00000	Ja	01.07.92	1	1	0	0,0	Nein	Nein
LSt.-Tab.	Midijob	West/Ost	Bundesland	Firmensitz	GKV-%	Kinderlos	p. LSt trägt AN	Art der priv. Krankenv.
allgemeine	Nein	Ost	Berlin-Ost		15,9	Ja	Nein	Keine
<b>Gehaltsumwandlung zum 01.03.2022</b>								
Flex Capital Management GmbH								
<b>Max Muster</b>								
Musterstraße 1								
12345 Musterort								
Bezeichnung							Betrag alt	Betrag neu
<b>Lohn/Gehalt</b>							<b>3.500,00</b>	<b>3.326,53</b>
<b>Lunch st + sv-frei</b>								<b>46,50</b>
<b>Handy- und Telefonkostenzuschuss st + sv-frei</b>								<b>10,00</b>
<b>Zuschuss ÖPNV pauschal besteuert (15%) + sv-frei</b>								<b>63,42</b>
<b>Lunch pauschal besteuert (25%) + sv-frei</b>								<b>53,55</b>
							<b>Gesamt-Brutto</b>	<b>3.500,00</b>
								<b>3.500,00</b>
Steuer/Sozialversicherung:								
	Steuer-Brutto	Lohnsteuer	Kirchensteuer	SolZ			Steuerrechtliche Abzüge	
A	3.500,00	509,16	0,00	0,00			<b>509,16</b>	
N	3.326,53	464,50	0,00	0,00				<b>464,50</b>
	KV/PV-Brutto	RV/AV-Brutto	KV-Beitrag	RV-Beitrag	AV-Beitrag	PV-Beitrag	SV-rechtliche Abzüge	
A	3.500,00	3.500,00	278,25	325,50	42,00	z 65,63	<b>711,38</b>	
N	3.326,53	3.326,53	264,46	309,37	39,92	z 62,37		<b>676,12</b>
							<b>Netto-Verdienst</b>	
							<b>2.279,46</b>	<b>2.359,38</b>
Nr.							Netto-Bezüge/Netto-Abzüge	
							<b>Auszahlungsbetrag</b>	
							<b>Netto alt</b>	<b>Netto neu</b>
							<b>2.279,46</b>	<b>2.359,38</b>
<b>Gesamtnetto</b>							<b>2.279,46</b>	<b>2.359,38</b>
<b>Liquiditätsvorteil</b>								<b>79,92</b>
Version 06.03.02.2022 Moe Berechnung erstellt am: 12.02.22								

### Gehaltsumwandlung zum 01.03.2022

Liquiditätsvorteil Flex Capital Management GmbH		Liquiditätsvorteil Max Muster	
Veränderung Ges. Brutto	0,00	Veränderung Ges. Brutto	0,00
Ersparnis SV	34,65	Ersparnis SV	35,26
Ersparnis Umlagen	4,72	Ersparnis LSt	44,66
pauschale LSt	-25,31	pauschale LSt	0,00
Kosten Salfy	-7,50		
<b>AG-Ersparnis monatl.</b>	<b>= 6,56</b>	<b>AN-Vorteil monatl.</b>	<b>= 79,92</b>
<b>AG-Ersparnis jährlich</b>	<b>= 78,72</b>	<b>AN-Vorteil jährlich</b>	<b>= 959,04</b>

### Arbeitgeberaufwand Gehaltsumwandlung zum 01.03.2022 für Max Muster

Ohne Optimierung		Mit Optimierung	
Bruttogehalt:	3.500,00 €	Bruttogehalt:	3.326,53 €
Lohn/Gehalt steuer- und sv-frei	0,00 €	Lohn/Gehalt steuer- und sv-frei	56,50 €
Lohn/Gehalt pauschalverst.	0,00 €	Lohn/Gehalt pauschalverst.	116,97 €
SV-Anteil:	699,13 €	SV-Anteil:	664,48 €
Beitrag Umlage:	95,20 €	Beitrag Umlage:	90,48 €
Pauschale Lohnsteuer:	0,00 €	Pauschale Lohnsteuer:	25,31 €
bAV - AG-Zuschuss	0,00 €	bAV - AG-Zuschuss	0,00 €
		Kosten Salfy	7,50 €
<b>Arbeitgeberaufwand ges.:</b>	<b>4.294,33 €</b>	<b>Arbeitgeberaufwand ges.:</b>	<b>4.287,77 €</b>
		<b>AG-Ersparnis pro Mitarbeiter monatlich (brutto)</b>	<b>6,56 €</b>
		<b>AG-Ersparnis pro Mitarbeiter jährlich (brutto)</b>	<b>78,72 €</b>

## **Benefits for our portfolio companies**

Our People Team enables addressing important issues like compensation and benefits, which are often neglected in SMEs due to time, capacity, or financial constraints.

Through collaboration with Salfy, we can implement gross-net optimization for benefits like food, mobility, and phone allowances within weeks. This leads to no additional costs for the employer, while the employee receives about 50-80 euros more net per month, as our sample calculations show.

Salfy also enables the distribution of non-cash benefits like birthday or anniversary attentions and bonuses via a branded prepaid MasterCard instead of traditional vouchers or physical items. This is often more straightforward for the employee and more cost-efficient for the employer, as it requires less administrative effort and is equally useful for all employees.

## **Application Examples and Case Studies**

### **Case Study Formware**

#### **Before optimization:**

Formware originally used 50€ non-cash benefit vouchers on a website for employee motivation. However, the vouchers were ineffective due to their limited usability and cumbersome handling. In addition to the costs for the vouchers, there were high additional costs of 13.5€ per voucher and increased administrative effort.

#### **After introducing Salfy:**

With the switch to Salfy, all employees received a prepaid MasterCard, thereby reducing overall costs and significantly reducing administrative effort. Employee satisfaction increased significantly due to the more flexible and user-friendly solution.

“Stagnation is regression" under this motto, we try to continuously optimize and expand our employee benefit program. At this point, many thanks to Lars Meyer from FLEX Capital Management for the competent support in selecting a qualified partner for the payment of tax-advantaged non-cash benefits. With "Salfy," we save a lot of time and costs compared to before through largely automated integration into the monthly payroll accounting.”

**Nadine Przyhodnik,**  
**Head of HR & Administration at Formware GmbH**

## **Fallstudie ComX**

### **Initial situation:**

ComX, a company with a remote policy, was looking for benefits suitable for all employees, regardless of their workplace. With no HR or finance professional in Germany, finding a suitable solution was challenging.

### **Solution through Salfy:**

Through the introduction of Salfy Lunch/Mobility, all employees in Germany could easily submit their invoices and receive reimbursements. The allowance was provided by the employer in addition to the regular salary. The administrative effort was efficiently handled and directed by an HR employee from South Africa, facilitating implementation despite geographical distance.

“We wanted to be able to care for our employees with benefits that can be redeemed regardless of their residence in Germany. The process with Salfy was so smooth, the onboarding was really quick, the support amazing and the ongoing service really outstanding. With the integration into DATEV, there is minimal effort required from our side, and the team is super happy with the results.”

**Shona Smith,**  
**General Maager South Africa, former Head of HR**

## **Fazit**

The success of software companies is based on a great team. Employees are the largest cost factor but also the most important driver of value, which is why we see the People area as a top priority in our value creation strategy. A simple and proven method to easily create good incentives for employees is gross-net optimization. In addition to reducing personnel costs and employer branding for the employer, the output for the employees is an increase in net salaries as a visible benefit with transparent payroll accounting and at the same time a small opportunity to further increase employee motivation and retention.