

How BHI Scaled Subcontractor Early Payments with Earlytrade



INDUSTRY
Construction

REGIONS
Mountain, South,
Southwest

ERP
Viewpoint
Vista

ANNUAL REVENUE
\$650M

THE PROBLEM

As BHI's business grew, requests for early payment from subcontractors became increasingly common. According to Carson Young, Director of Corporate Finance at BHI, those requests were coming primarily through project managers, not the accounts payable team. Subcontractors would reach out asking if there was any way to be paid early — sometimes offering a discount, other times simply explaining they needed funds to make payroll.

BHI already participated in early payments with some customers and vendors, particularly for material purchases, so extending early payment options to subcontractors felt like the next logical step. However, the company didn't initially know that a structured solution existed. Before discovering Earlytrade, BHI handled early payments manually (and reactively) via 1:1 negotiation with subcontractors.

That approach quickly proved unworkable. Managing early payment requests manually introduced significant administrative overhead, paperwork, and coordination across teams. As Carson explained, "We would have needed a team of several additional people to call subs and ask about early payment" — an unrealistic burden for a growing contractor focused on taking on larger, more complex projects.

At the same time, BHI recognized that subcontractor cash flow had downstream effects on project execution. Subcontractors are often paid later in the construction payment chain, and limited access to cash can force them to rely on expensive lines of credit. Earlier payment could help them purchase materials sooner, price jobs more competitively, and deploy labor more quickly — all of which ultimately benefit the general contractor.

“ Our primary goal in offering early payments is improving relationships with our subcontractors. Earlytrade provides access to debt-free cash flow, helping subs avoid an expensive line of credit.

CARSON YOUNG, DIRECTOR OF CORPORATE FINANCE, BHI CO.

THE SOLUTION

After learning about Earlytrade through a peer referral, one factor stood out to Carson immediately: ease of integration. Earlytrade integrated smoothly with BHI's ERP, Viewpoint Vista, and existing accounts payable processes. After running a few test invoices, the implementation required minimal effort from both IT and Finance — especially compared to other technology integrations BHI had experienced.

As Carson described, "Implementing Earlytrade and integrating with our ERP was even easier than promised. It was a very easy lift for IT and our AP process."

Once live, Earlytrade shifted early payment discussions away from Project Managers and into an automated workflow. Instead of PMs fielding calls about early payments and relaying requests to finance, subcontractors could engage directly through Earlytrade.

"Negotiating early payment discounts with subcontractors through Earlytrade allows our Project Managers to focus on production instead of haggling over administrative tasks. Our subs have reliable cash flow, our PMs make sure the customer is happy, and we save money. It's a win-win-win."

“ When we pay our subcontractors earlier, they can buy materials sooner, get us better pricing, and deploy resources to our joint projects more quickly. As a growing contractor, those strong relationships are what enable us to take on bigger projects.

CARSON YOUNG, DIRECTOR OF CORPORATE FINANCE, BHI CO.

RESULTS

Before implementing Earlytrade, only a handful of BHI's subcontractors were actively requesting early payment. After Earlytrade was introduced to the broader subcontractor base, Carson estimated 50% of BHI's subs signed up for access to the early payments portal within the first six months.

Today, as a result of Earlytrade actively managing subcontractor onboarding, 73% of BHI's open invoices are registered on the platform and positioned to generate early payment discounts.



15%

of subs offering discounts



50%

of subs registered for platform access



2.68%

average discount



\$350k

total discount volume in the first year