



## CUSTOMER SUCCESS STORY

# Sarah Constructions: Supporting Subcontractor Cash Flow Through Early Payment Requests in Payapps



### Support subcontractor cash flow when they need it:

Subcontractors can request earlier payment on approved claims to manage short-term cash-flow needs during critical project stages.



### Standardise Early Payment program across projects:

Payapps provides a structured and transparent workflow within the existing progress claim platform for Sarah Constructions to formalise what was previously handled informally.



### Strengthen supply chain resilience and reduce insolvency risk:

A fair, opt-in program supports subcontractor cash flow while providing Sarah Constructions with greater financial predictability and controlled commercial outcomes.

## The Challenges

- **Cash-flow pressure across the subcontractor network:** Subcontractors can experience short-term liquidity pressure due to timing differences between project payment cycles and operating costs.
- **Moving away from adversarial payment requests:** Historically, requests for earlier payment required one-off negotiations and 'awkward conversations,' leading to inconsistent outcomes and administrative strain for both parties
- **Limited visibility across projects:** Without a structured process, it was difficult for finance leaders to understand how often early payments were occurring or their financial impact.

## The Results

- **Improved subcontractor cash-flow flexibility:** Subcontractors can request earlier payment on approved claims when required to support labour, materials or project mobilisation.
- **A structured alternative to informal requests:** The digital workflow removes the need for ad-hoc conversations or one-off payment arrangements.
- **Strengthened supply chain stability while maintaining commercial discipline:** Transparent discounts provide earlier access to funds while contributing to predictable project financial outcomes.

## About Sarah Constructions

- **Established:** A leading South Australian-owned and operated commercial construction company founded in 1961. Headquartered in Adelaide (Eastwood), it is now a third-generation family business with a 60-plus year legacy of delivering landmark projects across the state.
- **Industry Focus:** A diversified commercial builder specialising in large-scale vertical construction, complex social infrastructure, and modular solutions. Key sectors include Education, Healthcare, Aged Care, Commercial Office, Retail, Industrial, and Hospitality.
- **Clientele:** Trusted by major institutional and private clients, including the Department for Infrastructure and Transport, University of Adelaide, Flinders University, Catholic Education SA, Australian Naval Institute, Woolworths Group, and Coles
- **Workforce:** Supported by a dedicated team of over 170 direct staff (and more than 450 across the broader Sarah Group), fostering a "People First" culture through industry-leading graduate programs and long-term career development.
- **Operations:** Renowned for a highly collaborative Early Contractor Involvement (ECI) model, focusing on "building relationships, not just buildings." The company utilises advanced project management systems and innovative modular construction to deliver certainty, safety, and quality in live environments.

## Improving Supply Chain Liquidity Through Greater Visibility

Once Payapps was implemented across Sarah Constructions' projects, the business gained a clearer and more consistent view of how progress claims were flowing through its supply chain. This visibility helped identify where subcontractors occasionally experienced short-term cash-flow pressure — not because claims were incorrect, but due to timing differences between project payment cycles and their own operating costs.

“Once Payapps was embedded, we had a consistent and transparent progress claim ecosystem operating across our projects. That visibility naturally highlighted where subcontractors experienced cashflow pressure — not necessarily because claims were wrong, but because timing mismatches exist between project cash cycles and business operating cycles.” **Lewis Skittrall**

Recognising that supply chain liquidity can influence project delivery outcomes and insolvency risk, Sarah Constructions introduced the option for subcontractors to request earlier payment on approved claims through Payapps.

## Early Payment Program Within The Payapps Claim Workflow

For Sarah Constructions, it was essential that Early Payment remained part of the existing progress claim process rather than becoming a separate finance arrangement or additional administrative layer.

By integrating Early Payment directly within the Payapps platform, subcontractors can request earlier payment within the same system they already use to submit and track their claims. This avoids additional portals, duplicate documentation, or manual approval processes.

“Integration was critical. If Early Payment sits outside the normal claim process, it becomes administratively heavy, fragmented and less likely to be used. By embedding it directly into the existing Payapps workflow, subcontractors interact with one system they already understand, and governance remains aligned with contractual certification.” **Lewis Skittrall**

## Transform Your Progress Claims Process with Payapps

Discover how Payapps can simplify progress claims management and compliance for your finance team.

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By moving the process into a digital workflow, Sarah's project teams are removed from the day-to-day administration of the program. This allows them to focus on delivery while the finance team governs the program at a group level, ensuring financial exposure is controlled and transparent.

## A Flexible Liquidity Tool for Subcontractors

Early Payment is primarily used as an optional working capital tool rather than a replacement for standard payment terms. Subcontractors typically access the feature when they experience temporary cash-flow pressure during specific stages of a project. “Most subcontractors use it occasionally — when they have temporary cashflow compression, large material purchases, workforce expansion periods or overlapping project cycles.” Lewis Skittrall

Feedback from the supply chain has been overwhelmingly positive. Subcontractors have highlighted four key areas of value:

- 1. Visibility:** Clear options available directly within the system.
- 2. Transparency:** Simple and clear calculation of discounts.
- 3. Certainty:** Confidence in the exact timing of payment.
- 4. Accuracy:** Perfect alignment with certified claim amounts.



The objective was not simply to accelerate payments, but to create a mutually beneficial liquidity mechanism that supports subcontractor solvency, preserves commercial discipline and reduces financial stress across the supply chain.



**Lewis Skittrall**  
Head Of Commercial, Sarah Constructions

For Sarah Constructions, this structured process provides a controlled way to support subcontractor liquidity while maintaining financial oversight. More importantly, it demonstrates a commitment to collaboration rather than adversarial payment behaviour, strengthening the long-term sustainability of the industry.

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