Earlytrade

Collaborative Early Payments for GCs and Their Subcontractors

Earlytrade offers the only early payments program that's automated, GC-funded, and driven by subcontractor demand. Pay subs the same way you always have — just earlier, in exchange for a discount.

Early Payments Like You've Never Seen Them

Unlike linear discounting programs and third-party debt options, Earlytrade empowers both sides of the transaction with choice, ensuring you and your subs find ongoing success with early payments.

Scaled & GC-owned
Retain direct relationships with your subs

Self-funded
No factoring, financing, or lending of any kind

Low effort
Launch and operate easily — we do the heavy lifting

Sub choice
Early payments are voluntary, invoice by invoice

Active management
We lead sub education, adoption, and utilization

Dynamic marketplace
Supply and demand drive discounting

Hear from Real Customers

"We looked for the catch, but there isn't one. I've been in the industry for 20 years and never seen anything like this. Earlytrade is a no-brainer."

KEVIN LYNCH, CONTROLLER

"What made Earlytrade stand out was that they weren't playing intermediary. Our relationships with subcontractors stayed intact—unlike with other providers."

DAVE ANDERSKOW, CFO

"I was asked to meet with someone who apparently had a competing solution. After taking that meeting as a favor, I saw Earlytrade is miles ahead of what that provider is doing."

CHRIS DUPREY, CFO

2.2% Average Discount from Subs

6 wks Typical Time to Launch

18% Expected Annual Return

23% Sub Spend Discounted

TRUSTED BY TOP US GENERAL CONTRACTORS

POWER CONSTRUCTION · GRANGER · KRAUS-ANDERSON · BARTLETT COCKE GENERAL CONTRACTORS · RUDOLPH LIBBE INC RUDOLPH LIBBE GROUP

Earlytrade

How it Works

1. Decide **which subs and projects are eligible** for early payment and **how much capital is allocated** to the program.
2. Approved **invoices are sent to Earlytrade** from your ERP and **surfaced in your subs' early payment portal** for visibility.
3. Earlytrade's dedicated team actively manages your program, **educating and assisting subs with discounting**.
4. Subcontractors **choose whether to request early payment** invoice-by-invoice and **set their own discount offer rates**.
5. Offers that meet your return goals are **automatically accepted**, and invoice payment dates and amounts are **updated in your ERP**.
6. Pay subs through your **existing process**, just earlier in exchange for a discount.

What Subs Say About Earlytrade

> Our cash flow strategist went above and beyond for us. He didn't just explain the process, he personally checked in before the system even prompted me. You don't get that kind of support anymore.

> Earlytrade is super easy to use. Requesting early payment is very quick, and the discounts are a lot more reasonable than our line of credit. It's a no-brainer.

> It's nice getting a call from the Earlytrade cash flow strategists before requesting an early payment, so I know I'm offering a discount rate the general contractor can't refuse.

$3b
Paid Early

211k
Subs in Network

10
US Customers on the ENR 400

8 yrs
Experience in Construction EPs

TRUSTED BY TOP US GENERAL CONTRACTORS

BHI · HAYDON · TELLEPSEN · FCL · BROOKSTONE CONSTRUCTION