

Boosting GC Profitability and Strengthening Subcontractor Relationships with Earlytrade

GRANGER

INDUSTRY

Construction,
General Contractor

REGIONS

Midwest and Great Lakes

ERP

Viewpoint Vista

ANNUAL REVENUE

\$700M

Granger Construction is a Midwest regional construction company that has experienced significant growth over the past decade, doubling and tripling in size. As a general contractor, construction manager, and trade contractor, Granger partners with a wide network of subcontractors and suppliers to deliver successful projects. Chris Duprey, Chief Financial Officer at Granger, oversees financial operations and leads initiatives to support the company's subcontractor relationships while driving operational efficiency.

THE PROBLEM

Granger sought to improve relationships with subcontractors while identifying ways to boost profitability and streamline payment operations. While they occasionally accommodated early payment requests as favors for high-performing subcontractors, this process was not scalable or efficient. Developing an in-house solution to manage early payments required substantial time, effort, and technological resources—none of which were feasible given Granger's priorities.

Without a formal program, subcontractors were left with limited options to finance their businesses, and Granger was missing out on the additional profit that early payment discounts could generate. The manual nature of early payments also created operational inefficiencies, compounded by frequent subcontractor inquiries about payment statuses to finance and project managers.



THE SOLUTION

Granger partnered with Earlytrade to implement a scalable early payments program that enhances profitability and operational efficiency while providing subcontractors with flexible cash flow options. By integrating seamlessly with Viewpoint Vista, Granger's ERP system, Earlytrade enables subcontractors to view invoices, track estimated payment dates based on pay-when-paid terms, and request early payments in exchange for a discount. This marketplace model allows Granger to leverage its financial strength to generate additional

margins while maintaining direct relationships with its trade partners. Subcontractors are paid the same way as before—directly from Granger—but earlier, in exchange for a discount. Granger continues to leverage their existing payment processes and internal controls to ensure payments are made without increasing the risk of fraud. With no third-party financing involved and Earlytrade never handling funds, the solution simplifies processes, reduces overhead, and ensures seamless communication and visibility.

“Earlytrade gives our subcontractors one more lever to pull when they need cash flow. It's an optional tool that's easy to use and fits their needs, which strengthens our relationships with them.

CHRIS DUPREY, CFO

THE RESULTS

The adoption of Earlytrade has delivered meaningful results for Granger Construction:



Subcontractors now have an optional tool to enhance their financial health, reducing reliance on bank loans or third-party factoring services.



Earlytrade's simple model replaced manual processes and enabled a fast rollout within six weeks.



Offering an optional and transparent early payment solution has strengthened trust and collaboration with subcontractors.



Earlytrade's platform positions Granger as a forward-thinking leader in the construction industry, aligning with its mission to improve processes and relationships.