

Rodan Builders Doubles Early Payment Discounts with Earlytrade



INDUSTRY
Construction

REGIONS
West

ERP
Viewpoint
Vista

ANNUAL REVENUE
\$236M

THE PROBLEM

Rodan Builders had cash sitting in treasury bonds and money market accounts — performing well for a time, but yields were waning in a declining interest rate environment. Meanwhile, subcontractors were regularly requesting early payments, and the team had no formal process to handle them.

The existing approach was entirely ad hoc. The project team would negotiate discount terms directly with subcontractors, then liaise with the finance team to confirm whether the terms were feasible. The process was inconsistent, time-consuming, and left most of the opportunity on the table.

THE SOLUTION

Rodan Builders selected Earlytrade's GC-funded early payment platform after determining the offering from their existing billing provider wasn't a comparable solution.

What differentiated Earlytrade was the combination of control, simplicity, and

Dan Oliver, CEO and Partner at Rodan also had concerns about fairness. As a hard-bid contractor operating on tight margins, Dan was wary of any program that felt coercive, where subcontractors might feel pressured to accept discounts or bake the cost into their bids, driving up project costs and damaging long-term relationships.

A key operational concern was cash flow control: if too many subcontractors requested early payment at once, Rodan needed the ability to manage how much capital was deployed at any given time. That level of oversight wasn't available with their manual, in-house program.

subcontractor optionality. The platform is fully voluntary — subcontractors choose which invoices to discount and set their own rates per invoice. Dan viewed this as critical to preserving the partner relationships that define how Rodan operates.



From a finance perspective, Earlytrade gave Rodan's team direct control over eligibility, cash deployment limits, and discount thresholds, ensuring early payments never created unexpected pressure on their cash reserves.

The platform's native integration with Trimble Vista was a deciding factor: it eliminated manual data entry and fit directly into Rodan's existing AP workflow.

“ Earlytrade flows right into our existing system by integrating with Vista, so capturing early payment discounts is no longer an extra step for us.

DAN OLIVER, CEO AND PARTNER, RODAN BUILDERS

THE RESULTS

In its first year on Earlytrade, Rodan generated \$143,000 in early payment discounts, up 2.5x from roughly \$40,000 manually in the prior year. Average discount rates are 2.32% and increasing as subs become familiar with the platform. Subcontractor registration is ramping quickly, with roughly 50% of Rodan's sub spend positioned to generate returns.

For Rodan, Earlytrade turned a reactive, ad hoc process into a scalable program that's on pace to significantly outperform money market yields, while giving their subcontractor base a lever for debt-free cash flow.



2.5x

higher returns than manual program



55%

sub spend eligible for early payment



2.32%

average discount



\$143K

discounts generated in the first year