

FULLMER FINANCE, LLC

Fractional CFO | Construction Financial Strategy | Surety & Risk Advisory

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Helping growing contractors build the financial foundation for profitable growth.

Strategic financial leadership for contractors facing growth, complexity, cash-flow pressure, or increased demands from banks and sureties.

Core Services

- **Fractional CFO & Strategic Advisory:** Executive-level financial guidance, management reporting, forecasting, and decision support.
- **Cash Flow & Working Capital:** 13-week forecasting, liquidity planning, and evaluation of working-capital needs.
- **Profitability & Financial Visibility:** Project and company-level analysis, overhead review, margin trends, and executive KPIs.
- **Banking & Bonding Readiness:** Stronger financial presentation, surety communication, and evaluation of factors influencing bonding capacity.
- **Financial Assessment & Risk Advisory:** Focused review of WIP, backlog, cost-to-complete assumptions, controls, and reporting.

Distinctive Perspective

John has worked as a construction CFO, surety underwriter, surety claims manager, and financial advisor. This gives him a practical understanding of how contractors operate and how banks and sureties evaluate financial strength, reporting credibility, and risk.

Experience

- More than 45 years in construction finance and financial leadership.
- Former construction CFO responsible for cash flow, banking, reporting, and complex project portfolios.
- Former surety underwriter evaluating contractor financial strength and bonding support.
- Former surety claims manager directing payment and performance bond claim investigations and resolutions.
- Experience supporting contractors, surety professionals, lenders, and construction-focused CPAs.

Representative Areas of Focus

Cash Flow	Profitability	Financial Reporting
Working Capital	Banking Relationships	Bonding Capacity
WIP Integrity	Cost-to-Complete	Backlog Risk
Internal Controls	Growth Planning	Financial Risk

“You cannot solve a problem until you properly define it.”