

# JOHN M. FULLMER, JR.

Fractional CFO | Construction Financial Strategy | Surety & Risk Advisory

John M. Fullmer, Jr. is a construction financial executive and advisor with more than 45 years of experience spanning contractor financial leadership, surety underwriting, and surety claims management.

The core of John's career was built inside construction companies, including Wagman, Inc. and Charter Homes. As a construction CFO, he was responsible for financial strategy, cash flow, banking relationships, financial reporting, and the financial oversight of complex project portfolios. This experience taught him that contractor financial information is more than a historical accounting record: it is a management tool and the foundation of credibility with lenders, sureties, and business partners.

John later served at Aegis Security Insurance Company as both a surety underwriter and surety claims manager. In underwriting, he evaluated contractor financial strength and risk in support of bonding decisions. In claims, he directed the investigation and resolution of payment and performance bond matters. These roles gave him both a front-end and post-mortem perspective on construction risk, including how cash-flow pressure, weak reporting, margin fade, and operational issues can develop before they become visible to outside stakeholders.

Through Fullmer Finance, LLC, John works with growing contractors that need strategic financial leadership without the cost of a full-time CFO. His work may include cash-flow forecasting, working-capital planning, profitability analysis, executive reporting, banking and surety support, bonding-capacity strategy, WIP and cost-to-complete review, and guidance during periods of growth or transition.

John's role is not to replace a company's bookkeeper or CPA. He complements them by helping owners and management interpret financial information, establish priorities, anticipate risk, and make better business decisions.

## Professional Philosophy

***"You cannot solve a problem until you properly define it."***

John does not begin with pre-packaged solutions. He begins by learning how the company operates, how management makes decisions, what the financial information reveals, and which objectives matter most. From there, he works with management to develop practical strategies that support financial strength and sustainable growth.

## Contact

### **Fullmer Finance, LLC**

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