

M C P S E R V E R

N O C O D E

C L O U D H O S T E D

Budget Surplus Calculator MCP

Get instant clarity on your net financial position.

Budget Surplus Calculator MCP gives your AI client direct access to your budget data. It lets you check net positions, compare income against expenses, and see exactly how much you are spending in specific categories across different timeframes.

A+ Quality Score 100/100

budget

surplus

deficit

income

expenses



The connectivity layer between AI and the world's software.



Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

Budget Surplus Calculator MCP

4 tools available

Cloud-hosted on Vinkius

You can stop digging through spreadsheets to find out where your money went. This MCP connects your AI client to your budget data so you can ask direct questions about your finances. Instead of manually calculating totals, you just ask your agent to find your surplus or deficit for a specific period. You can pull high-level breakdowns to see the gap between what you earn and what you spend, or drill down into specific categories to see where the leaks are. It works by pulling data from your defined budget periods and running the math for you instantly. Whether you need to know your net position for last quarter or just want a summary of your grocery spending, your AI client handles the heavy lifting.

Core Capabilities

01 — Net Position Tracking

Your agent calculates if you are in a surplus or deficit for any period.

02 — Cash Flow Comparison

The AI compares total income against total expenses to show your margin.

03 — Category Analysis

Your client summarizes spending totals for specific budget categories.

04 — Period Discovery

The AI identifies available budget timeframes to ensure accurate queries.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/budget-surplus-calculator — connect your AI agent in three steps.

- 01
- Connect your preferred AI client to the Vinkius hosted MCP.
- 02
- Ask your agent to list available budget periods to find the right timeframe.
- 03
- Request a specific calculation like a net position or category summary.
- 04
- The AI executes the tool and presents the calculated data in plain text.

The process moves from connecting your client to getting specific financial answers.

Built For

This MCP is built for anyone managing personal or business budgets who wants to interact with their financial data using natural language.

Personal Finance Managers

They hand off the task of calculating monthly surpluses to their AI agent.

Small Business Owners

They use the AI to quickly check category spending and cash flow margins.

Accountants

They use the tool to pull quick summaries of income versus expenses for clients.

What Changes When You Connect

- 01
- Eliminates manual math by letting the AI calculate net positions.
- 02
- Provides instant category summaries without spreadsheet filtering.
- 03
- Identifies surplus or deficit states through direct natural language questions.

- 04 Connects your existing budget data to any MCP-compatible client.

Real-World Applications

Monthly Review

Ask your agent for a breakdown of income versus expenses at the end of every month.

Spending Audits

Use category summaries to see if your grocery or utility spending is increasing.

Quarterly Reporting

Get the net position for specific quarterly periods to track long term trends.

Budget Planning

Check your current surplus to determine how much you can allocate to new categories.

Patterns to Avoid

Guessing budget period IDs

❌ AVOID

You ask your agent to find the surplus for period 5, but you aren't sure if period 5 actually exists in your data.

✓ INSTEAD

Run ``list_budget_periods`` first to get the exact IDs for your available timeframes.

Vague spending inquiries

❌ AVOID

You tell your agent to tell you how much you spent last month without specifying which categories matter.

✓ INSTEAD

Use ``get_category_summary`` to get a detailed breakdown of how funds are distributed across your specific labels.

Missing the big picture

❌ AVOID

You only look at individual category totals and fail to see if your overall business is actually profitable.

✓ INSTEAD

Use ``get_income_vs_expense_breakdown`` to see the high level cash flow margin for the period.

The Right Fit

Connect this MCP if you manage personal or business budgets and want to query financial data using natural language. Do not connect it if you prefer manual spreadsheet entry or don't have structured budget data ready for an AI client to read.

Budget Surplus Calculator Tools for Financial Analysis

These tools let your agent calculate net positions, compare income to expenses, and pull specific category spending reports.

#	TOOL	DESCRIPTION
01	get_category_summary	This tool provides a breakdown of spending within specific budget categories. It shows you exactly how funds are distributed across your chosen labels.
02	get_income_vs_expense_breakdown	This tool compares your total income against your total expenses. It gives you a high-level view of your cash flow for a given period.
03	get_net_position	This tool calculates whether a specific budget period resulted in a surplus or a deficit. It returns the final net financial standing for that timeframe.
04	list_budget_periods	This tool retrieves all available timeframes in your budget. Use it to find the correct period ID before asking for specific financial data.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

U What is my net position for period P-2024-Q1?



Your net position for period P-2024-Q1 is a SURPLUS of \$1,250.00.

U Show me the breakdown of income and expenses for period P-2024-Q1.



For period P-2024-Q1, your total income was \$5,000.00 and your total expenses were \$3,750.00, resulting in a difference of \$1,250.00.

U How much did I spend on groceries in period P-2024-Q1?



In period P-2024-Q1, your total spending for the Groceries category was \$450.00.

Frequently Asked Questions

01 How do I connect this MCP to my AI client?

You connect once through the Vinkius interface. After that, the MCP is ready to use in Claude, Cursor, Windsurf, or any other compatible client.

02 Can I use this with Claude?

Yes. This MCP is designed to work with any MCP-compatible client, including Claude.

03 Do I need to host the MCP myself?

No. Vinkius hosts and manages the MCP for you, so it is ready to run immediately upon connection.

04 What kind of budget data can I analyze?

You can analyze income, expenses, category distributions, and net surpluses or deficits across different budget periods.

05 Do I need to provide my own API keys?

Vinkius manages the credentials and hosting, so you don't have to worry about the backend setup.

06 How do I see my current financial status?

You can use the ``get_net_position`` tool to find out if you have a surplus or a deficit for a specific budget period.

07 Can I see a breakdown of my spending?

Yes, use ``get_category_summary`` to see how much is attributed to specific categories like rent or groceries.

08 What budget periods are available?

You can call ``list_budget_periods`` to retrieve all recorded timeframes.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

`https://edge.vinkius.com/[TOKEN]/mcp`

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+" Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"budget-surplus-calculator": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

-  **Ask ChatGPT** 
-  **Ask Claude** 
-  **Ask Perplexity** 
-  **Ask Gemini** 
-  **Ask Grok** 

READY TO CONNECT

Budget Surplus Calculator is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

Start at cloud.vinkius.com →

vinkius.com · support@vinkius.com

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