

MCP SERVER

NO CODE

CLOUD HOSTED

# Cash Flow Projector MCP for AI Agents

## Modeling Future Cash Balances and Identifying Working Capital Needs

The Cash Flow Projector MCP forecasts your business finances by generating month-by-month cash flow projections. It pinpoints where liquidity gaps might open up and determines exactly what working capital funding you need to maintain a stable safety buffer.

**A+** Quality Score 100/100

cash-flow

projection

liquidity

working-capital

financial-planning



# 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

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## 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

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## 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

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## 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 — Honeytoken Trap System**

Phantom credentials are injected into isolated environments. If a honeytoken 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](https://cloud.vinkius.com) — connect your AI agent in under 60 seconds.

# Cash Flow Projector MCP

3 tools available

Cloud-hosted on Vinkius

Running financial projections used to take days of manual work in spreadsheets, requiring careful cross-referencing of income statements and balance sheets. Now, this MCP handles that heavy lifting for your AI agent. You provide the inputs—the anticipated monthly revenues, expenses, and capital investments—and the system builds a detailed cash flow picture over time. Beyond just seeing numbers, it actively checks for potential weak spots. It flags months where your cash position might dip below safety levels, giving you early warning before a crisis hits. Plus, it calculates key metrics, telling you precisely how much working capital reserves you need to keep things running smoothly. Connect this MCP through the Vinkius catalog to give any compatible AI client the power of true financial foresight.

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## Core Capabilities

### 01 — Forecast Monthly Cash Flow

Generates a complete, month-by-month breakdown of expected cash inflows and outflows.

### 02 — Identify Liquidity Risks

Analyzes the projected data to pinpoint specific months where your available cash falls below acceptable thresholds.

### 03 — Calculate Working Capital Needs

Determines the minimum required funding needed to maintain a healthy operational safety margin.

# One Click on Vinkius — From Prompt to Execution

Available at [vinkius.com/mcp/cash-flow-projector](https://vinkius.com/mcp/cash-flow-projector) — connect your AI agent in three steps.

- 01** First, upload your initial financial data set and define the starting parameters, such as current cash balances and anticipated revenue streams.
- 02** Next, tell your AI client which time horizon you need to project for. The MCP processes all inflows and outflows month by month, building a cumulative balance chart.
- 03** Finally, it delivers actionable reports: a full projection, a list of liquidity gaps, and the calculated working capital minimums.

The bottom line is that you get an automated financial roadmap showing your projected health quarter-by-quarter.

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## Built For

This MCP is essential for Financial Planning & Analysis (FP&A) teams, CFOs, and small business owners who struggle with cash flow uncertainty. If you spend time manually building models just to answer 'how much money do we actually have next quarter,' this tool saves you dozens of hours every month.

### **CFO**

Using the Cash Flow Projector MCP, they run stress tests on various scenarios (e.g., supply chain delays or unexpected interest rate hikes) to ensure the company maintains sufficient working capital.

### **FP&A Analyst**

They use this tool daily to build and refine multi-year cash flow projections, quickly identifying potential funding gaps that need to be addressed before they appear on a quarterly report.

### **Small Business Owner**

When making big decisions like hiring or expanding product lines, they use the MCP to model the impact on their cash balance, ensuring growth doesn't lead to immediate liquidity issues.

## What Changes When You Connect

- 01 Avoids guesswork. Instead of relying on gut feelings, you generate a data-backed cash flow projection using the `generate_cash_flow_projection` tool to see exactly how your funds move over time.
- 02 Gets early warnings instead of late surprises. The MCP's ability to run through `analyze_liquidity_gaps` flags potential funding issues months in advance, giving you critical reaction time.
- 03 Defines the true minimum reserve. You stop guessing what safety buffer you need; `calculate_working_capital_metrics` provides a hard number for necessary operating capital.
- 04 Reduces spreadsheet risk. By automating complex calculations, you eliminate human error and tedious cross-checking inherent in manual financial modeling.
- 05 Improves decision quality. With clear forecasts, whether it's expanding or cutting costs, your AI agent gives you the full financial picture to back up every move.

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## Real-World Applications

### Planning a Major Product Launch

A product manager needs to know if the initial sales spike will generate enough cash for the next six months of marketing and payroll. They ask their agent, who uses the MCP to run a projection, confirming that while revenue looks good, the required working capital is higher than budgeted due to inventory build-up.

### Responding to Economic Downturns

The CFO needs to prepare for a recession. They ask their agent to run simulations using `analyze_liquidity_gaps` on reduced revenue inputs, quickly identifying the precise quarter when they must secure emergency funding.

### Seeking Investment Funding

Before meeting with investors, an owner uses the MCP to model cash flow over three years. They use this clean data set to prove not only projected revenue but also a clear plan for maintaining working capital stability.

### Managing Seasonal Revenue Swings

A retailer with peak sales in Q4 needs to know if the low cash flow of Q1 will strain reserves. The MCP runs a projection and recommends establishing an operational reserve equal to three months' worth of minimum costs.

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## Patterns to Avoid

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### Using old balance sheets for forecasts

#### X AVOID

Thinking that just because your last quarter was profitable means the next quarter will be fine. Relying only on historical data ignores market changes and operational shifts.

#### ✓ INSTEAD

You must use the Cash Flow Projector MCP to generate a forward-looking forecast. Use ``generate_cash_flow_projection`` to build a model based on future assumptions, not past performance.

### Ignoring necessary reserves

#### X AVOID

Assuming that high revenue automatically means the company can pay all bills. This overlooks the timing mismatch between when money comes in and when expenses are due.

#### ✓ INSTEAD

Always run ``calculate_working_capital_metrics`` to establish a concrete, non-negotiable safety buffer amount before committing to large spending or hiring.

### Checking only the end date

#### X AVOID

Looking only at the final cash balance for the year. This misses critical periods where the business might run out of cash even if it recovers later.

#### ✓ INSTEAD

Run ``analyze_liquidity_gaps`` to pinpoint specific months or quarters when your projected cash dips below a safe level, providing actionable alerts throughout the entire timeline.

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## The Right Fit

Use this MCP if you need to move beyond simple accounting and into true financial forecasting. You must know *when* money will be available, not just *how much* revenue you expect. If your goal is simply budgeting based on known costs for the next month, a basic spreadsheet might suffice. However, if you're trying to fund expansion, survive a market dip, or secure investment capital, this

tool is mandatory. Don't use it if you lack reliable data inputs; the output is only as good as your initial assumptions. Conversely, don't rely on it for tax compliance—this MCP is for operational planning and risk mitigation, not bookkeeping.

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## Cash Flow Projector: Forecasting Financial Health in Operational Planning

Right now, running a full financial forecast means gathering data from multiple departments, inputting it into separate tabs, and manually adjusting formulas every time an assumption changes. It's slow, painstaking work that often leads to conflicting versions of the 'truth.' You spend more time managing the spreadsheet than analyzing the numbers.

With this MCP, you feed the raw inputs once. The system automatically structures the data flow, building a comprehensive projection and highlighting risk zones immediately. What you get back is an instant, reliable financial narrative that tells you exactly when you'll hit cash crunch points.

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## Cash Flow Projector: Determining Working Capital Requirements for Growth

A common mistake is treating profit as cash. You might see record sales on paper, but if customers pay slowly or inventory costs spike, your actual liquid funds dry up. This timing mismatch kills growth plans.

The MCP solves this by separating theoretical profitability from actual liquidity. It calculates the exact working capital necessary to cover those gaps, ensuring that when you grow, you're prepared for the cash reality behind every big number.

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# Cash Flow Projector: 3 Tools for Working Capital Analysis

These tools let your AI agent build complete financial roadmaps, predict liquidity issues, and calculate required operational funding.

#	TOOL	DESCRIPTION
01	<code>analyze_liquidity_gaps</code>	Checks your projected financials and alerts you to months where the available cash might drop below a set safety threshold.
02	<code>generate_cash_flow_projection</code>	Creates a detailed, month-by-month forecast of all expected operational inflows and outflows.
03	<code>calculate_working_capital_metrics</code>	Determines the precise amount of working capital needed to cover short-term obligations and maintain stability.

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## See It in Action

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

- U** I'm launching a new line next quarter with \$50k in marketing spend. What should my projected cash balance look like over the next 12 months?



### Projected Cash Flow (USD)

MONTH	STARTING BALANCE	INFLOWS	OUTFLOWS	ENDING BALANCE
0	\$150,000	\$80,000	\$30,000	<b>\$200,000</b>
1	\$200,000	\$75,000	\$90,000	<b>\$185,000</b>

*Analysis: You'll see a dip in Month 3 due to vendor payments.*

- U** Based on the projection, are there any months where my cash drops below \$75,000?



**⚠ Liquidity Alert:** Yes. Your cumulative balance falls below \$75,000 in Month 4 and remains low through Month 6.

- **Month 4 Gap:** -\$25,000 deficit detected.
- **Recommendation:** Secure short-term financing or delay non-critical CapEx spending until the balance recovers by Month 7.

- U** How much safety margin do I need to maintain for unexpected costs?



### Working Capital Requirement Analysis

Based on your operational costs and projected deficits, you should maintain a minimum required cash buffer of **\$120,000**. This amount covers potential shortfalls and allows for unforeseen expenses without disrupting operations.

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# Frequently Asked Questions

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**01 What kind of financial data does the Cash Flow Projector MCP need to run a forecast?**

You need reliable inputs like expected monthly revenue, scheduled operating costs (payroll, rent), and major capital expenditures. The system processes these figures to build the full picture.

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**02 How does the Cash Flow Projector MCP help me avoid running out of cash?**

It runs a detailed analysis that flags liquidity gaps months in advance. Instead of reacting to a crisis, you get a warning showing exactly when your balance dips and how deep the gap is.

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**03 Is this good for figuring out how much money I need to raise from investors?**

Yes. You can use it to model various growth scenarios and calculate the precise working capital required, giving you a professional, data-driven answer when talking to funders.

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**04 Can I use this MCP if my revenue is highly seasonal?**

Absolutely. The tool handles variable inflows and outflows across time, allowing you to model the impact of slow months (like Q1) on your overall reserves until peak season arrives.

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**05 Does the Cash Flow Projector MCP just predict revenue, or does it cover expenses too?**

It covers both. It maps out all expected cash inflows (sales, investments) and outflows (payroll, utilities, debt payments), giving you a net picture of your financial movement.







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# Go Live in 60 Seconds

Get your connection token from [cloud.vinkius.com](https://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
 <b>Claude AI</b>	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 <b>Cursor</b>	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 <b>VS Code</b>	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"cash-flow-projector": { "url": "..." }</code>
 <b>Windsurf</b>	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 <b>ChatGPT</b>	Settings → Tools & plugins → Add MCP server → Paste endpoint
 <b>Gemini</b>	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

# Cash Flow Projector 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](https://cloud.vinkius.com) →

[vinkius.com](https://vinkius.com) · [support@vinkius.com](mailto:support@vinkius.com)

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### DOCUMENT INFORMATION

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