

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

Renovation Budget Planner MCP

Keep your construction projects on track and under budget.

Renovation Budget Planner MCP gives your AI client direct access to your project's financial data. It tracks phase-by-phase spending, monitors contingency funds, and maps out your upcoming payment schedules so you never run out of liquidity during a build.

A+ Quality Score 100/100

budget

renovation

construction

finance

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

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.

Renovation Budget Planner MCP

4 tools available

Cloud-hosted on Vinkius

Managing a renovation means juggling shifting material costs, labor fees, and tight timelines. This MCP connects your AI agent to your project's financial core, turning a chat interface into a powerful budget controller. Instead of digging through spreadsheets, you can ask your agent to find exactly which line items are pushing you over budget or how much contingency you have left to burn. It handles the heavy lifting of tracking phase-specific spending and forecasting your cash flow. You can quickly see if a specific phase, like plumbing or electrical, is eating into your total budget before it becomes a crisis. It's built to give you a clear, real-time view of your financial health throughout the entire construction lifecycle.

Core Capabilities

01 — Phase Monitoring

Your agent uses this to check the financial status of specific renovation stages.

02 — Contingency Tracking

Your agent calculates how much buffer remains in your total budget.

03 — Payment Forecasting

Your agent builds a timeline of required payments to manage cash flow.

04 — Overrun Identification

Your agent flags specific line items that have gone over their estimated value.

One Click on Vinkius — From Prompt to Execution

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

- 01
- Subscribe to the Renovation Budget Planner on Vinkius.
- 02
- Connect your AI client like Claude or Cursor using the one-click setup.
- 03
- Ask your agent questions about budget status, phase summaries, or payment schedules.
- 04
- The agent uses the MCP tools to pull real-time financial data and provides direct answers.

You connect the MCP to your preferred AI client and start asking questions about your project data.

Built For

This MCP is designed for professionals managing physical construction or renovation projects who need real-time financial oversight.

General Contractors

They hand off budget tracking and phase summaries to the AI to monitor job site costs.

Project Managers

They use the AI to identify cost overruns and manage contingency funds.

Homeowners

They use the AI to track their total renovation spend and upcoming payment needs.

What Changes When You Connect

- 01
- Identifies specific cost overruns in labor or materials immediately.
- 02
- Maps out payment timelines to prevent liquidity shortages.
- 03
- Provides a clear view of remaining contingency funds.

04 Breaks down spending by project phase for granular control.

Real-World Applications

Managing Overruns

Ask your agent to find which specific materials or permits are currently over budget.

Cash Flow Planning

Use the payment timeline to ensure you have enough cash ready for next month's labor costs.

Phase Reviews

Check the financial health of a completed phase before moving to the next stage of construction.

Budget Auditing

Compare committed costs against the total planned budget to see your remaining buffer.

Patterns to Avoid

Vague budget inquiries

❌ AVOID

Asking your agent if the project is doing okay financially without any specific context.

✓ INSTEAD

Ask for a specific breakdown of where money is going by using `get_phase_summaries` to see how each stage is performing.

Ignoring cost overruns

❌ AVOID

Waiting until the end of a project to realize you've run out of contingency funds.

✓ INSTEAD

Use `get_overbudget_items` to catch specific labor or material spikes the moment they happen.

Reactive cash management

❌ AVOID

Realizing you don't have enough cash for next week's subcontractors when the invoice arrives.

✓ INSTEAD

Run `get_cash_flow_timeline` to see exactly when payments are due so you can prep your liquidity in advance.

The Right Fit

Connect this MCP if you manage active construction sites and need to track real-time spending against a set budget. Do not connect it if you are just estimating costs for a theoretical project. The deciding factor is whether you have live, phase-based financial data that needs constant monitoring.

Renovation Budget Planner: 4 Essential Financial Tools

These tools give your agent direct access to project spending, contingency levels, and upcoming payment schedules.

#	TOOL	DESCRIPTION
01	get_cash_flow_timeline	Use this to pull a chronological list of upcoming payments so you can plan your liquidity.
02	get_overbudget_items	This tool identifies the specific labor, material, or permit costs that have exceeded their original estimates.
03	get_phase_summaries	This tool provides a high-level financial breakdown for every individual stage of your renovation.
04	get_project_financial_health	This tool checks how much of your total budget, including contingency, is already committed to the project.

See It in Action

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

U Give me a summary of the financial status for each phase in project PROJ-123.



The Demolition phase has an estimated cost of \$5,000 and a committed cost of \$5,200, meaning it is over budget. The Plumbing phase has an estimated cost of \$12,000 and a committed cost of \$10,000.

U What is the total planned budget and remaining contingency for project PROJ-123?



The total planned budget is \$50,000 and the remaining contingency is \$2,500.

U Show me the payment schedule for project PROJ-123 starting from 2024-05-01.



On 2024-05-15, you have a \$1,200 payment for plumbing materials. On 2024-06-01, there is a \$3,000 payment for electrical labor.

Frequently Asked Questions

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

You connect once through the Vinkius platform. Vinkius hosts the MCP and manages the connection so you can use it immediately in clients like Claude or Cursor.

02 Can I track specific costs like labor or materials?

Yes. The tool can identify specific line items, such as labor, materials, or permits, that have exceeded their estimated values.

03 Does this help with cash flow management?

Yes. You can use the cash flow timeline tool to get a chronological schedule of required payments.

04 How does it handle contingency funds?

The tool can check your total planned budget against committed costs to show you exactly how much contingency remains.

05 What kind of AI clients can I use?

You can use any MCP-compatible client, including Claude, Cursor, Windsurf, and VS Code.

06 How can I see if a specific phase is over budget?

You can use the ``get_phase_summaries`` tool to see the estimated versus committed costs for every phase in your project.

07 How do I plan for upcoming expenses?

Use the ``get_cash_flow_timeline`` tool to generate a chronological schedule of all required payments.

08 What is the total amount of money I have committed so far?

You can find the total committed amount by calling ``get_project_financial_health`` for your specific project ID.

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>"renovation-budget-planner": { "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

Renovation Budget Planner 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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