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Date : 09 November 2026

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Dear Author (s):

Mohd Ma'Sum Billah Thank you for sending your best article to be published on

CASHFLOW

entitled:

" Islamic Financial Planning for Inclusive and Sustainable Wellbeing "

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** to be published on **CASHFLOW** on **Vol 6 Issue 1 - Oktober 2026**.

The article will be published no later than **30 November 2026**. Please check your article after publication via our journal's official website: https://ojs.transpublika.com/index.php/CASHFLOW

(Note: The title may change after review and editing.)

Thus, we convey this certificate to be used properly, we say Thank You.

No Reg : LOAQWP9WOGN6JIEOR

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