

*Serving the Caribbean  
with purpose*



**pwc**

*PwC in the Caribbean 2017*





# ***Serving the Caribbean with purpose***

***On behalf of our partners and all of our people across the Caribbean region, I'd like to wish you the very best for 2017.***

## ***A year of change and opportunity***

Looking back, 2016 was definitely a year of change and transformation for me personally, and for PwC in the Caribbean, as we refined the way we work together across borders. And I know that many of the businesses we serve across the Caribbean tackled daunting challenges and opportunities as well, with great success.

The year also brought global challenges as the UK and the US faced major decisions that will seriously impact how we do business in the Caribbean. Together we're raising the profile of our region as a key player in the global business community.

## ***The value of communications***

My first year serving as the new CEO for PricewaterhouseCoopers Caribbean Region Ltd. highlighted for me the importance of effective and meaningful communications and connections with our people and our clients. My visits across the Caribbean left me with a better understanding of commercial activities in the region and a determination to make improvements in the way we do business with our clients.

I feel privileged having been given the opportunity to share some thoughts about our business strategy in a more personal setting. I would like to thank you for your ongoing trust and support during the past year.

## ***Tackling the new year with purpose***

In today's complex business and social environments, the relevance of our purpose of building trust in society and solving important problems is heightened. As such, we at PwC, through our highly skilled people and trusted relationships, can play an important role in working with you to strategically negotiate 2017 and beyond. We're committed to continue to innovate our business so that we can deliver the greatest possible and lasting value to you and the Caribbean community in which we work and reside.

With that, I hope you enjoy this calendar and find the information on our services informative and enlightening. Together we raise the bar for 2017 to bring prosperity and growth to you. Please reach out to me or any of us at PwC to discuss how we can work together for a successful 2017. We wish you every success both personally and professionally.

Warm regards,

A handwritten signature in black ink, appearing to read "Frazer Lindsay".

**Frazer Lindsay** CEO, PricewaterhouseCoopers Caribbean Region Ltd.

*U.S.A.*

*GULF OF  
MEXICO*

*Bermuda*

*Cayman Islands*

*Jamaica*

*Turks and  
Caicos*

*British Virgin  
Islands*

*ATLANTIC  
OCEAN*

*CARIBBEAN  
SEA*

*Barbados*

*Trinidad  
& Tobago*

# PwC in the Caribbean

Territory	Address	Telephone	Facsimile	Also contact for queries on
<b>The Bahamas (BS)</b>	Providence House East Hill St Nassau	(242) 302-5300	(242) 302-5350	
<b>Barbados (BB)</b>	The Financial Services Centre Bishop's Court Hill St. Michael BB14004	(246) 626-6700	(246) 436-1275	Anguilla, Antigua, Dominica, Grenada, Montserrat, St. Kitts-Nevis, St. Lucia, St. Vincent and the Grenadines
<b>Bermuda (BM)</b>	Dorchester House 7 Church Street West Hamilton HM 11	(441) 295-2000	(441) 295-1242	
<b>British Virgin Islands (BVI)</b>	Level 2 139 Main Street Road Town Tortola	(284) 494-4100	(284) 494-4480	
<b>Cayman Islands (KY)</b>	18 Forum Lane Camana Bay Grand Cayman KY1-1104	(345) 949-7000	(345) 949-7352	
<b>Jamaica (JM)</b>	Scotiabank Centre Duke Street Kingston*	(876) 922-6230	(876) 967-1949	Belize
<b>Trinidad and Tobago (TT)</b>	PricewaterhouseCoopers Building 11-13 Victoria Avenue Port-of-Spain*	(868) 299-0700	(868) 623-6025	Guyana
<b>Turks and Caicos (TC)</b>	Abacus House Tropicana Plaza Leeward Highway Providenciales	(649) 946-4890	(649) 946-4892	

\*Offices also in Montego Bay (Jamaica) and San Fernando (Trinidad).



Nassau, Bahamas, waterfront



## January 2017

Sun	Mon	Tues	Wed	Thu	Fri	Sat
1 New Year's	2 BB BS BM BVI JM KY TC TT	3	4	5	6	7
8	9 BS	10	11	12	13	14
15	16	17	18	19	20	21 BB
22	23 KY	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	Income Tax TT 15	Payroll Tax BB 15 BM 15 JM 14 TT 15	VAT BB 23 BS 28 JM 31 TT 25	Withholding BB 15 JM 14

## PwC services

### How can we help you?

**Consulting:** We help you achieve your objectives and gain advantage through our considerable global experience and foresight. We offer solutions that directly address the business imperatives and issues you face, helping you make the best decisions to move your business forward with confidence.

## December 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## February 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				





Black River Canopy, Jamaica



# PwC services

## How can we help you?

**Deals:** We help you do better deals and create value through mergers, acquisitions, dispositions and restructuring. We work with you to help develop the right strategy before the deal, execute the deal seamlessly, identify issues and points of negotiation and value, and help you to implement changes to deliver synergies and improvements after the deal.

## February 2017

<i>Sun</i>	<i>Mon</i>	<i>Tues</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	1	2	3	4
	II	II				
5	6	7	8	<b>Payroll Tax</b> BB 15 BB 28 JM 14 TT 15	<b>VAT</b> BB 21 JM 28 TT 25	<b>Withholding</b> BB 15 JM 14

## January 2017

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## March 2017

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	





Flatts Inlet, Bermuda



## March 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
26	27	28	1	2	3	4
			JM KY			
5	6	7	8	9	10	11
			BVI			
12	13	14	15	16	17	18
			BVI TC			
19	20	21	22	23	24	25
26	27	28	29	30	31	1
				TT		
2	3	4	<b>Income Tax</b> BB 15 JM 15 TT 31	<b>Payroll Tax</b> BB 15 JM 14 JM 31 TT 15	<b>VAT</b> BB 21 JM 31 TT 25	<b>Withholding</b> BB 15 JM 14

## PwC services

### How can we help you?

**Risk consulting:** Our risk consulting teams help you identify, understand and manage risk and transform risk and regulatory complexity to your advantage. We work with you to help you design and implement governance and compliance programmes to enable you to operate within legislative and regulatory boundaries without sacrificing growth and opportunity.

## February 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

## April 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						



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White Bay, Jost Van Dyke, British Virgin Islands



## April 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
					Good Friday	
16	17	18	19	20	21	22
	Easter Monday					
23	24	25	26	27	28	29
30	1	2	<b>Income Tax</b> BB 30 TT 15 TT 30	<b>Payroll Tax</b> BB 15 BM 15 JM 14 TT 15	<b>VAT</b> BB 21 BS 28 JM 28 TT 25	<b>Withholding</b> BB 15 JM 14

## PwC services

### How can we help you?

**Forensic services:** We work with you, using our knowledge, skills and technologies, to overcome complex challenges in the areas of corruption, fraud, cybercrime, contract disputes, litigation, intellectual property and licensing compliance, insurance claims, and regulatory investigations. And we stand by your side in the war against economic crime.

## March 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## May 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
		1	2	3	4	5
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



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Stingray City, George Town, Cayman Islands



## May 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
30	1 BB	2	3	4	5	6
7	8	9	10	11	12	13
14	15 KY	16	17	18	19	20
21	22	23	24 JM	25	26	27
28	29	30	31 BVI TC	1 TT	2	3
4	5	6	7	<b>Payroll Tax</b> BB 15 JM 14 TT 15	<b>VAT</b> BB 22 JM 31 TT 25	<b>Withholding</b> BB 15 JM 14

## PwC services

### How can we help you?

**Risk assurance services:** Today's business environment is different. More complex. More connected. Our clients face new and unknown risks, but also new and untapped opportunities. PwC's risk assurance team looks at your processes, policies, systems, and controls with a fresh eye to help you manage risk holistically.

## April 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
					1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

## June 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	



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Port Antonio, Jamaica



## June 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
28	29	30	31	1	2	3
4	5	6	7	8	9	10
		BB BS BVI			BS	
11	12	13	14	15	16	17
	TC			TT		BVI
18	19	20	21	22	23	24
	BM TT					
25	26	27	28	29	30	1
	TT				BVI	
2	3	4	Income Tax BB 15 JM 15 TT 30	Payroll Tax BB 15 JM 14 TT 15	VAT BB 21 JM 30 TT 25	Withholding BB 15 JM 14

## PwC services

### How can we help you?

**Public sector consulting:** We help governments and public agencies solve complex business issues, manage risk and add value in financial management, programme management, operations improvement, and security and data management.

## May 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## July 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
			1			
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



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Aerial view of Grand Turk Island, Turks and Caicos



## July 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
25	26	27	28	29	30	1
2	3	4	5	6	7	8
	KY					
9	10	11	12	13	14	15
	BS					
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	Income Tax TT 15	Payroll Tax BB 15 BM 15 JM 14 TT 15	VAT BB 21 BS 28 JM 31 TT 25	Withholding BB 15 JM 14

## PwC services

### How can we help you?

**Assurance:** Our relentless focus on quality, independence, transparency and advanced audit methodology can help you increase value for your organisation and meet the needs and expectations of your stakeholders.

## June 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

## August 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
			1	2	3	4
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		





Tent Bay, Barbados



# PwC services

## How can we help you?

**Tax:** Using our experience and foresight, we can help you achieve your tax objectives while operating in today's ever-evolving global tax landscape. We work with you to help make the strategic decisions necessary to move your business forward with confidence.

## August 2017

<i>Sun</i>	<i>Mon</i>	<i>Tues</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
30	31	1	2	3	4	5
		BB TC TT JM		BM	BM	
6	7	8	9	10	11	12
		BB BS JM	BVI	BVI		
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	Payroll Tax BB 15 JM 14 TT 15	VAT BB 21 JM 31 TT 25	Withholding BB 15 JM 14

## July 2017

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

## September 2017

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
						1
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30



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Maracas Bay, Trinidad and Tobago



# PwC services

## How can we help you?

**People and organisation:** We help clients improve the performance of all aspects of their HR organisations, including management of human capital and operational excellence. We use our strength in thought leadership and innovation to help your organization succeed.

# September 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
26	27	28	29	30	1	2
3	4	5	6	7	8	9
		BM				
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
TT					TC	
1	2	3	<b>Income Tax</b> BB 15 BB 30 JM 15 TT 30	<b>Payroll Tax</b> BB 15 JM 14 TT 15	<b>VAT</b> BB 21 JM 29 TT 25	<b>Withholding</b> BB 15 JM 14

# August 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

# October 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



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Commissioner's House, Dockyard, Bermuda



## October 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	<b>Income Tax</b> TT 15	<b>Payroll Tax</b> BB 15 BM 15 JM 14 TT 15	<b>VAT</b> BB 23 BS 28 JM 31 TT 25	<b>Withholding</b> BB 15 JM 14

## PwC services

### How can we help you?

**Corporate services:** From the incorporation of a new company, on-going compliance with local legislation, to the restructuring of your corporate entity, we can help you streamline and better manage your governance and compliance risks, enabling you to focus on your core business strategy and operations.

### September 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

### November 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		





Stingray City, Grand Cayman Island



## November 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
						BM KY
19	20	21	22	23	24	25
						TC
26	27	28	29	30	1	2
3	4	5	6	<b>Payroll Tax</b> BB 15 JM 14 TT 15	<b>VAT</b> BB 21 JM 30 TT 25	<b>Withholding</b> BB 15 JM 14

## PwC services

### How can we help you?

**Technology consulting:** Technology enables business transformation. Our technology consulting team's skills and knowledge of IT strategy, IT architecture and design, enterprise applications, sourcing, project management and IT operations management combine to help you deliver process improvements.

### October 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

### December 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



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Bridgetown, Barbados



## December 2017

<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
	Christmas Day	Boxing Day				
31	1	2	Income Tax BB 15 JM 15 TT 31	Payroll Tax BB 15 JM 14 TT 15	VAT BB 21 JM 29 TT 25	Withholding BB 15 JM 14

## PwC services

### How can we help you?

**Industries we serve:** With the best network of firms in the Caribbean, we deliver quality services, no matter where you operate across multiple industries. Let's talk about asset management, banking, capital markets, insurance, reinsurance, consumer and industrial products and services, the public sector or whatever industry is of importance to you.

### November 2017

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

### January 2018

<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



# The Bahamas

<b>Name:</b>	Commonwealth of The Bahamas
<b>Location:</b>	20 28 N, 72 80 W
<b>Capital:</b>	Nassau <b>Area:</b> 13,878 km <sup>2</sup> / 5,358 miles <sup>2</sup>
<b>Airport(s):</b>	Lynden Pindling International - Nassau Grand Bahama International - Freeport
<b>Population:</b>	327,316 <b>Currency:</b> Bahamian Dollar (BSD)
<b>Languages:</b>	English (official)
<b>Motto:</b>	Forward, Upward, Onward, Together
<b>Anthem:</b>	March On, Bahamaland
<b>Date of Independence:</b>	10 July 1973 (from the UK)

## Principal Tax Filing and Payment Deadlines

The Commonwealth of The Bahamas introduced a value-added tax (VAT) in 2015. VAT returns and payments must be received within 28 days after the end of each tax period.

There are no significant corporate or individual income tax filing deadlines in the Commonwealth of the Bahamas due to the absence of income taxes.

The main source of taxation in the Commonwealth of The Bahamas is derived from the imposition of customs duties on the importation of most goods.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>9 January</b>	Majority Rule Day
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>2 June</b>	Randol Fawkes/Labour Day
<b>9 June</b>	Queen's Birthday
<b>5 June</b>	Whit Monday
<b>10 July</b>	Independence Day
<b>7 August</b>	Emancipation Day
<b>9 October</b>	National Heroes Day
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Barbados

<b>Name:</b>	Barbados	<b>Location:</b> 13 10 N, 59 32 W
<b>Capital:</b>	Bridgetown	<b>Area:</b> 431 km <sup>2</sup> / 166.4 miles <sup>2w</sup>
<b>Airport(s):</b>	Grantley Adams International	
<b>Population:</b>	291,495	<b>Currency:</b> Barbados Dollar (BBD)
<b>Languages:</b>	English (official)	
<b>Motto:</b>	Pride and Industry	
<b>Anthem:</b>	In Plenty and In Time of Need	
<b>Date of Independence:</b>	30 November 1966	(from the UK)

## Principal Tax Filing and Payment Deadlines

<b>Income Tax:</b>	Estimated tax for individuals earning > 25% of their income from business/ rent due on 15 June, 15 September and 15 December. The balance must be paid on filing of the Income Tax Return by 30 April of the following year. Other individuals must pay 50% of the income tax due on filing the Income Tax Return on 30 April of the following year and the remainder on 30 September.
<b>Corporate Income Tax:</b>	<b>Companies with Fiscal Periods Ended (FPE) Jan – Sep:</b> Estimated tax payable by 15 September of current year. Income Tax Return and final payment due by the following 15 March.  <b>Companies with FPE Oct – Dec:</b> Estimated tax payable by 15 December of current year and 15 March of the following year. Income Tax Return and final payment due by the following 15 June.
<b>Withholding:</b>	Remittance of tax deducted from payments made by the 15th of the following month or within 7 days of the tax being withheld.
<b>Payroll:</b>	Remittance of PAYE and Social Security by the 15th of the following month. Employer's Annual PAYE Returns due by 28th February
<b>VAT:</b>	Filing of bimonthly VAT Return by the 21st of the month following the end of the VAT accounting period.

## National Social Responsibility Levy (NSRL)

Filing of bimonthly NSRL Return by the 21st of the month following the end of the VAT accounting period.

## Banks Tax on Assets:

Remittance of Banks Tax on Assets by the 15th of the month following the three months periods ending 28 February, 31 May, 31 August, 30 November.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>21 January</b>	Errol Barrow Day
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>28 April</b>	National Heroes Day
<b>1 May</b>	Labour Day
<b>5 June</b>	Whit Monday
<b>1 August</b>	Emancipation Day
<b>7 August</b>	Kadooment Day
<b>30 November</b>	Independence Day
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Bermuda

<b>Name:</b>	Bermuda	<b>Location:</b>	32 20 N, 64 45 W
<b>Capital:</b>	Hamilton	<b>Area:</b>	54 km <sup>2</sup> / 20.6 miles <sup>2</sup>
<b>Airport(s):</b>	L.F. Wade International Airport		
<b>Population:</b>	70,537	<b>Currency:</b>	Bermudian Dollar (BMD)
<b>Languages:</b>	English (official), Portuguese		
<b>Motto:</b>	Quo Fata Ferunt [Whither the Fates Carry Us]		
<b>Anthem:</b>	God Save the Queen (official)		
<b>Date of Independence:</b>	Not applicable (overseas territory of the UK)		

## Principal Tax Filing and Payment Deadlines

There are no significant corporate or individual income tax filing deadlines in Bermuda due to the absence of income taxes. Payroll taxes (applicable to employees normally resident in Bermuda) are payable quarterly on 15 April, 15 July, 15 October and 15 January.

The main sources of taxation in Bermuda are payroll taxes and the imposition of customs duties on the importation of most goods.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>14 April</b>	Good Friday
<b>24 May</b>	Bermuda Day
<b>19 June</b>	National Heroes Day
<b>3 August</b>	Emancipation Day
<b>4 August</b>	Somer's Day
<b>4 September</b>	Labour Day
<b>11 November</b>	Remembrance Day
<b>13 November</b>	Public Holiday
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# British Virgin Islands

<b>Name:</b>	British Virgin Islands
<b>Location:</b>	18 30 N, 64 30 W
<b>Capital:</b>	Road Town
<b>Airport(s):</b>	Terrance B. Lettsome International Airport
<b>Population:</b>	34,232
<b>Currency:</b>	US Dollar (USD) is used
<b>Languages:</b>	English (official)
<b>Motto:</b>	Vigilate [Be Vigilant]
<b>Anthem:</b>	God Save the Queen
<b>Date of Independence:</b>	Not applicable (overseas territory of the UK)

## Principal Tax Filing and Payment Deadlines

There are no significant tax payment or filing deadlines in the British Virgin Islands due to the absence of income, corporate, capital gains, or withholding taxes.

The main sources of taxation in the British Virgin Islands are payroll taxes, business registration and annual licences fees, and import duties.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>6 March</b>	Hamilton Lavity Stoutt
<b>13 March</b>	Commonwealth Day
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>29 May</b>	National Heroes Day
<b>5 June</b>	Whit Monday
<b>17 June</b>	Sovereign's Day
<b>30 June</b>	Territory Day
<b>7 August</b>	Festival Monday
<b>8 August</b>	Festival Tuesday
<b>9 August</b>	Festival Wednesday
<b>20 October</b>	St. Ursula's Day
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Cayman Islands

**Name:** The Cayman Islands **Location:** 19.30 N, 18.40 W

**Capital:** George Town **Area:** 264 km<sup>2</sup> / 102 miles<sup>2</sup>

**Airport(s):** Owen Robert's International Airport (Grand Cayman)  
Gerrard-Smith Airport (Cayman Brac)  
Edward Bodden Airfield (Little Cayman)

**Population:** 57,268

**Currency:** Cayman Islands Dollar (CI\$)

**Languages:** English

**Motto:** He Hath Founded it Upon the Seas

**Anthem:** God Save the Queen (National Song: Beloved Isle Cayman)

**Date of Independence:** Not applicable (overseas territory of the UK)

## Principal Tax Filing and Payment Deadlines

There are no significant tax payment or filing deadlines in the Cayman Islands due to the absence of income or capital taxes. The main source of taxation in the Cayman Islands is the imposition of customs duties on the importation of most goods.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>23 January</b>	National Heroes Day
<b>1 March</b>	Ash Wednesday
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>15 May</b>	Discovery Day
<b>19 June</b>	Queen's Birthday
<b>3 July</b>	Constitution Day
<b>11 November</b>	Remembrance Day
<b>13 November</b>	Public Holiday
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Jamaica

**Name:** Jamaica **Location:** 18 15 N, 77 30 W  
**Capital:** Kingston **Area:** 10,991 km<sup>2</sup> / 4,243 miles<sup>2</sup>  
**Airport(s):** Norman Manley International (Kingston)  
Donald Sangster International (Montego Bay)  
**Population:** 2,940,340 **Currency:** Jamaican Dollar (JMD)  
**Languages:** English (official), Jamaican  
**Motto:** Out of Many, One People  
**Anthem:** Jamaica, Land We Love  
**Date of Independence:** 6 August 1962 (from the UK)



## Principal Tax Filing and Payment Deadlines

**Income Tax:** Declaration of Estimated Income and Tax Payable – 15 March. Quarterly estimated tax payments – 15 March, 15 June, 15 September and 15 December. Filing of Annual Income Tax Return for prior year plus final tax payment – 15 March.

**Withholding:** Remit tax/contractors levy deductible from payments made in each calendar month by the 14th of the following month, along with the prescribed return.

**Payroll:** Filing of Return of Employers Monthly Payroll Deductions and remittance of PAYE, Education Tax, NIS, NHT and HEART contributions by the 14th of the following month. An Annual Employers Return in respect of all Payroll Deductions is due by 31 March after the calendar year end.

**VAT:** Filing of monthly General Consumption Tax (GCT) Return along with payment by the last working day (excluding Saturdays, Sundays and public holidays) of the following month.

## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>1 March</b>	Ash Wednesday
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>23 May</b>	Labour Day
<b>1 August</b>	Emancipation Day
<b>6 August</b>	Independence Day
<b>7 August</b>	Public Holiday
<b>16 October</b>	National Heroes Day
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Trinidad and Tobago

**Name:** Republic of Trinidad and Tobago  
**Location:** 11 00 N, 61 00 W  
**Capital:** Port-of-Spain **Area:** 5,128 km<sup>2</sup> / 1,980 miles<sup>2</sup>  
**Airport(s):** Piarco International (Trinidad)  
ANR Robinson International Airport (Tobago)  
**Population:** 1,220,479 **Currency:** Trinidad and Tobago Dollar (TTD)  
**Languages:** English (official), Hindi, Chinese, French-Patois, Spanish  
**Motto:** Together We Aspire, Together We Achieve  
**Anthem:** Forged from the Love of Liberty  
**Date of Independence:** 31 August 1962 (from the UK)

## Principal Tax Filing and Payment Deadlines

**Income Tax:** Companies and Self-Employed Individuals: Payment of Estimated Income Tax/Corporation Tax/Petroleum Profit Tax, Unemployment Levy, Business Levy, Green Fund Levy – 31 March, 30 June, 30 September, 31 December. Supplemental Petroleum Tax is computed quarterly, to be paid and return filed by 15th of the month following the end of the quarter. Filing of Annual Income/Corporation/Petroleum Tax Returns for prior year along with final tax payment – 30 April.

**Withholding:** Remittance of tax within 30 days of making chargeable payment.

**Payroll:** Remittance of PAYE, National Insurance and Health Surcharge by the 15th of the following month.

**VAT:** Filing of bimonthly VAT Return and payment due by the 25th of the following month.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>27-28 February</b>	Carnival Monday and Tuesday
<b>30 March</b>	Spiritual Baptist Shouter Liberation Day
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>30 May</b>	Indian Arrival Day
<b>15 June</b>	Corpus Christi
<b>19 June</b>	Labour Day
<b>26 June</b>	Eid-ul-Fitr
<b>1 August</b>	Emancipation Day
<b>31 August</b>	Independence Day
<b>24 September</b>	Republic Day
<b>19 October</b>	Divali
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Turks and Caicos

<b>Name:</b>	Turks and Caicos Islands
<b>Location:</b>	21 45 N, 71 35 W
<b>Capital:</b>	Cockburn Town (Grand Turk) <b>Area:</b> 430 km <sup>2</sup> / 166 miles <sup>2</sup>
<b>Airport(s):</b>	Providenciales International Airport
<b>Population:</b>	51,430 <b>Currency:</b> US Dollar (USD) is used
<b>Languages:</b>	English (official)
<b>Motto:</b>	Beautiful by Nature
<b>Anthem:</b>	God Save the Queen
<b>Date of Independence:</b>	Not applicable (overseas territory of the UK)

## Principal Tax Filing and Payment Deadlines

There are no significant tax payment or filing deadlines in the Turks and Caicos Islands due to the absence of income taxes.

The main source of taxation in the Turks and Caicos Islands is the imposition of customs duties on the importation of most goods.



## National Holidays 2017

<b>1 January</b>	New Year's Day
<b>2 January</b>	Public Holiday
<b>13 March</b>	Commonwealth Day
<b>14 April</b>	Good Friday
<b>17 April</b>	Easter Monday
<b>29 May</b>	National Heroes Day
<b>12 June</b>	Queen's Birthday
<b>1 August</b>	Emancipation Day
<b>29 September</b>	National Youth Day
<b>9 October</b>	National Heritage Day
<b>24 November</b>	National Day of Thanksgiving
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

## Other Caribbean territories that we serve

Name	Anguilla	Belize	Commonwealth of Dominica	Grenada
<b>Flag</b>				
<b>Location</b>	18 15 N, 63 10 W	17 15 N, 88 45 W	15 25 N, 61 20 W	12 07 N, 61 40 W
<b>Capital</b>	The Valley	Belmopan	Roseau	Saint George's
<b>Area</b>	91km <sup>2</sup> / 35 miles <sup>2</sup>	22,966 km <sup>2</sup> / 8,867 miles <sup>2</sup>	751 km <sup>2</sup> / 291 miles <sup>2</sup>	344 km <sup>2</sup> / 133 miles <sup>2</sup>
<b>Airport(s)</b>	Wall Blake Airport	Phillip Goldson International	Canefield, Melville Hall	Point Salines International
<b>Population</b>	16,752	353,858	73,757	111,219
<b>Currency</b>	Eastern Caribbean Dollar (XCD)	Belizean Dollar (BZD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)
<b>Languages</b>	English (official)	English (official), Spanish, Mayan, Garifuna (Carib), Creole	English (official), Creole (French)	English (official), Patois (French)
<b>Motto</b>	Strength and Endurance	Sub Umbra Floreo [Under the Shade I Flourish]	Après le Bondie, C'est la Ter [After God is the Earth]	Ever Conscious of God We Aspire, and Advance as One People
<b>Anthem</b>	God Save The Queen (official)	Land of the Free	Isle of Beauty, Isle of Splendour	Hail Grenada
<b>Date of Independence/ Political Status</b>	Not applicable (overseas territory of the UK)	21 September 1981 (from the UK)	3 November 1978 (from the UK)	7 February 1974 (from the UK)

## Other Caribbean territories that we serve

Name	Co-operative Republic of Guyana	Montserrat	Saint Vincent and the Grenadines	Antigua and Barbuda
<b>Flag</b>				
<b>Location</b>	5 00 N, 59 00 W	16 45 N, 62 12 W	13 15 N, 61 12 W	17 03 N, 61 48 W
<b>Capital</b>	Georgetown	Plymouth	Kingstown	Saint John's
<b>Area</b>	214,969 km <sup>2</sup> / 83,000 miles <sup>2</sup>	102km <sup>2</sup> / 40 miles <sup>2</sup>	389 km <sup>2</sup> / 150 miles <sup>2</sup>	442.6 km <sup>2</sup> / 170.8 miles <sup>2</sup>
<b>Airport(s)</b>	Cheddi Jagan International	John A. Osborne Airport	Ebenezer Joshua, James Mitchell Int'l	V. C. Bird International Airport (Antigua)Barbuda Codrington Airport (Barbuda)
<b>Population</b>	735,909	5,267	102,350	93,581
<b>Currency</b>	Guyanese Dollar (GYD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)
<b>Languages</b>	English (official), Amerindian dialects, Creole, Hindi, Urdu	English	English (official), Creole (French)	English (official), Antiguan creole
<b>Motto</b>	One People, One Nation, One Destiny	Each Endeavouring, All Achieving	Pax et Justitia [Peace and Justice]	Each Endeavoring, All Achieving
<b>Anthem</b>	Dear Land of Guyana	God Save The Queen (official)	St. Vincent Land so Beautiful!	Fair Antigua, We Salute Thee
<b>Date of Independence/Political Status</b>	26 May 1966 (from the UK)	Not applicable (overseas territory of the UK)	27 October 1979 (from the UK)	1 November 1981 (from the UK)

## Other Caribbean territories that we serve

Name	Federation of Saint Kitts and Nevis	Saint Lucia
Flag	 The flag of the Federation of Saint Kitts and Nevis features a green top half with a white star in the upper left corner, a black middle band with two white stars, and a red bottom half.	 The flag of Saint Lucia is a blue rectangle with a yellow isosceles triangle at the hoist side.
Location	17 20 N, 62 45 W	13 53 N, 60 58 W
Capital	Basseterre	Castries
Area	261km <sup>2</sup> / 100.7 miles <sup>2</sup>	616km <sup>2</sup> / 237.8 miles <sup>2</sup>
Airport(s)	Robert L. Bradshaw International Airport (St. Kitts) Vance W. Amory International Airport (Nevis)	George F. L. Charles Airport (Castries) Hewanorra International Airport (Vieux Fort)
Population	52,329	164,464
Currency	East Caribbean dollars (XCD)	Eastern Caribbean Dollar (XCD)
Languages	English (official)	English (official), French patois
Motto	Country Above Self	The Land, The People, The Light
Anthem	Oh Land of Beauty!	Sons and Daughters of St. Lucia
Date of Independence/ Political Status	19 September 1983 (from the UK)	22 February 1979 (from the UK)

***The Bahamas***

	<b><i>Barbados</i></b>
1 January	New Year's Day
2 January	Public Holiday
9 January	Majority Rule Day
14 April	Good Friday
17 April	Easter Monday
2 June	Randol Fawkes/Labour Day
5 June	Whit Monday
9 June	Queen's Birthday
10 July	Independence Day
7 August	Emancipation Day
9 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

***Bermuda***

	<b><i>Bermuda</i></b>
1 January	New Year's Day
2 January	Public Holiday
14 April	Good Friday
24 May	Bermuda Day
19 June	National Heroes Day
3 August	Emancipation Day
4 August	Somer's Day
4 September	Labour Day
11 November	Remembrance Day
13 November	Public Holiday
25 December	Christmas Day
26 December	Boxing Day

***British Virgin Islands***

	<b><i>British Virgin Islands</i></b>
1 January	New Year's Day
2 January	Public Holiday
6 March	Hamilton Lavity Stoutt
13 March	Commonwealth Day
14 April	Good Friday
17 April	Easter Monday
29 May	National Heroes Day
5 June	Whit Monday
17 June	Sovereign's Day
30 June	Territory Day
7 August	Festival Monday
8 August	Festival Tuesday
9 August	Festival Wednesday
20 October	St. Ursula's Day
25 December	Christmas Day
26 December	Boxing Day

***Cayman Islands***

	<b><i>Jamaica</i></b>
1 January	New Year's Day
2 January	Public Holiday
23 January	National Heroes Day
1 March	Ash Wednesday
14 April	Good Friday
17 April	Easter Monday
17 April	Easter Monday
23 May	Labour Day
1 August	Emancipation Day
6 August	Independence Day
7 August	Public Holiday
16 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

***Trinidad and Tobago***

	<b><i>Trinidad and Tobago</i></b>
1 January	New Year's Day
2 January	Public Holiday
27-28 February	Carnival Monday and Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
14 April	Good Friday
17 April	Easter Monday
30 May	Indian Arrival Day
15 June	Corpus Christi
19 June	Labour Day
26 June	Eid-ul-Fitr
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
19 October	Divali
25 December	Christmas Day
26 December	Boxing Day

***Turks and Caicos***

	<b><i>Turks and Caicos</i></b>
1 January	New Year's Day
2 January	Public Holiday
13 March	Commonwealth Day
14 April	Good Friday
17 April	Easter Monday
29 May	National Heroes Day
12 June	Her Majesty The Queen's Birthday
1 August	Emancipation Day
29 September	National Youth Day
9 October	National Heritage Day
24 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

***2017 National holidays***

<i>January</i>						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

<i>February</i>						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

<i>March</i>						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

<i>April</i>						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

<i>May</i>						
S	M	T	W	T	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

<i>June</i>						
S	M	T	W	T	F	S
			1	2	3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

<i>July</i>						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

<i>August</i>						
S	M	T	W	T	F	S
			1	2	3	4
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

<i>September</i>						
S	M	T	W	T	F	S
			1	2		
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

<i>October</i>						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

<i>November</i>						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

<i>December</i>						
S	M	T	W	T	F	S
			1	2		
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



2017 Calendar

<i>January</i>						
S	M	T	W	T	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

<i>February</i>						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

<i>March</i>						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

<i>April</i>						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

<i>May</i>						
S	M	T	W	T	F	S
1	2	3	4	5		
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

<i>June</i>						
S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

<i>July</i>						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

<i>August</i>						
S	M	T	W	T	F	S
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

<i>September</i>						
S	M	T	W	T	F	S
			1			
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

<i>October</i>						
S	M	T	W	T	F	S
			1	2	3	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

<i>November</i>						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

<i>December</i>						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



2018 Calendar

