



**pwc**

*PwC in the Caribbean 2018*





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

To say the least, 2017 was a busy year! Looking back, our economies had their ups and downs and the financial markets experienced significant swings. 2017 also saw an introduction of many new and inspirational opportunities, as well as political and economic changes – sweeping across the globe.

### ***2017 – A year of uncertainties, inspiration and change***

From a new President in the United States to artificial intelligence, which will soon drive the way leading firms provide everything from customer service to investment advice; from blockchain, and its ability to store information data on distributed ledgers without a central clearinghouse to cyber security that assists our clients hold off threats that come from multiple directions to risk management, culture, ethics and trust. We at PwC, nevertheless, remained focused on our strategy and patiently applied ourselves to making breakthroughs, creating real value and continuing to lead the way in the Caribbean.

We at PwC will continue to build trust, create value and solve important problems for our clients. But we must also have strategic confidence and enhance our ability to adapt. This era has proved that past successes are not reliable indicators of future success: this is a vital fact that we recognise and acknowledge. We have earned a great reputation as a trusted partner, a partner that acts with integrity and cares; as long as we maintain focus we will be able to seize the opportunities before us and remain the leading professional services firm in the Caribbean.

### ***“What’s our Potential” – 2018***

We have strengthened our teams both by territory and regionally with several new strategic hires and have continued to strengthen our already formidable range

of services in every line of service and business unit. By continuing to fortify the core of our business, we have positioned ourselves to look to 2018 with confidence and optimism.

The theme for 2018 is “what’s our potential”. This is a year in which we want to set records; record growth, record client service, record brand recognition, and at the same maintain our status of being employer of choice. We surveyed our people and clients in 2017 about how PwC can reach its full potential, we listened, made appropriate changes based on many of your suggestions and we believe these changes will make a difference.

These improvements will make PwC in the Caribbean achieve the goals to which we all aspire, by working together. We will succeed with the support, dedication and hard work of all our employees and I firmly believe we have the most talented people in our industry. On behalf of the core leadership team and its management, I would like to extend my gratitude to our clients and stakeholders for your trust and support, to our staff for your sacrifice and dedication, and to the families of our staff for your unfailing support.

Let’s hope 2018 is a year that we all can live to our potential and at the same time reimagine the possible.

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>	Bayside Executive Park, West Bay Street & Blake Road 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 & the Grenadines
<b>Bermuda (BM)</b>	4th Floor, Washington House, 16 Church St, Hamilton HM11	(441) 299-7136	(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 &amp; Tobago (TT)</b>	PricewaterhouseCoopers Building 11-13 Victoria Avenue Port-of-Spain	(868) 299-0700	(868) 623-6025	Guyana
<b>Turks &amp; Caicos (TC)</b>	Abacus House Tropicana Plaza Leeward Highway Providenciales	(649) 946-4890	(649) 946-4892	



## PwC services

Building trust and solving important problems

**Capital Markets and Accounting Advisory Services:** IFRS is the common global financial reporting language. Major new standards for financial instruments, revenue recognition and leasing present significant challenges to preparers of financial statements. Our capital markets and accounting advisory services team can help you better understand and efficiently navigate the standards. In addition, our team can provide accounting guidance on complex transactions such as debt/equity funding, divestitures, restructuring or event bankruptcy.



## January 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	<b>01</b> NEW YEAR'S DAY	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>	<b>06</b>
<b>07</b>	<b>08</b>	<b>09</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
			BS			
<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>
	BB, KY					
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>01</b>	<b>02</b>	<b>03</b>
<b>04</b>	<b>05</b>	<b>06</b>	<i>Income Tax</i> TT 15	<i>Payroll Tax</i> BB 15 BM 15 JM 14 TT 15	<i>VAT</i> BB 23 JM 31 TT 25	<i>Withholding</i> BB 15 JM 14

## December 2017

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 2018

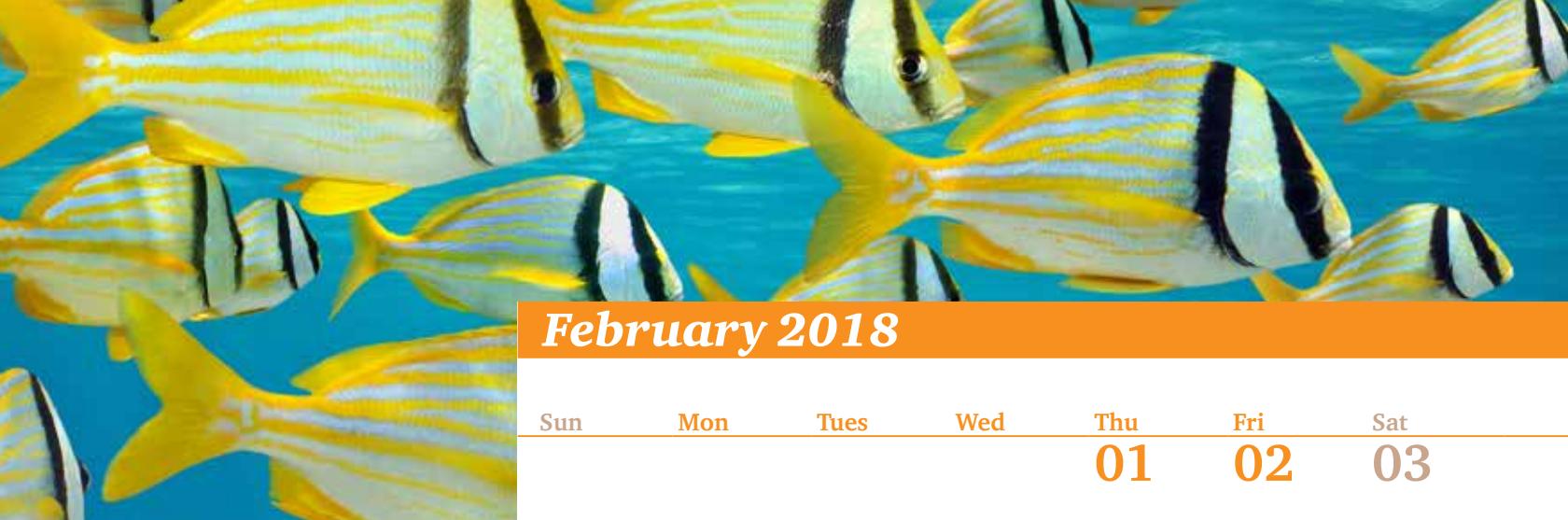
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			



## PwC services

Building trusts and solving  
important problems

**Cyber & Privacy Risk Management:** With an increasing abundance of cyber threats, an effective cyber & privacy risk management programme is a critical business requirement. As companies pivot toward a digital business model, exponentially more data is created and shared. This digital information is increasingly valuable to you – and to skilled threat actors. We can help you protect against these threats, as well as adopt strategies to use this data to propel transformation and pursue growth.



## February 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
	TT	TT	KY, JM			
18	19	20	21	22	23	24
25	26	27	28	01	02	03

## January 2018

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			

## March 2018

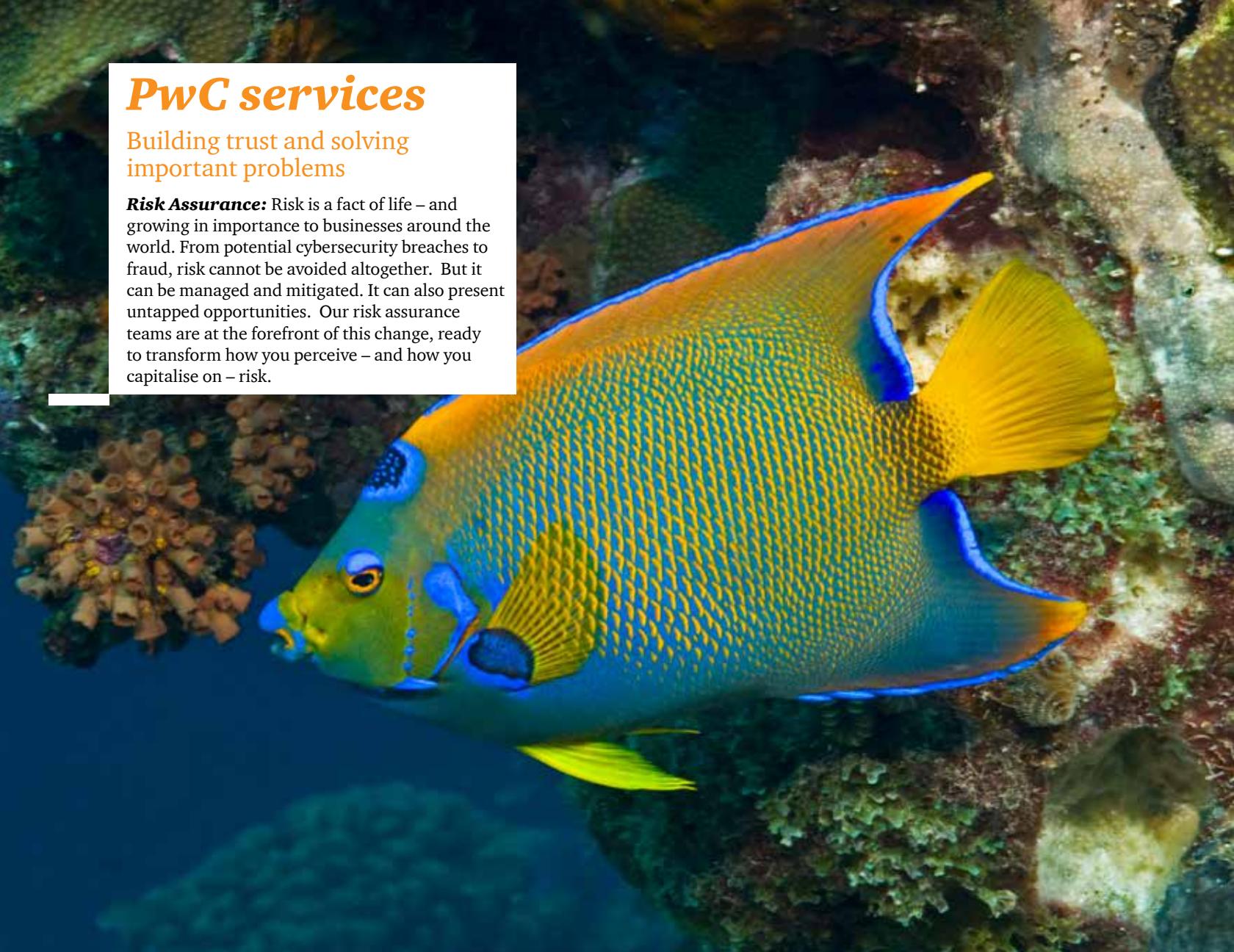
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

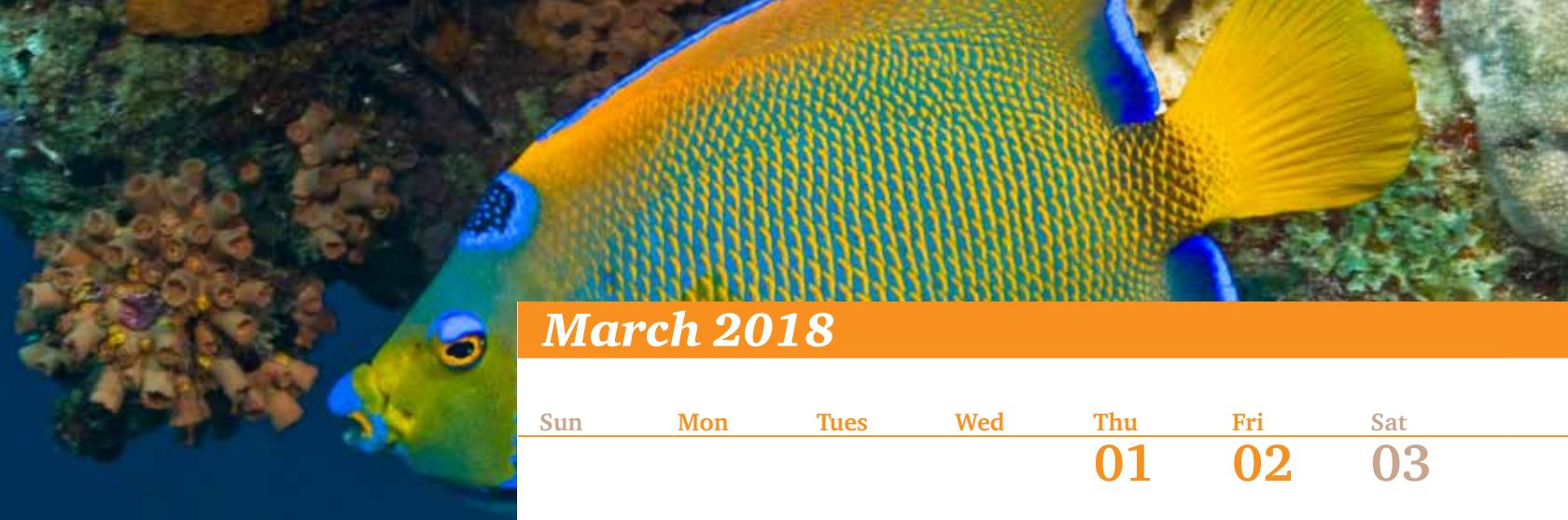
04	05	06	07	Payroll Tax BB 15 BB 28 JM 14 TT 15	VAT BB 21 JM 28 TT 25	Withholding BB 15 JM 14
----	----	----	----	---	--------------------------------	-------------------------------

# **PwC services**

## Building trust and solving important problems

**Risk Assurance:** Risk is a fact of life – and growing in importance to businesses around the world. From potential cybersecurity breaches to fraud, risk cannot be avoided altogether. But it can be managed and mitigated. It can also present untapped opportunities. Our risk assurance teams are at the forefront of this change, ready to transform how you perceive – and how you capitalise on – risk.





## March 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
	BVI					
11	12	13	14	15	16	17
	TC					
18	19	20	21	22	23	24
25	26	27	28	29	30	31
					GOOD FRIDAY	

## February 2018

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			

## April 2018

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					

Income Tax  
BB 15  
JM 15  
TT 31

Payroll Tax  
BB 15  
JM 14  
JM 31  
TT 15

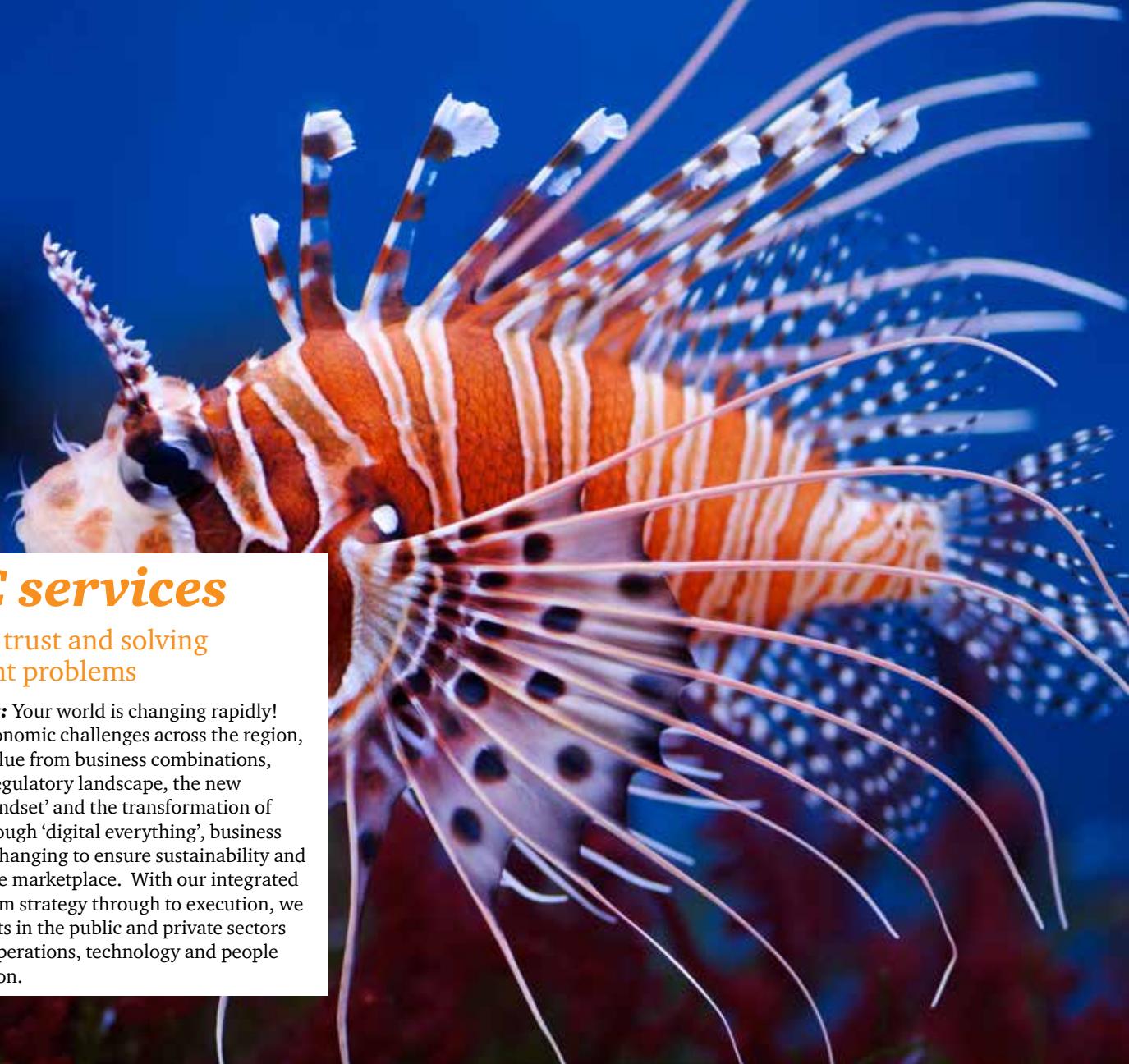
VAT  
BB 21  
JM 29  
TT 25

Withholding  
BB 15  
JM 14

## *PwC services*

Building trust and solving  
important problems

**Consulting:** Your world is changing rapidly! From the economic challenges across the region, capturing value from business combinations, tightening regulatory landscape, the new 'millennial mindset' and the transformation of business through 'digital everything', business models are changing to ensure sustainability and success in the marketplace. With our integrated solutions from strategy through to execution, we deliver results in the public and private sectors in finance, operations, technology and people & organisation.





## April 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
<b>01</b> TT	<b>02</b> BS, BB, BVI, KY, JM, TT, TC	<b>03</b>	<b>04</b>	<b>05</b>	<b>06</b>	<b>07</b>
<b>08</b>	<b>09</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>
<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b> BB
<b>29</b>	<b>30</b>	<b>01</b>	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>

## March 2018

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

## May 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			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		

06	07	08	Income Tax BB 30 TT 15 TT 30	Payroll Tax BB 15 BM 15 JM 14 TT 15	VAT BB 23 JM 30 TT 25	Withholding BB 15 JM 14

# PwC services

## Building trust and solving important problems

**Forensic services:** A successful company relies on its reputation. In a globalised world, business threats arrive without warning, from outside and within. When a crisis strikes, you need to trust you're getting the advice you need to understand the facts fast and create credible solutions. Our Forensics team is skilled at dealing with the most complex problems - from investigating allegations of fraud or corruption, assisting in the resolution of disputes, addressing regulatory anxieties or responding to cybersecurity threats, to help you safeguard stakeholder value.





## May 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		<b>01</b> BB	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>
<b>06</b>	<b>07</b>	<b>08</b>	<b>09</b>	<b>10</b>	<b>11</b>	<b>12</b>
<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>
<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
BS, BB, BVI, KY			JM	BM		
<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>01</b>	<b>02</b>
TC		TT		TT		
<b>03</b>	<b>04</b>	<b>05</b>				
			<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	

## April 2018

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					

## June 2018

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

# PwC services

Building trust and solving  
important problems

**Risk consulting:** It's time to transform risk to your advantage. Our risk consulting team can help you manage risk as part of strategic planning and execution so that you are in a better position to anticipate change, be more agile and become more adept at identifying opportunities – all powerful drivers of competitive advantage and growth.





## June 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					<b>01</b> BS	<b>02</b>
<b>03</b>	<b>04</b>	<b>05</b>	<b>06</b>	<b>07</b>	<b>08</b>	<b>09</b>
<b>10</b>	<b>11</b> KY, TC	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b> BVI
<b>17</b> BM	<b>18</b>	<b>19</b> TT	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
<b>24</b>	<b>25</b>	<b>26</b> TT	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>

## May 2018

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		

## July 2018

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				

<b>01</b>	<b>02</b>	<b>03</b>	<i>Income Tax</i> BB 15 JM 15 TT 30	<i>Payroll Tax</i> BB 15 JM 14 TT 15	<i>VAT</i> BB 21 JM 29 TT 25	<i>Withholding</i> BB 15 JM 14
-----------	-----------	-----------	--	---	---------------------------------------	--------------------------------------

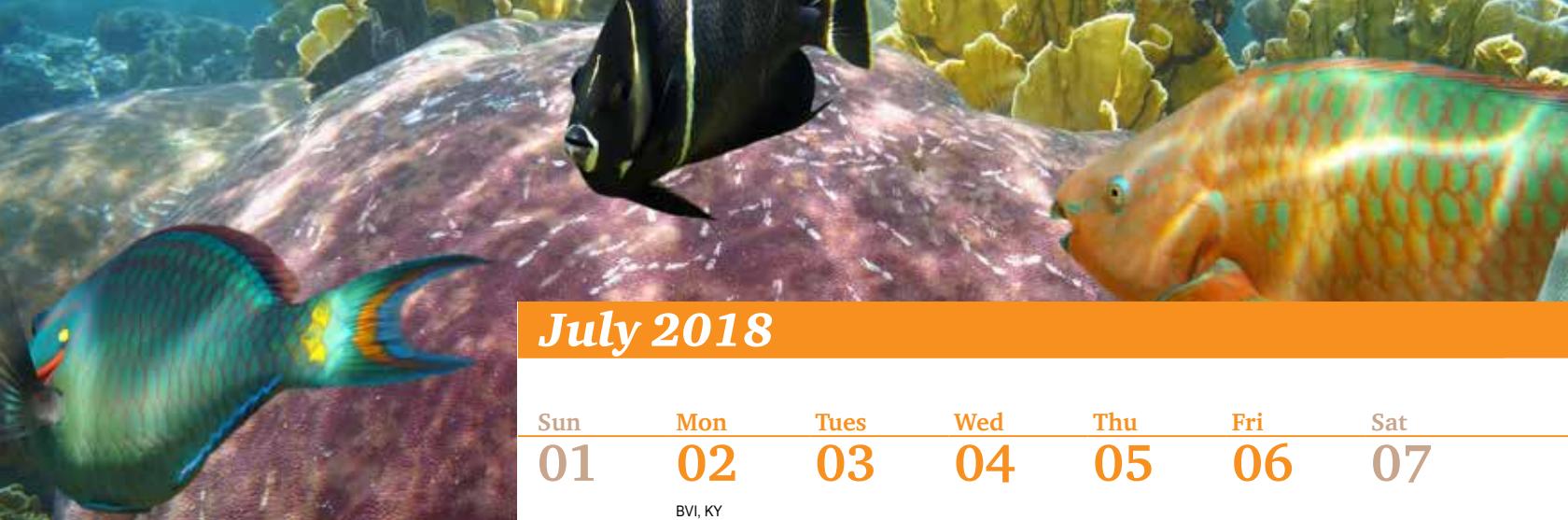


## PwC services

### Building trust and solving important problems

**Assurance:** Meeting investor expectations includes providing investors with complete, accurate and timely financial information. In addition to assessing the fair presentation of that financial information presented in accordance with applicable financial reporting standards, our audit teams can also provide internal control observations and recommendations, and important business insights that can help you address operational challenges and capitalise on business opportunities.





## July 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
<b>01</b>	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>	<b>06</b>	<b>07</b>
BVI, KY						
<b>08</b>	<b>09</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
BS						
<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>
<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>
<b>29</b>	<b>30</b>	<b>31</b>	<b>01</b>	<b>02</b>	<b>03</b>	<b>04</b>

## June 2018

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

## August 2018

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	

<b>05</b>	<b>06</b>	<b>07</b>	<i>Income Tax</i> TT 15	<i>Payroll Tax</i> BB 15 BM 15 JM 14 TT 15	<i>VAT</i> BB 23 JM 31 TT 25	<i>Withholding</i> BB 15 JM 14
-----------	-----------	-----------	----------------------------	--	---------------------------------------	--------------------------------------

# PwC services

## Building trust and solving important problems

**Deals:** Deals represent an opportunity to stimulate faster growth, stronger capabilities and dramatic transformation. Optimising these opportunities requires an agile team that has deep experience in facilitating and completing transactions in deal activities, such as mergers and acquisitions, financing, valuations and due diligence. Talk to us today! Our teams offer a truly connected global network of experienced advisors focused on finding the right solutions for your success.





## August 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
			<b>01</b> BB, JM, TT	<b>02</b> BM	<b>03</b> BM	<b>04</b>
<b>05</b> BS, BB, BVI, JM, TC	<b>06</b> BVI	<b>07</b>	<b>08</b>	<b>09</b>	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>01</b>
					TT	
<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>	<b>Payroll Tax</b> BB 15 JM 14 TT 15	<b>VAT</b> BB 21 JM 31 TT 25	<b>Withholding</b> BB 15 JM 14

## July 2018

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				

## September 2018

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						



## ***PwC services***

**Building trust and solving important problems**

**People & Organisation:** It's time to focus on your organisation's people strategy - making sure the right people with the right capabilities are in the right positions, so they can directly impact your growth. By strategically and culturally aligning talent operations, our People and Organisation teams help reset organisations for a talent-led breakthrough by leveraging technology, analytics and our deep industry knowledge.



## September 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					<b>01</b>	
<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>	<b>06</b>	<b>07</b>	<b>08</b>
BM						
<b>09</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>
<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
TC						

### August 2018

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	

### October 2018

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			

<b>30</b>	<b>01</b>	<b>02</b>	<i>Income Tax</i> BB 15 BB 30 JM 15 TT 30	<i>Payroll Tax</i> BB 15 JM 14 TT 15	<i>VAT</i> BB 21 JM 28 TT 25	<i>Withholding</i> BB 15 JM 14
-----------	-----------	-----------	---	---	---------------------------------------	--------------------------------------



## PwC services

Building trust and solving important problems

**Tax Services:** PwC is the leading provider of tax services worldwide, both in terms of the size and scope of our tax practice and our reputation. Clients engage us because we combine a strong understanding of their business and economic environments with specialist tax knowledge in hundreds of national and local jurisdictions across the globe. As tax codes become increasingly complex and tax planning more controversial, we help companies to identify and reduce tax risks, understand and meet their compliance obligations, implement tax strategies that complement their business and operational objectives, resolve disagreements with tax authorities when they arise, manage tax accounting and reporting issues and design of best in class tax functions.



## October 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	<b>01</b>	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>	<b>06</b>
<b>07</b>	<b>08</b>	<b>09</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
BS, TC						
<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
JM						
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>
BVI						
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>01</b>	<b>02</b>	<b>03</b>

## September 2018

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						

## November 2018

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	

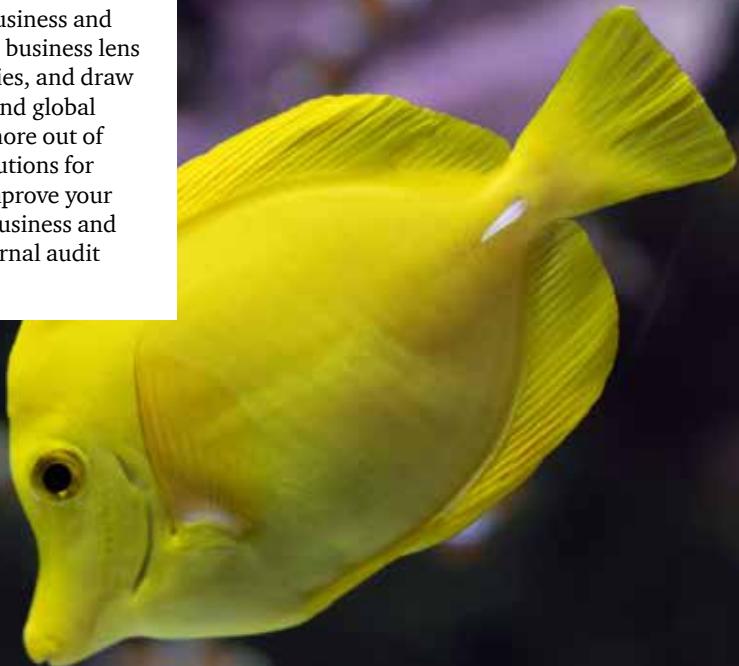
<b>04</b>	<b>05</b>	<b>06</b>	<i>Income Tax</i> TT 15	<i>Payroll Tax</i> BB 15 BM 15 JM 14 TT 15	<i>VAT</i> BB 22 JM 31 TT 25	<i>Withholding</i> BB 15 JM 14
-----------	-----------	-----------	----------------------------	--	---------------------------------------	--------------------------------------



# **PwC services**

## Building trust and solving important problems

**Internal audit:** With PwC's Internal Audit Solutions, you'll have a partner who thinks about risk in the context of your business and key strategic priorities. We apply a business lens to your challenges and opportunities, and draw on our experience, sector insight and global business acumen to help you get more out of your investment. Our sourcing solutions for internal audit can not only help improve your organisation's internal financial, business and IT controls, but also turn your internal audit function into a strategic asset.



A close-up photograph of a bright yellow fish, possibly a tang or surgeonfish, with a dark background.

## November 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
BM, KY						
18	19	20	21	22	23	24
25	26	27	28	29	30	01
TC						
02	03	04	05	Payroll Tax BB 15 JM 14 TT 15	VAT BB 21 JM 30 TT 25	Withholding BB 15 JM 14

### October 2018

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			

### December 2018

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					



## PwC services

Building trust and solving  
important problems

**Corporate services:** Governments, global organisations, stock exchanges, regulators and the public and private sectors recognise the importance of sound corporate governance in improving the performance of companies and developing public and private capital markets. Our Corporate Services team can help you to adopt strategies to meet the needs of the capital markets, regulators and other key stakeholders.



## December 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					01	
02	03	04	05	06	07	08
09	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
		CHRISTMAS DAY	BOXING DAY			

## November 2018

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	

## January 2019

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		

### Income Tax

BB 15  
JM 15  
TT 31

### Payroll Tax

BB 15  
JM 14  
TT 15

### VAT

BB 21  
JM 31  
TT 25

### Withholding

BB 15  
JM 14

# The Bahamas

**Name:** Commonwealth of The Bahamas

**Location:** 20 28 N, 72 80 W

**Capital:** Nassau **Area:** 13,878 km<sup>2</sup> / 5,358 miles<sup>2</sup>

**Airport(s):** Lynden Pindling International - Nassau  
Grand Bahama International - Freeport

**Population:** 351,461 **Currency:** Bahamian Dollar (BSD)

**Languages:** English (official)

**Motto:** Forward, Upward, Onward, Together

**Anthem:** March On, Bahamaland

**Date of Independence:** 10 July 1973 (from the UK)

## Principal Tax Filing & 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 2018

<b>1 January</b>	New Year's Day
<b>10 January</b>	Majority Rule Day
<b>30 March</b>	Good Friday
<b>2 April</b>	Easter Monday
<b>21 May</b>	Whit Monday
<b>1 June</b>	Randal Fawkes/Labour Day
<b>10 July</b>	Independence Day
<b>6 August</b>	Emancipation Day
<b>8 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>	292,336	<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 & 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.

## Tax on Assets:

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



## National Holidays 2018

<b>1 January</b>	New Year's Day
<b>22 January</b>	Errol Barrow Day
<b>30 March</b>	Good Friday
<b>2 April</b>	Easter Monday
<b>28 April</b>	National Heroes Day
<b>1 May</b>	May Day
<b>21 May</b>	Whit Monday
<b>1 August</b>	Emancipation Day
<b>6 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>	64,237	<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 & 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) 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 or before 15 January, 15 April, 15 July and 15 October of each year.

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



## National Holidays 2018

<b>1 January</b>	New Year's Day
<b>30 March</b>	Good Friday
<b>24 May</b>	Bermuda Day
<b>18 June</b>	National Heroes Day
<b>2 August</b>	Emancipation Day
<b>3 August</b>	Somer's Day
<b>3 September</b>	Labour Day
<b>11 November</b>	Remembrance Day
<b>12 November</b>	Public Holiday
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# British Virgin Islands

**Name:** British Virgin Islands  
**Location:** 18 30 N, 64 30 W  
**Capital:** Road Town  
**Airport(s):** Terrance B. Lettsome International Airport  
**Population:** 35,015    **Currency:** US Dollar (USD) is used  
**Languages:** English (official)  
**Motto:** Vigilate [Be Vigilant]  
**Anthem:** God Save the Queen

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

## Principal Tax Filing & 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 2018

<b>1 January</b>	New Year's Day
<b>5 March</b>	Hamilton Lavity Stoutt Holiday
<b>30 March</b>	Good Friday
<b>2 April</b>	Easter Monday
<b>21 May</b>	Whit Monday
<b>16 June</b>	Queen's Birthday
<b>1 July</b>	Territory Day
<b>2 July</b>	Territory Day Holiday
<b>6 August</b>	Festival Monday
<b>7 August</b>	Festival Tuesday
<b>8 August</b>	Festival Wednesday
<b>21 October</b>	St Ursula's Day
<b>22 October</b>	St Ursula's Day Holiday
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Cayman Islands

<b>Name:</b>	The Cayman Islands	<b>Location:</b> 19.30 N, 18.40 W
<b>Capital:</b>	George Town	<b>Area:</b> 264 km <sup>2</sup> / 102 miles <sup>2</sup>
<b>Airport(s):</b>	Owen Robert's International Airport (Grand Cayman) Gerrard-Smith Airport (Cayman Brac) Edward Bodden Airfield (Little Cayman)	
<b>Population:</b>	63,115	
<b>Currency:</b>	Cayman Islands Dollar (CI\$)	
<b>Languages:</b>	English	
<b>Motto:</b>	He Hath Founded it Upon the Seas	
<b>Anthem:</b>	God Save the Queen (National Song: Beloved Isle Cayman)	
<b>Date of Independence:</b>	Not applicable (overseas territory of the UK)	

## Principal Tax Filing & 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 sources of taxation in the Cayman Islands are the imposition of customs duties on the importation of most goods and the levying of fees by government for work permits, trade and business licences and other business related activities.



## National Holidays 2018

<b>1 January</b>	New Year's Day
<b>22 January</b>	National Heroes Day
<b>14 February</b>	Ash Wednesday
<b>30 March</b>	Good Friday
<b>2 April</b>	Easter Monday
<b>21 May</b>	Discovery Day
<b>11 June</b>	Queen's Birthday
<b>2 July</b>	Constitution Day
<b>12 November</b>	Remembrance Day
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Jamaica

<b>Name:</b>	Jamaica	<b>Location:</b> 18 15 N, 77 30 W
<b>Capital:</b>	Kingston	<b>Area:</b> 10,991 km <sup>2</sup> / 4,243 miles <sup>2</sup>
<b>Airport(s):</b>	Norman Manley International (Kingston) Donald Sangster International (Montego Bay)	
<b>Population:</b>	2,970,360	<b>Currency:</b> Jamaican Dollar (JMD)
<b>Languages:</b>	English (official), Jamaican	
<b>Motto:</b>	Out of Many, One People	
<b>Anthem:</b>	Jamaica, Land We Love	
<b>Date of Independence:</b>	6 August 1962 (from the UK)	

## Principal Tax Filing & Payment Deadlines

<b>Income Tax:</b>	Declaration of Estimated Income & 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.
<b>Withholding:</b>	Remit tax/contractors levy deductible from payments made in each calendar month by the 14th of the following month along with an associated Return of Payments Made & Tax Withheld.
<b>Payroll:</b>	Filing of Return of Employer's Monthly Payroll Deductions and remittance of PAYE, Education Tax, NIS, NHT and HEART contributions by the 14th of the following month. An Annual Employer's Return in respect of all Payroll deductions is due by 31 March after the calendar year end.
<b>VAT:</b>	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 2018

<b>1 January</b>	New Year's Day
<b>14 February</b>	Ash Wednesday
<b>30 March</b>	Good Friday
<b>2 April</b>	Easter Monday
<b>23 May</b>	Labour Day
<b>1 August</b>	Emancipation Day
<b>6 August</b>	Independence Day
<b>15 October</b>	National Heroes Day
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Trinidad & Tobago

<b>Name:</b>	Republic of Trinidad & Tobago
<b>Location:</b>	11 00 N, 61 00 W
<b>Capital:</b>	Port-of-Spain <b>Area:</b> 5,128 km <sup>2</sup> / 1,980 miles <sup>2</sup>
<b>Airport(s):</b>	Piarco International (Trinidad) ANR Robinson International Airport (Tobago)
<b>Population:</b>	1,222,479 <b>Currency:</b> Trinidad and Tobago Dollar (TTD)
<b>Languages:</b>	English (official), Hindi, Chinese, French-Patois, Spanish
<b>Motto:</b>	Together We Aspire, Together We Achieve
<b>Anthem:</b>	Forged from the Love of Liberty
<b>Date of Independence:</b>	31 August 1962 (from the UK)

## Principal Tax Filing & Payment Deadlines

<b>Income Tax:</b>	Companies & 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.
<b>Withholding:</b>	Remittance of tax within 30 days of making chargeable payment.
<b>Payroll:</b>	Remittance of PAYE, National Insurance and Health Surcharge by the 15th of the following month.
<b>VAT:</b>	Filing of bimonthly VAT Return and payment due by the 25th of the following month. (lic holidays) of the following month



## National Holidays 2018

<b>1 January</b>	New Year's Day
<b>12-13 February</b>	Carnival Monday and Tuesday
<b>30 March</b>	Spiritual Baptist Shouter Liberation Day
<b>30 March</b>	Good Friday
<b>1 April</b>	Easter Sunday
<b>2 April</b>	Easter Monday
<b>30 May</b>	Indian Arrival Day
<b>31 May</b>	Corpus Christi
<b>15 June</b>	Eid-ul-Fitr
<b>19 June</b>	Labour Day
<b>1 August</b>	Emancipation Day
<b>31 August</b>	Independence Day
<b>24 September</b>	Republic Day
<b>7 November</b>	Divali
<b>25 December</b>	Christmas Day
<b>26 December</b>	Boxing Day

# Turks & Caicos

**Name:** Turks and Caicos Islands

**Location:** 21 45 N, 71 35 W

**Capital:** Cockburn Town (Grand Turk) **Area:** 430 km<sup>2</sup>/ 166 miles<sup>2</sup>

**Airport(s):** Providenciales International Airport

**Population:** 33,740    **Currency:** US Dollar (USD) is used

**Languages:** English (official)

**Motto:** Beautiful by Nature

**Anthem:** God Save the Queen

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



## Principal Tax Filing & 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 2018

<b>1 January</b>	New Year's Day
<b>12 March</b>	Commonwealth Day
<b>30 March</b>	Good Friday
<b>2 April</b>	Easter Monday
<b>28 May</b>	National Heroes Day
<b>11 June</b>	Her Majesty The Queen's Birthday
<b>1 August</b>	Emancipation Day (observed August 6)
<b>28 September</b>	National Youth Day
<b>8 October</b>	National Heritage Day
<b>23 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	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	73,607	111,724
<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 & the Grenadines	Antigua and Barbuda
Flag				
Location	5 00 N, 59 00 W	16 45 N, 62 12 W	13 15 N, 61 12 W	17 03 N, 61 48 W
Capital	Georgetown	Plymouth	Kingstown	Saint John's
Area	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>
Airport(s)	Cheddi Jagan International	John A. Osborne Airport	Ebenezer Joshua, James Mitchell Int'l	V. C. Bird International Airport (Antigua)Barbuda Codrington Airport (Barbuda)
Population	735,909	5,267	109,643	93,581
Currency	Guyanese Dollar (GYD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)
Languages	English (official), Amerindian dialects, Creole, Hindi, Urdu	English	English (official), Creole (French)	English (official), Antiguan creole
Motto	One People, One Nation, One Destiny	Each Endeavouring, All Achieving	Pax et Justitia [Peace and Justice]	Each Endeavoring, All Achieving
Anthem	Dear Land of Guyana	God Save the Queen (official)	St. Vincent Land so Beautiful!	Fair Antigua, We Salute Thee
Date of Independence/Political Status	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	164,994
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)

**Bahamas**

1 January	New Year's Day
10 January	Majority Rule Day
30 March	Good Friday
2 April	Easter Monday
21 May	Whit Monday
1 June	Randol Fawkes/Labour Day
10 July	Independence Day
6 August	Emancipation Day
8 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

**Barbados**

1 January	New Year's Day
22 January	Errol Barrow Day
30 March	Good Friday
2 April	Easter Monday
28 April	National Heroes Day
1 May	May Day
21 May	Whit Monday
1 August	Emancipation Day
6 August	Kadooment Day
30 November	Independence Day
25 December	Christmas Day
26 December	Boxing Day

**Bermuda**

1 January	New Year's Day
30 March	Good Friday
24 May	Bermuda Day
18 June	National Heroes Day
2 August	Emancipation Day
3 August	Somer's Day
3 September	Labour Day
11 November	Remembrance Day
12 November	Public Holiday
25 December	Christmas Day
26 December	Boxing Day

**British Virgin Islands**

1 January	New Year's Day
5 March	Hamilton Lavity Stoult Holiday
30 March	Good Friday
2 April	Easter Monday
21 May	Whit Monday
16 June	Queen's Birthday
1 July	Territory Day
2 July	Territory Day Holiday
6 August	Festival Monday
7 August	Festival Tuesday
8 August	Festival Wednesday
21 October	St Ursula's Day
22 October	St Ursula's Day Holiday
25 December	Christmas Day
26 December	Boxing Day

**Cayman Islands**

1 January	New Year's Day
22 January	National Heroes Day
14 February	Ash Wednesday
30 March	Good Friday
30 March	Good Friday
2 April	Easter Monday
23 May	Labour Day
1 August	Emancipation Day
6 August	Independence Day
15 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

**Jamaica**

1 January	New Year's Day
14 February	Ash Wednesday
30 March	Good Friday
2 April	Easter Monday
23 May	Labour Day
1 August	Emancipation Day
6 August	Independence Day
15 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

**Trinidad and Tobago**

1 January	New Year's Day
12-13 February	Carnival Monday and Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
30 March	Good Friday
1 April	Easter Sunday
2 April	Easter Monday
30 May	Indian Arrival Day
31 May	Corpus Christi
15 June	Eid-ul-Fitr
19 June	Labour Day
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
7 November	Divali
25 December	Christmas Day
26 December	Boxing Day

**Turks and Caicos**

1 January	New Year's Day
12 March	Commonwealth Day
30 March	Good Friday
2 April	Easter Monday
28 May	National Heroes Day
11 June	Her Majesty The Queen's Birthday
1 August	Emancipation Day (observed August 6)
28 September	National Youth Day
8 October	National Heritage Day
23 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

*2018 National holidays*

January						
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			

February						
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			

March						
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

April						
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					

May						
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		

June						
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

July						
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				

August						
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	

September						
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

October						
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			

November						
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	

December						
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					

30



2018 Calendar

January						
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		

February						
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		

March						
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

April						
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				

May						
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	

June						
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

July						
S	M	T	W	T	F	S
		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			

August						
S	M	T	W	T	F	S
		1	2	3	4	5
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						
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					

October						
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		

November						
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

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



2019 Calendar