TOWN OVERVIEW

Covering 48.5 square miles of land, the Town of Killingly is located in Windham County in the northeastern part of Connecticut bordering Rhode Island to the east. The Town derives its name from Killingly Manor near Yorkshire, England, and its Native American name is "Aspinock." Killingly has U.S. Post Offices located in five sections known as Ballouville, Danielson, Dayville, East Killingly and Rogers.

The Town is located approximately 50 miles from Hartford, the State capital; 70 miles from Boston, Massachusetts; 35 miles from Worcester, Massachusetts and 25 miles from Providence, Rhode Island. The population within 35 miles of greater Providence is 600,000, Worcester is 200,000 and Northeast CT is 100,000; giving a regional base of 900,000.

Killingly's first settler arrived in 1693. In the early 1700s, other settlers followed, mostly from the Boston area. At the time of its incorporation in 1708, Killingly's borders extended from Plainfield, Connecticut to the Massachusetts border and included what is now Thompson, Connecticut and much of Putnam, Connecticut. The Town's earliest establishments included taverns, blacksmith shops, and grist and saw mills. By 1770, William Danielson, later a colonel in the militia, had established an iron works on the Five Mile River in present-day Killingly.

In the late 1700s, William Cundall established one of the earliest woolen works in Connecticut. Textile mills were built along the Quinebaug and Five Mile Rivers and Whetstone Brook in the early 1800s. Railroad access in 1840 made the Town a commercial center for the region. Immigrants from Quebec, and later eastern and southern Europe, came to work in the mills. In the 1920s, the firm of Powdrell and Alexander opened six curtain factories in Killingly, hence, the Town became known as "Curtaintown USA." Since the mills have closed, Town has actively sought to expand and diversify its economic base while preserving its natural resources during the past fifty years. It has welcomed industries such as Frito Lay, Staples, Spirol International, United Natural Foods and Rogers Corporation.

Killingly is served today by U.S. Interstate 395 with four interchanges (37 through 43) and State Routes 6, 12, 101 and 21. The Providence and Worcester Railroad provides rail freight service. The State-owned Danielson Airport provides small aircraft service, while major passenger air service is provided by the T. F. Greene International Airport in Warwick, Rhode Island and the Bradley International Airport in Windsor Locks, Connecticut. Principal industries include snack foods, molded rubber products, plastic products, medical catheters and tubing, cosmetics, metalized film, natural food products, molded circuits, and distribution centers.

The Town is home to the Killingly Industrial Park, at Exit 43 off Interstate 395. More than 3,200 employees work for companies located here, occupying a total of 2,100,000 square feet of space. Frito-Lay, Inc., largest employer and major taxpayer to the Town, recently completed an expansion.
Located off Exit 41 on Interstate 395, Killingly Commons is a shopping center with 525,000 square feet of retail space and parking for 2,500 vehicles. Anchor tenants are Lowe's Home Improvement, Stop & Shop and Target. Killingly is an Eastern Connecticut Enterprise Corridor community, offering economic incentives and benefits to manufacturers who locate here. A Mixed Use Interchange District of over 70 acres on Tracy Road at Exit 43 and an additional light industrial area of approximately 18 acres on Lake Road offer additional land suitable for development. Business opportunities abound, whether it is existing mill space or vacant land. Six historic mill properties have been approved for Mill Mixed Use Development Districts. The combination of commercial, industrial and residential uses is encouraged to spur the re-use of these properties.

The Killingly Business Association, formerly Danielson Main Street, Inc., is a merchants' group that has been active for 20 years and promotes the businesses of its members through various events and sales. The Town is listed in the Danielson Labor Market with an office of CT Works located on Westcott Road.

When you are prepared and know the basics of getting started, please contact the Economic Development Office at 860.779.5350 to make an appointment to discuss, in more detail, how to proceed to make your idea a reality. ecdev@killinglyct.gov

AM I READY TO START MY OWN BUSINESS?

Is Entrepreneurship for you?
There is simply no way to eliminate all the risks associated with starting a small business, but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

Are you a self-starter?
It will be entirely up to you to develop projects, organize your time, and follow through on details.

How well do you get along with different personalities?
Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, employees, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?

How good are you at making decisions?
Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.

Do you have the physical and emotional stamina to run a business?
Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
How well do you plan and organize?
Research indicates that poor planning is responsible for most business failures. Good organization - of financials, inventory, schedules, and production - can help you avoid many pitfalls.

Is your drive strong enough?
Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

How will the business affect your family?
The first few years of business can be challenging. It's important for family members to know what to expect so they can support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you've answered those questions, you should consider what type of business you want to start. Businesses can include manufacturing or commercial, franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of these.

Franchising
There are more than 3,000 business franchises. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you. Some of the things you should look at when evaluating a franchise: historical profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry. In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor, but you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership. If you are concerned about starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

Home-based Businesses
Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all of their work at home. Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road. Working under the same roof where your family lives may not prove to be as easy as it seems. One suggestion is to set up a separate office in your home to create a professional environment.
Ask yourself these questions:
Can I switch from home to business responsibilities easily?
Do I have the self-discipline to maintain schedules while at home?
Can I deal with the isolation of working from home?
A home-based business is subject to many of the same laws and regulations affecting other businesses.

Does this business opportunity make sense for you?
- Evaluate that you and your team have the dedication to make it work.
- Assess the industry and market for your business idea.
- Estimate the basic financial feasibility of the business, income vs. expenses.
- Identify the pitfalls of many new businesses and study how you can avoid them.
- Finally, make an informed choice as to whether your idea is practical and profitable before moving forward.

WRITING A BUSINESS PLAN

After you have considered what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, and then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability.

Creating a comprehensive business plan takes time, and you’ll need good advice. The Small Business Administration (SBA) and its resource partners, including Small Business Development Centers, Women's Business Centers and Veteran’s Business Outreach have the expertise to help you craft a winning business plan. SBA also offers online templates to get you started. www.sba.gov

In general, a good business plan contains:
- Introduction
- A detailed description of the business and its goals
- Information on ownership of the business and its legal structure
- List of the skills and experience you bring to the business
- Advantages you and your business have over competitors

Marketing
- Discuss the products and services your company will offer
- Identify customer demand for your products and services
- Identify your market, its size and locations; explain your pricing strategy
- Explain how your products and services will be advertised and marketed

Financial Management
- Develop an expected return on investment and monthly cash flow for the first year
- Project short-term and long-term goals and plans to achieve results
• Provide projected income statements and balance sheets for a two-year period
• Discuss your break-even point; explain your personal balance sheet and method of compensation
• Discuss who will maintain your accounting records and how they will be kept
• Provide "what if” statements addressing alternative approaches to potential problems

Operations
• Explain the day-to-day management of the business
• Discuss hiring and personnel procedures
• Discuss insurance, lease or rent agreements, and issues pertinent to your business
• Account for the equipment necessary to produce your goods or services - account for production and delivery of products and services

Concluding Statement
Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a business associate and professional business counselor at the SBA office, 855.428.7232 in Storrs, CT. Remember, the business plan is a flexible document that will change as your business grows.

CHOOSING YOUR BUSINESS STRUCTURE

There are several forms of legal structure you may choose for your business. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies (LLC). Each structure offers unique tax and liability benefits. If you're uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

RESOURCES

Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the Northeast District Department of Health. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Non-compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

CT SMALL BUSINESS DEVELOPMENT CENTER
860.942.0716  www.ctsbdc.com
The Connecticut SBA provides an online Small Business Resource Guide, which is very comprehensive and includes examples of successful businesses in Connecticut.
CONNECTICUT'S BUSINESS RESPONSE CENTER & STATE LICENSING INFO
860.571.7136 www.cerc.com
The State of Connecticut's Business Response Center (BRC) is a free service for people looking for information about doing business in Connecticut. BRC specialists use extensive, regularly updated databases to address questions on government and private resources, make referrals to contacts for further assistance through CT Economic Resource Center (CERC). Smart Start and the Connecticut Licensing Info Center are free services to guide new, expanding and relocating businesses through the licensing and registration process.
800.392.2122 smartstart@cerc.com

NORTHEASTERN CT CHAMBER OF COMMERCE
860.774.8001 www.nectchamber.com info@nectchamber.com
A listing of Chamber members can be found on the website.

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT
860.500.2300 www.ct.gov/ecd
The Department of Economic and Community Development (DECD) is the state's lead agency for the development and implementation of policies, strategies and programs, all of which are designed to enhance Connecticut's communities, business and housing environments. Staff is composed of highly trained economic and community development professionals who work directly with businesses, developers, housing advocates, community groups and municipalities. They help promote business development and job growth.

TAXES AND REGISTRATIONS

If you intend to operate a business in the Town of Killingly, you need to file the appropriate tax forms with the State of Connecticut Department of Revenue Services. If you plan to sell tangible goods, you must file a form to pay Connecticut state sales tax.

- Visit the Killingly Assessor’s Office, first floor, Town Hall, 860.779.5324, to file a personal property declaration, which is used to document the property owned by your business so that it may be assessed and taxed by the Town of Killingly.
- Register your trade name in the Town Clerk’s Office, first floor, Town Hall, 860.779.5307

Connecticut Department of Revenue Services
860.297.5962 www.ct.gov/drs
The Department of Revenue Services is responsible for administering tax laws and collecting State tax revenues. Among the taxes they collect are Sales and Use Tax, Corporate and Personal Income Tax, Business Entity Tax, Admission Tax, Dues Tax and others. The Connecticut Department of Revenue Services provides comprehensive information on their website. Business owners may also elect to receive updated information via an E-newsletter. Additional and printed information can be obtained by calling.
CREATING JOBS

You also need to file the appropriate tax forms with the Internal Revenue Service (IRS). Once you file the necessary forms, the IRS will give you a federal tax identification number. If you are a sole Proprietor, your tax identification number can be your social security number. Forms and information can be found by visiting www.irs.gov

US Internal Revenue Services  
800.829.1040 (for individuals)  www.irs.gov  
800.829.4933 (for businesses)  
For federal withholding, contact the IRS.

Social Security Administration  
800.772.1213  www.ssa.gov  
If you have employees, you must make periodic payments and reports.

Connecticut Department of Labor  
860.263.6000  www.ct.gov/dol  
Employers are also required to register with the Department of Labor for payment of unemployment and workers compensation taxes.

Check with your insurance advisor to make sure you have the proper liability and health insurance to protect you and your employees.

PLAN FOR GROWTH AND PROFIT

Establishing and following a marketing plan is a critical component of any successful business start-up, as well as for long-standing existing businesses.

Research and understand your customer base to help you direct and invest your valuable advertising dollars in the media options that will most effectively reach the clients you want. It is advisable to consult a marketing professional to better understand the available advertising venues and techniques in today’s multi-media consumer and business environment. It may cost you a little more upfront, but it can save you a great deal in the long run, as well as effectively target the customers and business you need to succeed. Social Media marketing is a tool for engaging with customers, building your brand and increasing awareness of your business.

LOCAL RESOURCES

Start with contacting the Killingly Economic Development Office @ 860.779.5350. Obtaining financing for a start-up business can be challenging and it is important that you are well prepared when talking with a local lender. Most lending institutions require a business plan to accompany the start-up financing application.
Local banks with commercial lending departments:
Bank of America 888.287.4637 www.bankofamerica.com
Charter Oak FCU 860.774.0469 www.charteroak.org
Bank Hometown 860.774.7733 www.hometowncoop.com
Key Bank 860.774.8501 www.key.com
Jewett City Savings Bank 860.779.1444 www.jcsbank.com
Peoples’ Bank 860.779.5665 www.peoples.com
Putnam Bank 860.779.5880 www.putnambank.com
Savings Institute 860.779.1863 www.savingsinstitute.com

LOCAL LAND USE AND CODE PERMITTING INFORMATION

Town of Killingly and Borough of Danielson

In order to promote the health, welfare, safety and convenience of the community, development projects and proposed uses of land and buildings require permits before businesses can open or expand.

► When you decide what you want to do and where you want to do it, make an appointment with the Planning and Development Office. They can tell you whether your proposed business use is allowed in the zoning district and on the specific property you are interested in, and what permits you will need. If the business isn’t allowed in that location or zone, they may provide alternative options to explore.

► Some permits can be issued at the staff level (zoning permits, Authorized Agent wetlands permits and site plan reviews as examples) and others require applying to one or more land use boards and commissions (examples - special permits, subdivision and re-subdivision approvals, variances, and wetlands permits). Some may involve holding public hearings; some may not.

► A pre-application meeting is highly recommended to guide you through the plans and information you need, the permitting procedure and the timeline involved. The reviewing staff and inspectors are available to meet with you as a group and answer your questions on the state laws, zoning regulations, wetlands regulations, building code, fire code and other agencies or departments you may need to contact. The Building Official and Fire Marshal are part of this permitting process and review architectural and construction plans for code compliance.

Planning and Development Staff
Main Office Number 860.779.5311
Administrative Secretary Diane Guertin 860.779.5311
Zoning Enforcement Officer Jonathan Blake 860.779.5312
The requirement of procedures for land use permits is designed to accommodate a new building being constructed on raw, vacant land, you may have found an existing space that you believe is ideal for your business or will be perfect with just a few renovations. Do your “due diligence” to confirm facts and protect yourself. This refers “to the care a reasonable person should take before entering into an agreement or a transaction with another party.” In other words “make sure you get what you think you are paying for.” Before you sign a rental or lease agreement, you should:

- Know if your proposed business use is allowed in the zoning district for that location and if the unit you are interested in was legally created with permits (See page 8 for more information).
- Know what land use permits you will need (See page 8 for more information).
- Know what physical changes (renovations) you want to make to the space and prepare a scaled drawing of your existing and proposed lay-out/changes, including locations of electrical and plumbing fixtures.
- Schedule a ‘walk-through’ (with the owner’s permission) of the existing space with the Zoning Enforcement Officer, Building Official and Fire Marshal. (Note: this ‘walk-through’ is required before a zoning permit or other land use permit will be issued by the Planning and Development Office).
- Know if you or the property owner will be responsible for renovation costs and if you are the responsible party, obtain at least three contractor estimates.

The ‘walk-through’ is provided by the building department to identify any potential building code issues and public safety improvements required for a Certificate of Compliance and Certificate of Occupancy prior to opening for business. Depending on the physical condition
of the structure, additional inspections may need to be conducted by a structural engineer or plans may need to be prepared by a licensed architect. Knowing this required scope of work in advance will assist you in determining your budget, securing financing and adhering to your business plan. It will save you unexpected expenses and time delays.

Public safety requirements may include upgrades for handicapped accessibility such as entry ways, ramps, bathrooms, railings, etc. A rapid entry key lock box is required for fire safety and related emergency purposes. Commonly known as a “Knox Box”, you can discuss with your future landlord if he or she will supply a common box for the entire building or if each tenant will supply their own, which then becomes their property. Contact the Fire Marshal for more information regarding the key lock box system Town ordinance.

Improvements to an existing structure, outside the limits of simple cosmetic work, require a building permit. Plumbing and electrical changes as well as demolition or construction of walls, for example, would require a permit and use of licensed trade people. If any changes in the floor plan are anticipated, a final plan delineating such changes is required, including the location of any electrical and plumbing fixtures. When applying for a building permit for a new structure or renovation, two sets of prints and construction documents are required to be submitted with the application form. Prints are to include code edition, reference sections and exceptions, and be stamped by the design professional.

To schedule preliminary ‘walk-throughs’, construction inspections and appointments, please call the Building Office main number at 860.779.5315. In order to avoid delays, appointments to meet with the Building Official or Fire Marshal are required as they are conducting inspections in the field most of each work day.

**Building and Safety Inspection Staff**

<table>
<thead>
<tr>
<th>Administrative Secretary</th>
<th>Patricia Colburn</th>
<th>860.779.5315</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire Marshall</td>
<td>Randy Burchard</td>
<td>860.779.5318</td>
</tr>
<tr>
<td>Building Official</td>
<td>Tracy Bragg</td>
<td>860.779.5314</td>
</tr>
</tbody>
</table>

**Location and Hours are the same as Planning and Development (see page 9)**


State of Connecticut Department of Construction Services’ website lists the current codes and where they can be obtained:

Code information link: www.ct.gov/dcs - At top left of home page, click on office of State Building Instructor.
OTHER AGENCY AND DEPARTMENT CONTACT INFORMATION

Killingly Engineering Department
2nd floor, Killingly Town Hall, 172 Main Street, Killingly, CT 06239
860.779.5360 engineering@killinglyct.gov
Driveway permits on local roads and work in local road right of ways

Water Pollution Control Authority (WPCA) 31 Wauregan Road, Killingly, CT 06239
860.779.5392 robin.hart@suez-na.com
Public sewer and discharge information - Managed by SUEZ

Local Utilities:
Connecticut Water Company: Regional Office 860.664.6252
Eversource Energy (Natural Gas) Gary Marinelli 860.779.4605
Eversource Energy (Electrical) Toni Berlandy 860.665.5353
Atlantic Broadband (Cable/Internet) Chap Hanley 860.629.6782
Frontier (Phone Lines/Systems/Internet) Linda Goodbrand 860.630.0925
HughesNet (Internet) Matt Passannante 877.285.3043

Northeast District Department of Health (NDDH):
69 South Main Street, Brooklyn, CT 06234
860.774.7350 www.nddh.org
Please check with NDDH for a variety of business-related permits and licenses including septic systems, food handling & preparation, restaurants, catering, inns, campgrounds, etc.

Connecticut Department of Transportation:
Norwich Office, District 2, 171 Salem Turnpike, Norwich, CT 06360
860.823.3230 www.ct.gov/dot Encroachment permits for state roads

Connecticut Department of Motor Vehicles:
60 State Street, Wethersfield, CT 06161 for dealers and repairers appointments
Open to the public Tuesday thru Friday - 8 AM to 2 PM
860.263.5056 www.ct.gov/dmv

More information is available on the website under “Regulated Business Licensing” including Auto Club, Dealer/Repairer, Leasing Company, Manufacturer, Marine Trailer, Transporter and Wrecker businesses

Connecticut Department of Consumer Protection:
State Office Building, Main Floor, 165 Capitol Avenue, Hartford, 06106
800.842.2649 www.ct.gov/dcp
This department is responsible for a variety of licenses, including liquor permitting.
Connecticut Department of Agriculture:
165 Capitol Avenue, Hartford, 06106
800.861.9939 www.ct.gov/doag
This department is responsible for food and farm products and animal related business licenses (pet stores, grooming facilities, commercial kennels, dog training facilities, etc.)

United States Department of Agriculture (USDA):
Service Center Office serving Windham County
238 W. Town Street, Norwich, 06360
860.859.5218 www.rd.usda.gov/ct
This office promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations

The list above represents agencies that very often require licenses and permits for many popular business models. It is provided for your assistance and should NOT be considered as all inclusive.

ECONOMIC INCENTIVES

Economic Development Office
2nd floor, Killingly Town Hall, 172 Main Street, Killingly, CT 06239
Elsie Bisset, Director ebisset@killinglyct.gov 860.779.5342
Judy LaRoche, Administrative Secretary jlaroche@killinglyct.gov 860.779.5350

- A variety of resources are listed on the town website: www.killinglyct.gov
  - Go to Economic Development, “Important Links”
- Local Incentives - Contact the Economic Development Office
  - Assessment Incentive is available for new projects which qualify.
- State Incentives - Department of Economic & Community Development
  - Small Business Express Program
  - Job Expansion Tax Credit

**Disclaimer:** Every effort was made to offer the most up to date information (July 2018).
The municipality is not responsible for any use for other purposes or misuse of this information.
GENERAL CHECKLIST

- The General Checklist below may be used in the planning and approval process in the Town of Killingly. Staff in the Planning Office will assist in reviewing this list with you to determine which steps you will need for your business development.
- Page 14 is a sample monthly calendar showing days and times for regularly scheduled meetings you may need to attend.

1. Is the business use allowed in the zone where I want to locate my business?
2. Did I schedule and attend a pre-application meeting with Planning & Building staff?
3. For re-occupations and renovations, did I schedule and attend a Preliminary ‘walk-through’ with the Building Official, Fire Marshal & Zoning Enforcement Officer?
4. What land use permits are required?
   a. Zoning permit
   b. Site Plan Review: staff level or by P&Z Commission
   c. Special Permit (requires a public hearing)
   d. Variance (requires a public hearing)
   e. Zone Change (requires a public hearing) Text or map change
   f. Subdivision or Re-subdivision (requires a public hearing)
   g. Inland Wetlands: staff level or by Inland Wetlands Commission
5. Will I need consultants to assist in preparation of professional plans?
6. Did I record land use approvals in the Town Clerk’s Office (if required by state law)?
7. Did I contact other agencies, utilities and departments and comply with their requirements?
8. Did I obtain a building permit and comply with all building and fire code requirements?
9. Before making any changes to my plans during construction, did I review those changes with Planning and/or Building staff?
10. Did I provide a minimum of two weeks’ notice to the Planning and Development Office for a Certificate of Compliance?
11. Following the Certificate of Compliance, was a Certificate of Occupancy issued by the Building Official?
12. Is my trade name filed in the Town Clerk’s Office?
### Sample Monthly Meeting Calendar for Land Use Commissions

This sample calendar gives a general monthly guideline to typical land-use board commission meetings and their related deadlines for submission of applications, permits, etc.

<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>4</td>
<td>1st Monday</td>
<td>1st Tuesday</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>12:00 PM Deadline for new Wetlands business</td>
<td>Friday before 1st Monday</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>1st Monday</td>
<td>1st Tuesday</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>17</td>
<td>18</td>
<td>19</td>
<td>20</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td>25</td>
<td>26</td>
<td>27</td>
<td>28</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>31</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>