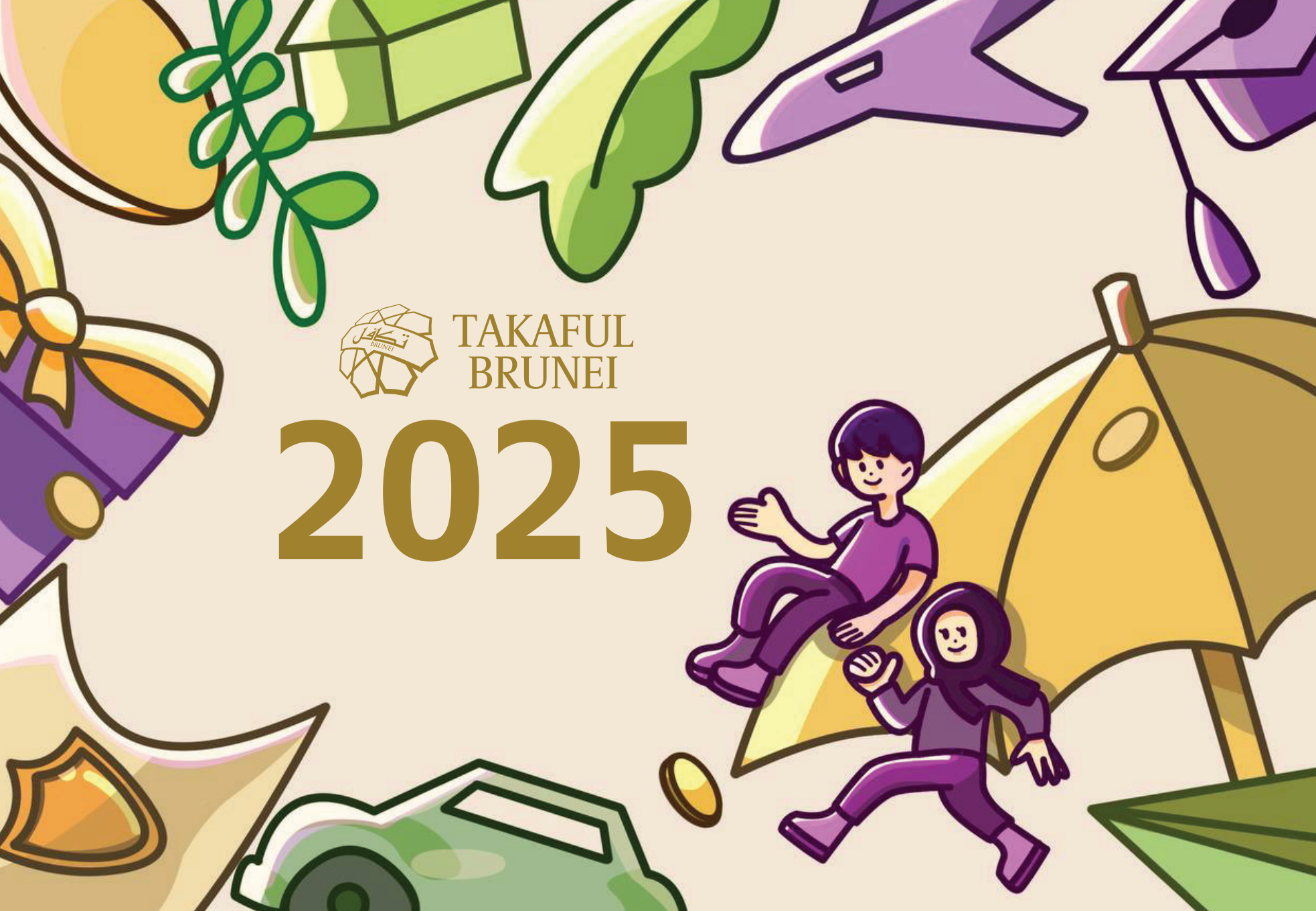
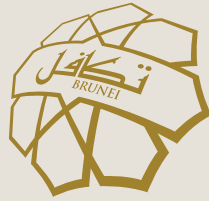




TAKAFUL
BRUNEI

2025





TAKAFUL BRUNEI

Takaful Brunei comprises of the parent company, Syarikat Takaful Brunei Darussalam Sdn Bhd (STBD) and its subsidiaries – two leading takaful (Islamic insurance) operators, Takaful Brunei Am Sdn Bhd (TBA) and Takaful Brunei Keluarga Sdn Bhd (TBK). Takaful Brunei's heritage was established in 1993 and has over 3 decades of experience in the takaful and insurance industry and is recognised as a market leader for its innovative products and services.



Takaful Brunei Am (TBA) provides a complete range of protection covers for physical assets and operational protection, human assets protection, and financial and professional protection.



Takaful Brunei Keluarga (TBK) provides a wide array of mortgage and financing protection, as well as protection and savings plans, designed to systematically assist, educate, and protect our participants.



TAKAFUL BRUNEI CORPORATE

Prioritising Business Protection

Physical Asset & Operational Protection

- Aviation
- Contractor's All Risk
- Energy
- Fire and Allied Perils
- Goods in Transit
- Machinery All Risk
- Marine Cargo
- Marine Hull
- Marine Third Party Liability
- Money
- Motor Takaful
- Performance Bond
- Property All Risk

Human Asset Protection

- Group Hospital & Surgical Benefits
- Group Personal Accident
- Musafir (Travel)
- Workmen's Compensation

Financial & Professional Protection

- Business Interruption (Consequential Loss)
- Cyber Security
- Director's & Officer's Liability
- Professional Indemnity
- Public Liability
- Takaful Guarantee For Foreign Workers



Unit 8, Spg 493
Kg Beribi, Jalan Gadong
Bandar Seri Begawan BE1118

corporate@takafulbrunei.com.bn
Tel : +673 244 2222 ext 9003



DAR TAKAFUL SERVICE APARTMENTS AND SPORTS HALL



Dar Takaful IBB 2 Service Apartment
Lorong Gerai Timor, Jalan Pemancha
Bandar Seri Begawan BS8711

dar2.apartment@takafulbrunei.com.bn
Tel: +673 223 8900

2025

SCHOOL TERM HOLIDAYS CUTI-CUTI PENGGAL PERSEKOLAHAN

SCHOOL HOLIDAY TERM 1 CUTI PENGGAL PERSEKOLAHAN 1

SUNDAY, 16 MARCH 2025 - FRIDAY, 4 APRIL 2025
AHAD, 16 MAC 2025 - JUMAAT, 4 APRIL 2025

SCHOOL HOLIDAY TERM 2 CUTI PENGGAL PERSEKOLAHAN 2

SUNDAY, 15 JUNE 2025 - SUNDAY, 22 JUNE 2025
AHAD, 15 JUN 2025 - AHAD, 22 JUN 2025

SCHOOL HOLIDAY TERM 3 CUTI PENGGAL PERSEKOLAHAN 3

SUNDAY, 10 AUGUST 2025 - FRIDAY, 22 AUGUST 2025
AHAD, 10 OGOS 2025 - JUMAAT, 22 OGOS 2025

SCHOOL HOLIDAY TERM 4 CUTI PENGGAL PERSEKOLAHAN 4

SUNDAY, 30 NOVEMBER 2025 -
WEDNESDAY, 31 DECEMBER 2025
AHAD, 30 NOVEMBER 2025 - RABU, 31 DISEMBER 2025

**Subject To Change
Tertakluk Kepada Perubahan*

PUBLIC HOLIDAYS HARI-HARI KELEPASAN AWAM

NEW YEAR'S DAY AWAL TAHUN MASIHI

WEDNESDAY, 1 JANUARY 2025
RABU, 1 JANUARI 2025

ISRA' AND MI'RAJ ISRA' DAN MI'RAJ

MONDAY, 27 JANUARY 2025
ISNIN, 27 JANUARI 2025

CHINESE NEW YEAR TAHUN BARU CINA

WEDNESDAY, 29 JANUARY 2025
RABU, 29 JANUARI 2025

BRUNEI DARUSSALAM'S 41ST NATIONAL DAY HARI KEBANGSAAN NEGARA BRUNEI DARUSSALAM KE-41

SUNDAY, 23 FEBRUARY 2025
AHAD, 23 FEBRUARI 2025

FIRST DAY OF RAMADHAN (FASTING)* AWAL RAMADHAN (PUASA)*

SUNDAY, 2 MARCH 2025
AHAD, 2 MAC 2025

ANNIVERSARY OF THE REVELATION OF THE AL-QURAN* MEMPERINGATI NUZUL AL-QURAN*

TUESDAY, 18 MARCH 2025
SELASA, 18 MAC 2025

AIDILFITRI* HARI RAYA AIDILFITRI*

MONDAY, 31 MARCH 2025 - WEDNESDAY, 2 APRIL 2025
ISNIN, 31 MAC 2025 - RABU, 2 APRIL 2025

ANNIVERSARY OF THE ROYAL BRUNEI ARMED FORCES HARI ULANG TAHUN ANGKATAN BERSENIJATA DIRAJA BRUNEI

SATURDAY, 31 MAY 2025
SABTU, 31 MEI 2025

AIDILADHA* HARI RAYA AIDILADHA*

SATURDAY, 7 JUNE 2025
SABTU, 7 JUN 2025

FIRST DAY OF HIJRAH 1447 AWAL TAHUN HIJRAH 1447

FRIDAY, 27 JUNE 2025
JUMAAT, 27 JUN 2025

HIS MAJESTY THE SULTAN'S 79TH BIRTHDAY HARI KEPUTERAAN KEBAWAH DULI YANG MAHA MULIA PADUKA SERI BAGINDA SULTAN DAN YANG DI-PERTUAN NEGARA BRUNEI DARUSSALAM KE-79

TUESDAY, 15 JULY 2025
SELASA, 15 JULAI 2025

PROPHET MUHAMMAD SHALLALLAHU 'ALAIHI WASALLAM'S BIRTHDAY MAULUD NABI MUHAMMAD SHALLALLAHU 'ALAIHI WASALLAM

FRIDAY, 5 SEPTEMBER 2025
JUMAAT, 5 SEPTEMBER 2025

CHRISTMAS DAY HARI KRISMAS

THURSDAY, 25 DECEMBER 2025
KHAMIS, 25 DISEMBER 2025

New Year, New You!
**Set goals that inspire
action!**



01 JANUARY | JANUARI 2025

Rejab | Sya'ban 1446H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
		1 1 NEW YEAR'S DAY	2 2	3 3	4 4	5 5
6 6	7 7	8 8	9 9	10 10	11 11	12 12
13 13	14 14	15 15	16 16	17 17	18 18	19 19
20 20	21 21	22 22	23 23	24 24	25 25	26 26
27 27 ISRA' AND MI'RAJ	28 28	29 29 CHINESE NEW YEAR	30 30	31 1		

Imsak
Subuh
Syuruk
Doha
Zohor
Asar
Maghrib
Isyak

Imsak
Subuh
Syuruk
Doha
Zohor
Asar
Maghrib
Isyak

Imsak
Subuh
Syuruk
Doha
Zohor
Asar
Maghrib
Isyak

Imsak
Subuh
Syuruk
Doha
Zohor
Asar
Maghrib
Isyak

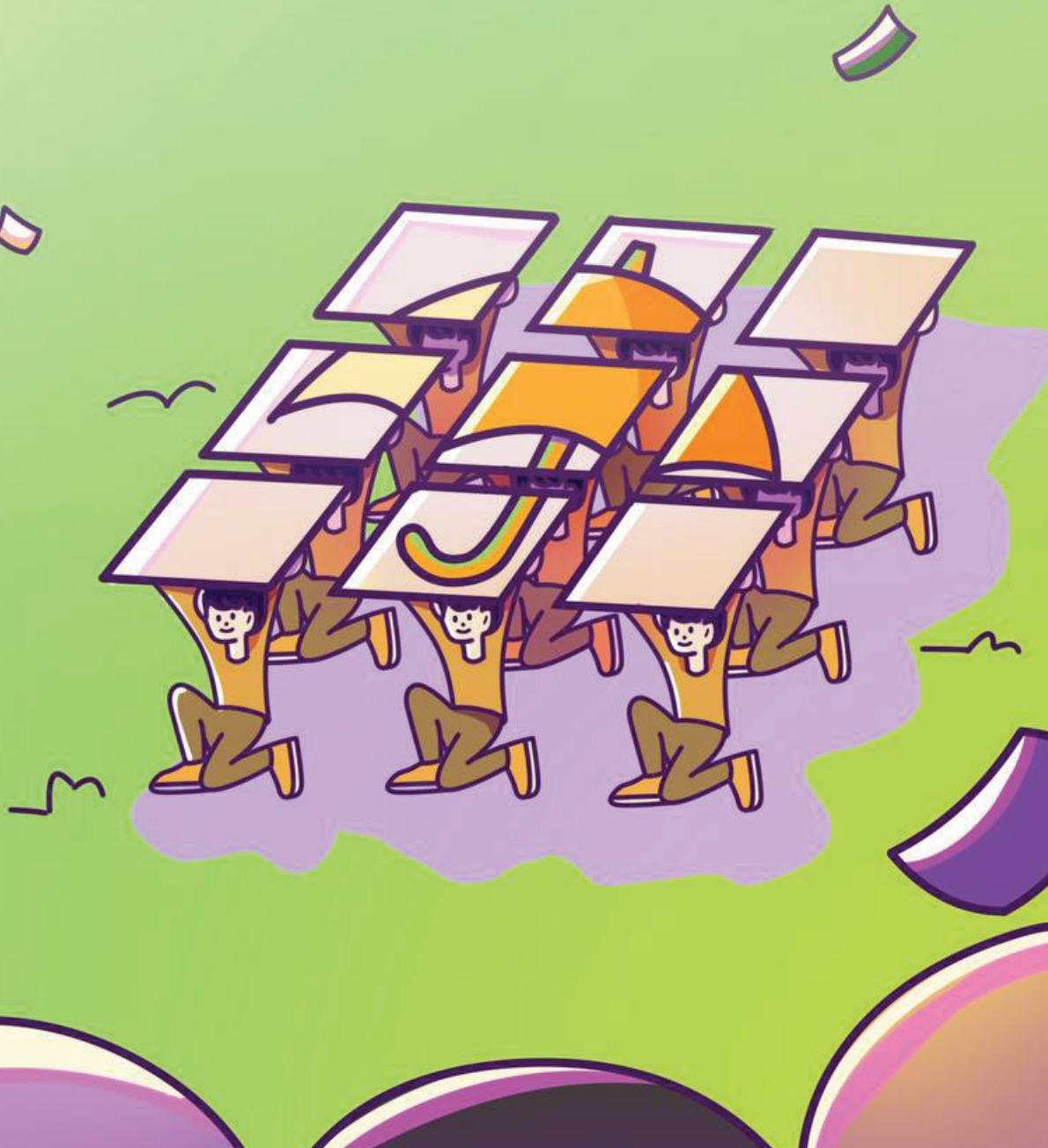
Imsak
Subuh
Syuruk
Doha
Zohor
Asar
Maghrib
Isyak

Imsak
Subuh
Syuruk
Doha
Zohor
Asar
Maghrib
Isyak

Notes:

Note: The prayer times for Belait District add 3 minutes and Tutong District add 1 minute
 Nota: Waktu solat bagi Daerah Belait ditambah 3 minit dan Daerah Tutong ditambah 1 minit

Progress, vision,
and dreams are
shaping our future.



02 FEBRUARY | FEBRUARI 2025

Sya'ban 1446H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
					1 2 5:06 5:16 6:36 7:00 12:35 3:56 6:31 7:43	2 3 5:06 5:16 6:36 7:00 12:35 3:56 6:31 7:43 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
3 4 5:06 5:16 6:36 7:00 12:35 3:56 6:32 7:43	4 5 5:06 5:16 6:36 7:00 12:35 3:56 6:32 7:44	5 6 5:07 5:17 6:36 6:59 12:35 3:56 6:32 7:44	6 7 5:07 5:17 6:36 6:59 12:35 3:56 6:32 7:44	7 8 5:07 5:17 6:36 6:59 12:35 3:56 6:32 7:44	8 9 5:07 5:17 6:36 6:59 12:35 3:56 6:33 7:44	9 10 5:07 5:17 6:36 6:59 12:35 3:56 6:33 7:44 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
10 11 5:07 5:17 6:36 6:59 12:36 3:56 6:33 7:44	11 12 5:07 5:17 6:36 6:59 12:36 3:55 6:33 7:44	12 13 5:07 5:17 6:36 6:59 12:36 3:55 6:33 7:44	13 14 5:07 5:17 6:36 6:59 12:36 3:55 6:33 7:44	14 15 5:07 5:17 6:36 6:58 12:35 3:55 6:33 7:44	15 16 5:07 5:17 6:35 6:58 12:35 3:55 6:33 7:44	16 17 5:07 5:17 6:35 6:58 12:35 3:55 6:33 7:44 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
17 18 5:06 5:16 6:35 6:58 12:35 3:54 6:34 7:44	18 19 5:06 5:16 6:35 6:57 12:35 3:54 6:34 7:44	19 20 5:06 5:16 6:35 6:57 12:35 3:54 6:34 7:44	20 21 5:06 5:16 6:34 6:57 12:35 3:53 6:34 7:44	21 22 5:06 5:16 6:34 6:57 12:35 3:53 6:34 7:44	22 23 5:06 5:16 6:34 6:56 12:35 3:53 6:34 7:44	23 24 5:06 5:16 6:34 6:56 12:35 3:52 6:34 7:43 BRUNEI DARUSSALAM'S 41ST NATIONAL DAY Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
24 25 5:05 5:15 6:33 6:56 12:35 3:52 6:34 7:43	25 26 5:05 5:15 6:33 6:56 12:34 3:51 6:34 7:43	26 27 5:05 5:15 6:33 6:55 12:34 3:51 6:34 7:43	27 28 5:05 5:15 6:32 6:55 12:34 3:51 6:33 7:43	28 29 5:05 5:15 6:32 6:55 12:34 3:50 6:33 7:43		Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

Note: The prayer times for Belait District add 3 minutes and Tutong District add 1 minute
 Nota: Waktu solat bagi Daerah Belait ditambah 3 minit dan Daerah Tutong ditambah 1 minit

**Give with an open
heart this Ramadhan.
A little kindness goes
a long way.**



03 MARCH | MAC 2025

Sya'ban | Ramadhan | Syawal 1446H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD	
31 1 4:52 5:02 6:20 6:42 12:26 3:26 6:29 7:38 AIDILFITRI*					1 30 5:04 5:14 6:32 6:54 12:34 3:50 6:33 7:43	2 1 5:04 5:14 6:32 6:54 12:33 3:49 6:33 7:43 RAMADHAN*	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
3 2 5:04 5:14 6:31 6:54 12:33 3:49 6:33 7:43	4 3 5:04 5:14 6:31 6:53 12:33 3:48 6:33 7:42	5 4 5:03 5:13 6:30 6:53 12:33 3:47 6:33 7:42	6 5 5:03 5:13 6:30 6:52 12:33 3:47 6:33 7:42	7 6 5:03 5:13 6:30 6:52 12:32 3:46 6:33 7:42	8 7 5:02 5:12 6:29 6:52 12:32 3:46 6:32 7:42	9 8 5:02 5:12 6:29 6:51 12:32 3:45 6:33 7:42	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
10 9 5:02 5:12 6:29 6:51 12:32 3:44 6:33 7:42	11 10 5:01 5:11 6:28 6:50 12:31 3:44 6:32 7:41	12 11 5:01 5:11 6:28 6:50 12:31 3:43 6:32 7:41	13 12 5:00 5:10 6:27 6:50 12:31 3:42 6:32 7:41	14 13 5:00 5:10 6:27 6:49 12:31 3:41 6:32 7:41	15 14 5:00 5:10 6:27 6:49 12:30 3:41 6:32 7:41	16 15 4:59 5:09 6:26 6:48 12:30 3:40 6:32 7:41	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
17 16 4:59 5:09 6:26 6:48 12:30 3:39 6:32 7:40	18 17 4:58 5:08 6:25 6:48 12:29 3:38 6:31 7:40 NUZUL AL-QURAN*	19 18 4:58 5:08 6:25 6:47 12:29 3:37 6:31 7:40	20 19 4:58 5:08 6:24 6:47 12:29 3:37 6:31 7:40	21 20 4:57 5:07 6:24 6:46 12:29 3:36 6:31 7:40	22 21 4:57 5:07 6:24 6:46 12:28 3:35 6:31 7:40	23 22 4:56 5:06 6:23 6:45 12:28 3:34 6:31 7:40	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
24 23 4:56 5:06 6:23 6:45 12:28 3:33 6:30 7:39	25 24 4:55 5:05 6:22 6:45 12:27 3:32 6:30 7:39	26 25 4:55 5:05 6:22 6:44 12:27 3:31 6:30 7:39	27 26 4:54 5:04 6:21 6:44 12:27 3:30 6:30 7:39	28 27 4:54 5:04 6:21 6:43 12:26 3:29 6:30 7:39	29 28 4:53 5:03 6:21 6:43 12:26 3:28 6:30 7:39	30 29 4:53 5:03 6:20 6:42 12:26 3:27 6:29 7:39	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

**Celebrating
togetherness
this Aidilfitri.**



04 APRIL | APRIL 2025

Syawal | Zulkaedah 1446H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
	1 4:52 2 5:02 6:19 6:42 12:25 3:26 6:29 7:38 AIDILFITRI*	2 4:51 3 5:01 6:19 6:41 12:25 3:25 6:29 7:38 AIDILFITRI*	3 4:51 4 5:01 6:18 6:41 12:25 3:25 6:29 7:38	4 4:50 5 5:00 6:18 6:40 12:24 3:26 6:29 7:38	5 4:50 6 5:00 6:18 6:40 12:24 3:26 6:28 7:38	6 4:50 7 5:00 6:17 6:39 12:24 3:27 6:28 7:38 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
7 4:49 8 4:59 6:17 6:39 12:24 3:27 6:28 7:38	8 4:49 9 4:59 6:16 6:39 12:23 3:28 6:28 7:38	9 4:48 10 4:58 6:16 6:38 12:23 3:28 6:28 7:38	10 4:48 11 4:58 6:16 6:38 12:23 3:28 6:28 7:38	11 4:47 12 4:57 6:15 6:38 12:22 3:29 6:28 7:37	12 4:47 13 4:57 6:15 6:37 12:22 3:29 6:27 7:37	13 4:46 14 4:56 6:14 6:37 12:22 3:30 6:27 7:37 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
14 4:46 15 4:56 6:14 6:36 12:22 3:30 6:27 7:37	15 4:45 16 4:55 6:14 6:36 12:21 3:30 6:27 7:37	16 4:45 17 4:55 6:13 6:36 12:21 3:31 6:27 7:37	17 4:44 18 4:54 6:13 6:35 12:21 3:31 6:27 7:37	18 4:44 19 4:54 6:12 6:35 12:21 3:32 6:27 7:37	19 4:43 20 4:53 6:12 6:35 12:20 3:32 6:27 7:37	20 4:43 21 4:53 6:12 6:34 12:20 3:32 6:27 7:37 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
21 4:42 22 4:52 6:11 6:34 12:20 3:33 6:27 7:37	22 4:42 23 4:52 6:11 6:34 12:20 3:33 6:26 7:37	23 4:42 24 4:52 6:11 6:34 12:20 3:33 6:26 7:37	24 4:41 25 4:51 6:11 6:33 12:20 3:33 6:26 7:37	25 4:41 26 4:51 6:10 6:33 12:19 3:34 6:26 7:37	26 4:40 27 4:50 6:10 6:33 12:19 3:34 6:26 7:38	27 4:40 28 4:50 6:10 6:33 12:19 3:34 6:26 7:38 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
28 4:40 29 4:50 6:09 6:32 12:19 3:35 6:26 7:38	29 4:39 1 4:49 6:09 6:32 12:19 3:35 6:26 7:38	30 4:39 2 4:49 6:09 6:32 12:19 3:35 6:26 7:38				Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

**Saving today
means security tomorrow.
Start small, think big.**



05 MAY | MEI 2025

Zulkaedah | Zulhijjah 1446H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD					
			1 3	4:38 4:48 6:09 6:32 12:18 3:36 6:26 7:38	2 4	4:38 4:48 6:08 6:31 12:18 3:36 6:26 7:38	3 5	4:38 4:48 6:08 6:31 12:18 3:36 6:26 7:38	4 6	4:37 4:47 6:08 6:31 12:18 3:36 6:26 7:38	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
5 7	6 8	7 9	8 10	4:36 4:46 6:07 6:30 12:18 3:37 6:26 7:39	9 11	4:36 4:46 6:07 6:30 12:18 3:38 6:26 7:39	10 12	4:36 4:46 6:07 6:30 12:18 3:38 6:26 7:39	11 13	4:35 4:45 6:07 6:30 12:18 3:38 6:26 7:39	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
12 14	13 15	14 16	15 17	4:34 4:44 6:06 6:30 12:18 3:39 6:27 7:40	16 18	4:34 4:44 6:06 6:30 12:18 3:40 6:27 7:41	17 19	4:34 4:44 6:06 6:30 12:18 3:40 6:27 7:41	18 20	4:34 4:44 6:06 6:30 12:18 3:40 6:27 7:41	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
19 21	20 22	21 23	22 24	4:33 4:43 6:06 6:30 12:18 3:41 6:28 7:42	23 25	4:33 4:43 6:06 6:30 12:18 3:42 6:28 7:42	24 26	4:33 4:43 6:06 6:30 12:18 3:42 6:28 7:43	25 27	4:33 4:43 6:06 6:30 12:18 3:42 6:28 7:43	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
26 28	27 29	28 30	29 1	4:33 4:43 6:06 6:30 12:19 3:43 6:29 7:44	30 2	4:33 4:43 6:06 6:30 12:19 3:43 6:29 7:44	31 3	4:32 4:42 6:06 6:30 12:19 3:44 6:29 7:44			Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
ROYAL BRUNEI ARMED FORCES ANNIVERSARY											

Notes:

Note: The prayer times for Belait District add 3 minutes and Tutong District add 1 minute

Nota: Waktu solat bagi Daerah Belait ditambah 3 minit dan Daerah Tutong ditambah 1 minit

Check-in your progress and get ready to conquer the second half of the year.



06 JUNE | JUN 2025

Zulhijjah 1446H | Muharram 1447H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
30 4 4:37 4:47 6:12 6:36 12:25 3:51 6:36 7:52						1 4 4:32 4:42 6:07 6:30 12:19 3:44 6:30 7:45 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
2 5 4:33 4:43 6:07 6:31 12:19 3:44 6:30 7:45	3 6 4:33 4:43 6:07 6:31 12:19 3:45 6:30 7:45	4 7 4:33 4:43 6:07 6:31 12:20 3:45 6:30 7:46	5 8 4:33 4:43 6:07 6:31 12:20 3:45 6:31 7:46	6 9 4:33 4:43 6:07 6:31 12:20 3:45 6:31 7:46	7 10 4:33 4:43 6:07 6:31 12:20 3:46 6:31 7:47 AIDILADHA*	8 11 4:33 4:43 6:07 6:31 12:20 3:46 6:31 7:47 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
9 12 4:33 4:43 6:08 6:32 12:21 3:46 6:31 7:47	10 13 4:33 4:43 6:08 6:32 12:21 3:46 6:32 7:47	11 14 4:33 4:43 6:08 6:32 12:21 3:47 6:32 7:48	12 15 4:33 4:43 6:08 6:32 12:21 3:47 6:32 7:48	13 16 4:33 4:43 6:08 6:32 12:21 3:47 6:32 7:48	14 17 4:34 4:44 6:08 6:33 12:22 3:48 6:33 7:48	15 18 4:34 4:44 6:09 6:33 12:22 3:48 6:33 7:49 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
16 19 4:34 4:44 6:09 6:33 12:22 3:48 6:33 7:49	17 20 4:34 4:44 6:09 6:33 12:22 3:48 6:33 7:49	18 21 4:34 4:44 6:09 6:33 12:22 3:48 6:34 7:49	19 22 4:34 4:44 6:09 6:34 12:23 3:49 6:34 7:50	20 23 4:35 4:45 6:10 6:34 12:23 3:49 6:34 7:50	21 24 4:35 4:45 6:10 6:34 12:23 3:49 6:34 7:50	22 25 4:35 4:45 6:10 6:34 12:23 3:49 6:34 7:50 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
23 26 4:35 4:45 6:10 6:35 12:24 3:50 6:35 7:51	24 27 4:36 4:46 6:11 6:35 12:24 3:50 6:35 7:51	25 28 4:36 4:46 6:11 6:35 12:24 3:50 6:35 7:51	26 29 4:36 4:46 6:11 6:35 12:24 3:50 6:35 7:51	27 1 4:36 4:46 6:11 6:35 12:24 3:50 6:35 7:51 FIRST DAY OF HIJRAH 1447H	28 2 4:37 4:47 6:11 6:36 12:25 3:51 6:36 7:51	29 3 4:37 4:47 6:12 6:36 12:25 3:51 6:36 7:52 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

**Inspiring generations
to build an even
brighter tomorrow.**



07 JULY | JULAI 2025

Muharram | Safar 1447H

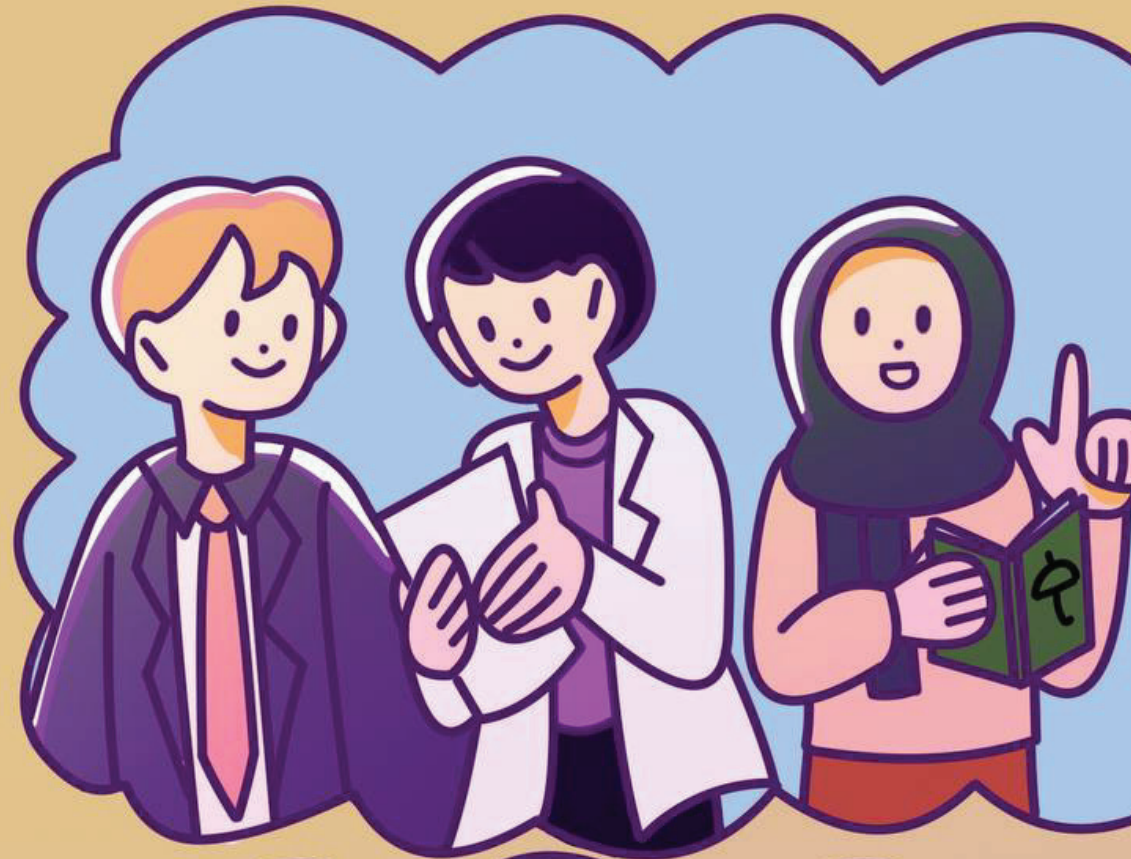
MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD	
	1 5 4:37 4:47 6:12 6:36 12:25 3:51 6:36 7:52	2 6 4:38 4:48 6:12 6:36 12:25 3:51 6:36 7:52	3 7 4:38 4:48 6:13 6:37 12:26 3:51 6:37 7:52	4 8 4:38 4:48 6:13 6:37 12:26 3:51 6:37 7:52	5 9 4:38 4:48 6:13 6:37 12:26 3:51 6:37 7:52	6 10 4:39 4:49 6:13 6:37 12:26 3:52 6:37 7:52	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
7 11 4:39 4:49 6:13 6:37 12:26 3:52 6:37 7:52	8 12 4:39 4:49 6:14 6:38 12:27 3:52 6:37 7:52	9 13 4:40 4:50 6:14 6:38 12:27 3:52 6:37 7:52	10 14 4:40 4:50 6:14 6:38 12:27 3:52 6:37 7:53	11 15 4:40 4:50 6:14 6:38 12:27 3:52 6:37 7:53	12 16 4:40 4:50 6:14 6:38 12:27 3:52 6:37 7:53	13 17 4:41 4:51 6:15 6:38 12:27 3:52 6:37 7:52	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
14 18 4:41 4:51 6:15 6:39 12:27 3:52 6:38 7:52	15 19 4:41 4:51 6:15 6:39 12:27 3:52 6:38 7:52 HIS MAJESTY THE SULTAN'S 79TH BIRTHDAY	16 20 4:42 4:52 6:15 6:39 12:27 3:52 6:38 7:52	17 21 4:42 4:52 6:15 6:39 12:28 3:52 6:38 7:52	18 22 4:42 4:52 6:15 6:39 12:28 3:51 6:38 7:52	19 23 4:42 4:52 6:16 6:39 12:28 3:51 6:38 7:52	20 24 4:43 4:53 6:16 6:39 12:28 3:51 6:38 7:52	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
21 25 4:43 4:53 6:16 6:40 12:28 3:51 6:38 7:52	22 26 4:43 4:53 6:16 6:40 12:28 3:51 6:38 7:52	23 27 4:43 4:53 6:16 6:40 12:28 3:51 6:38 7:52	24 28 4:44 4:54 6:16 6:40 12:28 3:51 6:37 7:51	25 29 4:44 4:54 6:16 6:40 12:28 3:50 6:37 7:51	26 1 4:44 4:54 6:16 6:40 12:28 3:50 6:37 7:51	27 2 4:44 4:54 6:16 6:40 12:28 3:50 6:37 7:51	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
28 3 4:44 4:54 6:17 6:40 12:28 3:50 6:37 7:51	29 4 4:45 4:55 6:17 6:40 12:28 3:49 6:37 7:50	30 5 4:45 4:55 6:17 6:40 12:28 3:49 6:37 7:50	31 6 4:45 4:55 6:17 6:40 12:28 3:49 6:37 7:50				Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

Note: The prayer times for Belait District add 3 minutes and Tutong District add 1 minute

Nota: Waktu solat bagi Daerah Belait ditambah 3 minit dan Daerah Tutong ditambah 1 minit

**Moving towards
innovation;
Young minds,
big ideas.**



A+



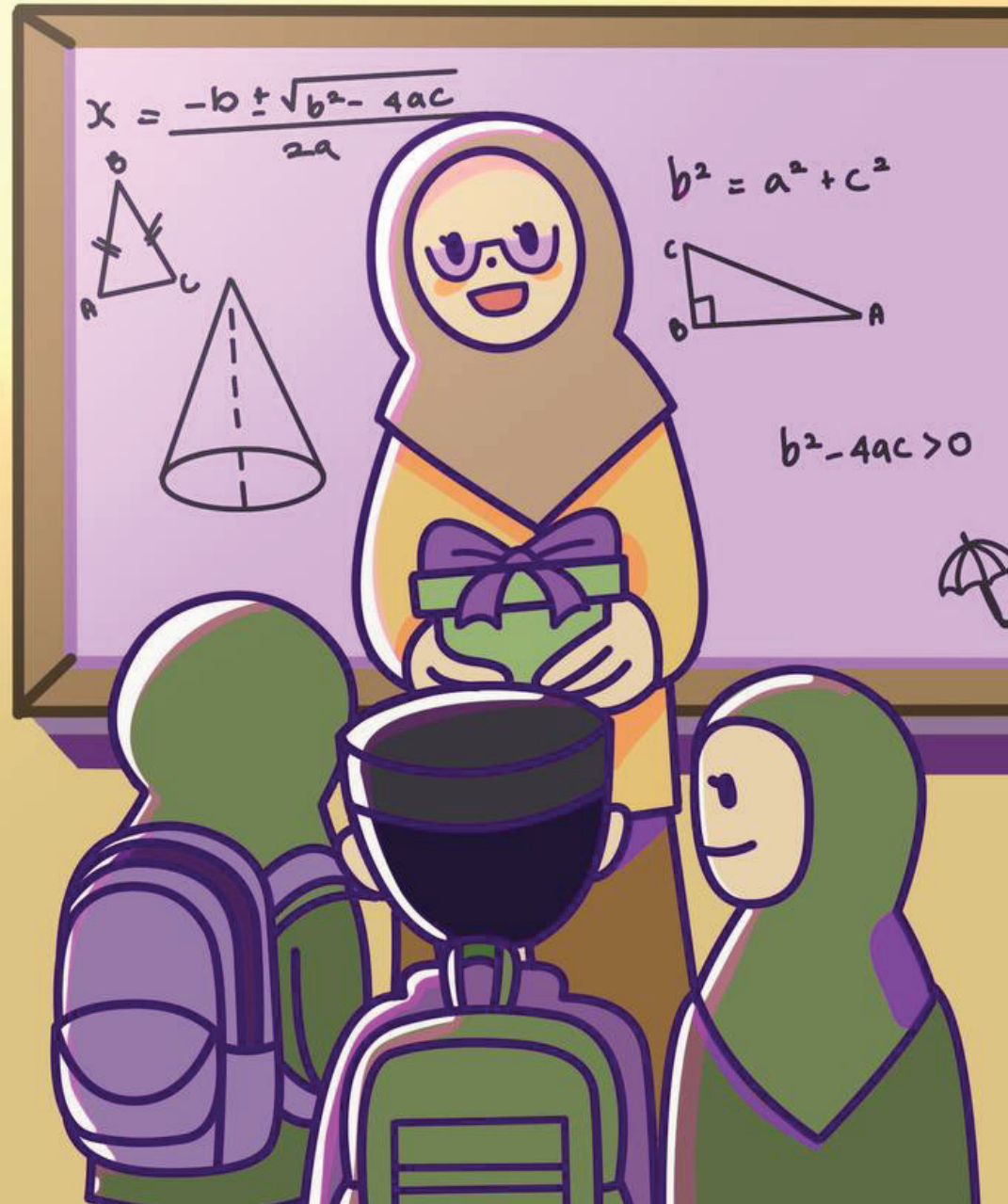
08 AUGUST | OGOS 2025

Safar | Rabiulawal 1447H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD								
				1 7	4:45 4:55 6:17 6:40 12:28 3:48 6:37 7:50	2 8	4:45 4:55 6:17 6:40 12:28 3:48 6:36 7:49	3 9	4:45 4:55 6:17 6:40 12:28 3:48 6:36 7:49	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak				
4 10	4:46 4:56 6:17 6:40 12:27 3:47 6:36 7:49	5 11	4:46 4:56 6:17 6:40 12:27 3:46 6:36 7:48	6 12	4:46 4:56 6:17 6:40 12:27 3:46 6:35 7:48	7 13	4:46 4:56 6:17 6:40 12:27 3:46 6:35 7:48	8 14	4:46 4:56 6:17 6:40 12:27 3:45 6:35 7:47	9 15	4:46 4:56 6:17 6:40 12:27 3:45 6:35 7:47	10 16	4:46 4:56 6:17 6:40 12:27 3:44 6:35 7:47	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
11 17	4:46 4:56 6:17 6:40 12:27 3:44 6:34 7:46	12 18	4:46 4:56 6:17 6:40 12:26 3:43 6:34 7:46	13 19	4:47 4:57 6:17 6:40 12:26 3:42 6:33 7:45	14 20	4:47 4:57 6:16 6:39 12:26 3:41 6:33 7:45	15 21	4:47 4:57 6:16 6:39 12:26 3:41 6:33 7:45	16 22	4:47 4:57 6:16 6:39 12:26 3:41 6:33 7:44	17 23	4:47 4:57 6:16 6:39 12:25 3:40 6:33 7:44	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
18 24	4:47 4:57 6:16 6:39 12:25 3:40 6:32 7:43	19 25	4:47 4:57 6:16 6:39 12:25 3:39 6:32 7:43	20 26	4:47 4:57 6:16 6:39 12:25 3:38 6:31 7:42	21 27	4:47 4:57 6:16 6:39 12:25 3:37 6:31 7:42	22 28	4:47 4:57 6:16 6:38 12:24 3:37 6:31 7:41	23 29	4:47 4:57 6:16 6:38 12:24 3:36 6:30 7:41	24 30	4:47 4:57 6:15 6:38 12:24 3:35 6:30 7:40	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
25 1	4:47 4:57 6:15 6:38 12:23 3:34 6:30 7:40	26 2	4:47 4:57 6:15 6:38 12:23 3:33 6:29 7:39	27 3	4:47 4:57 6:15 6:37 12:23 3:32 6:29 7:39	28 4	4:46 4:56 6:15 6:37 12:23 3:31 6:28 7:38	29 5	4:46 4:56 6:15 6:37 12:22 3:31 6:28 7:38	30 6	4:46 4:56 6:14 6:37 12:22 3:30 6:27 7:37	31 7	4:46 4:56 6:14 6:37 12:22 3:29 6:27 7:37	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

Planting seeds of knowledge that lasts a lifetime.



$$X = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$



$$b^2 = a^2 + c^2$$



$$b^2 - 4ac > 0$$



09

SEPTEMBER | SEPTEMBER 2025

Rabiulawal | Rabiulakhir 1447H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
1 8 4:46 4:56 6:14 6:37 12:21 3:28 6:27 7:36	2 9 4:46 4:56 6:14 6:36 12:21 3:27 6:26 7:36	3 10 4:46 4:56 6:14 6:36 12:21 3:26 6:26 7:35	4 11 4:46 4:56 6:14 6:36 12:20 3:25 6:25 7:35	5 12 4:46 4:56 6:13 6:36 12:20 3:24 6:25 7:34 MAULUD NABI SAW	6 13 4:46 4:56 6:13 6:35 12:20 3:23 6:24 7:34	7 14 4:45 4:55 6:13 6:35 12:19 3:21 6:24 7:33 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
8 15 4:45 4:55 6:13 6:35 12:19 3:20 6:23 7:33	9 16 4:45 4:55 6:12 6:35 12:19 3:19 6:23 7:32	10 17 4:45 4:55 6:12 6:35 12:18 3:18 6:22 7:32	11 18 4:45 4:55 6:12 6:34 12:18 3:18 6:22 7:31	12 19 4:45 4:55 6:12 6:34 12:18 3:19 6:21 7:31	13 20 4:44 4:54 6:12 6:34 12:17 3:19 6:21 7:30	14 21 4:44 4:54 6:11 6:34 12:17 3:19 6:20 7:30 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
15 22 4:44 4:54 6:11 6:33 12:17 3:20 6:20 7:29	16 23 4:44 4:54 6:11 6:33 12:16 3:20 6:19 7:28	17 24 4:44 4:54 6:11 6:33 12:16 3:20 6:19 7:28	18 25 4:43 4:53 6:11 6:33 12:16 3:20 6:18 7:27	19 26 4:43 4:53 6:10 6:32 12:15 3:21 6:18 7:27	20 27 4:43 4:53 6:10 6:32 12:15 3:21 6:17 7:26	21 28 4:43 4:53 6:10 6:32 12:14 3:21 6:17 7:26 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
22 29 4:43 4:53 6:10 6:32 12:14 3:21 6:17 7:25	23 1 4:42 4:52 6:09 6:32 12:14 3:21 6:16 7:25	24 2 4:42 4:52 6:09 6:31 12:13 3:22 6:16 7:24	25 3 4:42 4:52 6:09 6:31 12:13 3:22 6:15 7:24	26 4 4:42 4:52 6:09 6:31 12:13 3:22 6:15 7:24	27 5 4:42 4:52 6:09 6:31 12:12 3:22 6:14 7:23	28 6 4:41 4:51 6:08 6:31 12:12 3:22 6:14 7:23 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
29 7 4:41 4:51 6:08 6:30 12:12 3:22 6:13 7:22	30 8 4:41 4:51 6:08 6:30 12:11 3:23 6:13 7:22					Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

Note: The prayer times for Belait District add 3 minutes and Tutong District add 1 minute

Nota: Waktu solat bagi Daerah Belait ditambah 3 minit dan Daerah Tutong ditambah 1 minit

**True wellness
begins from within.**



10 OCTOBER | OKTOBER 2025

Rabiulakhir | Jamadilawal 1447H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD								
		1 9	4:41 4:51 6:08 6:30 12:11 3:23 6:12 7:21	2 10	4:41 4:51 6:08 6:30 12:11 3:23 6:12 7:21	3 11	4:40 4:50 6:07 6:30 12:10 3:23 6:11 7:20	4 12	4:40 4:50 6:07 6:29 12:10 3:23 6:11 7:20	5 13	4:40 4:50 6:07 6:29 12:10 3:23 6:10 7:19	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak		
6 14	4:40 4:50 6:07 6:29 12:10 3:23 6:10 7:19	7 15	4:39 4:49 6:07 6:29 12:09 3:23 6:10 7:19	8 16	4:39 4:49 6:07 6:29 12:09 3:23 6:09 7:18	9 17	4:39 4:49 6:06 6:29 12:09 3:23 6:08 7:18	10 18	4:39 4:49 6:06 6:29 12:08 3:23 6:08 7:18	11 19	4:39 4:49 6:06 6:28 12:08 3:24 6:08 7:17	12 20	4:38 4:48 6:06 6:28 12:08 3:24 6:08 7:17	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
13 21	4:38 4:48 6:06 6:28 12:08 3:24 6:07 7:17	14 22	4:38 4:48 6:06 6:28 12:07 3:24 6:07 7:16	15 23	4:38 4:48 6:06 6:28 12:07 3:24 6:06 7:16	16 24	4:38 4:48 6:06 6:28 12:07 3:24 6:06 7:16	17 25	4:38 4:48 6:05 6:28 12:07 3:24 6:06 7:16	18 26	4:37 4:47 6:05 6:28 12:07 3:24 6:06 7:15	19 27	4:37 4:47 6:05 6:28 12:06 3:24 6:05 7:15	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
20 28	4:37 4:47 6:05 6:28 12:06 3:24 6:05 7:15	21 29	4:37 4:47 6:05 6:28 12:06 3:24 6:05 7:15	22 30	4:37 4:47 6:05 6:28 12:06 3:24 6:04 7:14	23 1	4:37 4:47 6:05 6:28 12:06 3:24 6:04 7:14	24 2	4:37 4:47 6:05 6:28 12:06 3:24 6:04 7:14	25 3	4:37 4:47 6:05 6:28 12:05 3:24 6:04 7:14	26 4	4:37 4:47 6:05 6:28 12:05 3:25 6:03 7:14	Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
27 5	4:36 4:46 6:05 6:28 12:05 3:25 6:03 7:14	28 6	4:36 4:46 6:05 6:28 12:05 3:25 6:03 7:14	29 7	4:36 4:46 6:05 6:28 12:05 3:25 6:03 7:13	30 8	4:36 4:46 6:05 6:28 12:05 3:25 6:03 7:13	31 9	4:36 4:46 6:05 6:28 12:05 3:25 6:02 7:13				Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak	

Notes:

Note: The prayer times for Belait District add 3 minutes and Tutong District add 1 minute

Nota: Waktu solat bagi Daerah Belait ditambah 3 minit dan Daerah Tutong ditambah 1 minit

**You're almost
there, keep moving
forward!**



11 NOVEMBER | NOVEMBER 2025

Jamadilawal | Jamadilakhir 1447H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
					1 10 4:36 4:46 6:05 6:06 6:28 12:05 3:25 6:02 7:13	2 11 4:36 4:46 6:06 6:29 12:05 3:25 6:02 7:13 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
3 12 4:36 4:46 6:06 6:06 6:29 12:05 3:25 6:02 7:13	4 13 4:36 4:46 6:06 6:06 6:29 12:05 3:25 6:02 7:13	5 14 4:36 4:46 6:06 6:06 6:29 12:05 3:26 6:02 7:13	6 15 4:36 4:46 6:06 6:06 6:29 12:05 3:26 6:02 7:13	7 16 4:36 4:46 6:06 6:06 6:29 12:05 3:26 6:02 7:13	8 17 4:36 4:46 6:06 6:06 6:30 12:05 3:26 6:02 7:13	9 18 4:36 4:46 6:07 6:30 12:05 3:26 6:02 7:13 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
10 19 4:36 4:46 6:07 6:07 6:30 12:05 3:26 6:02 7:14	11 20 4:36 4:46 6:07 6:07 6:30 12:05 3:26 6:02 7:14	12 21 4:37 4:47 6:07 6:07 6:30 12:05 3:27 6:02 7:14	13 22 4:37 4:47 6:07 6:07 6:31 12:06 3:27 6:02 7:14	14 23 4:37 4:47 6:08 6:08 6:31 12:06 3:27 6:02 7:14	15 24 4:37 4:47 6:08 6:08 6:31 12:06 3:27 6:02 7:14	16 25 4:37 4:47 6:08 6:08 6:32 12:06 3:28 6:02 7:14 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
17 26 4:37 4:47 6:08 6:32 12:06 3:28 6:02 7:15	18 27 4:37 4:47 6:09 6:32 12:06 3:28 6:02 7:15	19 28 4:38 4:48 6:09 6:33 12:07 3:28 6:02 7:15	20 29 4:38 4:48 6:09 6:33 12:07 3:29 6:02 7:15	21 30 4:38 4:48 6:10 6:33 12:07 3:29 6:03 7:16	22 1 4:38 4:48 6:10 6:34 12:07 3:29 6:03 7:16	23 2 4:38 4:48 6:10 6:34 12:08 3:29 6:03 7:16 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
24 3 4:39 4:49 6:11 6:34 12:08 3:30 6:03 7:16	25 4 4:39 4:49 6:11 6:35 12:08 3:30 6:03 7:17	26 5 4:39 4:49 6:11 6:35 12:09 3:30 6:04 7:17	27 6 4:40 4:50 6:12 6:36 12:09 3:31 6:04 7:17	28 7 4:40 4:50 6:12 6:36 12:09 3:31 6:04 7:18	29 8 4:40 4:50 6:13 6:36 12:10 3:31 6:04 7:18	30 9 4:40 4:50 6:13 6:37 12:10 3:32 6:05 7:19 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:

**Reflect, refresh
and plan your next
adventure!**



12 DECEMBER | DISEMBER 2025

Jamadilakhir | Rejab 1447H

MONDAY ISNIN	TUESDAY SELASA	WEDNESDAY RABU	THURSDAY KHAMIS	FRIDAY JUMAAT	SATURDAY SABTU	SUNDAY AHAD
1 10 4:41 4:51 6:13 6:37 12:10 3:32 6:05 7:19	2 11 4:41 4:51 6:14 6:38 12:11 3:32 6:05 7:19	3 12 4:41 4:51 6:14 6:38 12:11 3:33 6:06 7:20	4 13 4:42 4:52 6:15 6:39 12:11 3:33 6:06 7:20	5 14 4:42 4:52 6:15 6:39 12:12 3:34 6:06 7:21	6 15 4:43 4:53 6:16 6:40 12:12 3:34 6:07 7:21	7 16 4:43 4:53 6:16 6:40 12:13 3:34 6:07 7:22 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
8 17 4:43 4:53 6:17 6:41 12:13 3:35 6:07 7:22	9 18 4:44 4:54 6:17 6:41 12:14 3:35 6:08 7:22	10 19 4:44 4:54 6:18 6:42 12:14 3:36 6:08 7:23	11 20 4:45 4:55 6:18 6:42 12:14 3:36 6:09 7:23	12 21 4:45 4:55 6:19 6:43 12:15 3:37 6:09 7:24	13 22 4:46 4:56 6:19 6:43 12:15 3:37 6:10 7:24	14 23 4:46 4:56 6:20 6:44 12:16 3:38 6:10 7:25 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
15 24 4:47 4:57 6:20 6:44 12:16 3:38 6:10 7:25	16 25 4:47 4:57 6:21 6:45 12:17 3:39 6:11 7:26	17 26 4:47 4:57 6:21 6:45 12:17 3:39 6:11 7:26	18 27 4:48 4:58 6:22 6:46 12:18 3:40 6:12 7:27	19 28 4:48 4:58 6:22 6:46 12:18 3:40 6:12 7:27	20 29 4:49 4:59 6:23 6:47 12:19 3:41 6:13 7:28	21 30 4:49 4:59 6:23 6:47 12:19 3:41 6:13 7:28 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
22 1 4:50 5:00 6:24 6:48 12:20 3:42 6:14 7:29	23 2 4:50 5:00 6:24 6:48 12:20 3:42 6:14 7:29	24 3 4:51 5:01 6:25 6:49 12:21 3:43 6:15 7:30	25 4 4:51 5:01 6:25 6:49 12:21 3:43 6:15 7:30 CHRISTMAS DAY	26 5 4:52 5:02 6:26 6:50 12:22 3:44 6:16 7:31	27 6 4:52 5:02 6:26 6:50 12:22 3:44 6:16 7:31	28 7 4:53 5:03 6:26 6:51 12:23 3:45 6:17 7:32 Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak
29 8 4:53 5:03 6:27 6:51 12:23 3:45 6:17 7:32	30 9 4:54 5:04 6:27 6:52 12:24 3:46 6:18 7:33	31 10 4:54 5:04 6:28 6:52 12:24 3:46 6:18 7:33				Imsak Subuh Syuruk Doha Zohor Asar Maghrib Isyak

Notes:



**TAKAFUL
BRUNEI**

Takaful Brunei Darussalam

Head Office

Level 8, Dar Takaful IBB Utama
Jalan Pemancha
Bandar Seri Begawan
Tel: +673 223 9338



TBA
Takaful Operator

Takaful Brunei Am

Head Office

Unit 9 & 10, Simpang 493, Kg Beribi
Jalan Gadong BE1118
Tel: +673 244 2222

Delima

Unit A1, Bgn. Desa Delima, Simpang 44
Kg Pancha Delima, Jalan Muara BB4513

TBA Claims

Claims Office: +673 244 4000 ext 9204/9205
Accident Reporting Centre: +673 239 3460 (Lambak) / +673 333 9281 (KB)
Towing Service: +673 244 4442

TBA CALL CENTRE

224 4000

TBA WHATSAPP

743 4000



TBK
Takaful Operator

Takaful Brunei Keluarga

Head Office

Level 1, Dar Takaful IBB Utama
Jalan Pemancha
Bandar Seri Begawan

TBK Claims

Claims Office: +673 223 1100 ext 6105

TBK CALL CENTRE

223 1100

TBK WHATSAPP

737 1100



**TAKAFUL BRUNEI
CORPORATE**

Beribi

Unit 8, Spg 493
Kg Beribi, Jalan Gadong, BE1118
Tel: +673 244 2222 ext 9003

Kuala Belait

Ground Floor, Plaza Sutera Biru
Jalan Sungai, Kuala Belait KA2331
Tel: +673 334 1083

2026 CALENDAR

JANUARY

M	T	W	T	F	S	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

M	T	W	T	F	S	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

M	T	W	T	F	S	S
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	29

APRIL

M	T	W	T	F	S	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

M	T	W	T	F	S	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

M	T	W	T	F	S	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

M	T	W	T	F	S	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

M	T	W	T	F	S	S
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	29	30

SEPTEMBER

M	T	W	T	F	S	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

M	T	W	T	F	S	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

M	T	W	T	F	S	S
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

DECEMBER

M	T	W	T	F	S	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			

Prayer Break



Away For Training



In a Meeting



Be Right Back



On Leave



HOLIDAY



BIRTHDAY



MEETING



TRAINING



IMPORTANT

