Functions.php

```php
<?php

function getShippingDate() {
 $holidays = getConfig('holidays');
 $cutOffTime = getConfig('cutOffTime');
 $now = new DateTime();

 if ($now->format('H') < $cutOffTime) {
  return $now->format('Y-m-d');
 } else {
  $tomorrow = new DateTime('tomorrow');
  while (in_array($tomorrow->format('w'), $holidays)) {
   $tomorrow->modify('tomorrow');
  }
  return $tomorrow->format('Y-m-d');
 }
}

function getConfig($name) {
 // retrieve the config value from config.php based on the name
}

?>
```