Story 1, Public access to built-in public holiday calendars:

A person or individual can access Holiday Calendar for obtain next available public working day/hour since certain date time through BUSINESS CALENDAR.

Story 2, Entity accesses to built-in business calendars of banking industry:

A third-party entity has a bunch of wired payments (other banking service) to different banks of partners located different countries or states. The entity requires to follow up the transactions for business action purpose. Each bank may have different working days and hours to complete the tasks. The third-party entity requires to estimate the date and time to following up through BUSINESS CALENDAR without owning the business calendar.

A third-party entity most means insurance company, or financial company etc.

Story 3. Organization access to private-own instance of business calendars:

An organization has a batch of distributed business tasks to complete in certain working days/hours by its own offices in different locations. Organization requires to check completement of the tasks. And Organization would like to have its own private business calendar for this purpose.