

FIVE RIVERS FOUNDATION

England & Wales · Charity number 1166356

Details

Status Registered

Legal form CIO

Registered 2016-04-05

Register [View on the Charity Commission register](#)

Contact

Address 84 Westbourne Park Road
London
W2 5PL

Phone 07817174977

Activities

Objects: THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT, TO ADVANCE THE EDUCATION OF UNDERPRIVILEGED CHILDREN AND YOUNG PEOPLE IN THE PANJAB REGION OF INDIA (IN PARTICULAR, BUT NOT LIMITED TO, THE GURDASPUR AND AMRITSAR DISTRICTS) BY PROVIDING GRANTS TO CHARITIES, OTHER [NOT-FOR-PROFIT] ORGANISATIONS AND INDIVIDUALS IN ORDER TO HELP TO FUND SCHOOL-LEVEL EDUCATION, POST-SCHOOL SKILLS-BASED TRAINING AND LEARNING AIDS FOR BENEFICIARIES AND TO HELP FAMILIES OF BENEFICIARIES TO CREATE AND SUSTAIN A SUITABLE [HOME] ENVIRONMENT WITHIN WHICH THE BENEFICIARIES CAN LEARN.

Activities: A UK based charity helping to advance the education of children and young people in the Panjab region of India

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training
- **Who:** Children/young People

Geography

- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£500	£1,070	-	-
2024-03-31	£0	£0	-	-
2023-03-31	£0	£0	-	-
2022-03-31	£16,000	£13,500	-	-
2021-03-31	£0	£0	-	-

Trustees

Name	Role	Appointed
JESSIE AMRIT CATHERINE JANE KAUR KHERA	Chair	2016-04-20
ANTONIA MICHOU		2016-04-20
BENJAMIN JAMES SCHOFIELD		2016-04-20
JOSLIN MENDOZA		2016-04-20
MAYA LOUISE KAUR KHERA		2016-04-20
NEAL SINGH KHERA		2016-04-20
SEEMA KAUR KHERA		2016-04-20
SONIA KAUR KHERA		2016-04-20

FIVE RIVERS FOUNDATION

England & Wales - Charity number 1166356

Accounts

Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	01	April	2024		31	March	2025

Section A Reference and administration details

Charity name	Five Rivers Foundation
Other names charity is known by	NA
Registered charity number (if any)	1166356
Charity's principal address	84 Westbourne Park Road
	London
Postcode	W2 5PL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jessie Khera	Chairperson		
2	Seema Khera	Secretary		
3	Ben Schofield	Treasurer		
4	Maya Khera			
5	Neal Khera			
6	Sonia Khera			
7	Antonia Maria Michou			
8	Joslin Longstaff Mendoza			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
NA	

--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
NA		

Name of chief executive or names of senior staff members (Optional information)

NA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CIO Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Elected by membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the CIO is, for the public benefit, to advance the education of underprivileged children and young people in the Panjab region of India (in particular, but not limited to, the Gurdaspur and Amritsar districts) by providing grants to charities, other organisations and individuals in order to help to fund formal and informal school-level education, post-school skills-based training and learning aids for beneficiaries and to help families of beneficiaries to create and sustain a suitable home environment within which the beneficiaries can learn.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In this financial year, two trustees visited the projects in Panjab. They reported that the nursery is running very well, and the staff and children have the financial support they need to run a safe and educational environment for the children.

The trustees identified another project in need of support. A woman named Kiran Kaur runs GuruKripa Boutique in Dhandoi Ada, and she teaches local girls how to stitch garments. She supports the poorer girls who are not able to afford the fee to train with her, so we bought her two new sewing machines to continue running this project, and to be able to help more people that need her training support.

The trustees also met Jashan Kaur from village Muradpur. She had completed her 12+ (A levels) but her parents did not have the money to pay her fee for further studies at the college. She stayed home for a year after finishing school. The foundation decided to finance her further education fees for three years, in computer application BSE. Further details to follow in next year's report.

This year, the foundation financially supported Gursimranjit Singh from Village Mirize Ke with a health related matter. Gursimranjit required a kidney transplant (his mother donated a kidney) and we donated £950 to pay for his surgery fees.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We are still very happy with the construction of the nursery building which happened a couple of years ago. This is an incredible achievement for the charity and will make a world of difference for the children who will attend.

It was great to have two trustees visit Panjab this year to see how the projects are going and identify new areas of support.

Pawan Kaur from village Dhandoi is still in the midst of her three year Bachelors in Commerce degree from University of Amritsar. Pawan has really developed her confidence and is enjoying her studies. The payments for Pawandeep's education this year was made by AS Khera, and they are likely to be reimnursed to him in the next financial year.

Section E Financial review

Brief statement of the charity's policy on reserves

Currently we do not hold a reserves policy.

Details of any funds materially in deficit

We are not in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Five Rivers Foundation's bank account is held by Triodos Bank.

Section F Other optional information

Report circulated to Trustees before submission.

Approval given from each Trustee by 10th January 2026

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)


Jessie Kaur Khera

Position (eg Secretary, Chair, etc)

Chairperson

Date


07/01/2026

	A	B	C	D	E	F	G	H	I	J	
1		CHARITY COMMISSION FOR ENGLAND AND WALES					Five Rivers Foundation		1166356		CC16a
2		Receipts and payments accounts									
3	For the period from		01/04/2024		To		31/03/2025				
4											
5											
6											
7	Section A Receipts and payments										
8		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year					
9		to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £					
10	A1 Receipts										
11	Dunscrest Ltd	-	-	-	-	-					
12	Swordshine Ltd	500	-	-	500	-					
13		-	-	-	-	-					
14		-	-	-	-	-					
15		-	-	-	-	-					
16		-	-	-	-	-					
17		-	-	-	-	-					
18		-	-	-	-	-					
19	Sub total (Gross income for AR)	500	-	-	500	-					
20	A2 Asset and investment sales, (see table).										
21		-	-	-	-	-					
22		-	-	-	-	-					
23		-	-	-	-	-					
24	Sub total	-	-	-	-	-					
25											
26	Total receipts	500	-	-	500	-					
27	A3 Payments										
28	2 x sewing machines	120	-	-	-	-					
29	Aulakh healthcare - kidney transplant	950	-	-	-	-					
30											
31											
32											
33		-	-	-	-	-					
34		-	-	-	-	-					
35		-	-	-	-	-					
36		-	-	-	-	-					
37		-	-	-	-	-					
38	Sub total	1,070	-	-	-	-					
39											

	A	B	C	D	E	F	G	H	I	J	K
40	A4 Asset and investment purchases, (see table)										
41		-	-	-	-	-	-	-			
42		-	-	-	-	-	-	-			
43	Sub total	-	-	-	-	-	-	-		-	
44											
45	Total payments	1,070	-	-	-	-	-	Cross Add Error		-	
46											
47	Net of receipts/(payments)	- 570	-	-	-	-	-	#VALUE!		-	
48	A5 Transfers between funds	-	-	-	-	-	-	-		-	
49	A6 Cash funds last year end	-	-	-	-	-	-	-		-	
50	Cash funds this year end	- 570	-	-	-	-	-	#VALUE!		-	
51											
52											

Section B Statement of assets and liabilities at the end of the period

54	Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
56	B1 Cash funds		-	-	-
57			-	-	-
58			-	-	-
59		Total cash funds	-	-	-
60		(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
61			Unrestricted funds	Restricted funds	Endowment funds
62		Details	to nearest £	to nearest £	to nearest £
63	B2 Other monetary assets		-	-	-
64			-	-	-
65			-	-	-
66			-	-	-
67			-	-	-
68			-	-	-
69					
70		Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

70		Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
71	B3 Investment assets			-	-
72				-	-
73				-	-
74				-	-
75				-	-
76					
77		Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
78	B4 Assets retained for the charity's own use			-	-
79				-	-
80				-	-
81				-	-
82				-	-
83				-	-
84				-	-
85				-	-
86				-	-
87					
88		Details	Fund to which liability relates	Amount due (optional)	When due (optional)
89	B5 Liabilities			-	
90				-	
91				-	
92				-	
93				-	
94					
95	Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
96			JESSIE KHERA	07/01/2026	
97					
98					

FIVE RIVERS FOUNDATION

England & Wales - Charity number 1166356

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month April	Year 2023		Day 31	Month March	Year 2024

Section A Reference and administration details

Charity name	Five Rivers Foundation
Other names charity is known by	NA
Registered charity number (if any)	1166356
Charity's principal address	84 Westbourne Park Road
	London
Postcode	W2 5PL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jessie Khera	Chairperson		
2	Seema Khera	Secretary		
3	Ben Schofield	Treasurer		
4	Maya Khera			
5	Neal Khera			
6	Sonia Khera			
7	Antonia Maria Michou			
8	Joslin Longstaff Mendoza			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
NA	

--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
NA		

Name of chief executive or names of senior staff members (Optional information)

NA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CIO Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Elected by membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the CIO is, for the public benefit, to advance the education of underprivileged children and young people in the Panjab region of India (in particular, but not limited to, the Gurdaspur and Amritsar districts) by providing grants to charities, other organisations and individuals in order to help to fund formal and informal school-level education, post-school skills-based training and learning aids for beneficiaries and to help families of beneficiaries to create and sustain a suitable home environment within which the beneficiaries can learn.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

This year there was no financial activity.

In the report 2 years ago, we mentioned that fees were paid in 2021 by AS Khera, who had not yet been reimbursed by Five Rivers Foundation. This is still the case – AS Khera has not been reimbursed, but this may happen next year (in which case it will be included in the accounts). Please see reports from 2 years ago for the breakdown of these numbers.

During this financial year, there were no activities. However two trustees made a trip to the Panjab at the end of 2024. This will be included in next year's reports as some possible new projects were identified.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We are still very happy with the construction of the nursery building which happened a couple of years ago. This is an incredible achievement for the charity and will make a world of difference for the children who will attend. Two trustees visited the Panjab at the end of 2024 and visited the nursery building, and saw many children using the building for their nursery-level studies. A more full report will be given next year.

Pawan Kaur from village Dhandoi is still in the midst of her three year Bachelors in Commerce degree from University of Amritsar. Pawan has really developed her confidence and is enjoying her studies.

Payments were made in 23/24 by AS Khera (roughly £900 for the three years), and these are likely to be reimbursed to him in the next financial year.

Section E Financial review

Brief statement of the charity's policy on reserves

Currently we do not hold a reserves policy.

Details of any funds materially in deficit

We are not in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Five Rivers Foundation's bank account is held by Triodos Bank.

Section F Other optional information

Report circulated to Trustees before submission.

Approval given from each Trustee by 21st January 2025

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)


Jessie Kaur Khera


Position (eg Secretary, Chair, etc)

Chairperson

Date

21/01/2025

	A	B	C	D	E	F	G	H	I	J	K	
1		CHARITY COMMISSION					Five Rivers Foundation		1166356		CC16a	
2		FOR ENGLAND AND WALES										
3	Receipts and payments accounts											
4			For the period from		01/04/2023		To		31/03/2024			
5												
6												
7	Section A Receipts and payments											
8		Unrestricted funds		Restricted funds		Endowment funds		Total funds		Last year		
9		to the nearest £		to the nearest £		to the nearest £		to the nearest £		to the nearest £		
10	A1 Receipts											
11	Dunscrest Ltd	ZERO		-		-		#VALUE!		-		
12	Swordshine Ltd			-		-		-		-		
13		-		-		-		-		-		
14		-		-		-		-		-		
15		-		-		-		-		-		
16		-		-		-		-		-		
17		-		-		-		-		-		
18		-		-		-		-		-		
19	Sub total (Gross income for AR)	-		-		-		#VALUE!		-		
20	A2 Asset and investment sales, (see table).											
21		-		-		-		-		-		
22		-		-		-		-		-		
23		-		-		-		-		-		
24	Sub total	-		-		-		-		-		
25		-		-		-		-		-		
26	Total receipts	-		-		-		#VALUE!		-		
27	A3 Payments											
28		-		-		-		-		-		
29		-		-		-		-		-		
30		-		-		-		-		-		
31		ZERO		-		-		-		-		
32		-		-		-		-		-		
33		-		-		-		-		-		
34		-		-		-		-		-		
35		-		-		-		-		-		
36		-		-		-		-		-		
37		-		-		-		-		-		
38	Sub total	-		-		-		-		-		
39	A4 Asset and investment purchases, (see table)											
40		-		-		-		-		-		
41		-		-		-		-		-		
42		-		-		-		-		-		
43	Sub total	-		-		-		-		-		
44		-		-		-		-		-		
45	Total payments	-		-		-		-		-		
46		-		-		-		-		-		
47	Net of receipts/(payments)	-		-		-		#VALUE!		-		
48	A5 Transfers between funds	-		-		-		-		-		
49	A6 Cash funds last year end	-		-		-		-		-		
50	Cash funds this year end	-		-		-		#VALUE!		-		
51		-		-		-		-		-		
52		-		-		-		-		-		

	A	B	C	D	E	F	G	H	I	J	K
52	Section B Statement of assets and liabilities at the end of the period										
53											
54	Categories	Details			Unrestricted funds	Restricted funds	Endowment funds				
55					to nearest £	to nearest £	to nearest £				
56	B1 Cash funds				-	-	-				
57					-	-	-				
58					-	-	-				
59		Total cash funds			-	-	-				
60		(agree balances with receipts and payments account(s))			OK	OK	OK				
61					Unrestricted funds	Restricted funds	Endowment funds				
62		Details			to nearest £	to nearest £	to nearest £				
63	B2 Other monetary assets				-	-	-				
64					-	-	-				
65					-	-	-				
66					-	-	-				
67					-	-	-				
68					-	-	-				
69											
70		Details			Fund to which asset belongs	Cost (optional)	Current value (optional)				
71	B3 Investment assets					-	-				
72						-	-				
73						-	-				
74						-	-				
75						-	-				
76						-	-				
77		Details			Fund to which asset belongs	Cost (optional)	Current value (optional)				
78	B4 Assets retained for the charity's own use					-	-				
79						-	-				
80						-	-				
81						-	-				
82						-	-				
83						-	-				
84						-	-				
85						-	-				
86						-	-				
87						-	-				
88		Details			Fund to which liability relates	Amount due (optional)	When due (optional)				
89	B5 Liabilities					-					
90						-					
91						-					
92						-					
93						-					
94						-					
94	Signed by one or two trustees on behalf of all the trustees	Signature			Print Name			Date of approval			
95					JESSIE KHERA			22/01/2025			
96											
97											
98											

FIVE RIVERS FOUNDATION

England & Wales - Charity number 1166356

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month April	Year 2022		Day 31	Month March	Year 2023

Section A Reference and administration details

Charity name

Five Rivers Foundation

Other names charity is known by

NA

Registered charity number (if any)

1166356

Charity's principal address

84 Westbourne Park Road
 London
 Postcode **W2 5PL**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jessie Khera	Chairperson		
2	Seema Khera	Secretary		
3	Ben Schofield	Treasurer		
4	Maya Khera			
5	Neal Khera			
6	Sonia Khera			
7	Antonia Maria Michou			
8	Joslin Longstaff Mendoza			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
NA	

--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
NA		

Name of chief executive or names of senior staff members (Optional information)

NA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CIO Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Elected by membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the CIO is, for the public benefit, to advance the education of underprivileged children and young people in the Panjab region of India (in particular, but not limited to, the Gurdaspur and Amritsar districts) by providing grants to charities, other organisations and individuals in order to help to fund formal and informal school-level education, post-school skills-based training and learning aids for beneficiaries and to help families of beneficiaries to create and sustain a suitable home environment within which the beneficiaries can learn.

This year there was no financial activity.

In last year's report, we mentioned that fees were paid in 2021 by AS Khera, who had not yet been reimbursed by Five Rivers Foundation. This is still the case – AS Khera has not been reimbursed, but this may happen next year (in which case it will be included in the accounts). Please see last year's reports for the breakdown of these numbers.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We are still very happy with the construction of the nursery building which happened a couple of years ago. This is an incredible achievement for the charity and will make a world of difference for the children who will attend.

Section E Financial review

Brief statement of the charity's policy on reserves

Currently we do not hold a reserves policy.

Details of any funds materially in deficit

We are not in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Five Rivers Foundation's bank account is held by Triodos Bank.

Section F Other optional information

Report circulated to Trustees before submission.

Approval given from each Trustee by 31st January 2023

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Jessie Kaur Khera

Position (eg Secretary, Chair, etc)

Chairperson

Date

26/01/2024



Receipts and payments accounts

For the period from	4/1/2022	To	3/31/2023
---------------------	----------	----	-----------

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Dunscrest Ltd	ZERO	-	-	#VALUE!	-
Swordshine Ltd	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	#VALUE!	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	#VALUE!	-

A3 Payments					
		-	-		-
	ZERO				-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total		-	-		-

A4 Asset and investment purchases, (see table)

	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	-	-	-	-	-
Net of receipts/(payments)	-	-	-	#VALUE!	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	-	-	-	#VALUE!	-

Section B Statement of assets and liabilities at the end of the period


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-

		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JESSIE KHERA	1/26/2024

FIVE RIVERS FOUNDATION

England & Wales - Charity number 1166356

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month April	Year 2021		Day 31	Month March	Year 2022

Section A Reference and administration details

Charity name Five Rivers Foundation

Other names charity is known by NA

Registered charity number (if any) 1166356

Charity's principal address 84 Westbourne Park Road
London
Postcode W2 5PL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jessie Khera	Chairperson		
2	Seema Khera	Secretary		
3	Ben Schofield	Treasurer		
4	Maya Khera			
5	Neal Khera			
6	Sonia Khera			
7	Antonia Maria Michou			
8	Joslin Longstaff Mendoza			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
NA	

--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
NA		

Name of chief executive or names of senior staff members (Optional information)

NA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CIO Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Elected by membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the CIO is, for the public benefit, to advance the education of underprivileged children and young people in the Panjab region of India (in particular, but not limited to, the Gurdaspur and Amritsar districts) by providing grants to charities, other organisations and individuals in order to help to fund formal and informal school-level education, post-school skills-based training and learning aids for beneficiaries and to help families of beneficiaries to create and sustain a suitable home environment within which the beneficiaries can learn.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Five Rivers Foundations funded the construction of a nursery school for pre-school aged children, on the premises of Dhandoi Primary School. The cost for this was £13,500 and this is reflected in the accounts.

Five Rivers Foundation paid fees for the following young people:

Jagdish Kaur who attended the Royal Institute of Nursing, Batala
Fees paid on 17th August 2021 (18,000 INR)

Sumanjit Kaur who attended the Royal Institute of Nursing, Batala
Fees paid on 17th August 2021 (18,000 INR)

Sahajpal Singh who attended Baring Union Christian College, Batala.
Fees paid on 14th October 2021 (13,144 INR)

Jasmit Kaur who attended the Royal Institute of Nursing, Batala
Fees paid on 1st November 2021 (40,000 INR)

The payments for the fees for the above 4 people were paid for by AS Khera, who was not reimbursed in this financial year. So these payments will be shown in the statements for the next financial year (FY 2022/2023)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We are very happy with the construction of the new nursery building. This is an incredible achievement for the charity and will make a world of difference for the children who will attend.

Section E

Financial review

Brief statement of the charity's policy on reserves

Currently we do not hold a reserves policy.

Details of any funds materially in deficit

We are not in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Five Rivers Foundation's bank account is held by Triodos Bank.

As mentioned above in this report, the payments for the fees for the above 4 people were paid for by AS Khera, who was not reimbursed in this financial year. So these payments will be shown in the statements for the next financial year (FY 2022/2023)

Section F

Other optional information

Report circulated to Trustees before submission.

Approval given from each Trustee by 31st January 2023

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Jessie Kaur Khera

Position (eg Secretary, Chair, etc)

Chairperson

Date

31/01/2023



Receipts and payments accounts

For the period from	01/04/2021	To	31/03/2022
---------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Dunscrest Ltd	13,000	-	-	13,000	-
Swordshine Ltd	3,000	-	-	3,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	16,000	-	-	16,000	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	16,000	-	-	16,000	-
A3 Payments					
		-	-		-
	3,500			3,500	-
	10,000	-	-	10,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	13,500	-	-	13,500	-
A4 Asset and investment purchases, (see table)					
	-	1	-	-	

	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	13,500	-	-	13,500	-
Net of receipts/(payments)	2,500	-	-	2,500	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	2,500	-	-	2,500	-

Section B Statement of assets and liabilities at the end of the period


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities

		-	-
		-	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JESSIE KHERA	31/01/2023

FIVE RIVERS FOUNDATION

England & Wales - Charity number 1166356

Accounts



Trustees' Annual Report for the period

Period start date: From Day 01 Month April Year 2020 To Day 31 Month March Year 2021

Section A Reference and administration details

Charity name: Five Rivers Foundation

Other names charity is known by: NA

Registered charity number (if any): 1166356

Charity's principal address: 84 Westbourne Park Road
London
Postcode: W2 5PL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jessie Khera	Chairperson		
2	Seema Khera	Secretary		
3	Ben Schofield	Treasurer		
4	Maya Khera			
5	Neal Khera			
6	Sonia Khera			
7	Antonia Maria Michou			
8	Joslin Longstaff Mendoza			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
NA	

--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
NA		

Name of chief executive or names of senior staff members (Optional information)

NA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	CIO Constitution
How the charity is constituted	CIO
Trustee selection methods	Elected by membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the CIO is, for the public benefit, to advance the education of underprivileged children and young people in the Panjab region of India (in particular, but not limited to, the Gurdaspur and Amritsar districts) by providing grants to charities, other organisations and individuals in order to help to fund formal and informal school-level education, post-school skills-based training and learning aids for beneficiaries and to help families of beneficiaries to create and sustain a suitable home environment within which the beneficiaries can learn.

Five Rivers Foundations funded school fees for 5 children, at Guru Gobind Singh Khalsa Primary School, Dhandoi; and also nursing college fees for 2-3 students at The Royal Nursing College, Batala.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

Section E Financial review

Brief statement of the charity's policy on reserves

Currently we do not hold a reserves policy.

Details of any funds materially in deficit

We are not in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Five Rivers Foundation's bank account is held by Triodos Bank.

The payments for the above mentioned fees were not made until FY21/22 due to delays caused by the coronavirus pandemic, therefore they will appear in next year's accounts.

Section F Other optional information

Report circulated to Trustees before submission.

Approval given from each Trustee by 29th January 2022.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Jessie Kaur Khera

Position (eg Secretary, Chair, etc)

Chairperson

Date

29/01/2022

Total payments	<input type="text" value="0"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>
Net of receipts/(payments)	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>
A5 Transfers between funds	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>
A6 Cash funds last year end	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>
Cash funds this year end	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="-"/>

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-

(agree balances with receipts and payments account(s))

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities

		-	-
		-	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Alchena</i>	J KHERA	29/01/22