



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2021		31	March	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 17<sup>th</sup> August 2021 (18,000 INR)

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

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

Jasmit Kaur who attended the Royal Institute of Nursing, Batala  
Fees paid on 1<sup>st</sup> 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 31<sup>st</sup> 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



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Five Rivers Foundation

1166356

## Receipts and payments accounts

CC16a

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 £
<b>A1 Receipts</b>					
Dunscrest Ltd	13,000	-	-	13,000	-
Swordshine Ltd	3,000	-	-	3,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>16,000</b>	<b>-</b>	<b>-</b>	<b>16,000</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>16,000</b>	<b>-</b>	<b>-</b>	<b>16,000</b>	<b>-</b>
<b>A3 Payments</b>					
		-	-		-
					-
	3,500			3,500	-
	10,000	-	-	10,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>13,500</b>	<b>-</b>	<b>-</b>	<b>13,500</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	1	-	-	

	-	-	-	-	
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	13,500	-	-	13,500	-
<b>Net of receipts/(payments)</b>	2,500	-	-	2,500	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	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 £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>		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