

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		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	

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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.

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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										
3		Receipts and payments accounts								
4		For the period from		01/04/2024		To		31/03/2025		
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										
21	A2 Asset and investment sales, (see table).									
22		-	-	-	-	-	-	-	-	-
23		-	-	-	-	-	-	-	-	-
24	Sub total	-	-	-	-	-	-	-	-	-
25										
26	Total receipts	500	-	-	-	500	-	-	-	-
27										
28	A3 Payments									
29	2 x sewing machines	120	-	-	-	-	-	-	-	-
30	Aulakh healthcare - kidney transplant	950								
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											
53	Section B Statement of assets and liabilities at the end of the period										
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))			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					