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Form 990-PF

## Return of Private Foundation

## or Section 4947(a)(1) Trust Treated as Private Foundation

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2015

Open to Public  
Inspection

For calendar year 2015, or tax year beginning 01-01-2015 , and ending 12-31-2015

Name of foundation THE KRISHAN AND VICKY JOSHI FOUNDATION C/O KRISHAN JOSHI		A Employer identification number 61-1432907
Number and street (or P O box number if mail is not delivered to street address) 4401 DAYTON-XENIA ROAD	Room/suite	B Telephone number (see instructions) (937) 426-6900
City or town, state or province, country, and ZIP or foreign postal code DAYTON, OH 45432		
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		C If exemption application is pending, check here <input type="checkbox"/> <input checked="" type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> <input checked="" type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> <input checked="" type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> <input checked="" type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/> <input checked="" type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) <b>\$ 458,517</b>	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	(Part I, column (d) must be on cash basis.)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)		1,500		
	2 Check <input type="checkbox"/> <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	4	4		
	4 Dividends and interest from securities	7,493	7,493		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	32,824			
	b Gross sales price for all assets on line 6a 156,534				
	7 Capital gain net income (from Part IV, line 2)		32,824		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total Add lines 1 through 11	41,821	40,321		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0	0		0
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)	95	0		0
	b Accounting fees (attach schedule)	2,050	1,025		0
	c Other professional fees (attach schedule)	3,724	3,724		0
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	1,253	63		0
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	7,122	4,812		0
	25 Contributions, gifts, grants paid	115,625			115,625
	26 Total expenses and disbursements. Add lines 24 and 25	122,747	4,812		115,625
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-80,926			
	b Net investment income (if negative, enter -0-)		35,509		
	c Adjusted net income(if negative, enter -0-)				

	<b>Part II Balance Sheets</b>	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions.)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>					
1	Cash—non-interest-bearing . . . . .		21,639	25,580	25,580
2	Savings and temporary cash investments . . . . .				
3	Accounts receivable ► _____				
	Less allowance for doubtful accounts ► _____				
4	Pledges receivable ► _____				
	Less allowance for doubtful accounts ► _____				
5	Grants receivable . . . . .				
6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .				
7	Other notes and loans receivable (attach schedule) ► _____				
	Less allowance for doubtful accounts ► _____				
8	Inventories for sale or use . . . . .				
9	Prepaid expenses and deferred charges . . . . .				
10a	Investments—U S and state government obligations (attach schedule)				
b	Investments—corporate stock (attach schedule) . . . . .	303,656	218,789	370,501	
c	Investments—corporate bonds (attach schedule) . . . . .	50,000	50,000	62,358	
11	Investments—land, buildings, and equipment basis ► _____				
	Less accumulated depreciation (attach schedule) ► _____				
12	Investments—mortgage loans . . . . .				
13	Investments—other (attach schedule) . . . . .				
14	Land, buildings, and equipment basis ► _____				
	Less accumulated depreciation (attach schedule) ► _____				
15	Other assets (describe ► _____)	0	0	0	78
16	<b>Total assets</b> (to be completed by all filers—see the instructions Also, see page 1, item I)	375,295	294,369	458,517	
<b>Liabilities</b>					
17	Accounts payable and accrued expenses . . . . .				
18	Grants payable . . . . .				
19	Deferred revenue . . . . .				
20	Loans from officers, directors, trustees, and other disqualified persons				
21	Mortgages and other notes payable (attach schedule) . . . . .				
22	Other liabilities (describe ► _____)				
23	<b>Total liabilities</b> (add lines 17 through 22) . . . . .	0	0		
<b>Net Assets or Fund Balances</b>					
	<b>Foundations that follow SFAS 117, check here ► <input checked="" type="checkbox"/></b> <b>and complete lines 24 through 26 and lines 30 and 31.</b>				
24	Unrestricted . . . . .				
25	Temporarily restricted . . . . .				
26	Permanently restricted . . . . .				
	<b>Foundations that do not follow SFAS 117, check here ► <input checked="" type="checkbox"/></b> <b>and complete lines 27 through 31.</b>				
27	Capital stock, trust principal, or current funds . . . . .	0	0		
28	Paid-in or capital surplus, or land, bldg , and equipment fund	0	0		
29	Retained earnings, accumulated income, endowment, or other funds	375,295	294,369		
30	<b>Total net assets or fund balances</b> (see instructions) . . . . .	375,295	294,369		
31	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	375,295	294,369		

**Part III Analysis of Changes in Net Assets or Fund Balances**

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return) . . . . .	1	375,295
2	Enter amount from Part I, line 27a . . . . .	2	-80,926
3	Other increases not included in line 2 (itemize) ► _____	3	0
4	Add lines 1, 2, and 3 . . . . .	4	294,369
5	Decreases not included in line 2 (itemize) ► _____	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	6	294,369

**Part IV Capital Gains and Losses for Tax on Investment Income**

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)		How acquired (b) P—Purchase D—Donation	Date acquired (c) (mo, day, yr)	Date sold (d) (mo, day, yr)
1a	See Additional Data Table			
b				
c				
d				
e				
(e) Gross sales price		Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
a	See Additional Data Table			
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69		Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	(l)
a	See Additional Data Table			
b				
c				
d				
e				
2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2 32,824
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	{ If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8 }		3

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)  
If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?  
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part

Yes  No

1 Enter the appropriate amount in each column for each year, see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	53,825	544,152	0 098915
2013	23,295	469,668	0 049599
2012	54,830	431,920	0 126945
2011	69,800	351,476	0 198591
2010	96,290	369,314	0 260727
2	Total of line 1, column (d).		2 0 734777
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years		3 0 146955
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.		4 534,128
5	Multiply line 4 by line 3.		5 78,493
6	Enter 1% of net investment income (1% of Part I, line 27b).		6 355
7	Add lines 5 and 6.		7 78,848
8	Enter qualifying distributions from Part XII, line 4.		8 115,625

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)**

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1	1	355
Date of ruling or determination letter _____ <b>(attach copy of letter if necessary—see instructions)</b>			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b . . . . .	1	355
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col. (b)	2	0
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . . . .	3	355
3	Add lines 1 and 2. . . . .	4	0
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . . . .	5	355
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3 If zero or less, enter -0- . . . . .		
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	1,000
b	Exempt foreign organizations—tax withheld at source. . . . .	6b	
c	Tax paid with application for extension of time to file (Form 8868). . . . .	6c	
d	Backup withholding erroneously withheld . . . . .	6d	
7	Total credits and payments Add lines 6a through 6d. . . . .	7	1,000
8	Enter any <b>penalty</b> for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> . . . . .	9	
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b> . . . . .	10	645
11	Enter the amount of line 10 to be <b>Credited to 2015 estimated tax</b> <input type="checkbox"/> 645 <b>Refunded</b> <input type="checkbox"/>	11	0

**Part VII-A Statements Regarding Activities**

		<b>Yes</b>	<b>No</b>
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? . . . . .	1a	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)? . . . . .	1b	No
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.			
c	Did the foundation file <b>Form 1120-POL</b> for this year? . . . . .	1c	No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year		
(1)	On the foundation <input type="checkbox"/> \$ _____ 0	(2)	On foundation managers <input type="checkbox"/> \$ _____ 0
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____ 0		
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? . . . . .	2	No
If "Yes," attach a detailed description of the activities.			
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes . . . . .	3	No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .	4a	No
b	If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year? . . . . .	4b	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . .	5	No
If "Yes," attach the statement required by General Instruction T.			
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either	6	Yes
<ul style="list-style-type: none"> <li>● By language in the governing instrument, or</li> <li>● By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? . . . . .</li> </ul>			
7	Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV. . . . .	7	Yes
8a	Enter the states to which the foundation reports or with which it is registered (see instructions)		
<input type="checkbox"/> OH			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation . . . . .	8b	Yes
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV . . . . .	9	No
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses. . . . .	10	No

**Part VII-A Statements Regarding Activities (continued)**

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). . . . .	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) . . . . .	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	Yes	
14	The books are in care of ► KRISHAN JOSHI Telephone no ► (937) 426-6900 Located at ► 4401 DAYTON-XENIA ROAD DAYTON OH ZIP +4 ► 45432			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —Check here . . . . . ► <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year . . . . . ► <b>15</b>			
16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ►	16	Yes	No

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**

	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.	Yes	No
1a	During the year did the foundation (either directly or indirectly)		
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). . . . . ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
1b	If any answer is "Yes" to 1a(1)-(6), did <b>any</b> of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? . . . . . Organizations relying on a current notice regarding disaster assistance check here. . . . . ► <input type="checkbox"/>		
1c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015? . . . . .		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? . . . . . ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► 20____, 20____, 20____, 20____		
b	Are there any years listed in 2a for which the foundation is <b>not</b> applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to <b>all</b> years listed, answer "No" and attach statement—see instructions) . . . . .		
c	If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here ► 20____, 20____, 20____, 20____		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015). . . . .		
3b			
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . .		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015? . . . . .		
4b			No

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (Continued)**

**5a** During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? . . . . .  Yes  No

(3) Provide a grant to an individual for travel, study, or other similar purposes?  Yes  No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). . . . .  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . .  Yes  No

**b** If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? . . . . . Organizations relying on a current notice regarding disaster assistance check here. . . . . ►

**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . .  Yes  No  
If "Yes," attach the statement required by Regulations section 53.4945–5(d).

**6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .  Yes  No

**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .  
If "Yes" to 6b, file Form 8870.

**7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?  Yes  No

**b** If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? . . . . .

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
KRISHAN K JOSHI 4401 DAYTON-XENIA ROAD DAYTON, OH 45432	PRESIDENT/TREASURER 2 00	0	0	0
VICKY M JOSHI 4401 DAYTON-XENIA ROAD DAYTON, OH 45432	VICE PRESIDENT/SECRETARY 1 00	0	0	0
SHASHI S JOSHI 4401 DAYTON-XENIA ROAD DAYTON, OH 45432	DIRECTOR 0 50	0	0	0
NINA JOSHI 4401 DAYTON-XENIA ROAD DAYTON, OH 45432	DIRECTOR 0 50	0	0	0

**2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."**

(a) Name and address of each employee paid more than \$50,000	Title, and average hours per week (b) devoted to position	(c) Compensation	Contributions to employee benefit plans and deferred compensation (d)	Expense account, (e) other allowances
NONE				
<b>Total number of other employees paid over \$50,000.</b>				0

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**
**3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".**

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

**Part X Minimum Investment Return**

(All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes			
a	Average monthly fair market value of securities. . . . .	1a	511,720	
b	Average of monthly cash balances. . . . .	1b	30,542	
c	Fair market value of all other assets (see instructions). . . . .	1c	0	
d	<b>Total</b> (add lines 1a, b, and c). . . . .	1d	542,262	
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation). . . . .	1e	0	
2	Acquisition indebtedness applicable to line 1 assets. . . . .	2	0	
3	Subtract line 2 from line 1d. . . . .	3	542,262	
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	4	8,134	
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3 Enter here and on Part V, line 4	5	534,128	
6	<b>Minimum investment return.</b> Enter 5% of line 5. . . . .	6	26,706	

**Part XI Distributable Amount**(see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here  and do not complete this part.)

1	Minimum investment return from Part X, line 6. . . . .	1	26,706	
2a	Tax on investment income for 2015 from Part VI, line 5. . . . .	2a	355	
b	Income tax for 2015 (This does not include the tax from Part VI ). . . . .	2b		
c	Add lines 2a and 2b. . . . .	2c	355	
3	Distributable amount before adjustments Subtract line 2c from line 1. . . . .	3	26,351	
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	0	
5	Add lines 3 and 4. . . . .	5	26,351	
6	Deduction from distributable amount (see instructions). . . . .	6	0	
7	<b>Distributable amount</b> as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1. . . . .	7	26,351	

**Part XII Qualifying Distributions** (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes			
a	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26. . . . .	1a	115,625	
b	Program-related investments—total from Part IX-B. . . . .	1b	0	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes. . . . .	2		
3	Amounts set aside for specific charitable projects that satisfy the			
a	Suitability test (prior IRS approval required). . . . .	3a		
b	Cash distribution test (attach the required schedule). . . . .	3b		
4	<b>Qualifying distributions.</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	115,625	
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions). . . . .	5	355	
6	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4. . . . .	6	115,270	

**Note:** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

**Part XIII Undistributed Income (see instructions)**

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
<b>1</b> Distributable amount for 2015 from Part XI, line 7				26,351
<b>2</b> Undistributed income, if any, as of the end of 2015				
<b>a</b> Enter amount for 2014 only. . . . .			0	
<b>b</b> Total for prior years 20____, 20____, 20____		0		
<b>3</b> Excess distributions carryover, if any, to 2015				
<b>a</b> From 2010. . . . .	77,973			
<b>b</b> From 2011. . . . .	52,479			
<b>c</b> From 2012. . . . .	34,104			
<b>d</b> From 2013. . . . .	793			
<b>e</b> From 2014. . . . .	27,607			
<b>f Total of lines 3a through e. . . . .</b>	192,956			
<b>4</b> Qualifying distributions for 2015 from Part XII, line 4 ► \$ _____ 115,625				
<b>a</b> Applied to 2014, but not more than line 2a			0	
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions). . . . .		0		
<b>c</b> Treated as distributions out of corpus (Election required—see instructions). . . . .	0			
<b>d</b> Applied to 2015 distributable amount. . . . .				26,351
<b>e</b> Remaining amount distributed out of corpus	89,274			
<b>5</b> Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	282,230			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b . . . . .		0		
<b>c</b> Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed. . . . .		0		
<b>d</b> Subtract line 6c from line 6b Taxable amount—see instructions . . . . .		0		
<b>e</b> Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions . . . . .			0	
<b>f</b> Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015 . . . . .				0
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions). . . . .	0			
<b>8</b> Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions). . . . .	77,973			
<b>9</b> Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a. . . . .	204,257			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2011. . . . .	52,479			
<b>b</b> Excess from 2012. . . . .	34,104			
<b>c</b> Excess from 2013. . . . .	793			
<b>d</b> Excess from 2014. . . . .	27,607			
<b>e</b> Excess from 2015. . . . .	89,274			

**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9)

1a	If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling. <input type="text"/>			
b	Check box to indicate whether the organization is a private operating foundation described in section <input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)			
2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed.			
b	85% of line 2a			
c	Qualifying distributions from Part XII, line 4 for each year listed			
d	Amounts included in line 2c not used directly for active conduct of exempt activities			
e	Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c			
3	Complete 3a, b, or c for the alternative test relied upon			
a	"Assets" alternative test—enter			
(1)	Value of all assets			
(2)	Value of assets qualifying under section 4942(j)(3)(B)(i)			
b	"Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.			
c	"Support" alternative test—enter			
(1)	Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)			
(2)	Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(III).			
(3)	Largest amount of support from an exempt organization			
(4)	Gross investment income			

**Part XV Supplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see instructions.)****1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))

See Additional Data Table

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

**2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here  if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or email address of the person to whom applications should be addressed

b The form in which applications should be submitted and information and materials they should include

c Any submission deadlines

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

**Part XV Supplementary Information (continued)****3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a Paid during the year</b> See Additional Data Table				
<b>Total</b>			► 3a	115,625
<b>b Approved for future payment</b>				
<b>Total</b>			► 3b	0

**Part XVI-A Analysis of Income-Producing Activities**

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions )
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
<b>1</b> Program service revenue					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
<b>g</b> Fees and contracts from government agencies					
<b>2</b> Membership dues and assessments. . . . .					
<b>3</b> Interest on savings and temporary cash investments . . . . .					14 4
<b>4</b> Dividends and interest from securities. . . . .					14 7,493
<b>5</b> Net rental income or (loss) from real estate					
a Debt-financed property. . . . .					
b Not debt-financed property. . . . .					
<b>6</b> Net rental income or (loss) from personal property. . . . .					
<b>7</b> Other investment income. . . . .					
<b>8</b> Gain or (loss) from sales of assets other than inventory . . . . .					18 32,824
<b>9</b> Net income or (loss) from special events					
<b>10</b> Gross profit or (loss) from sales of inventory					
<b>11</b> Other revenue a _____					
b _____					
c _____					
d _____					
e _____					
<b>12</b> Subtotal Add columns (b), (d), and (e). . . . .			0		40,321
<b>13</b> Total Add line 12, columns (b), (d), and (e). . . . .				13	40,321

**Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes**

**Part XVII** **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

**a Transfers from the reporting foundation to a noncharitable exempt organization or**

**(2) Other assets.** . . . . .

## **b** Other transactions

**(4) Reimbursement arrangements.** . . . . .

**(5) Loans or loan guarantees.** . . . . .

**d** If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

	Yes	No
1a(1)		No
1a(2)		No
1b(1)		No
1b(2)		No
1b(3)		No
1b(4)		No
1b(5)		No
1b(6)		No
1c		No

**2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? . . . . .  Yes  No

**b** If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

2016-05-05

Signature of officer or trustee

Date

## Title

May the IRS discuss this  
return  
with the preparer shown  
below  
(see Instr.)?  Yes  No

<b>Paid Preparer Use Only</b>	Print/Type preparer's name KAREN O CRIM	Preparer's Signature	Date	Check if self-employed <input checked="" type="checkbox"/>	PTIN P00368385
	Firm's name ► RSM US LLP			Firm's EIN ►	42-0714325
	Firm's address ► 2000 W DOROTHY LN DAYTON, OH 45439			Phone no (937) 298-0201	

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
CHICAGO BRIDGE & IRON FADR	P	2014-07-07	2015-04-24
CUMMINS INC	P	2014-07-07	2015-06-04
CONSTELLIUM NV	P	2014-02-11	2015-06-04
ELECTRONIC ARTS INC	P	2014-10-17	2015-11-24
EOG RESOURCES INC	P	2014-06-23	2015-12-14
HALLIBURTON CO HLDG	P	2014-04-21	2015-06-29
INTERCONTINENTAL EXC	P	2013-05-03	2015-12-14
PETSMART INC	P		2015-03-12
PHARMACYCLICS INC	P	2013-12-02	2015-03-12
QUALCOMM INC	P	2013-04-04	2015-07-17

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h**

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis (h) plus expense of sale	(h) (e) plus (f) minus (g)
4,971		7,019	-2,048
9,640		11,134	-1,494
1,397		2,540	-1,143
2,709		1,371	1,338
7,930		12,587	-4,657
5,329		7,871	-2,542
12,180		8,679	3,501
6,557		5,445	1,112
10,171		5,164	5,007
6,760		6,917	-157

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			-2,048
			-1,494
			-1,143
			1,338
			-4,657
			-2,542
			3,501
			1,112
			5,007
			-157

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
ROBERT HALF INTL	P	2013-08-08	2015-11-24
TRIPADVISOR INC	P	2013-10-21	2015-06-04
UNIVERSAL HLTH SVCS	P	2014-04-04	2015-07-17
VMWARE INC	P	2014-04-14	2015-05-26
WELLS FARGO & CO	P	2014-07-07	2015-11-24
APPLE INC	P	2007-02-09	2015-12-14
CATERPILLAR INC	P	2005-04-27	2015-06-04
FEDEX CORPORATION	P	2003-01-29	2015-11-24
GOLDMAN SACHS GROUP	P	2007-08-01	2015-12-14
GOOGLE INC	P	2007-02-13	2015-03-30

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h**

(e) Gross sales price	(f) Depreciation allowed (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
9,830		7,548	2,282
5,077		5,019	58
10,532		4,704	5,828
9,379		10,909	-1,530
2,030		1,949	81
4,435		479	3,956
10,677		5,416	5,261
16,261		5,222	11,039
8,814		9,405	-591
7,716		3,214	4,502

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) FMV as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			2,282
			58
			5,828
			-1,530
			81
			3,956
			5,261
			11,039
			-591
			4,502

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co )	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
UNITEDHEALTH GRP INC	P	2004-02-04	2015-11-24
GOOGLE INC	P	2007-02-13	2015-05-04

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h**

(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
4,122		1,111	3,011
17		7	10

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			3,011
			10

**Form 990PF Part XV Line 1a - List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000).**

KRISHAN K JOSHI

VICKY M JOSHI

SHASHI S JOSHI

NINA JOSHI

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a Paid during the year</b>				
AS SENIOR SECONDARY SCHOOL MUKERIAN DISTRICT TALWARA RD MUKERIAN PUNJAB, DISTRICT HOSHIARP IN	NONE	NC	GENERAL SUPPORT	8,000
ALPHA PHI FOUNDATION 1630 SHERMAN AVENUE EVANSTON, IL 60201	NONE	PC	GENERAL SUPPORT	1,000
CITY OF BEAVERCREEK 1368 RESEARCH PARK DRIVE BEAVERCREEK, OH 45432	NONE	GOV	GENERAL SUPPORT	15,000
EKAL VIDYALAYA FOUNDATION OF USA 1712 HIGHWAY 6 SOUTH HOUSTON, TX 77077	NONE	PC	SUPPORT FOR FOUNDATION	1,825
GLOBALGIVING 1110 VERMONT AVENUE NW STE 550 WASHINGTON, DC 20005	NONE	PC	NEPAL EARTHQUAKE RELIEF FUND	1,000
HINDU COMMUNITY ORGANIZATION 2615 TEMPLE LANE BEAVERCREEK, OH 45431	NONE	PC	GENERAL SUPPORT	20,000
INDIA CLUB OF GREATER DAYTON 2615 TEMPLE LANE BEAVERCREEK, OH 45431	NONE	PC	GENERAL SUPPORT	2,000
KAPPA SIGMA MILITARY HEROES 1610 SCOTTSVILLE ROAD CHARLOTTESVILLE, VA 22902	NONE	PC	GENERAL SUPPORT	1,000
KEEP GREENE COUNTY PARKS TRAILS GREENE 575 LEDBETTER ROAD XENIA, OH 45385	NONE	PC	GENERAL SUPPORT	5,000
MICHA'S CARING INITIATIVE - ST MICHAEL LUTHERAN CHURCH 2308 MERRIMAC ROAD BLACKSBURG, VA 24060	NONE	PC	GENERAL SUPPORT	1,000
SPN COLLEGE OF NURSING VILL CHAKK-ALA-BAKSH GT ROAD PUNJAB, MUKERIAN 144211 IN	NONE	NC	GENERAL SUPPORT	8,000
THE GREATER DAYTON MENTAL HEALTH FOUNDATION 40 N MAIN STREET DAYTON, OH 45423	NONE	PC	GENERAL SUPPORT	1,000
THE OHIO STATE UNIVERSITY FOUNDATION 1480 WEST LANE AVENUE COLUMBUS, OH 43221	NONE	PC	GENERAL SUPPORT	50,000
WE CARE ARTS 3035 WILMINGTON PIKE KETTERING, OH 45429	NONE	PC	GENERAL SUPPORT	500
WESTCOTT HOUSE 85 S GREENMOUNT AVE SPRINGFIELD, OH 45505	NONE	PC	GENERAL SUPPORT	300
<b>Total . . . . .</b>				115,625
<b>► 3a</b>				

## TY 2015 Accounting Fees Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION  
C/O KRISHAN JOSHI  
**EIN:** 61-1432907

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING	2,050	1,025		0

## TY 2015 Investments Corporate Bonds Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION

C/O KRISHAN JOSHI

**EIN:** 61-1432907

Name of Bond	End of Year Book Value	End of Year Fair Market Value
EQUITY FUNDS - SEE ATTACHED	50,000	62,358

## TY 2015 Investments Corporate Stock Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION

C/O KRISHAN JOSHI

**EIN:** 61-1432907

Name of Stock	End of Year Book Value	End of Year Fair Market Value
CORPORATE STOCKS - SEE ATTACHED SCHEDULE	218,789	370,501

## TY 2015 Legal Fees Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION

C/O KRISHAN JOSHI

**EIN:** 61-1432907

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL	95	0		0

## TY 2015 Other Assets Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION

C/O KRISHAN JOSHI

**EIN:** 61-1432907

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ACCRUED INCOME	0	0	78

## TY 2015 Other Professional Fees Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION  
C/O KRISHAN JOSHI  
**EIN:** 61-1432907

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
WIRE FEE	50	50		0
ADR FEE	4	4		0
ADVISOR FEE	3,670	3,670		0

## TY 2015 Taxes Schedule

**Name:** THE KRISHAN AND VICKY JOSHI FOUNDATION  
C/O KRISHAN JOSHI  
**EIN:** 61-1432907

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAX	990	0		0
OHIO FILING FEE	200	0		0
FOREIGN TAX PAID	63	63		0



Schwab One® Trust Account of  
K JOSHI & V JOSHI TTEE  
KRISHAN & VICKY JOSHI FND  
FOUNDATION DTD 12/31/02

Statement Period  
December 1-31, 2015

#### This Period

	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One Interest	0.00	0.34	0.00	3.50
Cash Dividends	0.00	1,163.59	0.00	7,177.55
Total Capital Gains	0.00	252.54	0.00	252.54
<b>Total Income</b>	<b>0.00</b>	<b>1,416.67</b>	<b>0.00</b>	<b>7,439.59</b>

#### Year to Date

	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash	29,577.66		29,577.66	
Total Cash	29,577.66		29,577.66	
<b>Total Cash</b>	<b>29,577.66</b>		<b>29,577.66</b>	

#### Investment Detail - Cash

	Market Value	Market Value	% of Account Assets
Cash	29,577.66		6%
Total Cash	29,577.66		6%
<b>Total Cash</b>	<b>29,577.66</b>		<b>6%</b>

#### Investment Detail - Equities

	Quantity	Market Price	Market Value	Cost Basis	Acquired	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Holding Days	Estimated Annual Income	Estimated Holding Period
<b>Equities</b>	<b>Units Purchased</b>	<b>Cost Per Share</b>	<b>Cost Basis</b>								
ALLIANCE DATA SYSTEM	30,000	276.5700	8,297.10	2%			4,174.07	N/A		N/A	
SYMBOL ADS	30,000	137.4343	4,123.03	08/31/12			4,174.07	1217		Long-Term	
ALPHABET INC	25,000	778.0100	19,450.25	4%			13,691.93	N/A		N/A	
CLASS A	25,000	230.3328	5,758.32	02/13/07			13,691.93	3243		Long-Term	
SYMBOL GOOGL											
ALPHABET INC	11,000	758.8800	8,347.68	2%			5,829.03	N/A		N/A	
CLASS C	11,000	228.9681	2,518.65	02/13/07			5,829.03	3243		Long-Term	
SYMBOL GOOG											

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income	Holding Period
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days		
APPLE INC SYMBOL: AAPL	240,000 240,000	105.2600 11 9842	25,262.40 2,876.23 <sup>t</sup>	5% 02/09/07	22,386.17 22,386.17	1.97% 3247		499.20 Long-Term
BANK OF AMERICA CORP SYMBOL: BAC	660,000 660,000	16.8300 16.4726	11,107.80 10,871.96	2% 01/03/14	235.84 235.84	1.18% 727		132.00 Long-Term
BANK OF NY MELLON CO SYMBOL: BK	400,000 290,000 110,000	41.2200 21.9408 24.9103	16,488.00 6,362.85 2,740.14	4% 06/29/12 10/17/12	7,385.01 5,590.95 1,794.06	1.64% 1280 1170		272.00 Long-Term Long-Term
Cost Basis			9,102.99					
CELGENE CORP SYMBOL: CELG	120,000 120,000	119.7600 58.0177	14,371.20 6,962.13	3% 04/04/13	7,409.07 7,409.07	N/A 1001		N/A Long-Term
COMCAST CORPORATION CLASS A SYMBOL: CMCSA	134,000 134,000	56.4300 31.0765	7,561.62 4,164.26	2% 07/05/12	3,397.36 3,397.36	1.77% 1274		134.00 Long-Term
CORE LABORATORIES F SYMBOL: CLB	51,000 51,000	108.7400 163.1435	5,545.74 8,320.32	1% 07/07/14	(2,774.58) (2,774.58)	2.02% 542		112.20 Long-Term
ELECTRONIC ARTS INC SYMBOL: EA	123,000 123,000	68.7200 34.2718	8,452.56 4,215.44	2% 10/17/14	4,237.12 4,237.12	N/A 440		N/A Long-Term
ELI LILLY & COMPANY SYMBOL: LLY	127,000 127,000	84.2600 85.6590	10,701.02 10,878.70	2% 07/28/15	(177.68) (177.68)	2.37% 156		254.00 Short-Term
EXPEDIA INC SYMBOL: EXPE	97,000 97,000	124.3000 85.0382	12,057.10 8,248.71	3% 09/25/14	3,808.39 3,808.39	0.77% 462		93.12 Long-Term
GILEAD SCIENCES INC SYMBOL: GILD	145,000 145,000	101.1900 47.8985	14,672.55 6,945.29	3% 04/04/13	7,727.26 7,727.26	1.69% 1001		249.40 Long-Term

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Schwab One® Trust Account of  
**K JOSHI & V JOSHI TTEE**  
**KRISHAN & VICKY JOSHI FND**  
FOUNDATION DTD 12/31/02

Statement Period  
December 1-31, 2015

### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Holding Days	Estimated Annual Income	Holding Period
	Units Purchased	Cost Per Share	Cost Basis	Acquired					
<b>INTERCONTINENTAL EXC</b> SYMBOL ICE	<b>4,000</b> 4,000	<b>256.2600</b> 173.5700	<b>1,025.04</b> 694.28	<b>&lt;1%</b> 05/03/13	<b>330.76</b> 330.76	<b>1.17%</b> 972		<b>12.00</b>	
<b>JOHNSON &amp; JOHNSON</b> SYMBOL JNJ	<b>150,000</b> 150,000	<b>102.7200</b> 53.7700	<b>15,408.00</b> 8,065.50 <sup>1</sup>	<b>3%</b> 06/04/03	<b>7,342.50</b> 7,342.50	<b>2.92%</b> 4593		<b>450.00</b>	Long-Term
<b>JPMORGAN CHASE &amp; CO</b> SYMBOL JPM	<b>250,000</b> 250,000	<b>66.0300</b> 47.8428	<b>16,507.50</b> 11,960.70	<b>4%</b> 04/08/13	<b>4,546.80</b> 4,546.80	<b>2.66%</b> 997		<b>440.00</b>	Long-Term
<b>MACY'S INC</b> SYMBOL M	<b>217,000</b> 217,000	<b>34.9800</b> 43.7144	<b>7,590.66</b> 9,486.03	<b>2%</b> 04/04/13	<b>(1,895.37)</b> (1,895.37)	<b>4.11%</b> 1001		<b>312.48</b>	Long-Term
<b>MICROSOFT CORP</b> SYMBOL MSFT	<b>310,000</b> 300,000 10,0000	<b>55.4800</b> 24.2300 32.6340	<b>17,198.80</b> 7,269.00 <sup>1</sup> 326.34	<b>4%</b> 05/21/03 07/30/13	<b>9,603.46</b> 9,375.00 228.46	<b>2.59%</b> 4607 884		<b>446.40</b>	Long-Term Long-Term
<b>NESTLE SA</b> ADR	<b>132,000</b> 132,000	<b>74.4200</b> 65.1178	<b>9,823.44</b> 8,595.55	<b>2%</b> 10/09/12	<b>1,227.89</b> 1,227.89	<b>3.05%</b> 1178		<b>300.47</b>	Long-Term
<b>NORDSTROM INC</b> SYMBOL JWN	<b>121,000</b> 121,000	<b>49.8100</b> 68.5190	<b>6,027.01</b> 8,290.81	<b>1%</b> 09/25/14	<b>(2,263.80)</b> (2,263.80)	<b>2.97%</b> 462		<b>179.08</b>	Long-Term
<b>NXP SEMICONDUCTORS</b> F SYMBOL NXPI	<b>194,000</b> 194,000	<b>84.2500</b> 24.9956	<b>16,344.50</b> 4,849.15	<b>4%</b> 09/12/12	<b>11,495.35</b> 11,495.35	<b>N/A</b> 1205		<b>N/A</b>	Long-Term
<b>REGENERON PHARMS INC</b> SYMBOL REGN	<b>20,000</b> 20,000	<b>542.8700</b> 304.3115	<b>10,857.40</b> 6,086.23	<b>2%</b> 10/16/13	<b>4,771.17</b> 4,771.17	<b>N/A</b> 806		<b>N/A</b>	Long-Term

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Schwab One® Trust Account of  
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## Investment Detail - Equities (continued)

Equities (continued)		Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income	Holding Period
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days			
<b>TJX COMPANIES INC</b> SYMBOL: TJX	187,000	70.9100	13,260.17	3%	1,963.15	1.18%		<b>157.08</b>	Long-Term
	187,000	60.4118	11,297.02	09/24/14	1,963.15	463			
<b>UNITED TECHNOLOGIES</b> SYMBOL: UTX	200,000	96.0700	19,214.00	4%	12,869.00	2.66%		<b>512.00</b>	Long-Term
	200,000	31.7250	6,345.00	05/07/03	12,869.00	4621			
<b>UNITEDHEALTH GRP INC</b> SYMBOL: UNH	113,000	117.6400	13,293.32	3%	9,900.35	1.70%		<b>192.40</b>	Long-Term
	113,000	30.0262	3,392.97	02/04/04	9,900.35	4348			
<b>VF CORPORATION</b> SYMBOL: VFC	130,000	62.2500	8,092.50	2%	(1,363.25)	2.37%		<b>132.16</b>	Short-Term
	130,000	72.7365	9,455.75	07/13/15	(1,363.25)	171			
<b>VISA INC</b> CLASS: A SYMBOL: V	236,000	77.5500	18,301.80	4%	(207.50)	0.72%		<b>132.16</b>	Short-Term
	236,000	78.4292	18,509.30	11/04/15	(207.50)	57			
<b>WALGREENS BOOTS ALLI</b> SYMBOL: WBA	200,000	85.1550	17,031.00	4%	10,906.05	1.69%		<b>288.00</b>	Long-Term
	200,000	30.6247	6,124.95	07/13/12	10,906.05	1266			
<b>WELLS FARGO &amp; CO</b> SYMBOL: WFC	335,000	54.3600	18,210.60	4%	5,156.60	2.75%		<b>502.50</b>	Long-Term
	175,000	26.4357	4,626.25	12/12/08	4,886.75	2575			
Cost Basis	160,000	52.6734	8,427.75	07/07/14	269.85	542			
<b>Total Equities</b>			195,000		110,507.76	8.0%		<b>151,712.15</b>	
					110,507.76	8.0%			
					110,507.76	8.0%			

## Total Accrued Dividend for Equities: 78.12

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## Investment Detail - Equities (continued)

Estimated Annual Income ("EA<sub>I</sub>") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EA<sub>I</sub> and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EA<sub>I</sub> and EY would be overstated. EA<sub>I</sub> and EY are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EA<sub>I</sub> and EY will continue to display at a prior rate.

Investment Detail - Mutual Funds

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