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Form

990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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▶ Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

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		B Telephone number (see instructions) (937) 426-6900	
City or town, state or province, country, and ZIP or foreign postal code DAYTON, OH 45432		C If exemption application is pending, check here ▶ <input type="checkbox"/>	
G Check all that apply <div><input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change</div> <div><input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change</div>		D 1. Foreign organizations, check here ▶ <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ▶ <input 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		E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 458,517		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ <input type="checkbox"/>	
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 <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		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 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				
Operating and Administrative Expenses	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		
	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-) . . .				

Part II Balance Sheets		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
Assets	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	78	
16	Total assets(to be completed by all filers—see the instructions Also, see page 1, item I)		375,295	294,369	458,517
Liabilities	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	Total liabilities(add lines 17 through 22)	0	0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	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	Total net assets or fund balances(see instructions)	375,295	294,369	
31	Total liabilities and net assets/fund balances(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 P—Purchase (b) 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 (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	
a See Additional Data Table			
b			
c			
d			
e			

2	Capital gain net income or (net capital loss)	<div>If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7</div>	2	32,824
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) <div>If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8</div>		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? ☐ Yes ☒ No
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

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 ☐ and enter "N/A" on line 1
Date of ruling or determination letter _____
(attach copy of letter if necessary—see instructions)

b

Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b

c

All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)

2

Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)

2

0

3

Add lines 1 and 2.

3

355

4

Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)

4

0

5

Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-

5

355

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 **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached.

8

9

Tax due. If the total of lines 5 and 8 is more than line 7, enter **amount owed**.

9

10

Overpayment. If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid**.

10

645

11

Enter the amount of line 10 to be **Credited to 2015 estimated tax** ☒ 645 **Refunded** ☒

11

0

Part VII-A

Statements Regarding Activities

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)?
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.

1b

No

c

Did the foundation file **Form 1120-POL** 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 ☒ \$ 0 (2) On foundation managers ☒ \$ 0

e

Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☒ \$ 0

2

Has the foundation engaged in any activities that have not previously been reported to the IRS?
If "Yes," attach a detailed description of the activities.

2

No

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 **Form 990-T** for this year?

4b

5

Was there a liquidation, termination, dissolution, or substantial contraction during the year?
If "Yes," attach the statement required by General Instruction T.

5

No

6

Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:
• By language in the governing instrument, or
• 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?

6

Yes

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):
☒ 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

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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 Form 1041 —Check here ▶ <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ▶	15		
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			
b	If any answer is "Yes" to 1a(1)–(6), did any 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)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. ▶ <input type="checkbox"/>	1b		
c	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? <input type="checkbox"/>	1c		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 not 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 all years listed, answer "No" and attach statement—see instructions). <input type="checkbox"/>	2b		
c	If the provisions of section 4942(a)(2) are being applied to any 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?(<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>) <input type="checkbox"/>	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		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

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)? ☐ Yes ☒ No
Organizations relying on a current notice regarding disaster assistance check here. ☐ Yes ☒ No

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? ☐ Yes ☒ No
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? ☐ Yes ☒ No

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	PRESIDENT/TREASURER 2 00	0	0	0
4401 DAYTON-XENIA ROAD DAYTON, OH 45432				
VICKY M JOSHI	VICE PRESIDENT/SECRETARY 1 00	0	0	0
4401 DAYTON-XENIA ROAD DAYTON, OH 45432				
SHASHI S JOSHI	DIRECTOR 0 50	0	0	0
4401 DAYTON-XENIA ROAD DAYTON, OH 45432				
NINA JOSHI	DIRECTOR 0 50	0	0	0
4401 DAYTON-XENIA ROAD DAYTON, OH 45432				

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, other allowances (e)
NONE				

Total number of other employees paid over \$50,000.	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		
Total number of others receiving over \$50,000 for professional services. 		0

Part IX-A

Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1	
2	
3	
4	

Part IX-B

Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 	0

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	Total (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	Net value of noncharitable-use assets.Subtract line 4 from line 3 Enter here and on Part V, line 4	5	534,128
6	Minimum investment return.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	Distributable amountas 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	Qualifying distributions.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	Adjusted qualifying distributions.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
1 Distributable amount for 2015 from Part XI, line 7				26,351
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2015				
a From 2010.	77,973			
b From 2011.	52,479			
c From 2012.	34,104			
d From 2013.	793			
e From 2014.	27,607			
f Total of lines 3a through e.	192,956			
4 Qualifying distributions for 2015 from Part XII, line 4				
a Applied to 2014, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2015 distributable amount.				26,351
e Remaining amount distributed out of corpus	89,274			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	282,230			
b Prior years' undistributed income Subtract line 4b from line 2b.		0		
c 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		
d Subtract line 6c from line 6b Taxable amount—see instructions.		0		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions.			0	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015.				0
7 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			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions).	77,973			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a.	204,257			
10 Analysis of line 9				
a Excess from 2011.	52,479			
b Excess from 2012.	34,104			
c Excess from 2013.	793			
d Excess from 2014.	27,607			
e Excess from 2015.	89,274			

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. . . . ▶

b Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
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)				
a Paid during the year See Additional Data Table				
Total			3a	115,625
b Approved for future payment				
Total			3b	0

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		
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments.						
3 Interest on savings and temporary cash investments			14	4		
4 Dividends and interest from securities. . . .			14	7,493		
5 Net rental income or (loss) from real estate						
a Debt-financed property.						
b Not debt-financed property.						
6 Net rental income or (loss) from personal property						
7 Other investment income.						
8 Gain or (loss) from sales of assets other than inventory			18	32,824		
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue a _____						
b _____						
c _____						
d _____						
e _____						
12 Subtotal Add columns (b), (d), and (e). . .		0		40,321		0
13 Total. Add line 12, columns (b), (d), and (e).			13		40,321	

(See worksheet in line 13 instructions to verify calculations)

[illegible]

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)
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 plus expense of sale	(h) Gain or (loss) (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			(l) 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	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) 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)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (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			(l) 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	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) 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	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (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			(l) 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	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) 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)				
a Paid during the year				
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
Total  3a				115,625

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

Income Summary	This Period		Year to Date	
	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
Total Income	0.00	1,416.47	0.00	7,433.59

Investment Detail - Cash

Cash	Market Value	% of Account Assets
Cash	29,577.66	6%
Total Cash	29,577.66	6%
Total Cash	29,577.66	6%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income	Holding Period
ALLIANCE DATA SYSTEM SYMBOL ADS	30.0000	276.5700	8,297.10	8,297.10	4,174.07	N/A	N/A	N/A
	30.0000	137.4343	4,123.03	4,123.03	4,174.07	1217		Long-Term
ALPHABET INC CLASS A	25.0000	778.0100	19,450.25	19,450.25	13,691.93	N/A	N/A	N/A
SYMBOL GOOGL	25.0000	230.3328	5,758.32	5,758.32	13,691.93	3243		Long-Term
ALPHABET INC CLASS C	11.0000	753.8800	8,347.68	8,347.68	5,829.03	N/A	N/A	N/A
SYMBOL GOOG	11.0000	228.9681	2,518.65	2,518.65	5,829.03	3243		Long-Term

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.



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	Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
APPLE INC	240.0000	105.2600	25,262.40	5%	22,386.17	1.97%	499.20
SYMBOL AAPL	240 0000	11 9842	2,876.23	02/09/07	22,386.17	3247	Long-Term
BANK OF AMERICA CORP	660.0000	16.8300	11,107.80	2%	235.84	1.18%	132.00
SYMBOL BAC	660 0000	16.4726	10,871.96	01/03/14	235.84	727	Long-Term
BANK OF NY MELLON CO	400.0000	41.2200	16,488.00	4%	7,385.01	1.64%	272.00
SYMBOL BK	290.0000	21 9408	6,362.85	06/29/12	5,590.95	1280	Long-Term
Cost Basis	110 0000	24 9103	2,740.14	10/17/12	1,794.06	1170	Long-Term
			9,102.99				
CELGENE CORP	120.0000	119.7600	14,371.20	3%	7,409.07	N/A	N/A
SYMBOL CELG	120 0000	58 0177	6,962.13	04/04/13	7,409.07	1001	Long-Term
COMCAST CORPORATION	134.0000	56.4300	7,561.62	2%	3,397.36	1.77%	134.00
CLASS A	134 0000	31.0765	4,164.26	07/05/12	3,397.36	1274	Long-Term
SYMBOL CMCSA							
CORE LABORATORIES F	51.0000	108.7400	5,545.74	1%	(2,774.58)	2.02%	112.20
SYMBOL CLB	51 0000	163 1435	8,320.32	07/07/14	(2,774.58)	542	Long-Term
ELECTRONIC ARTS INC	123.0000	68.7200	8,452.56	2%	4,237.12	N/A	N/A
SYMBOL EA	123 0000	34 2718	4,215.44	10/17/14	4,237.12	440	Long-Term
ELI LILLY & COMPANY	127.0000	84.2600	10,701.02	2%	(177.68)	2.37%	254.00
SYMBOL LLY	127 0000	85.6590	10,878.70	07/28/15	(177.68)	156	Short-Term
EXPEDIA INC	97.0000	124.3000	12,057.10	3%	3,808.39	0.77%	93.12
SYMBOL EXPE	97 0000	85 0382	8,248.71	09/25/14	3,808.39	462	Long-Term
GILEAD SCIENCES INC	145.0000	101.1900	14,672.55	3%	7,727.26	1.69%	249.40
SYMBOL GILD	145 0000	47 8985	6,945.29	04/04/13	7,727.26	1001	Long-Term

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 Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
INTERCONTINENTAL EXC							
SYMBOL ICE	4.0000 4.0000	256.2600 173.5700	1,025.04 694.28	<1% 05/03/13	330.76 330.76	1.17% 972	12.00 Long-Term
JOHNSON & JOHNSON							
SYMBOL JNJ	150.0000 150.0000	102.7200 53.7700	15,408.00 8,065.50	3% 06/04/03	7,342.50 7,342.50	2.92% 4593	450.00 Long-Term
JPMORGAN CHASE & CO							
SYMBOL JPM	250.0000 250.0000	66.0300 47.8428	16,507.50 11,960.70	4% 04/08/13	4,546.80 4,546.80	2.66% 997	440.00 Long-Term
MACYS INC							
SYMBOL M	217.0000 217.0000	34.9800 43.7144	7,590.66 9,486.03	2% 04/04/13	(1,895.37) (1,895.37)	4.11% 1001	312.48 Long-Term
							Accrued Dividend: 78.12
MICROSOFT CORP							
SYMBOL MSFT	310.0000 300.0000 10.0000	55.4800 24.2300 32.6340	17,198.80 7,269.00 326.34	4% 05/21/03 07/30/13	9,603.46 9,375.00 228.46	2.59% 4607 884	446.40 Long-Term Long-Term
<i>Cost Basis</i>							
NESTLE SA F							
ADR	132.0000 132.0000	74.4200 65.1178	9,823.44 8,595.55	2% 10/09/12	1,227.89 1,227.89	3.05% 1178	300.47 Long-Term
1 ADR REPS 1 ORD SHS							
SYMBOL NSRGY							
NORDSTROM INC							
SYMBOL JWN	121.0000 121.0000	49.8100 68.5190	6,027.01 8,290.81	1% 09/25/14	(2,263.80) (2,263.80)	2.97% 462	179.08 Long-Term
NXP SEMICONDUCTORS F							
SYMBOL NXPI	194.0000 194.0000	84.2500 24.9956	16,344.50 4,849.15	4% 09/12/12	11,495.35 11,495.35	N/A 1205	N/A Long-Term
REGENERON PHARMS INC							
SYMBOL REGN	20.0000 20.0000	542.8700 304.3115	10,857.40 6,086.23	2% 10/16/13	4,771.17 4,771.17	N/A 806	N/A 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 Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
TJX COMPANIES INC SYMBOL TJX	187.0000 187 0000	70.9100 60.4118	13,260.17 11,297.02	3% 09/24/14	1,963.15 1,963.15	1.18% 463	157.08 Long-Term
UNITED TECHNOLOGIES SYMBOL UTX	200.0000 200 0000	96.0700 31.7250	19,214.00 6,345.00	4% 05/07/03	12,869.00 12,869.00	2.66% 4621	512.00 Long-Term
UNITEDHEALTH GRP INC SYMBOL UNH	113.0000 113 0000	117.6400 30.0262	13,293.32 3,392.97	3% 02/04/04	9,900.35 9,900.35	1.70% 4348	226.00 Long-Term
VF CORPORATION SYMBOL VFC	130.0000 130 0000	62.2500 72.7365	8,092.50 9,455.75	2% 07/13/15	(1,363.25) (1,363.25)	2.37% 171	192.40 Short-Term
VISA INC CLASS A SYMBOL V	236.0000 236 0000	77.5500 78.4292	18,301.80 18,509.30	4% 11/04/15	(207.50) (207.50)	0.72% 57	132.16 Short-Term
WALGREENS BOOTS ALLI SYMBOL WBA	200.0000 200 0000	85.1550 30.6247	17,031.00 6,124.95	4% 07/13/12	10,906.05 10,906.05	1.69% 1266	288.00 Long-Term
WELLS FARGO & CO SYMBOL WFC	335.0000 175 0000 160.0000	54.3600 26.4357 52.6734	18,210.60 4,626.25 8,427.75	4% 12/12/08 07/07/14	5,156.60 4,886.75 269.85	2.75% 2575 542	502.50 Long-Term Long-Term
Cost Basis			13,054.00				
Total Equities	4,982.0000		370,500.76	80%	151,712.15		5,896.49
Total Cost Basis			278,788.61				

Total Accrued Dividend for Equities: 78.12



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)

Estimated Annual Income ("EAI") 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 EAI 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 EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
APEXCM SM MID CAP GWTH	3,989.6200	15.6300	62,357.78	13%	12.53	50,000.00	12,357.78
FD							
SYMBOL APSGX							
Total Equity Funds	3,989.6200		62,357.78	13%		50,000.00	12,357.78
Total Mutual Funds	3,989.6200		62,357.78	13%		50,000.00	12,357.78
Total Investment Detail							12,357.78
Total Account Value							12,357.78
Total Cost Basis							50,000.00