

RAO & CO.,
CHARTERED ACCOUNTANTS

Off: 2363814, 2363035
Res: 2374610
Flat No.A-14, First Floor,
Subhadra Arcade (Annexe),
Bhanugudi Junction,
KAKINADA - 533 003.

AUDIT

We have audited the attached Balance Sheet of **VISAKHA JILLA NAVA NIRMANA SAMITHI, NARSIPATNAM** as at 31st March 2007 and also the Receipts and Payments Account and Income and Expenditure Account for the period ended on that date annexed thereto. These financial statements are the responsibility of the **VISAKHA JILLA NAVA NIRMANA SAMITHI** management. Our responsibility is to express opinion on these financial statements based on our audit.

We conducted the audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining on test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes between assessing accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for an opinion.


We Report:


1. The period of audit is from 1st April 2006 to 31st March 2007.
2. The audited accounts of various projects have been consolidated in the financial statements.
3. We also refer to audit reports submitted on different Project statements, which should be read as part of this audit report.
4. Action is to be taken for recovery or adjustment of Advances for Milch Cattle Rs. 2, 50,020/-.
5. Actions to be taken for recovery of advances made and inter project advances.
6. **Accounting Policies.**
 - a. The accounts are maintained on cash basis and the same is the basis for revenue recognition.
 - b. Depreciation is provided on the assets on written down value method.
 - c. The foreign grants have been converted into Indian currency at the prevailing rates of exchange.



7. In our opinion proper books of accounts have been kept so far as appears from our examination of the books.
8. In our opinion and to the best of our information and according to the explanations given to us the said accounts give a true and fair view.
 - a. In the case of the consolidated Balance Sheet of the state of affairs of the institution as on 31.03.2007.
 - b. In the case of consolidated Receipts and Payments Account and Income and Expenditure Account for Proper Incorporation of the financial transactions for the year 2006 - 2007.

Place: Narsipatnam
Date: 11.07.2007


(M.S. RAO)
For M. S. Rao & Co
Chartered Accountants



**M.S. RAD & CO., CHARTERED ACCOUNTANTS,
FLAT NO.A-11, SUBHADRA ARCADE, BHANUGUDI CENTRE
PITHAPURAM ROAD, KAKINADA - 3**

VISAKHA JILLA NAYA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA NAQAR, NARSIPATNAM-531116,VISAKHAPATNAM DT

CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE PERIOD FROM 01.04.2006 to 31.03.2007

PREVIOUS YEAR	RECEIPTS	Rs. Pa.	Rs. Pa.	PREVIOUS YEAR	PAYMENTS	Rs. Pa.	Rs. Pa.
	OPENING BALANCE:				PROJECT PROGRAMME EXPENSES		
1180.27	Cash on Hand	2377.27		6498.00	Nutrition: CCF,NCLP,CDF		
1122280.00	Cash at Bank	408797.39	411174.66	39889.00	Construction of wells/ Water Devices / DW Prog		258422.00
150000.00	Opening Balance of FDR		-	2981292.00	Motivation Dev. & Leadership Training Programme		1040491.00
7554743.00	Grant received During the year		7318141.00		and Capacity Building		
4950.00	Grant Due Account (AGS, Tirupathi)		-	381525.00	Monitoring & Evaluation		452783.00
2000000.00	Rashtriya Mahila Kosh, New Delhi		2000000.00	613095.76	Contributions Paid for Programme		73190.00
896200.00	Service Charges from SHGs		379319.00	300000.00	Promotion of Grain Bank		450000.00
194652.76	Other receipts		123552.00	-	Community Forest Management (CFM)		8250.00
47063.00	Interest on FDR		-	788.00	Transport		-
3323.00	Interest on Sales Tax Deposit		-	71283.00	Sustainable Agricultural Programme		-
26421.00	Bank Interest		11887.00	125.00	Water & Electricity NCLP		-
927740.00	Project Contributions		73190.00	76822.00	Prevention of Child Trafficking / HIV A/D S		179953.00
253000.00	Operational Deficit Fund SIDBI		-	1309849.00	Service Charges Programme		1624361.00
38450.00	Membership		-	160778.00	Care & Support for PLHAs		187586.00
90000.00	Sale of Jeep		-	1050000.00	Community Facilitation		1280000.00
18690.00	Incentives From ICICI Prudential		15800.00	700039.25	Residential Bridge School Programme		1036312.75
413878.00	Advance Received & Recovered		523144.00	125673.00	Bio Nursery Programme		17494.00
	Advance Recovered from SHGS			329782.00	Globe Movement for Children		-
3493462.00	Self Help Groups - Revolving Fund	2826178.00		9498.00	Universal Birth Registration		5585.00
3559044.00	Self Help Groups - RMK	4522627.00	7350805.00	146828.00	Repairs of Community Building Damampalli		-
5000.00	Security Deposit (Ned Cap)		-	253000.00	Support for Operation Deficit for Micro Credit Prog		-
1500.00	Sales Tax Deposit		-	-	Child Labour Programme & Child Rights & Exploitation		332762.00
516.00	Security Deposit withdrawn		-		Interest paid to RMK, NEW Delhi		
	Interest Received from SHGs			124796.00	RMK - VJUNIS		157467.00
362390.00	Credit Limit - RMK		459264.00	380000.00	Reimbursed to RMK, New Delhi		950000.00
1027080.00	Savings from Beneficiaries of RMK / MCRL		1239642.00	1044906.00	Savings Refund to Woman / SHGs		1239642.00
2150.00	Bad Debts Recovery		-	59987.00	Welfare fund /PF Contribution		41552.00
	Sale of Land		475000.00	-	Membership paid		400.00
	Land lease		25000.00	609450.00	Salaries / Working Allowance		680358.00
	Insurance Claim		4804.00	80773.00	Stationary & Printing		71577.00
	Bills Payables		29594.00	25237.00	Postage & Telegrams		39811.00
				13672.00	Review Meetings		6900.00
				837.00	Publications		3045.00
22191511.12			20439916.66	10906232.01			10117739.75




22191511.12	BT	20439916.66	10906232.01	BT	10117739.75
			464972.00 Travelling & Conveyances		521381.00
			193250.00 Rents / Rates / Taxes		142143.00
			40963.00 Office Running Cost		33387.00
			41070.00 Audit Fees & Audit Expenses		37209.00
			36139.00 Miscellaneous Expenses & Contingencies		36687.40
			104679.00 Vehical Maintenance		81816.00
			8796.45 Bank Charges		7030.00
			17371.00 Repairs & Renewals		9537.00
			11564.00 Electricity Maintenance		9285.00
			18553.00 Insurance		15552.00
			12849.00 Vedio & Photography		13608.00
			3000.00 Plans/ Estimations / Survey		2450.00
			5056.00 Medical Expenses		698.00
			33000.00 Facilitation Charges		33150.00
			6000 Book Keeping		6600.00
			2335.00 Documentation		-
			315176.00 Advance paid / Repaid		501444.00
			1381.00 Security Deposit		-
			- Cost of Split A.C		21000.00
			- Cost of Fan		650.00
			Advancs paid to SHGs		
			3795650.00 Micro Credit - VJNNS	2850038.00	
			5377100.00 RMK - VJNNS	5233370.00	8083408.00
			445200.00 Cost of Jeep (Maxx)		
			CLOSING BALANCE		
			2377.27 Cash on Hand	8199.27	
			408797.39 Cash at Bank	756942.24	765141.51
22191511.12	Total	20439916.66	22191511.12	Total	20439916.66

Place: Neralpatnam
Date : 11.07.2007

A. V. Raghu Ram
(A.V. RAGHU RAM)
SECRETARY

M.S. Rao
(M.S. RAO)
for M.S. Rao & Co.,
Chartered Accountants




VISAKHA JILLA NAYA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA NAGAR, NARSIPATNAM-531116, VISAKHAPATNAM DT

CONSOLIDATION INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD FROM 01.04.2006 TO 31.03.2007

PREVIOUS YEAR	EXPENDITURE	Rs. Ps.	Rs. Ps.	PREVIOUS YEAR	INCOME	Rs. Ps.	Rs. Ps.
	PROJECT PROGRAMME EXPENSES						
6496.00	Nutrition: CCF, NCLP, CDF	-	-	1577153.00	Balance of Grant as per last year B/T	-	929660.55
-	Community Forest Management (CFM)	8250.00	2241184.78		Excess of Income over Expenditure B/T	-	1886733.34
39999.00	Construction of Drinking Water Wells / Devices etc..	258422.00	7523743.00		Grant Received during the year	-	7318141.00
2991292.00	Motivation Dev. & Leadership Training Programme	1040481.00	896200.00		Service Charges Received	-	379319.00
	and Capacity building		194652.76		Other Receipts	-	123552.00
381525.00	Monitoring & Evaluation	452783.00	2150.00		Bad Debt Recovery	-	-
300000.00	Promotion of Grain Bank	450000.00	26421.00		Bank Interest	-	11687.00
71283.00	Sustainable Agricultural Programme	-	47063.00		Interest on FDR	-	-
76622.00	Prevention of Child Trafficking / HIV AIDS	179953.00	3323.00		Interest on Sales Tax Deposit	-	-
	Transport	-	253000.00		Operational Deficit Fund SIDBI	-	-
125.00	Water & Electricity NCLP	-	18690.00		Service Charges ICICI	-	15800.00
1309849.00	Service Charges Programme	1624361.00	36450.00		Membership A/c	-	-
1050000.00	Community Facilitation	1280000.00	927740.00		Project Contributions	-	73190.00
329782.00	Globe Movement for Children	-	340.00		Profit on sale of jeep	-	-
613095.78	Contribution Paid Programme	73190.00	-		Land Lease	-	25000.00
160776.00	Care & Support for PLHAs	167586.00	-		Insurance Claim	-	4804.00
-	Child Labour Programme & Child Rights & Exploitation	332762.00	-		Profit on sale of Land	-	239495.00
700039.25	Residential Bridge School Programme	1036312.75			Interest received from SHGs	-	-
125673.00	Bio Nursery Programme	17484.00	362380.00		RMK - VJNNS	-	459284.00
9499.00	Universal Birth Registration programme	5585.00					
146828.00	Repairs of Community Building Damanapalli	-	-				
253000.00	Support for Operation Deficit for Micro Credit Prog	-	-				
	Interest paid to RMK						
124796.00	RMK - VJNNS	157467.00					
59987.00	Welfare fund / EPF Contribution	41552.00					
837.00	Publications	3045.00					
-	Membership paid	400.00					
609450.00	Salaries / Working Allowance	680356.00					
80773.00	Stationary & Printing	71577.00					
25237.00	Postage & Telegrams	39611.00					
464972.00	Travelling & Conveyances	521361.00					
133250.00	Rents / Rates / Taxes	142143.00					
40963.00	Office Running Cost	33387.00					
41070.00	Audit Fees / Audit Expenses	37209.00					
36139.00	Miscellaneous Expenses/ Contingencies	36587.40					
10184048.01			5892005.15	14110526.54			11448445.89



10184048.01	Bf	5692005.15	14110520.54	Bf	11446445.89
104679.00 Vehical Maintenance		81816.00			
8796.45 Bank Charges		7030.00			
17371.00 Repairs & Renewals		9537.00			
12849.00 Vedio & Photography		13608.00			
13672.00 Review Meetings		6000.00			
18553.00 Insurance		16552.00			
33000.00 Facilitation Charges		33150.00			
3000.00 Plans & Estimations / Survey		2450.00			
5056.00 Medical Expenses		898.00			
11564.00 Electricity Maintenance		9285.00			
6000.00 Book Keeping		6600.00			
2335.00 Documentation		-			
270171.19 Advance to SHGs / Agriculture Other act.written off		-			
428032.00 Depreciation of Assets		182796.00			
929660.55 Balance of grant carried over to b/s		674259.40			
1866733.34 Excess of Income over Expenditure Carried over to b/s		1584459.34			
195000.00 Provision for irrecoverable Advance (Loan loss)		166300.00			
14110520.54	Total	11446445.89	14110520.54	Total	11446445.89
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 30%;"> <p>Place: Narsipatnam</p> <p>Date : 11.07.2007</p> </div> <div style="width: 30%; text-align: center;"> <p><i>A.V. Raghu Ram</i></p> <p>(A.V. RAGHU RAM)</p> <p>SECRETARY</p> </div> <div style="width: 30%; text-align: right;"> <p><i>M.S.Rao</i></p> <p>(M.S. RAO)</p> <p>for M.S. Rao & Co.,</p> <p>Chartered Accountants</p>  </div> </div>					

M.S. RAO & CO., CHARTERED ACCOUNTANTS,
FLAT NO. A-11, SUBHADRA ARCADE, BHANUGUDI CENTRE
PITHAPURAM ROAD, KAKINADA - 3
VISAKHA JILLA NAVA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA NAGAR, NARSIPATNAM-531116, VISAKHAPATNAM DT

CONSOLIDATION BALANCE SHEET AS AT 31st MARCH 2007

PREVIOUS YEAR	LIABILITIES	Rs. Ps.	Rs. Ps.	PREVIOUS YEAR	ASSETS	Rs. Ps.	Rs. Ps.
3553802.77	Capital Fund as per last B/s		3553802.77	2941262.00	Fixed Assets as per schedule		2564611.00
929860.55	Balance of Grant as per Schedules		674259.40	250020.00	Advance for milch Cattle		250020.00
1866733.34	Excess of Income over Expenditure B/s		1564458.34		Advance to SHGs		
195000.00	Provision for Irrecoverable Advances (Loan Loss)		361300.00	1618056.00	RMK - VJNNS	2528799.00	
8146.00	Beneficiaries Contributions (IGS)		8146.00	2967379.00	Micro Credit - VJNNS	3019239.00	5548038.00
1620000.00	Rashtriya Mahila Kosh, New Delhi		2670000.00		- Advance in Project		1700.00
780.00	Risk Fund - Others		780.00	1350.00	Telephone Deposit		1350.00
206000.00	IGSSS, Revolving		206000.00	1361.00	FDR- Swiss aid Agril.		1361.00
-	Bills Payable		29594.00				
40500.00	Advances						
	Advances Received		63900.00		Closing Balance		
				2377.27	Cash on Hand	8199.27	
				406797.39	Cash at Bank	756942.24	765141.51
8420622.66	Grand Total		9132241.51	8420622.66	Grand Total		9132241.51

Place: Narsipatnam
Date : 11.07.2007

A.V. Raghu Ram
(A.V. RAGHU RAM)
SECRETARY

M.S. Rao
(M.S. RAO)
for M.S. Rao & Co.,
Chartered Accountants



**VISAKHA JILLA NAVA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA NAGAR,
NARSIPATNAM - 531 116, VISAKHAPATNAM DT**

SCHEDULE TO RECEIPTS AND PAYMENTS ACCOUNT AS AT 31st MARCH 2007

		Rs. Ps.	Rs. Ps.
GRANT RECEIVED DURING THE YEAR:			
FOREIGN FUNDS:			
1 Care-STEP - (main), Visakhapatnam	4218830.00		
2 Care - STEP (Micro Projects) Visakhapatnam	193966.00		
3 Care - INHP	449050.00		
4 Plan International India - (CTHAAP), New Delhi	907500.00		
5 Care - STEP (Residential Bridge School) Phase I	162304.00		
6 Care - STEP (Residential Bridge School) Phase II	440000.00		
7 Plan International India - (CCLCAP), New Delhi	467283.00		
8 Care-Step (Bio Nursary) Visakhapatnam	17494.00		
9 Care STEP Grain Banks	60000.00		
10 Help CRS Vikasam	<u>81000.00</u>	6997427.00	
INDIAN FUNDS			
1 Academy of Gandhian Studies, Tirupathi	6129.00		
2 unicef Secandrabad	200000.00		
3 Universal Birth Registration Programme (UBR Grant)	5585.00		
4 Community Forest Managment (Forest Deportment)	9000.00		
5 RBC - ITDA Paderu (Chintapalli)	50000.00		
6 RBC - ITDA Paderu (Bangarampeta)	<u>50000.00</u>	320714.00	
Total		7318141.00	

Place: Narsipatnam
Date: 11.07.2007

A.V. Raghu Ram
(A.V. RAGHU RAM)
SECRETARY

M.S. Rao
(M.S. RAO)
For M.S. Rao & Co.
CHARTERED ACCOUNTANT

**VISAKHA JILLA NAVA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA
NAGAR, NARSIPATNAM - 531 116, VISAKHAPATNAM DT**

SCHEDULE TO BALANCE SHEET AS AT 31st MARCH 2007

	Rs. Ps.	Rs. Ps.
BALANCE OF GRANT ACCOUNT:		
1 Help CRS - Vikasam	10515.00	
2 Care - STEP - RBC	49963.00	
3 Plan India (CCLCAP)	10981.00	
4 Plan India (CTHAAP)	54728.40	
5 FC & Non FC	548072.00	
Total	574259.40	

Place: Narsipatnam
Date: 11.07.2007

A.V. Raghu Ram
(A.V. RAGHU RAM)
SECRETARY

M.S. Rao
(M.S. RAO)
For M.S. Rao & Co.,
CHARTERED ACCOUNTANTS



**VISAKHA JILLA NAVA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA NAGAR,
NARSIPATNAM - 531 116, VISAKHAPATNAM DT**

SCHEDULE TO BALANCE SHEET ACCOUNT AS AT 31st MARCH, 2007

I EXCESS OF INCOME OVER EXPENDITURE		Rs. Ps.	Rs. Ps.
1 FC & Non FC a/c		978622.00	
As per this year		112000.00	866622.00
Less: Expenditure this year			
2 Foreign Contribution a/c			
As per last year	967.40		
Add: This year	3.00		970.40
4 General a/c			
As per last year	604116.88		
Less: Expenditure this year	54951.00		549165.88
5 MCRI a/c			
As per last year	204442.30		
Add: This year	19067.00		223509.30
7 Care-Micro Projector			
As per last year	2318.00		
Add: This year	459.00		2777.00
8 Care-Revolving Fund			
As per last year	870.00		
Add: This year	30.00		900.00
9 BMK - New Delhi			
As per last year	199234.76		
Add: this year	48291.00		247525.76
10 Agriculture / Dairy / Revolving			
As per last year	55947.00		
Add: this year	9.00		55956.00
Total			1947426.34
II EXCESS OF EXPENDITURE OVER INCOME			
1 Care - INHP			
As per this year			5108.00
2 unicef			
As per this year			9658.00
3 Care - STEP			
As per last year	103645.00		
Less : Income this year	72271.00		31374.00
4 ITDA RBC Bangarampeta			
As per this year			130375.00
5 ITDA RBC Chintapalli			
As per this year			206452.00
Total			382967.00
I Excess of Income over Expenditure	1947426.34		
II Less: Expenditure	382967.00		
Total	1564459.34		

PLACE: NARSIPATNAM
DATE :11.07.2007

A.V. Raghu Ram
(A.V. RAGHU RAM)
SECRETARY

M.S. Rao
(M.S. RAO)
For M.S. Rao & Co.,
CHARTERED ACCOUNTANT



Visakha Jilla Nava Nirmana Samithi, Radha Krishna Missiom, Saradanagar (1st Lane)
Narsipatnam - 531116, Visakhapatnam (Dt)

FC & Non FC - Project Wise Depreciation of Assets

S.No	Name of the Project	Particulars	% of Depreciation	Value as at 31.03.2006	Depreciation period for 2006-2007	Written Down Value as at 31.03.2007
1	Training Center Building , Water Aid	Training Center	5%	360359	18018	342341
				360359	18018	342341
2	Swiss Aid Agriculture A/c	Village Industries Shed	5%	17832	892	16940
				17832	892	16940
3	Save the Children Fund	Building S.B.Palem	5%	75231	3762	71469
		Furniture	10%	4052	405	3647
				79283	4167	75116
4	BOBP/ EZE/ MISEREOR	Furniture	10%	3425	343	3082
		Fans & Almirahs	10%	2095	210	1885
				5520	553	4967
5	Environment Fund for NGOs	Slide Projector	15%	4887	730	4137
		Over Head Projector	15%	5412	812	4600
				10279	1542	8737
6	CARE - Housing	Two Wheeler	15%	7128	1069	6059
				7128	1069	6059
7	Water Aid - III	Cycle	15%	6078	912	5166
		Motor Cycle	15%	20728	3109	17619
				26806	4021	22785
8	General A/c (Separate Statement)	Land Purchase		387266	0	387266
		Cast of Split A.C	15%	21000	3150	17850
		Type of Writer	15%	1476	221	1255
		Furniture	10%	5052	505	4547
		Tata Mobile Van	15%	43204	6481	36723
		UPS System	60%	4269	2561	1708
		Jeep (MAXX)	15%	411810	61772	350038
				874077	74690	799387
9	Training Center Building	Building	5%	621351	31068	590285
				621351	31068	590285
10	RMK Incentives	House Site		255401	0	255401
				255401	0	255401
11	Book Binding	X- Rox Machine	15%	28271	4241	24030
				28271	4241	24030
12	Micro Credit A/c (Separate Statement)	Cost of Land		343750	0	343750
				343750	0	343750
13	SIDIB	Cost of two Wheelers	15%	78994	11849	67145
		Cost of Computer	60%	17706	10623	7083
				96700	22472	74228
14	RMK New Delhi II Separate Statement	Cast of Fan	10%	650	65	585
				650	65	585
Grand Total				2727407	162796	2564611

A.V. Raghu Ram
(A.V.Raghu Ram)
Secretary

M.S.Rao
(M.S. Rao)
For M.S.Rao & Co
Chartered Accountants



Place: Narsipatnam
 Date: 11.07.2007

**VISAKHA JILLA NAVA NIRMANA SAMITHI, RADHA KRISHNA MISSION, 1st LANE, SARADA NAGAR,
NARSIPATNAM - 531 116, VISAKHAPATNAM DT**

SCHEDULE TO BALANCE SHEET AS AT 31st MARCH 2007

		Rs. Ps.	Rs. Ps.
	CASH AT HAND		
1	Care-STEP - (Main), Visakhapatnam	134.00	
2	RBC ITDA Chintapalli	46.00	
3	RBC ITDA Bangarampeta	79.00	
4	Plan international India - (CTHAAP), New Delhi	761.00	
5	Unicef - Secandrabad	842.00	
6	Care - STEP (Residential Bridge School) Phase II	3122.00	
7	Plan international India - (CCLCAP), New Delhi	379.00	
8	General	538.00	
9	Help CRS Vikasam	16.00	
10	Agricultural Damanapalli	29.00	
11	Rashtriya Mahila Kosh (RMK)	2004.97	
12	Micro Credit Revolving Fund (MCRL)	248.30	8199.27
	CASH AT BANK		
1	Care-STEP - (main), Visakhapatnam	1492.00	
2	Care - STEP (Micro Projects) Visakhapatnam	2777.00	
3	Care - INHP	610.00	
4	Plan international India - (CTHAAP), New Delhi	53967.40	
5	Care - STEP (Residential Bridge School) Phase II	46841.00	
6	Plan international India - (CCLCAP), New Delhi	10602.00	
7	General	822.65	
8	Unicef - Secandrabad	500.00	
9	Foreign Contribution	970.40	
10	Care STEP Revolving Fund	900.00	
11	ITDA RBC Chintapalli	88.00	
12	ITDA RBC Bangarampeta	754.00	
13	Agricultural Damanapalli	11907.00	
14	Rashtriya Mahila Kosh (RMK)	438436.79	
15	Micro Credit Revolving Fund (MCRL)	175775.00	
16	Help CRS Vikasam	10499.00	756942.24
	Total		765141.51

Place: Narsipatnam

Date: 11.07.2007

A. V. Raghu Ram
(A.V. RAGHU RAM)
SECRETARY

M.S. Rao
(M.S. RAO)
For M.S. Rao & Co.
CHARTERED ACCOUNTANT