



# Addressing the Unaddressed



*A happy resident of Chetla slum, Kolkata, West Bengal (April 2014)*

## Update Report to Donors and Supporters October 2015

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## 1. OVERVIEW OF OUR WORK TO DATE

**Now nearly 5,500 dwellings have been addressed giving almost 19,000 people a better identity.**

To date (since January 2013) we have addressed 2,330 houses in the Chetla slum in Kolkata, India. In these houses live 7,693 adults and children. In Panchanantala slum we have addressed a further 2,150 houses with 6,986 people. In Chitpur slum we have addressed 217 houses where 887 people live. And in Bhagar/CMDA around the municipal dump we have addressed 689 houses with 3,303 people.

The addressed slum dwellers, due to this on-going work, now can have access to bank accounts, voting cards, Aardhar cards and electricity accounts are more accessible.

Residents have the ability open bank accounts while bank managers now are using our online database system for their KYC requirements.



*Addressing the Unaddressed and Hope Foundation Organised  
Bank Account Opening Event Chetla, (2013)*

The UIDAI (Unique Identification Authority of India) is using the address in the database to uniquely identify the dwellers locations when issuing the Aardhar (Indian identity card).



[www.AddressingTheUnaddressed.org](http://www.AddressingTheUnaddressed.org)

8

***(A postman delivers mail directly to the house in Chetla slum - see our video on the website home page [www.addressingtheunaddressed.org](http://www.addressingtheunaddressed.org))***

The Indian post office (India Post) now delivers directly to people, mail which contains their new postal address on it (rather than the mail being delivered to a community area such as a community hall or well-known shop as previously).

We have registered the private charitable trust company Addressing the Unaddressed (ATU), India which has its own independent office located in Kolkata.

We have Indian local staff on the ground that continue to address new dwellings while maintaining the address database for dwellings already addressed and who organise bank account opening events.

Having completed the slum at Chetla, we are now completing our work in the slums at Chitpur/Panchanantala/Bhagar/CMDA by making sure all dwellers have access to a bank nearby and other social benefits before moving on to our next slum.



*Alex and Subhashis having fun in the community (February 2015)*

## **2. STAFF AND OTHER HUMAN RESOURCES**

In addition to our two permanent highly qualified staff (Subhashis Nath and Sayan Guha) and our very highly qualified and brilliant volunteer/project manager Lingaraja Sahu (all of whom have excellent university degrees and previous relevant experience), we have recruited two new volunteers.



*Lingaraja Sahu (Volunteer/Project Manager) at work*

Volunteers, Leena Chowdhury and Mintu Mondal are due to start work before the end October 2015. Both are university graduates looking for experience in the not for profit sector.

Leena will identify Non-Government Organisations (NGOs) working in each of the wards of Kolkata where there are slums and where we are not already operating.

Mintu will help with the data collection, processing and maintenance.

Additionally we are still helped on occasion by sociologist Samita Sarkar and other volunteer interns who are all local staff and work in the community organising bank account opening events.

Furthermore we have the support of two local councillors, two bank managers and the Hope Foundation (NGO which has been working in Kolkata since 1999.)



*Chetla slum, Kolkata, West Bengal (circa 2013)*

### 3. ESTABLISHMENT

The Addressing the Unaddressed establishment in India is located at 21 Russa Road (South) 1st Lane Kolkata, 700033. Our office comprises of one room with a sink, fridge, desk, bed and WC. We have started to work independently from Hope Kolkata Foundation, as before they generously allowed us to be based in an office at their premises in Kolkata. A local bank (Bank of Baroda) recently donated two new computers to our organisation for which we are very thankful.



*One of the ATU wall maps used to locate houses within the slum at Panchanatala, Kolkata, West Bengal (August 2015)*

### 4. RUNNING COSTS IN INDIA

Annual Running Costs of ATU (India) – does not include the costs borne by Irish operations. Currently our annual costs in India are 11,594 Euro per year. Please see expense breakdown below:

	MONTHLY (Rs)	ANNUAL (Rs)	Monthly (€)	ANNUAL (€)
Staff wages in India (2 full time)	23,000		324	
Addresses @ 100 houses per week	7,600		107	
Office rent	6,000		85	
Transport/Phone/Cleaning/Photocopying etc	15,000		211	
Project manager (expenses to visit project once a month)	16,000		225	
	68,600	823,200	966	11,594

*Fig. 1 Breakdown of monthly/annual costs in rupees and euro for ATU*

*Notes to running costs on previous page: Currently we are addressing approximately 100 houses per week where the current cost per dwelling is €2.22 (or about 50c per person) at a cost of €966 per month. The incremental cost per month to increase staff levels by another two people and pay for their expenses would be €431. Therefore the average cost would then drop to €1.61 per dwelling (or 40c per person). If we increased the staff levels again by a further two people, the cost per dwelling drops to a further €1.30 per dwelling (or 33c per person).*



***A community information meeting, Chetla, Kolkata, West Bengal, April 2014***

## **5. CASE STUDIES**

We have attached six case studies in order to demonstrate to our readers, what the people we have helped say about our work.

## 6. THE FUTURE

Work in Kolkata is ongoing, but there is much to be done. Our aim is to stay in Kolkata until all the slum areas where Hope Kolkata Foundation works have been addressed (*i.e.* approximately 35,000 houses – which will take us about 6 years unless our funding increases). However this will depend on donor funding and their locational preferences.

We have had drawn out discussions (over the last 27 months) with the SD Tata Trust (based in Mumbai) to carry out similar work there which may be grant aided by them – and the grant would be large enough to enable us to address 1.5m people in Mumbai in a period of 3 years! This is on-going but looks unlikely to be granted at least until we have finished the Hope Kolkata Foundation areas.

We are promoting our work to India Post, India government, and to logistics companies such FedEx and UPS that operate in India

We are promoting our work to Universal Postal Union ([www.upu.int](http://www.upu.int)) in Bern in order to show example and encourage others to repeat what we are doing in other countries.



*Children scavenge for recyclable materials (e.g. small vaccine bottles) at Bhagar dump, Kolkata, West Bengal (August 2015)*



## 7. WHAT WE NEED NOW

We need enough money (or volunteer help) to complete the dwellings where the Hope Foundation works – i.e. €70,000 [with enough volunteers (i.e. 12 full time volunteers) then this figure will be about €40,000 and the work can be completed in 12 months]. This will provide addresses to about 190,000 people.

[Then we need enough money to finish Kolkata – we estimate about another €450,000. We will by then have addressed about 1.7 million people. And then the next step is to licence the data we have collected to generate funds which will enable us to work in other cities in India with similar slums. We estimate there are 100 million people living in urban slums in India.]



*The railway line which runs through Panchanantala slum (August 2015)*



**Founders – Alex Pigot and Tina Roche**

About the founders:

Alex Pigot, in 2013, with Tina founded the organisation, Addressing the Unaddressed, a not-for-profit registered charity to provide addresses to slum dwellers and others who live in unplanned settlements. He donated the geo location based code and address design company, GO Code International which he founded to Addressing The Unaddressed. He sits on the Universal Postal Union’s Addressing Group as member of the Consultative Committee. He was a member of the Irish government’s Post Codes Working Group and its Postcode Project Board. He put together and chaired the team which won the Irish government tender for dissemination and maintenance of the new Irish Postcode system. He was a founding member and past chairman of the Irish Direct Marketing Association as well as their Regulatory Affairs committee from 2003 until 2008. He was a board member of FEDMA until 2007, and chaired their Environment Committee (2006-2008). Alex Pigot founded in 1985, and still owns and chairs the board of TICo Group Ltd – one of Ireland’s largest and oldest bulk mail production companies - based in Dublin, Ireland.

Tina Roche was appointed Chief Executive of The Foundation for Investing in Communities in January 2000. She established two organisations – Business in the Community Ireland and The Community Foundation for Ireland and both now employ over 70 staff. Business in the Community Ireland is the country’s only business network dedicated to corporate social responsibility. The Community Foundation is a philanthropic organisation.

Tina has a MBA from IMI/Fordham and has many years business experience prior to moving to the NGO sector.

Her main interest is in human rights, education, community activism, philanthropy, corporate responsibility, and social capital. Tina won Tatler’s Public Life Award in 2008 and was shortlisted for a Women Mean Business award the same year. In 2011, she was named in the Top 100 Thought Leaders in Trustworthy Business Behaviour by Trust Across America™. The list recognises individuals representing the private sector, academia and non-profit entities who are making outstanding contributions in championing business, social and environmental change, in a transparent and justifiable way.



**Washing facilities at Bhagar dump slum, Kolkata (August 2015)**

## **Appendix 1 - CASE STUDIES** **(as described by the residents themselves who live in the slums in Kolkata** **India)**

Note: Each resident has given written permission to publish the information they have freely given below.

### **Case Study 1**

My name is Anima Kayal and I am living a long time, about 12 years at Plot 114 Chetla Lock Gate. Many times I have tried to open a bank account but I have failed. I am working as a house maid and my monthly income is about Rs. 2500/- (about €35) but I have no option to save any money safely.

Recently all slum houses have got a house number and so I got a proper address NM4C1-W0NC, 114 Chetla Lock Gate, Kolkata – 700027

After that I open a bank account through Addressing the Unaddressed with Bank of Baroda.

Presently I can save my money without any worry and I also applied for my voter ID card using this bank passbook as an address proof.



### Case Study 2

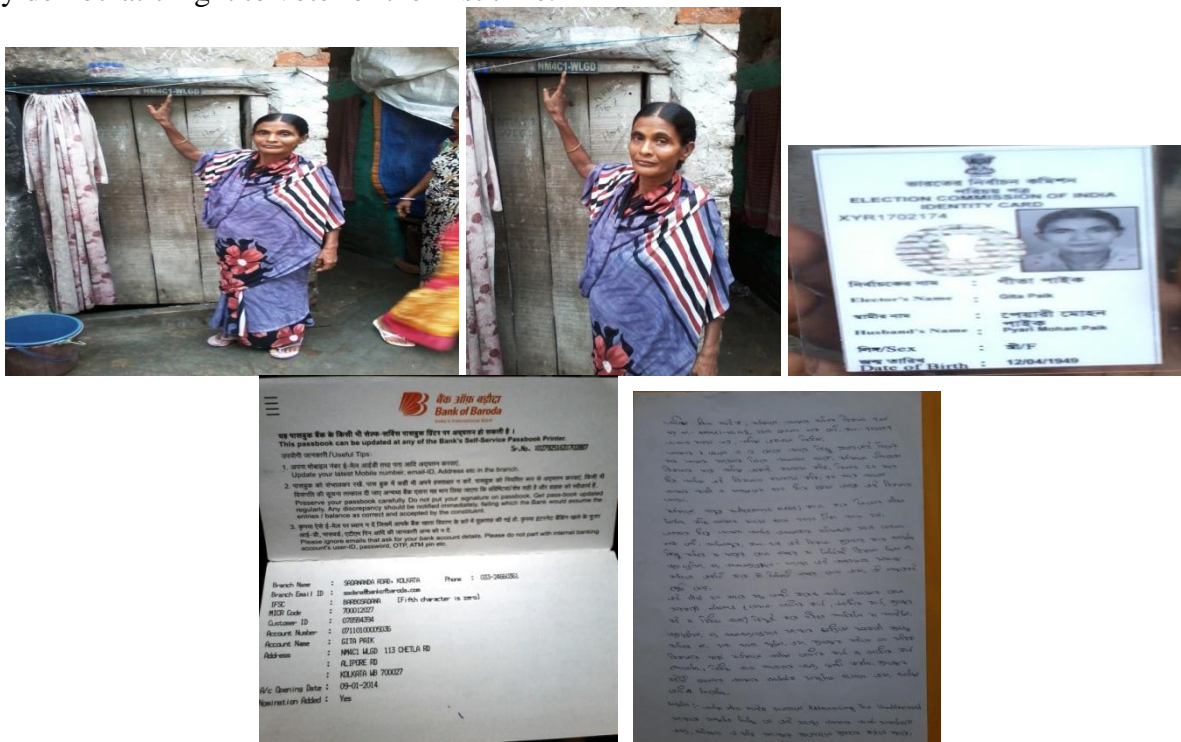
My name is Gita Paik and my age is 65. At present my address is: house no.-NM4C1-WLGD, 113 no. Chetla Lock Gate, Kol-700027. I have one son and five daughters but after marriage they all are living separately. Now I live here alone. 20 years ago I came here with my husband and family. I am now a widow. I am working as a house maid (Bengali term is BABUR-BARI).

My monthly earnings are about 2000/- (about €30). I can live on these small earnings.

About 600 households including me used to have the same address Plot 114 Chetla Lock Gate, Kolkata 700027. So we used to not have any proper address. Then Addressing the Unaddressed organization gave us a nine digit GO Code number with a number plate in every house.

Though I tried many time in last 20 years I did not get any Government documents (like-voter card, Aadhar card or widow pension)

Now by the help of Addressing the Unaddressed organization, I opened a bank account with my GO Code house number and used by new address to open my bank account. Now government provide me voter card, Aadhar card with the help of the bank account. I am currently trying to get a widow pension. After opening the bank account I can save my money securely. And I used my democratic right to vote for the first time.



### Case Study 3

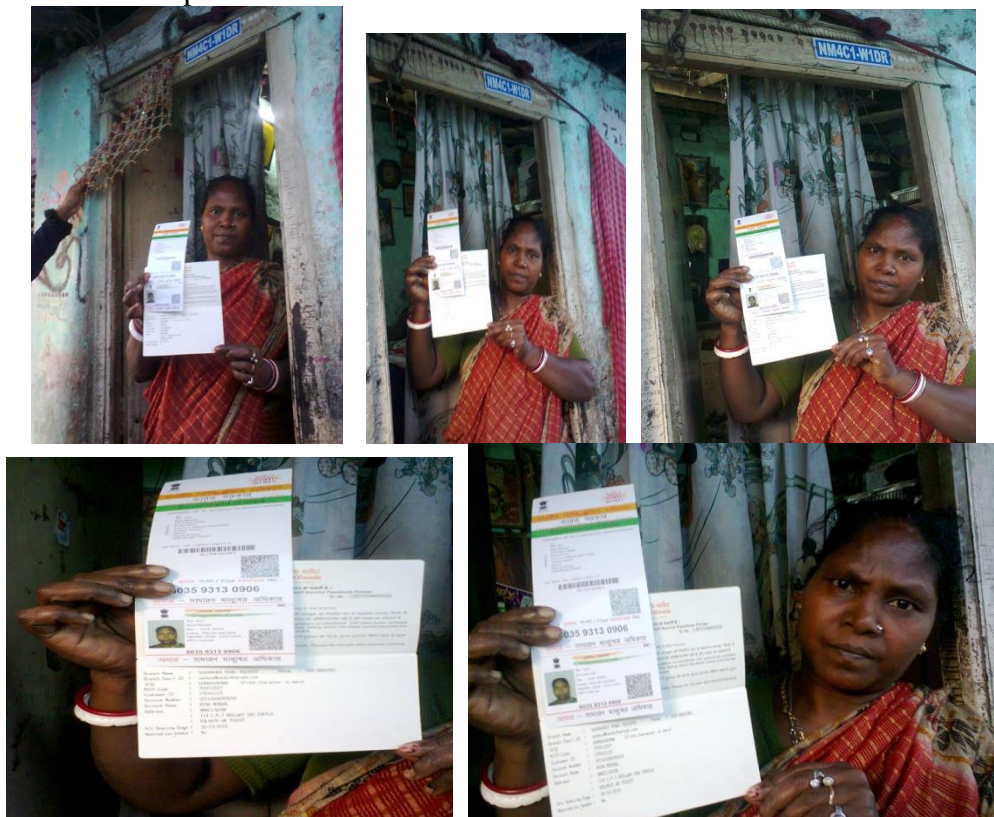
My name is Anima Mina Mondal and I am living a long time, about 22 years, at Plot 114 Chetla Lock Gate. Many time I tried to open a bank account but I failed.

I am working as a house made and monthly income about Rs. 3000/- (€45) but I have no option to save my money safely.

Recently all slum dwellings got a house number and I got a proper address NM4C1-W1DR, Plot 114 Chetla Lock Gates, Kolkata – 700027.

After that I opened a Bank account through Addressing the Unaddressed at Bank of Baroda.

Now I can save my money without any worries and I got my **Aadhar** card using this bank passbook as an address proof.



#### Case Study 4

I, Namita Das and my age is 44. At present my address is: house no.-NM4C1-W0HZ, Plot 114 no. Chetla Lock Gate, Kol-700027.

I am living with my husband, two son, two daughter in law and two grandsons. We and about 600 households use the same address Plot 114 no. Chetla Lock Gate, Kol-700027 for over 25 years.

I am a house wife. My husband's occupation is rickshaw puller and he earn nearly 5000 (€70) every month. One of my sons works in a factory and the other one work in car company. They both earn nearly 9000 (€130) per month.

I live here about 25 years but in our slum area there was no way to identify every house. Then Addressing the Unaddressed organization gave a nine (9) digit house number plate to every household by which now it is possible for anyone to find and identify any house.

By the help of Addressing the Unaddressed organisation I open a bank account with my GO Code house number and also by the correct address in my bank account Government provide me voter card with my GO Code house number in the address. With the opening of bank account my economic security is complete as I can save money. After getting a proper address and address proof we can feel proud as Indian citizen.



### Case Study 5

I am Sibani Adhikary and my age is 32. At present my address is: house no. - NM4C1-Q41B, 22 no. Panchanantala, Kol-700029. I live in a joint family with my husband, two sons and my father-in-law and mother-in-law. At the age of 17, after completing secondary education, when I started as a student of class 11 in arts, then my father arrange my marriage. Occupationally my husband is a mason. At that time he earns 3000 (€45) now it is nearly 8000 (€111) per month.

I gave birth of my first baby at the age of 19. Now my elder son age is 13 and he reads at class 8. And another son age is 11, he reads at class 7. They both study in same school called Jagabandhu Institution.

I am attached as a volunteer in an NGO named HOPE Foundation. And I personally like to work on social problems. In our locality there is a problem that we don't have any proper address or house identification or house number. Like 22 no. Panchanantala, Kolkata-700029 this same address is used many houses (about 700 families). Addressing The Unaddressed organisation has given a nine digit GO Code number to every house and erected a number plate on each house also.

By the help of Addressing the Unaddressed organisation me and my two sons open bank account with GO Code house number NM4C4-Q41B. By registering our house number in Government bank pass book, we can show our address properly. And with the opening of bank account I & my family feel we have financial security as our savings are safe.





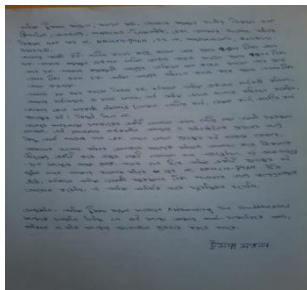
### Case Study 6

I am Tumpa Mondal and my age is 19. My father in law’s house address is: Kaikhali, Joynagar, Panchayat-Nimpith. And my father’s house address is house no.-NM4C1-Q46H, 22 no. Panchanantala, Kol-700029.

My husband is a daily labourer and he earns nearly 7500 (€107) per month. My father-in law is a daily labourer also and he earn nearly 7500 (€107) per month. My mother-in law is a farm labourer and she earns nearly 3000 (€45) per month. I worked as a house keeper I earn nearly 3000 (€45) per month.


I married at the age of 18 years. At present I am pregnant. My pregnancy period is 9 month. For that I am now in my father’s house. Up until recently I have not any Government documents like voter card, Aadhar card, or even a bank account. I am going find out about a Government scheme named as Janani Suraksha Yojna. This scheme is providing financial facility at pregnancy time and at other benefit for institutional delivery. And to get this facility I need a bank account. In my father’s house Addressing the Unaddressed organisation give a nine digit go-code number plate in every house for proper addressing.

By the help of Addressing the Unaddressed organisation I open a bank account with my GO Code house number NM4C4-Q46H. Now I have applied to the Government Health Department for the financial support under the Janani Suraksha Yojna scheme.



## Appendix 2 - GO Code technology

Addressing the Unaddressed (ATU) uses GO Code technology to identify the geo-coordinates of a dwelling and allocate a unique code which represents that dwelling. It also uses GO Code's online database system to store the name/address/GO Code and mobile phone number of all the people ATU has addressed:




### What is a GO Code\*?

- A multi-character location code e.g. NM4C 1HXoP
- Mathematically represents the geo-coordinates of the location
- Uniquely identifies a 4 sq. m. area on the Indian continent
- Systematically recognisable location from code structure (i.e. if you know the way the code is structured you can intelligently guess the approximate location)
- Perfect for unplanned settlements and places with poor addressing
- An address for everyone which is GPS based!

\*GO Code International Ltd is a private Irish company which is wholly owned by the registered charity Addressing the Unaddressed.

1 © GO Code International 2015



GO Code address database on the web

App Store

Home What is a GO Code? Get Your Own Code Map A Code Route Planning Help / FAQ

Get A Map

Put in your GO Code to get a map

NM4C1HXO

Enter the GO Code you want to map in the box above and click Get Map.

You can put in multiple GO Codes by separating them using a comma.

Details Address Share

Address of GO Code NM4C 1HXO  
114 Chella Lakshmi, 129 Peary Mahan Roy Road,  
Near Abhaya Shiksha Club, Kolkata 700027

Once ATU has finished addressing the dwellings it helps the residents to access social benefits such as bank account, Aardhar (identity) card and electricity supply.

GO Code works on mobile technology, and where a physical map is not available, GO Code technology on GPS enabled phone and tablets enables the use to find his/her way to a dwelling which has been GO Coded or any other place where the GO Code is known.

**go code**  
The gets-you-where-you-want-to-go code

← **As used by Utility**

← **As used by Bank of Baroda**

**go code**  
The gets-you-where-you-want-to-go code

GO Code app available on iPhone and Android\*

\*all funds raised go to the charity Addressing the Unaddressed

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# Addressing the Unaddressed



*Children of Chitpur slum, Kolkata, India (August 2015)*

## Ireland

Addressing The Unaddressed  
[L6G 56LP](#),  
8 Maple Avenue,  
Stillorgan/Sandyford Industrial Park,  
Co Dublin, A94 RT20  
Ireland

## India

Addressing the Unaddressed (India)  
[NM4C 7XM4L](#)  
21 Russa Road (South)  
1st Lane  
Kolkata, 700033  
West Bengal  
India

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