



Addressing the Unaddressed



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

Update Report to Donors and Supporters October 2016

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Chetla slum, Kolkata, West Bengal (circa 2013)

OVERVIEW OF OUR WORK TO DATE

In the last 12 months we have addressed a further 10,000 dwellings which means that now almost 16,000 dwellings have been addressed giving over 43,000 people a better identity.



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

Since we started our work in January 2013 we have addressed 9 slums areas (Chetla, Chitpur, Panchanatala, Bhagar/CMDA, Kankulia, Khaligat, Panditya, Hastings and Narkel Danga).

Slum Area	Households Addressed	Population	Av. Number of PP per HH
Chetla	2,561	7,299	2.85
Panchanatala	2,208	6,950	3.15
Chitpur	222	881	3.97
Bhagar and CMDA	704	2,212	3.14
Lake Camp/Kankulia/Ballygunge	509	1,387	2.72
Kalighat/WARD 83	1,658	3,882	2.34
Panditya	3,282	8,197	2.5
Hastings	3,688	10,137	2.75
Narkel Danga	988	2,523	2.55
Total	15,820	43,468	2.75

The addressed slum dwellers, due to this on-going work, can access more easily Aardhar cards and electricity accounts.

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



Addressing the Unaddressed and The Hope Foundation organised bank account opening event Chetla, Kolkata (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).



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



The Indian post office (India Post) now delivers directly to people who previously had to pick up their mail in a communal location (such as a community hall or well-known shop as previously).



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

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

We have 5 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 and facilitate other social impacts such as helping the slum dwellers apply for disability benefit.

Having completed the 9 slums above, we are now preparing for our next tranche of work – to address a further 18,000 dwellings before 31st October 2017.

STAFF AND OTHER HUMAN RESOURCES

In addition to our five permanent highly qualified staff (Subhashis Nath (Assistant Project Manager), Saikat Gangopadhyay, Sayan Guha, Suman Das, Jhumur Majhi) 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 a number of slum dwellers to help with the work in their own slums. In addition we have a steady supply of volunteers (both Indian and international) who come to us from The Hope Foundation (NGO which has been working in Kolkata since 1999.). And finally we are supported by the Bachelor of Social Work and Master of Social Work degree classes at the Jayprakash Institute and at the Rabindra Bharati University .



Suman explains what we do to Rabindra Bharati University Master of Social Work degree class



Lingaraja Sahu (Volunteer/Project Manager) at work

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 local councillors, bank managers and the management at The Hope Foundation.



Subhashis and the team erecting the GO Code address signs

ESTABLISHMENT

The Addressing the Unaddressed establishment in India is located in a modest office at 21 Russa Road (South) 1st Lane Kolkata, 700033. We have agreed with the new landlord that we will move to a larger commercial space in Ballygunge at the beginning of November 2017 where staff can work more comfortably and there is sufficient space to store the survey sheets.

RUNNING COSTS IN INDIA

Annual Running Costs of ATU (India) – does not include the costs borne by the Irish operations. Currently (April 2016) our annual costs in India are €25,957 Euro per year. Please see expense breakdown below:

ANNUAL BUDGET FOR ADDRESSING THE UNADDRESSED 2016			
	MONTHLY (Rs)	ANNUAL (Rs)	ANNUAL (€)
Staffing	62,252	747,024	10,095
Community Health Worker support (p/t)	2,000	24,000	324
Community sensitisation & refreshment charge	400	4,800	65
Intern travel expenses	1,000	12,000	162
Address signs @ 12,000 per annum @ 24Rs each	24,000	288,000	3,892
Budget for wall maps	1,250	15,000	203
Office rent & cleaning	6,600	79,200	1,070
Bookkeeper cost	5,000	60,000	811
Auditor cost	417	5,000	68
Founders oversight visits (2 trips @ €2500)	29,167	350,000	4,730
Project Management expenses (12 trips @ €200)	14,000	168,000	2,270
Postage and leaflet charge	8,333	100,000	1,351
Other office expenses (stationery, etc.)	1,000	12,000	162
Founders (2) and Project Manager (1) time	No Charge	No Charge	No Charge
TOTALS	155,419	1,865,024	25,203
		Rs	€
Cost to address single dwelling (excluding cost of Founder oversight visits)		126	1.706108108

Note to above: Currently we are addressing approximately 250 houses per week where the current cost per dwelling is €1.70 at a cost of €2,100 per month. Please note the efficiency gains due to training and improved methodology in the annual budget for 2016/17 below where the cost of addressing a single household will now be €1.49 or 98Rs.

ANNUAL BUDGET FOR ADDRESSING THE UNADDRESSED 2016/2017

	MONTHLY (Rs)	ANNUAL (Rs)	ANNUAL (€)
Staffing	75,000	900,000	13,636
Data entry	1,500	18,000	273
Community Health Worker support	2,000	24,000	364
Community sensitisation & refreshment charge	400	4,800	73
Intern travel expenses	1,000	12,000	182
Address signs @ 23Rs each	34,500	414,000	6,273
Budget for wall maps (1.5Rs per house)	2,250	27,000	409
Office rent & cleaning	8,600	103,200	1,564
Bookeeper cost	5,000	60,000	909
Auditor cost	417	5,000	76
Founders oversight visits (2 trips @ €2500)	29,167	350,000	5,303
Project Management expenses (6 trips @ €200)	14,000	168,000	2,545
Postage and leaflet charge	1,500	18,000	273
Other office expenses (stationery, etc)	1,000	12,000	182
Founders (2) and Project Manager (1) time	No Charge	No Charge	No Charge
TOTALS	176,333	2,116,000	32,061
		Rs	€
Cost to address single dwelling (excluding cost of Founder oversight visits)		98.11	1.49

Note to above: The project (when we reach 15 people staff) will become more difficult to manage and therefore as soon as funding becomes available - we would like to offer the Project Manager a full time job costing €35,000 p.a.

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.



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

WHAT WE NEED NOW

Firstly, we need enough money (or volunteer help) to complete the dwellings where the Hope Foundation works i.e. about 70,000 dwellings. We have addressed 16,000 of these so we need to address the remaining 54,000. For this we will need funding of about €75,000. This will provide addresses to about 300,000 people in total.

Secondly we need enough money to finish Kolkata – the census tells us that there may be 300,000¹ slum dwellings in Kolkata and therefore we will need about €375,000 to finish these and so address about 1.4 million people.

¹ CENSUS of India 2011: <http://www.census2011.co.in/census/city/215-kolkata.html>: Total no. of Slums in Kolkata city numbers 300,755 in which population of 1,409,721 resides. This is around 31.35% of total population of Kolkata city

THE FUTURE

At our current rate of funding (about €30,000 per annum) our work will take about 10 more years unless we receive increased funding.

We are promoting our work to UN Habitat, SD Tata Trusts, India Post, the Government of India, and to logistics companies such as Blue Dart, FedEx and UPS that operate in India

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

But once we have addressed Kolkata we will have a database of 350,000 dwellings with 1.4m people which we intend to licence to organisations such as banks, local government, central government, the post office and utilities – and in this way fund the next city for addressing – which we intend to be Mumbai.

In addition we will use some of these funds to enable us to train NGOs and slum dwellers working in other cities in India and all over the world to carry on our work



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 Roche 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 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. He donated to Addressing The Unaddressed the geo location based code and address design company, GO Code International which he founded and which provides Addressing the Unaddressed with the technology it needs to do its work.

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 an organisation dedicated to tackle social justice issues through philanthropy.

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 freely given information 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

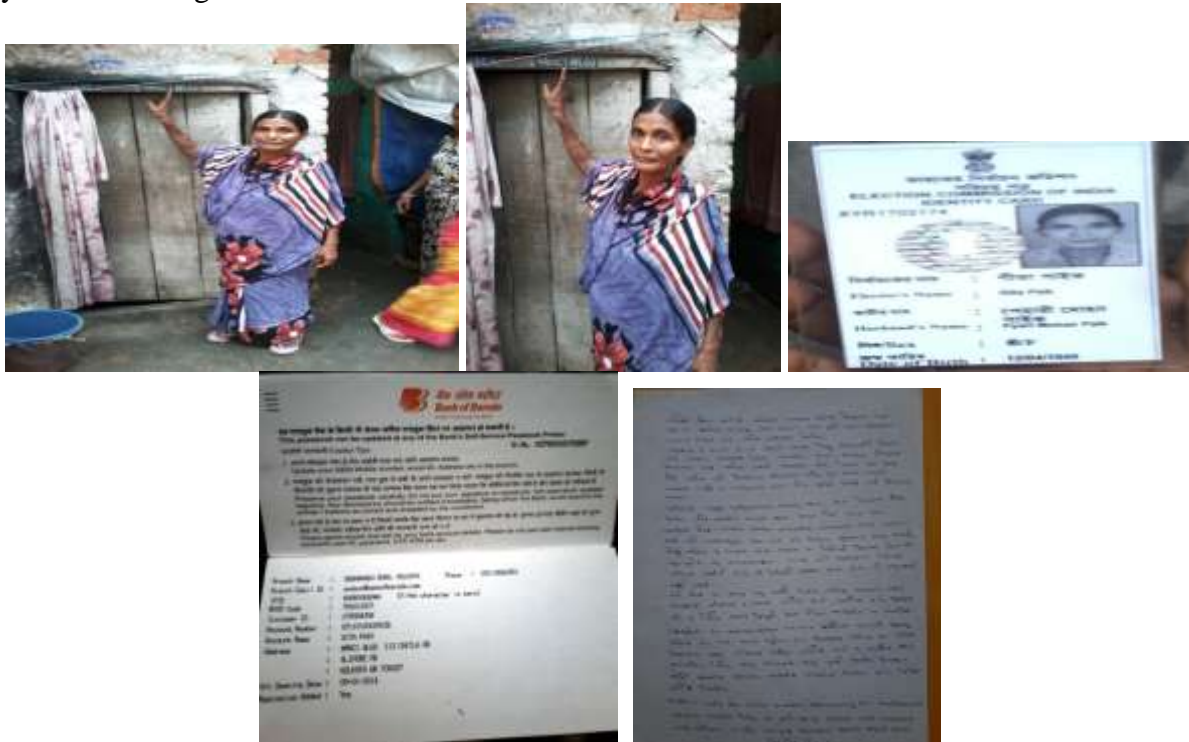
My name is Gita Paik and my age is 65. At present my address is: house no.-NM4C1-WLGD, 113 no. Chetla Lock Gate, Kol-700027. I have one son and five daughters but after marriage they all are living separately. Now I live here alone. 20 years ago I came here with my husband and family. I am now a widow. 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 owns the technology it uses (due to the shares of the company GO Code International having being donated to Addressing the Unaddressed by the founders.)]

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:

The image shows a presentation slide for GO Code technology. At the top is the GO Code logo, which consists of a red 'g' with a white location pin icon inside the 'o', followed by the word 'code' in red. Below the logo is the tagline 'The gets-you-where-you-want-to-go code'. The main heading is 'What is a GO Code*?'. Below this is a bulleted list of features: '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', and 'An address for everyone which is GPS based!'. A small footnote at the bottom of the slide states: '*GO Code International Ltd is a private Irish company which is wholly owned by the registered charity Addressing the Unaddressed.' Below the slide is a screenshot of the GO Code website. The website header includes the GO Code logo, navigation links for 'mobile', 'web', and 'satnav', and an 'App Store' button. The main content area features a 'Get A Map' section with a search box and a 'GO Code address database on the web' section. A map is displayed with a location pin and a pop-up window showing details for 'Address of GO Code: NM4C 1HXO P' at '114 Charles Land/Cafe, 174 Phary Palace, New Road, New Athboy (Shangha Club, Kildare) 19802'.

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.

The image is a promotional graphic for GO Code. At the top, the GO Code logo is displayed with the tagline "The gets-you-where-you-want-to-go code". Below the logo, two screenshots of mobile applications are shown. The first is a utility bill from CESC, with a red box highlighting a GO Code. A blue arrow points from this screenshot to the text "As used by Utility". The second screenshot is from the UTI Mutual Fund app, also with a red box highlighting a GO Code. A blue arrow points from this screenshot to the text "As used by Bank of Baroda". To the right of these screenshots is a close-up of a physical GO Code label on a white envelope, with a red box highlighting the code "14 C-97 PLY 303 DHETA LOCK". Below these elements, the GO Code logo is repeated, followed by the text "GO Code app available on iPhone and Android*". At the bottom, three mobile phone screens are shown in a sequence: an iPhone home screen, the GO Code app interface featuring a green map of India, and the app's map view showing a specific location with the GO Code "NMCC 7K1XJ". At the very bottom, there is a small footnote: "*All funds raised go to the charity Addressing the Unaddressed" and the copyright notice "© GO Code International 2015".



APPENDIX 3 - TESTIMONIAL FROM THE HOPE FOUNDATION



Identities for Change

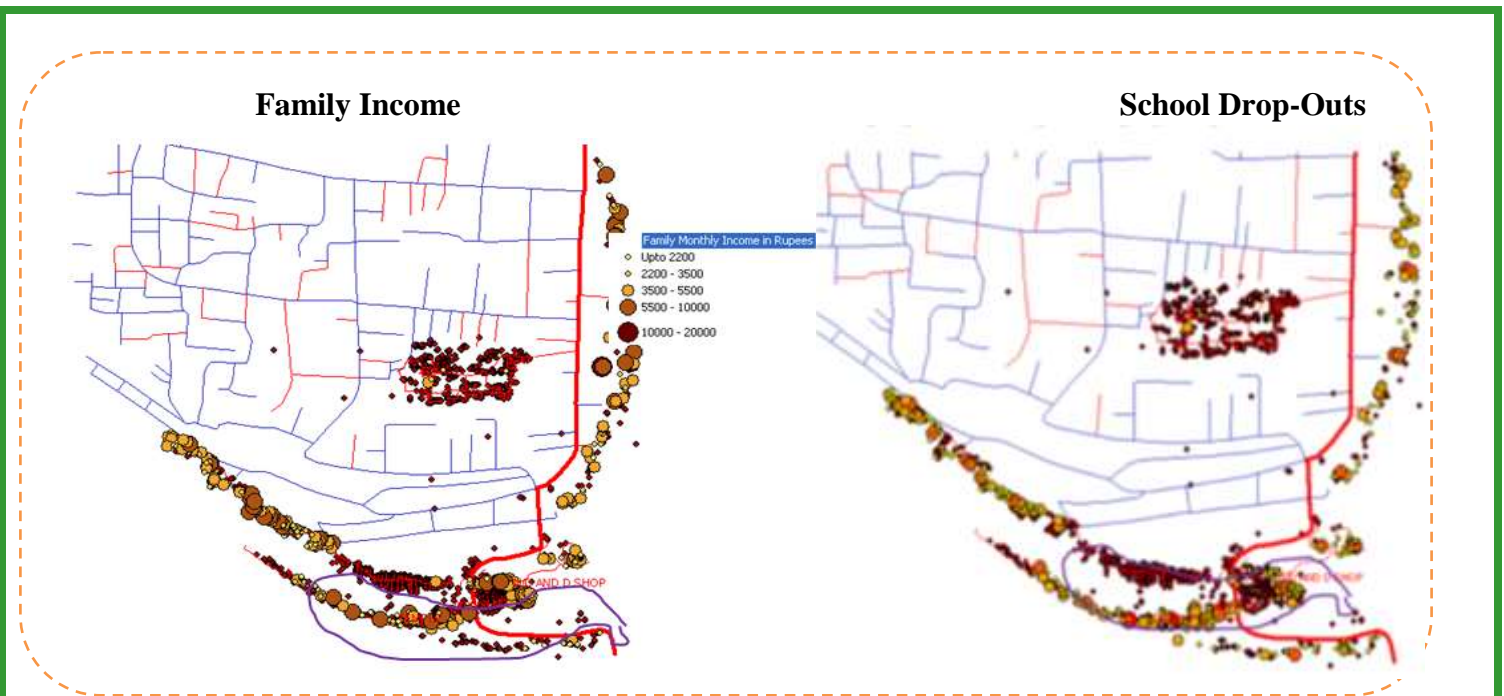
The Hope Foundation has partnered with Irish NGO Addressing the Unaddressed to provide unique identities to the slum populations of Kolkata, enabling and empowering whole communities to access Government support services, which were previously unattainable. Slum dwellers across Kolkata will be provided with a unique address through GIS-mapping technology. The health, educational and social status of the families within these newly addressed areas will also be recorded and monitored. Thus ensuring the effective delivery of sustainable projects reaching the root causes of poverty. This information will not only be used to strengthen access to essential services in slum communities but utilised as an advocacy tool to fight injustices faced by such communities, particularly in terms of education and healthcare.

Experience from the Ground: Kolkata

Chetla Slum

In 2013, both organisations came together to launch the pilot project of Addressing the Unaddressed. As with any start-up project, there were unforeseen obstacles, technical issues and time delays, but the energy and enthusiasm from the Chetla community continued to drive the almost year-long pilot. HOPE has been implementing its healthcare programme in Chetla over the past 8 years, and in this time has built up a trustworthy rapport with the locals. Although apprehensive at first with the arrival of laptops, mapping tools and hand-held GPS monitors, through awareness camps and training's with the local community and information meetings with the community leaders, the population of Chetla became as immersed in the pilot project as we did! A number of HOPE health volunteers assisted in the mapping, data capture and surveying of the area, ensuring the project was driven by the community itself, with just some guidance and technical support from both organisations. The results? Well see you for yourself!

Through the pilot project, dwellers in Chetla slum were provided with a unique 9 digit Go Code, the exact location of their dwelling. HOPE was enabled to record specific data from each household, allowing us to get a true picture of the daily lives within this slum. Using the data collected, HOPE was able to analyze the health and education programmes implemented in the area. By transforming the data into visual maps (see below), children and families who have not yet received support were easily identified, allowing HOPE to concentrate further on these families.



Since the successful pilot project, Addressing the Unaddressed have continued to map over four slum areas. On a recent field visit to Pananchatala, HOPE had the opportunity to meet with the local councilors and various community members to discover the attitudes of this new community towards their Go Codes. The response was amazing! The local councilors revealed that on all documents submitted by the slum dwellers in Pananchatala, they have made it compulsory for their Go Codes to be present, ensuring their exact location is easy to find. The councilors also requested the project be undertaken in the neighboring slum, as they saw the real benefit those living in Pananchatala received from their new addresses. While visiting the area, a number of community members showed HOPE staff their identity documents featuring their Go Codes and spoke highly of the increased access to Government services they hope now to avail of. It was enriching to discover from the ground level how this project is making a difference in the lives of those otherwise forgotten by the Government.

Here at HOPE, we are excited to continue our partnership with Addressing the Unaddressed, adding a new and innovative element to our work, which continues to secure the rights and entitlements of Kolkata's most underprivileged societies and fights for the injustices they are faced due to abject poverty.

*The Hope Foundation C-533 lake Garden Near S.B.I Lake Garden Branch Kolkata 700045, West Bengal
India tel: 091 33 4064 5851 www.hope-foundation.in*



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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