



COMMUNITY DEVELOPMENT PROGRAM FOR HILLTRACTS UNDERPRIVILEGED PEOPLE

A Project of Bangladesh Baptist Church Fellowship and Sunrise Potato Systems Institute

2025

“Community Development Program for Hilltracts Underprivileged People: Empowering Communities, Shaping the Future”



In November 2025 we were all together as leaders to discuss the progress and make adjustments to our program for the next 5 years. Some of the key takeaways from our time together can be summarized as follows.

The 13 church communities have taken great interest in the loan program to help their members invest in the necessary inputs to improve their agricultural output and garner more profits leading to cash available for education of children, home improvements and supporting the loan program by investing money into it as well!

Our focus on agribusiness by young would be entrepreneurs has lead to several individuals and communities investing a larger sum of money into a large power tiller that can do custom work and larger investments, in small animal business and even banana and mushroom farming. Improved potato production with better quality seed potatoes and assessing the economic benefits has started and will continue to be expanded. The newest opportunities include the use of True Potato Seed (botanical seed) from Tripura India. It is being evaluated as a way to produce disease free seed tubers that can then be used to grow a commercial crop the following year. Another new approach to producing virus and disease-free seed potatoes is using tissue culture plants from Bangladesh Agricultural Research Institute and multiplying them using apical rooted cuttings.

To make these adjustments to our program we are please to have Mr. Tarun Joy Tripura, MSc. Agriculture join our team to focus on new research topics like those mentioned as well as do the adaptive on farm research to measure the impact of the proposed new improvements. Tarun works with the 2 Supervisors in implementing the overall program.

Along with the great work being done in the Tripura and Chakma region, the request is now for us to expand our program to the Santal Tribal area of the extreme NW of Bangladesh. Discussion is ongoing on how their requests can be addressed by us working with the experience and leadership in CDPHUP.

The combination of a church community loan program, which is carefully managed, has lead to many success stories of improved livelihoods. This coupled with improved technical applications has helped create a strong interest in the expansion of our work! I am grateful for the opportunities to work together and to have these great discussions on how to catalyze and sustain community empowerment.

- Peter VanderZaag



Beginnings and Milestones

The Community Development Program for Hilltracts Underprivileged People (CDPHUP) blossomed from the initiative of SPSI to reach out to mountain communities in need. As per suggestion from a former missionary to Bangladesh, Dr. Peter VanderZaag, SPSI President investigated that possibility in the CHT of Bangladesh in 2018. During his visit, meetings were held with community leaders as well as government research station scientists on how to assist these rural communities. In preparation, two young men, Milton Chakma and Kamendra Tripura underwent training at PSRTC in the Philippines for 3 months from January-March 2019. Their learning included a diverse set of skill sets with vegetables, fruit trees, fish, irrigation and water management as well as learning how the farmers fund (revolving fund) actually works.



Spraying fungicide to protect the crops

A Situational Analysis for communities was conducted from May to October 2019. This served as the basis for the formulation of a Community Development Program. Victoria Demonteverde from Potato Systems Research and Training Center came to the CHT for a general survey of the area and then assisted in the formulation of the program through a workshop held by BBCF for leaders of 10 community to set the guidelines of how the program will work in empowering these communities. Finally, a Memorandum of Understanding was signed between SPSI and the Bangladesh Baptist Church Fellowship (BBCF) in November 2019 in Dhaka.

CDPHUP was implemented in January 2020 with two extension supervisors working with an initial 5 church communities each for the Chakma and Tripura tribal areas. In 2022, the number of communities eventually increased to include 1 or 2 more churches. The loan program for Income Generating Activities (IGA) is self managed by each community leaders. Loans provided must be repaid with interest so that others can avail of the funds to help them set up or improve various income generating projects. Agribusiness with larger detailed work plans and request for loan money from a separate account was promoted. Grants are provided for small equipment such as water pumps, machines and back pack sprayers.

On-farm trials were conducted to promote utilization of recent technology. Practices including late blight control and spraying of protective fungicides, positive selection for seed potatoes were supported. On farm fertilizer experiments are assessing how farmers can improve their yields. Support was also provided for planting of fruit tree seedlings and coffee seedlings as per request of communities.

The management and progress in the build up and utilization of funds varied among the IGAs, influenced by various intertwining factors such as leadership capability, education, location, resource availability, financial management, and use of modern technology. SPSI provided an average grant of 110,000 Taka per community. Some communities also received extra funds as reward for yearly successful performance.

Members are encouraged to have a personal savings per month. The amount varied depending on the community and the capacity of the members. Some communities require savings of 100 or 200 Taka per member per month while others require a savings of 20 or 50 Taka per member per month.

CDPHUP Loan Program in Tripura Communities

The total grant from SPSI was 1,122,500 Taka (~C\$13,000) and was highest for Jamtoli which was 265,000 Taka (Table 1). Total membership savings was 177,721 Taka and was highest in Khagrapur with a total of 52,600.

Table 1. Loan program for Tripura as of October 2025

(C\$1=87 Taka now)

Community	SPSI Donated Funds *	Members Savings	Interest Earned	Total Value	Loan Taken	Cash Balance
Jamtoli	265,000	27,970	29,000	321,970	213,000	108,970
Chelachora	110,000	37,200	16,200	163,400	142,000	21,400
Chotabari	140,000	35,700	14,700	220,400	175,000	45,400
Khagrapur	222,500	52,600	9,220	321,820	285,000	36,820
Dhumnighat	140,000	9,300	10,080	159,380	145,000	14,380
Mohalchara	135,000	8,931	14,800	158,640	48,000	110,640
Wakrak para	110,000	6,020	7,400	123,420	40,000	83,420
TOTAL	1,122,500	177,721	101,400	1,469,030	1,048,000	421,030
Average	160,357	25,389	14,486	209,861	149,714	60,147

* SPSI funds for agribusiness projects

A total of 470 projects were implemented and the number of projects varied among churches. Number of projects was highest in Chotabari with 86 and lowest in Mohalchara with 53 projects (Table 2).

Table 2. Number of Projects per Year in Tripura Communities

Community	2021	2022	2023	2024	2025	TOTAL
Jamtoli	13	13	15	20	22	83
Chelachara	10	10	14	15	16	65
Chotabari	16	16	16	18	20	86
Khagrapur	10	10	12	14	14	60
Dhumnighat	11	11	14	16	18	70
Mohalchara		12	12	14	15	53
Wakrak para		12	13	13	15	53
TOTAL	60	84	96	110	120	470

CDPHUP in Chakma Communities

The Total Grant given to Chakma communities was 872,500 Taka (C\$10,500). The highest grant was to Christian Para with 222,500. Total Membership savings was 102,590 Taka and the highest members savings was 44,030 Taka in Rengkarja (Table 3).

Table 3. Loan program for Chakma as of October 2025

(C\$1=87 Taka now)

Community	SPSI Grant	Members Savings	Interest Earned	Total Values	Loan Taken	Cash Balance
Christian para	222,500	4,100	16,500	243,100	141,600	101,500
Prosongsha	135,000	21,680	11,400	168,080	139,500	28,580
Vaibonchora	185,000	12,560	7,900	205,460	115,000	90,460
Gongaram	110,000	13,980	18,000	141,980	130,000	11,980
Suknachari	110,000	6,240	16,200	132,440	40,000	92,440
Rengkarja	110,000	44,030	7,500	161,530	100,000	61,530
TOTAL	872,500	102,590	77500	1052590	666100	386,490
Average	145,417	17,098	12,917	175,432	111,017	64,415

* SPSI funds for agribusiness projects

The funds was used to finance a total of 344 projects from Year 2021 to 2025. Most projects were done in Christian Para and Rengkarja with 86 and 84 projects respectively (Table 4). The Total Number of beneficiaries that were helped/assisted by the program was 744. It ranged from 78 -192 which is 78 in Suknachari and 192 in Rengkarja.

Table 4. Number of Projects per Year in Chakma Communities

Community	2021	2022	2023	2024	2025	TOTAL
Christian para	15	15	16	20	20	86
Prosongsha	5	5	5	5	5	25
Vaibonchara	10	10	10	12	12	54
Gongaram	12	12	14	16	16	70
Suknachari	0	6	6	6	7	25
Rengkaijja	16	16	16	18	18	84
TOTAL	58	64	67	77	78	344

CDPHUP Impact on Community Life

CDPHUP impacted all facets of community life.

Self help groups were organized within the local churches especially among the target tribal communities. Members of the local church come together under the self-help groups and then have meeting once a month as a group. Through these groups, individuals also learn ledger book keeping properly, personal savings, loan borrowing, and group administration, which enable them to work together as a team.

The program creates and trains local leadership among the churches. The Church members take on various roles as group leader, managing group bank account, calling meeting, decide on loan distribution among the members, or monitor loan repayment regularly. Members also support each other's livelihoods when necessary.

The program also helped to foster unity and mutual support as communities work together and share resources among the members, such as in the use of equipment, water pump, sprayers, power tillers, etc.

CDPHUP supported livelihood of communities. Individual member availed of loans and then invested it in crop (including rice, vegetables, and potatoes) and, livestock (pigs, native chicken and goats) production, agribusiness and tree plantation. As a result, many families are able to earn money now and can support the household necessities and other investment.

The families are also transformed by the program through training in sustainable agriculture, such as rice and vegetables production, livestock rearing and small scale of agribusiness skills from the project. After the training they applied the knowledge and skills in a crop production, livestock rearing and on a small scale agribusiness field. In this way they were able to improve their respective livelihood activities.



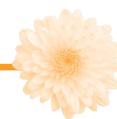
Hemongkor Tripura, a Pastor of Khagrapur Baptist Church, in his Aman rice field

Their access to loans, potato seeds, fruit tree saplings, water-pumps for irrigation, power tillers and agricultural training helped the families to produce more reliable crops (including rice and vegetables) and livestock rearing supported food security to the members. The program also helped to form personal savings. This build up a sense of ownership, responsibility and long term financial stability for families.

CDPHUP also improved church and community life. The CDPHUP program helped in a spiritual growth through bible study among church members. Concomitantly, the churches improved as attendance increased, church funds slowly increased as members learned to give offerings, and fellowship among church members and communities increased.

Overall the impact cannot only be measured in terms of numbers but on changed lives, increased self worth and opened doors of opportunities for individuals, families, and communities.

Success Story from Chakma and Tripura Communities



Women Entrepreneurs from Tripura Communities

CDPHUP provides loans for the communities to help them establish agribusiness enterprise that could augment family income. One such woman entrepreneur from Jamtoli Baptist Church is Pinky Tripura, a mother of 2 children and a former full time housewife. She decided to help her family financially by putting up a store. In spite of the demand, she only has few items for sale due to insufficient capital. On December 2024, she applied for a loan of 25,000 Taka and purchased more goods for sale in her store. From her earnings, she was able to help her family financially and totally repaid the loans. Her future plan is to purchase in bulk, and purchase a refrigerator so she can sell soft drinks and other products. With her loan, she was slowly realizing her plan to become a successful entrepreneur.



Pinky Tripura of Jamtoli Baptist Church in her store



Lal Lom Per Bawm from Chotabari Baptist Church rearing pigs

Lal Lom Per Bawm, a housewife from Chotabari Baptist Church decided to raise pigs in her home. She applied for a 10,000 Taka loan from Chotabari CDPHUP Samili to purchase 2 piglets which she grew into sows. She earned 60,000 Taka from the piglets. Encouraged by her success, she bought 1 piglet from her income and again borrowed another 20,000 Taka to purchase 3 piglets. At present, she is rearing 6 pigs that will eventually become sows for piglet production. She plans to extend her business by adding native chicken production.

Both women entrepreneurs are grateful to God and CDPHUP for the support.



Young Tripura Pastor Leading and Innovating on Technology

Hemongkor Tripura, a Pastor of Khagrapur Baptist Church has been cultivating crops as rice, maize, and vegetables for a couple of years. The power tiller from CDPHUP was a big help as he can easily cultivate large area of land for himself and other farmers. He already does land preparation on time. He also has additional earnings from rental of the power tiller.

Pastor Hemongkor leased 6 acre of land for cultivating rice, corn, and vegetables like potatoes, eggplants, and cabbage. He also received 70 kgs of seed potatoes from CDPHUP. The venture was profitable and from his income he was able to purchase a rice thresher which he uses for his farm and also to do custom work for other farmers. He is both a successful Pastor and entrepreneur. He is grateful to the CDPHUP project for the support that slowly helps him, his family and his community to be financially self sufficient.



Hemongkar Tripura of Khagrapur Baptist Church planting potato this season

Women Entrepreneurs from Chakma Communities

Monni Chakma, 30 years old and an active member of Suknachari Church Samite took a loan of 20,000 Taka from CDPHUP last year. She purchased a female pig and planted vegetables in her homestead area. The sow gave birth to 10 piglets which she sold at 5,000 to 10,000 Taka each. She is able to financially help her family now.

Sumika Chakma, aged 40 and a widow from Rengkarja Baptist Church is a mother to 2 children. She borrowed 15,000 to cultivate rice during Aman season and fodder her cattle. After rice harvest, she plans to plant potatoes and vegetables in her rice field. According to her, the loan program has low interest and is easy to access. She is grateful to God and CDPHUP for the loan program that helps her generate income.



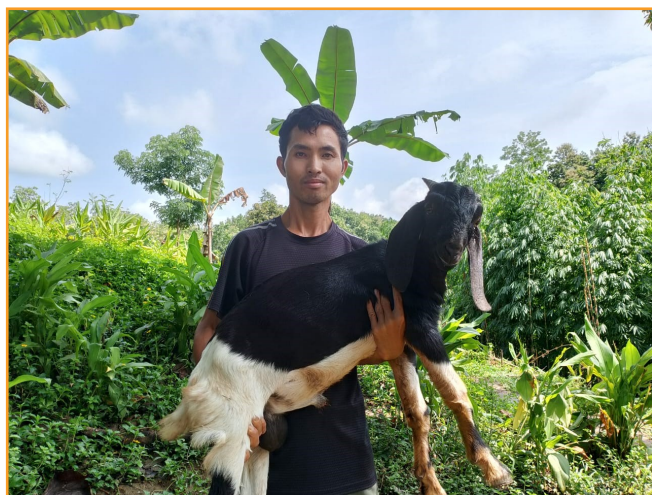
Monni Chakma from
Suknachari Church
rearing pigs



Sumika Chakma from
Rengkarja Baptist Church
in her potato field



Goat Raising: An Agribusiness for a Young Chakma Entrepreneur



Jonathan Chakma from
Rengkarja Baptist Church
with his goats

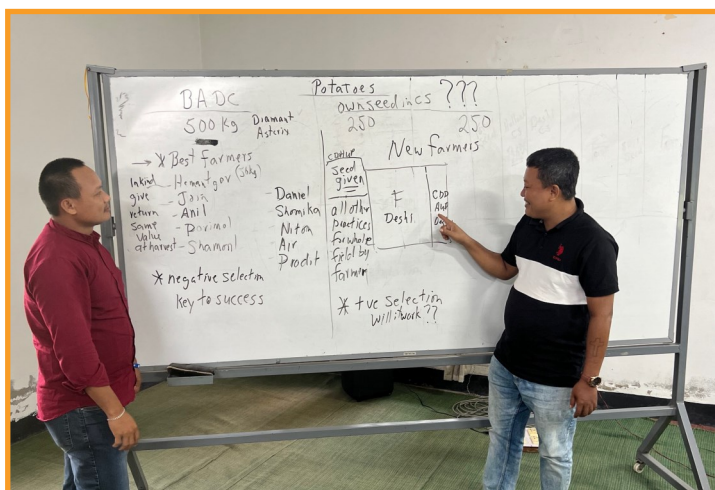


Jonathan Chakma, from Rengkarja Baptist Church borrowed 20,000 Taka for goat raising in his village. He bought an additional 2 goats worth 15,000 Taka. At present, he has already earned 20,000 Taka by selling his goats and from his income he bought additional 10 goats. Aside from the goat, he also raise cattle and fish. He repays his loan regularly. This ventures helps him support his family.

He and his family are grateful to God and CDPHUP for the support and income.

Growing ideas, Inspiring People: The visit of Dr. Peter VanderZaag

Dr. Peter VanderZaag's visit (Nov. 1-6, 2025) was brief yet productive. He had sparked ideas that will eventually come into fruition for the benefit of the community. During his stay, he had fellowship with the BBCF Leadership and people that implements CDPHUP. He walked through the reports of the Chakma and Tripura tribes, asking questions and giving suggestions when necessary. He met with the Santal delegates who shared the situation and needs of their communities. Together with the CDPHUP Team, they visited the Bangladesh Agriculture Research Institute in Gazipur to see their vegetable, floriculture and potato research.



Sharing and Growing Ideas



BARI Floriculture

Looking forward, we will see the team CDPHUP add another layer to its intervention which is to enhance potato production among farmers by using technology such as Positive Selection, use of Apical Rooted Cuttings, and use of True Potato Seeds. This year will be the final assessment for the merits of the use of Positive Selection of potato seeds from farmers' fields.



A meal with the Leaders

It will also work closely with Bangladesh Agricultural Development Cooperation (BADC) who will be the source of good quality seeds of good varieties preferred by farmers including Diamant and Asterisk, or other varieties available at Bangladesh Agricultural Institute (BARI).

The use of Apical rooted cuttings (ARC) for growing quality seed potatoes will be initiated.

The Bangladesh Agricultural Research Institute (BARI) north of Dhaka gave 2 jars each with 15 plants each, of the pathogen free tissue culture plantlets of 4 varieties (Diamant, Asterix, BA62 and BA86). Once the plants are established, apical cuttings will be harvested every 7 to 10 days and rooted in trays to either make more mother plants or to transplant them to a field to grow a crop or grow them in higher plant density beds to produce many small tubers by cooperators. All harvested tubers will be stored as high quality seed tubers in cold storage and replanted the following year by farmers. With this system, we can become self sufficient in seed potatoes and arrange with BARI for the tissue culture plants in advance. This ARC technique likes warm but not hot temperatures, so by April there may be opportunity to go up the Sajek mountain (500 masl) and grow some plants up there where it is cooler.

CDPHUP will also evaluate the feasibility of using Hybrid True Potato Seed (TPS) from Tripura India as source of disease free seeds.

This is a technology that has provided farmers in remote parts of India with another unique way of growing disease free potatoes. BARI provided 20 grams of TPS from one of the crosses grown in Tripura India. Tarun sowed some of the seed in trays to produce seedlings that can then either be transplanted to beds or to the field to produce many seed sized tubers. If we are successful with this strategy and the consumers accept the quality of the potatoes, we can purchase the TPS from Tripura India at US\$250/kg and bring this technology to scale as another way to overcome the virus problems that exist here now. All TPS that is not sown will be stored in airtight dry container with silicates at refrigerator freezer temperatures.

Surely, the impacts of these new ideas and technology will come a long way for families and communities.



CDPHUP impact to the community is possible through the relentless support of the following:

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For your
unwavering
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improvement of
our community!

THANK YOU!