# Case Study: One Network, Many Communities

## How B.C.'s 34 Community Futures Offices Fit Into Canada's 267-Office Network

Grade 10 Social Studies, Economics, and Entrepreneurship

## Learning Goals

By the end of this case study, you should be able to:

- Explain how Community Futures is organized at the local, provincial, regional, and national levels.
- Identify which federal agency funds Community Futures offices in each part of Canada.
- Compare British Columbia's results with the national network using real statistics.
- Explain why a national program might use different names and structures in different regions.

## Part 1: The Big Picture

In the first case study, you learned how PacifiCan funds 34 Community Futures offices in rural British Columbia. But B.C. is only one piece of a much larger puzzle.

Community Futures started in 1985 (CFBC Annual Report 2024-25). Today, the **Community Futures Network of Canada (CFNC)** represents **267 non-profit Community Futures offices** across the country, from "coast to coast to coast" (Community Futures Canada).

That means B.C.'s 34 offices make up about **one out of every eight** Community Futures offices in Canada.

## One program, many names

Community Futures is a single federal program, but it goes by different names in different regions:

| Region | Local name |
|---|---|
| British Columbia and the Prairies | Community Futures (CF) |
| Ontario | Community Futures Development Corporations (CFDCs) (FedNor) |
| Quebec | SADC (Sociétés d'aide au développement des collectivités) and CAE (Centres d'aide aux entreprises) |
| Atlantic Canada | Community Business Development Corporations (CBDCs) (ACOA) |

This is why the national network sometimes calls itself "Community Futures/SADC+CAE/CBDC" (Réseau des SADC et CAE).

## Who pays for it?

Canada does not have one single agency that funds every office. Instead, the program is run by **Regional Development Agencies (RDAs)**. Each RDA is a federal agency responsible for economic development in its own part of the country, and each one funds the Community Futures offices in its region (FedDev Ontario Horizontal Evaluation).

Think of it like a national sports league. The league (the federal program) sets the basic rules, but each regional division (the RDAs) manages its own teams (the local offices).

## Part 2: The Map of the Network

The table below shows how the 267 offices are spread across Canada. Office counts come from the Community Futures Network of Canada.

| Province or Territory | Offices | Federal Funding Agency |
|---|---|---|
| British Columbia | 34 | PacifiCan (PacifiCan) |
| Alberta | 27 | PrairiesCan |
| Saskatchewan | 13 | PrairiesCan |
| Manitoba | 16 | PrairiesCan |
| Ontario | 60 | FedNor (24 in Northern Ontario) and FedDev Ontario (36 in Southern Ontario) (FedNor; FedDev Ontario) |
| Quebec | 67 | Canada Economic Development for Quebec Regions (CED) |
| New Brunswick | 10 | ACOA |
| Nova Scotia | 13 | ACOA |
| Prince Edward Island | 3 | ACOA |
| Newfoundland and Labrador | 15 | ACOA |
| Northwest Territories | 6 | Mainly the Government of the Northwest Territories (NWT Legislative Assembly) |
| Nunavut | 3 | Varies |
| **Total** | **267** | |

PrairiesCan supports the Community Futures offices in Alberta, Saskatchewan, and Manitoba ( PrairiesCan). ACOA, the Atlantic Canada Opportunities Agency, supports the 41 CBDCs in the four Atlantic provinces (ACOA).

Note: The Northwest Territories is a special case. There, the territorial government funds most of the Community Futures offices through its own program (NWT Legislative Assembly). The national office list used here does not give a separate count for Yukon.

## Layers of the network

Community Futures is organized in layers, a bit like a set of nesting dolls:

1. **Local offices.** Each of the 267 offices is an independent non-profit with its own volunteer board. This is where entrepreneurs walk in the door.
2. **Provincial and regional associations.** Offices join associations that support them, such as Community Futures British Columbia, Community Futures PanWest (Western Canada), the Atlantic Association of CBDCs, and the Réseau des SADC et CAE in Quebec (FedDev Ontario Horizontal Evaluation).
3. **The national network.** The Community Futures Network of Canada speaks for all 267 offices at the national level (FedDev Ontario Horizontal Evaluation).

## Part 3: The Story of Three Towns

The story below is fictional. The towns and organizations are real, but the people and businesses are not. Maya and Riverbend Bakery are from the first case study.

### Chapter 1: A Family Video Call

It was a Sunday night in January. Maya Thomas, owner of Riverbend Bakery in Smithers, B.C., joined a video call with her cousin Liam in Antigonish, Nova Scotia, and Liam's business partner Sophie, who lives in Rimouski, Quebec.

"How's the bakery?" Liam asked.

"Surviving winter," Maya laughed. "My Community Futures advisor helped me add catering. That saved me."

Liam looked surprised. "Community Futures? I've never heard of it. I got help from something called a CBDC."

Sophie jumped in. "And I went to my local SADC."

The three of them compared notes. A loan from a local non-profit. Free business advice. A volunteer board that reviewed their plans. Help for people the banks had turned away.

"Wait," Maya said. "I think we're all talking about the same thing."

### Chapter 2: Same Program, Different Names

Maya was right. Liam's CBDC in Nova Scotia is funded by ACOA. Sophie's SADC in Quebec is funded by Canada Economic Development for Quebec Regions. Maya's office in B.C. is funded by PacifiCan. All three are part of the same national Community Futures Program.

Each office was set up to fit its community. Sophie's SADC works mostly in French. Liam's CBDC knows the fishing and tourism seasons on the Atlantic coast. Maya's office in Smithers understands northern B.C., where winters are long and the next big town is hours away.

"It's like the same recipe," Maya said, "but every kitchen adds its own spices."

### Chapter 3: The Big Idea

Liam and Sophie had started a small company that makes smoked seafood. They wanted to sell their products in other provinces. Maya wanted to sell her wild berry jams outside B.C.

"What if we shipped to each other?" Sophie suggested. "Your jam in our stores, our seafood in yours."

The next week, each of them called their own local office. Their advisors helped them with shipping costs, labels, and the rules for selling food in other provinces. Because the offices belong to the same national network, the advisors could connect with each other when they needed to.

### Chapter 4: A Bigger Partner

Liam and Sophie needed a larger loan than their CBDC could offer alone. Their advisor told them about a national partnership between Community Futures and the **Business Development Bank of Canada (BDC)**. Under this partnership, BDC can share 50% of eligible loans with a Community Futures office (Community Futures Network of Canada). In 2025, BDC committed $100 million to support businesses in rural and remote communities through this work (Réseau des SADC et CAE).

A partnership that big would be very hard for one small office to arrange by itself. It became possible because 267 offices could work together through their national network.

### Chapter 5: Stronger Together

By the summer, Riverbend Bakery's jam was on shelves in Antigonish and Rimouski. Liam and Sophie's smoked salmon was in the bakery's display case in Smithers.

"Three towns," Maya said on their next call. "Three provinces. One network."

## Part 4: The Numbers Behind the Story

### National Results (2024-25)

According to the Community Futures Network of Canada, the 267 offices together reported:

| Measure | National Result |
|---|---|
| Community Futures offices | 267 |
| Staff | 1,244 |
| Volunteers | 2,954 |
| Loans made | 5,002 |
| Value of loans | $344.9 million |

| Measure | National Result |
|---|---|
| Extra money leveraged from other sources | $779.7 million |
| Jobs created or maintained | 20,907 |
| Businesses financed since performance reporting began | 141,495 |
| Total financing over 24 years | $6.5 billion |

## How Does B.C. Compare?

The B.C. figures below come from the CFBC Annual Report 2024-25.

| Measure | B.C. (34 offices) | Canada (267 offices) | B.C. Share of National Total |
|---|---|---|---|
| Offices | 34 | 267 | 12.7% |
| Loans made | 597 | 5,002 | 11.9% |
| Value of loans | $44.0 million | $344.9 million | 12.8% |
| Jobs supported | 1,895 | 20,907 | 9.1% |

## Something to Think About

Look closely at the numbers. B.C. has about 12.7% of the offices and makes about 12.8% of the national loan dollars. That is very close. But B.C.'s share of jobs (9.1%) is lower.

There could be several reasons. Each region may count jobs a little differently. Some regions may lend to bigger businesses that hire more people. Or the types of businesses may differ. When you compare numbers from different reports, always ask: **Were these numbers collected the same way?**

## Part 5: Student Discussion Questions

## Understanding the Network

1. Why do you think Community Futures uses different names (CF, CFDC, SADC, CAE, CBDC) in different parts of Canada? Is this helpful or confusing for entrepreneurs?
2. Explain the "nesting dolls" structure of the network in your own words. What is one job that each layer might do?
3. Why might the federal government give the job of running Community Futures to several regional agencies instead of one national office in Ottawa?

## Applying Economic Ideas

4. In the story, Maya, Liam, and Sophie began trading products between provinces. How does this create economic benefits for all three towns?
5. The partnership with BDC was possible because 267 offices worked together. Explain the idea of **economies of scale** using this example.
6. Ontario has two different federal agencies funding its offices. What might be one advantage and one challenge of this arrangement?

## Analyzing the Data

7. Quebec has 67 offices and Ontario has 60. Both have more than British Columbia. What factors might explain how many offices a province has? (Think about population, geography, and history.)
8. B.C.'s share of national jobs (9.1%) is lower than its share of offices (12.7%). Give two possible explanations. What more information would you need to know which one is right?
9. Nationally, the network leveraged $779.7 million from other sources. Why might leverage be an important number for governments that fund the program?

## Thinking Critically

10. Each office has its own local volunteer board. What are the strengths and weaknesses of a network made up of 267 independent organizations?
11. Imagine you are the president of the national network. A federal minister asks why the program should keep receiving funding. Write three points you would make, using statistics from this case study.
12. Should rural entrepreneurs in every province and territory get exactly the same services? Or should each region design its own? Explain your answer.

## Extension Activity

Pick one province or territory other than B.C. Research one of its Community Futures, CFDC, SADC, CAE, or CBDC offices. Find out what it is called, which agency funds it, and one business it has helped. Present your findings in a one-page fact sheet.

## Part 6: Glossary of Economic Terms

| Term | Definition |
|---|---|
| **Association** | A group that organizations join to share resources, training, and a common voice. |
| **Business Development Bank of Canada (BDC)** | A federal Crown corporation that lends money to and advises Canadian businesses. |
| **Crown corporation** | A business or organization owned by the government that operates at arm's length from it. |

| Term | Definition |
|---|---|
| **Decentralized** | Organized so that decisions are made by many local groups instead of one central office. |
| **Economic region** | An area of a country grouped together for planning and economic development. |
| **Economies of scale** | Cost savings or benefits that come from working at a larger size, such as many offices sharing one partnership. |
| **Federal program** | A program created and funded by the Government of Canada. |
| **Interprovincial trade** | Buying and selling goods and services between provinces or territories. |
| **Leverage** | Using one source of money to attract additional money from other sources. |
| **Loan participation** | When two or more lenders share one loan, each providing part of the money and taking part of the risk. |
| **National network** | A group of connected organizations across a whole country that work toward shared goals. |
| **Non-profit organization** | An organization that uses any extra money to support its mission rather than paying it out to owners. |
| **Partnership** | An agreement between two or more organizations to work together toward a shared goal. |
| **Regional Development Agency (RDA)** | A federal agency responsible for economic development in a specific region of Canada, such as PacifiCan or ACOA. |
| **Rural** | Describing areas outside cities and large towns, often with smaller populations. |
| **Share (percentage share)** | The part of a total that belongs to one group, written as a percentage. |
| **Territorial government** | The elected government of Yukon, the Northwest Territories, or Nunavut. |
| **Volunteer board** | A group of unpaid community members who oversee and make major decisions for an organization. |

## Part 7: Student Worksheet

Complete this worksheet on your own. Use the case study and glossary to help you. Show your work for all math questions.

**Name: _____ Date: _____ Class: _____**

## Section A: Vocabulary Match (8 marks)

Write the letter of the correct definition beside each term.

| Term | Your Answer | | Definition |
|---|---|---|---|
| 1. Regional Development Agency | ____ | A | When two or more lenders share one loan |

| Term | Your Answer | | Definition |
|---|---|---|---|
| 2. Economies of scale | _____ | B | Buying and selling between provinces |
| 3. Loan participation | _____ | C | A federal agency responsible for economic development in one region |
| 4. Interprovincial trade | _____ | D | Benefits that come from working at a larger size |
| 5. Decentralized | _____ | E | A federal Crown corporation that lends to Canadian businesses |
| 6. BDC | _____ | F | The part of a total that belongs to one group |
| 7. Percentage share | _____ | G | Unpaid community members who oversee an organization |
| 8. Volunteer board | _____ | H | Organized so decisions are made by many local groups |

## Section B: Match the Region (6 marks)

Write the name of the federal agency that funds Community Futures offices in each region.

> **Agencies:** ACOA · CED · FedDev Ontario · FedNor · PacifiCan · PrairiesCan

1. British Columbia: _____
2. Alberta, Saskatchewan, and Manitoba: _____
3. Northern Ontario: _____
4. Southern Ontario: _____
5. Quebec: _____
6. Atlantic Canada: _____

## Section C: True or False (6 marks)

Circle T for true or F for false. If the statement is false, rewrite it so it is true.

1. T / F There are 267 Community Futures offices across Canada.

2. T / F One single federal agency funds every Community Futures office in Canada.

3. T / F In Atlantic Canada, Community Futures offices are called CBDCs.

4. T / F Ontario has more Community Futures offices than any other province.

5. T / F Community Futures started in 1985.

6. T / F In the Northwest Territories, the territorial government funds most Community Futures offices.

## Section D: Show Your Math (14 marks)

**1. B.C.'s share of offices (2 marks)**
What percentage of Canada's 267 offices are in B.C.? Round to one decimal place.

Work: _____

Answer _____ %

**2. Regional totals (3 marks)**
Use the map table in Part 2.

a) How many offices are in the three Prairie provinces combined?

Answer: _____

b) How many offices are in the four Atlantic provinces combined?

Answer: _____

c) How many more offices does Quebec have than B.C.?

Answer: _____

**3. Average loan size (3 marks)**
a) Nationally, offices made 5,002 loans worth $344.9 million. What was the average national loan size? Round to the nearest dollar.

Work: _____

Answer: $_____

b) B.C.'s average loan was $73,712. Is B.C.'s average loan higher or lower than the national average? By how much?

Answer: _____

**4. Jobs per loan (2 marks)**
Divide national jobs (20,907) by national loans (5,002). Round to one decimal place. B.C. supported about 3.2 jobs per loan. Which is higher?

Work: _____

Answer: _____ jobs per loan; _____ is higher.

**5. Leverage (2 marks)**
Nationally, $344.9 million in loans attracted $779.7 million from other sources. How much outside money was attracted for every $1 lent? Round to the nearest cent.

Work: _____

Answer: $_____

**6. People per office (2 marks)**
a) On average, how many volunteers does each of the 267 offices have? (2,954 volunteers) Round to the nearest whole number.

Answer: _____

b) On average, how many staff does each office have? (1,244 staff) Round to one decimal place.

Answer: _____

## Section E: Short Answer (10 marks)

Answer in two to four complete sentences.

**1. (3 marks)** Describe the three layers of the Community Futures network. Give one example of an organization at each layer.

**2. (3 marks)** In the story, how did being part of a national network help Maya, Liam, and Sophie? Give two examples.

**3. (4 marks)** B.C. has 12.7% of the offices but only 9.1% of the jobs. Give two possible reasons for this difference. Then explain why it is important to check how numbers were collected before comparing them.

## Section F: Your Opinion (6 marks)

Write one paragraph (six to eight sentences). Answer the question below and support your opinion with at least **two statistics** from the case study.

**Is it better for Community Futures to be one national network or for each province to run its own separate program?**

## Section G: Reflection (Bonus, 2 marks)

If you could start a business that sold a product from your community to another province, what would it be? Which province would you sell to, and why?

**Total** _____ **/ 50** (plus 2 bonus)

## Teacher Answer Key

**Section A:** 1-C, 2-D, 3-A, 4-B, 5-H, 6-E, 7-F, 8-G

**Section B:** 1. PacifiCan; 2. PrairiesCan; 3. FedNor; 4. FedDev Ontario; 5. CED; 6. ACOA

**Section C:**

1. True
2. False. Several Regional Development Agencies fund offices in their own regions.
3. True
4. False. Quebec has the most offices (67). Ontario has 60.
5. True
6. True

**Section D:**

1. 34 ÷ 267 X 100 = **12.7%**
2. a) 27 + 13 + 16 = **56**
   b) 10 + 13 + 3 + 15 = **41**
   c) 67 - 34 = **33**
3. a) $344,900,000 ÷ 5,002 = **$68,952**
   **b) Higher, by about $4,760** ($73,712 - $68,952)
4. 20,907 ÷ 5,002 = **4.2 jobs per loan**; the **national average** is higher.
5. $779.7 million ÷ $344.9 million = **$2.26**
6. a) 2,954 ÷ 267 = **11 volunteers**
   b) 1,244 ÷ 267 = **4.7 staff**

**Section E (look for):**

1. Local offices (for example, Community Futures in Smithers or any CBDC or SADC); provincial or regional associations (for example, Community Futures British Columbia, Community Futures PanWest, Atlantic Association of CBDCs, or Réseau des SADC et CAE); national network (Community Futures Network of Canada).
2. Advisors could connect across provinces; access to the BDC loan partnership; shared knowledge about selling across provinces.

3. Possible reasons: different job-counting methods, different business types or sizes, different industries in each region. Numbers from different reports may not be measured the same way, so comparisons could be misleading.

**Section F:** Award marks for a clear opinion (2), at least two accurate statistics (2), and logical reasoning that connects the statistics to the opinion (2). Either position can earn full marks.

**Section G:** Award bonus marks for a realistic product and a clear reason for choosing the province.

## Sources


- Community Futures Network of Canada, Community Futures Canada
- Community Futures Network of Canada, National Impact
- Community Futures Network of Canada, Find Your Community Futures Office (BDC Partnership)
- Community Futures British Columbia, Annual Report 2024-25
- FedDev Ontario, Horizontal Evaluation of the Community Futures Program
- FedDev Ontario, 2024-25 Departmental Results Report: Additional Sections
- FedNor, Community Futures Program
- PacifiCan, Community Futures Program: Regional Evaluation Summary
- PrairiesCan, Community Futures in the Prairies
- ACOA, Supporting Rural Entrepreneurial Opportunities Across Atlantic Canada
- ACOA, Minister Fraser Announces $12.6 Million to Help Rural Businesses Across Atlantic Canada Thrive
- Réseau des SADC et CAE, Reaching Further: A New $100M Boost
- Legislative Assembly of the Northwest Territories, NWT Community Futures Program