

# DREAM the impossible

## Summary



☐☐ I walked away from the Dream the Impossible event fascinated by what I've seen and heard, and by how bold and insightful young people are. Young people are bright, talented and driven. I was impressed by their confidence, ideas and vision. I heard some ideas that can move us forward. I'm committed to amplifying their voice and helping them take their ideas to the next level. Let's keep dreaming the impossible. We just took the first step together. The rest is up to you! ☐☐

- Guy Cormier,  
President and CEO of Desjardins Group

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# Dream the Impossible: The spark igniting a movement to support youth



We wanted to make sure this event covered what matters most to young people, so we surveyed them to find out what they wanted to talk about. The 3 priority topics that came up and that guided the program for the event were the environment, education and employment, and the economy and finances. We filled our program with speakers, experts and leaders from different backgrounds who generously agreed to share their ideas and knowledge.

**Enthusiasm. Hope. Commitment.** These 3 words sum up my experience at Dream the Impossible on June 19 and 20, 2023.

The event reflected the deep, personal calling I feel toward supporting the next generation. Over the past several years, I've increasingly sought out opportunities to meet with young Canadians from coast to coast. I wanted to hear their thoughts and better understand their reality. I could feel their need and desire to step back, sit down together and talk about the issues affecting them.

That's how the idea for Dream the Impossible was born.

Dream the Impossible was a success thanks to the help of our partners, many of whom already work regularly with youth. Their motivation and commitment truly helped us take this initiative to the next level.

And as you might guess, I'm really proud!

I'm proud we dared to give youth a voice.

I'm proud we had influential people and industry leaders turn up to listen.

I'm proud that despite the doom and gloom surrounding the challenges we face as a society, young people have not lost hope. On the contrary! They want to be a part of the solution. They want to step up and take their place in society.

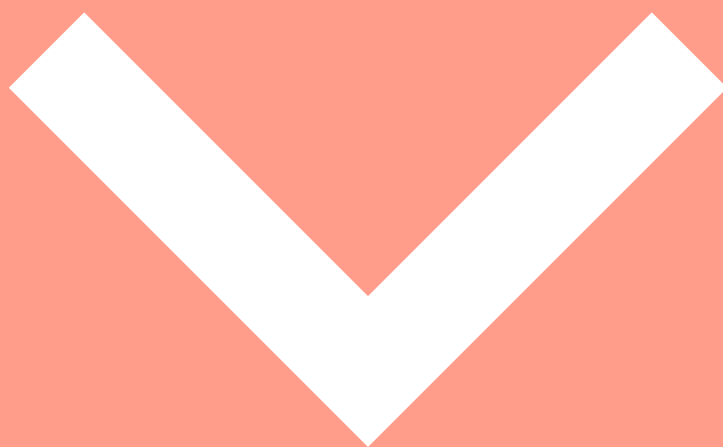
**Because we have a future to build and we want to share what we learned, we've put together a summary of Dream the Impossible. In this report, you'll find an overview of the memorable moments, highlights, and the thoughts and solutions put forward by youth for tackling society's major issues.**

**This summary belongs to them. These are their words. I'll draw inspiration from this report to help make their voice heard, louder than ever, both in the business community and at large, to help create a movement that truly supports youth. I encourage leaders everywhere to join me. Together, we can be springboards that help young people take practical action. I truly believe that we have everything to gain by helping young people grow and find their place. All of society stands to benefit.**

**Young people are stepping up and are ready to lead the way. Let's welcome them with open arms.**

*Guy Cormier,  
President and CEO of Desjardins Group*

# Highlights



# 1

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## Climate change and biodiversity

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☐☐ Why is all the pressure on young people? We're always being told that we're the future. But other generations also need to take action. ☐☐

Yes, young people want to be part of the solution, but they don't want to go it alone. Every person needs to do their part. When it comes to fighting climate change, every generation needs to feel the call to action and get involved. Participants want to see us working together better: citizens, political parties, governments, community organizations, businesses and schools.

### They'd like to see us support projects and initiatives that:

- Create a sense of belonging in the community
- Promote eating locally
- Promote the responsible use of resources
- Adapt supply to demand
- Support sustainable design and construction



# 2

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## Dependence on fossil fuels

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▯▯ There's still education to be done and we need to raise awareness. Some people don't realize or don't understand the extent to which fossil fuels are harmful and how they affect climate change. As long as their daily lives aren't affected, they don't feel like they need to do anything.▯▯



In addition to promoting other types of energy, participants suggested adopting a guilt-free approach that would make everyone in the population want to take action. The focus would be on raising awareness rather than on punishments. Rather than penalizing people, they'd be rewarded for good habits. People need to want to change rather than anyone forcing them to. With this approach,

participants believe we can create real, lasting change.

Participants also mentioned how important it was for cities and neighbourhoods to be designed so that anyone can bike, regardless of their background, age or economic situation. Financial incentives could also be offered.

**BEYOND  
IDEAS: THE  
BEGINNINGS OF  
A SOLUTION**

"ZAP" is a fun app with informative videos. It encourages healthy competition between users to inspire them to be more energy efficient. They earn money for every kilowatt-hour they save, and the energy is used to build a shared virtual wind farm.

# 3

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## Eco-anxiety

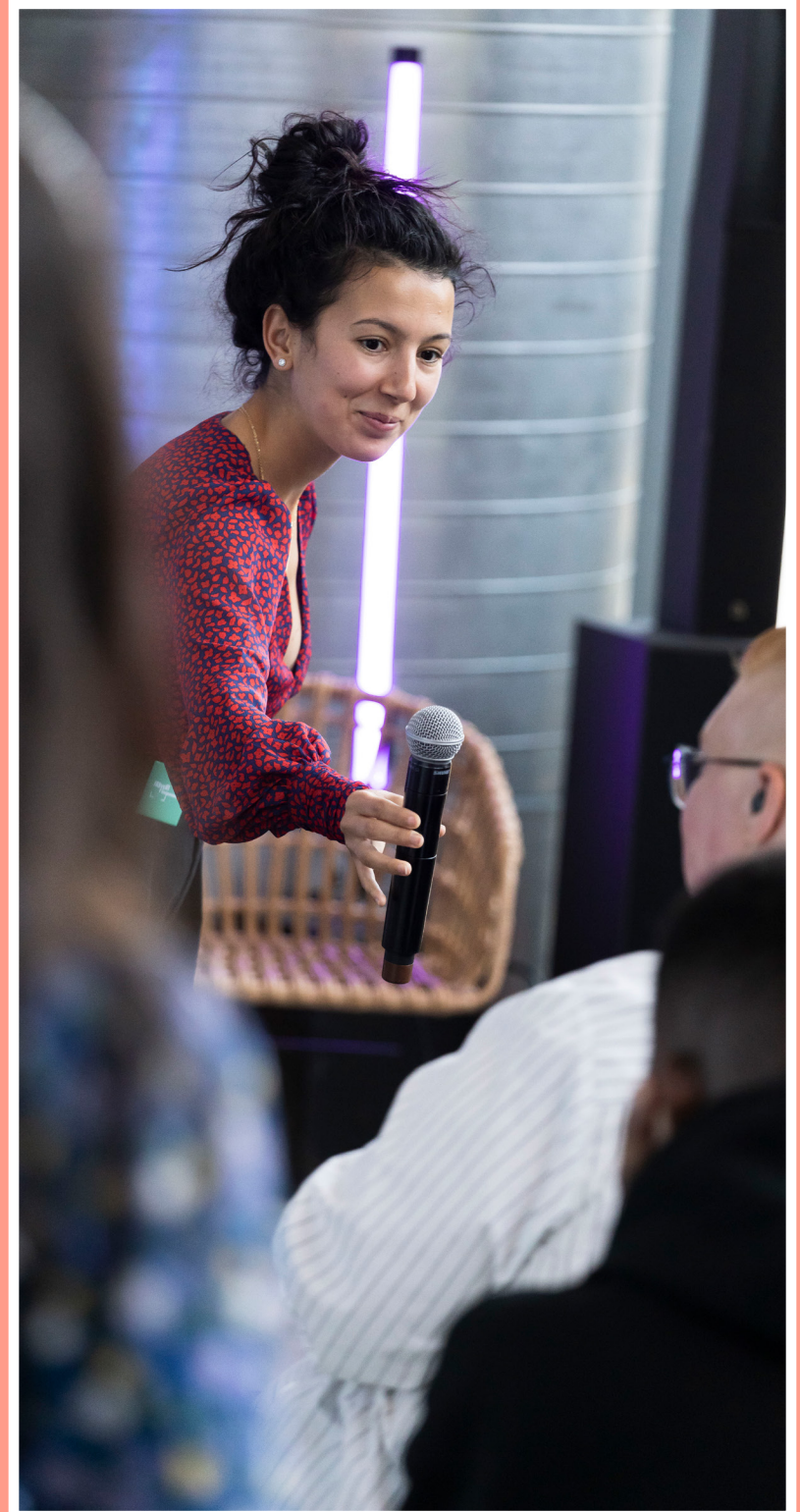
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☐☐ Some young people have so much eco-anxiety that they're seriously questioning the idea of having children. It's sad. ☐☐

Isolation and passiveness create anxiety. By taking action and being a part of protests and other citizen action, participants believe it's possible to gradually regain a sense of control. With this in mind, they suggested:

- A platform to promote green initiatives and help connect them with like-minded people
- Workshops to learn how to garden, cook and repair things rather than throwing them away

Participants also mentioned that they'd like to feel greater solidarity with other generations so that they feel less alone in facing environmental issues.



# 4

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## Financial literacy: Building a stronger foundation

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☐☐ Finance is intimidating and boring. We need support to help us form good habits and straightforward explanations about products such as investing and insurance. We need to understand why we have to do certain things and how they will serve us in the future. ☐☐

We explored and discussed both personal finance and the support available to business owners to help them with financial planning for their business.

On the topic of personal finance, participants were unanimous: financial literacy should begin in childhood and should be included in elementary and high school programs.



- At home and in families: Support parents in teaching their children about money, including by having them be a part of budgeting decisions. Just like we protect kids by teaching them to swim or cross the street safely, we can protect kids against habits that can lead to excessive debt by talking openly about money.
- At school: Introduce a financial literacy course that all students must take. Use an approach that closely reflects their reality and goals. Based on their needs, show students how they can achieve their goals and make choices about the things they want. Participants also talked about the importance of critical thinking to help young people realize the influence of social media on their money habits. It's important for students to be aware of the values being promoted on online platforms and how easy it is to make purchases on impulse.

**BEYOND IDEAS:  
THE BEGINNINGS  
OF SOLUTIONS FOR  
BUSINESS OWNERS**

"DStart" is an app where business owners can create a profile and get recommendations on a financial path based on their goals and their business's stage of development. The app helps business owners find funding, or in other cases, helps match them with a partner or future buyer.

"Hey Fintek" is a resource centre with verified, reliable information on running a business. It's also a discussion platform that helps business owners connect with specialists. To make finding information easier, the platform uses artificial intelligence to answer questions like "Hey Fintek, how do I export my products to the United States?"



# 5

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## The shift towards adopting more sustainable and ecofriendly consumer habits

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“We want companies to be transparent. We need to understand the supply chain and realize the true value of products to make the best choices.”





# 6

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## The housing crisis and its effects on young people

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“We know we’re not the only ones dealing with the housing crisis. It also affects families and older people, but we feel like we’ve been left to deal with it alone. And if we’re lucky enough to become homeowners, we have no idea what we’re getting ourselves into!”

Participants didn't have an answer to this complex situation, but they did have some thought-provoking ideas. For example:

- Creating a communal space to discuss housing, which would be a place where owners and tenants could talk about their realities and better understand each other. It would be a place where you could go to learn about your rights and responsibilities, share tips and learn about becoming a first-time homebuyer.
- We need to improve the housing cooperative model and encourage people to start more housing co-ops that offer below-market rent and build a sense of community. This model helps reduce isolation by creating a place to live where people help one another.
- What if businesses with empty offices could convert some spaces into apartments for their employees?
- New homeowners could be given a tax break for the first 10 years.



# 7

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## Preparation for adult life and the job market

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□□ We're all under pressure to succeed and we're all afraid to fail. No one is taught how to live as an adult. Something needs to change. Not just for young adults today, but also for the young adults of the future. □□

This theme really struck a nerve with participants. Many of them expressed a lot of worry and acknowledged that social media has heightened their anxiety. The majority of them call out these platforms for the negative influence they have on their daily lives, goals and dreams. That said, participants also had ideas—a lot of ideas!

- Make it easier for young people to connect with professionals from a wide range of backgrounds who've taken different paths. After all, there is no one way to become an adult.
- Often young people know the information is out there, they just don't know where to find it. They suggested creating a content hub that would make it easy to get credible information whenever they need it. There could be a kit for young adults that could also put young people in touch with organizations, educational establishments and interest groups by geographic region.



- Include preparation for adult life in the school curriculum, in partnership with recognized organizations.
- Make it easier for newcomers to integrate into Canadian society, notably by recognizing a broader range of diplomas earned abroad.

**BEYOND  
IDEAS: THE  
BEGINNINGS OF  
A SOLUTION**

An online app to help young people entering the job market. The app would use ChatGPT to create impactful résumés, write cover letters and provide help when applying for a job. This tool could be used in partnership with employment centres, schools and universities. Participants even had ideas about how to fund the app and about different rates for users.

# 8

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## Access to an equitable, inclusive education in an accessible environment

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☐☐ Let's stop focusing on grades! The evaluation system needs to be revamped. We should be encouraging skills development, the ability to think and make connections, and social skills. We need more courses on critical thinking, especially with the rise in misinformation alongside technology. ☐☐



# 9

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## The evolution of the job market in light of the current labour shortage

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“I want more than a job and a salary. I want somewhere I can create change that reflects my values.”



To the question "What can businesses do about the labour shortage?", participants mentioned the need for businesses to establish solid employee wellness and telework policies. They believe that managers should be better trained on best practices for supporting employees early in their careers to foster a sense of belonging. They talked about focusing more on mentorships and pairing newer and long-time staff members.

**BEYOND  
IDEAS: THE  
BEGINNINGS  
OF SOME  
SOLUTIONS**

**Recognition platform to build employee loyalty.** A platform that includes different types of recognition: time off, gifts, social recognition, trips, encouragement, promotions (vertical and horizontal).

**Better alignment between educational establishments and businesses.**

Have themed days at schools about in-demand jobs and promote the related training programs. Adapt the curriculum to help students enter the job market sooner while continuing their training.

Youth participants made a big impression  
on observers

**"The  
participants  
were amazing.  
They were  
curious,  
open-minded,  
interested and  
interesting. I met some  
great people!"**



**“Far from being focused on their own needs, these young people have a sense of community and a refreshing dedication to serving the common good.”**





**“We’d all benefit from paying closer attention to what young people are saying. They’re part of the solution, so let’s reach out and welcome them.”**

# **An inspiring agenda**



# A flexible experience tailored to participants' interests

## **Day 1: Connect, reflect and inspire**

After a rousing introduction and kick-off, participants were ready to listen, learn and be inspired. Speakers introduced them to new ideas and master classes were given to help them learn about creative techniques and co-creation methods.

## **Day 2: Dive in and present the results**

Participants were put into groups based on their interests so they could practise what they'd learned the day before. They defined issues, worked together and co-created potential solutions.

## ***Build: A path for the entrepreneurs***

This path was designed for practical, action-oriented youth. They started out by learning about ideation techniques like collaborative brainstorming and design thinking. Next, supported by facilitators and mentors from businesses and other organizations, they examined real problems to co-create solutions.

## ***Create: A path for the ideators***

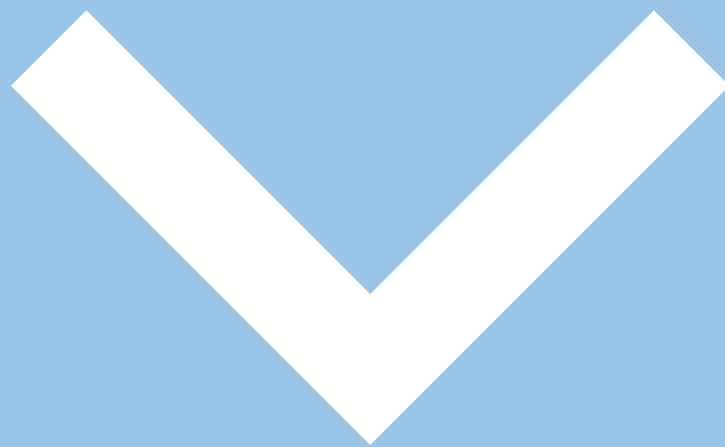
This path brought together young people overflowing with ideas who love to think outside the box. They learned the art of influencing through storytelling and met with socially-aware artists. They put their creativity to the test, using movement as a form of expression. They set aside preconceived notions to find innovative solutions to issues.



## ***Explore: A path for the curious***

The participants in this group have a passion for information and learning. They took part in a wide range of interactive workshops, conversations and interviews with partners and inspiring leaders. They sharpened their critical thinking skills and opened new windows on learning.

# Memorable moments





# Collaborative workshops

## READY TO CREATE

Teams on the Create path channelled their creative energy to gain more insight into their issues through a creative process involving movement. Participants pushed themselves out of their comfort zone and ventured off the beaten path, presenting their solutions in words and movement. It was creativity at its finest!

### More specifically, the participants:

- Brainstormed to find solutions for the issue assigned to them
- Noted these solutions on a display board to create an engaging visual communication aid
- Invented movements that express their feelings and thoughts about the issue



## READY TO BUILD

Focused on concrete action, teams on the Build path learned about design thinking. They used a design sprint to solve an actual problem experienced by partners. Participants learned a lot from the experience.

### More specifically, the participants:

- Held an ideation session
- Developed a prototype for their solution
- Created posters to present their work



**"My favourite part was definitely the ready-to-build brainstorming workshop, where I had the chance to really discuss, connect with participants, share my opinion and consider an actual problem. It was really rewarding!"**

## READY TO EXPLORE

Through interactive workshops and inspiring meetings, teams on the Explore path spent their day learning about many different ideas, concepts and knowledge related to the 3 themes of the event. They used the art of storytelling to present their work.

## More specifically, the participants:

- Took part in workshops with partners, attended speed interviews, and connected with peers on a variety of topics to spark ideas and expand their outlooks
- Presented their learnings by making a collaborative collage with evocative imagery to convey their solutions in a powerful way



## *Citizen action workshops*

We wanted as many young people as possible to be able to experience Dream the Impossible in person, so we held citizen action workshops in certain parts of Quebec and Ontario. During the workshops, participants learned about how they could use their influence to support meaningful projects in their communities. Many participants saw this community-building activity as a unique opportunity to expand their network and make connections for the future.



## Inspiring stories



^  
Camille Perreault,  
Director, Corporate Strategy and Development,  
Hydro-Québec

In a thought-provoking talk on climate action to achieve net zero emissions, Camille Perreault shared a realistic but decidedly optimistic vision of the future. She gave participants a glimmer of hope and encouraged them to use their voices to raise issues and suggest solutions.

▯▯ **Quebec set an interim target to reduce GHG emissions by 2030. Currently, 60% of the measures needed to achieve our goals are in place. Time is slipping by, but our time is not up. When I see the energy you all bring, I believe we can do it.** ▯▯

With great honesty, Phil Roy shared his story as a comedian and talked about the challenges of living with anxiety. Phil explained how he believes we've lost the ability as a society to listen. He encouraged participants to practise listening to themselves and to others, to better understand what they and others are going through.

**☐☐ My hope is that you will be honest with yourselves. That you'll put energy into listening to yourself. Trust yourself. You have something inside you that will guide you throughout your life. Never lose that curiosity.☐☐**



Phil Roy,  
comedian, TV show host and entrepreneur

Benoit Lacoste Bienvenue has been a passionate businessman for nearly 25 years, and he shared his enthusiasm with participants about the exciting time we're living in. He believes that while artificial intelligence and automation can open up huge possibilities, nothing will ever replace human caring.



▯▯ **Let's encourage young people to follow their talent, develop their soft skills and do things their own way, according to their personality. That's how you become the best you can be.** ▯▯



**Benoit Lacoste Bienvenue,  
Regional Managing Partner, Quebec Region,  
Partner, International Tax, Mergers and  
Acquisitions, KPMG**

## *Interactive conversations*

Serious questions deserve serious discussion. Participants had the opportunity to express their ideas and compare their opinions with those of speakers and industry leaders through moderated conversations.

With **Liz Plank**, they talked about how to approach mindful masculinity through a social lens (health, the environment, politics, society) and use it as a springboard for gender equality.

With **Christine Renaud** and **Fabrice Vil**, they considered how they can live a full life in a way that respects their values, goals and ambitions.

With **Karman Kong** and **Jean-Martin Fortier**, they reflected on ways to prepare for the future in a globalized, inflationary context.

With **Catherine Gauthier** and **Philippe Bourke**, they talked about ways to get the youth voice heard on environmental issues.

With **Habi Gerba** and **David Marotte**, they came up with ideas on how young people can prepare for the job market in the 21st century.







## *Small group discussions*

In small groups, participants talked on a more intimate, personal basis with key figures in their fields. Everyone really appreciated the format, which allowed them to dive deeper into a topic.

▯▯ **The small group discussion with the Desjardins Foundation enabled me to connect professionally with an inspiring person. It gave me a place to make my voice heard, but also to hear from other young people like me who've taken less traditional paths.** ▯▯



## ***Presentations***

At the end of the second and final day of Dream the Impossible, participants presented the results of their work. Observations, ideas, solutions, thoughts and impassioned pleas were heard from every corner of TOHU. Most importantly, their words were heard by the many leaders and observers who came to listen to them, question their ideas and help them take the next steps.

**☐☐ It was such a privilege to share and defend our ideas in front of people with influence. It was an amazing experience where I learned that I'm able to step up and express myself. ☐☐**

## Closing remarks

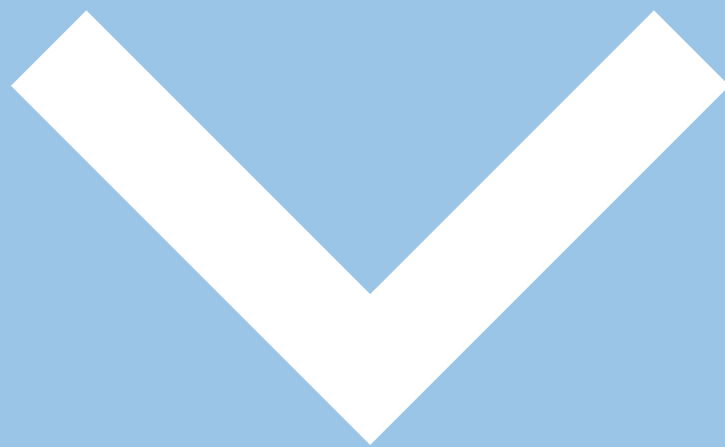
At the end of the event, Guy Cormier applauded participants for having the courage to step out of their comfort zone and for taking the risk of sharing their ideas and having them challenged.

**☐☐ I saw it and I felt it. You have an incredible desire to make a difference as individuals and as a community. You're leaving today with ideas, resources and new contacts. Dream the Impossible isn't the end. It's just the beginning. What comes next is up to you. Whether it's something big or small, promise me that you'll make the most of your experience here. ☐☐**

Watch the [closing remarks](#) (bilingual, as delivered) (28 minutes).



# Event facts and figures



# Dream the Impossible at a glance

**3**

priority themes chosen by  
young people:

- > environment
- > education and employment
- > economy and finance

Over

**400**

young people ages 18 to 30  
attended in person in  
Montreal

ONLINE

Several hundred  
more attended from  
across Canada

**3**

experience-based paths  
tailored to each participant's  
interests:

- > Build
- > Create
- > Explore

**79**

workshops, small group  
discussions and master  
classes

**54**

ideas and solutions  
for the future

**36**

major partners, supporting  
partners and program  
dream team members

**6**

citizen action workshops  
in Quebec (Quebec City,  
Abitibi, Montreal)  
and Ontario

**53**

inspiring speakers

**33**

leaders, decision-makers  
and public figures who  
came to listen to  
young people

**A shared desire to be  
part of the solution**

# Participant profiles

## A window on diversity

### Gender

34%	women
31%	men
2%	non-binary
33%	preferred not to answer

### Occupation

Working and studying:	28%
Working full-time:	38%
Studying full-time:	25%
Other:	9%





**What people  
are saying about  
Dream the  
Impossible**



**“I appreciated the quality and variety of conversations with participants. I loved debating and discussing with everyone. I made some really rewarding and inspiring connections.”**

*- Participant*

**“We were impressed by the diversity and relevance of the solutions considered by participants. These young people are a real source of optimism! Their active engagement and initiative illustrate the importance of giving them a voice and getting them involved in finding solutions.”**

*- Bob agence*

**“A really great opportunity to meet other young people and professionals from a variety of backgrounds who are inspired by what they do. It has motivated me to follow through on my goals.”**

*- Participant*





**“Google Canada shares Desjardins’s vision for building a brighter future for youth. We are honoured to join the conversation during Dream the Impossible to empower Canadian youth with digital skills that they can harness for their future careers.”**

*- Ana Tomas, Google Canada’s Marketing Lead for Small Medium Business and Grow with Google*

**“What I liked best about Dream the Impossible was seeing how motivated people are to make drastic changes in our society and having the chance to connect with others for future collaborations.”**

*- Participant*

**“Kudos to Desjardins for its commitment to this bold initiative. KPMG is proud to join the event’s major partners and actively participate in discussions that will inspire the next generation to build a better tomorrow that meets our collective goals.”**

*- Benoit Lacoste Bienvenue, Managing Partner at KPMG in Quebec*

**☐☐ I'm glad I got to participate in Dream the Impossible along with hundreds of other bright, driven young people. I've come away seeing how powerful collective intelligence can be when it comes to propelling change. I understand that the environment and sustainable development are concepts that apply to all organizations and that they should be given priority, because we all have a responsibility. I see that there's a limitless world of possibilities when we listen to what young people have to say. I learned that to capture people's attention, you need to take an interest in them, listen to them and reach out to meet them. I get that education isn't just up to schools, and that we can all play a part in it together. I'm so happy that I'm leaving here full of ambition and with the belief that ANYTHING IS POSSIBLE.☐☐**

*- Participant*

**☐☐ I loved meeting and talking to other young people who also want to change the world! It's hard to find other motivated young adults who aren't afraid to talk about tough topics and question the status quo. It felt good. I feel so much less alone in my questions and I have more hope for the future.☐☐**

*- Participant*

# Acknowledgements

Dream the Impossible was made possible thanks to the exceptional contributions of our partners, collaborators and artists. They put their hearts and souls into making this a unique and rewarding experience for young people.

We'd like to thank our major partners and supporting partners, as well as the many members of our program dream team, who helped create an inclusive, stimulating, relevant environment for participants.

Thank you for being part of this adventure. Thank you for sharing in our belief that we have the obligation and the power to help young people take their place and find their way.



# DREAM

## the impossible

### Founding partner

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### Our major partners

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### Our supporting partners

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# **DREAM** **the impossible**

## **Appendix: ideas for potential solutions**

**At the invitation of Guy Cormier, President and CEO of Desjardins Group, 400 young people met in June 2023 to discuss the issues that matter to them and come up with potential solutions.**





## **FINANCIAL LITERACY: BUILDING A STRONGER FOUNDATION**

- Promote financial literacy beginning in childhood and include it in mandatory elementary and high school programs.
- Support parents in teaching their children about money, including by having them be a part of budgeting decisions.
- Develop an app for business owners that provides verified, reliable information and resources on running a business, as well as tailored support for their business goals.

## **THE SHIFT TOWARDS ADOPTING MORE SUSTAINABLE AND ECOFRIENDLY CONSUMER HABITS**

- Promote and popularize the sale of used goods by including them in stores that sell new products and offer financial incentives for businesses that adopt this practice.
- To help consumers make informed choices, the following information should be provided for new products:
  - Price per year of use
  - Repairability (availability of parts)
  - Sustainability index
  - Percentage of recycled materials used in the product
  - Traceability
  - Quantity of GHGs emitted in the manufacturing and use of the product

## **THE HOUSING CRISIS AND ITS EFFECTS ON YOUNG PEOPLE**

- Create a communal space where owners and tenants could discuss their realities and better understand one another, learn about their rights and responsibilities, share tips and learn about becoming a first-time homebuyer.
- Rejuvenate the housing cooperative model and encourage people to start more housing co-ops.
- Convert some business spaces into apartments for employees.
- Give new homeowners a tax break for the first 10 years.



