

FLO FORWARD

New Delhi ■ FLO National ■ November 2024



—FROM THE DESK OF— FLO PRESIDENT

Dear Members,
Greetings from FICCI FLO!!!

As we approach the close of 2024, I reflect with immense pride on the remarkable strides we have made together. The 8th edition of FLO Forward encapsulates a November filled with transformative global engagements, groundbreaking initiatives, and shared successes that reaffirm our mission to empower women leaders and entrepreneurs.

This month, FLO set a new benchmark with the Trade Connect event, hosting representatives from 20 Embassies and High Commissions. This unique platform facilitated impactful B2B interactions, enabling our members to explore international trade opportunities and forge meaningful global partnerships. It was a shining example of FLO's role as a bridge between Indian enterprises and the world.

We also took a significant step in the digital empowerment of women through the Cyber Security and AI Training Program, conducted in collaboration with the Embassy of Lithuania. By equipping businesswomen with cutting-edge skills in these critical areas, we are ensuring they remain resilient and future-ready in an evolving technological landscape.

Our business and cultural immersion delegation to London, comprising 13 dynamic FLO members, was yet another highlight. This initiative provided unparalleled exposure to global practices, while fostering cross-cultural exchanges that strengthen our international presence.

These milestones are not just achievements; they are a testament to the power of collective ambition and our unwavering commitment to creating global opportunities for women.

As we look ahead to 2025, let us carry forward this momentum with renewed energy and purpose. FLO's journey is fuelled by your passion, collaboration, and dedication. Together, we will continue to break barriers, seize new opportunities, and shape a future where women lead with confidence on the global stage. Thank you for making 2024 a year of extraordinary accomplishments. Let us step into the new year with the same spirit of excellence and innovation that defines FLO.

Warm regards,

Joyshree Das Verma
National President, FICCI FLO



“ Empowering women and creating opportunities for their active engagement in global trade is crucial for driving sustainable economic growth and fostering inclusivity. At FICCI FLO, one of our primary agendas is to build a platform that not only connects women entrepreneurs and professionals but also equips them with the skills, resources, and networks needed to thrive in an interconnected world. By championing their participation in global trade, we aim to amplify their voices, create lasting impact, and inspire future generations to reach their full potential. ”

FLO IMPACT

GLOBAL ENGAGEMENT

TRADE CONNECT: EMPOWERING INDIAN BUSINESSES GLOBALLY

NOVEMBER 8, 2024

FICCI FLO hosted an impactful event titled Trade Connect: Empowering Indian Businesses Globally at Hotel Hyatt Regency, New Delhi. This unique initiative witnessed participation from Embassy Trade Representatives of 18 countries, underscoring its aim to foster international collaborations and empower women entrepreneurs to expand their global reach.

The event commenced with a warm welcome by National President Joyshree Das Verma, who set the tone by initiating one-on-one business sessions between international representatives and FLO members. The sessions were tailored to connect women entrepreneurs with global trade specialists, creating avenues for meaningful dialogue and collaboration.

Designed as a dynamic platform, the event featured pre-scheduled meetings and discussions with trade experts from the participating countries. These interactions were meticulously organized to address the specific interests of FLO members, enabling women-led enterprises to explore opportunities, share insights, and elevate their presence in the international trade arena.

Countries represented at the event included The United States of America, Germany, Japan, The United Kingdom, Israel, Mexico, Egypt, Belgium, Vietnam, Austria, Finland, Chile, Peru, Lithuania, Latvia, Armenia, Angola, and Bhutan.

The event was honored by the presence of distinguished representatives from various Embassies including Trade Commissioner, First Secretaries, Trade and Agriculture Specialist, Economic Counsellor, and Agricultural Political Economic and Commercial Attachés, among others. This diverse representation highlighted FICCI FLO's commitment to connecting Indian businesses with global markets, unlocking new avenues for cross-border partnerships, and encouraging cultural and economic exchange.

The event concluded with a celebratory dinner and cocktail, providing a relaxed and informal setting for further networking and camaraderie. By bringing together seasoned and aspiring entrepreneurs with international delegates, the event successfully strengthened global trade ties and reaffirmed FICCI FLO's mission to support and empower women in business.













FICCI FLO BUSINESS DELEGATION TO LONDON - A BUSINESS AND CULTURAL IMMERSION

NOVEMBER 17-21, 2024

As part of FICCI FLO's Trade and Delegation Initiative, National President Joyshree Das Verma led a group of thirteen FLO women entrepreneurs and professionals under "Business Delegation to London - Bridging Tradition and Innovation", from November 17-21, 2024.

Curated by Ritu Prakash Chhabria, GB member and Lubeina Shahpurwala, GB member & Trade and Delegation Initiative Lead, this five-day program aimed to strengthen trade ties and foster collaborations between India and the UK. The delegation also engaged in discussions on gender equity and the importance of balanced representation of women across industries, opening pathways for future partnerships.

DAY 1: NOVEMBER 17, 2024

TOUR OF RAFFLES AT OWO HOTEL

The delegation's journey began with a tour of the historic Raffles at the Old War Office (OWO) Hotel, originally designed in 1906 by British architect William Young. Once the site of the original Palace of Whitehall, the hotel reflects London's timeless elegance. Ritu Chhabria, GB member FLO, hosted the delegates for a tour and an elegant dinner, setting the tone for the enriching days ahead.

DAY 2: NOVEMBER 18, 2024

VISIT TO THE HOUSE OF LORDS

A visit to the prestigious House of Lords marked the cornerstone of the delegation. Invited by Baroness Sandip Verma, the delegates attended "Breaking Barriers to Trade London," an event hosted by The Global Influence Club, UK Chapter, in the Cholmondeley Room. The half-day conference featured insightful panels, including:

- **The Struggle with the Juggle:** Moderated by Aliyah Sekatawa, this panel featured leading entrepreneurs discussing topics ranging from social media to diversity and transitioning from short-term strategies to long-term goals.
- **Male Allyship: Are We There Yet?:** Moderated by Baroness Sandip Verma, this session highlighted equity and male allyship in the workplace.

The discussions emphasized enhancing market access, fostering entrepreneurial opportunities, and building collaborative networks for women-led businesses. The day concluded with a visit to the iconic Royal Albert Hall.

DAY 3: NOVEMBER 19, 2024

LONDON ROUND TABLE WITH UKIBC

In collaboration with the UK India Business Council (UKIBC), this session, moderated by Mr. Richard Herald (OBE), explored opportunities for investment and business growth. Key speakers included:

- Emma Sheldon MBE shared Strategies on Global Scaling and Startup Funding.
- Charlotte Monnickendam presented Innovations in Mental Health through her app, Cerina.
- Alex Birtles highlighted Ethical and Inclusive Business Practices at In Good Company.

Guided Tour of Guildhall

The day included a guided tour of Guildhall, a historical landmark representing London's rich economic and governance legacy. Mr. Prem Goyal OBE, Alderman of the City of London Corporation, joined the delegates, offering valuable insights into the institution's governance and cultural significance.

DAY 4: NOVEMBER 20, 2024

VISIT TO IMPERIAL COLLEGE

The delegation visited the Supersonic Wind Tunnel in the Department of Aeronautics at Imperial College, dedicated to Dr. Hiru N. Patel, an alumnus and visionary researcher. Delegates gained an understanding of groundbreaking research in aeronautics and space exploration. Special thanks were extended to Mr. Michael Urwick, Ms. Sheila Miranda, and Mr. Shalom Paul for their support.

DAY 5: NOVEMBER 21, 2024 VISIT TO PARLIAMENT HOUSE

The delegation concluded their visit with a tour of Parliament House, where they observed sessions in the House of Commons and the House of Lords. The day balanced business and cultural pursuits, including optional visits to the Royal Albert Hall or strategic discussions at the Chamber of Commerce. These activities reinforced themes of collaboration, trade, and cultural appreciation.

THE DELEGATES

FICCI FLO was represented by:

1. Joyshree Das Verma, National President FLO.
2. Ritu Prakash Chhabria, Member, FLO National Lead for Rural Livelihood & Rural Entrepreneurship.
3. Lubeina Shahpurwala, FLO National Lead for Trade and Delegation Initiative.
4. Gurmeet Kaur Rajpal, Chairperson, FLO Pune.
5. Vibha Jain Sethi, Chairperson, FLO Indore.
6. Rebecca George, Member FLO Governing Body and Initiative Lead, Legal and Advocacy.
7. Anushree Mahajan, Member FLO Governing Body.
8. Lipika Sud, Member FLO Governing Body.
9. Mamta Bakliwal, Member FLO Governing Body..
10. Tehmina Khandwalla, Past Chair, FLO Mumbai 2022-2023.
11. Neelam Seolekar, Past Chair, FLO Pune 2022-2023.
12. Samina Khorakiwala, EC Member, FLO Mumbai.
13. Neena Sunil Patel, Member, FLO Vadodara.

CULTURAL IMMERSION AND EXPLORATION

The delegates experienced London's vibrant culture, exploring Oxford Street, Piccadilly Circus, Covent Garden, and St. James's Park. They savored diverse cuisines, from Lebanese to Sri Lankan, and enjoyed an immersive experience at The Lightroom, highlighted by homemade theplas and bhajiyas courtesy of Ms. Ritu Chhabria. The delegation balanced networking and leisure, creating lasting memories through shared experiences.

The "FICCI FLO Business Delegation in London" exemplified a commitment to fostering collaboration, promoting women's entrepreneurship, and bridging cultural ties. By combining business insights, cultural immersion, and impactful networking, the program reinforced FLO's mission to empower women on a global stage.













WORKSHOP ON WOMEN EMPOWERMENT IN TECH: CYBERSECURITY AWARENESS TRAINING FOR SMALL BUSINESSES, ORGANIZED IN COLLABORATION WITH EXPERTS FROM LITHUANIA

NOVEMBER 25, 2024

FICCI FLO, in collaboration with experts from Lithuania, organized a transformative workshop on "Women Empowerment in Tech: Cybersecurity Awareness Training for Small Businesses" at FICCI, New Delhi. The event emphasized the urgent need for cybersecurity awareness in today's digital landscape, equipping women entrepreneurs with essential tools to protect their ventures from cyber threats.

The inaugural session of the workshop was graced by H.E. Diana Mickevičienė, Ambassador of Lithuania to India, and Ms. Kristina Brazevič, Attaché for Political, Economic, and Commercial Affairs, Embassy of Lithuania, highlighting the strong collaborative ties between India and Lithuania in advancing technological empowerment.

Moderated by Ms. Ankurita Pathak, Additional Director, FICCI FLO, the workshop featured expert presentations by Dr. Rūta Juozaitienė, Associate Professor and Senior Data Scientist, and Ms. Edita Pulkauninkė, Director at Squalio Lietuva. The interactive sessions delved into critical topics such as cyberattack vectors, managing digital footprints, and the role of AI in cybersecurity. Participants gained actionable strategies to identify common cyber threats, safeguard their business data, and enhance digital security using AI-driven technologies.

The workshop's success was made possible through the support of Infobalt Lithuania, the Training Partner, and the Embassy of Lithuania in India. This initiative represents a significant milestone in empowering women entrepreneurs with knowledge and resilience in the digital age, fostering a shared commitment to innovation and security.



er 25, 2024 - New Delhi



DRIVING PROGRESS FOR MEMBERS AND THEIR BUSINESSES

BUSINESS PROMOTION FOR FLO MEMBERS: SHOWCASING PRODUCTS & SERVICES

NOVEMBER 8, 2024

FICCI FLO hosted an engaging, day-long event titled “Business Promotion” at the Hotel Hyatt Regency, New Delhi. This event provided an opportunity for FLO members to showcase their products, services, and businesses in an interactive setting.

The event featured 28 participants who set up their stalls in the ballroom, presenting offerings from diverse sectors such as textiles, apparel, handicrafts, wellness, tourism, and hospitality. Joyshree Das Verma, National President of FLO, interacted with each participating member at their stall, highlighting their products, and showing strong support for their entrepreneurial efforts.

The following businesses of FLO members participated and showcased their products and services:

Aly & Ash Homestyle Bakes	Maansi Lakhani	FLO Delhi
Arun International	Shweta Srivastava	FLO Kanpur
Avanti Overseas Pvt Ltd.	Rekha modi	FLO Delhi
CUR8	Puja Mittal	FLO Delhi
Dejavu Overseas Education Consultancy	Jaspreet Chopra	FLO Delhi
EdNet Consultants Pvt Ltd	Niharika Sondhi	FLO Delhi
Enabl Life/ Enabl Brands Pvt.Ltd	Sharmila Malay	FLO Coimbatore
Goenka Jewellers, Lab Grown Diamond Jewellery	Sachi Goenka	FLO Delhi
Golden Glades	Surbhi Surana	FLO Delhi
House of NIAASH	Saloni Mehta	FLO Delhi
Izzhaar	Ruchita Bansal	FLO Delhi
Kriti - Kolkata	Kaveta Phumraa	FLO Kolkata
Label Nalini Sanwal	Nalini Sanwal	FLO Kanpur
M/S Funkrafts	Niti Tandon	FLO Kanpur
Manvi.studio / Arayna Kreations	Manvi paurav	YFLO Delhi
Miss CraftyStudio By Sunita	Sunita Vatsalya	FLO Uttarakhand
Namdev Finvest Pvt. Ltd.	Latika Tanwar	FLO Jaipur
NatureNurture	Pooja Agarwal	FLO Delhi
NC Luxury Interior Design	Niky Chadha	FLO Mumbai
Occassions by Renu	Renu ganeriwala	FLO Delhi
Raywellness / Anuruchi Cosmetics LLP	Ruchi Desai	FLO Ahmedabad
Safeway Insurance TPA Pvt Ltd	Divneet Kaur	FLO Delhi
ShawlStory	Lubna Mirza	FLO Uttarakhand
SHLC- Sexual Harassment Law Compliance Advisory	Aparajita Amar	YFLO Delhi
Silken Weddings & Events	Taran Deep Phull	FLO Delhi
Silvern	Smridhi Kajaria	Flo Kolkata
Starangi jaipur	Rachna khandelwal	FLO Jaipur
Zaveri Bros Diamonds & Gold Pvt Ltd	Sangeeta Chetan	FLO Coimbatore

The exhibition was a great success, attracting numerous visitors who engaged with the impressive range of products and services presented by FLO members from across India. The event highlighted the strength and diversity of FLO's community and reinforced its dedication to promoting and supporting women entrepreneurs.









FINANCIAL LITERACY

LONG-TERM INVESTMENT STRATEGIES AND HOW TO DEAL WITH VOLATILITY IN THE STOCK MARKET

NOVEMBER 12, 2024

FICCI FLO organized a virtual session on “Long-Term Investment Strategies and How to Deal with Volatility in the Stock Market” with Mr. Bishnu Dhanuka, Co-founder of Millennium Mams on November 12, 2024.

Under the National Initiative Financial Literacy, led by CA Shubhra Maheshwari, this successful and insightful session by Mr. Dhanuka was well enjoyed by the National President Joyshree Das Verma, and all the members.

Millennium Mams is a nonprofit organisation empowering over 10,000 women worldwide through financial literacy for over 30 years. Guided by Warren Buffet’s principles, Mr. Dhanuka is dedicated to helping women achieve financial confidence and stability and shared his invaluable knowledge and experience with the FLO members. The attendees learned about actionable investment strategies, and how to navigate volatility with confidence and gain insights to build a secure financial future.

Through skilling sessions like this, FICCI FLO continues to upskill and empower women for an excellent journey of financial growth.



The Power to Empower

JOYSHREE DAS VERMA

National President FICCI FLO

And

GOVERNING BODY MEMBERS

Cordially invite you to

Long term investment strategies and how to deal with volatility in stock market

Day Chair:

CA Shubhrra Maheshwari

Initiative Lead Financial Literacy



2.30 - 3.30 PM



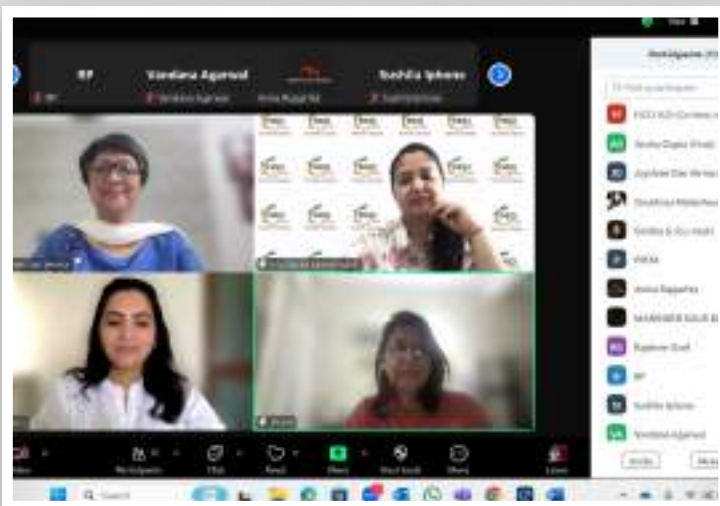
12 Nov, 2024

BISHNU DHANUKA

www.ficciflo.com

Team:

Bhavani Mujakari, Smitha Gooda,
Simran Chhabra, Rashmi Doshi



FLO AND ICA EDU SKILLS COLLABORATION

FLO, led by National President Joyshree Das Verma, in collaboration with ICA Edu Skills, is empowering women across India through financial literacy and skill-building. With 320 women trained so far, this initiative is not only opening doors to higher-paying jobs but also advancing gender equality and financial independence. Together, we're creating a brighter, more inclusive future.



Building Financially Independent Futures
FLO & ICA'S EMPOWERMENT MISSION

 FLO - FICCI Women's Chamber of Commerce  @FICCIFLO  ficci_flo  FICCI FLO

Email id: flo@ficci.com | Website: www.ficciflo.com | 011 23736311

DIGITAL SKILLING

The collaboration between Reshma Patel, FLO Initiative Lead for Digital Skilling, and Aarti Gupta, FLO Initiative Lead for the Startup Cell, stands as a shining example of teamwork and vision.

Collectively, they achieved an extraordinary milestone by securing a Guinness World Record for onboarding the largest group of women for the SAWiT.AI Learnathon. This historic achievement underscores the power of collaboration and the importance of a unified vision, driven by the unwavering support and commitment of all, especially our Chapter Chairs.



Remarkably, 95% of this success was driven by the efforts of seven chapters:

- Jammu & Kashmir
- Coimbatore
- Vadodara
- Mumbai
- Kanpur
- Chennai
- Indore

EMPOWERING MEMBERS, CELEBRATING CREATIVITY

IMAGINE FEST 2024: CELEBRATING ART AND DESIGN

NOVEMBER 9TH, 2024

“Imagine Fest 2024,” India’s first attainable art and design festival was held at the PSOI Club, Nehru Park. This three-day event featured a special focus on art, design, and creative inspiration.

A special walkthrough for FLO members was organized on November 9, providing them with an opportunity to gain deeper insight into the event's showcased works and creative vision. The walkthrough was led by FLO National Treasurer Smriti Puri, as the Day Chair.

The festival’s opening day was highlighted by the presence of renowned designer Mr. Mukul Goyal, who served as the keynote speaker. Mr. Goyal’s collection is known for its quirky and functional pieces inspired by everyday life. His work is available in over 200 stores across India and in 30 countries internationally. Mr. Goyal’s creative expression straddles the line between art and design, seamlessly blending aesthetics with functionality. During the event, attendees, including FLO members, had the opportunity to experience and appreciate the beauty of his creations.

The festival underscored the importance of attainable art and provided a unique opportunity for participants to engage with and be inspired by the world of design. Participation in the Imagine Fest 2024 reinforced FLO’s mission of supporting and empowering its members through exposure to innovative and transformative experiences. It also reaffirmed FICCI FLO’s commitment to promoting the intersection of art and design and supporting the creative community.





GOVERNMENT ENGAGEMENT: MINISTERIAL INTERACTIONS

FLO National President Joyshree Das Verma and FLO's ED Rashmi Sarita met with Ms. G. Madhumita Das, Joint Secretary, Ministry of Labour, to discuss FLO's initiatives to boost women's participation in the workforce.



FLO President Joyshree Das Verma and FLO's Executive Director Rashmi Sarita met with Shri Kamala Kanta Nath, Joint Secretary of the Ministry of Ports, Shipping, and Waterways. The discussion focused on enhancing women's roles and opportunities within the Ports, Shipping and Waterways sectors.

PRESIDENT'S VISIT TO CHAPTERS

AMRITSAR

The Saanjh event, organized by FLO Amritsar at the Golden Temple on November 4, 2024, was a heartfelt tribute to Guru Nanak Dev Ji's 555th birth anniversary. FLO National President Joyshree Das Verma graced the occasion as the Guest of Honour, alongside FLO leaders Dr. Simarpreet Sandhu FLO Amritsar, Anamika Ghai, FLO Ludhiana and Pinky Rajpal, FLO Pune.

In this sacred gathering, FLO members reflected on Guru Nanak Dev Ji's words, "So Kyun Manda Aakhiye, Jit Jamme Rajan" – "Why speak ill of those who give birth to kings?" a powerful reminder of the divine role women play as creators, leaders, and nurturers.

With united hearts, they offered prayers at Harmandir Sahib, found peace by the Amrit Sarovar, and embraced humility through seva at the langar. This gathering embodied the values of peace, unity, and selfless service taught by Guru Nanak Dev Ji.



FLO also Amritsar hosted an exclusive evening of empowerment, unity, and celebration with Ms. Joyshree Das Verma, National President of FICCI FLO as Guest of Honour. The event honored FLO Amritsar beneficiaries of impactful initiatives that empower women and promote sustainable development. Also, all the Beneficiaries were awarded Certificates.

A key highlight of the evening was the FLO Graduation Ceremony, where graduates from various training programs were awarded certificates for their accomplishments. The graduates included participants from:

- VLCC Wadala Bhitewad Skill Centre's Sui Dhaga Initiative
- Missiondeep Project Pankh
- Hunar Courses in Digital Literacy

These initiatives aim to empower women with vocational skills and livelihood opportunities.

Launch of Pushp Punya Incense Sticks: This eco-conscious initiative turns temple floral waste into incense, merging sustainability with livelihood creation —a true reflection of FLO Amritsar's commitment to meaningful impact.



The event also witnessed historic Commencement of the Sri Kartarpur Sahib Pilgrimage. The pilgrimage was formally flagged off by Mr Gurjeet Singh Aujla, Member of Parliament for Amritsar, and Joyshree Das Verma, National President of FICCI FLO, marking a significant moment for the delegation.



FLO IMPACT- CHAPTERS



FLO AHMEDABAD

FLO Ahmedabad hosted an informative session on Smooth Transitioning into Menopause and Perimenopause. Held at The Dark Roast Café, the chapter invited Dr. Cecil Kanuga, a prominent gynaecologist in the city. Dr. Kanuga explained the concepts of menopause and perimenopause and the importance of understanding these natural phases in a woman's life. The discussion provided valuable knowledge and practical advice, making it a highly beneficial experience for all attendees.

FLO Ahmedabad, collaborating with GUSEC, Gujarat University Incubator, conducted an “Ask Me Anything” virtual session for FLO members to invite them to participate in the HerStart 4.0 edition. FLO members were given a detailed brief about the boot camp, Incubator support, Mentoring, Pitching, and Funding offered through this program and beyond.



herSTART 4.0

- Focus on: Tier 2 & Tier 3 cities mostly
As 50% of entrepreneurs are emerging from these areas
- Sector: Mix of all sectors including social sectors
As every sector has some inspiring stories
- Build a community of women-led startups
To provide 360-degree support to the startups




herSTART impact



315+ WOMEN-LED STARTUPS SUPPORTED	15000+ WOMEN ENTREPRENEURS	50Cr+ FUNDING RAISED BY STARTUPS	250+ JOBS CREATED BY STARTUPS	15+ IMP FILED
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The DPIIT, Govt. of India has recognised herSTART as a key driver of the Startup Ecosystem of Gujarat.

FLO Ahmedabad, in collaboration with Dreams Foundation, has introduced “Gram Setu”, aimed at bridging the gap between rural farmers and urban consumers. Gram Setu is a WhatsApp-based platform that directly connects Meghraj farmers to city consumers. The Gram Setu offers a diverse range of premium goods, from fresh A2 Ghee to Organic pulses and spices. The initiative promotes organic farming and empowers farmers by fostering economic stability. By eliminating intermediaries, Gram Setu ensures higher incomes for farmers while making premium-quality products accessible.





FLO Ahmedabad organized an educational trip to Patan as a part of the Travel and Learn initiative. 40 members participated in the trip as they explored the UNESCO World Heritage Site, Rani Ki Vav, and the Patan Patola Heritage Museum in Patan. The museum showcased the intricate process of double-ikat weaving. Also was shared how designs are decided, and explained the time and skill involved in crafting these exquisite textiles.

FLO Ahmedabad organized the “Real Estate Workshop for Women” at Vivanta Ahmedabad. The workshop aimed to empower women with knowledge about real estate as a career and an investment opportunity. Over 55 women gained valuable insights into how women can explore real estate as a lucrative career and investment avenue, ranging from small to large ticket-size investments. Anand Choksi (MD-The Real Estate Connect), a seasoned expert in real estate, shared practical advice on career growth and wealth creation in real estate. Komal Rajput (Co-founde, Property Navigators), provided insights into investment strategies tailored for women. Hitesh Patel (Director-Suryam Group), discussed emerging trends and opportunities in the real estate market.



FLO Ahmedabad organized a visit to the “Cult of Happiness”. The visit aimed to bring members closer to nature, introduce them to the joy of home farming, and inspire them to grow their produce. The members participated in various hands-on activities, including farming tasks such as plowing, plucking, and cooking fresh produce. They also enjoyed engaging in arts and crafts activities.



FLO Ahmedabad, in collaboration with Dreams Foundation, under the Partnerships and Collaboration Initiative, organized a heartwarming program to support stray dogs during the winter. The goal was to donate 1,008 beds to keep the dogs warm. The beds were thoughtfully made from textile waste by the dedicated volunteers of Dreams Foundation. The collected funds will also support the education of the volunteer girls from Dreams Foundation.



FLO BANGALORE

Under the Social Education Initiative FLO Bangalore hosted an event titled “Financial Literacy Program” at Ramanashree Taproot College. This event empowered over 150 young women from pre-university and degree levels with essential financial knowledge. Led by Anu Seth, Co-founder of Pay It Forward, the session covered saving, investment strategies, and the power of compound interest.

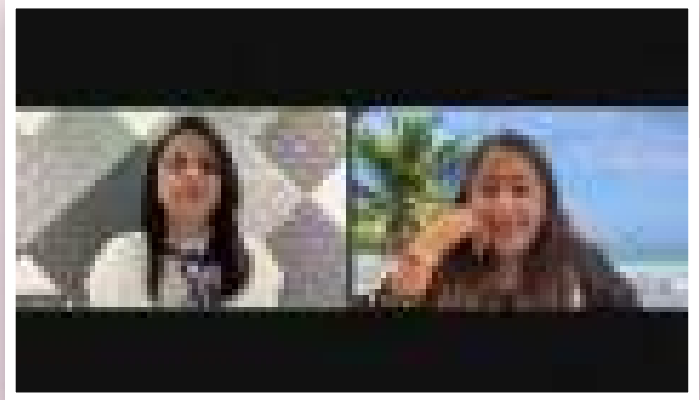


FLO Bangalore hosted “Diwali Edit - Networking Event - Showcasing The Inspiring Success Stories Of 5 Remarkable FLO Members”. The event celebrated the success stories of 5 remarkable FLO women entrepreneurs. The Social Initiative Skilling team showcased household and furnishing products crafted by local artisans, along with mehendi artistry by FLO-trained artists.

Special thanks to the Platinum Sponsor, Preethi Kamat of Abaran Jewelry, for her support and stunning jewellery photoshoot, Sunita (Pinky) Baljee for her generosity as Hospitality Partner at Royal Orchids Hotel and to Preeti Dadu and Bhakti Talreja of We Waah Weddings for the beautiful photo booth. Gratitude to gifting partners, FLO members Priyadarshini Pandurangan - Tvesate, Sapna Vishnu - Kuberan Silks, and Sunita Baljee - Hotel Royal Orchid who added thoughtful keepsakes.



FLO Bangalore's Marketing & PR vertical hosted an insightful online session titled "Name Game - Marketing & PR Vertical", featuring branding expert Lulu Raghavan. She shared her journey, emphasizing resilience and the importance of self-branding. She provided valuable insights into branding strategies from Landor, including their work on brands like Zepto and Ginger.



FLO Bangalore's Business Finance Vertical held an online session on "Improving Cash Flow by Leveraging the Supply Chain." FLO member and Director of Goldratt Bharat, Ira Gilani, led the session, which focused on providing practical tips and tools to help member entrepreneurs improve their organization's working capital management. The event discussed lead generation and management and implemented a system to capture and track all potential clients, then actively seek referrals from existing ones. Prioritizing timely responses to inquiries and striving for on-time delivery to gain a competitive edge. Reducing working capital, aggressively collecting overdue receivables, and implementing advance payment strategies for long cash-to-cash cycles and financial housekeeping.



FLO Bangalore, under the Social Initiative, organized a “Digital Literacy Workshop for Underprivileged Women Communities.” The workshop aimed to bridge the digital gap and open doors for opportunities for the participants. The Vidya team ensured that the content was accessible and relevant, focusing on fundamental digital skills such as basic operation, internet safety, and using online resources for education and employment opportunities. In November, 136 women received this hands-on training through 4 workshop sessions held in different areas of Bangalore / rural Bangalore.



FLO Bangalore’s Social Initiatives Health team organized a dental screening camp for 150 students at Oceanik College. The camp was aimed at mainstreaming differently abled children and offering them a brighter future. The screening was made possible through a collaboration with Ramaiah Dental Hospital, led by Dr. Veerana, and supported by a team of 14 doctors. By encouraging low performers to pursue higher education, the college helps prevent children from turning to unlawful activities. Inaugurated with a lamp-lighting ceremony by Ms. Vandana Sarin (Cluster Head, Social Initiatives), Dr. Pushpanjali (HOD, Ramaiah), Ms. Shobha Poviah (Founder Trustee, Oceanik College), and Dr. Vibha Shetty (FLO Member), who coordinated this initiative.



FLO Bangalore hosted an inspiring session with sustainability expert Sahar Mansoor, “ Sustainability Workshop & Book Discussion with Sahar Mansoor”. The workshop allowed the members to explore connections and impactful practices. She shared her journey of overcoming dyslexia to graduate from the University of Cambridge, win the Cartier Young Leader Award, and become a bestselling author and founder of India’s first certified B-Corp. Members showcased their style in upcycled or preloved outfits, with Rashida and Antara winning the best-dressed prize. Special thanks to gift-sponsor Ms. Richa Chappolia of Terrace Treats and Mr. Raj Agarwal of Big Gifts for their thoughtful contributions.



FLO Bangalore hosted a distinguished 28-member delegation led by Ms. Carmen Goby, Vice President of the Austrian Federal Economic Chamber. The delegates presented an insightful presentation on Austria’s dynamic startup ecosystem and an engaging session by senior Austrian business and industry leaders left the members inspired and eager to explore opportunities in Austria.



FLO Bangalore hosted an event, “Shef Power by the Gourmet Vertical”. The event featured Ms. Sumeet Saigal, the 8th finalist of MasterChef Australia 2024. 65 members joined the event. With Vertical head Sheetal Chhabria, Ms. Saigal shared her inspiring journey from Food to Software and back to her culinary roots. The highlight of the event was a hands-on demo where Ms. Saigal showcased the art of making mayo, a flavored butter, and a sauce. Aishwarya was gifted a stunning pendant from Mivraa Jewels and Namrata Mittal of La Saveur by NM.



FLO Bangalore, in collaboration with Kamala Nursing School, hosted a Menstrual Health Camp that left a mark on 300 young minds. Dr. Priya shared her story with everyone. Students showcased charts and presentations, speaking openly about menstrual health, challenges, and social media pressures, breaking barriers of silence and stigma. Special thanks to Chairperson Dr. Nupur Handa for championing the initiative.



FLO Bangalore's Social Initiatives Skilling Team, led by Chairperson Dr. Nupur Handa, proudly celebrated the culmination of a transformative 4-month culinary training program at Vidya Centre for Learning in partnership with AMC College. 17 women completed the course, evolving from beginners to skilled chefs, mastering diverse cuisines like Punjabi, Marwadi, Chaat, Baking, and Festive Mithai. This training equipped them with culinary skills and empowered them to achieve financial independence.



FLO Bangalore's Art and Culture Vertical hosted a calligraphy workshop with the renowned Shri Poosapati Parameshwar Raju. 50 attendees with his incredible artistry, including showcasing the Ramayana through his calligraphy and sharing stories of his artwork displayed in the office of Prime Minister Shri Narendra Modi. Prizes for the best works, sponsored by Barton Silver, added excitement, with Shri Raju personally sponsoring extra prizes in appreciation of the attendees' talent.



FLO Bangalore's Health Vertical hosted "Eye Screening Camp—Sugandhlok Factory" for over 300 people. The event was made possible through a compassionate partnership with Narayana Nethralaya and OIVI's innovative technology. 3 individuals were identified and will receive cataract surgeries free of cost. Additionally, for extensive evaluation, a discount card offering 50% off has been issued. The camp was staffed by a team of skilled optometrists and healthcare professionals who will conduct comprehensive eye exams for all participants. Services include vision tests, screenings for common eye conditions, and guidance on maintaining long-term eye health.





FLO CHENNAI

FLO Chennai, in collaboration with Arpanam Trust, organized a Breast Cancer Awareness Program at the Arpanam venue. The program benefited 70 women from the community. Led by Chairperson Dr. Divya Abhishek and Rural Entrepreneurship and Livelihood Vertical Head Jyothi Thomas, this program aimed to empower rural women with essential knowledge on breast health and early detection techniques. It was conducted by Dr. Sarita Damodara, who explained the importance of self-examinations and regular screenings, emphasizing how early detection can significantly increase survival rates. Dr. Damodara also demonstrated self-examination techniques.

FLO Chennai organized an inspiring Startup Spotlight event under the leadership of Chairperson Dr. Divya Abhishek and Priya Goutham as the Start-Up Vertical Head. The event, held in association with Beachville Coffee Roasters, provided a platform for startup entrepreneurs and coffee enthusiasts to connect. The event impacted 48 attendees. Ms. Deepa from Shambala Estate spoke about the history of the coffee plantations and the various facilities offered at Shambala Resorts. This was followed by a moderated session with both Ms. Divya and Ms. Deepa from Shambala, where the moderator Priya Goutham engaged in a lively discussion about the future of coffee and brand-building.



FLO Chennai organized a Business Networking Meet, under the leadership of Chairperson Dr. Divya Abhishek. The event was coordinated by Nancy Satish, Business Networking Vertical Head, and hosted by Monika Choraria at Meraki Soulful Life in Kilpauk. The successful event impacted 27 attendees. Ms Monika led a brief meditation session, allowing attendees to ground themselves, and fostering an atmosphere of mindfulness and openness for the discussions to come. Members presented their respective businesses, sharing insights into their services and unique offerings.



FLO Chennai organized "Radiance Rituals with Kama Ayurveda", at the Kama Ayurveda Store in Phoenix. This event was held under the guidance of Chairperson, Dr. Divya Abhishek, and Joint Treasurer, Ruchita Saraogi, with support from Spark Champions in the Beauty, Health, and Lifestyle Vertical, Shayana Reddy and Surbhi Gupta. The event featured the Kama Glow Facial and celebrated the power of Ayurvedic skincare, showcasing natural ingredients and ancient practices. It impacted 32 participants.



FLO Chennai hosted “Saptha Swaragal – Antakshari with a Twist” at the Presidency Club, Egmore, organized by the SPARK Special Interest Group under Chairperson Dr. Divya Abhishek. Led by Ashu Lodha, Priya Tulsian, and Ruchita Saraogi, the lively event celebrated Hindi and Tamil film music with fun team competitions, prizes, and laughter. Around 40 participants joined the event conducted by Ms. Shobha Gopalakrishnan and Ms. Uma Mohan.



FLO Chennai, in collaboration with Arpanam Trust, organized a Children's Day Celebration at Sacred Heart Tamil Medium Government-Aided School. The celebration focused on empowering rural youth through educational activities. Under the guidance of Chairperson Divya Abhishek and Rural Entrepreneurship and Livelihood Vertical Head Jyothi Thomas, the event aimed to encourage learning and self-expression among young students. 60 students joined and showcased their creativity, critical thinking, and public speaking skills.



FLO Chennai signed a Memorandum of Understanding (MoU) with Stella Maris College, Chennai, to provide Corporate Skills Training for 1,000 women students. "Campus to Corporate Skilling Programme," aimed to prepare young women for industry-ready roles by bridging the gap between academic education and workplace requirements. Chairperson Dr. Divya Abhishek, emphasized the organization's commitment to equipping women students with essential skills that align with industry demands.

The program included training in areas such as stress management, interview techniques, and professional communication. The Principal of Stella Maris College, Dr. Sr. Stella Mary FMM, expressed enthusiasm for the partnership. Chairperson Dr. Divya Abhishek presented an MSME entrepreneurial guide to Dr. Sr. Stella Mary FMM, Principal of Stella Maris College.



The graduation ceremony for the Basic IT Training Program organized by ANEW in collaboration with FLO Chennai was held at ANEW's premises in Anna Nagar, Chennai. Under the leadership of Chairperson Dr. Divya Abhishek, the event marked the successful completion of the 3-month program. 35 underprivileged women gained Digital Skills and Personal Development Training.

Dr. Divya Abhishek, Secretary Radhika Agarwal, Joint Treasurer and Project Coordinator Ruchita Sarogi, Project Coordinator Fharzana Siraj, and FLO Chennai members Shreya Agarwal, Uma Mohan, and Prachi D Jain attended the ceremony. FLO Chennai's involvement in this initiative was pivotal, with contributions from members ensuring that the participants gained practical IT knowledge along with training in Soft Skills and Career Development.



FLO Chennai, in partnership with the Association for Non-Traditional Employment for Women (ANEW), launched a Basic IT training program to empower 35 female students with digital skills and personal development. Funded by ₹2,78,250 entirely contributed by FLO members for 2024-2025, the program ran from July 19 to November 5, 2024, under technical trainer Mr. Sivasankar.

The curriculum combined IT theory and practical with sessions on communicative English, soft skills, hygiene, and career guidance. Participants also visited Cognizant Technology Solutions, facilitated by the Cognizant Foundation, to gain exposure to corporate culture and an interview clinic focusing on resumes, interview techniques, and personality development. The final exam, conducted by NIIT, yielded commendable results: 3 “Outstanding” (90-100%), 11 “Excellent” (80-89%), 14 “Very Good” (70-79%), 4 “Good” (60-69%), and 3 “Satisfactory” (50-59%), with all participants passing. Graduates received certificates and job placement support.



FLO Chennai, in collaboration with CanCare Foundation, organized a Cancer Screening Camp at Karlapakkam Village, near Thirunindravur. Under the leadership of Chairperson Dr. Divya Abhishek and Past Chairperson Dr. Akhila Srinivasan, approximately 74 women attended the event.

The initiative aimed to raise awareness about cancer prevention and the importance of early detection while providing free screening services to the underserved rural population. With the support of expert medical professionals, 74 participants underwent comprehensive screenings, received consultations, and were educated on recognizing early warning signs of cancer. The event highlighted FLO Chennai's commitment to community well-being and healthcare outreach. The leadership of Dr. Divya Abhishek and Dr. Akhila Srinivasan played a crucial role in ensuring the camp's success.



FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek, organized the City of Joy retreat from November 14 to 16, 2024 at Kolkata. The retreat was made possible through the efforts of the Retreat Committee— Secretary Radhika Agarwal, Joint Secretary Amulya Rao, and Trade and Delegation Vertical Heads Anuradha Jhaver and Geetha Muthuswamy and 44 members joined.

At the RCTC Derby, the participants checked into the Taj Hotel to relax before the evening's festivities. The second day began with a visit to Kali Ghat for a special pooja and darshan. The group attended a curated textile event hosted by Mallika. The evening festivities at Daga Nikunj included the traditional Sindoor Khela ceremony. The final day began with an optional visit to the serene Victoria Memorial Gardens.



The Goldman Sachs 10,000 Women Program, a fully funded initiative held at IIM Bangalore in collaboration with NSRCEL and Goldman Sachs, concluded its Cohort 28 from August to November 2024. Designed to upskill women entrepreneurs leading growth-stage, the program provided a learning experience under the guidance of the IIM Bangalore faculty.

Cohort 28 comprised over 60 women entrepreneurs from across India, including four members – Keerthana Chandrasekaran, Palak Chordia, Sashi Shyam, and Aanchal Kejriwal. The program, structured over 3 months, required participants to attend intensive 1-week sessions at the IIM Bangalore campus each month. Topics covered included Finance for Growth, Organizational HR, macroeconomics, Emotional Intelligence, Strategy, and Operational Excellence. Upon completion, graduates were inducted into the global alumni network of Goldman Sachs 10,000 Women.



The National Center for Assistive Health Technologies (NCAHT) and TTK Center for Rehabilitation Research and Device Development (R2D2) at IIT Madras, in collaboration with RRD, successfully launched Thiramai - Sports 4 All, 2024, at the Student Activity Center (SAC), IIT Madras. This inclusive sports initiative aims to foster inclusivity and empowerment through adaptive sports. Joint Secretary Sandhya Rajan represented FLO Chennai during the inauguration ceremony. Thiramai - Sports 4 All commenced with two 3-day sports camps designed to introduce and train individuals with mobility impairments in adaptive sports. 100 participants with amateur or beginner experience engaged with professional coaches, enhancing their skills in sports. The participants included individuals with cognitive, hearing, and visual disabilities.



FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek, organized visit to the Venkatapuram Tuition Centre. The visit aimed to support underprivileged students in the region by supporting their education and overall development.

The event began with a visit to Gnanodaya High School, which has a total population of 150 students, including 34 hostel residents. The team visited the nearby Venkatapuram Tuition Centre, which serves students from three schools: Gnanodaya High School, Mahendra City, and Chengalpattu Higher Secondary School. The event was attended by Past Chairperson Meena Mohan, Secretary Radhika Agarwal, Membership Vertical Committee Member Shobana Narayanan, and member and supporter Sakshi Sahoonya Anand.



FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek, conducted a truly inspiring event “Verse to Visual” at Forum Art Gallery. With the support of Joint Treasurer Ruchita Saraogi and Spark: Movies, Music, and Literature vertical heads, Ashu Lodha and Priya Tulsyan. The event was hosted by past Chairperson Shalini Biswajit and guided by renowned artist Ms. Thejomaye Menon.

Shalini shared her personal experiences and explained how these challenges inspired her to create a painting, discussing the emotions and characterization behind the artwork. She took the 20 members through the process of transforming a verse into a visual piece. Shalini and Ms. Thejomaye offered their visual interpretations of these verses. Ms. Thejomaye Menon also shared her "Five Elements" series.



FLO HYDERABAD

The FLO Hyderabad Centre of Excellence for Training Women in Modern Vegetable Farming hosted a successful Crop Showcase in Ravalkole Village, Medchal. This initiative empowered 100 women farmers from 16 villages. This collaboration with the East-West Seed Knowledge Transfer Foundation aimed to equip women with essential skills in commercial vegetable farming, entrepreneurship, and sustainability.

Women farmers with small holdings are being trained in modern farming practices, digital and financial literacy, market strategies, and entrepreneurship through a 'train-the-trainer model'. The Resilient Roots project is led by EC Head UVL Ananda and supported by Samta Dharewa. The event was attended by key figures including Agripreneur Eatala Kshamita Reddy, FLO Hyderabad Initiative Mentor CA Shubhrra Maheshwari, FLO Past Chairperson Manjula Reddy, and senior members from FLO.



FLO Hyderabad member-entrepreneur, Managing Director, PTL Neha Reddy participated in a panel discussion on “Making MSMEs Vibrant, Green and Digital” for Maharashtra Industry Department officials. This interaction was coordinated by EC Head, MSME Assist Cell, Neha Reddy, along with the team. The broader agenda of the program was to create awareness of the “Raising and Accelerating MSME Performance” (RAMP) scheme and to discuss implementation of Strategic Investment Plans (SIP) interventions. 26 officials from the Maharashtra Industry Department attended the program.



FLO and YFLO Hyderabad, in collaboration, hosted a virtual session titled, “Spark Tank Orientation Session”. It was an opportunity to showcase the vision, receive valuable feedback, and gain the needed support. Spark Tank is a startup/early-stage entrepreneurs’ cohort, and its orientation session marked the beginning of an inspiring journey for aspiring entrepreneurs. The session featured Lokesh Nathany, Sales Coach, Storyteller TEDx speaker, and Renuka Bodla, Startup Investor, Mentor, Partner - SilverNeedle Ventures on ‘Smart Moves to Start & Scale’. 70 members joined the session, and they were given an overview of - 9 group sessions, led by industry experts and professors from IIM Bangalore, 2 exposure visits to Government and institutional incubators – WE Hub and IKP Knowledge Park, One-on-one mentoring sessions, and Presentations to an external jury and real-time investors.



FLO Hyderabad's SaKala team, as part of the Handlooms and Textiles Initiatives, has launched a skill training program in embroidery and Maggam works for 40 urban marginalized women. The program spread over 30 working days, imparted basic embroidery and Maggam work techniques to 40 poor urban women trainees. Special thanks to Richmonds High School, Krishna Nagar, for providing the space and monitoring the program. Chairperson Priya Gazdar inaugurated the initiative, Hon. Secretary Sujitha Reddy, SaKala Initiative Head Mrinalini Shastry, EduSkill Initiative Head Saritha Rao, and SaKala Initiative team member Sheetal Tibrewala, Sangeetha Varma, FLO Member, and EduSkill team member. Ms. Haritha, the trainer, also joined the program.



FLO INDORE

FLO Indore hosted, “Transcending Bias- A talk with Acharya Laxmi Narayan Tripathi”, a renowned Bharatanatyam dancer, actor, writer, and trailblazer for transgender rights, at the Indore Literature Festival. More than 100 members attended the event. Through a conversation with FLO Indore's Past Chairperson and GB member, Meetu Kohli, and Startup Cell Head, Anupama Modi, Dr. Tripathi shared her journey of resilience, her fight for equality, her vision for a more accepting society, and how her work led to the recognition of transgender individuals as a third gender by the Supreme Court of India.



FLO Indore hosted an event “ Dialogue in the Dark: A Dark Show with a Bright Ending”. The event aimed to promote empathy and inclusivity, reshaping members' perceptions of ability and resilience. The participants engaged in sensory activities that required them to identify objects by touch, recognize sounds, and distinguish flavors. Around 180 members attended the event.



FLO JAIPUR

FLO Jaipur, led by Chairperson Raghushree Poddar, hosted a vibrant “Six Senses Experience with Latin American Fiesta” at the White Orchard. Hosted by Shweta Saharan Singh, the event brought together 300 members to celebrate Latin American culture and trade. Brazilian influencer Marcela Baur, the Guest of Honor, graced the occasion.

Workshops featured jewelry by Tvisha Jewlz (Himanshu Khunteta), crochet by Gul (Shalini Setia), mask painting by Seema Baid and Dr. Jaspreet Thakkar, mixology by Hotel Nirbana Palace, salsa by Shefali Jain and Mr. Mohit, and painting by Sant Bishnoi of Rainbow Palette Academy. The evening included Latin cuisine by Mamu’s Infusion (Rinku Joshi), melodies by singer Honey Paliwal, teas by Te’saint (Shikha Nagori), and a book showcase by author Priti Agarwal. Ms. Anju Singh shared insights on the Rising Rajasthan MSME Conclave for women entrepreneurs on December 11, 2024.



FLO Jaipur organized a Mega Medical Health Camp, at Sardar Ram Singh Memorial Government Senior Secondary School (English Medium), Paldi Meena, Jaipur. In collaboration with the Healthy Smiles Group. This initiative aimed to provide quality healthcare to 750 students.

The event offered comprehensive healthcare services, including general health check-ups, eye examinations, ENT consultations, dental check-ups, and pediatric and gynecological services. Renowned doctors and medical professionals supported the initiative, providing expertise and care. A member of the organizing committee generously sponsored medicines. The camp was organized in partnership with a leading healthcare group and supported by a hospital team.



To commemorate Children's Day, FLO Jaipur, led by Chairperson Raghushree Poddar, organized an event at Paathshala NGO. The event focuses on creating an environment of joy and learning for the underprivileged children in Jaipur. A total of 100 children from Paathshala NGO participated and benefited from the celebration. Several items were donated by various members, including Secretary Ruchika Dhoot, Executive Committee members Kitika Gupta, Shraddha Rawat, Seema Baid, Shalini Setia (Sponsor), Parina Jain, and Member Neha Singhi. The event was made possible through the efforts of Executive Committee Member Neeta Joshi. Special thanks to Mr. Om Prakash Gurjar, the owner of Paathshala NGO.



FLO Jaipur, in partnership with Union Bank of India, launched 5 Nari Shakti branches in Bengaluru, Chennai, Visakhapatnam, and Jaipur, inaugurated by Finance Minister Nirmala Sitharaman via video conference. This initiative aimed to provide inclusive financial solutions for women entrepreneurs. FLO Jaipur presented a proposal for women's empowerment to Rajasthan's Chief Minister Shri Bhajan Lal Sharma, with support from Past Chairpersons Bela Badhalia and Preeti Saboo. The government acted on the proposal by inaugurating Union Bank's Nari Shakti branches, a milestone event attended by dignitaries including Union Bank's Executive Director Mr. Pankaj Dwivedi, Deputy Chief Ms. Seema Sharma, and FLO Jaipur leaders Founder Neeta Boochra and Chairperson Raghushree Poddar.



The Economic Times Make in India SME Regional Summit, at Hilton Jaipur, 42 Grand Geejgarh, Hawa Sadak, Geejgarh Vihar Colony, Bais Godam. The event aimed at empowering the MSME sector by facilitating discussions among policymakers, industry experts, and stakeholders. Joined by a panel featuring Raghushree Poddar, Chairperson, FLO Jaipur, Mr. Kuldeep Singh Chandela, President, Federation of Hospitality and Tourism of Rajasthan (FHTR), Dr. K. L. Jain, President, Rajasthan Chamber of Commerce and Industry, and Arvind Gupta, President, Sitapura Gem and Jewellery Industry Association (SGJIA). Raghushree Poddar, Chairperson of FLO Jaipur, emphasized the role of FLO in uplifting women entrepreneurs and fostering an inclusive business ecosystem. The organization offers an array of programs that include - Training & Workshops, and Mentorship Initiatives. The event featured a panel that discussed and shared solutions for common challenges like accessing capital, navigating regulatory landscapes, and embracing technological advancements.



FLO JAMMU, KASHMIR & LADAKH

In a monumental step toward inclusivity and empowerment, FLO Jammu, Kashmir & Ladakh signed a Memorandum of Understanding (MoU) with the Composite Regional Center (CRC) Jammu. This partnership is dedicated to promoting skill development, socio-economic upliftment, and rehabilitation for women and persons with disabilities. Dr. Rohnika Sharma, Director of CRC-Jammu (Samba) joined the significant day along with Chairperson Ruchika Gupta, Chairperson. The partnership focuses on tailored skill development and vocational training aligned with market demands, awareness campaigns highlighting the potential of persons with disabilities, and creating pathways for meaningful employment. This MoU marks a significant milestone in empowering women and persons with disabilities to achieve financial independence, break barriers, and gain confidence for a better future.



Under the ambit of the MoU with SPPND GDC Samba and as part of the Young Women Affinity Group initiative, FLO JKL organized a health talk for 100 female students from rural areas. The session focused on essential topics such as PCOD, Dental Health, and Menstrual Hygiene. Expert speakers, Rajni Sehgal, Kanupriya Garg, and Dr. Ritu Ahal, engaged with students, addressing a flurry of questions with patience and expertise.



FLO Jammu Kashmir & Ladakh delegates visited the Amar Ujala studio for an enriching interaction. The session benefitted 15 people and provided an excellent platform to showcase the functioning of our forum and highlight the contributions of prominent women members from diverse fields. The discussion revolved around their achievements and valuable insights into how media and newspapers can play an important role in spreading awareness, fostering positivity, and amplifying women's perspectives in society.



FLO JKL and Model Institute of Engineering and Technology (MIET) hosted the Jammu Kashmir Startup Conclave 2024 at the MIET campus. 300 people celebrated the entrepreneurship and innovation in J&K. The event highlighted the achievements of 10 outstanding startups from J&K, which received the JK Startup Pride Award. Additionally, 6 early-stage startups and 3 teams in the elevator pitching competition won cash awards totaling over Rs. 2.5 lakhs. The elevator pitch competition drew over 500 entries from across the region, with top teams awarded cash prizes.

The event was started by Prof. Ankur Gupta, Director MIET who welcomed Mr. Bhuvan Gupta, Co-founder and CTO of OfBusiness and OxyZo (Both Unicorns), Dr. Aarti Gupta, National Head FICCI FLO Startup Cell & Chief Investment Officer at DBR Ventures, Mr. Mahavir Pratap Sharma, Chair of TiE India Angels & Rajasthan Angels and Dr. Deepak Motwani, Principal Investor Relations, Wadhvani Foundation. Mrs. Ruchika Gupta, Chairperson of FLO JKL, emphasized the role of FLO's SheRises initiative in empowering women entrepreneurs.

Dr. Arun Kumar Manhas (JKAS), Director of Industries and Commerce, delivered a keynote address emphasizing the role of industries in supporting startups. Mr. Rajinder Kumar Sharma (JKAS), Director of JKEDI, and Sh. G. Velladurai (IEDS), Joint Director of MSME, also spoke on the importance of government initiatives and policies that crates a supportive ecosystem for startups.



FLO JKL marked the successful culmination of its Digital Literacy Program in Financial Awareness in collaboration with NIIT Foundation at Government College for Women (GCW), Parade. This initiative aimed to equip young women with essential financial and digital skills as they prepare for future careers.

The program concluded with a ceremony where certificates were awarded to 30 female students by the NIIT Foundation. The chapter felicitated resource persons Dr. Seema Malhotra, Convener of the Women Study Centre, and faculty members Dr. Neetu Sharma, and Prof. Mohd. Qayoom, Prof. Sukhvinder Kour, and Dr. Ilesha Sharma, for their exceptional contributions. Mrs. Ruchika Gupta, Chairperson of FLO JKL, thanked Dr. Rajinder Tickoo, Principal of GCW Parade, for his support in implementing the program. Students and teachers shared overwhelmingly positive feedback about the program.



FLO KOLKATA

The CIMA Art Mela, in collaboration with FLO Kolkata and hosted by the CIMA Art Gallery, and Ms Rakhi Sarkar, brought the joy of accessible and affordable art to FLO members. During the event, the head of the foundation, Sarkar, highlighted the growing importance of art in contemporary life.



The Tarun Tahiliani Show, hosted by Sangeet Kala Mandir, in collaboration with FLO Kolkata, is an exclusive event that celebrates the brilliance of Tarun Tahiliani's designs. Over 250 FLO members attended the show, where they enjoyed video elements and live models showcasing. The event was a success as the modern format of the presentation left the audience inspired, with unanimous praise for Tarun's innovative approach to fashion.



FLO Kolkata organized an event titled “Melting Petals”, at the Kolkata Centre for Creativity. The event showcased the artistry of renowned floral artist Ms. Renu Poddar, who specializes in intricate designs combining fresh flowers, wax, and leaves. Ms. Poddar graciously guided attendees through the process, offering detailed insights and encouraging them to embrace and nurture their creative potential.



Falguni Nayar, the founder and CEO of Nykaa, shared her remarkable entrepreneurial journey with FLO Kolkata members. As the leader of one of India’s most successful unicorn companies, she highlighted how Nykaa revolutionized beauty and fashion in India. Her inspiring talk provided valuable takeaways, offering insights into leadership, innovation, and perseverance.





FLO LUCKNOW

FLO Lucknow was honoured to attend the inaugural launch ceremony of the Dhopaap Dham Ashirwad Incense Sticks, hosted by Pratibha ji, the director of Rural Beats. FLO Lucknow, in collaboration with CMAP, to train the women of Poorelal Shah village in incense stick-making.

FLO Lucknow organized an inspiring talk by Vijay Vikram Singh, also known as Big Boss. During the session, he shared his journey, highlighting the challenges he faced and the mistakes he made along the way. Singh emphasized how accepting failures negatively initially hindered his growth but later became a key learning experience.



FLO Lucknow signed an MOU with Integral University to conduct workshops under the university's Startup and Incubation Cell. The event aimed at supporting women entrepreneurs. The signing ceremony was attended by Vandita Agarwal, Sr. Vice Chair and Dr. Nida Alam, Head of the Incubation Cell and Vibha Agarwal, Chairperson of FLO Lucknow, were invited as a panelist at the All India Startup Pitch Competition, where 350 students from 50 colleges pitched their ideas. Special thanks to Dr. Nida Alam and Integral University for this opportunity to collaborate.



FLO MUMBAI

FLO Mumbai organized an insightful talk with esteemed guest IPS Shri Krishna Prakash, ADGP, Force One, Maharashtra Police, on "Digital Warriors - Cybersecurity and the Way Forward." The session aimed to educate on the importance of cybersecurity. Under the ambit of the National Digital Initiative, they celebrated the success of their Digital and Financial literacy program by giving out certification to 200 female students who completed the course. This was a collaboration with Patuck Polytechnic School and NIIT Foundation. He advised the audience to be cautious when sharing personal information, report fraud immediately, and avoid unknown links and OTP sharing. The session inspired 500 students to pursue NIIT's cybersecurity course.



FLO Mumbai, in partnership with Wockhardt Foundation, iiV Health Solutions, and Rangoonwala Foundation RFIT, organized a Health Screening Camp and Food Kit Distribution for 60 women beneficiaries in Andheri (East), Mumbai. This 2nd health camp by the chapter included eye tests, blood pressure, blood sugar, ECG, and artery screenings, along with free medicines and vitamin supplements. 60 food kits were distributed to terminally ill patients, supporting them and their families. Ms. Nisreen, CEO of Rangoonwala Foundation. Special thanks were extended to FLO members and Intercont for their support. Led by Executive Committee members Samina Khorakhiwala and Pooja Arambhan, the initiative created a meaningful impact. Future health camps across Mumbai by Wockhardt Foundation and iiV trust were also announced.



FLO VADODARA

FLO Vadodara organized a “Food Crawl” to explore the old city. This initiative focused on member engagement and bonding while supporting the livelihood of female vendors running food stalls. 80 FLO members joined. The event featured one of the oldest and the first Namkeen and Mithai shops in the city since 1938, Jagdish Farsan. FLO Vadodara Chairperson, Avni S Bhayani plans to encourage this tradition every year, increasing member engagement and continuous support to the female food vendors.



FLO Vadodara organized an event titled “ Mock Shark Tank 3.0”, focusing on raising funds for 4 NGOs to 40 Lakhs in 90 minutes and creating awareness for these selected NGOs amongst our members. This event impacted 125 members. The 4 NGOs presented their initiatives and sought to raise funds for their worthy causes. These organizations work across various fields, from combating climate change through Miyawaki forests to improving the future for orphans and individuals with disabilities. This initiative also provided healthcare and created employment opportunities for women.



FLO Vadodara organized an event “Cyber Security Session with Dr. Rakshit Tandon”, focusing on regulating screen time for kids, understanding digital footprints, practicing good data hygiene, and identifying online scams. Under the Digital Literacy & Skilling initiative, this event aims to encourage the adoption of safe and secure online habits among members. The event impacted 100 members and shared engaging and informative details through real-life case studies and examples of actual cyber incidents.



YFLO HYDERABAD

YFLO Hyderabad, under the leadership of Chairperson, Ridhi Jain, hosted “Nurturing Young Minds”. The event is a mental wellness initiative held at Oakridge International School and was specifically designed for 6th-grade students. YFLO Hyderabad aimed to instil self-awareness, stress management techniques, and confidence-building practices in these young participants. The event featured psychologist Saloni Agarwal. To equip students with coping skills, Saloni introduced techniques and demonstrated a simple “4-7-8” breathing exercise.



YFLO Hyderabad had the unique privilege of visiting the Amazon Fulfilment Center in Hyderabad. 50 women joined this event highlighted the immense scale and precision behind Amazon's fulfilment operations, offering attendees a deeper understanding of the advanced systems that drive the company's global success. The participants observed Amazon's high-tech sorting and packaging processes, which ensure that products are processed efficiently, delivered on time, and meet the company's stringent quality standards. The tour concluded with a special recognition ceremony for the senior Amazon leaders who facilitated the event, including Ankur Desai, Surya Datta, Taj Pattan, Mahaboo, Saraswati Gupta, Priya Parmar, and Pooja Sharma. They were honored with mementos in appreciation of their leadership.



YFLO Hyderabad partnered with G. Narayanamma Institute of Technology and Science and concluded the "Money Wise: Financial Literacy for Future Leaders" session and over 100 students joined.

Ridhi Jain, Chairperson of YFLO Hyderabad, opened the session with an inspiring quote, as the event featured two distinguished financial experts, CA Manu Sharma and CA Ballav Mundra, who shared their expertise on critical topics such as budgeting, saving, smart investments, and securing one's financial future with the right insurance and tax strategies. The students actively engaged with the experts, asking insightful questions about cryptocurrency, investments in gold vs. real estate, choosing the right term insurance, and how to begin an SIP.



YFLO KOLKATA

The “Empower HER Project”, organized by The Philanthropy Club, 560 students from La Martiniere School for Girls joined the event. National President Joyshree Das Verma along with YFLO Kolkata Chairperson Varsha Wadhwa Chirimar, Faye D’Souza, and Dr. Rajeev Agarwal had launched the "Empower HER" initiative, aiming to educate and empower young women about their health and well-being.

Dr. Agarwal addressed the biological process of menstruation. Common myths surrounding menstruation and reproductive health were dispelled. The discussion included insights on managing painful periods, Polycystic Ovary Syndrome, the use of tampons and menstrual cups, and awareness of urinary tract infections. The topic of vaginal discharge was addressed, educating students on what is normal and when to seek medical advice. Issues such as adolescent acne, weight gain, and their impacts on self-esteem were discussed. The importance of the cervical cancer vaccine was highlighted, advocating for preventive health measures.



YFLO Kolkata hosted an enriching event titled "10 Magic Pills to Raise Happy & Prosperous Children," at RP Goenka International School. The event featured renowned parenting coach Riddhi Deorah, the founder of Easy Parenting Hub— India's largest digital school for mothers. Riddhi Deorah engaged the audience with her presentation, sharing practical tips and tricks to foster happiness and prosperity in children based on the Vedic and Bhagwad Gita Teachings. Throughout the conversation, hosted by Varsha Wadhwa Chirimar, Riddhi delved into various topics. 200 members joined and several expressed how the session provided them with fresh perspectives and tools to enhance their parenting journey.



YFLO Kolkata organized an event titled, "Modern Glamour with Isharya" at Skai. The event was an inspiring afternoon filled with valuable insights into the accessories business, featuring a captivating conversation with Gauri Tandon, Founder of Isharya Accessories. 60 members joined the event and 5 members were styled by their in-house head stylist with different tips on how to wear and layer different accessories. The event was a success as it was a great opportunity for networking and inspiration.



FLO SPOTLIGHT



APRA KUCHHAL
Past Chair, FLO Jaipur

Happy to share that Past Chair , FLO Jaipur Apra Kuchhal has been selected to represent India as one of the Mentors from across the Globe to Guatemala Latin America under the prestigious “Fortune-U.S. Department of State Global Women’s Mentoring Partnership Program “
She will participate in an exclusive program focused on Business and Leadership Development, Mentorship.

FLO SPOTLIGHT



KANPUR CHAPTER'S SIZABLE REPRESENTATION AT THE FLO FEST

Led by Nalini Sanwal Chairperson FLO Kanpur, and under the mentorship of past chairs Kanika Vaid and Aarti Gupta, a delegation of 18 very talented members participated at the FLO Fest held in Delhi in October. The chapter's sizable participation is appreciated as a testament to the commitment and passion of its members to uphold the values of FLO.

Gratitude to every participating FLO Kanpur member for constituting this large delegation.

- Nalini Sanwal, Chairperson
- Kanika Vaid, Past Chairperson
- Dr. Aarti Gupta, Past Chairperson
- Deepti Agarwal
- Ekta Sethi Gupta
- Lata Kadambari
- Mamta Bhatia
- Nidhi Kanodia
- Payal Chandan Ahlani
- Priti Jain
- Priyanka Malani
- Ruhi Beriwal
- Sakshi Khanna
- Sarika Shukla
- Smita Agnihotri
- Smita Kanodia
- Sonal Rishi
- Dr. Sucharita Khanna

FEMME TRIVIA



THREE INDIAN WOMEN ON BBC'S 100 MOST INSPIRING WOMEN LIST

Three Indian women—**Aruna Roy, Pooja Sharma, and Vinesh Phogat**—have been included in **BBC's list of 100 inspiring women for 2024**. They have made significant contributions to social activism, performed last rites for the unclaimed, and advocated for women's rights in sport.

SQUADRON LEADER MOHANA SINGH

achieved a historic feat as she became the **first-ever woman pilot** to join the **Indian Air Force's elite 18 'Flying Bullets' Squadron**, operating the Light Combat Aircraft Tejas fighter jet. As one of India's first female fighter pilots, Singh has broken glass ceilings in the defence forces as she pierced through the clouds.



FEMME TRIVIA

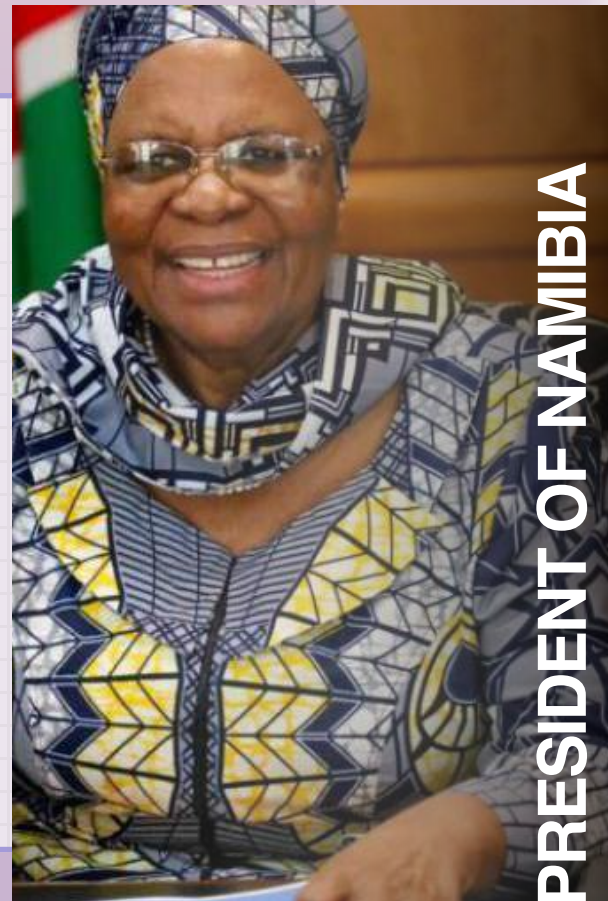


COMMERCIAL PILOT

18 YEARS OLD, SAMAIRA HULLUR FROM KARNATAKA'S VIJAYAPURA has made history as one of the **youngest women in India to get a commercial pilot license**, according to her parents. She was trained at the Vinod Yadav Aviation Academy (VYAA) in New Delhi and later, she joined the Carver Aviation Academy in Baramati, Maharashtra. Hullur cleared six examinations and over 200 hours of flight tests to achieve this feat in one and a half years.

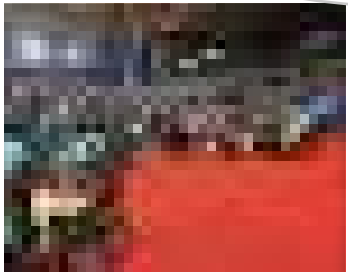
NETUMBO NANDI-NDAITWAH, ELECTED AS THE PRESIDENT OF NAMIBIA

this month. The leader of the long-time-ruling South West Africa People's Organisation (Swapo) has made history as the **first woman to helm the apex position in the government**. The party won 51 out of 96 elected national assembly seats. Official election results showed that Nandi-Ndaitwah won by 57% of the votes, defying predictions that she might be forced into a runoff in what was one of the country's most fiercely contested polls.



PRESIDENT OF NAMIBIA

SNAPSHOTS



FLO Chennai



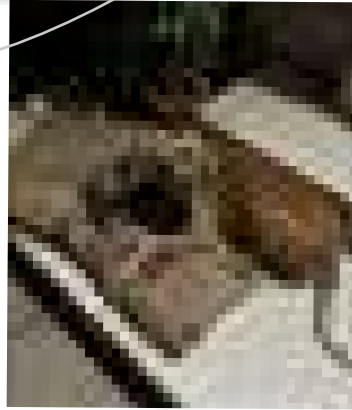
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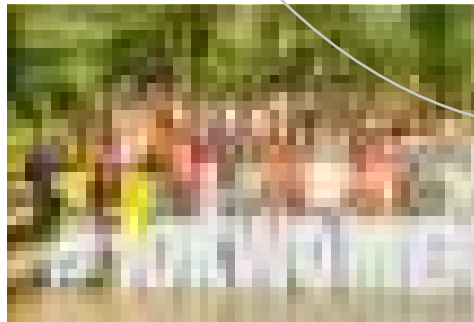
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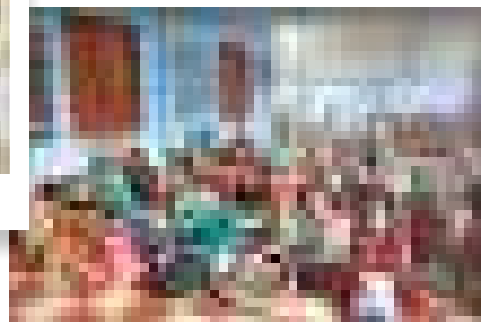
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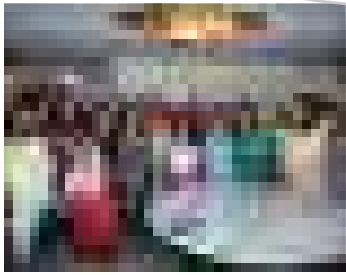


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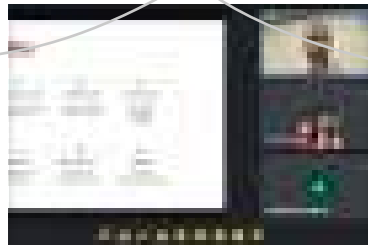


FLO Bangalore

SNAPSHOTS



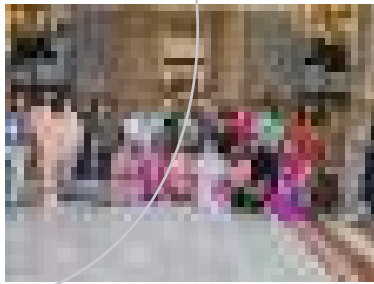
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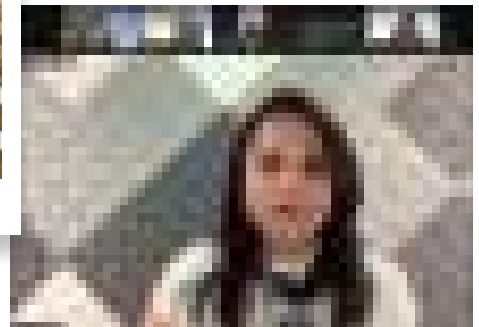
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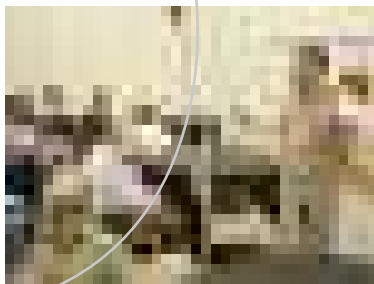
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SNAPSHOTS



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YFLO Kolkata



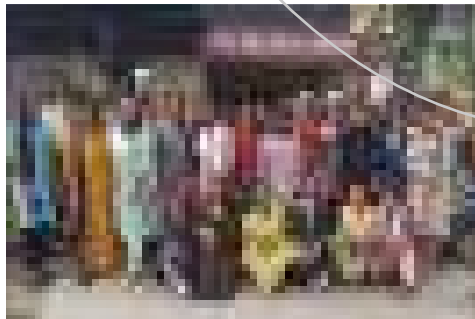
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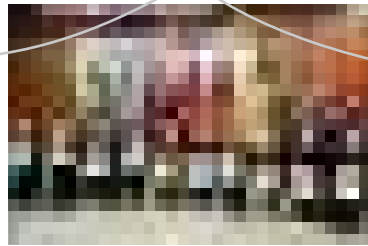


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SNAPSHOTS



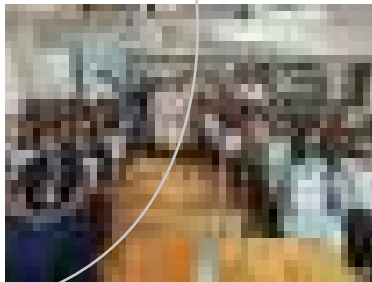
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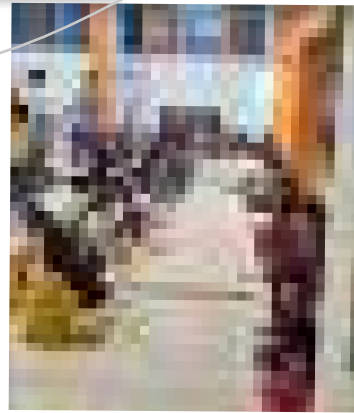
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FLO Jaipur



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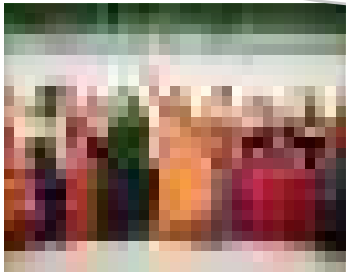


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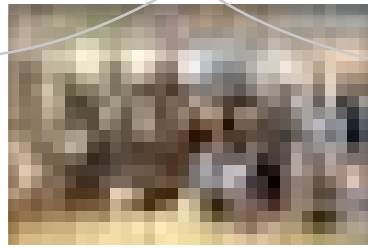


FLO Bangalore

SNAPSHOTS



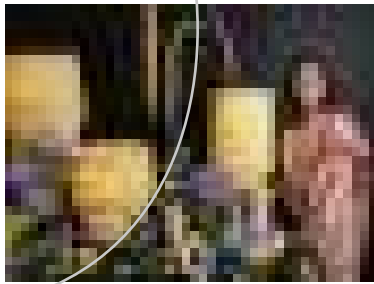
FLO Jaipur



FLO Chennai



FLO Lucknow



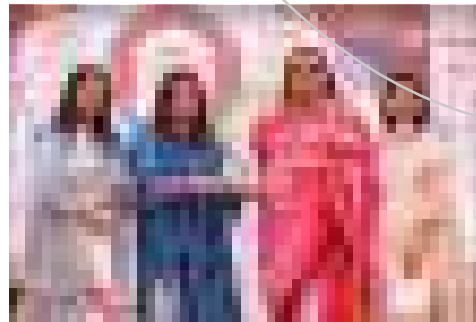
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FLO Jaipur



FLO Chennai

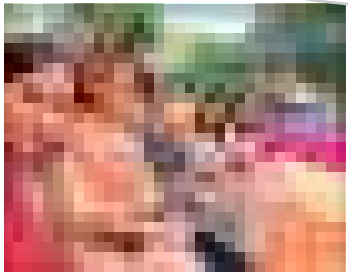


FLO Indore



FLO Chennai

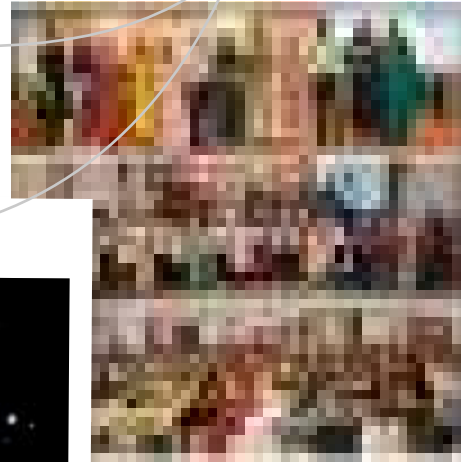
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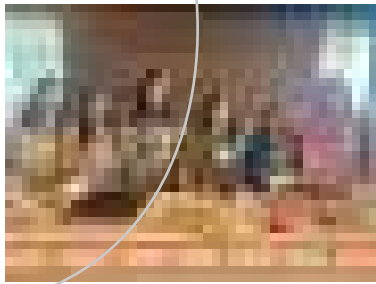
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FLO Vadodara



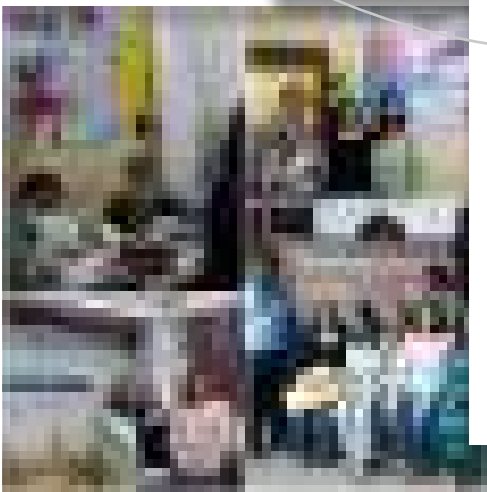
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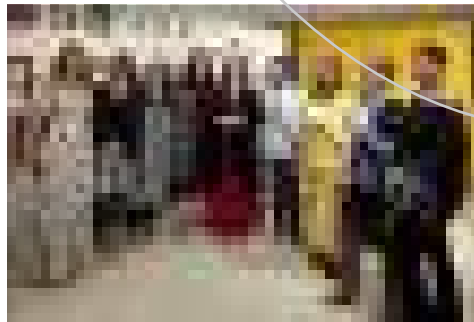
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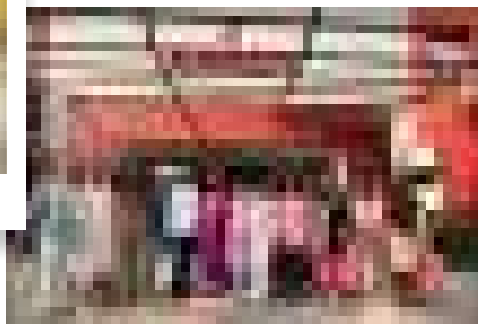
FLO Kolkata



FLO Mumbai



FLO Kolkata



FLO Lucknow

MENTAL STIMULATION

Fill in the puzzle so that every row across, every column down and every 9 by 9 box contains the numbers 1 to 9

Fill in the missing numbers
The missing values are the whole numbers between 1 and 25.
Each number is only used once.
Each row is a math equation.
Each column is a math equation.

	-		+		-		-		14
+		-		-		+		-	
2	+		+		+		+		69
-		-		+		-		+	
	-	18	+	3	-		-	11	-14
+		-		+		-		+	
8	+		+	25	+		-		58
-		+		-		+		+	
4	-		+		+		-		-8
18		11		1		-14		43	

MENTAL STIMULATION

Find the following words in the puzzle. Words are hidden

CANVASSER
CAUCUS
DELIMITATION
DEMAGOGUE

FILIBUSTER
HUSTINGS
INCUMBENT
PSEPHOLOGY

QUORUM
SUFFRAGE

J O T S B P C Q E Q P S F P I K N S O E C B S
I E U C F Z F F L V U S R R I C T Q R S J J P
Q R C W F U R W K O O K B C E Y A A E Q E D U
J Y A N B K P F B V F I P H X U Z Y T A Z M Y
Z G U T V G G T H E A N S M R K F J S W T T X
E O C T M F O Y Z U B C U X E K U H U A W E N
M V U Z N A N R X G H U F H S K L G B X L T C
N X S L W V L T X O J M F U S W A B I P S V K
D R C M V Q Z A S G Y B R S A L Z N L X T J X
J L Y Q K I H D P A J E A T V M R C I G L X L
A O J U N F N Q K M M N G I N W R X F U W B U
P V M O G X G Q O E W T E N A P F W O K D Y J
B U A R Y K W J C D M C O G C D B G D I B G J
A X P U X R F S W L W G D S M A X V I G Y T O
N Z L M D E L I M I T A T I O N C J M O X J Z
W K G B W H U D Y P S E P H O L O G Y Q T Z K

MENTAL STIMULATION

SOLUTION OF PREVIOUS ISSUE

Fill in the puzzle so that every row across, every column down and every 9 by 9 box contains the numbers 1 to 9

9	2	7	1	6	8	5	4	3
5	1	8	9	4	3	7	2	6
3	6	4	5	7	2	1	9	8
2	7	5	8	9	6	4	3	1
6	3	1	7	2	4	8	5	9
4	8	9	3	5	1	6	7	2
1	9	3	4	8	7	2	6	5
7	5	2	6	1	9	3	8	4
8	4	6	2	3	5	9	1	7

Fill in the missing numbers
The missing values are the whole numbers between 1 and 25.
Each number is only used once.
Each row is a math equation.
Each column is a math equation.

+	■	13	+	11	-	21	-	11	=
-	■	■	■	■	■	■	■	■	=
10	-	10	+	■	+	11	■	1	=
-	■	■	■	■	■	■	■	■	=
11	-	■	■	■	■	■	■	■	=
-	■	■	■	■	■	■	■	■	=
11	+	1	-	11	+	11	+	5	=
+	■	■	■	■	■	■	■	■	=
■	■	■	-	■	■	■	■	■	=
=	10	=	141	109	104				

MENTAL STIMULATION

SOLUTION OF PREVIOUS ISSUE

Find the following words in the puzzle. Words are hidden

CALAKMUL
CARAL
DWARKA
HERACLEION

KALIBANGAN
LAGUNITA
LOTHAL
PETRA

SANCHI
VIJAYANAGARA

V . . . L A R A C
I
J
A H E R A C L E I O N
Y L
A A H
N H
A T
G L
L U M K A L A C G O
D W A R K A R U
A N
I
T I H C N A S
A
N A G N A B I L A K A R T E P

FLO BEHIND THE SCENES

EDITORIAL TEAM



ANKURITA PATHAK

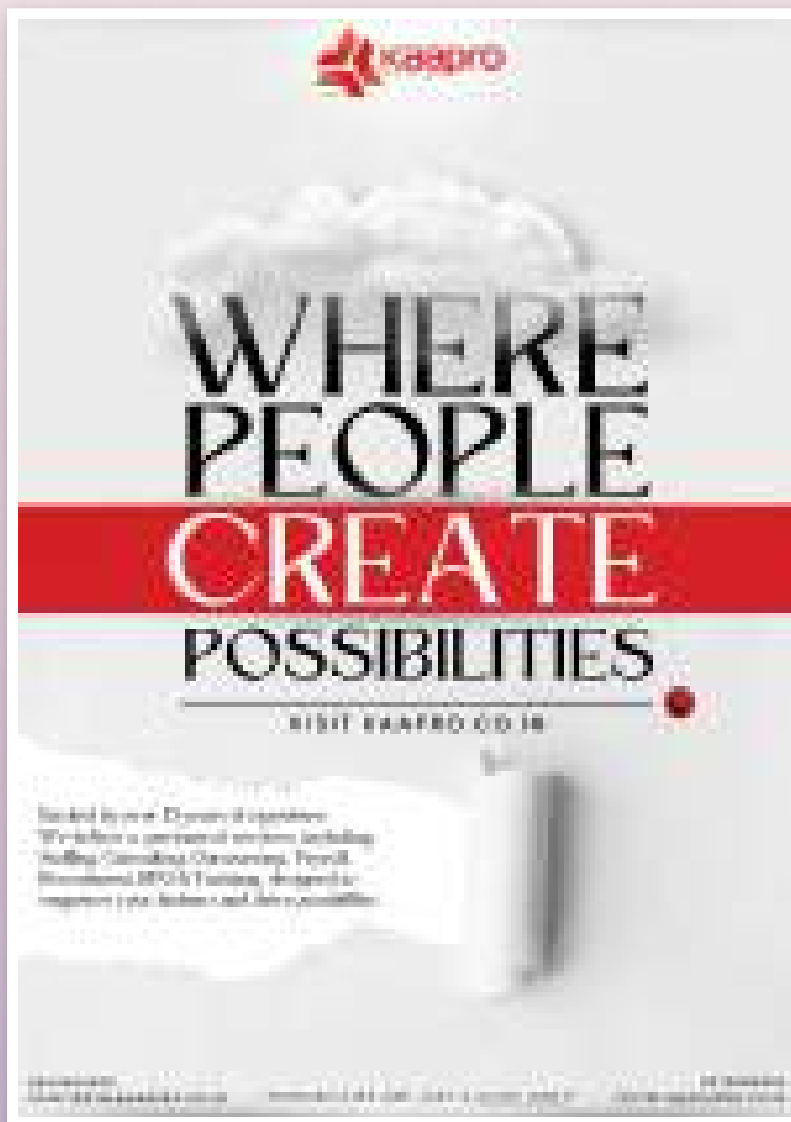
Additional Director,
FLO

SARITA SIKARIA

Governing Body Member,
FLO



BUSINESS PROMOTIONS



FOR BUSINESS PROMOTIONS , PLEASE CONTACT:

Anshu Gupta
Sr. Assistant Director, FLO
Email: anshu.gupta@ficci.com