

FLO FORWARD

New Delhi ■ FLO National ■ October 2024



—FROM THE DESK OF— FLO PRESIDENT

Dear Members,
Greetings from FICCI FLO!!!

As we reflect on the month of October, I am thrilled to share how FICCI FLO has continued its journey of growth, touching the lives of lakhs of women across the nation. Through our initiatives, we are creating ripples of change that empower women at every level - from grassroots communities to middle level to the senior women and this impact has been possible because of our commitment to a shared vision and the strength of collective action. Together, we are building an ecosystem where every woman has the tools, support, and encouragement to turn her dreams into reality.

The highlight of this month was undoubtedly the second edition of FLO FEST 2024, held at the IILM Centre for Arts and Ideas in New Delhi. FLO FEST was a celebration of creativity, innovation, and business leadership—a true representation of the transformative power of intersecting art and entrepreneurship. This vibrant two-day festival brought together over 100 members from across India, including leaders, creatives, and aspiring entrepreneurs, alongside esteemed speakers and experts. At FICCI FLO, we believe that creativity fuels innovation, giving our members the power to build businesses that are not only successful but also impactful. FLO FEST was a dynamic platform, brimming with insights and energy,

where participants explored the intersection of art, culture, and commerce. From panel discussions on the business of creativity to workshops enhancing business acumen, to a stunning fashion showcase led by women entrepreneurs, the festival embodied our mission to uplift women and equip them with the tools to lead with confidence, style, and substance.

This month's edition proudly highlights the inception of the FICCI FLO Industrial Park in Sultanpur, Hyderabad – India's first fully women-owned industrial park. This pioneering initiative marks a significant milestone in fostering women's entrepreneurship, reinforcing our dedication to empowering women in business and industry.

This October, as we celebrate FLO's commitment to empowering women, I want to thank each one of you for your invaluable contributions. It's your dedication, energy, and belief in the power of a collaborative vision that fuels FLO's impact.

We will continue this journey of growth and impact, confident that we are making a difference - not just for ourselves, but for the generations to come.

Warm regards,
Joyshree Das Verma
National President, FICCI FLO



FLO IMPACT

FLO INDUSTRIAL PARK

1st 100% Women-Owned Industrial Park in India at Hyderabad Facilitated by FLO Hyderabad

World over, investing in women is recognised as crucial to achieving sustainable development. As the apex body and voice of industry, FICCI Ladies Organisation (FLO) is at the forefront of the Make in India endeavour that supports sustainable growth. With the State & Central Government, as its partners in progress, FLO has been relentlessly working for, and promoting, Women's Economic Empowerment at all levels.

On a global average, women constitute 30% of the industrial labour force. However, Indian women in manufacturing account for only 20% of the total workforce. A study conducted by McKinsey stated that India could increase its GDP by 16% to 60% just by enabling women to participate in the economy on the same footing as men, especially in the manufacturing sector.

With the strong belief that increasing women's presence and participation in the manufacturing sector is a true contribution to economic growth, Jyotsna Angara, the Chapter Chairperson of Hyderabad Chapter in 2013, envisioned the establishing of the FLO Industrial Park in the city. This was planned with an aim to increase and promote FLO members' presence in the MSME Sector. The Chapter took up the responsibility to conceptualise, facilitate and implement the setting up of the 1st 100% women-owned industrial park, thereby sparking a new wave of entrepreneurship.

FLO, FICCI and Govt. of Telangana, signed an MoU to allot 50 acres land at Sultanpur, Hyderabad for the development of a state-of-the-art Industrial Park exclusively for FLO members. All applications for approval to various departments were submitted through the Telangana government single clearance window for industrial permissions. This one-stop portal helped allottees obtain all the necessary permissions to set up their respective industries in a hassle-free manner. Another unique feature was that any application that was not reviewed and approved within 10 days was deemed approved on the 11th day. These deadlines helped speed up action on the applications.

All the necessary internal infrastructure including the electrical substation, roads, drainage and common facilities were provided by the Telangana State Industrial Infrastructure Corporation. The price of the land parcels was subsidised by a whopping 50%! Direct access road from the Outer Ring Road was provided to improve accessibility.

The FIP committee members - Jyotsna Angara, Ajita Reddy and Vani Subhas - were proactive in facilitating and addressing any concerns and queries that arose - from the project proposal stage to the commissioning of the factory. They liaised between the industry-owners and TSIIC when needed for smooth completion of the projects.

On July 6th, 2018, FLO Hyderabad and TSIIC allocated Allotment Letters to 18 FLO women entrepreneurs to set up their units in the FLO TSIIC Industrial Park, Sultanpur, Hyderabad, in the presence of Chief Guest Sri KT Rama Rao, Hon'ble Minister for IT, Industries & Commerce, Sri Rashesh Shah, President FICCI, Ms. Pinky Reddy, President FLO, Sri Jayesh Ranjan, Principal Secretary, Industries & Commerce, and Sri Narasimha Reddy, MD of TSIIC. The Hon'ble Minister, in his keynote address, promised to allocate substantial additional land to FLO as Phase 2 of the Industrial Park. The Minister was very appreciative of the various processes that FLO followed to allocate land to prospective applicants, including the governance process.

The allottees, cumulatively, brought in an Initial Investment of INR 250 Crs. with a projected potential of generating large-scale employment of over 1500, of which close to 55% would be women. Envisaged as a Green Category industrial zone, the current allottees belong to: Packaging, Organic Handloom Apparel, Electronics & Electricals, Food Processing, Medical Devices, Furniture, General Engineering, Metal Powders etc.

FLO Industrial Park was formally inaugurated on March 8, 2022 in the presence of then IT, Industries & Commerce Minister, Sri KT Rama Rao, Principal Secretary, Sri Jayesh Ranjan, FLO President Ujjwala Singhanian, FLO Hyderabad Chairperson Uma Chigurupati, FLO Past President Kavitha Dutt, the FIP committee of Jyotsna Angara, Ajita Reddy, Vani Subhas and a host of other dignitaries.

Fruition of this ambitious project would not be possible without the contributions of many at FICCI & FLO, especially the core team led by Past FLO Presidents Kavitha Dutt and Pinky Reddy.

In September 2024, Innomet Advanced Materials went in for an SME IPO, which was oversubscribed 283 times. FLO Hyderabad is proud of this success story emerging from FLO Industrial Park, and hopes for many more to follow.

FIP is today reckoned as a role model for other women organisations to follow. Various national and international Business Delegations have visited FIP to observe and learn from the experience. In 2024 itself, delegations from Philippines and Rhineland-Palatinate visited FLO Industrial Park and interacted with the team behind the Park and the management leads of the companies in the Park.

Encouraged by the success of FIP, Sultanpur, Hyderabad, FLO is working towards duplicating the model across various chapters, and also pioneering the concept of integrated business townships linked to the Industrial parks.

HAPPY VOICES...

“When starting my new business, I needed a suitable land parcel that met my needs. FLO Industrial Park, Hyderabad seemed perfect for my venture. The strategic location, 50% subsidy on current price, and accessibility to various parts of the city made FIP my first choice.

Today, the appreciation in land value has made it easier for us to raise funds to run our business, as the increased project value is a source of assurance for investors and lenders. I am a satisfied participant of the FLO Hyderabad Industrial Park.

Usharani Manne, Director, Polmon, F 23 & 24

“As a FLO member, I was allocated 2 acres of land at FLO Industrial Park, in June 2018. The various benefits included 50% subsidy on land cost, ease of clearances, robust infrastructure with wide roads & streetlights and 30 % green space within and outside the industrial park premises.

I would like to specially mention that the team members Jyotsna Angara, Ajita Reddy & Vani Subhas have stretched far and beyond and contributed immensely to make this project a successful one. They ensured we were given the opportunity and enough time to executive it within the stipulated period, and were always approachable to us from 2018 till we executed our project successfully.”

Saritha Chilakapati, CFO & Whole Time Director, Innomet Advanced Materials Ltd. F 35 & 36

HAPPY VOICES...

“As an entrepreneur at FLO Industrial Park, I have experienced first-hand the incredible support and efficiency that make it a unique haven for women-led businesses. The 50% subsidy on land and single-window clearance process have been invaluable, removing many of the initial barriers to starting up. Knowing that permissions are deemed granted by the 11th day gave me the confidence to move forward focusing on growth.

The fully developed roads and robust infrastructure at FIP have made daily operations easy and smooth, allowing us to concentrate on scaling our business. I am grateful for the proactive efforts of the FIP team, including Jyotsna Angara, Ajita Reddy, and Vani Subhas, who are consistently supportive and solution-oriented. My heartfelt thanks also go to FLO Hyderabad and TSIIC Telangana for fostering this empowering ecosystem.”

Sujitha Reddy Chityala, Executive Director, Srishti Precast Pvt. Ltd., F 31, 32, 33

“After completing my PGP at ISB, I was driven by a passion to contribute to the health and wellness sector, which led me to establish Haritha Herbals. Finding the right manufacturing space was crucial, and FLO Industrial Park turned out to be a game-changer for us. From the land allotment phase to the start of production, both FLO and TSIIC provided outstanding support. As part of their initiative to empower women entrepreneurs, TSIIC, with FLO’s facilitation, allocated us land with a 50% subsidy. Thanks to the streamlined TSiPass single-window channel, we secured all the necessary permits on time, allowing us to launch smoothly. With FLO’s proactive team, I’m confident that Haritha Herbals and other women-led businesses here will continue to grow and thrive together.”

Sudha Nallaparaju, Haritha Herbals, Plot F 26

The current team handling FIP at Hyderabad Chapter - Past Chairpersons, Heena Shrivastava, Monika Agarwal, Kamini Saraf - overlooks the entire project very closely to ensure a systematic, mature and professional approach keeping good governance as high priority.







FLO FINANCIAL LITERACY INITIATIVE

VIRTUAL SESSION ON “UNLOCKING THE SECRETS OF THE BALANCE SHEET: A GUIDE TO SMART ANALYSIS”

October 1, 2024

Under the FICCI FLO Financial Literacy Initiative, FLO in collaboration with the Institute of Chartered Accountants of India (ICAI) organized this session that featured CA Premiata Daga Saboo as the speaker.

Driven by President Joyshree Das Verma's vision this interactive event aimed to demystify critical financial concepts that significantly influence an organization's success. The session offered a comprehensive exploration of balance sheets, profit management, and working capital efficiency, with an emphasis on how these elements can directly impact an organization's bottom line.



CA Saboo provided detailed insights into the practical applications of financial tools and principles, covering advanced concepts like leverage, marginal costing, and funds flow analysis. Through real-world examples and practical guidance, she emphasized how understanding these core financial aspects enables smarter decision-making, enhances business efficiency, and promotes long-term growth.

Participants had the opportunity to engage actively, asking questions and gaining clarity on various aspects of financial analysis and balance sheet interpretation. The event underscored FICCI FLO's commitment to promoting financial literacy, ensuring that women entrepreneurs and professionals are well-equipped with the knowledge needed to navigate the financial landscape confidently.

This session marks another successful step forward for the FICCI FLO Financial Literacy Initiative, aligning with FLO's overarching mission to empower women with the tools and resources for sustainable economic empowerment.



JOYSHREE DAS VERMA
National President, FICCI FLO
And
GOVERNING BODY MEMBERS
Cordially invite you to

**INTERACTIVE DISCUSSION ON
"WILL AND TRUST"**

14TH OCTOBER, 2024
11.30 AM TO 12.30 PM

REGISTER NOW

DAY CHAIR:
CA SHUBHRAA MAHESHWARI
Initiative Lead Financial Literacy

Team: Bhavani Mujakari, Smitha Gooda,
Simran Chhabra, Rashmi Doshi



CA RANJANA VAISH AGARWAL

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flo.ficci.com

FLO FINANCIAL LITERACY INITIATIVE

VIRTUAL SESSION ON "WILL AND TRUST"

October 14, 2024

Under the guidance of President Joyshree Das Verma, FICCI FLO National Financial Literacy Team hosted an engaging virtual session on "Will and Trust," led by CA Ranjana Vaish Agarwal, Founder and Managing Partner of Vaish & Associates, Chartered Accountants. With over 40 years of expertise and board roles in prominent companies like ICRA Ltd and RBL Bank, Ranjana offered invaluable insights into estate planning, focusing on strategies for asset transfer, tax minimization, and legal safeguarding. The session provided participants with a comprehensive understanding of estate structuring, legal instrument selection, and effective inheritance strategies, empowering them to make informed decisions aligned with their legacy goals.





FICCI FLO MSME ASSIST CELL

VIRTUAL SESSION ON “LOANS FOR MSMEs”

October 14, 2024

FICCIFLO MSME Assist Cell conducted an insightful virtual session on financing options for Micro, Small, and Medium Enterprises (MSMEs). Curated by Initiative Head Sucheta Shah, and guided by President Joyshree Das Verma, the session brought together a distinguished panel of experts who provided valuable guidance on accessing finance for business growth. Ms. Lakshmi Ravindran, COO of Invoice Mart, discussed invoice discounting as a vital tool for MSME working capital. Mr. Ankur Parwal, Product Head of Business Banking at ICICI Bank, outlined loan products tailored to MSMEs, while Mr. Jasmeet Arora, Chief Growth Officer at Indifi Technologies, highlighted collateral-free loans and alternative lending platforms that bridge financing gaps.



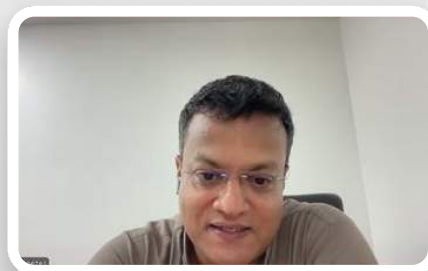
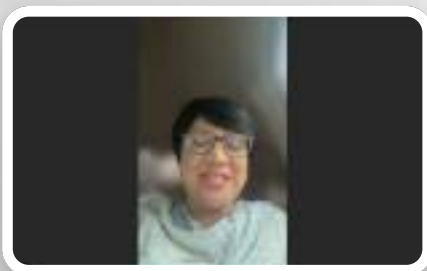
CATALYSING GROWTH THROUGH PARTNERSHIPS

VIRTUAL SESSION WITH CMPL (CONTRACT MANUFACTURING AND PRIVATE LABEL)

October 4, 2024

Led by President Joyshree Das Verma, a virtual session was hosted to introduce FICCI FLO members and industry stakeholders to the capabilities and opportunities offered by Contract Manufacturing and Private Label (CMPL). The session provided insights into how CMPL's platform supports business growth, network expansion, and facilitates partnerships across sectors by connecting retailers, D2C brands, contract manufacturers, ingredient suppliers, FMCG brand owners, specialty retailers, HORECA, pharmacy chains, exporters, and packaging suppliers.

Additionally, CMPL representatives highlighted two upcoming events: the Delhi event, scheduled for November 28-29, 2024, at IICC Yashobhoomi, Dwarka, which will host 300+ exhibitors across FMCG categories and expects to draw 9,000+ brand owners; and the Mumbai event, set for May 14-16, 2025, at Jio World Centre, BKC, with 500+ exhibitors and an anticipated attendance of 18,000+ brand owners.





FICCI FLO HANDLOOM & TEXTILE INITIATIVE

MIRAAS - THE FESTIVE CATALOGUE LAUNCH

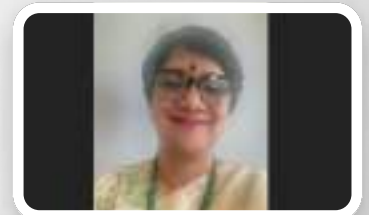
October 5, 2024

The virtual launch of MIRAAS – The Festive Edit Catalogue was a vibrant celebration of India's rich handloom and handicraft heritage.

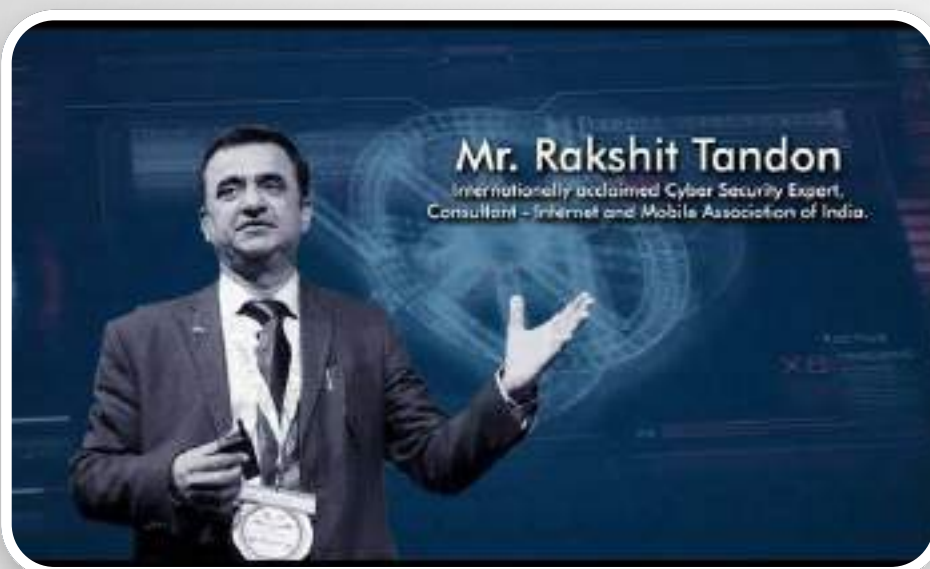
Organized by FICCI FLO in collaboration with DC Handlooms, the event showcased FLO's dedication to empowering grassroots artisans by encouraging conscious, artisanal gifting for festive and corporate occasions.

National President Joyshree Das Verma opened the session, emphasizing that MIRAAS is more than just a catalog—it represents a movement to uplift artisans and preserve India's cultural legacy. She called upon attendees to support this sector by choosing unique, handmade gifts from MIRAAS for Diwali, weddings, and corporate events.

Ms. Verma commended the FLO Handloom & Textile Initiative, led by Governing Body Members Roopa Patel and Swati Verma, along with Revathi Raju, Anannya Sharma, and Shilpa Patel, for their dedication to this cause.



FLO DIGITAL SKILLING INITIATIVE



VIRTUAL SESSION WITH CMPL (CONTRACT MANUFACTURING AND PRIVATE LABEL)

October 4, 2024

As part of the FLO Digital Skilling Initiative, FICCI FLO hosted two insightful sessions of the Cyber Security Master Trainer Program on October 15 and October 30, 2024. Facilitated by renowned cybersecurity expert Dr. Rakshit Tandon, these sessions aimed to build a strong foundation in cybersecurity for trainers, empowering them to educate others on critical digital security practices.

Dr. Tandon, with his extensive experience in cybersecurity awareness and training, provided participants with in-depth knowledge of essential cyber defense techniques, covering topics such as threat identification, secure online practices, data protection, and incident response planning.

Attendees were equipped with actionable strategies and a heightened understanding of cybersecurity, ready to transfer this critical knowledge to their own networks and contribute to creating a safer digital environment. This program marks a significant step in FLO's commitment to digital empowerment and cybersecurity awareness and was possible as a result of President Joyshree's initiative.



FLO DIGITAL SKILLING INITIATIVE

VIRTUAL SESSION ON META AI FOR WHATSAPP

October 28, 2024

Under the leadership of President Joyshree Das Verma FICCI FLO's Digital Literacy Cell hosted an enlightening session titled "Meta AI for WhatsApp," led by Shreya Bajaj Shah, co-founder of Easy Hai. This session provided attendees with a comprehensive overview of Meta AI's powerful applications within WhatsApp, showcasing over 40 practical tools designed to enhance digital communication.

Shreya, with her rich background in Chartered Accountancy and an MBA from ISB Hyderabad, inspired the audience with her passion for digital literacy. Her demonstration of Easy Hai's transformative impact, having empowered over 16,500 adults to embrace digital tools, resonated strongly with attendees. This session, skillfully spearheaded by FLO Digital Literacy Cell's Initiative Head, Reshma Patel, reflects FLO's commitment to fostering digital literacy and empowering members with innovative skills to thrive in a rapidly advancing digital world.





YFLO AHMEDABAD, DELHI, HYDERABAD & KOLKATA COLLABORATIVE ENDEAVOR

DIGITAL ARMOR: PROTECTING YOUR BUSINESS IN THE CYBER AGE

October 22, 2024

Young FLO hosted a groundbreaking cybersecurity event titled "Digital Armor: Protecting Your Business in the Cyber Age," uniting its Delhi, Hyderabad, Ahmedabad, and Kolkata chapters in a first-ever cross-regional collaboration. Led by FLO National President Joyshree Das Varma, the event focused on empowering women entrepreneurs and business leaders with essential knowledge to defend against cyber threats. Keynote speaker Shri Balaji Venketeshwar, a prominent cyber risk expert, addressed national security risks from cyberwarfare, citing incidents like the Ukrainian power grid hack.



Ayub Shaik, a specialist in deep tech and cybersecurity, shared practical solutions for cyber defense and emphasized workforce awareness. Through interactive discussions and Q&A segments, attendees gained actionable insights into safeguarding digital assets. This event marked a milestone for YFLO, setting a new standard for collaboration and learning in cybersecurity for women in business across India.

FLO IMPACT

FLO Fest 2024: Empowering Through Creativity

The second edition of FLO Fest, themed “Empowering Through Creativity,” was held on October 16-17, 2024, at IILM Centre for Arts and Ideas, New Delhi, under the leadership of National President Joyshree Das Verma. The two-day event celebrated the transformative power of creativity, showcasing talents across art, music, fashion, literature, and entrepreneurship.

The festival began with an inspiring inauguration by Padma Bhushan awardee Rajeev Sethi, who challenged conventional views on creativity, stressing the importance of inner experience, or "Anubhuti."

The day continued with a panel discussion moderated by Kalyani Saha Chawla, featuring successful entrepreneurs like fashion designer Nainika Karan, musician Sonam Kalra, art promoter Roshini Vadehra, and COVID-era entrepreneur Karishma Manga Bedi. They shared personal journeys of overcoming setbacks, the value of financial independence, and the empowering process of taking creative risks.

Afternoon performances included a musical tribute by Tannya Khanna to Amir Khusro and a contemporary dance by Arpita Joshi on Ganesh Stuti. In the art gallery, curated by sculptor Gigi Scaria, attendees engaged with diverse visual works, while Shibani Dutta from RoseBuck led an interactive workshop on “Table Décor – The Art of Hosting.” Another panel discussion featured successful author Ritu Soni Bhagat, the author of “English Hinglish”, Ridhi Bahl, Lata Kadambari, Aishwarya Jha, and Preeti Agarwal. Their narratives provided a glimpse of the diverse realm of literature.

As evening approached, artistic performances continued with Priti Jain's vocal rendition, followed by musical performances from Smita Agnihotri and Mamta Bhatia, a dance by Priyanka Malani, and a heartfelt poetry recital by Lakshmi Ishwar from FLO Bangalore. The day concluded on a high note with an encore singing performance by Indian Idol famed Menuka Poudel.

Day two opened with a soulful musical performance by Gayatri Rao and a reflective session led by spiritual author and Past President Surekha Kothari on "Dharma by Design," which began with a meditation. She discussed the four pillars of Dharma—Vidya, Dana, Tapas, and Satya—sharing insights on spiritual and mindful living.

Further cultural showcases included Rashi Garg's Tandav dance and a group Garba performance by FLO Ahmedabad members, where attendees joined in, creating a festive ambiance. Vijayalakshmi Suvariya's classical vocals and other musical performances added depth and diversity to the day.

Experiential highlights included a coffee-tasting session with Manila and Paritosh Birla from Cohoma Coffee and Aditi Jhunjhunwala's "CanvaSize Your Dreams" workshop, where participants explored digital design skills.

A fashion show curated by designer Anju Modi filled the space with color and vibrancy, featuring live music by Anushree. The festival closed with an enchanting piano recital by Vidushi Jain, leaving a memorable impression on attendees.

FLO Fest 2024 succeeded in bringing together art, business, and culture, empowering members and attendees through creative and professional expression. This celebration of talent and empowerment embodied FLO's mission to inspire and elevate women across diverse fields.













MOU'S & PARTNERSHIPS

MoU with NIIT Foundation for Skilling Rural Girls

FICCI FLO, in partnership with NIIT Foundation, has launched a landmark Digital Skilling Initiative aimed at empowering young rural women from economically weaker sections with essential digital skills. Through an MoU, FICCI FLO leverages its vast chapter network and community engagement expertise, while NIIT Foundation contributes high-quality educational content and training processes. This initiative targets women aged 18-26, providing training in fundamental digital literacy, computer skills, and job-ready skills, enabling participants to pursue new economic opportunities in a digital economy.



MOU'S & PARTNERSHIPS

MoU with Support a Skill Care Foundation for Tourism Training Program for 100 young women

FLO, led by National President Joyshree Das Verma, signed an MoU with Support a Skill Care Foundation to launch an empowering Tourism Training Program for 100 young women.

This initiative will provide participants with essential skills in customer service, hospitality management, and travel planning, preparing them for opportunities in the rapidly growing tourism industry.

Key highlights of this program:

- Expert-led training sessions
- Placement assistance for participants
- Networking opportunities with industry professionals



NATIONAL PRESIDENT'S VISIT TO CHAPTERS

PUNE CHAPTER

FLO National President Joyshree Das Verma visited FLO Pune Chapter, where she witnessed the impactful initiatives and community work firsthand. During her visit, she celebrated the achievements of STEM Championship winners at BT Shahani High School and connected with beneficiaries of the BAIF program. At AWWA, she engaged with local women, discussing how new equipment would enhance production capabilities and promote economic independence. Together with actor Sonu Sood, FLO Pune Chairperson Pinky Rajpal, and the Pune team, she flagged off the 7th Edition of the FLO Pune Half Marathon, which saw enthusiastic participation from over 8,000 runners.



LUDHIANA CHAPTER

FLO Bazaar by Ludhiana Chapter: Rangla Punjab

October 15, 2024

FLO Ludhiana held its vibrant annual exhibition, Rangla Punjab, at Paragon Waterfront, South City, led by Chairperson Anamika Ghai. Inaugurated by National President Joyshree Das Verma, and Past Chairpersons of Ludhiana Chapter Monika Choudhury, Sangeeta Jain and Divya Oswal, this Diwali-themed event celebrated the cultural essence of Punjab through traditional and contemporary artistry, crafts, and festive innovations. Featuring 54 stalls, Rangla Punjab showcased a diverse array of festive items from across Punjab, including diyas, decor, ethnic wear, and traditional sweets, offering local artisans a significant platform to share their work.

The exhibition attracted a lively crowd and promoted networking among businesses, artists, and visitors, fostering collaborations that bridged traditional crafts with modern commerce. FLO Bazaar also featured a bustling food court with authentic Punjabi flavors, a DJ and live band, and an activity area for children, making it a true community celebration. Mentored by Vasudha (Joint Treasurer) with support from vertical heads Pallavi, Harsha, Aarohi, and Pooja, Rangla Punjab became a memorable cultural hub, immersing attendees in Punjab's heritage and joyous festive spirit from morning till night.



FLO HYDERABAD

Virtual Session on “Listing Your Company on NSE Emerge: Going the IPO Way”

October 24, 2024

FLO Hyderabad’s MSME Assist Cell hosted a successful virtual session titled "Listing Your Company on NSE Emerge: Going the IPO Way," attended by members from across India. The session featured insights from esteemed speakers on the process and strategic benefits of listing on NSE Emerge for SMEs.

FLO National President, Joyshree Das Verma, engaged in a meaningful discussion with Chairperson, Priya Gazdar, and Saritha Chilakapati, who shared her journey of listing Innomet Advanced Materials Ltd. with an IPO oversubscribed by 283 times.

The technical aspects of listing were covered by NSE’s Senior Manager, Mr. Senthilmurugan R, while CA Gaurav Jain from Expert Global Consultants offered insights on the role of merchant bankers in IPO structuring.

The event highlighted NSE Emerge as a vital platform for SMEs seeking capital for growth, inspiring FLO members to explore public listing as a strategic pathway. The session was expertly coordinated by MSME Assist Cell head Neha Reddy, with team support from Soumyaa Rao.



FLO IMPACT AT CHAPTER LEVEL

INBOUND FOREIGN DELEGATIONS TO CHAPTERS

FLO HYDERABAD

FLO Hyderabad organised the interactive session with 5 Members who had the opportunity to interact and explore potential business possibilities with a delegation from the Sharjah Airport International Free Zone (SAIF Zone).

Deepthi Donkeshwar, Director at Holistic Corporate Advisors and Partner at Vasavi Holistic Corporate Services, covered company incorporation, licensing, and tax-free advantages in the SAIF Zone. Srivani Madugula, Director at Paneluxe, gained insights on establishing sustainable modular furniture operations in the zone. Radhika Agarwal, Director at Jagdamba Jewellers, explored Gem and Jewellery opportunities in both B2B and B2C segments, viewing SAIF Zone as a gateway to global markets, and thanked FICCI and FLO Hyderabad for the connections. Radhika Sriram from Betec Cad Industries discussed investment strategies, noting SAIF Zone's safety and amenities. Neha Reddy from KN Biosciences met with SAIF representatives to explore export strategies for agricultural products to Middle Eastern and African markets.



FLO HYDERABAD

As part of a business delegation to Telangana, a 30-member German delegation led by Hon'ble Minister Ms. Daniela Schmitt, Rhineland-Palatinate's Minister for Economic Affairs, and Mr. Hendrik Hering, President of the State Parliament, visited FLO Industrial Park (FIP). Chairperson Priya Gazdar welcomed the delegation, introducing FLO Hyderabad's initiatives in entrepreneurship and skill development. Consul General Michaela K uchler presented the delegation's objectives of exploring collaborations with FLO and FIP, while Minister Schmitt expressed interest in partnerships across Telangana's industries.

Past Chairpersons Jyotsna Angara and Ajita Reddy provided updates on FIP's development, including the oversubscribed IPO of Innomet Ltd., and discussed plans for FIP's Phase 2 and establishing Centers of Excellence for women in manufacturing. The delegation responded enthusiastically to FLO's joint ventures, skill development, and tech transfer proposals, laying the groundwork for future collaborations.

Main Dignitaries:

- Ms. Daniela Schmitt, Minister for Economic Affairs, Rhineland-Palatinate
- Mr. Hendrik Hering, President of the State Parliament
- Ms. Michaela K uchler, Consul General of Germany in Chennai
- Ms. Amita Desai, Hon. Consul General of Germany in Hyderabad



FLO MUMBAI

FLO Mumbai, in collaboration with the Sharjah Business Women Council (SBWC), hosted B2B meetings and factory visits to strengthen business ties and highlight Mumbai's entrepreneurial ecosystem. Led by Her Highness Mariam Rashid Bin AlShaikh, the 14-member Sharjah delegation explored partnerships with Indian businesses.

National President Joyshree Das Verma, and Trade and Delegations Initiative Lead Lubeina Shahpurwala guided the event's success. Highlights included exquisite jewellery by Dhriti Goenka, future collaborations with Kaveri Lalchand's Boutique, inspiring designs and sales from Vaishali S's Boutique, and admiration for Indian festive wear by Neeta Lulla's House.



FLO IMPACT AT CHAPTER LEVEL

AHMEDABAD

In collaboration with FLO Ahmedabad, Paryavaran Mitra organised “The Grocery Store”, aimed at providing essential ration supplies at reduced rates for underprivileged communities. This initiative was designed to alleviate financial burdens faced by families struggling to access necessities.

The event featured a range of essential items, ensuring that those in need could obtain food and supplies at more affordable prices. Community members came together to support this cause. It highlighted the collective effort to uplift those facing economic challenges.



Writers and literature enthusiasts gathered for an open mic event that promised creativity, inspiration, and connection at Jaya Arya's home in Thaltej. The Creative Afternoon, organised by FLO Ahmedabad, was joined by 2 speakers: Kiran Manrai, a TEDx speaker and author, and Monika Sudhir, a bestselling author and writing coach.

The highlight of the day was the open mic session, where participants took turns sharing their poetry, short stories, and personal anecdotes, each offering their unique perspectives and experiences. Overall, the open mic event was a successful event of storytelling, learning, and community.



FLO Ahmedabad held an inspiring event aimed at enhancing digital literacy among women and youth in Mudi village, on October 21st, 2024. The event focused on fostering financial and social independence. The initiative was organised by Bijal Shah, head of the FLO Ahmedabad Textile Initiative, and took place at the picturesque Ambika Niwas Palace.

60 participants joined the event, primarily from labourer families, who were eager to learn new skills that could transform their lives. Under the guidance of Mr. Parav Shah, attendees participated in a comprehensive training program covering essential aspects of digital literacy.



FLO Ahmedabad hosted a special Garba event for 250 ragpickers and 175 Manav Sadhna sisters, intending to include these unsung heroes in the festivities.

Funded entirely by generous donations from FLO members, the event highlighted the community's commitment to inclusivity. The lively gathering featured traditional music, dance, and food.



FLO Ahmedabad organised a Diwali Celebration with the rag-picking sisters of Paryavaran Mitra. A highlight of the event was the announcement of special Diwali gifts. 5-litre pressure cookers were distributed to 250 sisters, each costing ₹1360. These cookers were secured directly from the manufacturer at excellent rates, ensuring a meaningful gift for each sister, thanks to the generous support from FLO.



FLO Ahmedabad organised an impactful "Declutter & Destress" event at Vivanta Ahmedabad. It was aimed at wardrobe management and decluttering without any emotional attachments.

Expert speaker Ms Rohini Rajagopalan shared insights on the psychological benefits of decluttering. Participants enjoyed the insightful sessions led by experts in wardrobe management and personal styling. The tips included methods for evaluating what to keep, donate, or discard, as well as ideas for mixing and matching outfits to reduce decision fatigue.



FLO Ahmedabad, Manav Sadhana, and Dhiraas Skill Foundation jointly organised a financial literacy workshop for ragpickers and Manav Sadhana sisters, on October 5th, 2024.

The workshop was attended by 50+ participants, covering essential topics such as saving, investing, and financial goal-setting. 30+ women opened savings accounts on the spot.

The initiative aims to empower marginalised communities through financial education. Regular follow-up sessions are planned to ensure sustained progress. The workshop was a resounding success as the participants shared their satisfied comments.

FLO AMRITSAR

FLO Amritsar organised the event "Conversations about Courage, Concern & Change," focusing on women's rights, safety, and empowerment. Smt. Raj Lali Gill, Chairperson of the Punjab State Commission for Women, underscored the necessity for systemic reforms to enhance women's safety. A Round Table Discussion included notable experts such as Smt. Raj Lali Gill, Ms. Tripta Sood, A.C.P. CAW & C. ASR, Dr. Simarpreet Sandhu, Chairperson of FLO Amritsar, Dr. Anmol Sekhon, an educationist, and Mrs. Neeta Mehra, a businesswoman and social activist. They discussed the importance of the Prevention of Sexual Harassment (PoSH) Act and the Domestic Violence Act in protecting women's rights. Panellists, alongside law enforcement and FLO members, emphasised the urgent need for effective enforcement of these policies and advocated for cross-sector collaboration to combat domestic violence and ensure safer environments for women.



FLO BANGALORE

FLO Bangalore's Social Initiatives team organised an inspiring health session with 300 BBMP Paura Karmikas at Shalini Grounds on October 22nd, 2024. Led by Dr. Seema, the session covered essential topics like menstrual health and breast cancer, delivered with compassion and accessibility.

Seema's approach created an open, supportive environment, addressing women's questions about hospital access, alternative remedies, and government health schemes.

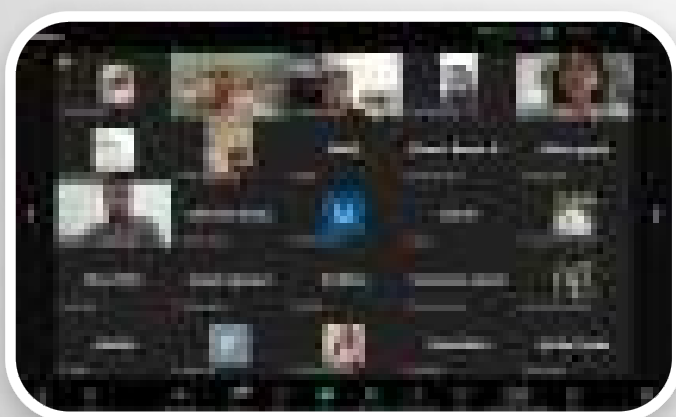


Under the Membership Engagement Initiative, FLO Bangalore organised an event “SAM NA VARUNA” on October 16th, 2024. With Chairperson Dr. Nupur Handa in the lead, 40 members from the chapter visited the Naval Dockyards in Visakhapatnam.

The one-day experience offered an in-depth look into the operations and technological capabilities of the Indian Navy, a commitment that drives our national security. Members explored restricted areas, including the Dockyard Operations Centre, Drydocks, and advanced Weapons Repair Facilities, culminating with visits to the INS SINDHUVIJAY submarine, INS MYSORE missile destroyer, and INS SATAVAHANA Submarine Training Facility.



FLO Bangalore's Digital Literacy Vertical organised an AR/VR event at Meraki Studio, facilitated by experts Mr. Sairam, Mr. Krishna Prasad, Mr. Rakesh, and Ms. Raksha Rao. The event was attended by 35 participants and offered hands-on experiences with the latest VR glasses by Apple, green screen technology, and insightful discussions on AR, VR, and XR's future applications. Filmmaker Sairam Sagiraju is a long-time collaborator with three-time Grammy Award winner Ricky Key.



FLO Bangalore's Personal Financial Literacy team hosted an advanced online session on health insurance, featuring industry expert Mr. Kapil Mehta, Co-Founder of SecureNow. Mr. Mehta, through a presentation, highlighted health insurance as a vital part of personal finance, especially amidst rising medical costs. Attendees engaged while exploring complex topics and practical scenarios in an interactive Q&A session.

FLO Bangalore launched a 5-day event, Social Initiatives, “Festival of Handmade”, in collaboration with A Hundred Hands. The event aimed at empowerment through community, skill development, and creativity.

Under the leadership of Dr. Nupur Handa, Chairperson of FLO Bangalore, alongside key figures Rupa Bajaj, Vandana Sarin, and Zainab, the initiative showcased the transformative impact of skill-building for women. The exhibition supported 5 clusters and celebrated the journey of women who have gained confidence through skilling programs. A highlight of the event was a showcase of organic handloom outfits styled by Prasad Bidappa, and an inclusion of Mehendi-trained women.



FLO Bangalore organised an event titled, "The Fashion and Lifestyle Vertical" celebrating Diwali in style at Armadio with "Hastkala" by Murnalani Rao, on October 10th, 2024. The event featured vibrant colours, a live sitar performance, and members dressed in their best attire while enjoying wine and cheese. The evening paid tribute to Indian craftsmanship, with Murnalani Rao sharing insights into the intricate man-hours and processes involved in creating each masterpiece. A special thanks to FLO member Apoorva, owner of Armadio, for sponsoring this memorable event.



“The Henna Artist” was selected to be the book of the month and esteemed author Alka Joshi joined 40 members via Zoom at Kesariya restaurant. Her inspiring journey took 10 years to culminate in this beautiful work. The event was moderated by past Chairperson Lakshmi Ishwar, who also penned a delightful poem for the event.

Special thanks to the sponsors for making this event a success, the Kesariya restaurant for an amazing venue, Sneha Bajaj from Sneha's Food Salon for the snack giveaways, and Ritu Mundhra from Queen of Arts for the best-dressed prize.



Under the national initiative Rural Livelihoods and Rural Entrepreneurship, FLO Bangalore organised an event titled “MMF-Samarpaka - Empowering Rural Livelihoods”. The event focused on a Beautician and Wellness Course for women to be skilled over two months. The event revolves around granting women the tools, opportunities, and autonomy to shape their lives and unlock their potential. This rural venture is supported by the Mukund Madhav Foundation and facilitated on the ground by Samarpaka. A well-qualified teacher was appointed to train these ladies and a group of 11 women participated and enrolled in the first beautician course and 67 beneficiaries for this training session.



The Social Initiatives Skilling of FLO Bangalore, in collaboration with A Hundred Hands, started a 5-day event to support Karnataka-based low-income groups or rural groups, on October 2nd, 2024. The stalls offered innovative crafts and the exhibitors included Kasuti groups, Bidri Groups, and groups of Ilkal women weavers. The event was under the leadership of Dr. Nupur Handa, Chairperson of FLO Bangalore, Rupa Bajaj, and the skilling team, Vandana Sarin and Zainab. Organic handloom outfits were styled by Prasad Bidappa.

Women who have been trained under the social initiatives Mehendi program participated by 20 women. 732 direct beneficiaries received sponsorship of Rupees Three lakhs from Anupama Gupta. The women earned a decent amount averaging Rupees four- five thousand each. Support for the 5 clusters include- Sakhi Saphalya - 500 women, Charaka - 200 women, Ganjifa - 6 women, Mundwad Shawls - 20 women, Bidri group - 6 women.



FLO BHUBANESWAR

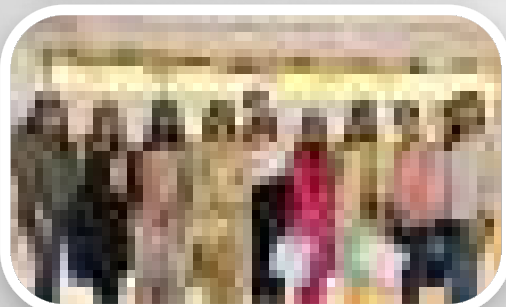
FLO Bhubaneswar, under Digital Literacy Initiative, organised an exclusive session on "Cyber Crime Awareness" at World Skill Center Bhubaneswar. The session aimed at educating participants about the growing threats of cybercrime and the importance of online safety. Esteemed guest speaker DSP Mr. Ritesh Kumar Mohapatra from the CID Crime Branch of Odisha provided valuable insights.

The session began with an overview of various types of cyber crimes, including phishing, identity theft, and online harassment. DSP Mohapatra also shared practical tips on how to safeguard against cyber threats, such as using strong passwords, enabling two-factor authentication, and being cautious with personal data shared online. Participants were engaged in discussions about recent case studies.



FLO Bhubaneswar organised an event "BIZDEV: AshtaSiddhi Jewels by Sumisha Mehra," aimed to foster entrepreneurship and promote exclusive collections. The program was hosted by a prominent entrepreneur named Sumisha Mehra under the National Initiative – FLO Business Exchange.

AshtaSiddhi Jewels, also specialises in corporate gifting, offering customised designs tailored to client needs. Through engaging discussions and presentations, the event successfully promoted business growth and encouraged the development of a vibrant community in the jewellery sector.



FLO Bhubaneswar organised an event "BIZDEV: Preeti Pallavi Patnaik in collaboration with Farah Khan jewellery," aimed to foster entrepreneurship and promote exquisite collections of jewellery. The program was hosted by entrepreneur Preeti Pallavi Patnaik under the FLO Business Exchange National Initiative.

The highlight of the event was a special showcase by renowned jewellery designer Farah Khan, who presented her exquisite collection. Members and jewellery enthusiasts were interested in Farah's intricate designs and unique craftsmanship. The event featured discussions on entrepreneurial strategies, market trends, and the importance of creativity in business. The event successfully contributed to building a supportive community for women in business and promoting the growth of the jewellery sector.

On October 11, 2024, Vivanta Bhubaneswar hosted a Dandiya Night, in collaboration with FLO Bhubaneswar. This cultural event celebrated the traditional Garba dance and showcased the rich heritage of Indian festivities. This is a part of the National Initiative for Partnership, Collaboration & Associations.

Participants enjoyed the opportunity to learn traditional dance moves and connect with fellow community members. The event highlighted the significance of Dandiya in Indian culture and provided a platform for networking among women entrepreneurs and professionals.



FLO CHENNAI

On October 14, 2024, FLO Chennai hosted an event at Welcomhotel, featuring renowned saree draping expert Ms. Dolly Jain, moderated by Amulya Rao Atluri, Joint Secretary of FLO Chennai.

Ms. Jain, with over 20 years experience, shared her personal stories and career highlights, including her life-changing encounter with the late actress Sridevi. She showcased signature drapes like the infinity style and regal lehenga, with precision, practice, and fabric knowledge.

Ms. Jain also discussed using social media to reach a global audience and offered valuable tips for brides. She has even set a record for the fastest saree drape, showcasing her versatility with 327 styles.



On the fourth episode of "Vivid Voices", Ms. Bhavana Sonthalia conversed with Ms. Mahima Poddar, founder of The Kindness Foundation, in this episode. Ms. Mahima discusses how small acts of kindness can profoundly impact both the giver and the receiver.

The episode explored Kindness's ripple effect, fostering a compassionate environment, and addressed child abuse prevention. Ms. Mahima shared practical tips for parents and children on safety and communication, offering emotional and useful insights into the transformative power of kindness.



In Episode 5 of Vivid Voices - Breaking Stereotypes: Navigating Diverse Paths and Leaving a Lasting Legacy, Ms. Shvetha Jaishankar offered an in-depth look at her life and career. She engaged in a dynamic conversation with Ms. Sandhya Rajan. MS. Shvetha explained how she transitioned into becoming a published author and a businesswoman.

The episode explored themes of persistence, self-discovery, and the empowerment that comes from breaking stereotypes. Throughout the conversation, Ms. Shvetha emphasised the importance of mentorship and supporting others along their journeys, encouraging women to embrace their multifaceted identities and leave their unique marks on the world.



FLO Chennai conducted a successful event in Perumbakkam as part of the Rural Livelihood Initiative on October 9th, 2024. The event aimed at supporting less privileged communities. This initiative focused on micro-entrepreneur programs within the framework of a Circular Economy. 90 beneficiaries actively participated in the program.

Under the guidance of Chairperson Divya Abhishek and the Vertical Head of Rural Entrepreneurship and Development, Jyothi Thomas, the initiative successfully highlighted the importance of sustainable practices. A key feature of the event was the Jumble Sale, which involved reselling high-quality preloved clothes through a commission model. The initiative was ideated and implemented in collaboration with Wasted 360 Solutions Trust, serving as the ground partner for this program.



FLO Chennai, in collaboration with Apollo Hospitals, hosted a panel discussion on women's health, featuring expert speakers from Apollo, including Dr. Meera Raghavan (Urogynecology), Dr. Asha Reddy (Breast Oncology), Dr. Preeti Mrinalini (General Surgery and Weight Management), Dr. Sheela Nagusah (Internal Medicine), and Dr. Shraddha M (Dermatology). The session was moderated by Dr. Sathya Sriram, CEO of Preventive Health, and the chief guest was Dr. Suneeta Reddy, Managing Director of Apollo Hospitals.

Divya Abhishek, Chairperson of FLO Chennai, shared her remarks on the importance of addressing women's health issues. Dr. Raghavan discussed urogynecological concerns and pelvic floor health, while Dr. Asha Reddy emphasised proactive breast health screenings. Dr. Mrinalini provided insights for balanced nutrition and exercise, and Dr. Nagusah highlighted preventive healthcare and regular check-ups. Dr. Shraddha M spoke on skin health, noting the impact of hormonal changes.



FLO Chennai conducted an upskilling course on October 19th, 2024 at Arpanam Trust. The Aari Basic Training course, part of the Upskilling Entrepreneurship Initiative supported by St. Gobain's CSR program, to empower women in the community. A total of 140 beneficiaries have been registered for the program.

Under the guidance of Chairperson Divya Abhishek and the Vertical Head of Rural Entrepreneurship and Development Jyothi Thomas, the training program had a batch size of 20 women. The collaboration with St. Gobain plays a crucial role in facilitating this skill development initiative.



Under the leadership of Chairperson Divya Abhishek, FLO Chennai actively supported CANSTOP's 15th annual walkathon, "One Walk One Hope" held on October 27th, 2024, at Island Grounds.

In collaboration with Rotary District 3234 and observance of International Breast Cancer Awareness Month, over 1500 participants joined the event. The event focused on raising awareness about the importance of regular breast examinations and the role of early detection in combating breast cancer. Past FLO Chairperson, Dr. Vijayabharathi Rangarajan, brought her unwavering dedication to cancer awareness to this year's walkathon.



The Rural Livelihood Vertical of FLO Chennai promoted a circular economy while enhancing rural livelihoods on October 25th, 2024, at Wasted 360 Solutions. The initiative included the donation of 2 industrial sewing machines, sponsored by FLO member Neetha Asrani. This contribution was presented to Ms. Ann Anra, the ground partner for the program, representing Wasted 360. FLO Chennai's Chairperson, Divya Abhishek, along with the vertical head of Rural Entrepreneurship and Livelihood, Jyothi Thomas, and Joint Treasurer Ruchita Saraogi, expressed their gratitude for the collaboration. The partnership with Wasted 360, facilitated by Jyothi Thomas, aims to provide training and employment opportunities for women who have completed the Arpanam Aari courses.

FLO Chennai's Jamakalam project and The Handloom and Textile Vertical, aims to empower the Todas of the Nilgiris and the Jamakalam weavers of Bhavani. This initiative focuses on enhancing the livelihoods of artisans through skill development and improved market access.

The project was inaugurated by Mr. Tarun Tahiliani. Under the exemplary leadership of the Chairperson Divya Abhishek, the project is further supported by Arti Bagdy, head of the Handlooms and Textile Vertical, along with committee members Nabila Avais and Varsha Raheja. Divya highlighted the project's transformative role in fostering sustainable livelihoods and preserving the Jamakalam craft.



The Times Network, through ET Now's "Leaders of Tomorrow" series, joined FLO Chennai's Springboard event on October 25, 2024, at Regenta Central RS. The session, titled "Driving Global Blueprint for Industrial Excellence," showcased Chennai's industrial prowess, especially as "the Detroit of India." Key discussions included Tamil Nadu's manufacturing growth, the strength of Chennai's MSME sector, and initiatives like the Tamil Nadu Credit Guarantee Scheme to support financial access.

Over 110 people attended the event that explored Chennai's role in sectors like IT, AI, aerospace, and finance, emphasising its potential for foreign investment amidst the global shift from China. The dialogue spotlighted opportunities for women entrepreneurs and Chennai's contribution to exports and employment. Leaders of Tomorrow Season 12 continues to inspire entrepreneurs by featuring industry luminaries such as Nitin Gadkari, Kiran Mazumdar-Shaw, and Gautam Singhania, highlighting India's industrial progress and future vision.



FLO Chennai relaunched its successful Privilege Card program, inaugurated by Dr. Suneeta Reddy, Managing Director of Apollo Hospitals on October 18th, 2024, under the leadership of the current FLO Chennai Chairperson, Divya Abhishek.

About 74 people attended the event. The program has expanded to include partnerships with around 130 organisations in fields such as hotels, restaurants, hospitals, spas, beauty parlours, gyms, luxury brands, and other service providers, each offering discounts between 5% and 30% for cardholders. Each member of the chapter is issued a unique identification number with their Privilege Card to enable easy tracking of benefits. FLO members received an e-book listing all participating brands, providing greater brand visibility for each.

The Privilege Card program was made possible through the dedicated efforts of a team led by Pratibha Malhotra and Jyothi Thomas, with key contributions from Ayushi Singhi, Shruti Shingvi, Gunit Singla, Ashu Lodha, and Preeti Ganeriwala. The project was further supported by Niyati Mehta (Senior Vice Chairperson), Radhika Agarwal (Secretary), Sandhya Rajan (Joint Secretary), Esha Nichani, and Soundarya.



The Campus to Corporate (C2C) Training Program was held at Sri Venkateswara College of Technology (SVCT). Under the guidance of Chairperson Divya Abhishek and Vanitha Venugopal, Head of the Skilling Vertical, The event aimed at preparing students for the professional world.

The program was attended by 245 students and lasted for 6 hours, mostly from the final-year cohort. The sessions also included practical components like Mock Interviews (20 conducted) and Group Discussions (10 conducted), alongside Resume Preparation for 230 students.

The course was particularly beneficial for final-year students, who appreciated the communication strategies and confidence-building advice they gained. This successful event, coordinated by InGage Technologies Pvt. Ltd., was valuable in helping students bridge the gap between academia and the corporate environment.



FLO HYDERABAD

FLO Hyderabad hosted "Heroines of Dharma," featuring Nilesh Nilkanth Oak, who explored 21,000 years of Hindu history using astronomical references, on October 15th, 2024. He highlighted key milestones, including the Rigveda (21,000 years ago), Ramayana (14,000 years ago), and Mahabharata (5,525 BC), and discussed geographical changes, such as the submersion of Dwaraka in 5525 BC.

Nilesh Nilkanth Oak delved into the Arundhati star's unique observation and the male population's disappearance during the Mahabharata. During his discussion on the Heroines of Dharma, Oak referenced key dialogues from the Vana Parva between Satyabhama and Draupadi, as well as historical figures like Ahilya Bai Holkar, and Tarabai for their remarkable contributions.



FLO Hyderabad organised a 4 km Cancer Awareness Walk. 100 participants, including members, their families, and the public joined. In collaboration with KIMS Hospital, the walk aimed to promote cancer awareness, early detection, treatment, and support.

The participants witnessed a play “Half a Cup Full”, presented by the leading theatre group, Torn Curtains. The play centered around a breast cancer support group of 4 women who voice their distress, hopes, aspirations, and expectations. Chairperson Priya Gazdar emphasised the need for cancer literacy. It highlighted screening, cancer literacy, prevention, and timely treatment, while KIMS doctors discussed breast cancer trends and the importance of early medical intervention.



FLO Hyderabad's virtual Case Study session was held on October 24th, 2024. The speakers shared valuable insights into the process of listing on NSE Emerge and the advantages it offers to SMEs.

Guest of Honor, FLO National President, Joyshree Das Verma actively participated in a conversation with Ms. Saritha Chilakapati, along with Chairperson, FLO Hyderabad, Priya Gazdar. They discussed Ms. Saritha's journey of successfully listing her company Innomet Advanced Materials Ltd. with an IPO oversubscribed by 283 times.

Conceptualised by Chairperson Priya Gazdar, the session started with a context-setting address by her and a Presidential Address by Joyshree Das Verma. Mr. Senthilmurugan R, Senior Manager at NSE, covered the technical aspects, while CA Gaurav Jain, Expert Global Consultants provided key insights into the role of merchant bankers in IPO structuring. The session was coordinated and conducted by MSME Assist Cell head Neha Reddy and team member Soumyaa Rao with the support of the Core Committee.



On October 24th, 2024, a 30-member German delegation led by Hon'ble Minister Ms. Daniela Schmitt of Rhineland-Palatinate, Mr. Hendrik Hering, President of the State Parliament, and Consul Generals Ms. Michaela Küchler (Chennai) and Ms. Amita Desai (Hyderabad), visited the FLO Industrial Park (FIP) in Sultanpur as part of a business delegation to Telangana.

Upon arrival, FLO Chairperson Priya Gazdar and other leaders welcomed the delegation with introductions and a group photo at the FIP Entry Pylon. Past Chairperson Ajita Yogesh presented an overview of the park's collaboration with the Telangana government, detailing plot sizes and facilities.

Ms. Michaela Küchler expressed gratitude on behalf of the delegation, introduced its members, and highlighted the intent of exploring joint ventures, associations, and collaborations with FLO and FIP. Minister Daniela Schmitt emphasized Germany's interest in partnerships with Telangana's industries and acknowledged FLO's extensive contributions. FLO leaders Jyotsna Angara and Ajita Reddy shared insights into the park's development and operations, noting Innomet Ltd.'s oversubscribed SME IPO as a significant success.

Delegates engaged with FIP industry owners over a working lunch and received profiles and product brochures from members like Sujitha Chityala, Saritha Chilakapati, and Srivani Madugula.



FLO INDORE

FLO Indore celebrated its 10th anniversary with "The FLO Spotlight" at Sheraton Grand Palace on October 17th, 2024, empowering women under the theme "GROW with FLO." The event highlighted member creativity and entrepreneurship through an exhibition of member-run stalls, a fashion show with 48 models and 16 FLO designers inspired by Sanjay Leela Bhansali's style and Madhya Pradesh's traditional handloom.

Additionally, a classical dance by 7 FLO members showcased their artistry. The celebration concluded with an appreciation of Punjabi Saraf Jewellers, who the models adorned.



FLO JAIPUR

Under the leadership of Chairperson Raghushree Poddar, FLO Jaipur organised a Utensils Donation Drive. The initiative aimed to support underprivileged families by distributing essential household items and bringing warmth and care to the community in anticipation of the festive season.

The event took place near Kacchi Basti Area at Gandhi Grah Park, Malviya Nagar, Jaipur, and witnessed the distribution of utensils, food packets, and beverages, benefitting over 300 underprivileged people.

Organised by Amikka Haldiya, who managed logistics and arrangements, ensuring the event ran smoothly. Anushree Dasot played a vital role in caring for the attendees and ensuring a seamless distribution process. Neeta Joshi generously contributed to the event through donations and helped secure the venue. Ruchikka Dhoot, Suruchi Dhoot, Ekta Gambhir, Harshika Khandelwal, Swati Khandelwal, Nandita Mittal, Namrata Rana, and Mayanka Meel contributed items to the Daan Vahan collection, bringing valuable resources to the community.



Raghushree Poddar, Chairperson of FLO Jaipur, led a Diwali celebration to bring joy and support to two Jaipur community locations: Apna Ghar Ashram and Saraswati Girls Senior Secondary School.

At Apna Ghar, a government-run old age home, 120 elderly women received food packets and electronic items. At Saraswati Girls School, the celebration aimed to uplift 100 underprivileged children and women from the nearby community. Donations included laddoos from Amika Haldiya, food packets, and Diwali crackers from S.K. Patakawala and Tvisha Jewlz.

The event was supported by IHM, the REME brand of Raghushree Poddar, Mayanka Meel Nirbana Palace, Vrinda Kothari from Rajasthan Patrika, SK Foundation, and GUL, coordinated by Shalini Setia, with a focus on spreading festive cheer and empowering women through a skilling center.



FLO JAMMU KASHMIR & LADAKH

FLO Jammu Kashmir & Ladakh started the festive season with its “October Members Meet”. It was celebrated with a vibrant Garba & Dandiya theme on October 17th, 2024. Members came dressed in beautiful Indian attire. The gathering was filled with excitement, featuring games and prizes across multiple categories, with enthusiastic participation from all attendees.



FLO Jammu Kashmir & Ladakh, in partnership with SMVD Narayana Superspecialty Hospital, Four A Resort, and PREVEST DenPRO, conducted a health camp at Birpur. This event was part of the ongoing 'Har Ghar Swasth' initiative, aimed at delivering affordable healthcare services to rural communities.

Over 150 individuals from surrounding rural areas participated, who benefited from expert medical consultations, health check-ups, testing, and free distribution of medicines. The van by Narayana offered free mammography services to women, with instant reports issued on-site and encouraging early detection of breast cancer.

Ruchika Gupta, Chairperson FLO Jammu Kashmir & Ladakh, engaged with participants and expressed her gratitude to Mrs. Sanya Bansal and Mrs. Varsha Bansal, Directors of Four A, for facilitating the camp.

The event provided specialised orthopaedics, cardiology, ophthalmology, dental care, and general medicine services. Esteemed doctors from Narayana Superspecialty Hospital, including Dr. Sushant Kumar (Cardiology) and Dr. Imran Ganai (Orthopedics). Dr. Shiva Gupta from PREVEST DenPRO also provided complete dental check-ups and distributed dental kits to attendees.

Another camp highlight was the Volvo medical bus from Narayana Hospital, equipped with X-ray, ECG, and blood testing facilities.



FLO Jammu Kashmir & Ladakh members toured the PREVEST DenPRO factory in Jammu, hosted by Namrata Modi, Advisory Board Member of FLO Jammu Kashmir & Ladakh, and Mr. Atul Modi, Chairman and Managing Director.. Mrs. Modi shared PREVEST’s journey from its founding in 1999 to becoming a global dental healthcare leader, exporting to over 80 countries and securing USFDA clearance.

Members also attended a talk by Dr. Shiva Gupta on “Oral Health: Gateway to Overall Well-being,” discussing PREVEST’s expanding product line. Dr. S. Sai Kalyan then led a tour of the facility, showcasing the research wing and dental clinic.



FLO Jammu Kashmir & Ladakh, in partnership with the Centre for Innovation and Entrepreneurship Development (CIED), at the Islamic University of Science & Technology (IUST) Foundation, has initiated a week-long Financial Literacy Program at the ICA Centre, Srinagar. The initiative aims to empower female students with entrepreneurial ambitions by equipping them with essential financial and technical skills.

The first batch of 15 participants, part of a cohort of 30, will receive hands-on training in Tally, Excel, and Word. Ruchika Gupta, Chairperson FLO Jammu Kashmir & Ladakh, expressed her gratitude to CA Shailza Wazir and to Prof. Parvez Mir, CEO of CIED IUST Foundation. Prof. Parvez Mir, spoke about the need to create an ecosystem that nurtures innovative thinking and real-world problem-solving.

Addressing the participants, CA Shailza Wazir emphasised the relevance of the program in enhancing employability and supporting students in launching their ventures.



FLO Jammu Kashmir & Ladakh, in collaboration with the Model Institute of Engineering & Technology (MIET), announced the Jammu & Kashmir Startup Conclave 2024 (JKSC 2024).

Ruchika Gupta, Chairperson of FLO Jammu Kashmir & Ladakh and Director, MIET, addressed the media and outlined the vision behind JKSC 2024. The lineup of renowned speakers and leaders from India's startup ecosystem, included Mr. Bhuvan Gupta, Co-founder & CTO of Oxyzo & OfBusiness (both unicorn startups), Aarti Gupta, National Head, of FLO Startup Cell, and CIO, of Family Office DM Gupta & Anikarth Ventures, Dr. Deepak Motwani, Principal, Wadhvani Foundation & Mr. Mahavir Pratap Sharma, Chair, TiE India Angels and RAIN (Rajasthan Angels).

Ruchika Gupta, highlighting the conclave's importance, stated that JKSC 2024 will serve as a powerful platform to showcase local success stories and inspire future entrepreneurs. Varuna Anand, Immediate Past Chairperson of FLO Jammu Kashmir & Ladakh, discussed the award categories, which include the Pride of JK Startup Award, Early Stage Promising Startup Award, and Elevator Pitch Award, with a total cash prize of ₹2.5 lakh.

Varsha Bansal, Vice Chairperson FLO Jammu Kashmir & Ladakh, added that the conclave is a must-attend event for anyone committed to the future of the startup ecosystem in Jammu & Kashmir. Core team members, Sona Mehta, Treasurer, and Nandita Mehta, Jt. Executive Secretary, were also present at this successful press conference.



Ruchika Gupta, Chairperson of FLO Jammu Kashmir & Ladakh, was invited as the Guest of Honor along with FLO Jammu Kashmir & Ladakh members at the inaugural ceremony of the Gandhi Shilp Bazaar. The event was organised by the Handicrafts Service Centre, Jammu, under the Ministry of Textiles, Government of India on October 11th, 2024. 50 artisans joined the event from across India. These women are not only fostering opportunities for their fellow artisans but also running micro-industries and earning dignified livelihoods.



SPPND Government Degree College Samba signed a Memorandum of Understanding (MoU) with FLO Jammu Kashmir & Ladakh. The MoU was signed by Principal SPPND Govt. Degree College Samba, Prof. (Dr.) Twinkle Suri and Ruchika Gupta, Chairperson FLO Jammu Kashmir & Ladakh on October 18th, 2024.

This collaboration focuses on providing skilling and entrepreneurship programs, outcome-based learning, internships, workshops, and awareness initiatives to prepare students for real-world challenges. Principal, Prof. (Dr.) Twinkle Suri urged that the partnership symbolises a shared vision of empowering the next generation of women. Ruchika Gupta, Chairperson of FLO Jammu Kashmir & Ladakh, outlined the forum's dedication to creating a nurturing environment for women's growth and success. This marks the establishment of a Young Women Affinity Group (YWAG) at SPPND GDC Samba.



FLO Jammu Kashmir & Ladakh and iConcept, in association with the Army Wives Welfare Association (AWWA), launched a Tree Plantation Drive on October 28th, 2024. The initiative, led by Veer Naris, honours soldiers who made the ultimate sacrifice for the nation.

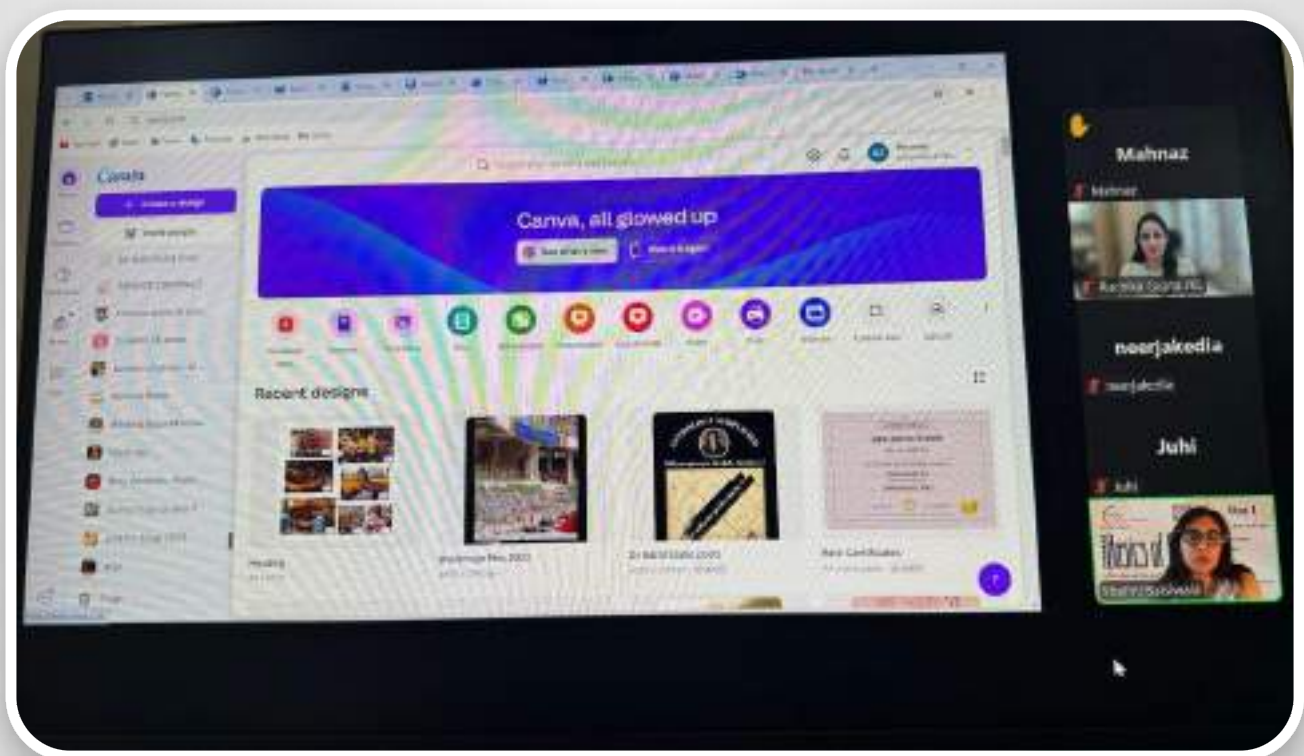
100 trees were planted with saplings provided by iConcept. Ruchika Gupta, Chairperson, expressed heartfelt gratitude to the Veer Naris for their sacrifices. Ruchika Gupta extended special thanks to Mrs. Tanisha Pallan, Director of iConcept, for her contribution.

Special thanks to Mr. Vijay Kumar, Principal of Government High School, Barui, and Rashpal Sharma, Sarpanch of Barui Village, for their assistance. FLO Jammu Kashmir & Ladakh members Nandita Bajaj (Joint Executive Secretary), Minu Chawla, Deepti Gandotra, and Shipra Aggarwal, participated in the event. Each Veer Nari was honoured with a shawl, a memento, and sweets as tokens of appreciation for Diwali as well.



Under its Digital Literacy vertical, FLO Jammu Kashmir & Ladakh, in collaboration with The Virtual Storyteller.VA, organised a 5-day online workshop on Canva for FLO members pan India. It aimed at empowering participants with essential design skills. The workshop, held from September 23rd to 27th, 2024, focused on the basics of Canva, a platform known for enabling users to create visually appealing designs with ease.

- Day 1: Getting Started with Canva – An introduction to navigating Canva's interface and essential tools.
- Day 2: Template Mastery – Selecting and customising templates to align with personal or brand requirements.
- Day 3: Design Elements – Incorporating and editing photos, graphics, and icons to create visually compelling designs.
- Day 4: Text and Typography – Learning the nuances of text styling, font selection, and applying various text effects.
- Day 5: Final Touches – Ensuring design cohesiveness and exporting work in different formats for use across platforms.



FLO Jammu Kashmir & Ladakh organised its September Members Meet at Taj Vivanta, featuring a unique and engaging Masterclass on Kimono Gift Wrapping. The initiative has been widely successful, offering members an opportunity to showcase their professional skills while providing others with a chance to learn something new, making the meetups both interactive and educational. Led by Deepti Gandotra, she taught two distinct methods of Japanese-style gift wrapping along with an exclusive bow-making technique.



A delegation from FLO Jammu Kashmir & Ladakh visited the newly constructed AIIMS Hospital in Vijaypur to explore its medical infrastructure. Under the guidance of Dr. Shakti Gupta, Director of AIIMS Jammu, the visit allowed members to tour the facility and learn about advancements in healthcare in the region.

The visit featured an informative session by Dr. Meeta Gupta, Dean of Academics and Head of Obstetrics and Gynaecology at AIIMS Jammu. She gave a detailed presentation on women's health issues including PCOS, cervical cancer, breast health, and menopause.

The delegation then toured the hospital in electric carts exploring the digital library, 1000-seater convention center, OPD, and emergency sections.



FLO KOLKATA

FLO Kolkata's Skilling Initiative "Shakti Srijan", led by Bhawani Bansal focused on empowering 15 young girls by teaching them how to make flowers and placemats using accessible materials like jute.

This successful project equipped the girls with valuable skills, enabling them to earn a livelihood through handmade items. Introducing them to entrepreneurship helps the initiative to build financial independence and self-confidence while promoting sustainable crafts.



During the Durga Puja celebrations, FLO Kolkata undertook a significant initiative to honour Bengal's rich cultural heritage. Under the umbrella of the Textile and Handloom initiative, this emphasises FLO Kolkata's exceptional craftsmanship and empowerment.

The event spotlighted the Jamdani weave. Recognised by UNESCO in 2013 as an intangible cultural heritage, Jamdani is renowned for its intricate motifs woven directly on the loom.

FLO Kolkata sought to serve as an ambassador for values such as identity, dignity, and empowerment by promoting the significance of the Jamdani weave. For the women of Sobuj Pally, weaving serves as livelihood, dignity and self-reliance.



FLO Kolkata organised a fellowship event titled “Agomoni” on October 1st, 2024. The event was joined by 14 women Dhakis from a village two hours from Kolkata.

15 varieties of mishtis were bought from 15 of Bengal’s most famous and oldest establishments and with Kash flower thrones. Led by Chairperson Shradha Murarka, over 400 members joined the event and almost all of them wore traditional Lal Paar Saree. The afternoon began with a famous Potua artist and Shradha Murarka jointly giving the eye to the Goddess. Gokul Chandra Das from the village of Maslandapur in Habra, West Bengal - a gifted dhaki himself started training the women in his family around 8 years ago. Das started the troupe of women dhakis with his daughter-in-law, Uma Das, and daughter Tuku, and is now over 40 members strong.



FLO Kolkata hosted a successful event, “Styling Rendezvous” with celebrity stylist, Sanjana Batra, in collaboration with AZA. The event focused on empowering attendees to accept their style, with Sanjana Batra providing expert fashion advice, tips on expressing individuality through fashion, and hands-on guidance.

The setting at AZA, paired with Sanjana’s expert approach, created an engaging and interactive experience for participants who explored their “Inner Diva”.



FLO LUCKNOW

On Gandhi Jayanti, FLO Lucknow visited the local jail to celebrate Daan Utsav by distributing sarees and suits to the inmates. This initiative aimed to uplift their spirits and promote dignity. Additionally, the team conducted counselling sessions focused on skill-building, encouraging new opportunities for personal growth. The visit created a sense of hope and empowerment.



FLO Lucknow hosted a vibrant Networking Meet before Diwali on October 15th, 2024, focusing on bonding among members through engaging games and activities.

The event provided a relaxed atmosphere for attendees to connect, share experiences, and strengthen relationships. Overall, the Networking Diwali Meet successfully combined networking with enjoyment, reinforcing the sense of community within FLO Lucknow.



On Gandhi Jayanti, FLO Lucknow visited the local jail to celebrate Daan Utsav by distributing sarees and suits to the inmates. This initiative aimed to uplift their spirits and promote dignity. Additionally, the team conducted counselling sessions focused on skill-building, encouraging new opportunities for personal growth. The visit created a sense of hope and empowerment.



FLO Lucknow, distributed bicycles to female students to support their education and daily commute. This initiative aims to make school journeys easier, while encouraging regular attendance, and empower young girls to pursue their educational goals. FLO Lucknow is dedicated to uplifting and empowering girls, helping them to build a brighter future.

FLO MUMBAI

FLO Mumbai, in collaboration with YES BANK, launched “YES POWHERUP” for Women Entrepreneurs at Wockhardt Towers, BKC.

The launch was met with great enthusiasm, with many members expressing interest in the exclusive offerings. YES BANK’s Business Head, Mr. Dhavan Shah, and CHRO, Ms. Archana Shiroom, extended their compliments on the successful rollout of YES POWHERUP for FLO Mumbai.

YES POWHERUP is a holistic MSME initiative aimed at helping women entrepreneurs scale their businesses. This program offers solutions across financing, banking, investment, credit, and insurance, addressing key needs for women-owned businesses. The Chairperson of FLO Mumbai, Aarmeen Mogul Dordi, has proposed expanding this collaboration to a national level.



FLO SILIGURI

FLO Siliguri hosted a Diwali Meet on October 23rd, 2024, at FLO member Sabya Berlia's Farmhouse in Dagapur. 70 members gathered to celebrate the event.

Shivika, joint treasurer of FLO, shared a notable highlight of the meeting. In need of financial assistance for their tuition and college fees, the young girls were able to generate income through this initiative.



FLO UTTARAKHAND

On the occasion of World Mental Health Day, FLO Uttarakhand organised an insightful event led by FLO member Dr. Yashna Bahri on October 10th, 2024. The event featured engaging games centered around mental health management for both adults and children, creating awareness through fun activities. Dr. Bahri also delivered an insightful talk on stress management, equipping attendees with practical tools to navigate challenges. 92 women joined the event.



The FLO Uttarakhand 2-day exhibition, FLO Bazaar, drew over 2,000 visitors from Dehradun and neighbouring cities. The exhibition featured a range of businesses run by FLO members, alongside many other talented women entrepreneurs from across Uttarakhand.

The exhibition was inaugurated by the renowned Bollywood actress, Ms. Pooja Batra. The first day concluded with a Sufi performance. The second day was graced by Sushree P. Renuka Devi, the DIG of Law and Order in Uttarakhand, as the Chief Guest. An art and crafts competition was also organised on the second day by an FLO member. The event concluded with a performance by Shiwani Bhagat and her band, from Dehradun.



FLO VADODARA

FLO Vadodara launched the 3rd edition of the continued project under the initiative of Rural Livelihood along with Skilling, titled “Garima 3.0” on October 24th, 2024. It aimed to create awareness among young rural girls on menstrual hygiene and well-being along with teaching the skill of Warli Art on Envelopes. This successful session impacted 71 girls.

Key highlights of the event:

- Explained about menstrual hygiene, emphasising how, why, and when it occurs in a girl’s life.
- Educated the girls on the correct usage of sanitary pads and disposal of sanitary pads.
- Information on the biodegradability of pads and encouraging eco-friendly practices was provided.
- Craft activity of teaching Warli Art on envelopes that became a skill-building activity.
- Provided a year-long supply of biodegradable sanitary napkins, food packets, and gift hampers per child.
- Government interfaces & tangible outcomes.
- Factory visits and collaboration.



FLO Vadodara launched the 2nd edition of the project under the initiative of Rural Livelihood, titled Garima Plus on October 14th, 2024. The session focused on women's health, shining a spotlight on menopause, a pivotal yet frequently neglected chapter in a woman's life. Led by the esteemed Dr. Chaitali Patel, a renowned gynaecologist from Vadodara and a FLO member, the session was a resounding success.

Key highlights:

- Addressing body changes, hormones, menstrual health, and menopause.
- Women took part in this session by actively asking questions, voicing their health concerns, and
- Seeking guidance on menopause-related issues.
- An engaging and informative session. Government interfaces & tangible outcomes.
- Factory visits and collaboration that focuses on objectives & outcomes.



FLO Vadodara organised an interactive session titled, “AI-Driven Digital Branding” on October 17th, 2024. The session aimed to host a cutting-edge AI branding event that showcases innovation, fosters industry connections, and elevates the brand’s reputation.

Under the national initiative of Digital Skilling, the session focuses on educating the members about trends, tools, and tactics. To empower the members to harness the power of entrepreneurship facilitate networking and knowledge-sharing among our members on AI-driven branding trends and best practices. The Chairperson of FLO Vadodara wishes to host another AI-driven event to emphasise the usefulness and advantages of the subject.



YFLO DELHI

YFLO Delhi organized an event titled “Mahatma Talks: Roots to Renaissance” at the India International Centre, New Delhi, on October 1st, 2024.

Under the leadership of Dr. Payal Kanodia, Chairperson, YFLO Delhi, and Ministry of Mind Body Soul, the event inspired many to embrace the spirit of empowerment and change. Distinguished speakers like Dr. Kiran Bedi, Ms. Sudha Murty, Dr. Sonal Mansingh, and Ms. Kiran Nadar shared their insights on the evolving role of women in shaping society.



On October 16th-17th, 2024, the FLO Fest 2024 took place at the IILM Centre for Arts and Ideas, New Delhi. Under the leadership of Joyshree Das Verma, National President of FICCI FLO.

This 2-day event, themed “Empowerment Through Creativity,” featured engaging activities and discussions designed to foster creativity and empowerment. With the generous support of sponsors like Foodicted, CoHoma Coffee, Haldiram’s, and Minus Thirty, it was a memorable celebration of collaboration and creativity.



YFLO HYDERABAD

The Wealth Wisdom session, organised by YFLO Hyderabad under the leadership of Chairperson Ridhi Jain and her team. The event was a collaborative effort with ICAI. Guided by the FLO National Financial Literacy Team and the event saw active participation from 25 young entrepreneurs eager to enhance their financial acumen.

The session featured prominent speakers, CA Manu Sharma and CA Ballav Mundra, both experts in financial wealth management. The session also covered family insurance, outlining different types such as term and health insurance. The key factors to consider when choosing policies, include critical illness riders and claim settlement ratios.



YFLO Hyderabad, in collaboration with Autofin Ltd., organised an initiative on World Animal Day, aimed at promoting animal welfare. The event highlighted a shared commitment to animal rights, with a focus on improving veterinary care and enhancing facilities at the Maa Saraswati Veterinary Hospital.

Ridhi Jain, Chairperson of YFLO, and Gautamamchand Jain, Managing Director of Autofin Ltd., donated a lifesaving animal ambulance and funds for the construction of a doctors' room at the hospital. The Maa Saraswati Veterinary Hospital at Satya Shivam Sundaram Gau Shala in Gaganpahad is one of India's largest animal care facilities, spanning 5,100 square feet. Ridhi Jain and Gautamamchand Jain toured the hospital. The initiative also supported the Satyam Shivam Sundaram Cow Shelter, South India's largest, which cares for 6,000 cows across two locations.



YFLO Hyderabad celebrated the completion of the Master Digital Skills program with a certification ceremony on October 15th, 2024. Led by Ridhi Jain, Chairperson of YFLO Hyderabad, and in collaboration with the Amity Humanity Foundation, the two-month program trained 60 young women in essential digital tools like Google Drive, Google Docs, Google Sheets, and digital financial tools. The event paid tribute to Dr. APJ Abdul Kalam's legacy of education and empowerment. Special thanks to the YFLO team, led by Geetika Patodia, for organising the successful program.



YFLO KOLKATA

YFLO Kolkata organised an event on October 23rd, 2024, "Sparkle Soiree". The venue, Hashtag, provided the perfect backdrop, making it an ideal choice for the evening's festivities. The theme of "Queens Only", the decor featured playing cards, created an elegant atmosphere. Event partner Nemichand Bamalwa & Sons (J) Park Street dazzled attendees with their jewels and diamonds.



YFLO Kolkata organised the YFLO Buddy Program's "Spooktacular Soiree" on October 18th, 2024 at the Hard Rock Cafe. The event featured mandatory costumes that added a festive flair to the evening. Members engaged in networking and ice-breaking activities, including team games like "Mummify Your Team Member," "Trick or Treat," and "Guess the Horror Song." Participants were rewarded with prizes for best costumes and winning teams.



The “Empower HER Project”, organised by The Philanthropy Club, served as an epilogue to "Voices of Empowerment: Bridging Media & Health". The event emphasized the mission to educate and empower young women about their health and well-being. 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".



FLO SPOTLIGHT

FLO FEST 2024 TEAM

A huge thank you to the remarkable FLO Fest Team—the powerhouse behind this event. This year's FLO Fest has been guided with insight and experience by Past President Malvika Rai, and supported by the amazing team members: Ritu Vadehra, Rekha Lahoti, Neelam Seolekar, Poonam Mahajan, Dr. Aarti Gupta, and Radhika Dalmia. Thank you for making this event exceptional for the entire FLO family.



FLO SPOTLIGHT



SARITHA CHILAKAPATI

**Whole Time Director &
Chief Financial Officer (Promoter),
INNOMET Member, FLO Hyderabad**

Congratulations to Innomet Advanced Materials Ltd. and Saritha Chilakapati, Whole Time Director, CFO, and a valued FICCI FLO Hyderabad member, for their remarkable stock market debut on the SME Emerge platform. Innomet's IPO, open from September 11-13, 2024, aimed to raise ₹34.24 crore at ₹100 per share, achieving an extraordinary 283x oversubscription. This included a 268x subscription in the HNI segment and 227x from Retail Investors, drawing total commitments of ₹9,672 crore.

Under Saritha's visionary leadership, Innomet has established itself as a critical supplier of specialty metal powders and tungsten heavy alloys, supporting key sectors like automotive, aerospace, and defense. This outstanding achievement highlights both Innomet's industry impact and Saritha's exemplary contribution to India's industrial growth. Kudos to Saritha for this incredible milestone!

FEMME TRIVIA



Nestled in Kerala, Kanthalloor village has set an example by becoming **India's first panchayat** to implement **women-friendly tourism practices**.

Recognized with a national '**Gold**' award for **Best Rural Tourism**, this unique model was developed with UN Women and features tailored women's tour packages and "destination security" for safe travel.

Nisha Madhulika, India's richest female YouTuber, has a net worth of **Rs 43 crores** and is renowned for her simple, home-cooked recipes on YouTube. With 14.5 million subscribers, she has become a leading cooking influencer, inspiring millions through her journey from teacher to YouTube sensation. Nisha Madhulika has become a star in the **world of digital cooking**. It's hard to imagine a home in the country where the ladies haven't used her videos to cook delicious dishes.



FEMME TRIVIA

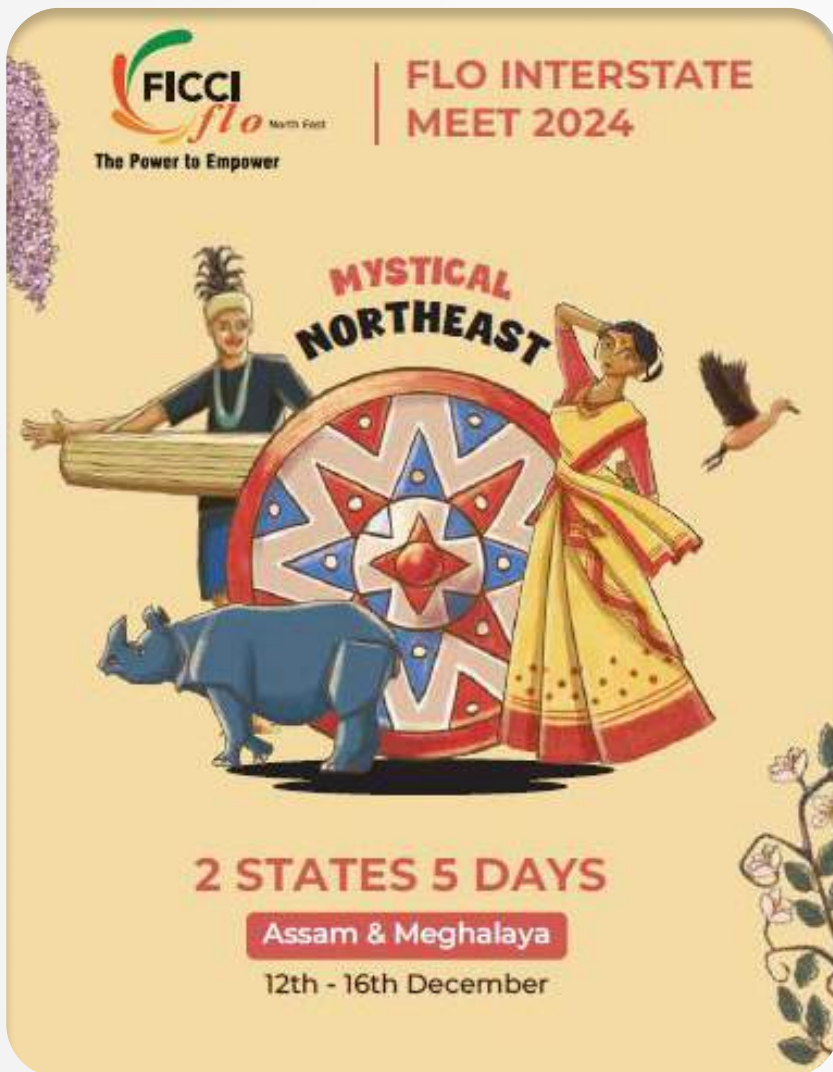


Sky is the limit for **India's youngest commercial pilot, Maitri Patel** from Gujarat. She **broke the record** of Ayesha Aziz who smashed the 35000-foot glass ceiling as India's youngest female pilot at the age of 21. Recently, 19-year-old Maitri successfully completed a pilot training program in the United States in only 11 months, following on-ground training in Mumbai.

University of York graduate, **Samantha Harvey**, has been named the winner of the **Booker Prize 2024 winner** for her **novel Orbital**. One of five women on the Booker shortlist this year, she is the first woman to win the prize since 2019. Her novel takes place over a single day in the life of six astronauts and cosmonauts aboard the International Space Station.



UPCOMING EVENTS



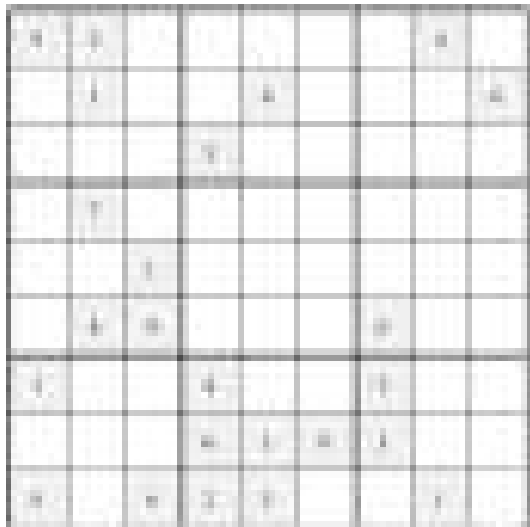
FLO INTERSTATE MEET 2024

Guwahati
December 12 - 13

Shillong
December 14 - 15

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.

-	=	+	-	21	-		48
+	+	+	+	+	+	+	
-	10	+	-	+	=		41
+	+	+	-	+	+		200
-	+	+	+	+	+		
+		-	+	+	=	5	11
+	+	+	-	+	+		44
-	80	-3+0	200	±10			

MENTAL STIMULATION

Find the following words in the puzzle. Words are hidden

CALAKMUL
CARAL
DWARKA
HERACLEION

KALIBANGAN
LAGUNITA
LOTHAL
PETRA

SANCHI
VIJAYANAGARA

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

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

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

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.

0	+	10	×	10	-	11	-	10	179
-	■	+	■	-	■	+	■	-	
3	×	11	+	11	+	11	-	18	74
-	■	-	■	-	■	×	■	+	
4	+	11	-	11	-	1	×	5	-5
-	■	+	■	×	■	-	■	-	
7	-	11	-	11	×	11	-	19	-442
+	■	-	■	+	■	-	■	+	
0	-	25	+	1	-	0	×	11	-207
0		15		-326		11		5	

MENTAL STIMULATION

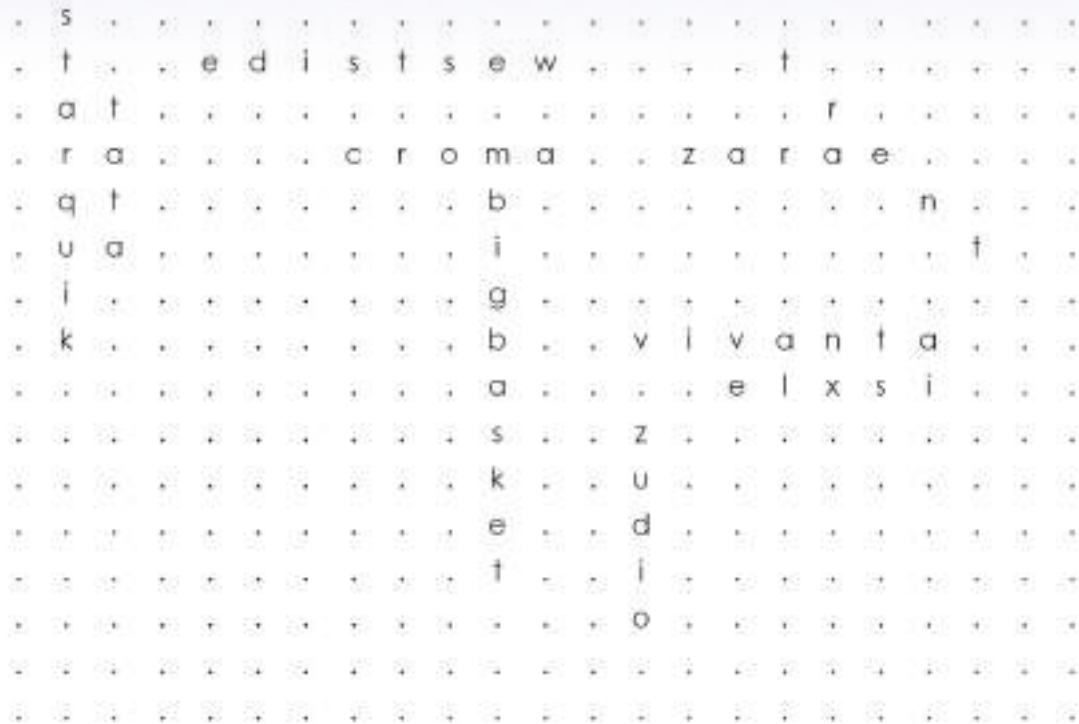
Solution of Previous Issue

Find the following words in the puzzle. Words are hidden

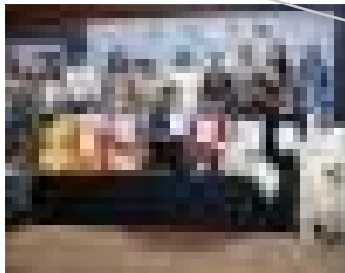
BIGBASKET
CROMA
ELXSI
STARQUIK

TATA
TRENT
VIVANTA
WESTSIDE

ZARA
ZUDIO



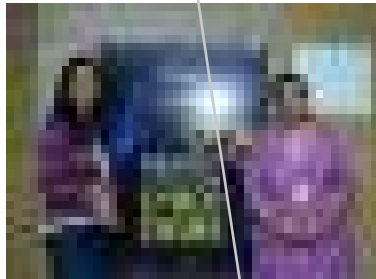
SNAPSHOTS



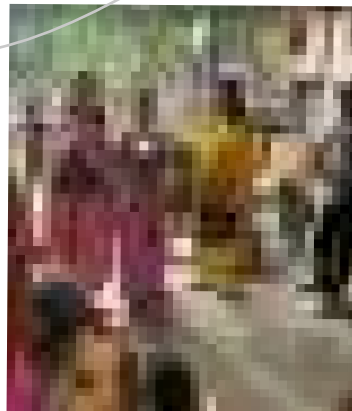
FLO Amritsar



FLO Indore



FLO Bhubaneswar



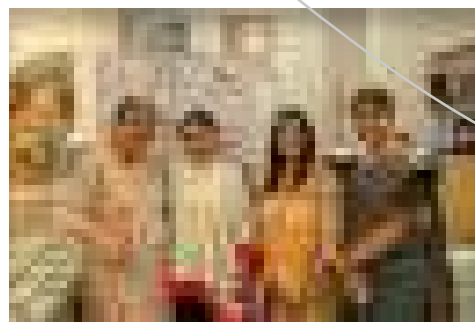
FLO Jaipur



FLO Jammu Kashmir & Ladakh



FLO Uttarakhand



FLO Bhubaneswar

SNAPSHOTS

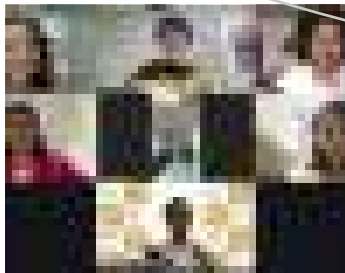
FLO
CHENNAI



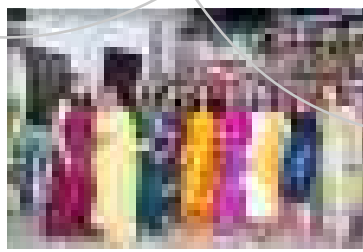
FLO
BANGALORE



SNAPSHOTS



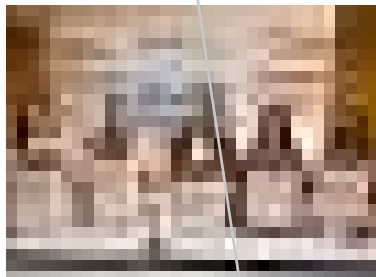
FLO Hyderabad



FLO Lucknow



FLO Bhubaneswar



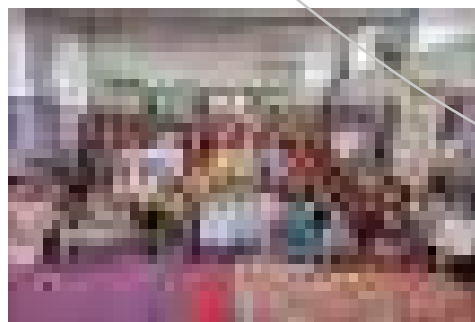
FLO Jammu Kashmir & Ladakh



YFLO Hyderabad



FLO Chennai



FLO Jaipur

SNAPSHOTS

FLO HYDERABAD



FLO CHENNAI



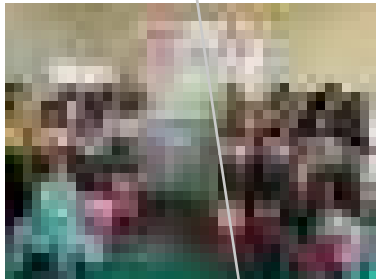
SNAPSHOTS



YFLO Kolkata



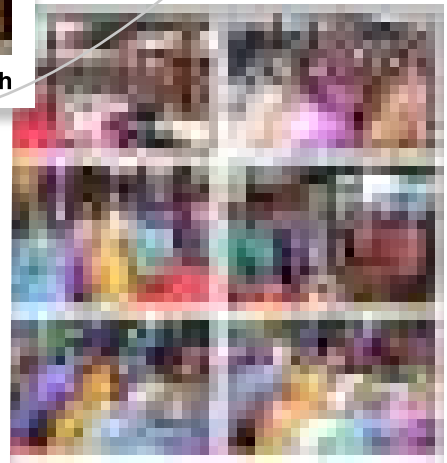
FLO Jammu Kashmir & Ladakh



FLO Vadodara



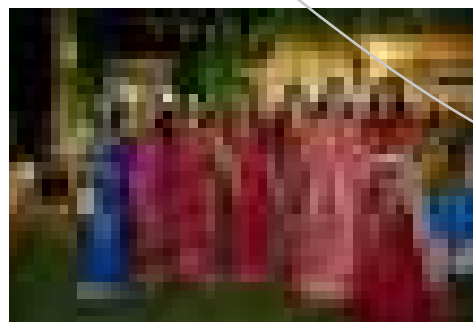
FLO Vadodara



FLO Mumbai



FLO Jammu Kashmir & Ladakh



FLO Siliguri

SNAPSHOTS

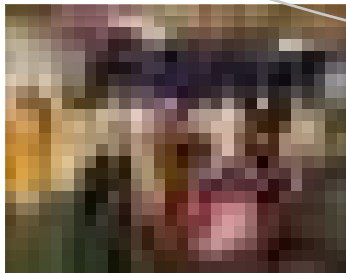
FLO
JAMMU KASHMIR & LADAKH



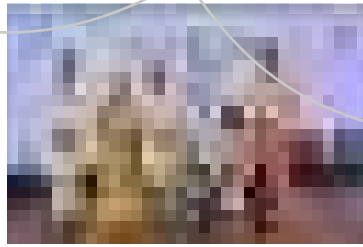
FLO
KOLKATA



SNAPSHOTS



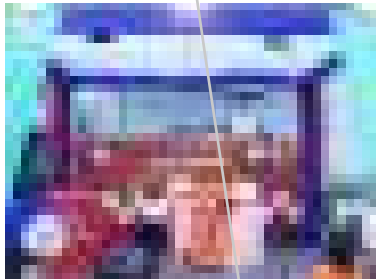
FLO Jammu Kashmir & Ladakh



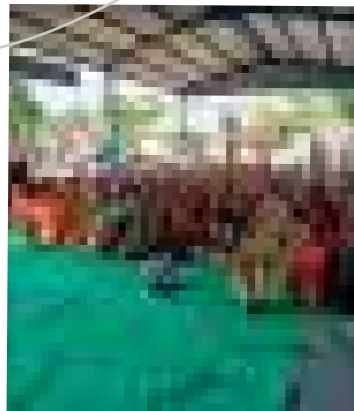
YFLO Delhi



FLO Lucknow



FLO Lucknow



FLO Vadodara



FLO Jammu Kashmir & Ladakh



FLO Uttarakhand

FLO BEHIND THE SCENES

**EDITORIAL TEAM
FLO FORWARD**

Ankurita Pathak
Additional Director



Sarita Sikaria
**Governing Body Member, FLO
PCP, FLO North East**

BUSINESS PROMOTIONS



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