



FROM THE DESK OF-FLO PRESIDENT

Dear Members.

Greetings from FICCI FLO!!!

As we close another vibrant chapter of FICCI FLO's journey, I am delighted to share my thoughts in the 9th edition of FLO Forward, our monthly newsletter. December has been a month of extraordinary milestones, culminating in the grand celebration of the Annual Interstate Meet 2024 in the picturesque states of Assam and Meghalaya.

The Annual Interstate Meet, held from December 12-16, 2024, in Guwahati and Shillong, showcased the essence of our theme, "Mystical Northeast." With over 350 delegates from across Delhi and 20 chapters, this flagship event was a vibrant confluence of culture, heritage and entrepreneurship. I extend my heartfelt gratitude to the Northeast Chapter Chairperson, Shweta Jindal, and her dedicated team for curating an exceptional experience that blended cultural immersion

exceptional experience that blended cultural immersion with business engagement. From the FLO Bazaar, celebrating the craftsmanship of the Northeast, to the inspiring guest speakers and the mesmerizing cultural evenings, the event truly highlighted the spirit of FLO and the unmatched richness of the region.

We also had the privilege of felicitating the Founding Team of the FLO Northeast Chapter, acknowledging their foresight and contributions since 2007. The leadership of Past President Ms. Kiran Gera, the vision of Founder Chairperson Lalita Jain, and the dedication of the pioneering team have been instrumental in the chapter's growth and success.

Another key highlight of the month was the Women @ Work: Stakeholders in the Spotlight Conclave, held on December 7, 2024. This transformative event brought together policymakers, industry leaders, and thought influencers to address critical pillars of women's workforce participation and gender equity. The discussions reaffirmed our shared vision of advancing women-led development as a strategic driver of India's progress towards becoming a \$30 trillion economy by 2047.

As we reflect on 2024, I am immensely proud of the cumulative impact of our efforts—reaching over 515,033 women through various initiatives. This accomplishment would not have been possible without the unwavering commitment of our members, chapters, and stakeholders.

Looking ahead, I invite each one of you to remain an active participant in our mission to empower women and foster inclusivity. Together, let us continue to build a future where every woman can thrive as a leader, innovator, and change-maker.

Warm regards,

Joyshree Das Verma 41st National President FICCI FLO



FLO ANNUAL INTERSTATE MEET 2024

FICCI FLO HOSTS ANNUAL INTERSTATE MEET 2024 - MYSTICAL NORTH EAST - IN ASSAM AND MEGHALAYA

DECEMBER 12-16, 2024

The FICCI FLO Annual Interstate Meet 2024 marked a significant milestone in celebrating women's leadership, culture, and entrepreneurship. Held from December 12–16, 2024, in the picturesque states of Assam and Meghalaya, the event brought together FLO members from across the country to foster connections, share knowledge, and collaborate. It also spotlighted the region's vibrant cultural heritage and entrepreneurial potential.

The event was inaugurated by Joyshree Das Verma, the 41st National President of FLO and the 2nd National President from the Northeastern region, at Hotel Radisson Blu, Guwahati.

Over 350 delegates, including members of the Presidium, Past National Presidents, Chapter Chairs, Governing Body Members, and representatives from Delhi and 20 other chapters, participated in this annual meet.

The Annual Interstate Meet 2024 reinforced FICCI FLO's mission of empowering women through networking, skill-building, and knowledge-sharing. It provided a platform for strategic discussions, fostering partnerships, and inspiring women entrepreneurs and professionals nationwide.

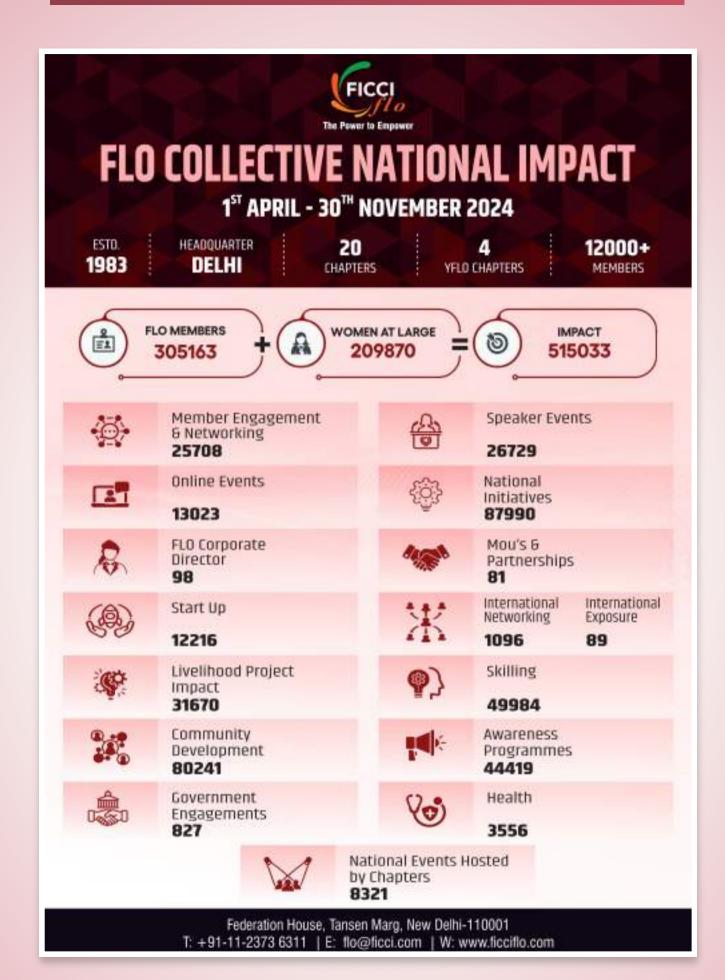
KEY HIGHLIGHTS

3RD GOVERNING BODY MEETING

The 3rd Governing Body Meeting of the term was held on January 13, 2025, at Guwahati, to reflect on learnings and challenges of the year. It was attended by 83 pan India GB members. The prime objective was to reflect on learnings, share achievements, address challenges, and plan strategic actions for the future.

- National President of FICCI FLO, Joyshree Das Verma presented a comprehensive report on the national programs and initiatives undertaken from April to November. She highlighted that the cumulative national impact has positively reached over 5 lakh women, including FLO members and women at large. She extended her heartfelt congratulations to the Presidium, Chapter Chairs, National Initiatives Leads, Governing Body Members, and the FLO Secretariat for their dedicated efforts in driving these impactful initiatives forward. Emphasizing the importance of team building and trust, Joyshree reiterated the necessity of collective effort in achieving greater milestones and expressed her enthusiasm for continuing impactful work in the coming months.
- Chapter Chairs highlighted key achievements, such as increased member participation and successful event execution, shared strategies like personalized engagement activities, partnerships with local organizations, and leveraging digital platforms. They also discussed challenges, including resource constraints and maintaining momentum, and how they tackled these issues through creative solutions and collaborative efforts.
- Initiative Leads presented best practices, such as structured planning, efficient resource utilization, and real-time impact assessments, identified areas needing improvement, including process optimization and enhancing inter-chapter collaboration and proposed tools and resources to boost implementation, such as better communication frameworks and training modules.

FLO COLLECTIVE NATIONAL IMPACT





3RD GOVERNING BODY MEETING











WELCOME TO THE INTERSTATE

The Interstate started with warm welcomes by the Host Chapter, FLO North East, at Guwahati's Lokpriya Gopinath Bordoloi International Airport and the Hotel, where every delegate was personally welcomed by FLO North East members with their unmatched hospitality.





















FELICITATION OF FOUNDING MEMBERS

At a very well curated heartwarming and touching event, the pioneering FLO Northeast Chapter team was Honored. A special felicitation programme, honouring the vision of Past President Kiran Gera who founded the FLO NE Chapter in 2007 was organised, giving her gratitude for thinking and executing the setting up of a FLO chapter in what was then the far-flung north-east. Also felicitated were Lalita Jain Founder Chairperson, Jahnabi Phookan Founder Sr. Vice Chairperson and Past President, the team of office bearers, all founder members and key contributors including Rajkumari Saharia Chairperson of FLO Kolkata 2007-08, Anuja Narain National Treasurer 2007-08, Lalita Agarwal Founder Chairperson FLO Kolkata and Shashi Jalan Past Chairperson FLO Kolkata. All Past Chairpersons of FLO North East Chapter were also felicitated, as were two IWEC award recipients from the chapter.

Specially felicitated and honoured were all the Past Presidents who came to participate in Interstate 2024. The event was compered by Suruchi Agarwal Past Chairperson FLO North East.





















PANEL DISCUSSIONS

A very inspirational interactive session was held on the 13th December evening, lead by FLO North East Chairperson, Shweta Jindal, with notable figures from Assam who have carved a niche for themselves in their field of work. These were all young and successful women including Indian folk fusion singer and musician Abhishruti Bezbaruah known for her songs in Ra One and PK among others; supermodel Madhulika Sharma, a regular on international runways and a designer favourite; and Purnima Devi Barman, a wildlife biologist known for her conservation work with the greater adjutant stork, and the founder of the Hargila Army, an all-female conservation initiative.











FLO BAZAAR

With a packed interstate program, delegates had no time to visit the town markets to shop, but they did not need to. A vibrant showcase of Northeast India's exceptional artisanship, featuring handlooms, traditional crafts, and contemporary art was put up by FLO North East at the FLO Bazar, on the grounds of the venue, Hotel Radisson Blu. The stalls put up by members and local entrepreneurs offered the best purchases, and everyone shopped to their hearts' content. The Bazaar celebrated economic empowerment while promoting the rich legacy of the region.









CULTURAL EVENINGS

Every evening was seeped in a display of the rich cultural heritage of the north east. On the first night delegates were treated to traditional performances such as Gayan-Bayan, Bhor Taal Nritya, the Bihu dance and other folk art forms, alongside a mesmerizing cultural evening on the sandbars of the mighty Brahmaputra after a scenic cruise aboard the Grand Alfresco.

















CULTURAL EVENINGS

The second evening's entertainment at Hotel Radisson Blu was highlighted by a fashion show, dance and chorus presented by the members of FLO North East themselves. It ended with a high rocking musical evening with the SKD Band.































OFFSITE EXPERIENCES

ASSAM

The much revered and iconic **Kamakhya Temple** at Guwahati has become a very popular religious destination. The itinerary of the Interstate was so designed that batches of the delegates visited it on different days with FLO North East members playing the perfect hosts and guides. Also members who were not attending the Governing Body Meeting were taken to the **Pobitora Wildlife Sanctuary**, renowned for its rich biodiversity and for holding the highest density of Greater One Horned Rhinoceros in the country. This was followed by a sit-down local cuisine lunch at Greenwood Resort which is spread across 22 hectares of beautiful gardens.























MEGHALAYA

Following the Guwahati leg, delegates explored the natural beauty of Meghalaya. The first stops on the way to Shillong were at Umiam Lake, where everyone enjoyed the scenic surroundings and dined at Ri Shat Sngi Resort. The next stop was the Don Bosco Museum which gave an in-depth view of the a glimpse of the rich and multi-cultural lifestyles of the indigenous peoples of North East.

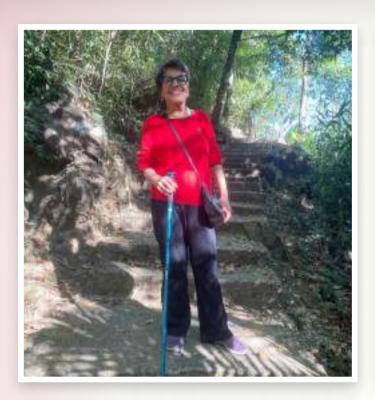








The second day had everyone visiting Cherrapunjee, famed for once being the wettest place on earth. On target were the astounding living-root bridges and the limestone caves. The epitome of the day was sunset at Nohkalikai falls. The Sacred Groves at Mawphlang were also visited.

















Both evenings at Shillong were steeped in Christmas spirit and the culture of this beautiful state. Christmas carols paired with traditional dances in Meghalaya took centre state with the delegates participating in full fervour.































Amidst Assam and Meghalaya's lush, serene embrace,

FICCI FLO gathered a vibrant space. A tapestry of joy, woven with care, Of bonding moments, rare and fair. The hosts, with warmth, their hearts aglow,

Welcomed all with a radiant show. Efforts shining in every delight, Arrangements perfect, a wondrous sight. The laughter, the talks, a melody true, Friendships blossomed, fresh as dew. Every smile, a spark, every hug, a flame, Together, we soared, unbound by name. Oh, the magic of this land so grand, With every moment, hand in hand. A journey etched in memory's glow, Assam and Meghalaya's heart and FICCI FLO.

-Ritu Kothari, FLO Ahmedabad

Thanks northeast chapter for all the effort excellent hospitality with love our nice memories forever W

-Ila Mehta, FLO Ahmedabad

Memorable trip thank you northeast chapter for all the effort and your warm hospitality....will be etched in our memory forever !!! -Renu Summer Seth, FLO Ahmedabad

Thanks Joyshree ji n shweta for this out of the world experience. We enjoyed our stay in Guwahati. The warmth and hospitality of your team reflected true north east culture. Thank you for this experience. A

-Vibha Jain, FLO Indore

Thank you, Joyshree, Shweta, and the entire NE team for your hospitality and pampering. The planning and execution are meticulous. Loved the food. Came away carrying memories of warmth, cheer, and empowerment thanks to a power-packed GB meeting.

Lots of love.

-Priya Dashini Gazdar, FLO Hyderabad

journey! Your warmth and love shone throughout. Thank you for a beautiful time -Roopa Gandhi, FLO **Ahmedabad** Amazing hospitality! Such warm

A big shout out to North

wonderful interstate

East team for a

and friendly people! You stole our hearts. Had all the goodies sitting at the airport. Wishing that the rest of the trip for all others is as smooth for the next few days. Feel bad that we are missing this trip. Enjoy everyone!

-Ajita Yogesh, FLO Hyderabad

Good morning... Thank you NE team... I had a wonderful time...This is my first year with Flo and my first interstate too... Amazing people... Too much to see...Too much to learn...Just awesome...Cheers to the organising team

We couldn't have made these beautiful memories to cherish all our lives without the stupendous hospitality shown by NE chapter.

-Chetna Rao Jain, **FLO Indore**

> Memerizing nature..awesome team work..Memorable trip thankyou north east chapter for all the effort and your warm hospitality....will be etched in our memory forever

-Dr. Ritu Bhardwaj, **FLO Ahmedabad**

> Thank you northeast chapter for the warm hospitality and wonderful experience 💗

-Vaibhavi Parikh, FLO Ahmedabad

> Good morning... Thank you NE team... I had a wonderful time...This is my first year with Flo and my first interstate too... Amazing people... Too much to see...Too much to learn...Just awesome...Cheers to the organising team? We couldn't have made these beautiful memories to cherish all our lives without the stupendous

hospitality shown by NE chapter. -Chetna Rao Jain, FLO Indore

A heartfelt thank you to the entire Assam chapter and Joyshree ji for organizing such a truly lovely and memorable trip to the North East. Every aspect of the journey was exceptional from the team that was meticulously planning and taking care at every place to the delicious and diverse food to the incredible experiences that showcased the beauty and culture of the region. The warm hospitality and seamless coordination by the team made the trip even more special. This journey has left us with countless cherished memories and a deep appreciation for the spirit of the North East. We are truly grateful for this unforgettable experience. -Pratibha Kunda, FLO Hyderabad

> Thanks north east chapter for this trip. It had the best of five elements. Kamakhya darshan, cruise in Brahmaputra, boating in beautiful serene lake ,earthy caves, safari, walk to root bridge, amazing views &sunset &full moon within minutes to each other. I am still wondering so much happened in four days + evening get-togethers. We enjoyed all this with your great hospitality & teamwork 🤏 thanks again.

-Alka Pipara, FLO **Ahmedabad**

> Thanks a TON *** North east chapter u rocked all the way -Preeti Shah, FLO Ahmedabad

Thanks a lot for the warm hospitality and ever smiling solutions for everything

-Mamta Bakliwal, **FLO Indore**



Thank you joysree and entire team for organising such a memorable trip. Temple darshan and dinner on the island is very nice and special. Showcasing the weaves of northeast during gala dinner is very \delta nice and beautiful. Enjoyed the food especially local delicacy. Good luck and best wishes 🙏

-Sucheta Reddy, **FLO Hyderabad**

> Dear Joyshree and Swetha Jindal, We could only participate in part of the interstate meet due to a family wedding, but the time we spent was truly memorable. The Kamakhya Temple darshan and the dinner on the island were very special...We thoroughly enjoyed your warm hospitality, meticulous planning, delicious food, and the camaraderie with friends. Wishing the rest of the group a wonderful

and enchanting experience in the mystique of Shillong. Thank you and best wishes.

-Usha Rani Manne,

FLO Hyderabad

Thank you members of FLO NE, for the wonderful hospitality. -Uma Chigurupati, **FLO Hyderabad**

Paradise on Earth, Simple people with golden hearts, No stone left unturned, No effort spared, Delightful experience, We all had. How do we take with us the untouched beauty, In what words do we appreciate nature's majesty? We leave our hearts behind in the North East An exquisite place with people so -Anjali Agarwal, FLO Delhi

Flo Hyderabad

Thank you joysree and entire team for organising such a memorable trip. Temple darshan and dinner on the island is very nice and special. Showcasing the weaves of northeast during gala dinner is very 🔮 nice and beautiful. Enjoyed the food especially local delicacy. Good luck and best wishes ...

-Sucheta Reddy, FLO Hyderabad

A heartfelt thank you dear team NE for helping us create beautiful bonds and memories that last a Your region is truly beautiful and lifetime 💗 the places we visited were surreal. Shall be back soon with

family and friends -Smriti Puri, FLO Delhi

Everything was so flawless that we didn't find any mistake in any event. On the contrary, we enjoyed each and every second of the five days to the core of our hearts. The hospitality, warmth, love and affection of all the NE FLO members will be appreciated for our lifetime and we have made such wonderful memories! I am glad I started my interstate FLO meet with the NE states. This experience will motivate me to come for other interstate meets in future also! ***Only love and So much thankful to the NE chapter for arranging such a beautiful darshan at Kamakhya Devi. Feeling truly blessed. It would not have been possible without all of yours efforts and well planned coordination at every step! Truly greatful to you all 🦦 Reached Home with a heart full of love, gratitude and warmth for each and every member of NE chapter for giving us fond and

wonderful memories of a lifetime . 🙏🤎Has a

meticulously! Three cheers for all the organisers!

terrific stay with everything planned so

-Ruchi Gupta, FLO Indore

Hello Joyshree Das FLO, Shweta Jindal FLO, Sherry Sarawgi and entire team working relentlessly for this trip...We are seated in the aircraft now. Suitcases filled with goodies from Assam... tummies filled with yumm food from Assam and hearts filled with love and joy form such a beautiful trip: though short n sweet! Amazing hospitality of the NE chapter, smiling faces, perfect planning, accommodating small small needs of each one ! Would be cherished in our memory bank forever 💗 -Shubhra Maheshwari,

Dear Team FLO, Thank you for the warmth, love and the positive energy infused with such abundance. Every moment was memorable and is captured in my heart to never fade. Best wishes and more power to Team FLO. Thank you for the warmth and all the fun and frolic that was organised with such precision. So enjoyed every moment of FLO NE. . With love and good wishes

-Jaishree Goyal, FLO Delhi

Thank you Dear Joyshree & the entire FLO North east Team for curating such a wonderful interstate experience for us . Thank you for introducing your region to us, we shall keep coming back with our families to enjoy the beautiful seven sisters . Going back with wonderful memories f

-Ritika Sarna, FLO Delhi

Thank you North Eastern Team led under the able leadership of Joyshree and Shweta for a wonderfully curated Interstate. Thoroughly enjoyed the hospitality and learnt so much about the culture of your state thanks to Smita and loved seeing the unusual root bridges and caves. Going back with wonderful memories. Warm regards to all

-Ritu Vadehra, FLO Delhi

Heartfelt Thank you for a wonderful interstate, dear North east team, really enjoyed every moment, applaud 🤏 your efforts & team work, hospitality. reached back to Delhi having beautiful memories of a lifetime 9

-Ruby Gargg, FLO Delhi



Thank you dearest Team Northeast. We received so much love from you. The impeccably curated itinerary that we enjoyed thoroughly and we were so amazed at the attention to detail in every aspect of the interstate. You are a beautiful people in a gorgeous state and we were privileged to receive your hospitality.

Love and gratitude..

- Shobha Jolly, FLO Delhi

My dearest Joyshreeji, Shweta, Saritaji , Sarojji , Sherry and my beautiful sisters of the North east. I go back home with a heart full of love , warmth , with eyes full of beauty that nature can hold and a stomach full of the delicious food. You were all so loving and kind

Women empowerment so much a part of your society is to be learnt for the rest of India. ■. I go back with cherished memories, great friends and a stronger bond.

Lots of love and warmth hugs -Anushree Mahajan, FLO Delhi Thank you so much to Joyshree Das ji and the entire NE east team for a memorable trip. I had a fabulous time

-Simta Jindal, FLO Delhi

Thankyou Joyshree ji for this fabulous experience. The hospitality of the NE team will be eched in our memories for a lifetime. Thankyou so much

-Priyanka, FLO Delhi

A warm Thank you for an outstanding Interstate meeting to the NorthEast Team led by Joyshree & Shweta. Every moment was planned to the last detail . Darshan at Kamakhya Mandir ji & the Trip to Shillong were wonderful.

The simplicity & beauty of the Northeast will stay with me for a long time.

Thank you so much, once again

-Ritu Das, FLO Delhi

Thank you so much Shweta. Couldn't really say proper bye to you. But loved the affection showered on us by the entire north east chapter under the able guidance of Joyshreeji. We've become huge fans of all of you and will certainly come back with families. Thank you and Atma Namaste

-Anju Lahoty, FLO Delhi

Grateful for the wonderful memories and the chance to explore Northeast India in such a

Warm hugs & Regards to all

-Namita Dublish, FLO Delhi

Gratitude & Heartfelt thanks to Joyshree Ji and the entire Northeast FLO team for curating such a memorable and beautifully organized visit. Your warmth, attention to detail, and passion for showcasing the essence of this incredible region made the experience truly special.

unique wav!!!

Thank you North East Chapter for an awesome Interstate experience Truly a memorable trip With amazing hospitality

-Poonam Bafna, FLO Coimbotore

Thank you north east chapter for all the efforts Excellent hospitality enjoyed throughly memorable inter state FLO event

-Chandra Ramanujam , **FLO Coimbotore**

Dear Joyshree Mam, Shweta, Sherry Thank you for your wonderful hospitality at InterState meet North East Dec24. We could discover the beauty of North East thanks to your meticulous planning , eye to detail & personal attention to all members.

As a corporate Member of Mumbai chapter (Yes Bank), it was enlightening to meet so many wonderful business oriented Ficci flo ladies determined to make a mark in the business world . We hope to partner in their growth with Yes Powherup offering for Ficci Flo Members.

Thank you for setting such high benchmarks & making this stay very memorable!

-Mrs Aloka Rajan, Mumbai Chapter, Yes Bank

Thank you so much North East Chapter for hosting such an incredible trip! Your hospitality, attention to detail, and all the effort you put into making everything perfect truly made it unforgettable.

I'm grateful to all the members for the memories we created and for all the warmth and kindness you showed. Thank you 🉏

-Dhivya Kartik, FLO Coimbotore

Thank you so much, Joyshree ji, Shweta & Team. You were such a great hosts and we thoroughly enjoyed every moment of the interstate. Meticulous planning and the execution was spot on!!

-Meena Swaminathan, **FLO** Coimbotore

Sitting in the car Way back to home from airport ... I am thinking of you all . That what must you all be going through emotionally...

Like Barat aayi ..

Days were filled with full of festivities... And now ... ghar khali khali kinda ... No?

Joyshree Ba (as you call her fondly) last evening asked all ... NO TEARS .. but for me it's difficult to hold now ...

You all are such sweet souls who have made he region heaven or it's because you all live in heaven that's why you are so pure ... it's difficult to differentiate...

In just Four days... rather from the bigging of countdown till now .. You have stolen our hearts 💚 🤴

HATS OFF! GRATITUDE !!

-Deepti Raman, FLO Delhi

Thank you somuch northeast Chapter for such a momorable trip with great planning. -Hemalata J Khona, **FLO Coimbotore**

Thank you for all your hospitality, had a wonderful time appreciate your enthusiasm and wish you the best 💗 Thank you all !!!

-Punitha Ramakrishna, **FLO Coimbotore**

Thank you for Everything. You guys were superb! -Archana Luthra, FLO Delhi



Northeast has a very unique combination of simplicity yet stylish, team work, all smiles, all enthusiastics. The visit to Shillong is unforgettable and I cherish the memories. Love you team NE! Thank you for taking care of us! Thank you for hosting us!

for hosting us: •
-Harjinder Kaur Talwar,
Past President, FLO Delhi

Thank you so very much NE chapter. This experience, hospitality with so much care and warmth will be cherished forever. Enjoyed every moment ... Felvarani Chandran, FLO Coimbotore

This was my first interstate and I was told that arrangements are usually amazing. This exceeded my expectations. Itinerary was so well done and execution was flawless. Thank you so much for the experience, memories and new friends. Looking forward to visiting with the family and connecting with all of you again.

-Rama Munukar, FLO Coimbotore

So well put Nisha. Entirely my sentiments. It's so meticulously planned. What hosting. So much to learn. And the teamwork. The sharing of responsibilities. Hosting more than 300 people. Team NE, You have blown us away. Wah Ustaad.

-Kiran Gera, Past President, FLO Mumbai

A memorable ...magical & mystical experience indeed thank u, Team NORTH EAST, for Ur fantastic hospitality & planning and ensuring a seamless experience for all of

- Aparna Sunku, FLO Coimbotore

North East You guys Rock!!!
Thank you for the exemplary arrangements. No words to express Thank you ladies!!!

-Sridevi Devaraj, FLO Coimbotore

Thank you Sweta Jindal & Guwhati Team for beautiful two days and going back to Kolkata with lovely memories.and bundle of gifts. Thank you once again . Best Regards

-Jyoti jain, GB Member, FLO Kolkata

Hello FICCI Flo & Guwahati chapter Thanks for hosting us with all the minute detailing, every day was filled with different activities n y'll manage on time with big smile. Team work was amazing. Start with - Welcome at the airport, Staying, food, all the meetings, Kamakhya mandir darshan, sight seeing, arrangements vehicle for so many & on time, taking care of each n every single person... Focus to support your own state by gifting locally grown things, art by local artisans,

Loved your rich culture , costumes (saree) , decor, etc...

i m taking so many memories, learnings from everyone

Three cheers to all of you

Special thanks to the working team n *Jyoshree ji*

North East team, led by Shweta and our dearest national President Joyshree... you all have shown us immense love and looked after us, more than family. Every need was anticipated and taken care of, we leave with unforgettable memories of this beautifully curated glimpse of the north east.. congratulations to the whole team for doing a fabulous job!! Look forward to seeing you all soon and keep in touch So much love, attention to detail, hospitality, care and comfort.. North East you rocked! Joyshree ji your warmth was all enveloping and we didn't need our woollen's.. Thank you team north east for all the love.. we thoroughly enjoyed the trip.. look forward to connecting some time soon.. Thank you from the bottom of my heart.

Warmest regards

-Sangeeta Chetan, FLO Coimbatore

Thank you so much for hosting such a wonderful get-together at your beautiful destination. Your hospitality and attention to detail made it an unforgettable experience. I'm so grateful for the memories we've created and for the chance to spend quality time together in such a special place. Looking forward to more moments like this! Love you all -Gauri Agarwal, FLO Kanpur

Beautiful journey we shared with NE Flo ..with so much of sweet memories betweet home from my home town .. no words to express my gratitude so much of love respect care we received... thank you flo Guwahati for this wonderful event .. especial thanks to Sherry care la sweetheart see a real sweetheart

-Ambika Agarwal, FLO Pune It was a pleasure meeting you at the interstate event in Guwahati. We had a great time, immense efforts by your entire team

Best regards,

-Deepa Kabra, FICCI FLO, Pune

Incredible Smitaji & the
Team...
Still floating with NE
memories ***
Sharmila Malay, FLO
Coimbotore
So much hard work...Kudos to
the team
-Sanam Mehra, FLO

Congratulations Jayshree for executing such a memorable and flawless interstate. Kudos to u for all ur efforts. U deserve a standing ovation from all of us. Congratulations Shweta and team for being so meticulous in looking into each and every detail. Means a lot to all of us

-Madhu Goenka, FLO NE

Ludhiana

To the Team, Everything and every detail was given a lot of importance. Nothing was "unnees". Everything was 21 and more. Loved the trip from the countdown and can't stop talking about it. What warmth. Doing everything with patience love care. Appreciate all the time energy ideas planning execution, love and attention from you'll. with a

-Sujata Khemkha, FLO Mumbai



TESTIMONIALS FROM PARTICIPANTS

HI JOYSHREE, SHWETA AND SHERRY

First and foremost my thanks to all the members of FLO (northeast chapter) to given us a memorable / outstanding experience and happiness. It was indeed wonderful to know and connect with you along with PAN-India FLO delegates.

No words to explain how I have enjoyed in the NorthEast Interstate meet Dec, 2024, which you and your team had planned was fantastic i.e.

- Visit to places selection was memorable and impressive
- Selection of food was amazing .
- Arrangement of all the workshops was valuable for the development of the state as well as the country.
- Taking care and your attention to each delegates minutely I extend my heartfelt appreciation to you and your team.

-SHASHI PRABHA JALAN, FLO Kolkata

I am a fan of all the members of northeast. ur warmth love and affection are the memories i have carried back home with me. Joyshree, you and ur team were amazing. love u all. a big

-Malvika Rai, Past President, **FLO Delhi**

Congratulations Jayshree for executing such a memorable and flawless interstate. Kudos to u for all ur efforts.U deserve a standing ovation from all of us. 5

Congratulations Shweta and team for being so meticulous in looking into each and every detail.Means a lot to all of us

-Madhu Goenka, FLO NE

Let me take this opportunity to thank you Shweta Jindal and your lovely team for having spared absolutely no efforts for making us feel so special for the time spent in your beautiful North east APTo see your presence and personal touch only made it special that I on a personal level with my limitations, still ventured to all the adventures perfectly curated by you all Absolutely loved the enthralling experience and have come back with hordes of beautiful memories and and your beautiful team and hoping to remain in touch with you all. Warm

- Vanita Yadav, FLO Lucknow

A big Thank you , to the entire team for the extremely well organised, thoughtfully planned up, with wonderful food & all , we had a great, memorable ,holiday in a really scenic , amazing part of our country .Thanks to u all ,we could see & enjoy all the highlights of the place with great ease

Thank u so much ! -Sarita Prahladka, FLO Kanpur

Heartiest congratulations to Joyshree ba and Team 2024-25 under the leadership of Sweta Jindal. It was fabulous. One of the parts of the event which I liked the most was the introduction and felicitation of the *Founding Team of FLO Northeast*. I am grateful to every team member of 2007 who put every effort into building up FLO Northeast. *The Team 2007 of FLO Northeast* has given us the platform to add feathers to our identity. Also, it allows us to serve grassroots women and empower other women in our Hence becoming fervent during the

felicitation ceremony was quite natural. My gratitude to Lalita Jain Agarwal ji (Founding CP) and her Team Jahnabi Phookan ba (founding VCP) Saroj khemka ji (founding treasurer) Rita Chhawchharia ji (founding secretary) and all the founding members of FLO -Santasree Mallik Bhuyan, FLO NE Northeast

Heartiest congratulations Sweta & TEAM for a grt

-Madhu Periwal, FLO NE

A very big congratulations to Jayshree n our team. Really a great interstate proud to be a member of flo north east d

-Manju Chowdhary, FLO NE

I would like to congratulate our super chairperson shweta, our amazing national chairperson joyshree ba and the hardworking team of ficci flo for a super and successful

-Archana Kabra , FLO NE

Hearty congratulations Joyshree..!! it was no mean task to plan and execute an interstate of such magnitude... looking after 250 delegates, their accommodation, pilgrimage to Kamakhya, their entertainment, smooth transport, can only be done with clockwork precision planned to the last minute.... And our team of girls with Sweta leading... have done it... !! And yes, FLO NE outdid itself ..!! Not to mention.. your dynamism, Joyshree, is overwhelmingly inspiring... so much to learn from you.... ♥... all teams.... Be it airport, Kamakhya darshan, Pobitora, Flo Bazar, et al have truly excelled themselves.... May this team spirit always remain and we attain even greater heights.... 👸 love n hugs to all.... 💞 🖤 !! -Prabidita Bharati, FLO NE

Thank you for a beautiful and seamless trip!

-Rati Dhandhania, **FLO Banglore**



TESTIMONIALS FROM PARTICIPANTS



You have made us so proud with your leadership and your meticulous planning of our NE Interstate. It was a wonderful idea to have the founding team members alongwith Kiran Gera get their due recognition on our stage, on our 17th year. For me, it was a very nostalgic moment to be acknowledged as the founding VC of FLO NE and as President from FLO NE. The backdrop with our inaugural FLO NE chapter photos in the felicitation round too showed how much heart you had put into

We have a Chapter chair par excellence in Shweta Jindal FLO, who rose to the occasion under Jayshree's guidance and motivation. Shweta's tribute to her second in command Sherry and other team members was very touching. That is the spirit of collective energy and commitment that our FLO NE girls have shown, that too, operating at less than half of our member strength. Each of the operating member have shown their true worth and that is what counts, end of the day.

I think I do speak for all of us founding members, when we were filled with emotion and pride, to see how far we have come, to recall our journey from our inaugural year to this tremendous Interstate put up in our 17th year as FLO NE. Kudos to Jayshree & team FLO

-Jahnabi Phukan, Past President, FLO NE



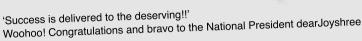
Sincere Congratulations to Joyshree Ba!

A huge round of applause for Shweta and the entire team for their incredible efforts in making this event a success!

Sherry, you were nothing short of amazing—your energy and dedication were felt everywhere. Truly, your contributions made a big impact!

I feel extremely honored and grateful to have been part of such a beautiful and memorable event. It was truly a privilege to witness everyone's hard work come together in such a seamless and inspiring way. Looking forward to more moments like these!

-Shweta Gupta, FLO NE



present CP FLO NE dear Shweta, past CPs, Seniors and each FLO NE member for every ounce of peer to peer networking that culminated into a seamless execution of hosting the phenomenal Interstate at Guwahati n' Shillong

It's no mean feat to spread wings simultaneously across the two States to host more than two hundred delegates from PAN India. This Interstate sets a wonderful precedence for future CPs of the NE to triumph in their respective endeavours in times to come. Every congratulatory note is a testimony of the unforgettable experience each delegate partook in and the cherished memories she has carried along.

As a proud Indian residing in the NE, kindly allow me to highlight my perspective of how successful the event has been in regards to adding value to specific measurables that will go a long way in demystifying the approach to the region.

Besides the wonderful opportunity to further networking and come closer, the event showcased a bigger picture of the NE that must have gone a long way in clarifying the mystical sensibilities of many travelling from other parts of India.

Having savoured the sights, sounds, flavours of the NE from closer quarters during their sojourn, coupled with the soft spoken ladies of FLO NE, I'm of the firm belief that many delegates would wish to revisit along with their families thus paving way for future options of tourism to Assam and

Integralaya.

The Interstate thus stands as a proud ambassador of tourism to Assam and the NE

Second, the event promoted sensitization with the beautiful culture of the NE coupled with the delineation of its unique cottage industry to the unversed, mainly the the exquisite Assam weaves through the platform of 'FLO

This initiative proved beneficial for all thus promoting our textile industry. This initiative proved beneficial for all thus promoting our textile industry. Above all hosting the Interstate during the Winters of '24 highlighted the cleaner air and beautiful weather of the verdant NE.

This sojourn must have had a balming effect on many coming from other parts of our country having a terrible AQI at this time of the year. In short, the wonderful Interstate hosted at Guwahati n' Shillong has served as a holistic experience, a feather in the crown for our Chapter. Am surely delighted to have been a part of the mega event and to be able to put a smile on the faces of as many I got the chance to interact with. Warmest regards to the Leaders of various domains and events on your achievement. A Seasons' greetings to dear all!!

-Jahnabi Phukan, Past President, FLO NE



Heartiest Congratulations to
Joyshree Ba.
Superb Efforts Shweta & team
Sherry you were amazing &
everywhere .
Really glad and feel honoured to be
part of this wonderful event .
-Tripti Kabra, FLO NE

Thanks n heartfelt gratitude to all the Flo friends especially Joyshree ba n Shweta n her team for a wonderful n unforgettable experience

-Malvika Sureka, FLO NE

I would like to congratulate our super chairperson shweta, our amazing national chairperson joyshree ba and the hardworking team of ficci flo for a super and successful event! -Archana Kabra, FLO NE



WOMEN@WORK: STAKEHOLDERS IN THE SPOTLIGHT

INDIAN THOUGHT LEADERS CHANGING THE LANDSCAPE OF THE INDIAN WORKPLACE

DECEMBER 7, 2024

FICCI FLO hosted the impactful event, "Women@Work: Stakeholders in the Spotlight – Indian Thought Leaders Changing the Landscape of the Indian Workplace," at The Claridges, New Delhi. Bringing together 40 participants, this dynamic session focused on empowering women in the workplace by addressing challenges, fostering inclusivity, and driving actionable solutions for gender equality.

The event began with an inspiring keynote by **Joyshree Das Verma**, National President of FICCI FLO. She emphasized the importance of dismantling systemic barriers, addressing leadership challenges, and advocating structural reforms to support women's growth and success in professional settings.

The session was led by **Preeti D'mello**, founder of **Conscious Development** and an expert in human behaviour, organizational sustainability, and social impact. Her insightful talk covered critical aspects of women's experiences in the workplace and provided strategies for empowerment through knowledge, resilience, and purpose-driven vision.

THEMES EXPLORED

The session was structured around four key themes to identify workplace challenges and propose actionable solutions:

1. Social & Systemic Barriers

 Explored the impact of societal norms, unconscious bias, and gender stereotypes that hinder women's growth.

2. Leadership & Cultural Transformation

 Emphasized the importance of women in leadership roles and the need for cultural shifts within organizations.

3. Representation & Training

 Highlighted the need for skill development, mentorship programs, and representation to fast-track women leaders.

4. Organizational Policies, Structure & Implementation

 Discussed how thoughtful policy reforms and effective implementation can create equitable workplaces.

INTERACTIVE EXERCISES

Participants were actively engaged in group activities, which included:

- Workbooks for Reflection: Attendees documented their insights and solutions after each thematic discussion, fostering critical thinking and collaborative problem-solving.
- Creative Expression: A drawing session encouraged self-expression and creativity, adding a lighter touch to the intense discussions.
- Voting on Recommendations: Participants voted on proposed recommendations, adding an interactive and democratic element to the discussions.

KEY TAKEAWAYS

The event provided transformative insights into fostering gender equality and inclusivity in the workplace. Some key takeaways included:

- Women's representation on boards enhances company performance.
- Mentorship programs accelerate leadership pathways for women.
- Policy reforms are essential for sustainable workplace equity.

This thought-provoking conclave was coordinated by **Vinita Bimbhet**, FICCI FLO Past President, with the session expertly conducted by **Preeti D'mello** and her team at **Conscious Development**. Their innovative approach to human and social sustainability laid the foundation for this powerful dialogue.

WHAT'S NEXT?

Stay tuned for the **full white paper**, which will document the session's findings, insights, and actionable strategies to drive change in the Indian workplace.

FICCI FLO is proud to champion initiatives that empower women, foster inclusive leadership, and reimagine the future of work in India. Together, let's continue to dream with purpose and create workplaces where everyone thrives.



















HERITAGE IN EVERY THREAD, SUSTAINABILITY IN EVERY STEP

LAUNCH OF FLO S.H.I.N.E. (SUSTAINABLE HABITS INITIATING A NEW ERA) INITIATIVE & WORLD SAREE DAY CELEBRATION

DECEMBER 21, 2024

Under the inspiring leadership of Joyshree Das Verma, the 41st National President of FICCI FLO, a remarkable event was hosted on the occasion of World Saree Day. The event marked the official launch of FLO S.H.I.N.E. (Sustainable Habits Initiating a New Era) and was held at the historic Travancore Palace, New Delhi. With over 120 participants, the day was a celebration of India's rich sartorial heritage, sustainability, and women's empowerment.



FLO S.H.I.N.E LAUNCH:

FLO S.H.I.N.E, spearheaded by Initiative Lead Poonam Mahajan, under the Policy and Advocacy Initiative, focuses on promoting sustainable living practices inspired by India's cultural ethos. The initiative underscores the importance of sustainability, which is inherently tied to India's handloom and handcrafted traditions.

CURATED SAREE DAY EVENT:

Celebrating the rich heritage of the timeless Saree, The Saree Day event was meticulously curated by Anjali Aggarwal, Day Chair and lead of FLO's Fashion & Jewellery Initiative, along with her dedicated team including Nidhi Goel, Ritika Sarna, Sahai Ambar Pariddi, and Poonam Mahajan. The focus was on showcasing handcrafted sarees from various regions of India, celebrating the artistry of Indian weavers and craftsmen.

The event was graced by eminent personalities, including- Padmashri Laila Tyabji, craft activist and founder of Dastkar; Shalini Passi, art patron, collector, and style icon; Malika Pandey, Assistant Private Secretary to the Union Cabinet Minister at the Ministry of Women & Child Development; Dr. Tanu Jain, IAS Officer and a role model of excellence; Renu Hussain, poetess known for her evocative words; Komal Mathur, master of Sufi Sacred Movements; and Jyotsana Gupta, a trailblazer in women's empowerment.

SAREE WALKATHON:

A vibrant and colorful saree walkathon was organised celebrating the unity and diversity of Indian traditional textiles.

45

DONATE A SAREE, SHARE A SMILE DRIVE:

Members generously contributed sarees for underprivileged women and toys for children in Anganwadis. This initiative aimed at spreading joy and empowering women through small but impactful gestures.

The event successfully achieved its objectives of:

- Celebrating India's textile heritage and craftsmanship.
- Promoting sustainability through mindful fashion choices.
- Empowering women and supporting underprivileged communities through donation drives.
- Creating a platform for members to connect and collaborate on impactful initiatives.

President Joyshree Das Verma urged members to embrace the saree not just as a garment but as a movement—a step towards sustainable living, mindful consumption, and cultural pride. She called on everyone to pledge their support for sustainability, empowering future generations while honoring India's rich heritage.

Through initiatives like these, FICCI FLO continues to weave a narrative of empowerment, sustainability, and cultural celebration, fostering meaningful change for women and communities across the nation. The event was also marked and celebrated at many chapters across the country, each one bringing out the pride and style in the Saree.

























FINANCIAL LITERACY

VIRTUAL SESSION ON "DON'T JUST LEARN TO EARN—LEARN TO INVEST: THERE IS NO LIMIT TO WHAT WOMEN CAN ACCOMPLISH"

DECEMBER 4, 2024

The FLO National Financial Literacy Initiative hosted an inspiring session with Mr. Sunil Jhaveri, famously known as MisterBond, who brought 39 years of expertise in the financial industry to the table.

Mr. Jhaveri shared his groundbreaking investment strategies, including Value Shastra and Momentum SIP, focusing on downside protection and optimal asset allocation. His practical insights empowered attendees to embrace investing as a tool for financial growth.

A recipient of prestigious accolades like the Oracle Award for Best Mentor, Mr. Jhaveri emphasized the limitless potential women have in transforming their financial journeys. His engaging session encouraged participants to step beyond earning and start investing confidently.



Joyshree Das Verma

National President FICCI FLO And Governing Body Members Cordially invite you to

Don't just learn to Earn - Learn to Invest "There is no Limit to what

WOMEN CAN ACCOMPLISH"

MR. SUNIL JHAVERI FOUNDER OF MSJ MISTERBOND PVT LTD

DAY CHAIR: CA SHUBHRAA MAHESHWARI Initiative lead financial Literacy

2.30 TO 3.30 PM 4TH DEC 2024

TEAM: BHAVANI MUJAKARI, SMITHA BOODA, SIMBAN CHHABRA, HASHMI DOSHI



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FLO HEALTH INITIATIVE

TRANSFORMING LIVES THROUGH VISION CARE IN MEGHALAYA

FICCI FLO, under the visionary leadership of National President Joyshree Das Verma, collaborated with Mehr Chand Mahajan Trust, VisionSpring, and The Khasi Cultural and Social Service Society (KCSSS) to organize an impactful eye camp in Mawsynram and Mawlynnong, Meghalaya.

This transformative initiative, spearheaded by Governing Body Member Anushree Mahajan, reached over 2,000 students in remote and underserved regions, reaffirming FLO's commitment to holistic empowerment through healthcare.

KEY HIGHLIGHTS OF THE INITIATIVE

1. Eye Screenings and Healthcare Access:

Comprehensive eye screenings were conducted for over 2,000 students, identifying vision-related challenges that often go undiagnosed in these remote areas.

2. Distribution of Glasses:

Prescription glasses were distributed to students in need, improving their vision and enabling them to perform better academically.

3. Community Outreach:

The initiative reached some of the most inaccessible regions in Meghalaya, including Mawsynram—one of the wettest places on Earth—and Mawlynnong, known as Asia's cleanest village.



IMPACT AND SUCCESS

This initiative goes beyond vision care. By addressing critical health needs, it has:

- Improved educational outcomes by empowering students with clearer vision.
- Boosted confidence and overall quality of life for young learners.
- Established a sustainable model for delivering healthcare to underserved communities.
- By transforming the lives of children, the program exemplifies the transformative power of collaboration in bridging healthcare gaps in rural India.

A VISION FOR THE FUTURE

Under the umbrella of the FLO Health Initiative, this project highlights the importance of healthcare as a pillar of empowerment. The success in Meghalaya is a reminder that through collaboration and dedication, we can address critical gaps in education and healthcare, creating opportunities for brighter futures.

FICCI FLO remains steadfast in its mission to empower communities, enhance lives, and transform futures.











PARTNERSHIPS & COLLABORATIONS UNDER FLO HANDLOOM & TEXTILE INITIATIVE

FLO COLLABORATES WITH ARCH COLLEGE OF DESIGN & BUSINESS FOR INTERNATIONAL EXECUTIVE PROGRAM ON LUXURY BRAND MANAGEMENT

MOU SIGNING CEREMONY

DECEMBER 6, 2024

FICCI FLO is proud to announce a new milestone in its mission to empower women entrepreneurs and foster international collaborations. On December 6, 2024, FLO signed a Memorandum of Understanding (MoU) with Arch College of Design & Business, Jaipur, India. This partnership paves the way for an exceptional learning opportunity—an International Executive Program on Luxury Brand Management, curated exclusively for FLO members by BESIGN - The Sustainable Design School, Nice, France.

PROGRAM DETAILS

Dates: Saturday, March 1, 2025 – Saturday, March 8, 2025 **Locations:** Paris and Côte d'Azur (Nice, Monaco, Cannes)

This transformative 7-day program is specially tailored for FLO designers and creative entrepreneurs, with a particular focus on those working with grassroots artisans. The program offers a unique blend of academic rigor, practical exposure, and networking opportunities to help participants gain indepth insights into the luxury brand industry.



KEY HIGHLIGHTS

The program includes:

- Guided visits to iconic locations in Paris, Nice, Monaco, and Cannes.
- Analysis of luxury brand product offerings, retail strategies, and customer journeys.
- Case studies, masterclasses, and workshops led by industry experts.
- Exposure to high-tech and sustainable trends redefining the luxury sector.

WHAT PARTICIPANTS WILL GAIN

The Executive Program on Luxury Brand Management will empower participants with:

- **1. Strategic Knowledge:** A comprehensive understanding of how luxury brands create value through innovation, sustainability, and customer engagement.
- Sustainability Insights: Insights into sustainable practices shaping the future of the luxury industry.
- Customer Behavior: Accurate knowledge of evolving consumer behaviors and preferences.
- **4. Entrepreneurial Skills:** Tools to design, curate, and manage successful brands while embracing entrepreneurial thinking.
- 5. Networking Opportunities: Access to global networks and connections with peers, mentors, and industry leaders.

SIGNIFICANCE OF THE PARTNERSHIP

This partnership between FICCI FLO, Arch College of Design & Business, and BESIGN underscores the importance of fostering international collaborations to uplift women entrepreneurs. It aligns with FLO's mission to empower women by providing access to world-class education and global industry exposure.

Through this program, FLO aims to equip its members with the tools and knowledge needed to thrive in the competitive luxury brand sector while fostering sustainability and innovation at the grassroots level.

The International Executive Program on Luxury Brand Management is a once-in-a-lifetime opportunity for FLO members to immerse themselves in the world of luxury, enhance their entrepreneurial skills, and contribute to the global dialogue on sustainable design and innovation. FLO looks forward to the active participation of its members in this transformative journey of learning and growth.











MOU WITH YES BANK AND LAUNCH OF YES POWHERHERUP

FICCI FLO has partnered with YES BANKnto launch YES PowherUp, a specialised programme aimed at empowering women entrepreneurs. The initiative is designed to address the unique challenges faced by women-led businesses and provide them with tools and resources to succeed.

YES PowherUp offers a comprehensive suite of financial solutions, including specialised SME loans, premium business accounts, international trade and forex services, investment opportunities, credit card options, and insurance plans. This collaboration seeks to foster sustainable growth and development for women entrepreneurs by offering tailored financial and business support.

The MoU signing ceremony during the Interstate Meet at Guwahati celebrated the shared vision of both organisations to create a robust ecosystem for women in business and highlighted the potential of YES PowherUp to transform women-led enterprises across India.



SKILL DEVELOPMENT FOR WOMEN IN TOURISM SECTOR

VISIT TO SKILL CARE FOUNDATION

DECEMBER 5, 2024

FICCI FLO National President Joyshree Das Verma, along with the Executive Director Rashmi Sarita, visited the Skill Care Foundation training center in alignment with FLO's ongoing commitment to women's economic empowerment. This visit marked a significant milestone under the Memorandum of Understanding (MoU) signed between FLO and Support A Skill Care Foundation, aimed at providing training and placement opportunities for 100 young women in the tourism sector by March 2025.

The collaboration between FLO and Support A Skill Care Foundation is designed to empower young women by enhancing their skills and employability in the tourism industry. By equipping them with industry-relevant skills, this initiative aims to pave the way for their economic independence and professional success.

During the visit, the National President and Executive Director interacted with a cohort of 25 girls who are currently undergoing training.

The National President emphasized the importance of the skills being taught and how they serve as a foundation for achieving economic independence. She motivated the trainees to strive for self-reliance, encouraging them to see the training as an opportunity to transform their lives.

The Executive Director introduced the trainees to the various initiatives FLO undertakes for the economic empowerment of women and adolescent girls. She highlighted FLO's mission to create opportunities for women across diverse sectors.

The training program is being spearheaded by Dr. Surender Kumar, Director of Support A Skill Care Foundation and a longstanding FLO member. With over four decades of experience in the tourism sector, Dr. Kumar is deeply committed to creating meaningful opportunities for young women. Under the MoU, the Foundation has pledged to train and place 100 girls in the tourism industry, a goal set to be achieved by March 2025.









FLO LEGAL INITIATIVE – 4TH SEMINAR IN THE LEGAL SERIES

SEMINAR ON PROPERTY LAWS

DECEMBER 10, 2024

Under the FLO Legal & Advocacy Initiative, FICCI FLO organized its fourth seminar on **Property Laws**. This virtual event was attended by 97 participants and proved to be an insightful session aimed at equipping women entrepreneurs with essential legal knowledge in the realm of property laws.

The seminar was part of a series designed to empower FLO members by providing them with a comprehensive understanding of legal frameworks that impact business operations, enabling them to navigate challenges effectively and make informed decisions.

This series was curated by Reena George, Governing Body Member and Initiative Lead of FLO Legal & Advocacy Initiative, supported by team member Swati Mayekar.

The seminar was organized in collaboration with **Cyril Amarchand Mangaldas**, a premier law firm in India, known for its expertise in legal advisory services.

The session featured **Mr. Ashish Jain**, Partner in the Property Law Practice at Cyril Amarchand Mangaldas, an acclaimed expert in the field. Mr. Jain, recognized as the "Next Generation Lawyer" for Real Estate & Construction, shared his extensive knowledge on various aspects of property laws, including:

- Property Acts and their relevance in business operations
- Legal frameworks for land acquisitions and property transactions
- Compliance with real estate regulations
- Real estate aspects of corporate and financing transactions across sectors
 His session provided participants with actionable insights, enabling them to
 better understand the complexities of property laws and apply this knowledge
 to their entrepreneurial endeavours.





JOYSHREE DAS VERMA

NATIONAL PRESIDENT FICCI FLO

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GOVERNING BODY MEMBERS

CORDIALLY INVITE YOU TO

A SEMINAR ON

PROPERTY LAWS

BY

MR ASHISH JAIN

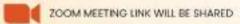
PARTNER, REAL ESTATE, CYRIL AMARCHAND MANGALDAS



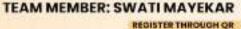
10TH DECEMBER 2024

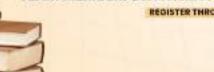






DAY CHAIR: REENA GEORGE FLO INITIATIVE LEAD — LEGAL & ADVOCACY

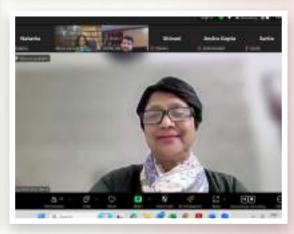


















GOVERNMENT INTERFACE - FLO PRESIDENT INVITED AS PANELIST



WEBINAR ON "BEST PRACTICES FOR REACHING WOMEN ENTREPRENEURS"-ORGANIZED BY THE MINISTRY OF MSME IN COLLABORATION WITH U.S. SMALL BUSINESS ADMINISTRATION (SBA)

DECEMBER 10, 2024

The Ministry of MSME, India, in collaboration with the U.S. Small Business Administration (SBA), successfully organized a 90-minute webinar on the theme "Best Practices for Reaching Women Entrepreneurs." This insightful event fostered cross-cultural collaboration and exchange of ideas to empower women entrepreneurs globally.

The webinar brought together eight distinguished panelists—four from India and four from the U.S.—who shared diverse perspectives and actionable insights on empowering women entrepreneurs.

FLO National President, Joyshree Das Verma, was invited as a panelist in the Panel on Empowering Women Entrepreneurs with the Tools to Succeed. Moderated by a representative from the U.S., this panel explored strategies to empower women entrepreneurs with essential tools, resources, and knowledge to succeed.

PRESIDENT'S VISIT TO CHAPTERS

FLO LUCKNOW CHAPTER

FLO National President Joyshree Das Verma graced the 10th FLO Lucknow UP Awards as the Guest of Honour, celebrating the achievements of seven remarkable women from diverse fields for their contributions to society.

This year's awards, marking their 10th edition, focused on honoring women excelling in urban sectors across a variety of domains.







FLO JAMMU-KASHMIR & LADAKH CHAPTER

Launch of WeFLO.in

Date: December 23, 2024

Venue: Jammu

The FICCI FLO Jammu, Kashmir, and Ladakh (JKL) Chapter achieved a significant milestone with the launch of **WeFLO.in**, the region's first dedicated all-women job portal. Powered by the **Model Institute of Engineering and Technology (MIET)**, the platform aims to empower women across Jammu, Kashmir, and Ladakh by providing opportunities for economic independence and self-reliance.

The launch event was graced by:

- Sakina Itoo, Hon'ble Minister of Education, Health & Medical Education & Social Welfare, Jammu & Kashmir, as the Chief Guest.
- Joyshree Das Verma, National President, FICCI FLO, as the Guest of Honour.
- Reshma Patel, National Head, Digital Literacy Initiative, FICCI FLO.
- Prof. Ankur Gupta, Director, MIET, as a Distinguished Guest.

Special Guests included key dignitaries from Jammu and Kashmir's industries and commerce sectors, along with academic leaders from various institutions.

The launch of WeFLO.in marks a groundbreaking step towards fostering women's employment in the region, creating a robust platform for opportunities, and bridging the gap in gender-based workforce participation.













FLO JAMMU-KASHMIR & LADAKH CHAPTER

Event 2: Empowering Lives: AWWA & FICCI FLO Launch Digital

Skilling Program

Date: December 24, 2024

Venue: Udhampur, Northern Command Headquarters

In a collaborative effort to honor and empower the families of India's brave soldiers, FICCI FLO JKL Chapter, in association with AWWA Northern Command, launched a transformative Digital Skilling Program aimed at equipping 100 Veer Naris and AWWA beneficiaries with essential digital and entrepreneurial skills.

The event was spearheaded by:

- Joyshree Das Verma, National President, FICCI FLO.
- Asha Suchindra, Regional President, AWWA Northern Command.
- Reshma Patel, National Head, Digital Literacy Initiative, FICCI FLO.
- · Ruchika Gupta, Chairperson, FICCI FLO JKL.

100 HUNAR Skilling Kits were distributed to beneficiaries, enabling them to embark on entrepreneurial journeys in professional makeup. The program aimed to provide a pathway to financial independence and livelihood enhancement for women facing adversity.

FICCI FLO National President **Joyshree Das Verma**, commended the JKL Chapter for their dedication and innovation during her visit. The dual initiatives of **WeFLO.in** and the **Digital Skilling Program** showcased the chapter's commitment to women's empowerment and societal impact.











FLO IMPACT- CHAPTERS

FLO AHMEDABAD



FLO Ahmedabad committee inaugurated a library for the students at Kuber Nagar School. More than 400 books were donated. The donated books will serve as valuable resources, encouraging curiosity and helping the children develop essential skills. The event marked a milestone, as FLO Ahmedabad continues its mission to make a positive impact on education and empower young minds.

"Sareethon", organized by FLO Ahmedabad in collaboration with the JITO Ladies Wing, promoted wellness and honored the elegance of the saree members who wore traditional sarees as they walked, jogged, and ran. The event made a significant social impact by facilitating the donation of 1,000 sarees, earning a spot in the World Book of Records.









Under the guidance of Chairperson Kiran Sewani, FLO Ahmedabad, in collaboration with RCA Sarvam, organized The Ms. Master Chef competition and Business Pitch Contest at M.P. Arts and M.H. Commerce Women's College. 20 budding chefs competed, showcasing culinary skills and innovative ideas. Renowned experts Ms. Bela Maniar (Aayna Cookery Club) and Ms. Jigna (Zaika Kitchen) judged the event, awarding ₹12,000 in cash prizes. Dr. Geetika Saluja and Ms. Sonali Shah coordinated, making the event a success.

FLO Ahmedabad, led by Chairperson Kiran Sewani, hosted a book discussion centered around Tuesdays with Morrie by Mitch Albom at the Amdavad ni Gufa. The session offered attendees a chance to dive into the wisdom shared by Mitch Albom, exploring themes of mentorship, kindness, and selfless love. The discussions sparked deep insights, encouraging participants to reflect on the power of human connections and the impact of selflessness in an individual's life.









FLO Ahmedabad, led by Chairperson Kiran Sewani, conducted a cyber security awareness session for women artisans and their families of Gramshree. The session, in collaboration with CSR Head Dr. Geetika Saluja, aimed to educate participants on online safety and security. Cyber security expert Mr. Luckyrajsinh Zala led the session, covering topics such as avoiding cyber traps, recognizing bank and payment frauds, and children from online protecting predators. Participants learned about phone hacking prevention and its necessary precautions.

FLO Ahmedabad organized the "Tangaliya Weave", a traditional art form from Gujarat, which was featured at the Shirishotsav during an artisanal exhibition of handlooms and handicrafts, led by Chairperson Kiran Sewani. The event served as a platform to promote sustainable practices and support local craft communities. The Tangaliya weave, renowned for its intricate design and vibrant patterns, is a traditional technique that has been passed down through generations and continues to be an essential part of Gujarat's textile heritage.





FLO BANGALORE

FLO Bangalore organized the "Saree Edit" celebrating India's rich heritage and craftsmanship, focusing on the saree. This event aimed to support lakhs of weavers across the country and it included a panel discussion featuring Ms. Pavithra Muddaya, Ms. Latha Puttana, and Ms. Ambika Raje Sandur, moderated by Mr. Prasad Bidappa. A business presentation was presented by the Business Cluster head Ms. Bindu Sastry. The event featured "The Saree Story" a video sharing the business aspects of the current saree market, and future projections for the industry. FLO Bangalore also launched the Motif eBook, a collection of motifs contributed by talented members.





FLO Bangalore's Social Initiatives organized an event titled, "Mental Well-Being" at Sipani Charity Home. The event aimed to address mental well-being. All the 350 residents enjoyed their participation. The residents have been rescued from abandonment, trafficking, and destitution, constantly suffering from challenges like anxiety and overthinking. Dr. Sunita's uplifting session underscored the importance of self-care, hygiene, and positivity, illustrating how small steps foster dignity, health, and confidence.





FLO Bangalore's Social Initiatives organized an event at Parikrama. 300 women attended the session highlighting how early awareness can replace fear with confidence. The event demonstrated the impact of education and open dialogue on women's health. Dr. Shilpa addressed essential topics including menstruation, PCOS, cervical cancer, and early menopause.





FLO Bangalore's Business Finance Vertical organized a "GST Masterclass" at Deloitte's Bangalore office. Led by Manish (Indirect Tax India Partner), along with Partner Nidhi Lukhose, Harsh, Ankita, and Supriya, the session offered participants an in-depth understanding of the GST lifecycle. The key learnings included the essentials of GST registration, clarifying reverse charge mechanisms, navigating criteria for e-invoicing, understanding step-by-step GST filing, and understanding the importance of accurate records for GST audits.





30 FLO Bangalore members gathered for a book discussion and discussed "The Things We Leave Unfinished" by Rebecca Yarros. Under the Literary Vertical, at a committee member Ela Nobbay's residence. The gathering was a year-end meeting, celebrating books, festivity, and fellowship among the members, moderated by Simran Gambhir. A Secret Santa book exchange followed.





FLO Bangalore's Social Initiatives Digital Literacy team, led by Chairperson Dr. Nupur Handa, conducted "Certified Digital Literacy Sessions" at Loyola ITI Vocational Center and Agara Community, benefiting 62 women. These training sessions focused on uneducated women and offered simplified teaching methods, practical examples, and guides addressing common hurdles such as fear of mistakes and intimidation around using technology. The sessions also introduced basic financial literacy concepts - budgeting, saving, investing, and wise credit usage. Additionally, government schemes relevant to women were discussed, detailing how to apply for and update documents like Aadhaar, Voter ID, and Ration Card.





FLO BHUBANESWAR



FLO Bhubaneswar's "Magic Jingle" event was designed to unite people in celebration, creativity, and joy. Held at Hotel HHI, the event was attended by 300 people, and it became a hub of festive activities. For attendees inclined toward crafting, the DIY ornament-making sessions provided a platform to explore and showcase their creativity.

FLO CHENNAI

FLO Chennai, led by Chairperson Dr. Divya Abhishek, hosted a "Business Networking" at Bhalakh Medical Center to connect and promote health awareness, with 22 members attending. Ms. Nancy Satish, Business Networking Vertical Head, welcomed attendees, followed by Ms. Sandhya Rajan, Joint Secretary, who highlighted FLO's impactful projects and past networking outcomes. Host Ms. Ranjitha Sudanthiram, co-founder of Bhalakh Medical Center, showcased its services via a virtual tour and offered members a 50% discount on mammograms to raise breast cancer awareness, emphasizing regular screenings, self-examinations, and breaking stigmas through open dialogue.







FLO Chennai's Chairperson Dr. Divya Abhishek and Joint Treasurer Ruchita Saraogi, through the Diversity and Inclusion Vertical led by Subha Srikanth and Meera Jagdish, organized a Chat GPT Skilling Workshop for special education teachers working with differently-abled students. Held at Clarkes School for the Deaf, Mylapore and over 50 people joined the workshop. This includes 20 teachers from the Clarke School for the Deaf, 20 teachers from the Helen Keller Foundation for the Deaf in Hyderabad, faculty from institutions such as Vidya Sagar and Maithree, 8 administrative staff, and 4 senior students from Clarke School. Facilitated by the Samskriya Foundation, the workshop aimed to equip teachers and senior differently-abled students with practical skills for incorporating modern technologies into their teaching practices.





FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek and Joint Treasurer Ruchita Saraogi, hosted a workshop at Tattva Studio, Nungambakkam. The Spark organized the event: Travel and Photography vertical, led by Harsha Sajnani and Shalini Bhandari, with 45 attendees. The workshop was designed to equip participants with the essential skills and knowledge to excel in Instagram Reels. Key techniques included the strategic use of visuals, music, text overlays, and transitions to enhance storytelling and engage viewers.





FLO Chennai organized 2 NGO stalls at an event curated by the Ramana Sunritya Aalaya Trust and Ecokonnectors Trust, at Welcomhotel, Cathedral Road. The stalls showcased a wide array of handcrafted items and were attended by 230 people. The Ecokonnectors Trust stall featured a variety of bags. The collection combined utility with aesthetic appeal, emphasizing eco-friendly materials and craftsmanship while supporting environmental sustainability and economic empowerment for their artisans.





FLO Chennai organized a group of 25 women for the current batch of the Sanmar Livelihood Foundational Aari Course for the Sanmar CSR initiative in Perumbakkam. The event was curated under the leadership of Chairperson Dr. Divya Abhishek and Rural Entrepreneurship and Livelihood Vertical Head Jyothi Thomas. This batch was mobilized for Sanmar, and FLO Chennai was chosen as the trusted partner for this initiative. The program is a step towards empowering women by providing them with valuable skills in Aari work to become self-reliant and improve their economic conditions.







FLO Chennai organized the She Rises Conclave 2024 at Rajalakshmi Institute of Technology, drawing 630 attendees, including 615 students. The event was conceptualized by Startup Vertical Head Priya Goutham and supported by Apoorva Haree, Keerthana Chandrasekharan, Preethika Munoth, and Ruchita Saraogi. Dr. Thangam Meghnathan, Chairman of the institute, welcomed attendees, while Dr. G.S.K. Velu, Founder of Trivitron Group, highlighted healthcare innovations. Thiru. Sivarajah Ramanathan, CEO of Tamil Nadu Startup and Innovation Mission, spoke on startups' role in transforming Tamil Nadu's entrepreneurial landscape.

Panel discussions included "Empowering Health," moderated by Dr. Apoorva Haree, featuring experts from MediSim VR, Twin Health Inc., and Destratum Solutions, and "Building Brands, Breaking Barriers," led by Priya Goutham with speakers from WEDO Ventures, IppoPay, and Chai Kings. Key highlight was student presentations under the "She Rises" initiative, where 6 finalists showcased innovative projects, selected from 18 initial pitches.





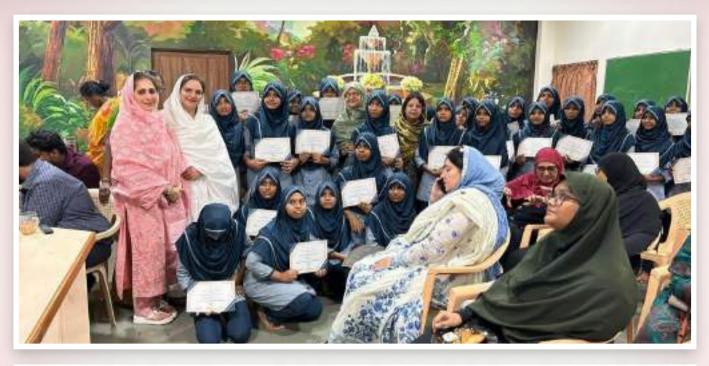
FLO Chennai Chairperson Dr. Divya Abhishek and Startup Vertical Head Priya Goutham hosted "Startup Spotlight: Unlocking Personal Transformation," at Yesde House, featuring life coach Ms. Mansi Gandhi. 34 people attended the session as it discussed the power of vision boards as a tool for manifesting dreams and achieving both personal and financial goals.

Ms. Gandhi, sharing her journey into coaching, began with a 4-7 breathing exercise. The highlight was the guided imagination exercise as Ms. Gandhi built a foundation, she introduced the concept of setting money goals-challenging participants to ensure their goals were specific, personal, measurable, relatable, and meaningful.





FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek and VTC Chairperson Ms. Nabila Avais, organized a certificate distribution ceremony at the Vocational Training Center (VTC) and had 61 attendees. This initiative aimed at empowering young women with vocational skills and enhancing their employability. The courses offered practical skills and career-oriented skills include Fashion Designing and Garment Making, completed by 22 students from Std 11, and Home Nursing and Geriatric Care, completed by 39 students from Std 9.







FLO Chennai organized an event, "Women in Artistry: Navigating Entrepreneurship, Entertainment & Family," featuring Ms. Shalini Passi and Past Chairperson Deepali Goyal. 230 people attended the event as it was a celebration of women in the arts and their journeys of balancing creativity, entrepreneurship, and family life, offering a platform to share stories that inspire, empower, and educate. Ms. Shalini Passi shared her life lessons rooted in experience and humility with the audience. She spoke about the challenges and triumphs faced by women in their pursuit of dreams. Moderated by Past Chairperson Ms. Deepali Goyal, she discussed the roles of women in artistry, entrepreneurship, and family dynamics.







FLO Chennai, under the guidance of Chairperson Dr. Divya Abhishek and Joint Treasurer Ruchita Saraogi, organized the "Wonderful Winter Potluck", at Vspacez. Organized through the Spark: Art, Food, and Culture vertical led by Vertical Head Gunit Singla, the event brought together members for a culinary and cultural experience. 65 participants joined the event which included 20 spectators and 45 contributors presenting different cuisines. With nearly 80 dishes showcasing cuisines from North to South India, Singla conducted a live demonstration of mulled wine preparation and led an engaging session on napkin folding, teaching two elegant designs- the Candle Fold and the Christmas Tree Fold.





FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek, organized an inspiring session titled "Raageshwari: Unleash the Power Within,". The session featured Indian singer, actress, and wellness coach, Ms. Raageshwari Loomba. 230 people attended the session as it focused on self-empowerment, encouraging participants to tap into their inner strength through self-belief, self-love, and confidence. Ms. Raageshwari discussed the elements of physical wellness, emotional healing, mental clarity, and spiritual alignment to promote balanced personal growth. A key aspect of the program was identifying and breaking free from limiting beliefs and self-sabotaging patterns.





FLO HYDERABAD

FLO Hyderabad Chairperson Priya Gazdar and Sarita Rao, the chapter organized a program under the Education & Skilling Initiative, "The Art and Science of Public Speaking" at the Government Degree College, and Indira Priyadarshini Government Degree College for Women. The event aimed to help participants understand the importance of public speaking and learn effective techniques to improve their communication skills. 400 female students attended the program.

Miss Sharmili Chadha, a Life Transformation Coach, and Miss Pooja Sharma shared their expertise in public speaking, sharing valuable tips and strategies to help individuals overcome their fears and become confident speakers. The program's highlight was that the speakers explained the role of public speaking in both personal and professional success. EduSkill Head Sarita Rao and College Incharge Prasanna also participated in the session. The session concluded with a certificate distribution for the Tally Pro Course at Indira Priyadarshini Government Degree College for Women.





FLO INDORE

FLO Indore conducted a workshop on "Enhancing Creativity," at the Grand Sheraton. Over 140 members attended the event and actively participated in the discussions and practical exercises. Led by marketing expert, Dr. Sanjay Arora, the workshop aimed to inspire creativity and innovation among our members. Dr. Arora shared a few practical techniques and emphasized the importance of mindfulness and meditation in unlocking the mind's full potential. He addressed common barriers to creativity, including fear of failure, lack of confidence, and rigid thinking patterns.





FLO Indore visited the iconic set of Kaun Banega Crorepati (KBC) as a part of a 2-day trip. Led by Chairperson Ar. Vibha Jain Sethi, members witnessed 30 Amitabh Bachchan at the set. Members gained valuable insights the field of television into Mr. Bachchan production as acknowledged the team of FLO Indore. The interaction culminated in members inviting Mr. Bachchan to visit Indore.

FLO JAIPUR

FLO Jaipur, in collaboration with the World Crafts Council - Asia Pacific Region (WCC-APR) and the Garment Exporters Association of Rajasthan (GEAR), hosted the Royal Crafts Exhibition at the Rajasthan International Centre, celebrating Indian craftsmanship and textiles. The event marked the 60th anniversary of the WCC, attracting over 5000 participants, including international delegates and dignitaries like Smt. Diya Kumari Ji, Honourable Deputy Chief Minister of Rajasthan, and FLO Jaipur Founder Neeta Boochra.

Highlights included displays from 40 renowned brands, international crafts exploration, and an insightful session by National Award-winning textile designer Gaurang Shah. Delegates from countries like Turkmenistan, Australia, and Thailand engaged with artisans and celebrated the diversity of Indian crafts. The event emphasized preserving Indian crafts while fostering global appreciation and cultural exchange. The second day concluded with a curated crafts exhibition-cum-sale and a dinner for WCC dignitaries, further strengthening ties between artisans, designers, and craft enthusiasts.





FLO Jaipur, under the leadership of Chairperson Raghushree Poddar, celebrated World Saree Day. Founder Neeta Boochra emphasized the heritage of India's weavers and their craftsmanship. The event revisited a talk by National Award-winning textile designer Mr. Gaurang Shah, who showcased the beauty of Jamdani, Ikat, and embroidered textiles, sharing stories behind collections like the Raja Ravi Varmainspired line and the Shreenath Ji series.





FLO Jaipur, under Chairperson Raghushree Poddar, organized a financial literacy workshop for 25 women from Sitapura and Malviya Nagar at Nari Shakti Bank. Executive members Neeta Joshi and Shraddha Rawat collaborated with the bank to educate participants on banking essentials, government schemes, savings plans, and digital transactions. Facilitated by Jyotsana Chouhan, the workshop featured sessions on opening accounts, using ATMs, and navigating apps like GPay and Paytm. Participants received detailed brochures and practical insights, empowering them with essential financial skills.





FLO Jaipur, under Chairperson Raghushree Poddar, hosted a Curtain Raiser Party for the Royal Crafts Exhibition at White Orchard Hotel, Jaipur. Organized with the World Craft Council - Asia Pacific Region (WCC-APR) and GEAR. The evening featured the official poster unveiling by WCC dignitaries, sponsors, and FLO members. VOLVO Cars displayed luxury models, while exhibitor Karishma Kothari launched her book. Guests included CCWA representatives, foreign delegates, and FLO's executive team. VOLVO Cars, Mayoor School, and Tvisha Jewlz sponsored the event with the collaboration and creative displays.



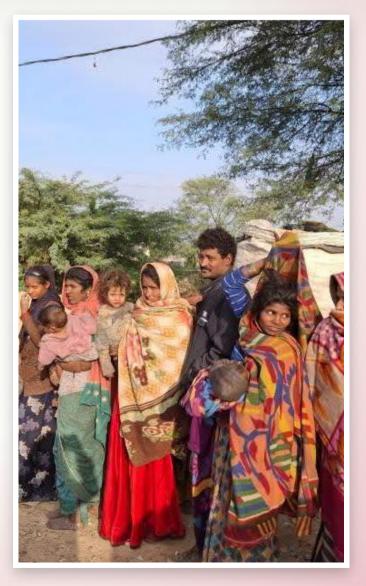




FLO Jaipur, led by Chairperson Raghushree Poddar, organized the "Winter Woolen & Quilt Donation Drive", which aimed at spreading warmth and compassion among the underprivileged communities of Jaipur. This initiative, held in the Kachhi Basti area of Sitapura Industrial Region, was conducted to distribute essential winter items to those in need. Some key points - over 500 winter essentials were donated to 500 people, including women, children, and the elderly from economically weaker sections of society.

Special thanks to the contributors, the Executive Committee members - Shraddha Rawat, Mayanka Meel, Rachna Bhutoria, Parina Jain, Seema Baid, Anushree Dasot, Nandita Mittal, Ruchikka Dhoot, Raghushree Poddar, Amikka Haldiya, and Harshika Khandelwal. FLO members - Puja Dadhah, Deepa Gilara, Neetu Goyal, Rashmi Golecha, Meenakshi Shah, and Chanchal Lakhi, also generously donated.





FLO JAMMU KASHMIR & LADAKH

FLO Jammu Kashmir & Ladakh, in partnership with the Composite Regional Centre (CRC) under the Ministry of Social Justice & Empowerment, celebrated the International Day for Persons with Disabilities with an inclusive event at the Government Medical College Jammu Auditorium. The program emphasized awareness, inclusivity, and empowerment for persons with disabilities (PWDs). Chief Guest Mr. Devansh Yadav (IAS), Commissioner of Jammu Municipal Corporation, lauded CRC Jammu and FLO JKL's efforts toward creating an inclusive society.

Highlights included cultural performances by children with special needs from 4 schools, distribution of assistive aids under the Pradhan Mantri Dakshata Kendra (PMDK) scheme, and a display of appliances by ALIMCO. Achievers in sports, education, and entrepreneurship were felicitated, while UDID and Nirmaya cards were distributed to facilitate access to CRC benefits.





FLO Jammu Kashmir & Ladakh Chairperson Ruchika Gupta, along with the core team, met with Director Industries, Mr. Arun K. Manhas, to seek his support for WeFLO, an all-women iob portal designed for women in Jammu, Kashmir, and Ladakh. The presented the vision team initiatives of the chapter, focusing on potential to empower the portal's women by connecting them with job opportunities tailored to their skills and aspirations. Mr. Manhas issued an official letter from the department, urging industries and various forums to register their women-centric vacancies on the portal and actively support this transformative initiative.





FLO Jammu Kashmir & Ladakh Chairperson Ruchika Gupta, accompanied by the core team, engaged with the Secretary to Government, Labour & Employment Department, Mr. Rajeev Ranjan (IAS), to garner support for WeFLO.

WeFLO is a dedicated job portal aimed at empowering women in Jammu, Kashmir, and Ladakh. The team outlined the chapter's initiatives and highlighted the portal's role in bridging the gap between women job seekers and tailored employment opportunities. The Secretary appreciated FLO JKL's efforts and proposed exploring a collaboration to integrate the portal with the government's YUVA app, which focuses on employment and skilling.

FLO Jammu, Kashmir & Ladakh launched WeFLO, the region's first all-women job portal, at a press conference at Taj Vivanta. Powered by MIET, the platform connects women job seekers from urban and rural areas with credible employers at no cost, promoting economic independence and sustainable opportunities for women.

Chairperson Ruchika Gupta urged industries and corporations to support this initiative by posting women-specific vacancies and expressed gratitude to the government and Department of Industries for their support. The event featured FLO JKL's core team, including Immediate Past Chairperson Varuna Anand, Vice Chairperson Varsha Bansal, Treasurer Sona Mehta, and Joint Executive Secretary Nandita Bajaj, who pledged their commitment to this initiative.



The Financial Literacy Program, organized by FLO Jammu Kashmir & Ladakh, in collaboration with the Institute of Computer Accountants (ICA), concluded the program with the certificate distribution ceremony for 53 Jammu Kashmir Rural Livelihood Mission (JKRLM) Umeed Women members. Mission Director JKRLM Ms. Shubhra Sharma distributed the certificates.

The participants shared their experiences, expressing how they are now proficient in tools like Word, Excel, and Tally. Women shared how they have already started applying these skills in their work and are keen on exploring job opportunities based on their new competencies. They also commended the ICA trainers for their patient guidance and thanked Ms. Shubhra Sharma and FLO Jammu Kashmir & Ladakh for providing them with this opportunity.





FLO Jammu Kashmir & Ladakh visited "Ashakari", an exhibition showcasing rural art, craft, and cuisine by the skilled and empowered women of UMEED, JKRLM. The event highlighted the talent and entrepreneurship of women from various regions of Jammu and Kashmir. FLO Jammu Kashmir & Ladakh team interacted with the artisans and learned about their craft. Ms. Anissa Nabi, State Project Manager, JKRLM, guided the team through the various stalls, offering insights into the stories behind the products.





Chairperson FLO Jammu Kashmir & Ladakh Ruchika Gupta, along with the team - Immediate Past Chairperson Chairperson Varuna Anand. Vice Varsha Bansal, Treasurer Sona Mehta, Joint Treasurer Pooia Gandotra. Executive Secretary Mona Saraf, and Joint Executive Secretary Nandita Bajaj, had the privilege of meeting Hon'ble Chief Minister of Jammu & Kashmir, Mr. Omar Abdullah. The team highlighted the chapter's impactful initiatives for empowering women and formally invited him to the grand launch of WeFLO, an all-women job portal by FLO JKL & powered by MIET, designed revolutionize opportunities women in the workforce.



FLO Jammu Kashmir & Ladakh, represented by Chairperson Ruchika Gupta and the senior leadership team - Senior Chairperson Aarti Chaudhary, and Vice Chairperson Varsha Bansal, had the honor of meeting Hon'ble Deputy Chief Minister of J&K, Mr. Surinder Choudhary. The team shared insights into the chapter's impactful initiatives aimed at empowering women across the region. They also extended a formal invitation to the launch of WeFLO, an all-women job portal by FLO JKL & powered by MIET, poised to create opportunities for women in the workforce. The Deputy Chief Minister appreciated and assured support for the chapter's efforts, and offered assistance from government departments whenever required.



FLO Jammu Kashmir & Ladakh launched WeFLO.in, the region's first all-women job portal, powered by the Model Institute of Engineering and Technology (MIET), to connect women with inclusive employers and empower over 8,000 beneficiaries. Hon'ble Minister Ms. Sakina Itoo inaugurated the portal, joined by FICCI FLO National President Joyshree Das Verma and MIET Director Prof. Ankur Gupta. Senior government officials and dignitaries, including Mr. Vikramjit Singh, Mr. Khalid Jahangir, and Ms. Shubhra Sharma, extended their support. Ms. Sakina too praised the initiative's potential for regional growth, while Ms. Das Verma commended its vision. Developed with MIET's expertise, WeFLO.in connects women job seekers with progressive employers. Key contributors, including academic partners and collaborators, were also felicitated during the launch.







FLO Jammu Kashmir & Ladakh designed a digital skilling initiative to empower the families of India's soldiers, organized by Joyshree Das Verma National President of FICCI FLO, Ms. Asha Suchindra, Regional President of AWWA Northern Command, Reshma Patel National Head of Digital Literacy Initiative, and Ruchika Gupta, Chairperson of FLO Jammu Kashmir & Ladakh. The program aims to equip 100 Veer Naris and AWWA beneficiaries with essential skills.

Joyshree Das Verma commended FLO Jammu Kashmir & Ladakh for organizing this empowering initiative. Ms. Asha Suchindra thanked FICCI FLO for its dedication. The online course featured pre-recorded modules and live sessions. Participants will receive a certificate recognized by Skill India and the National Skill Development Corporation upon completion. 100 HUNAR skilling kits in basic professional makeup were distributed to the beneficiaries. The dignitaries were also felicitated by AWWA and FLO Jammu Kashmir & Ladakh for their contributions to this impactful initiative.





FLO KANPUR

FLO Kanpur organized "SheRises Conclave", in collaboration with Start in UP, at The Sportz Hub, under the National Initiative — StartUP Cell. The event highlighted entrepreneurial innovation and engagement through workshops, panel discussions, and an interactive expo. Chairperson Nalini Sanwal welcomed 35 FLO members and 100 MBA students, 50 from Allenhouse Institute of Management and 50 from Maharana Pratap Group of Colleges.

With a workshop led by the voice of Big Boss Vijay Vikram Singh, chief guest, and IAS Neha Jain. Shushma Singh and Shruti Chadak chaired the event. The event organized a panel discussion, featuring Dr. Aarti Gupta (National Head of FLO StartUP Cell), Neiharika Rajiv (Angel Investor), Mahavir Pratap Sharma (Founding Chair, TiE India Angels), Nachiket Kuntla (Head of R&D, Phool & Fleather). Among 7 finalists, 3 entrepreneurs pitched their ideas to investors and award winners- Winner -Rozy Mandoliya (Third Eyes), First Runner-up - Radhika Gupta (One Digital Land), and Second Runner-up - Roshni Deol (The Timeless Clan.





FLO Kanpur, led by Chairperson Nalini Sanwal, organized the project titled "Project Pankh- Installation of Sanitary Napkin Vending Machine". This initiative under the National Initiative — FLO Rural Livelihood & Entrepreneurship, aims to promote menstrual health and hygiene among young girls by installing sanitary napkin vending machines at DG Girls College. The event chairs Parul Rajoriya and Shikha Vaid coordinated the event and Dr. Anuradha Varshney provided guidance and support as the mentor. FLO member Mala Singh donated the sanitary napkin vending machine benefiting 1500 students by making essential menstrual hygiene products accessible. Dr. Nandini Rastogi, President of IMA, was the chief guest and delivered an insightful talk on menstrual health and hygiene. Ananta Swaroop, Joint Secretary of DG College and member of FLO Kanpur joined as a Guest of Honor.





The Design and Culture Community of FLO Kanpur hosted an outdoor art and pottery workshop at Motijheel. The event, under the National Initiative of Membership Drive & Engagement, brought together creativity, culture, and nature. The event's chair Dipali Shahlot led the event and the mentors Kanika Vaid and Shefali Raj played a pivotal role in conceptualizing the event. The workshop included canvas painting and clay pot making. Mr. Jayesh Gupta, an artist, curated the workshop and inspired participants with his guidance and expertise. Special thanks to the arrangement team - Neha Khandelwal, Smita Kanodia, Shweta Toshniwal, and Shweta Khandelwal for planning the event.





Under the leadership of Chairperson Nalini Sanwal, FLO Kanpur celebrated Saree Day, under the National Initiative - Fashion and Jewellery vertical. The event featured a special interaction with the Guest of Honor Mr. Gaurang Shah, a national award-winning artisan renowned for his mastery of weaves and traditional textiles. This celebration brought together 150 members. Curated by Vice Chair Ankita Garg, and core team members Mani, Pankhuri, Manisha, Shilpa, and Radhika who played a pivotal role in the planning of the event, while Swanky Gupta managed the registration desk. The event was also joined by Past Chairperson Pooja Gupta and FLO Lucknow's Past Chairperson Archana Khaitan lending their support and encouragement.







FLO Kanpur launched the "Digital Literacy on Wheels" initiative under the National Initiative - Digital Literacy to empower girls and women in rural areas through accessible digital education. Under the leadership of Chairperson Nalini Sanwal, the chapter celebrated the completion of a digital literacy program, providing certification to 240 young girls who completed the course delivered over 4 months by an education partner Nimble Q Eduventure.

A special e-rickshaw equipped with 10 laptops, charging facilities, stools, and mats to facilitate digital learning in remote areas was sponsored by the Bawarchi Group. In partnership with E&ICT Academy, IIT Kanpur, the program will offer additional certifications to participants in February 2025.

Anuradha Varshney guided the collaboration with Nagar Nigam and Chief Guest Dr. Preeti Gupta, President of Akanksha Samiti. The event was chaired by Niti Tandon and Shweta Srivastav, with Swanky Gupta as Co-Chair. The execution of the event was made possible by the working committee members - Seema Lahoti, Nupur, Deepali, and Payal. CSR Partners to the event were Goldiee Masale, Lohia Corps, and the Premanjali Foundation. Special thanks to Ms. Suchita, Principal of Tilak Nagar and RBRD schools, for hosting and supporting the event.







Under the aegis of Project Pankh, FLO Kanpur took a significant step towards promoting menstrual hygiene by installing a sanitary pad vending machine at MPGI. This initiative, under the National Initiative - Rural Livelihood and Entrepreneurship, underscores the commitment to creating a healthier and more informed environment for women. Over 150 students, comprising MBA and Engineering scholars, attended and benefited from the informative session. Dr. Priyanka Bhargava joined as the Chief Guest, and Chairperson Nalini Sanwal presided over the occasion, alongside event chairs Parul Rajoriya and Alcka Kapoor. Dr. Bhargava covered essential topics such as menstrual hygiene practices, cervical cancer awareness and vaccination, hormonal imbalances, and related health issues. FLO members Dolly Thapar and Vinita Sharma extended their support by attending the event.







FLO KOLKATA

FLO Kolkata hosted a tea party at ICanFlyy Tea Kafi, an event that highlighted the abilities of the differently-abled. 50 differently-abled children organized and served the event showcasing their culinary skills, professionalism, and enthusiasm. This initiative celebrated inclusivity and provided a platform for the children to demonstrate their talents and gain confidence. The tea party was an interaction between FLO members and the ICanFlyy Tea Kafi team, fostering awareness and respect for the capabilities of the differently-abled community.





Led by Chairperson Shradha Murarka, FLO Kolkata organized a visit to ELMAC Foods LLP, a name in India's food industry since 1975. Organized in 3 batches, the visit began with an introduction to ELMAC's journey and celebrated its innovative and high-quality products. ELMAC Foods LLP has built a legacy in food processing and exports over nearly 5 decades. Members observed the Mango Processing Line, ELMAC's signature Mango Chutney.







Under Chairperson Shradha Murarka, FLO Kolkata hosted the "Saree Swagathon: Celebrating Tradition, Empowerment, and Sustainability," a walkathon honoring World Saree Day and the National Saree Initiative. The event featured notable guests Ms. Dona Ganguly and Ms. Sanaya Mehta Vyas, who celebrated the saree as a cultural and empowering icon. Speakers included Ms. Rashmi Choudhary, founder of Sari Ki Almari, Ms. Sarika Ginodia, and Ms. Sarita Ganeriwal of Karomi Crafts.





FLO Kolkata, in collaboration with the Calcutta Foundation, inaugurated FLO Digital Library at Apni Kutir. This initiative empowers rural women in Garia with essential digital skills to enhance financial independence. Established by the Calcutta Foundation, Apni Kutir provides safe spaces for over 1,000 women across 75 villages. FLO's digital library will annually train 100 women in professional and vocational digital literacy, including email, online research, and office software, alongside specialized data entry training for 40 women, enabling incomes of ₹8,000-₹10,000 per month. A smart TV funded through the grant connects the Kutir to global opportunities, enabling partnerships and remote interactions as well.







FLO LUCKNOW



FLO Lucknow hosted a styling session in collaboration with Kakun Fine Jewellery, featuring renowned stylist Divyank D'Souza. The event offered personalized styling tips to members, each look complemented by Kakun's jewellery. Attendees enjoyed the session which provided a platform for networking and style inspiration.

FLO Lucknow, under the leadership of Chairperson Vibha Agarwal, had the privilege of meeting Ms. Hilde Pearson, the Indo-Pacific Strategy Officer at the U.S. Embassy, and Ms. Poonam Kamath from the Economic Office alongside Vice President FLO Puja Garg. The chapter was also joined by IPC Swati Verma and Senior Vice Chairperson Vandita Agarwal at the Taj Sahib Cafe.

The pros and cons of women entrepreneurship in India, focusing on Uttar Pradesh, were explored. Additionally, they had the opportunity to take their guests to their adopted village, Palhari, where the head, Anupama Ji welcomed the delegates and engaged in one-on-one conversations with the village pradhan and the girls involved in the skilling unit.



FLO Lucknow, hosted a celebration as FLO National President Joyshree Das Verma joined the 10th UP Women Awards Ceremony organized. The event recognized and honored women achievers across diverse fields who have made significant contributions to their respective fields.

President Joyshree Das Verma, commended the awardees for their perseverance, innovation, and impact, emphasizing the importance of creating opportunities for women to lead and thrive. The ceremony was followed by a fashion walk in which members participated, wearing Banarasi textiles. Alongside, an exhibition of jewelry complemented the traditional attire. Joyshree Das Verma, accompanied by the members, toured a rural village adopted by the chapter to witness its skilling center initiative where women are trained in embroidery and other crafts, equipping them with skills for economic independence.







FLO MUMBAI

FLO Mumbai celebrated World Saree Day by signing an MoU with ISKCON Govardhan Eco Village to create a Saree Bank and collect over 100 sarees for distribution to unprivileged women. A special tribute was given to the chapter's Past Chairpersons who were honored with a certificate of honor and SUTA sarees. The event featured a panel discussion on "A Saree Affair: Sustainability and Style Weaved in Beautiful Threads" moderated by Chairperson Aarmeen Mogul Dordi, Ms. Sanjukta Barik, Founder, La Aartemisia, Ms. Vikita Shah, Dean, SASMIRA, and Ms. Sujata Biswas, Director, SUTA.







FLO PUNE

FLO Pune organized the Swapna Purti initiative and identified 20 aspiring underprivileged women entrepreneurs with a strong determination to achieve financial independence. Through the support of FLO member Neeru Goyal, each beneficiary was provided with essential equipment required to enhance and expand their business ventures. The event highlighted the beneficiaries' commitment to supporting their families financially, proof of the impact of empowerment and community-focused initiatives.





FLO Pune conducted a menstrual cup awareness session and distribution drive at the Symbiosis Auditorium, under the Initiative of Community/ Educational. Over 100 students participated, as the session highlighted the benefits of menstrual cups, promoting a greener environment, and aligning with the Swachh Bharat mission. Special thanks to Neeru Goyal for her contributions in ensuring the event's success.







FLO Pune visited the National Defence Academy (NDA) with around 50 members on December 18, 2024. The visit offered an insight into the training and discipline that mold cadets into future leaders of the armed forces. Highlights included a tour of the NDA museum, a promotional film showcasing cadet life, and a walk through the campus.





FLO SILIGURI

FLO Siliguri celebrated Christmas with a fellowship at the residence of Chairperson Niharika Mitruka. 70 members came together and the event featured a variety of engaging activities. A special learning experience on bottle decoupage was organized.







FLO VADODARA

FLO Vadodara hosted "Power Hour", a fitness party at Shakti Greens Club as part of its membership drive and engagement initiative. The event aimed to create camaraderie among members while promoting fitness and well-being. The event impacted 100 members, strengthened bonds among participants, and created awareness about the importance of overall fitness. The initiative motivated 11 fitness trainers to explore entrepreneurial opportunities by offering similar services.







YFLO HYDERABAD

YFLO Hyderabad launched a transformative initiative, "Strong Inside Out: Redefining the Corporate Woman", on the occasion of National Women Support Women Day. The initiative aims to empower corporate women by addressing critical aspects of mental health, physical well-being, and leadership in workplaces, held at Tata Motors' All-Women Showroom, which is managed entirely by women. The first session of the series focused on equipping women with tools to navigate professional and personal challenges and highlighted the identification of workplace stressors and the recognition of early signs of mental strain. Ms. Shreya Jhawar, an RCI-licensed clinical psychologist with over 12 years of experience, led the session as the speaker of the day, recognizing and addressing mental health challenges. Ms. Esha Jain, an emerging expert in workplace stress management also joined the session





YFLO KOLKATA

YFLO Kolkata hosted a "Christmas Soirée"n on December 4, 2024, at Tall Tales was a gathering, attended by 120 members who came together to celebrate the festivity. The key highlight of the gathering was the Christmas Trivia where members competed for prizes showcasing their knowledge on the Christmas theme.





FLO Lucknow, under the leadership of Chairperson Vibha Agarwal, had the privilege of meeting Ms. Hilde Pearson, the Indo-Pacific Strategy Officer at the U.S. Embassy, and Ms. Poonam Kamath from the Economic Office alongside Vice President FLO Puja Garg. The chapter was also joined by IPC Swati Verma and Senior Vice Chairperson Vandita Agarwal at the Taj Sahib Cafe.



The pros and cons of women entrepreneurship in India, focusing on Uttar Pradesh, were explored. Additionally, they had the opportunity to take their guests to their adopted village, Palhari, where the head, Anupama Ji welcomed the delegates and engaged in one-on-one conversations with the village pradhan and the girls involved in the skilling unit.



YFLO Kolkata's The Lifestyle Club hosted "The Serenity Escape: Reconnect with Wellness, Rediscover You", at Meraki Lakeside Villas, providing an experience focused on holistic wellness, attended by 55 members. The event featured an Animal Flow session led by fitness experts Sylvia Ku, an expert in bodyweight training and functional movement, and Tabassum Sultana, a seasoned fitness trainer, guided attendees through a workout designed to build strength, flexibility, and mobility using natural animal movements. The participants underwent a BCA (Body Composition Analysis) and a nourishing healthy brunch curated by Basil, following the session. The session featured an insightful talk by Shikha Agarwal, a leading nutritionist, who shared her expertise on the impact of nutrition on overall wellness.







FLO SPOTLIGHT



BELA RAJANGoverning Body Member



AARMEEN MOGUL DORDIChairperson – FLO Mumbai Chapter

FICCI FLO thanks Governing Body Member, Bela Rajan and Chairperson, FLO Mumbai, Aarmeen Mogul Dordi for their valuable contributions in facilitating the partnership with Yes Bank and securing their sponsorship for the FLO Annual Interstate Meet in Guwahati.

The launch of the YES PowherUp, a specialised product for FLO members marks a significant milestone for FLO and our mission to empower women entrepreneurs. Your efforts have played a pivotal role in connecting FLO with Yes Bank, paving the way for this comprehensive MSME program that will directly benefit our members by addressing funding gaps, offering innovative financial solutions, and promoting financial independence.

Your vision and dedication have not only strengthened FLO's initiatives but have also set a benchmark for impactful collaborations.

FEMME TRIVIA



Kaamya Karthikeyan, at just 17, has etched her name in history as the youngest girl to scale the highest peaks on all seven continents. From the icy summit of Mount Vinson in Antarctica to the towering heights of Everest, her journey is a testament to courage, determination, and an unyielding spirit.

This is not just her triumph; it's a moment of pride for every Indian, proving that age is no barrier when you have the courage to chase greatness.

FILMMAKER PAYAL KAPADIA

made history with her nomination for **Best Director (Motion Picture)** at the 82nd Annual Golden Globe Awards for her film **All We Imagine As Light**. The film has garnered two nominations at the prestigious awards, including one for Best Motion Picture – Non-English Language.





FEMME TRIVIA



In a historic moment for Indian music, singersongwriter **Jasleen Royal** has been announced as the opening act for **Coldplay**'s highly anticipated Music of the Spheres India tour. Jasleen becomes the **first Indian artist** to perform as an opener for the iconic British rock band, marking a milestone in her illustrious career.

Jasleen Royal, known for her soulful tracks such as Heeriye Heeriye, Din Shagna Da, Nit Nit, Kho Gaye Hum Kahaan, and more, has been a trailblazer in the Indian music scene. This opportunity to share the stage with Coldplay further cements her place on the global stage. Coldplay is set to perform at Navi Mumbai's DY Patil Stadium on January 18, 19, and 21, 2025.

You may have heard of quantum physics through Sheldon Cooper on The Big Bang Theory, but here's the real deal: an award-winning Indian scientist turning those concepts into reality!

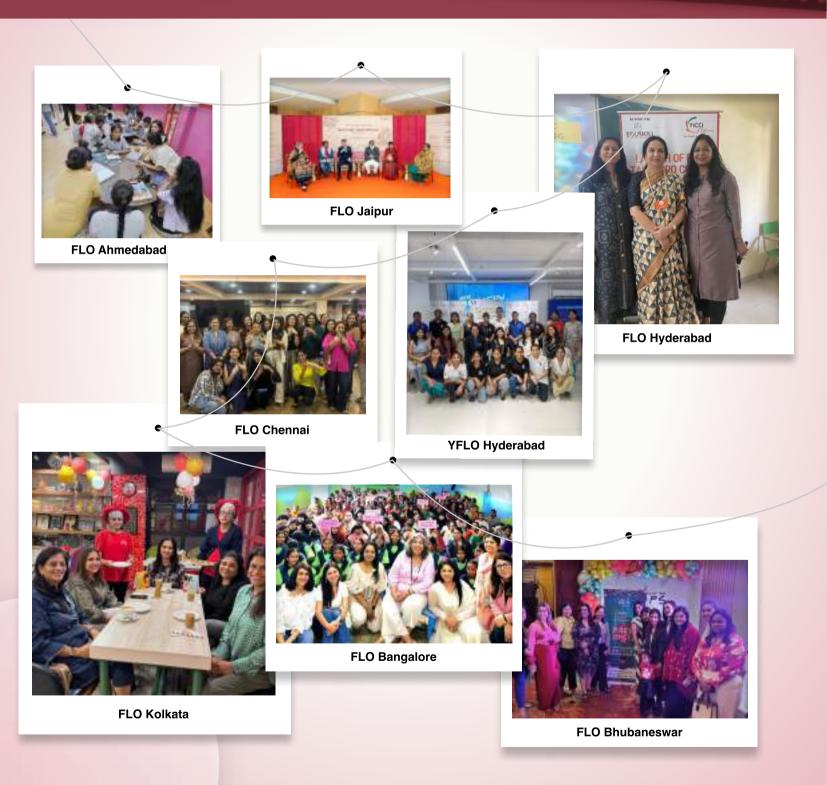
Meet **Prof. Urbasi Sinha**, whose groundbreaking work in quantum science has earned her the prestigious **Gates-Cambridge Impact Prize 2025**.

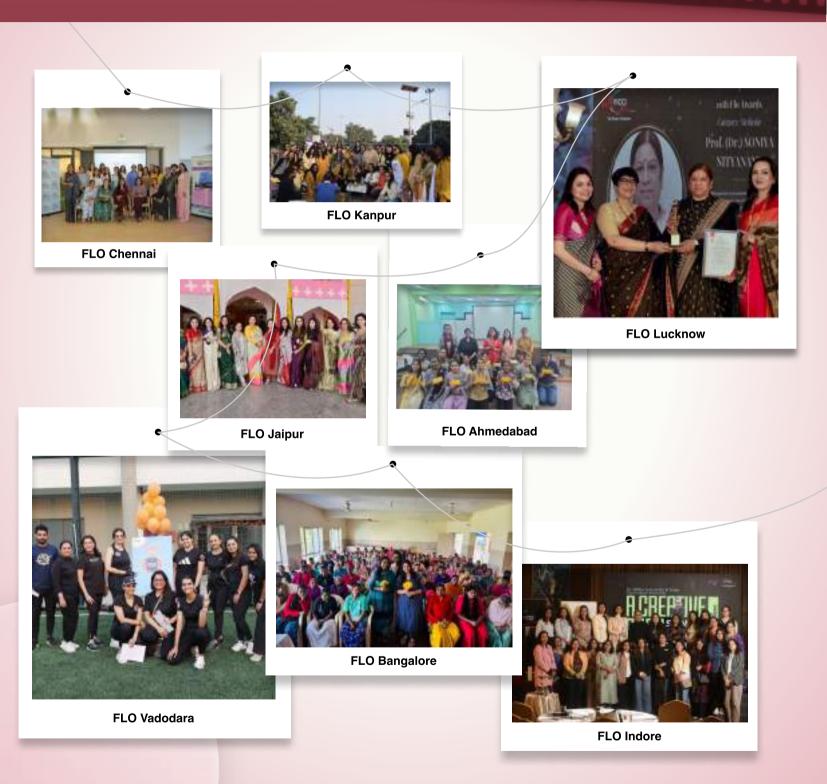
"Quantum science has often faced challenges in demonstrating its potential impact, so I am thrilled that the jury recognizes its benefits for societal growth," she says.

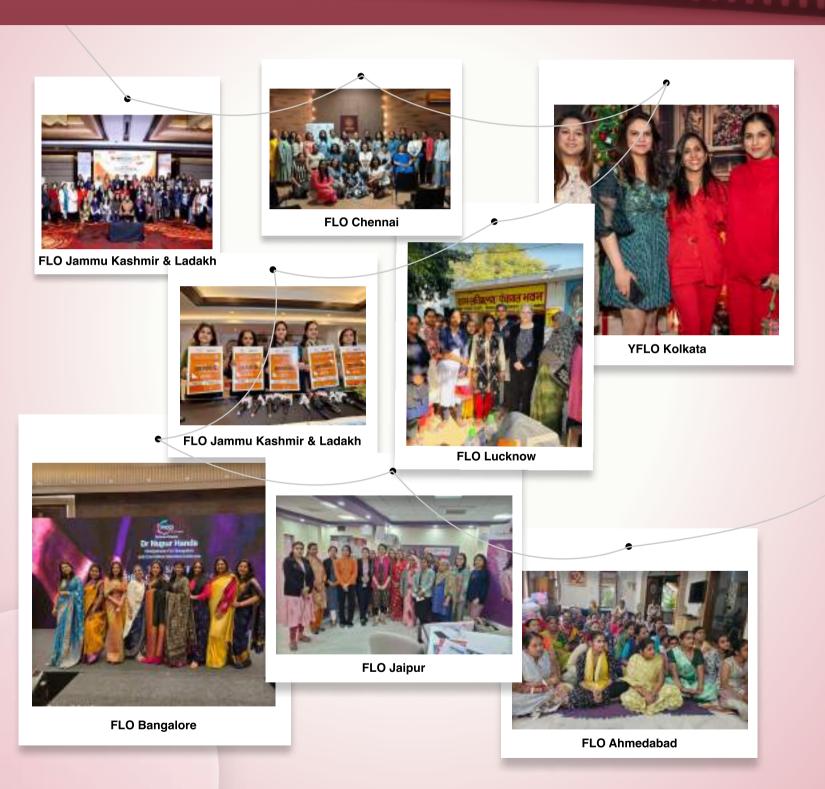
From pioneering the creation of her own Josephson junction at Cambridge—an essential component for quantum computers—to establishing India's first quantum lab amid widespread skepticism, Prof. Sinha has been a true trailblazer in the quantum revolution.













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

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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.

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Explore key terms that define modern governance, political ideologies and global power struggles.

FILIBUSTER
HEGEMONY
KLEPTOCRACY
NATIVISM

POPULISM REALPOLITIK RHETORIC SEDITION ARIFF XENOPHOBIA

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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

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

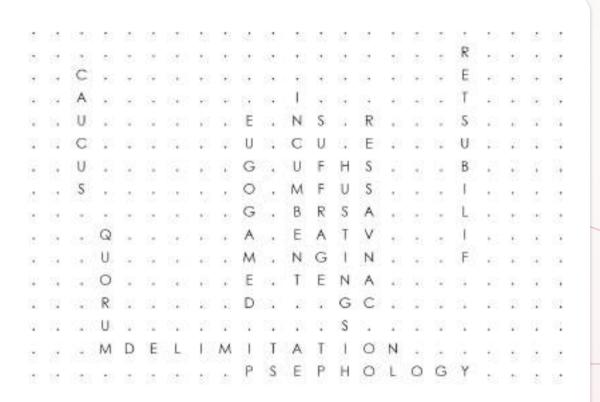
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SOLUTION OF PREVIOUS ISSUE

Words hidden:

CANVASSER CAUCUS DELIMITATION DEMAGOGUE FILIBUSTER HUSTINGS INCUMBENT PSEPHOLOGY QUORUM SUFFRAGE



FLO BEHIND THE SCENES

EDITORIAL TEAM



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