

FLO FORWARD

New Delhi ■ FLO National ■ January 2025



—FROM THE DESK OF— FLO PRESIDENT

Dear FLO Members,
Greetings from FICCI FLO!!!

It brings me immense pride and joy to connect with you through this special 10th edition of FLO Forward. This month has been truly remarkable, marked by an initiative that reflects the very essence of FLO's legacy and leadership—the Inaugural Past Chairpersons Conclave & Retreat.

Held on January 10, 2025, at the serene Taj Damdama Lake Resort & Spa, Gurgaon, this conclave was a powerful platform for dialogue, reflection, and co-creation under the theme "Legacy of Leadership: Charting the Future Together." With 59 distinguished participants, including past presidents and chairpersons, we explored ways to strengthen FLO's foundation for the future. A key highlight of the conclave was an insightful session by Ms. Gayatri Das Sharma, Co-Founder of Timshel, Executive Coach, and Leadership Consultant, who emphasized the importance of institutionalizing FLO.

She urged us to focus on building robust frameworks, processes, and systems to ensure that FLO's impact continues beyond individual leadership. Through interactive discussions, she engaged participants in deep reflections on Love, Hope, and Fear in the context of FLO's growth and sustainability. The conclave also delved into four critical areas essential for FLO's long-term success: Selecting the Right Leadership, Standardizing Processes at the Chapter Level, Ensuring Continuity of Programs and Initiatives, and Enhancing Member Engagement and Retention.

Another milestone event this month was the panel discussion on "Aging Redefined: FLO's Commitment to Elder Empowerment & Care," held at the SHEOWS Care Centre Organized under FLO's National Initiative on Policy and Advocacy, this session addressed the challenges of aging and emphasized innovative solutions for elder empowerment. The event also marked the launch of the FICCI FLO & Rama Tandon Skilling Institute, a groundbreaking initiative dedicated to empowering women through vocational training in sewing and tailoring in collaboration with Singer India.

Beyond these key initiatives, FLO continues to spearhead several impactful programs under its National Initiatives, focusing on Legal and Advocacy, Digital Skilling, and Financial Literacy, among others. Each of these initiatives is a testament to FLO's unwavering dedication to empowering women and fostering an inclusive, sustainable future. As we move forward, let us continue to build on FLO's legacy of leadership, empowerment, and innovation. Together, we are not just shaping policies - we are shaping futures.

Warm regards,
Joyshree Das Verma
National President
FICCI FLO



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True leadership is not about titles; it is about impact. At FLO, we empower women at every level, ensuring that our legacy is woven into the lives we uplift and the communities we transform.

”



LEGACY OF LEADERSHIP: FIRST EVER PAST CHAIRPERSONS CONCLAVE

PAST CHAIRPERSONS CONCLAVE & RETREAT LEGACY OF LEADERSHIP: CHARTING THE FUTURE TOGETHER

JANUARY 10, 2025 | TAJ DAMDAMA LAKE RESORT & SPA, GURGAON

Under the visionary leadership of Joyshree Das Verma, National President, the organization hosted the Inaugural Edition of the Past Chairpersons Conclave & Retreat on January 10, 2025. Held at the serene Taj Damdama Lake Resort & Spa, Gurgaon, the conclave was themed “Legacy of Leadership: Charting the Future Together.”

The Conclave aimed to bring together the Past Chairpersons of all 20 FLO chapters and 4 YFLOs, celebrating their invaluable contributions to the organization since its inception in 1983.

This Conclave was a direct outcome of the inaugural Past Chairpersons Meeting held virtually on September 20, 2023, where we began to harness the collective wisdom of our Past Chairpersons, totalling around 300 in strength.

The conclave was elevated by the esteemed presence of FLO Past Presidents Anjana Somany, Ranjana Agarwal, Namita Gautam, Neeta Boochra, Archana Garodia Gupta, Vasvi Bharatram and Jayanti Dalmia. Also Present were FLO Sr. Vice President Poonam Sharma and FLO Vice President Pooja Garg.

The strength of our Past Chairpersons is immense, as they have been instrumental in shaping FLO’s Vision and Mission over the years. This Conclave served as a platform to reinforce our commitment to women’s empowerment, discuss strategies for future growth, and foster collaboration among Past Chairpersons across different chapters.

The conclave commenced with a warm welcome lunch, setting the stage for an engaging and interactive session. Joyshree Das Verma, National President, delivered an inspiring opening address, emphasizing the enduring legacy of FLO and the collective responsibility to shape its future.

The event featured an exclusive session led by Ms. Gayatri Das Sharma, Co-Founder of Timshel, Executive Coach, and Leadership Consultant. As a leading expert in institutional transformation, Ms. Sharma guided participants through an engaging discussion on institutionalizing FLO - building sustainable frameworks, processes, and systems to ensure long-term impact. She emphasized the importance of shifting from leadership dependency to an organization-driven culture rooted in best practices and strong governance.

The interactive session encouraged attendees to reflect on their leadership journey, focusing on the themes of Love, Hope, and Fear in FLO's context. This led to four significant discussions: Selecting the Right Leadership, Standardizing Processes at the Chapter Level, Ensuring Continuity of Programs and Initiatives, and Enhancing Member Engagement and Retention. Participants actively shared innovative ideas to strengthen FLO's reach, efficiency, and sustainability, ensuring that impactful projects are sustained beyond individual leadership terms.

The evening celebrations featured an elegant gala dinner, complemented by a mesmerizing live performance by Teesta Galway's band, creating the perfect blend of reflection and celebration.

The Past Chairpersons Conclave & Retreat marked a significant milestone in FLO's history, reinforcing the power of collective leadership. It set the stage for stronger governance, enhanced collaboration, and a renewed commitment to empowering women across all levels. This initiative stands as a testament to FLO's dedication to not just preserving its legacy but actively shaping the future with strategic vision and unity.





FLO POLICY & ADVOCACY - ELDERLY CARE



PANEL DISCUSSION ON "AGING REDEFINED: FLO'S COMMITMENT TO ELDER EMPOWERMENT & CARE" AND LAUNCH OF THE FICCI FLO & RAMA TANDON SKILLING INSTITUTE

JANUARY 9, 2025

Under the visionary leadership of FICCI FLO National President, Joyshree Das Verma, a thought-provoking panel discussion titled "Aging Redefined: FLO's Commitment to Elder Empowerment & Care" was held at SHEOWS Care Centre.

This event, organized under the Elderly Care vertical of FLO's National Initiative on Policy and Advocacy, focused on addressing the challenges of aging and promoting elder empowerment through innovative solutions. The event also marked the launch of the FICCI FLO & Rama Tandon Skilling Institute, a groundbreaking initiative dedicated to empowering women through vocational training in collaboration with Singer India.

The event commenced with Meetu Kohli, Past Chairperson of FLO Indore, welcoming esteemed guests, including National President Joyshree Das Verma, FLO members, distinguished panelists, staff, and senior residents of SHEOWS. A two-minute silence was observed in remembrance of Ritu Soni Bhagat, a cherished FLO member, setting a tone of gratitude and reflection. Ms. Kohli highlighted the significance of the initiative, acknowledging the efforts of Poonam Mahajan, Governing Body Member and Initiative Lead for FLO Policy & Advocacy, and her dedicated team in bringing this vision to life.

The event was formally inaugurated with the lighting of the ceremonial lamp, symbolizing knowledge, wisdom, and hope. This was followed by the felicitation of distinguished speakers and panelists with Green Certificates, a meaningful initiative where trees were planted in their names as a tribute to their contributions. The honorees included Dr. Giridhar Prasad Bhagat, Founder of SHEOWS; Mr. Prasad Bhide, Founder of Aaji Care Mumbai; Mr. Pankaj Mehrotra, Senior Care Consultant; Dr. Vijay Kumar Gurjar, Senior Consultant & HOD - Geriatric Care at Primus Super Speciality Hospital; and Mr. Alok Kansal, a beneficiary from SHEOWS CARE.

In her keynote address, National President Joyshree Das Verma emphasized the importance of elder care as a societal responsibility. Quoting Victor Hugo, she highlighted that aging should be celebrated as a phase of wisdom and resilience. She acknowledged the evolving demographic landscape of India, with the elderly population projected to reach 347 million by 2050, and stressed the need for inclusive policies, intergenerational bonds, and leveraging technology for elder care. She applauded the efforts of SHEOWS, which has provided shelter and dignity to over 10,000 elders, and called for greater advocacy and innovation in elder care services.

The highlight of the event was the launch of the FICCI FLO & Rama Tandon Skilling Institute, a transformative initiative empowering women through vocational training in sewing and tailoring. With 24 students already enrolled, this institute aims to create employment opportunities, fostering self-reliance and financial independence. The initiative, established on March 23, 2024, is supported by the Mehr Chand Mahajan Trust and land donated by Rama Tandon. FLO members and stakeholders lauded this step as a crucial milestone in women's empowerment and economic inclusion.

The panel discussion, moderated by Poonam Mahajan, featured insightful conversations on elder care models, healthcare advancements, and emotional well-being. Dr. Giridhar Prasad Bhagat shared the journey of SHEOWS, stressing the need for compassionate and sustainable elder care solutions. Mr. Prasad Bhide spoke about innovative home healthcare models, while Mr. Pankaj Mehrotra addressed policy interventions for senior citizens. Dr. Vijay Kumar Gurjar emphasized the need for specialized geriatric healthcare, and Mr. Alok Kansal, a SHEOWS resident, provided a heartfelt testimony on the transformative impact of elder care organizations.

The event concluded with a vote of thanks by Governing Body Member Bela Rajan, who acknowledged the dedication of the Senior Care Vertical Team, including Meetu Kohli, Bela Rajan, Veena Thapar, Namita Dublish, Poonam Kochhar, Shuchi Amar, Alka Talwar, and Aparajita Amar. She reiterated FLO's commitment to ensuring dignity, respect, and support for the elderly.

This event marked an important step in FLO's advocacy for elder care and women's empowerment, reinforcing the organization's mission to create inclusive and sustainable solutions for the nation's evolving socio-economic landscape.







VIRTUAL SERIES - 'LINKEDIN FOR EVERYONE' PART 1 - BUILDING YOUR PERSONAL BRAND AND SHOWCASING YOUR STRENGTHS JANUARY 7, 2024

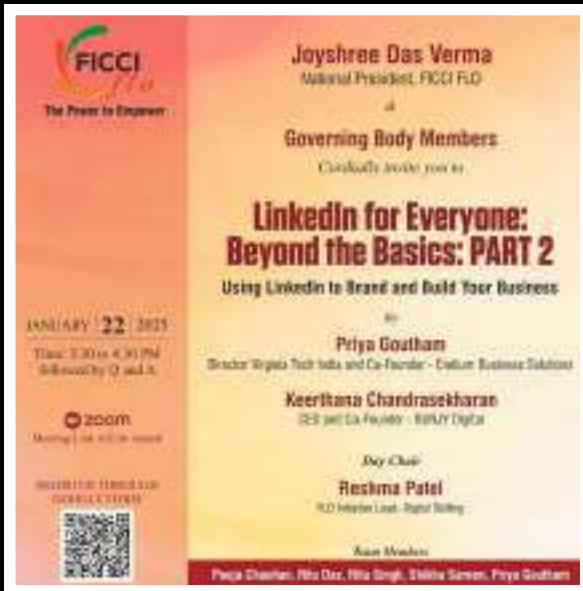
FICCI FLO under the leadership of National President Joyshree Das Verma, organized an insightful session titled "LinkedIn for Everyone: PART 1 – Building Your Personal Brand and Showcasing Your Strengths" on January 7, 2025, via Zoom.

The session aimed to help participants enhance their LinkedIn presence and strengthen their professional branding. It featured two distinguished speakers, Priya Goutham, Director, Virginia Tech India and Co-Founder, Cretium Business Solutions, and Keerthana Chandrasekharan, CEO and Co-Founder, BUNJY Digital. The discussion was curated by Reshma Patel, FLO Initiative Lead – FLO Digital Skilling India, who served as the Day Chair and supported by team members Pooja Chauhan, Ritu Das, Ritu Singh, Shikha Sareen, and Priya Goutham.

The session covered key aspects of personal branding, optimizing LinkedIn profiles, content creation, and engagement strategies. Participants learned the importance of a well-structured LinkedIn profile, crafting compelling headlines and summaries, and leveraging LinkedIn features for networking and visibility.

The speakers provided practical insights and real-world examples to help attendees make immediate improvements to their professional presence. The event concluded with an engaging Q&A session, where participants actively discussed strategies to enhance their LinkedIn impact.





PART 2: BEYOND THE BASICS – USING LINKEDIN TO BRAND AND BUILD YOUR BUSINESS

JANUARY 7, 2024

FICCI FLO successfully hosted Part 2 of its LinkedIn learning series, "LinkedIn for Everyone: Beyond the Basics – Using LinkedIn to Brand and Build Your Business," on January 22, 2025. Building on the success of Part 1, this session provided deeper insights into optimizing LinkedIn profiles, crafting compelling content, and leveraging the platform for professional growth.

The virtual session featured expert speakers Priya Goutham (Director, Virginia Tech India & Co-Founder, Cretium Business Solutions) and Keerthana Chandrasekharan (CEO & Co-Founder, BUNJY Digital). They shared valuable strategies on personal branding, networking, and content creation, helping participants enhance their digital presence.

The interactive Q&A session further enriched the discussion, addressing real-world challenges professionals face on LinkedIn. Attendees actively engaged, gaining actionable takeaways to strengthen their online influence and business positioning. The session reinforced FICCI FLO's commitment to digital skilling and empowerment, leaving participants equipped with practical tools to navigate the evolving digital landscape.





VIRTUAL SESSION ON 'TURNING GOLD INTO GROWTH: GOLD INVESTMENTS FOR WOMEN IN BUSINESS'

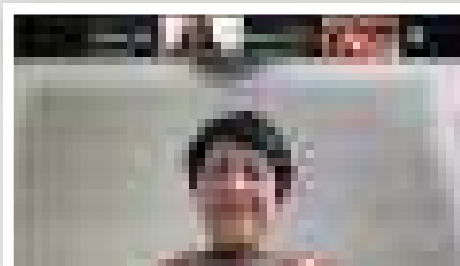
JANUARY 28, 2025

FICCI FLO's National Financial Literacy Initiative hosted an insightful virtual session on "Turning Gold into Growth: Gold Investments for Women in Business". The session conducted by CA Swati Mayekar, a financial expert with extensive experience in mutual fund audits and investment strategies, provided valuable insights into leveraging gold as a strategic investment tool. The event was moderated by CA Shubraa Maheshwari, Initiative Lead – Financial Literacy, who facilitated an engaging and informative discussion. Team Members:

Bhavani Mujakari, Smitha Gooda, Simran Chhabra, Rashmi Doshi

During the session, CA Swati Mayekar emphasized the significance of gold beyond its traditional role as an asset, exploring various investment avenues such as digital gold, sovereign gold bonds, and gold ETFs. She highlighted strategies to diversify portfolios and maximize returns while ensuring financial security. The session also covered risk assessment, taxation, and the evolving role of gold in wealth creation for women entrepreneurs.

Participants actively engaged in the discussion, making the interactive Q&A session a key highlight. FLO members gained actionable takeaways on how to incorporate gold investments into their business and personal financial planning. The session reaffirmed FICCI FLO's commitment to financial literacy and empowering women with knowledge to make informed investment decisions.





VIRTUAL SEMINAR ON MATRIMONIAL LAWS

JANUARY 27, 2025

As part of the FICCI FLO Legal & Advocacy Initiative, a highly informative virtual seminar on Matrimonial Laws. The session was chaired by Swati Mayekar, Governing Body Member and Team Member of this National Initiative. This enlightening discussion was led by Ms. Mrunalini Deshmukh, a Senior Lawyer specializing in Family Law, who provided in-depth insights into the legal landscape surrounding matrimonial matters.

The session covered crucial aspects of marriage laws, divorce proceedings, alimony, child custody, and property rights, equipping participants with a clear understanding of their legal rights and responsibilities. Ms. Deshmukh emphasized the importance of legal awareness for women, especially entrepreneurs, to navigate personal and professional challenges effectively.

The event reaffirmed FICCI FLO's commitment to legal empowerment, ensuring that women have access to the necessary legal knowledge to make informed decisions.

This session was part of the ongoing Legal & Advocacy Initiative, spearheaded by Reena George, with many more enriching discussions planned to further support and educate women entrepreneurs.



MOUS & PARTNERSHIPS



PROGRESS REPORT: MOU WITH SUPPORT A SKILL FOR 100 GIRLS EMPOWERMENT PROGRAM

FLO, in collaboration with Support a Skill, continues to make remarkable strides in empowering underprivileged girls through the 100 Girls Empowerment Program. This initiative, launched by FLO President Joyshree Das Verma, under a Memorandum of Understanding (MoU) between FLO and Support a Skill, aims to train 100 young women as travel consultants, equipping them with industry-relevant skills and creating employment opportunities in the travel sector.

The training is being conducted in partnership with TMI Academy of Travel, Tourism & Aviation Studies, with certification provided by the Tourism and Hospitality Skill Council. The structured program ensures that participants gain comprehensive knowledge and hands-on experience to excel in the industry.

Key Achievements So Far:

- 50 girls have successfully completed their training.
- 25 participants have already secured placements in the travel industry.
- The remaining 50 trainees are currently undergoing their skill development program, ensuring they meet industry standards.

With steady progress, the program is on track to achieve its objective, and by March 2025, all participants are expected to be ready for placement in leading travel companies. This initiative reinforces FLO's commitment to women's economic empowerment by providing skill-based education and employment opportunities, thereby transforming lives and fostering financial independence.





TRAINED & PLACED

Supported by:



Training Provider:



 Radhika Travel Consultant TOURS CREATOR	 Anshika Travel Consultant JOURNEYS EXOTICA	 Samiya Travel Sale Consultant TRAV HOSPITALITY
 Akansha Travel Consultant TOURS CREATOR	 Naina Travel Sale Consultant TRAV HOSPITALITY	 Misba Rana Journey Mentor (Freelance) ED TERRA ADVENTURES
 Zoha Qureshi Business Dev. Executive TRAVEL CHAPES	 Inshiya Khan Sr. Destination Manager TOURS CREATOR	 Sonali Singh Intern CULTURE HOLIDAYS
 Nazia Khan Tour Executive Travel & Tourism	 Ifra Scout (Freelance) ED TERRA ADVENTURES	 Kripesh Internship STERLING TRAVELS
 Shivani Travel Consultant TOURS CREATOR	 Chanchal Internship TRACKBUDGET TOURS	 Kiran Scout (Freelance) ED TERRA ADVENTURES
 Sheeba Saifi Business Dev. Executive DEVOR ADVENTURES	 Shruti Rai Travel Consultant VACATION EXPERTS	 Fatima Tuba Scout (Freelance) ED TERRA ADVENTURES
 Preeti Kumari Internship EASY TO GO VACATION	 Namra Internship EASY TO GO VACATION	 Sonali Internship EASY TO GO VACATION

MOUS & PARTNERSHIPS

REPURPOSE THE SAREE PROJECT - MOU WITH THE DESIGN VILLAGE FOUNDATION (TDVF)

JANUARY 8, 2025

FICCI FLO has signed an MoU with The Design Village Foundation (TDVF) to collaborate on the "Repurpose the Saree Project," a creative and social initiative aimed at transforming donated sarees into innovative design prototypes. This project not only promotes sustainable fashion but also empowers marginalized communities by involving them in production.

As part of the collaboration, TDVF will form an eight-member student team under the guidance of senior faculty members to develop a minimum of 50 and up to 100 unique design prototypes from the saree fabric provided by FLO. These designs will adhere to national quality standards, ensuring creativity and excellence. Additionally, TDVF will oversee the production of 500 finished products, working in partnership with the Savera Social Welfare Society to engage women from underprivileged backgrounds in the process.

The Saree Project was created by Anjali Aggarwal, Fashion & Jewellery Initiative Lead, and her dynamic team Nidhi Goel, Ambar Pariddi Sahai and Ritika Sarna. Members of FICCI-FLO wholeheartedly participated in the first step of 'Donate a Saree' and donated their sarees, for a cause. Celebrities like Shalini Passi, Laila Tyabji, Shobha Vijender, Hasleen Kaur also supported the Drive. Repurposing the Saree, being done in collaboration with TDVF is the follow up step.

FLO, on its part, will provide the collection of donated sarees, retain ownership of all design prototypes, and facilitate the selection and replication of the best designs, by girls from marginalized communities. A Saree Bank created from the old sarees in very good condition have been and will continue to be donated to brides. This initiative reflects FLO's continued commitment to women's empowerment, sustainability, and skill development by integrating traditional textiles with contemporary design and providing economic opportunities to marginalized communities. Through this partnership, FLO and TDVF aim to make a meaningful impact, blending heritage with innovation while fostering inclusive growth.



MOUS & PARTNERSHIPS

TRADE CONNECT WITH UAE

UAE-INDIA WOMEN'S ENTREPRENEURSHIP ROUNDTABLE, MUMBAI

23 JANUARY 2025

The UAE-India Women's Entrepreneurship Roundtable was successfully held on January 23, 2025, in Mumbai, organized by FLO Mumbai in collaboration with The UAE-India CEPA Council (UICC). The event brought together over 40 women business owners and entrepreneurs to explore opportunities under the UAE-India Comprehensive Economic Partnership Agreement (CEPA). The UAE delegation featured key dignitaries, including H.E. Abdunnasser Alshaali, PhD, Ambassador of the UAE to India; Mr. Ahmed Aljneibi, Director of the UICC; and Ms. Kawthar Alkharoossi, Investments Supports and Inducements Senior Specialist at the UAE Ministry of Foreign Affairs.

FLO National President Joyshree Das Verma was the Guest of Honour and addressed the session virtually. Other notable attendees included FLO Mumbai Chairperson Aarmeen Mogul Dordi, FLO Mumbai Executive Secretary Samina Khorakiwala, and FLO National Past President and Founder Chairperson of FLO Mumbai, Kiran Gera.



FLO WOMEN DIRECTORS (FWD) INITIATIVE

National President Joyshree Das Verma congratulated Batch 3 of the FLO IOD Women Directors Program for their commitment to excellence on company boards. In collaboration with IOD, this initiative continues to shape a strong talent pool of board-ready leaders.

FLO WOMEN DIRECTORS (FWD) INITIATIVE
 FLO IOD MASTERCLASS
 WORKING TOWARDS CREATING
 A TALENT POOL OF BOARD READY INDEPENDENT WOMEN DIRECTORS

**NATIONAL PRESIDENT JOYSHREE DAS VERMA
 CONGRATULATES**

The 3rd Batch PAN India FLO members - IOD Women Directors Program
 Programme conducted from January 17, 2025
 Training Partner: Institute of Directors (IOD)

JAYASHREE SUREKA FLO Delhi	ANUJANNA SURESH FLO Mumbai	CHANDRINI HATHI GANI FLO Bangalore	IRISHA SURESH FLO Kolkata	LEENA SURESH FLO Bangalore
K. JAYALAKSHMI FLO Hyderabad	SHRADDHA FLO Mumbai	SHARDA SURESH FLO Bangalore	SHRUTI CHANDRAN FLO Chennai	SHRUTI SURESH FLO Delhi
PREETIKA SINGH FLO Bangalore	RAJESH K. MATHAN FLO Bangalore	SHARDA SURESH FLO Mumbai	SHRUTI SURESH FLO Delhi	SHRUTI SURESH FLO Bangalore
NEELI SURESH FLO Delhi	LEENA SURESH FLO Hyderabad	SHARDA SURESH FLO Bangalore	SHRUTI SURESH FLO Chennai	SHRUTI SURESH FLO Hyderabad
SHRUTI SURESH FLO Delhi	SHRUTI SURESH FLO Chennai	SHRUTI SURESH FLO Mumbai	SHRUTI SURESH FLO Hyderabad	SHRUTI SURESH FLO Chennai

FLO WOMEN DIRECTORS (FWD) TEAM

INITIATIVE LEAD Sagana Ravichandran Governing Body Member 2024-25	CORE TEAM Poojan Bafra, Usharani Mantri and Revathi Raju Governing Body Member 2024-25
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IMPORTANT ANNOUNCEMENTS

FLO MSME AWARDS 2025

FICCI
The Power to Empower

FLO MSME AWARDS 2025

FLO, the women's wing of FICCI celebrates
Women-Led MSMEs
that have demonstrated innovation, resilience, and impact

Awards Category

- Manufacturing & Technology
- Service Sector
- Agri-Tech / Food Industry
- Fashion / Artisans / Crafts
- Export Oriented Unit (Product / Service)
- Innovative Production Unit / Service Enterprise
- Sustainable Product Manufacturing

EXCLUSIVE RECOGNITION FOR FLO MEMBERS
[Click here to Apply](#)

Deadline
5 March 2025

FICCI Federation House, New Delhi Contact - flomsmeawards@ficci.com

EMPOWERING WOMEN ENTREPRENEURS: ANNOUNCING THE SECOND FICCI FLO WOMEN'S INDUSTRIAL PARK IN INDORE

With immense pride, we celebrate the success of India's first-ever **FICCI FLO Industrial Park for Women in Sultanpur, Telangana**—an initiative that has empowered women entrepreneurs by providing them with a dedicated industrial space. Building on this milestone, we are thrilled to announce the launch of the second **FICCI FLO Women's Industrial Park in Indore, Madhya Pradesh**, spearheaded by the FLO Indore Chapter.

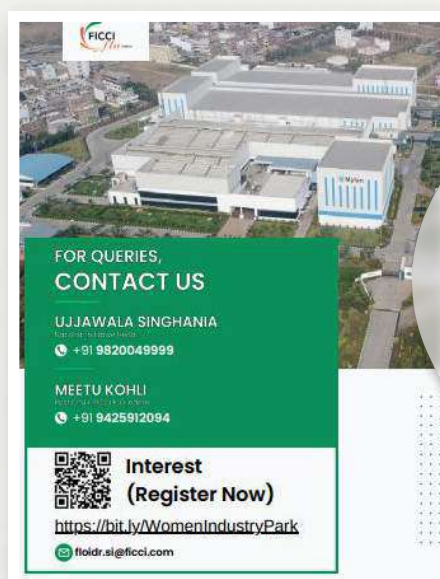
Located in **Pithampur Sector 7, Dhar district**, this upcoming industrial hub offers excellent connectivity, government support, and a thriving business ecosystem—creating immense opportunities for women-led enterprises. We invite women entrepreneurs to be a part of this transformative journey by setting up industry units in Indore and Bhopal.

To express your interest, fill out the form: <https://bit.ly/WomenIndustryPark> (QR code available in the attached document).

For queries, contact:

- ☎ Past President FLO **Ujjwala Singhania** – +91 9820049999
- ☎ Past Chair FLO Indore & GB Member **Meetu Kohli** – +91 9425912094
- ☎ Immediate Past Chair FLO Indore **Mamta Bakliwal** – +91 9826122440
- ✉ **Email: floidr.si@ficci.com**

Join us in shaping the future of women-led industries! 🚀



FLO BUSINESS PROMOTION ON FACEBOOK PAGE & INSTAGRAM

FICCI- FLO is dedicated to empowering members with comprehensive tools for growth, impact, and effectiveness. To support this mission, we are creating various opportunities to promote your businesses effectively.

We are pleased to announce the upcoming launch of **FLO Business Promotion Facebook and Instagram pages**, exclusively designed for members to showcase & promote their products, and services that offer expanded reach, professional support, and a dedicated space for impactful marketing. Enhance your brand image, connect with our community, and seize this opportunity to amplify your business growth effectively. This initiative is open to members only, with the following fee structure:

1. **Registration Fee:** ₹1500 + 18% GST
2. **Package for 6 Posts:** ₹15,000 + 18% GST
3. **Package for 8 Posts:** ₹18,000 + 18% GST

Early Bird Offer

Register early and avail of a discounted registration fee of ₹1000 + 18% GST.

Payment & Registration Process

The registration through the link https://docs.google.com/forms/d/e/1FAIpQLSc5JJRPRC_BxvrPCWgMF1FLO9YohK9yquDxIOLqDJdqtxVGMw/viewform?usp=sharing & the selected package fees can be paid via RTGS/NEFT. After the receipt of your payment, we will share a standardized format to guide you in preparing your promotional materials. You will need to provide:

- Post details (static image, GIF, or reel video as per format)
- Captions and Instagram handles for collaboration or tagging

Please email these details in the prescribed format. After processing, posts will be uploaded or scheduled within six working days on your preferred dates. All submissions are subject to approval, platform-specific guidelines, and community standards.

Important Guidelines

- Post details, once submitted, cannot be modified.
- Posts facing platform-related issues or external circumstances beyond our control may be removed, and refunds will not be applicable.

Contact for Queries

For any clarifications, please get in touch with the Business Promotion Initiative Lead & Governing Body member Minal Jain- 9829210234

We look forward to supporting your business growth through this initiative and wish you great success!

CHAPTER LEVEL

AHMEDABAD CHAPTER

The FLO Ahmedabad, under the National Financial Literacy Initiative, hosted an insightful virtual session featuring financial expert Mr. Sanjay Kathuria. Mr. Sanjay Kathuria, a Chartered Financial Analyst (CFA) and founder of Profits First, has empowered countless individuals and businesses to achieve financial independence. Having retired at 39 after a successful corporate career, he has since mentored over 25,000 individuals and 10,000 SMEs. Mr. Kathuria shared valuable strategies for maximizing financial potential and achieving sustained growth through mutual funds, SIPs, ETFs, and options trading.

FLO Ahmedabad organized 'When Indian Flowers Bloomed in Distant Lands', The Tapi Collection Exhibition was a showcase of Masterworks of Trade Textiles from 1250 to 1950. The exhibition displayed a collection of historical textiles, highlighting the rich cultural heritage and craftsmanship of trade textiles that have shaped the global textile industry. Visitors had the opportunity to explore rare works, gaining insight into the artistry and historical significance behind each piece.



FLO Ahmedabad organized the Godri Distribution initiative to support the homeless and those facing the winter. With the onset of severe winter conditions, the team came together to distribute warm blankets (Godris) to individuals in need, offering them some relief during this challenging season.

Strategic Treasure Hunt event was organized by FLO Ahmedabad and powered by Volvo, to promote camaraderie among the members. The event featured a series of tasks encouraging teamwork, problem-solving, and creativity. Participants solved riddles and navigated through various checkpoints while strengthening bonds and networking.



FLO Ahmedabad organized a member bonding session “Ruhani: A Poetic Evening”, hosted by Ms. Priya Malik on January 17, 2025. Attendees enjoyed poems, Shayari, and vivid childhood and teenage memories, making the atmosphere intimate and emotionally charged.



FLO Ahmedabad members participated in the first-ever RBI Town Hall meeting exclusively for women MSMEs, hosted by the RBI Ahmedabad Branch. This initiative aimed to empower women entrepreneurs by providing critical insights into state and central government schemes.

Presentations covered key schemes from the Gujarat Industries Commission, SIDBI, CGTMSE, and the MSME department. Shri Rajesh Kumar, Regional Director, RBI Ahmedabad, and Shri R Giridharan, Chief General Manager, RBI Mumbai, along with other dignitaries, engaged with women entrepreneurs from various industries. The RBI also conducted a survey to assess the challenges faced by women-led businesses.



FLO Ahmedabad co-organized the "Winning Pitches: A Hands-On Journey from Deck to Delivery" workshop, with Entrepreneur Business Incubator LJ University. The workshop was a highly engaging and insightful 3-day event.

The workshop saw participation from various sectors, including solid waste management, biodegradable cutlery, ayurvedic cosmetics, sugar-free sweets & confectionery, IT, and manufacturing equipment. Previous Shark Tank participants joined the program to refine their pitch decks and create professional video pitches. A diverse group of entrepreneurs recently participated in the workshop. Led by Ms. Priyanka Challa, Senior Growth Manager at York IE, the 3-day hybrid program equipped participants with the essential skills to craft impactful pitches and captivating video presentations.



A one-month Digital Literacy Course for 21 girls at Apang Manav Mandal, Ahmedabad, was conducted by FLO Ahmedabad under National Initiative - Digital Literacy. The goal of this initiative was to equip participants with essential digital skills, enabling them to navigate the increasingly digital world with confidence. The training was facilitated by an expert instructor focusing on hands-on learning to ensure that the girls are comfortable using digital devices and the internet for personal development, communication, and accessing a wide range of opportunities. FLO Ahmedabad member Amolaben Shah donated towards the total salary of the instructor.



vivo V30 Pro | 2024 VIVE V30 Pro 2024 VIVE V30 Pro



FLO AMRITSAR

FLO Amritsar has taken a step towards empowering rural women through the FLO Skill Centre 2, inaugurated at St. Soldier Elite Convent School. Supported by OTT (Ott Transformative Trust), the center focuses on equipping rural girls with self-defense techniques and training in tailoring and embroidery, including Kantha and mirror work. These skills aim to foster independence, and confidence, enabling women to lead empowered lives. In partnership with designer Harsimran Sarai, the initiative also introduced The Mahalkari Collection, which blends Punjab's Phulkari embroidery with Rajasthan's Jaimahal paintings.



Lohri Mela organized by FLO Amritsar featured a Mega Free Medical Camp, in collaboration with Wadala Foundation, World Cancer Care, OTT Transformative Trust, Preet Hospital Amritsar, Carewell Heart & Super Speciality Hospital, Amritsar, KMAXX American Hospital Amritsar. The Lohri Mela offered healthcare services to rural subaltern communities, from Bhitewad Wadala & surrounding villages including consultations, diagnostics, and free medicines.

The event combined the festive spirit of Lohri with the objectives of healthcare access and community empowerment. 600+ patients examined across various specialties. 300+ free spectacles were distributed following eyesight testings, 32 Mammography, 24 PAP smear tests, and Diagnostic tests including BP, Sugar, ECG, and Bone Density screenings, oral cancer screenings, and educational videos promoting cancer awareness were also done. The event received support from Subsidiary Health Centre Wadala Bhitewad to ensure the smooth execution of the medical services provided during the camp.



FLO Amritsar hosted सर्द ऋतु की लौ – Igniting the Fire Within Winter Empowerment Fest, an event dedicated to empowering women through impactful conversations and collective action.

The event featured a special guest Ms. Simrat Kaur Randhawa, who shared her inspiring journey and spoke about the importance of pursuing dreams with authenticity. FLO Amritsar Chairperson, Dr. Simarpreet Sandhu, highlighted the organization's key initiatives. Ms. Mona Singh, the Incoming Chairperson, was introduced at the event. A roundtable session on "Women Supporting Women" provided an engaging platform for discussions on the power of collaboration and support in driving meaningful change. The event also marked the launch of Masik Sakhi, an initiative focused on providing sustainable and dignified solutions for menstrual health.





FLO BANGALORE

FLO Bangalore marked a pivotal moment for progress, due to the efforts at the "First Generation School". FLO Bangalore's impactful program at Vidya Vikas Kendra showcased the powerful effect of the members' collective action, impacting 250 students and women. This school, established and supported by the Mahila Samaja at Jayanagar, benefited from the event organized by FLO Bangalore, along with the generous support of women-led donors such as World Of Women and Gulab Seva.



FLO Bangalore's Legal & Advocacy vertical hosted a session on "Trends & Tools for Strategic Succession Planning in India", led by Bijal Ajinkya and Ashika Harikrishnan from Khaitan & Co. The speakers provided FLO members with information regarding the drafting of wills and the establishment of trusts, emphasizing strategies for preventing family disputes in matters of succession. The speakers fostered engagement through the use of interactive polls and question-and-answer segments, effectively explaining various tools for succession planning. The key takeaway from the event was the importance of securing both health and wealth through strategic planning.



FLO Bangalore's Fashion and Lifestyle vertical hosted an "Outdoor Styling Workshop" in collaboration with Beruru, a garden store. The workshop aimed to educate participants on transforming outdoor spaces into aesthetically pleasing and functional areas. Beruru provided an interactive demonstration of key potting principles. Additionally, FLO member Supriya Reddy presented a design concept. The workshop provided participants with practical knowledge on styling outdoor spaces.

Key takeaways were- the importance of zoning outdoor areas for balance, the value of choosing a theme for a cohesive design, techniques for creating focal points and utilizing styling tips, and strategies for adding greenery and layers effectively.



FLO Bangalore's Literary Vertical convened its monthly book discussion, hosting 32 members at Chairs & Co. The selected title, "The Stationery Shop of Tehran" by Marjan Kamali, offered a compelling narrative of love, loss, and betrayal, spanning 6 decades from 1953 to 2013 and traversing Iran and the United States. Ms. Deena Rodrigues for generously hosting the discussion at the inviting Chairs & Co. store. The discussion was moderated by member Ela Nobbay, who facilitated an exchange of ideas among members.



FLO Bangalore's sustainability vertical hosted the "Hydroponics at Home" event at Klayworkz Barista. This session focused on educating members about leveraging hydroponics to enhance climate resilience and promote home-based food security. Expert guidance was provided by Mr. Sandheep Rajendran, who detailed the process of growing fresh produce using hydroponic systems, emphasizing minimal water usage and protection from environmental toxins. Participants learned about the advantages and disadvantages of hydroponics compared to traditional gardening methods.



FLO Bangalore's Mental Wellness Vertical hosted an overnight retreat, "Repatterning Relationships". This retreat offered participants a structured journey of self-discovery, inner peace, and connection with both nature and their inner selves. The session was led by Mr. Shreans Daga, focusing on the practice of Buddha AnaPanaSati. The evening session, "Kabir Night," allowed for an exploration of Kabir's dohas.



FLO Bangalore hosted its inaugural “Golf & Give 2025” under the Social Skilling Initiative at the Prestige Golfshire. This event brought together a mix of FLO and non-FLO golfers, featuring 23 teams and 92 participants, including some of Bangalore's finest golf talents. Professional golfer, Ms. Pranavi Urs joined the tournament as it was a celebration of sportsmanship, leadership, and the core values of golf: Patience, Perseverance, and Persistence.



FLO Bangalore's Social Initiatives Skilling program has concluded two additional Blouse Tailoring Workshops. 60 women completed the training and were awarded their Completion Certificates. During the ceremony, Chairperson Dr. Nupur Handa encouraged the participants to leverage their newly acquired skills to pursue remunerative career opportunities. This workshop series has demonstrated the principle of "Power to Empower," made possible through the steadfast support and generosity of FLO member Priya Subodh and her organization, 1M1B.

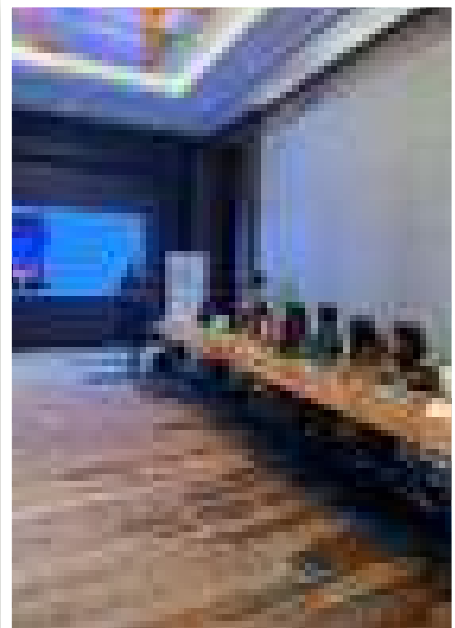


FLO Bangalore's Social Initiatives Collective organized a 3-day "SHE" (Skilling, Health, Education) marathon, impacting 1,500 Pre-University students across six colleges. Led by 11 expert facilitators, the event integrated workshops on skill development, health awareness, and education.

Skilling sessions included communication and leadership training by Zubair Pradhan and Ira Gilani, along with image management by Bia Sandhu. Health experts Dr. Sunita Venugopal, Dr. Priya Patil, and Dr. Seema Rani covered cervical cancer, HPV vaccinations, menstrual health, and PCOS.

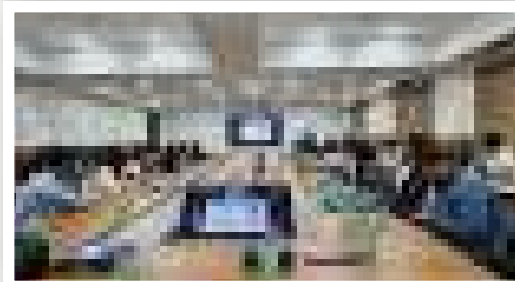
Education sessions featured financial literacy by Preetha Walli and POSH awareness by lawyers Vibha Vasuki and Dhwiya Shah. Supported by Taproot Colleges, Ramanashree Taproot College, Gullab Sevaa, World of Women, and FLO members, this initiative successfully empowered young women with essential life skills, health knowledge, and financial awareness.

FLO Bangalore organized a session titled, "Mastering the Art of Fundraising," featuring Shanti Mohan, Co-founder of LetsVenture. This event brought together 35 startup founders, entrepreneurs, and investors to gain insights into effective fundraising strategies. Participants received valuable guidance on crafting pitches, understanding investors' expectations, and strategically positioning startups for funding success. Key takeaways included - the art of storytelling for captivating investors, effective market positioning, understanding investor mindsets at different stages, and real-world case studies from LetsVenture's portfolio.



FLO BHUBANESWAR

FLO Bhubaneswar marked National Startup Day with an inspiring and dynamic event at KIIT-TBI, which is dedicated to empowering women entrepreneurs and fostering innovation. The event served as a platform to celebrate the resilience, creativity, and innovative ideas of women who are shaping the future of India's startup ecosystem. The event was attended by 40 people, including 10 members. Key Highlights of the event were - Success Stories & Inspirational Talks, an Innovation Showcase, Workshops & Panel Discussions, Networking & Mentorship, and Pitching Sessions.



FLO CHENNAI

FLO Chennai hosted a workshop on financial readiness for MSME entrepreneurs with 100 attendees. The event focused on equipping participants with tools to navigate business financing and access government MSME schemes. The event was led by Chairperson Dr. Divya Abhishek and supported by MSME Vertical Head Geetha Premkumar.

Attendees learned to enhance their business appeal for financial institutions by maintaining accurate financial records, clear cash flow projections, and solid business plans. The session highlighted government benefits for women-led MSMEs, including grants and subsidies. Industry experts and speakers Mr. R. Swaminathan and Ms. Jayalakshmi Karthik shared insights on managing risk, boosting profitability, and alternative funding. Participants also gained guidance on securing loans, essential documentation, the role of credit ratings, and avoiding common pitfalls.



FLO Chennai in collaboration with FCDR and Jaagrithi Foundation, organized a Legal Awareness Symposium at the Madras Management Association (MMA). The meeting featured Hon'ble Mr. Justice D. Bharatha Chakravarthy and Hon'ble Mr. Justice K. Kannan as Chief Guests, with Group Captain Mr. Vijay Kumar facilitating the event. Chairperson Dr. Divya Abhishek was ably supported by Past Chairperson Shobhana Reddy.

Attended by 200 participants, the symposium highlighted mediation as an effective alternative to litigation. Key panel discussions included - The Magic of Mediation, Mediating Family Disputes, Inheritance and Family Business Disputes, and Psychological Factors in Conflicts.



FLO Chennai, in collaboration with the 'Giving Matters Foundation' (GMF), launched two initiatives empowering grassroots women. Attended by 200 people, these programs aim to build confidence and foster sustainable livelihoods.

The GMF Revolving Fund Initiative provides small, interest-free loans to women entrepreneurs for micro-businesses like tailoring, food stalls, and flower shops. This program liberates women from exploitative money lenders, enabling business growth and family support. The GMF Financial Literacy Sessions equip women in vocational courses with personal finance skills through engaging, illustrated comics. These sessions teach budgeting, saving, and risk management to ensure financial preparedness for their careers. Cherie Blair CBE and Rinku Mecheri, Past Chairperson, officially launched these transformative initiatives.



FLO Chennai participated in the Industry-Academia Conclave, attended by 935 participants. Organized in collaboration with the college's faculty and Internal Quality Assurance Cell, the event focused on Future Skills and Workforce Development. Chairperson Dr. Divya Abhishek, a distinguished speaker, joining industry leaders, academic experts, and students joined the discussions on AI in education, industry trends, skill upgrades, and innovation-driven entrepreneurship. Key panels explored technology's role in workforce development, bridging academia-industry gaps, and the need for continuous upskilling.



FLO Chennai Chairperson Dr. Divya Abhishek, with 8 members from the chapter, and a total of 45 people, attended the book launch of “Lords of Earth and Sea” by Mr. Anirudh Kanisetti. Organized by Prakriti Foundation in collaboration with Alliance Française of Madras and FLO Chennai. The session featured an engaging illustrative lecture by the author, followed by an insightful conversation with Prof. Venkatachalapathy from the Madras Institute of Development Studies. The discussion at the event highlighted how the Cholas shaped South India’s history through their governance, temple-building, and cultural patronage. The conversation between the author and Prof. Venkatachalapathy further examined the empire’s economic strength, the role of women in Chola society, and the significance of maritime trade in establishing Cholas as a global power.



FLO Chennai launched the event Nari Shakti: Indian Women Take Centre Stage, at the Madras Management Association (MMA) in Chennai. The event, attended by 130 people, was honored by the presence of Shobhana Reddy, Past Chairperson of FLO Chennai. Nari Shakti explored the evolution of Indian womanhood. The event featured an esteemed panel of speakers, including Ms. Arundhati Bhattacharya, former Chairperson of the State Bank of India, Mr. N Kumar, Chairman of The Sanmar Group, Dr. Ganesh Natarajan, Chairman of Honeywell Automation India Ltd, Ms. Uma Ganesh, Founder of Global Talent Track Ltd, Ms. Pooja Sharma Goyal, Founding CEO of The Udaiti Foundation, and Ms. Anushka Ravishankar, Co-founder of Duckbill Books. They shared insightful perspectives on the pivotal role of women in shaping industries and society.



FLO Chennai Chairperson Dr. Divya Abhishek signed a Memorandum of Understanding (MoU) with Jeppiaar University to strengthen academic-industry collaboration, promote skill development, and foster entrepreneurship with 10 attendees. This initiative aims to create a dynamic ecosystem of learning and innovation, particularly for women. The MoU encompasses a wide range of initiatives aimed at empowering students and professionals through structured programs, hands-on training, and knowledge-sharing platforms. Under this agreement, FLO Chennai and Jeppiaar University will collaborate on industry-aligned education by introducing certification courses, workshops, and guest lectures by industry leaders to provide students with practical insights and real-world exposure.



At FLO Chennai an emphasis has been placed on empowering women through leadership, entrepreneurship, and professional growth. Guru Shree Shantivijai Jain College for Women, in association with IQAC, organized a National Conference on "Women in Leadership – Breaking Barriers & Empowering Change" at Om Shanti Auditorium. The conference was held to commemorate the 135th birth anniversary of Gurudev Shantivijai Ji.

The seminar witnessed participation from 35 colleges and a total of 475 attendees. Dr. Divya Abhishek spoke at the conference about the challenges women face in professional and personal spheres and highlighted the importance of mentorship, and financial independence. The conference was coordinated by Dr. S. Cecily and Dr. R. Gayathri, with Dr. M.K. Malathi serving as the Principal of the institution. Dr. Gautam P. Vaid, Hon. Secretary & Correspondent, extended his support to the initiative.



FLO Chennai hosted the January edition of its quarterly “Literary Club Connect”. The event, attended by 25 attendees, was organized by Spark: Movies, Music, and Literature led by Ashu Lodha and Priya Tulsyan. The featured book for this session was “Fifteen Tables at TranQuebar”, a collection of short stories by five Chennai-based authors: Bhavna Arya, Jaya Mahbubani, Ranjana Bagry, and Vinita Nayar. The event was curated by member Soshna Ramanlal and team at Café Fresco. Member Upasana Mahtani moderated the gathering with a mix of members and authors engaging in meaningful discussions.



FLO Chennai organized a session with globally renowned spiritual mentor BK Sister Shivani. Attended by 550 attendees, the event focused on mental well-being, self-awareness, and inner strength, leaving attendees with valuable insights and a renewed sense of peace. Key highlight of the event was the guided meditation led by Sister Shivani, where she enabled participants to experience a deep sense of calm and self-connection.



UmagineTN, held in March 2025 at Chennai, attended by 150 attendees, served as a platform for technological innovations, business collaborations, and fostering valuable connections across sectors. Inaugurated by the Chief Minister of Tamil Nadu, M.K. Stalin emphasized the critical role of the IT sector in achieving this vision and announced the establishment of new public Wi-Fi spots across Chennai. Sathyabama Technology Business Incubator, a key partner institution and member of FLO, played a central role in hosting Startup TN's UMACINE CATALYST Chennai. The event featured a Community Startup Pavilion, where 40 pioneering startups presented their ventures. FLO Chennai Startup Vertical Head Priya Goutham, also actively participated and offering support and guidance. The event attracted delegates, students, faculty members, and government officers.



FLO Chennai organized a Valedictory Function at a one-day National Conference on "Women in Leadership – Breaking Barriers & Empowering Change". MSME Vertical Head, Geetha Premkumar, was invited as the Chief Guest. This event was organized by Guru Shree Shantivijai Jain College for Women, in association with IQAC, and was held at Om Shanti Auditorium and attended by 120 participants. Geetha Premkumar delivered an insightful session focusing on Employability and Entrepreneurship, where she emphasized the importance of skill development, financial independence, and innovation in achieving career success. She addressed coping mechanisms for professional and personal challenges, stressing the importance of mental well-being, emotional resilience, and effective time management.



FLO Chennai actively participated in the Outreach and Awareness Programme on Faceless Assessments and Faceless Appeals organized by the Income Tax Department in Chennai. Attended by 60 people, the session was presided over by Smt. Jahanzeb Akhtar, IRS, Principal Chief Commissioner (NAFAC, NFAC, CBDT, New Delhi) and was organized by Dr. D. Sudhakar Rao, IRS, Chief Commissioner of Income Tax.

FLO Chennai, alongside representatives from the Revenue Bar Association, industry bodies, tax professionals, and legal experts, provided valuable insights and recommendations to enhance procedural efficiency and transparency in the faceless tax system. Smt. Jahanzeb Akhtar, IRS, emphasized the government's commitment to continuously improving the faceless assessment mechanism and welcomed stakeholder suggestions to refine the system.



FLO Chennai, under the leadership of Chairperson Dr. Divya Abhishek and Impact Literacy Vertical Head Ms. Sandhya Jaichandren, successfully conducted the AI Digital Skilling and Financial Literacy initiative to bridge the digital divide and empower young women with future-ready skills. Over 65 students participated in this program, covering Digital AI, Cyber Security, and Financial Literacy. Their positive feedback underscored the initiative's impact, with FLO Chennai reaffirming its commitment to expanding such skill-building programs in the future.



FLO Chennai Chairperson Dr. Divya Abhishek, and the Impact Literacy Vertical, spearheaded by Sandhya Jaichandren, implemented the "Lab in a Backpack" STEM initiative. This initiative aimed to enhance scientific literacy among middle school students through hands-on experimentation and interactive learning. 890 students from 8 schools—GHS Panruti, PUMS Pudhuper, PUMS NGO Colony, GGHSS Sriperumbudur, PUMS Pondhur, GHS Mathur, GHSS Katrambakkam, and PUMS Mambakkam—benefited from this program. The initiative covered key scientific topics, including Magnetism, Light, Universe and Space, Robotics II, and Flying Objects. 63 sessions were conducted across the 8 schools.



FLO HYDERABAD

FLO Hyderabad Chairperson, Priya Gazdar, hosted an insightful session on Ancestral Healing and Divine Blessings by Ms. Anuradha Ramesh on January 9, 2025. Over 100 people joined the session that explored the process of healing through energy and 'prana'. The highlight was the concept of energy and life, explaining that energy precedes matter and life is an interplay of energies. The session discussed the principles of ancestral transference and conducted a meditative healing practice.



FLO Hyderabad Chairperson Priya Gazdar, hoisted the tricolor at the FLO Pylon near KBR Park. Graced by the presence of Hon'ble Mayor Gadwal Vijayalakshmi, Past Chairpersons Rekha Lahoti, Usharani Manne, Shubhraa Maheshwari, the Core Committee, and FLO members, the ceremony was a tribute to the spirit of the nation.



FLO Hyderabad Chairperson Priya Gazdar, hosted a workshop by the Founder of Kreeda, Vinita Sidhartha. Over 60 members participated in the workshop. The workshop's key highlights were - Traditional games for all age groups, the games support education, mental well-being, and dementia care, and temple carvings highlight their cultural significance.

FLO Hyderabad's skill training program in Embroidery and Maggam work for 40 urban marginalized women came to a conclusion. This program spread over 30 days and 40 urban poor women benefited through this initiative. 25 trainees were picked to graduate to the next level – Advanced Training in Maggam and Zardozi Work. Led by Ms. Haritha Kanduri, an experienced trainer, the program has succeeded in putting the power of livelihood generation in the hands of the trainees. Reana Social Initiatives Foundation facilitated and offered the venue.



SPARK TANK is an entrepreneurial cohort conceptualized and executed by FLO and YFLO Hyderabad under the Startup & Incubation vertical, GrowthForge. The 2-month program aims to equip Idea-stage and Growth-stage entrepreneurs with the necessary skills to build and scale their businesses through a structured mix of learning sessions, mentorship, and practical exposure.

8 Expert-Led the sessions with 2 dedicated mentors, and the field visits offered a real world experience. The initiative was supported by FLO and YFLO leaders, including Chairperson Priya Gazdar, YFLO Chairperson Ms. Ridhi Jain, and GrowthForge Head Radhika Agarwal. The sessions were attended by SPARK TANK members and GrowthForge team members such as Sravika Choudhary and Kulpreet Kaur. Notable sessions included 'Crafting a Winning Business Plan' (Jan 3, 2025) by Marketing Expert & Startup Mentor Lokesh Nathany, and 'Cracking the Code for Startup Success' (Jan 23, 2025) by Startup Investor Renuka Bodla.

FLO INDORE

FLO Indore organized an impactful session under its Digital Literacy Initiative on the topic, "Basics for Interview Preparation," at the InfoBeans Foundation, SGSITS. The session featured speaker Ms. Aastha Jain, aimed to equip young minds with the necessary skills and strategies to excel in interviews and boost their professional confidence. Around 40 students of InfoBeans Foundation attended the session.

FLO member Chhavi Doshi was the Day Chair for the session. Ms. Jain highlighted the importance of thorough preparation, confident presentation, and strong performance during interviews, reinforcing that success lies in mastering all three elements. The session was highly interactive, with students engaging in discussions, and Q&A sessions to apply the learnings in real-time.



FLO Indore, under its Digital Literacy Initiative, organized a session on "Basics of LinkedIn" at the InfoBeans Foundation, for 40 students, aiming to empower them financially. The session was led by Ms. Shruti P. Maheshwari, an accomplished expert in digital platforms. The event was chaired by Ms. Garjana Rathore and attended by FLO members, Chhavi Doshi, Varsha Dogra, and Ruchi Gupta, alongside Chairperson, FLO Indore, Ar. Vibha Jain Sethi and Senior Vice Chair, CA Shweta Agrawal. Ms. Maheshwari highlighted the importance of maintaining an updated LinkedIn profile and uploading certifications to showcase skills and accomplishments.



FLO JAIPUR

FLO Jaipur, led by Chairperson Raghushree Poddar, celebrated India's Republic Day with a contribution towards the handloom and handicraft sector. The event, hosted in collaboration with REME, aimed at honoring the rich heritage of Indian textiles while empowering local artisans through skill development, sustainable practices, and business opportunities.

The adoption of Sapna Bunkar Kendra, in partnership with REME, formally adopted the center and felicitated 11 skilled artisans, and promoted sustainability. The event saw active participation from FLO Jaipur members, including Vice Chairperson Vrinda Kothari, alongside members who contributed to the event's success. Special appreciation was extended to Mr. Rajesh Saxena and his team at Sapna Bunkar Kendra for their efforts in supporting the artisans.



Government of Rajasthan's Women and Child Development Department had organized a pre-budget counseling meeting, graced by the Hon'ble Chief Minister of Rajasthan, Shri Bhajan Lal Sharma Ji, Deputy Chief Minister of Rajasthan, Maharajkumari Shri Diya Kumari Ji and the Chief Secretary of Rajasthan, Shri Sudhansh Pant Ji.

FLO Jaipur Chairperson Raghushree Poddar, Past Chairpersons Bela Badhalia, and Preeti Saboo attended this session, making impactful contributions. Establishment of women-centric industrial parks: proposed subsidized land for women entrepreneurs, access to advanced technology, skilled labor, and infrastructure. Suggested setting up a Nari Shakti Bank and mentoring facilities to aid women-led businesses. The meeting discussed trade and e-commerce platforms for women, mandatory health cards for women, women-centric fitness centers, solar-powered digital labs, minimal GST on handmade items, and awareness programs.



FLO Jaipur, under the leadership of Chairperson Raghushree Poddar, organized an insightful session on Wealth & Estate Planning, equipping women entrepreneurs and professionals with essential financial strategies. Attended by 50 members, the session covered wealth management, succession planning, and the importance of wills in preserving family legacies.

Key highlights of the event were - Wealth Creation & Management, Estate Planning & Wills, Investment Strategies, Succession Planning. The speakers of the events were - Neeraj Aggarwal (Vistra ITCL India Ltd.), Nitin Aggarwal (Client Associates), and Ashish Saxena (Client Associates).

The event also featured a handloom saree display by Sapna Bunkar Kendra, reinforcing FLO Jaipur's commitment to supporting artisans. Special thanks to Client Associates for their collaboration and to the dedicated FLO Jaipur team for ensuring a successful event.





FLO JAMMU KASHMIR & LADAKH

FLO JKL, led by Chairperson Ruchika Gupta organized an impactful event titled "Threads of Legacy – Weaving Stories, Draping Dreams" at the creative studio of member, Pragma Aggarwal, attended by 30 people. The event aimed to highlight the revival of dying textile arts, showcasing the craft of silver leaf printing on fabric. Pragma, an alumna of UCL with a Master's in Creative and Enterprise Management, has been working to turn textiles into narratives through her brand, 'October'. She shared her journey of collaborating with local artisans to bring regional crafts to the forefront.



FLO JKL, led by Ruchika Gupta, was invited to contribute to the Entrepreneurial Development Program at the Indian Institute of Management (IIM) to recognize its members' expertise. Around 300 people benefited from this initiative. 3 members – Immediate Past Chair Varuna Anand, Aditi Puri, and Shalini Baisiwala represented the chapter as speakers during the week-long program. They offered valuable mentorship and guidance to aspiring entrepreneurs at IIM and their participation underscored the forum's commitment to fostering knowledge exchange, supporting entrepreneurial growth, and contributing to the larger startup ecosystem.



FLO KANPUR

Led by Chairperson Nalini Sanwal, FLO Kanpur organized a “Digital Literacy Program”, under the National Initiative - Digital Literacy across Nagar Nigam schools in Kakadeo, Kidwai Nagar, Juhi, and Hiranpurva to empower young students with essential digital skills. The initiative aimed to bridge the digital divide and equip children with the knowledge required to thrive in an increasingly digital world. A total of 240 students across the 4 schools participated in the program.

The training session was held 5 days a week and conducted in batches of 2 per school, with 30 students in each batch. The training session covered basic computer operations, internet usage, coding basics, and digital safety. NimbleQ was the knowledge partner in this initiative, and E&ICT Academy, IIT Kanpur was the certification partner, with additional certification opportunities planned for February 2025. Dr. Anuradha Varshney guided the training session ensuring its success.



FLO Kanpur organized the "Threaded Dreams" initiative, under the leadership of Chairperson Nalini Sanwal, aimed to empower girls from the Arth Foundation by teaching them different forms of embroidery. The session under the National Initiative - Handloom, Textile & Handicrafts sought to provide hands-on learning, fostering creativity and enhancing skill development among the participants and impacted 30 children from the Arth Foundation.

Rozy Mandoliya, a skilled embroidery instructor, guided the participants through various embroidery techniques, including basic stitches and advanced patterns. 5 Volunteers from FLO Kanpur actively participated.



FLO Kanpur successfully organized an insightful workshop, under the National Initiative – FLO Member Networking and Engagement. Ms. Pavni Sikand joined as the speaker of the session. The session was designed to help parents and students of grades 8 to 12 navigate their college journey and make informed career and university choices. 25 members along with their children participated in the event. Participants learned the importance of a holistic approach to college applications and how to leverage both EQ and IQ for success in university admissions.



FLO Kanpur's Health & Fitness and Design & Culture Communities organized an event under the National Initiative – Membership Engagement and Networking. Curated by Siddhi Jain and Richa Agnihotri, the event combined a historical walk and a sound healing session.

The event featured a History Walk, which explored the rich history of Nanarao Park. The Buddha Bargad (Banyan Tree) and the huge well inside the park were central points of discussion. Another session was the Sound Healing Session, which was designed to promote relaxation and mental well-being amidst the serene surroundings of the park.



FLO Kanpur, led by Chairperson Nalini Sanwal, conducted a 5-day session titled “Digital Literacy on Wheels” to equip women and young girls with essential digital skills. The session, under the National Initiative – FLO Digital Literacy aimed at fostering digital empowerment and enabling participants to navigate the digital landscape confidently.

The program impacted 30 students each from Singpur, Kheorakhatri, and Pratapur villages, making a total impact of 90 students. Dr. Anuradha Varshney joined the initiative and shared her guidance and support in handholding this impactful project. In partnership with NimbleQ as the knowledge partner and E&ICT Academy, IIT Kanpur as the certification partner, the program will offer additional certifications to participants in February 2025.



FLO Kanpur organized a session at the MSME office, HBTU under the National Initiative – MSME Assist Cell. The event aimed to enhance awareness about the One District One Product (ODOP) scheme and the importance of Geographical Indication (GI) tags in promoting local industries and preserving traditional craftsmanship. Curated by Event Chairs, Parul Rajoriya, and Roli Gupta, 23 FLO members attended the session.

The session featured two renowned speakers, Dr. Rajni Kant, Padma Shri Awardee (2019) and widely recognized as the GI Man of India. He shared his expertise on how GI tags play a crucial role in preserving cultural heritage and adding value to local products and highlighted successful examples of GI-tagged products. Mr. Sunil Kumar, Joint Commissioner of MSME, provided insights into the ODOP initiative. Mr. Kumar also discussed how the government supports artisans and entrepreneurs through the ODOP scheme.



FLO Kanpur organized a visit to the Startup Cell and Incubation Centre at IIT Kanpur under the National Initiative – Membership Drive & Engagement, with 30 members participating. Ms. Sudha provided an insightful overview of the Incubation Centre’s journey since 2000.

JustDataAnalytics, co-founded by Dr. Parineeta and supported by Dr. Preeta Sarke, focuses on advanced data analytics to improve operational efficiency. DreamErospace, led by Hari Krishnan, is working on innovative solutions to extend satellite lifespans and manage space debris. Medantrik, presented by Priyaranjan Tiwari, has developed a lung-testing device for highly accurate health assessments. Jetsons Robotics, spearheaded by Jatin Sharma, specializes in solar panel cleaning robots, significantly improving efficiency.

The visit concluded with a vote of thanks to Chairperson Nalini Sanwal for organizing the visit, Dr. Shefali Raj for her mentorship, Event Chairs Roli Gupta & Rozy Mandoliya for their coordination, and COO Piyush Mishra for hosting the session at the SIDBI Innovation and Incubation Centre.



FLO Kanpur, led by Chairperson Nalini Sanwal, under its Rural Community initiative, organized a delightful and educational day tour of the millet farm in Manas Gram Village. This event, under the National Initiative – Membership Drive & Membership Engagement, aimed to connect members with the agricultural roots of the region, promote organic farming, and celebrate the contributions of women farmers. The event was attended by 24 members, including Chairperson Nalini Sanwal, and was curated by Event Chairs Sarita Prahladka and Ritu Lohia, with mentorship from Dr. Shefali Raj. The group was greeted by the Gram Head, Mr. Subodh Dixit who shared his expertise on millet. Members toured the potato and mustard fields, and Annapurna Mahila Svayam Sahayta Samooh offered lunch. Chairperson Nalini Sanwal felicitated the women head of the Annapurna Group and the Gram Head, Mr. Subodh Dixit, for their efforts in creating a memorable experience for the members.



FLO Kanpur, in collaboration with VSSD College, inaugurated a sanitary napkin vending machine in the Girls' Common Room to promote menstrual hygiene. An awareness seminar was also conducted to educate students on menstrual health. CA Neetu Singh, Joint Secretary of VSSD College, attended as the Chief Guest, emphasizing the need for awareness, while Dr. Rajni Singh, Professor at Ganesh Shankar Vidarthi Medical College, highlighted the health challenges caused by a lack of knowledge on menstrual hygiene.

FLO members participated the event including Anuradha Varshney, Tripti Agarwal, Program Coordinator Parul Rajoria, and Chitranshi Agarwal. College dignitaries, including Principal Prof. Bipin Kaushik, Vice-Principal Manjulata Dwivedi, Director Dr. Anshu Singh Sengar, faculty members, and hundreds of students, attended the event.



FLO Kanpur, led by Chairperson Nalini Sanwal, installed a sanitary napkin vending machine at SPM Hospital - Nursing College, marking a step in the chapter's commitment to promoting menstrual health and hygiene among women. The event was led by Event Chairs Parul Rajoria and Shikha Vaid. The installation was under the National Initiative – Rural Livelihood and was attended by FLO members, staff, and nursing students of SPM Hospital. The sanitary vending machine was sponsored by FLO Kanpur Member Chitranshi Agarwal.



FLO Kanpur participated in “ABHIVYAKTI 2025”, the largest startup festival hosted by IIT Kanpur. This 3-day event was under the National Initiative - FLO StartUP Cell.

FLO Kanpur showcased its presence with a dedicated stall, Stall No. 5, at the festival. Roshni Deol, Rozy Maindoliya, and Kohima Dhandania represented the Chapter and highlighted the chapter’s initiatives and achievements. 4 participants from the She Rises program showcased their projects and achievements at the stall. Members were encouraged to bring children in grades 9 to 12 and college students to immerse them in this vibrant ecosystem and ignite their creativity. FLO Kanpur was invited by the SIIC Incubation Center, IIT Kanpur, to attend the inaugural ceremony of this monumental event. Chairperson Nalini Sanwal was invited as a Guest for the inauguration of the program.



FLO KOLKATA

FLO Kolkata, in collaboration with Hindusthan Club Ladies Wing, hosted a session under the National Initiative – Legal & Advocacy featuring Dr. Abhishek Manu Singhvi on “India at 2047: The Future of the World’s Largest Democracy, Including Women’s Empowerment Perspectives.” Dr. Singhvi, a distinguished lawyer, politician, and author, shared insights on India’s democratic trajectory, emphasizing the need to strengthen institutions, embrace technology responsibly, and foster inclusivity. A key focus was women’s empowerment, where he stressed policy reforms, societal shifts, legal rights, and increased leadership representation for women. The session also explored challenges India may face in the coming decades and strategies to address them.



FLO Kolkata started the year with an inspiring session led by Ankur Warikoo, themed “I Am Enough.” This event aimed to instill confidence among women. Mr. Ankur Warikoo, an entrepreneur, author, and motivational speaker, shared personal stories of overcoming challenges and navigating failures, providing actionable advice on self-compassion and growth. The session was marked by Mr. Warikoo’s engaging storytelling and wisdom.



The first Purnima of the year was marked by FLO Kolkata's session on Purnima Pranayama-Breathwork and Mental Wellness, focusing on breathwork for mental clarity and wellness. Participants explored various breathing techniques that foster mindfulness, emotional balance, and group synergy.



FLO Kolkata's event "BRING IT ON!" featured an inspiring session with Dr. Deepa Malik, India's first female Paralympic medallist. The event was a part of FLO's National Initiative Specifically Abled and FLO Kolkata Women in Sports Initiative. The session was moderated by NU- (they/he), a trans, disabled, and non-binary activist, writer, curator, and the founder of the UN-recognized Revival Disability India. A published author with Penguin Random House, Nu's work has earned them the prestigious Laadli Award (2022) and recognition in Elle Magazine, UN Women Asia-Pacific, and The New York Times (2023). As a CREA Fellow (2022) and TISS graduate in gender studies, he leads impactful campaigns addressing disability-based violence, consent, and community care.



FLO Kolkata, in collaboration with the Kolkata Literary Fest, hosted a session with Frances Miralles, co-author of the book IKIGAI, the Japanese philosophy of finding one's purpose. Miralles shared actionable insights on aligning passion, mission, vocation, and profession to lead a balanced life. The audience gained practical tips on discovering their Ikigai and integrating it into their daily lives.



FLO Kolkata, in collaboration with the Prabha Khaitan Foundation, and curated under the leadership of Chairperson Shradha Murarka, hosted an event featuring India's famed Veteran Journalist, Political Analyst and News Anchor, Mr. Rajdeep Sardesai. Mr. Sardesai has been at the forefront of documenting and analyzing the country's most defining moments, offering insights and perspectives. The event provided an opportunity to engage with a storyteller who has witnessed India evolve through its political, social, and cultural shifts.



FLO Kolkata under the National Fashion Initiative, participated in this vibrant initiative, with "Kolkata Kettle". The event featured a session titled "Lapataa Sarees: Modern Sarees – An Identity Crisis or a Phoenix Rising" exploring the evolution of the saree, with panelists Ms. Dolly Jain, and Dr. Rupali Basu and moderated by Ms. Rashmi Chowdhary. Renowned model and stylist Ms. Nayanika Chatterjee hosted the "Checkered Saree Diva Walk". Members showcased their creativity and style, competing for prizes.



FLO Kolkata was a Special Partner at the “Kolkata Literary Meet 2025”, where members had the privilege of attending a session on Climate Change and Moral Debt. At Horticultural Garden: Grand Lawns, the session featured Nobel Prize-winning economist and author, Ms. Esther Duflo, in conversation with a visionary business leader and environmental advocate, Mr. Rudra Chatterjee, the discussion explored the urgent realities of climate change, the economic and ethical responsibilities of nations, and the path toward sustainable solutions. With her deep expertise in developmental economics, Ms. Duflo provided insights into the global impact of climate policies, while Mr. Chatterjee brought a business and sustainability perspective to the dialogue.



The Ekal Run, organized by FTS Yuva Kolkata, is a flagship event dedicated to supporting the Ekal Vidyalaya initiative. The event focuses on educating and empowering underprivileged rural and tribal children. The event took place at the Godrej Waterside Building in Kolkata, with FLO Kolkata serving as a Community Partner. Under the National Rural Initiative, the event aims to raise awareness and funds to further Ekal Vidyalaya’s mission of transforming lives through education under the model “One Village – One School – One Teacher,” which has already impacted over 1.1 million children across 42,756 schools. Participants could choose from 3-kilometer, 5-kilometer, 10-kilometer, and 21-kilometer runs.



FLO MUMBAI

FLO Mumbai in association with Food Square organized a MasterChef Challenge Nutrition Salad-Making Competition for its members at Santacruz, Mumbai. The event was curated by members Sangeeta Kalwani and Monisha Gidwani, joined by Past Chairperson Bela Rajan. FLO Mumbai members Savita Chabbra, Founder, Chairman Emeritus Board Advisor, and CSR Head of Hygiene Research Institute Private Limited, and Esha Sukhi, Founder and CEO, of The Bluebob Cafe were invited as the judges for the competition.

MasterChef Challenge was the key highlight of the event where 5-member teams participated. Body Composition Screening gave the members insights into their health and fitness, and the FoodSquare Tour explored the food products for an experience. The winning team members were given gift hampers sponsored by Ms. Savita Chabbra and Ms. Esha Sukhi.

Ms. Sangeeta Kalwani, Co-Founder of Café Nutrition conducted a Body Composition Screening test for members and personally explained the health parameters to all members and advised them on what nutrition and diets they need to follow to lead a healthier life. Dr. Alka Walavalkar, Director of Resonance Wellness Integrative Health & Medicine specialist Nutrigenomics and Queen of Millet gave a knowledge-sharing session on the importance of millet in our daily diets. FLO Mumbai also published a nutritious cookbook. Ms. Monisha Gidwani, CEO of Vimonisha Exhibitions and member gave a vote of thanks and encouraged members to participate in all the events.



FLO SILIGURI

FLO Siliguri, led by Chairperson Niharika Mitruka hosted a session on Marketing with AI, attended by 33 members. The session was led by members Priya Goutham and Keerthana Chandrashekhar, Director at Virginia Tech India. The session provided a comprehensive overview of AI tools and their practical applications in marketing, showcasing how businesses can leverage AI for enhanced customer engagement, data-driven decision-making, and improved efficiency. The discussion emphasized the positive impact of AI, dispelling common misconceptions and highlighting its potential to revolutionize marketing strategies.



FLO Siliguri, in collaboration with Nemichand Bamalwa & Sons, hosted a session on the art of jewellery buying at G.O.A.T. Nemichand Bamalwa & Sons is a renowned name in fine jewellery. 40 members and 30 non-members joined the event. The experts shared key insights on how to assess purity, craftsmanship, and market value, ensuring that every purchase is worth its price. The session covered essential aspects such as understanding hallmarking, differentiating between real and synthetic stones, evaluating craftsmanship, and recognizing pricing trends in gold, diamonds, and precious gems. Attendees also learned about investment-worthy pieces versus fashion jewellery.



FLO UTTARAKHAND

FLO Uttarakhand hosted a session that featured renowned speaker CA Mukesh Mohan Gupta. The event was attended by 60 people where CA Mukesh Mohan Gupta encouraged the audience to develop their ideas and take actionable steps toward building startups. For women entrepreneurs, he provided expert advice on leveraging government schemes and funding opportunities for MSMEs, along with strategies to benefit from government incentives available to registered MSME businesses.



FLO Uttarakhand hosted a workshop on “AI and ChatGPT” under its flagship Skill Her project at Shree Maa Care Foundation in Dehradun. The session, attended by 31 members, was conducted by Mr. Ashutosh Trivedi and Mr. Anoop Gosaci, founders of VideoDB Company, who provided an insightful introduction to ChatGPT and OpenAI. The workshop aimed to familiarize participants with the basics of AI and its applications, focusing on how tools like ChatGPT can be leveraged for personal and professional growth. VideoDB Company supported this workshop.



FLO Uttarakhand celebrated its Founder’s Day, marking 7 years of the Chapter’s journey. The event brought together a gathering, including the PCC, members, and guests from diverse professions - chartered accountants, doctors, and entrepreneurs. The Membership Drive added significance to the event as new members officially joined FLO Uttarakhand.



FLO Uttarakhand hosted a creative and inspiring “Dot Mandala Art” workshop, by member Smrity Lal of Tanshi Arts. The workshop, attended by 32 members, was organized for the NGO Shree Maa Care Foundation members and focused on the art of creating dot mandalas on waste bottles.



FLO Uttarakhand conducted its first “Skin and Hair Care” workshop under the flagship project ‘Skill Her’ at Shree Maa Care Foundation by Health and Wellness Coordinator, Ms. Gurkiran Pathak (Gigi). The session, attended by 30 women, aimed to empower girls by equipping them with essential life skills to enhance their confidence and employability. Ms. Gigi Pathak provided valuable insights into natural remedies, diet, and lifestyle habits that promote beauty and overall wellness.



YFLO HYDERABAD

YFLO Hyderabad, in collaboration with the Traffic Police Department of Hyderabad, hosted the “Safe Roads, Bright Futures” Road Safety Awareness Campaign at The G. Narayanamma Institute of Technology and Sciences, Shaikpet, Hyderabad. The initiative aimed to raise awareness about road safety while empowering young women to adopt safe commuting practices. Ms. Ridhi Jain, Chairperson of YFLO Hyderabad, delivered an inspiring speech. Sri. P. Viswa Prasad, IPS, Additional Commissioner of Police, visited as the guest of honor and shared key initiatives taken by the Traffic Police Department to improve road safety. Over 500 women committed to following safe commuting practices at the Road Safety Pledge.



YFLO Hyderabad hosted Sing for India – Learn and Celebrate the National Anthem to commemorate Republic Day. The event united dignitaries, educators, students, and music enthusiasts in honoring Jana Gana Mana. Hon. Jayesh Ranjan, Special Chief Secretary and FICCI FLO National President Ms. Joyshree Das Verma joined the event. YFLO Hyderabad Chairperson Ms. Ridhi Jain highlighted the National Anthem’s unifying power.

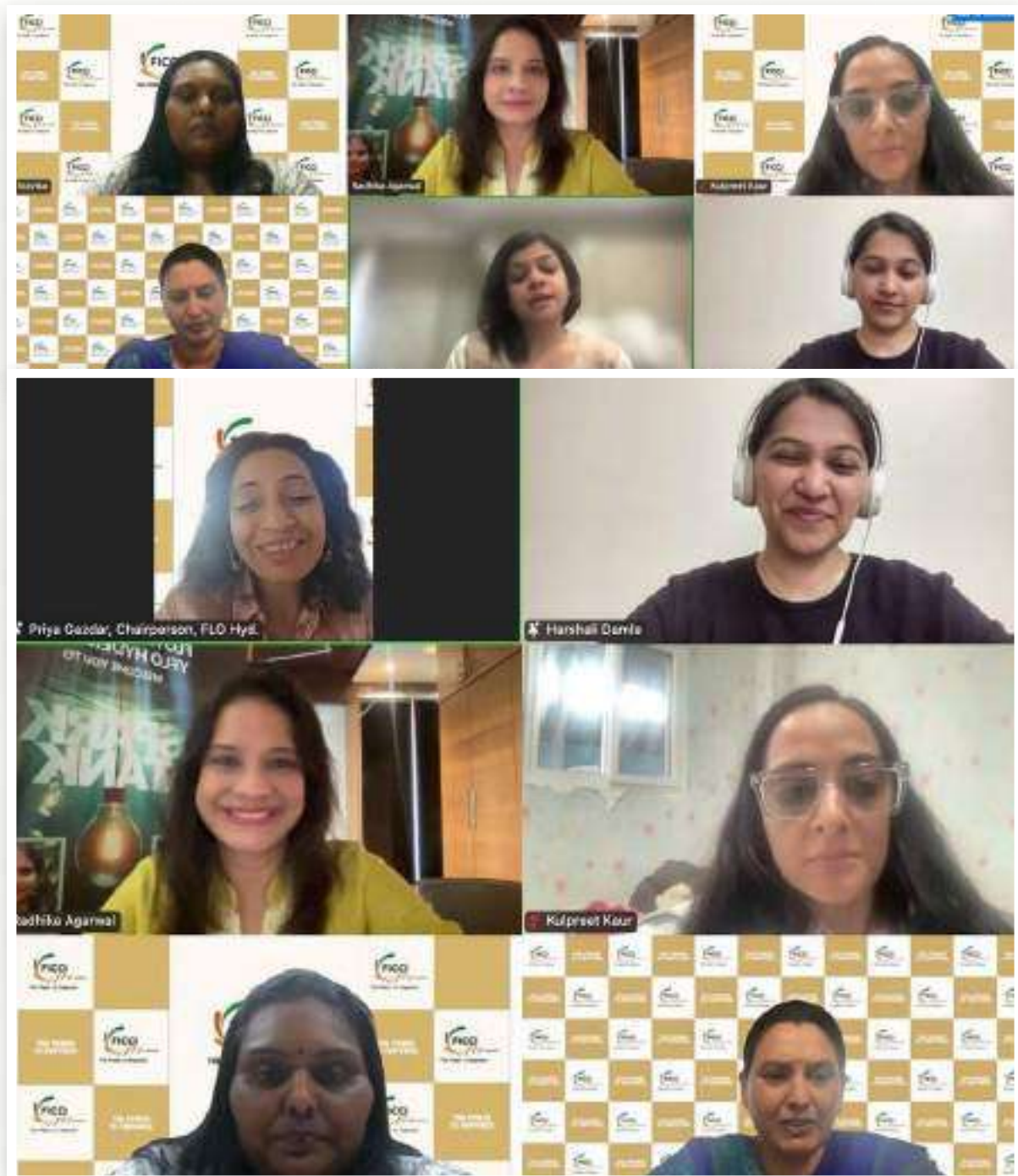
The event featured a session by Mr. Aubrey and Ms. Lorraine Aloysius, pioneers of the Come India Sing movement. Air Force veteran Mr. Vasudeva Rao Yellapu launched the 1947-2047 Jana Gana Mana initiative. A video presentation, Viksit Bharat 2047, traced India’s journey and aspirations. Over 25,000 students participated in the event. The 1947-2047 Jana Gana Mana campaign, now extended online, continues to educate citizens on performing the National Anthem with precision and pride.



YFLO Hyderabad, under the leadership of Chairperson Ridhi Jain, organized a 3-day retreat to the Andaman and Nicobar Islands, attended by 40 women leaders. The journey began with a welcome in Port Blair and on the second day, the participants explored Elephant Beach and enjoyed lunch at Tilar Siro, hosted by Ms. Zeenath. The evening featured a Boho-themed party at Symphony. The final day included a ferry ride back to Port Blair, where YFLO Hyderabad members were welcomed by the FICCI Andaman Chapter. A key highlight was the discussion with the Andaman Administration's Lakhpatri Women Initiative on fostering economic independence through skill development. Additionally, a reception was held by the Women's Wing of the Andaman and Nicobar Chamber of Commerce and Industry (ANCCI), led by President Smt. Zubaida Begum. Discussions explored the possibility of establishing an Andaman chapter of FLO and future collaborations.



FLO & YFLO Hyderabad's Spark Tank initiative hosted an online session by speaker Prof. Harshali Damle from IIM, Bangalore. The session was curated by the team of GrowthForge, led by Ms. Radhika Agarwal and team members - Sravika Vadavalli & Kulpreet Marwaha. Prof. Harshali emphasized that understanding financials is critical for any entrepreneur, as a business's core function is to generate profits. Essential financial indicators for startups, according to Prof. Harshali are - Customer Acquisition Cost (CAC) – the cost of acquiring one customer, Burn Rate – understanding how quickly a startup is using up its capital, helping in investment planning, and Forecasting – the importance of planning financial projections based on business models.



YFLO Hyderabad Chairperson Ridhi Jain, along with past and incoming chairpersons, met Dr. Chandra Kumar Bhushan, IAS, Chief Secretary of the Andaman Administration, to discuss collaborations on women's empowerment and skill development. They explored synergies with the Andaman Administration's Lakhpati Women Initiative and exchanged mementos as a gesture of partnership. The visit also included a reception by the Women's Wing of the Andaman & Nicobar Chamber of Commerce and Industry (ANCCI), led by President Smt. Zubaida Begum. A felicitation ceremony at Hotel Lemon Tree facilitated discussions on mutual growth, including the possibility of an Andaman FLO chapter. YFLO members connected with ANCCI's leadership, including entrepreneurs from diverse industries.



YFLO KOLKATA

YFLO Kolkata organized a gathering, under the leadership of Chairperson Varsha Wadhwa Chirimar, on January 10, 2025. The gathering welcomed 45 attendees and aimed to create a space for members to connect and bond. Members engaged with chefs and learned about Indian cooking.



YFLO Kolkata's The Philanthropy Club, led by Chairperson Varsha Wadhwa Chirimar, hosted an impactful session, "Investment 101: Teacher's Edition", at the Modern High School for Girls. The session aimed to empower and educate teachers about the basics of investing and empowered 120 teachers. It focused on simplifying complex investment concepts and equipping the educators with the tools to make informed financial decisions. The session, in collaboration with Dhanvesttor, a boutique investment firm founded by YFLO member Anooshka Soham Bathwal, provided the teachers with insights into stocks, mutual funds, and personal finance.



YFLO Kolkata's The Arts Club, in collaboration with YFLO Delhi, hosted an exclusive event, under the leadership of Chairperson Varsha Wadhwa Chirimar & YFLO Delhi Chairperson Dr. Payal Kanodia. The event was attended by 50 YFLO members. Members went to "Breakfast at Tiffany's" to start the morning, later the group was treated to a Tuscan Fling with Chef Dhruv Oberoi at Olive's. The experience continued with a signature perfume-making session at Jo Malone. Following this, AISPI curated an exceptional Retail Therapy experience. The event features a High Tea with Shalini Passi at her residence. Shalini shared her journey.



FLIGHT



FICCI FLO extends heartfelt congratulations to Prasanna Vasnadu, the Past Chairperson of FLO Chennai (2022-2023), for her impressive appearance on Shark Tank India Season 4.

Prasanna pitched her brand, Tikitoro, a skincare and haircare line tailored specifically for children and teens, seeking an investment of ₹25 Lakhs for 0.5% equity, valuing the company at ₹50 crores. Despite facing challenges with high sales revenue but significant losses, Prasanna's bold vision and entrepreneurial spirit were clearly evident.

Namita Thapar recognized her potential and offered ₹25 Lakhs for 1% equity, highlighting the confidence investors have in her venture. As a proud engineer and MBA graduate from Symbiosis, Pune, Prasanna continues to inspire many through her journey of innovation and perseverance. FICCI FLO applauds her achievement and wishes her continued success in her entrepreneurial endeavours.

FLIGHT



FICCI FLO proudly recognizes Major Anita Marwah (Retd) for her exemplary leadership and dedication to rural entrepreneurship. A former combat engineer in the Indian Army's Corps of Engineers, she served for 12 years across various critical roles, including in an Engineer Regiment, Military Engineer Services, and a Bomb Disposal Unit. She was actively deployed during Operation Parakram post the 2001 Parliament attack and was among the first Army officers trained in GIS technology, later designing the GIS system for the College of Military Engineering, Pune. An NIT Silchar graduate with further training at IIT Bombay, she is also an avid mountaineer, selected for India's first all-women Everest expedition.

Post-retirement, Major Marwah transitioned into entrepreneurship, blending her military discipline with social impact. An IIM Ahmedabad alumna, she founded Ashraddheya, reviving India's handmade arts, and Urvara, a tech enterprise developing indigenous satellite-based communication equipment for the Indian Air Force. As an active lifetime member of FLO Uttarakhand, she now leads the Rural Livelihoods and Rural Entrepreneurship vertical (2024-25), bringing her expertise to empower rural communities. Her unwavering commitment to nation-building, both in uniform and beyond, continues to inspire and uplift society.

FLIGHT



Reshma Patel, Founder Chairperson of FLO Vadodara, was one of the 21 wine specialists from 11 countries exclusively invited to the Valpolicella Education Program 2025 (VEP), held from 28 to 30 January 2025 in Verona, Italy, in the territory of the Veronese PDO (Protected Designation of Origin), for three days of intensive courses at the 'Valpolicella school'. Since 2018 the Valpolicella Wine Specialists have held the VEP which is certified by the Consortium. The program has invited a select group of the most elite, high-profile wine experts, sommeliers, journalists, influencers, and other top-tier professionals - each chosen after a highly selective screening process to ensure exceptionally high qualifications and reputations among participants. This year the 21 invitees were from the countries of Australia, Brazil, Canada, China, France, Germany, Hong Kong, India, Latvia and the Netherlands. It is a matter of great pride that Reshma Patel was the only invitee from India to meet the criteria.



For **Smruti Mirani**, a single breath changed everything—taking her to incredible depths, both underwater and within.

Making history in **Thailand**, she became the **first Indian woman to free-dive beyond 40 meters on a single breath**—a proud moment for India! Trained under renowned coach Lukas Grabowski at Apnea Koh Phangan, she pushed her physical and mental limits to achieve this remarkable feat.

An **IIT Bombay graduate and ed-tech professional**, Smruti's journey to the ocean began in the Andamans, seeking healing from heartbreak. A chance encounter with a free-diver following a turtle sparked her passion, leading her to explore the depths of Australia, Malta, Bali, and beyond.

Now a **certified free-diving coach**, she inspires others through @deepdivewithsmruti, teaching not just diving, but resilience, fearlessness, and freedom.

Her story isn't just about **breaking records**—it's about breaking barriers, proving that passion and purpose can take you deeper than you ever imagined.

"She's a girl—why is she in this field?" They questioned. **Muqadas Muskan** answered with **gold**.

Training under her father, **Sajad Ahmad Bhat**, Muskan defied stereotypes to become a **Pencak Silat world champion** at the 5th Junior & 20th Senior Pencak Silat World Championship in Abu Dhabi. And she wasn't alone — **her father won gold too!**

For this **Kashmiri family**, martial arts isn't just a sport; it's a legacy. **Sajad, a black belt and international referee**, instilled the same passion in his children. Even his youngest, just six, has already won **gold in mixed boxing**.

A **national and international champion, Muskan** now sets her sights on the **Olympics**. But despite their success, Pampore still lacks an indoor training facility—something they hope to change for future Kashmiri athletes.

"My father was my coach, but there were no shortcuts—training was equal for everyone," says Muskan. This is more than a victory. It's proof that when fathers stand by their daughters, they don't just break barriers—they redefine the game.

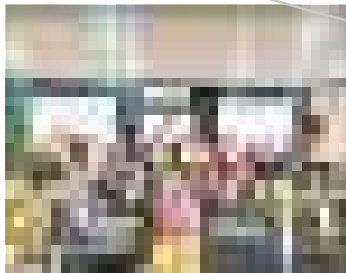




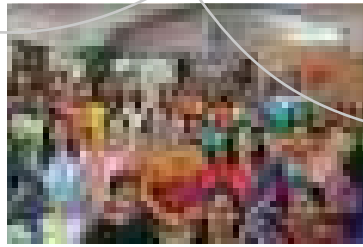
Kerala has made **history** with **India's first all-women scuba diving rescue team**—a fearless **17-member squad** trained to tackle underwater emergencies and save lives.

Selected from **100 women** fire and rescue officers recruited in 2024, these trailblazers underwent rigorous training at the **Water Safety Expert Training Centre under Kerala Fire & Rescue Services**. From deep-sea diving (30m) to operating underwater cameras for search missions, they've proven that fear is just another depth to conquer.

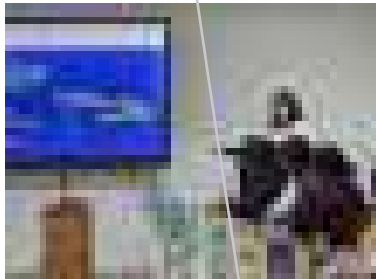
This groundbreaking squad will work alongside their male counterparts, bolstering Kerala's disaster response—from flood rescues to mountain operations.



FLO Indore



FLO Hyderabad



FLO Bhubaneswar



FLO Chennai



FLO Ahmedabad



FLO Jammu Kashmir & Ladakh



FLO Amritsar

FLO AHMEDABAD

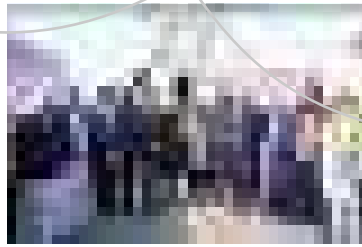


FLO BANGALORE





FLO Jaipur



FLO Amritsar



FLO Ahmedabad



FLO Bangalore



FLO Kanpur



FLO Indore



FLO Hyderabad

FLO BANGALORE



FLO CHENNAI

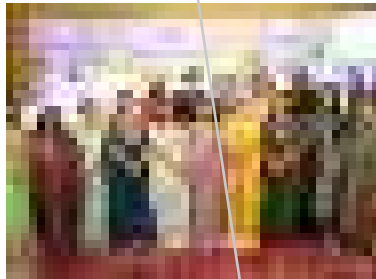




FLO Amritsar



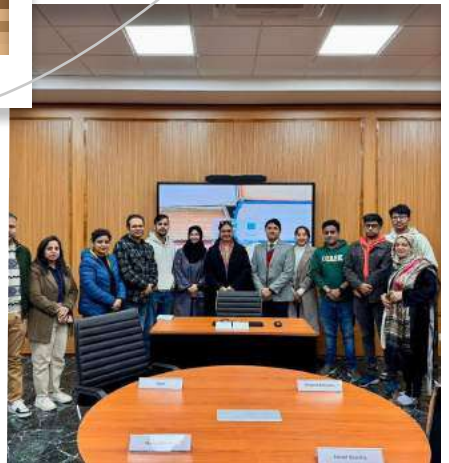
FLO Jaipur



FLO Hyderabad



YFLO Kolkata



FLO Jammu Kashmir & Ladakh



FLO Kolkata



FLO Jaipur

FLO CHENNAI



FLO KANPUR

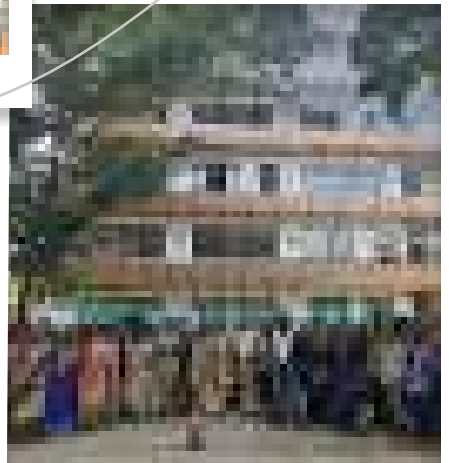




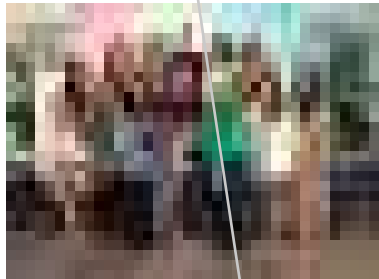
FLO Kanpur



YFLO Hyderabad



YFLO Hyderabad



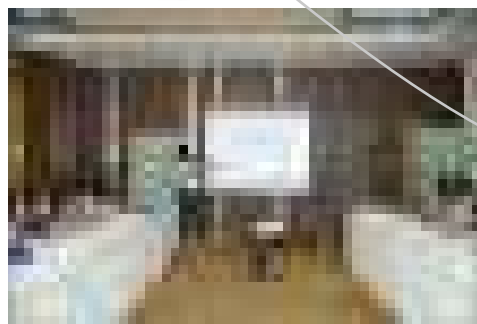
FLO Kolkata



YFLO Kolkata



FLO Kanpur



FLO Siliguri

FLO KANPUR



FLO CHENNAI

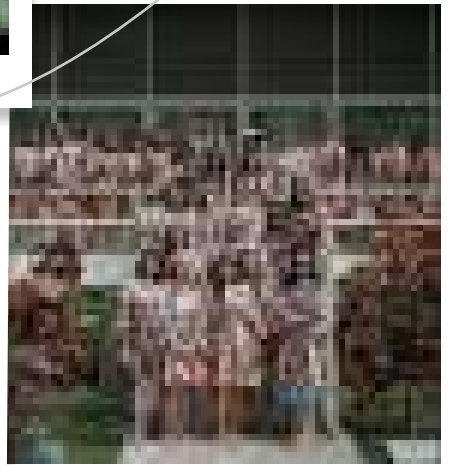




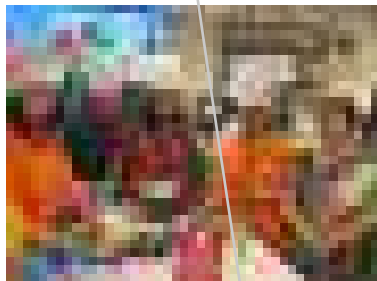
YFLO Kolkata



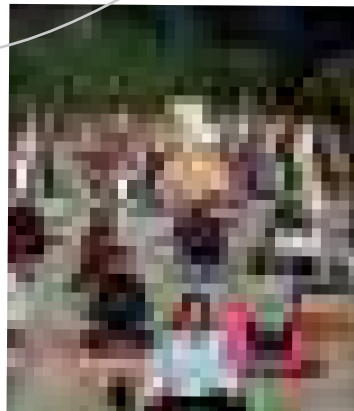
YFLO Hyderabad



YFLO Hyderabad



FLO Mumbai



FLO Kolkata



FLO Siliguri



FLO Uttarakhand

FLO KOLKATA

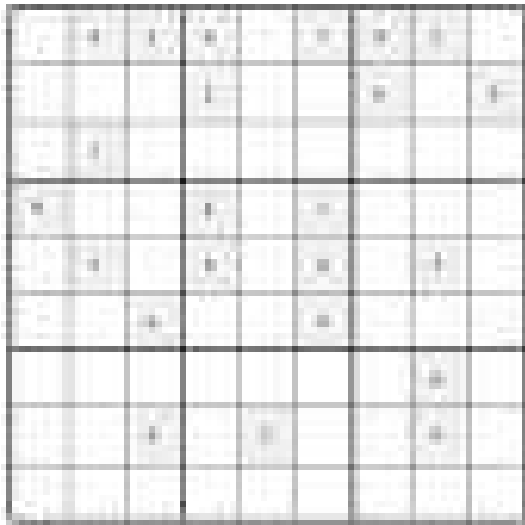


FLO UTTARAKHAND

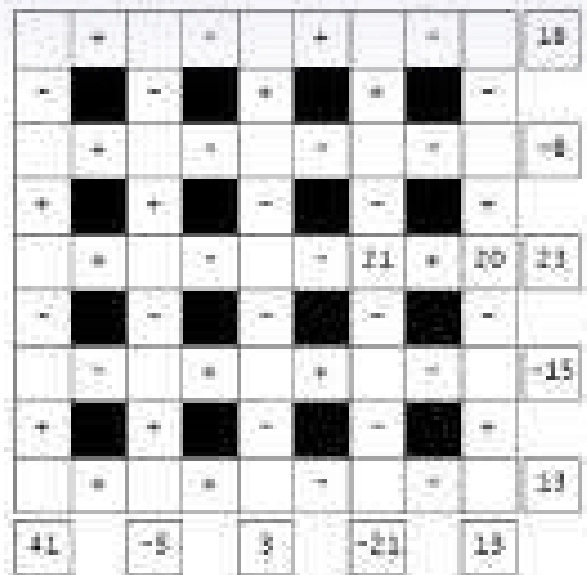


WIKI SIMULATION

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



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



WORLDWIDE SUSTAINABILITY SIMULACRION

Explore the Key Terms Defining Climate & Sustainability:

ALBEDO
BIODIVERSITY
BIOMIMICRY
ECOCIDE

GREENWASH
HALOCLINE
HAZE
PERMAFROST

REWILDING
SMOG

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

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

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

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.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100

WORLD SCRAMBLER

Solution of Previous Issue

Hidden words:

FILIBUSTER
HEGEMONY
KLEPTOCRACY
NATIVISM

POPULISM
REALPOLITIK
RHETORIC
SEDITION

TARIFF
XENOPHOBIA



FLO BEHIND THE SCENES

EDITORIAL TEAM



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FLO

SARITA SIKARIA
Governing Body Member,
FLO

