



New Delhi • FLO National • February- March 2025

—FROM THE DESK OF—FLO PRESIDENT

Greetings from FICCIFLO!!!

conversations and shared experiences.

I am happy to share that this is the 11th Edition of FLO Forward, and we are almost at the culmination point of my term as the 41st National President. As I reflect on this incredible year, I am filled with immense pride and gratitude. This journey has been one of impact, transformation and commitment to empowering women. Collectively, we have pushed boundaries, created meaningful connections, and fostered opportunities that will continue to inspire future generations. February was yet another milestone in our journey, packed with engaging and impactful initiatives. A standout experience was our special day trip-"Crafting Connections: Exploring Green Building to Khurja Pottery." This unique opportunity was made possible through the gracious support of our Past President Namita Gautam, who opened the doors to the Sleepwell Skill Development Centre in Noida. This green-certified building stands as a testament to sustainability and innovation, setting an example for responsible development. Our exploration continued as we visited the renowned Ceramic Pottery Factory in Khurja, where we witnessed the intricate craftsmanship and artistry that define Khurja's iconic pottery. It was a day filled with learning, networking, and inspiration as we discovered sustainability in action at the Sleepwell facility, engaged with artisans and understood their craft at Khurja, and connected with fellow members over enriching

Another highlight of the month was an exclusive walkthrough of the India Art Fair 2025 at NSIC Grounds, curated by our Governing Body Member, Ritu Vadehra. This artistic immersion provided an inspiring glimpse into the evolving landscape of contemporary art.

We were also privileged to host a power-packed session with Prasanna Vasanadu, Founder & CEO of Tikitoro, as she shared her remarkable experience as a participant of Shark Tank India. Her insights into pitching, fundraising, and entrepreneurial resilience left us inspired. Some key takeaways included insider knowledge about pitching & fundraising, lessons from a real Shark Tank journey, and an interactive Q&A session that sparked dynamic discussions. Prasanna, a Past Chair of FLO Chennai, exemplifies the spirit of FLO—fearless, visionary, and unstoppable.

As part of our global engagement initiatives, FLO Mumbai Chapter had the honor of hosting a 15-member ASEAN Women's Business Delegation in Mumbai. This prestigious gathering fostered cross-border collaborations, enabling meaningful exchanges on trade, entrepreneurship, and women-led business opportunities. The delegation engaged with industry leaders, policymakers, and FLO members, exploring avenues for economic partnerships, knowledge sharing, and investment opportunities. This initiative reinforced FLO's commitment to strengthening international ties and creating a global network for women entrepreneurs. As we approach the grand 41st Annual Session, which will mark the culmination of my tenure as President, I am deeply honoured to have led this incredible network of women changemakers. It has been a privilege to witness the collective strength, innovation, and camaraderie of our members. I eagerly look forward to welcoming the incoming team, led by Poonam Sharma, who will take forward this legacy with renewed energy and vision. Thank you for your trust, participation, and enthusiasm throughout this year. Let's continue to empower, inspire, and transform livestogether!

Warm regards, Joyshree Das Verma President, FICCIFLO



A leader's true success is measured by the lives they touch and the change they inspire. This journey has been about impact, empowerment, and the limitless potential of women. Every step taken towards empowerment creates ripples of change. When women lead, economies thrive, communities transform, and the world moves forward. FLO has been at the heart of this change, and I am proud to have been part of this journey.

FIO IMPACT

GOVERNING BODY MEETING 2024-25

4TH GOVERNING BODY MEETING

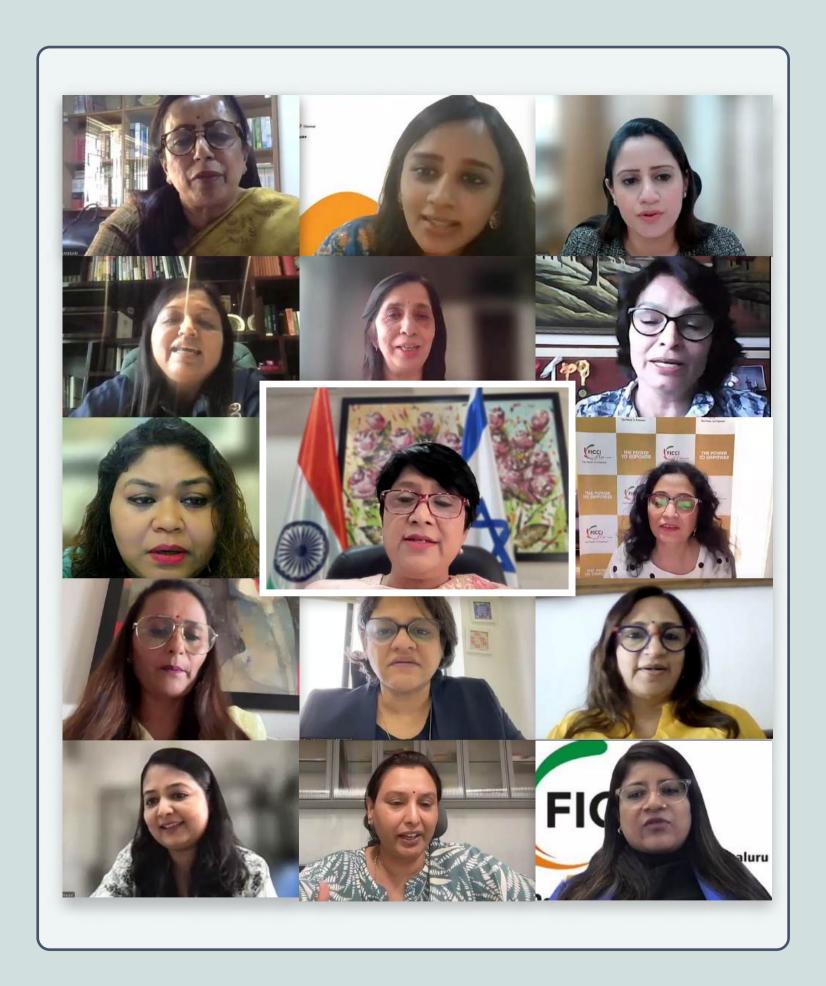
FEBRUARY 27, 2025

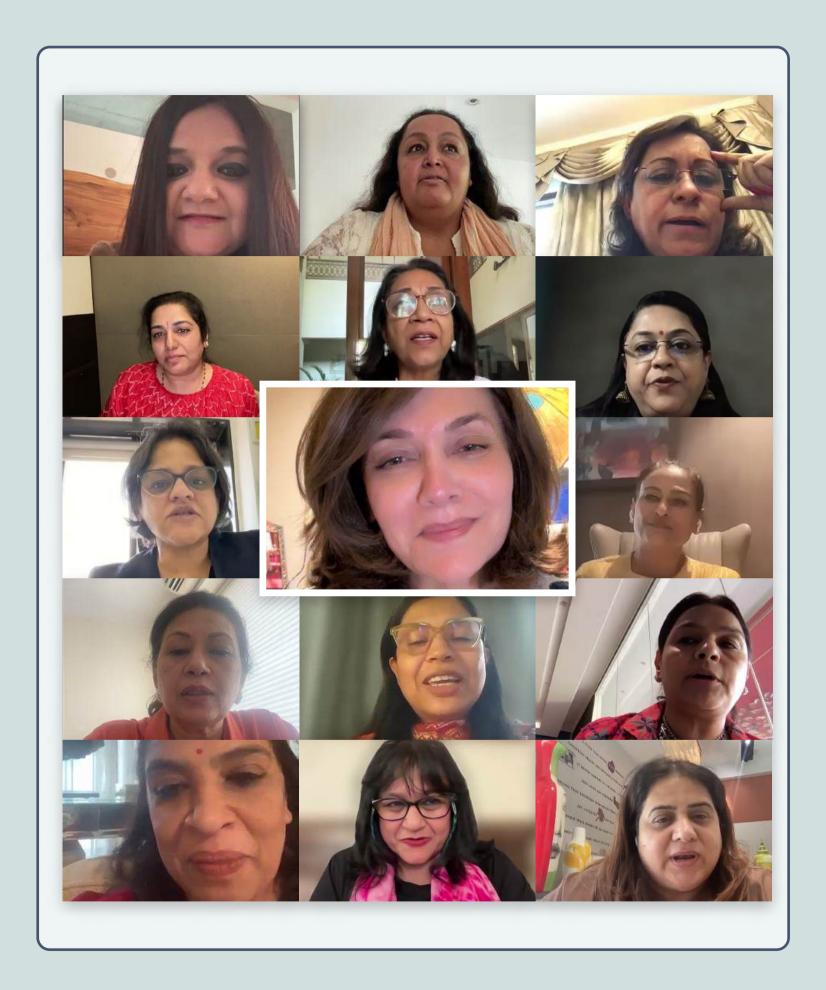
The 4th Governing Body Meeting served as a pivotal platform for reviewing progress, sharing insights, and strategizing for the future. Chapter Chairs presented their key initiatives, highlighting efforts to institutionalize structured working at the chapter level and ensuring continuity of impactful programs aligned with SDG goals and the Prime Minister's vision. Additionally, new initiatives aimed at economic empowerment were discussed, with a focus on long-term sustainability and succession planning.

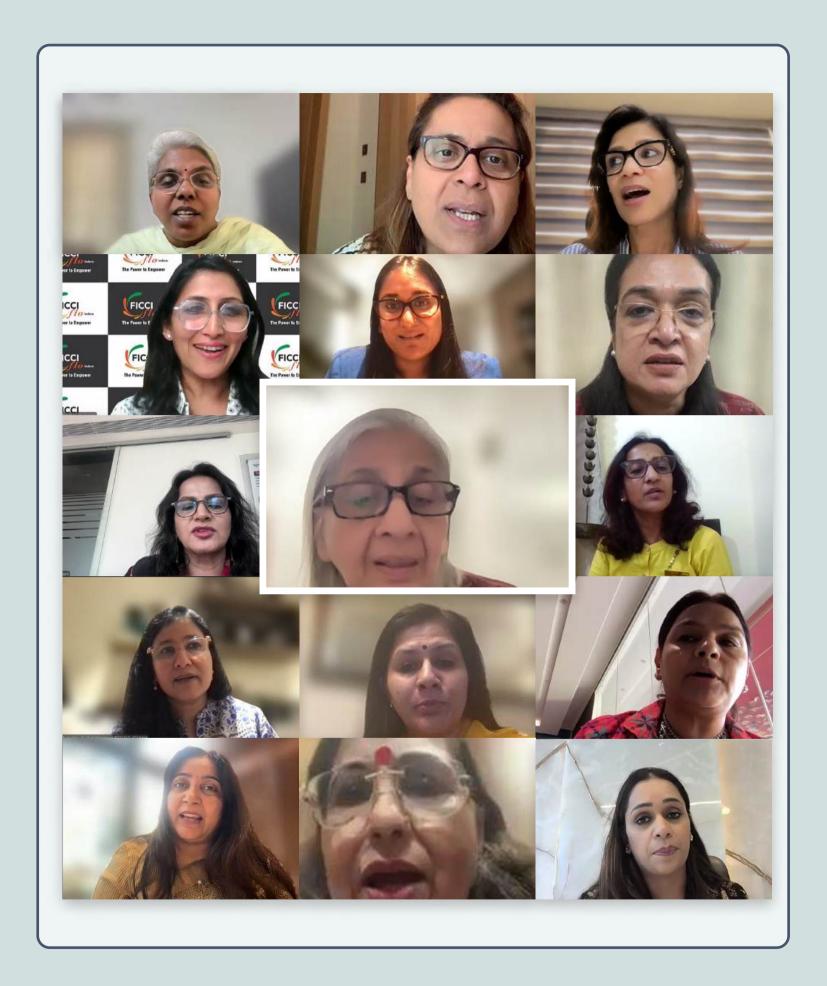
Initiative Heads provided a comprehensive impact assessment, emphasizing the reach and effectiveness of their programs across different member groups and demographics. They reviewed the MOUs signed, assessed execution challenges, and proposed solutions to strengthen implementation. The importance of building strong national teams and ensuring seamless succession planning was a recurring theme in the discussions.

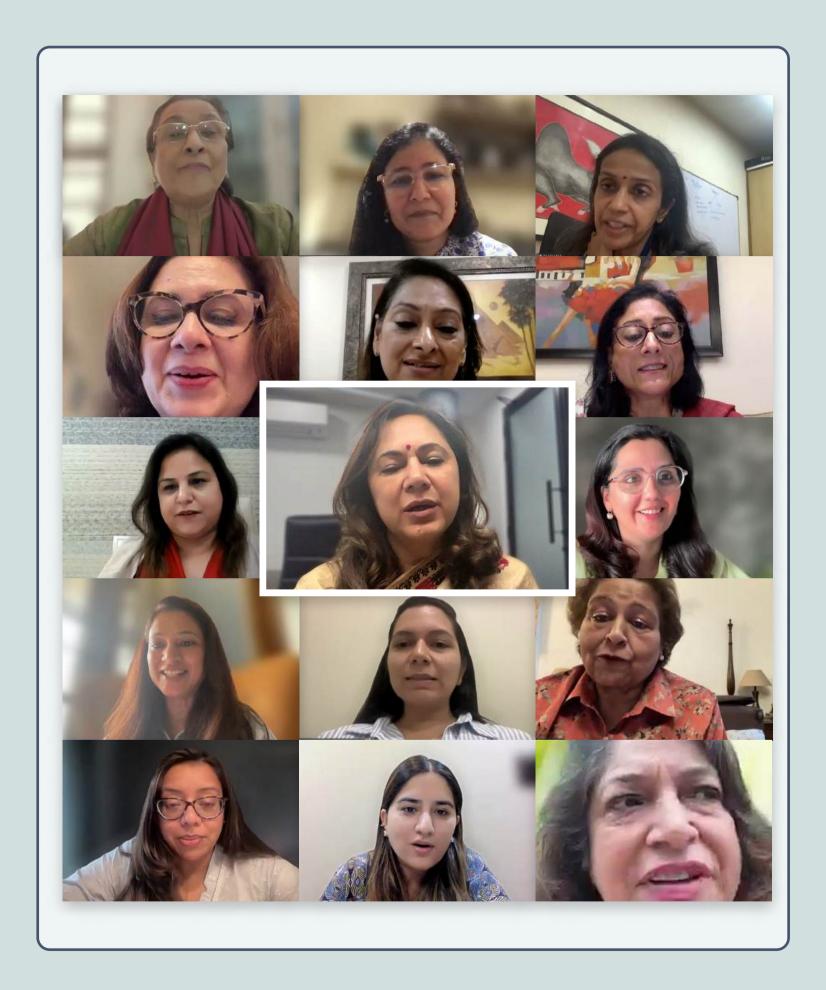
Other GB members shared their contributions towards supporting the National President's vision, detailing collaborative efforts and achievements over the year. The meeting also underscored the need for continued alignment with national priorities to enhance impact and outreach.

The session was highly productive, fostering a spirit of collaboration and strategic foresight. The insights gained will serve as a foundation for future initiatives, ensuring a more structured, impactful, and sustainable approach in the upcoming quarters.









RIO IMPACT

GLOBAL ENGAGEMENT

ASEAN DELEGATION HOSTED BY FLO MUMBAI & FLO BANGALORE CHAPTERS

FEBRUARY 20-21, 2025

FLO Mumbai Chapter hosted a 15-member ASEAN Women's Business Delegation in Mumbai from February 20 to 21, 2025.

The Mumbai tour of the ASEAN Women's Business Delegation began with an enriching visit to NMACC (Nita Mukesh Ambani Cultural Centre) at BKC, offering them a deep insight into the city's rich art and heritage. This experience was further elevated with an exclusive visit to Mehboob Studios, where they witnessed a live film shoot. A stop at the ISKCON Temple provided the delegation with a glimpse into the spiritual teachings and simple, peace-driven lifestyle advocated by ISKCON Founder Swami Prabhupada. At Wockhardt Towers, they engaged in a B2B meeting with Wockhardt.

A dynamic business and networking session with FLO Mumbai members followed. FLO National President Joyshree Das Verma spoke on how FLO and ASEAN have over the years worked closely to foster business and cultural ties. ASEAN Head, Ms. Maria Cristina Concepcion spoke on how FLO and ASEAN Association has benefitted women entrepreneurs in both the regions.

On the second day, the delegation, accompanied by senior FLO Mumbai members, had an insightful interaction with Maharashtra Governor Mr. C.P. Radhakrishnan, discussing opportunities for strengthening business and cultural ties. This was followed by a tour of Raj Bhavan.

The delegation then embarked on a Mumbai Darshan, exploring the city's iconic heritage landmarks. A visit to Badri Mahal provided them with valuable insights into the Dawoodi Bohra community, highlighting its skilling projects and community kitchens, which have significantly transformed lives and livelihoods. The Mumbai tour concluded with a unique culinary experience—a traditional Bohri Thaal meal at Woodhouse Gymkhana.

































FLO Bangalore hosted the ASEAN Women's Business Delegation in Bangalore on February 24-25, 2025, facilitating an exchange of business insights, cultural appreciation, and opportunities for collaboration. The visit featured a session with Guruji Sri Sri Ravi Shankar, and a dinner reception, hosted by the FLO Executive Committee. The delegates visited the Legislative Assembly – Vidhan Soudha and participated in discussions with Chief Secretary Shalini Rajneesh and senior government officials. The visit concluded with a coffee appreciation session at Araku Coffee. Led by industry expert Mr. Chandan, the session provided an in-depth understanding of the art and commerce of coffee production.











STRENGTHENING WOMEN'S ENTREPRENEURSHIP: FICCI FLO & GREAT WOMEN MYANMAR FORGE STRATEGIC PARTNERSHIP

FEBRUARY 20, 2025

FICCI FLO and Great Women, Myanmar signed an MoU in Mumbai during the ASEAN delegation visit. This collaboration aims to foster cross-border engagement and empower women entrepreneurs in both nations. National President Joyshree Das Verma signed the MoU on behalf of FLO.

The partnership will facilitate networking through events, forums, and digital platforms, enabling women entrepreneurs to connect and collaborate. Capacity-building initiatives, including joint workshops, seminars, and training programs, will focus on skill development, leadership, and business management. Additionally, the MoU seeks to boost trade and investment by creating opportunities for women-led businesses in India and Myanmar to explore commercial and investment ventures. Advocacy and policy collaboration will further strengthen efforts to influence national and regional policies, promoting an inclusive business ecosystem that supports women's economic participation. This strategic alliance underscores the commitment of both organizations to advancing women's entrepreneurship, fostering economic growth, and creating sustainable opportunities for women-led enterprises across borders.





FLO MSME ASSIST CELL - FICCI FLO & GOVERNMENT E-MARKETPLACE (GEM) JOIN HANDS TO EMPOWER WOMEN ENTREPRENEURS

FEBRUARY 21, 2025

FICCI FLO's 41st National President, Joyshree Das Verma, signed an MoU with the Government e-Marketplace (GeM) at the SWAYATT event. This collaboration aims to boost the visibility of women-led businesses and strengthen their participation in public procurement.

Since its inception, GeM has enabled startups to fulfill ₹35,950 Crore worth of orders. Women entrepreneurs now make up 8% of the seller base, with 1,77,786 Udyam-verified women MSEs registering ₹46,615 Crore in orders. The initiative also features dedicated storefronts like 'Startup Runway' and 'Womaniya' for enhanced visibility.

During the signing of the MoU, FLO President emphasized that digital platforms like GeM democratize business access for women. The partnership with FICCI FLO will expand outreach, advocacy, and training, equipping more women entrepreneurs to leverage public procurement. Looking ahead, GeM aims to onboard 1 Lakh DPIIT-registered startups, double women entrepreneur participation, and increase their share in national procurement beyond the current 3.78%.

This MoU is a major step toward a more inclusive, competitive, and innovationdriven economy, reinforcing India's commitment to empowering women entrepreneurs and small businesses.







FICCI FLO PARTNERS WITH HERZINDAGI FOR WOMENPRENEUR AWARDS 2025, CELEBRATING TRAILBLAZING WOMEN ENTREPRENEURS

FEBRUARY 24, 2025

FICCI FLO was proud to partner with HerZindagi.com for the 3rd edition of the prestigious WomenPreneur Awards 2025, which took place on 24th February at The Lalit, New Delhi.

The event was a grand celebration of women entrepreneurs who are redefining industries with their innovation, leadership, and resilience. It honoured trailblazing journeys and remarkable contributions across sectors, from fashion, beauty, and e-commerce to fintech, sustainability, education, and beyond.

As a Knowledge & Ecosystem Partner, FICCI FLO played an integral role in the event. Past President Harjinder Kaur delivered an inspiring keynote address, while Executive Director Rashmi Sarita and Additional Director Ankurita Pathak represented FLO, reinforcing our commitment to empowering women entrepreneurs.

Congratulations to Jyoti Jain, Past Chairperson FLO Kolkata and Sikha Sareen, Past Chairperson FLO Amritsar and all the incredible winners and nominees who continue to break barriers and drive meaningful impact in the world of business.





COLLABORATION BETWEEN FICCI FLO, THE EMBASSY OF ISRAEL IN INDIA, BENNETT UNIVERSITY'S TIMES SCHOOL OF MEDIA AND THE UNIVERSITY WOMEN DEVELOPMENT CELL (UWDC) FOR ADVANCING FINANCIAL INCLUSION: LITERACY

MARCH 7, 2025

This first-of-its-kind symposium spotlighted the intersection of financial literacy, technology, and policy, addressing global challenges in women's financial participation despite increasing digital access. The event brought together experts, policymakers, and academics to explore innovative solutions and strengthen international collaboration.

Fares Saeb, Deputy Ambassador of Israel to India, emphasized the shared commitment of Israel and India to financial empowerment, stating, "Empowering women through financial literacy is not just an economic goal—it is a global necessity. By leveraging media, technology, and bilateral cooperation, we can create a more inclusive financial future."

FLO President Joyshree Das Verma, stressed the importance of industry leadership in driving change, reinforcing the need for collective action. Prof. (Dr.) Gauri D. Chakraborty, Chairperson of UWDC at Bennett University, highlighted the critical role of media in financial education, advocating for widespread awareness and accessibility.

A key highlight was the panel discussion on 'The Influence of Technology and Marketing on Democratizing Investment Access for Women,' where experts examined the impact of digital tools, media narratives, and policy frameworks on financial inclusion.

The symposium underscored the India-Israel partnership in fostering financial resilience through knowledge-sharing, innovation, and collaborative policymaking. As economies become more digital and interconnected, equipping women with financial skills remains vital to ensuring sustainable and equitable economic growth.





DIGITAL SKILLING INITIATIVE



VIRTUAL SESSION
ON "THE ART OF
PROBLEM SOLVING:
MASTER DIGITAL
DESIGN THINKING
FOR LIFE AND
BUSINESS, FROM
HOME TO
BOARDROOM."

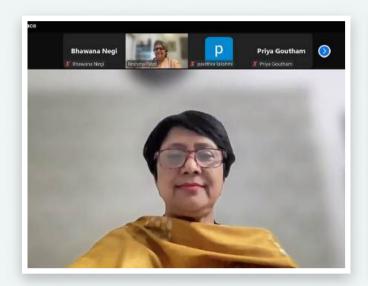
FEBRUARY 11, 2025

FICCI FLO successfully hosted a virtual session titled "The Art of Problem Solving: Master Digital Design Thinking for Life and Business, From Home to Boardroom". This session was conducted by Reshma Budhia, CEO of Toss The Coin Limited, under the FLO Digital Skilling Initiative spearheaded by Governing Body Member, Reshma Patel.

The session focused on equipping participants with strategic problem-solving techniques and a structured approach to innovation in both personal and professional spheres. Budhia's insights highlighted how design thinking fosters creativity, adaptability, and resilience—essential qualities for women navigating today's dynamic digital landscape.

Attendees found the session highly engaging and relevant, noting that it provided a clear, actionable framework for addressing challenges, from everyday decision-making at home to high-level leadership in the boardroom.















FLO STARTUP CELL



FROM PITCH TO DEAL: A FOUNDER'S SHARK TANK JOURNEY WITH PRASANNA VASANADU— FOUNDER & CEO OF TIKITORO

FEBRUARY 27, 2025

FICCI FLO Startup Cell successfully hosted a dynamic session titled "From Pitch to Deal: A Founder's Shark Tank Journey" on February 27, 2025. Ms. Prasanna Vasanadu—Founder & CEO of Tikitoro and and Past Chairperson of FLO Chennai shared her inspiring journey from conceptualizing her startup to presenting it on a high-stakes platform like Shark Tank.

Moderated by Day Chair and Governing Body Member, Priya Goutham, the virtual event provided actionable insights into effective pitching, fundraising strategies, and the resilience required to grow a business amid challenges.

Prasanna highlighted the value of clear communication, robust business fundamentals, and unwavering self-belief when navigating investor scrutiny and market competition. She further emphasized that constructive feedback can be a catalyst for strategic pivoting, allowing entrepreneurs to refine both their vision and execution.

Attendees engaged actively in the Q&A, delving into topics such as branding, partnerships, and sustaining customer trust—reinforcing FICCI FLO's commitment to fostering a supportive ecosystem for women entrepreneurs.





FLO STARTUP CELL

FLO NATIONAL START-UP CONCLAVE 2025

MARCH 4, 2025

The FLO National Start-Up Conclave 2025 was a landmark event that reaffirmed FLO's commitment to fostering women-led entrepreneurship. Organized under the aegis of the FLO National Start-Up Cell, the conclave served as a powerful platform for women entrepreneurs, industry leaders, and investors to connect, exchange insights, and drive innovation.

The event featured a thought-provoking panel discussion, "Startup 2.0: Scaling & Sustaining in a Dynamic Ecosystem," with distinguished leaders, including Dimple Mirchandani, Sarika Saxena, Ruchita Taneja Aggarwal, Archana Jahagirdar, and Ankita Vashishtha. They shared valuable perspectives on navigating the complexities of scaling businesses, securing investments, and thriving in an ever-evolving entrepreneurial landscape.

A major attraction was the Startup Pitch Competition, where promising entrepreneurs showcased their groundbreaking ideas before an esteemed jury. The event culminated in the prestigious FLO Start-Up Awards, recognizing the most outstanding women-led ventures that exemplified innovation, resilience, and business acumen.

Award Winners:

- Shruti Chand Bangalore
- · Dolly Suri Lucknow
- Dr. Shilpa Ahmedabad
- Aanchal Kejriwal Chennai



Chapter Awards:

- Focused Excellence Bengaluru
- Mountain Mover Jammu & Kashmir
- Momentum Maestro Chennai
- Conclave Champion Kanpur
- Opportunity Architect Hyderabad

Beyond celebrating success stories, the conclave addressed key challenges such as funding accessibility, mentorship, and gender biases that continue to shape the startup ecosystem. The discussions reinforced FLO's role as a catalyst for change, inspiring women entrepreneurs to push boundaries and dream bigger.

A special acknowledgment goes to the incredible FLO Startup Team, led by the dynamic Dr. Aarti Gupta, and supported by Archana Doshi, Priyanka Gulati, Simran Sahni, Suchita Gupta, Jyothi Thomas, Pooja Arambhan, Priya Goutham, and Aanchal Sethi, whose dedication made the event a grand success.

With its commitment to empowering women entrepreneurs, FLO continues to pave the way for a more inclusive and innovative startup landscape in India.







FLO S.H.I.N.E CAMPAIGN (SUSTAINABLE HABITS INITIATING NEW ERA), A NATIONAL INITIATIVE TO PROMOTE SUSTAINABLE LIVING PRACTICES



WEBINAR ON WASTE MANAGEMENT

FEBRUARY 19, 2025

The FLO S.H.I.N.E (Sustainable Habits Initiating New Era) campaign took a significant step toward sustainability with its Webinar on Waste Management on February 19, 2025. Featuring Monisha Narke (Founder, RUR Greenlife) and Monika Khanna Gulati (Founder, Sky Blue Design), the session highlighted innovative waste-to-resource solutions, community-driven initiatives, and sustainable waste management practices.

Participants engaged in discussions on segregation, composting, upcycling, and policy-driven waste reduction, with many sharing personal sustainability efforts. The most inspiring stories will be featured on FICCI FLO's Instagram, encouraging wider adoption of eco-friendly habits. The session reinforced FLO's commitment to waste management awareness and action for a greener future.







GOVERNMENT ENGAGEMENT: MINISTRY OF LABOUR & EMPLOYMENT

FLO CONTRIBUTES TO TASK FORCE REPORT

MARCH 7, 2025

A Task force on "Improving Female Workforce Participation in India "was created by the Ministry of Labour and Employment. The first meeting of the Taskforce was held in August 2023. It was headed by the Additional Secretary of MoL&E. Jayanti Dalmia Past President FLO and Poonam Mahajan Policy Initiative Lead represented FLO in the TaskForce. The other members of the Task force were from MoL&E, WCD ministry, ILO, UNICEF, CII, SEVA and EPFO It was mentioned that female labour force participation was a critical issue and the ministry was looking to make significant strides in that area. It was emphasised that there was a need for a more focussed approach in terms of concrete actionable recommendations made by the Taskforce to ensure impact on the ground. It was underscored that there was a need to devise different approaches as per sectors, age, educational backgrounds and geographical locations with equal focus on rural areas.

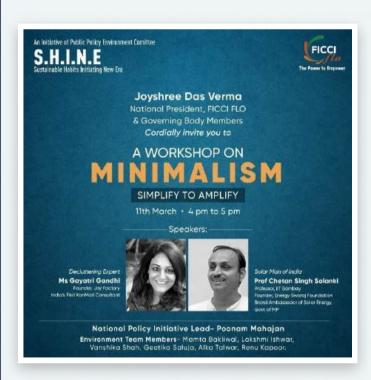
Along with the main task force meetings many smaller group interactions were held. In the earlier meetings there was a lot of brainstorming, exchange of ideas and discussions. In the later meetings specific action points were allotted to the members based on the suggestions given by them. In every meeting presentations were made by the members to the Task force.

Several of the recommendations made by Past President Jayanti Dalmia and Policy Initiative Lead Poonam Mahajan, were accepted by the Task force and have been incorporated in the final Task Force Report which was released on the occasion of International Women's Day on 7th March 2025 in the presence of the Secretary MoL&E, senior members from MoL&E and other Ministries, Task Force members and other dignitaries. It is a matter of great honour for FLO to have been an integral part of the Task force and to have contributed greatly to the Final report .

A joint conference on Female Labour Force participation was also organised by the Ministry of Labour and Employment and Ministry of Women and Child Development on 30th January 2024 of which FLO was an integral part. During the conference an advisory was issued to all employers to increase female participation in the workforce.



FLO S.H.I.N.E CAMPAIGN (SUSTAINABLE HABITS INITIATIVE HABITS INITIATIVE TO PROMOTE SUSTAINABLE LIVING PRACTICES



WEBINAR ON "MINIMALISM SIMPLIFY TO AMPLIFY"

MARCH 11, 2025

FICCI FLO, under its S.H.I.N.E initiative (Sustainable Habits Initiating New Era), organized an enlightening session on 'Minimalism – Simplify to Amplify.' This event, part of the FLO Policy Initiative's Environment vertical, aimed to raise awareness about mindful consumption and sustainable living.

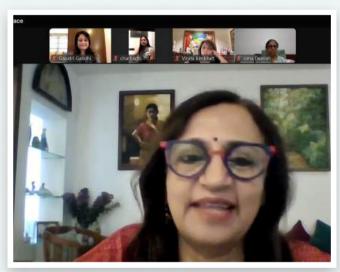
Minimalism, a philosophy advocating simplicity and intentional living, offers a pathway to reducing stress and enhancing well-being. The session highlighted how embracing minimalism can lead to a more fulfilling life while contributing to sustainability.

Renowned speakers Ms. Gayatri Gandhi and Prof. Chetan Singh Solanki shared valuable insights on decluttering physical and mental spaces, mindful consumption, and the impact of minimalism on personal well-being and the environment. They emphasized the power of releasing excess to create value in others' lives and how gratitude and simplicity foster joy.

The session was an engaging and thought-provoking dialogue, inspiring attendees to adopt minimalism in their daily lives. As FLO continues to champion sustainable habits, this event reinforced the importance of conscious living, proving that less can indeed lead to more meaningful and enriched experiences.













CRAFTING
CONNECTIONS: A
TRANSFORMATIVE
JOURNEY FROM
SLEEPWELL LEED
GREEN BUILDING TO
KHURJA POTTERY
FACTORY VISIT

FEBRUARY 6, 2025

Under the visionary leadership of FICCI FLO's 41st National President, Joyshree Das Verma, members embarked on a remarkable day-long experiential journey to explore sustainability, skill development, and traditional craftsmanship.

Graciously hosted by FLO Past President Namita Gautam, Director at Sheela Foam Ltd., the trip brought together 102 FLO members for a day of learning, networking, and inspiration.

The day began with a warm welcome and breakfast at Sleepwell Tower, where Ms. Kiran Raghuvanshi and Ms. Shaili Tyagi shared insights into Sheela Foam's legacy of sustainability, showcasing the Platinum LEED Green Building and a digital transformation demo by STAQO, a subsidiary of Sheela Foam Ltd.











From Noida, the delegation travelled to the Sleepwell Foundation Skill Development Center (SDC) in Mirpur, Khurja, where they were greeted with enthusiasm by the SDC team. A special showcase by young female trainees in fashion design and beauty skills, supported by a Lakmé collaboration, highlighted the transformative impact of skill-building programs. The energy of the event soared as members and President Joyshree Das Verma actively engaged in joyful activities, making the experience both memorable and meaningful. The President also took the opportunity to felicitate winners of various interactive games, adding to the spirit of celebration.



The final leg of the journey led members to the renowned Minhas Pottery Factory, where they immersed themselves in the rich legacy of Khurja's iconic ceramic artistry. Artisans shared intricate techniques behind their craft, offering a rare glimpse into the dedication and skill that make Khurja pottery world-famous. Members indulged in shopping for handcrafted ceramics, bringing home a piece of this artistic heritage.



The journey concluded with a deep sense of fulfilment, reflecting FLO's commitment to sustainability, skill-building, and cultural preservation. This initiative, made possible through the gracious support of Past President Namita Gautam, was more than just a visit - it was a powerful reminder of how innovation, tradition, and empowerment can converge to create lasting impact.





MEMBER ENGAGEMENT

FLO PARLIAMENT VISIT

FEBRUARY 19, 2025

FICCI FLO, under the leadership of National President Joyshree Das Verma, organized an insightful visit to the Parliament House, with a delegation of over 50 members. Delegates explored the newly constructed Lok Sabha and Rajya Sabha buildings as well as the Old Lok Sabha building, gaining first hand insights into India's legislative process.

The delegation was briefed by Mr. Sai Dinesh Shetty (Deputy Director, PRIDE, Lok Sabha Secretariat) and Mr. Prashant Kishor (Director, Lok Sabha Secretariat) and team. The session covered the core functions of Parliament, the role of committee discussions, budget sessions, and how Parliament reflects India's democratic diversity. A comparative analysis with global parliamentary systems further enriched the discussion.

The visit also included a tour of the Parliament's art gallery, offering a glimpse into India's artistic and cultural heritage. This experience deepened FLO's understanding of parliamentary proceedings and reaffirmed its commitment to engaging with India's governance and policymaking.

















FLO & YFLO CURATED WALKTHROUGH AT THE INDIA ART FAIR 2025

FEBRUARY 7, 2025

FLO organised an exclusively curated walkthrough at the India Art Fair 2025 for the members on February 7, 2025, at the NSIC Grounds, Okhla Industrial Area, New Delhi.

Led by Ritu Vadehra, Governing Body Member, the walkthrough offered an immersive experience into the fair's rich showcase of Modern and Contemporary South Asian art. The 16th edition of the fair, held from February 6–9, 2025, set a new benchmark with a record 120 exhibiting galleries and institutions—up from 108 the previous year—underscoring the vibrant health of the country's art market.

Recognised as the premier platform to explore the region's dynamic cultural landscape, the fair provided curated insights into the artistic narratives of India and its neighbouring countries by bringing together galleries, artists, private foundations, arts charities, national institutions, and more. The event not only enriched members' understanding of contemporary artistic trends but also highlighted the fair's commitment to arts education, professional development, and supporting emerging galleries through dedicated exhibition spaces and a robust programme of events including workshops, artist commissions, and popup programmes.









FICCI FLO MEMBERS ATTEND INTERNATIONAL WOMEN'S DAY PROGRAMME AT PARLIAMENT ANNEXE

MARCH 8, 2025

On March 8, 2025, FLO members participated in the International Women's Day programme held at the Parliament Annexe. As part of the event, Shri Om Birla inaugurated an exhibition on Women Members of the Constituent Assembly, organized by the Parliamentary Research and Training Institute for Democracies (PRIDE) in collaboration with the National Commission for Women (NCW). The exhibition, hosted at the Parliament House Complex, marked the 75th anniversary of the Indian Constitution and aimed to enhance public awareness about the pivotal contributions of the 15 women members of the Constituent Assembly in shaping the nation's foundational document.

The event witnessed the presence of esteemed dignitaries, including Secretary-General of Lok Sabha, Shri Utpal Kumar Singh, NCW Chairperson, Smt. Vijaya Rahatkar, along with distinguished policymakers, women leaders, and representatives from various sectors.

This initiative aimed to showcase the legacy of women's leadership in India's democratic journey and served as a tribute to their enduring impact on constitutional governance.



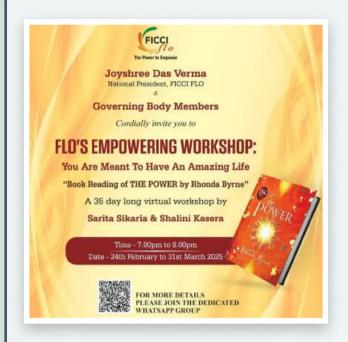








FLO'S EMPOWERING WORKSHOP



YOU ARE MEANT TO HAVE AN AMAZING LIFE, BOOK READING OF THE POWER BY RHONDA BYRNE

FEBRUARY 24, 2025, TO MARCH 31, 2025

On popular demand, FICCI FLO successfully began the empowering workshop and book reading workshop, facilitated by Shalini Kasera and Sarita Sikaria, from February 24, 2025. This online workshop, centering around Rhonda Byrne's transformative book, The Power, is enabling participants with profound insights into manifestation, positivity, and self-empowerment.

Building upon the success of last year's book reading of The Magic, this workshop once again engaged FLO members in a journey of self-discovery and transformation. The sessions delve into key concepts of The Power, including the idea that we are magnets, the importance of taking control of our emotions, and the belief that whatever we can imagine already exists. Each day, participants actively engage in discussions, self-reflection exercises, and real-life applications of these principles, fostering an environment of growth, gratitude, and empowerment.

With yet another successful edition of the book reading series, FLO reaffirms its commitment to empowering women through knowledge, self-belief, and collective learning.







PRESIDENT'S VISIT TO CHAPTERS

UTTARAKHAND CHAPTER

FLO National President, Joyshree Das Verma, graced FLO Uttarakhand's Leadership Connect in Dehradun, inspiring FLO Members with her vision for empowering women entrepreneurs. From insightful discussions with industry leaders to engaging interactions, her visit reinforced the power of collaboration and leadership in driving change.







KANPUR CHAPTER

FLO Kanpur had the privilege of hosting National President Joyshree Das Verma for the inauguration of the Hunarkari Utsav 2025 and panel discussion. Hunarkari Utsav 2025 (7th, 8th & 9th February), a vibrant celebration of India's rich cultural heritage. This 3-day extravaganza brings together vendors from across the country, showcasing their unique talents and crafts.

The festival was a combined effort of ODOP and FLO Kanpur, featuring 65 stalls with over 170 artisans from across the country. From the welcoming ceremony to the mesmerizing performances, every moment was magnificently curated. Eminent personalities from the administration graced the occasion on all three days. .

A Panel discussion with eminent personalities was organised on the evening of 7th (DAY 1), the panellists being FLO President Joyshree Das Verma, Ms. Vandana Bindu Manchanda, head INTACH heritage craft community division, Ms. Geetanjali Kasliwal Managing Director and Founder at Anantaya Co-Founder AKFD Studio, Mr. Sunil Kumar, Joint Commissioner ODOP and the moderator being Mr. Alok Sanwal Chief Executive Officer at Dainik Jagran INEXT.

With performances ranging from rouf dance by locals from Kashmir to Rajasthani folk music and dance, UP folk songs, nukkad natak by Threatrewala, eco saver band by school children of age 5-11years, Meri Zindagi (all ladies rockband). The quawwali 'Mehfil-e-Ishq' was a highlight of Day 2.

A total of 7000+ people visited during the 3 days HUNARKARI UTSAV.



CHENNAI CHAPTER

FLO National President Joyshree Das Verma visited the Chennai Chapter for an insightful session on "Decoding Food Labels: Hidden Ingredients That Hurt Your Gut Health" on February 13, 2025, at Hyatt Regency. Under the leadership of Chairperson Dr. Divya Abhishek, FLO Chennai organized this impactful event to raise awareness about understanding food labels and making informed dietary choices.

The session featured Revant Himatsingka, popularly known as #FoodPharmer, renowned for exposing misleading marketing tactics in the food industry. He provided a deep dive into food labels, revealing how preservatives, artificial sweeteners, excessive sugar, and unhealthy fats are often hidden under complex names.







COIMBATORE CHAPTER

FLO National President, Joyshree Das Verma, made an official visit to the Coimbatore Chapter on Feb 14, 2025. The day was filled with impactful moments from visiting the adopted village to engaging with members. She applauded the Chapter's initiatives, especially the village development project led by Dr. Kamini Surendaran.

Special thanks to Mr. Natarajan, Vice President of The Indian Chamber of Commerce, Coimbatore, for his felicitations and interest in future collaborations. A meet and greet was also organised with the members of the Chapter.













INDORE CHAPTER

FLO National President Joyshree Das Verma visited the Indore Chapter and in her presence, FLO Indore, in collaboration with InfoBeans Foundation, successfully concluded the IT Excellence Program, equipping 40 underprivileged girls with essential IT skills. The impact is tangible—18 participants have secured jobs in leading IT companies, with three placed at Livegage at a ₹3.5 LPA package.

Through mentorship from FLO members and comprehensive training in digital literacy, personality development, and financial awareness, this initiative is shaping a brighter, independent future for young women in tech.

Adding to the celebrations, FLO Indore marked its 10th anniversary with the prestigious Trailblazer Awards 2025, recognizing 13 exceptional women who have shattered barriers and redefined success. The event featured inspiring performances, entrepreneurial showcases, and a distinguished jury, truly embodying the spirit of empowerment.











BHUBANESWAR CHAPTER

FICCI FLO Bhubaneswar had the honor of hosting FLO President Jovshree Das Verma on March 9, 2025, at Mayfair, Bhubaneswar. The interactive session, attended by Chairperson Rashmi Sahoo, core committee members. EC members, and past chairs, focused on key aspects such as membership expansion. social initiatives. women's entrepreneurship, opportunities. FLO President Jovshree Das Verma emphasized the importance of strengthening outreach efforts, organizing community-driven activities, and supporting women-led businesses through financial facilitation. An inspiring success story of a homemaker-turned-entrepreneur was highlighted, reinforcing the transformative power of entrepreneurship and self-reliance. The event was highly engaging, with members appreciating the opportunity to interact with the National President, discuss growth strategies, and explore future initiatives. The session laid a strong foundation for enhancing the impact of FLO Bhubaneswar, aligning with the broader vision of women's empowerment and leadership.







KOLKATA CHAPTER

FLO President Joyshree Das Verma visit to FLO Kolkata aimed at her engaging with its members and getting acquainted with the chapter's various social initiatives. She met and interacted with young rugby players hailing from various marginalized regions of West Bengal. She listened to their inspiring stories of perseverance and emphasized how sports can be a powerful tool for social inclusion and personal development. The training and dedication has taken the women athletes to a level where they can compete for their State and India, with more than 30 women playing for the National Rugby Championship.

FLO Kolkata Chairperson Shraddha Murarka hosted a lunch meet in honor of the National President, when the committee also presented their key achievements, ongoing projects, and future goals. President Das Verma offered her insights and guidance, applauding the team's dedication. The informal lunch that followed allowed the President to experience local culture and hospitality while fostering camaraderie and open discussion with Past Chairpersons and committee members.

FLO President Joyshree Das Verma attended "Voices of the Night", an event which focused on shedding light on social issues often kept in the dark. The event featured candid discussions with a diverse panel: a former sex worker shared her personal journey, leaders of NGOs supporting women and children in Kolkata's red-light districts through education, shelter & healthcare and prevention of human trafficking and a former Miss Universe (acting as a goodwill ambassador) lent her voice to advocate for change. FLO President Das Verma engaged with the panelists and audience, underlining FLO's stance on addressing issues like exploitation, rehabilitation, and social stigma.

The National President was apprised of FLO Kolkata's ongoing Menstrual Hygiene Drive, including the Baala Initiative aimed at improving menstrual health awareness and accessibility. The chapter has been actively distributing reusable sanitary products and conducting workshops to educate girls and women about menstrual hygiene. Smt. Das Verma praised these efforts to break taboos around menstruation and ensure that adolescent girls have the knowledge and resources to manage their health with dignity.

A significant outcome of the visit was FLO Kolkata's pledge to support young girls from the city's red-light districts. This pledge focuses on holistic empowerment — providing vocational skills training, healthcare access, educational support, and mentorship to girls vulnerable to exploitation. The National President endorsed this commitment, noting that such targeted initiatives are crucial for breaking cycles of poverty and exploitation. By backing this pledge, FLO Kolkata reinforced its dedication to the long-term empowerment of some of the most marginalized young women in the community.

Key Takeaways

The National President's positive feedback recognized the hard work behind each project – from sports outreach to education and health campaigns – and served as a morale booster for the entire team. With the National President's clear support, the chapter is more energized than ever to champion causes such as women's health, education for the underprivileged, and the empowerment of marginalized communities. The alignment between FLO's national vision and the chapter's activities was strengthened, ensuring sustained momentum for ongoing and future projects.















PRESIDENT'S SPEAKING ENGAGEMENT

Under National President Joyshree Das Verma's leadership, FLO fosters agricultural innovation through Indo-Israel collaboration! A specialized training on 'Management of Irrigation & Fertigation' in Guwahati, led by NETAFIM experts, is equipping 30 officers from Assam, Bihar, Meghalaya, Mizoram, Tripura & West Bengal with advanced farming techniques tailored for the NER region. The #FLO President is also the Honorary Consul of Israel for North East. Organized by Assam Horticulture, MIDH, Ministry of Agriculture (GoI), and MASHAV, this initiative strengthens sustainable farming and paves the way for future Centers of Excellence.







PRESIDENT'S SPEAKING ENGAGEMENT

8TH GENDER EQUALITY SUMMIT 2025

MARCH 18, 2025

FICCI FLO National President Joyshree Das Verma was invited to deliver the Valedictory Address at the 8th Gender Equality Summit 2025, held at the Taj Mahal Hotel in Delhi. The summit, organized by the UN Global Compact Network India served as a platform to accelerate progress towards Sustainable Development Goal 5 (Gender Equality). The summit brought together policymakers, thought leaders, and industry experts to deliberate on collaborative strategies to foster gender parity.

Ms. Joyshree Das Verma reinforced FLO's commitment to women's empowerment and inclusive growth. She emphasized the importance of multi-stakeholder collaborations, highlighting how partnerships between businesses, governments, and civil society can drive systemic change for gender equality. She urged the leaders, policymakers, and global stakeholders to take proactive steps in promoting gender-sensitive policies and programs.







PRESIDENT'S SPEAKING ENGAGEMENT

VIKSIT BHARAT - YOUTH PARLIAMENT

MARCH 19, 2025

FICCI FLO 41st National President Ms. Joyshree Das Verma was invited as the Chief Guest at the Inaugural ceremony of Viksit Bharat - Youth Parliament, an event organized by Jamia Hamdard University under the National Service Scheme (NSS). Dr. Lal Singh, State Director of Nehru Yuva Kendra Sangathan, Delhi was invited as the Guest of Honor to this inauguration ceremony.

Ms. Joyshree Das Verma, along with distinguished dignitaries, participated in the ceremonial lighting of the lamp, marking the official inauguration of the Youth Parliament. She was felicitated by the Honorable Vice Chancellor, Prof. Mohammad Afshar Alam, and in turn, she extended her appreciation by felicitating him as well. As the National President of FICCI FLO, she emphasized that young voices must be heard as a pivotal element in nation-building and policy transformation. She advocated FLO National Initiatives and opportunities for women and advocated gender equality.





FICCI FLO PRESIDENT VISITS FLOWING HERITAGE: THE INDIAN WATER NARRATIVE

MARCH 18, 2025

FICCI FLO 41st National President Ms. Joyshree Das Verma visited the art exhibition 'Flowing Heritage - The Indian Water Narrative' at Arthshila, Delhi. The exhibition, curated by Past President Ms. Anjana Sonamy, provided an exploration of India's historical relationship with water, highlighting its cultural, architectural, and artistic significance.

Arthshila was divided into 3 floors, each showcasing unique artistic representations of Indian heritage. The First floor focused on "Water Design: Morphologies and Histories of Water Architecture in India", an integral part of the history of India's water conservation practices for centuries.

The second floor focused on the theme "Kalash - Fertility & Procreation". This exhibition shared India's profound connection with water. An Art History Perspective, the Lajja Gauri, a symbol of fertility and procreation paired with an installation - Beeja. The space highlighted the fertility of both humankind and the soil, with water playing a crucial role in sustaining both.

The third floor focused on "Aakhyan - Painted Mobile Narratives: Traditional Crafts", using mobility as its strength, mobile narratives flow through India's cultural fabric, carrying wisdom, stories, and traditions to distant corners. 4 types of extant mobile narratives were selected, each underscored by water as a central theme: the santha scrolls from Bengal, Cherial scrolls from Telangana, The Phad of Pabuji, and the Kaavad, both from Rajasthan.

This visit highlighted how FLO's initiatives align with preserving heritage and promoting eco-conscious solutions for water management





THOUGHTS BY PACITA U. JUAN

CO-CHAIR, INDIA ASEAN WOMEN BUSINESS FORUM, ON HER DELEGATION'S MUMBAI-BANGALORE VISIT



She sashays into the hall and people take a second look because she comes in with flair and style. That's my counterpart at the INDIA-ASEAN Women Business Forum (IAWBF), Vinita Bimbhet. We put up the forum back in 2017 to keep relations between India and the **ASEAN** member-states alive over entrepreneurship, fashion, food and even spiritual activities. To this day, Vinita and I continue to think of how our two countries (plus whoever in ASEAN would like to join) can keep the friendship going.

Under the current leadership of Ficci-FLO (Federation of Indian Chambers of Commerce)

Ladies Organization or simply FLO, Joyshree Das Verma, we organized two trips to India over the last six months. In September we were received in Hyderabad and Delhi and in February we had just come from Mumbai and Bangalore. What do we do on these trips? We network, we find business connections and we make friends that will last a lifetime.

The ASEAN Committee of FLO and IAWBF is the core group that has also visited the Philippines back in 2017 for an ASEAN Business and Investment Summit and joined us in a meeting in Bangkok the following year. So it has been a back and forth of cultural and business visits that our groups have been doing, much to the delight of our members who experience VIP treatment, whether in India or in Manila.

On the recent trip we had to the south of India, we had a sprinkling of spiritual visits – one was to Iskcon, the birthplace of the Hare Krishna movement which I was exposed to in the '70s when I first learned about vegetarianism and the Krishna consciousness or beliefs as I had a friend who joined the movement. The late Gina Lopez was also a member of this group. We went to see where the founder lived, prayed and gathered his followers in the heart of Mumbai.

Another unique visit we did was with the Dahwoodi Bohras – a sect of the Moslem faith which has community work at the center of their practices and who also believe that one should never go hungry. They also relieve women from cooking chores by having a community kitchen where every family can get food for the day.

This way, women are able to work for a living, not bogged down by daily chores at home. They had other unique features such as having women wear special clothes for

their services and having the men wear three-piece white suits and a white cap adorned with gold threads. They also showed us their social enterprise of Happy Threads, using crocheting as a way for girls to have extra income making toys and flowers, among others.

I cannot forget the food spread we were served by the chef of the Dawoodi Bohras – biryani, lamb and samosas – which they managed to serve in a private "members only" club. Another special treat from FLO chapter chair Aarmeen Mogul Dordi, who is a member of the group and is called a Bohri.

A special audience was also arranged for us by FLO to the Art of Living headquarters in Bangalore. This spiritual movement was founded by SriSri Gurudev Ravi Shankar and is in about 100-plus countries. We had the rare chance of coming to the ashram just for a day trip while others would have to take three-day or six-day spiritual retreats at the 100-acre facility. We started with a vegetarian breakfast before getting a meditation session. Then we finally got to meet the founder, Gurudev for short, who told us about his recent ASEAN trip and how he also met General Brawner and other members of the Philippine Army in Manila. The rest of the day was spent having another vegetarian meal at lunch and visiting a Gaushala, the home for cows, animals they consider special because at every special occasion in one's life, an Indian must visit a Gaushala to thank the cows for the products they give – butter, milk and curd – which feed all families from childhood to adulthood. Before one gets married, or on a birthday, an Indian practice is to go to a Gaushala, pet the cows, pray and donate for their care, too. It is important to honor the cows who, by the way, are all local or native varieties that India is very proud of.

The other highlight of our visit to Art of Living, besides the shopping inside the ashram grounds, was a visit to a panchakarma or a wellness facility. We all queued up to get a special treat like a head massage, a foot massage and corrective treatments for the spine. The whole group went into separate rooms as our therapists or healers accompanied each of us for our preferred treatment. One can do this every day if you stay at the ashram for a weekend or even a whole week of meditation, vegetarian meals and yoga sessions called pooja.

All these "eat pray love" sessions could not have been possible without the help of FLO's women of substance. They arranged that we get to visit these special places which a regular tourist may not be able to do, given that each group has their own rules for "outsiders" or non-members to visit, if they even allow such trips. We feel so privileged to have visited and learned about their different ways of life and spiritual beliefs. After all, religion is a way of life. And what they do to make everyone feel whole or complete.

A side note: across our hotel was a Sikh temple which also has a community kitchen where anyone, regardless of faith, can partake of a meal, 24 hours a day, because the Sikhs believe "no one should ever be hungry." It's a good idea for us, too, don't you think?

Vinita and I pledged to continue to plan these trips between India and ASEAN in the years to come.

CHAPTER IMPACT

AMRITSAR CHAPTER

FLO Amritsar hosted Global Investments, Mobility & Education Roadshow 2025 in association with Henley & Partners - The Firm of Global Citizens bringing together international experts and industry leaders. Over 150 entrepreneurs, professionals, and students participated. The event focused on women's economic empowerment, aligning with the EmpowerHER theme.

The event provided insights on investment pathways, startup opportunities, global business expansion, and education. The chapter collaborated with Henley & Partners - The Firm of Global Citizens, Bridge Partners, UK, MIBC Greece, Christian Tyler Properties, USA, Startup Visa Services, Canada, and Khaitan & Co

Additional industry experts and professionals from global organizations explored potential policy insights and regulatory frameworks impacting global investments, entrepreneurship and education.





FLO Amritsar organized a Mega Cancer Awareness, Early Detection & Free Health Check-up Camp on World Cancer Day at Government Senior Secondary School, Bal Kalan, Dist Amritsar. The event was held in memory of Dr. Hardaa Singh Sandhu, with over 600 beneficiaries. In collaboration with the World Cancer Care Charitable Society, Government of Punjab, National Rural Health Mission, SBI Card Pehel, and OTT Transformative Trust, the initiative aimed to raise cancer awareness, emphasize early detection, and provide essential health services to the community.

Services offered were - cancer awareness & early detection facilities, mammography & pap smear tests for women, sugar & blood pressure check-ups, doctor consultations, eye screening with free prescription glasses, anemia & malnutrition screening, bone density tests, and free medicine distribution.





BANGALORE CHAPTER

FLO Bangalore organized the BIZOPOLY Grand Finale which was a culmination of strategy, innovation, creativity, problem-solving, teamwork, and negotiation in a digitized Monopoly-style business game customized for the chapter, held at Prestige Falcon Towers.

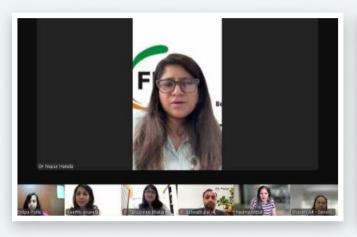
5 teams played BIZOPOLY, On their feet and on the edge of their seats, they garnered resources across Finance, PR & Marketing, Digital, and Legal to solve specific business challenges posed to them in sectors of F&B, Feminine Sustainable Hygiene, Green Economy, and Fashion. Their pitches were evaluated by a distinguished jury: Past Chairpersons Namrata G and Dr. Swarnalatha Mallavarapu. Guests from FLO Ahmedabad also joined.

The event was supported by sponsors - PartTwo, Naarica, PlantPartners, Parmpare, P.N. Rao, and Ecodhaga. The finale event was conceptualized and organized by Cluster Head Bindu Sastry and Vertical Heads Keerthi Aruvela, Sapna Malhotra, Manasa Ilango, and Jyothi.





FLO Bangalore's Business Finance Vertical hosted a virtual session analyzing the Union Budget 2025. Ashwanth Pai and Bhavani Mujakari of ASA Associates provided expert insights into the budget's complexities and key changes. Key highlights included the introduction of a new income tax regime for individuals and HUFs, enhanced support for IFSC units and startups through extended tax deduction timelines, the abolition of TCS on the sale of goods exceeding INR 5 million, clarifications on ULIP taxation, the implementation of a presumptive taxation scheme for non-residents in specific technology sectors, and changes to customs duties and the Agriculture Infrastructure and Development Cess.





FLO Bangalore's social skilling initiative organized 3 Digital Saathi training sessions, reaching a total of 73 women from grassroots communities. On February 5, 2025, 29 women from the Kithiganur Community participated. Followed by 9 women from the Hoodi Community and 35 women from the Ththaguni Community, both on February 20, 2025. This initiative contributes to the goal of empowering 1,000 women with digital literacy throughout the year.





FLO Bangalore's Social Initiatives Education Vertical launched a Tally Training Program, with the goal of increasing career opportunities. The course is designed to empower 90 girls across 3 colleges in Bangalore, including many first-generation learners at RBNMS. The program fosters inclusive learning, incorporating differently-abled students from Oceanik College. The Tally Training Program is expected to boost accounting skills, enabling students to become more proficient in managing financial tasks, balance sheets, inventory masters, goods transfers, purchase orders, challans, bills and returns, and sales orders, among other areas. The certified course, in collaboration with ICA, will facilitate job opportunities for the girls once they achieve proficiency.





FLO Bangalore organized Breaking Barriers, Changing Lives: Menopause Awareness at Weavers Colony, bringing together 200 women from diverse cultural, religious, and age backgrounds for an open conversation on menopause, menstrual health, and cervical cancer. The event highlighted inclusivity, with Muslim women participating comfortably in the temple premises, where the presiding priest welcomed all, reinforcing that places of faith can also be spaces for knowledge, health, and unity. Another event highlight was when fathers from the slums attended the session to collect menstrual kits for their daughters. Dr. Pavitra provided valuable insights into women's health and Ms. Preeti Daddu engaged with the attendees.





FLO Bangalore's "Sweat Now, Celebrate Later!" offered the members an opportunity to engage in a 5K Fun Run, fostering camaraderie and promoting physical well-being. Participants benefited from an expert-guided warm-up session led by Dr. Somya Rout from Stairs Physiotherapy and Fitness, who also provided valuable running tips.





FLO Bangalore hosted an event, bringing together 5 of India's top culinary maestros – Manish Mehrotra, Manu Chandra, Vikas Sethi, Johnson Ebenezer, and Tarun Sibbal – as panelists and judges. The event featured an engaging, interactive, and panel discussion. 11 young girls from the Vidya Foundation, part of FLO's social initiative participated in the event. The young chefs received specialized mentorship from Taj Chef Naren Thimmaiah and participated alongside seasoned teams. 2 unique and fun learning workshops, curated by Simran, Sneha, and Chef Zehn, were conducted, receiving immense appreciation from our members.





FLO Bangalore hosted its "Startup Conclave: Showcasing Vision, Innovation & Impact" and this nine-month journey began with 36 pitch participants, progressing through rigorous selection stages, intensive pitch training, and one-on-one mentorship from 18 industry leaders.

The Conclave culminated in the selection of the Top 3 Winners, with Ms. Shruti Chand earning the honor of representing FLO Bangalore at the National FLO Conclave. The event featured a panel discussion on "The Role of Women in New-Age India". The success of the Conclave was made possible by the guidance of the judges and the support of the sponsor, Kotak Mahindra Bank.





BHUBANESWAR CHAPTER

FLO Bhubaneswar hosted a Valentine's Day Talk Show featuring Dietitian & Wellness Expert Ms. Shilpi Goel, who shared her expertise on holistic well-being, beauty, and self-love. This session, held at Utkal Signature Tower, was designed to emphasize the significance of nurturing both inner and outer health.





The 5th FLO Retreat, held at the beautiful Tampara Resort proved to be a perfect blend of relaxation, rejuvenation, and meaningful connections. The retreat aimed to create relationships among members while providing a much-needed escape from daily routines. The event featured activities that were designed to encourage collaboration, reflection, and empowerment.

Members participated in interactive sessions, where discussions on personal growth, professional development, and women's empowerment flourished. The Retreat was a memorable experience, underscoring the power of community and collaboration among women entrepreneurs.



CHENNAI CHAPTER

FLO Chennai, led by Chairperson Dr. Divya Abhishek, and Rural Entrepreneurship and Livelihood Vertical Head Jyothi Thomas, set up a stall showcasing the Aari embroidery work done by women trained. This Aari embroidery training project was fully funded by FLO members. Over 250 attendees visited the stall. The stall displayed a variety of handcrafted products with Aari designs. The craftsmanship and detailing in each product attracted visitors.

FLO National Presiden Joyshree Das Verma visited the stall and acknowledged the team's efforts in promoting traditional embroidery and supporting rural women in their entrepreneurial journey.





FLO Chennai, led by Chairperson Dr. Divya Abhishek, and as an initiative by Impact Literacy Vertical Head Sandhya Jaichandren organized a STEM stall to promote scientific awareness and education at Hyatt Regency. It aimed to make science more accessible and engaging by displaying basic working models related to high school physics concepts. Over 100 members visited the stall. The stall also received a special visit from FLO National President Joyshree Das Verma, who appreciated the initiative and the effort taken to make STEM education more interactive. The models demonstrated key principles of





FLO Chennai organized an event showcasing the rich cultural heritage of the Toda community through a special stall set up by the Handloom & Textile vertical, led by Arti Bagdy, along with Committee members Nabila Avais and Vharsha Raheja. The stall was an attraction at the event and was inaugurated by FLO National President Joyshree Das Verma. She engaged with the team, appreciating their efforts in promoting indigenous crafts and interacting with members to understand their initiatives. The event witnessed a turnout of around 250 people.

The stall proudly displayed Toda embroidery products, each handcrafted by Toda artisans using their signature red and black embroidery on cotton. In addition to Toda embroidery. The stall also featured Jamakalam, a new project under FLO Chennai, aimed at promoting the traditional handwoven carpets of Tamil Nadu. This initiative marks an important step in expanding FLO Chennai's efforts in preserving and promoting regional textile arts, ensuring economic empowerment for local weavers.



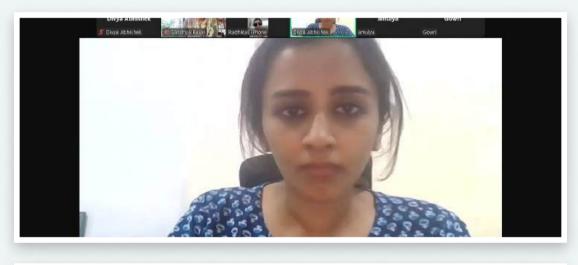


FLO Chennai conducted a business networking meet-and-greet session for 50 members. The meet-and-greet was held at the residence of Ms. Avantika Gupta, Barrister-at-Law and CEO of OPG Power. Chairperson Dr. Divya Abhishek, shared some opening remarks and emphasized the importance of networking, collaboration, and knowledge-sharing among women entrepreneurs and professionals. Ms. Avantika elaborated on her involvement in her family business, sharing insights into the operations and growth of OPG Power. The event facilitated active participation from all attendees.





FLO Chennai,organized a virtual member interaction session, "A Chance to Be Heard: Member Time with the Chair", with an attendance of 15 members. It provided members with an opportunity to engage in a one-on-one discussion with Chairperson Dr Divya Abhishek and the Executive Committee team through pre-booked slots. Members actively participated, raising queries sharing their insights with the leadership team and provided constructive suggestions on specific aspects of FLO Chennai's activities.





FLO Chennai, led by Chairperson Dr. Divya Abhishek, participated in Ignite 2025, a national entrepreneurship summit at M.O.P. Vaishnav College. Attended by 420 students, the event focused on the United Nations Sustainable Development Goals (SDGs) and fostering entrepreneurship. FLO members Rajashri Sai and Shetal Jain engaged in sessions on digital transformation and sustainable business. The summit featured expert talks, panel discussions, workshops, and the Swabhimaan Impact Awards, recognizing contributions to sustainability and entrepreneurship.





FLO Chennai, led by Chairperson Dr. Divya Abhishek, organized the Mega Budget Meeting 2025, providing an in-depth analysis of the Union Budget 2025-26. Attended by 315 members, the session covered key fiscal policies, taxation reforms, and the upcoming New Income Tax Bill aimed at simplifying laws and reducing litigation. Discussions highlighted tax benefits for start-ups, extended compliance periods for charitable trusts, and expanded Safe Harbour Rules. The revised personal income tax structure introduced no tax up to ₹12 lakh, benefiting the middle class. Senior citizens received relief through tax-free NSS withdrawals and higher TDS exemptions.





FLO Chennai, led by Chairperson Dr. Divya Abhishek, organized a session at Hyatt Regency. The session, attended by 250 people, aimed to create awareness about the importance of understanding food labels and making informed dietary choices. National President Joyshree Das Verma was invited as the Guest of Honor at the event. The event featured Mr. Revant Himatsingka, also known as #FoodPharmer and his session included interactive discussions, where attendees were encouraged to bring in their own packaged food products for analysis. He referenced his past works, including viral posts and awareness campaigns, where he exposed hidden harmful ingredients in popular food brands.



Another event, at the Hyatt Regency, by FLO Chennai guided by Chairperson Dr. Divya Abhishek brought together women entrepreneurs, professionals, and industry leaders for a session focused on empowerment, leadership, and wellness. 250 people attended the event.

The event was joined by FLO National President, Joyshree Das Verma and Immediate Past President, Sudha Shivkumar. National President Joyshree Das Verma highlighted FLO's initiatives in bridging gender gaps in business, advocating for policy reforms to support women entrepreneurs, and creating inclusive opportunities for women across industries.





FLO Chennai was conferred with the Awards 2025 Visionary Women at ceremony, attended by 300 people. In its third successful edition, the award recognizes and honors women entrepreneurs and enablers who drive transformation in their respective fields. Representing FLO Chennai at the event, Priya Goutham, head of the Startup Vertical, received the award on behalf of the organization.



FLO Chennai, led by Chairperson Dr. Divya Abhishek, hosted "Symphony of Success: From the Diary of Shreya Ghoshal" with an attendance of over 500 people. It featured the playback singer Ms. Shreya Ghoshal, one of India's most celebrated playback singers and holds numerous national and international accolades to her name, including National Film Awards and Filmfare Awards.

The session was moderated by renowned pianist Mr. Anil Srinivasan, known for blending classical music with contemporary storytelling. Following the event, a press meet was held with Dr. Divya Abhishek and Ms. Shreya Ghoshal, where they shared insights about the session and its impact.





FLO Chennai Chairperson Dr. Divya Abhishek, promoted diversity and inclusion through an event at ITC Grand Chola, by organizing a special stall. This initiative was led by the Diversity and Inclusion Vertical Heads, Subha Srikanth and Meera Jagdish, showcasing the work of "Sneh", a venture by FLO member Anuradha Mahesh. Among 500 attendees, around 350 visited the stall. The stall featured a variety of handcrafted and eco-friendly products. In addition to the displayed products, Sneh provided visitors with brochures as well.





FLO Chennai participated in the Faculty Development Programme at MGR Janaki College of Arts & Science for Women. The session had an attendance of around 350 people. Geetha Premkumar, MSME Assist Vertical Head, addressed 120 faculty members from both the day and evening colleges on "Educator as Change Maker – Nurturing Emotional Strength and Career Readiness."

The session discussed the evolving role of educators in shaping students' futures beyond academics. Geetha Premkumar emphasized the importance of emotional intelligence in teaching, helping faculty understand how to foster resilience and confidence in students.





FLO Chennai in collaboration with Royal Fables and Nanagram Jewels, hosted a session. The event, attended by around 200 people was curated by Anshu Khanna, and the discussion brought together royal dignitaries.

Led by Fashion and Jewellery Vertical Head Vidya Gajapati Raju Singh, the panel featured Princess Vidita Singh of Barwani, Maharani Shailaja Katoch of Kangra, and Kanwarani Kamini Singh of Seohara. The collections from Nanagram Jewels and a display featured select collections from Devasya, Just Chiffon, Charu Saigal, Kanwarani Ritu Sinhji Wakaner, Thiraai Handlooms, Chaar Chand, Foutri Bags, Namrata Singh Fine Jewellery, Aabharnam Foundation, and Ambi by Sujata Pai.





FLO Chennai in collaboration with Royal Fables and Nanagram Jewels organised an event that was attended by 200 people. A discussion was held on the evolving role of royal women in reviving heritage crafts and empowering local communities. Curated by Anshu Khanna, the session was moderated by Rachana Kumar, with panelists—Rani Jaykirti Singh of Baria, Rohini Singh Gupta of Kachi Baroda, Kanwarani Ritu Sinh of Wankaner, and Princess Chandini of Seohara. The session displayed featured select collections from Nanagram Jewels, Rosetree, Chaasmi, Just Chiffons, Rani Jaykiti Singh of Baria, Thiraai Handlooms, Chokana, Chaar Chand, TAVM Art and Design Studio, Namrata Singh Fine Jewellery, Aabharnam Foundation, and Ambi by Sujata Pai.





FLO Chennai hosted a session on Budget 2025 at Women's Christian College under the guidance of Chairperson Dr. Divya Abhishek. The event, attended by 150 people, aimed to provide a comprehensive understanding of the budget's impact on various sectors and its implications for the Indian economy. Goda Raghavan led the discussion, offering key insights into the budget's provisions, sectoral benefits, and economic outlook. She encouraged students to engage in discussions on financial planning and India's future economic prospects.





Under Chairperson Dr. Divya Abhishek, FLO Chennai drove impactful initiatives across multiple verticals. A meeting with 20 attendees reviewed progress and contributions.

The visit included meetings with the Vice President of India and Parliament tours. Seminars on mediation, succession planning, LGBTQ rights, and cooperative policies. Aari embroidery training empowered 1,000+ women, sustainability through internships and CSR support. 22 startups in SHE Rises, partnerships with Stanford Seed, IIM B, and Goldman Sachs aided mentorship for 75+ women-led businesses. Reviving Toda Embroidery and Bhavani Jamakkalams: national leaders received Toda shawls. 300+ interactions; UK-India business ties event at British High Commission with 84 attendees. MSME Summit, GeM Procurement Master Class. National Conference on employability and entrepreneurship. HACK4PURPOSE engaged 8,500+ participants, and 100 startups pitched ideas. Grew from 515 to 1,100 through outreach and online inductions. Generated Rs. 2 Lakhs via promotions and ads. Sessions with Twinkle Khanna, Ankur Warikoo, Smt. Nirmala Sitharaman, BK Shivani, and K. Annamalai. Impacted 890 students across 8 schools with 16 educational topics. Internships for specially-abled individuals at Advantage Foods; one secured a job. Focus on sustainability; World Saree Day drew 2,100+ attendees. Followers grew from 2,500 to 4,515, reaching 10.6 lakh accounts, with 2.19 lakh monthly views.





Led by Chairperson Dr. Divya Abhishek and Skilling Vertical Head Vanitha Venugopal, FLO Chennai conducted the 'Campus to Corporate' training program at Jeppiaar University. The program aimed to equip students with essential corporate skills, allowing them to transition from academic life to the professional world. The 6-hour training session was attended by 320 students and received an outstanding rating of 4.9/5.0. The session covered key topics such as self-awareness, critical and creative thinking, communication, time management, problem-solving, stress management, teamwork, leadership, and self-motivation. 20 mock interviews and 15 group discussions were conducted and 195 resumes were prepared to align with industry standards.





FLO Chennai, led by Chairperson Dr. Divya Abhishek and Skilling Vertical Head Vanitha Venugopal, conducted the 'Campus to Corporate' training program at Stella Maris College. The 6-hour session aimed to equip students with essential corporate skills, facilitating a transition from academia to the professional world. The training program witnessed an impressive turnout of 245 students, receiving an outstanding rating of 4.9/5.0. 18 mock interviews and 12 group discussions were conducted, providing students with hands-on experience in corporate interactions. Additionally, 155 resumes were meticulously prepared to align with industry expectations. The session provided a perfect mix of engagement, skill-building, and career-oriented insights, leaving students with a clear understanding of their career paths.





FLO Chennai Chairperson Dr. Divya Abhishek joined the occasion as a chief guest at a girls' football tournament organized by Great Goals. The event attended by 300 students was conducted by FLO members Priya Gopalen and Joint Secretary Sandhya Rajan, with the aim of encouraging young girls to actively participate in sports and break gender stereotypes. Dr. Divya Abhishek was invited as the Chief Guest. The tournament witnessed enthusiastic participation from multiple girls' teams, each showcasing exceptional skill, passion, and sportsmanship.





COIMBATORE CHAPTER

FLO Coimbatore, in collaboration with Tamil Nadu Agricultural University, started the Sustainable Agricultural Initiative Project at FLO Coimbatore's Adopted Tribal Village.

In April 2024, the chapter established a borewell equipped with a 7.5 HP, 10-stage submersible pump, powered by environmentally friendly solar panels for sustainable groundwater extraction this project aimed to provide reliable access to clean water for assured irrigation across several fields. Joint ownership was given to 10 tribal farmers for utilizing the new bore well.

National President Joyshree Das Verma was invited as the Chief Guest and addressed the gathering and mentioned farming is an act of resilience and hope. Dr. P. P. Murugan, Director of Extension Education, TNAU, Coimbatore, Krishi Vigyan Kendra (KVK) from Tirupur, Coimbatore, and Ooty along with TNAU scientists were also present and felicitated the program.

FLO President Joyshree Das Verma, Chapter Chairperson Meena Swaminathan, Initiative Head Dr. Kamini Surendaran, and members inspected the fields in the hills and were happy to witness the impressive cultivation.





HYDERABAD CHAPTER

FLO Hyderabad Chairperson Priya Gazdar hosted a session with Ms. Swami Mukundananda at AIG Hospitals, offering insights on mastering the mind, self-discipline, willpower, and the power of beliefs. 105 FLO members and 100 doctors and nurses benefited from this session.

Swami Ji emphasized the importance of self-mastery and willpower in shaping thoughts and actions. He outlined three key aspects of willpower: "I Want", "I Won't", and "I Will". Drawing from the "Rich Father, Poor Father" theory, he highlighted how a person's mindset determines their destiny. He also introduced the Vedantic path of wisdom—Shravan (Hearing), Manan (Contemplation), and Nididhyasana (Assimilation).





FLO Hyderabad, led by Chairperson Priya Gazdar, hosted a captivating evening featuring the renowned Ms. Suhani Shah. The event, joined by 250 members, was a display of mind-reading, psychological illusions, and thought-provoking demonstrations, leaving the audience spellbound. Ms. Suhani Shah shared her ability to predict, decode thoughts, and challenge perceptions in ways that seemed almost impossible.





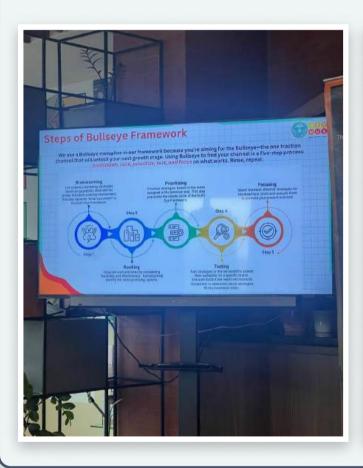
FLO Hyderabad Chairperson Priya Gazdar, along with 100 members visited the Rashtrapati Nilayam. The tour provided valuable insights into history, culture, and sustainability, offering a deeper understanding of the site's significance. Some key highlights were - the flag post, cheriyal art tunnel, the restored stepwell, the herb garden, and antique collections.





11 FLO Hyderabad members attended The Bullseye Framework Workshop at WE Hub, Telangana's women's innovation ecosystem, to explore effective marketing strategies and understand WE Hub's entrepreneurial programs. The session featured Ms. Sita Pallacholla (CEO, WE Hub) and Ms. Vinutha Rallapalli (Principal Consultant, Urban Innovation), who addressed queries on fostering women-led entrepreneurship.

FLO Chairperson Priya Gazdar, YFLO Chairperson Ridhi Jain, GrowthForge Head Radhika Agarwal, and 6 Spark Tank cohort members participated in the event. The workshop guided attendees through a five-step process to identify, test, and refine marketing channels, using a mix of Paid, Earned, and Owned strategies for business growth.





FLO Hyderabad supported the "Dignity Through Sports" initiative at the Yacht Club of Hyderabad with INR 25 Lakhs through VisionTek. The initiative is dedicated to training 100 children, aged 10 to 16 years, from underserved communities as confident sailors representing the State of Telangana and India at National and International competitions. The children were provided free education, training in Yoga and strength-building, chess, and music for their overall development.





FLO Hyderabad has impacted grassroots communities, FLO members, and women through strategic initiatives, reaching nearly 21,000 women and children. At a special Initiative Showcase, verticals highlighted achievements in entrepreneurship, healthcare, education, skilling, handlooms, and rural empowerment.

The MSME Assist Cell strengthened the MSME ecosystem with policy recommendations, an MSME schemes Ready Reckoner, and key partnerships. GrowthForge fostered entrepreneurial learning through MoUs, workshops, and the Spark Tank cohort. WHealth launched a Pediatric Remedial Care and Activity Room, benefiting 15,000+ children annually. SaKala supported traditional weavers through skill development and handloom promotion.

EduSkill provided financial and digital literacy training via Tally Pro, while Resilient Roots empowered 100 rural women farmers with financial literacy and skill development. These initiatives were supported by McLean Group, VisionTek, Swastik Spices Education Initiative, and collaborations with Gaurangee, WellWork, and YogiBear Collective.





INDORE CHAPTER

FLO Indore, in collaboration with USCI - United World School of Creative Intelligence, successfully conducted a 6-week Tally training program for 9 students from Khushi NGO and Navyug Aarambha NGO. The program delivered a total of 60 hours of comprehensive learning.

The initiative aimed to equip underprivileged students with practical financial literacy skills, specifically in Tally, an accounting software, to enhance their employability and provide financial independence. The chapter appreciates Atul Sir for providing the Computer Lab at USCI. CA Anil Nahata of Nahata Professional Academy arranged a skilled faculty member to teach the Tally curriculum. Members Ruchi Gupta, Kajal Dikshit, Pooja Modi, Pooja Sharma, and Kanupriya Jain contributed to the event. Garjana Rathore and Chhavi Doshi, with their dedication and efforts, ensured the success of the program.





FLO Indore organized a panel discussion on "Education and Working Parents" at Choithram International School, Indore. The event aimed to explore modern educational challenges and the critical role of parental involvement in shaping resilient young minds. Attended by 35 participants, including Senior Vice Chair, FLO Indore, CA Shweta Agrawal, and committee members, Chhavi Doshi, Palak Hassanandani, Ginni Chhabra, Ankita Khabia, and Vaishali Shivhare. The discussion was divided into 2 panels, each comprising 5 esteemed FLO Indore members, 2 educationists from Choithram International School, and 2 parents. Each session was moderated by FLO members, Ankita Hemnani and Shweta Khandelwal.

The distinguished panelists included - Ms. Aastha Shastri Jain, Ms. Bhavika Manghwani, Ms. Shruti S Maheshwari, Dr. Ankita Dhadich Goel, Ms. Sonam Jain, Adv. Nandini B Gujarati, Ms. Neha Mehta, Dr. Raina Jain, Ms. Chetana Sharma and Dr. Aditi Bardia Ghodawat. The event was chaired by Dr. Priyanka Mokshamar, FLO member.





JAIPUR CHAPTER

FLO Jaipur participated in the 16th Edition of the AU Jaipur Marathon. As the Social Group Partner, FLO Jaipur, led by Chairperson Raghushree Poddar, contributed to spreading awareness about women's health, fitness, and empowerment while encouraging a healthy lifestyle.

FLO Jaipur participated in the 6 KM Dream Run, where 40 members ran. Key Takeaways - Encouraging Women's Fitness, Empowering Through Action, Community Bonding, and Creating Impact. The marathon was a collaborative initiative by: World Trade Park, AU Small, Finance Bank (Title Sponsor), Sanskriti Yuva Sanstha (Organizers), INA Solar (Co-Powered by), and Aavas Financiers Ltd. (Powered by).





FLO Jaipur Chairperson Raghushree Poddar hosted The Living Theatre at Jai Mahal Palace, Jaipur, celebrating storytelling, theatre, and cinema with 200 attendees, including industry stalwarts, sponsors, and FLO members. The event featured Nukkad Natak by Mayoor School students, followed by a panel discussion with Mr. Sandiip Sikcand, Shilpa Shirodkar, and Mr. Sid Makkar, who shared insights on evolving audience preferences.

Sponsors like Tvisha Jewlz, Parina International, Wrap and Gift, and Opulent Jaipur showcased luxury gifts and artifacts. Special gifts included a Bandhani saree by Kaja Brand, brooches by Shiny Dabba, and a pearl necklace by Kavita Saraf. Past Chairpersons Neeta Boochra, Alka Batra, Preeti Saboo, and Bela Badhalia honored the guest speakers. The event, hosted by Ekta Gambhir, was a success, with special contributions from Nikita Khunteta (Tvisha Jewlz) and Gaurav Bardiya (Empyreal Club).





FLO Jaipur, led by Chairperson Raghushree Poddar, started a 3-day journey to Banaras. The trip offered a dive into the city's sacred traditions, artistic heritage, and culinary delights. The group visited Kashi Vishwanath and Kaal Bhairav Temples as well.

A highlight of the trip was an interaction with Banarasi weavers, where members gained insight into the craftsmanship of Varanasi textiles. 14 members extended their journey to Prayagraj, visiting Sangam.

The experience was sponsored by FLO members - Bikaji Foods Namkeen – Amikka Haldiya, Reme Lifestyle Bags – Raghushree Poddar, Madhuri Gems Jewellery – Suruchi Dhoot, Mukhwas & Customized Scarves (Nourishing Threads) – Anushree Dasot, Cake Jars – Shraddha Rawat, Komal Parnami Healer Touch – Harshika Khandelwal, Rawat Kachori – Pushpa Agrawal & Amikka Haldiya, and Socks – Anamika Ghai, Chairperson of FLO Ludhiana.





JAMMU & KASHMIR AND LADAKH CHAPTER

FELICITATING TRAILBLAZER WOMEN ACHIEVERS OF JAMMU & KASHMIR

FEBRUARY 1, 2025

FLO Jammu Kashmir & Ladakh, led by Chairperson Ruchika Gupta organized its 4th edition of the FLO Jammu Kashmir & Ladakh Trailblazer Awards. The event was held at Radisson, Jammu, celebrating remarkable women achievers across diverse fields and benefitted 20 people. Chief Guest Ms. Mandeep Kaur, IAS, Commissioner Secretary of the Housing and Urban Development Department, Jammu & Kashmir joined the event.

Ms. Mandeep Kaur lauded FLO Jammu Kashmir & Ladakh's initiative in recognizing and celebrating the achievements of women and congratulated the awardees. The Trailblazer Awards 2024 recognized contributions across various domains. In Public Service, the awardees were Ms. Rehana Batul (IAS) and Ms. Neha Jalali (IIS). From the Medical fraternity, Dr. Meeta Gupta and Dr. Sushma Shall Kaul were honored.

In the Education sector, Prof. Anju Bhasin and Prof. Meena Sharma were recognized. Representing the Forces, Capt. Neeru Sambyal and Ms. Manjit Kour were awarded. The Entertainment category included Ms. Tanya Gupta and Ms. Ridhi Dogra. In the Hospitality sector, Ms. Vanika Choudhary and Ms. Vidushi Gupta were recognized.

The Media category honored RJ Juhie Mohan and RJ Tani. In Sports, Mitali and Ms. Suvidha Sarin were awarded. Politics saw recognition for Ms. Shagun Parihar, while in Entrepreneurship, Ms. Sana Dua, Ms. Sumedha Mahajan, Ms. Priya Gour, and Ms. Meenakshi Devi were celebrated. The event was joined by Ms. Deepti Gandotra and Ms. Shiwangi Sachdev and the vote of thanks was delivered by Ms. Aarti Chowdhary, Sr. Vice Chairperson, FLO Jammu Kashmir & Ladakh.











FLO Jammu, Kashmir & Ladakh was invited to participate in 'Budget Pe Charcha', a session with Hon'ble MP Shri Anurag Thakur Ji. The discussion provided insights into the Union Budget. Shri Anurag Thakur elaborated on various aspects of the budget, particularly emphasizing schemes and financial allocations designed to support women's empowerment.

Ruchika Gupta, Chairperson congratulated the government on presenting a balanced and inclusive budget, addressing multiple sectors and growth opportunities. She appreciated the gender-focused budget allocation of ₹4.49 lakh crore for women-centric schemes and the disbursal of term loans of up to ₹2 over 5 years to women entrepreneurs.





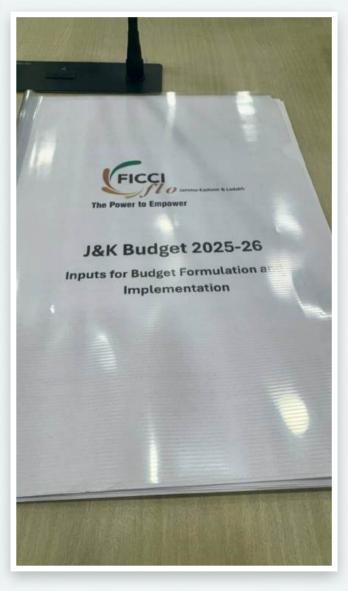
FLO Jammu, Kashmir & Ladakh extended its support to the Self-Help Groups (SHGs) of Jammu Kashmir Rural Livelihood Mission (JKRLM) by visiting the Saras Aajeevika Mela, an initiative aimed at promoting the craft, culture, and cuisine of Jammu & Kashmir. A delegation from FLO Jammu, Kashmir & Ladakh, along with its members, attended the mela to encourage the participating women and actively procured products from them. The Saras Aajeevika Mela stood as proof of the diversity and talent of women entrepreneurs, celebrating their craftsmanship and dedication to preserving traditional arts.





FLO Jammu, Kashmir & Ladakh participated in discussions on the Jammu & Kashmir Budget Allocation 2025 with the Hon'ble Chief Minister, Mr. Omar Abdullah. Some key recommendations are-establishment of an all-women industrial park, a dedicated R&D budget, enhanced allocation for innovation & Al centers, incentive schemes for local investments, reduction in CLU (Change of Land Use) & building permissions, creation of an SPV (Special Purpose Vehicle) to encourage private capital expenditure (Capex), positioning Jammu as a premier tourism hub, development of a warehouse park & cold chain logistics, and modernization of public amenities.





FLO Jammu, Kashmir & Ladakh and the Central University of Jammu signed a Memorandum of Understanding (MoU) to work together for skilling and entrepreneurship promotion, health and wellness, women empowerment, and other areas of mutual interest under the guidance and mentorship of Prof. Sanjeev Jain, Vice Chancellor, Central University of Jammu. The program was coordinated by Prof. Jaya Bhasin, Dr. Shahid Mushtaq, and Dr. Asif Ali from the School of Business Studies, impacting 6000 female students.

MoUs were signed by Ruchika Gupta, Chairperson, and Prof. Yashwant Singh, Registrar, Central University of Jammu in the presence of Core team members of the chapter. Aarti Chowdhary, Sr. Vice Chairperson, Sona Mehta, Treasurer, Nandita Bajaj, Jt. Executive Secretary and faculty members from the School of Business Studies including Prof. Jaya Bhasin, Dr. Shahid Mushtaq, and Dr. Asif Ali. Ruchika Gupta, Chairperson, highlighted that the Young Women Affinity Group (YWAG) initiative, aims to engage with women students in various empowerment activities.



FLO Jammu, Kashmir & Ladakh, in partnership with Fortis Hospital Gurugram and Jammu Municipal Corporation (JMC), coinciding with World Cancer Day, aimed to highlight the significance of early detection, prevention, and treatment. Ruchika Gupta, Chairperson along with Dr. SP Singh, Cluster Head, Fortis Hospital Gurugram, met Mr. Devansh Yadav, Municipal Commissioner, Jammu, to propose the initiative. The conclave was attended by over 200 women from urban and rural areas, featuring expert sessions by senior doctors from Fortis GurugramJMC broadcasted cancer awareness videos on digital screens across Jammu the iconic Bahu Fort, ensuring crucial information reached a wider audience.







FLO Jammu Kashmir & Ladakh continues its mission to empower young women by launching the second batch of the Digital Literacy Program in Financial Awareness at Govt. College for Women (GCW), Parade. This initiative aimed to equip students with crucial financial and digital skills, with support from Dr. Ravinder Kumar Tickoo, Principal, GCW Parade, and Dr. Seema Malpotra, Convener, Women Study Centre. The program enrolled 30 students who will undergo structured training under the NIIT Foundation curriculum.

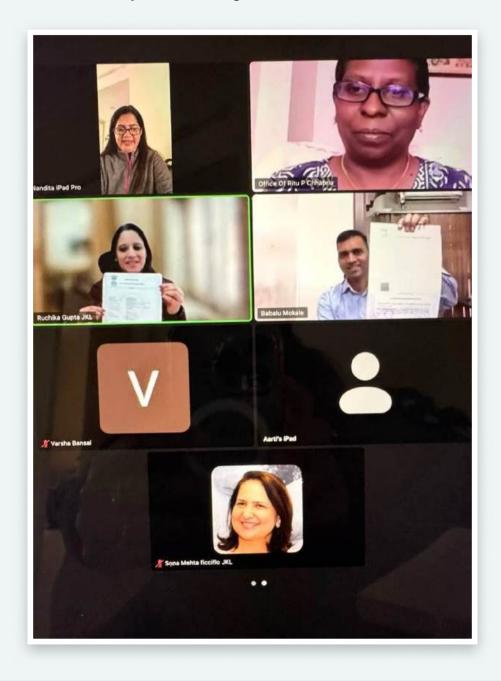
Chairperson Mrs. Ruchika Gupta inaugurated the program at the college's computer lab and Dr. Seema Malpotra ensured the program's execution. Dr. Ravinder Kumar Tickoo, Principal, GCW Parade, praised the chapter for introducing such impactful initiatives. Trained resource persons, including Dr. Seema Malpotra, Dr. Nitu Sharma, Prof. Mohd. Qayoom, Prof. Sukhvinder Kour, and Dr. Iesha Sharma will facilitate the training.

The event saw the participation of core team members, including Sr. Vice Chairperson Aarti Chowdhary, Treasurer Sona Mehta, and Joint Executive Secretary Nandita Bajaj, reaffirming the organization's dedication to women's education and skill development.





FLO Jammu Kashmir & Ladakh signed an agreement with Finolex Industries Limited CSR Partner Mukul Madhav Foundation for a women empowerment project. The agreement was formalized in the presence of Chairperson Ruchika Gupta, and Executive Committee member Shalom Paul and Mr. Babalu Mokale from Mukul Madhav Foundation. The project aimed at benefiting poor and marginalized women and adolescent girls from the Budgam district of Jammu & Kashmir. 100 women from Budgam will receive training in cutting, tailoring, traditional hand embroidery, and management skills relevant to their livelihood.





KOLKATA CHAPTER

FLO Kolkata's Rural & Livelihood Initiative, contributed to a local school in Sawai Madhopur, supporting the children of workers in the Ranthambore area. This initiative aimed to enhance education, hygiene, and overall well-being by providing essential resources to the school and benefited 100 children. Key highlights were - the water cooler, reusable sanitary napkins, and computer.





The FLO Kolkata Sectoral Meet was designed to bring together women entrepreneurs from various industries to connect, collaborate, and exchange insights. The event was held at Bhasha Bhawan and impacted 55 people. It aimed to facilitate industry-focused discussions and create opportunities for members to leverage each other's expertise.

The meeting was structured into focused discussions across 10 key sectors: Finance, Fashion, Textiles, Jewellery, Industrial Entrepreneurs, Real Estate, Interior Designers, Education, Content Creation & Digital Marketing, and Event Management. Each group engaged in discussions about industry trends, challenges, and growth strategies. Members connected with like-minded professionals for potential collaborations and partnerships.





FLO Kolkata hosted an MSME Talk to highlight the importance of the MSME sector, legal frameworks, and entrepreneurial success stories. The event was held at Bhasha Bhawan and impacted 55 people. The session began with an address by Mamta Binani, an MSME expert, who provided deep insights into the legalities, policies, and opportunities within the MSME sector. This was followed by a panel discussion featuring 3 accomplished women entrepreneurs - Jyoti Jain – Joint Managing Director of TT Ltd, Sunira Chamaria – Former Director, of Damodar, Roopways, and Infra, and Ruchika Gupta – President of Sanmarg Group.

Their discussion highlighted the importance of legal awareness, funding options, and scalability strategies. FLO Kolkata appreciates Mamta Binani, Jyoti Jain, Sunira Chamaria, and Ruchika Gupta for sharing their insights and inspiring the attendees.







FLO Kolkata hosted a session at Bengal Rowing Club, featuring Ms. Dimple Jangda, a National Bestselling Author, Ayurveda Coach, and expert in gut health. The session focused on the interconnection between gut health, mental wellbeing, and emotional balance.

Dimple Jangda is the founder of Prana Healthcare Centre, with a global presence spanning 43 countries and over 4,500+ patients. She shared Ayurveda-based, science-backed strategies for holistic healing, emphasizing how food chemistry and lifestyle choices impact overall health.

Attendees gained valuable insights into resetting their gut health, reducing stress, and achieving emotional equilibrium through simple yet effective wellness practices.







The Anantya Drivers' Education & Skilling Program by FLO Kolkata aims to empower women by providing them with professional driving skills, fostering financial independence, and enabling them to access employment opportunities in the transportation sector.

The chapter collaborated with Drivers4Me to provide structured driver training and enrolled an initial batch of 30 women. The highlight of the program was to give comprehensive driving education, including theoretical and practical training and cover sessions on road safety, vehicle maintenance, and customer service. Out of 30 enrolled women, 16 have completed their training and the trained women are now equipped to pursue employment opportunities as professional drivers.





FLO Kolkata launched the Budding Benchers Initiative intending to enhance the learning environment at Saraswati Shishu Mandir by providing sturdy and functional classroom benches. The initiative aimed to support young learners by ensuring they have comfortable and durable seating.

Through collective efforts and contributions, the initiative secured funding for multiple classroom benches. A significant contribution was made by FLO Kolkata, which donated funds for 20 benches. This event achieved the successful mobilization of resources for classroom infrastructure, direct impact on improving the learning conditions for young students, encouragement of community involvement in education-focused philanthropy, and strengthening of collaborative efforts to uplift educational institutions.

FLO Kolkata contributed ₹40,000 to support adult literacy programs under the Rotary India Literacy Mission (RILM). The chapter ₹20,000 sponsored a Vidya Centre, ensuring structured education for non-literate adults, especially women. The support will strengthen learning centers, provide essential educational kits, and create a long-term impact in marginalized communities. Vidya Model, a trained Akshar Sathi, a community teacher, educates 40+ adult learners over 60 structured sessions. Diksha Model, a student volunteers mentor non-literate adults.







FLO Kolkata, under its Fashion Initiative, has implemented the Sunehri Naari program, aimed at empowering young women with technical and economic independence through skill development in tailoring and stitching. 10 young women were trained under the program. The participants learned - skill development, economic empowerment, and sustainability and Growth. Training modules were developed by industry experts, covering both theoretical and practical aspects of tailoring and stitching. The chapter plans to collaborate with fashion houses, designers, and retail brands to create employment opportunities.

FLO Kolkata members experienced the Meenakari art at a workshop hosted by Amrapali in Jaipur. Each participant received a silver bracelet they worked on. Following the workshop, members were given a tour of Amrapali's craftsmanship and visited the Amrapali Museum. Mr. Arora of Amrapali shared his insights and perspective on maintaining relevance in today's world.



LUCKNOW CHAPTER

FLO Lucknow, led by Chairperson Vibha Aggarwal organized a screening of the movie Sky Force for its members, at INOX Phoenix Pallazio. The movie highlighted the importance of overcoming challenges and working together towards a common goal. Members engaged in a brief discussion, reflecting on the movie's themes in both personal and professional lives.





FLO Lucknow's Chairperson Vibha Aggarwal, along with a few other members, visited the Vidya Integrated Development for Youth and Adults Institute. During the visit, the team supported the initiative to raise Rs. 70,000 for the digital training of 60 students. This contribution will enable the students to enhance their digital skills and prepare for a brighter future.

FLO Lucknow Chairperson Vibha Aggarwal, in association with Lucknow CIAF 25, hosted an art session at Phoenix PallaZio, featuring art historian, curator, and writer Mr. Johny Ml, along with Prof. Jai Krishna Agarwal. Prof Agarwal is an eminent artist and former Principal of the College of Arts and Crafts, University of Lucknow. The session focused on key topics such as "Art as a Frtish and Commodity," inclusive art, and cultural policy.





MUMBAI CHAPTER

FLO Mumbai in association with Trilegal organized "Navigating Legal Rights in Family and Business Matters" an interactive session as part of the FLO Mumbai Legal Cell - navigating legal rights in family and business matters at Trilegal, One World Centre, Lower Parel. The session was moderated by FLO Mumbai member and Family Lawyer Aditi Mohoni. The session featured a Partner at Trilega, Mr. Tanmay Patnaik as the speaker of the day. Mr. Patnaik mentioned that Parsis and Muslim community members do not fall under the HUF pursuit of legal rights. Anything inherited in a will is non-taxable and inheritance under a gift deed is taxable under capital gains tax.









FLO Mumbai hosted a 15-member ASEAN Women's Business delegation included Maria Cristina Concepcion (PhilWEN Chairperson), Pacita Juan (NOWCD President), Regina Francisco (ECHOstore Owner), Tracy Joy Fortu (MedGlobal Pharmacy CEO), Celeste Narciso (PhilWEN Trustee), Dean Marisol Anenias (BPW Vice President), Aurora D. (Geotinagarcia Chairperson), Marie Jeanne Javelosa (BPW Chairperson), Julia Andrea Abad (Business Coalition for Women Empowerment ED), Maria Rafaella Louise Sol, Mylene Sardinia (BPO International CPO), Ann Clair Quiambao, Beena Advani, Imelda Menguito-Sciandra (Corso Como 88 CEO), and Ma Khine Zaw (Earth Group Founder). The delegation visited the Nita Mukesh Ambani Cultural Centre (NMACC). FLO National President Joyshree Das Verma and senior members discussed cross-border cultural and business exchanges with the delegation.

At ISKCON Temple, they learned about Swami Prabhupada's teachings and enjoyed a Satvik meal at Govindas. A B2B meeting at Wockhardt Towers introduced ASEAN delegates to a new anti-aging serum by MD Zahabiya Khorakiwala. FLO Mumbai also hosted a networking event, highlighting initiatives benefiting 50,000+ women with CSR sponsorships of ₹1.25 crores.

The delegation met Maharashtra Governor Mr. C.P. Radhakrishnan, discussing India-ASEAN trade, startups, and direct flights to boost business ties. The Governor acknowledged India's global positioning and hosted the delegation at Raj Bhavan. At Bohri Badri Mahal, they explored Bohra community initiatives in skilling women and urban development.



NORTHEAST CHAPTER



'Golden Hands - A Karigar Showcase' was an insightful event that provided a firsthand experience of the intricate process of jewellerymaking and the science behind it. A special Anshu thanks to member Agarwal conceptualizing and hosting this wonderful initiative for FLO North East at her Tanishq showroom. The highlight of the event was the iewellery show where the members and the clients walked the ramp for the showcase, making it truly unique. The event concluded with delightful food, leaving a lasting impression.

Impact: 45 attendees.

FLO Northeast under Chairperson Shweta Jindal conducted a MSME Awareness Workshop at Mukalmua, Narayanpur, Nalbari District, Assam under the Initiative Financial Literacy. The event saw an active participation of 71 women from the surrounding villages, providing them with insights into financial literacy, entrepreneurship, and various MSME schemes that can help empower them to start and sustain businesses. The workshop also provided practical guidance on how women can leverage the available schemes to establish and grow their own businesses, focusing on aspects like loans, government incentives, and skill development opportunities.





Anubhuti, a free Children's Library, managed by Prerna Agarwal under the name Blue Ladder, is a dynamic space dedicated to children's education and learning. In a noteworthy collaboration, initiated by Chairperson Shweta Jindal, FLO North East has supported the library by providing essential amenities such as computers and other important equipment. This partnership has significantly enhanced the library's ability to offer a modern learning environment, fostering digital literacy and overall educational development for young minds. The initiative reflects a strong commitment to empowering children and nurturing their academic growth. Impact -50



FLO North East has marked a significant milestone in its mission to empower women through vocational training at its skilling centre Ramdhenu, run in association with OSHAD an NGO. Women of 11th, 12th, and 13th batches of the Sewing and Tailoring Course, along with the 3rd and 4th batches of the Beautician Course, successfully completed their Diploma programs. The certificate distribution ceremony, held at Ramdhenu, celebrated the dedication and hard work of every participant. Each student received a certificate, while outstanding performers were awarded prizes such as sewing machines and hair dryers. This event not only recognized the excellence of the students, but also encouraged sponsorships to support further financial independence.

IMPACT - 180







On 8th March, the Women's Day celebrations at Ornate Hotel, hosted by FLO North East, brought together 50 attendees. FLO members shared their personal journeys, inspiring many with their candid stories. Along with it there was also an insightful session by Dr. Mithun Bhartia, a renowned endocrinologist. He delivered an enlightening talk on managing hormonal fluctuations and enhancing relationships. The event reminded us to celebrate ourselves and embrace life's challenges with strength.

Impact -50



FLO NorthEast, led by Chairperson. Shweta Jindal, collaborated on a training program on Management of Irrigation & Fertigation in Guwahati under the Indo-Israel Agriculture Project, promoting sustainable practices in the North East Region. Organized by Assam Horticulture, MIDH, the Ministry of Agriculture (GoI), and MASHAV, the Embassy of Israel, the training featured NETAFIM experts and saw participation from 30 officers across 6 states. Key attendees included the Honorary Consul of Israel, North East India, and government representatives. The Indo-Israel partnership continues to enhance agricultural infrastructure, with a Center of Excellence (CoE) for Citrus in Mizoram and upcoming CoEs in Assam, Tripura, and Meghalaya.





UTTARAKHAND CHAPTER

FLO Uttarakhand, led by Chairperson Dr. Charu Chauhan hosted FICCI FLO National President Joyshree Das Verma, on her visit to Dehradun. The President was received by Dr. Charu Chauhan, and FLO Uttarakhand's Executive Committee members, including Founder Chairperson Shilpi Arora, Past Chairpersons Kiran, Komal, and Anuradha Malla, Vice Chair Tripti Behl, and several executive committee members.

FLO President Joyshree Das Verma's presence was appreciated during the insightful sessions led by Mr. Prateek Jain, IAS, MD SIDCUL & Director General, Industries, Uttarakhand Government, and CA Ashu Suyash, Director at Hindustan Unilever Ltd., Kotak Mahindra Bank, and Tata Elxsi Ltd. Mr. Prateek Jain spoke about government initiatives and policies supporting women entrepreneurs and outlined various schemes aimed at promoting women-led businesses and assured FLO members of the government's commitment to facilitating their growth and success. CA Ashu Suyash brought her extensive experience in the financial sector to the discussion.





VADODARA CHAPTER

FLO Vadodara organized the final edition of "Garima Plus" under FLO National Initiative – Rural Livelihood & Rural Entrepreneurship, impacting 26 women. The session focused on women's health, specifically menopause, by a renowned gynecologist and FLO member Dr. Chaitali Patel who led an insightful discussion. This initiative empowered the house helps of FLO members, equipping them with the knowledge to navigate menopause with confidence. The session was both engaging and informative, addressing key concerns and breaking stigmas around women's health. The project also fostered government collaborations and factory visits.





YFLO HYDERABAD CHAPTER

The Spark Tank initiative hosted a session at WE Hub, bringing together entrepreneurs and industry leaders to explore the most effective marketing channels for their ventures. The event witnessed the participation of FLO Hyderabad Chairperson Priya Gazdar, YFLO Hyderabad Chairperson Ridhi Jain, the WE Hub team, and 6 Spark Tank members. Ms. Sita Pallacholla, CEO of WE Hub, shared insights on navigating the entrepreneurial landscape and leveraging marketing strategies to scale businesses effectively in her session. The Bullseye Framework Workshop was conducted by Ms. Vinutha Rallapalli. Key Takeaways strategic marketing insights, WE Hub tour, interactive session with Ms. Sita Pallacholla, bullseye framework workshop, networking & collaboration.





YFLO Hyderabad, led by Chairperson Ridhi Jain, organized a "Green Plantation Drive - A Sustainable Step", at FLO Industrial Park. A fully women-owned industrial park designed with sustainability and eco-friendly manufacturing at its core. 150 volunteers joined, including participants from CGI and YFLO Hyderabad, to promote environmental stewardship and foster community collaboration. The event was coordinated by communiTREE volunteers who were given a briefing on the plantation process. Volunteers of all ages, including families and children, participated in planting saplings.





YFLO Hyderabad, led by Chairperson Ridhi Jain and in collaboration with Medicover Hospital, and Sarojini Naidu College organized a 2-day event at Sarojini Naidu Vanita Maha Vidyalaya College. The event aimed to promote health awareness and provide essential health screenings to young women.

The event began with a Health Screening Camp dedicated to the hostel girls of Sarojini Naidu College. 350 students participated in the health assessments. The screenings included blood pressure (BP) monitoring, blood sugar level testing, and general health check-ups. The event shifted to the Women's Health & Wellness Talk, held in the College Auditorium. This session was attended by over 300 students and faculty members.

The event featured the collaboration between Medicover Hospital and FICCI YFLO, highlighting the launch of a special health initiative coupon for faculty members, ensuring continued access to healthcare services. The key highlight of the event was a talk by Dr. Pruthvi Perum, a Consultant Gynecologist and Laparoscopic Surgeon.



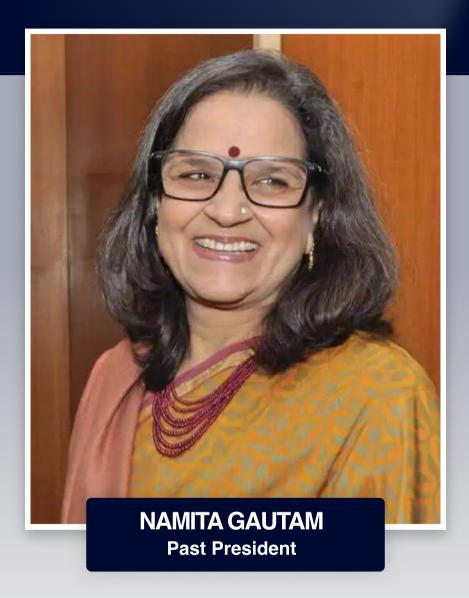


YFLO Hyderabad organized a session with an Indian art patron, collector, media personality, and philanthropist, Ms. Shalini Passi. Hosted at the Leela Hyderabad, the event was a masterclass in influence, style, and substance and was attended by over 300 women, entrepreneurs, and tastemakers. The event was also joined by Past Chairpersons of FLO Hyderabad and YFLO Hyderabad, and the Past President of FICCI FLO Pinky Reddy.





FLO SPOTLIGHT



FLO celebrates its visionary leaders, one of whom is Past President Namita Gautam, whose commitment to empowerment and sustainability continues to inspire. FLO extends heartfelt gratitude to Past President Namita Gautam for curating FLO special day trip, "Crafting Connections: Exploring Green Building to Khurja Pottery," and sponsoring all the events of the day. In addition Sleepwell has also offered a 30% discount across its products for FLO Members up to 31st March 2025. A true changemaker, Past President Namita Gautam has been invaluable in her contributions and lasting impact on our journey of empowerment.

FEMME TRIVA



RAKSHITHA RAJU DEFYING ODDS, DEFINING GLORY

Born visually impaired.

Orphaned at a young age. Dismissed as "useless". Yet, Rakshitha Raju never stopped running. With her guide, **Rahul Balakrishna**, she defied every challenge—winning Asian Games gold and becoming the first blind Indian woman to qualify for the 1500m at the Paralympics. A true champion in every sense.

(Source: The Better India)

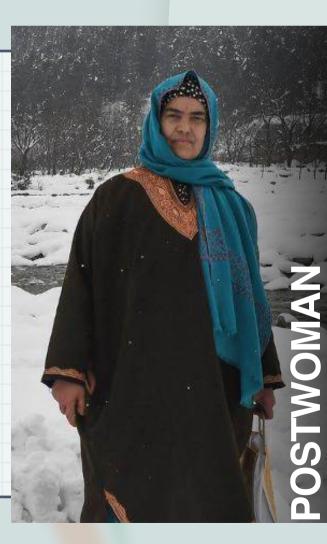
ULFATA BANO THE POSTWOMAN WHO DEFIES THE SNOW

In Kashmir's Shopian district, where temperatures drop to **-15°C** and snow buries roads, 55-year-old Ulfata Bano braves knee-deep snow daily, delivering 20–25 parcels to keep Hirpora connected.

For over **three decades**, she has been the **village's only postwoman**, walking kilometers—without transport or protective gear—through treacherous terrain. Wrapped in a pheran, woollen cap, and scarf, she pushes forward with unwavering resolve. "Even when roads are blocked, I walk for kilometers to deliver the mail," she says. Despite earning just ₹22,000, she never wavers. For students, she's a lifeline; for families, a bridge to the world.

Her driving force? "The smiles of those who rely on me make every step worth it."

(Source: The Better India)





FEMME TRIVA



PURNIMA DEVI BARMAN A GUARDIAN OF THE GREATER ADJUTANT STORK

Purnima Devi Barman, a wildlife conservationist from Assam, has been named to TIME's Women of the Year 2025 list for her remarkable efforts in protecting the greater adjutant stork, once listed as endangered by the IUCN. She is the only Indian woman among 12 global honorees.

Her journey began in **2007**, when she rushed to save a tree housing a stork family from being cut down. Facing resistance, she stood firm, driven by the thought of her infant twin daughters—as fragile as the birds she sought to protect. That moment ignited her mission.

Thanks to her relentless work, the stork's status improved to 'near threatened' in 2023, with Assam's population soaring from 450 to over 1,800. At the heart of this success is her 'Hargila Army'—a movement of 20,000+ women who safeguard nests, spread awareness, and earn livelihoods by weaving stork-themed textiles. Their efforts have expanded beyond Assam to India and Cambodia, with schools as far as France teaching about their work.

(Source: The Better India)

FLO BANGALORE



FLO BANGALORE











FLO CHENNAI









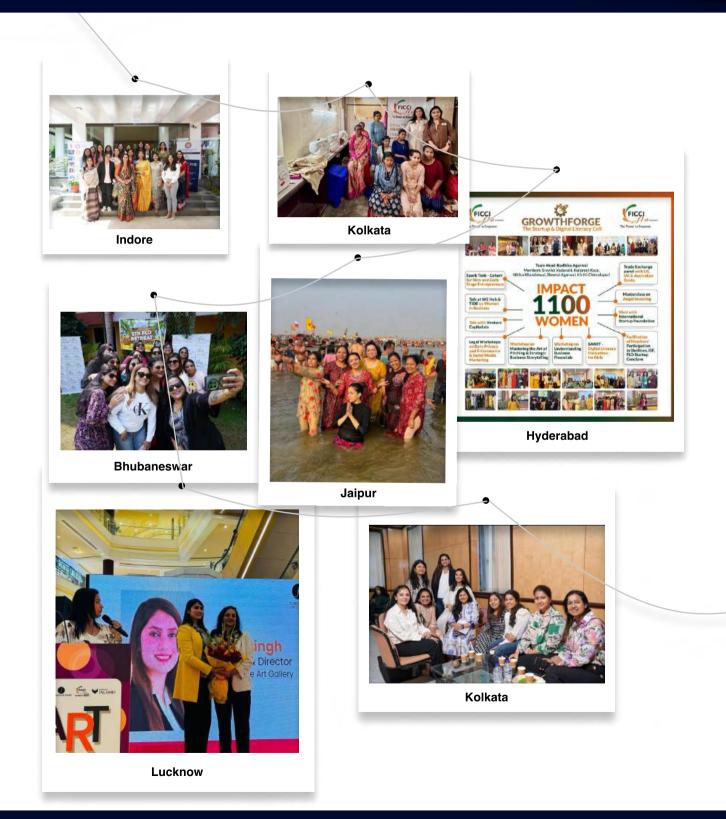
FLO CHENNAI











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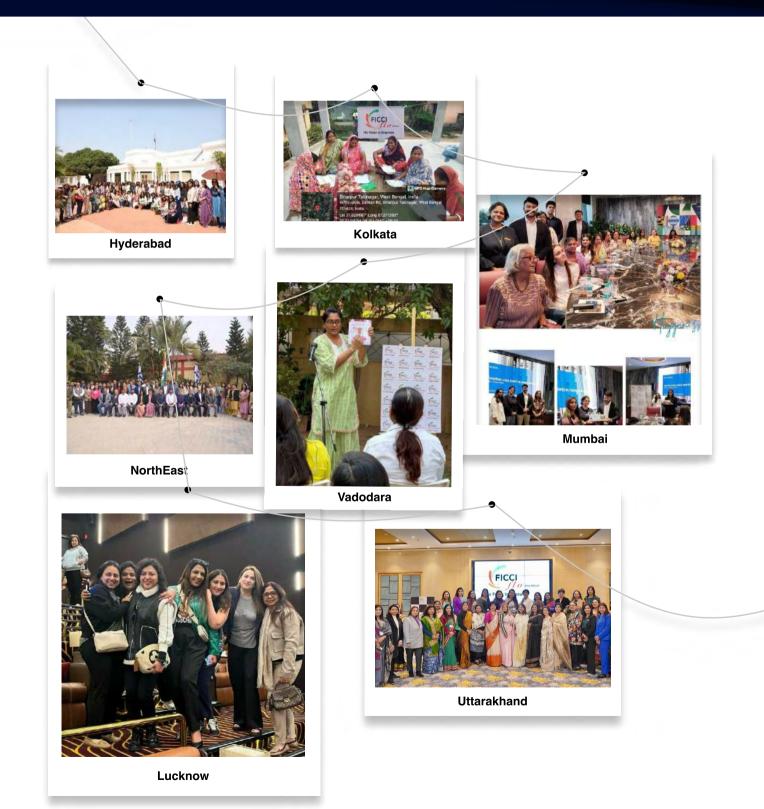
FLO CHENNAI











FLO HYDERABAD



FLO KOLKATA









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

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

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Find and highlight these historically significant cities that have been devastated by war from the 20th century to today:

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Solution of Previous Issue

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

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

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

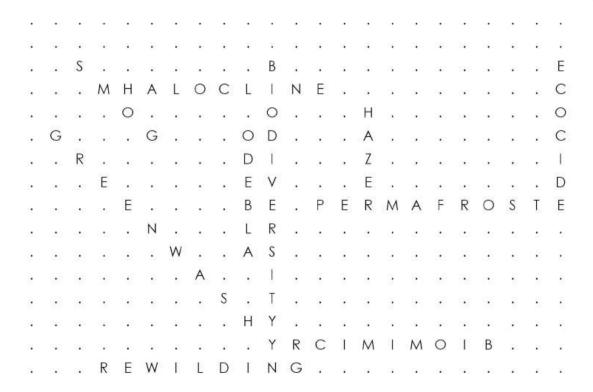
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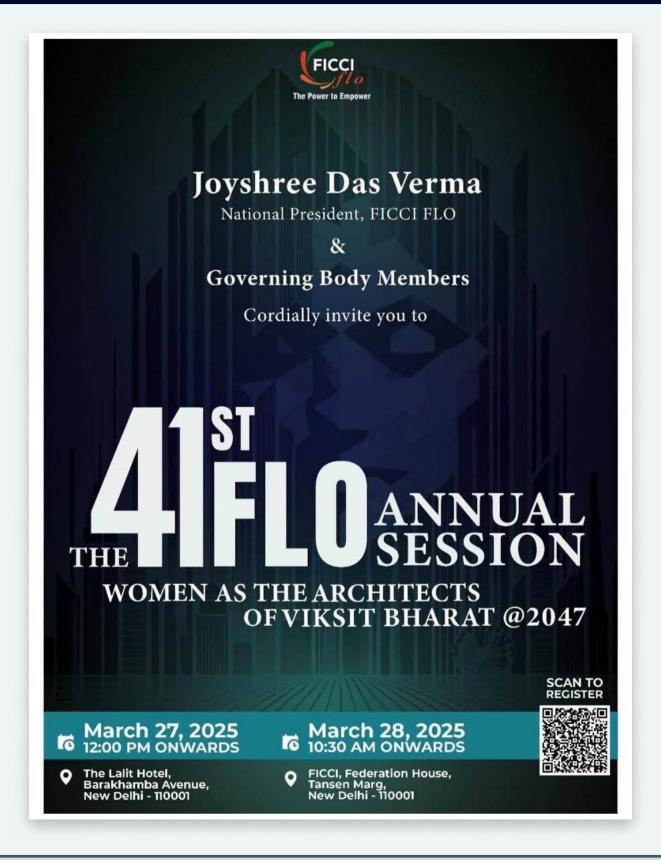
Solution of Previous Issue

Hidden Key Terms Defining Climate & Sustainability:

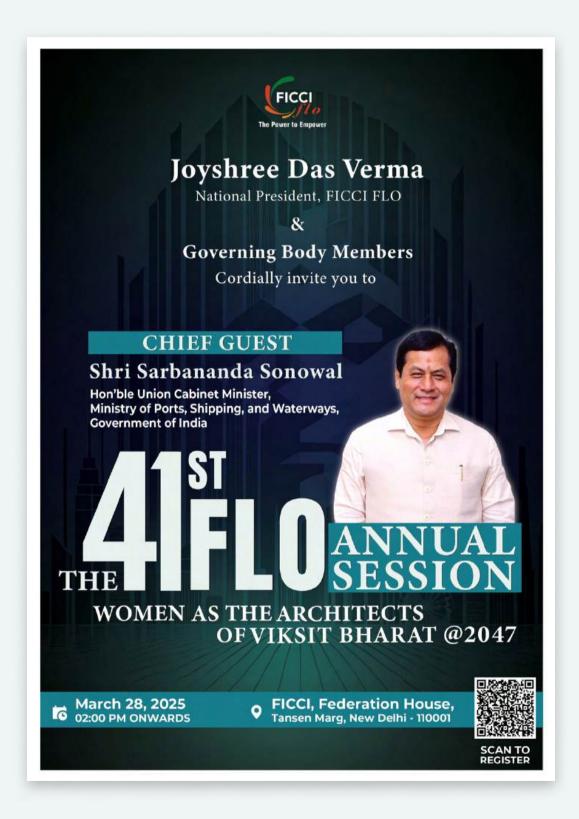
ALBEDO BIODIVERSITY BIOMIMICRY ECOCIDE GREENWASH HALOCLINE HAZE PERMAFROST REWILDING SMOG



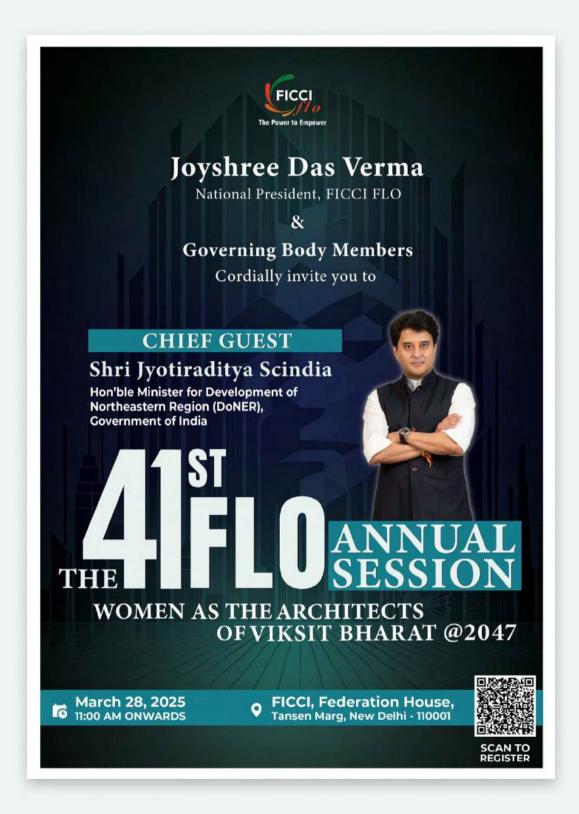
















41st FLO ANNUAL SESSION ON MARCH 27-28, 2025

PROGRAM

MARCH 27, 2025

Registration & Welcome Lunch at 12:00 pm - 1:00 pm 1:00 pm onwards:

- · FLO Pan India Reflections, Highlights & Presentations
- · FLO MSME Awards: First time ever MSME Awards for FICCI FLO members

Registration of Evening Session: 05:30 pm - 6:00 pm 06:00 pm onwards:

- Legacy of Fashion: Women, Textiles, Transformation (Chapter Troika showing traditional weaves and women's transformation through the eras)
- · SKD Live Band: Timeless Beats Celebrations & Bonhomie
- Dinner

MARCH 28, 2025

Registration & Networking: 11:00am - 11:30am

11:30 am onwards

- · She Leads, She Protects: An Interaction with Women in Uniform
- · Ministerial Keynote Addresses
- Release of Reports
 - 1. FLO Annual Report 2024-25
 - Release of Women@work: Conclave and Research Study 2025: Status of Gender Diversity in Corporate India
 - 3. Study on Women participation in India's Port, Shipping and IWT sector
 - 4. Framework for Transformative Action: Enabling Women, Entrepreneurship in Northeast India
 - Seed of change: Women Entrepreneurs Cultivating Northeast India's Entrepreneurial Future
- · Lunch
- · CHANGE OF GUARD National and Chapters

INVITATION IS OPEN TO PAN INDIA FLO MEMBERS
REGISTRATION IS MANDATORY FOR PARTICIPATON FOR 27TH & 28TH MARCH, 2025







FLO BEHIND THE SCENES

EDITORIAL TEAM



ANKURITA PATHAK

Additional Director, FLO



Governing Body Member, FLO

