

**SRI LANKA:
CATHARSIS OF A TEARDROP**

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ERIK VERSAVEL

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This book is dedicated to Brigitte, Charlotte and Nathalie.
They have made our international life unforgettable and
my professional career possible.

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Part one: Moving to Sri Lanka

In the aftermath of the Covid-19 pandemic, I unexpectedly found myself taking on a new assignment in Sri Lanka. There, we encountered the full force of the country's Kafkaesque bureaucracy: securing residence permits, setting up a company, opening bank accounts, and navigating a system that often seemed to defy logic.

Part two: Exploring Sri Lanka

We set out to explore the country in depth — walking hundreds of kilometres through Colombo and driving thousands more across the island in ageing vehicles, often with dangerously unpredictable drivers. We discovered places of remarkable beauty, but also uncovered deeper structural problems in tourism, tourist behaviour, and misguided infrastructure investments.

Part three: A developing crisis

A combination of government failure, corruption, poor economic decisions, and the collapse of tourism led to national bankruptcy in 2022. The result was widespread hardship, a popular uprising, and the fall of a long-standing political regime. Yet the initial signs of change proved deceptive, as the new leadership bore striking similarities to the old, and the visible traces of revolution quickly faded.

Part four: Catharsis

Two years later, elections brought a genuinely new leadership to power. Then, at the end of 2025, a devastating cyclonic storm killed hundreds and destroyed vital infrastructure. It felt as though nature itself had imposed a painful reset — a chance to begin again. Above all, this is a story of resilience: of a people enduring crisis, and somehow finding a way forward.

PART ONE

Moving to Sri Lanka

There were two resident permit stamps in Brigitte's passport - a proper one, and another one featuring the picture of a Chinese man in his thirties also carrying the name Brigitte.



A baby elephant between two adult females, Udawalawe National Park, Sri Lanka, August 2024 – © Nathalie Versavel.

TIMELINE

At the time of writing this book, between 2020 and 2025, I was living in Colombo, Sri Lanka, with my wife, Brigitte. It was my ninth international assignment as an international banker, and our eighth different country. This minor discrepancy is explained by the fact that we lived in South Korea twice, and briefly returned to Belgium, in between our stays in South Korea and Ukraine. Just in case the reader is confused with the above, here is the order of our international moves:

- 1983: *Antwerp (the start of my career)*
- 1989: *London*
- 1993: *Seoul*
- 1995: *Jakarta*
- 2000: *Shanghai*
- 2004: *Seoul*
- 2009: *Belgium (living in Antwerp, working in Brussels)*
- 2011: *Kyiv*
- 2016: *Ulaanbaatar*
- 2021: *Colombo*

We lived in extraordinarily different, often spectacular countries — from the miracle on the Han River in South Korea to the EuroMaidan revolution in Ukraine, from the end of the Suharto era in Indonesia to the opening-up of China and the complexities of Mongolia.

What is it like to run a foreign bank? Why does economic growth not always reduce poverty? Why are political leaders so rarely held accountable for failure? Why do people sometimes rise up —

and often not? And why do so many continue to vote for corrupt leaders and their descendants?

I explored many of these questions in my earlier book, *Outposted* (2024).

All of this prepared us for Sri Lanka. Only twelve years after the end of a long and vicious civil war, the country was once again approaching a moment of political upheaval. I was privileged, both professionally and personally, to spend four years there and to witness these extraordinary events firsthand. This book tells the story of how we experienced them.

FROM MONGOLIA TO SRI LANKA, VIA BELGIUM

Mongolia closed its borders for the rapidly developing Covid-19 pandemic at the end of February 2020, when we were not in Mongolia but in Bali, of all places. We could not return to the country where we had lived and worked since 2016, as I described in my earlier book, *Mongolia: Cracks in the Eternal Blue Sky* (2021). We cancelled our flights — Denpasar to Jakarta, Jakarta to Seoul, and Seoul to Ulaanbaatar — and instead flew to Amsterdam, from where we took the train to Belgium. On the one hand, we were happy to be home in Brasschaat, just north of Antwerp, but on the other hand, we could not imagine when we were going to be able to return to Mongolia. As time slowly moved forward, as time did during the pandemic, we would arrange for our apartment in Ulaanbaatar to be emptied *in absentia*. Our stuff was shipped to Belgium in June 2020. Absentia is fine of course in theory, but in practice there was a large amount of damage to our household stuff, including even to a garbage bin although we're not sure how the removal company achieved that. After 38 years of employment, I was expecting to be made redundant or retire after Mongolia. Indeed, having just been appointed Honorary Consul of Belgium to Mongolia, I had explored options to find other employment there. I describe that period in more detail in my earlier book.

Anyway, in mid-March, just a few weeks after that involuntary homecoming, I travelled by train to our head office in Amsterdam. Europe was still in pandemic-denial mode at the time, and it was very much business as usual. If you wore a mask — as we had already been doing in Asia since the end of 2019 — people looked at you as if you were a criminal, as happened to me on the train to Amsterdam, which otherwise is often frequented by actual criminals such as pickpockets. I was going to brief the board member responsible for corporate banking on the closure of the Mongolia office. I had already started the process of closing the office and returning the licence to the regulator, but it would take

time to complete all the required steps, including ensuring that our staff remained employed, continued to receive their salaries, and would be paid a retention bonus once everything had been concluded. That was all fine, of course, and the board member had no concerns or questions regarding that work. Towards the end of our conversation, however, she asked whether I would be interested in moving to Sri Lanka to establish a new company in Colombo. As part of its strategic digitalisation plan, my company had for several years been working with a local partner to provide credit analysis services to our global corporate lending business. The number of employees working under this arrangement, and the volume of services being delivered, were expected to expand rapidly. The board had therefore decided that it was necessary to establish a unit carrying the name and branding of our company, in order to create our own physical and data environment. It was decided that this plan would be implemented under the umbrella of our shared services subsidiary, and I was being asked to establish, manage, and lead the company. We were going to grow this business from a little less than one hundred people to four hundred or so over the next few years.

I almost fell off my chair.

“Sri Lanka? Where is that? I did not know we had a business there,” I responded, only half sincerely. Truthfully, a lower-level officer had already gossiped about the idea a few months earlier, but I had never taken it seriously. The formal request — or question, both words sharing the same root but carrying entirely different meanings — suddenly made it sound much more real. She added that, even though I might not have been aware of it, the board regarded me very highly. She explained that they appreciated the way I had steered our Ukrainian bank through the EuroMaidan upheaval in 2014 and had independently recommended the inevitable closure of our Mongolia office in 2019, regardless of the possible consequences for myself and my employment. “That characteristic is phenomenal,” she said, “and exactly what we need in Sri Lanka: someone who can independently voice his opinion and tell us whether what we are

doing is actually a good thing.” “Yes, that is me,” I replied. “It is my trademark.” I am also good with countries that require a revolution and IMF support, I could have added. Sometimes I know when to shut up.

We had sensed early on that the world would be in pandemic mode for a long time to come, and indeed we were going to spend the next 20 months in near-isolation in our ground-level garden apartment. Many of our international friends found themselves in very difficult circumstances, in faraway countries, locked in, locked out but not at home, frequently in quarantine, and unable to travel for family funerals or to see relatives, children, and friends for nearly two years. We had been lucky, but we had also made the right decisions very early on. For all practical and legal purposes, I was still responsible for the Mongolia representative office. But I also had sufficient time to start working on my next assignment, and as my readers would have guessed by now, that was going to be Sri Lanka. During the first months back in Belgium, my colleagues and managers did not really know how busy I still was with Mongolia, and as I had not been formally appointed yet for the Sri Lanka job, it was relatively comfortable for me to juggle the two tasks. We were all working from home — I did not have an office anyway, neither in Brussels nor in Amsterdam — and I had not yet met the new colleagues who would be working with me on the Colombo project. I could therefore work in the garden, repair and ride my bicycles, and reorganise my stamp collection when nobody was watching. A preview of retirement, which was going to be significantly postponed, wholeheartedly most of the time.

The world still expected to go back to normal sometime during the summer of 2020, and we tentatively made plans to return to Mongolia in early September to hold a farewell reception and finalise the formalities of the closure of the office. It was not to be. September came and went. The Ulaanbaatar office was duly closed, and I started working on the Colombo project. At that point we had all desperately been waiting and hoping for vaccination appointments, as we wanted to get out of

this working-from-home situation and the quasi-lockdowns. We were vaccinated in April - May 2021 and started planning travel, scheduling flights and booking hotels. Soon, however, Sri Lanka also joined the league of countries overwhelmed by Covid infections, overloaded intensive care units, and a shortage of ventilators. My first trip had to be postponed several times. Our mood shifted constantly, as uncertainty about this next posting was everywhere — except in our company, whose managers kept marching on as if nothing was wrong with Covid, the country, and the project. We bought the usual travel guides and had some phone calls with people who knew, pretended to know, or had been on honeymoon to Sri Lanka: “What a paradise, the most beautiful country in the world, the friendliest people, the best food on earth.” We scratched our heads and could not believe it. Would we, at the end of my career, having lived in so many distressed and distressing countries, finally live in a paradise? Local tradition holds that when Adam and Eve were expelled from paradise, they settled in Sri Lanka. Hard to check or verify. And Noah’s Ark landed on Mount Ararak, which is locally believed to be Adam’s Peak, one of the country’s major tourist attractions. Were we going to retire in Sri Lanka, an island in the unmistakable shape of a teardrop, buy a villa overlooking the Indian Ocean all the way to Antarctica, and not ever have to cook or make our beds, and swim in our own pool every day, not having to heat, clean, or maintain it, and have cooks, personal trainers, masseuses, and a labrador?

Sri Lanka’s self-proclaimed paradise would soon implode before our eyes, and our initial hesitations would prove justified. Yet, as always, we built extraordinary friendships — relationships that would stay with us long after we left. We would not have wanted to miss the experience for anything. Paradise is not a fixed place. It is a mindset. In that sense, we once again lived in paradise. A teardrop can vanish, disperse, or lose its shape — but like rain, it always returns. That is, in many ways, what happened to Sri Lanka. A catharsis. You will need to read on to understand exactly what I mean.

ARRIVAL PROCEDURES

In August 2021, a complex entry protocol had been put in place by the Sri Lankan government to try and lure back tourists and, I thought at that time, foreign businessmen and foreign investment, both of which desperately needed to salvage the country's already devastated economy and financial distress. I was mistaken on that second part of my assumption.

A small number of hotels were designated to accept, quarantine, and test foreign travellers before “releasing them into the community,” as the official terminology went. To obtain a tourist visa, one had to book such a hotel, pay in advance for accommodation, reserve airport transportation, obtain medical insurance, and take a Covid test within 24 hours of arrival. A large amount of time and money to be spent. I confirmed my trip for early August, then moved it to September, and finally to October, as the Covid situation was not improving and our partner company advised against travel. I booked the officially approved Movenpick Hotel in central Colombo for two nights and on that basis, my tourist visa, for which you had to apply online, was duly approved. It had been a terribly difficult experience. But I need to admit that I had not fully understood the procedure and missed the critical role the hotel played in green-lighting the visa. Later, I would figure out that a similar deceptive protocol exists when applying for a resident permit, although for that purpose in my case, the key enabler is not a hotel, but the Ministry of Trade and Commerce. The name of this ministry, unfortunately, is poorly chosen, because no one who pretends to work there is interested in trade or commerce. Nor is there any intention of supporting the residency of a financially strong, properly employed, medically healthy, Belgian national, without criminal record or convictions for money laundering or tax evasion, enabling the employment of potentially more than four hundred well-paid Sri Lankan nationals. And I was holding a recently issued beautiful passport with watermarks of Tintin,

and several other world-famous Belgian cartoon characters.

By the time we travelled, in early October, most of the entry requirements had been haphazardly abandoned. To board the plane in Brussels, we just had to produce proof of vaccination and a negative test taken not later than 72 hours before departure. Piece of cake.

We flew Turkish Airlines via Istanbul to Male, the capital of the Maldives. We love the warmth and authenticity of Turkish people, and used to love Turkish Airlines, but the pandemic (and possibly its shareholder) had landed terrible blows on the mental health of its air stewards. The slogan “Behind our masks we are smiling” was clearly a masquerade because no one was smiling — of that small matter, I am sure. In Male, nearly all passengers left our almost-full Boeing 777, mostly honeymooners, some significantly overdressed for the beach and others underdressed for the plane to the point of wearing almost nothing, especially the young ladies who had travelled with older miniature oligarchs, who could not afford the ownership of their own island, from Moscow to Istanbul, and then to the Maldives. This destination is often informally advertised as great to visit with secondary, or temporary, wives. I never succumbed to that temptation.

We were not allowed to leave the plane in Male and watched the cleaning crew collect numerous bags of plastic garbage. These were going to end up for eternity on one of several designated and indeed purpose-built garbage-dump islands of this otherwise totally beautiful archipelago of fantastic islets, especially when viewed from an aeroplane. Despite their extraordinary touristic appeal and theoretical capacity to attract large amounts of foreign money, they only narrowly escaped sovereign default in 2024 and 2025, and their international credit rating remains at the default rating of CC. The inability of the leaders of the Maldives to stem drug abuse and Islamic extremism were on full display, for everyone, except for the tourists who never got to see anything of the archipelago apart from their purpose-built

resort, where there is nothing to see and in fact nothing to do. But the purpose of this book is not to destroy the reputation of the Maldives; its government is taking care of that themselves.

We were left with only a handful of passengers for the short stretch to Colombo, all of them dressed for exactly that purpose, in a serious manner, the way we prefer it.

At the Bandaranaike International Airport just north of Colombo, we were first off-the-plane, first through immigration, first to collect our luggage, and first in our designated van, arranged by the Movenpick Hotel. That was not so difficult: the airport was eery and empty. Everyone was still dressed for the pandemic and wore multiple masks, sometimes three, including one seemingly suitable for welding. Immigration officers, bank tellers, porters, and cleaning staff were all dressed as if they were dealing with hundreds of Ebola-infected diseased bodies in a republic in Central Africa.

The Movenpick Hotel provided us with a first experience of what would become everlasting first impressions. It was a relatively miserable and fortunately short stay. It was, for example, impossible to figure out whether the swimming pool was open or closed:

- *it closes at 6 pm.*
- *it is now open.*
- *it opens at 7 am.*
- *it is closed.*
- *it is open.*
- *the jacuzzi is closed but the pool is open.*
- *the pool is not closed but it is not open.*

The last message was probably the most correct as it was technically possible to enter the pool, as it was not empty or covered,

and physically open; it was just that guests were not allowed to enter the pool because of Covid regulations. It was our first exposure to Sri Lankan-conversation clarity. I would later learn that ignorance is often camouflaged by not telling the truth. And a result of the civil war: do not speak up, do not stand out.

What were we doing in Colombo, when nearly everything was still covered in this terrible situation, no visitors were anywhere to be seen, and you could not go anywhere? After two days, we released ourselves into the community and moved to the Shangri-La Hotel, which was just ten minutes away. Entirely empty with only one restaurant out of five open for business.

It was time to try and find a place to live for the next three to four years.

FINDING A HOME

My company had appointed a Colombo-based relocation agent to help us, well, relocate, not that we did not know how to relocate, but never mind. The services the agent was expected to provide included finding us a place to live, helping with the contractual aspects of the housing, securing a resident permit, taking us on an orientation tour of the city and its supermarkets, and otherwise assisting us. The day after we moved to the Shangri-La Hotel, we had been on a tour viewing about 25 apartments across Colombo. We had lost count and could not remember what we saw, what we liked, and where we were. We were exhausted and had not been able to decide. We felt demoralised and distressed about the whole situation of us moving to Sri Lanka, possibly going to live in a place where we did not feel at home, and in any case thousands of miles away from the people who needed us most and whom we loved. “Why do this,” Brigitte had said, crying on my shoulder in our Shangri-La Hotel one-bedroom serviced apartment. I always welcome her head on my shoulder, even if she is crying. She was also in terrible pain; she was scheduled to have hip replacement surgery a few days after our return to Belgium. I would have to do the second part of our house-hunting without her, which is not ideal, as I have explained in another book.

As we are always a bit sceptical about the corporate arrangements of my company, we had engaged an additional property agent. So, the next day, a Sunday, Anoushka from Elite Properties was waiting in the lobby. “There are many Anushkas in Sri Lanka but only one Anoushka”, she said later, in a London accent. She had been recommended by a friend who had recently relocated from Singapore to Colombo. Anoushka drove her small Honda to Colombo 7. The municipal area of the Colombo District is administratively divided into fifteen zones, and the numbers of these zones kind of indicate how well-off you are, if at all. Outside this municipal area of fifteen zones, but still within the Colombo

district, there are other municipalities. Colombo 7 is a residential and very green area of Colombo where most of the embassies are located, and it was a few kilometres south of “our” centre of living, the World Trade Centre and the Shangri-La complex in Colombo 1 and 2. Anoushka showed me an apartment, not in itself very attractive, but located in a very nicely designed building called 7th Sense. It was not possible to see the ocean from there, but the rooftop was fabulous, very well maintained, and there was a fantastic almost-private swimming pool. Then she took me to Seylan Towers in Colombo 3, a building that was almost entirely under renovation, but with a small number of spacious apartments literally on top of the usually fierce surf of the ocean. Only a train track stood between the building and the ocean. Lastly, we drove back to the One Galle Face apartments, a part of the Shangri-La complex, where I was shown a splendid four-bedroom flat that I immediately found irresistible. “Waw,” I said. It was one of the twenty-five flats we had been shown the day before by our official agent, but we had been too exhausted to like it.

I recounted my viewings to Brigitte and we both felt relieved, excited, and energised. Suddenly we realised we had options, and that we were going to be successful with our search for a home. Initially, she felt strongly that we were going to live in Seylan Towers and sit on the apartment’s balcony every evening watching the ocean, listening to its sound with music and a glass of white wine, trying to figure out how long it would take to fly home to our children as a bird. The next morning, Brigitte’s pain had reduced thanks to painkillers, and Anoushka picked her up to do the same tour as I had done the day before. Brigitte texted me upon completion saying we were going to live in the four-bedroom apartment on the 34th floor in the East Tower of the Shangri-La One Galle Face Residences, also known as OGF. Anoushka told us she knew the owners personally very well, and that they would do everything to make us feel comfortable. These owners were indeed very nice people. We met eventually when we signed the lease agreement. The husband was a famous painter who had started when he was only eight years old. He had painted thousands of

animals and naked women, but he had obviously started with the latter at a later age and not when he was eight. He clarified that small point when I asked him about this chronology. His wife laughed her head off. For some time now, in his seventies, he has gone back to painting animals.

We were relieved, excited, and grateful for the incredible opportunities we had pursued — and never refused — and for our own extraordinary resilience in making this happen yet again after so many international moves. After Arkwright Road in Hampstead London in 1989, Leigh Court Close in Cobham in 1992, Songbuk Dong in Seoul in 1993, Pondok Indah in Jakarta in 1995 (three different addresses), Wan Ping Lu in Shanghai in 2000, Shanghai Racquet Club in 2001, Pyongchang Dong in Seoul in 2004, Krasnoarmeiska in Kyiv in 2011, Shangri-La Ulaanbaatar in 2016, and the Kublai Khan apartment in the Regency Building in 2017, we were going to live in Colombo, Sri Lanka. We were propelled back into the unreal reality of Asian five-star hotels, which all feature four or five restaurants with buffet style all-day dining and a Chinese, Japanese, sometimes an Italian restaurant, and almost always a bar with live music and pub food, or a steak house. They had sports facilities, personal trainers, swimming pools, towels in the locker rooms, room service, lobby lounges for tea and lunch, ballrooms for weddings and corporate events, and the lot.

Amazingly, after more than two years nearly locked down at home without flying anywhere, and entirely unexpectedly, we were also going to be on aeroplanes again — a lot, back and forth to Belgium and London, but also to Singapore, and even every three months or so to Mongolia where I was holding a board position, first in an insurance company and then in a local bank.

Having found a home, we had to start the process of getting a resident permit, and the first step was a medical check.

MEDICAL CHECK

My second trip to Sri Lanka started on 10 November 2021, and this would be the official beginning of my three-year long-term assignment. It was just three weeks after my 61st birthday and hence, scheduled to end shortly after my 64th birthday.¹ If I thought of myself as an old crocodile, this assignment would surely make that presumption a reality. Everyone in my professional and social environment was much younger. A majority was less than half my age. Being older than 55 had become highly unusual in the financial sector in Europe. In this manner, I also became our company's longest serving employee on international assignments.

My first international move had been to the United Kingdom in 1989, just before Margaret Thatcher was ousted. Then came Asia in 1993, several years before today's Millennials were born, and well before Singapore had started building a second Singapore on reclaimed land; when North Korea's Kim Il Sung, grandfather of today's Kim Jong Un, was still alive; when smiling General Suharto in Indonesia was still five years away from being removed; and four years before Hong Kong became part of the "one country, two systems" anomaly — although, if you ask me, "two countries, one system" sounds more accurate.

On my third day in the country, I had to pass medical tests as part of the immigration process. The medical centre is on the tenth floor of a building otherwise occupied by the Institute of Bankers of Sri Lanka, located a bit further away from the centre, in Colombo 8. Everyone who wants to become a resident in the country needs to go through these tests. It is basically a process of endless checking. First, a security guard checks your identity

1 My assignment was eventually extended by one year to end just after my 65th birthday in October 2025.

and overall appearance before letting you go through the gate to enter the courtyard of the building. A second guard inside the compound will then check the time of your appointment, and if you happen to be there more than twenty minutes early, he will point his uniformed arm to the parking lot on the right side, which is an open-sided garage for ten cars or so, with the same number of broken plastic chairs. If you really want to sit, you can do so on these chairs. At some point, this guard waves the same uniformed arm in your direction, a hand wave with just the slightest head shake, indicating not very explicitly that it is your turn to go to the next step, which is identification and the checking of the time of your appointment. That is the job of a security guard seated in a makeshift and transparent plastic box who, well, checks your identity and the invitation document that you need to present. If satisfactorily completed, he ticks a box on this document and waves you forward to a desk in the lobby of the building. At the desk, this time a female official checks your identity and your documents and approves that you go stand in front of the lift, which will take you to the 10th floor. There, behind a rather large desk and screen, sits a person who, upon completion of the identity and appointment check, gives you a number that allows you to enter the main waiting area. From then on, you need to follow the progress on television screens that indicate where which number needs to go. The first such step is that you need to sit opposite a nurse, behind a plastic screen, who asks for your identification and Covid-19 vaccination certificates, and takes a picture. It seems she is the one who kickstarts the digital part of the medical inspection journey. You go back to the waiting area and watch the screen until it shows you need to go into a small room in the corner, where you need to listen to the procedure of the medical testing. This explanation does not explain anything except that you need to go and see the cashier to whom you pay the equivalent of seventy five US dollars. After this, you sit down and wait until your number appears on the screen. That also happens after thirty minutes or so, after which you are sent to a room at the back of the waiting area where they take blood samples. This is the testing for HIV,

malaria, and cholera. To make it all sound more professional, the room where this testing takes place is called phlebotomy, because it is where they puncture one of the veins in your left arm. The next stop is the X-ray centre, where they want to make sure you are not suffering from tuberculosis. By then about two hours have passed, and you are required to wait in the waiting room until you can see the doctor, whom you cannot see until the results of the tests have been completed and handed over, in digital fashion, I must add. If everything is fine, the doctor tells you that everything is fine. Imagine if you are there with your partner and the doctor informs you that you are HIV positive. End of the assignment, and the marriage! Miraculously, an hour or so later, the receptionist, who double-hats with the role of medical-insurance-card-printing executive, calls your name and hands over a credit card-sized plastic card confirming that you are healthy and henceforth, covered by Sri Lanka's health system.

This medical testing procedure needs to be repeated every year. A passport gets handled and scrutinised by at least ten people. There are multiple signs that anyone who, physically or orally, assaults or intimidates the staff working in this medical centre are liable to have their application referred and their status impacted. Especially ethnic Sri Lankans with a foreign passport, of which there are millions, are intimidated. Why do you want to come back to this country? Dramas are everywhere. One wonders what makes residents so much more dangerous, from a health perspective, than the hundreds of thousands of tourists who had started pouring back into the country after 2022.

Anyway, now the journey of obtaining a resident permit could start. That was not going to be a piece of cake. Lots of fellows got in the way.

GETTING A RESIDENT PERMIT

Upon my official arrival in the country in early November 2021, and having gone through the medical testing, I thought that the next steps would be easy and my resident permit would be available anytime soon. This would then allow for our goods, which had been packed by the removal company on 28 October, to depart from Belgium and be delivered hopefully before Christmas. A removal company will not give the green light to allow goods to leave until residency documents in the country of destination are available. At a time when there was basically no foreign investment of which to speak, one would think that this process was going to be a piece of cake. Not so in Sri Lanka.

I had started collecting documents as early as September 2021, and thought I had gathered and completed everything, including bank statements for the last six months, an officially translated and apostilled copy of my Master of Law diploma, and about twenty-eight other documents, half of them corporate ones, which required signatures from everyone and his brother, apostilles, and legalisation. The tricky thing is that Sri Lanka's immigration department is not allowed to make decisions on a stand-alone basis. They require a letter of recommendation from one or another ministry. Exactly which ministry in which specific instance is not clear. Just imagine what chaos it would be if there were clear guidelines for the purpose of issuing resident permits. Nightmare!

In our case, the agent had made a mistake by assuming that it would be the Central Bank of Sri Lanka, under the Ministry of Finance, to issue such a recommendation letter, and they had approached the Central Bank as to how this would work. That was a mistake. We were not going to operate a bank, but rather a service centre, which is not regulated or supervised by the Central Bank. A few weeks were lost in that manner until it was clarified that it was going to be the previously mentioned