

A silhouette of a young child sitting on a ledge, looking out over a sunset. The child is positioned on the right side of the frame, with their back to the viewer and their head turned slightly to the left. The background is a warm, golden-orange sky with a bright sun on the left side, creating a lens flare effect. The child's silhouette is dark against the bright background.

From  
*Chance*  
to *Choice*

PROSPECTUS



# From Chance to Choice

**Have you ever considered what happens to an orphan once they reach the age of 18?**

**We have seen and responded to orphans as children calling out for our support. However, we have been blind to their problems as they reach maturity.**

**As vulnerable young adults, they are often flung into society without guidance or support. They remain faceless and voiceless, unseen and unheard.**

**The photographs in the pages that follow show no faces, only silhouettes, as we ask you to reflect on this hidden, unacknowledged problem.**

**We invite you to contribute and collaborate with our novel approach to empowering orphans as they reach adulthood.**

**It's not just about giving them a chance at life.  
It's about giving them a choice in their future.**

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## A SECOND ABANDONMENT

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Orphans face two abandonments; first in childhood, and then at the brink of maturity.

▶ 05



## A BROADER RESPONSIBILITY

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Would you stop caring for your children once they turn 18? Orphans deserve the same consideration and concern.

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Orphans face two abandonments; first in childhood, and then at the brink of maturity.



A Second  
*Abandonment*

## A Second Abandonment

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Imagine that you're 17, just shy of 18. You're classified as an orphan. You've spent the majority of your young life living in Child Care Institutions (CCIs) across Sri Lanka – if you are lucky, you've been in one home, but otherwise moving through several. Both your parents might be dead, or even if one is alive, you have limited or no contact with them. Or maybe you have no idea at all about your roots, about where you come from.

You've tried to persist with your education, but because of the scarcity of resources in institutional care, it has been frequently interrupted. The home – at times, overcrowded, understaffed, and neglected – does not provide a comfortable life, but it is the only protection you've known, and you've survived.

But now that you are turning 18, you can no longer live at the CCI. You pack your bag – which can hold everything you own – and step out into the world alone. You have no one to turn to, no one to mentor you, to give counsel, lend a helping hand, or offer a shoulder to cry on when things get difficult.

**“You pack your bag – which can hold everything you own – and step out into the world alone.”**

You've never had a job and you don't know how to write a cover letter, fill out an application, or respond at a job interview. You don't have regular accommodation – you're not sure where you'll be from one night to the next; if you're lucky, maybe you'll find a job that will give you a place to sleep. You don't know how to manage expenses, or how to budget. You don't even have a bank account; but if you did, you would hardly have any money to deposit in it.

But you've been told that you're an adult now, and responsible for making your way on your own.

What would you do?

## A Second Abandonment *Contd.*

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This is precisely the situation in which many orphans find themselves as they transition out, or 'age-out', of CCI.

According to the latest study conducted by the Department of Probation and Child Care Services (DPCCS), there are 14,197 children in 414 CCIs across Sri Lanka. There is increasing awareness of the many issues confronting these children and programmes and mechanisms are being put in place to address them. However, the fate of orphans once they turn 18 and are compelled to leave their care institutions is seldom considered.

**“Orphans leaving institutional care face significant challenges finding stable housing, securing gainful employment and enrolling in and following through with higher education.”**

Recent research has only just begun to paint a picture of the immense, sometimes insurmountable, obstacles encountered by these orphans. Given that few CCIs can provide networking opportunities, or extensive life-skills training to facilitate orphans' transition to independence, they are flung into society, ill-prepared for the trials of modern adult life.

Care-leaving orphans report significant difficulties finding stable housing, securing gainful employment, and enrolling in and following through with higher education. Young women (who comprise over 60% of Sri Lanka's orphan population) and youth with disabilities (33% of all orphans in Sri Lanka have been diagnosed with special needs) are disproportionately vulnerable to marginalisation, discrimination, and even exploitation or abuse.

Care-leavers frequently face challenges that most 18-year-olds would not even have to think about: for example, a missing or incomplete birth certificate. As a care-leaver sets out on their own, the lack of a valid birth certificate may make it difficult, sometimes impossible, to obtain official documents like a National Identity Card or Passport or to open a bank account. The cumulative effects of the deficiencies in this single piece of paper can hinder or deprive these young adults of an opportunity to find stability and become economically self-sufficient.

But their difficulties and deprivations cannot be measured by tangible things alone. A common theme expressed by care-leavers is a feeling of abandonment and isolation.

**“Lack of a support structure or meaningful assets creates an intense sense of insecurity and precariousness.”**

Lack of a support structure or meaningful assets creates an intense sense of insecurity and precariousness. The trauma of these years can have effects that cascade throughout their lives.

**They have, in effect, been abandoned twice; first in childhood, and now, at the brink of maturity.**

Would you stop caring for your children once they turn 18? Orphans deserve the same consideration and concern.

A Broader  
*Responsibility*

## A Broader Responsibility

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As parents, could we ever imagine abandoning our children at 18 – cutting off all sources of assistance and comfort, all love and nurturing? Or would children ever assume that on their 18th birthday, their parents would immediately cease providing all emotional and financial support, or expel them from their homes?

As every parent knows, you cannot set an arbitrary timetable for the maturity of a child. And young care-leavers have often been deprived of the advantages of a wide education, or of the mentored exposure to life experiences that help maturation.

We believe that as a society, we have a responsibility to ensure that orphans are not abandoned a second time. To assume that our task as custodians automatically ends when a child turns 18 – and to thus conclude that we need no longer remain invested in the lives of orphans – is a limited view of the responsibility we all share. We do not believe that the extent of our responsibilities to orphans can be defined by the arbitrary passing of a date on the calendar, supposedly and suddenly rendering them unworthy of our care.

If we provide support for orphans as children, but we discard and ignore them as young adults, then what have we really accomplished?

The United Nations has recognised over the last decades that there is a significant gap in the attention paid to youth – defined as young people between the ages of 14-24 – and has enshrined youth empowerment and inclusion as a priority within the framework of the Sustainable Development Agenda 2030. This emphasis on youth as a vulnerable category stems

**“We believe that as a society, we have a responsibility to ensure that orphans are not abandoned a second time.”**

from the mission of the Sustainable Development Goals as inclusive development, development unwilling to leave any segment of the population behind.

For orphans who have aged out of institutional care, this focus is all the more important. In Sri Lanka, in particular, family ties and economic support continue long into adulthood, and are often the biggest predictors of the success and thriving of youth. Bereft of these networks or assets, young people face barriers to education, multiple forms of discrimination, and limited employment prospects, and they can therefore very easily slip into poverty and despair.

By providing the necessary skills, opportunities, and support however, we can put them on the path to a successful and productive life. Orphans who have reached young adulthood aspire to fully participate in our society. It is our collective responsibility to recognise their agency and resilience and provide them a future with choices.

A commitment to empower  
orphans as they leave  
institutional care and enter  
young adulthood.

A Novel  
*Approach*

## A Novel Approach

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A solution to this problem will require a multifaceted perspective, one that is collaborative and community-based and that involves a wide array of stakeholders, advocates and resources.

Our approach seeks to intervene in a vital and decisive aspect of the problem: funding. Just as we encourage parents to start saving for their children early, we have created a Trust for orphans to provide them with some measure of financial security when they reach maturity. The Trust will make deposits periodically into orphans' accounts until they reach the age of 18, at which point the funds will become accessible. Amāna Bank will provide the seed capital for the Trust and will open the fund for contributions from donors inspired by this cause.

Two foundational principles define the very essence and identity of the Trust.

- **Every rupee donated to the Orphan Care Trust will be directly allocated for orphan accounts.**
- **Amāna Bank will bear all operating and administrative costs of the Trust.**

In addition, we have established good governance and accountability measures to ensure the long-term sustainability of the Trust.

Research shows that for young adults, having access to capital at a pivotal juncture in their lives is crucial and transformative. This is especially the case when they come from disadvantaged backgrounds. For orphans faced with the prospect of leaving their care institutions and entering the world as adults, this could make all the difference.

A key element of the Trust is the stipulation that orphans will be allowed to use the funds entirely as they choose when they come of age. We maintain that allowing the orphans complete control over their assets empowers them and recognises their capacity to make their own economic decisions.

We believe our role is to be protective but not overbearing. Just as parents save for their children with the hope – but not the guarantee – that their children will use their assets wisely, we believe in offering support and independence to orphans without demanding their compliance. We believe that empowering them in this way is itself a vital part of their maturation.

As a supplement to these financial assets, we will provide a platform for various stakeholders to provide training, guidance, and encouragement for orphans to employ the funds in asset-enhancing activities like investing in higher education or initiating a business.

### Orphan Enrolment

- Confirmation of orphan status (at least one parent deceased; verification of orphan status will be made in consultation with relevant agencies).
- Guided by Article 2 of the United Nations Convention on the Rights of the Child, all enrolment will be irrespective of the child's or their parent's or legal guardian's race, colour, sex, language, religion, political or other opinion, national, ethnic or social origin, property, disability, birth or other status.
- Enrolees will be 12 years or younger as of date of enrolment (the Trustees may decide to adjust the age of entry depending on the strength of the fund).

People with a track record  
of passionate social service  
working within a strong  
governance framework.

A Meeting of  
*Minds*

# A Meeting of Minds

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## Trustees

### Ruzly Hussain - Chairman

Ruzly Hussain, Chairman of Abdul Rahims, founded the Rotaract Movement in Sri Lanka in 1969 at the age of just 23. He went on to hold the posts of Rotaract President and District Governor for South India and Sri Lanka in 1971. He was appointed the President of the Rotary Club of Colombo, the oldest Rotary Club in Sri Lanka, in its Diamond Jubilee Year in 1988. Having started his business life in 1964, Ruzly has over 46 years of experience in the fields of Industry and Trading.

### Rohan Tudawe - Treasurer

Rohan Tudawe, a professionally qualified engineer, is the Chairman and Managing Director of Tudawe Brothers Limited, one of the oldest construction companies in Sri Lanka. He serves in leadership positions in numerous professional and society organisations including as Committee Member of the Ceylon Chamber of Commerce, Board Member of the Registration and Professional Affairs Committee of the Institution of Engineers, Sri Lanka, Board Member of the International Federation of Asian and Western Pacific Contractors Associations, Council Member of the Chamber of Construction Industry Sri Lanka, Board Member of the Major Contractors Association, Board Member of the Condominium Management Authority Sri Lanka and Committee Member of the Sri Lanka-India Association. Rohan is also a past Chairman of the National Construction Contractors Association of Sri Lanka and has served as a Council Member of the Institution of Engineers, Sri Lanka.

### Osman Kassim

Osman Kassim, Chairman of Amāna Bank, is a personality well-versed in Islamic banking and finance and was instrumental in introducing the non-interest based participatory banking concept to Sri Lanka. He has been involved in charitable works through his family-founded charity establishment, the Alhasan Foundation, which, among its several activities, awards scholarships, grants, bursaries, and

other facilities to needy students. Osman is also the Chairman of the Asia Pacific Institute of Information Technology, where he has contributed to the country's educational welfare. He was awarded an Honorary Doctorate from Staffordshire University, United Kingdom, in recognition of his achievements as a global entrepreneur and visionary educationalist.

### K. R. Ravindran

K. R. Ravindran, founder and CEO of Printcare PLC, has been a Rotarian since 1974 and has served as President, Director, and Treasurer of Rotary International and as Trustee of The Rotary Foundation. As Sri Lanka's chair of Rotary's polio eradication campaign, he spearheaded efforts to negotiate ceasefire arrangements so that vaccinations could be conducted in the north and east of Sri Lanka in the midst of civil war. After the devastation of the 2004 Indian Ocean tsunami, he led Rotary's recovery efforts by helping to raise US\$12 million to rebuild 22 schools catering to 15,000 children around the country. Currently, Ravindran is playing a leading role in Rotary's Cancer Prevention and Early Detection Centre and Programme, which aims to make Sri Lanka the first country in the world to become cervical cancer free by 2025. He is a recipient of The Rotary Foundation's Citation for Meritorious Service, Distinguished Service Award, and the Service Award for a Polio-Free World.

### Tyeab Akbarally

Tyeab Akbarally is a senior Director of Akbar Brothers (Pvt) Limited, the leading tea export company in Sri Lanka, and its subsidiaries. He has served as a member of the Executive Committee and as a Committee Member at the National Chamber of Commerce, Sri Lanka and the Ceylon Chamber of Commerce. He is a past Chairman of the Spice and Allied Products Traders' Association and the Colombo Tea Traders' Association. He has considerable experience in the import and export trade and has strong business relationships with Middle Eastern countries. Tyeab is Deputy Chairman of Amāna Bank and holds directorships in several other publicly quoted companies.

## A Meeting of Minds *Contd.*

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### Mohamed Jazri Magdon Ismail

Mohamed Jazri Magdon Ismail, a financial consultant, is a Senior Director of Amāna Bank. Having previously held the positions of Secretary and Vice President of the Association of Accounting Technicians of Sri Lanka, he is currently serving as President in an honorary capacity. He is a Fellow of The Institute of Chartered Accountants of Sri Lanka, a Member of the Institute of Certified Management Accountants, Australia, and has served on the boards of numerous publically quoted companies. Jazri has authored a handbook on company secretarial practices and corporate law and all net proceeds of the sale of the book will be donated to the Orphan Care Trust. He was also an active member of the Lions Club.

### Sharad Amalean

Sharad Amalean is a co-founder, Deputy Chairman and Chief Executive Officer of MAS Holdings, one of the world's most recognised design-to-delivery solution providers in apparel and textile manufacturing. He currently serves as the Chairman of the Joint Apparel Association Forum, which pioneered the initiative 'Garments without Guilt' to inculcate fair labour practices and safe working conditions throughout the Sri Lankan apparel industry. As a strong advocate of sustainability, he has been a driving force behind many of the social and environmental programmes carried out by MAS. Major initiatives launched under his guidance include an aerial reforestation project in conjunction with the Sri Lanka Air Force, a drinking water purification project in Hanwella which resulted in the cleaning of 128 wells, a project that restored 11 lakes in Yala National Park, and a project in collaboration with the Department of Wildlife Conservation of Sri Lanka to remove invasive Ulex plants from the Horton Plains National Park. Among Sharad's notable philanthropic activities is the Little Hearts Project, which aims to expedite the construction of the Lady Ridgeway Hospital's Cardiac and Critical Care Complex.

### Harsha Amarasekera, PC

Harsha Amarasekera, President's Counsel, is a prominent lawyer in Sri Lanka specialising in Commercial Law, Business Law, Securities Law, Banking Law, and Intellectual Property Law. He also serves as an Independent Director in several leading listed companies in the Colombo Stock Exchange including Amāna Bank PLC (Director), CIC Holdings PLC (Chairman), Vallibel One PLC, Royal Ceramics Lanka PLC, Expolanka Holdings PLC, Chevron Lubricants Lanka PLC, Ambeon Capital PLC, Amaya Leisure PLC, and Vallibel Power Erathna PLC. He is also the Chairman of CIC Agri Business (Private) Limited, Swisstek (Ceylon) PLC & Swisstek Aluminium Limited.

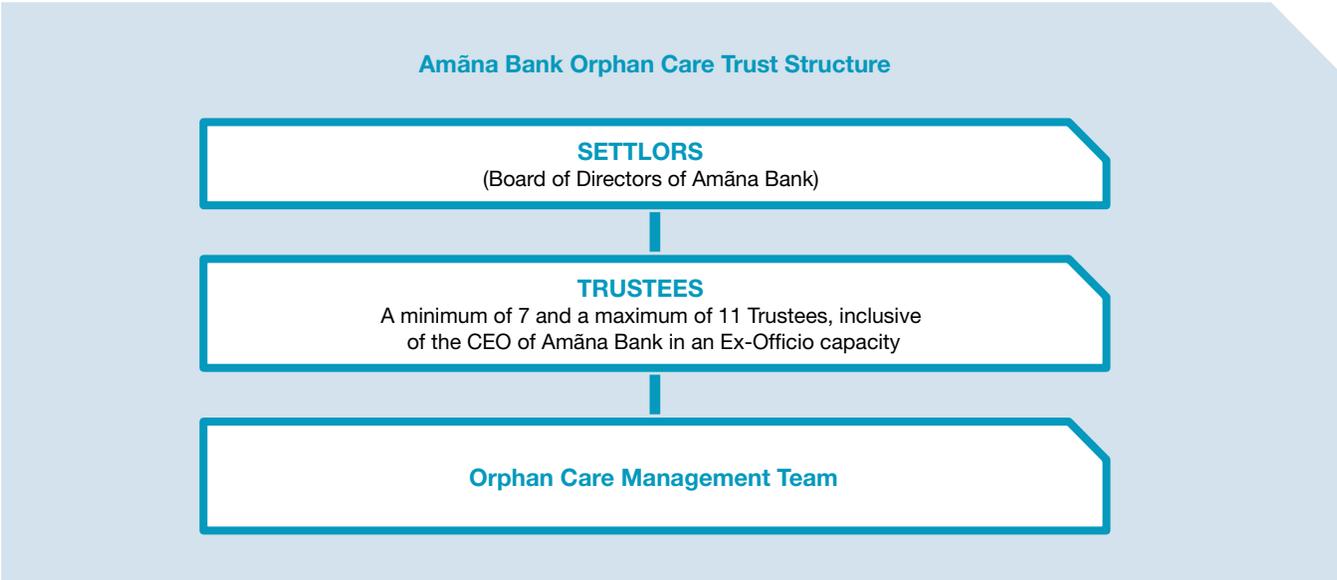
### Mohamed Azmeer

Mohamed Azmeer, CEO of Amāna Bank, is a seasoned banker with a career spanning over 30 years holding senior positions at leading financial institutions globally, including Citi Bank, Al Rajhi Bank (world's largest Islamic bank) and Sharjah Islamic Bank (the first Islamic bank to fully convert its operations from being a conventional entity). Azmeer served on the Board of Lanka Clear, the national payment and clearing association of Sri Lanka, and is currently the Chairman of the Financial Ombudsman Sri Lanka (Guarantee) Ltd. and also sits on the Board of the Sri Lanka Bankers' Association. Azmeer's social engagement activities include serving as the President of the Rotaract Club of Kandy. He continued his dedicated social service while overseas when he spearheaded an initiative to collect and donate a large number of wheelchairs, crutches and hospital beds via the Denzil Kobbekaduwa Foundation to benefit the injured after a military campaign in Sri Lanka's three-decade-long civil war. Azmeer is also involved with many other charities focused on developing education amongst the needy.

## Trust Governance

The Trustees are committed to the sound governance of the Trust, and have instituted a framework to ensure the highest standards of integrity and transparency. The framework includes the following stipulations:

- All decisions of the Trust are made independently by the Trustees.
- The management and control of the Trust and funds are vested with the Trustees, including the basis for the distribution of funds.
- Trustees will take every necessary measure to ensure that distributions are equal and fair, without any prejudice, favour or discrimination, among all eligible orphans.
- The Trustees will be ultimately responsible to the Settlers, the Board of Directors of Amāna Bank.
- All accounts will be annually audited; Amāna Bank has presently retained the services of Ernst & Young Chartered Accountants for this very purpose.
- In addition to the internal governance framework, the Trust will also adhere to the general rules of the Trust Ordinance.
- In all decision-making, the Trustees will be guided by Amāna Bank's core values.



The values that give  
this cause force and  
direction.

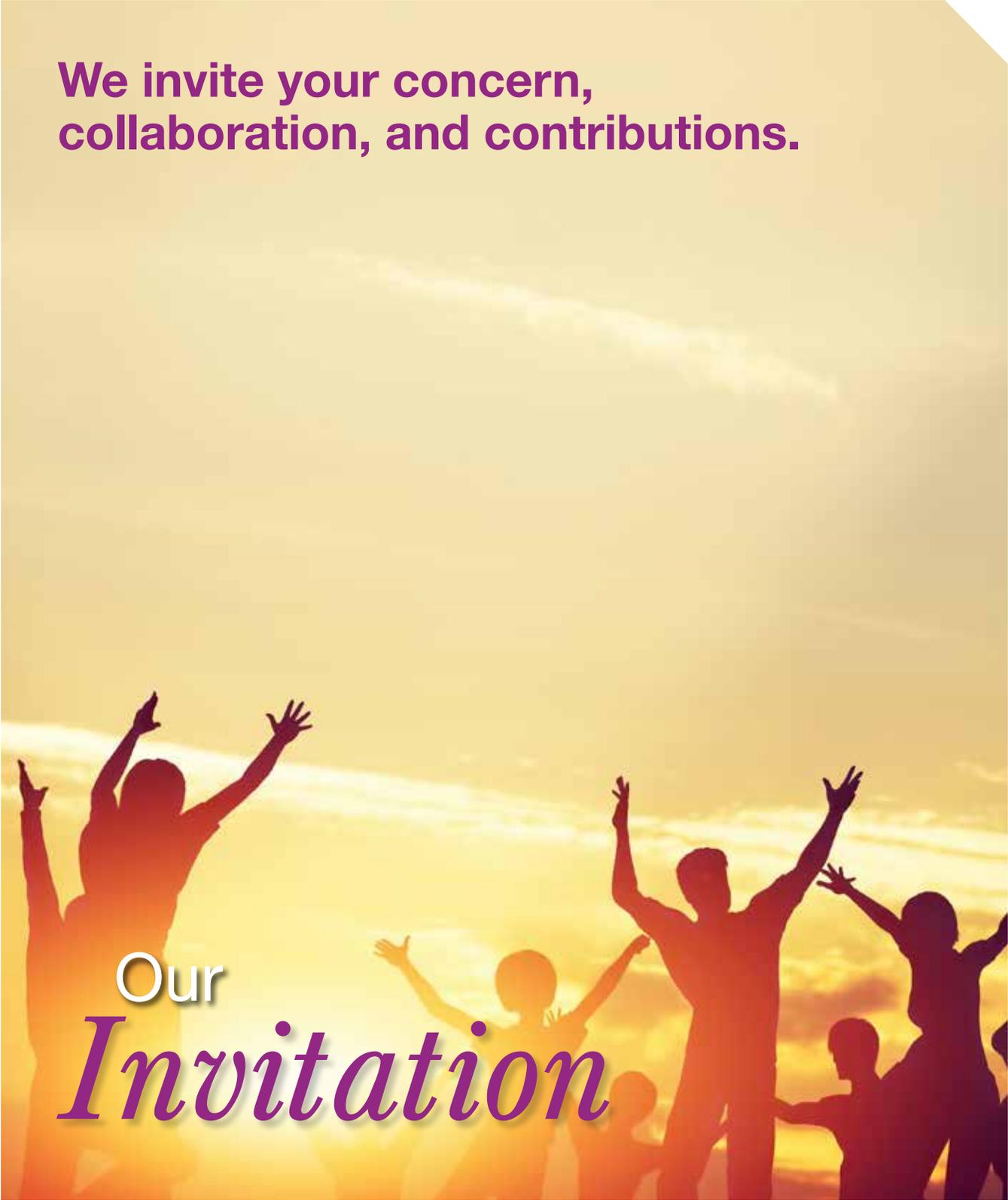
Our  
*Pledge*

## **Our Pledge**

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- **We pledge to always be guided by our conviction that orphans should not have to face a second abandonment.**
- **We pledge that all our efforts will go towards empowering orphans to choose the shape of their future.**
- **We pledge that every rupee donated to the Orphan Care Trust will be directly allocated for orphan accounts.**
- **We pledge to honour inclusivity by rejecting all forms of discrimination and affiliation in the activities of the Trust.**

**We invite your concern,  
collaboration, and contributions.**

The background of the page is a photograph of a sunset or sunrise over a body of water. The sky is filled with soft, golden light and wispy clouds. In the foreground, several people are silhouetted against the bright light, with their arms raised in a gesture of celebration or praise. The overall mood is one of hope and community.

**Our**  
*Invitation*

# Our Invitation

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If you've read this far, then maybe from out of the dark shadows of the silhouettes that mark these pages, faces are starting to slowly emerge and become visible to you.

If you are moved and driven by our cause, we hope that you will join us in making a difference in the lives of young adults who have, for too long, been forgotten and neglected.

It's not just about giving them a chance at life. It's about giving them a choice in their future.



Email  
[orphancare@amana.lk](mailto:orphancare@amana.lk)



Auditors  
Ernst & Young



Bank Website  
[www.amanabank.lk](http://www.amanabank.lk)



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**Account Name :** Amana Bank Orphan Care Trust  
**Account Number :** 037-0345503-003  
**Account Bank :** Amana Bank  
**Branch :** Main Branch  
**SWIFT Code :** AMNALKLX





**Amāna Bank** 

*It's Your Bank*