

# VISA REFUSAL ANALYSIS REPORT

DRAFT FOR PROFESSIONAL REVIEW - NOT FOR CLIENT DISTRIBUTION WITHOUT INDEPENDENT VERIFICATION

Application Type:	Temporary Resident Visa (Visitor)	Risk Level:	Medium
Refusal Date:	March 15, 2026	Country:	Nigeria
Current Location:	Outside Canada	Previous Refusals:	First refusal

Refusal Grounds Cited: 1. Purpose of visit (IRPR s.179(b)) 2. Ties to country of residence (IRPR s.179(b)) 3. Financial capacity (IRPR s.

## 1. EXECUTIVE SUMMARY

The client applied for a Temporary Resident Visa to visit family in Toronto, Ontario for a three-week period. The application was refused on three grounds: purpose of visit not established, insufficient ties to country of residence, and inadequate financial capacity. Based on the analysis of the refusal letter and the information provided, this refusal appears to be primarily an evidentiary issue rather than a fundamental profile weakness.

The officer's decision raises several concerns for professional review. The refusal letter uses standardized template language without engaging with the specific evidence submitted. The client reports stable employment of seven years, property ownership, and dependent children in Nigeria, all of which are strong ties that the officer appears to have either overlooked or insufficiently weighed. The financial concern likely stems from a large deposit made shortly before the application, which officers are trained to view as "fund parking."

**Preliminary Recommendation: Reapplication** with significantly strengthened financial documentation and a comprehensive cover letter addressing each refusal ground directly. The client's profile is fundamentally viable, and the evidentiary gaps identified below are addressable. This recommendation is subject to the reviewing professional's independent assessment. If the reapplication is refused with the same template reasoning despite materially stronger evidence, reconsideration or judicial review should be considered.

## 2. REFUSAL GROUNDS ANALYSIS

### Ground 1: Purpose of Visit Not Established

**Statutory Basis:** IRPA s.11(1), IRPR s.179(b)

**What the Officer Said:** The officer checked the box indicating the applicant did not satisfy them that the stated purpose of the visit was genuine.

**What This Means:** The officer was not convinced that the applicant has a genuine, time-limited reason to visit Canada. This could mean the invitation letter lacked specificity, the travel itinerary was vague, or the officer suspected the real purpose was different from what was stated.

**Preliminary Assessment of Why This Ground Was Triggered:** Based on the information provided, the invitation letter from a family member in Toronto likely lacked critical details. Officers expect invitation letters to include specific dates of the visit, a detailed description of planned activities, the host's immigration status in Canada, the host's full address, and the host's commitment regarding accommodation and financial support. A generic letter stating "I am inviting my brother to visit me in Canada" without these specifics will trigger this refusal ground. This assessment should be verified against the actual documents submitted.

### **Documents to Consider for Reapplication (Subject to Professional Review):**

- Detailed invitation letter from the host including: full legal name, address, immigration status (with copy of PR card or citizenship certificate), specific dates, planned activities, accommodation arrangements, and financial support statement
- Day-by-day travel itinerary showing planned activities during the visit
- Round-trip flight itinerary (refundable booking showing specific departure date)
- Evidence of the family event or occasion prompting the visit

### **Ground 2: Ties to Country of Residence**

**Statutory Basis:** IRPA s.11(1), IRPR s.179(b)

**What the Officer Said:** The officer was not satisfied that the applicant has sufficient ties to Nigeria to ensure return at the end of the authorized stay.

**Preliminary Assessment:** This is a concerning finding because the client reports seven years of employment with the same employer, property ownership, and dependent children in Nigeria. These are strong ties. The fact that the officer cited this ground despite these factors suggests one of two possibilities: either the evidence submitted was insufficiently detailed (e.g., a vague employment letter, no property documentation), or the officer did not adequately consider the evidence before them. If the GCMS notes reveal that the officer did not reference these documents, this would support a finding that the officer failed to consider relevant evidence, which is a recognized ground for judicial review. This assessment requires verification against the actual documents submitted and GCMS notes.

### **Documents to Consider for Reapplication (Subject to Professional Review):**

- Detailed employer letter on official company letterhead: position title, start date (7 years), current salary, duties, approved leave dates, supervisor name and direct phone number, company registration number
- Property title deed and most recent property tax payment receipt
- Children's birth certificates, school enrollment letters, evidence of parental responsibility
- Six to twelve months of pay stubs showing consistent salary deposits
- Marriage certificate and spouse's employment letter if applicable

### **Ground 3: Financial Capacity**

**Statutory Basis:** IRPA s.11(1), IRPR s.179(b)

**Preliminary Assessment:** The client's bank statements show a large deposit of approximately 2.5 million Naira made three weeks before the application was submitted. Officers are specifically trained to identify this pattern, known as "fund parking." Without documentation explaining the source of this deposit, the officer would reasonably conclude that the funds are not genuinely available. Additionally, the account history prior to the deposit appears to show a much lower average balance, creating an inconsistency between the declared income and the sudden account balance. The reviewing professional should verify this assessment against the actual bank statements and financial documents submitted.

### **Documents to Consider for Reapplication (Subject to Professional Review):**

- Six to twelve months of official bank statements showing consistent balance and regular salary deposits
- Source documentation for the large deposit: sale contract, investment maturity certificate, bonus letter, or inheritance documentation
- Bank verification letter confirming account ownership, average balance, and account age

- Tax returns or tax clearance certificate from Nigerian tax authority for the past 2-3 years
- If host in Canada is providing financial support: host's employment letter, bank statements, and notarized affidavit of support

### 3. EVIDENCE ASSESSMENT

#### Documents That Were Likely Strong

- Letter of acceptance/invitation from the host in Canada (if included)
- Valid Nigerian passport with sufficient validity
- Completed application forms (IMM 5257, IMM 5645)

#### Documents That Were Likely Weak or Problematic

- Bank statements showing a sudden large deposit three weeks before application, creating a "fund parking" red flag
- Employment letter that likely lacked sufficient detail (specific salary, supervisor contact, company registration)
- Invitation letter that likely lacked specificity about visit purpose, dates, and host's immigration status

#### Critical Missing Documents (To Be Verified Against Actual Submission)

- Property title deed and recent property tax receipts
- Children's birth certificates and school enrollment letters
- Source documentation for the large bank deposit
- Tax returns corroborating declared income
- Detailed travel itinerary with round-trip flight booking
- Cover letter addressing each officer concern proactively

### 4. RECOMMENDED PATH FORWARD

#### Preliminary Recommendation: Reapplication with Strengthened Evidence

**Basis for Recommendation:** The refusal is primarily evidentiary. The client's underlying profile is strong: seven years of stable employment, property ownership, and dependent children in Nigeria are significant ties. The financial concern (fund parking appearance) is addressable with proper documentation. A well-prepared reapplication that directly addresses each refusal ground has a reasonable prospect of success. This recommendation is subject to the reviewing professional's independent assessment of the complete file.

**Preliminary Assessment of Likelihood of Success:** Moderate to Good, provided the reapplication includes all recommended evidence and a comprehensive cover letter. The strength of the ties (7 years employment, property, children) should carry significant weight if properly documented.

**Timeline:** Processing time for visitor visa applications from Lagos is typically 4 to 12 weeks. Allow 2 to 4 weeks to gather the enhanced documentation before resubmitting.

**Estimated Cost:** IRCC application fee of approximately CAD \$100 plus biometrics fee of approximately CAD \$85 if expired.

#### Why Not Reconsideration (Preliminary Assessment):

Reconsideration is most effective when the officer made a clear factual error. In this case, the refusal appears to be based on insufficient evidence rather than a factual error, making reapplication with stronger evidence the more direct remedy. The reviewing professional should verify this assessment against the GCMS notes.

### **Why Not Judicial Review (Preliminary Assessment):**

While the template language in the refusal letter raises questions about whether the officer engaged with the specific evidence, a first refusal is typically better addressed through reapplication. If the reapplication is refused with the same generic reasoning despite materially stronger evidence, judicial review would then be a stronger option. The reviewing professional should assess whether GCMS notes reveal additional grounds for judicial review.

## **5. ACTION PLAN**

**Preliminary Step (Recommended):** Obtain GCMS notes from the refused application through an ATIP request (CAD \$5, processing time 30 to 60 days). The GCMS notes will reveal the officer's actual reasoning and confirm which documents were considered.

### **Step 1: Address the Financial Capacity Concern**

- Obtain 12 months of official bank statements showing consistent income deposits and stable balance history
- Prepare source documentation for the large deposit with full paper trail
- Obtain bank verification letter confirming account ownership and average balance
- Obtain tax returns or tax clearance certificate for the past 2-3 years

### **Step 2: Strengthen Employment Evidence**

- Request detailed employment letter on official company letterhead with all required elements
- Include 6 months of pay stubs showing regular salary deposits matching declared salary
- Include company ID card or business card if available

### **Step 3: Document Property and Family Ties**

- Obtain certified copy of property title deed and most recent property tax payment receipt
- Obtain children's birth certificates and current school enrollment letters
- Include marriage certificate and spouse's employment letter if applicable

### **Step 4: Strengthen Purpose of Visit Evidence**

- Obtain detailed invitation letter from host with all required elements
- Prepare day-by-day travel itinerary and book refundable round-trip flight

### **Step 5: Prepare Comprehensive Cover Letter**

- Acknowledge previous refusal with file number and date
- Address each refusal ground directly with reference to new evidence
- Include table of contents for the application package with labeled tabs

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## **6. IMPORTANT DISCLAIMERS**

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