THE VISA PREP DESK

The Visa Reapplication Blueprint

Why Your Visa Was Rejected, and How to Fix Your Proof of Funds Before You Apply Again

MAIN GUIDE — THE CLEAN FUNDS DIAGNOSTIC

Before You Start

If you were rejected and told it was about your proof of funds, you already know the hardest part: nobody tells you exactly what was wrong. You had the money. You submitted the statement. And somehow it wasn't enough — or it wasn't read the way you expected.

This guide walks you through how proof-of-funds documentation is typically prepared and reviewed, using a simple framework called The Clean Funds Diagnostic. Every section below includes a real-world style example so you can see exactly how these patterns show up in practice, not just in theory.

> *This guide is educational and informational only. It explains how proof-of-funds documentation is typically prepared and reviewed. It is not visa filing, immigration representation, or legal advice, and it does not guarantee approval of any application. Always ensure every document you submit is truthful and accurate.*

Part 1 — How Your Statement Is Actually Read

A bank statement is not read as a single number. It's read as a pattern — a short financial story about who you are, where your money comes from, and whether that story holds together. When any part of that story looks inconsistent, unclear, or rushed, the whole application can be flagged, even when the funds themselves are completely genuine.

> **Example — Two applicants, same balance**
>
> *Applicant A has ₦3,000,000 in her account, deposited in one lump sum four days before she applied, with no other activity in the account before that. Applicant B has the same ₦3,000,000, but her statement shows six months of regular salary deposits, ordinary spending, and a gradual build-up to that balance. Both have the same amount of money — but Applicant A's statement raises questions Applicant B's does not, purely because of the story each one tells.*

This is the core idea behind everything in this guide: the amount matters less than the story the amount tells.

Part 2 — The Documentation Checklist

Use this checklist to review your own bank statement and supporting documents, section by section, the way they are typically read.

Section 1 — Balance Consistency

A statement is read as a pattern over time, not a single number on the last page.

- ☐ My statement covers at least the last 3–6 months, not just the most recent weeks.
- ☐ My closing balance has not dropped below the minimum required amount at any point in the covered period.
- ☐ There are no unexplained large withdrawals shortly before the statement date.
- ☐ My balance history shows gradual, plausible movement rather than staying perfectly flat or spiking sharply.
- ☐ If my balance dipped at any point, I can explain why in one sentence without hesitation.

> **Example**
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> *Tunde's balance sat around ₦200,000 for five months, then jumped to ₦2,800,000 in the final week before he applied. Even though the money was his, the sudden jump — with no gradual build-up — was the first thing that stood out on review. Compare this to Ngozi, whose balance grew steadily from ₦800,000 to ₦2,600,000 over four months through regular salary deposits — a pattern that reads as normal, ordinary saving.*

Section 2 — Source of Funds

Reviewers are trained to notice money that appears without an explainable origin.

- ☐ Every deposit above a small, everyday amount can be traced to a source I could describe in one sentence.
- ☐ If any funds came from a third party, I have a separate letter or document confirming who gave it and why.
- ☐ My salary or business income deposits are regular and match what I have stated as my occupation or income source.
- ☐ I have not made a single large deposit shortly before applying without a paper trail showing where it came from.
- ☐ If I sold an asset to fund this, I have the sale document or receipt ready.

> **Example**
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> *Amaka's statement showed a single deposit of ₦1,500,000 labelled only 'transfer,' with no other information. On review, this reads as unexplained. If Amaka had attached a one-page note explaining the deposit was proceeds from selling her car, along with the buyer's transfer receipt, the same deposit would have told a complete, verifiable story instead of raising a question.*

Section 3 — Timing and Pattern

A statement that looks 'engineered' right before an application is one of the most common causes of a documentation-based rejection.

- ☐ My funds have been in the account for a meaningful period before the application date.
- ☐ There is no single deposit that pushes my balance from clearly insufficient to clearly sufficient in one transaction, with no other activity around it.
- ☐ My account shows ordinary day-to-day activity alongside the larger balance, not just one dramatic top-up.

> **Example**
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> *Chidinma's account showed ₦150,000 for most of the year, then a ₦2,000,000 deposit two days before she submitted her application, followed by no further activity. This is the single most recognisable red-flag pattern in proof-of-funds review — funds that appear to exist only for the purpose of the application itself.*

Section 4 — Match to Stated Purpose

The numbers should tell a story that agrees with the rest of your application, not just meet a minimum figure.

- ☐ The amount shown is proportionate to my stated trip purpose, duration, and destination.
- ☐ My income level and account activity are consistent with the occupation and income I declared elsewhere in my application.
- ☐ If I am a student or dependent, my sponsor's statement and relationship documents are included and consistent with my own.

> **Example**
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> *Femi declared his occupation as a junior administrative assistant, but his statement showed monthly deposits far above a typical salary in that role, with no explanation. The mismatch between his declared income and his account activity became the issue — not the balance itself.*

Section 5 — Document Presentation

Even accurate funds can be read as suspicious if the document itself looks incomplete or inconsistent.

- ☐ The statement is an official bank-issued document, not a screenshot or a self-typed summary.
- ☐ My name, account number, and the bank's details are clearly visible on every page.

- ☐ The statement is recent — issued close to my application date.
- ☐ If my statement is not in English, I have an official translation attached.
- ☐ All pages are included in order, with no gaps or missing pages in the sequence.

> **Example**
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> *Blessing submitted a screenshot of her mobile banking app balance instead of an official statement. Even though the figure was accurate, the document itself could not be verified the way a stamped, bank-issued statement can — and this alone was enough to weaken her application.*

Part 3 — The Red-Flag Mistakes List

These are the eight most common documentation mistakes that lead to a proof-of-funds rejection, each with a real-world style example.

MISTAKE 1 The Last-Minute Top-Up

Why it's a red flag: A large deposit that appears only days before the statement date, with no history behind it, is one of the most recognisable patterns on review.

How to fix it: Funds should sit in the account for a meaningful period before you apply. If a top-up is unavoidable, be ready to show exactly where it came from.

> **Example**
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> *Emeka deposited ₦2,000,000 three days before applying, with no prior account activity above ₦100,000. This pattern alone triggered a documentation-based rejection, despite Emeka genuinely owning the funds.*

MISTAKE 2 The Unexplained Large Deposit

Why it's a red flag: Any sum noticeably larger than your normal account activity, with no visible source, raises the question of where it came from.

How to fix it: Keep a simple paper trail for every large deposit — a receipt, a loan agreement, a gift letter, a salary letter.

> **Example**
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> *Grace's account showed a ₦900,000 deposit labelled only with a phone number. Without a note explaining it was repayment of a personal loan she'd given a relative, the deposit looked unexplained on paper.*

MISTAKE 3 The Screenshot Statement

Why it's a red flag: A screenshot or self-typed summary is not treated the same as a bank-issued statement, regardless of accuracy.

How to fix it: Always request an official statement directly from your bank — stamped, signed, or digitally verified.

> **Example**
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> *Ibrahim submitted a PDF he typed himself, copying numbers from his banking app. It was rejected as unverifiable, even though every figure in it was accurate.*

MISTAKE 4 The Mismatched Income Story

Why it's a red flag: If your declared occupation says one thing but your account activity says another, the inconsistency itself becomes the problem.

How to fix it: Make sure your account activity matches what you've stated elsewhere in your application, and address any genuine gap with a short supporting letter.

Example

Kemi declared herself self-employed but her statement showed no business-related deposits, only irregular transfers. A one-page letter explaining her business income structure would have closed that gap.

MISTAKE 5 The Borrowed Balance

Why it's a red flag: Money moved in temporarily just to be shown, then withdrawn shortly after, is a well-known pattern to reviewers.

How to fix it: Only show funds that will genuinely remain available for the stated purpose. Document sponsorships properly instead.

Example

A friend transferred ₦1,000,000 into Tobi's account for two weeks around his application date, then it was withdrawn. This pattern is one of the most closely watched in proof-of-funds review.

MISTAKE 6 The Silent Third-Party Deposit

Why it's a red flag: A large deposit from someone else, with no explanation of who they are or why they sent it, looks unresolved.

How to fix it: Any third-party funding needs its own short letter: who the person is, their relationship to you, and why they're supporting the application.

Example

Ronke's father sent her ₦1,500,000 with no accompanying letter. Adding a simple sponsor letter, along with his own account statement, would have turned an unexplained deposit into a fully supported one.

MISTAKE 7 The Bare Minimum Balance

Why it's a red flag: An amount sitting exactly at the minimum required figure, with no cushion, can read as a number assembled just to clear the bar.

How to fix it: Where possible, show a balance and account history that reflect genuine financial capacity for your stated purpose.

Example

Segun's balance was exactly the minimum required, to the naira, with no other funds anywhere in his financial history. This precision is itself a pattern reviewers are trained to notice.

MISTAKE 8 The Incomplete Statement

Why it's a red flag: Missing pages or a statement that starts mid-month suggests the applicant selected only favourable pages.

How to fix it: Submit the complete statement in full page order, covering the entire requested period, even where some pages show ordinary spending.

Example

Ada submitted only the last two pages of a six-page statement, leaving out the pages showing lower balances earlier in the year. The gap in the page sequence was noted as incomplete documentation.

Part 4 — The Sample Presentation Template

This section shows one way to organise and present your documents clearly. Adapt the wording to your own honest circumstances — this is a structure for truthful information, not a script.

Recommended Document Order

- ☐ Cover summary sheet
- ☐ Official bank statement, all pages in sequence
- ☐ Source-of-funds evidence
- ☐ Third-party or sponsor letter, if applicable
- ☐ Translation of non-English documents, if applicable

Sample Cover Summary Sheet

PROOF OF FUNDS SUMMARY

Applicant name: [Your full name as on your application]

Application reference (if available): [Reference number]

Statement period covered: [Start date] to [End date]

Closing balance as of statement date: [Amount and currency]

Primary source of funds: [e.g., salary from current employment]

Additional supporting funds (if any): [e.g., sponsor contribution]

Documents included: [List each document by name]

Filled example

Applicant name: Grace O. Adeyemi. Statement period covered: Jan 1 – Jun 30, 2026. Closing balance: ₦2,650,000. Primary source of funds: Salary from Adeyemi Consults Ltd. Additional supporting funds: ₦500,000 contribution from sponsor (father). Documents included: Bank statement (6 pages), Employer income letter, Sponsor letter and sponsor's bank statement.

Sample Source-of-Funds Explanation

SOURCE OF FUNDS — SHORT NOTE

"The funds shown in this account were accumulated from [state the honest source]. [If applicable: 'An additional amount of [amount] was contributed by [name], my [relationship], to support this application. Their letter and supporting documents are attached.'] All funds shown are available for the stated purpose of this application."

Sample Third-Party / Sponsor Letter

SPONSOR SUPPORT LETTER

Date: [Date]

To whom it may concern,

"I, [sponsor's full name], confirm that I am the [relationship] of [applicant's full name]. I am providing financial support of [amount and currency] toward their travel and stated purpose of [purpose]. This amount reflects my own funds, evidence of which is attached."

Signed: [Sponsor's signature]

[Sponsor's full name, printed]

Every bracketed section above must be filled in truthfully and must match what appears in your actual bank statement and application. This template is a structure for honest information, not a script to make funds appear different from what they are.

What's Next

You now have the full framework for diagnosing and correcting a proof-of-funds documentation problem. Your bonus guide, The Reapplication Roadmap, walks you through turning everything in this guide into a clear, step-by-step action plan — from reading your rejection letter to resubmitting a clean, complete package.