



Sample LOE for Study Permit Refusal in Canada

Letter of Explanation

To
The Visa Officer
High Commission of Canada

Sub: Application in response to study permit refused on XX/XX/XXXX

Dear Sir/Madam,

In reference to application no. S304509844, I am grateful for the opportunity to present my case again. As an experienced accounting professional, I have witnessed ups and downs in the accounting industry, as well as the evolution of the way the industry works along with the use of new technologies such as AI-ML, big data, blockchain, etc. Due to these extraordinary changes, I have developed a distinct desire to further upgrade my profile by studying accounting metrics and looking for lucrative career opportunities within the same field. In addition to upgrading my technical knowledge, I have also been accepted to Thompson Rivers University for the Post-baccalaureate Diploma in Accounting program. Unfortunately, my last visa application was denied due to the following reasons:

I am not satisfied that you will leave Canada at the end of your stay, as stipulated in subsection 216(1) of the IRPR, based on the purpose of your visit.

Purpose of Visit

Accordingly, I hereby affirm that my reasons for visiting Canada are solely academic and are backed by my desire to become a well-rounded professional. With my sole focus on the fintech industry, I aim to acquire technical proficiency as I recognize it to be worthwhile to pursue to meet my skill level against the existing and upcoming industry talent, so that I may become the best in the industry and be able to serve in the top positions. In contrast to other countries, the Canadian study system is known for its refined pedagogy and nuanced technology in assisted classrooms and training support. However, I will be provided with a multitude of opportunities to enhance my knowledge in financial reporting and entrepreneurship, governance audit, finance, and taxation up to an exceptional level that can enhance my career in every domain that requires expertise in fintech, which I currently lack. This course offered at the University of Toronto tempts me to opt for it due to its robust curriculum that matches the standards I have for my studies. Furthermore, after performing in-depth comparisons of TRU's courses with those offered by other institutes, I have found that the program offered by TRU includes topics of my interest that other institutes do not. Thus, I believe Canada is the most suitable study destination for me, and I am confident that this course will enable me to achieve great milestones in my existing field of expertise.

Despite having a Bachelor's degree and 7 years of professional experience, I find considerable gaps in my



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technical capabilities to take advantage of upcoming opportunities or to climb the ladder to the C-suite. Having a know-how of the latest advancements and technical knowledge will help me to reach my career goals much quickly and swiftly. I have witnessed the shift from paper-based accounting to paperless accounting over the years. In recent years, it has become more and more prevalent. In the accounting and financial sector, technology has penetrated deeply and intensively through AI-based programming and robotic data analysis, while research algorithms are increasingly AI-assist rather than human-driven. After serving the industry for fairly long, it's high time for me to upgrade to maintain my position as a top management aspirant, as that's my career goal. I am looking forward to experiencing a thorough global study structure in the live classroom setting at the college premises to enhance my knowledge and also prepare me to follow my dreams after I complete the post-graduate program in accounting.

Why Canada?

I hope to improve my technical skills by taking this course through TRU, Canada, without committing to a different master's program. Further, Canadian educational institutions have an edge over similar institutions in English-speaking countries such as the U.S., Australia, and the U.K. In addition, I will garner international accreditation and exposure, which are placed high importance in my country. I will be able to use my learnings at TRU while applying for some top-notch companies in my home country after I complete my studies in Canada. Several multinational companies in India require experienced candidates with solid accounting knowledge. Meanwhile, Canada is the most desirable country for international students. As the world's most peaceful country, Canada is certainly the right study destination for international student aspirants. I am confident about applying to the TRU course because Canada has 36 million people who are friendly and helpful. Additionally, students studying abroad in Canada can enjoy the country's resources, plentiful learning opportunities, and amenities.

Why not India: As compared to Indian studies, Canadian studies are much more practical. Furthermore, my country has merit-based classrooms that are theoretically oriented. In this regard, I look forward to experiencing a vastly diverse learning environment in Canada. Additionally, I hope the more industry-oriented study program will provide me with international exposure. I believe I should pursue higher education in Canada, based on my previous work experience and desire to continue to serve in top roles in my homeland. This course will assist me in reaching my future goals. Also, in this domain, my country offers limited seats and a long admission process. At this point in my career, I have limited time to spare as I am more inclined to put myself to meet my study objectives. Hence, I am looking forward to beginning my studies in Canada and advancing my career prospects back home.

Why Accounting at Thompson Rivers University?

As I return to my native country, this program will catalyze my desire to lead the whole accounting operation. Accounting management will be taught to me in this program. My course of study will take me through management accounting, auditing, taxation, as well as strategies and governance to broaden



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my skills into practical application. Out of all the subjects I study, my goal is to excel at accounts handling for a large organization. I am committed to developing those skills and nurturing my talents in the same direction. In addition to being one of Canada's most renowned universities, TRU has an exceptional ranking, so its potential to build individuals and their careers are unbeatable. As I embark upon the path of becoming an experienced accounting professional, I look forward to the exciting journey that TRU will provide me.

Reasons to return to India

Family ties

My reasons to return to my home country are backed by my strong family ties and future aspirations, detailed as below:

My family comprises my mother, wife, and sister. My sister is happily married and lives separately with her family. My wife is well placed in an accounting firm and has a flourishing career ahead. All of us (my mother, wife, and I) have been living together for a long time and we share strong family ties. I being the only male member in the family, am responsible for taking care of my beloved mother and wife. Hence, I must return to my homeland after the completion of my studies. Having a few properties on my name gives me solid reasons to go back and look after your family assets. Also, over time, we have accumulated enormous riches in the form of movable and immovable assets that I will need to take care of in the future. Hence, it is also my moral and societal obligation to return to my roots once I accomplish my study goals in Canada. Since I do not have any family ties in Canada, I have all the reasons to come back to my loving family.

Having established my caliber in the industry, I can enjoy a comfortable and luxurious lifestyle in India, and I am confident that obtaining this much-needed education will make it even better. As a result of earning an international certification along with this course, I expect that I will have lucrative job opportunities in my own country after I complete my studies in Canada. A settled professional is always better off pursuing international education to obtain knowledge and gain benefits back home. With the knowledge and degrees, I have gained overseas, I intend to return to India and work for multinational companies like Pepsico, Nestle, Unilever, Colgate-Palmolive, Amazon, Samsung, and others.

Therefore, I am interested in taking this course in Canada since it will expose me to a wealth of accounting knowledge that will lay the groundwork for my future in India.

Future plans

To obtain technical knowledge and expertise remains my whole sole purpose of acquiring professional



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education through the Post Graduate Program in Accounting. In the short run, after returning to my homeland, I will seek to work in roles such as Accounting Consultant, Financial Controller, Suit Manager, Finance Manager, Director Of Accounting, Financial Analyst, etc. It will lay down a solid foundation for me to reach the C-suite level. However, after serving the accounting industry under the big corporate roofs, I shall nurture my acquired experience into establishing an audit firm on my name where I could also garner support from my wife's experience in the field. Hence, returning to my homeland after acquiring the desired set of skills is certainly the best choice to reap career advantages.

Conclusion

My wife and I have been working for a long time and are financially sound to bear the expense of my studies, hence my education and living in Canada will be entirely self-funded. To cover boarding and lodging expenses after my arrival to Canada, I have already paid CAD 16,360.40 as my tuition fee and CAD 10,000 in the CIBC Student GIC Program. Moreover, I have sufficient funds to support myself in Canada and complete my studies within the allotted time. My savings account and my family's savings account are referenced in the accompanying CA certificate. In addition, we own residential properties in India as fixed assets. As a result, I promise that I will not be a financial burden to either my family or any institution during my stay and studies in Canada.

I understand the significance of English language proficiency while studying in Canada. Therefore, I have taken the IELTS examination and have obtained an overall band score of 6.5 with no band less than 6.0. As a result, I am convinced that I will have a comfortable stay in Canada.

With this application, I am hoping to receive a student visa grant that will help me continue my studies while I am in Canada. Additionally, I am familiar with the Canadian Immigration Rules, and I have learned how to act in a way that uplifts the nation's image by engaging only in activities that contribute to its improvement. Through my distinguished efforts, I pledge not to engage in any activity considered unworthy by your country. Therefore, I humbly put forth my desire to request a student visa from the Canadian High Commission to begin my studies at TRU. My purpose is to study here temporarily and I will look forward to returning home after the completion of my studies.

Yours Sincerely,
Vivan Shah