

UK Visa Reapplication

Refusal Reason & Explanation Report

Applicant: MD Swapnil Sheikh

Business: Sheikh Online Service (Internet Service – Small Business)

Address: 706, Moddo Naya Nagar, Vatara, Dhaka-1212

Previous GWF: GWF084177219

Refusal Date: 22 August 2025

Refusal Paragraph: Appendix V – V4.2(a) & V4.2(c)

1. Refusal Point Mentioned by UKVI

According to the refusal letter, the Entry Clearance Officer refused the application because:

(A) Financial and Business Activity Not Proven

- The ECO accepted that the business is registered but wrote that the documents **did not prove that the business is active.**
- The ECO stated that the application **did not clearly show how the annual self-employment income (6,000,000 BDT) was calculated.**
- The ECO concluded that the documents **did not demonstrate personal financial circumstances properly.**

(B) Concerns about Credibility

Because of the missing financial clarity, the ECO raised concerns that:

- Your circumstances were **not fully explained.**
- Therefore, your **intention to enter the UK as a genuine visitor** was not established.
- Therefore, the application failed under **V4.2(a)** (genuine visitor requirement) and **V4.2(c)** (intention to leave at the end of visit).

2. Proper Explanation & Clarification for Reapplication

Below is a strong, clear explanation addressing every point raised by the ECO. You must attach supporting documents for each line.

(1) Active Business Operation – Clarification

I am the proprietor of **Sheikh Online Service**, an internet service (small) business. The business is **fully active**, and the income mentioned in my previous application is based on **actual service-based revenue**, not estimates.

In my new application, I am submitting:

- Updated **e-Trade license**
- **Valid Business Registration** (renewed)
- **6–12 months business bank statements** showing regular deposits from customers
- **Income proofs**, customer bills, receipts, and cashflow
- **Photographs of business office**
- **Utility bills** in business name (if applicable)

(2) Annual Income Calculation – Clarification

The previously declared annual income of **6,000,000 BDT** comes from:

- Monthly internet service subscriptions
- Service fees from local clients
- Revenue from renewals/top-ups
- Small-scale online services

In my reapplication, I will provide:

- A clear **Income Calculation Sheet**
- **Monthly revenue breakdown**
- **Bank statements matching declared income**
- **Personal bank statement** clearly showing transfers from business income

(3) Personal Financial Circumstances – Clarification

I am providing complete evidence of my financial stability, including:

- **Personal bank statements (6–12 months)**
- **Savings and existing deposits**
- **Tax documents (if available)**
- **Financial summary letter**

(4) Strong Ties to Bangladesh – Clarification

I have **strong obligations** that require my return to Bangladesh:

- I personally manage **Sheikh Online Service**; it cannot operate without my supervision.
- I have ongoing **active customer contracts**.
- My business requires my physical presence for operations and service delivery.
- I have long-term family, financial, and professional ties in Bangladesh.

These ties demonstrate full compliance with **V4.2(c)** (intention to leave the UK after visit).

3. Statement of Genuine Intention to Visit the UK

My purpose for visiting the UK remains **short tourism** only.

I plan to visit London from **29 December 2025 to 12 January 2026**, enjoy the New Year celebration, visit major attractions, and return to Bangladesh on time to continue managing my business.

I have **no intention to overstay**, work, or breach immigration rules.

4. Final Submission Note for Reapplication

In this reapplication, I am submitting all missing and updated documents to address the ECO's concerns under:

- **V4.2(a) – Genuine visitor requirement**
- **V4.2(c) – Intention to leave at the end of visit**

My circumstances are now **fully explained, documented, and transparent** according to UK Immigration Rules.