



Building Better Tomorrow's





NARRATIVE



From the global market we provide local solutions.

Founded over 25 years ago by Mr. Sparrow who remains owner and Global Chairman, Siroco International is the parent company and administrator of a diverse investment portfolio.

Our proven strength comes from being a global team working with the businesses and organizations we lend to, invest in, nurture assist and choose to work with.

















WE PROVIDE CAPITAL FINANCING

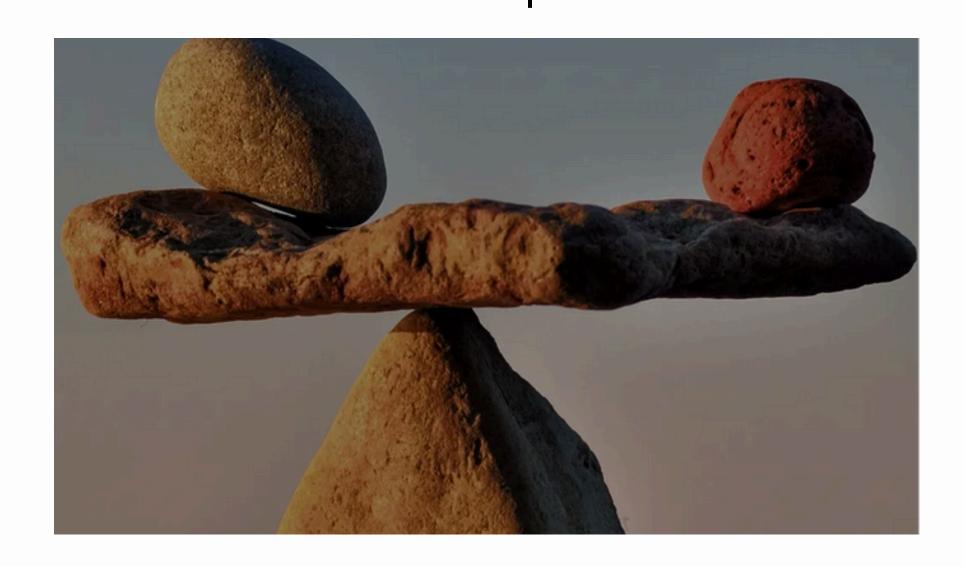
For Projects, Governments and Businesses' Globally

Whether you're looking to fuel growth, cover operational costs, or address unexpected expenses, you have a variety of specialized options available for you to explore.

Siroco International takes a consultative approach to business financing. We get to know you and your business to help you weigh your best option for your specific needs.



MISSION



TO FINANCE AND CREATE A

"" - WIN" RESULT FOR ALL **PARTIES**

Whereas, a result of a mutual-gains approach, Siroco International works closely with interested parties to meet their specific individual financing and investment interests and maximize value creation.





EXPEREINCE



SIROCO International

International Financiers

GFS

Global Financial Solutions PB

Private Bonds

HF

Hedge **Funds**

International Compliance

Community Assistance





INITIATIVES 2025-2028

FINANCING / INVESTMENT PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL



	AFFORDABLE HOUSING EASY QUALIFIABLE MORTGAGES	→	MODERN CLEAN WATER AND WASTE FACILITIES
(-)	AFFORDABLE RELIABLE CLEAN ENERGY	(-)	MODERN INFRASTRUCTURE
	RENOVATION / UPFITTING EXISTING EDUCATION FACILITIES	\rightarrow	NEW MODERN EDUCATION FACILITIES
	CONSERVATION PRESERVATION		MOBILE MEDICAL UNITS CARE EVERYWHERE
	NEW MODERN COMMUNITY CENTERS		NEW HOSPITALS MEDICAL URGNT CARE FACILITIES
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INVESTMENTS IN: OIL/MINING/AGRICULTURE/FOOD BANKS/CLOTHING BANKS

Siroco International is the Exclusive Financier of Ghana's Affordable "Low Cost" Housing project. [500,000 (+) homes]





ABOUT US

Siroco International has evolved from 45 (+) years of international financing experience and success by John Sparrow, J.V.Sparrow Financiers and Siroco.

We have grown into a successful global organization which has adapted and modified over time to provide solutions, financing and management

assistance to those we choose to work with.

Discretion, integrity, transparency, morality and professional behavior are mandatory requirements of our business relationships.

























OUR PROFILE



01

Siroco International

FINANCING

LARGE **PROJECTS** 02

Siroco International

Provides capital via managing large sums of money, making investments, and offering financial advice.

03

Siroco International

Allocates resources and provides capital, such as through loans, investments, or by financing large-scale projects.

04

Siroco International

Primary focus is the project's financial viability, and evaluation.

05

Siroco International

Are experienced professionals skilled in managing financial operations, and designing dynamic and efficient business plans regardless of size.

Siroco International / Exclusive Financier Ghana's Affordable "Low Cost" Housing Project.





JOHN V. SPARROW

Founder, Global Chairman · Siroco International

Mr. Sparrow is trusted world-wide conveying a comprehensive philosophy to create a lasting Win-Win solution for all parties.

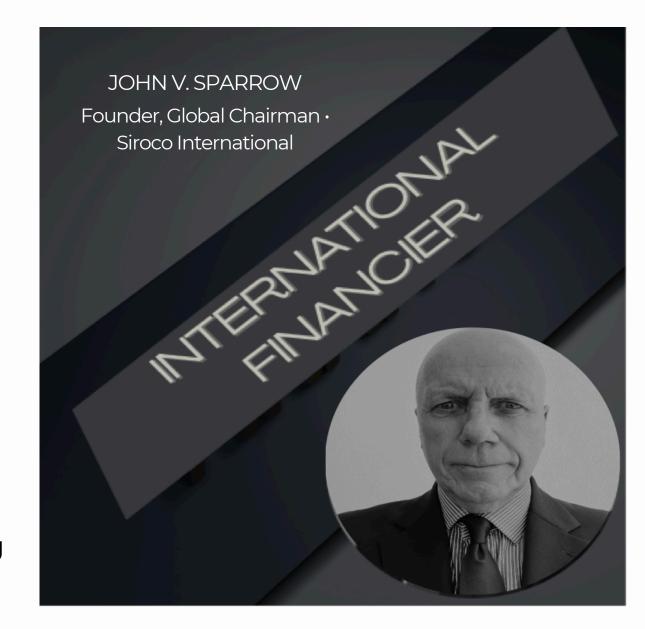
He understands success comes from a team concept, and has the proven ability to lead diverse personalities and interests to success.

Over the past 45 years he has developed an extraordinary world wide reputation of extreme confidentiality and trust with the ability to design solutions that allow transparency and full international and local compliance.

Ability, trust and creativity make him an exceptional International Financier.

Endurance, toughness and the ability make him our leader.

A belief in community and a better world makes him a friend to those wanting assistance





SERVICES PROVIDED

John Sparrow International Financier, Siroco Banking Group and Siroco International offers a diverse range of products and services designed to meet the needs of our clients in various sectors.

INVESTMENT



- FINANCING
- PRIVATE BONDS
- COMMODITIES
- NEW CONSTRUCTION
- NEW DEVELOPMENT
- INFRASTRUCTURE

GLOBAL **ADMINISTRATION**



- LEGAL
- OPERATIONS
- ACCOUNTING
- PUBLIC RELATIONS
- CRISIS MANAGEMENT
- CONSULTING

GLOBAL PROJECT FINANCING



FINANCING / INVESTMENT PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL

GLOBAL HUMANITARIAN **PROJECTS**



- SALES & MARKETING
- STRATEGY
- PRO FORMA BLUEPRINT
- PRODUCT PROCUREMENT
- EVENT MANAGEMENT
- LOGISTICS





INFRASTRUCTURE FINANCING CAPABILITIES

FINANCING PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL

1

- Modern Hospitals
- Modern Medical Facilities
- Family Friendly Environment
- Modern Shopping Malls
- Luxury Housing
- Affordable Housing
- World Class Restaurants
- Private VIP Airport(s)
- Solar Energy Parks
- New Construction Projects

2

- Infrastructure Schools /
- Education Systems
- World Class Hotels
- Modernized Infrastructure
- Transportation Infrastructure
- Water Treatment Facilities
- Waste Management Facilities
- Modern Road Systems
- Modern Bridge Systems

3

- World Class Hotels / Resorts
- Five Star Dining / Restaurants
- World Class Night Clubs
- World Class Entertainment
- World Class Venues
- Modern Smart City Security
- High Rise Luxury Condos
- International Industry
- International Corporate HQ

4

- Sports Stadiums / Complexes
- Championship Golf Courses
- International Mega Marina
- Polo | Equestrian Facilities
- Professional Soccer Stadiums
- World Class Tennis Facilities
- Local Culture Centers





PROJECTS FINANCED

Current or Under Consideration

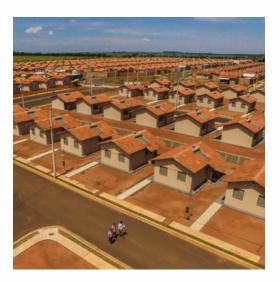
West Africa

CURRENT / IN DISCUSSION

- Affordable Housing / Mortgage Financing
- Majestic Mega Resort / Commercial Development (Ghana, West Africa)
- International Airport
- Infrastructure (New & Renovated)
- Plastic Recycling Facilities
- Modern Medical / Urgent Care Facilities
- Majestic Farms & Agriculture
- Fresh Water Treatment Facilities
- Solar Energy Parks
- Oil & Mining Investment

JOHN SPARROW COMMUNITY ASSISTANCE

- Community Centers
- Mobile Medical Facilities
- Educational Giveaways (Computers & School Supplies)
- Drug Educational Programs
- Wellness Programs













CREATING 250,000 (+) NEW JOBS



PARTNERS ALLIANCES











SIROCO WEST AFRICA

West Africa Operations





Mortgages





Affordable Housing



Administrator Corp Financing



Philanthropy

"Great things in business are never done by one person; They're done by a team of people."



OUR PROFILE

FINANCING LARGE PROJECTS



Siroco International

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OUR CORE VALUES



SIROCO INTERNATIONAL

Siroco International's core values are the fundamental beliefs and principles that guide our behavior and decisions, while ethics are the moral principles that govern our conduct. Together, they form a moral compass that shapes our actions, with common core ethical values including integrity, respect, fairness, transparency, and accountability.





OUR CORE VALUES



SIROCO INTERNATIONAL



TRANSPARENCY

Transparency in business is being open and honest, and disclosing relevant information so others can make informed decisions. All Siroco International's owned / affiliated companies operates strictly under 100% **TRANSPARENCY**

CONFIDENTIALITY

All activity is conducted with the utmost good faith, confidentiality, transparency professionalism and integrity, with all parties understanding both the commercial and conceivable political sensitivity of discussions and activity.

Discretion, integrity, transparency, morality and professional behavior are the mandatory requirements of the relationship

ACCOUNTABILITY

To ensure, enhance and safe-guard full accountability, responsibility, transparency, credibility, professionalism, integrity, and international compliance mandates, Siroco International is discussing opportunities / roles with the world's leading international and acknowledged specialists of their field.





OUR CORE VALUES



SIROCO INTERNATIONAL



OUR FOCUS

Siroco International is focused in financing, administrative and banking operations in developing countries throughout the world, which acts as a direct gateway between international and local markets for investment and finance.

TRUST & TEAMWORK

When we invest in a client's business, We Provide Professional, Experience, Integrity, Knowledge and Credible Assistance in Attracting and Building a compatible TEAM to achieve success.

TRUST • TEAMWORK • COMMITMENT = SUCCESS

INTEGRITY

Integrity is the quality of being honest and having strong moral and ethical principles, which means Siroco International's / people actions are consistent with our beliefs and commitments







ADVISORY





Advisory Boards are comprised of hand picked international, regional, and local successful dedicated professionals, who represents the opinions and vested best interests of our Clients, Government, Business, and local and regional communities.

All Siroco International company's have their own individual and distinguishable Advisory Boards.





PR / MEDIA

Our PR (Public Relations) Media strategy is a thorough, comprehensive, well thought out plan designed to manage, shape, and maintain the public perception, comprehension and image of Siroco International brands.

It involves intentional communication efforts to build successful and lasting relationships with various stakeholders, including clients, media, investors, employees, and the general public.

A well-crafted PR strategy aims to foster positive relationships, enhance credibility, manage reputation, and ultimately influence public perception in a favorable way.



"Great things in business are never done by one person. They're done by a team of people."





FACTS

- **Siroco International** is a owned and controlled by Mr. Sparrow.
- Associated companies and investments customarily have partners,; there are NO partners in Siroco International or J.V.Sparrow.
- Transparency avoids confusion and fast track success.
- All companies have their own individual Advisory Boards.













- We refuse to become publicly involved in politics or have political opinion.
- We are **NOT** a charity.
- We are **NOT** a Non-Profit Organization.
- We are a commercial company who is motivated by profit from investments, such as, building homes, investing by way of mortgages and re-selling or borrowing against them.
- We are focused, independent and commercial, while having a sense of community and responsibility to the homeowners and families who live in the homes we provide.



CLIENT COMMITTMENT





Commitment is one of the bases of integrity because a person who is able to make and keep commitments has learned how to earn trust and respect from those around them, including themselves.

Like integrity, commitment is doing what you say you are going to do and when you say you are going to do it. It can be displayed when you work the hours you said you would work, do what it takes to improve your performance, and do what you have promised others you'd do even at personal sacrifice





BANKING COMPLIANCE

We are compliant, knowledgable and capable with 45 years of experience to the mandated practices and procedures adopted by the international banking system to adhere to all laws, regulations and protocol.

Ensuring all banking activities align with regulatory and ethical requirements.



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AFFORDABLE "LOW COST" HOUSING
GHANA

EXAMPLE OF SIROCO INTERNATIONAL
FINANCED PROJECT
GHANA AFFORDABLE "LOW COST" HOUSING





NARRATIVE

THE CURRENT HOUSING SITUATION IN GHANA

According to a current report by the World Bank, Ghana alone, has an estimated housing deficit of

1.7 million units,

which continues
to grow at an alarming rate.

SIROCO INTERNATIONAL FINANCED PROJECT

- The current housing shortage is a major issue that has been plaguing the country for decades. With a population estimated of over 35 million people, there is a significant shortage of adequate and affordable housing options.
- One of the main contributing factors to this housing crisis is rapid urbanization. As more people move from rural areas to cities in search of better economic opportunities, the demand for housing increases exponentially. This has led to overcrowding in urban areas and informal settlements, with families living in cramped and unsanitary conditions. Another factor is the high cost of traditional construction methods.
- The vast majority of Ghanaians cannot afford to build or rent homes built with bricks and mortar due to the expensive materials and labor costs involved. This leaves many individuals and families living in substandard structures or struggling to pay exorbitant rental fees.





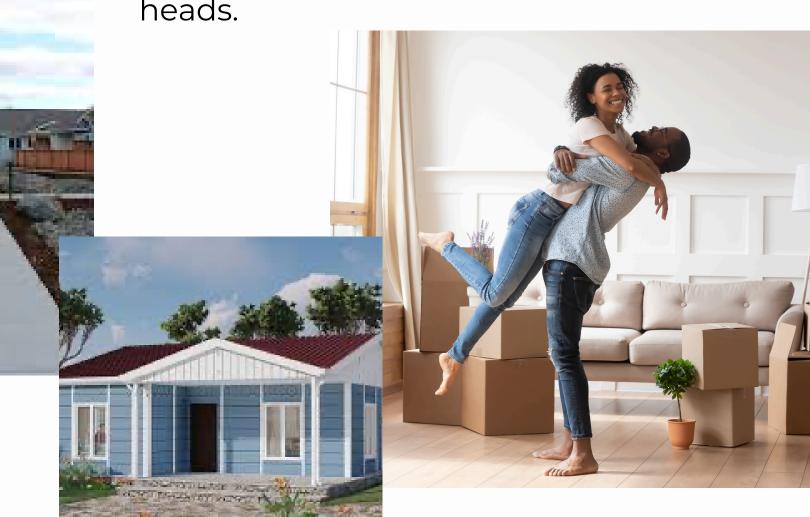
OVERVIEW



For millions people all across the world, a home represents financial security, the opportunity to build wealth, equity, and a foundation for a better future for themselves, their children, and future generations.

EXAMPLE SIROCO INTERNATIONAL FINANCED PROJECT GHANAS AFFORDABLE "LOW COST "HOUSING

Home ownership is an essential element that represents so much more than a roof over our heads.

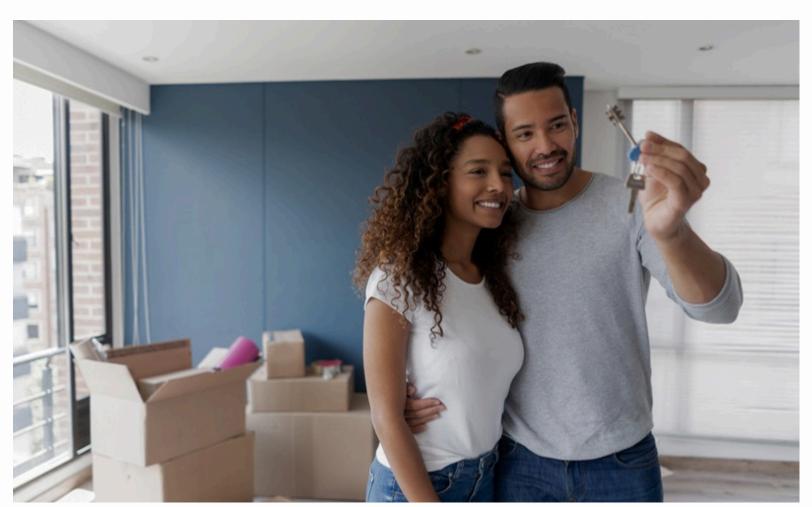






INDEPENDENT HOME OWNERSHIP

EXAMPLE
SIROCO INTERNATIONAL FINANCED PROJECT
GHANAS AFFORDABLE "LOW COST "HOUSING





Siroco Bank provides the loan to the individual(s) or family to purchase the home and then resell the loan internationally to replenish the funds and provide renewable financing for new homes.



The owner and their family have a secure future for generations as individual property owners.



Ghana has a secure future from the wealth created by construction and the associated jobs.







MORTGAGES

EASY ACCESSIBLE / QUALIFIABLE / HASSLE FREE







The primary qualifications are proof of age, full time employment, and their ability to make monthly payments directly from their salary.



Siroco West Africa will administer exclusive specifically designed mortgage packages accommodating the entire Ghana region.



Siroco Mortgages will be available in various forms. The most common types will be 30-year and 15-year fixed-rate mortgages. Some mortgage terms may be as short as five years, while others could run 40 years or longer.









FUNDS FUNDS



INSTRUCTS ADVISES ARRANGES FINANCE

BUSINESS INVESTMENT

BUSINESS INVESTMENT BUSINESS INVESTMENT BUSINESS INVESTMENT

NEW INVESTMENT STRUCTURES NEW INVESTMENT STRUCTURES

PROJECT FINANCING STRUCTURE



Providing Financial Assistance and Intervention To Individuals, Governments, Businesses and Families.

Siroco International, in conjunction with John Sparrow Community Assistance, presents in "good faith" the 2026-2028 programs.

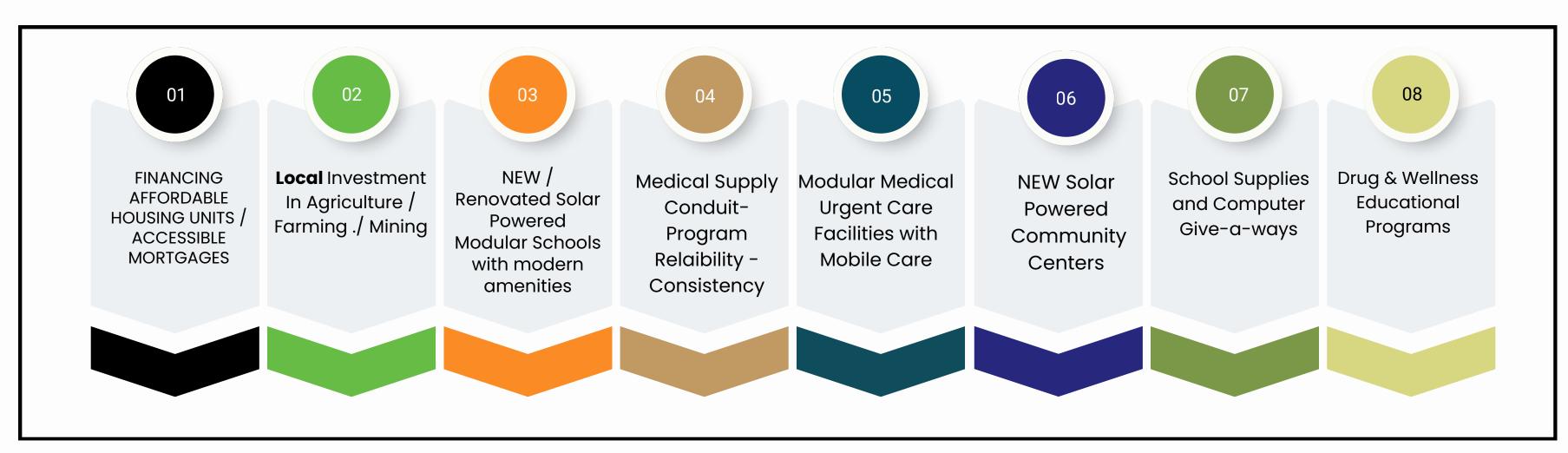
Selected programs, as recommended by Siroco International's Advisory Board, are **100%** subsidized through our humanitarian benefits.

Programs are selected by our Advisory Board, based on needs that are extremely important and beneficial to the local community that positively and dramatically impacts the lives of children and their families.

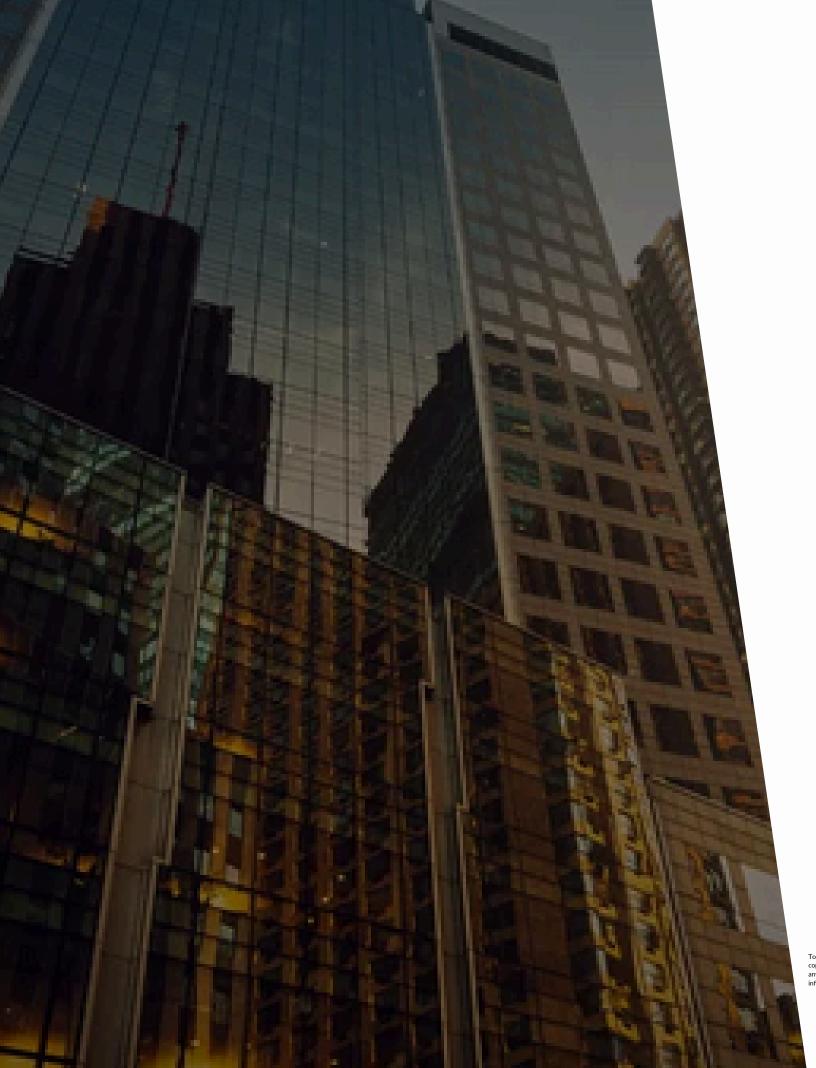




WORKING TOGETHER WITH COMMUNITIES WORLDWIDE HELPING ENRICHING LIVES











THANK YOU

The role of John Sparrow and Siroco International is to provide capital so those with passion, enthusiasm and vision can build a new future.

FOR MORE DETAILED INFORMATION:

www,jvsparrow.com

jvs@jvsparrow.com



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