



EASY ACCESSIBLE / QUALIFIABLE
HOME LOANS

Presentation by :
Siroco International

Helping Make Better Tomorrow's



FRAMEWORK

-  Due to the magnitude of positive effect with Affordable “Low Cost” Housing in Ghana, this presentation is presented into two (2) sectors.
-  SECTION A (Narrative)
Briefly highlights Siroco’s Mortgage Group’s Mission, Values, Initiatives, Qualifications, Capabilities.
-  SECTION B (Narrative)
Briefly highlights Siroco International’s Mission, Values, Initiatives, Qualifications, Capabilities.
-  Throughout this presentation, numerous mentions and corresponding logo’s are displayed. related to Siroco International owned independent enterprises, each partnering in Ghana’s Affordable “Low Cost” Housing project, utilizing their individualized expertise for a successful mission.

Includes, but not limited to, Siroco International, Siroco West Africa, Siroco Banking Group, DREAMWELL 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.

- 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.



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



MISSION



TO FINANCE AND
CREATE A
“WIN – WIN”
RESULT
FOR GHANA’S
HOUSING CRISIS

HOME LOANS MADE EASY

Siroco Banking Group offers home buyers an affordable home loan that best suits their needs and circumstances.

Designed to be flexible, our home loan products offer a variety of features and benefits to help you reach your goals – no matter where you are on your property journey.

SIROCO INTERNATIONAL
PROVIDES THAT OPPORTUNITY



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 Bank 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.

INDIVIDUAL OWNERSHIP

DELIVERS ENORMOUS GRATIFICATION AND
FULFILLMENT ON BOTH INDIVIDUALS AND COMMUNITIES.

01

EACH HOME
IS INDIVIDUALLY
OWNED.

02

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

03

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



QUALIFICATIONS



Siroco Bank will administer exclusive specifically designed Affordable Home Loan packages accommodating the entire West Africa region.

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

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.

SIROCO INTERNATIONAL
PROVIDES THAT OPPORTUNITY

SIROCO BANKING GROUP

Siroco Banking Group is exclusively providing Affordable Home Loans to **Ghana's Affordable "Low Cost" Housing Project.**

PROVIDING

AFFORDABLE HOME LOANS

500,000 (+)
AFFORDABLE HOMES



PROVIDING

IMMEDIATE

COMMENCEMENT OF
TENS OF THOUSANDS
AFFORDABLE HOME LOANS

PROVIDING

"Affordable Housing for
communities throughout the
entire Ghana **Region.**

PROVIDING

Investment by way of
mortgages, to individual
homeowners.

PROVIDING

Investment that is renewable in
the international financial
community.

FINANCING PROVIDED EXCLUSIVELY BY
SIROCO INTERNATIONAL

CREATES

IMPLEMENTATION MODERN INFRASTRUCTURE

TRANSPORTATION

01

- Roads,
- Highways,
- Railways,
- Airports,
- Ports,
- Public transit systems.

ENERGY

02

- Electrical grids, including power generation, transmission, and distribution
- Solar Energy Parks

TELECOMMUNICATIONS

03

- Broadband access,
- Internet connectivity,
- Telephone lines,
- Mobile network systems

WASTE MANAGEMENT

04

- Landfills,
- Trash collection,
- Sewer systems,
- Recycling facilities

MEDICAL

05

- Medical Facilities:**
- Hospitals,
 - 24/7 Urgent Care ER Facilities,
 - Mobile Care Units

CREATES

IMMEDIATE COMMENCEMENT OF HUNDREDS OF
THOUSANDS GOOD PAYING OBS

Financial
Education
Real Estate

HealthCare
Agriculture
Manufacturing

Public Health
IT / Communications
Transportation

Contractors
Plumbers
Landscapers
Furniture Supply
Manufacturing
Crane Operators

Suppliers
Carpenters
Nursery Supply
Engineers
Infrastructure
Equipment Operators

Electricians
Masons
Truck Drivers
Surveyors
Welders

Partial Listing





SIROCO

INTERNATIONAL



Part B

Presentation by :
Siroco International



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 adapt 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.



PARTNERS ALLIANCES



Siroco Banking Group, an independent wholly owned subsidiary of Siroco International is exclusively financing **West Africa's Affordable "Low Cost" Housing Project**, including, but not limited to the, Administration, Development, Manufacturing & Construction of Ecology Affordable Social Housing.



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

500,000 +
Affordable
"Low Cost"
Housing Units



OUR PROFILE



FINANCING LARGE PROJECTS

As Exclusive Financier and Mortgage provider for Ghana's Affordable "Low Cost" Housing project, Siroco International



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



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



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



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

VISION



Whereas, in creating a win-win approach for Ghana, Siroco West Africa and Siroco International work closely as a team with interested parties to meet their specific individual housing and infrastructure needs.

**Financing Provided Exclusively
By Siroco International**

JOHN V. SPARROW

Founder, Global Chairman • Siroco International

Mr. Sparrow is trusted world-wide while being respected for providing solutions to complex problems that satisfy banking and government compliance with transparency while maintaining commercial confidentiality.

By assembling and financing capable teams suited to each project success becomes the responsibility of the team and the reward of the team.

Born in Australia, he has traveled globally since 1997 in order to understand and remained involved in the changes throughout the world.



OUR CORE VALUES



Transparency

Transparency in business is being open and honest, and disclosing relevant information so others can make informed decisions. Siroco International, Siroco West Africa operates strictly under **100%**

TRANSPARENCY



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 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.

OUR CORE VALUES

Continued



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.

Integrity

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

PROJECT FINANCING

Provided Exclusively
By Siroco International



Affordable “Low Cost” Housing for communities throughout the entire West Africa Region.



Investment by way of mortgages, to individual homeowners.



Investment that is renewable in the international financial community.



BANKING COMPLIANCE



Satisfying Banking Compliance

We are compliant, knowledgeable 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.

OUR SERVICES

John Sparrow International Financier 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 HUMANITARIAN PROJECTS

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

FINANCING / INVESTMENT PROVIDED EXCLUSIVELY
BY SIROCO INTERNATIONAL

INFRASTRUCTURE FINANCING CAPABILITIES

FINANCING PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL

MODERNIZATION

- 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

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

- 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

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



DRAMATICALLY IMMEDIATELY ENHANCES

GHANA'S
PROSPERITY,
LONGEVITY AND
FUTURE.

- Creates Tens of Thousands NEW Good Paying Jobs
- Implementation of Modern Infrastructure
- Boosts Prosperity Locally and Regionally
- Supports Local Businesses
- Promotes International Trade
- Encourages investment into Ghana
- Increases Land and Property Values

FACTS



- **Siroco International** is a privately owned corporation of Mr. John V. Sparrow, operating as an individual and independent entity of companies often referred to as J.V.Sparrow International Financier.
- **Sirocco Banking Group**, is the financing / mortgage corporation of Siroco International.
- Mr. John V. Sparrow is the sole owner, Global Chairman, CEO of Siroco International, J.V.Sparrow International Financier / entities.
- **Mr. John V. Sparrow owns 100% of ALL companies. There are NO partners.**
- 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.





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:

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Click on Downloads

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